



## BIO4AFRICA Circular Practice Guide

[www.Bio4Africa.eu](http://www.Bio4Africa.eu)



This project has received funding from the European Union's Horizon 2020 research and innovation programme under grant agreement No. 101000762



# Welcome to BIO4AFRICA circular practice guide



## ● The purpose of the Circular Practice Guide

The BIO4AFRICA circular business practice guide aims to support the successful **replication** of the BIO4AFRICA paradigm in other regions across rural Africa.

By using this guide, we hope that interested stakeholders across rural Africa will be **motivated and inspired to implement our methodologies and programmes on their own** reaping all the benefits offered from our expertise and lessons learnt our team has collected during the deployment of the BIO4AFRICA technologies in 4 pilots (Uganda, Ghana, Senegal & Cote d'Ivoire)

This version of the guide is **interactive** designed as a self paced online course for easier and convenient use.



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# Welcome to BIO4AFRICA circular practice guide

## What does the guide offer?

- A **business model assessment guide** which targets stakeholders operating in different rural Africa areas to help them in assessing which inclusive and sustainable bio-based business model best suits their context, based on the respective validated models and replication potential assessment methodology.
- A **business plan development guide** which comprises of a checklist of tasks to be carried out for effectively planning the set-up and implementation of the selected business model, while also helping rural African farmers and communities, assess its expected economic, environmental and social performance.
- A **funding guide** which discloses suitable types of public and private opportunities together with guidelines and tips on how interested farmers and rural community stakeholder can access them based on real case scenarios.

# Circular Practice Guide outline



## Business model assessment guide

- Key elements of a Business Model Canvas
- Methodology for Business Model assessment
- Challenges in Business Model assessment



## Business Plan guide

- Getting started - how to set up a Business Plan
- Elevator pitch
- Market overview
- Marketing strategy
- How to set up operational structure and financial model



## Funding guide

- Types of funding & financing schemes
- SACCOs
- Government & support schemes
- Development banks, agencies and national organisations
- European Commission supporting mechanisms
- Private financing schemes
- Policy Innovation & Institutional Capacity Schemes

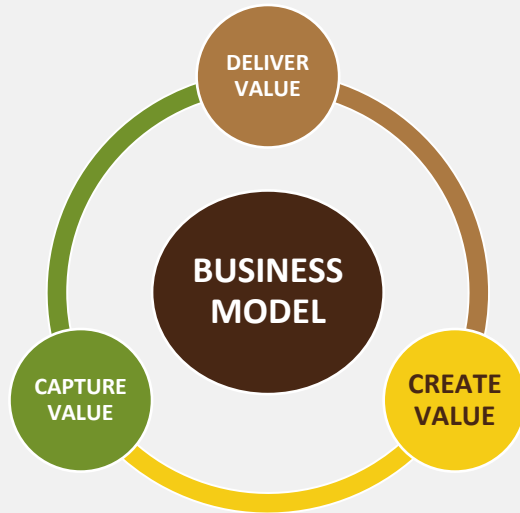




## Business Model assessment guide

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# Why assess your business model?



## What is a Business Model?

A **business model** describes how your venture **creates, delivers, and captures value**.

It answers three key questions:

- **What value** do you offer? (products/services)
- **How** do you deliver it? (channels, partners)
- **How** do you earn from it? (revenue streams & cost structure)

In BIO4Africa, a circular bio-based business model transforms **local biomass** into sustainable products and benefits for communities.

*A strong business model assessment is not just a check-up—it's a strategic compass for growth and resilience*

### Why it matters

- *In today's fast-changing world, business models must evolve to stay competitive*
- *Assessing your model helps identify strengths, weaknesses, and room to improve*

### What It Defines

- 📌 *Your business model explains how you **create, deliver, and capture value**.*
- 📌 *It's the operational foundation for your venture's success.*

### What Assessment Enables

- 📌 *Make data-driven decisions.*
- 📌 *Identify risks & opportunities*
- 📌 *Strategize for long-term sustainability*

# Key elements of a Business Model Canvas

## **Key Partners**

Identifies the external actors and organisations that support your business. These could be suppliers, funders, service providers, or strategic allies.

## **Key Activities**

Outlines the most important things your business must do to deliver the value proposition. This includes production, distribution, marketing, or technical operations.

## **Key Resources**

Lists the essential assets needed for the business to function. This could include physical, financial, human, or intellectual resources.

## **Value Proposition**

Describes the unique solution your business offers. What problem are you solving for your customers, and what makes your product or service valuable and different?

## **Customer Relationship**

Explains how you build and maintain trust with your customers. What kind of support or communication do you offer? Is it personalised, community-based, or automated?

## **Channels**

Describes how your product or service reaches your customers. What distribution or communication channels do you use to deliver value?

## **Customer Segments**

Defines who your business is serving. Who are your target users or beneficiaries? Group them based on needs, location, income, or sector.

## **Cost Structure**

Identifies your main costs and expenses. What do you need to spend on to keep the business running? Which costs are fixed or variable?




## **Revenue Streams**

Details how your business generates income. What are customers paying for, and how are they paying (e.g., one-time sale, subscription, service fees)?



