

Terms of Reference: Call for Proposals under the Work4Progress Ghana Initiative

May 2026

Application Period – 6th May 2026 to 3rd June 2026

Contents

1. Introduction	3
2. Objective of the call	6
3. Geographical area of action	7
4. Eligibility requirements	7
5. Compliance requirements	9
6. Funding Contribution	10
7. Contents of applications	10
8. Evaluation criteria	14
9. Calendar and application submission method	15
10. Selection and results of the call	16
11. Formalization of collaboration	17
12. Monitoring and justification	17
13. Data processing and confidentiality	19
14- Resolution of queries and enquiries	19
ANNEX I. Funding and eligible expenditure	20
ANNEX II. Table of the Work4Progress programme's Key Performance Indicators (KPIs).	24
ANNEX III. Responsible Statement (partner organizations)	25

1. Introduction

In line with the 2030 Agenda, and particularly with Sustainable Development Goal 8 (Decent Work), the Work4Progress program by the "la Caixa" Foundation aims to promote innovation and quality employment among vulnerable women and youth through the creation of innovation networks or platforms made up of civil society organizations, universities, the private sector, and public actors.

In 2026, the **"la Caixa" Foundation** and the **GB HUB Africa** join forces to promote the Work4Progress program for job creation in the rural area of the Afram Plains region in Ghana. Together, they launch an initial call for proposals aimed at fostering innovation and strengthening the agricultural and rural income-generating ecosystem, with the objective of expanding employment and entrepreneurship opportunities, especially for women and young people.

About "la Caixa" Foundation and the Work4Progress Programme

The "la Caixa" Foundation is a leading Spanish philanthropic organization dedicated to advancing social progress through initiatives in education, culture, scientific research, and support for vulnerable communities. It is recognized as one of the world's most significant foundations in terms of social investment, maintaining a strong commitment to improving quality of life and fostering inclusive development.

Work4Progress (W4P) is a pioneering program of "la Caixa" Foundation that promotes innovation and quality employment for vulnerable women and young people through multi-stakeholder platforms **formed by civil society organisations, academia, financial institutions, the private sector and public institutions working together through a methodology based on listening, co-creation, prototyping and accelerating job-creating solutions**. W4P makes the most advanced social innovation tools available to international cooperation programmes and **aims to move away from funding isolated projects to building ecosystems of innovation and systemic change**.

The W4P program is currently being implemented in Colombia, India, Mozambique, and Peru. Implementation will begin in Ghana in partnership with GB Hub Africa.

Since 2017, more than 30.000 companies have been set up and more than 70.000 employments have been created under Work4progress in India, Mozambique, Colombia and Peru.

About GBHub Africa and the Afram Plains Agropark

GBHub Africa is a for-impact organization that invests in projects and entrepreneurs with bold solutions demonstrating the potential to transform Africa's food systems, improving access to nutrition, and creating sustainable impact. The organization's vision is "Investing in Africa's Food Systems to improve livelihoods". GBHub Africa was set up through a seed fund of \$10m from shareholders of GBFoods Africa, reflecting the company's commitment to deepen its impact on the continent. With presence in more than 50 countries in Europe and Africa,

GBFoods is a giant with phenomenal experience across the food value chain. Please visit www.gbhub.africa for more information on GBHub Africa.

The Afram Plains Agropark is a flagship initiative of GBHub Africa aimed at transforming smallholder agriculture through a fully integrated, commercially sustainable agro-industrial ecosystem. The Afram Plains Agropark initiative represents a major opportunity to co-create a scalable agricultural model that strengthens value chains, improves farmer livelihoods, supports Ghana’s food security, and creates sustainable jobs.

Social Innovation platforms for employment

Social innovation platforms seek to interconnect organizations and actions through shared objectives, methodologies and systems of evaluation, with a view to achieving **systematic impact**. Although a platform approach requires both greater effort in the design phase and also new tools for constructing a collective perspective, it will eventually help to align disconnected initiatives, to enhance their **impact and cohesion and to raise awareness of them**.

