JAMAICA SOCIAL INVESTMENT FUND
ISO 14001:2015 CERTIFIED

GUIDELINES FOR COMPLETING THE REDI II
COMPONENT 1: CLIMATE RESILIENT AGRICULTURAL AND
COMMUNITY TOURISM INVESTMENTS FOR RURAL
ENTERPRISES APPLICATION FORM

1. General Information

The Jamaica Social Investment Fund (JSIF) was established in December 1996 as a component of the Government of Jamaica's strategy to reduce and eradicate poverty. JSIF helps to build local capacity to sustain and extend development initiatives.

The JSIF is an autonomous government company designed to provide investments in community-based projects island wide and is a demand-driven financial intermediary. It works in partnership with communities, the private sector, non-governmental organizations (NGOs), and donor agencies, in seeking to channel benefits to the poorest communities across the country.

2. Background

The Government of Jamaica has received a US$40m loan from the International Bank for Reconstruction and Development (World Bank) to implement a second **Rural Economic Development Initiative (REDI II) Project.** The Project Development Objective for REDI II is to "enhance access to markets and to climate resilient approaches for targeted beneficiaries." The success of the project will be measured against three (3) key indicators as well as secondary level indicators. The three (3) key indicators are:

- percentage of participating rural enterprises that have accessed new markets.
- percentage of participating rural enterprises operating on or above the projections of their corresponding business plan.

- number of targeted beneficiaries reached with climate resilient approaches supported by the project, disaggregated by rural enterprises and public institutions

The REDI II project will support the implementation of activities under two components; **Component 1:** Climate resilient Agricultural and Community Tourism Subprojects. **Component 2: Institutional Strengthening and Capacity Building of the Public Sector**.

Component 1: The main objective of this component will be to promote the development of agricultural/community tourism enterprises (integrated in productive partnerships or "alliances"), to help them overcome their existing limitations to operate more competitively in selected value chains, with more reliable linkages with buyers and markets and increased capacity to manage climate risks.

Through **matching grants**, Component 1 will finance consulting and non-consulting services, goods and works for demand-driven, competitively selected agriculture/fisheries or community tourism sub-projects presented and implemented by participating rural enterprises to increase their production and to capture and/or increase their market share and level of profits. Applying enterprises are required to contribute **5% to 60% of the total costs (in cash)** associated with preparation, implementation and monitoring of the investment.

The enterprises requesting matching-grant financing under the project will be assessed against objective measures for transparent and participative governance; financial position; managerial/administrative capacities; and capacities for production and commercial planning/articulation. Subprojects would be prioritized and evaluated based on socio-economic and environmental criteria, based on the experience of REDI I, but also integrating other complementary aspects to promote: (i) more direct linkages with markets; (ii) the incorporation of climate-smart or enhanced climate resiliency standards, technologies or practices, as well as modern codes/norms to reduce vulnerability of infrastructure to extreme weather events; and (iii) level of participation by women and youth.

Applications for REDI II support will be screened for eligibility, prioritized, and field appraised. Applications that meet established guidelines at JSIF's Social Review Committee (SRC) will inform whether a Business Plan will be developed by the Business Development Facilitator (BDF). The Business Plan will then be assessed for its feasibility as well as its technical, economic, and financial sustainability by the Enterprise Assessment Committee (EAC). The EAC will determine whether a business plan will advance to further development, namely design and costing of infrastructure works.

3. **Funding Availability and How to Apply for Funding**

   3.1 Size of Grants: REDI will provide grant funds to:

   Financially Viable & Climate Resilient Agricultural and Community Tourism Investments for Clusters of Rural Enterprises with Access to Markets.

