



EUROPEAN COMMISSION

Executive Agency for Small and Medium-sized Enterprises (EASME)

CALL FOR PROPOSALS

Migrants Entrepreneurship Support Schemes

COS-MigrantsENT-2016-4-02

COSME Work Programme 2016

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1. INTRODUCTION AND BACKGROUND

1.1. Introduction

Small and medium-sized enterprises (SME) play a crucial role in reaching the objectives of the Europe 2020 Strategy¹. Whereas they are considered as crucial engines for growth and job creation, their competitiveness is affected by a limited exploitation of international opportunities and innovation prospects in the Single Market and beyond.

In this context, the Programme for the competitiveness of enterprises and small and medium-sized enterprises (2014-2020)², hereinafter referred to as "COSME", aims to promote growth and to strengthen the competitiveness and sustainability of enterprises in the European Union.

The Executive Agency for Small and Medium-sized Enterprises³ (hereinafter referred to as "EASME" or the "Agency") is entrusted by the European Commission with the implementation, *inter alia*, of parts of the COSME programme.

In this respect, this call for proposals, managed by the EASME, implements partially the COSME Work Programme 2016 adopted on 18 January 2016⁴ and amended on 14 July 2016⁵

1.2. Policy Context

Europe is facing an unprecedented wave of migration: European countries have become an immigration destination for many populations facing distress in their home countries⁶. The economic integration of migrants is one of the priorities of the EU comprehensive approach to migration⁷. It is crucial to empower legal migrants⁸ and refugees⁹ to develop the skills and to get access to knowledge and support schemes that can enable them to build a solid livelihood, and also

¹ COM (2010)2020 final of 3 March 2010 "Europe 2020. A strategy for smart, sustainable and inclusive growth".

² Regulation (EU) No 1287/2013 of 11 December 2013 (Official Journal of the European Union L 347/33 of 20.12.2013).

³ EASME was set up by Commission Implementing Decision 2013/771/EU of 17 December 2013 establishing the Executive Agency for Small and Medium-sized Enterprises and repealing Decisions 2004/20/EC and 2007/372/EC (Official Journal of the European Union L 341/73 of 18.12.2013).

⁴ Commission Implementing Decision C(2016)63 of 18.1.2016 on the adoption of the work programme for 2016 and the financing for the implementation of the Programme for the Competitiveness of Enterprises and small and medium-sized enterprises.

⁵ Commission Implementing Decision C(2016)4344 amending Commission Implementing Decision C(2016)63 of 18.1.2016 on the adoption of the work programme for 2016 and the financing for the implementation of the Programme for the Competitiveness of Enterprises and small and medium-sized enterprises

⁶ European Agenda on migration (COM(2015) 240 final)

⁷ Action Plan on Integration (COM(2016) 377 final)

⁸ A broader-term of an immigrant and emigrant that refers to a person who leaves from one country or region to settle in another, often in search of a better life - see EU Immigration portal http://ec.europa.eu/immigration/glossary_en#glosM

⁹ A refugee is defined in Directive 2011/95/EU as "a third-country national who, owing to a well-founded fear of being persecuted for reasons of race, religion, nationality, political opinion or membership of a particular social group, is outside the country of nationality and is unable or, owing to such fear, is unwilling to avail himself or herself of the protection of that country, or a stateless person, who, being outside of the country of former habitual residence for the same reasons as mentioned above, is unable or, owing to such fear, unwilling to return to it, and to whom Article 12 does not apply".

to create added value. This should include the possibility of becoming entrepreneurs and thus contribute to further job creation. Entrepreneurship is one of the ways to ensure the integration and the economic independence of migrants.

The migration challenge can be turned into an opportunity to create more growth and jobs: Europe needs all its talents and migrant entrepreneurs represent a source of untapped potential for creation of new jobs. Already 6.6% of self-employed people in the European Union were born outside of their country of residence, which is more than 2 million people. Of these foreign-born self-employed people, 47% were born outside of the European Union¹⁰. Some studies show that on average immigrants are more prone to set up their own business compared to EU citizens with a non-migrant background¹¹.

There is an economic interest in facilitating entrepreneurship among migrants already living or coming to the EU. Indeed, according to recent studies¹² refugees from Syria and other war-torn countries are on average less educated than the native population or other immigrants: they are twice as likely to have only a lower secondary education or less, and are significantly less likely to have gone to college. According to a survey conducted in Germany in 2014, only 8.3 % of Syrian refugees had a tertiary education, and 80 % of refugees registered as unemployed had not completed any vocational training. It is therefore particularly important to support the migrants who want to become self-employed not only in high-growth sectors but also in low-tech domains, and to provide them as early as possible with the necessary training.

The Entrepreneurship 2020 Action Plan¹³ adopted in January 2013 highlighted already that the Commission would "facilitate entrepreneurship among migrants already present in the EU or arriving for reasons other than setting up business, building on the best practices developed in the Member States, including by local authorities."

The Commission started some initiatives to support migrant entrepreneurship in 2016, aiming to share best practices on business support schemes across the EU and beyond.

A Study on Good Practices in Promoting and Supporting Migrant Entrepreneurship was launched in January 2016. The study collected information on existing support schemes and assessed methodologically good practices to support migrant entrepreneurship. As an outcome, a benchmarking tool was created and 22 inspiring practices presented. The benchmarking tool assessed existing initiatives on the basis of 10 broad categories:

- Visibility;
- Networking;
- Legal and regulatory advice;
- Individual business support;
- Group business training;
- Mentoring;
- Access to finance;
- Facilities provision;
- Language/Cultural sensitivity;
- Impact.

¹⁰ Missing Entrepreneurs 2015, Policies for Self-employment and Entrepreneurship. OECD/European Union 2015.

¹¹ Entrepreneurial diversity in unified Europe, Ethnic minority entrepreneurship/migrant entrepreneurship, IMES and Triodos Facet for the European Commission, 2008.

¹² See: Labour Market Integration of Refugees: Strategies and good practices, Institute for Employment Research 2016.

¹³ COM(2012) 795 final, 9 January 2013.

The 22 good practices identified may serve as inspiration and as a reference for the design or improvement of similar schemes across Europe. The outcomes of this study should be considered as a reference and taken into account when implementing the actions under this call for proposal. *The final report of the study is annexed to these terms of reference.*

A European Conference on Migrant Entrepreneurship took place on 23 February 2016, with keynote speeches by Commissioner E. Bieńkowska and by the Member of the European Parliament P. Rübig. The aim was to discuss with representatives from Member States and relevant stakeholders the state of existing initiatives and the added value of possible actions to be taken at European level. Participants welcomed the idea of sharing existing practices, and highlighted that networking and peer-learning can bring an important contribution to the activities of organisations working to support migrant entrepreneurs.

The analysis of existing support measures demonstrates that a number of valuable initiatives supporting migrant entrepreneurship are, and remain, small scale. This is not only due to the fact that many such initiatives are implemented at the local level, or even at the neighbourhood level. Limited funding and human resources have often challenged the possibility to scale up migrant entrepreneurship support.

