

MINUTES OF INFO SESSION MEETING

Project Name: PARTNERSHIPS AND FINANCING FOR MIGRANT INCLUSION (PAFMI)

Project Reference: 2022-11/CEB/TAM/P/LD

1. Time and place of info session meeting

The info session meeting was held on 03 June 2022, starting at 15h00 (Paris time), via ZOOM video conference.

2. Attendees:

- Representatives of the Council of Europe Development Bank: Nida KRASNIQI, Constantino LONGARES BARRIO, Majda SKRIJELJ and Svetlana CVOROVIC.
- Representatives of the potential applicants as per the list given in Annex 1.

3. Introduction

In the opening part, Mr. LONGARES BARRIO welcomed all attendees on behalf of the CEB. He explained that the purpose of the meeting was to provide the participants with an opportunity to directly contact the PAFMI project team and learn more about innovative aspects of the project aimed at encouraging the “bundling” of grant and loan funds. Finally, he informed participants that the meeting was recorded for the purpose of notes preparation and that the recording would be kept until the end of the evaluation process.

4. Brief presentation of the PAFMI project

Ms. KRASNIQI briefly presented the PAFMI project funded by the European Commission through DG HOME using AMIF funding. In the presentation provided in Annex 2 the following aspects of the project have been highlighted:

- The objective of the project;
- The main sectors covered by the project;
- Geographical coverage;
- The main components of the project;
- Eligibility of applicants;
- Actions eligible for funding with more details on two lots and
- Timeline of the project.

5. Q&A

The following questions have been raised during the meeting:

No.	Question	Answers
1	How many projects does CEB envisage to finance, on average, compared to the funds available?	It will depend on the number of quality proposals received and on the specific costs for each project. CEB intends to use all of the available funding.
2	Is a partnership of organizations from the same country acceptable or is it necessary to team up with organizations from other countries?	Yes, you can partner with organisations from the same country. Such partnerships are expected to be the norm. We expect that organisations working in different sectors and coming from the same country, region or city are likely to team up for this Call for Proposals. The partnerships can also consist of organisations from different countries. When it comes to the participation of international organizations, this question has been asked in writing and a clarification on this has been published on the Bank's website under the information on the PAFMI Call.
3	Can some of the funds be used to pay mentors/coaches who assist in training courses for migrants?	Salaries of persons engaged to work under the project in general represent eligible costs. For more details on eligible costs, please refer to the Guidelines for Applicants, Article 2.3.5 and to Annex B-Budget.
4	If an organisation does not yet have a loan or is not yet in the process of discussing with the CEB on a project, the organisation cannot apply for the first part (projects) but only for the second one: preparatory activities?	That is correct. For Lot 1, at least one partner from the partnership has to be linked to the CEB. If your organisation does not have this link, you can try to find a partner that is working with CEB already. Otherwise, if no organization within the partnership has a relationship with CEB, then such a partnership would only be eligible for Lot 2, provided that other conditions of eligibility are met.
5	Could you provide some examples of activities for Lot 2?	Any preparatory activity that relates to preparing for project implementation may be considered for Lot 2, such as: pre-feasibility study, feasibility study, investment plan, cost-benefit analysis, SWOT analysis, detailed design etc.
6	In Lot 2: do you also need a partner who is a public body/ administration?	At least one of the applicants in the partnership must be a public administration/ public body (including publicly-owned enterprises) operating at the local and/or regional level - this is applicable for both lots.
7	Would it be allowed to subsidize the interest rate of microloans with some of the funds?	The response to this question will be provided later after verifying eligibility requirements of AMIF funding.

