



Pathways to Employment in Palestine (PEP)

**Call for proposal for Supporting women to
develop sustainable micro- or small businesses.**

Online information session

22.06.2023

Reference: PSE22003_10019

Belgian development agency

enabel.be



Agenda

- Introduction
- Background: Empowered Youth in a Green Palestine Portfolio
- Call for proposals
 - Objectives and Expected results
 - Budget
 - Admissibility criteria
- Application
- Questions and answers

The session is recorded for internal purposes



Empowered Youth in a Green Palestine Portfolio

Enabel's portfolio aims to contribute to the following two general objectives:

- Young people in Palestine develop into active and critical citizens, ready for local and global challenges, through improved education, training, guidance, and access to employment.
- The Palestinian population makes use of the opportunities of a sustainable environment.
- **SO1:** Education and learning.
- **SO2:** Civic engagement and protection.
- **SO3: Skills, employment, and Entrepreneurship (PEP)**
- **SO4** Green Westbank
- **SO5:** Green Gaza

2022 to 2026



Instruction for submission

- Deadline for submission of concept note: **20th July 2023**
- Don't forget: Soft copy of all documents should be copied to a USB flash/CD and included. The electronic file must be identical to the attached paper version.
- The external envelope must bear the reference number and title of the Call for Proposals
 - **Title:** Supporting women to develop sustainable micro- or small businesses that enable them to generate income and enhance their economic independence.
 - **Reference No:** PSE22003-10019



Objectives and expected results for this Call



Objectives and Results

General Objective: More young women and men in Palestine are employed in decent work conditions or have their own income-generating business."

Specific objective: Employment opportunities for young women and men are increased through entrepreneurship promotion and business development support."

Expected results are:

1. 400 unemployed women received business development services and developed business plans.
2. 200 unemployed women are supported to develop sustainable micro- or small businesses.



Guiding indicators:

- % of beneficiary women self-employed six months after starting a micro- or small business /income-generating activity.
- % of beneficiary women micro- or small business owners generate a monthly decent income
- % of beneficiary women micro- or small business owners establish credit lines with credit providers.
- # of sensitization sessions conducted.
- # of beneficiaries participating in the sensitization sessions.



Guiding indicators:

- # of beneficiaries receive capacity building in business management and financial literacy.
- # of business plans developed
- # of businesses establish through the seed fund support.
- # of coaching and mentorship sessions provided for the selected businesses.
- % of the established businesses received technical assistance.
- % of the established businesses participated in networking and marketing activities.



Annex C / Logical framework

- It is mandatory to complete the Annex C and ensure that it is aligned with the call requirements and the expected results.
(Stage 2)
- Additional requirements/ tools will be introduced to the awarded applicant at a later stage.
- Please ensure that MEAL activities are reflected in the budget as well.
- Please ensure that a qualified personnel is assigned (full or part time) to carry out the MEAL activities.



Annex C / Logical framework

Results chain		Indicator	Baseline	Target	SoVs	Assumptions
Impact (Overall objective)						
Outcome (s) (Specific objective(s))						
Intermediate outcomes						
Outputs						



Target Group

Unemployed women between 18 and 35 years, including at least 50% particularly vulnerable women (e.g., women with disabilities, GBV survivors, women from vulnerable regions, etc.).

At least 400 women will receive business development training, of which at least 200 will receive seed funds to start up their own businesses.



The financial allocation of 1.6 million EUR

- Lot 1: East Jerusalem (20% of the total budget - 320.000 Euro)
- Lot 2: Gaza (40% of the total budget – 640.000 Euro)
- Lot 3: West Bank (40 % of the total budget – 640.000 Euro)

A proposal cannot target more than one lot.

- **Minimum amount: EUR 240,000.**
- **Maximum amount: EUR 320,000.**



The financial allocation of 1.6 million EUR

- Compulsory ratios: Number of beneficiaries - Amount requested.
- The proposals must comply with the following ratios:
- *Number of women benefiting from business training* must be equal to or higher than $(\text{Amount requested})/4000$
- *Number of women benefiting from seed funds* must be equal to or higher than $(\text{Amount requested})/8000$



The financial allocation of 1.6 million EUR

Example:

- If the total amount requested is 280.000 Euro, The minimum number of women to receive business training is $(280000 / 4000) = 70$
- Of which the minimum number of women to receive seed funds is $(280000 / 8000) = 35$



Duration

Duration of an action may not be less than
<**16 months**> nor exceed <**24
months**>.



Admissibility criteria



The actor/ applicant

To be admissible for grants, the applicant must satisfy the following conditions:

- A. be a legal person; **and**
- B. be a non-profit private entity or a foundation; **and**
- C. be Non-Governmental Organizations (NGOs/INGOs), Civil Society Organizations (CSOs), or Private sector umbrella organizations (PSUOs).
- D. be established or represented in Palestine ; **and**
- E. be directly responsible for the preparation and management of the action with the co-applicant (where applicable) and not be acting as an intermediary **and**;
- F. must have an active bank account for the past 24 months; and
- G. Must have audited financial statements (income statement and balance sheet) of the last two financial year.
- H. demonstrated experience and expertise in the economic inclusion of women.



The actor/ applicant

- The applicant may act individually in case they have the capacity to provide business training services in-house and do not rely on contracting external private for-profit companies.
- In case the applicant does not have the capacity to provide business training services in-house, he may act with a **maximum of one co-applicant** as a training provider,



The co-applicant

Co-applicants must meet the following conditions:

- a) be a legal person; **and**
- b) be a public entity **or**
- c) be a non-profit private entity or a foundation; **or**
- d) be a legal entity of private law for which profit maximization is not the priority objective **and**
- e) be a training institution or NGOs with expertise in business development.
- f) be established in: Palestine; **and**
- g) be directly responsible for the preparation and management of the action with the lead (and other co)-applicant(s) and not be acting as an intermediary.