Limited human and financial resources may also explain why many migrant entrepreneurship support measures have so far focused only on specific areas of support – be this training, information or networking – in spite of the demonstrated greater value of providing multidimensional support, able to comprehensively tackle the range of difficulties that migrant entrepreneurs face in setting up, maintaining and scaling up their businesses.

Mutual learning, cooperation and resource pooling among migrant entrepreneurship support service providers may be a cost-effective way to tackle some of the limitations that hamper the sustainability and scalability of such services. Building networks of migrant entrepreneurship service providers may help to achieve this.

2. OBJECTIVE(S) – THEME(S) – ACTIVITIES – OUTPUTS

2.1 Objectives of the Call

The general objective of this initiative is to support the creation, the improvement and the wider dissemination of support schemes for migrant entrepreneurs in order to help migrants to become self-employed and build a successful enterprise (profit-generating and/or with social objectives). The objective of the call is to support the networking of organisations working in the field of migrant entrepreneurship while facilitating mutual learning, the exchange of experiences and good practice, the exploitation of synergies and the emergence of strategic collaborations.

The focus of this initiative is on sharing approaches and lessons learnt across and between public administrations, business support organizations, non-profit organisations and NGOs, educational institutions and any other organisations that are active in this field, across cities, regions and countries.

The **specific objectives** are to bring together relevant players at national and regional levels into trans-national networks, to work together based on the existing evidence of what is effective and to achieve better impact. The emphasis will be on exchanging experience and peer-learning between participating organisations, and on furthering information and research on what is effective to a wider circle of stakeholders and organisations.

The scope of this initiative includes interventions that target legally-staying third-country nationals in the territory of the EU. Moreover this initiative may include interventions that target EU citizens with a migration background (i.e. EU citizens with non-EU background). In order to avoid redundant definitions, in the text of this call for proposals the above target

groups will be thereafter generically referred to as “migrants” or as “having a migrant background”.

Potential entrepreneurs with a migrant background should be supported through targeted assistance, since they may face specific barriers due for instance to a lack of familiarity with the cultural, business and regulatory environment of the host country, or to a lack of networks.

In this sense the collaboration and bridging between mainstream business support and targeted services for migrants is considered as very beneficial as it may contribute to mutual learning and to an expansion of the services available to migrants.

The scope of this initiative covers business support measures specifically targeting migrants, as well as those measures that are available to the general population. In the latter case, however, the focus should be exclusively on interventions that support the access of migrants to business services for the mainstream population, and on actions for the general population that foresee specific provisions and services for migrants (e.g. a training course that is provided in several languages, etc.).

2.2 Themes and priorities

Support schemes for migrant entrepreneurs can take many forms. Elements to be considered include those highlighted in the Commission’s study on Good Practices in Promoting and Supporting Migrant Entrepreneurship, and in the related benchmarking tool. A short description of some of the most important dimensions of support schemes for migrant entrepreneurs is given below:

– *Outreach to migrant communities and awareness-raising actions*

The capacity of reaching out broadly to the target group of potential migrant entrepreneurs is key for the success of any measure in this field. Effective communication with migrant communities with locally-based promotional activities is of paramount importance. Outreach activities also provide potential and established migrant entrepreneurs with specific information on available support measures.

– *Business training*

The provision of business training plays an important role for the development of the entrepreneurial potential of migrants. Training courses may address a variety of areas that are relevant to starting and running a business, including an introduction to specific characteristics of the host market and of the local business environment that migrant entrepreneurs might not be familiar with. Training courses should offer a good balance between a theoretical approach based on delivering information and knowledge, and a practical approach based on direct experience.

– *Provision of legal and regulatory advice*

Migrant entrepreneurs may face greater difficulties than their native counterparts in navigating the many regulations and administrative provisions required to set up and run a business in their host country. In addition, immigration regulations (e.g. concerning permit renewal and status change) might also be difficult to navigate for migrant entrepreneurs (particularly recent arrivals). Hence, the provision of advice from qualified professionals is key to support migrant entrepreneurship.

– *Provision of individual business support*

The establishment of a personal relationship with an advisor or coach is of great importance. This relationship will often contribute to an enhanced motivation of the migrant entrepreneur, and it may have an impact on the growth of a business beyond the actual start-up phase. This dimension relates to the provision of one-to-one tailor made advices to help the migrant entrepreneur with specific difficulties he/she may encounter. In particular an assessment of the feasibility of the business idea is important to prepare the migrant entrepreneur and help evaluate the growth potential of the business. Business coaching aims to guide the entrepreneur towards finding his/her own solution to the difficulties encountered.

– *Mentoring*

Mentoring is a relationship in which an experienced entrepreneur assists another, normally with less experience, in developing skills and knowledge as well as networks that will enhance the mentee's professional and personal growth. These relationships provide valuable support based on practical experience, and are intended to facilitate the acquisition of country-specific business skills and social capital, including business-to-business advice.

– *Provision of working spaces and related services*

This dimension implies the support to facilitate the use, rent or acquisition of a working space where a potential entrepreneur can start setting-up a business or try out a business idea. This includes business incubator programmes hosting start-up companies on their premises for a limited period of time.

– *Access to finance*

Migrant entrepreneurs often face difficulties in presenting bankable business plans, and therefore in accessing credit from mainstream institutions like banks. Additional reasons for such difficulties in accessing credit might include lack of credit history in the host country, lack of a stable residence status and lack of collaterals. It is crucial to increase the mutual knowledge and understanding between credit institutions and migrant entrepreneurs, in order to help the latter to present business plans that correspond to accepted practice and to the expectations of banking professionals. Support in access to finance aims therefore to provide assistance in regular/mainstream loan procedures, including helping the development of a bankable business plan. This type of assistance also aims to direct migrant entrepreneurs to alternative funding sources. In this respect the provision of microcredit may be of particular importance.

– *Access to networks*

As many migrants lack a business network in the new country, this measure implies support in accessing relevant business networks and in establishing contacts with business associations as well as with suppliers and potential customers. The organisation of networking events with other entrepreneurs - both from within the migrant community and beyond - is equally important. Networks should be designed to ensure a high degree of interaction between the entrepreneurs in the network and the wider business community. This will ensure that migrant entrepreneurs have access to a greater pool of resources to help them overcome their barriers and obstacles.

Sensitivity to language and cultural issues is also a horizontal dimension to be considered in migrant entrepreneurship support schemes. Language and cultural differences are among the main barriers preventing migrants from actively participating in the labour market of their host countries. The assessment of these aspects is therefore crucial and refers to the analysis of a set of actions that allow understanding and addressing the specific needs of migrant entrepreneurs, whose cultural background is not the same as that of the general population.

A more in-depth description of the above dimensions of migrant entrepreneurship support schemes, and good examples related to each of those dimensions, are given in the study on Good Practices in Promoting and Supporting Migrant Entrepreneurship that is annexed to this call for proposals.

