

IFE-15-Social-Protection-C5: Call for Proposals January 2025 in Ghana, Morocco, Rwanda, Senegal
Answers to Applicants' Questions - Concept Note (Stage 1)
Date of publication: 17.02.2025

No.	Section	Questions in English	Answers in English
	Categorisation / Catégorisation		
1	Categorisation	under which category would a project fall if it targets a training center focused on self-employment and small businesses, rather than catering to a network of private sector partners? The center would operate under a revenue model to sustain its operations and maintenance.	IFE assesses each project based on its own merits and the determining factor is the job creation. Main criterion for the correct category is the question whether it fulfills the requirements for a non-profit project (Cat. 2); otherwise it would be Cat.3. Please refer to the "Guidelines for Applicants- Section 2.2 Project Categories " for further details. Also, you are encouraged to utilize the Help Desk service that is exclusively designed to support applicants throughout their application process.
2	Categorisation	For a consortium consisting of an NGO (with no revenue) and an educational institution (with revenue), what percentage of cash co-financing is required to apply?	IFE evaluates each project individually, while the project categorization depends mainly on the project nature. In case the project fulfills the non-for profit criteria and generates revenues, it would be Cat. 2. We encourage you to book a call with the Help Desk service, specifically designed to support the applicants throughout the application process.
	Eligibility / Eligibilité		
3	Eligibility	Is the minimum requirement of three years of registration in the relevant country applicable only to the lead applicant, or does it extend to all consortium members?	All applicants (the Individual, Lead Applicant, and Consortium members) must have been operating for a minimum of 3 years at the time of submitting the IFE grant application. Exception: If the local consortium entity has been in operation for less than 3 years, it would still qualify, (i) if it is a subsidiary of one or more of the other consortium partners, and (ii) if all other consortium partners have been in operation over 3 years. However, this entity cannot be the lead applicant.

4	Eligibility	Given that IFE finances mature projects, which types of projects are eligible for submission? Can pilot or ongoing projects be presented?	IFE is looking to support projects that are at a fair stage of maturity of the preparatory stage, but has not yet started the investment activities due to lack of access to finance. If the project has already started any investment activities and is at a stage beyond the planning phase (except land acquisition/lease and preparatory activities) it will be considered as ongoing project, and accordingly disqualified. However, in case the project is for example an expansion of an ongoing activity, it may be eligible.
5	Eligibility	You mentioned that an individual can also be the main applicant. Is that correct?	No, IFE can only support legal entities and cannot provide co-financing for individual persons An Individual Applicant refers to an entity that is willing to apply independently, without being part of a consortium.
6	Eligibility	Is an existing or ongoing investment/project a required prerequisite for the IFE grant to contribute to?	No, IFE finances also new projects under the conditions that the applying entity/ies fulfill the eligibility criteria. However, IFE can accept projects that have already been progressed to an advanced level of maturity as evidenced by the preparatory activities of the applicant. However, IFE will not approve a grant if the project has already started any of the investment activities and is at a stage beyond the planning phase.
General / Générale			
7	General	Could you please clarify the concept of additionality once more? What constitutes valid proof that no other financing options are available?	Evidence that financial contribution from IFE is essential for the implementation of the project must be provided to proof additionality, i.e. proof that the applicant has exerted all efforts possible to obtain the required funding to close the funding gap but was not successful. Please refer to Annex 6 in "Guidelines for Applicants" for details.
8	General	Where can I access the Guidelines for Applicants?	Guidelines for Applicants which is available on our Download Centre: https://invest-for-jobs.com/en/ife-download-center , and also our FAQ section: https://invest-for-jobs.com/en/ife-faq . If you cannot find the information you need, please send an email to: cfp-ife.2025@invest-for-jobs.com until latest April 7, 2025 at 5 pm CET.
9	General	Will the IFE grant cover the salaries of project team members who are paid for their direct involvement in the project? Kindly advise.	Operating costs, including salaries and other operational expenses, cannot be considered eligible as part of the total investment costs and cannot be funded by the grant.
10	General	What expenses can be covered under the overhead costs (7.5%)?	Working capital relates only to raw supplies and consumables needed for the project's production process, but not to operational costs such as salaries, utilities, rent etc. In addition, working capital is only recognized for the first 3 months of the operational period.
11	General	The link for booking individual consultation sessions appears to be malfunctioning.	Please write an email to our Helpdesk support mailbox helpdesk-ife@invest-for-jobs.com , you will receive an automated message with Calendly link to book your call at your convenience.

