



# **Single Market Programme (SMP Consumers)**

## **Call for proposals**

**Grants for actions  
for promoting stable debt advice services**

**(SMP-CONS-2021-DA)**

**Version 1.0  
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## EUROPEAN INNOVATION COUNCIL AND SMEs EXECUTIVE AGENCY (EISMEA)

EISMEA.I – Innovation ecosystems, SMP/Entrepreneurship and Consumers  
**EISMEA.I.03 –SMP/Internal Market and Consumers**

### CALL FOR PROPOSALS

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## 0. Introduction

This is a call for proposals for **EU action grants** in the field of Consumer Protection under the Consumer protection part of the **Single Market Programme (SMP Consumers)**.

The regulatory framework for this EU Funding Programme is set out in:

- Regulation 2018/1046 ([EU Financial Regulation](#))
- the basic act ([Single Market Programme Regulation](#)<sup>1</sup>).

The call is launched in accordance with the 2021-2022 Work Programme<sup>2</sup> and will be managed by the **European Innovation Council and SMEs Executive Agency (EISMEA)** ('Agency').

The call covers the following **topic**:

- **SMP-CONS-2021-DA - Grants for actions for promoting stable debt advice services**

We invite you to read the **call documentation** on the Funding & Tenders Portal Topic page carefully, and in particular this Call Document, the Model Grant Agreement, the [EU Funding & Tenders Portal Online Manual](#) and the [EU Grants AGA — Annotated Grant Agreement](#).

These documents provide clarifications and answers to questions you may have when preparing your application:

- the [Call Document](#) outlines the:
  - background, objectives, scope, activities that can be funded and the expected results (sections 1 and 2)
  - timetable and available budget (sections 3 and 4)
  - admissibility and eligibility conditions (including mandatory documents; sections 5 and 6)
  - criteria for financial and operational capacity and exclusion (section 7)
  - evaluation and award procedure (section 8)
  - award criteria (section 9)
  - legal and financial set-up of the Grant Agreements (section 10)
  - how to submit an application (section 11)
- the [Online Manual](#) outlines the:

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<sup>1</sup> [REGULATION \(EU\) 2021/690 of the European Parliament and of the Council of 28 April 2021 establishing a programme for the internal market, competitiveness of enterprises, including small and medium-sized enterprises, the area of plants, animals, food and feed, and European statistics \(Single Market Programme - SMP\) and repealing Regulations \(EU\) No 99/2013, \(EU\) No 1287/2013, \(EU\) No 254/2014 and \(EU\) No 652/2014 \(text with EEA relevance\) \(OJ L 153, 3.5.2021, p. 1–47\).](#)

<sup>2</sup> [Commission Implementing Decision C\(2021\) 3046 final of 06 May 2021](#) concerning the adoption of the work programme for 2021-2024 and the financing decision for the implementation of the Single Market Programme - Annex III - Consumer Pillar.

- procedures to register and submit proposals online via the EU Funding & Tenders Portal ('Portal')
- recommendations for the preparation of the application
- the AGA — Annotated Grant Agreement contains:
  - detailed annotations on all the provisions in the Grant Agreement you will have to sign in order to obtain the grant (*including cost eligibility, payment schedule, accessory obligations, etc.*).

You are also encouraged to visit the [Funding & Tenders Portal – Projects and Results](#) to consult the list of projects funded previously.

## 1. Background

This call for proposals implements the Single Market Programme (SMP – Consumers Pilar) and more specifically Action 2.1 of the 2021-2022 Work Programme: to provide financial contributions to organisations representing consumer interests in Members States or offering assistance to consumers in Member States, including in the form of debt advice.

Debt advice is one of the most effective tools to help over-indebted consumers to maintain, or return to, a financially stable situation while making sure that creditors are repaid. It does not have the form of a financial assistance to debtors who encounter arrears. It rather consists of effective personalised advice and guidance.

In 2020, Directorate-General JUSTICE and CONSUMERS of the European Commission launched a project<sup>3</sup> with three tasks, namely i) to identify the **funding needs** to improve the availability of debt advice services in the EU, ii) to organize **exchange of best practices** events and iii) to organize **capacity building** events in Member States where debt advice is least developed and/or most lacking. The above mentioned project is still ongoing, but the European Commission already disposes of better information<sup>4</sup>, which represents an excellent reference for this call.

In fact, on the one hand, with the capacity building events foreseen in the above mentioned project, new debt-advisors will be trained in countries where debt-advice is weak or absent; on the other hand, **with this present call for proposals, the provision of debt advice in countries where such services are not sufficiently available will be facilitated, as these grants will support to put in place the necessary structures aimed at the provision of these services.**

This initiative is based on the Action 15 of the [New Consumer Agenda](#) which states that *"From 2021, the Commission plans to increase funding for actions enhancing the*

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<sup>3</sup> "Service contract for the provision of actions to extend the availability and improve the quality of debt-advice services for European households", currently running (started in May 2020 until December 2021).

<sup>4</sup> The final results of the action will be published in autumn 2021.

*availability and quality of debt advice services in Member States”*<sup>5</sup> and its outcomes will be timely as over-indebtedness and credit defaults are expected to increase with the COVID-19 crisis.

## **2. Objectives – Themes and priorities – Activities that can be funded – Expected impact**

### **SMP-CONS-2021-DA - Grants for actions for promoting stable debt advice services**

#### Objectives

The aim of this call for proposals is to facilitate the consumers' access to debt-advice services in a stable base in a number of Member States where the availability and the quality of debt-advice services is currently insufficient, inadequate or completely lacking.

