

# **Response to requests for Clarification Call for Proposals**

**Cities Alliance, UNOPS**

**Call for Proposals: Microfinance Loan Facility for CBEs and  
SMEs Revolving Fund Loan Scheme**

Reference #: CA/CBP/2020/11934-004/001  
<https://www.ungm.org/Public/Notice/113093>

## **Response to requests for clarification**

### **Grant Support - Call for Proposals:**

Microfinance Loan Facility for CBEs and SMEs Revolving Fund Loan Scheme

**Reference number:** CA/CBP/2020/11934-004/001

<https://www.ungm.org/Public/Notice/113093>

### **Description: Call for Proposals:**

Call for business plan in support of well-formulated projects aimed at enhancing and improving solid waste collection services to help reduce greenhouse gas emissions through sorting, composting and recycling in Greater Monrovia.

**Eligibility:** Registered Community Based Enterprises (CBEs) and Small Medium Enterprises (SMEs) operating in the solid waste sector in Greater Monrovia.

**Deadline date submission of proposals: 10 November 2020, 16h00 GMT (Liberian Time).**

**Solicitation posting date: 26 August 2020**

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### **The following are our response to question and clarification requests received by September 14 and 27, 2020 as well as October 30, 2020.**

Question 1 to 46 are our response to question and clarification requests received by 14 September 2020.

Question 47 is our response to question and clarification request received by 27 September 2020

Question 48 to 85 are our response to question and clarification request received by 2 November 2020.

#### **Question 1:**

How can Cities Alliance help newly established CBEs who want to work in the waste sector?

#### **Answer to question 1:**

The current window of "Call for Proposals" serves as an opportunity for newly established CBEs and SMEs to acquire assistance from Cities Alliance in the form of grants and loans to venture in the waste sector.

#### **Question 2:**

Can two CBEs with sole proprietorship status jointly apply for the loan?

#### **Answer to question 2:**

Yes, as long as joint venture is legally registered within Liberia and should be able to open a bank account in the name of the joint venture.

#### **Question 3:**

What is the projected timeline for publication of the final list of successful applicants for the loan?

#### **Answer to question 3:**

From the technical evaluation and the loan processing, different recommendations may arise which are to be taken into consideration for the disbursement and implementation phase of the project. The entire selection process may take approximately two months from the submission deadline date.

#### **Question 4:**

In the loan budget, can a CBE include provision to pay staff salary arrears?

#### **Answer to question 4:**

Depends on proposed activities. Microfinance loan can be spent on among others, activities related to increase in Productivity (Costs to improve existing plastic recycling initiatives that are owned and managed by the applicant CBE or SME). If the salary cost is directly related to increasing productivity, it can be considered as eligible.

**Question 5:**

To acquire Tax clearance takes at most three months period. What will happen in case the process to acquire the tax clearance from the Liberian Government takes more than three months?

**Answer to question 5:**

Tax clearance is not required.

**Question 6:**

Is registration with the United Nations Global Market (UNGM) a requirement for CBEs or SMEs to be qualified for the loan? Are there any fees required for registration with the UNGM?

**Answer to question 6:**

No. It is not mandatory for the applicants to register on United Nations Global Market (UNGM) for submitting the business plan and there are no fees required for registration on UNGM.

**Question 7:**

What kind of supporting documents are required to be submitted along with the business plan?

**Answer to question 7:**

The documents (including supporting documents) requested are:

1. Comprehensive Business Plan.
2. Financial Statements for the period January to December 2019. If the entity came into existence only in year 2020 then the statement shall cover the period of existence.
3. Legal Registration certificate of the CBE or SME.

**Question 8:**

Is there a time frame for the loan to be repaid?

**Answer to question 8:**

Funding is available for projects with a duration of up to 12 months.

**Question 9:**

After the issuance of the loan, will Cities Alliance put in place a monitoring team to evaluate how the CBEs/SMEs utilize the funds?

**Answer to question 9:**

Yes.

**Question 10:**

Can Cities Alliance have the application deadline in two phases, Eg. A separate timeline for submission of proposal and another timeline for submission of legal registration documents?

**Answer to question 10:**

No. The deadline to submit all required documents are on 15th October 2020 at 16:00 GMT (Liberian Time).

**Question 11:**

Our CBE currently works in three cities: Central Monrovia, Paynesville and Barnersville. Are we required to submit three separate proposals? (b) If yes, will our budget ceiling still be limited to \$15,000?