# Methodology for Business Model assessment

The BIO4Africa framework recommends three complementary tools to support this process: **SWOT**, **PESTLE**, and the **Balanced Scorecard**.

|          | <br><b>SWOT</b>     | <br><b>PESTLE</b>   | <br><b>Balance Scorecard (BSC)</b> |
|----------|--|--|---|
| Purpose  | To analyse internal strengths and weaknesses, and external opportunities and threats.                | To understand the broader external environment influencing the business.                             | To evaluate performance across strategic dimensions and align business activities with goal                           |
| Features | Internal (Strengths, Weaknesses)<br>External (Opportunities, Threats); qualitative, diagnostic tool. | Political, Economic, Social, Technological, Legal, Environmental factors; structured and contextual. | Four perspectives: Financial, Customer, Internal Processes, Learning & Growth; includes KPIs.                         |
| SCOPE    | Useful in early-stage strategic planning or when reassessing the business model's position.          | Best applied for market entry, regulatory scanning, or long-term planning in dynamic environments.   | Ideal for ongoing performance monitoring, strategy implementation, and aligning teams with vision.                    |

## **SWOT analysis**

- A simple and effective tool to assess internal strengths and weaknesses and identify external opportunities and threats. It helps entrepreneurs understand their position and plan strategic improvements.

## **PESTLE Analysis**

- Focuses on external macro-environmental factors—Political, Economic, Social, Technological, Legal, and Environmental. This analysis supports adaptation to changing external conditions.

## **Balance Scorecard (BSC)**

- A strategic framework to measure business performance from four perspectives: Financial, Customer, Internal Process, and Learning & Growth. It ensures that daily operations align with long-term goals.



# Steps to conduct business model assessment

## Step 5 – Insights

Identify actionable insights and develop action plan to address the identified areas for improvement

## Step 6 – Implement

Implement the necessary changes and monitor their impact on the business model's performance

## Step 3 – Define model

Select appropriate methodologies based on your goals and available resources

## Step 4 – Analyse & compare

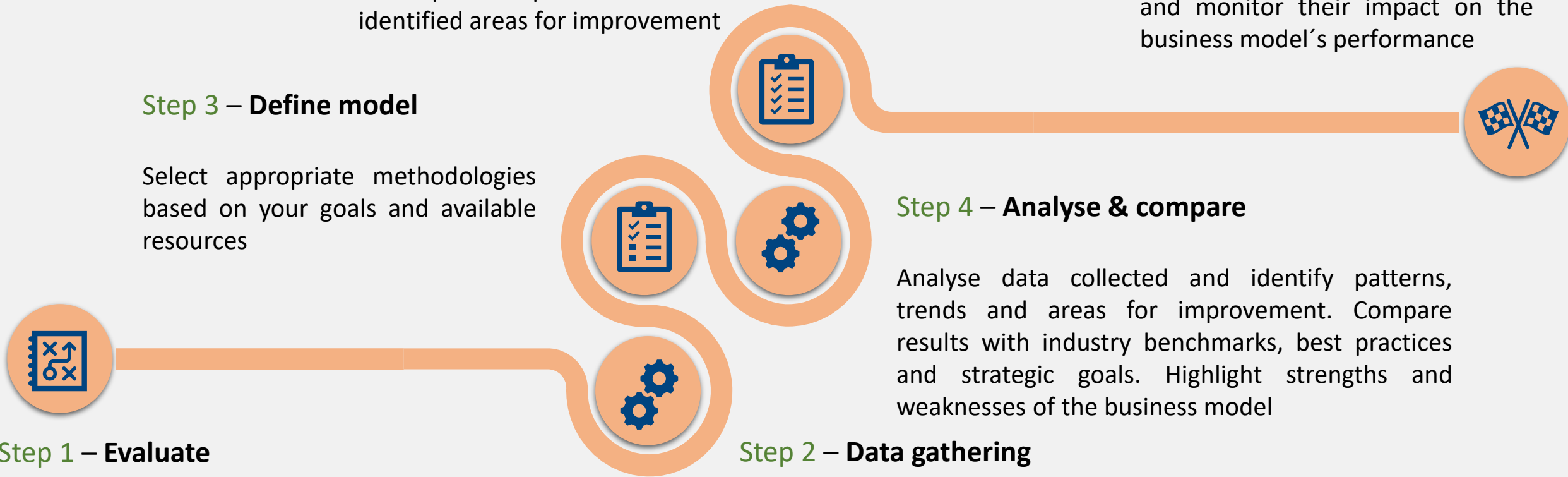
Analyse data collected and identify patterns, trends and areas for improvement. Compare results with industry benchmarks, best practices and strategic goals. Highlight strengths and weaknesses of the business model

## Step 2 – Data gathering

Gather relevant data and information about your business model, financial reports, customer feedback and market research

## Step 1 – Evaluate

Identify the specific areas you want to evaluate and the outcomes to achieve



# Key takeaways in business model assessment



## Challenges in business model assessment

- Limited data availability or unreliable data
- Resistance to change within the organization
- Difficulty in measuring intangible factors
- Lack of expertise or resources



## How to overcome the challenges

- Invest in data collection and analysis capabilities
- Create a culture of openness to change and continuous improvement
- Develop suitable metrics and measurement frameworks
- Seek external expertise or collaborate with partners
- Interpreting the Results of your Business Model Assessment
- After conducting a thorough business model assessment, it's important to make sense of the results and draw actionable insights.



## Understand the findings

- Summarize key findings and identify strengths & weaknesses of the BM
- Identify patterns & trends emerging from the data
- Highlight areas for immediate and future growth
- Realize the external factors that threaten your BM and evaluate the impact on your long-term success.
- Look for market changes, tech advancements and regulatory developments





## Business Plan guide

[www.BIO4Africa.eu](http://www.BIO4Africa.eu)



# Getting started

## What is a business plan?

A business plan is a structured document that outlines the goals, strategies, and operational structure of a business. It serves as a roadmap for entrepreneurs, helping them secure funding, define objectives, and establish a sustainable model for success.

