

Call for proposals – Housing and Empowerment of Roma (HERO) Pilot Project

CEB

Questions and Answers

Question 1

The final beneficiaries' category

The category of final beneficiaries should be ROMA, or is it permitted to be any disadvantaged people? How will we demonstrate the belonging of the final beneficiaries to the category of disadvantaged people and/ or ROMA?

Answer 1

The HERO Pilot Project is based on an inclusive, territorial approach: everyone in the selected sites could become a beneficiary of HERO. However, one of the selection criteria for choosing the pilot sites, should be the percentage of Roma population in the given municipality. Therefore, while the project envisages reaching marginalized Roma communities due to their significant levels of socio-economic exclusion, there is no expectation for the final beneficiaries to be exclusively from Roma communities, as long as the beneficiary lives in one of the chosen pilot sites.

There is no set methodology to demonstrate belonging to the category or disadvantaged people and/or Roma.

Question 2

The saving scheme and the project implementation period

Could the saving scheme last for more than 12 months (for example, 20 months)? If so, could the project implementation period be extended to 36 months?

Answer 2

At this early stage, the project implementation period cannot be extended. The applicants should present projects with an initial planned duration that does not exceed 29 months as stated in the Guidelines for Grant Applicants. While the savings scheme has been initially envisaged to take place in 12 months, applicants can propose longer saving schemes if duly justified in the application. It is not expected that all activities and specifically the construction of all houses be concluded during of the contractual timeframe of the project implementation period under this Call for Proposals.

Question 3

Local municipalities; Project implementation area

The municipalities (and the project implementation area) should be rural and/ or urban? For example, should a large municipality's marginal and poor neighborhood be appropriate for the project objective?

Answer 3

There are no set specifications about whether the project implementation area should be rural or urban. One of the selection criteria for choosing the pilot sites should be the percentage of Roma population in the given municipality. Annex D to the Guidelines "List of Suggested Municipalities" could serve as guidance for applicants in selecting the project implementation area.

Question 4

Disbursement of the first tranche

The first tranche will be disbursed based on expenditure evidence, or will it be a pre-financing?

Answer 4

The first tranche will be pre-financing.

Question 5

Self-construction of incremental housing

Instead of the self-construction of incremental houses, could the final beneficiaries buy modular houses to install on the land?

Answer 5

Please define the modular houses for CEB to better able to understand whether this would fit under the overall concept of the HERO Pilot which is based on the premise of selected beneficiaries constructing or renovating their own houses themselves.

Question 6

Deadline for submission of application

Could the deadline for submission of the application be prolonged by one month (29 October)?

Answer 6

The deadline for the submission of applications as been extended by two weeks and the deadline for submission of applications is now 14/10/2021 - 18:00 CET.

Question 7

Regarding the eligibility of applicant and co-applicant

What is your definition for micro-finance institution? Are non-profit organizations such as foundations also eligible? If yes – are NGOs eligible as applicant and/or as co-applicant? What type of documentation would you require as proof of (micro-finance) experience?

Answer 7

The lead applicant is widely defined as a micro-finance institution or another financial intermediary established in Slovakia, Bulgaria or Romania that offers financing schemes targeted to disadvantaged social groups in the country concerned.

The lead applicant should demonstrate its lending track record, also in terms of volume and number of loans, and specific experience of providing micro-loans of at least the scale comparable to the amount available under HERO (per respective country) for the purpose of mitigating risks relating to microloans (i.e. for the Risk Mitigation Mechanism). They will also have to demonstrate economic sustainability, and stable and sufficient sources of finance. Proof of micro-finance experience can include insurance and savings schemes/products. As the lead applicant will design and be responsible for the implementation of the Risk Management Mechanism (RMM), CEB expects the lead applicant to possess credit risk modelling capabilities and be able to lend directly.

The application must be submitted by a lead applicant and at least one co-applicant and they must act together in the implementation of the action. The co-applicant may be an NGO. In the Grant Application Form (Template), in section 2 on Information on the Lead Applicant, the Co-Applicant and Affiliated Entities,

the co-applicant can tick the box corresponding to NGO while there is no such option for the Lead Applicant to have the legal status of an NGO.

Question 8

Deadline for submission of application

Would you be so kind and please share the reason why session meeting and application submission deadline was postponed? We would like to understand context.

Answer 8

Given that the call for proposal was published in the summer, during the vacation period, it was decided to extend the deadlines to allow for greater participation of the applicants.