

# Enterprise Development Fund (EDF) Frequently Asked Questions

**Disclaimer : All services and application forms provided by the International Organization for Migration (IOM) are free of charge.**

If you have any technical questions or concerns, please send us an email on the following address :

[iraqedf@iom.int](mailto:iraqedf@iom.int)

If you have any questions, complaints or are subjected to extortion or bribery, please call the toll-free line of the International Organization for Migration (80012525 from Asiaceff or Korek lines) or the non-free line from any telecom line (0662112525) during official working hours (from Sunday to Thursday of 8:00 am - 5:00 pm)



EDF website: [EDF.IOM.INT](http://EDF.IOM.INT)

Frequently Asked Questions

IOM Response

## ELIGIBILITY CRITERIA

Why are newly established businesses excluded from this grant?	The level of risk is higher with newly established businesses since the business model has not yet proved to be successful and the business owners wouldn't have the necessary experience to operate the business. There are exceptions made for start-ups and early-stage businesses for EDF innovation and EDF women. For more information, refer to the guidelines of each open call for Expression of Interest (EOI).
Can I still apply even if I do not meet all eligibility requirements?	The eligibility criteria are the basis for selection, if your business doesn't meet the minimum requirements outlined in each call for Expression of Interest (EOI) then your business will automatically be rejected by the system.
Does my business have to be registered with the Chamber of Industry and Commerce to be eligible to apply for this grant?	Registration is not an eligibility criteria, businesses that are not registered can still apply. However, if the business is selected for the grant, they will be requested to start the process of registration as part of the expansion plan.
I have a functioning business but it isn't registered yet. Can I apply?	IOM supports businesses that are not registered at the time of application but are willing to register as part of the expansion plan for their business.
My business is an online business (no physical office/space). Can I apply?	Yes, you can apply. However, you need to consider that the selection depends on the nature of your business and the round of funding that you apply for. EDF innovation and EDF women support start-ups, early stage businesses and businesses with e-commerce services. For more information,

	refer to the guidelines of each open call for Expression of Interest (EOI).
I am a government employee and a business owner. Can I apply?	Yes, you can apply, and you have an equal opportunity like any other applicants
I am a Syrian refugee owning a business. Can I apply?	The Enterprise Development Fund targets Iraq business owners only. However, there might be some specific calls for applications that target Syrian business owners in the future, so you need to keep an eye on IOM's social media platforms for such and respond to the call.
I have received the EDF grant in the past. Can I apply again?	No, you can't. The system will automatically reject your application.
I have applied in the past but wasn't shortlisted. Can I apply again?	You need to read the information handouts clearly and ensure that your business meets the eligibility criteria before you decide to apply. You can apply again if your business has been rejected and you have received a notification from IOM. If your business is still on the waiting list, it means it is pending our review, the system will not allow your application to proceed.
I don't have an email address. Can I still apply?	The email address is optional, you can apply without adding it to your application. IOM needs at least one communication channel to communicate with the applicants.
Will you make the eligibility criteria more flexible for future grants?	IOM adjusts the selection criteria based on the market assessments and the needs in the targeted communities. The main changes to the criteria every time are the sectors of intervention and the target locations since these are based on the Market Assessments recommendations.
I have spent most of my money on rehabilitating the business, but I need money to complete it. How are you going to measure the value of what I have spent and how can I do financial justification?	You can show previous purchases, including receipts of machinery already purchased within the last 6 months. If you don't have that, photos and a description may be accepted, but this is determined on a case by case basis. This information is not required until the full application. This will also be physically verified by IOM as part of the selection process hence accurate information should be submitted.
I have purchased some second-hand machines from different places, I can't provide invoices for that, how do I financially justify that?	You could demonstrate by photos and descriptions of the amount invested in the business recently, then IOM staff will verify the information during site visit. However, if you cannot prove that the machinery was purchased in the last 6 months, it will not be considered a matching contribution, and this may negatively affect your chances of being selected.