Having considered the above dimensions of migrant entrepreneurship support schemes, **the focus of this initiative is on sharing approaches and lessons learnt across and between public administrations, business support organizations, non-profit organisations and NGOs, educational institutions and any other organisations that are active in this field, across cities, regions and countries.**

The aim is to bring together relevant players at national and regional levels into trans-national networks, to work together based on the existing evidence of what is effective and to achieve better impact. The emphasis will be on exchanging experience and peer-learning between participating

organisations, and on furthering information and research on what is effective to a wider circle of stakeholders and organisations.

2.3.Activities

Activities supported by this call will aim at:

- the creation of cross-regional and cross-country networks of migrant entrepreneurship support providers;
- the organisation of face-to-face and on-line meetings, seminars and workshops bringing together representatives of migrant entrepreneurship support organizations from different regions and countries;
- the collection and exchange of data on the results and impacts of existing schemes to support migrant entrepreneurs;
- the evaluation of services to migrants provided by participating organisations;
- the improvement and further development of support for migrant entrepreneurs provided so far, including its extension to additional dimensions of support (see for instance areas listed under 2.2);
- the transfer or extension to another region/country of existing schemes;
- the establishment of joint projects between participating organisations;
- the dissemination of information, guidance and advice to a wider audience of interested public administrations and migrant support organisations.

These activities will be implemented in collaboration with other organisations. Applicants should describe how they intend to cooperate in order to exchange experience and best practice, and improve what they are doing or extend/transfer their practices to different regions and countries.

Description of the activities envisaged

This action will bring together organisations from different cities, regions and countries that are already working on the ground to help migrants to start their own businesses (or social enterprises). These organisations will be encouraged to share their methodologies and to build on existing best practice in order to improve and expand services they offer to migrants.

Priority will be given to projects that are likely to have a significant impact on the work of participating organisations, and on the quality of support services offered to (would-be) migrant entrepreneurs in the cities, regions and countries covered by the proposal, even beyond the period of EU funding. Moreover, the potential for a wider positive impact on migrant entrepreneurship support schemes and policies in Europe should be demonstrated. The contribution given by the Commission and EASME to the promotion of entrepreneurship among migrants through the projects that will be awarded should be made visible and be adequately publicised.

Finally, it is expected that the projects will aim at making the existing good practices in supporting migrant entrepreneurs scalable and replicable in other regions and countries than those of origin of the initiatives.

Projects to be supported under this call for proposals will include actions as described in the Work Packages presented below.

Work Package 1: Creation of a network for migrant entrepreneurship support

This Work Package concerns the creation of a network of organisations (from different regions and countries) dedicated to fostering migrant entrepreneurship and to supporting migrant entrepreneurs.

The aims of such network will be:

- to share information, experience and methodologies between the members of the network;
- to learn from the respective best practices, and where possible to transfer elements of those practices to different regions and contexts;
- to explore together common issues of importance for migrant entrepreneurship support organisations, such as how to attract more migrant women to attend schemes to become entrepreneurs, or how to ensure a better financial sustainability of services offered to migrants;
- to start and develop joint projects, for instance in areas such as the collection of data, the evaluation of support services offered to migrants, etc.;
- to create synergies and possibly to put resources in common between participating organisations;
- to elaborate and to disseminate to a wider audience practical information on best methods to support migrant entrepreneurs (see Work Package 4).

The network can include more partners from the same country (for instance organisations based in different regions and cities within the country). However the transnational dimension needs to be ensured: organisations participating in the network will cover a minimum of 3 COSME participating countries¹⁴.

The involvement of mainstream service providers (such as Chambers of Commerce) is encouraged, as it would add value to the network. The collaboration and bridging between mainstream and targeted services are considered as important and may contribute to mutual learning and an expansion of available services.

This Work Package also includes the creation and maintenance of light on-line platforms (or the use of existing platforms and social media) in order to allow participating organizations to have a regular exchange of information and ideas. The creation of a virtual collaboration space is therefore one of the actions that may be supported under this call. Such platforms may be open to additional users beyond the members of the network, if appropriate.

Work Package 2: Organisation of events and peer-learning activities

The applicant will propose efficient and effective ways to ensure that information, experience and methods of work can be exchanged between participating organisations. Members of the network of organisations will have the opportunity to learn from such exchanges and to get guidance and advice from their peers. This initiative should have a strong focus on learning from each other and on transferring innovative solutions. The applicant will propose appropriate tools and methods to make it possible.

The network will organise at least three seminars or workshops during the lifetime of the EU-funded project (e.g. one per year), bringing together representatives from migrant support organisations that participate in the network and additional players or experts where relevant.

During these events experiences will be shared, and the impact of ongoing activities may be discussed. Space for bilateral conversations may be also part of the programme so that *ad hoc* advice can be given on “*how to...?*”. The workshops will seek to enhance mutual learning and to

¹⁴ See footnote 11 for details regarding the COSME participating countries

explore possible collaborations. Discussions may contribute to helping participating organisations in evaluating their activities and in designing new strategies and new services to support migrant entrepreneurs.

This Work Package also includes the opportunity for members of the network to participate in study visits to other organisations working on migrant entrepreneurship (in the same country or abroad) in order to learn from their methods and good practice.

In addition to face-to-face events, also on-line meetings and webinars will be used in order to intensify the frequency of contacts between members of the network.

Work Package 3: Evaluation, improvement and further development of existing support schemes

Participating organisations are invited to start by benchmarking their activities, in order to assess their strengths and weaknesses and identify possible areas of support to migrant entrepreneurs where improvements may be needed. For this purpose, the benchmarking tool published by the Commission as part of the Study on “Good Practices in Promoting and Supporting Migrant Entrepreneurship” can be used (the tool is freely available and can be downloaded from the above-mentioned study, which is annexed to these terms of reference¹⁵). This benchmarking exercise should be preferably performed with the help of other members of the network, as a review from peers may be a more objective way – compared to a simple self-evaluation - of assessing the strengths and weaknesses of a given organisation in providing support to migrant entrepreneurs and would-be entrepreneurs.

Activities within this Work Package may include:

- the evaluation of support to migrant entrepreneurs offered by participating organisations, including by using appropriate benchmarking tools and peer-review mechanisms, and by monitoring progress of the beneficiaries after the end of the support programme;
- the collection and exchange of data on the results and impacts of activities so far developed to support migrant entrepreneurs;
- the harmonisation of methodologies - based on best practice - in order to gain efficiency, and the pooling of resources between member organisations in order to enhance the sustainability of support schemes;
- testing and integrating elements of successful and innovative methodologies from existing good examples of migrant entrepreneurship support (either found within the network or outside);
- the improvement and further development of support for migrant entrepreneurs provided so far, including preparing its extension to additional dimensions of support (see for instance areas listed under 2.2), based on best practice from other organisations;
- the transfer or extension to another region or country of successful entrepreneurship support programmes;
- the design and implementation of new joint projects between participating organisations.

While not all the above activities need necessarily to be included in a proposal, **this call emphasizes the exchange of information, the transfer of good practices, the improvement and**

¹⁵ The Study is available here: <http://ec.europa.eu/DocsRoom/documents/18421?locale=en>

extension of existing initiatives, the exploration and establishment of trans-regional and trans-national collaborations. These elements are mandatory and need to be at the core of any proposal submitted.

