

BWAYN (Businessak Wein?)

Applications & Inquiries

1. F4J Project

The Finance for Jobs (F4J) project aims to stimulate private sector investment and job creation in the West Bank and Gaza. To be considered for support, investment applications must meet specific eligibility and selection criteria. [facebook.com+5masader.ps+5documents1.worldbank.org+5](https://facebook.com/masader.ps+5documents1.worldbank.org+5)

Eligibility Criteria:

1. Positive Impact: The project should demonstrate potential for positive social, economic, and environmental outcomes. [f4j.ps](#)
2. Targeted Sectors: Investments must fall within the project's targeted sectors: agriculture, agribusiness/food processing, tourism, light manufacturing, information and communication technology (ICT), green technology, and recycling. Sectors such as trade, retail, real estate, and construction are excluded. [masader.ps+1f4j.ps+1](#)
3. Investment Size: The total investment should be at least \$1 million. For women-owned or led projects, the minimum investment is \$200,000. [masader.ps+1f4j.ps+1](#)
4. Job Creation: Projects are expected to create a minimum of 45 new jobs for investments of \$1 million or more. Women-owned or led projects should generate 10-15 new jobs. [f4j.ps+1masader.ps+1](#)
5. Location: The investment must be situated within the West Bank or Gaza Strip. [dai-global-developments.com+2masader.ps+2f4j.ps+2](#)
6. Company Registration: The company should be registered in Palestine, have obtained or be in the process of obtaining the required licenses, and be tax compliant. [masader.ps+1f4j.ps+1](#)

Selection Criteria:

1. Addressing Market Failures: The extent to which the project's grant will contribute to overcoming market or institutional failures that could hinder the investment's success. [masader.ps+1f4j.ps+1](#)
2. Commercial Viability and Job Creation: The project should be commercially sound and capable of generating significant direct employment opportunities, including for women. [jobs.ps+3f4j.ps+3masader.ps+3](#)
3. Multiplier Effect: The project's potential to positively impact other businesses in the value chain and the broader sector, such as using local raw materials, creating indirect jobs, and enhancing related businesses. [masader.ps+1f4j.ps+1](#)
4. Environmental Sustainability: Alignment with the Palestinian Nationally Determined Contributions (NDCs) and contributions to mitigating and adapting to climate risks. [masader.ps+1f4j.ps+1](#)
5. Readiness for Implementation: The project's preparedness for execution, including the ability to become operational within 12-15 months, securing at least 70% financing from private capital

(equity and/or debt), and having the necessary licenses and permits in place or in the final stages of approval. [masader.ps+1f4j.ps+1](#)

6. Management Capability: The project sponsors/applicants should demonstrate strong capability and a proven track record of effective, transparent management. [masader.ps+1f4j.ps+1](#)

Projects that are environmentally friendly, utilize local raw materials, employ recyclable materials, incorporate energy-saving machines and equipment, produce clean energy, are women-owned and led, and create jobs for women may have an advantage in the selection process. [f4j.ps](#)

Applications are reviewed and processed on a rolling, first-come, first-served basis, subject to funding availability.

1.1. F4J inquiries

1.1.1. Eligibility Assessment Questions

1. General Project Information

1. What is the name of your company and its legal status?
2. Is your company registered in Palestine? If yes, please provide registration details.
3. In which sector does your project operate? (e.g., agriculture, agribusiness, tourism, ICT, light manufacturing, green technology, recycling, etc.)
4. Where will the project be located (West Bank or Gaza)?
5. Have you secured the necessary licenses and approvals for your project? If not, what is the status of obtaining them?
6. What is the estimated total investment size of your project? (Specify in USD)

2. Financial & Investment Requirements

7. Does your project meet the minimum investment threshold? (\$1 million, or \$200,000 for women-owned or led businesses)
8. What percentage of the total investment will be funded by private capital (equity and/or debt)? (Must be at least 70%)
9. What are the anticipated sources of financing? (Equity, debt, grants, blended finance, etc.)
10. Have you already secured part of the financing? If so, from which sources?