I have no money to contribute to the project. I have lost all my capital, and this should be for poor people?	The purpose of the contribution is to amplify the impact of the limited funding IOM has and demonstrate a commitment to the success of the project. It will not exclude the person from applying but it would help their chances if they could match IOM's contribution.
The business was destroyed, and I have already started rehabilitation but couldn't complete it due to a lack of money so can I apply for the grant before completing and operating the business?	To qualify for EDF grants you need to have an operational business by the time of the application. However, IOM releases call for applications specific for destroyed businesses, you need to keep an eye on IOM social media platforms to get updates on when these calls will be open. <a href="https://www.facebook.com/IOMIraq">https://www.facebook.com/IOMIraq</a>
I have rehabilitated my business and I'm operating now, there is a demand and I want to expand. Can I apply too?	Yes, you can apply. IOM's main objective is to fuel business expansion and increase the need for labor, so having a clear demand for your product would help prove that the labor is needed.
I am running the business for less than one year and there is market demand for the products in the local market and outside the city. Can I apply for the grant to enhance the business and meet the market demand?	In order to qualify for an EDF grant, your business needs to have been established for at least 4 years, so you do not qualify.

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### APPLICATION PROCESS

I am having difficulties accessing the application page. What can I do?	You can ask for help from IOM staff to help you with access. You can reach out to the IOM team through different channels which are mentioned clearly in the flyers. This includes the complaints box on the website, the IOM toll-free number, or the email address of the program team.
The person handling the helpline should be able to arrange an in-person meeting. But what happens if the business is located far from where IOM staff are operating?	The only locations where IOM staff can't go are locations where there are severe security concerns. However, in such situations IOM staff can call you and explain to you the process may be through a video call.
When I applied, I did not receive any message confirming the submission. How do I know if the application was successfully submitted?	You can ask for help from IOM staff to help you with access. You can reach out to the IOM team through different channels which are mentioned clearly in the flyers. This includes the complaints box on the website, the IOM toll-free number, or the email address of the program team

### SELECTION PROCESSES

How are businesses being selected for the grant (what is the selection criteria)?	The selection criteria used to determine applicants for the further stages is provided in the Call for Expressions of Interest made available when you applied.
Do any sectors indicated in the eligibility criteria have a priority?	All sectors mentioned in the specific call are equally prioritized.

Can two businesses in one family (same PDS) be selected for the grant if both businesses match the criteria?	The owners of businesses need to be from different PDSs. IOM doesn't support the same family twice.
Can applicants who were previously rejected receive more specific feedback on why they were not selected?	Applicants can refer to the flyers distributed during the call for application and compare the information to get a better understanding of the selection process. However, you can contact IOM throughout the communication channels mentioned in the flyer to get individual detailed feedback.
How will I be informed if our business is selected/rejected?	You will receive a message updating you on the status of your application. If you have indicated your email address you will receive an email if not you will get an SMS on your phone.
When will you notify us if we are selected for the second stage?	<b>The shortlisted businesses will be notified within 4 weeks after the closing date of the calls.</b>

### HELPLINES

What do I do if the helpline number indicated on the flyer is not working (phone busy, phone switched off)?	You need to call the numbers during the working hours and workdays only. However, if you were unable to reach the call center, you can raise a complaint on the EDF website or send an email to the EDF team through <a href="mailto:IRAQEDF@IOM.INT">IRAQEDF@IOM.INT</a>
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### IT QUESTIONS

Who can support me (who can I call) if there is a technical error with the submission link?	You can ask for help from IOM staff to assist you with access. You can reach out to the IOM team through different channels which are mentioned clearly in the flyers. This includes the complaints box on the website, the IOM toll-free number, or the email address of the program team.
I don't have a laptop. How can I apply?	You can use your phone to apply for the EDF grant, the website has been designed in a way that allows for applications through the phone.
Can I apply using a smartphone?	You can use your phone to apply for the EDF grant, the website has been designed in a way that allows for applications through the phone.
I am having difficulties with the website. Why can I only apply electronically?	Due to COVID19 restrictions and to comply with the social distancing protocols, IOM decided to utilize online platforms to implement its programmes. If you are facing any issues, you can contact IOM staff for help

