

BĀDER Project for Social and Solidarity Economy Enterprise

Project details

A. About the Project

1. What is BĀDER?

BĀDER is a support project for Social and Solidarity Economy Enterprises (SSEs), designed to help established social enterprises strengthen and grow their operations. The project combines tailored business development support, coaching, and facilitated access to loan financing. BĀDER aims to bridge the gap between technical support and access to finance by providing tailored capacity-building and business support to **25 established SSEs**, while facilitating their access to suitable loan financing to support their growth and sustainability.

2. Who is implementing the project?

The International Labour Organization (ILO), in partnership with Alfanar Venture Philanthropy, and Lebanese microfinance institution Al Majmoua, is launching BĀDER under the broader PROSPECTS Project funded by the Kingdom of the Netherlands.

3. What type of support will selected enterprises receive?

Depending on their needs and progression through the project, selected enterprises may receive:

- Business diagnostic assessment
- Individual growth/capacity development planning
- Technical capacity-building
- Tailored business coaching
- Support to strengthen financial and operational readiness
- Access to financing, subject to Al Majmoua's financial assessment and approval
- Continued coaching and monitoring during implementation

4. Is this a grant project?

No. The project does not provide grants to selected enterprises. The financial component is based on access to financing/loans, subject to Al Majmoua's assessment and approval.

B. Eligibility

5. Who can apply?

Enterprises and organizations that meet the project's eligibility criteria and fall within the targeted Social and Solidarity Economy (SSE) profile.

6. What is a Social and Solidarity Economy enterprise?

An SSE enterprise is an organization or business that carries out economic activities while pursuing a clear social, community, or environmental purpose. It aims to generate sustainable income while creating positive impact for people or communities, rather than focusing solely on profit.

7. Can NGOs or non-profit organizations apply?

Yes, provided they undertake eligible productive/economic activities and meet the project's other eligibility requirements.

8. Are start-ups eligible?

No. Applicants must have been operational for at least **two years** at the time of application.

9. Is there a minimum number of employees required?

Yes. Applicants must have at least **two direct employees**, excluding the founders/owners.
This should reflect the final approved eligibility wording.

10. Are enterprises from all sectors eligible?

Yes. The project is open to eligible enterprises operating across different economic sectors, including, but not limited to, agriculture and agri-food, manufacturing and production, services, technology and digital solutions, creative industries, tourism and hospitality, education and skills development, healthcare and care services, recycling and environmental services, and other productive economic activities. Enterprises must meet the project's eligibility criteria and must not operate in excluded or prohibited activities.

11. Which geographical areas are eligible?

North Lebanon, Beirut, Mount Lebanon and Bekaa

12. Do women- or youth-led enterprises receive priority?

Women- and youth-led enterprises are encouraged to apply and may receive consideration within the project's selection framework; however, applicants must still meet the required eligibility and technical criteria.

13. Can refugee-led or refugee-supporting enterprises apply?

Yes. Refugee-led enterprises and enterprises that support or create economic opportunities for refugees may apply, provided they meet the project's eligibility criteria and all applicable legal and operational requirements.

14. Can an enterprise that previously received support from another organization apply?

Yes, unless the previous support creates duplication or another restriction under the project. Applicants should disclose relevant previous or ongoing support.

C. Application & Selection

15. How can I apply?

Applications must be submitted through the official online application form before the announced deadline.

16. Is there an application fee?

No. There is no fee to apply to the project.

17. What information will I need to provide?

Applicants will be asked to provide information about their organization/enterprise, activities, employment, financial performance, social/economic impact, growth plans and financing needs, along with supporting documentation where required.

18. How will applications be evaluated?

Applications will be assessed against the project's eligibility and selection criteria, including the enterprise's business model, social/economic impact, employment contribution, growth potential, sustainability and commitment to participating in the project.

19. How many enterprises will be selected?

The project initially aims to support approximately **25 enterprises**, subject to the project's final selection and financing process.

20. Will all eligible applicants be selected?

No. Meeting the minimum eligibility criteria allows an application to proceed for further assessment but does not guarantee selection.

21. Will applicants be informed if they are not selected?

Yes

D. Project Participation

22. What will be expected from selected enterprises?

Selected enterprises will be expected to actively participate in assessments, capacity-building and coaching activities; provide accurate business and financial information; cooperate with project monitoring; and commit sufficient time to implementing their agreed growth/capacity development plan.