3. Job Creation & Economic Impact

11. How many direct jobs will your project create? (Minimum of 45 for \$1M+ investments; 10-15 for women-led projects)
12. What percentage of the workforce will be women?
13. Does your project align with local employment regulations and labor rights?
14. How many direct jobs will the project create? (Specify roles and expected salaries)

15. How many indirect jobs will the project support?
16. What percentage of the workforce will be women?
17. What skills and capacity-building opportunities will be provided to employees?
18. Does the project have a structured hiring plan over the next three years?
19. Will the project provide training or capacity-building opportunities for employees?

4. Environmental & Social Impact

20. Does your project align with Palestine's environmental sustainability goals?
21. How does your project contribute to climate change mitigation and adaptation?
22. Will your project use local raw materials or recycled inputs?
23. What measures will be taken to ensure environmental compliance and social responsibility?
24. Does the project comply with international PPP models, such as the OECD PPP Contract Model?
25. Does the company have ESG (Environmental, Social, and Governance) policies in place?
26. How does the project align with Development Finance Institutions (DFI) investment requirements?
27. What sustainability measures have been integrated into the project design?

1.1.2. Selection Criteria Assessment Questions

1. Market & Sectoral Fit

28. How does your project align with Palestine's national economic priorities?
29. What market gap or need does your project address?
30. How does your project compare to existing solutions in the market?
31. Does your business model allow for scalability? (If yes, explain how)
32. What are the key drivers for scaling up operations?
33. What percentage of future revenue is expected from market expansion (domestic and/or international)?
34. Are there any planned investments in technology or infrastructure to support scalability?
35. What barriers could impact scalability, and how will they be addressed?
36. Is there an existing demand pipeline or confirmed purchase agreements with clients?

2. Commercial Viability & Scalability

37. What is the expected revenue model and profitability timeline?
38. What are the key risks associated with the project, and how will they be mitigated?
39. Can your project be scaled or replicated in other locations or sectors?

40. What is the project's unique value proposition in the market?
41. Who are the main competitors, and how does your project differentiate itself?
42. What percentage of market share is expected to be captured within the first five years?
43. Have you conducted a feasibility study or demand analysis? (If yes, attach the report)
44. What partnerships (if any) have been established to enhance market reach and competitiveness?

3. Contribution to Economic Development

45. How will your project contribute to economic growth in Palestine?
46. Will your project promote value chain development or local business linkages?
47. Does the project enhance trade, exports, or regional market access?

4. Financial & Technical Readiness

48. What is the current stage of project development? (Concept, feasibility, pilot, expansion, etc.)
49. Have you conducted feasibility studies or financial projections? If yes, can you provide reports?
50. How soon can your project be operational (within 12-15 months)?
51. Do you have a capable management team with a proven track record?
52. What is the company's total revenue for the past three years? (Provide financial statements if available)
53. What is the company's current debt-to-equity ratio?
54. Does the company have existing long-term liabilities or outstanding loans? (Provide details)
55. What is the current net profit margin? How has it evolved over the past three years?
56. Does the company have positive working capital? If not, how will liquidity issues be addressed?
57. What are the projected financial ratios (profitability, liquidity, and leverage) for the next three years?
58. What is the total investment required for the project? (Provide breakdown)
59. What percentage of the investment will be financed through private capital (equity and/or debt)? (Must be at least 70%)
60. Have you secured any financing commitments? If yes, specify sources (banks, investors, development finance institutions, grants, etc.)
61. What is the projected return on investment (ROI) over the next 5-10 years?
62. What is the expected break-even period for the project?
63. How will the financing structure be distributed? (Debt vs. Equity, Grant Funding, etc.)

