



EUROPEAN COMMISSION

Directorate-General for Internal Market, Industry, Entrepreneurship and SMEs

Innovation and Advanced Manufacturing

Answers to requests for clarifications

Call for proposals

The European Community of Women Business Angels for Women Entrepreneurs

226/G/GRO/PPA/16/9234

<u>Question 1</u>	I want to develop a project - a guest house in a rural area for ancient crafts and agriculture. Is it possible to write a project with this proposal?
<u>Answer 1</u>	<p>The general objective of this call is to increase the number of Women Business Angels (WBAs) in Europe, and to facilitate the funding of Women Entrepreneurs (WEs) by Business Angels, by creating the European Community of Women Business Angels for Women Entrepreneurs.</p> <p>Unfortunately it is not possible to finance individual projects via this call.</p> <p>If you would like to have more information about how to start-up your own enterprise in your country please contact the Enterprise Europe Network liaison office in your area:</p> <p>http://een.ec.europa.eu/</p> <p>Information about how to access funding and start-up can also be found at the following portal:</p> <p>http://europa.eu/youreurope/business/start-grow/start-ups/index_en.htm</p>
<u>Question 2</u>	<p>1) As a woman tech entrepreneur I would like to know how I personally can get involved in this project?</p> <p>2) As the co-founder of an NGO I would like to know how I can best share/inform about this initiative?</p>
<u>Answer 2</u>	<p>The aim of this call is to increase the number of Women Business Angels (WBAs) in Europe, and to facilitate the funding of Women Entrepreneurs (WEs) by Business Angels.</p> <p>The selected consortia of Business Angels for Women Entrepreneurs under this call will form the European Community of Women Business Angels for Women Entrepreneurs. It is expected that the selected consortia will cover at least 10 EU Member States.</p> <p>It is therefore not targeting individual women entrepreneurs but rather stakeholders of women entrepreneurship.</p> <p>NGOs in the field of women entrepreneurship may consider applying in a consortium with other stakeholders.</p> <p>Please consult the relevant call for proposals text which contains all relevant information:</p>

	<p>http://ec.europa.eu/growth/tools-databases/newsroom/cf/itemdetail.cfm?item_id=8843</p> <p>If you would like to be involved as a woman entrepreneur, we will publish information about how to be connected with the European Community of Women Business Angels for Women Entrepreneurs after the end of the call, when the Community will be created, at the following webpage:</p> <p>http://ec.europa.eu/growth/smes/promoting-entrepreneurship/we-work-for/women/index_en.htm</p> <p>If you would like to be already in contact with the existing private initiatives of business angels you may contact: The European Trade Association for Business Angels, Seed Funds and Early Stage Market Players (EBAN) which represents the early stage investor community in Europe, including Business Angels networks and angel investors themselves;</p> <p>or</p> <p>Business Angels Europe which represents European business angel federations and trade associations:</p> <p>Further information on business angels can be found at the following Commission webpage:</p> <p>http://ec.europa.eu/growth/access-to-finance/funding-policies/business-angels/index_en.htm</p>
<u>Question 3</u>	Could a private company apply for this fund 226/G/GRO/PPA/16/9234?
<u>Answer 3</u>	<p>Thank you for your interest and your enquiry about the above-mentioned call.</p> <p>We invite you to read section "5.1 Eligible Applicants" of the call text where you will find all relevant information with regards to the eligibility of applicants.</p>
<u>Question 4</u>	<p>We are currently developing a proposal to respond to the call for proposals for developing a European community of women business angels for women entrepreneurs.</p> <p>On the text of the call it is mentioned that the project should build on the existence of existing business networks and organisations such as:</p> <ul style="list-style-type: none"> • The European network to promote women entrepreneurship • The European network of female entrepreneurship ambassadors • The European network of mentors for women entrepreneurs • The WEgate the European E-platform for women entrepreneurship <p>I have seen on the website of these network the information about their members but do these networks have a secretariat that we can get in touch with? Could you please provide us with their contacts?</p>
<u>Answer 4</u>	<p>Thank you for your interest for the above-mentioned call.</p> <p>The European Network to promote women entrepreneurship (WES) is a policy network with members from 31 European countries. The delegates represent national governments and institutions. They are responsible for promoting and supporting female entrepreneurship at national level. WES members provide advice, support, information, and contacts regarding existing support measures for female entrepreneurs. They also help identify good practices. It is managed by the Commission.</p>