8	What kind of projects are envisaged for Lot 1?	The Guidelines for Applicants contain the guiding lists of potential activities for each of the sectors>Just to name a few: language training, advanced TVET activities, entrepreneurship mentoring, preparing specific migrant targeted microfinance products, provision of school equipment for migrant children, etc. Please note that those lists are non-exhaustive and applicants are encouraged to come up with their own proposals.
9	Are activities in Lot 1 100% grant funded?	Yes, activities in both lots will be 100% grant-funded. For example, if you are applying for lot 2 with a feasibility study for a proposed project, in case of an award, that activity will be 100% grant-funded. Then, the follow-up project for which the feasibility study is prepared could be potentially financed from the CEB loan or some other financial instrument.
10	Could you please elaborate on capacity building targeted to MFIs?	This would depend on the needs that each MFI has. From CEB experience in working with MFIs through different loans, MFIs need help in developing specific products for migrants or further support in business development services.
11	Is it possible also to plan a few microloans as part of the entrepreneurship development activity?	The funding of the microloans would not be possible within the PAFMI project due to eligibility requirements related to AMIF funding.
12	Should there be a connection with the national AMIF funding in this area?	No, there is no requirement of having a specific linkage.
13	The question is regarding the follow-up project for Lot 1: is it possible to have entrepreneurship loans financed by CEB? For example, the project within the PAFMI is related to the training in entrepreneurship skills; Is it possible that as a follow-up of this training, CEB provides the business start-up loans?	It should be noted that CEB is not working with individuals i.e. does not provide individual (personal) loans. However, the described project- training in entrepreneurship skills for migrants - would be eligible for PAFMI. As a follow-up, trainees can apply for a business start-up loan at any financial institution they choose. There is a possibility that such a loan is funded from one of CEB's projects with MFIs.
14	How would you describe a high-quality project in this context?	The Guidelines for applicants provide clear instructions on what brings added value to proposals.
15	If the project consists of, e.g. entrepreneurship training for migrants and afterwards we see that they start their businesses, would it be possible for the MFI to apply for a CEB loan to finance microloans as a follow-up of the PAFMI project?	In principle, it is possible – for the MFI to apply for such a loan at CEB. CEB does not have an open call for such loans. Organizations have to contact the CEB's country managers to identify the possibilities of a loan and to develop the project together. In this regard, it should be noted that the loan approval is subject to internal CEB appraisal.

16	In Lot 2, is it possible to prepare the feasibility study that would focus on the recognition of the needs and design of the product that is best fit to answer to needs of migrants in the specific country?	Yes, the described approach can be classified as the needs analysis that could qualify as the preparatory activity for the project.
17	What are CEB's expectations regarding the level of readiness of a financing product/ instrument for migrants after implementing the project?	The activities implemented within the PAFMI project are expected to help migrants to be more apt to use financial instruments in the future. Moreover, by the end of the PAFMI project, we expect to have some emerging lessons on value added in the sourcing and "bundling" of funds i.e. in connecting this grant-funded component with existing, past, or prospective loans.
18	Can the project cover the pilot of a new model of actions dedicated to migrants?	Yes, there is no restriction on that. The project could pilot the new approach but could also use the model of previously successful approaches.
19	Could the lead partner or partnership organize a micro grant competition for, for instance, 10-15 business plans, as a practical way of self-employment? Would that be eligible?	The response to this question will be provided at a later stage in writing.
20	In the case of migrants who are in the early-stage application process in one of the countries and want to start a business, is it possible to use the funds as an extra guarantee in the case when the migrant is not sure if he/she can stay in the country?	Guarantees are not eligible for the PAFMI project.
21	Can proposals include existing/ongoing activities and projects or only new projects?	The proposals can include the replication of the existing or the past activities that were proved to be successful.
22	Where will the answers to the questions be published?	The answers to the questions raised during the meeting will be sent to all participants via email and published on the Bank's webpage in the Tender section (below the initial Call for Proposals): Tenders CEB (coebank.org)
23	Building on the list of all the past and existing borrowers of CEB published on your website, we wanted to know if you are planning to introduce a section on your website with a list of potential applicants that are interested to partner with the existing or past borrowers.	We have not foreseen introducing such a section on the CEB website. Please note that the list of borrowers that you are referring to is non-exhaustive. If you are interested in obtaining more specific information on CEB borrowers, please send the inquiry as envisaged in Article 2.4.4 of the Guidelines for Applicants, and you will be provided with a more comprehensive list of the borrowers for a certain country, region, or city.