64. Will the project require multiple rounds of financing? If yes, outline the funding stages.
65. What are the expected operational expenses for the first three years? (Fixed and variable costs)
66. Have you conducted a sensitivity analysis on revenue fluctuations and market conditions?
67. What are the expected cash flow requirements for the first five years? (Provide estimates)
68. What is the expected timeline for achieving a positive cash flow position?
69. Do you have contingency plans in case of financial shortfalls? (e.g., additional capital injection, cost-cutting measures, alternative revenue streams)
70. What are the projected financial risks, and how will they be mitigated?
71. What are the key revenue drivers in the model?
72. What is the projected annual revenue growth rate?
73. How do revenue projections compare to industry benchmarks?
74. Is revenue segmented by product/service line, geography, or customer type?
75. Are revenue assumptions based on historical data, contracts, or estimated demand?
76. What is the customer acquisition cost (CAC), and how does it compare to the projected lifetime value (LTV) of a customer?
77. Are seasonal fluctuations or demand cycles accounted for?
78. What are the major cost components in the model (COGS, operational expenses, R&D, marketing, administrative costs, etc.)?
79. What percentage of total revenue is allocated to fixed vs. variable costs?
80. How do operating margins evolve over the forecast period?
81. Has the model accounted for inflation and cost escalation over time?
82. What assumptions are made regarding future salary and benefit increases?
83. How are economies of scale factored into cost reduction over time?
84. What is the EBITDA margin, and how does it trend over the forecast period?
85. What is the projected gross margin?
86. Is there a clear path to profitability, and if so, when does break-even occur?
87. What are the net profit margins over the forecast period?
88. How does operating leverage impact profitability as revenue scales?
89. Is the financial model stress-tested under different economic scenarios?
90. What is the total capital requirement for the project?
91. What percentage of funding comes from equity vs. debt vs. grants?
92. What financing instruments are being used (e.g., bank loans, venture capital, blended finance, credit guarantees)?
93. What is the expected cost of capital (WACC), and how was it determined?
94. Are there any anticipated future funding rounds?
95. What is the capital expenditure (CAPEX) plan, and how is it structured over time?
96. How does the financing structure impact financial sustainability?
97. What are the projected cash flow from operations, investing, and financing activities?

98. Does the model indicate a positive free cash flow (FCF) within the projected timeframe?
99. What is the company's cash burn rate, and when will additional funding be required?
100. How are working capital changes (accounts receivable, inventory, accounts payable) modeled?
101. Is there a contingency plan for cash flow shortfalls?
102. What is the projected debt service coverage ratio (DSCR)?
103. Are cash flow forecasts stress-tested under different business scenarios?
104. What valuation methodologies were used (DCF, market comparables, precedent transactions, etc.)?
105. What is the Enterprise Value (EV) vs. Equity Value?
106. What are the key drivers influencing the Discounted Cash Flow (DCF) valuation?
107. What is the Internal Rate of Return (IRR) for investors?
108. What is the Net Present Value (NPV) of the projected cash flows?
109. How sensitive is the valuation to changes in WACC or discount rates?
110. What are the assumed exit strategies and terminal value calculations?
111. What risk scenarios have been modeled (e.g., worst-case, base-case, best-case)?
112. How does a 10-20% deviation in revenue or cost assumptions impact profitability?
113. What are the key risk factors impacting the financial model?
114. How does a change in interest rates affect financing costs?
115. What happens if operating expenses increase beyond projections?
116. Are external market risks (inflation, currency fluctuations, geopolitical risks) incorporated?
117. Has the model accounted for regulatory and tax changes?
118. How does the financial performance compare with industry peers?
119. What are the market share assumptions, and are they realistic?
120. How does the cost structure compare to competitors?
121. What are the competitive advantages that support revenue and profitability assumptions?
122. What pricing strategies have been considered, and how do they compare to market benchmarks?
123. What is the company's maximum debt capacity based on projected cash flows?
124. How do debt covenants impact future borrowing ability?
125. What proportion of financing comes from long-term vs. short-term debt?
126. How does leverage compare to industry benchmarks?
127. What is the company's return on equity (ROE), and how does it compare to industry averages? (Net Income / Shareholder's Equity)
128. What is the weighted average cost of capital (WACC), and how does it impact investment decisions?