	<p>The European Network of Female Entrepreneurship Ambassadors was inaugurated in 2009. It is made up of around 270 entrepreneurs from 22 European countries. The aim of the ambassadors was to act as role models by telling their story to raise awareness and encourage entrepreneurship as a career option for women of all ages. This network was managed nationally by relevant stakeholders.</p> <p>The European Network of Mentors for Women Entrepreneurs was inaugurated in 2011 in seventeen European countries. The Mentors Network provided advice and support to women entrepreneurs on the start-up, management and growth of their businesses in the early phases. This network was managed nationally by relevant stakeholders.</p> <p>Information about all these networks and contacts can be found here:</p> <p>http://ec.europa.eu/growth/smes/promoting-entrepreneurship/we-work-for/women/support-networks/index_en.htm</p> <p>The WEgate, the European e-platform for women entrepreneurship, is currently under construction and will be launched end of September.</p> <p>Once created, the European Community of women business angels will be linked to this platform.</p>
<u>Question 5</u>	<p>In addition, the company gives the opportunity to disable people to work with them. Does a fair trade company which makes handmade products belong to the target organisation "chamber of commerce and industry, chambers of handicraft or similar bodies" as stated in section 5 in the Call for proposals - text.</p> <p>Furthermore, what is meant by co-financing and joint and several responsibility?</p>
<u>Answer 5</u>	<p>This call is targeting women entrepreneurship stakeholders and not individual women enterprises.</p> <p>Please see the following paragraphs of the call text, under point 5.1:</p> <p>d) The consortium (i.e. the coordinator plus its partners) must be composed of a minimum of four (4) partner organisations located in at least 4 Members States.</p> <p>f) Applicants must correspond to the definition of the following target organisations:</p> <ul style="list-style-type: none"> • Women business angels associations/networks/clubs. • Business Angels associations/networks/clubs. • Business support organisations, business associations and business support networks. • Chambers of commerce and industry, chambers of handicraft or similar bodies. <p>With regards to co-financing and joint responsibility the applicants must prove their ability to co-finance the project. Each partner has responsibility to repay any debt that either s/he or her/his partners in this call (consortium) made towards the Commission</p> <p>Please have a look at the following call text:</p> <p>CO-FINANCING AND JOINT AND SEVERAL RESPONSIBILITY</p> <p>The beneficiary has to supply evidence of the co-financing provided. It can be provided either by way of own resources, or in the form of financial transfers from third parties,</p> <p>In case of a joint application, all partners shall agree upon appropriate arrangements between themselves for the proper performance of the action.</p>