25	On the mixture of grants and loans: in the current stage it is 100% grants, but does it need to result in a CEB loan eventually?	At this point, the project is 100% grant-funded and it does not have to necessarily result in a new loan. But for Lot 1 it has to be linked to a past, ongoing or prospective loan.
26	When can we anticipate the list of projects to be funded?	According to the indicative schedule, the evaluation of proposals will be carried out during the summer. The decision on the grant award will be made tentatively in September and will be followed by the negotiations and signature of grant agreements with selected organizations.
27	Can you cover the costs of the proposed projects retroactively (prior to a grant agreement) and when does the eligibility period start?	As envisaged in Guidelines for Applicants, Article 2.3.5.2 and Model Grant Agreement, Article 3: the eligible costs must be incurred within the implementation period i.e. within the period from the date of effectiveness of the Grant Agreement to the Completion Date. This implies that the cost of projects cannot be covered retroactively.
28	Could you share the email to which we could send the requests for clarifications?	As stipulated in Guidelines for Applicants, Article 2.4.4 the address is: pafmi_cfp@coebank.org
29	Is it possible to receive a complete list of prospective, existing, or past CEB borrowers?	A non-exhaustive list of CEB borrowers/projects, that is referred to in the Guidelines for applicants Article 2.3.1, is available at the following link: https://coebank.org/en/project-financing/projects-approved-administrative-council/ If you are interested in obtaining more specific information on CEB borrowers, please send the inquiry as envisaged in Article 2.4.4 of the Guidelines for applicants, and you will be provided with a specific comprehensive list of the borrowers for a certain country, region, or city.

30	Please provide more information on how to identify prospective, existing, or past CEB borrowers.	<p>It is important to highlight that this Call for Proposals is aimed at increasing the bundling of grant and loan funds. This is why the eligibility for Lot 1 is conditional upon the participation of at least one perspective, existing, or past CEB borrower in the partnership. Lot 2, however, is open for partners that could become CEB borrowers in the future.</p> <p>As some potential applicants might be institutions that are not eligible for CEB funding, they have the possibility to approach those that can/or already have borrowed from CEB in order to form a partnership for the purpose of implementing the PAFMI project.</p> <p>In order to better understand which types of institutions can receive CEB loan funding, please find more details on the CEB website: https://coebank.org/en/project-financing/how-access-ceb-financing/</p> <p>In general, CEB does not provide loans to individuals or companies, but mostly to public institutions, foundations, or financial intermediaries.</p>
31	We are already expecting results on an AMIF proposal. This doesn't create any conflict in case we would like to apply for CEB funding as well at the same time for another project as CEB manages these particular funds for this call. Is this correct?	Yes, that is correct.
32	How many projects in Lot 1 would CEB aim for?	We do not have any specific preferences. This would depend on the number of quality proposals received and the specific costs budgeted for each project. Our goal is to award all of the available funds.
33	We are a current CEB borrower, so we are eligible for Lot 1. When preparing the proposal, do we need to aim for further future CEB funding or can it be an 100% grant funded project?	In this case, it is not necessary to link the existing project to the potential CEB loan. In the application form, you only have to provide more details on the current loan and explain the link with the activities that will be grant-funded.
34	The City of Sopot, Poland expressed interest in finding partners for their application in response to the Call for Proposals on PAFMI.	

6. Closing remarks

A short poll conducted at the end of the meeting showed that a total of 10 participants have the status of existing or past CEB borrowers.

The attendees were invited to start early with preparation of the proposal so that they have enough time to request any necessary clarifications.

In the case of a large number of requests for clarification, the possibility of an additional info session meeting will be considered.

The meeting was closed at 16h00 (Paris time)