The Commission and EASME attach great importance to learning from each other and from existing best practice. In this context, all applicants and particularly the organisations that will be selected under this call are should make use of the results of the Commission Study on “Good Practices in Promoting and Supporting Migrant Entrepreneurship” and of the lessons that can be learnt from the 22 good practices presented there (*see Annex*). Activities supported by this call may include the transfer of successful approaches and methods shown by the 22 good practices presented in the above study to other ongoing initiatives, in order to improve them or to adopt common standards and methodologies.

Work Package 4: Wider dissemination of information, guidance and advice

Activities within this Work Package concern the dissemination of information, guidance and advice to a wider circle of interested actors. Here the objective is to go beyond the network of organisations that benefit from the EU grant and offer value to the whole community of practitioners, migrant support organisations and public administrations. The outcomes of activities taking place within the network should be disseminated in order to inspire new initiatives or to lead to the improvement of the existing ones – also in regions and countries not covered by the organisations participating in the awarded project.

Applicants will propose a strategy to ensure that the experience built in the network by participating organisations will benefit a broader community of practitioners (e.g. by public administrations, business support organizations, non-profit organisations and NGOs, educational institutions and any other organisations that are active in the field of supporting migrants entrepreneurship).

Among possible activities to be included within this Work Package are for instance:

- the use of on-line tools such as social media, virtual collaboration platforms, webinars and videos to reach a wider audience of organisations;
- the participation of other organisations external to the network in meetings, workshops and seminars organised as part of Work Package 2 (please note however that organisations that do not benefit from EU funding under this call for proposals may participate only on their own cost, as the EU grant cannot cover the expenses of third parties);
- the publication (on-line) of a practical guide that will summarize the main outcomes of activities taking place within the network: the guide will present effective methods, useful tips and lessons learnt about supporting migrant entrepreneurs, and will be made freely available on the web to all interested organisations.

Additional ways of achieving the same objective can be also proposed by the applicants for this Work Package.

Work Package 5: Participating in a broader European network and building a community

Collaboration should happen not only within a single consortium of grant beneficiaries, or network, but may be applied also across the different consortia that will be selected under this call for proposals (typically there will be several awarded consortia, which means that several projects of this type will be supported). The Commission and EASME encourage broader cooperation between the networks that will be thus created.

The different networks to be supported by EASME under this call for proposals may collaborate for instance by:

- granting access to each other’s on-line communication tools and platforms;
- creating a virtual collaboration space that will bring together not only partner organisations but also members of the other networks supported by the EU;
- inviting members of the other networks to meetings, workshops and seminars organised as part of Work Package 2;
- organising joint events or meetings with the participation of representatives from all networks;
- exchanging information regularly in a light and inexpensive form, through e-mails, skype calls, conference calls, webinars, etc.

Additional ways of achieving collaboration across networks can be also suggested by the applicants.

The Commission and EASME aim at – through these wider contacts and exchanges – emergence of a broad European community of organisations dedicated to fostering and supporting migrant entrepreneurship and willing to share their knowledge, though not organised in a formal structure.

For this purpose, after the signature of the grant agreements EASME will share with all awarded organisations the contact details of the other project leaders and partners in accordance with the relevant data protection rules.

The applicants should present a strategic vision of how the activities designed and developed within the project may have durable effects for the members of the networks, for the broader community of practitioners and for migrant entrepreneurs beyond the period of EU funding.

General remarks:

The description of tasks presented in the above Work Packages should be considered as an indication of the type of activities that the Commission and EASME wish to support and of desired results. It will be a responsibility of the applicant to propose the best ways of achieving those results. Alternative and innovative solutions can be also proposed, provided that the working method is well explained and justified, and that the proposed solutions allow achieving the objectives set out in this call for proposals.

2.4 Outcomes, outputs and deliverables:

The expected final outcome is that additional support schemes for migrant entrepreneurs will be developed and the existing ones will be improved, based on best practice and shared experience among all the actors involved.

As a result, more migrants will be led to starting new and sustainable businesses, with benefits such as an increased entrepreneurial activity, job creation and a better integration of members of migrant communities.

Concrete outputs under each project will be:

- the creation of trans-national Networks on migrant entrepreneurship support;
- a better evaluation and benchmarking of existing support schemes;
- the organisation of Peer-Learning activities for the benefit of organisations active in this field;
- the improvement and further development of support schemes for migrant entrepreneurs;
- the dissemination of information, guidance and advice to a wide audience of interested stakeholders;

- the organisation of at least 3 European Workshops gathering key players from different countries.

Meetings:

- 1 kick-off meeting in Brussels with Coordinator who will be expected to deliver presentation that will outline the work that will be carried out during the project.
- 1 review meeting for the whole partnership (consortium) to be held in Brussels in Commission/EASME premises after receiving the periodic technical and financial report linked with interim payment; The Coordinator will be expected to present the project progress up to date.

Reports:

- 2 (two) technical progress reports in month 10 and in month 28 of the project implementation (not linked with payments)
- Reports linked with payments – see Section 13. Reporting requirements

Reports must be submitted by the coordinator in English.

2.5 Project indicators

The success of this initiative will be measured by following indicators:

- number of countries represented in the Network;
- number and diversity of organisations that are members of the Network;
- number of Peer-Learning activities and events organised;
- number of organisations and of support schemes for migrant entrepreneurs and would-be entrepreneurs that benefited from this initiative;
- number of European Workshops organised and total number of participants;
- number and quality of tangible outputs produced by the end of the project (see for instance under Work Package 4);
- sustainability of activities undertaken within the Network, and their durable effects for the members of the networks, for the broader community of practitioners and for migrant entrepreneurs.

3. TIMETABLE

Stages	Dates
a) Deadline for submitting applications	(20.12.2016) 17:00 h Brussels time
b) Evaluation period*	January – March 2017
c) Information to applicants*	April 2017
d) Signature of grant agreements*	May/ June 2017

e) Starting date of the action*	June 2017
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* indicative

4. BUDGET AVAILABLE AND FUNDING OF PROJECTS

The total budget earmarked for the co-financing of projects is estimated at EUR 1 500 000.

This amount could be increased if additional budgetary appropriations are made available¹⁶

The grant is limited to a maximum reimbursement rate of 90% of **eligible costs**.

The maximum grant per project will be 375 000 EUR

EASME reserves the right not to distribute all the funds available.

5. ADMISSIBILITY REQUIREMENTS

The following requirements must be complied with:

- Applications must be submitted no later than the deadline for submitting applications referred to in section 3;
- Applications must be submitted in writing, using the electronic system specified in section 16;
- Applications must be drafted in one of the EU official languages.¹⁷

Failure to comply with those requirements will lead to the rejection of the application.

Incomplete applications may be considered inadmissible. This refers to the requested administrative data, the proposal description and requested grant amount, and any supporting documents specified in this call for proposals.