It is a blueprint of how your business is going to work and how you, along with all the people involved in the (novel) venture, will make it succeed.

## 5 steps to set up the business plan

1

**Determine the purpose and target group of the business plan**

2

**Conduct Market Research**

3

**Create a market and growth strategy**

4

**Set up Operational structure and Financial Model**

5

**Set up regular updates for improving the business plan**

### 5 most frequent questions asked about the business plan:

#### Why do I need a business plan?

➤ *It helps set clear objectives, attract investors, and ensure long-term viability.*

#### How detailed should my business plan be?

➤ *It should be concise yet comprehensive, covering financial, operational, and market aspects.*

#### Can my business plan change over time?

➤ *Yes, it should be a flexible document, adapting to market shifts and business growth.*

#### What comes first, business plan or the business model?

➤ *The business model comes first. It defines how your business creates, delivers, and captures value. The business plan then details how to implement and grow that model.*

#### What will investors check the most in a business plan?

➤ *They will focus on financial viability, market potential, competitive advantage, and the experience of the management team.*



# Elevator Pitch

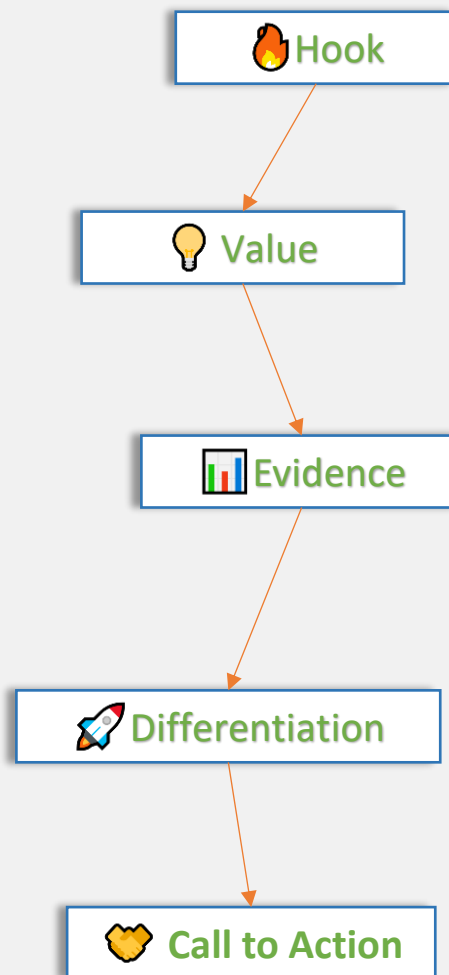
## What is the Elevator Pitch

The elevator pitch is a concise and compelling summary of a business idea, designed to capture attention and generate interest in just **30–60 seconds**. It should communicate the essence of the business in a way that is clear, engaging, and memorable.

### 10 tips to craft your pitch!

- 1- Know your audience
- 2 – Start with a strong hook
- 3 - Clearly Define the Problem
- 4 – Present your solution
- 5 – Demonstrate the value proposition
- 6 – Highlight achievements and milestones
- 7 –Practice, practice, practice
- 8 – Request Feedback
- 9 – Be Flexible and adaptive
- 10 – Follow up and build relationships

## 5 Components of an elevator pitch



🔥 Uganda's smallholder farmers struggle with **poor-quality animal feed**, leading to **low livestock productivity and economic losses**. But what if they could produce high-protein feed locally from green leaves?





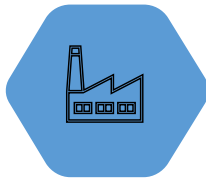
💡 Our **biorefinery technology** transforms **abundant, underutilized green biomass** into **nutritious, cost-effective animal feed**, improving livestock health, increasing yields, and reducing waste.

📊 With over **14 million cattle and 16 million goats** in Uganda, the demand for quality feed is immense. Studies show that protein-rich feed improves livestock productivity by **30%**, directly benefiting rural farmers' incomes.

🚀 Unlike expensive imported feeds, our **low-cost, locally sourced biorefinery solution** ensures farmers have a **sustainable, readily available alternative**, reducing reliance on synthetic feed additives.

💛 We are seeking **investment and strategic partnerships** to scale production and expand distribution across Uganda and beyond. **Join us in transforming agriculture through sustainable innovation!**

# The Market Overview

|       | <br><b>Context</b>   | <br><b>Customers</b>  | <br><b>Competition</b>   | <br><b>Collaborations</b>   | <br><b>Company</b>  |
|-------|---|--|---|--|--|
| SCOPE | <b>Industry trends, market conditions and regulatory environment</b> <ul style="list-style-type: none"> <li>Description of general external economic, political, legal and technological environment.</li> <li>Describes the market, its current trends &amp; dynamics</li> </ul> | <b>Target audience, needs and buying behaviour</b> <ul style="list-style-type: none"> <li>Define key customers segments (eg. farmers, agribusinesses, cooperatives)</li> <li>Identifies pain points &amp; how bio-based solutions meets their needs</li> </ul> | <b>Market positioning, players, &amp; competitive advantages</b> <ul style="list-style-type: none"> <li>Analyse direct and indirect competitors in the bioeconomy sector.</li> <li>Highlights differentiators, such as sustainability, cost-effectiveness and innovation</li> </ul> | <b>Partnerships, alliances and stakeholder engagement</b> <ul style="list-style-type: none"> <li>Profiling the most important partners for partnerships, alliances &amp; outsourcing activities (Research institutions, NGOs, suppliers).</li> <li>Explores synergies for technology adoption, funding &amp; distribution</li> </ul> | <b>Internal strength, resources and business capabilities</b> <ul style="list-style-type: none"> <li>Defines core competences, unique value proposition and misión.</li> <li>Assesses financial, technological and human capital assets</li> </ul> |
| FOCUS | EXTERNAL  | EXTERNAL   | EXTERNAL  | EXTERNAL   | INTERNAL   |
| TOOLS | PESTEL Analysis   | Customer Analysis  | Competition Matrix  | Key Partners matrix  | SWOT Analysis  |