Producer Organizations (PO)	
1. Agriculture/Fisheries Producers Organizations (POs) and SMSEs	
Matching Grant up to US$ 200,000	
Matching Grant limit per individual member	10,000
Minimum counterpart contribution from beneficiary (%)	5%
Maximum Investment (US$)	210,600
Matching Grant from 200,001 to 400,000	
Matching Grant limit per individual member	15,000
Minimum cash counterpart contribution %)	10%
Maximum Investment (US$)	445,000
2. Value Adding Enterprises (VAEs)	
Matching Grant up to US$ 50,000	
Minimum counterpart contribution from beneficiary (%)	50%
Maximum Investment (US$)	100,000
Matching Grant between US$ 50,001 to 100,000	
Minimum counterpart contribution from beneficiary (%)	60%
Maximum Investment (US$)	250,000

COMMUNITY TOURISM ENTERPRISES (CTEs)		
Small/Medium experiences/attractions (CTE or PTE)	Minimum 50,000 Maximum 250,000	
Micro experiences/attractions (CTE or PTE)	Minimum 5,000 Maximum 49,000	
Matching investment for tourism subprojects		
	CTE	PTE
Up to 4 employees	5%	10%
5 to 10 employees	20%	30%
Over 10 employees	30%	40%

3.2   How to Apply

To request funding for a project, applicants must complete the **REDI II Application Form either electronically or in hard copy** and submit to JSIF. Hard-copy application forms and copies of all required support documentation are to be placed in a sealed envelope and labelled **"REDI II Call for Business Proposals"** or scanned and emailed to redi@jsif.org (Maximum file size 9MB). Application forms may be obtained at the:

- JSIF office at 11 Oxford Road (Entrance on Norwood Avenue), Kingston 5
- JSIF website, www.jsif.org
- RADA parish offices
- TPDCo regional offices
- SDC parish offices

When submitting the application form, please ensure that:
- All relevant sections of the form are accurately completed
- Supporting documentation (as needed) is provided at the same time the application form is being submitted.
- The form is signed and dated

3.3   Grant Funding Sectors

- Agriculture
- Fisheries
- Agro-processing

- Community Tourism [attractions, accommodation, tours, eco-tourism, cultural heritage tourism, craft etc.]
- Agro-tourism

3.4 Project Types

Business Clusters/Groups operating in Jamaica and engaged in agriculture, agro-processing, and rural tourism that demonstrate viability may apply for funding to undertake projects in the following areas:

Agriculture:
- Counter-seasonal Production Methods e.g. green houses for vegetable production or hardening Irish Potato and ginger tissue culture plantlets
- Health, Safety and Security Measures in Light of COVID-19
- Virtual, Digital or Technology Enhanced Products, Marketing or Service Delivery
- Marketing and Promotion
- Seeds and seedling production
- Value added production
- Honey bottling and value-added honey products
- Fisheries development e.g. equipment and fish cleaning or filleting facility
- Small ruminant Production such as goats and sheep e.g. breeding stock improvement.
- Introduction of Alternative Energy Source (solar panels) to enhance quality and reduce energy cost.
- Introduction of new crop varieties and innovative production methods
- Post-harvest / Cool storage Infrastructure and Packing sheds
- Water harvesting and Drip Irrigation Systems
- Technical Assistance and Capacity Building
- Agro Tourism Experiences

Tourism:
- Health, Safety and Security Measures in Light of COVID-19
- Virtual, Digital or Technology Enhanced Products, Marketing or Service Delivery
- Product Development and Tour Packaging for Community Tourism Enterprises
- Marketing and Promotion
- Craft and Trail Development
- Construction of Handicraft Markets
- Gastro Tourism Experiences
- Agro Tourism Experiences
- Cultural Heritage Tourism
- Technical Assistance and Capacity Building

Note: The list above is indicative of the types of projects that may apply for funding however it is not an exhaustive list. JSIF, however, **DOES NOT** purchase or lease land or buildings.

4. Eligibility and Priority Criteria

Each proposal will be assessed as per the following eligibility criteria and must achieve a minimum of 75% score for which JSIF personnel will conduct a field visit of applying groups that exceed the cut-off score to verify information submitted.

