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***Project:* Women’s Opportunities in Market, Economy and Networking (WOMEN)**

GUIDELINE FOR ‘STARTUP’ GRANTS



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**Introduction**

Women in the Kosovo economy represent only 10 percent of entrepreneurs or business owners, for business that are usually micro or small and only 3 percent of all business loans go to women. Businesses started and run by women generally are smaller, quite prevalent in the informal sector and less likely to operate in high added value sectors with growth potential. As a result, a big number of these businesses do not have skills and knowledge to become bigger, successful and sustainable businesses that have more employees, and from a non-employer companies become employer companies. This is mostly attributable to the difficulties women encounter in gaining access to credit, information, potential markets and technology, while, in the meantime dealing with family obligations and social norms in their communities.

This project will tackle women in business in two stages: the ones that have established businesses but still needs capacities to have their businesses functional; and the ones who are at an early stage of development or who have innovative ideas to start a business. Capacity building for women owned and co-owned businesses will be the core to this project as well as the start-ups for the innovative ideas for women at their early stages of business and entrepreneurship. The intervention and support package for the beneficiaries will be tailored and designed based on the needs identified for individual businesses/initiatives.

That is why we have foreseen the initiation of a brand ‘Women Owned Business’ followed by promotional campaign. This brand will not only empower the already formed businesses but will also empower and encourage women to open businesses as only 13 percent of businesses in Kosovo are owned by women. By branding them, business owned by women will be easier identified and therefore empowered more.

Another focus of the project is the cooperation and coordination among women owned of co-owned businesses and potential future social businesses. This will be done through a B2B event, through study visit with businesses outside of Kosovo, through joint workshops and fairs.

Part of this project will also focus in supporting rural women who are organized as association with economic mission to transform into social businesses once the law on social businesses is approved. This law will improve the chances of marginalized and non-educated women to succeed in their entrepreneurship. Therefore, by having a number of women’s associations transform into social businesses will be a very good option for groups of women who want to develop jointly some economic activities knowing that Kosovo is very small.

**Overview and objectives of the ‘Startup’ Grant Scheme and eligibility criteria**

This chapter of the Grants Handbook provides an overview of the Startup grant program, eligibility criteria, activities and costs that may qualify.

**The purpose of the Grant scheme “Startup”**

The project is intended to provide direct grants for women business startups in Kosovo. The goal of start-up grants is to increase women's employment and self-employment in order to improve women's position in the economy and overall economic development in Kosovo.

**Objective:**

The overall aim of the Start-Up grant scheme is to attract the most innovative ideas with the potential to export and create employment and self-employment for women.

**Specific objectives are:**

* Creating employment and support for the labor market in Kosovo;
* Developing women's businesses in Kosovo;
* Increasing competition in the private sector in Kosovo;
* Improving existing / new products, processes and services through innovation;
* Increased export of Kosovar products and services.

**Eligible Applicants:**

•To be eligible for a grant, the applicant or group of applicants must be over 18 years of age legally constituted in Kosovo;

• Eligible Applicants are those who are just beginning to create the idea of ​​starting a business or having a business within the past two years.

• Those businesses that are registered must prove it with a business registration form;

• Business ideas that are started by a businesswoman or a woman business co-leader are eligible to apply;

•To be eligible for funding, grant recipients must apply with a potentially marketable product or service and a plan to generate revenue and profitability.

• To be eligible for funding a business must have a potential employment opportunities;

• The business idea should be clearly and precisely formed;

• Business should have a potential for export.

**Grant Allocations**

The total amount made available in this call for proposals is 84,000 EUR. We will be making 28 direct grants (totalling 84,000 EUR) that will be given as new ideas.

**The size of the Grant**

Maximum grant value is EUR 3,000 for proposing the business idea. Applicants may not submit more than one application. Kosovo- Women 4 Women reserves the right not to distribute all available funds if the proposals submitted do not meet the selection criteria.

# Eligible costs

* The development and testing of the product/service
* Salaries
* The purchase of the equipment’s/licensing or IT programs
* Activities of the project.

# Grant Application

All interested applicants must complete the application form and submit the required documentation in PDF form at [women@k-w4w.org](mailto:women@k-w4w.org). Application deadline is - 11 September 2019.