# Marketing strategy

## Product positioning

defines how a bio-based product is perceived in the market, ensuring it meets customer needs and stands out from competitors. In BIO4Africa, product positioning aligns with sustainability, affordability, and local impact.



## How to set a pricing strategy

- **Cost:** Determine how much it costs to produce your product.
- **Economic factors:** Evaluate economic conditions and trends.
- **Competitor pricing:** Be mindful of what your direct competitors charge
- **Positioning:** Factor in the perceived value you are offering
- **Customer profile:** Ensure your ideal customer has the means and desire to purchase your product



# How to set up an operational structure and financial model

## Operations and Logistics

**Efficient operations and smart logistics** are the backbone of any sustainable business—especially in rural Africa, where delivering impact means bridging innovation with accessibility, and turning local resources into lasting value

## Pricing strategy

Help entrepreneurs define how to price their bio-based products sustainably and competitively



## Key components to include

### **Cost structure:**

- Identify fixed and variable costs: raw materials, labor, equipment, energy, transport, etc.
- Consider hidden costs (maintenance, training, distribution, packaging).

### **Pricing objectives:**

- Cover costs and generate profit
- Align with local purchasing power and perceived value
- Support long-term sustainability and market competitiveness

### **Pricing strategies:**

- Cost-plus pricing: Add a fixed margin over production costs.
- Value-based pricing: reflect environmental/social value
- Penetration pricing: offer lower prices to enter the market.

### **Considerations:**

- Know your competitor's prices
- Monitor seasonal variations in demand
- Factor in scalability potential and customer loyalty



**Pro Tip:**

# How to set up an operational structure and financial model

## Financial forecast

**Promotion** is the method a business uses to create interest in its products and services among its customers and potential customers. The main aim of promotion is to either persuade customers to purchase or inform about products

### Key components to include



Pro Tip:



#### Revenue forecasts:

- Projected sales volume x expected Price per unit
- Reflect seasonal or regional market dynamics.



#### Expense forecasts:

- Operational costs, marketing costs, logistics, maintenance, salaries...
- Consider both start-up and recurring expenses



#### Forecasting horizon:

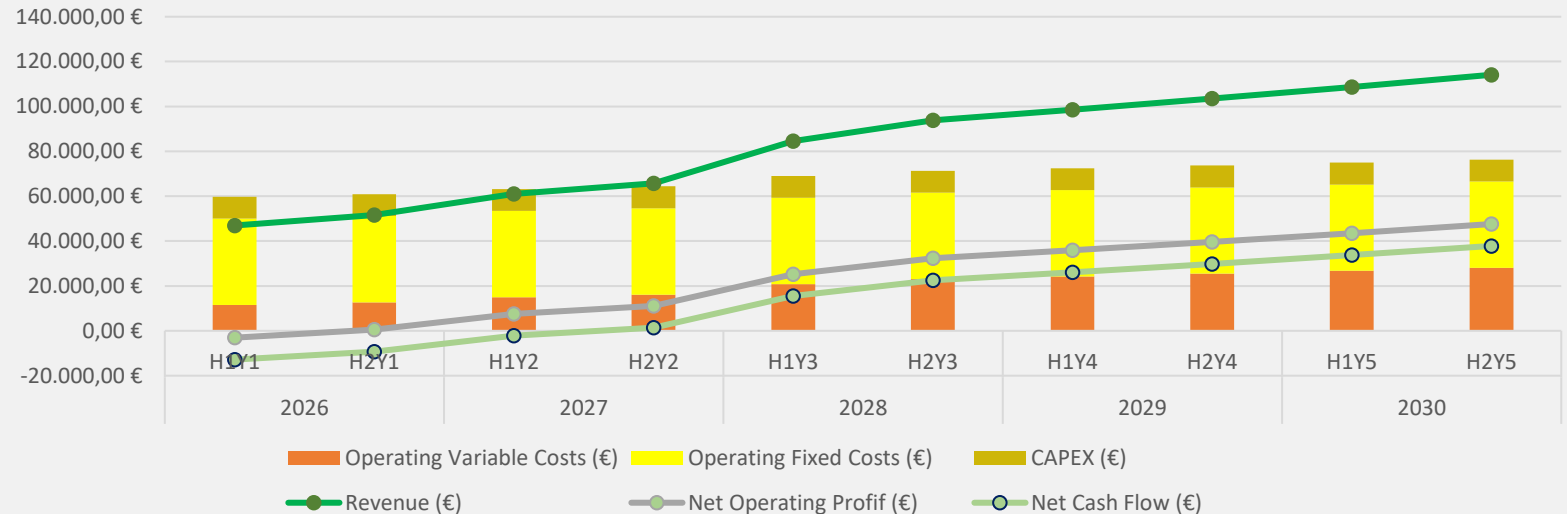
- From 3 to 5 years
- Include best-case, expected and worst-case scenario



