

Enterprise Development Fund (EDF)

Frequently Asked Questions

Disclaimer: All services and application forms provided by the International Organization for Migration (IOM) are free of charge.

If you have any questions, complaints, or feedback, please call the IOM toll-free line:0800-44422

Frequently Asked Questions	IOM Response
ELIGIBILITY CRITERIA	
Why are newly established businesses excluded from this grant? Why must the business have existed for at least 3 years to be eligible to apply for the grant?	The level of risk is higher with newly established businesses since the business model has not yet proved to be successful and the business owners wouldn't have the necessary experience to operate the business.
Can I still apply even if I do not meet all eligibility requirements?	The eligibility criteria are the basis for selection. If your business doesn't meet all the minimum requirements outlined in the call for expression of interest, then your business will automatically be rejected by the system.
Does my business have to be registered in Pakistan to be eligible to apply for this grant?	Registration is not an eligibility criterion, businesses that are not registered can still apply. However, registered businesses get higher scores for their applications and will be required in the next stages
My business existed before 2022 but isn't registered yet. Can I apply?	IOM supports businesses that are not registered at the time of application but are willing to register as part of the expansion plan for their business.
My business is an online business (no physical office/space). Can I apply?	Yes, you can apply. However, you need to consider that the selection depends on the nature of your business and the round funding that you apply for.
My specific sector is not mentioned in the advertisement (flyer/social media). Can I still apply?	IOM will not consider businesses that are not in the targeted sectors as per IOM SME Market Assessment recommendations.
I am an Afghan migrant owning a business. Can I apply?	The Enterprise Development Fund targets businesses owned and managed in Pakistan by any nationality. IOM also

	encourages businesses in partnership between Pakistani and Afghans to apply.
I have spent most of my money on rehabilitating the business, but I need money to complete it. How are you going to measure the value of what I have spent and how can I do financial justification?	You can show previous purchases, including receipts of machinery already purchased within the last 6 months. If you don't have that, photos and a description may be accepted, but this is determined on a case-by-case basis. This information is not required until the full application. This will also be physically verified by IOM as part of the selection process hence accurate information should be submitted.
I have purchased some second-hand machines from different places, I can't provide invoices for that, how do I financially justify that?	You could demonstrate by photos and descriptions of the amount invested in the business recently, then IOM staff will verify the information during site visit. However, if you cannot prove that the machinery was purchased in the last 6 months, it will not be considered a matching contribution, and this may negatively affect your chances of being selected.
I have no money to contribute to the project. I have lost all my capital, and this should be for poor people?	The purpose of the contribution is to amplify the impact of the limited funding IOM has and demonstrate a commitment to the success of the project. It will not exclude the person from applying but it would help their chances if they could match IOM's contribution.
The business was destroyed, and I have already started rehabilitation but couldn't complete it due to a lack of money so can I apply for the grant before completing and operating the business?	To qualify for EDF grants you need to have an operational business by the time of the application.
I have rehabilitated my business and I'm operating now, there is a demand and I want to expand. Can I apply too?	Yes, you can apply. IOM's main objective is to fuel business expansion and increase the need for labor, so having a clear demand for your product would help prove that the labor is needed.
I am running the business for less than one year and there is market demand for the products in the local market and outside the city. Can I apply for a grant to enhance the business and meet the market demand?	In order to qualify for an EDF grant, your business needs to have been established for at least 3 years, so you do not qualify.
I have received EDF grant in the past. Can I apply again?	No, you can't. The system will automatically reject your application
I have applied in the past but wasn't shortlisted. Can I apply again ?	You need to read the information handouts clearly and ensure that your business meets the eligibility criteria before you decide to apply. You can apply again if your business has been rejected and you have received a notification from IOM.

APPLICATION PROCESS

I am having difficulty accessing the application page. What can I do?	You can ask for help from IOM staff to help you with access. You can reach out to the IOM team through IOM toll-free number and inquire about it.
When I applied, I did not receive any message confirming the submission. How do I know if the application was successfully submitted?	Upon successful completion of submission, you will see a thank you note at the end. Still you can call the IOM toll free number and inquire about it.