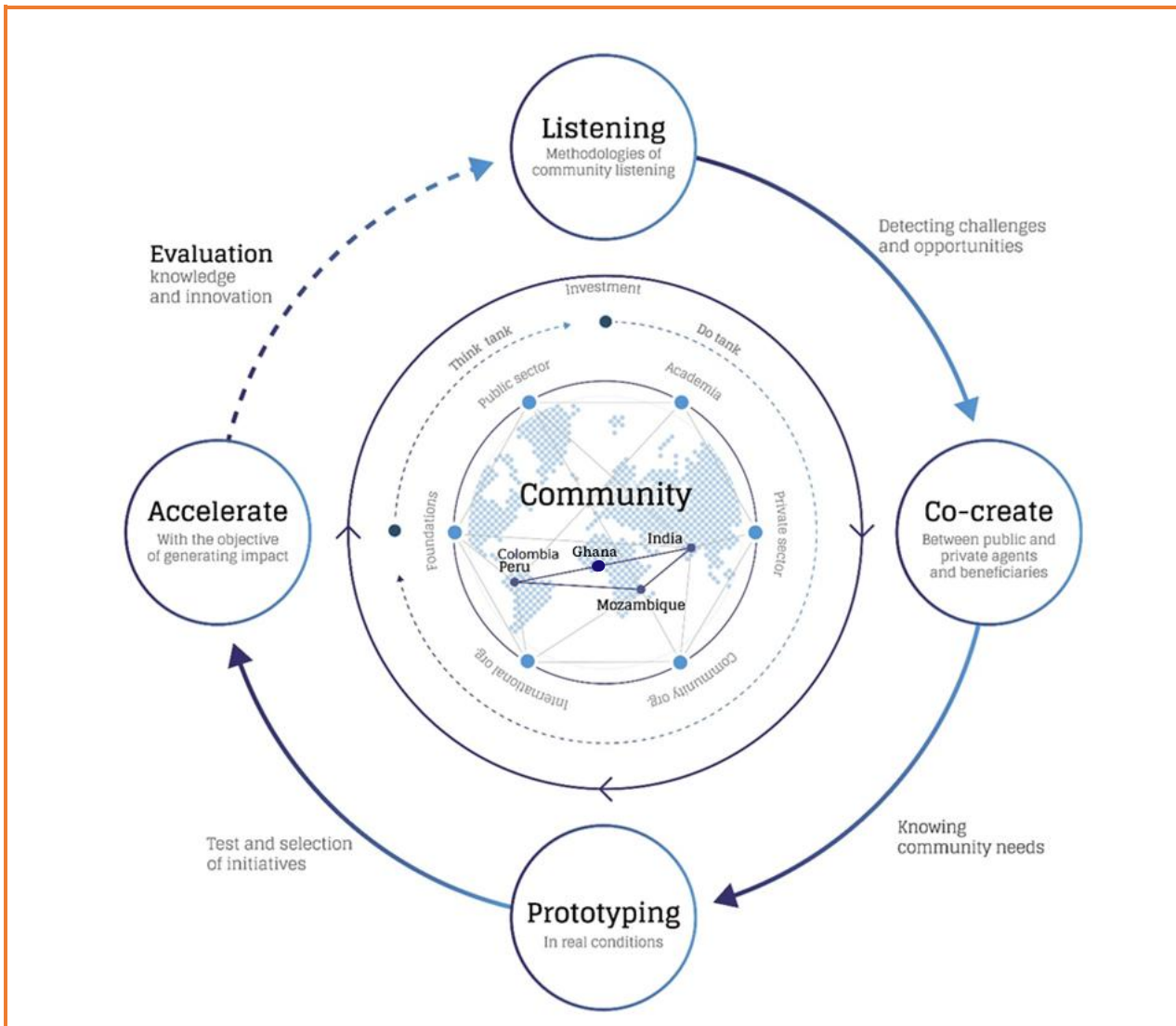
Objectives

1.	2.	3.	4.
To provide support for the networks of institutions that work jointly in developing prototypes on the ground to check their viability and identify the most efficient initiatives for generating employment.	To generate a new culture of collaboration among institutions working in the same geographical zone, with a view to increasing their impact and to creating sustainable action.	To promote innovation in products, services or processes.	To incorporate new constant monitoring and evaluation processes with which to adapt the programme in real time to the needs of each place.

Methodology:

Work4Progress makes the most advanced social innovation tools available to international cooperation programmes. The main characteristics of this programme are:

- Mapping and listening tools to identify problems and needs.
- Co-creation, prototyping and scaling methodologies.
- Developmental and impact evaluation systems.
- New financing strategies.
- Knowledge generation and systematisation (Think tank).



The **prototypes of the W4P programme** are job creation initiatives implemented on a small-scale to test whether they are feasible. They have been identified through the mapping and community listening process, subsequently designed through the co-creation process.

In W4P, prototypes make up a **portfolio of interconnected initiatives** that operate on different levels:

- **Systemic prototypes:** these offer support services for the business ecosystem, and take the form of financing instruments, guarantee funds, employment vacancy services, business incubators and lobby initiatives, etc.

- **Company (MSME) prototypes:** different-scale entrepreneurial initiatives in sectors such as the production and processing of agricultural products, manufacturing, tourism, retail, services, etc.

- **Technological prototypes**, with or without a business model, that meet specific needs associated with the introduction of low-cost technologies adapted to local contexts.

The prototypes have been developed by the **Network of agents** forming the Work4Progress social **innovation platforms**. The aim is for the platforms and their prototypes to evolve and reach other collaborating organisations or those related with the innovation and employment **ecosystem**, including the value chains of companies and other agents or financial backers involved in sustainable local economic development.

Through the Work4Progress programme, "la Caixa" Foundation is currently promoting the following social innovation platforms to create employment in the following countries:

- Work4Progress India.
- Work4Progress Mozambique.
- Work4Progress Peru.
- Work4Progress Colombia, implemented together with Fundación Grupo Social and Visa Foundation.
- Work4Progress Ghana, Implemented together with GBHUB Africa

This call focuses on initiating the implementation of a Work4Progress platform in Ghana.

2. Objective of the call

The objective of this call is to select networks of organizations that submit proposals for mapping, listening, co-creation, and implementation of initiatives aimed at generating employment in the rural communities of the Afram Plains, Ghana.

This first phase seeks not only to launch specific job-creation actions but also to build an in-depth understanding of local needs and challenges, while strengthening the rural entrepreneurial and agribusiness ecosystem to enable sustainable, community-driven development.

Within this objective, the call will focus on developing particularly innovative solutions for businesses, especially in areas such as:

- Circular economy, green job creation, and energy-transition solutions that contribute to business competitiveness.
- E-commerce;
- Market access and integration into the supply chains of large companies;
- Technology to enhance the competitiveness of inclusive businesses;
- Specific crops suggested by GB Foods.

3. Geographical area of action

Afram Plains Agropark

The Afram Plains Agropark is a fully integrated and commercially sustainable agro-industrial ecosystem designed to strengthen agricultural productivity and value creation. The project aims to support optimized primary production, reduce post-harvest losses through processing and value addition, and improve logistics and market access across agricultural value chains.

The project will be developed on 2,000 hectares of land, with an initial 100-hectare pilot phase designed to demonstrate the operational and commercial viability of the agropark model. Implementation will be carried out through a network of specialized implementing partners responsible for managing different components of the agricultural value chain, including primary production, processing, logistics, and market linkages.

