

Rural Economic Development Initiative (REDI)

REQUEST FOR EXPRESSIONS OF INTEREST

For Business Development Consultants

Terms of Reference

1. GENERAL INTRODUCTION

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\$15m loan from the International Bank for Reconstruction and Development (IBRD), part of the World Bank Group, to implement the **Rural Economic Development Initiative (REDI) Project**. The **development objective of REDI** is to **improve market access for micro and small-scale rural agricultural producers, tourism products and service providers**

REDI will provide grant funds to rural groups island-wide for the development of new businesses or increase of existing businesses in agriculture or tourism.

The grants funds for business development will be provided to groups under Component 1 of the REDI project, of which there are two types;

- **Type A:** small-scale revenue generating activities by rural enterprises in agriculture and rural tourism (maximum grant amount is US\$50,000.00).
- **Type B:** provision of critical small-scale public infrastructure, marketing and management (maximum grant amount is US\$200,000.00).

Applying groups will submit to JSIF requests for grant funds and will outline the business ideas for which the funds will be used. These ideas will have to be developed into Business Plans to inform JSIF of (i) the **relevance** of the investment, (ii) its **effectiveness** and (iii) the key factors driving **long-term sustainability (i.e economic and financial feasibility, market, technology, environmental sustainability, organizational capacity and management of the applicant, etc)**. As a result, the JSIF is requesting **qualified Individual Consultants** to prepare business plans.

3. SCOPE OF WORK

The consultants will be provided with business ideas submitted through subproject proposals by community and entrepreneurial groups. The consultant will be required to: **Prepare, in a participatory manner with the groups, detailed business plans for subprojects in agriculture and tourism. The Consultants will submit the business plans in accordance with the outline provided by JSIF (see Annex 1).**

Specifically the tasks will include:

- (a) conduct primary and secondary research to obtain baseline information needed to prepare business plan
- (b) meet with the community / entrepreneurial group for which the business plan is being prepared, to discuss their project idea and expectations
- (c) Prepare draft business plan using the outline provided by JSIF
- (d) Present draft business plan to community / entrepreneurial group to obtain consensus and sign off on business plan. As necessary the Consultant should utilize interactive and creative presentation techniques when sharing the business plan with the groups to allow for easier understanding
- (e) Submit to JSIF final proposed business plan in accordance with the outline provided by JSIF (Annex 1) along with brief report on meeting held with group
- (f) Make presentation of business plan to the Rural Economic Evaluation Committee meeting

5. QUALIFICATIONS AND EXPERIENCE

The Consultants should have:

- (a) At least a Bachelor's Degree in Economics, Business Management or related field
- (b) A minimum of three (3) years experience preparing Business plans
- (c) At least two (2) similar assignments of preparing business plans for either agricultural or tourism related projects within the last five (5) years
- (d) At least three (3) years experience in the identification, formulation and evaluation of project proposals, including conducting financial analysis
- (e) Minimum two (2) years previous experience working with rural small-to-medium scale businesses providing either; business development services, training and/or technical assistance

The selected Consultants will also be required to participate in a five (5) day training on **FAO RuralInvest methodology and software**: A participatory approach to identifying and preparing small and medium scale agricultural and rural investments. The Consultant must own or have access to a laptop for which the following minimum computer capabilities **required are**:

- Operating system: Windows 2000, Windows XP; 2007 or more
- Processor speed: 500 MHz or more
- System memory (RAM): 256MB
- 200MB available hard-disk space
- 1024x768, 32-bit true colour screen
- Internet browser Microsoft Internet Explorer 6.0 or Mozilla 1.5, Firefox

or

The following capabilities are **recommended**:

- Operating system: Windows XP; 2007 or more
- Processor speed: 2.4GHz+ or AMD 2400xp+ or more
- System memory (RAM): 1024MB+
- 500MB+ available hard-disk space
- 1024x768, 32-bit true colour 17"+ screen
- Internet browser Microsoft Internet Explorer 6.0 or Mozilla 1.5, Firefox

At the end of the training, Consultants will be evaluated. Consultants will be selected as Business Plan Preparers to work for the REDI Project.