At the moment, this is the case, according to the results of various information sources<sup>6</sup>, in a group of 13 EU Member States: Spain (ES), Italy (IT), Malta (MT), Greece (GR), Cyprus (CY), Romania (RO), Hungary (HU), Bulgaria (BG), Croatia (HR), Slovenia (SI), Slovakia (SK), Lithuania (LT) and Latvia (LV).

With this grant, the European Commission intends to facilitate the delivery of debt-advice services on stable bases in the 13 above mentioned EU Member States.

In this context, this specific call for proposals aims at achieving the following **policy objectives**:

- Increase the accessibility of debt advice services to EU consumers. This objective may be substantiated through actions aimed at raising the awareness of the interested stakeholders on the key role of debt-advice to remedy consumer over indebtedness and by increasing the possibilities for consumers to refer to existing or newly created debt-advice reference points in their cities.
- Improve the operational effectiveness of the structures for providing debt advice services to EU consumer, including through the creation or the strengthening of specific networks of experts, technicians and debt-advisors.

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<sup>5</sup> [Communication - COM\(2020\) 696 final - from the Commission to the European Parliament and the Council](#) - New Consumer Agenda - Strengthening consumer resilience for sustainable recover.

<sup>6</sup> There are various information sources which concur to this result. In some cases they stem from the previous initiatives in this area by the European Commission. The most recent and systematic one, confirming the indications of the other sources, is "[Addressing household over-indebtedness](#)", recent study of Eurofound, page 20.

This improvement of the structures may be substantiated through the following:

- Putting in place the bases for the **establishment of both physical and virtual places for the provision of debt-advice and the organisation of meetings and events.**
- Putting in place the bases for the **creation of a network of experts** operating at local, national and European level, **in all the matters related to debt-advice, namely debt-advice as such, credit, banking and financial products, legal regulation of credit and insolvency matters and psychology,** in particular with vulnerable consumers.
- Putting in place the bases for the **creation of a technical network,** operating at local, national and European level, **useful to establish permanent contact points.**
- Putting in place the bases for **sharing knowledge and operational capacity among the operators,** at local, national and European level, to collect data and references, through the development of practical tools for maintaining the memory of the activities performed, discussing and elaborating the lessons learnt, as well as for developing advice and staff training.

#### Themes and priorities (scope)

Each proposal will have to describe the potential added value stemming from an action in the proposed Member State and the durability of the provision of the service supported by this grant. In particular, the applicant should consider the (insufficient) development of the offer of debt advice and its (inadequate) quality in the country covered by his/her proposal, as well as the possible (quantitative) impact of the newly created or reinforced structures (i.e. how many people can find a help thanks to the activities of the grant and how big is the potential positive impact on the society resulting from the improvement of debt-advice services in that country).

As mentioned above, it is fundamental to stress that every proposal will have to refer to one single Member State from the above mentioned 13 EU Member States.

However, the same applicant is allowed to submit several proposals, in view of sharing the same expertise for various Member States and supporting networking activities. As a result, applicants may submit several proposals, for several countries (each proposal can only cover one Member State), under this call for proposals.

Applicants who submit more than one proposal must clearly explain in their proposals how their proposed action addressed to a given country will build on and/or differs from the other proposed action(s), addressed to other countries, under this call for proposals.

#### Activities that can be funded (scope)

The applicant, in its proposal, will have to:

- list and explain in detail all proposed activities and



- explain in detail how all the proposed activities will manage to achieve the objectives and
- how concretely these activities will be performed, including detailed and accurate explanations and descriptions.

These eligible activities are (*non-exhaustive list*):

**1. Debt advice networks support:**

- the organisation of events, meetings, interviews and any other activities, at both bilateral and multilateral level, aimed at discussing and defining, with the potential operators and the experts, the concrete solutions necessary for reaching the above mentioned objectives;
- the organisation of events for the exchange of best practices and knowledge among potential and active debt-advisors;
- the activities through which it will be possible to put in place the networks of experts, technicians and debt-advisors (as mentioned above in the objectives), including the organisations of tailored meetings and events.

**2. Reinforcement of the operational effectiveness of debt advice structures:**

- the development of research, projects and action plans aimed at putting in place the activities necessary to create and/or reinforce the stable structures addressed to provide debt-advice services;
- the activities through which it will be possible to ensure the fundraising and other activities to assure a continuity of the debt advise service once the European funding will be terminated.

**3. Awareness and information campaigns:**

- addressed to the possible interested bodies that can provide the basic functional structures needed to put in place stable debt-advice services;
- addressed to train the possible future debt-advisors, in order to dispose of a critical mass of operators, in condition to start the service on a stable and continuative basis.

*Expected impact*

The expected result of these actions is **an increased accessibility of debt-advice services to consumers and an improved quality of these services**, as a result of the creation or the reinforcement of the necessary structures, including among others through the above mentioned networks, needed to provide debt-advice services.

**Key Performance Indicators (KPIs) – outcome**

The applicants will have to address and preferably further develop the following KPIs in their proposals. This KPIs will need to be included in the reporting during the project implementation.

**1. For Debt advice networks support:**

- How many debt advisors and debt advice bodies have contributed to create a new, or have joined an existing network, dealing with the sharing of information and knowledge base?

## **2. For Reinforcement of the operational capacity of debt advice structures:**

- How many basic stable structures, even partial ones, have been put in place ex-novo or significantly reinforced, allowing debt advice bodies, subject of this initiative, to perform their activities in a continuative manner?

## **3. For Awareness and information campaigns:**

- How many debt advisors coming from the 13 target countries subject to these grants participated to the activities concerning the awareness and information campaigns?

## **3. Available budget**

The available call budget is **EUR 780 000**.

We reserve the right not to award all available funds or to redistribute them between the call priorities, depending on the proposals received and the results of the evaluation.