The location of the project is the Afram Plains region of Ghana, an area situated within the forest-savanna transition zone that forms a critical agro-ecological bridge between the high-rainfall evergreen forests of the south and the drier Guinea savanna of the north. The plains are geographically defined by their unique isolation, bounded on three sides by the expansive Volta Lake and has emerged as the primary focus for large-scale commercial agricultural modernization in Ghana. Agriculture accounts for more than 70% of local employment but has failed to realize its full potential and translate into improved living standards and socio-economic development. Given these characteristics, the Afram Plains present a strategic and high-potential environment for impact.

4. Eligibility requirements

This call targets **networks of 3 to 5 organizations** formed by a lead organization together with 2 to 4 partner organizations.

Requirements for Lead Organizations

Lead organizations must meet the following criteria:

- Be not-for-profit institutions.
- Provide a recent audited financial report.

- Have a minimum of 5 years of experience in poverty reduction, job creation, international cooperation and/or innovation (particularly technological innovation).
- If they are Spanish or other international institutions, they must include organizations from Ghana as partners.
- If they are Spanish or other international institutions, they must demonstrate at least 3 years of experience operating in Ghana.

Types of Partners that can constitute the Networks

The networks must include some of the following types of partner organizations:

- NGO's, community or civil society organizations.
- Incubators and accelerators of social enterprises from Ghana.
- Social economy enterprises, business associations, ecosystem-building organizations from Ghana.
- Academic and research institutions from Ghana.
- Companies with demonstrable experience in farming operations and farmer management preferably in the pepper, onion and other spices
- Agricultural value addition and processing startups
- Microfinance institutions or impact investment organizations/platforms from Ghana.
- Public authorities are excluded although the proposals of private institutions with a public shareholding and a social impact mandate will be considered.

Restrictions and additional requirements:

- A lead organization is generally expected to participate in only one proposal. However, in exceptional cases, it may submit a proposal as the lead entity while also joining a different network as a partner organization. Such dual participation will be viewed favourably only when there is a compelling strategic complementarity between the proposals, and strictly no overlap in activities, structures, or budget allocation
- The structural costs of business or for-profit organisations will not be financed.
- To promote local ownership, training activities or those promoted by institutions outside the countries of operation will not be financed unless it can be clearly proven that they cannot be performed by institutions from the countries of operation.

5. Compliance requirements

The following requirements must also be met, in addition to those listed above:

- The administrators, managers and employees of the applicant organization and of the partner organizations must not have any conflict of interest with the board of trustees and employees of the “la Caixa” Foundation that could undermine the principle of objectivity, equality and concurrence of the candidates for their selection.
- The individuals necessary for the development of the project, as well as the applicant organizations themselves and their partner organizations must comply with the condition of not being sanctioned, by means of a firm resolution, of an academic, labor, administrative or judicial nature, for the commission of the following irregularities: lack of professional ethics, corruption (in any of its forms), corruption of minors, money laundering, financing of terrorism, smuggling, breaches of intellectual and/or industrial property legislation, mistreatment of animals, workplace harassment or for any other irregularity that may entail administrative or criminal liability for legal organizations, whether in attention to Spanish, European Union and/or international legislation.
- Neither the applicant organization, nor its partner organizations, nor the individuals necessary for the development of the project may be included in international sanctions lists, such as, the Specially Designated Nationals and Blocked Persons List (SDN List) of the U.S. Department of the Treasury's Office of Foreign Assets Control, nor in the European Union Consolidated Sanctions List, nor in the UK Sanctions List.
- The organizations that apply to this call and their partners must be committed to respecting the Universal Declaration of Human and Children's Rights, and complying with the Principles of the United Nations Global Compact. For these purposes, they shall observe, on a non-exhaustive and non-limiting basis, the following principles and standards of conduct:
 - Support and respect internationally recognized human and labor rights.
 - Eliminate all forms of forced or compulsory labor.
 - Support the effective abolition of child labor.
 - Eliminate discrimination in employment and occupation.
 - Promote safe, healthy and dignified working conditions.
 - Act with accountability and transparency.
 - Promote social inclusion and the protection of individuals and groups in situations of vulnerability.

Furthermore, they must comply with all the applicable social and environmental legislation and making the best efforts to implement measures aimed at mitigating the potential negative environmental impacts that may result from their activities.

- The organizations that have participated in this call, as well as those that have been selected, are obliged to report to the “la Caixa” Foundation any irregularities detected or suspicions of fraud committed both within the framework of this application and during the execution of the project, within the shortest possible time.

The lead organizations will be responsible for verifying annually that their partner organizations comply with the above requirements. To this end, a responsible statement (identified as Annex II) is made available, that must be signed, annually, by each one of the partner organizations.

Failure to comply with any of the above requirements may result in the revocation of funding, and "la Caixa" Foundation may claim the amounts contributed for the development of the project.

Furthermore, if the applicant organization, as well as its partner organizations, have more than 50 employees, having a Compliance System will be positively assessed by the "la Caixa" Foundation, although this will not be a mandatory requirement for the application.

6. Funding amount

The collaborating entities will provide a **blended funding contribution** mechanism for the selected proposals.

- i. Funding contribution from "la Caixa" Foundation: Each selected project will receive a maximum **funding contribution of EUR 250,000** in the form of a **non-repayable grant**, intended to cover eligible project costs in accordance with these Terms and Conditions and the Collaboration Agreement.
- ii. Funding contribution from GBHUB Africa: For-profit entities within the consortium members will also have access to a soft loan financing between **€200,000 - €500,000**. The Investment amount will be considered on a case-by-case basis.