129. What is the dilution impact of issuing new equity?
130. How does the company's valuation compare to market comparables?
131. Does the company meet eligibility criteria for grant funding based on financial strength?
132. How reliant is the company on non-repayable funding vs. self-sustaining revenue?
133. What are the operational risks associated with dependency on external funding?
134. Does the company have enough current assets to cover short-term liabilities?
135. How liquid is the company without relying on inventory?
136. How leveraged is the company?
137. Can the company afford its debt payments?
138. Can the company meet its debt obligations?
139. What is the projected operating cash flow trend? (Cash Flow from Operations / Total Revenue)
140. What percentage of cash flow is reinvested into growth vs. used for debt servicing?
141. Is free cash flow (FCF) sufficient to fund expansion without additional financing?
142. What is the working capital cycle, and does it indicate efficient operations?
143. How are accounts receivable and payable days trending? (DSO / DPO Analysis)
144. How much cash is tied up in inventory, and does it pose a liquidity risk?
145. How efficiently does the company produce goods/services?
146. How profitable are operations before financing costs?
147. What is the bottom-line profitability?
148. How effectively are assets generating profits?
149. How profitable is the company for shareholders?
150. How well does the company utilize its assets?
151. What are the default risks based on current debt servicing levels?
152. How does a 5-10% decrease in revenue impact net income and cash flow?
153. What happens if interest rates increase by 100-200 basis points?
154. How does a best-case vs. worst-case financial scenario impact valuation?
155. How sensitive is the financial model to changes in exchange rates, inflation, or tax policies?
156. What mitigation strategies are in place to handle economic downturns?

5. Alignment with International Best Practices

157. Does your project comply with international PPP models, such as the OECD PPP Contract Model?
158. Are you familiar with regulatory requirements from Development Finance Institutions (DFIs)?

159. How will your project ensure transparency, accountability, and governance?

6. Risk & Impact Assessment

160. What are the main challenges your project faces in securing investment?

161. What economic, social, or environmental risks could impact project success?

162. What impact measurement framework will you use to track success?

163. What are the key financial risks associated with the project? (e.g., market volatility, currency fluctuations, inflation, policy changes)

164. How will the project mitigate the impact of external economic shocks?

165. What risk assessment tools are currently used in financial planning?

166. Has the company developed stress-test scenarios for various financial risks?

2. Smart Project

The Small and Medium Enterprise Assistance for Recovery and Transition (SMART) Project is a USAID-funded initiative launched in 2021 with a budget of \$40 million, aiming to support Palestinian businesses in recovering from the economic impacts of the COVID-19 pandemic and fostering sustained economic growth. The pandemic severely affected Palestinian businesses, with 93% reporting a decrease in goods and service delivery and at least a 50% drop in sales. [smartproject.ps+1dai.com+1](#)

Key Objectives of the SMART Project:

1. Immediate Financial Support: Provide rapid financial assistance to small and medium-sized enterprises (SMEs) and startups to help them recover from economic shocks. [dai.com](#)
2. Sustainable Economic Growth: Equip businesses with the tools and resources necessary for long-term resilience and growth.
3. Job Creation: Generate employment opportunities, particularly for the growing youth population, by revitalizing the private sector.