**Answer to question 11:**

As per the loan guidelines, the beneficiaries must work in the geographic space of at least 1 of the 12 local authority areas of the Greater Monrovia area.

Funding is available for projects with a duration of up to 12 months. Available loan sizes per applicant range from USD \$3,000 to USD \$15,000.

**Question 12:**

Are we required to produce a guarantor to acquire the loan? If yes, what will the guarantor be?

**Answer to question 12:**

The terms and condition including guarantor aspect for the loan will be negotiated and agreed upon by the successful applicant and Ecobank.

**Question 13:**

Are CBEs/SMEs required to obtain certificates from EPA and MCC to acquire the loan?

**Answer to question 13:**

Yes, CBEs and SMEs are required to obtain permits or certificates from EPA and MCC to enhance collaboration and smooth operation with these government entities who have statutory mandate and oversight with the waste sector.

**Question 14:**

Which currency will the loan be repaid in, United States Dollars or Liberian dollars?

**Answer to question 14:**

The terms and conditions for the loan including but not limited to monetary currency for repayment will be negotiated and agreed upon by the successful applicant and Ecobank.

**Question 15:**

If a CBE acquires a total loan amount of \$8,000, what will be the repayment plan for such amount?

**Answer to question 15:**

The repayment plan, terms and condition for the loan will be negotiated and agreed upon by the successful applicant and Ecobank. However, the repayment period shall not exceed 12 consecutive months.

**Question 16:**

What is the timeline for the loans to be issued and what will be the role of MCC during the implementation period?

**Answer to question 16:**

The timeframe for the loan is 12 consecutive months. MCC will continue to play its statutory oversight role in the garbage management sector as enshrined in the laws which established the corporation.

**Question 17:**

Has Cities Alliance arranged with MCC on behalf of the CBEs and SMEs to compel residents of Monrovia to subscribe to the CBEs/SMEs waste collection program?

**Answer to question 17:**

No. Cities Alliance encourages CBEs and SMEs to coordinate with MCC to encourage residents to subscribe to them for the primary waste collection services. Cities Alliance will also play a supporting role in this endeavour.

**Question 18:**

Who will be responsible to collect the funds from the household/residents?

**Answer to question 18:**

The organization who provides the garbage collection service for the household is responsible to collect the fees from the household.

**Question 19:**

How much budget will be allocated as administrative costs for an applicant's office?

**Answer to question 19:**

There is no limit on allocation of budget to administrative cost and it's depends on the needs. Microfinance loan can be spent on

1. Purchase of equipment and/or other small fixed assets
2. Maintenance of Equipment
3. Office Equipment (Administrative Assistance)
4. Infrastructure improvement/rehabilitation
5. Increase in Productivity

**Question 20:**

What kind of financial statements are CBEs and SMEs required to submit?

**Answer to question 20:**

Financial statements for the period January to December 2019 reflecting the true and fair view of the state of the CBEs and SMEs. If the entity came into existence only in year 2020, then the statement shall cover the period of existence.

**Question 21:**

How many licenses a CBE or SME is required to submit?

**Answer to question 21:**

All applicants are required to submit along with the business plan a legal registration certificate from the Liberia Business Registry.

**Question 22:**

What if a CBE does not have a financial statement, can it still submit a business plan?

**Answer to question 22:**

No. The supporting documents requested are:

1. Comprehensive Business Plan
2. Financial Statements for the period January to December 2019. If the entity came into existence only in year 2020 then the statement shall cover the period of existence.
3. Legal Registration certificate of the CBE or SME.

**Question 23:**

Can the loan be repaid on monthly basis?

**Answer to question 23:**

The repayment of the loan will be based upon the repayment plan agreed on by and between the successful applicant and Ecobank as will be enshrined in the Loan Agreement.

**Question 24:**

Why should MCC requests CBEs to deposit waste at MCC deposal sites?

**Answer to question 24:**

This is based upon MCC ordinance.

**Question 25:**

How does Cities Alliance intend to deal with CBEs and SMEs who will default on repayment of the loans?

**Answer to question 25:**

Successful applicants are required to enter into a legal agreement with Cities Alliance and Ecobank prior to the issuance of the loan. The agreements will include provision of lane on equipment and other fixed assets that would be procured by Cities Alliance under the loan scheme.

**Question 26:**

If a CBE recently changed its official name, can it use its new name to apply for the loan?

**Answer to question 26:**

Yes, as long as the organisation is legally registered in Liberia with the local authorities and able to provide proof of change in business name.