- *Enclosed:*

- Annex 1: List of participants

- Annex 2: Presentation of the PAFMI project

Annex 1 - List of participants

No.	Organization
1	Polska Fundacja Przedsiębiorczości, Szczecin, Poland
2	SkillLab, Amsterdam, The Netherlands
3	Live Foundation, Espoo, Finland
4	Neuvova Vantaa-projekti, The City of Vantaa, Finland
5	Qredits Microfinanciering Nederland, Almelo, The Netherlands
6	SIS credit, Sofia, Bulgaria
7	Adie, Paris, France
8	The Ministry of Development & Investments, National Coordination Authority Special Service for Strategy, Planning & Evaluation, Athens, Greece
9	The City of Ghent, City Manager's Office - Strategic Funding, Belgium
10	Lisbon Municipality, Portugal
11	Noris-Arbeit (NOA) gGmbH, Nuremberg, Germany
12	Wroclaw Municipality, Poland
13	Igoumenitsa Municipality, Greece
14	BCR Social Finance IFN SA, Bucarest, Romania
15	The City of Fundão, Portugal -
16	Tatanaio, Rotterdam, The Netherlands
17	The City of Espoo - Economic Development and Employment, Finland
18	The City of Sopot, Poland
19	The Council of European Municipalities and Regions www.inclucities.eu
20	ACEDO – Asociatia Centrul pentru Educatie si Drepturile Omului, Bucarest, Romania
21	Depot Lab Barcelona Coworking, Barcelona, Spain
22	The City of Malmo (MALMÖ STAD - Gymnasie- och vuxenutbildningsförvaltningen) Malmö, Sweden
23	International Federation of Red Cross and Red Crescent Societies, Country Delegation, Greece
24	Adana Metropolitan Municipality, Türkiye
25	The City of Vantaa, Finland
26	Hellenic Red Cross, Athens, Greece
27	ANKON Consulting, Ankara, Türkiye
28	Danish Refugee Council Greece, Country Office



EMPOWERING OPTIMISING LEVERAGING



Partnerships and Financing for Migrant Inclusion

PAFMI

Information Session: Call for Proposals

Agenda

- Brief presentation of PAFMI Action
- Q&A – Call for Proposals

Introduction

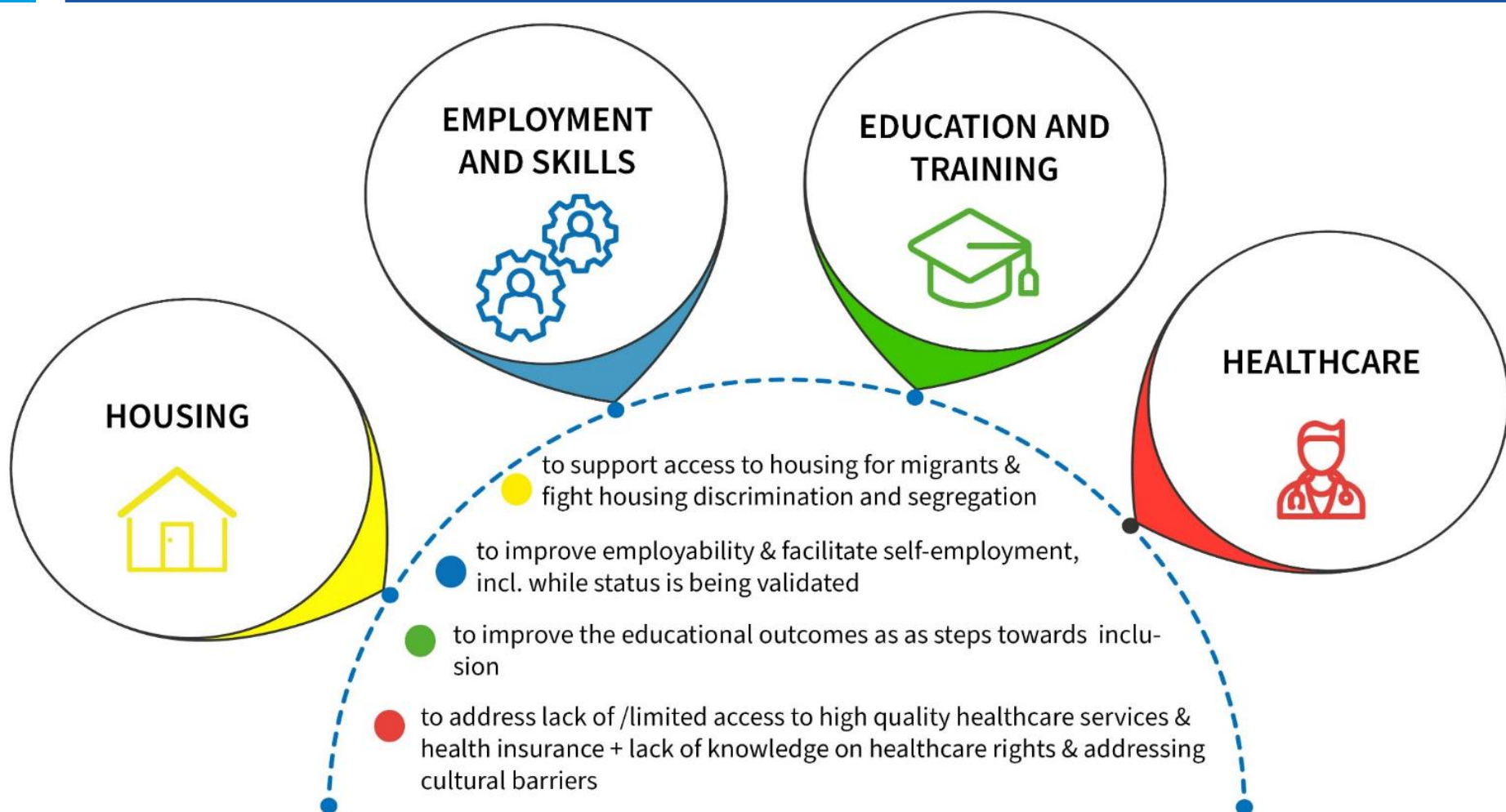
- Project funded by the **European Commission/** Directorate General for Home Affairs and Migration (**DG HOME**) through the Asylum, Migration and Integration Fund (**AMIF**)
- Encouraging and piloting the use of **financial instruments** for migrant inclusion projects
- **“Bottom-up”** approach