The amount of financed with the grant component may not be more than 80% of the total cost of the project, and other funds must be provided for at least 20% of the total amount (Monetary or in-kind contribution). In-kind contributions will be accepted as local contributions, provided they are properly documented and intrinsically linked—either exclusively or proportionally—to the action to be carried out. These in-kind contributions will be subject to monitoring, just like any other type of contribution. Any greater contribution will be valued positively.

Co-funding contributions may come from the own equity of the institutions submitting the proposal and from their partners or from other financial backers.

The amount of the support will be determined based on the budget and documentation provided by the applicant entity, as well as the budget availability of the call.

The "la Caixa" Foundation and GB HUB Africa may request clarifications and, if necessary, impose reductions based on the budgetary coherence of the project.

7. Contents of applications

The applications submitted for this call must include:

7.1 Summary of the proposal

- Problem to address and solution posed.
- Objectives of the proposal and intervention strategy.
- Socioeconomic context of the beneficiaries.

7.2 Network of organizations

- Reason for the selection of partner organizations, roles, complementarities and value proposition of each one.
- How the network is to be organised and how it is to be coordinated with other potential networks of the Work4Progress programme in Ghana.

The strategy must be designed with consideration for “la Caixa” Foundation and GB HUB Africa as active agents of the network.

7.3 Plan of action

7.3.1 A proposal for methodology to analyse the potential opportunities and challenges (listening)

A methodology must be proposed to ensure a diagnosis can be conducted of the potential opportunities and challenges related to employment in the geographical area where action will be taken. This proposed methodology must include a mapping exercise of existing stakeholders and initiatives that are relevant for employment generation in the area and a participatory process for analysing and listening to the community’s needs related to creation of jobs, which must be consistent and cross-cutting for all the initiatives to be developed.

The aim is to be able to more effectively connect the activities to be developed with the needs and potential opportunities of the communities with which we will collaborate.

This methodology must combine a quantitative and a qualitative analysis.

It is considered that the analysis and diagnosis stage could take up approximately the first three months, although including mechanisms for comparison and community participation throughout the whole process will be particularly valued.

The results expected from the diagnosis stage are the following:

- A map of existing stakeholders and initiatives linked with challenges and opportunities for creating jobs in the local agri-food sector.
- The proposed baseline
- Associating the map of challenges and opportunities with specific market and feasibility studies for the area of action

7.3.2 A methodology proposal for co-creation

The proposals must include methodologies or processes to convert the detected needs and potential opportunities into specific ideas and actions.

For such purpose, a list must be provided of the partners that will be involved in the co-creation processes: local citizens with problems finding employment, corporates, public sector, civic organisations, training and research centres, etc., explaining what each of them will contribute and how the network of partners will be organised.

It will be considered an advantage if the final structure of the network of partners is left open until the end of the diagnosis stage in order to be able to include new partners that can specifically support the areas of opportunity detected in the first few months.

The strategy must be evaluated, relying on "la Caixa" Foundation and GB HUB Africa as an active agent in the network of partners.

The results expected from the co-creation stage are the following:

- A map of the partners involved with a description of their roles
- A set of tools for encouraging the various partners to become involved in developing specific actions for creating jobs
- A final action plan
- A final budget and its distribution among the partners.
- A coordination and monitoring system.

7.3.3. A proposal for pilot job-creation initiatives

This methodology must explain how it is planned to verify the feasibility of the job creation initiatives proposed during the diagnosis and co-creation stages. With this goal in mind, it is proposed to launch small pilot projects of the job-creation products, services or processes that can be evaluated in real-world settings before reaching a decision on their final launch on the market.

The proposals may contain some examples of specific initiatives the networks intend to develop; however, it is not necessary to identify all the final actions. As pointed out above, it is of great importance that the initiatives address the needs identified in the community analysis and listening process in order to increase their impact.

The following are examples of pilot job-creation initiatives:

- Cooperatives for agricultural products
- Initiatives for processing products with greater added value
- Individual entrepreneurships
- Small service companies
- Training schemes for labour market integration

The following results are expected from the pilot stage:

- The launch of about 20 job-creation initiatives
- Evaluating and ranking the initiatives based on their potential for job creation.

- A proposal for collaboration and interconnection between the initiatives.

The initiatives that show signs of a greater potential for impact will be scaled up in the second stage of the Work 4 Progress program.

7.4. Timeline

The applications submitted in this call must last for at maximum of 24 months.

A timeline or plan of action with details of the duration of the different phases of the proposal and of its specific activities must be submitted.

7.5. Budget

The budget should be presented using the Excel form for each model which can be found in the website of the call for proposals, bearing in mind the instructions associated with expenditure eligible for funding (see Annex I).

7.6. Governance, monitoring, evaluation, auditing and communication.

The proposals must adapt to the governance and to the monitoring, evaluation, auditing and communication system of the Work4Progress programme, and reserve a maximum of 10% of the total budget to be allocated to these processes.

7.6.1. Governance

In the Work4Progress programme, the organisations forming each network must work in collaboration and be governed by certain criteria and rules which are shared and co-created among all the members. In turn, all the networks that make up W4P Ghana must be aligned and coordinated. To ensure this coordination, the Work4Progress programme has a figure outside the networks in each country, who is also responsible for coordination, monitoring and developmental evaluation processes.

7.6.2 Monitoring

The design and management of initiatives must be clearly results-oriented. The Work4Progress programme therefore has specific KPIs that the institutions should bear in mind and update each quarter (Annex VII) through the program's evaluation, reporting, monitoring and knowledge sharing platform, the Virtual Lab (<https://work4progress.fundacionlacaixa.org/>).