Programs and Initiatives Under the SMART Project:

- Tourism Rapid Recovery Program: Focused on aiding the tourism sector's swift recovery post-pandemic.
- Private Sector Revitalization Program: Aimed at rejuvenating private enterprises to stimulate economic activity.
- Women Economic Empowerment Program (SMART-WEE): Dedicated to empowering women entrepreneurs and integrating them into the economic mainstream.
- Climate Change Business Program Pilot (CCB): Introduced to encourage businesses that address climate change challenges.
- Circular Economy (SMART-CE) Program: Promoted sustainable business practices focusing on recycling and resource efficiency.
- Productivity Improvement Resilience Program (INTAJ): Designed to enhance business productivity and resilience.
- Export Development Resilience Program (ASWAQ): Assisted businesses in expanding their markets beyond local boundaries.
- Policy Advocacy Initiatives Program (SMART-BEE 2): Worked on policy reforms to create a more conducive environment for business operations.

As of now, all these programs have concluded their application phases. [smartproject.ps](#)

Impact and Achievements:

The SMART Project has made significant strides in supporting Palestinian businesses: smartproject.ps

- Financial Assistance: Provided immediate financial support to over 100 Palestinian companies in its first year. dai.com
- Capacity Building: Trained employees on modern technologies to enhance business operations. dai.com
- Job Creation: Generated new, sustainable job opportunities, contributing to economic stability.

Through these efforts, the SMART Project has played a pivotal role in revitalizing the Palestinian private sector, fostering resilience, and paving the way for sustained economic development. smartproject.ps+1dai.com+1

1.2. SMART Inquiries

1.3. Eligibility Assessment Questions

1.3.1. General Business Information

1. What is the legal name and registration status of your business?
2. Is your business officially registered in Palestine? *(If yes, provide registration details.)*
3. What sector does your business operate in? *(e.g., tourism, agribusiness, ICT, light manufacturing, green economy, circular economy, etc.)*
4. How long has your business been in operation? *(Start date and history of operations.)*
5. Where is your business located? *(West Bank, Gaza, or other regions?)*
6. Do you have the necessary operating licenses and regulatory approvals?
7. Have you received prior government, donor, or international aid support? *(If yes, provide details.)*

1.3.2. Financial Stability & Investment Readiness

8. What is your total revenue for the past three years? *(Provide financial statements, if available.)*
9. What is the primary source of funding for your business? *(Equity, debt, grants, personal savings, etc.)*
10. Does your business currently have any outstanding loans or liabilities? *(If yes, specify amount, repayment terms, and lenders.)*
11. What percentage of your business funding comes from private capital vs. external funding sources?
12. Have you conducted a financial risk assessment for your business?

13. What is your working capital position, and how do you manage operational cash flow?
14. Have you secured any external investment commitments? *(If yes, from which institutions?)*
15. Can your business demonstrate profitability trends or financial stability over the past two years?
16. What are your current debt-to-equity and liquidity ratios? *(Provide key financial ratios.)*

1.3.3. Employment & Job Creation Impact

17. How many employees does your business currently have?
18. Has your business created new jobs in the past year? *(If yes, how many and in what roles?)*
19. What percentage of your workforce consists of women and youth?
20. How many additional jobs will your business create if selected for funding? *(Specify short-term and long-term hiring plans.)*
21. Does your company offer skills development, training, or capacity-building programs for employees?
22. How will the grant or assistance help you sustain or expand your workforce?
23. What specific measures do you have in place to ensure fair wages and decent working conditions?

1.3.4. Operational Resilience & Business Recovery

24. How was your business impacted by the COVID-19 pandemic or other economic shocks? *(Specify revenue losses, operational challenges, or layoffs.)*
25. What strategies have you implemented for business recovery and resilience?
26. How will the SMART Program assistance support your business's long-term growth?
27. Have you adapted any new business models or digital solutions to improve operations?
28. Have you explored alternative revenue streams or markets to enhance sustainability?

1.3.5. Environmental & Social Sustainability

29. Does your business incorporate sustainable or green practices? *(e.g., recycling, renewable energy, carbon footprint reduction.)*
30. How does your business contribute to climate change mitigation and adaptation?
31. Have you implemented circular economy principles (waste reduction, resource efficiency, etc.)?
32. Are there any community engagement or corporate social responsibility (CSR) initiatives linked to your business?