**Question 27:**

How does Cities Alliance plan to collaborate with MCC under the loan scheme?

**Answer to question 27:**

Cities Alliance Liberia Country Program will continue its engagement with all stakeholders within the waste management sector including MCC in enhancing and improving solid waste collection services as a means of reducing greenhouse gas emissions through sorting, composting, and recycling in Greater Monrovia.

Cities Alliance will highly encourage and foster further coordination and collaboration among MCC, CBEs and SMEs to make the project successful.

**Question 28:**

What qualifies a CBE or SME to obtain the loan ceiling of \$15,000?

**Answer to question 28:**

An organization should meet eligibility criteria mentioned in guidelines of Business Plan and the breakdown of the business plan activities and budget.

**Question 29:**

Are CBEs and SMEs required to submit all their legal documents along with the business plans by the October 15, 2020 timeline?

**Answer to question 29:**

Yes. It is required to submit Legal Registration certificate of the CBE or SME. The deadline to submit all required documents are on 30<sup>th</sup> November 2020 at 16:00 GMT (Liberian Time).

The supporting documents requested are:

1. Comprehensive Business Plan
2. Financial Statements for the period January to December 2019. If the entity came into existence only in year 2020 then the statement shall cover the period of existence.
3. Legal Registration certificate of the CBE or SME.

**Question 30:**

Is there any way that Cities Alliance can work with MCC to increase the number of garbage holding points within greater Monrovia?

**Answer to question 30:**

Cities Alliance Liberia Country Program will continue its engagement with MCC in addressing this concern.

**Question 31:**

If a CBE begun its operations about six months ago, will it still be required to submit financial statement covering one fiscal year period?

**Answer to question 31:**

Please submit Financial statement which covers start date of the organization to end of 30 August 2020.

If the entity came into existence only in year 2020, then the statement shall cover the period of existence.

**Question 32:**

My partner is not legally register with the government or MCC. Can I include it name in my business plan?

**Answer to question 32:**

The organisation who will receive the loan must be duly registered within the local authorities of greater Monrovia.

**Question 33:**

Is the period of one fiscal year sufficient to repay up to \$15,000 under the current economic situation in Liberia?

**Answer to question 33:**

The loan repayment period will not exceed the 12 consecutive months period provided in the “call for Business Plan”. Organizations exceeding this timeframe run risks of equipment being confiscated and enlisted in the ineligibility list. Therefore, applicants are strongly encouraged to apply for an amount that they are very confident of repaying within the 12 months’ timeframe stipulated.

**Question 34:**

The guidelines require CBEs and SMEs to submit income statement along with the business plan. Do you mean income statement from the past fiscal year or a projected income statement for the coming year?

**Answer to question 34:**

Financial statement for the period January to December 2019 needs to be submitted as a minimum. If the entity came into existence only in year 2020, then the statement shall cover the period of existence.

**Question 35:**

In case the applicant does not have an office, can this information also be included in the business plan?

**Answer to question 35:**

A legal business address is required as per business certificate.

**Question 36:**

Is it possible to apply for the loan using the name of a newly organized CBE who is not registered with the government? Are there any chances for a newly registered CBE to obtain the loan?

**Answer to question 36:**

No. CBEs must be registered with local authorities within greater Monrovia.

**Question 37:**

Can a CBE or SME make full settlement of the loan repayment before the stipulated 12 months duration?

**Answer to question 37:**

Yes, CBEs and SMEs may make full settlement of the loan amount before the stipulated 12 months period.

**Question 38:**

What will be the penalty for CBEs and SMEs who will default on repayment of the loans?

**Answer to question 38:**

CBEs and SMEs are strongly encouraged to apply for an amount they are confident of repaying within the stipulated timeframe. Several measures will be taken against successful applicants will default on repayment of the loans including but not limited to confiscation of equipment or fixed assets acquired by the loan funds, placing the names of the organization and its leadership in the ineligible list provided in the guidelines.

**Question 39:**

Are the loans restricted to the primary waste collection sector?

**Answer to question 39:**

Yes, the loans aimed at enhancing and improving solid waste collection services to help reduce greenhouse gas emissions through sorting, composting, and recycling in Greater Monrovia.

**Question 40:**

My CBE is registered with the Liberian government as a sole proprietor. Is my CBE qualified for the loan or does it need to be incorporated as an enterprise?

**Answer to question 40:**

No. CBEs must be established by member of communities and not as sole proprietor.