In addition, the proposals must feature details of other specific quantitative and qualitative indicators that the institutions deem necessary to measure the progress of the project over time and the degree of achievement of the results proposed. The proposals must include details of how the KPIs will be used to adapt the programme monitoring work in real time and provide feedback on the activities.

Hence, the development of specific qualitative and quantitative indicators for measuring the degree of innovation in the design of products, services and processes, the degree or scaling or commercial viability, and new indicators that offer information about the impact

of the programme on the quality of life of people from the communities (aspects associated with education, health, etc.) involved will therefore be viewed favourably.

7.6.3 Evaluation, auditing and communication plan.

The evaluation, auditing and communication processes are considered essential to ensure the implementation and success of the Work4Progress programme. The proposals must reserve budget items for incorporation in the Work4Progress programme's process of evaluation, which includes:

- A developmental evaluation system for introducing modifications during the project and that ensures coordination among the institutions that form part of the Work4Progress platform in each country. To ensure proper implementation of these processes, in each country Work4Progress has an external figure who coordinates the monitoring and ongoing or developmental evaluation processes.
- An impact evaluation system that must be implemented by an academic organisation or consultancy hired by the selected institution by mutual agreement with "la Caixa" Foundation and GBHUB Africa.
- An annual project audit to be performed by an external firm and hired by the institution by mutual agreement with "la Caixa" Foundation and GB HUB Africa.
- A knowledge communication and systematisation plan. The proposals must also offer details of the strategy and budget for communication and dissemination of the results to guarantee awareness of the programme, which includes, as appropriate, the generation of knowledge products, the organization of annual contrast and dissemination events, participation in events organised by others, and the production of dissemination materials (a final audio-visual, a six-monthly newsletter, etc.). All the information generated by the network, including diagnoses, business plans, communication materials, etc., must also be shared on the [Work4Progress Virtual Lab](#) online platform on a regular basis.
- Each network should assign several representatives of the lead organization and network partners to update the process in the Virtual lab.

8. Evaluation criteria

The guiding principles for orienting action and the criteria that proposals must fulfil to be eligible for funding are listed below:

- Promotion of multi-agent (involving private and public agents, social entrepreneurs, civil society, etc.) and multi-variable solutions (acting on several levels on both business models and regulatory frameworks) for true systematic changes that provide for greater scaling and sustainability of the proposed models, thus increasing the impact on the communities.
- Promotion of the participation and empowerment of the most vulnerable and excluded sectors and particularly women and young people.
- Encouragement of innovation in processes, services and products.
- Fostering of the circular economy, the creation of green jobs, the energy transition or the mitigation of and/or adaptation to climate change.
- Having the potential economic viability to generate economic growth with a broad social base and to encourage the creation of employment (self-employment and/or salaried employment) of significant scale.
- Membership of sectoral and/or territorial production and value chains.

- Having the potential to enter markets (local, regional, national and even international).
- Increasing the quantity and quality of opportunities for collaboration among public and private stakeholders.
- Generation of a positive impact on community perceptions in the zone.
- Promotion of coordination and complementarity with stakeholders and activities of the current Work4Progress programme platforms in India, Mozambique, Peru and Colombia.

Under no circumstances will programmes involving a high level of welfare assistance receive backing. In line with the nature of the call, supporting strictly social initiatives, i.e., projects based exclusively on health, education, etc., are not anticipated.

9. Calendar and application submission method

The call for the Work4Progress programme will run from **6th May to 3rd June 2026**.

The application must be submitted online through the GBHUB Africa website (www.gbhub.africa)

Applications must be completed with all the information required and must be processed before the end date of the call.

Information or documents provided outside the online application or outside the deadline will not be accepted.

We also recommend completing the procedure several days before the official end date and not at the last minute to avoid incidents that cannot be rapidly solved.

Legal review of pre-selected projects

Institutions with the highest scoring projects in the evaluation will receive notification that they have been pre-selected and will be asked for additional documents which must be provided to "la Caixa" Foundation [CL1] within one week as of the notification:

- Certificate signed by the legal representative of the institution to accredit that the board of directors, the board of trustees or the governing body of the institution agrees to submit the application for this call and that the institution undertakes to provide at least 10% of the total budgeted cost of the project.
- Copy of the constituent deed(s) evidencing the institution's name, legal form, registered address, and legal purpose.
- Deed of beneficial ownership of the institution or certificate signed by the representative of the institution that contains the nominal composition and the ID, passport or other equivalent document of each member of the board of directors, of the board of trustees

or of the governing body of the applicant institution, with details of the people who directly or indirectly hold at least 25% of the voting rights in the institution, where appropriate.

- Certificate of the Tax Authorities or equivalent body to indicate that the institution is up to date on the payment of its tax liabilities. This document must be valid at the time it is submitted in the delivery period of this legal review (valid digital certificate required).
- Certificate of the Social Security or equivalent body to indicate that the institution is up to date on the payment of its labour-related liabilities. The issued date of this document must be in the same month as the delivery period of this legal review (valid digital certificate required).

The following documents must also be submitted within one week as of the notification, although they will only be used if the project is ultimately selected:

- Sufficient specific power of the person appointed to sign the agreement (this should include a valid digital signature): power of attorney or certificate issued by the institution in which such power of attorney is specified.
- Valid ID, passport or other equivalent document of the person who will sign the agreement (copy of both sides of the document). In the case of a NIE, the identity document of the country of origin must also be provided.
- Written proof from the bank of the current account held by the institution, with the full IBAN code for Spanish applicant institutions, or with another bank for non-Spanish institutions.