The proposals will be selected and invited to grant preparation phase according to the following criteria:

1. The initial budget that it is allocated per country is 60 000 EUR. In case the proposal that it is ranked as highest for a respective country does not consume the entire amount of 60 000 EUR, the second ranked proposal for that respective country will also be invited to the grant preparation phase, if sufficient funds are available for funding the entire second grant.
2. In the case that, after the step 1 described above has been finalised for all countries, there is still budget not allocated (either due to an insufficient number of proposals for a particular country or because the quality of the submitted proposals for a particular country is insufficient), the remaining available budget will be put together and further proposals, if meeting the requested call requirements, will be invited to the grant preparation phase, based on the criterion of the size of the population of the countries. This criterion corresponds to the need to reach the highest possible number of people (consumers) as in similar cases, firstly in the above mentioned ongoing project<sup>7</sup>.

As a result of the application of the population criterion, the following order will be applied:

- 1 – Italy
- 2 – Spain
- 3 – Romania
- 4 – Greece
- 5 – Hungary
- 6 – Bulgaria
- 7 – Slovakia
- 8 – Croatia
- 9 – Lithuania

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<sup>7</sup> "Service contract for the provision of actions to extend the availability and improve the quality of debt-advice services for European households", currently running (started in May 2020 until December 2021), referred to above in Section 1. "Background of the Call document".

- 10 – Slovenia
- 11 – Latvia
- 12 – Cyprus
- 13 – Malta

The distribution of the remaining available budget, as mentioned above will be allocated to one proposal per country, the next highest ranked proposal for that particular country, in the descending order, i.e. firstly to Italy, then to Spain and so on until the resources are finished, in order to maintain a fair distribution of the resources.

#### 4. Timetable and deadlines

Timetable and deadlines (indicative)	
Call opening:	22/06/2021
<u>Deadline for submission:</u>	<b>1 September 2021 – 17:00 CET (Brussels)</b>
Evaluation:	September – October 2021
Information on evaluation results:	October - November 2021
GA signature:	November – December 2021

#### 5. Admissibility and documents

Proposals must be submitted before the **call deadline** (see *timetable section 4*).

Proposals must be submitted **electronically** via the Funding & Tenders Portal Electronic Submission System (accessible via the Topic page in the [Search Funding & Tenders](#) section). Paper submissions are NOT possible.

Proposals (including annexes and supporting documents) must be submitted using the forms provided *inside* the Submission System (⚠ NOT the documents available on the Topic page — they are only for information).

Proposals must be **complete** and contain all the requested information and all required annexes and supporting documents:

- Application Form Part A — contains administrative information about the participants (future coordinator, beneficiaries and affiliated entities) and the summarised budget for the project (*to be filled in directly online*)
- Application Form Part B — contains the technical description of the project (*to be downloaded from the Portal Submission System, completed and then assembled and re-uploaded*)
- **mandatory annexes and supporting documents** (*to be uploaded*):

- Annex 1 to part B: detailed budget table (*mandatory excel template available in the Submission System*),
- Annex 2 to part B: CVs (short outlines) of core project team,
- Annex 3 to part B: activity reports of last year,
- Annex 4 to part B: list of previous projects (key projects for the last 4 years),
- Annex 5 to Part B: Declaration of Honour, as a proof that the applicant is not in conflict of interest situation concerning the provision of debt advice in favour of over-indebted persons or households.  
*NB: please note that the additional supporting documents might be requested in addition to the Declaration of Honour,*
- Annex 6 to part B: for micro and small-sized\* private entities as applicants, please provide the following evidence (one or several documents): the proof confirming the status of micro or small-sized entity in line to the criteria set up in the table below (and under Section 6. Eligibility) together with the proof that the entity is operating in the sector of financial advice. Please provide the relevant documents in English or in a national language, together with a free translation to English.

*Company category	Staff headcount	Turnover	or	Balance sheet total
Small	< 50	≤ € 10 m		≤ € 10 m
Micro	< 10	≤ € 2 m		≤ € 2 m

Please note that the amounts entered into the summarised budget table (filled in directly online) must correspond to the amounts calculated in the detailed budget table. In case of discrepancies, the amounts in the online summarised budget table will prevail.

At proposal submission, you will have to confirm that you have the **mandate to act** for all applicants. Moreover you will have to confirm that the information in the application is correct and complete and that the participants comply with the conditions for receiving EU funding (especially eligibility, financial and operational capacity, exclusion, etc.). Before signing the grant, each beneficiary and affiliated entity will have to confirm this again by signing a declaration of honour (DoH). Proposals without full support will be rejected.

Your application must be **readable, accessible and printable**.

Proposals are limited to **maximum 70 pages** (Part B). Evaluators will not consider any additional pages.

You may be asked at a later stage for further documents (*for legal entity validation, financial capacity check, bank account validation, etc.*).

 For more information about the submission process (including IT aspects), consult the [Online Manual](#).

## 6. Eligibility

### Eligible participants (eligible countries)

In order to be eligible, the applicants (beneficiaries and affiliated entities) must:

- be legal entities:
  - public bodies or
  - private non-profit bodies such as NGOs, charities, Consumer associations or
  - micro or small-sized enterprises<sup>8</sup> operating in the sector of financial advice, whose core/professional activity is not in conflict of interest with the provision of debt advice in favour of over-indebted persons or households.
- be established in one of the eligible countries, i.e.:
  - EU Member States (including overseas countries and territories (OCTs))
  - non-EU countries:
    - listed EEA countries and countries participating to the Single Market Programme ([list of participating countries](#)) or countries which are in ongoing negotiations for an association agreement and where the agreement enters into force before grant signature.

N.B: The grants can be awarded and the grant agreements can be signed only if the agreements on the participation of the respective countries in the Consumer pillar of SMP are timely signed beforehand.