Criteria	Maximum Score
1. *Target market identified*	15
2. *Potential of project to realize new & higher status along value chain*	20
3. *Projects include an innovative activity, process or service to improve quality of output*	15
4. *Financial projection template completed (including expected income and expenses)*	25
5. *Bank statement provided to indicate required cash contribution*	15
6. *Job creation potential*	5
7. *Potential for multiplier effect based on backward and forward linkages in community*	15
8. *Community Poverty status*	5
9. *Applicants Poverty status*	5
10. *Youth profile*	5
11. *Legal status of group*	5
12. *Experience of applicants as a group implementing similar projects*	5
13. *Technical experience of members in relevant activities*	5
14. *Business experience of members*	5
15. *Operational template adequately completed*	5
16. *Direct linkage between agriculture & tourism sector*	10
17. *Potential to impact agricultural import substitution (for agricultural projects)*	10
18. *Tourism market position (for tourism projects)*	10
19. *In keeping with Vision 2030 goals as documented*	5
20. *Aligns with Ministry of Agriculture/Tourism/MSME submitted priorities*	10
21. *Impact on environment*	10
TOTAL SCORE	200

- Groups should be or become legally registered with the Companies Office of Jamaica, the Department of Cooperatives and Friendly Societies as a Cooperative or Benevolent Society or be otherwise legally registered.
- Be engaged in agriculture and/or rural tourism
- Projects should be proposed by a cluster, group or community. For the implementation of REDI II, *'community'* refers to both the geographic grouping of persons and the grouping of persons into rural enterprises based on economic interest. Applications from individuals and private companies are not eligible. However, Projects that demonstrate collaboration between communities and private sector are encouraged such as value-added enterprise, Aggregators (large purveyors) and tour Operators.
- Groups should demonstrate the ability to contribute the required applicable 5% to 60% cash to the development of the enterprise.
- Projects should be within rural and peri-urban areas or have linkages with rural areas

Other Development Considerations

Each project must be able to demonstrate an ability to support economic development through any combination of the following:
- Indicate strong market demand for product and/or services
- Proposed projects should be financially feasible/viable
- Significant revenue generation
- Employment creation
- Proposed project should seek to support agricultural and tourism development
- Diversification of the agricultural and tourism sectors
- Utilisation of local inputs
- Development of local management skills

5. Preparing to fill in the application form

Read these guidelines and the application form carefully **BEFORE** starting to fill in the application form. If the space provided is not enough you may include separate and additional pages referencing the specific question number.

SECTION1: APPLICANT SUMMARY

No.	Question	Comments
1.1	Name of Organisation	Write the full name of the group making the application. If the group is not registered and is collaborating with a registered group or enterprise, only the name of the registered group or enterprise should be written
1.2	Organisation Type	Tick the appropriate area. If 'other' is selected be sure to write the type of organisation
1.3	Legal registration status of the group	Tick the appropriate area indicating whether the group is legally registered or is in the process of registration.
1.4	Provide copy of legal registration document	If legally registered provide copy of legal registration document.
1.5	Date of Formation	Give the date on which the applying organization was established. (This date is not the same as the date of registration)
1.6	Organisation's Main Area (s) of Focus	State the goals of the organization (why does the organization exist, what motivated the establishment of the group)

No.	Question	Comments
1.7	Address	State exactly where the group operates or meets, include specific address, parish, district and community name
1.8	Mailing Address	Give address where mail is received by the group if different from Address given in 1.6. This is important to ensure receipt of notifications from JSIF
1.9 and 1.10	Contact Persons	Provide the names of two contacts who will be able to provide information on the proposed project, act as liaison between the group and JSIF and sign authorized documents
1.10	Authorized Signatures	Provide the signatures of the two contacts who will be able to provide information on the proposed project, act as liaison between the group and JSIF and sign authorized documents
1.11	Date of Application	State the date that the Application form was completed