	<p>In particular, they shall accept joint and several responsibility for repaying any debt up to the maximum amount of the grant, as stipulated in the Special Conditions of the draft grant agreement.</p> <p>The final grant agreement shall be signed by each applicant. Alternatively it shall be signed by the appointed co-ordinator, provided that a power of attorney has been conferred to this entity (Annex IV of the draft grant agreement).</p> <p>Information about the women entrepreneurship networks can be found here:</p> <p>http://ec.europa.eu/growth/smes/promoting-entrepreneurship/we-work-for/women/support-networks/index_en.htm</p>
<u>Question 6</u>	<ol style="list-style-type: none"> 1. Is the inclusion of at least one Women Business Angels association/network/club in the consortium compulsory for the eligibility of the project? 2. Can this Women Business Angels association/network/club be replaced by a (Women and Men) Business Angels association/network/club? 3. Could you provide us a list of European Women Business Angels associations/networks/clubs?
<u>Answer 6</u>	<p>1. Please consult point 5.1 of the call text on Eligible Applicants:</p> <p>The consortium must include at least:</p> <ul style="list-style-type: none"> • One (1) existing and effective Women business angels association/network/club. • The participation of the same partner in more than one proposal is not permitted; proposals with a member that participates in more than one consortium submitting a project proposal are not eligible and will be excluded from the call. Therefore applicants are encouraged to take the necessary measures to ensure that their partners will not participate in more than one proposal. <p>2. Please see answer 6.1 above.</p> <p>For business angels association/network/club that are made up of women and men: the part on women business angels should be existing and effective. This should be certified by supporting documents.</p> <p>Applicants must correspond to the definition of the following target organisations:</p> <ul style="list-style-type: none"> • Women business angels associations/networks/clubs. • Business Angels associations/networks/clubs. • Business support organisations, business associations and business support networks. • Chambers of commerce and industry, chambers of handicraft or similar bodies. <p>Please note that bodies that do not fall within one of the above listed categories may not apply for the present call.</p> <p>3. Such list cannot be provided by the Commission.</p>
<u>Question 7</u>	<p>We would like to ask you if a United Nation multilateral entity for the Empowerment of Women could be an eligible applicant. For example one of the Regional Offices in Europe.</p>

<u>Answer 7</u>	<p>Unfortunately, the Commission's services cannot, for reasons of equal treatment, assess the eligibility of partners at this stage. This is exclusive competence of an appointed evaluation committee. Such committee can under no circumstances perform its duties prior to the submission of proposals.</p> <p>Please consult the relevant call for proposals text which contains all relevant information:</p> <p>http://ec.europa.eu/growth/tools-databases/newsroom/cf/itemdetail.cfm?item_id=8843</p> <p>in particular section 5.1 on Eligible Applicants.</p>
<u>Question 8</u>	I'd like to know if the association of chartered accountants (Women section) could apply to this call together with transnational counterparts.
<u>Answer 8</u>	Please refer to answer nr. 7.
<u>Question 9</u>	We would like to know if it is possible for an association representing women farmers to participate to the call for proposals.
<u>Answer 9</u>	Please refer to answer nr. 7.
<u>Question 10</u>	<ol style="list-style-type: none"> 1. One of the member of the Consortium is a Greek for-profit entity, located in Greece and operating in Greece. The for-profit is 100% owned by a US shareholder and has already participated in EU projects. Is it eligible for the call? 2. Given the Brexit situation, can we consider the UK association still eligible? In case the proposal will be selected for funding (Feb17), is there any risk for the Consortium given the inclusion of an UK entity?
<u>Answer 10</u>	<ol style="list-style-type: none"> 1. Please consult point 5 of the call text and in particular "5.1 on Eligible Applicants". Unfortunately, the Commission's services cannot, for reasons of equal treatment, assess the eligibility of partners at this stage. This is exclusive competence of an appointed evaluation committee. Such committee can under no circumstances perform its duties prior to the submission of proposals. We can only remind you that legal entity must be located and registered in one of the Member states. The ownership does not intervene in the eligibility criteria. 2. UK associations that fall within the conditions of point "5.1 Eligible Applicants" are eligible.
<u>Question 11</u>	<p>The application form "Description of the action" includes two sections:</p> <p>Detailed description of activities (max 9 pages).</p> <p>4. II Work packages</p> <ol style="list-style-type: none"> 1. Is it correct that section 4. II Work packages does not foresee any page limits? 2. Both sections seem very similar to me, could you please explain to me the difference of these two sections? 3. The call mentions that the selected consortia should cover at least 10 member States. <ol style="list-style-type: none"> A) Is this a criteria applicable to each one of the consortia (should each proposal cover at least 10 Member States) or B) does this mean that the approximately 5 selected projects will together cover at least 10 Member States?

