

Call for Proposals under SAWA II:

“Improving the sustainable productive capacities of existing MSEs in the West Bank to enhance their economic resilience and competitiveness”

Reference Number: PSE21003-10019

General Clarifications

Definition of MSEs:

With reference to the official classification of the Ministry of National Economy, MSEs are classified based on the number of employees and annual turnover, where:

- Micro Enterprise has a number of employees that range from 1 to 4, provided that the turnover does not exceed 100,000 USD
- Very Small Enterprise has a number of employees that range from 5 to 9, provided that the turnover does not exceed 200,000 USD
- Small Enterprise has a number of employees from 10 to 19, provided that the turnover does not exceed 500,000 USD

#	Date	Question	Answer
1	1-07-2025	Is the 20% contribution included in the EUR 7000 financial assistance to MSE's?	No, it is not. The average seed-funding of EUR 7000 per beneficiary will be a lump sum that is a maximum of 80% of the total requested amount by the beneficiary. The beneficiary must contribute a minimum of 20% of the total amount requested. The business plan submitted by the beneficiary should show the 20% contribution amount such as supplying fixed assets, raw materials, goods or as an in-kind contribution.
2	1-07-2025	Will the EUR 7000 financial assistance to MSE'S-need procurement by the implementing partner.	No procurement is needed. Yet the applicants should clearly explain their approach to monitoring the spending of the EUR 7000 and the top-up of the 20% contribution by the MSE'S. This can be submitted at the full proposal stage.
3	1-07-2025	Will Enabel share the presentation with the participants?	Yes, we will share the presentation with all participants upon the deadline specified.
4	1-07-2025	Do you consider cooperatives as a registered business?	This CfP is to support MSE's, and as cooperatives are registered as social enterprises, they will not be considered under this specific CfP.

5	1-07-2025	Can the private sector apply directly, or as a co-applicant?	The private sector cannot apply, neither as an applicant, nor as a co-applicant.
6	1-07-2025	The supported MSE's should be registered, or we can work with unregistered MSE's.	As this CfP will provide legal support services to MSE's, we will work with unregistered MSE's. Yet, they must show their legality and provide proper documentation for the legitimacy of their business.
7	1-07-2025	Will EUR 7000 be direct financial support, or can it be used to buy equipment?	The objective of the action is to support beneficiaries through financial contributions/seed funding, enabling them to procure what they need themselves and monitor their procurement plan. The support is intended to be tailored to each beneficiary's business plan, rather than centralized procurement by the implementing agency.
8	1-07-2025	If an organization is already implementing a project with Enabel, can they apply for this project?	Yes, they can apply
9	1-07-2025	Will the eligibility criteria be applied to all applicants?	Yes, eligibility criteria will be applied to all applicants at the same level of transparency.
10	1-07-2025	If an applicant applies for 1 lot only, are the same criteria applied?	Yes, the same criteria apply to everyone and to every lot.
11	1-07-2025	Can an applicant apply alone and cover 1 area only, or should it cover 2 areas?	Yes, an applicant can apply alone and can cover 1 area only.
12	1-07-2025	What are the visibility procedures and rules for the project?	There is a communication guideline that will be the compass for all visibility materials and procedures. This can be discussed at the full proposal stage.
13	1-07-2025	Does the co-applicant have to be registered in Palestine?	No, they don't have to be. Yet, the main applicant must be registered/ initiated in Palestine.
14	1-07-2025	What does this statement in the CfP mean: An external audit report produced by an approved auditor, certifying the applicant's accounts for the last available financial year where the total grant amount requested is above EUR 200,000	It means the applicant must submit their external audit report for the last two financial years.
15	26-06-2025	Who can apply for this CfP In terms of registration and existence in the country?	Organizations can apply if they are registered in Palestine. They can also do a joint venture with an organization established in Palestine (who will be the main applicant) so they can