In addition to these documents, the institutions must also:

- Check that the data (forenames, surnames, positions and ID or equivalent document) of all members included in the "Governing body" tab is exactly the same as that included on the deed of beneficial ownership or certificate.
- Provide the contact details of the person who will sign the agreement (in the "Acceptance of credentials" tab):
 - Forename and surname (which must match the attached ID or equivalent document of the person who will sign the agreement).
 - E-mail address (personal and exclusively used by the signatory).
 - Mobile phone number (personal and exclusively used by the signatory).

Where any of these documents is not attached in the new call's application within one week after the notification has been sent to the institution or where it is invalid, it will not be possible for the project to be selected.

"la Caixa" Foundation and GB HUB Africa reserve the right to make the appropriate checks to verify the financial solvency of the institutions pre-selected in the call. Under no circumstances does this right involve the transfer of personal data. Furthermore, additional information and/or documentation may be requested, particularly for organisations located in countries considered high-risk under international sanctions lists.

10. Selection and results of the call

"la Caixa" Foundation and GBHUB Africa may select more than one proposal.

All proposals will be analysed, evaluated and prioritised by an external evaluation team. The proposals selected by the external evaluation committee will be presented to the governing bodies of "la Caixa" Foundation and GBHUB Africa for their definitive approval.

"la Caixa" Foundation and GBHUB Africa may call the applicant institutions and their partners to an onsite or online interview during the evaluation process. "la Caixa" Foundation and/or GBHUB Africa may also make on-the-spot visits to the shortlisted applicants whenever possible.

The organizations leading the proposals submitted will be informed directly of the decision as to the awarding or refusal of funds.

If no proposals should meet the criteria established in these terms and conditions, the call will be declared null and void. The final decision of the call may not be appealed.

11. Formalization of collaboration

"la Caixa" Foundation, GB HUB Africa and the organization leading the selected proposals will enter into a collaboration agreement in which the rights and obligations of both parties will be specified and the period of execution, the amount to be contributed by "la Caixa" Foundation and by GB HUB Africa, the method of payment and the submission of the monitoring, evaluation and audit reports, among other items, will be determined.

The organization that signs the agreement will be responsible for proper management of the funds for the project. The agreement will be subject to applicable legislation.

Should the organization not comply with the terms and conditions of the agreement, "la Caixa" Foundation and GB HUB Africa may totally or partially suspend or cancel payments. In the event of negligent action by the organization, "la Caixa" Foundation and GBHub Africa may demand a total or partial refund of the amounts paid out.

The economic contribution of "la Caixa" Foundation and GBHUB Africa will be paid into an account specifically for this initiative, which will be opened by the leading institution.

This current account must be solely and exclusively used to implement the programme (including any interest accrued by this amount in this account) throughout its duration. The institution undertakes not to order any transfers from said current account to any other current accounts that it may hold in other Financial Institutions.

Generally, as established in the agreement, "la Caixa" Foundation will pay the amount corresponding to the first year within a maximum of two months from the signing of the agreement. The following payments will only be made upon the request of the institution, subsequent to the presentation thereby of the corresponding monitoring reports and after their approval by "la Caixa" Foundation.

12. Monitoring and justification

Monitoring reports

To maintain free-flowing communications and ensure good supervision and monitoring, the organizations leading the selected proposals will regularly issue "la Caixa" Foundation and GBHUB with reports on the technical and financial components specified below.

The parties will likewise remain in contact throughout the process and coordinate with the respective Work4Progress platform with a view to guaranteeing a permanently free-flowing exchange of information.

The following monitoring reports must be submitted through the [Work4Progress Virtual lab](#) platform:

- A narrative and financial monitoring report six months after the start date, to be submitted within two months.
- An annual narrative and financial monitoring report on programme execution, which must be submitted within two months after the end of each year.
- A narrative and financial monitoring report six months after the start date of the second year of programme implementation, to be submitted within two months.
- A final narrative and financial report of the project, to be submitted within two months after completion of the project.
- An annual final audit of the project performed by external auditors and, whenever possible, local personnel. The report from this audit will be issued to "la Caixa" Foundation and GB HUB Africa within three months after the end of each year.

"la Caixa" Foundation and GBHUB Africa will provide models for the narrative, financial and audit monitoring reports. The monitoring reports must include details of the implementation status of the resources of "la Caixa" Foundation, GB HUB Africa and of the co-funding for the project.

"la Caixa" Foundation and GB HUB Africa may at any time ask for information it deems necessary to verify or to control the project. The original receipts of all invoices and/or certificates of expenses must be made available to "la Caixa" Foundation and GB HUB Africa when it so requests.

The performance and management of the project may be examined and audited by "la Caixa" Foundation, GB HUB Africa or by a third party contracted by these organizations to this end.

The monitoring and evaluation system will be subject to modifications by "la Caixa" Foundation and GB HUB Africa to introduce improvements in the efficiency of the programme.

Steering Committee

A Steering Committee must be established. It should comprise an equal number of representatives from each party as well as an external coordinator. Representatives of the associated institutions in the network may also be invited to take part.

Unless otherwise agreed, regular onsite or online meetings will be held to monitor the implementation of the Agreement and, when justified or required, technical meetings and contacts will be arranged upon request by either party.

The tasks of the Steering Committee include:

- Supervision of the development, implementation and progress of the Programme.

- Provision of advice and recommendations about matters or needs that may arise regarding the implementation of the Programme.
- Provision of advice and decision-making about the results of the Programme evaluation processes.
- Provision of advice and decision-making about the incorporation or withdrawal of partners associated with the Programme.
- Provision of advice and decision-making about the allocation of the funds of the Programme.
- Conveying decisions or recommendations by the committee to the parties concerned in their respective organisations.
- Agreeing and guaranteeing the implementation of a joint communication plan regarding the Programme and all the associated activities, as deemed necessary.