6. ELIGIBILITY CRITERIA

6.1. Eligible applicants

Applicants must be legal entities forming a consortium.

Eligible applicants (coordinator and partners in the consortium) are organisations that are active in helping the economic and social integration of migrants, and/or in fostering migrant entrepreneurship and/or in providing support services to entrepreneurs and would-be entrepreneurs.

¹⁶ Article 4 of the COSME work programme 2016 foresees the changes to the allocations to specific actions not exceeding 20% of the maximum contribution for the implementation of the programme for the year 2016.

¹⁷ As stated in the Guide for Applicants (section III): ' If the submitted proposal is not in English, a translation of the full proposal would be of assistance to the evaluators. An English translation of the abstract shall be included in Part B of the proposal.'

Such entities may include:

- Public authorities and public administrations (at the national, regional or city level);
- Chamber of commerce and industry and similar bodies;
- Business associations and business support networks;
- Business support organisations and incubators;
- NGOs, non-profit organisations, associations and foundations working with migrants;
- Private and public entities specialised in education and training

Affiliated entities, i.e. legal entities having a legal or capital link with applicants, which is neither limited to the action nor established for the sole purpose of its implementation, may take part in the action **as applicants** in order to declare eligible costs.

Only applications from legal entities established in the following countries are eligible:

- EU Member States;
- countries participating in the COSME programme pursuant to Article 6 of the COSME Regulation¹⁸.

6.2. Eligible consortia

Applicants must set up a consortium with a designated coordinator.

An eligible consortium must fulfil all of the following criteria:

- The **consortium** (i.e. the coordinator plus its partners) must be composed of **a minimum of five (5) legal entities** located in **at least three (3) COSME Participating countries**¹⁹.
- All consortium members must meet the eligibility requirements set in section 6.1 above.
- It is not allowed that a partner participates in more than one proposal. Nevertheless, should this happen, the respective organisation will be excluded from all the proposals it applied. The respective consortia that will be affected by the exclusion of (a) partner(s) must still fulfil the eligibility criteria as stipulated in 6.1 and 6.2 in order to be considered eligible.

¹⁸ The following groups of countries are eligible for participation in COSME according to Article 6 COSME Regulation:

- a. European Free Trade Association (EFTA) countries which are members of the European Economic Area (EEA), in accordance with the conditions laid down in the EEA Agreement, and other European countries when agreements and procedures so allow;
- b. acceding countries, candidate countries and potential candidates in accordance with the general principles and general terms and conditions for the participation of those countries in the Union's programmes established in the respective Framework Agreements and Association Council Decisions, or similar arrangements;
- c. countries falling within the scope of the European neighbourhood policies, when agreements and procedures so allow and in accordance with the general principles and general terms and conditions for the participation of those countries in the Union's programmes established in the respective Framework Agreements, Protocols to Association Agreements and Association Council Decisions.

The updated list of eligible third countries is available on the following webpage: http://ec.europa.eu/growth/smes/cosme/index_en.htm. Proposals from applicants in Article 6 countries may be selected provided that, on the date of award, agreements have been signed setting out the arrangements for the participation of those countries in the programme.

¹⁹ EU Member States and countries participating in the COSME Programme. For the COSME countries please see the footnote above.

6.3 Implementation period

- activities may not start before June 2017;

-the expected duration of the projects is 36 months

Applications for projects scheduled to run for a longer or shorter period than that specified in this call for proposals will not be accepted. They will therefore be considered ineligible.

7. EXCLUSION CRITERIA

When submitting an application the coordinator will sign a declaration on honour stating that the applicants are not in one of the situations of exclusion detailed in the application form in accordance with Regulation (EU, Euratom) 2015/1929 of the European Parliament and of the Council of 28 October 2015 amending Regulation n°966/2012 on the financial rules applicable to the general budget of the Union²⁰.

8. SELECTION CRITERIA

8.1. Financial capacity

Applicants must have stable and sufficient sources of funding to maintain their activity throughout the period during which the action is being carried out or the year for which the grant is awarded and to participate in its funding. The applicants' financial capacity will be assessed on the basis of the following supporting documents:

a) Low value grants (\leq EUR 60 000):

- a declaration on their honour.

b) Grants \geq EUR 60 000:

- a declaration on their honour and,

EITHER

- the profit and loss account, the balance sheet for the last financial year for which the accounts were closed;
- for newly created entities, the business plan might replace the above documents.

OR

- the table provided for in the application form, filled in with the relevant statutory accounting figures, in order to calculate the ratios as detailed in the form.

The above-listed documents will have to be provided at later stage, via the electronic submission tool and only upon request of the EASME.

²⁰ OJ L 286 of 30.10.2015, p.1

On the basis of the documents submitted, if the relevant authorising officer ("RAO") considers that financial capacity is not satisfactory, he may:

- request further information;
- propose a grant agreement without pre-financing;
- propose a grant agreement with a pre-financing paid in instalments;
- propose a grant agreement with a pre-financing covered by a bank guarantee (see section 12.4 below);
- where applicable, require the joint and several financial liability of all the co-beneficiaries;
- reject the application.

8.2. Operational capacity

Applicants must have the professional competencies as well as appropriate qualifications necessary to complete the proposed action. Typically, they are organisations that are working on the ground to support the economic and social integration of migrants and/or to support entrepreneurs.

Therefore, all applicants (which means the coordinator and all partners in the consortium) need to have specific experience in at least one of the following areas: helping the economic and social integration of migrants; fostering migrant entrepreneurship; and providing support services to entrepreneurs and would-be entrepreneurs. In any case the applicant must present in the proposal by filling-in specific sections and tables in Technical Annex 1 Description of Action (DoA): that the consortium possess an experience in supporting migrants in starting and/or developing their businesses.

The team responsible for the project/operation must have adequate professional qualifications and experience. Therefore, the applicants have to submit information as requested in the DoA by filling in the details on skills, expertise and role of key staff involved in the project, summarising relevant skills and experience, and presenting their role and tasks in the project.

Applicants have to submit supporting information following instructions set in the Technical Annex 1 Description of Action (DoA):

- the links to the websites with organisations' activity reports or any other similar document;
- a list of previous projects and activities performed showing experience in the 3 areas listed above and connected to the policy field of the call or to the actions to be carried out.

9. AWARD CRITERIA

Eligible applications will be assessed on the basis of the following criteria.