#### Key tips

- Base estimates on realistic assumptions
- Use local benchmarks when available
- Adjust projections as market feedback is received

Cash Flow Projections for the Biorefinery Business Model - UGANDA



### Financing Plans development

|                         |                              |  |
|-------------------------|------------------------------|--|
| Cost structure analysis | Technology development costs |  |
|                         | Implementation costs (CAPEX) |  |
|                         | Operational costs (OPEX)     |  |



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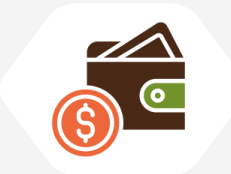
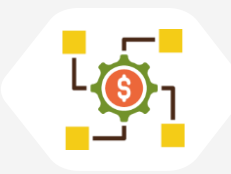


Funding guide

[www.BIO4Africa.eu](http://www.BIO4Africa.eu)

# Types of funding and funding schemes

- Choosing the right funding path depends on your business model maturity, financial capacity, and local institutional context.

|          | <br>Public funding   | <br>Private finance   | <br>Blended finance  |
|----------|---|--|---|
| Source   | Governments, international donors and supranational bodies  | Impact investors, microfinance institutions, venture capital   | Strategic mix of public and private instruments   |
| Features | <ul style="list-style-type: none"> <li>Typically, non-repayable (grants / subsidies)</li> <li>Aligned with public development goals</li> <li>Often requires partnerships or cooperative structures</li> </ul> | <ul style="list-style-type: none"> <li>Based on return expectations (financial, impact)</li> <li>More flexible but requires strong business case</li> <li>May involve equity, loans or revenue-sharing models</li> </ul> | <ul style="list-style-type: none"> <li>De-risking mechanism for private investment</li> <li>Combine grants, soft loans &amp; technical assistance</li> <li>Ideal for innovative pilots in rural /informal settings</li> </ul> |
| Examples | <ul style="list-style-type: none"> <li>National agri-investment plans (PNIA, PRACAS)</li> <li>AU-EU programmes (Horizon Europe, LEAP-RE, DeSIRA)</li> <li>AFD, USAID, IFAD calls</li> </ul>                   | <ul style="list-style-type: none"> <li>Open Value Foundation</li> <li>I&amp;P Afrique Entrepreneurs</li> <li>SACCOs, Table banking , microcredit cooperatives</li> </ul>   | <ul style="list-style-type: none"> <li>DeSIRA-supported R&amp;I projects</li> <li>Agri-SME investment platforms backed by donors</li> <li>PPP-based innovation pilots in energy and agriculture</li> </ul>                    |



# SACCOs

- SACCOs are member-owned financial cooperatives that provide savings, credit, and other financial services to individuals, often underserved by traditional banking systems. They operate on principles of solidarity, mutual support, and local development.

## Who can apply?

- Individual smallholders who are SACCO members.
- Registered cooperative groups and community-based organisations.
- Informal producer groups (e.g., women's farming circles) with peer-backing.

## Total programme budget:



- Varies by national policy (FAFCI example: **€60-80M/year** circulated)

## Category



- Grassroots mechanism – Community Finance.

## Sector



- Smallholder farming
- Women-led micro-enterprises

## Type of organisation



- Community groups
- Cooperatives
- Women's groups

## Type of actions



- Microloans
- Informal savings/credit
- Training

## Want to apply?

| Uganda  | Ghana   | Côte d'Ivoire  | Senegal   |
|---|---|--|---|
| <ul style="list-style-type: none"> <li>• Uganda Cooperative Savings and Credit Union (UCSCU) National apex body for SACCOs, providing oversight, refinancing, and training<br/><a href="https://ucscu.co.ug">https://ucscu.co.ug</a></li> </ul> | <ul style="list-style-type: none"> <li>• Ghana Co-operative Credit Unions Association (CUA - Ghana)<br/><a href="https://www.cuagh.com">https://www.cuagh.com</a></li> <li>• Seed Producers Association of Ghana (SEEDPAG)</li> <li>• Peasant Farmers' Association of Ghana (PFAG)</li> </ul> | <ul style="list-style-type: none"> <li>• Association Nationales des CREP et COOPEC (ANAC-CI)</li> <li>• Société Coopérative des Producteurs de Riz de Yamoussoukro (COPRORIZ COOP SA)</li> <li>• Société Coopérative Chongagnigui</li> <li>• Société Coopérative Womiengon de Korhogo</li> </ul> | <ul style="list-style-type: none"> <li>• Coopérative Agricole de Kelle Guèye (COOPAKEL)</li> <li>• Coopérative Agricole de Diendé (COOPAD)</li> <li>• Coopérative de Kahi</li> <li>• Coopérative de Paoskoto</li> </ul> |





# Government and support schemes

- Government support schemes are national and sub-national initiatives that aim to enhance entrepreneurship, job creation, climate action, and industrial upgrading through funding, training, technical assistance, and access to public markets.

