

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

Nr	Date	Question	Answer
1	18-9-2025	Could you please provide more information on the key documents required for the proposal submission.	All required documents to be submitted are mentioned in the CfP guideline.
2	18-9-2025	Could you please confirm the correct budget template (Annex B) to use?	You can find the budget template on the CfP official link on Enabel's website.
3	18-9-2025	Could you also confirm whether a Communication and Visibility Plan is required at proposal stage, or only for provisionally selected applicants?	<p><u>Documents to be completed Stage 2</u></p> <ul style="list-style-type: none"> • Annex A: grant application file (Word format) (PART B proposal) • Annex B: budget (Excel format). • Annex C: logical framework (Word format). <p>The communication plan is not part of the proposal stage, however, you must foresee a communication budget in your Budget document (which needs to be submitted), because "The CfP must include a budget that is reflected in specific and clear lines".</p>
4	21-9-2025	Do all 70 MSMEs must receive a financial grant, (and worth 7,000 euro).	We would like to confirm that all 70 MSEs (Micro and Small Enterprises) must receive a financial grant, an average of 7,000 euro.

5	21-9-2025	Can we target cooperatives under this call?	This call is not for cooperatives. This call is to support Micro and Small Enterprises (MSEs). Cooperatives are registered as a social enterprise under the ministry of labour umbrella, which is not our target group under this call.
6	21-9-2025	The 20% contribution could be a challenge for some MSE'S. So, can this contribution be in-kind?	Please refer to the guidelines section 2.1.3 section c Financial Support, point 2, Selected MSEs are expected to co-finance their business development plans with 20% through personal contributions (equity, raw materials, goods or in-kind contributions) and/or by securing additional financing—such as loans or credit—from microfinance institutions, commercial banks, diaspora initiatives or EU-supported investment platforms. The applicant is expected to actively support MSEs in identifying and accessing these financing opportunities (see section below: Improving Access to Finance).
7	22-9-2025	We are seeking confirmation that documents <u>3 to 6 (inclusive)</u> only need to be submitted by the <u>applicant</u> and not by the co-applicants.	That is correct. Documents from 3-6 that are mentioned in the CfP are to be submitted by the main applicant only.
8	22-9-2025	Could you please also confirm whether there is a specific validity period or maximum age allowed for these documents: <ul style="list-style-type: none"> • Documents 5 (non-bankruptcy) and • Documents 6 (non-sentence). 	These documents must be valid during the submission period.
9	22-9-2025	In the call for proposals, one of the guiding indicators is that 170 businesses will receive financial support. Our application is for Lot 2, and therefore in proportion to the budget we must reach at least 42% of this target, so at least 70 businesses must receive financial support. Later in the Call for Proposals it states that financial support offered must be on average 7,000 Euros. If this was the case, to reach our target of 70 MSEs receiving financial support, 490,000 Euros of the funding would need to go towards financial support – 70% of the project	All MSE'S must receive an average of 7000 EUR in direct financial support.

		budget – significantly reducing available budget for the other key activities. Can you please clarify whether this is correct and what is intended through the Call for Proposals?	
10	22-9-2025	Can you please clarify whether an approach which has various grants and loans of different sizes, according to the assessed need of the MSEs, is acceptable?.	<p>The average value of the Financial Support, i.e. grant, for each sub-beneficiary is EUR 7,000 per business based on the selection criteria and should represent a maximum of 80% of the total investment.</p> <p>Since the EUR 7000 grant is an average value, the grant size can vary individually (i.e. bigger or smaller) between different sub-beneficiaries depending on the assessed need. The overall grant given to the sub-beneficiary should always represent max. 80% of the total investment. The remaining 20% should be co-financed by the enterprise through personal contributions (equity, raw materials, goods or in-kind contributions) and/or by securing additional financing—such as loans or credit—from microfinance institutions, commercial banks, diaspora initiatives or EU-supported investment platforms.</p> <p>The applicant is expected to actively support MSEs in identifying and accessing these financing opportunities such as loans (see also: Improving Access to Finance).</p>
11	22-9-2025	Do repayable loans also count as financial support, or only grants and seed funding?	Only grants and seed funding.
12	22-9-2025	Is it possible at this stage to add an Associate, or even a Co-applicant, to the proposal, who were not included in the concept note, should we deem it beneficial?	No you Cant.
13	22-9-2025	Does Enabel cover frontline team wellbeing activities and trainings?	Yes, we do, yet the staff must be directly involved in the implementation of the project and are allocated to the project budget.

14	22-9-2025	Ratio program/support costs expected for the budget. Flexibility of the budget: per line, per chapter, etc.	The budget is structured as follows: <ul style="list-style-type: none"> • Operational/Program Costs: around 70% • Management/Support Costs: 20–30% • Structural Costs: up to 7%
15	22-9-2025	Any specific conditions for equipment (threshold, handover at end of project?	Yes there is. You can find the assets transition form in the grant agreement.
16	22-9-2025	Are costs for a regional/coordination office in Jordan considered eligible?	If the office in Jordan has direct management responsibilities for the project or if staff are allocated from abroad to Jordan to support the project, then these costs can be considered eligible. The Structural Cost component of the budget can cover up to 7% of the operational cost, which may include expenses related to HQ or regional/coordination offices.
17	22-9-2025	For INGOs without a board of directors in Palestine, is the requirement to provide a list of non-sentencing for board members still required?	Yes it is required.
18	22-9-2025	When applying for both lots, considering the activities are the same with differences regarding the targeted sectors, will the applicant be evaluated based on the similarities between the 2 lots in terms of tone/language or can we extract from 1 Lot to support the other? Same for log frame and communications and visibility plan.	Each lot will be evaluated independently, based on the requirements set out for that specific lot. The guiding principle is that your application should clearly respond to the objectives, target groups, and sectors of each lot. That said, since your proposed activities are similar, you may certainly adapt and reuse elements across both applications (such as tone, language, log frame, or communications and visibility plan), if they are tailored to reflect the particular focus and target sector of each lot. In other words, it is acceptable to extract from one lot to support the other, but make sure the narrative, indicators, and plans are not copy-pasted without adjustment as the evaluators need to see that each proposal is relevant and specific to the lot it is submitted under.
19	22-9-2025	Any list of ineligible costs?	You can find them listed in the CfP guideline.

20	22-9-2025	How many guiding indicators are we required to incorporate from the guidelines? Can we also include our own internal indicators?	The indicators provided in the guidelines are meant to serve as guiding indicators. This means you are not strictly required to use all of them. You may choose to use some, all, or none of them, depending on what is most relevant and applicable to the nature of your activities. At the same time, you are strongly encouraged to develop and incorporate your own internal indicators that best reflect your specific context and objectives.
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