1.3.6. Export & Market Expansion Potential

- 33. Does your business currently export goods or services? *(If yes, specify countries and trade partners.)*
- 34. Are you seeking to expand into new domestic or international markets?
- 35. What competitive advantages does your business have to support scalability and market penetration?
- 36. Have you conducted market research or feasibility studies for expansion plans?

1.4. Selection Criteria Assessment Questions

Once an applicant meets the basic eligibility requirements, the following questions assess the project's viability, sustainability, and potential for impact.

1.4.1. Business Viability & Financial Soundness

- 37. Is the business financially stable and capable of self-sustainability after receiving assistance?
- 38. How well does the company manage operational expenses, debt, and financing requirements?
- 39. What is the expected return on investment (ROI) from the SMART Program's financial support?
- 40. What financial indicators demonstrate your business's profitability and growth potential?
- 41. How prepared is your business for long-term financial planning? *(Cash flow projections, funding strategy, cost control.)*

1.4.2. Impact & Economic Development Contribution

- 42. How will your business's growth contribute to the Palestinian economy?
- 43. Will the project create a multiplier effect by supporting local suppliers, service providers, or subcontractors?
- 44. Does your project align with Palestinian national economic development plans? *(If yes, specify which objectives.)*
- 45. How does your business support the economic inclusion of marginalized groups, including women and youth?

1.4.3. Innovation & Digital Transformation

- 46. Does your company integrate technology or digital innovation into operations?
- 47. Have you implemented e-commerce, fintech, or digital payment solutions?
- 48. Is your business actively investing in research and development (R&D) initiatives?

49. How does your project foster technological advancements in your sector?

1.4.4. Risk Management & Contingency Planning

50. Have you identified key risks affecting your business (financial, operational, market risks)?

51. What contingency plans are in place to mitigate external disruptions?

52. Has your company conducted stress-testing or scenario analysis on financial projections?

53. What strategies are in place for business continuity in case of economic or political instability?

3. IPSD

The Innovative Private Sector Development (IPSD) Project is a World Bank-funded initiative aimed at fostering economic growth and employment in Palestine by enhancing the entrepreneurial ecosystem and supporting the private sector.

projects.worldbank.org+4dai.com+4documents1.worldbank.org+4

Key Objectives:

1. Entrepreneurship Ecosystem Development: Strengthening market linkages, improving access to finance, and streamlining business registration processes to create a supportive environment for startups and SMEs. ipsd.ps
2. Outsourcing Hub Development in Gaza: Establishing an outsourcing model to create employment opportunities in the technology sector, particularly targeting youth and women. dai.com

Major Components:

- Improving Market Linkages: Initiatives like the NEXUS Program aim to connect Palestinian businesses with regional and international markets, enhancing their competitiveness. ipsd.ps
- Developing a Dynamic Startup Finance Ecosystem: Programs such as IGNITE and the Co-Investment Grants provide early-stage financing and investment readiness support to startups, fostering innovation and growth. ipsd.ps
- Business Environment Enhancement: Efforts are underway to automate business registration processes, making it easier for entrepreneurs to formalize their businesses and operate within the legal framework. ipsd.ps

1.5.1. Eligibility Assessment Questions

1.5.1. General Business Information

1. What is the **legal name** and **registration status** of your business?
2. Is your business **officially registered in Palestine**? *(If yes, provide registration details.)*
3. What is your **sector of operation**? *(e.g., technology, agribusiness, manufacturing, outsourcing, fintech, e-commerce, etc.)*
4. How long has your business been in operation? *(Specify start date and operational history.)*
5. Does your business have the necessary **licenses and regulatory approvals** to operate legally?
6. Have you previously received **government or international donor funding**? *(If yes, provide details.)*