## Type of support available

- Youth agribusiness grants.
- Public procurement incentives.
- SME training and certification.
- Equipment leasing or guarantees.
- Market access platforms and exhibitions.
- Technical support with donor co-implementation (GIZ, Enabel, LuxDev).

| Scheme   | Country   | Focus Area  | Type of support   | Target group                             | Relevance for bio-based                                      | Link  |
|--|---|---|---|--|--|---|
| <b>DER/FJ (Senegal)</b>                            | Senegal   | Youth entrepreneurship, innovation, MSMEs             | Grants, concessional loans, capacity building               | Youth, women, small businesses           | Supports green businesses, processing, local transformation  | <a href="https://www.der.sn/">https://www.der.sn/</a>   |
| <b>ADEPME (Senegal)</b>                            | Senegal   | SME competitiveness, innovation, formalisation        | Technical assistance, co-financing, vouchers                | Registered SMEs                          | Relevant for formalisation, scaling of rural SMEs            | <a href="https://adepme.sn/">https://adepme.sn/</a>   |
| <b>Agri Jeunes (Senegal)</b>                       | Senegal   | Youth in agriculture and agri-processing              | Grants, incubation, training                                | Young agripreneurs                       | Supports agri-based innovations and value addition           | <a href="https://www.agrijeunes.sn/">https://www.agrijeunes.sn/</a>                             |
| <b>GIZ (International)</b>                         | Multi-country (incl. Senegal, Uganda, Ghana, Côte d'Ivoire) | Technical cooperation, employment, climate resilience | Training, infrastructure support, value chain strengthening | Governments, cooperatives, SMEs          | Often implements energy, waste, and agri-tech pilots         | <a href="https://www.giz.de/en/worldwide/339.html">https://www.giz.de/en/worldwide/339.html</a> |
| <b>Enabel (Belgium Development Agency)</b>         | Multi-country (Senegal, Uganda, others)                     | Youth employment, sustainable agriculture, climate    | Training, grants, business incubation                       | Startups, agri-SMEs, women-led ventures  | Runs projects on circular economy and local innovation       | <a href="https://www.enabel.be/">https://www.enabel.be/</a>                                     |
| <b>LuxDev (Luxembourg Development Cooperation)</b> | Multi-country (e.g., Senegal, West Africa)                  | Vocational training, green growth, entrepreneurship   | TVET, grants, mentoring, support to rural MSMEs             | Youth, cooperatives, rural entrepreneurs | Supports training and tools for agri-processing and bio-tech | <a href="https://luxdev.lu/en/">https://luxdev.lu/en/</a>                                       |

# Development banks, agencies and national organisation

- These institutions drive national and regional development by financing infrastructure, supporting SMEs, and promoting inclusive economic transformation—especially through green and climate-aligned investments.

## Type of support available

- Mature or high-impact bio-based ventures
- Community cooperatives, youth-led businesses, and climate-aligned startups
- Projects seeking long-term partnership or co-financing

| Scheme  | Country                                     | Focus Area   | Type of support  | Target group  | Relevance for bio-based   | Link  |
|---|---|--|--|---|---|---|
| <b>Banque Africaine de Developpement (AfDB)</b>       | All Africa                                  | Infrastructure, SMEs, agriculture, renewable energy              | Lines of credit, guarantees, blended finance, technical assistance | Governments, SMEs, financial institutions               | SME expansion, agri-value chains, green infrastructure              | <a href="https://www.afdb.org/en">https://www.afdb.org/en</a> |
| <b>Banque Ouest Africaine de Developpement (BOAD)</b> | West Africa (UEMOA countries incl. Senegal) | Regional development, clean energy, agribusiness, infrastructure | Loans, equity, PPP support   | Member state governments, large cooperatives, PPPs      | Biogas, water treatment, renewable agri-processing                  | <a href="https://www.boad.org/">https://www.boad.org/</a>     |
| <b>Banque de l'Habitat du Senegal(BHS)</b>            | Senegal                                     | Housing finance, green construction, social impact lending       | Loans, guarantees, green finance tools                             | Real estate actors, cooperatives, green innovation SMEs | Bio-based construction, eco-packaging for housing                   | <a href="https://www.bhs.sn/">https://www.bhs.sn/</a>         |
| <b>United Nations Development Programme (UNDP)</b>    | All Africa                                  | Sustainable development, SDGs, green growth, inclusive economies | Grants, catalytic finance, policy support, capacity-building       | National governments, NGOs, SMEs, local communities     | Supports bioeconomy pilots, local value chains, climate-smart tools | <a href="https://www.undp.org/">https://www.undp.org/</a>     |
| <b>Agence Française de Developpement (AFD)</b>        | All Africa (focus on Francophone countries) | Climate action, biodiversity, agri-food systems, green economy   | Loans, grants, co-financing, technical support                     | Local governments, NGOs, banks, cooperatives            | Supports rural bio-innovation and SMEs                              | <a href="https://www.afd.fr/en">https://www.afd.fr/en</a>     |



