

MONETARY GRANT WITHOUT INTEREST OR REPAYMENT

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

- Are you a **female** Iraqi national and business owner?
- Do you have a plan to expand your business and hire more female workers?
- Has your business been operational for more than one year and does it employ at least one worker? Or, if your business is a start-up, have you received entrepreneurship training from recognized NGOs/training institutions?

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

**Scan this QR
for apply**



Pre-Registration Link

<https://bit.ly/EDFWSULY26>

For further information, contact the following numbers during official working hours.

07510597003 - 07711544989

Only in:

Sulaymaniyah Gov.

Registration Period:

2 / August/ 2026 - 10 / Sep / 2026

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.

1 Expression of Interest

2 Expression of Interest Verification

3 Application Form

4 Investment Committee Visit

5 Negotiation and Agreement

6 Final Selection and Contract Signing

The International Organization for Migration strongly encourages businesses owned or managed by 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.

GRANT ELIGIBILITY CRITERIA

Businesses that meet the minimum selection criteria listed in the table below may apply for the grant, with any ineligible businesses being rejected:

- The business should be owned and managed by an Iraqi woman.
- Startup businesses (operating less than 1 year): Must have graduated from an incubation, acceleration, or entrepreneurship program and have at least a functional prototype.
- Early-stage and operating businesses (more than 1 year): Must have at least one employee and demonstrate actual sales or revenue generation.

How are businesses selected?

IOM uses a scoring system and qualitative evaluation to longlist and shortlist applications. Businesses which provide accurate, realistic and consistent information will be prioritized. Any applicants who are found to provide IOM with misleading business information during verification stages will be rejected.

SELECTION CRITERIA	RELEVANCE
Grant Amount Requested	• EDF grants are between 6,500,000 IQD - 39,000,000 IQD, with higher amounts approved only on an exceptional basis with clear justification. • The amount requested must align with the business expansion requirements. • A feasible, consistent and detailed business expansion plan will improve the probability of selection. Applicants may request any amount within the 6,500,000 IQD – 39,000,000 IQD range, as long as its justified clearly.
Business owner financial contribution to the expansion plan	• A higher capability of the business owner to contribute towards the business expansion plan will be viewed positively during longlisting and shortlisting.
Total number of current workers	• 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.
Additional number of workers required	• IOM will select businesses with labour intensive expansion plans which will create sustainable job opportunities for new workers. • Applicants that provide a realistic number of additional jobs created based on the current size of the business and the planned expansion will be prioritized. • Applicants requesting higher grant amounts from IOM would be expected to hire more workers. • The proposed jobs should be full-time and long term (at least 12 months). Other forms of employment may be approved on a case-by-case basis. • The salaries of new employees should comply with minimum wage laws.
Average monthly profit	• The business owner should provide accurate figures for average monthly profit, to indicate the sustainability of the business and scope for further expansion. • Applicants that provide inaccurate figures will be rejected by IOM during verification 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 automatically result in rejecting your business. However, providing misleading information on the amount of business debt will result in a rejection.
Age of business in years	• The number of years the business has been operational.
Years of experience of business owner	• The number of years of experience the business owner has in the sector, including relevant 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.
Inclusion	• We highly encourage applications from female-owned businesses and male-owned businesses that employ a majority of female workers. We also encourage applications from IDPs and returnees, and businesses that hire IDPs and returnees.