Beneficiaries and affiliated entities must register in the [Participant Register](#) — before submitting the proposal — and will have to be validated by the Central Validation Service (REA Validation). For the validation, they will be requested to upload documents showing legal status and origin.

Other entities may participate in other consortium roles, such as associated partners, subcontractors, third parties giving in-kind contributions, etc. (*see section 13*).

### *Specific cases*

Exceptional funding — Entities from other countries (not listed above) are exceptionally eligible, if the granting authority considers their participation essential for the implementation of the action.

Natural persons — Natural persons are NOT eligible (with the exception of self-employed persons, i.e. sole traders, where the company does not have legal personality separate from that of the natural person).

International organisations — International organisations are NOT eligible. The rules on eligible countries do not apply to them.


Entities without legal personality — Entities which do not have legal personality under their national law may exceptionally participate, provided that their representatives have the capacity to undertake legal obligations on their behalf, and offer guarantees for the protection of the EU financial interests equivalent to that offered by legal persons<sup>9</sup>.

EU bodies — EU bodies (with the exception of the European Commission Joint Research Centre) can NOT be part of the consortium.

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<sup>8</sup> [Commission Recommendation of 6 May 2003 concerning the definition of micro, small and medium-sized enterprises \(notified under document number C\(2003\) 1422\) \(2003/361/EC\)](#), Article 2 of the Annex.

<sup>9</sup> See Article 197(2)(c) EU Financial Regulation [2018/1046](#).

Associations and interest groupings — Entities composed of members may participate as 'sole beneficiaries' or 'beneficiaries without legal personality'<sup>10</sup>.  Please note that if the action will be implemented by the members, they should also participate (either as beneficiaries or as affiliated entities, otherwise their costs will NOT be eligible).

Countries currently negotiating association agreements — Beneficiaries from countries with ongoing negotiations (*see list above*) may participate in the call and can sign grants if the negotiations are concluded before grant signature (with retroactive effect, if provided in the agreement).

EU restrictive measures — Special rules apply for certain entities (*e.g. entities subject to [EU restrictive measures](#) under Article 29 of the Treaty on the European Union (TEU) and Article 215 of the Treaty on the Functioning of the EU (TFEU)*<sup>11</sup> and entities covered by Commission Guidelines No [2013/C 205/05](#)<sup>12</sup>). Such entities are not eligible to participate in any capacity, including as beneficiaries, affiliated entities, associated partners, subcontractors or recipients of financial support to third parties (if any).

 For more information, see [Rules for Legal Entity Validation, LEAR Appointment and Financial Capacity Assessment](#).

### Consortium composition

Proposals by single applicant as well as by a consortium are allowed.

In case of a multi-beneficiary grant - Consortium composition: each of the entities within the consortium has to be eligible as per conditions above. Entities can originate from the same or different eligible countries.

### Eligible activities

Eligible activities are the ones set out in section 2 above.

Projects should take into account the results of projects supported by other EU funding programmes. The complementarities must be described in the project proposals (Part B of the Application Form).

Projects must comply with EU policy interests and priorities (*such as environment, social, security, industrial and trade policy, etc.*).

Financial support to third parties is not allowed.

### Geographic location (target countries)

Proposals must relate to **debt advice activities taking place in only one of the following EU Member States**: Spain (ES), Italy (IT), Malta (MT), Greece (GR), Cyprus (CY), Romania (RO), Hungary (HU), Bulgaria (BG), Croatia (HR), Slovenia (SI), Slovakia (SK), Lithuania (LT) and Latvia (LV).

### Duration

The maximum duration of the action is **18 months** (extensions are possible, if duly justified and through an amendment).

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<sup>10</sup> For the definitions, see Articles 187(2) and 197(2)(c) EU Financial Regulation [2018/1046](#).

<sup>11</sup> Please note that the EU Official Journal contains the official list and, in case of conflict, its content prevails over that of the [EU Sanctions Map](#).

<sup>12</sup> Commission guidelines No [2013/C 205/05](#) on the eligibility of Israeli entities and their activities in the territories occupied by Israel since June 1967 for grants, prizes and financial instruments funded by the EU from 2014 onwards (OJEU C 205 of 19.07.2013, pp. 9-11).

### Project budget

Project budgets (maximum grant amount) are expected to range between **EUR 30 000** and **EUR 60 000 per project**.

## **7. Financial and operational capacity and exclusion**

### Financial capacity

Applicants must have **stable and sufficient resources** to successfully implement the projects and contribute their share. Organisations participating in several projects must have sufficient capacity to implement all these projects.

The financial capacity check will be carried out on the basis of the documents you will be requested to upload in the [Participant Register](#) during grant preparation (*e.g. profit and loss account and balance sheet, business plan, audit report produced by an approved external auditor, certifying the accounts for the last closed financial year, etc.*). The analysis will be based on neutral financial indicators, but will also take into account other aspects, such as dependency on EU funding and deficit and revenue in previous years.

The check will normally be done for all beneficiaries, except:

- public bodies (entities established as public body under national law, including local, regional or national authorities) or international organisations
- if the individual requested grant amount is not more than EUR 60 000.

If needed, it may also be done for affiliated entities.

If we consider that your financial capacity is not satisfactory, we may require:

- further information
  - an enhanced financial responsibility regime, i.e. joint and several responsibility for all beneficiaries or joint and several liability of affiliated entities (*see below, section 10*)
  - prefinancing paid in instalments
  - (one or more) prefinancing guarantees (*see below, section 10*)
- or
- propose no prefinancing
  - request that you are replaced or, if needed, reject the entire proposal.

 For more information, see [Rules for Legal Entity Validation, LEAR Appointment and Financial Capacity Assessment](#).