12	General	Is the total duration of the project proposal 30 months?	The conditions are as follows: - the Preparatory Phase shall not exceed 12 months - the investment Phase of a project shall not exceed 24 months - overall implementation time until the start of the operational phase shall not exceed 30 months.
13	General	If an NGO is the lead applicant, are they eligible to charge staffing and overhead costs to the IFE grant?	No, operating costs (salaries, rent, utilities, etc.) cannot be part of the investment cost or funded by IFE. Initial working capital relates only to raw supplies and consumables needed for the project purpose, is accepted as long as it (1) covers the initial cycle of raw material (i.e. 3 months) (2) does not exceed 7.5% of the total investment cost.
14	General	How can I access the Q&A section?	FAQ section: https://invest-for-jobs.com/en/ife-faq
15	General	Regarding the cash contribution, it was mentioned that it can include loans or equity. However, it was also stated that to be eligible for the grant, we must demonstrate that we cannot raise the required amount solely through IFE. Could you please clarify what this means if we raise funds from private equity?	IFE offers partial funding only. Therefore, the applicant is required to contribute its own contribution. In addition, the applicant has to demonstrate that he has no other possibilities to obtain financing (additionality). The following list offers potential reasons for additionality: - Banks and/or investment funds do not offer suitable financing products that match the investment terms of the project. - Applicants cannot provide sufficient collateral to obtain loans from local banks for the investment project (demonstrated by, for example, letter of rejection for a loan from a local bank stating lack of collateral as a reason for rejection). - The project's cashflow is positive, but key financial indicators do not support the financial viability of the investment – specifically, the Internal Rate of Return is far too low. - Applicants or their parent / related companies have no sufficient liquid funds to realize the investment (demonstrated by certified financial statements and explanations).
16	General	Is land ownership a requirement only for infrastructure projects?	Land can be considered as a part of In-kind contribution only if owned by the applicant entity or consortium partner (exception are emphyteutic land lease agreements in countries where there is no private property) and will be exclusively utilized for the project purposes (Ownership / lease documents must be presented and value must be certified by an independent expert)

KPI / ICP			
17	KPI	What does "permanent" mean in the context of jobs? Initial contracts are often for one or two years rather than being indefinite.	<p>The objective of the IFE is to create permanent jobs. If the jobs are limited from the outset, this condition is not met. However, if the permanent nature of the job is plausibly demonstrated, jobs with fixed-term contracts may be recognised if they meet the minimum conditions in terms of working time per year:</p> <ul style="list-style-type: none"> -Fulfilment of a minimum employment duration (20 hours/week over 26 weeks within a year or at least 520 working hours/year) -Salary at least equal to the national minimum wage or as determined by the Special Initiative (see Annex 9). -Compliance with the International Labor Organization (ILO) core and basic labor standards (no child or forced labor, prohibition of discrimination in employment and occupation, freedom of association and right to collective bargaining, occupational health and safety). <p>You can also refer to the Guidelines for Applicants, Section 2.3 "Eligibility criteria for new good jobs" for further details.</p>
18	KPI	What is considered as a good job-to-cost ratio? Is there a minimum requirement for the number of jobs created?	<p>Maximum costs / job creation must not exceed 10.000 EUR, for example a minimum of 100 jobs must be created during the first 3 years of operations for every 1 million EUR eligible grant funding.</p>
19	KPI	If a job creation initiative is too small to meet the call for proposals' requirements but generates high-quality jobs, are there alternative funding opportunities available through KfW to support such initiatives?	<p>All potential projects must adhere strictly to the Guidelines for Applicants and job creation criteria. The Cost per job creation must not exceed EUR 10.000 / Job.</p> <p>Please refer to the Guidelines for detailed eligibility criteria.</p> <p>Regarding other funding possibilities through KfW, please consult their Website or local offices</p>
SmartME			
20	SmartME	Is there a template available for the concept note? If so, how can it be accessed?	<p>Concept Notes and – if shortlisted - Full Project Proposals must be submitted online via SmartME Portal: https://smartme.adalia.fi/login/IFE</p> <p>No other form of submission is accepted.</p>

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