<i>Criteria</i>	<i>Max. score</i>
<p>Relevance of the actions in view of the objectives of the call</p> <p><i>1. How relevant is the project proposed in view of the objectives of the call?</i></p> <p><i>2. To what extent are the actions proposed by the applicant well-defined and strategically chosen to meet the general and specific objectives of this call?</i></p>	30

<p><i>Does the proposal aim to create a living network of organisations motivated to exchange their good practices, to learn from each other and to collaborate?</i></p> <p><i>3. How well does the project fit with the expectations/needs of the identified target group (i.e. organisations supporting migrant entrepreneurs)?</i></p> <p><i>4. How strategically chosen are the project partners (relevance of the partners to the project)? In particular to what extent does the proposal bring together a wide range of actors with experience in supporting migrant entrepreneurs and also mainstream business support organisations?</i></p> <p><i>5. Is there any complementarity between the proposed project and other actions being taken at European level (e.g. have the good practices and benchmarking tool included in the Call been taken into account, and do they play a role in the project)?</i></p>	
<p>Quality of the proposed actions</p> <p><i>1. How well are the 5 Work Packages of the call covered and presented by the proposal? Are the core elements emphasised in the Work Packages description well addressed? Are concrete methodologies for participating organisations to share experiences and learn from each other embedded in the proposal?</i></p> <p><i>2. How appropriate, practical and innovative are the activities proposed (including the internal plan of action/work packages)?</i></p> <p><i>3. To what extent is the work plan clearly defined in terms of schedule, milestones and deliverables?</i></p> <p><i>4. Is there a logical link between identified needs, specific objectives, proposed actions and expected results? Is this link well described and justified?</i></p> <p><i>5. Is the level of effort (hours and budget) and partners' engagement logically linked with the volume and nature of activities proposed?</i></p> <p><i>6. To what extent can the methodology and management set up be effective and ensure the high quality of the action proposed?</i></p>	30
<p>Impact on target audience</p> <p><i>1. To what extent the geographical coverage of the project and consortium composition will contribute to ensuring a widespread impact of activities?</i></p> <p><i>2. Is the proposal suggesting clear, realistic and practical impact indicators? To what extent does the project is likely to contribute to creating a real, measurable and tangible impact on the target groups? In particular, is the project likely to support the future development of better support schemes that will help migrants to start their enterprise and has a vision to contribute to the development of a wider European network or community of practitioners?)</i></p> <p><i>3. How effective, innovative and convincing are the promotional and communication activities? Does the proposal contain a comprehensive</i></p>	20

<p><i>communication strategy ensuring the dissemination of results a broader community of practitioners, promoting the exchange of information, the transfer of good practices, the improvement and extension of existing initiatives, the exploration and establishment of trans-regional and trans-national collaborations?</i></p> <p><i>4. Are concrete measures planned in order to ensure that project activities can be continued after the termination of EU funding?</i></p>	
<p>Cost-effectiveness <i>1. To what extent the detailed budget is coherent with the work plan of the proposal?</i></p> <p><i>2. To what extent is the budget clear and detailed, as well as effective, to implement the action? Does the breakdown of the budget, category by category, offer a way of ensuring that the amount of the grant awarded is reasonable in relation to the expected results?</i></p> <p><i>3. To what extent is the proposed expenditure necessary for the implementation of the project?</i></p> <p><i>4. Do the expected results stand in a reasonable relationship to the amount of the grant? Does the budget seem justified when compared to the expected impact?</i></p>	20
TOTAL	100

In order to be considered for funding, proposals will need to have passed an overall threshold of 70% in terms of total score. In addition, thresholds of 50% will be applied to each individual award criterion described above in order to ensure a consistent minimum quality for all award criteria. Proposals will be ranked according to their total score.

10. LEGAL COMMITMENTS

In the event of a grant awarded by the EASME, a grant agreement drawn up in euro and detailing the conditions and level of funding, will be sent to the beneficiary, as well as the procedures in view to formalise the obligations of the parties.

Please note that the award of a grant does not establish an entitlement for subsequent years.

The authorising officer may draw a reserve list of proposals that have passed the above thresholds. In the event that the original budget of the action is increased or that selected proposal(s) fail to conclude the grant agreement, a grant may be awarded to proposals from the reserve list.

11. ADMINISTRATIVE REVIEW PROCEDURES

Unsuccessful applicants may request the review of the admissibility and eligibility procedures and the evaluation procedures with regard to their proposal as specified in section V of the Guide for applicants.

12. FINANCIAL PROVISIONS

12.1 General principles

a) Non-cumulative award

An action may only receive one grant from the EU budget.

In no circumstances shall the same costs be financed twice by the Union budget. To ensure this, applicants shall indicate the sources and amounts of Union funding received or applied for the same action or part of the action or for its functioning during the same financial year as well as any other funding received or applied for the same action.²¹

b) Non-retroactivity

No grant may be awarded retrospectively for actions already completed.

A grant may be awarded for an action which has already begun only where the applicant can demonstrate the need to start the action before the grant agreement is signed.

In such cases, costs eligible for financing may not have been incurred prior to the date of submission of the grant application

c) Co-financing

Co-financing means that the resources which are necessary to carry out the action may not be entirely provided by the EU grant. It may take the form of:

- the beneficiary's own resources;
- income generated by the action;
- financial contributions from third parties.

d) Balanced budget

The estimated budget of the action is to be attached to the application form. It must have revenue and expenditure in balance.

The budget must be drawn up in euros.

Applicants which foresee that costs will not be incurred in euros, are invited to use the exchange rate published on the Info-euro website available at: http://ec.europa.eu/budget/contracts_grants/info_contracts/inforeuro/inforeuro_en.cfm.

e) Implementation contracts/subcontracting

Where the implementation of the action requires the award of procurement contracts (implementation contracts), the beneficiary must award the contract to the bid offering best value for money or the lowest price (as appropriate), avoiding conflicts of interests and retain the documentation for the event of an audit.

²¹ Directive 2004/18/EC of 31 March 2004 on the coordination of procedures for the award of public work contracts, public supply contracts and public service contracts (Official Journal of the European Union L 134/114 of 30.04.2004).

In the event of procurement exceeding EUR 60 000, the beneficiary must abide by special rules as referred in the grant agreement annexed to the call. Moreover the beneficiary is expected to clearly document the tendering procedure and retain the documentation for the event of an audit.

Entities acting in their capacity of contracting authorities in the meaning of Directive 2004/18/EC²² (or 2014/24/EU) or contracting entities in the meaning of Directive 2004/17/EC²³ (or 2014/25/EU) shall abide by the applicable national public procurement rules. The beneficiary is expected to clearly document the tendering procedure and retain the documentation for the event of an audit.

Sub-contracting, i.e. the externalisation of specific tasks or activities which form part of the action as described in the proposal must satisfy the conditions applicable to any implementation contract (as specified above) and in addition to them the following conditions:

- it may only cover the implementation of a limited part of the action;
- it must be justified having regard to the nature of the action and what is necessary for its implementation;
- it must be clearly stated in the proposal.

12.2 Funding forms

Grants are calculated on the basis of a detailed estimated budget indicating clearly the costs that are eligible for EU funding. The grant amount may neither exceed the eligible costs nor the amount requested. Amounts are indicated in euros.

➤ **Maximum EU contribution requested**

The EU contribution is limited to a maximum reimbursement rate of eligible costs indicated in section 4. Consequently, part of the total eligible expenses entered in the estimative budget must be financed from sources other than the EU grant (see section 12.1c).