			<p>apply as a co-applicant, because co-applicants don't have to be established or represented in Palestine.</p> <p>Please refer to Pages 6/7 of the CfP Guidelines, Section 2.1.1 Admissibility of applicants [applicant and co-applicant(s)]</p>
16	26-06-2025	What is the definition of SME'S that you refer to in this CfP?	We follow the Ministry of National Economy definition as indicated in the CfP and at the beginning of Page 1 of this document.
17	1-07-2025	Can MSE'S apply for the EUR 7000 grant if have they prove their eligibility as being affected by the war, potential for growth, and creating jobs?	Yes, MSE'S (Micro and Small Enterprises as defined in Page 1 of this document) can apply have they meet the eligibility criteria as mentioned in the CfP Guidelines on page 15.
18	1-07-2025	What is the minimum/maximum amount that the applicant can apply for?	<p>Any grant application under this Call for Proposals must fall between the following minimum and maximum amounts:</p> <ul style="list-style-type: none"> • Minimum amount for Lot 1: EUR 500,000 • Maximum amount for Lot 1: EUR 1,000,000 • Minimum amount for Lot 2: EUR 500,000 • Maximum amount for Lot 2: EUR 700,000 <p>Maximum amount of two lots combined shall not exceed Euro 1.7 million</p> <p>The applicant may apply for both lot 1 and lot 2. In that case, they submit a separate application for each lot.</p>
19	1-07-2025	What is the minimum/maximum amount of grant that SME'S can apply for?	The average amount is EUR 7,000. No minimum or maximum amount is specified. It will be decided based on needs and business plan analysis and the available budget
20	1-07-2025	What are the sectors that will be supported through this CfP?	Based on the sector validation workshop that was conducted with different stakeholders, the sectors that will be supported under this CfP are on page 9. Also, the validation workshop report will be shared with you for your reference.
21	3-07-2025	Can Enabel please confirm if there is a limit (in number or value) of subgrants that applicants may propose?	As outlined by the guiding indicator " <i>170 existing West Bank MSEs affected by the current economic and political situation received financial support to accelerate or revive from the current situation</i> ", we are

			aiming to financially support at least 170 MSEs in total under this CfP (lot 1 and 2 combined)
22	3-07-2025	If applicants are invited to submit a full proposal, will there be an opportunity to ask clarifying questions after the concept note submission and before the full proposal submission?	Yes, shortlisted applicants will be able to ask questions before the full proposal submission. The official deadlines will be communicated in the letter sent to applicants whose concept notes have been shortlisted.
23	1-07-2025	Will the selection of MSE's be strict to being 3 years in business?	<p>The CfP is to support existing MSE's that have been affected by the war. For a business to be affected by the war, it should already have been fully functional as a business before the start of the war on 7 October 2023.</p> <p>Additionally, the aim of this CfP is to support existing MSEs, not startup businesses, hence the cut off at 3 years.</p> <p>To make sure an MSE is eligible, they must submit proper documentation on how their business has been affected. This indicates they have been long enough in business to be eligible for support.</p>
24	1-07-2025	If an applicant applies for both lots, how much is the minimum/maximum amount they will get?	<p>Any grant application under this Call for Proposals must fall between the following minimum and maximum amounts:</p> <ul style="list-style-type: none"> • Minimum amount for Lot 1: EUR 500,000 • Maximum amount for Lot 1: EUR 1,000,000 • Minimum amount for Lot 2: EUR 500,000 • Maximum amount for Lot 2: EUR 700,000 <p>Maximum amount of two lots combined shall not exceed Euro 1.7 million</p> <p>The applicant may apply for both lot 1 and lot 2. In that case, they submit a separate application for each lot.</p>
25	7-07-2025	Does a European-headquartered INGO that is registered and operational in Palestine qualify as "established or represented in Palestine"?	YES
26	7-07-2025	Would a combination of local office presence, registration with the Ministry of Finance, MoUs with local actors and active	If the main applicant and all co-applicants meets the admissibility criteria

		projects in Palestine meet the representation requirement?	
27	7-07-2025	Are there any other lessons learned or other relevant documentation from the SAWA-I project which might be beneficial for applicants?	<p>The following is the lessons learned captured throughout SAWA I, the project preceding SAWA II:</p> <ul style="list-style-type: none"> ·Informed selection of targeted communities and sectors based on consultations with main stakeholders, ensures maximizing the impact, and reduces possibilities of service duplication. ·Targeted participants (youth and vulnerable women) engagement in the design process is a must, and their consultation provides valuable insights that can enhance the intervention design. ·Sensitizing the targeted communities regarding the project and its requirements and potential; improves efficiency and effectiveness of the selection process and reduces invalid applications. ·When assessing applications for participants, business ideas should be assessed firstly, and those accepted move on to the socio-economic assessment of the applicants. This will ensure selecting the most promising ideas, instead of selecting the most vulnerable candidates, which will lead to improved efficiency and higher success rates. ·Coaching and mentoring periods are essential to provide as much support as possible to the seed funding recipients especially as grantees need specialized support after receiving the funding and during the starting phase of their business, which is the most critical phase. ·Having experienced business developers and advisors in the process of assessing applications, and coaching, increases the benefit provided to the participants, and ensures providing them with actionable information and good guidance to sustain their SMEs.