PAFMI Objectives

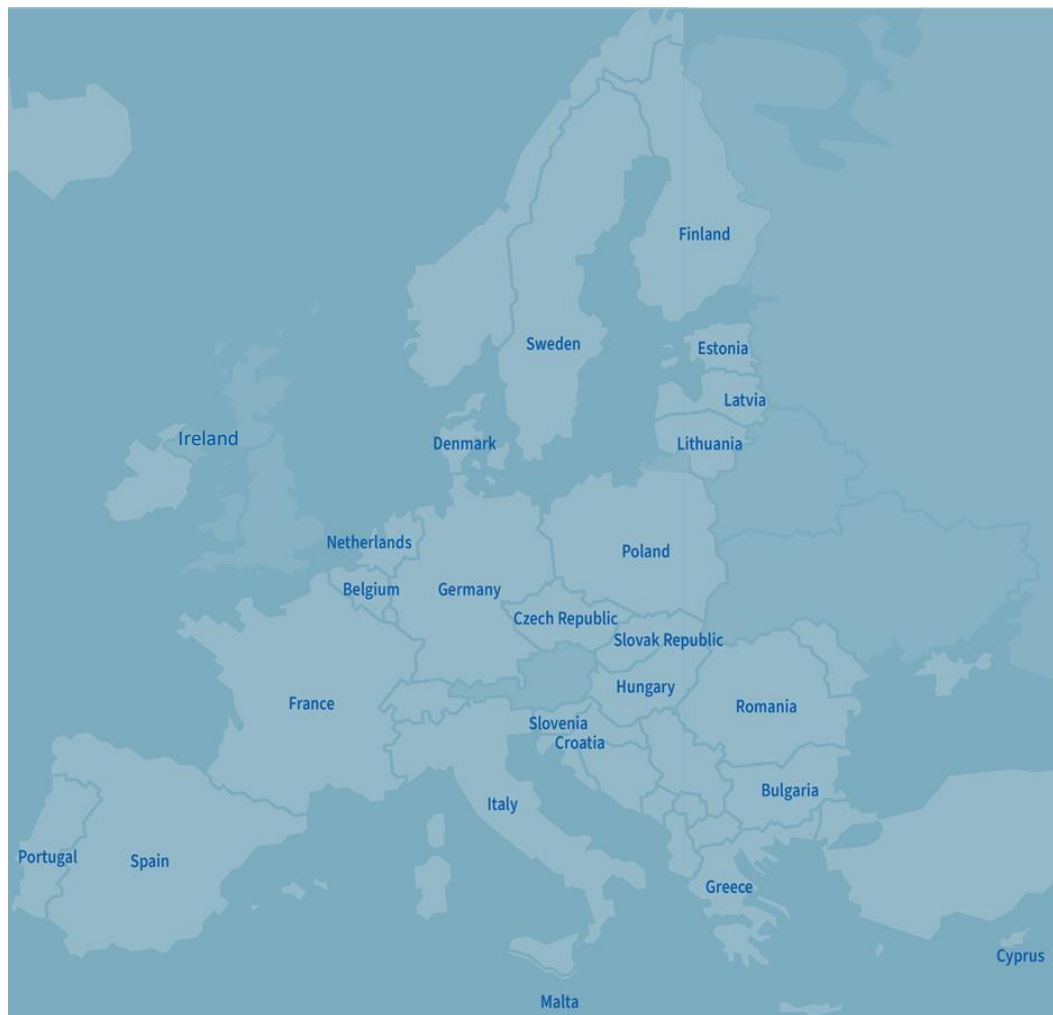
- To improve the inclusion of *migrants** at local/regional level in EU Member States through the development of **new multi-stakeholder partnerships** and **new forms of financing**.
- To increase financing for inclusion of migrants by **bundling grants and loans** and assess their feasibility.
- To fund the implementation of soft measures and technical assistance in the four sectors of interest: (i) **housing**; (ii) **employment and skills**; (iii) **education and training**; and (iv) **healthcare**.
- To **disseminate the best practices** and **lessons learned** from the implementation of the pilot projects and other activities which promote the bundling of grants and loans.