No modifications to the project idea will be allowed after the submission deadline has expired. However, if there is a need to clarify certain aspects or to correct errors, the project management team may contact the applicant for this purpose.

Inquiries regarding application preparation can be e-mailed until **04 September 2019** at [women@k-w4w.org](mailto:women@k-w4w.org) .

Information days for the call for grants will be held in four regions of Kosovo.

**Complaints of the applicants for grants**

Rejected applicants may file a written objection within five business days of receiving the result notice. KW4W examines the objections and gives a written conclusion, which is sent to the complainant within five business days of receipt of the opposition. This written conclusion from KW4W is the final decision.

# Evaluation criteria:

|  |  |
| --- | --- |
| **Criterias** | **Max** |
| 1. Idea/business owned by a woman | 10 points |
| 1. How relevant the proposal is to the objectives and priorities of the Call for Proposals? | 20 points |
| 1. How does the proposal represent the creation of women’s employment and support for the labor market in Kosovo? | 20 points |
| 1. To what extent are the proposed activites approporiate, practical and consistent with the objectives and exdpected results? | 10 points |
| 1. Idea/business with elements of innovation or niche in production | 5 points |
| 1. Idea/business with export potential | 10 points |
| 1. Do applicants have sufficient project management experience, sufficient technical expertise, and management capacity to handle the budget for action? | 5 points |
| 1. Are budget activities properly reflected? | 10 points |
| 1. Facilities available in accordance with business needs | 5 points |
| |  |  | | --- | --- | | 1. Beneficiaries of any grant (if registered)? | 5 pikë | | 5 points |
| **Total points:** | **100 points** |

Applicants are informed in writing for the decision from ‘Startup’ in the “WOMEN” project implemented by Kosovo Women 4 Women regarding their application, and, if rejected, the reasons for the negative decision.

# Grant Scheme Allocation Procedures

This chapter of the Handbook provides a code of conduct for persons engaged in the calling, development, acceptance, filtering, evaluation and monitoring of the Startup Grants program. This provides information on the criteria that apply to the evaluation and award of grants. It also provides an overview of the Grants Commission’s decision-making process.

The Grants Evaluation Committee will consist of three persons, one representative from civil society and one expert in the field, this committee will be monitored by the Project Coordinator.

Every member of the Evaluation Committee will need to fill the documents as stated below:

▪ List of application- The average weight is calculated for each application (up to 100 points).

The points of the Applicant’s application and its presentation are combined for a total of 100 points. Only applications that reach the level of 65 points can be processed for approval.

# Contracting and awarding the grant from the „Women“ Project program

This section of the Handbook addresses the content of the Grant Agreement, the necessary documentation to be kept in each grantee’s files, and the grant allocation procedures.

# Grant agreement

Kosovo -Women 4 Women informs succesful applicants who have been selected for a grant within 5 business days of the Commission’s decision. KW4W- compiles the grant documentation, including the Grant Agreement.

Successful applicants who have been selected to receive the grant are required to submit additional documents within 5 business days of receiving the written notice as stated:

* Proof that the idea/business leader is not under investigation
* Copies of Identity documents-ID’s for each member of the idea/business.

If the applicant fails to submit the aforementioned documents within five (5) business days of receiving the written notice, the application shall be rejected. Grant funds are allocated to eligible costs based on the method and payment schedules as described in the Grant Agreement. Payments are made by direct bank transfer to the bank account of the grantee. Under no circumstances may payments be made in cash, to the account of a private person, and / or to an account abroad.

**Monitoring and Evaluation of Grants from Kosovo-Women 4 Women**

This section of the Handbook outlines the overall grant implementation and monitoring processes implemented by the grantee and KW4W, after signing the Grant Agreement.

**Specific criteria’s that need to be included in the Grant Agreement**

Financial auditing/financial reports:

Each grantee must receive and hold an information session in the form of financial reporting. Reports will occur quarterly for 12 months, original invoices for purchase of equipment and services must be submitted to Kosovo-Women 4 Women.

**Monitoring and Evaluation:**

KW4W uses mechanisms to monitor grantee performance, including evaluating activity results, organizing visits to ongoing grant activities, and reviewing periodic reports. Grant recipients may be required to report data on the needs of performance monitoring reports or plans, as required by the grant award act.