1.5.2. Financial Capacity & Investment Readiness

7. What is your **annual revenue** for the past three years? *(Provide financial statements, if available.)*
8. What percentage of your financing is from **equity, debt, or grants**?
9. Does your business have **outstanding loans or financial liabilities**? *(If yes, specify repayment structure.)*
10. Have you **secured any external investment commitments**? *(If yes, provide details.)*
11. How does your business plan to **utilize IPSD funding**? *(Specify areas of investment: technology, capacity building, market expansion, etc.)*
12. Does your business have a **financial risk management plan**? *(E.g., cash flow contingency, debt servicing capacity.)*

1.5.3. Entrepreneurship & Innovation Focus

13. Does your business introduce **innovative solutions, products, or services**?
14. Is your company involved in **digital transformation, technology-based services, or fintech solutions**?
15. How does your project align with **Palestine's economic diversification efforts**?
16. Have you participated in any **business incubators, accelerators, or capacity-building programs**?

1.5.4. Job Creation & Economic Development Impact

17. How many **employees** does your business currently have? *(Specify full-time vs. part-time.)*
18. How many **jobs will be created** if funding is granted? *(Short-term and long-term hiring plan.)*
19. Does your business prioritize **youth employment and gender inclusivity**? *(Specify percentage of female and youth workforce.)*
20. Does your company provide **skills development or training programs** for employees?
21. Will the IPSD funding enable your business to **expand workforce capacity**?

1.5.5. Market Expansion & Export Readiness

22. Is your business currently **exporting goods or services**? *(If yes, specify markets.)*
23. Do you have a strategy for **regional and international market expansion**?
24. Have you conducted a **market study or feasibility analysis** for growth opportunities?

25. Will IPSD support help in **strengthening market linkages** or securing trade partnerships?

1.5.6. Environmental & Social Responsibility

26. Does your business incorporate **sustainable and eco-friendly practices**?
27. How does your company contribute to **Palestine's climate resilience and green economy**?
28. Do you have policies in place for **corporate social responsibility (CSR) or community engagement**?

1.6. 2. Selection Criteria Assessment Questions

Once an applicant meets the **basic eligibility requirements**, the following selection inquiries determine the **competitiveness, viability, and strategic alignment** of the business with the IPSD's objectives.

1.6.1. Business Viability & Scalability

29. Is your business financially stable and capable of **self-sustainability after receiving IPSD support**?
30. What is your company's **profitability trend** over the past two years? (*Net profit margin, EBITDA, return on assets.*)
31. What **growth strategies** does your business plan to implement with IPSD funding? (*E.g., new product launch, technology upgrade, business model expansion.*)
32. What key indicators demonstrate your business's **long-term financial sustainability**?
33. Have you secured any **co-investment opportunities**? (*E.g., venture capital, angel investors, institutional partners.*)

1.6.2. Market Positioning & Competitive Advantage

34. How does your business differentiate itself from competitors? (*Unique value proposition.*)
35. Have you established **strategic partnerships** with suppliers, distributors, or technology providers?
36. Does your product/service address a **clear market gap or unmet demand**?

1.6.3. Financial Risk & Investment Readiness

- 37. What is your company's **current debt-to-equity ratio**? (*Indicates financial leverage.*)
- 38. Have you conducted a **stress-test analysis** on financial projections? (*E.g., impact of revenue fluctuations, economic downturns.*)
- 39. What is the projected **internal rate of return (IRR)** and return on investment (ROI) for IPSD support?
- 40. Are your **cash flow forecasts aligned with investment needs**? (*Demonstrates liquidity management.*)
- 41. Has your company received **credit ratings or financial risk assessments** from external auditors?

1.6.4. Impact on Palestine's Private Sector Growth

- 42. How will IPSD funding help strengthen **Palestine's entrepreneurial ecosystem**?
- 43. Does your project contribute to **job creation, economic stability, and value chain development**?
- 44. Will your business engage in **technology transfer, skill-sharing, or mentorship for local startups**?
- 45. Does your company promote **inclusive growth, economic diversity, and resilience in Palestine**?