SECTION 2: PROJECT INFORMATION

No.	Question	Comments
2.1	Project description	Give a brief description of the proposed project specifically outlining what you are proposing to use the funds to do.
2.2	List of objectives	List the objectives the group hopes to have achieved at the close of the project.
2.3	Is this Project new or ongoing	Indicate whether this is a new project that the group is undertaking or whether it is consolidating previous work.
2.4	What is the estimated total cost for the project	Give the estimated total cost to complete proposed project activities. (Developing a list of project activities and the related cost will assist in determining project cost)
2.5	How much money are you requesting for this project	Indicate how much money you are requesting the JSIF to provide. JSIF **will not fund operating expenses**.
2.6	Please indicate start-up income	State here how much money you expect you will earn and spend in the 1st year of operation (If selected, quarterly financial and other relevant data will be requested by JSIF for monitoring purposes)
2.7	Who are your Customers?	Be as specific as possible, give the name of persons/organizations that buy your products or services. If your business is new state who your target customers will be. **Very important –** Attach, if you can obtain, a letter(s) from a customer(s) stating what they purchase and/or are willing to purchase from your enterprise.
2.8	Do you have firm interest from	Tick as appropriate. See above. if you have current or potential buyers or users of your service and are able

	customers	To obtain a letter confirming this, please attach a copy Of the letter to your application form

No.	Question	Comments
2.9	Approximately how Many persons are expected to be employed?	Indicate how many males and females are expected to be employed both full and part-time as a result of this project.
2.10	How will the wider community participate in the project?	Detail benefits or contributions of the wider community once the project is implemented.
2.11, 2.12, 2.13 & 2.14	Indicate how the group will provide the counterpart cash contribution of 5% to 60%	Please indicate the means by which the group will provide this requirement (please attach bank statements as of January 1, 2020 up to the date of application). Provide contact details for institution or individual through which the group will provide its contribution
2.15	What are the potential positive or negative environmental impacts?	State any environmental impact as a result of the project; e.g. positive impact – the planting of the proposed trees will decrease soil erosion, or, the provision of the waste management system will eliminate dumping in nearby river.
2.16	Land Tenure	Please attach copies (not originals) of land titles or lease agreements. If JSIF is to construct a building the group must own or have a lease for the property of not less than 49 years a lower tenure may be considered based on the type of infrastructure.

SECTION 3: GROUP PROFILE

No.	Question	Comments
3.1	Describe Group Executive	Provide the names and other requested information for the Executive body of the organization (gender and age)
3.2	How many members are in the group?	State the number of active members within the group excluding the executive body
3.3	Persons with Disabilities (PWDs)	State the number of persons with disabilities within the group
3.4	What do most people in your Group do?	Indicate as best as possible approximately how many persons are engaged in the activities listed. If 'Other' is selected please state the activity
3.5	Who will manage the project?	Provide the name/s of the person/s who will be responsible for day-to-day operations of the business
3.6	What major physical assets does the Group own, lease or have clear access to. What is the approximate value of the asset/s	Indicate here if the group owns any property, state exactly what the asset is e.g. tractor, greenhouse, Stove, restaurant, museum etc. Also state the approximate value of the item.

No.	Question	Comments
3.7	Does the group have a business plan for the proposed project?	Tick the appropriate box (whether yes or no) also indicate the date the business plan was prepared
3.8	Does the group prepare annual financial statements?	Tick the appropriate box.
3.9	Annual Financial Statements	If the group prepares annual financial statements (audited or unaudited), attach a copy
3.10	Does the group hold Annual General Meetings?	Tick the appropriate box.
3.11	Minutes of Annual General Meeting	If the group holds Annual General Meetings, attach a copy of your last minutes
3.12	Does the group hold other regular meetings more than once per year?	Tick the appropriate box.
3.13	Minutes of other regular meetings	If the group holds other regular meetings more than once per year. Attach copies of the last two (2) Minutes
3.14	Does the group have any member/s with the technical experience to manage the implementation of the proposed project?	Tick the appropriate box. Also write a brief paragraph describing the project and the group's role in implementing the project
3.15	Does the group or any of its members have experience managing a small business?	State here if the group has received members with experience managing a small business
3.16	Has the group implemented any Other projects in the past 5 years	Tick the appropriate box. Provide details of the project(s)
3.17	Name any organizations that are presently working with your group	Name the organizations working with your group and give details of the nature of their work with the group.

SECTION 4: OTHER

No.	Question	Comments
4.1	How did you hear about the REDI project?	Tick the appropriate response
4.2	How are you going to submit this application?	Tick the appropriate response
4.3	Did you receive any assistance from RADA or TPDCo to complete this application form?	State if you received any assistance to complete this form any entity