			<p>·Being responsive to the emerging needs of the supported SMEs is a must and ensures quick adaptation to SMEs needs. This also required budgeting and planning for unexpected emergencies such as fluctuation in exchange rates, and price variations.</p> <p>·Legal awareness and literacy for supported SMEs owners is a must and supporting them to become legally registered improves their sustainability on the long run.</p> <p>·Having specialized MEAL functions in the project and within the implementing partners ensures progress tracking and better capture of learning.</p>
28	7-07-2025	Are there minimum thresholds or preferred targets for green and/or digital innovation among the MSEs supported?	No minimum or preferred targets. Yet the focus should be on the sectors that have been identified as a priority. Also, the potential for growth for any MSE
29	7-07-2025	Is there a preference for an applicant to cover both lots?	No preference.
30	7-07-2025	Is there a minimum expected allocation of the total action budget to the financial support component?	<p>Applicants are expected to use the ratio of targets (170 MSEs) versus budget (see page 5 of the CfP) when submitting their application. I.e. if an applicant applies for the maximum budget available (1.700.000 EUR) they must achieve at a minimum 100% of the guiding indicators but if they apply for 50% of the overall budget, Enabel expects to see at least 50% of that overall target.</p> <p>The maximum percentage of the total action budget that may be allocated to financial support is 70%</p>
31	7-07-2025	Is there a definition or guidance on how Enabel and/or the SAWA-II project define "affected by recent war"?	There is no specific definition yet, however the selection criteria for the final beneficiaries MSEs are outlined in the CfP on page 15
32	7-07-2025	The guideline indicates the support of existing MSEs and putting Gaza laborers and IDPs as part of the selection targeting. Knowing that, these certainly don't have a pre-three-year-old business that needs support as the crisis is still recent and as they lack the minimal infrastructure for such	<p>The aim of this CfP is to support existing MSEs that have been affected by the war both technically and financially.</p> <p>This CfP does not target vocational training or on-the-job training; neither does it include cash for work actions.</p>

		a business. Can we dedicate part of the budget to target them with vocational training and temporary employment such as renovation works training and at the same time implement cash for work for them when we for example give them renovation works for the shelters for example.	The Gaza laborers should be targeted for economic integration through employment; hence they are supported indirectly. By supporting existing MSE to grow and the supported MSEs should be able to employ additional employees (particularly giving preference to displaced Gaza laborers and vulnerable groups) after recovery
33	7-07-2025	Can we target CBOs or CSOs having at least 15 member that could be women led but needs support in different sectors including management, legal registration, infrastructure, equipment and tools, greening their process, etc. there for targeting 15 members under same entity. And if so, this could be considered supporting 15 MSEs or 1 MSE.	This CfP is meant to support the private sector and targets MSEs only. CBOs and CSOs do not fit the criteria identified; they are not eligible for this action.
34	3-07-2025	Could you kindly clarify whether the scope of Lot 2, specifically the mention of including East Jerusalem, is incorrect. Can you advise if this relates to Jerusalem City, or Jerusalem governorate, and therefore inclusive of the neighboring villages which currently fall within Palestinian administration? With the ongoing new Israeli registration process, it is possible that access to East Jerusalem (Jerusalem City) will be restricted for both INGOs and NNGOs, which would change access for all other entities for future programs.	It was decided to exclude Jerusalem from Lot 2. Lot 2 is modified as follows: Lot 2: South Governorates covering the following governorates: Hebron and Bethlehem.
35	3-07-2025	Do the guiding indicators have to be included in the Concept Notes?	No, only in Stage 2, Proposal Stage.
36	3-07-2025	From the 12 guiding indicators, some can be clearly allocated to a / the results, others seem to be more general? To what level do these indicators have to be allocated: to the general objective? to the specific objective? to the results? If to the results: to all 3 results or can we determine which results?	You are encouraged to allocate each indicator where it best fits within your project's logic and structure. And feel free to adapt or introduce new indicators that better suit your project's context and result chain. The indicators are suggested and entirely optional. You are free to use them as they are, modify them, or replace them with other indicators that are more aligned with the specific activities and context of your project.

			Feel free to include any additional indicators that better reflect your project's unique objectives or outcomes.
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