### GENERAL QUESTIONS

How long does it take from the registration until getting the grant?	It takes between 4-6 months to decide on the applications that are submitted to IOM, since it is a long and comprehensive process to select qualifying applications.
Is hiring additional employees a prerequisite to get this grant?	The main objective of this program is to promote job creation in Iraq, hiring additional employees is the main criteria that IOM considers during the selection process but the hiring should be matched with business viability.

What is the minimum and the maximum amount of this grant?	The Minimum is 5,000 USD and the Maximum is 3,000 USD
Is it possible to pay off debt (or loan) from the grant amount?	IOM encourages investment in new purchases and expansion activities that would increase business productivity and eventually lead to job creation. IOM encourages business to pay off debts from their contributions towards the business expansion and can mention this clearly in their applications.
What does “applicant’s contribution/owner’s contribution” mean?	The Enterprise Development Fund is a matching grant in which the business owners need to take responsibility for some purchases to achieve a realistic expansion. The chances of getting the grant is higher for businesses with higher contributions. For instance, an expansion plan for a business costs 25,000 USD, the business owner may ask for 10,000 USD from IOM and contribute 15,000 USD towards the expansion.
How do I know the cash value of my business assets?	Business owners can estimate the value of their business by counting the items that their business own and calculate the market price or cost for each item.
What is a PDS number?	PDS is the Public Distribution System Card that is used to access the ration baskets distributed by the government
What is an ID number? (what/which ID)?	ID is the Identification document of everyone. The document that has the picture of the person and their details.
What is meant by a business location? Is the current business location or a new branch location after the expansion?	The business location is the Current location where the business runs its operations from.
What is meant by a business name? Is it the registration name (license name) or the name on the business signboard?	The business name is the one on the registration documents. However, if the business is not registered the name of the business on the signboard is to be considered.
Who is meant by the business owner’s name? The person who manages the business or the original business owner?	The original Business owner.
One of the employees is my family member. Should he/she be considered when indicating the number of employees?	Yes, you need to count all the employees working for your business who are above 18 years old and you are paying them a salary or wage.
Why is the registration period so short?	IOM opens the calls for applications for 3 weeks which we believe is enough for business owners to apply.
Is IOM planning to support newly established businesses in the future?	This is not part of IOM's plan for 2021. however, this might change in the coming year, but we cannot promise neither guarantee.
When will be the next EDF rounds? What sectors will be included?	We don't have this information currently! The sectors are decided based on the market assessments in each location. You need to keep an eye on IOM social media platforms to get

	updates on the next rounds. <a href="https://www.facebook.com/IOMIraq">https://www.facebook.com/IOMIraq</a>
How can I be informed of the new EDF opportunities?	You need to monitor IOM's social media platforms to get updates on the upcoming opportunities?
Where can I see/find the list of eligible BNFs?	The list of Beneficiaries is confidential and only accessible by authorized IOM staff.
I have applied for compensation from the government; I'm waiting for their response? If I re-open, they would not give me that. What should I do?	This is your decision. We are only giving a maximum of \$ <del>3025</del> ,000 to a small number of businesses.
I have more than 2-3 factories that have been destroyed. Can I apply for all of them separately or only one can be considered?	Each expression of interest should be for one business, which could have multiple factories.
Will you share our information with others?	Although we are taking information that we understand is sensitive, all personally identifying information you give us is confidential. Your identifying information will not be shared with any regulatory commission, organization, individuals or body.
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Does the grant include the owners of factories who want to run their factories with solar panels?	The grant is intended to support businesses that are functioning in the renewable energy sector, not businesses who intend to use solar panels.
What types of renewable energy that are supported by this grant?	This is clearly outlined in the EDF-r call flyers, kindly carefully read the flyers to understand the types of renewable energy eligible for granting.