13. Data processing and confidentiality

REGISTRATION PROCESS

Applicants will be duly informed by GB HUB Africa, within the framework of the registration process, about the processing of their personal data, as well as about the exercise of their rights regarding the protection of personal data in accordance with the applicable provisions.[AS2]

RESOLUTION OF QUESTIONS AND INQUIRIES

The GB HUB Africa, with registered office at 5th Floor Atlantic Tower, Airport City, Accra, Ghana acts as the data controller for the processing of personal data to address the Applicants' questions and inquiries regarding the Work4Progress program for job creation in the rural area of the Afram Plains region in Ghana. The legal basis for the processing is the performance of a contract at the Applicants' request. Personal data will be retained until the applicable statutory limitation periods expire. Data will only be disclosed to comply with legal obligations, as well as to third-party providers acting as data processors. Access to such data by technology providers located outside the European Economic Area is subject to all legally required safeguards. Further information may be requested, or the rights of access, rectification, erasure, restriction, data portability, and objection may be exercised by contacting the Data Protection Officer of GB HUB Africa by emailing dataprivacy@theighbfoods.com . A complaint may also be lodged before the Ghana Data Protection Authority.

14. Resolution of queries and enquiries

A Frequently Asked Questions (FAQs) document is available for this call (see FAQs).[NA3]

You can send any doubts or queries related with this call to:

lblartey@thegbfoods.com

ANNEX I. Funding and eligible expenditure

The amount of the resources granted will be established in accordance with the budget and documentation submitted by the applicant institution and with the budget availability of the call.

Only the eligible expenses broken down in the attached table may be considered for the grant. To be considered eligible for the call, expenses must meet the following requirements:

- They must be necessary to implement the project, be contemplated in the budget, clearly associated with the activities and adhere to the principles of sound financial management and, in particular, the principles of profitability and efficiency.
- They must be paid by the applicant institutions while the project is being implemented. This does not affect costs associated with raising the baseline.
- They must be entered into the accounts or tax documents of the applicant institutions, be identifiable and verifiable and be justified with original supporting documents.
- Under no circumstances will the following concepts be eligible:
 - Direct taxes (real estate, inheritance, etc.) are not eligible in any case. Indirect taxes (VAT) are, however, eligible. Indirect taxes (including VAT or other equivalent taxes in the country of implementation) will be eligible only to the extent that they are actually incurred by the beneficiary and are not recoverable, refundable, or deductible under applicable tax regulations. In the event that an indirect tax initially considered non-recoverable subsequently becomes recoverable or a refund is obtained, the corresponding amount must be repaid or offset in the financial statement, as directed by the "la Caixa" Foundation.
 - Expenditure already financed in another context.
 - Credit or debts with third parties, or interest owned, supplement charges or administrative and criminal penalties.
 - Foreign currency losses.
 - Credit to third parties, losses or provisions not related with the refundable financing model project.

Financial return yielded by funds from "la Caixa" Foundation to the applicant institutions must be accredited through certification and will be applied exclusively to defray the direct costs associated with the project. Applicant institutions must inform "la Caixa" Foundation of the

headings under which these yields have been entered in the respective monitoring report or evaluation.

As local contributions, valuations will be accepted, provided they are sufficiently accredited and intrinsically linked, either exclusively or proportionally, to the project in question. These valuations, like the other contributions, will be checked.

TABLE OF ELIGIBLE EXPENSES:

DIRECT COSTS -	
Identification and formulation	Costs arising from on-the-spot identification.
Lands and property	<p>Funds necessary for the acquisition or lease of land and properties and their legal registration in the local land registers (taxes, fees, notary fees, legal licences, etc.). For acquisition or lease, once the grant has been awarded, written authorization from “la Caixa” Foundation International Department will be required, and jointly determined documentation must be provided.</p> <p>Only acquisition of real estate that is essential for the direct implementation of the project and is expressly authorised by “la Caixa” Foundation will be eligible, in which case ownership must be transferred to the final beneficiaries or to the local partners by the end of the project at the very latest.</p>
Construction and refurbishment	<p>Costs directly associated with construction and refurbishment work envisaged in the project (labour and transport of workers, materials and their transport, removal of debris, mandatory technical reports, licences, fees, mandatory insurance, site management, etc.).</p> <p>Constructions built during the subsidised programme will not be subject to the applicable depreciation.</p> <p>Documentation required:</p> <ul style="list-style-type: none"> - For the execution of works valued at over 30,000 euros, a minimum of 3 different offers must have previously been requested for the purpose of comparison. A copy of the contract and certified copies of the invoices relating to any work that exceeds these amounts must be submitted with the final report. - Building project endorsed by the respective professional association. - Building certifications issued by the construction company. - Property or building encumbrance undertaking produced to justify the subsidy for a period of no less than 10 years. - Evidential documentation in accordance with the legislation of the relevant country, specifying the property regime of the construction.