**Question 41:**

If my CBE meets all the requirements for the loan but does not have an office, will my CBE be disqualified for the loan?

**Answer to question 41:**

No. it will not be disqualified as long as it has registered business address as per legal business certificate. CBEs must be registered with local authorities within greater Monrovia.

**Question 42:**

How long will the microfinance loan process last?

**Answer to question 42:**

The microfinance loan process is expected to last no more than 12 months.

**Question 43:**

What plans does Cities Alliance have to work with MCC to avoid the residents from violating the city laws regarding garbage disposal?

**Answer to question 43:**

Cities Alliance Liberia Country Program will continue its engagement with all stakeholders within the waste management sector including MCC in enhancing and improving solid waste collection services as a means of reducing greenhouse gas emissions through sorting, composting, and recycling in Greater Monrovia.

**Question 44:**

Will there be competitive opportunity for companies who do not currently work in the solid waste sector but want to secure loan to venture into it?

**Answer to question 44:**

Yes. All applicants who meet the eligibility criteria indicated in the "Call for Business Plan" will have equal opportunity and chance to obtain a loan. Notwithstanding, Cities Alliance will evaluate the Business Plan proposals submitted by an applicant based on the applicant's responses to questions provided in the business plan template and how they align with the objectives of the Solid Waste Management scope of the Liberia Country Programme.

**Question 45:**

All our employees are female. Will it affect our chance to be successful for the loan?

**Answer to question 45:**

No.

**Question 46:**

I want to know if we will be submitting an additional business plan besides the provided template.

**Answer to question 46:**

Please submit as per the requirement.

1. Comprehensive Business Plan
2. Financial Statements for the period January to December 2019. If the entity came into existence only in year 2020 then the statement shall cover the period of existence.
3. Legal Registration certificate of the CBE or SME.

**Question 47:**

In the prepare templates, questions and explanations that were written by you people should it remain, and we fill in the spaces with our answer or can we delete them. I am not talking about the key question or statements at the top of each number item but rather the spaces where the emphasis is made.

**Answer to question 47:**

Yes. It should remain.

**Question 48:**

The income section in the application form is requesting for one-year income statement, then how does it apply to CBE and SMEs that are six months old?

**Answer to question 48:**

Financial statement for the period January to December 2019 needs to be submitted as a minimum.

If the entity came into existence only in year 2020, then the statement shall cover the period of existence.

**Question 49:**

Who determines the amount that a CBE or SME needs to apply for, how and why?

**Answer to question 49:**

The size of the loan is from USD 3,000 to USD 15,000 per application.

The size of the loan is from USD 30,000 to USD 15,000 per application. Funding can be requested for microfinance loans between USD 3,000 to USD 15,000 through a Business Plan proposal with a clear costing demonstrating how the amount applied for is derived.

**Question 50:**

How will new CBEs prepare their income statement statements given that they are new?

**Answer to question 50:**

Financial statement for the period January to December 2019 needs to be submitted as a minimum.

If the entity came into existence only in year 2020, then the statement shall cover the period of existence.

**Question 51:**

Is the business plan different from the template on the website?

**Answer to question 51:**

No. Please use Microfinance Loan Application Form / Business Plan Template.

**Question 52:**

Why do we need the website since we are applying via email?

**Answer to question 52:**

Call for Business Plan had been announced on website <https://www.ungm.org/Public/Notice/113093> to speared the information to the everyone.

**Question 53:**

We sent in our application using the email address provided ([ca-proposal@citiesalliance.org](mailto:ca-proposal@citiesalliance.org)) but was unable to go through. Why?

**Answer to question 53:**

The address is correct [ca-proposal@citiesalliance.org](mailto:ca-proposal@citiesalliance.org) . Please resubmit the application.

**Question 54:**

If a CBE already has sufficient equipment but lacks few, should it still budget for 70% worth of equipment under the loan scheme?

**Answer to question 54:**

Yes, as long as the expenditures / budgeted expenses are falls under eligible expenditure. Please see page 3 of the updated guidelines business plan \_ The Micro-Finance Loan funding can be spent on section.

**Question 55:**

Will there be consideration given to CBEs that were established prior to COVID-19 pandemic but were not duly registered with the Liberia Government until three (3) months ago due to the pandemic?

**Answer to question 55:**

It is one of the eligibility criteria that the organisation must be duly registered any of with the local authorities and must be willing to open an account with Eco Bank Liberia Limited.