Number of requests and Grant Agreements per applicant

- The lead applicant may not submit more than one application(s) per region under this Call for Proposals.
- The lead applicant may not target more than one region in the submitted proposal.
- The lead applicant may not be awarded more than one Grant Agreement(s) per region under this Call for Proposals.
- The lead applicant may not be at the same time a co-applicant in another application.
- A co-applicant may be involved in more than one application(s) per region under this Call for Proposals.
- A co-applicant may be awarded more than one Grant Agreement(s) per region under this Call for Proposals.
- The lead applicant may not submit an application targeting multiple regions under this Call for proposals.



Type of activities

- **Outreach and awareness activities**
- **Capacity building.**
 1. Training to equip beneficiaries with the knowledge and skills needed to develop sustainable business plans and operate income-generating businesses.
 2. Follow-up coaching and technical assistance aimed at maximizing the value of the businesses developed and ensuring access to local markets and value chains,
 3. Counselling, mentoring or psychosocial support and follow-up to ensure continuous participation of vulnerable beneficiaries.
- **Access to credit and capital**
 1. Provide Seed funds to selected sustainable and viable business ideas.
 2. Financial literacy development
 3. Preparing beneficiaries to access relevant financing opportunities (micro-finance and soft loans supported through social investment funds); Collaborating with microfinancing Institutions to ensure end beneficiaries' access to credit, capital, and financial know-how.



sub-grant to sub-beneficiary agreement

- **Objective of the agreement:** the objective of the agreement is to support the sub-beneficiary with a seed fund grant to start his/her micro business.
- **Value of the grant:** the maximum of the seed fund grant for each sub-beneficiary is **5,000 EURO per business** based on the approved business plan.
- **Duration of the agreement:** The duration of the agreement with the sub-beneficiary should be within the overall duration of the grant agreement



Budget and financial planning



Budget

- * The percentage distribution is indicative and subject to final assessment
- * An application (one proposal) cannot target more than 1 region



The costs

- **‘Operational costs’** are the necessary and indispensable costs for achieving the objectives and results of the action;
- **‘Management costs’** are identifiable costs related to management, supervision, coordination, monitoring, control, evaluation and financial audit which specifically originate in the implementation of the action or the justification of the Grant;
- **‘Structure costs’** are costs related to the achievement of the social purpose of the beneficiary, which even though they are influenced by the implementation of the action are neither identifiable or attributable to the budget of this action. *Max 7% of operational cost.*



The costs

- It is mandatory to complete Annex c and Annex B, **the budget and the detailed sheet** where all budget lines need to be clearly illustrated. The budget should be prepared as (Result, Activity, and then Action or Sub activity). (**For stage 2**)
- Alignment and consistency between the proposed activities and budget is a must. Any major errors or inconsistencies in the proposal (inconsistency of amounts included in the budget calculation sheets, for example) may lead to immediate rejection of the proposal.
- The percentage of the management cost distributed among the budget and the structure cost shouldn't be more than 30% of the total requested fund .



Application

In order to ensure the equal treatment of applicants, the contracting authority cannot give a prior opinion on the admissibility of applicants, an action or specific activities



Evaluation of applications

2 stages approach

Step 1 (Concept Note) : concept note satisfying the conditions of the administrative and admissibility check will be evaluated.

Step 2 (Full application with annexes on invitation only, after approval of concept note):

As part of the assessment process, Enabel will then conduct an institutional organizational analysis of the applicants included in the provisional allocation table in order to confirm that these applicants have the required capacities to complete the action

- If any of the information is missing or incomplete, the application may be rejected on this sole basis and it will not be evaluated
- The organization assessment will be following proposal selection and prior to contracting.



	Date	Time*
Online Information Meeting	22/06/2023	1:00 pm
Deadline for clarification requests to the contracting authority	26/06/2023	16:00
Last date on which clarifications are given by the contracting authority	3/07/2023	-
Submission deadline for concept notes	20/07/2023	15:00
Information of applicants on the opening, administrative checks and evaluation of concept notes (stage 1)	25/08/2023*	-
Invitations to submit the proposals	30/08/2023*	-
Deadline for the submission of the proposals	30/09/2023*	15:00
Notification of the award decision and transmission of signed grant agreement	15/11/2023*	-
Signature of the Agreement by contracting beneficiary	15 days after notification of the grant (indicative)	-

Provisional dates



documents to be completed for the first stage

- ANNEX A: GRANT APPLICATION FILE (WORD FORMAT) (PART A – CONCEPT NOTE)
- ANNEX D: LEGAL ENTITY FORM (WORD FORMAT)



Annexes for the exclusion situations

- Document 1: Public Law Legal Entity Form or Private Company Legal Entity Form
- Document 2: Financial Identification Form
- Document 3: Registration Certificate (applicant and co-applicant)
- Document 4: Deduction at source Certificate (applicant and co-applicant)
- Document 5: Active bank account for the past 24 months
- Document 6: Audited financial statements (income statement and balance sheet) of the last **two** closed financial years
- Document 7: Declaration from a competent authority of not being in a situation of bankruptcy or insolvency.
- Document 8: Non-sentence Certificate from the Ministry of Justice (for board members).
- Document 9: The Ministry of Interior registration of the Board.
- Document 10: Declaration on Honour form (signed and stamped by applicant and co-applicant).
- Document 11: The Integrity statement form (signed and stamped by applicant and co-applicant).



Questions & Answers