	<ol style="list-style-type: none"> The call states that at least 2 training for pitching events should be organised per year in each of the countries covered by the consortium- if we involve a network that is active in 5 countries, then a training event should be organised in each one of these 5 countries (+ the additional partner countries that take part in the consortium), correct? I saw that WEgate is supposed to be launched in October 2016. I assume that the contract winners are public? Where could I find this out?
<u>Answer 11</u>	<ol style="list-style-type: none"> That is correct. Under detailed description of activities you should describe in details the work packages. The Guide for Applicants information about pages is only a suggestion, you can include also more pages if necessary. Point B) is the correct answer. At least 10 MS should be covered by this call, not by each consortium. Each consortium (ie: the coordinator and its partners) must be composed of a minimum of four (4) partner organisations located in at least 4 Members States. According to WP6 last paragraph: "at least 2 trainings for pitching and relevant business strategies per year should be organised in each country covered by the consortium." Wegate contractors are mentioned at the Ted call pages: http://ted.europa.eu/udl?uri=TED:NOTICE:461143-2015:TEXT:EN:HTML
<u>Question 12</u>	<ol style="list-style-type: none"> Projects objectives: has the project proposal to meet all the 9 objectives and related WPs listed in the calls for proposal? Consortium: Do Business support organisations include entities which support business in terms of training and mentoring (such as private consultancy companies or non profit org)? Or just in terms of Business funding support? Topic/target group: can a project proposal be focused on a specific field, such as education, tourism, social enterprise in the aim to increase specifically the number of WBEs which facilitate the funding of Women Entrepreneurs engaged in the fields I mentioned?
<u>Answer 12</u>	<ol style="list-style-type: none"> Yes Business support organisations are organisations that offer- among others- training, mentoring and funding support. Private consultancy companies do not constitute business support organisations. The project proposal should focus on the objectives of the call and cover all work packages. It is therefore not possible to focus only on a specific field as mentioned above.
<u>Question 13</u>	<p>We would like to understand the definition of "business association", and so if it could be possible for us to participate to the call for proposals, as an association representing farmers.</p>
<u>Answer 13</u>	<p>We invite you to read point "5.1 Eligible Applicants" of the call text.</p> <p>If your association supports women entrepreneurship for example start-ups/cooperatives etc by women in rural areas and this can be demonstrated by supporting documents you could participate.</p>
<u>Question 14</u>	<p>I have a question relating the call criteria of each proposal having to include at least one</p>