SELECTION PROCESSES

Do any sectors indicated in the eligibility criteria have a priority?	All sectors mentioned in the specific call are equally prioritized.
Can two businesses in one family be selected for the grant if both businesses match the criteria?	The owners of businesses need to be from different families. IOM doesn't support the same family twice.
How will I be informed if our business is selected/rejected?	Due to the high number of applicants, only the businesses qualified for next stage are contacted.
When will you notify us if we are selected for the second stage?	The shortlisted businesses will be notified within 4 weeks after the closing date of the calls.

HELPLINES

What do I do if the helpline number indicated on the flyer is not working (phone busy, phone switched off)?	You need to call the numbers during the working hours and workdays only.
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IT QUESTIONS

Who can support me (who can I call) if there is a technical error with the submission link?	You can ask for help from IOM staff to assist you with access. You can reach out to the IOM team through IOM toll-free number and inquire about it.
I don't have a laptop. How can I apply?	You can use your phone to apply for the EDF grant, the form has been designed in a way that allows for applications through the phone.
Can I apply using a smartphone?	You can use your phone to apply for the EDF grant, the form has been designed in a way that allows for applications through the phone.

GENERAL QUESTIONS

How long does it take from the registration until getting the grant?	It takes between 2-3 months to decide on the applications that are submitted to IOM, since it is a long and comprehensive process to select qualifying applications.
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Is hiring additional employees a prerequisite to get this grant?	The main objective of this program is to promote job creation in Pakistan, hiring additional employees is the main criteria that IOM considers during the selection process but the hiring should be matched with business viability.
What is the minimum and the maximum amount of this grant?	The Minimum is PKR 500,000 and the Maximum is PKR 5,000,000
Is it possible to pay off debt (or loan) from the grant amount?	IOM encourages investment in new purchases and expansion activities that would increase business productivity and eventually lead to job creation. IOM encourages businesses to pay off debts from their contributions towards the business expansion and can mention this clearly in their applications.
What does “applicant’s contribution/owner’s contribution” mean?	The Enterprise Development Fund is a grant in which the business owners need to take responsibility for some purchases to achieve a realistic expansion. The chance of getting the grant is higher for businesses with higher contributions. For instance, an expansion plan for a business costs PKR 3,000,000 the business owner may ask for PKR 1,000,000 from IOM and contribute PKR 2,000,000 towards the expansion.
How do I know the cash value of my business assets?	Business owners can estimate the value of their business by counting the items that their business owns and calculate the market price or cost for each item.
What is an ACC/POR/CNIC number? (what/which ID)?	This is the Identification document of everyone. The document that has the picture of the person and their details.
What is meant by a business location? Is the current business location or a new branch location after the expansion?	The business location is the current location where the business runs its operations from.
What is meant by a business name? Is it the registration name (license name) or the name on the business signboard?	The business name is the one on the registration documents. However, if the business is not registered the name of the business on the signboard is to be considered.
Who is meant by the business owner’s name? The person who manages the business or the original business owner?	The original Business owner.
One of the employees is my family member. Should he/she be considered when indicating the number of employees?	Yes, you need to count all the employees working for your business who are above 18 years old and you are paying them a salary or wage.
Why is the registration period so short?	IOM opens the calls for applications for few weeks which we believe is enough for business owners to apply.
Is IOM planning to support newly established businesses in the future?	This is not part of IOM's plan for 2025. This might change in the coming year, but we cannot promise neither guarantee.

When will be the next EDF round? What sectors will be included?	We don't have this information currently! The sectors are decided based on the market assessments in each location. You need to keep an eye on IOM social media platforms to get updates on the next rounds. https://www.facebook.com/IOMPakistan
How can I be informed of the new EDF opportunities?	You need to monitor IOM Pakistan's social media platforms to get updates on the upcoming opportunities. https://www.facebook.com/IOMPakistan
Where can I see/find the list of eligible BNFs?	The list of Beneficiaries is confidential and only accessible by authorized IOM staff.
I have applied for compensation from the government; I'm waiting for their response? If I re-open, they would not give me that. What should I do?	This is your decision. We are only giving a maximum of 5,000,000 to a small number of businesses.
I have more than 2-3 factories that have been destroyed. Can I apply for all of them separately or only one can be considered?	Each expression of interest should be for one business, which could have multiple factories.
Will you share our information with others?	Although we are taking information that we understand is sensitive, all personally identifying information you give us is confidential. Your identifying information will not be shared with any regulatory commission, organization, individuals or body.