

**PROCEDURE N° 2022-11 CEB/TAM/LD**  
**Partnerships and Financing for Migrant Inclusion (PAFMI)**

n°	Question	Answer
1	Could you please provide a comprehensive list of past and existing CEB borrowers eligible for partnership for the PAFMI project for Czech Republic?	<p>Please find below a list of past and existing CEB borrowers in the Czech Republic that might be relevant to PAFMI:</p> <ul style="list-style-type: none"> <li>•Czech Republic</li> <li>•SG Equipment Finance Czech Republic s.r.o.</li> <li>•Komerční banka, a.s.</li> <li>•Národní rozvojová banka, a.s.</li> <li>•Česká spořitelna, a.s.</li> <li>•UniCredit Leasing CZ, a.s.</li> <li>•Československá obchodní banka, a.s.</li> <li>•UniCredit Bank Czech Republic and Slovakia, a.s.</li> </ul>
2	Would it be allowed to subsidize the interest rate of microloans with some of the funds?	Provisions of losses, debts and potential future liabilities are not eligible for funding. Proposing this type of activity is not encouraged as the use of the grant received by implementing entities (i.e. MFIs) to subsidize the interest rate of loans for migrants could be perceived as financing their (i.e. MFI) own interest rates and covering their own losses.
3	Could the lead partner or partnership organize a microgrant competition for say 10-15 business plans, as a practical way of self-employment? Would that be eligible?	It is not clear if the question refers to a prize (for the best business idea/plan as part of a competition) or to a grant to be used for a particular purpose. While this is eligible for funding under PAFMI, the proposals should clearly describe the alignment of this type of activity to the objectives and expected results/impact listed in the PAFMI Guidelines for Grant Applicants of the Call for Proposals.

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4	At least one of the applicants in the partnership must be a public administration; can the costs incurred by a public administration be included?	All types of costs falling under “eligible costs” and incurred by the beneficiary and/or affiliated entity (as stated in section 2.3.5.1 of the Guidelines for Applicants and as further specified on the template Grant Agreement) can be included. If a public administration is a beneficiary and or/affiliated entity, their costs incurred can be included.
5	Does the public administration have to fill in (A) Experience in similar projects in the past 3 years and (B) Experience in other projects in the past 3 years?	Sections (A) and (B) should be filled-in by all partners (lead and co-applicants) in the partnership and any affiliated entities concerned. If a public administration is a lead applicant, co-applicant or an affiliated entity, their experience should be outlined in sections (A) and (B).
6	If we wanted to submit an application for a <b>new Pilot Project</b> , for an amount of aprox 200-250k euro, should we submit under <b>Lot 1</b> ? Or Lot 2?	Proposals for pilot projects are only eligible under Lot 1. The budget proposed for the implementation of pilot projects should be a minimum of EUR 500,000 and a maximum of 1,000,000.
7	Does the project allow the possibility to deliver non-repayable loans combined with microcredit in some business cases?	While provision of non-repayable loans (or grants) is generally eligible for funding under PAFMI (provided that proposals clearly describe the alignment of the activity with objectives and expected results/impact of PAFMI), provision of microcredit/microloans is not.
8	Could please clarify if the grant is just a loan or the non-refundable grant for the grant takers?	The question is not very clear. From what is understood, we can confirm that the funding provided under this call for proposals is fully grant. If this answer is not clear, please write to us again explaining in more detail your question.

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9	Can a non profit organization that the members are local communities (not individuals) be a partner and the entity is treated as NGO in terms of the tenders	Yes, in principle a membership-based NPO (with public authorities as members) could be considered as an NGO for purposes of PAFMI. Please note that the partnership should still fulfill the criterion of consisting of at least one public administration/authority.