### Operational capacity

Applicants must have the **know-how, qualifications** and **resources** to successfully implement the projects and contribute their share (including sufficient experience in projects of comparable size and nature).

This capacity will be assessed together with the 'Quality' award criterion on the basis of the competence and experience of the applicants and their project teams, including operational resources (human, technical and other) or, exceptionally, the measures proposed to obtain it by the time the task implementation starts.

If the evaluation of the award criterion is positive, the applicants are considered to have sufficient operational capacity.

Applicants will have to show their operational capacity via the following information:

- general profiles (qualifications and experiences) of the staff responsible for managing and implementing the project
- description of the consortium participants
- applicants' activity reports of last year (Annex 3 to Part B)
- list of previous projects (key projects for the last 4 years), (Annex 4 to Part B).

Additional supporting documents may be requested, if needed to confirm the operational capacity of any applicant.

### Exclusion

Applicants which are subject to an **EU exclusion decision** or in one of the following **exclusion situations** that bar them from receiving EU funding can NOT participate<sup>13</sup>:

- bankruptcy, winding up, affairs administered by the courts, arrangement with creditors, suspended business activities or other similar procedures (including procedures for persons with unlimited liability for the applicant's debts)
- in breach of social security or tax obligations (including if done by persons with unlimited liability for the applicant's debts)
- guilty of grave professional misconduct<sup>14</sup> (including if done by persons having powers of representation, decision-making or control, beneficial owners or persons who are essential for the award/implementation of the grant)
- committed fraud, corruption, links to a criminal organisation, money laundering, terrorism-related crimes (including terrorism financing), child labour or human trafficking (including if done by persons having powers of representation, decision-making or control, beneficial owners or persons who are essential for the award/implementation of the grant)
- shown significant deficiencies in complying with main obligations under an EU procurement contract, grant agreement, prize, expert contract, or similar (including if done by persons having powers of representation, decision-making or control, beneficial owners or persons who are essential for the award/implementation of the grant)
- guilty of irregularities within the meaning of Article 1(2) of Regulation No [2988/95](#) (including if done by persons having powers of representation, decision-making or control, beneficial owners or persons who are essential for the award/implementation of the grant)
- created under a different jurisdiction with the intent to circumvent fiscal, social or other legal obligations in the country of origin or created another entity with this purpose (including if done by persons having powers of representation, decision-making or control, beneficial owners or persons who are essential for the award/implementation of the grant).

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<sup>13</sup> See Articles 136 and 141 of EU Financial Regulation [2018/1046](#).

<sup>14</sup> Professional misconduct includes: violation of ethical standards of the profession, wrongful conduct with impact on professional credibility, false declarations/misrepresentation of information, participation in a cartel or other agreement distorting competition, violation of IPR, attempting to influence decision-making processes or obtain confidential information from public authorities to gain advantage.



Applicants will also be refused if it turns out that<sup>15</sup>:

- during the award procedure they misrepresented information required as a condition for participating or failed to supply that information
- they were previously involved in the preparation of the call and this entails a distortion of competition that cannot be remedied otherwise (conflict of interest).

## 8. Evaluation and award procedure

The proposals will have to follow the **standard submission and evaluation procedure** (one-stage submission + one-step evaluation).


An **evaluation committee** will assess all applications. Proposals will first be checked for formal requirements (admissibility, and eligibility, *see sections 5 and 6*). Proposals found admissible and eligible will be evaluated against the operational capacity and award criteria (*see sections 7 and 9*) and then ranked according to their scores.

For proposals with the same score a **priority order** will be determined according to the following approach:

Successively for every group of *ex aequo* proposals, starting with the highest scored group, and continuing in descending order:

- 1) Projects focusing on a theme that is not otherwise covered by higher ranked projects will be considered to have the highest priority.
- 2) The *ex aequo* proposals within the same topic will be prioritised according to the scores they have been awarded for the award criterion 'Relevance'. When these scores are equal, priority will be based on their scores for the criterion 'Impact'. When these scores are equal, priority will be based on their scores for the criterion 'Quality'.
- 3) If this does not allow to determine the priority, a further prioritisation can be done by considering the overall project portfolio and the creation of positive synergies between projects, or other factors related to the objectives of the call. These factors will be documented in the panel report.
- 4) After that, the remainder of the available call budget will be used to fund projects across the different topics in order to ensure a balanced spread of the geographical and thematic coverage and while respecting to the maximum possible extent the order of merit based on the evaluation of the award criteria.

All proposals will be informed about the evaluation result (**evaluation result letter**). Successful proposals will be invited for grant preparation; the other ones will be put on the reserve list or rejected.

 No commitment for funding — Invitation to grant preparation does NOT constitute a formal commitment for funding. We will still need to make various legal checks before grant award: *legal entity validation, financial capacity, exclusion check, etc.*

**Grant preparation** will involve a dialogue in order to fine-tune technical or financial aspects of the project and may require extra information from your side. It may also include adjustments to the proposal to address recommendations of the evaluation committee or other concerns. Compliance will be a pre-condition for signing the grant.

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<sup>15</sup> See Article 141 EU Financial Regulation [2018/1046](#).

If you believe that the evaluation procedure was flawed, you can submit a **complaint** (following the deadlines and procedures set out in the evaluation result letter). Please note that notifications which have not been opened within 10 days after sending are considered to have been accessed and that deadlines will be counted from opening/access (see also [Funding & Tenders Portal Terms and Conditions](#)). Please also be aware that for complaints submitted electronically, there may be character limitations.