	<p>existing and effective WBA:</p> <p>One of our project partners has created an existing and effective WBA, however they are an informal WBA that is represented by their entity, a foundation of women entrepreneurs.</p> <p>In 2014, they have initiated the Women's Business Angel Club, a platform facilitating business angel investment in female run start-ups. They have already financed two start-ups.</p> <p>My question is, what is your definition of "existing and effective WBA/network/club- I understand that this includes such informal networks, is this correct?</p>
<u>Answer 14</u>	<p>For the purposes of this call members of business angels networks are considered to be business angels that are willing and interested to invest on business proposals.</p> <p>If the members of a network of business angels are only facilitating fundraising by third parties but do not themselves take part in investment then this condition make the network ineligible.</p>
<u>Question 15</u>	<p>1) Annex 3 Form B4 exclusion form – I believe this must be signed by coordinator only, is this correct? The Guide for applicants says it should be sent by All applicants Affiliated entities – I am not sure what this mean. Could you please clarify what is an affiliated entity?</p> <p>2) As for the Annex 4 Form B5 Financial statement- I am under the understanding that this only needs to be provided private entities, that is to say that public entities do not have to hand in annex 4 form B5. Thank for you confirming if this is correct.</p>
<u>Answer 15</u>	<p>1) Point IV.1 Form B4 – Exclusion Form stipulates that "All applicants and, if applicable, affiliated entities shall provide this form, duly completed and signed".</p> <p>For affiliated entities please see point II.3 of the Guide for Applicants.</p> <p>2) Paragraph 5 of IV.2 Form B5 –Financial Statement Form stipulates that "Public bodies and international organisations are not requested to submit any proof in relation to their financial capacity. They do not have to submit a form B5."</p>
<u>Question 16</u>	<p>I would like to ask you two questions related with the documents that have to be submitted together with the application:</p> <p>- In the document entitled "Call for Proposals- Guide for Applicants" it is written that the forms B1/B2 should be submitted by each applicant. However, the form is one and it includes all applicants in the same form. Should we submit one budget excel for the whole project or a separate one for each participant?</p> <p>- The same problem we encounter related with the Annex 4 "Declaration of Honours". In the guide document it is written that it should be completed by each applicant while in the form it is written that it should be completed by a person "authorised to represent the consortium", which in my understanding means the lead partner only. Could you clarify this issue?</p>
<u>Answer 16</u>	<p>Please submit one budget excel for the whole project.</p> <p>Each partner has to submit a declaration on honours.</p>
<u>Question 17</u>	<p>1) The call asks for a consortia with partners from minimum 4 different EU countries, but also mentions that the consortia should cover at least 10 EU countries. We would highly appreciate if you could confirm if it is sufficient that each consortia works mainly in 4 different EU countries.</p>

	<p>2) The call mentions that the Women Business Angels should not receive any payment other than their travel expenses and DSA from this call.</p> <p>Could you please confirm that this only applies to individual women business angels and that Women Business Angel Associations can be included as consortium members with a budget allocation in order to perform activities such as contribute to the best practices, to the conception of the training, the organization of the pitching events etc.</p>
<u>Answer 17</u>	<p>1) It is sufficient that each consortium works mainly on 4 EU countries. We invited you however to consult point 2.2 of the call text on specific objectives of the call:</p> <p>WP1. Creation of WBAs consortia</p> <p>The aim is to make Women Business Angels services available to as many European countries as possible.</p> <p>Applicants are therefore required to apply together as partner organisations in a consortium of at least 4 Members States to offer such coverage. To the extent possible, such consortium should bring together relevant local/regional/national initiatives that might exist in each country it is aiming to cover...</p> <p>Applicants should demonstrate in their proposal how they plan to mobilise and collaborate with relevant local stakeholders who are not part of the consortium like other Chambers of Commerce, Women Entrepreneurs associations, start-up and growth support structures, the Enterprise Europe Network partners etc.</p> <p>The proposal should also provide details of how each consortium plans to network with other consortia, with a view to enlarging funding opportunities for women entrepreneurs beyond their region.</p> <p>2) Indeed this applies to individual women business angels. Women business angels associations can be part of the consortium and benefit from the budget allocation according to the conditions stipulated in the call text.</p>
<u>Question 18</u>	<p>Could you please clarify whether one or several sponsors could contribute to finance the 30% of the budget which is not financed by the European Commission.</p> <p>Could you please explain how we should proceed in case we find sponsors to contribute to cover some cost of activities developed by our project?</p> <p>Should they be mentioned on the text of our proposal?</p> <p>Which documents would we need to include on our proposal from them?</p> <p>Any other information to take into account on this regard</p>
<u>Answer 18</u>	<p>Please refer to point II.4 "co-financing Third party" of the Guide for Applications. For this call, applications may not include contributions in kind as part of their co-financing.</p> <p>The contribution of third parties to the action must be included in the estimated budget (Form B2 – Financing plan). An explanation of this support in the text of your proposal is not mandatory.</p>
<u>Question 19</u>	<p>Since the women business angels, according to the guidelines, should not receive funding for staff costs, do they have to complete the same templates as every other partner?</p>
<u>Answer 19</u>	<p>As the women business angels will not be part of the agreement, there is no need to provide supporting documents related to this part.</p>
<u>Question 20</u>	<p>We need a further clarification as regard the "business support organisations" definition:</p>