# Development banks, agencies and national organisation



| Scheme   | Country                    | Focus Area   | Type of support                                      | Target group  | Relevance for bio-based   | Link  |
|--|----------------------------|--|--|---|---|---|
| <b>Netherlands Development Cooperation NTF V</b>                         | Senegal & Uganda           | Private sector development, agriculture, job creation        | Loans, equity, technical assistance via funds        | Agri-SMEs, cooperatives, youth enterprises            | Agro-processing, biochar, inclusive agribusiness models               | <a href="https://www.rvo.nl/subsidies-financiering/ntf-v">https://www.rvo.nl/subsidies-financiering/ntf-v</a>   |
| <b>Youth Entrepreneurship &amp; Innovation Fund (AfDB &amp; Denmark)</b> | All Africa                 | Youth enterprise development, innovation, green skills       | Blended finance, business development services       | Youth entrepreneurs, startups, innovation hubs        | Bio-based youth-led enterprises are eligible                          | <a href="https://www.afdb.org/en/topics-and-sectors/initiatives-partnerships/youth-entrepreneurship-and-innovation-multi-donor-trust-fund">https://www.afdb.org/en/topics-and-sectors/initiatives-partnerships/youth-entrepreneurship-and-innovation-multi-donor-trust-fund</a> |
| <b>Ireland's International Development Policy</b>                        | Africa & Global South      | Agriculture, gender equality, green economy                  | Grants, bilateral partnerships, policy support       | NGOs, governments, community enterprises              | Indirectly supports green rural ventures through policy-linked grants | <a href="https://www.irishaid.ie/">https://www.irishaid.ie/</a>   |
| <b>EIB Global (European Investment Bank)</b>                             | Africa and global          | Sustainable development, infrastructure, climate finance     | Loans, equity, guarantees, advisory                  | Governments, large SMEs, financial institutions       | Green finance, circular economy investments                           | <a href="https://www.eib.org/en/about/global">https://www.eib.org/en/about/global</a>   |
| <b>Norwegian Agency for Development Cooperation (Norad)</b>              | Africa & Global South      | Climate, environment, private sector, renewable energy       | Grants, co-financing, NGO partnerships               | NGOs, social enterprises, public-private partnerships | Eligible for energy, soil, waste-to-value projects                    | <a href="https://www.norad.no/">https://www.norad.no/</a>   |
| <b>National Entrepreneurship &amp; Innovation Programme (NEIP)</b>       | Ghana                      | Entrepreneurship, agribusiness, startup acceleration         | Seed funding, incubation, government grants          | Ghanaian youth, startups, SMEs                        | Supports bio-startups and local agri-tech                             | <a href="https://neip.gov.gh/">https://neip.gov.gh/</a>   |
| <b>AECID Agencia Española de Cooperación Internacional</b>               | All Africa & Latin America | Sustainable development, water, gender, culture, environment | Grants, technical support, decentralised cooperation | NGOs, public sector, rural communities                | Supports circular economy and environmental innovation                | <a href="https://www.aecid.es/">https://www.aecid.es/</a>   |



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# European Commission supporting mechanisms

- These mechanisms are structured funding platforms, partnerships, and strategic agendas developed by the European Commission and its Member States to support **inclusive, sustainable, and innovation-driven development in Africa**.

## Type of support available

- Aligned with **Horizon Europe, NDICI, and AU-EU Innovation Agenda**.
- Promote **science-policy-industry collaboration**.
- Include **calls for proposals, co-funded partnerships, and capacity-building instruments**.
- Focus on **climate, food, energy, youth innovation, and circular economy**.

| Scheme                                  | Country   | Focus Area  | Type of support   | Target group  | Relevance for bio-based  | Link  |
|---|---|---|---|---|--|---|
| <b>DeSIRA Initiative (under GFAR)</b>   | Africa & Global South                                       | Climate-smart agriculture, rural innovation, agri-food systems      | Grants, R&I partnerships, capacity-building                 | Research institutions, rural communities, cooperatives    | Supports agri-bio innovation, biorefinery pilots, biochar use    | <a href="https://europa.eu/capacity4dev/desira">https://europa.eu/capacity4dev/desira</a>               |
| <b>LEAP-RE</b>                          | EU-AU countries   | Renewable energy, technology transfer, capacity building            | Co-funded research calls, joint R&I projects                | Research consortia, public/private institutions           | Bioenergy, hybrid systems, biogas valorisation                   | <a href="https://www.leap-re.eu/">https://www.leap-re.eu/</a>   |
| <b>AU-EU Innovation Agenda</b>          | AU-EU member states   | Public health, green transition, innovation & technology, education | Policy platform, thematic working groups, funding alignment | Governments, R&I networks, EU programmes (Horizon, NDICI) | Provides strategic framework and priority calls for bioeconomy   | <a href="https://research-and-innovation.ec.europa.eu">https://research-and-innovation.ec.europa.eu</a> |
| <b>Africa Initiative II</b>             | AU-EU countries (Horizon Europe)                            | Agri-food, health, climate, research excellence                     | Horizon Europe calls with AU participation requirement      | African and European R&I actors, multi-country consortia  | Multiple calls support bio-based innovations in agri and climate | <a href="https://research-and-innovation.ec.europa.eu">https://research-and-innovation.ec.europa.eu</a> |
| <b>Mediterranean Initiative (PRIMA)</b> | EU & Southern Mediterranean                                 | Water management, food systems, agroecology                         | Co-funded calls, innovation actions, demo pilots            | Cross-Med consortia incl. North Africa                    | Supports residue valorisation, bio-based packaging, bio-inputs   | <a href="https://prima-med.org/">https://prima-med.org/</a>   |
| <b>European Research Council (ERC)</b>  | EU & Associated Countries (some African access via Horizon) | Frontier research, early-stage innovation, excellence science       | Individual grants (Starting, Consolidator, Advanced)        | Top researchers, often university-based                   | Relevant when linked to applied scientific breakthroughs         | <a href="https://erc.europa.eu/">https://erc.europa.eu/</a>   |



# Private financing schemes

- Private financing schemes are investment vehicles and funding programs managed by impact investors, social venture capital funds, philanthropic foundations, and private-public alliances. They operate independently from public aid systems and focus on financial return with measurable impact.