## 9. Award criteria

The **award criteria** for this call are as follows:

- **Relevance:** clarity and consistency of project, objectives and planning; extent to which they match the themes and priorities and objectives of the call; contribution to the EU strategic and legislative context; European/transnational dimension; impact/interest for a number of countries (EU or eligible non-EU countries); possibility to use the results in other countries; potential to develop mutual trust/cross-border cooperation (30 points)
- **Quality:**
  - **Project design and implementation:** technical quality; logical links between the identified problems, needs and solutions proposed (logical frame concept); methodology for implementing the project (concept and methodology, management, procedures, timetable, risks and risk management, monitoring and evaluation); feasibility of the project within the proposed time frame; cost effectiveness (sufficient/appropriate budget for proper implementation; best value for money) (40 points)
  - **Project team and cooperation arrangements:** quality of the consortium and project teams; appropriate procedures and problem-solving mechanisms for cooperating within the project teams and consortium (20 points)
- **Impact:** ambition and expected long-term impact of results on target groups/general public; appropriate dissemination strategy for ensuring sustainability and long-term impact; sustainability of results after EU funding ends (10 points).

Award criteria	Minimum pass score	Maximum score
Relevance	18	30
Quality — Project design and implementation	24	40
Quality — Project team and cooperation arrangements	12	20
Impact	6	10
<b>Overall (pass) scores</b>	<b>60</b>	<b>100</b>

Maximum points: 100 points.

Individual thresholds per criterion: 18/30, 24/40, 12/20 and 6/10 points.

Overall threshold: 60 points.

Proposals that pass the individual thresholds AND the overall threshold will be considered for funding – within the limits of the available call budget. Other proposals will be rejected.

## **10. Legal and financial set-up of the Grant Agreements**

If you pass evaluation, your project will be invited for grant preparation, where you will be asked to prepare the Grant Agreement together with the EU Project Officer.

This Grant Agreement will set the framework for your grant and its terms and conditions, in particular concerning deliverables, reporting and payments.

The Model Grant Agreement that will be used (and all other relevant templates and guidance documents) can be found on [Portal Reference Documents](#).

### Starting date and project duration

The project starting date and duration will be fixed in the Grant Agreement (*Data Sheet, point 1*). Normally the starting date will be after grant signature. Retroactive application can be granted exceptionally for duly justified reasons, but never earlier than the proposal submission date.

Project duration: maximum 18 months (extensions will be possible only exceptionally, for duly justified reasons and through an amendment).

### Milestones and deliverables

The milestones and deliverables for each project will be managed through the Portal Grant Management System and will be reflected in Annex 1 of the Grant Agreement.

### Form of grant, funding rate and maximum grant amount

The grant parameters (*maximum grant amount, funding rate, total eligible costs, etc.*) will be fixed in the Grant Agreement (*Data Sheet, point 3 and art 5*).

Project budget (maximum grant amount): *see section 6 above*. The grant awarded may be lower than the amount requested.

The grant will be a budget-based mixed actual cost grant (actual costs, with unit cost and flat-rate elements). This means that it will reimburse ONLY certain types of costs (eligible costs) and costs that were *actually* incurred for your project (NOT the *budgeted* costs). For unit costs and flat-rates, you can charge the amounts calculated as explained in the Grant Agreement (*see art 6 and Annex 2 and 2a*).

**The costs will be reimbursed at the funding rate fixed in the Grant Agreement (95%).**

Moreover, please be aware that the final grant amount may be reduced in case of non-compliance with the Grant Agreement (*e.g. improper implementation, breach of obligations, etc.*).

### Budget categories and cost eligibility rules

The budget categories and cost eligibility rules are fixed in the Grant Agreement (*Data Sheet, point 3, art 6 and Annex 2*).

*Budget categories for this call:*

- A. Personnel costs
  - A.1 Employees,

- A.2 Natural persons under direct contract,
- A.3 Seconded persons
- A.4 SME owners and natural person beneficiaries
- B. Subcontracting costs
- C. Purchase costs
  - C.1 Travel and subsistence
  - C.2 Equipment
  - C.3 Other goods, works and services
- E. Indirect costs

*Specific cost eligibility conditions for this call:*

- personnel costs:
  - SME owner/natural person unit cost<sup>16</sup> : Yes
  - travel and subsistence unit cost<sup>17</sup> : Yes
- equipment costs: depreciation
- other cost categories:
  - costs for financial support to third parties: not allowed
- indirect cost flat-rate : 7% of the eligible direct costs (categories A-D, except volunteers costs, if any)
- VAT: non-deductible VAT is eligible (but please note that since 2013 VAT paid by beneficiaries that are public bodies acting as public authority is NOT eligible)
- other:
  - in-kind contributions for free are allowed, but cost-neutral, i.e. they cannot be declared as cost
  - project websites: communication costs for presenting the project on the participants' websites or social media accounts are eligible; costs for *separate* project websites are not eligible
  - other ineligible costs: No

*Reporting and payment arrangements*

The reporting and payment arrangements are fixed in the Grant Agreement (*Data Sheet, point 4 and art 21 and 22*).

After grant signature, you will normally receive a **prefinancing** to start working on the project (float of normally **70%** of the maximum grant amount; exceptionally less or no prefinancing). The prefinancing will be paid 30 days from entry into force/10 days before starting date/financial guarantee (if required) – whichever is the latest.


There will be no **interim payments**.

<sup>16</sup> Commission [Decision](#) of 20 October 2020 authorising the use of unit costs for the personnel costs of the owners of small and medium-sized enterprises and beneficiaries that are natural persons not receiving a salary for the work carried out by themselves under an action or work programme (C(2020)7715).

<sup>17</sup> Commission [Decision](#) of 12 January 2021 authorising the use of unit costs for travel, accommodation and subsistence costs under an action or work programme under the 2021-2027 multi-annual financial framework (C(2021)35).

**Payment of the balance:** At the end of the project, we will calculate your final grant amount. If the total of earlier payments is higher than the final grant amount, we will ask you (your coordinator) to pay back the difference (recovery).

