

MONETARY GRANT WITHOUT INTEREST OR REPAYMENT

IOM offers a financial grant to support small and medium sized businesses to expand

- Are you an Iraqi national and business owner?
- Do you have a plan to expand your business and hire more people?
- Has your business been operational for a minimum of 4 years?

If the answer to all these questions is **'YES!'**

Scan this QR for apply



pre-registration link

<https://bit.ly/EDFWErbil>

For more details contact

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Only in:

Erbil Governorate

Registration Period:

**From 02/Nov/2025
To 04/Dec/2025**

Working hours: **open during**

the registration period

Businesses involved in the production of the following **will not** receive the EDF grant:

- Military items and/or weapons
- Single-use plastics (cups, bottles, bags, cutlery, plates)
- Harmful substances (e.g. alcohol, tobacco, shisha, vapes)
- Medical equipment and medical supplies
- Generators

The selection process consists of six stages. You must pass each stage. If your project is selected, you will be contacted by an IOM employee via a phone call or SMS.



The International Organization for Migration encourages projects owned or managed by women and persons with disabilities to apply.



For more information about the grant, visit our website edf.iom.int or scan the QR code.



Scan the barcode to discover success stories of women leading the way in business and entrepreneurship.

IOM services are completely free, and the final selection fund is managed by an independent committee. The IOM is committed to treating the individuals we serve with respect. If any IOM employee or individual requests money, services, or inappropriate activities in the name of IOM from you, or offers any kind of bribe, please report this immediately by calling the numbers (80012525 - free call) or (0662112525 - non-free call). From Sunday to Thursday, the working hours are 8:00 AM to 5:30 PM.

GRANT ELIGIBILITY CRITERIA

Businesses that meet the below minimum selection criteria can apply for the Grant, failure to meet any of the below criteria will result in the rejection of the business:

- The business should currently have between 3 to 30 employees for male-owned businesses and 1 to 30 employees for female-owned businesses (excluding the business owner).
- The business should be owned and managed by an Iraqi

How are businesses selected?

IOM uses a scoring system in which the information provided by the business owner is evaluated, businesses with more accurate, realistic and relevant information will be ranked higher and will have higher chances for selection.

SELECTION CRITERIA	RELEVANCE
The grant amount requested from IOM	• You can apply for an amount between 6,500,000 IQD to 39,000,000 IQD and above 39,000,000 IQD in exceptional clearly justified cases • The amount requested should be relevant to the need for the business expansion activities. • A good, clear, detailed and precise business expansion plan will increase chances of being selected irrespective of the amount required as long as its justified realistically
Amount the business owner has demonstrated will be contributed	• The higher the contribution is from the business owner; the higher the business will be ranked
Total number of Employees currently	• The number of the reported workers should be accurate as IOM will verify that at different stages • The number of employees should not include the business owner • Business owner should report positions that are long term, and not include casual labor that are employed based on need
Proposed additional Employees to be added	• IOM will consider applications with a high potential of creating more jobs for the grant being requested. • The business expansion plan should be a basis to determine the number of additional employees required, so the higher the cost of expansion the more jobs it should justifiably create. • Number of employees to be hired after completing the expansion plan. • The proposed jobs should be long term (at least 12 months of employment) however other forms are accepted on a case-by-case situation. • The salaries of the current and future employees should comply with the legal minimum wages.
Average monthly profit	• The business owner should mention the accurate average monthly profit, as the clearer profit that the business makes means that the business is sustainable and has the potential for further expansion. • Don't underestimate or overestimate your monthly profit as this will be verified by IOM at different stages.
Value of Outstanding Debts	• Business owners should report business debt only. • The debt could be from suppliers, landlord, other businesses, bank and utilities provider. • Having debt will not mean that your business is rejected.
Age of business in years	• The number of years the business has been operational. This includes operations since its establishment.
Years of experience of business owner	• The number of years of experience the business owner has in the sector includes experience gained as an employee in other businesses.
Legal status of the business in terms of registration	• The business should be registered with one of the following Ministry of Trade, Ministry of Industry, Ministry of Health, Chamber of Commerce and Chamber of Industry. • Unregistered businesses are still eligible to apply for the grant and will be considered, however; if they are granted funding, they will be required to register the business as part of the expansion plan.