## Type of support available

- Equity investment.
- Blended finance.
- Concessional lending.
- Grants & Seed Funding.
- Technical Assistance & Mentorship.

| Scheme  | Country   | Focus Area  | Type of support  | Target group                                     | Relevance for bio-based                             | Link  |
|---|---|---|--|--|---|---|
| <b>I&amp;P Afrique Entrepreneurs</b>              | West Africa (including Ghana, Côte d'Ivoire, Senegal) | SMEs, agri-business, inclusive economy                | Equity investment, technical support                     | African SMEs with strong impact focus            | Targets sustainable agribusiness and innovation     | <a href="https://www.ietp.com/en/content/ip-afrique-entrepreneurs-2">https://www.ietp.com/en/content/ip-afrique-entrepreneurs-2</a> |
| <b>Africa Enterprise Challenge Fund (AECF)</b>    | Sub-Saharan Africa                                    | Agriculture, renewable energy, resilience             | Grants, concessional loans, business acceleration        | For-profit companies with impact potential       | Supports agri-tech and clean energy SMEs            | <a href="https://www.aecfafrica.org/">https://www.aecfafrica.org/</a>   |
| <b>IDP Foundation</b>                             | Global South including Africa                         | Education, social entrepreneurship, finance inclusion | Impact investing, blended finance, philanthropic capital | Inclusive enterprises, microfinance, foundations | linked to training, education, or inclusive economy | <a href="https://idpfoundation.org/">https://idpfoundation.org/</a>   |
| <b>Fonds Africain pour le Developpement (ICA)</b> | Francophone West Africa                               | SME financing, local economic development             | Equity, quasi-equity, mezzanine finance                  | Formalised rural and urban SMEs                  | Targets local transformation, bioeconomy eligible   | <a href="https://www.icafund.org/">https://www.icafund.org/</a>   |

# Private financing schemes

| Scheme   | Country                                | Focus Area   | Type of support                              | Target group   | Relevance for bio-based  | Link  |
|--|--|--|--|--|--|---|
| <b>Foundation Grameen Credit Agricole</b>          | Global South, incl. West Africa        | Social entrepreneurship, rural development, microfinance | Loans, guarantees, microfinance support      | MFIs, inclusive finance intermediaries, small enterprises  | Ideal for small-scale processors and inclusive rural innovators    | <a href="https://www.gca-foundation.org/en/">https://www.gca-foundation.org/en/</a>                               |
| <b>GAWA Capital</b>                                | Ghana and West Africa                  | Inclusive finance, climate, rural SME investment         | Impact equity and debt funding               | Agri-SMEs, rural finance providers                         | Bio-inputs, clean energy and food processing ventures are targeted | <a href="https://gawacapital.com/">https://gawacapital.com/</a>   |
| <b>UNICEF Innovation Fund</b>                      | Global (focus on low-income countries) | Digital solutions, youth entrepreneurship, frontier tech | Equity-free seed grants, technical mentoring | Startups improving youth livelihoods or access to services | If aligned with digital, youth-led, or social outcomes             | <a href="https://www.unicef.org/innovation/innovation-fund">https://www.unicef.org/innovation/innovation-fund</a> |
| <b>Social Venture Capital Fund (SOVEC) - Ghana</b> | Ghana                                  | Agriculture, renewable energy, women-led SMEs            | Equity, seed investment, mentorship          | Startups and early-stage ventures                          | Ideal for biochar, compost, clean cooking fuel ventures            | <a href="https://www.agrifinanceghana.org/sovec/">https://www.agrifinanceghana.org/sovec/</a>                     |

# Policy Innovation & Institutional Capacity Schemes

- These schemes strengthen the **enabling environment for research, innovation, and entrepreneurship** through **policy support, institutional capacity-building, and public-private knowledge transfer**. They often bridge gaps between research systems and implementation frameworks.

## Type of support available

|                                   |  |
|-----------------------------------|--|
| Policy advisory missions          | Funding for pilot programs, collaborative research, and entrepreneurship hub.  |
| Grants for institutional projects | Funding for pilot programs, collaborative research, and entrepreneurship hub.  |
| Fellowships and mentoring         | Mobility and capacity programmes for researchers and innovators.               |
| Public-private innovation models  | Incentivizing applied research, youth innovation, and market-driven solutions. |

| Scheme                            | Country                                    | Focus Area  | Type of support                                       | Target group  | Relevance for bio-based  | Link  |
|-----------------------------------|--|---|---|---|--|---|
| ARISE-PP                          | Sub-Saharan Africa                         | Research excellence, public-private partnerships, capacity-building | Fellowships, research grants, innovation partnerships | African researchers, universities, innovation hubs  | YES â€” supports bioeconomy R&I and scientific leadership                  | <a href="https://www.africa-eu-partnership.org/en/projects/arise-pp-african-research-initiative-scientific-excellence-public-private-partnerships">https://www.africa-eu-partnership.org/en/projects/arise-pp-african-research-initiative-scientific-excellence-public-private-partnerships</a> |
| ACP Innovation Fund               | ACP countries (Africa, Caribbean, Pacific) | Inclusive innovation, entrepreneurship, research capacity           | Grants, institutional support, regional funding calls | NGOs, research institutes, universities, incubators | YES â€” funds circular economy, agro-innovation, climate-smart tools       | <a href="https://oacps-ri.eu/funding-mechanism/ACP-innovation-fund/">https://oacps-ri.eu/funding-mechanism/ACP-innovation-fund/</a>   |
| OACPS R&I Policy Support Facility | ACP countries (policy-focused)             | Science policy, STI strategy development, institutional reform      | Technical assistance, peer review, roadmap design     | National ministries, STI agencies, policy units     | YES â€” creates enabling environments for innovation in bioeconomy sectors | <a href="https://oacps-ri.eu/about/policy-support-facility/">https://oacps-ri.eu/about/policy-support-facility/</a>   |



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