All payments will be made to the coordinator.

 Please be aware that payments will be automatically lowered if one of your consortium members has outstanding debts towards the EU (granting authority or other EU bodies). Such debts will be offset by us — in line with the conditions set out in the Grant Agreement (*see art 22*).

Please note that you are responsible for keeping records on all the work done and the costs declared.

### Prefinancing guarantees

If a prefinancing guarantee is required, it will be fixed in the Grant Agreement (*Data Sheet, point 4*). The amount will be set during grant preparation and it will normally be equal or lower than the prefinancing for your grant.

The guarantee should be in euro and issued by an approved bank/financial institution established in an EU Member State. If you are established in a non-EU country and would like to provide a guarantee from a bank/financial institution in your country, please contact us (this may be exceptionally accepted, if it offers equivalent security).

Amounts blocked in bank accounts will NOT be accepted as financial guarantees.

Prefinancing guarantees are formally NOT linked to individual consortium members, which means that you are free to organise how to provide the guarantee amount (*by one or several beneficiaries, for the overall amount or several guarantees for partial amounts, by the beneficiary concerned or by another beneficiary, etc*). It is however important that the requested amount is covered and that the guarantee(s) are sent to us in time to make the prefinancing (scanned copy via Portal AND original by post).

If agreed with us, the bank guarantee may be replaced by a guarantee from a third party.

The guarantee will be released at the end of the grant, in accordance with the conditions laid down in the Grant Agreement.

### Certificates

Depending on the type of action, size of grant amount and type of beneficiaries, you may be requested to submit different certificates. The types, schedules and thresholds for each certificate are fixed in the grant agreement (*Data Sheet, point 4 and art 24*).

### Liability regime for recoveries

The liability regime for recoveries will be fixed in the Grant Agreement (*Data Sheet point 4.4 and art 22*).

For beneficiaries, it is one of the following:

- limited joint and several liability with individual ceilings — *each beneficiary up to their maximum grant amount*
- unconditional joint and several liability — *each beneficiary up to the maximum grant amount for the action*

or

- individual financial responsibility — *each beneficiary only for their own debts.*

In addition, the granting authority may require joint and several liability of affiliated entities (with their beneficiary).

#### Provisions concerning the project implementation

IPR rules: *see Model Grant Agreement (art 16 and Annex 5):*

- rights of use on results: Yes
- access rights to ensure continuity and interoperability obligations: Yes
- Communication, dissemination and visibility of funding: *see Model Grant Agreement (art 17 and Annex 5):*
- communication and dissemination plan: No
- additional communication and dissemination activities: Yes

Specific rules for carrying out the action: *see Model Grant Agreement (art 18 and Annex 5):* n/a

#### Other specificities

n/a

#### Non-compliance and breach of contract

The Grant Agreement (chapter 5) provides for the measures we may take in case of breach of contract (and other non-compliance issues).



For more information, see [AGA – Annotated Grant Agreement](#).

### **11. How to submit an application**

All proposals must be submitted directly online via the Funding & Tenders Portal Electronic Submission System. Paper applications are NOT accepted.

Submission is a 2-step process:

#### **a) create a user account and register your organisation**

To use the Submission System (the only way to apply), all participants need to [create an EULogin user account](#).

Once you have an EULogin account, you can [register your organisation](#) in the Participant Register. When your registration is finalised, you will receive a 9-digit participant identification code (PIC).

#### **b) submit the proposal**

Access the Electronic Submission System via the Topic page in the [Search Funding & Tenders](#) section (or, for calls sent by invitation to submit a proposal, through the link provided in the invitation letter).

Submit your proposal in 3 parts, as follows:

- Part A includes administrative information about the applicant organisations (future coordinator, beneficiaries, affiliated entities and associated partners) and the summarised budget for the proposal. Fill it in directly online

- Part B (description of the action) covers the technical content of the proposal. Download the mandatory word template from the Submission System, fill it in and upload it as a PDF file
- Annexes (see section 5). Upload them as PDF file (single or multiple depending on the slots; the budget table can be uploaded as Excel file).

The proposal must keep to the **page limits** (see section 5); excess pages will be disregarded.

Documents must be uploaded to the **right category** in the Submission System otherwise the proposal might be considered incomplete and thus inadmissible.

The proposal must be submitted **before the call deadline** (see section 4). After this deadline, the system is closed and proposals can no longer be submitted.

Once the proposal is submitted, you will receive a **confirmation e-mail** (with date and time of your application). If you do not receive this confirmation e-mail, it means your proposal has NOT been submitted. If you believe this is due to a fault in the Submission System, you should immediately file a complaint via the [IT Helpdesk webform](#), explaining the circumstances and attaching a copy of the proposal (and, if possible, screenshots to show what happened).

Details on processes and procedures are described in the [Online Manual](#). The Online Manual also contains the links to FAQs and detailed instructions regarding the Portal Electronic Exchange System.

## 12. Help

As far as possible, ***please try to find the answers you need yourself***, in this and the other documentation (we have limited resources for handling direct enquiries):

- [Online Manual](#)
- FAQs on the Topic page (for call-specific questions in open calls)
- [Portal FAQ](#) (for general questions).

Please also consult the Topic page regularly, since we will use it to publish call updates. (For invitations, we will contact you directly in case of a call update).

### Contact

For individual questions on the Portal Submission System, please contact the [IT Helpdesk](#).

Non-IT related questions should be sent by 25 August 2021, 17:00 CET to the following email address: [EISMEA-CONS-grants@ec.europa.eu](mailto:EISMEA-CONS-grants@ec.europa.eu).

Please indicate clearly the reference of the call and topic to which your question relates (see cover page).