➤ **Eligible costs**

Eligible costs are costs actually incurred by the beneficiary of a grant which meet all the following criteria:

- ✓ they are incurred during the duration of the action, with the exception of costs relating to final reports and audit certificates;

The period of eligibility of costs will start as specified in the grant agreement. If a beneficiary can demonstrate the need to start the action before the agreement is signed, expenditure may be authorised before the grant is awarded. Under no circumstances can the

²² Directive 2004/18/EC of 31 March 2004 on the coordination of procedures for the award of public work contracts, public supply contracts and public service contracts (Official Journal of the European Union L 134/114 of 30.04.2004).

²³ Directive 2004/17/EC of 31 March 2004 coordinating the procurement procedures of entities operating in the water, energy, transport and postal services sectors (Official Journal of the European Union L 134/114 of 30.04.2004).

eligibility period start before the date of submission of the grant application (see section 12.1 b).

- ✓ they are indicated in the estimated budget of the action;
- ✓ they are necessary for the implementation of the action which is the subject of the grant;
- ✓ they are identifiable and verifiable, in particular being recorded in the accounting records of the beneficiary and determined according to the applicable accounting standards of the country where the beneficiary is established and according to the usual cost accounting practices of the beneficiary;
- ✓ they comply with the requirements of applicable tax and social legislation;
- ✓ they are reasonable, justified, and comply with the requirements of sound financial management, in particular regarding economy and efficiency.

Further details are included in the model grant agreement.

The beneficiary's internal accounting and auditing procedures must permit direct reconciliation of the costs and revenue declared in respect of the action/project with the corresponding accounting statements and supporting documents.

Eligible direct costs

The eligible direct costs for the action are those costs which, with due regard for the conditions of eligibility set out above, are identifiable as specific costs directly linked to the performance of the action and which can therefore be booked to it directly, such as :

A. Direct personnel costs

Types of eligible personnel costs

A.1 Personnel costs are eligible if they are related to personnel working for the beneficiary under an employment contract (or equivalent appointing act) and assigned to the action ('**costs for employees (or equivalent)**'). They must be limited to salaries (including during parental leave), social security contributions, taxes and other costs included in the **remuneration**, if they arise from national law or the employment contract (or equivalent appointing act).

They may also include **additional remuneration** for personnel assigned to the action (including payments on the basis of supplementary contracts regardless of their nature), if:

- (a) it is part of the beneficiary's usual remuneration practices and is paid in a consistent manner whenever the same kind of work or expertise is required;
- (b) the criteria used to calculate the supplementary payments are objective and generally applied by the beneficiary, regardless of the source of funding used.

A.2 The **costs for natural persons working under a direct contract** with the beneficiary other than an employment contract or **seconded by a third party against payment** are eligible personnel costs, if:

- (a) the person works under the beneficiary's instructions and, unless otherwise agreed with the beneficiary, on the beneficiary's premises;
- (b) the result of the work carried out belongs to the beneficiary, and
- (c) the costs are not significantly different from those for personnel performing similar tasks under an employment contract with the beneficiary.

The costs of the personnel of **national administrations** are eligible to the extent that they relate to the cost of activities which the relevant public authority would not carry out if the project concerned were not undertaken;

B. Direct costs of subcontracting (including related duties, taxes and charges, such as non-deductible value added tax (VAT) paid by beneficiaries that are not public bodies acting as public authority) are eligible if the conditions set out in the grant agreement are met.

C. Other direct costs

C.1 Travel costs and related subsistence allowances (including related duties, taxes and charges, such as non-deductible value added tax (VAT) paid by beneficiaries that are not public bodies acting as public authority) are eligible if they are in line with the beneficiary's usual practices on travel.

C.2 The depreciation costs of equipment, infrastructure or other assets (new or second-hand) as recorded in the beneficiary's accounts are eligible, if they were purchased in accordance with the conditions set out in the grant agreement and written off in accordance with international accounting standards and the beneficiary's usual accounting practices.

The **costs of renting or leasing** equipment, infrastructure or other assets (including related duties, taxes and charges, such as non-deductible value added tax (VAT) paid by beneficiaries that are not public bodies acting as public authority) are also eligible, if they do not exceed the depreciation costs of similar equipment, infrastructure or assets and do not include any financing fees.

The only portion of the costs that will be taken into account is that which corresponds to the duration of the action and rate of actual use for the purposes of the action.

C.3 Costs of other goods and services (including related duties, taxes and charges, such as non-deductible value added tax (VAT) paid by beneficiaries that are not public bodies acting as public authority) are eligible, if they are purchased specifically for the action and in accordance with the conditions set out in the grant agreement.

Such goods and services include, for instance, consumables and supplies, dissemination, protection of results, certificates on the financial statements (if they are required by the Agreement), translations and publications.

E. Eligible indirect costs (overheads)

Indirect costs are costs that are not directly linked to the action implementation therefore cannot be attributed directly to it.

Indirect costs are eligible if they are declared on the basis of the flat-rate of 7% of the eligible direct costs.

Indirect costs may not include costs entered under another budget heading.

Applicants's attention is drawn to the fact that in the case of beneficiaries receiving an operating grant²⁴ financed by the EU or Euratom budget, they cannot declare indirect costs for the period covered by the operating grant.

²⁴ For the definition, see Article 121(1)(b) of Regulation 2015/1929 of the European Parliament and of the Council amending Regulation (EU, Euratom) No 966/2012 of the European Parliament and of the Council of 25 October 2012 on the financial rules applicable to the general budget of the Union and repealing Council Regulation (EC,

➤ **Ineligible costs**

- (a) costs related to return on capital;
- (b) debt and debt service charges;
- (c) provisions for future losses or debts ;
- (d) interest owed;
- (e) doubtful debts;
- (f) currency exchange losses;
- (g) bank costs charged by the beneficiary's bank for transfers from the Agency;
- (h) excessive or reckless expenditure;
- (i) deductible VAT;
- (j) costs incurred during suspension of the implementation of the action;
- (k) in-kind contributions provided by third parties;
- (l) costs declared under another EU or Euratom grant (including grants awarded by a Member State and financed by the EU or Euratom budget and grants awarded by bodies other than the Agency for the purpose of implementing the EU or Euratom budget); in particular, indirect costs if the beneficiary is already receiving an operating grant financed by the EU or Euratom budget in the same period.

Further details are included in the model grant agreement.

➤ **Calculation of the final grant amount**

The final amount of the grant to be awarded to the beneficiary is established after completion of the action, upon approval of the request for payment containing the following documents:

- a final report providing details of the implementation and results of the action;
- the final financial statement of costs actually incurred;
- a certificate on the financial statements of the action for each beneficiary, if
 - the (cumulative) amount of payments it requests as reimbursement of actual costs (and for which no certificate has yet been submitted) is EUR 325 000 or more and
 - the maximum grant amount indicated, for that beneficiary in the estimated budget (see Annex 2) as reimbursement of actual costs is EUR 750 000 or more.

In the event of non-execution or clearly inadequate execution of an activity planned in the work programme annexed to the grant agreement, the final grant will be reduced accordingly.

