



**FREQUENTLY ASKED QUESTIONS ABOUT SDF
(WINDOW 2)**

**TRAINING GRANTS FOR INFORMAL SECTOR BUSINESSES, TRADE ASSOCIATIONS, FARMER
BASED ORGANISATIONS**

1. WHO ARE THE TARGETED BENEFICIARIES OF WINDOW 2?

Funding under this window will primarily be provided to increase the skills level of:

- a. Informal sector businesses (Associations, organisations and micro and small enterprises mainly belonging to Trade Associations)
- b. Farmer-Based Organisations
- c. Micro and small scale enterprises operating in the informal sector

2. DOES THE SDF HAVE ANY PRIORITY SECTORS?

In line with national development priorities, SDF II will consider applications from all sectors of the economy. However, priority will be given to enterprises and association engaged in;

- a. Agribusiness/agro-processing and
- b. Sustainable energy
- c. Also, manufacturing enterprises including those related to agribusiness/agro-processing and sustainable energy are expected to constitute a significant part of enterprises supported by SDF II.

3. WHAT KINDS OF INITIATIVES DOES THE SDF SUPPORT?

SDF supports:

- a. Short and medium-term, skills upgrading initiatives that increase the competitiveness of groups of MSEs and master crafts persons.
- b. Training activities that are aligned to the National TVET Qualification Framework, but this is not a pre-condition for support.
- c. Training events related to the National Apprenticeship Programme
- d. Training activities primarily focused on the practical skills of the trainee, but relevant theoretical training may be sponsored as well.

4. WHAT IS THE INDICATIVE GRANT SIZE?

A maximum of GHS80,000

5. DO I HAVE TO PAY BACK?

The SDF is a grant and not a loan. Support provided under SDF is not required to be paid back. However, beneficiaries in the informal sector will have to contribute 20% (cash or in-kind) of the project cost.

6. WHAT KINDS OF SKILLS DOES SDF SUPPORT?

- a. Skills that increase productivity/yield
- b. Skills that increase the quality of products for competitiveness
- c. the availability of skills locally in training, research and allied institutions
- d. Skills that lead to efficient management of enterprises and business for increased profit

7. CAN I APPLY FOR A GRANT FROM THE SDF IF MY BUSINESS IS NOT BEEN REGISTERED (E.G. WITH REGISTRAR GENERAL DEPARTMENT, DEPARTMENT OF COOPERATIVE, ETC)?

No! Only businesses which have been registered with Registrar General Department, Department of Cooperatives, etc are qualified to apply for a grant.

8. CAN A BUSINESS APPLY FOR GRANT TO TRAIN OTHERS WHO ARE NOT STAFF OR MEMBERS OF THAT INSTITUTION/BUSINESS?

No! An association or enterprises can only apply to train its own staff or members.

9. IS THE SDF A TRAINING INSTITUTION?

The SDF is not a training provider. The SDF is a fund management body which provides grant funds to institutions, enterprises and business associations who require support to train staff or members in various skills, to plug skills gaps which have been identified by applicants themselves.

10. DOES THE SDF PROVIDE GRANTS TO ENTERPRISES WHO WANT TO EXPAND THEIR BUSINESSES OPERATIONS?

No! The SDF only provides grants to businesses who need to train or upgrade skills of staff or members.

11. DOES THE SDF OFFER GRANTS TO ENTERPRISES WHO NEED TO PURCHASE EQUIPMENT?

No! The SDF does not provide grants to businesses for the purchase of equipment and machinery

12. HOW DOES AN ORGANISATION APPLY TO SDF? *Before you apply, kindly ensure you have the following:*

- a. A genuine skills need of your members which affects productivity negatively
- b. A genuine innovation need which can be acquired through training
- c. A competent training provider to deliver the needed skills training

13. WHAT SPECIFIC GUIDELINES DO I HAVE TO FOLLOW IN APPLYING TO SDF?

- a. Visit the SDF website and register to submit a concept note on line
- b. Download the SDF concept note form and fill it for the informal sector.
- c. Fill and submit concept note through the SDF online platform. (smartme.org).
- d. Applicant should attach the following:
- e. copy of the registration documents

14. AFTER SUBMISSION, WHAT NEXT?

- a. Shortlisted applications will advance to the Proposal Development Stage.
- b. At this stage, the applicant will meet and may choose SDF Intermediary Consultant to assist applicants to develop their proposals.
- c. Applicant obtains a Pro Forma invoice from Training Providers, who are chosen by the applicants themselves.
- d. Applicant signs MoU with the Training Provider, detailing the key role of each party.
- e. Applicant meets with Intermediary Consultant to develop proposal and budget.
- f. Applicant peruses and signs application with the supervision of SDF Intermediary and submit to SDF.
- g. Applicant should attach the following:
 - i. A copy of the organisation's bank statement
 - ii. A letter of introduction from the relevant government agency at the district level or regional
 - iii. A list of all paid up members of the organisation with their telephone numbers

15. WHAT ARE SOME OF THE CURRENT BENEFICIARY PROJECTS FUNDED BY SDF?

Edumafa Fishmongers Association: To upgrade the knowledge and skills of 80 members of the association and facilitate the acquisition of marketable skills. This includes training in fish processing under hygienic conditions and using improved methods.

Enzimitianu Coconut Virgin Oil Producers Association: To impart skills to 30 members to convert coconut chaff (now a waste) into high value animal feed, preserve the environment and diversify and increase income from virgin coconut oil processing.

Joy Rice Farmers Group: To improve the capacity and skills of 57 members to increase their productivity and production of rice which will lead to increased revenue and incomes.

Assin Bereku Cooperative Rice Farmers and Millers Society Limited: To provide skill training based on the (CBT) model to upscale the technical and entrepreneurial skills of all 74 members.

Ankwanda Unity Co-Operative Multi-Purpose Society Limited: To transfer to 50 members, knowledge in skills development on MD2 production techniques and other best agronomic practices like integrated soil fertility management for optimal high yield in pineapple plantation that will enable the association members increase productivity and income.

For more information on SDF, please visit www.sdfghana.org
Call SDF on Tel 0501297935 or 0209977867 for any further clarification.