## 13. Important



### IMPORTANT

- **Don't wait until the end** — Complete your application sufficiently in advance of the deadline to avoid any last minute **technical problems**. Problems due to last minute submissions (*e.g. congestion, etc*) will be entirely at your risk. Call deadlines can NOT be extended.
- **Consult** the Portal Topic page regularly. We will use it to publish updates and additional information on the call (call and topic updates).
- **Funding & Tenders Portal Electronic Exchange System** — By submitting the application, all participants **accept** to use the electronic exchange system in accordance with the [Portal Terms & Conditions](#).
- **Registration** — Before submitting the application, all beneficiaries, affiliated entities and associated partners must be registered in the [Participant Register](#). The participant identification code (PIC) (one per participant) is mandatory for the Application Form.
- **Consortium roles**— When setting up your consortium, you should think of organisations that help you reach objectives and solve problems.

The roles should be attributed according to the level of participation in the project. Main participants should participate as **beneficiaries** or **affiliated entities**; other entities can participate as associated partners, subcontractors, third parties giving in-kind contributions. **Associated partners** and third parties giving in-kind contributions should bear their own costs (they will not become formal recipients of EU funding). **Subcontracting** should normally constitute a limited part and must be performed by third parties (not by one of the beneficiaries/affiliated entities). Subcontracting going beyond 30% of the total eligible costs must be justified in the application.

- **Coordinator** — In multi-beneficiary grants, the beneficiaries participate as consortium (group of beneficiaries). They will have to choose a coordinator, who will take care of the project management and coordination and will represent the consortium towards the granting authority. In mono-beneficiary grants, the single beneficiary will automatically be coordinator.
- **Affiliated entities** — Applicants may participate with affiliated entities (i.e. entities linked to a beneficiary which participate in the action with similar rights and obligations as the beneficiaries, but do not sign the grant and therefore do not become beneficiaries themselves). They will get a part of the grant money and must therefore comply with all the call conditions and be validated (just like beneficiaries); but they do not count towards the minimum eligibility criteria for consortium composition (if any).
- **Associated partners** — Applicants may participate with associated partners (i.e. partner organisations which participate in the action but without the right to get grant money). They participate without funding and therefore do not need to be validated.
- **Consortium agreement** — For practical and legal reasons it is recommended to set up internal arrangements that allow you to deal with exceptional or unforeseen circumstances (in all cases, even if not mandatory under the Grant Agreement). The consortium agreement also gives you the possibility to redistribute the grant money according to your own consortium-internal principles and parameters (for instance, one beneficiary can reattribute its grant money to another beneficiary). The consortium agreement thus allows you to customise the EU grant to the needs inside your consortium and can also help to protect you in case of disputes.



- **Balanced project budget** — Grant applications must ensure a balanced project budget and sufficient other resources to implement the project successfully (*e.g. own contributions, income generated by the action, financial contributions from third parties, etc*). You may be requested to lower your estimated costs, if they are ineligible (including excessive).
- **No-profit rule** — Grants may NOT give a profit (i.e. surplus of revenues + EU grant over costs). This will be checked by us at the end of the project.
- **No double funding** — There is a strict prohibition of double funding from the EU budget (except under EU Synergies actions). Outside such Synergies actions, any given action may receive only ONE grant from the EU budget and cost items may under NO circumstances declared to two different EU actions.
- **Completed/ongoing projects** — Proposals for projects that have already been completed will be rejected; proposals for projects that have already started will be assessed on a case-by-case basis (in this case, no costs can be reimbursed for activities that took place before the project starting date/proposal submission).
- **Combination with EU operating grants**— Combination with EU operating grants is possible, if the project remains outside the operating grant work programme and you make sure that cost items are clearly separated in your accounting and NOT declared twice (see [AGA — Annotated Model Grant Agreement, art 6.2.E](#)).
- **Multiple proposals** — Applicants may submit more than one proposal for *different* projects under the same call (and be awarded a funding for them).  
Organisations may participate in several proposals.  
BUT: if there are several proposals for *very similar* projects, only one application will be accepted and evaluated; the applicants will be asked to withdraw one of them (or it will be rejected).
- **Resubmission** — Proposals may be changed and re-submitted until the deadline for submission.
- **Rejection** — By submitting the application, all applicants accept the call conditions set out in this this Call Document (and the documents it refers to). Proposals that do not comply with all the call conditions will be **rejected**. This applies also to applicants: All applicants need to fulfil the criteria; if any one of them doesn't, they must be replaced or the entire proposal will be rejected.
- **Cancellation** — There may be circumstances which may require the cancellation of the call. In this case, you will be informed via a call or topic update. Please note that cancellations are without entitlement to compensation.
- **Language** — You can submit your proposal in any official EU language (project abstract/summary should however always be in English). For reasons of efficiency, we strongly advise you to use English for the entire application. If you need the call documentation in another official EU language, please submit a request within 10 days after call publication (for the contact information, see *section 12*).

- **Transparency** — In accordance with Article 38 of the [EU Financial Regulation](#), information about EU grants awarded is published each year on the [Europa website](#).

This includes:

- beneficiary names
- beneficiary addresses
- the purpose for which the grant was awarded
- the maximum amount awarded.

The publication can exceptionally be waived (on reasoned and duly substantiated request), if there is a risk that the disclosure could jeopardise your rights and freedoms under the EU Charter of Fundamental Rights or harm your commercial interests.

- **Data protection** — The submission of a proposal under this call involves the collection, use and processing of personal data. This data will be processed in accordance with the applicable legal framework. It will be processed solely for the purpose of evaluating your proposal, subsequent management of your grant and, if needed, programme monitoring, evaluation and communication. Details are explained in the [Funding & Tenders Portal Privacy Statement](#).