**third country nationals*

Sectors of interest & desired outcomes



Geographical Coverage (EU MS who are CEB MS*)



**Apart from Denmark, who can participate on a no-cost basis*

PAFMI's main components

1. Funding for projects and/or project preparatory activities

- Competitive process as per CEB Rule No. 01/2020 laying down the CEB's competitive procedures to award grants
- Available Budget EUR 2.7 million

2. Dissemination of best practices and lessons learnt

- Dedicated consultant for technical monitoring, collection and dissemination of best practices & lessons learnt

Who can apply to the Call for Proposals?

- Partnerships consisting of:
 - Public administrations/ public bodies (including POE)
 - Financial and non-financial institutions;
 - Non-governmental organisations.
- Past, existing, or prospective CEB borrowers (depending on Lot)
- Working at the local/regional level and/or partnered with a local/regional entity for the implementation of the activities.

What actions can receive funding?

- **Projects (soft measures) or Projects in conjunction with preparatory activities (TA) for new projects** to be potentially financed with a CEB loan. The available budget is between EUR 500,000 and EUR 1,000,000. One of the applicants should be a past, exiting, prospective CEB borrower.
- **Preparatory activities** for new projects to be potentially financed with a CEB loan. Maximum available budget is EUR 350,000. Open to non-CEB (past, existing, prospective) borrowers.

Implementation timeline – maximum 24 months.

Potential Project Preparatory Activities

- Pre-feasibility and Feasibility Studies;
- Investment Plans;
- Project detailed designs;
- SWOT Analysis;
- Cost-benefit analysis; etc.

Activities should fall within the four sectors of interest. Projects combining activities in several/all sectors are encouraged.

Dissemination of Best Practices & Lessons learnt

- Technical monitoring of the activities, leading to:
 - Mid-term Monitoring Report; and
 - Final specific report
- Trainings for interested actors in EU Member States
- Written production (technical notes, brief, etc.)
- Final closing event on presentation of outcomes of the implemented activities.

Timeline

- **Project kick-off:** February 2022
- **Launch of the Call for Proposals:** May 2022
- **Starting date of pilot projects:** September – December 2022
- **Project closing:** February 2025

Q&A Session



EMPOWERING OPTIMISING LEVERAGING



Partnerships and Financing for Migrant Inclusion

PAFMI

Information Session: Call for Proposals