	<ul style="list-style-type: none"> - If refurbishing leased properties, the owner’s consent and the relevant permits must be included.
Equipment supplies and	<p>Acquisition, repair and maintenance of machinery, equipment, furniture, fixtures, transport items, computer equipment and material (hardware and software), as well as the supplies associated therewith that are directly linked to achieving the project’s objectives. Costs arising from the shipment, installation and commissioning of the equipment will be included.</p> <p>For supplies of capital goods for amounts of over 12,000 euros, a minimum of 3 offers from different providers must have previously been requested for the purpose of comparison.</p>
Local staff	<p>Local staff are defined as personnel of the Lead NGO or of its local partners or of another organization of the beneficiary group, subject to the employment legislation of the country where the project is being implemented and services are provided, in accordance with the corresponding employment regime, if their duties and work are directly associated with the programme.</p> <p>Expenses for real wages, social contributions, insurance and other costs included in remuneration will be entered under this heading. Salaries and costs may not exceed those normally incurred by the applicant institutions and must be in line with the national salary scale. The necessary information to justify this must also be provided.</p> <p>The allocation may be partial or total, depending on the level of commitment to the eligible project. Only the expenses of personnel who form part of the operational plan, and without whom the project could not be implemented, will be accepted.</p> <p>Neither penalties or compensation for breach of contract attributable to the NGO, its partners or counterpart, nor supplementary charges for non-payment or delays in withheld taxes or social security contributions may be entered.</p> <p>Expenditure on technical advice may be entered under this heading, provided that the advice is given by local personnel or companies.</p> <p>“la Caixa” Foundation reserves the right to ask the NGO, directly or through specially designated third parties, for the respective employment contracts which must bear record of the type of contract, professional category, salary and tasks to be performed, as well as the payslips signed by workers, social security contribution slips, invoices certifying the payment of insurance policies, income tax withholding forms, etc. It also reserves the right to hold interviews with employees.</p>
Expatriate personnel	<p>Expatriate personnel are understood to be workers of the Spanish institution, subject to Spanish legislation, who provide their services</p>

	<p>in the country of execution and whose tasks are directly associated with the project.</p> <p>For those organisations that do not have expatriate personnel, the salaries of the persons from the Spanish institution who perform tasks directly associated with the project may be entered under this heading.</p> <p>Invoices allocated in both these cases will be governed by the same criteria as required for local personnel or, in other words, the salary level of the expatriate personnel must be duly justified (and in accordance with the organisation's salary scales).</p>
Technical and professional services	Expenditure on technical advice given by companies or consultancies may be entered under this heading.
Travel, accommodation and allowances	This heading will include all expenses related to travel, stays and allowances, both for the (local and expatriate) personnel associated with the project and for technicians, trainers and ultimate beneficiaries, directly associated with the planned action.
DIRECT COSTS - applicable only to the refundable financing model	
Start up and operating of the financing scheme.	Losses from currency exchange, limited to the provisions of the "la Caixa" Foundation for endowment of the financing scheme. Funds for credit and/or provisions for possible losses from the project, according to the conditions settled upon in the agreement.
INDIRECT COSTS - applicable only to the donation model	
	Indirect taxes (including VAT or other equivalent taxes) will be eligible only to the extent that they are actually incurred and are not recoverable, refundable, or deductible by the applicant institution or its partners, in accordance with applicable regulations.
	A lump sum may be subsidized, up to a limit equivalent to 7% of the amount of the total eligible costs of the project requested from "la Caixa" Foundation, by way of indirect costs corresponding to the general administrative costs of the project incurred by the applicant institution and local partners.

ANNEX II. Table of the Work4Progress programme’s Key Performance Indicators (KPIs).

Donation Model:

	No. of member institutions in the network
LISTENING	No. of people who have taken part
	% of women
	% of young people
	No. of institutions (Work4Progress and external) to have taken part
	No. of activities developed (workshops, focus groups, structured interviews, etc.)
CO-CREATION	No. of people who have taken part
	% of women
	% of young people
	No. of institutions (Work4Progress and external) to have taken part
	No. of co-creation activities carried out
	No. of prototypes co-created
PROTOTYPING	No. of enterprise + systemic prototypes implemented
	No. of target MSMEs supported / set up
	No. of jobs created / supported
	% of jobs for women
	% of jobs for young people
	No. of beneficiary individuals

ANNEX III. Responsible Statement (partner organizations)

Mr./Ms. *[include name and surname]*, with identity document *[include type and number of identity document]*, with sufficient powers of representation to sign this statement in my capacity as *[include position]*, acting in the name and on behalf of the entity *[include name of the entity]*, with Tax ID number _____ and address at _____; within the framework of the Work4Progress 2026 call, I declare that the organization complies with and accepts the following requirements:

1. The individuals necessary for the development of the project, as well as the organization I represent, is not sanctioned, by means of a firm resolution, of an academic, labor, administrative or judicial nature, for the commission of the following irregularities: lack of professional ethics, corruption (in any of its forms), corruption of minors, money laundering, financing of terrorism, smuggling, breaches of intellectual and/or industrial property legislation, mistreatment of animals, workplace harassment or for any other irregularity that may entail administrative or criminal liability for legal organizations, whether in attention to Spanish, European Union and/or international legislation.
2. Neither the organization I represent, nor the individuals necessary for the development of the project are included in international sanctions lists, such as, the Specially Designated Nationals and Blocked Persons List (SDN List) of the U.S. Department of the Treasury's Office of Foreign Assets Control, nor in the European Union Consolidated Sanctions List, nor in the UK Sanctions List.
3. That the organization I represent is committed to respecting the Universal Declaration of Human and Children's Rights, and complying with the Principles of the United Nations Global Compact. For these purposes, the organization will observe, on a non-exhaustive and non-limiting basis, the following principles and standards of conduct:
 - Support and respect internationally recognized human and labor rights.
 - Eliminate all forms of forced or compulsory labor.
 - Support the effective abolition of child labor.
 - Eliminate discrimination in employment and occupation.
 - Promote safe, healthy and dignified working conditions.
 - Act with accountability and transparency.
 - Promote social inclusion and the protection of individuals and groups in situations of vulnerability.

Furthermore, the organization will comply with all the applicable social and environmental legislation and making the best efforts to implement measures aimed at mitigating the potential negative environmental impacts that may result from its activities.

4. I guarantee that if any irregularity is detected or suspected fraud is committed during the execution of the project, it will be reported to the *[include name of lead organization]*.

And, for the record, the representative of the entity hereby signs this document on *[day]* of *[month]* of *[year]*.