**Question 56:**

My CBE has already submitted a business plan to Cities Alliance via email ([ca-proposal@citiesalliance.org](mailto:ca-proposal@citiesalliance.org)), can I withdraw it and send a revised application now that I have clearer understanding of the call?

**Answer to question 56:**

Yes, please submit a revised one.

**Question 57:**

In our business plan proposal submitted, we planned to implement the program for 13 months. Now we are hearing that the program may last less than 12 months. Is this going to be a problem for us?

**Answer to question 57:**

Yes, as funding is available for projects with a duration of up to 12 months.

**Question 58:**

What is the interest rate for the loan?

**Answer to question 58:**

The interest rate on the loan will be between 1% to 3% maximum and will be paid by the successful applicant on a yearly basis.

**Question 59:**

Most of the street vendor businesses do not have legal registration certificates. Will they be given consideration to apply for the loan?

**Answer to question 59:**

The enterprises must be duly registered any of with the local authorities and must be willing to open bank account with Eco Bank Liberia Limited.

**Question 60:**

My organization has been in existence for more than a year but has an expired business registration certificate. Do I need to renew the business registration certificate before applying for the loan?

**Answer to question 60:**

Yes. The enterprises must be duly registered any of with the local authorities and must be willing to open bank account with Eco Bank Liberia Limited.

**Question 61:**

In our submission, can we attach photos of our work along with other supporting documents to show the kind of work that we are involved with?

**Answer to question 61:**

Yes, and all applicants are required to submit along with the business plan a legal registration certificate from the Liberia Business Registry.

**Question 62:**

The deadline for submitting our business plan is very short. Can it be extended to allow us to submit a quality business plan?

**Answer to question 62:**

Applicants must submit Business Plan proposals before November, 10, 2020, 1600 hrs GMT (Liberian Time).

**Question 63:**

What will happen to CBEs or SMEs who will default on repayment of the loan?

**Answer to question 63:**

Successful applicants are required to enter into a legal agreement with Cities Alliance and Ecobank prior to the issuance of the loan. The agreements will include provision of collateral on equipment and other fixed assets that would be procured by Cities Alliance under the loan scheme. The loan agreement will also include provision to cover issue of default in repayment of the loan.

**Question 64:**

Is the certificate from EPA a requirement for submitting an application?

**Answer to question 64:**

No, but it is necessary and very important to have a permit or certificate from EPA so as to enhance a smooth working relationship with this government given the vital roles and mandate that the EPA has in the waste sector.

**Question 65:**

When is the loan expected to be disbursed to successful applicants?

**Answer to question 65:**

By January 2021.

**Question 66:**

Can a CBE expand its operation to the Township of Caldwell?

**Answer to question 66:**

Yes.

**Question 67:**

Who will be responsible to open a bank account with ECOBANK for successful applicant? Will it be the successful CBE/SME, Cities Alliance or ECOBANK?

**Answer to question 67:**

The successful applicant will be responsible to open an account with ECOBANK with support of Cities Alliance.

**Question 68:**

As the contact person for the submission, can I submit my personal email address, or do I need to submit the email for my organization?

**Answer to question 68:**

Please use organisation email with cc to personnel email address.

**Question 69:**

Is Browerville part of the 12-local authority under great Monrovia?

**Answer to question 69:**

No.

**Question 70:**

What is meant by CBE and SME?

**Answer to question 70:**

CBE is community-based enterprise and SME is small and medium enterprise.

**Question 71:**

If an organization is only registered with the Monrovia City Corporation (MCC) and the Environmental Protection Agency (EPA) and not with the Liberia Business Registry, will it be eligible for the loan or grant?

**Answer to question 71:**

The organisation who will receive the loan must be duly registered within the local authorities of greater Monrovia.

**Question 72:**

My CBE has just completed its legal registration with the Liberia Business Registry two months ago but has been operating more than six months ago with the knowledge of the City Corporation, will its application be accepted?

**Answer to question 72:**

It is required to submit Legal Registration certificate of the CBE or SME. The deadline to submit all required documents are on 30<sup>th</sup> November 2020 at 16:00 GMT (Liberian Time).

The supporting documents requested are:

1. Comprehensive Business Plan
2. Financial Statements for the period January to December 2019. If the entity came into existence only in year 2020 then the statement shall cover the period of existence.
3. Legal Registration certificate of the CBE or SME.

**Question 73:**

If my organization, Lift-Liberia, qualifies for the loan, how will it dispose of the waste that will be collected?