EU grants may not have the purpose or effect of producing a profit within the framework of the action. **Profit shall be defined as a surplus of the receipts over the eligible costs incurred by the beneficiary**, when the request is made for payment of the balance. In this respect, where a profit is made, the EASME shall be entitled to recover the percentage of the profit corresponding to the Union contribution to the eligible costs actually incurred by the beneficiary to carry out the action.

Euratom) No 1605/2002 (OJ L 218, 26.10.2012, p.1): ‘**operating grant**’ means direct financial contribution, by way of donation, from the budget in order to finance the functioning of a body which pursues an aim of general EU interest or has an objective forming part of and supporting an EU policy.

12.3 Payment arrangements:

Pre-financing payment

A pre-financing payment corresponding to 70% of the grant amount will be transferred to the beneficiary within 30 days of the date when the last of the two parties signs the agreement, provided all requested guarantees have been received.

Interim payment

One interim payment shall be paid to the beneficiary. Interim payment is intended to cover the beneficiary's expenditure on the basis of a request for payment when the action has been partly carried out. For the purpose of determining the amount due as interim payment, the reimbursement rate to be applied to the eligible costs approved by EASME shall be rate indicated in §4.

The amount of interim payment shall not exceed 20% of the maximum grant amount.

Final payment

EASME will establish the amount of the final payment to be made to the beneficiary on the basis of the calculation of the final grant amount (see section 12.2 above). If the total of earlier payments is higher than the final grant amount, the beneficiary will be required to reimburse the amount paid in excess by EASME through a recovery order.

12.4 Pre-financing guarantee

In the event that the applicant's financial capacity is not satisfactory, a pre-financing guarantee for up to the same amount as the pre-financing may be requested in order to limit the financial risks linked to the pre-financing payment.

The financial guarantee, in euro, shall be provided by an approved bank or financial institution established in one of the Member State of the European Union. When the beneficiary is established in a third country, the RAO may agree that a bank or financial institution established in that third country may provide the guarantee if he considers that the bank or financial institution offers equivalent security and characteristics as those offered by a bank or financial institution established in a Member State. Amounts blocked in bank accounts shall not be accepted as financial guarantees.

The guarantee may be replaced by a joint and several guarantee by a third party or by a joint guarantee of the beneficiaries of an action who are parties to the same grant agreement

The guarantee shall be released as the pre-financing is gradually cleared against interim payments or payments of balances to the beneficiary, in accordance with the conditions laid down in the grant agreement.

13. REPORTING REQUIREMENTS:

Beneficiaries will be requested to submit the following reports:

- 2 technical progress report(s), not linked to a request for payment;
- A periodic technical and financial report, linked to a request for interim payment;
- A final technical and financial report, linked to the request for the payment of the balance.

Further details are included in the model grant agreement.

14. PUBLICITY

14.1 By the beneficiaries

Beneficiaries must clearly acknowledge the European Union's contribution in all publications or in conjunction with activities for which the grant is used.

In this respect, beneficiaries are required to give prominence to the name and emblem of the European Commission on all their publications, posters, programmes and other products realised under the co-financed project.

To do this they must use the text, the emblem and the disclaimer in accordance with the details provided in the grant agreement.

If this requirement is not fully complied with, the beneficiary's grant may be reduced in accordance with the provisions of the grant agreement.

In addition to the text and logo relevant to the EU programme, the RAO will provide beneficiaries with a disclaimer stating that the EU is not responsible for the views displayed in the publications and/or in conjunction with the activities for which the grant is used.

14.2 By EASME

With the exception of scholarships paid to natural persons and other direct support paid to natural persons in most need, all information relating to grants awarded in the course of a financial year shall be published on an internet site of the European Union institutions no later than the 30 June of the year following the financial year in which the grants were awarded.

EASME will publish the following information:

- name of the beneficiary
- address of the beneficiary when the latter is a legal person, region when the beneficiary is a natural person, as defined on NUTS 2 level²⁵ if he/she is domiciled within EU or equivalent if domiciled outside EU,
- subject of the grant,
- amount awarded.

Upon a reasoned and duly substantiated request by the beneficiary, the publication shall be waived if such disclosure risks threatening the rights and freedoms of individuals concerned as protected by the Charter of Fundamental Rights of the European Union or harm the commercial interests of the beneficiaries.

²⁵ Commission Regulation (EC) No 105/2007 of 1 February 2007 amending the annexes to Regulation (EC) No 1059/2003 of the European Parliament and of the Council on the establishment of a common classification of territorial units for statistics (NUTS) (Official Journal of the European Union L 39 of 10.02.2007).

15. DATA PROTECTION

The reply to any call for proposals involves the recording and processing of personal data (such as name, address and CV). Such data will be processed pursuant to Regulation (EC) No 45/2001²⁶ on the protection of individuals with regard to the processing of personal data by the Community institutions and bodies and on the free movement of such data. Unless indicated otherwise, the questions and any personal data requested are required to evaluate the application in accordance with the specifications of the call for proposals will be processed solely for that purpose by the Head of Unit A.1 of the EASME. Details concerning the processing of personal data are available on the privacy statement at: http://ec.europa.eu/research/participants/data/support/legal_notice/h2020-ssps-grants_en.pdf

Personal data may be registered in the Early Detection and Exclusion System (EDES)²⁷ should the beneficiary be in one of the situations mentioned in Article 108 of the Financial Regulation establishing the Early Detection and Exclusion System (EDES)²⁸ (for more information see the Privacy Statement on: http://ec.europa.eu/budget/explained/management/protecting/protect_en.cfm).

16. PROCEDURE FOR THE SUBMISSION OF PROPOSALS

Proposals must be submitted in accordance with the requirements of section 5 and by the deadline specified under section 3.

➤ Electronic submission

Applicants are requested to go to <http://ec.europa.eu/easme/en/cosme-eu-programme-competitiveness-enterprises-and-small-and-medium-sized-enterprises-smes> and follow the procedure for submitting an application.

No modification to the application is allowed once the deadline for submission has elapsed. However, if there is a need to clarify certain aspects or for the correction of clerical mistakes, the EASME may contact the applicant for this purpose during the evaluation process.

Applicants will be informed in writing about the results of the selection process.

➤ Contacts

EASME is available to answer questions relating to the content of the present call for proposals. All questions must be sent by e-mail to EASME-COSME-MIGRANTSSENT-CALL@ec.europa.eu

Answers will be published at <http://ec.europa.eu/easme/>

17. ANNEXES:

- *Study on Good Practices in Promoting and Supporting Migrant Entrepreneurship*
<http://ec.europa.eu/DocsRoom/documents/18421?locale=en>

²⁶ Official Journal of the European Union L 8/1 of 12.01.2001.

²⁷ Article 108 of Regulation 2015/1929 of the European Parliament and of the Council amending Regulation n°966/2012 on the financial rules applicable to the general budget of the Union, OJ L 286 of 30.10.2015, p.1.

²⁸ Article 108 of Regulation 2015/1929 of the European Parliament and of the Council amending Regulation n°966/2012 on the financial rules applicable to the general budget of the Union, OJ L 286 of 30.10.2015, p.1.