	<p>As stated in your answer:</p> <p>"Business support organisations are organisations that offer- among others- training, mentoring and funding support".</p> <p>When referring to that, is it intended that to be eligible the organisation must invest its own funds?</p> <p>Conversely, is to be intended that the organisation raises funds from third parties as well?</p> <p>For instance, members/affiliated of/to (*)BAN/EBAN networks not necessarily invest their own funds, and often use to act as fundraisers.</p> <p>Does the exemplified condition make them eligible?</p>
<u>Answer 20</u>	<p>An organisation functions by either investing its own funds coming from example by membership or financial support by government or stakeholders.</p> <p>It does not necessary have to raise funds from third parties but this is what most organisations do and by taking part at the call it does indeed intent to raise funds by third parties ie the Commission.</p> <p>Please refer to answer 14 above.</p>
<u>Question 21</u>	<p>We are having serious problems with indentifying of the source of the Grant Programme 2016 as we were not able to find it within COSME donor programme. We would like to know this because of our potential future involvement in this donor programme.</p>
<u>Answer 21</u>	<p>This call for proposals is not financed under COSME programme. This action constitutes a pilot project within the meaning of Article 54(2)(a) of the Financial Regulation. It follows on from an initiative of the European Parliament in the context of the 2016 budget to promote female entrepreneurship.</p>
<u>Question 22</u>	<p>Could you please provide a template to use as Letter of Support for local women organisations, to indicate their willingness to participate in the call?</p>
<u>Answer 22</u>	<p>Please kindly note that no such template is provided.</p>
<u>Question 23</u>	<p>Do you know if there is any other women Business angels' organization that is going to participate to this call?</p>
<u>Answer 23</u>	<p>With regards to the call the Commission cannot provide you with any specific contact due to the need of equal treatment of all applicants.</p> <p>However we have already mentioned at the call text the 2 main business angels associations in Europe: European Business Angles, EBAN and Business Angels Europe, BEA. Please contact them to ask about any national/regional networks they might have in the countries you are interested covering via the call.</p>
<u>Question 24</u>	<p>In your FAQ document, in one of the responses, it is mentioned that a private consulting company cannot be considered a business organisation, why is this? Does this mean that a consortium cannot be led by a private consulting company with strong experience in managing EU projects and providing services for startups?</p>
<u>Answer 24</u>	<p>Unfortunately, the Commission's services cannot, for reasons of equal treatment, assess the eligibility of partners at this stage. This is exclusive competence of an appointed evaluation committee. Such committee can under no circumstances perform its duties prior to the submission of proposals.</p> <p>But as specified in our answer 12, in the context of this call, a private consultancy</p>

	company cannot be considered as a business support organisation.
<u>Question 25</u>	<ol style="list-style-type: none"> 1. Regarding the financial capacity, you require that all partners fill in form B5 - Financial Statement Form. In our consortium, couple of partners have been established at the end of 2015 or early 2016. Therefore, they do not have any financials available yet. How can we deal with this situation? 2. In the specific objectives of the call, the first objective is: Creation of a WBAs consortium with partners coming from at least 4 EU Member States (MS). In my understanding, as soon as we submit a proposal, the consortium is already created. What should take place as activities under this Workpackage? Is it rather the management of the consortium? bringing in new members? Collaboration with other consortiums? Anything else?
<u>Answer 25</u>	<ol style="list-style-type: none"> 1. If a partner cannot fill in form B5, the financial capacity should be supported by other relevant evidence (statement of a bank, social security declaration, ...). 2. We invite you to consult point "2.2 Specific objectives" and in particular "WP1: Creation of WBAs consortia". You will find there all relevant information of what is expected by the formed consortium under WP1.