**Answer to question 73:**

Successful applicant will liaise with either MCC or PCC, based on the location of their operations, to dispose of waste collected under the programme.

**Question 74:**

Can two separate companies owned by one person join and submit a single business plan?

**Answer to question 74:**

Yes, as long as joint venture is legally registered within Liberia and should be able to open a bank account in the name of the joint venture.

**Question 75:**

Can a company choose to apply for loan without applying for grant?

**Answer to question 75:**

Yes.

**Question 76:**

If my CBE is qualified for the loan, will it be required to repay it at the end of the year or will it be required to repay by instalment?

**Answer to question 76:**

Successful applicant will be required to repay the loan amount on an instalment basis as will be agreed in the loan agreement with ECOBANK

**Question 77:**

My CBE was established less than six month ago. Is it eligible to apply?

**Answer to question 77:**

Yes, it is requirement to submit the financial statement for the period January to December 2019 needs to be submitted as a minimum.

If the entity came into existence only in year 2020, then the statement shall cover the period of existence.

**Question 78:**

When applying, is it compulsory for the applicant to submit a certificate from EPA, tax clearance and certificate from the WASH Commission?

**Answer to question 78:**

CBEs and SMEs are required to obtain permits or certificates from EPA and MCC to enhance collaboration and smooth operation with these government entities who have statutory mandate and oversight with the waste sector.

**Question 79:**

Is the purpose of the loan only for solid waste collection or can one use the loan to invest in other business ventures?

**Answer to question 79:**

Yes, the primary purpose of the microfinance loan is for enhancing and improving solid waste collection services to help reduce greenhouse gas emissions through sorting, composting and recycling in Greater Monrovia. The loan funds are not to be used for other business ventures.

**Question 80:**

My CBE has already submitted its business plan to Cities Alliance but got no feedback from Cities Alliance as to whether the application was received or not. How will we know that our application has been received?

**Answer to question 80:**

CA will response about the receiving of application after the deadline of Q&A section passed.

**Question 81:**

What happens after receiving the loan and MCC delays in awarding contract or certificate to the CBE/SME?

**Answer to question 81:**

As part of the vetting process, there will be due diligence to authenticate the applicant's position with its local authority before final approval for awarding the micro-finance loans. The assessment will be done by the technical Working Group to ensure that applicant is clear to operate as a CBE/SME within the Greater Monrovia Area.

**Question 82:**

My CBE has been dormant for the past six consecutive months due to COVID-19 pandemic and now trying to resume its operations. Is it eligible to apply? If so, is it required to submit an income or bank statement?

**Answer to question 82:**

Yes, it is requirement to submit the financial statement for the period January to December 2019 needs to be submitted as a minimum.

If the entity came into existence only in year 2020, then the statement shall cover the period of existence.

**Question 83:**

How many CBEs or SMEs will receive a loan under this scheme?

**Answer to question 83:**

It depends on funds availability of the project.

**Question 84:**

Will successful CBEs/SMEs be required to make initial deposit when opening an account with ECOBANK?

**Answer to question 84:**

Successful CBEs/SMEs will be required to open an account with ECOBANK based upon the bank's rules and regulations

**Question 85:**

Will taxes be applied against the loan amount?

**Answer to question 85:**

Tax will not be applied on the loan amount. But on the income amount.

**Question 86:**

Can a CBE apply for more than US\$15,000 under this grant? We operate two distinct zones (900 -Old Road and 500-Central Monrovia) under the MCC's framework and would like to apply as one entity but for a higher amount above the ceiling per application to enable us to address our business financing needs for both locations. For instance, we would like to apply for US\$30,000.00 for the both Zones, but under one application.

**Answer to question 86:**

The loan size per application is from USD 3,000 to USD 15,000.

**Question 87:**

Please clarify what is considered under increased productivity.

**Answer to question 87:**

Things to consider under increased productivity are equipment, tools or services that will help your organization to produce more output from the same amount of inputs.

**Question 88:**

The budget template doesn't give budgetary limits to specific lines, can we apply budgetary allocations based on our needs.

**Answer to question 88:**

Yes.

**Question 89:**

The budget categories did not specify line items such as personnel costs (salaries, benefits and staff development) and branding and marketing. Can we include these under Increased Productivity or create another budget line?

Please do not create additional budget line.



**UNOPS Headquarters  
Marmorvej 51  
P.O. Box 2695  
2100 Copenhagen  
Denmark**

**Tel: +45 45 33 75 00  
Fax: +45 45 33 75 01**