23. Is participation in the training and coaching mandatory?

Yes. Participation in the required technical support activities is an integral part of the project.

24. Is the support the same for every enterprise?

No. The project uses a tailored approach. Each enterprise will undergo a diagnostic assessment and the technical support/caching will be adapted to its identified needs.

25. How long does the project last?

The project will run until **31 July 2027**. However, the repayment of loans provided through the project may continue beyond the project implementation period, depending on the loan amount and the repayment terms and schedule agreed between the enterprise and Al Majmoua.

26. Will activities be online or in person?

In person, or hybrid whenever needed

27. What happens if a selected enterprise does not participate in the required activities?

Continued participation in the project will depend on the enterprise meeting agreed project commitments and requirements.

E. Financing

28. What financing amount can an enterprise receive?

Enterprises may receive financing up to USD 50,000, subject to Al Majmoua's financial assessment, credit criteria, and final approval.

29. What is the interest rate?

The applicable monthly interest rate is 0.42% per month for financing amounts above USD 10,000.

30. What is the repayment period?

The repayment period ranges from 12 to 36 months, depending on the approved financing amount and the applicable loan terms.

31. Is collateral or a guarantor required?

Yes. A personal guarantor, two personal guarantors or other type of collateral are required, depending on the applicable loan requirements and financing amount required. The guarantor(s) must meet Al Majmoua's eligibility and credit requirements and will be assessed as part of the loan approval process.

32. What documents are required for the financial assessment?

Applicants may be required to provide financial statements, bank statements, business registration documents, information on existing loans and liabilities, proof of business activity, and any other documents requested by Al Majmoua to complete the financial assessment.

33. How will Al Majmoua assess an enterprise's financial eligibility?

Al Majmoua will assess the enterprise's financial situation, business performance, cash flow,

existing financial obligations, repayment capacity, collateral available and other applicable credit and risk criteria to determine its financial eligibility.

34. Does being selected by the project guarantee loan approval?

No. Selection by the project does not guarantee loan approval. Financing remains subject to Al Majmoua's financial assessment, credit criteria, risk assessment, and final approval.

35. Can an enterprise request less financing than initially indicated in its application?

Yes. An enterprise may request a lower financing amount than initially indicated in its application. However, any change to the requested financing amount must be made before Al Majmoua's loan approval stage and will remain subject to the applicable assessment and approval process.

36. How will the financing be disbursed?

Approved financing will be disbursed through Al Majmoua's authorized financial service providers, including OMT, Whish Money, and MTM, in accordance with the applicable disbursement procedures.

37. What can the financing be used for? Are there ineligible expenses?

The financing must be used exclusively for business-related purposes and the development of the enterprise. It is not intended for personal, household, or general consumption purposes. Any expenses that are not directly related to the development or operation of the enterprise, or that fall outside the project's financing criteria, may be considered ineligible.

38. What happens if an enterprise passes the technical selection but does not pass Al Majmoua's financial due diligence?

If an enterprise does not pass the financial due diligence it will not be able to join the program

39. Can an enterprise apply if it already has an existing loan?

The entity can apply to the program even if it already has an existing loan subject to the following conditions:

- If the enterprise currently has an active loan with Al Majmoua, it cannot have a second active loan at the same time. Only one active loan per enterprise is permitted.
- If the enterprise has an existing loan with another financial institution, it may still apply. However, the application will be subject to Al Majmoua's financial assessment, including an assessment of the enterprise's existing financial obligations and repayment capacity.

40. Is the loan application separate from the project application?

Yes. Participation in the project and access to financing are linked but involve separate assessment steps. Selected enterprises will undergo Al Majmoua's financial assessment before any loan is approved.

41. Does project selection guarantee access to a loan?

No. Being selected for the project does not guarantee loan approval. Financing is subject to Al Majmoua's financial assessment, credit criteria and final approval.

42. How will the loan amount be determined?

The loan amount will be determined based on the enterprise's financing needs, repayment capacity, financial situation and Al Majmoua's credit assessment.

43. What will Al Majmoua assess before approving the loan?

Al Majmoua will assess the enterprise's financial situation, business performance, cash flow, existing financial obligations, repayment capacity and other applicable credit and risk criteria.