6. DELIVERABLES AND TIMELINES

EACH CONSULTANT WILL COMPLETE BUSINESS PLANS AS DETERMINED BY THE REDI PROJECT MANAGEMENT TEAM AND AGREED TO BY EACH CONSULTANT

The Consultants will be expected to:

Pre-contract signing:

- (a) Attend a five (5) day training exercise on how to use the “RurallInvest” software
- (b) Attend a briefing meeting with the JSIF REDI Project Management Team to assign subprojects for which business plans are to be prepared.

Post contract signing:

- (c) Submit work plan with timeline within 2 days of signing contract
- (d) Work closely with the community / entrepreneurial group for which the business plan is being prepared and build capacity within the group in business management
- (e) The Consultants will be required to deliver the business plans in phases which will be agreed prior to contract signing

7. PAYMENT

5% of total contract sum on submission and acceptance of work plan

25% of cost per business plan on submission of draft business plan

25% of cost per business plan on submission of preliminary final business plan and presentation to Rural Economic Evaluation Committee (REEC)

45% of cost per business plan on submission and acceptance of final business plan

8. DURATION OF CONTRACT

8 months

9. Procurement Selection method

Quality and Cost Based Selection (QCBS)

10. A Bidders Conference will be held

1. PREFACE

This Guide is part of an on-going effort to improve the efficiency and effectiveness of **Rural Economic Development Initiative (REDI) project** work done both by REDI Project Management Team (PMT) and their professional service providers. It is designed to help business plan preparers organize and analyze **small-scale rural investments** that propose an increase in turnover (sales) when receiving assistance under the REDI project. Before REDI embarks in such support, the applicant, with the assistance of the business plan preparers need to formulate the proposed **investment (“action” or “subproject”)** and explain how the REDI grant funds will be used to facilitate and/or further the growth of the business. The business plans will be processed solely for that purpose by the Jamaica Social Investment Fund (JSIF) responsible for the implementation of the REDI project.

2. THE RURAL ECONOMIC DEVELOPMENT INITIATIVE (REDI) PROJECT

a. BACKGROUND

The Government of Jamaica (GOJ) requested the World Bank support for the **Rural Economic Development Initiative (REDI) project**, which supports rural economic development and income generation by enabling farmers to better access to markets and by encouraging rural tourism development. The REDI project is being implemented by the Jamaica Social Invest Fund (JSIF), which issues periodically **Call for Proposals (CfP)** and applications are accepted on an ongoing basis. To assist the **pre-selected applications** to complete a full project proposal, REDI works with **professional service providers** to formulate the **Business Plans**. One of the major purposes of contracting this technical assistance for business plan preparations is to go beyond simply completing the plan to spending the necessary time with the applicant so that they understand every aspect and can use the plan as a tool in their proposed business – regardless of whether it gets funded

To develop a good, coherent, consistent and realistic business plan, applicants and business plan providers need to work closely and respond to the questions of the proposed business plan form. It is expected that the size of each section will reflect the relative importance of each heading (refer max scores in the evaluation grid of the Guidelines). The applicant may provide any additional information that it may deem useful for the preparation of the plan, but which might not have been specifically requested (e.g. added value and/or synergy with other similar interventions - past, present, or planned - past activities, multiplier or spill-over effects, why the applicant is the best placed for the implementation of the action etc). The **evaluation of the business plan** will be carried out in accordance with the proposed Evaluation Grid (Annex X) and it will be based solely on the information provided by the applicant in the business plan.

b. OBJECTIVES OF REDI PROJECT AND PRIORITY ISSUES

The overarching **development objective of REDI** is to improve market access for micro and small-scale rural agricultural producers, tourism products and service providers. This will be done through the implementation of **two types of rural subprojects in agriculture and rural tourism**: (1) Type A: small-scale agricultural and tourism revenue generating activities and (2) Type B: provision of critical small-scale infrastructure, marketing and management. Subprojects will be co-financed on a matching grant basis and beneficiaries are required to contribute at least 20 percent of the total subproject costs. The maximum

ceiling project grant is expected not to exceed US\$ 50,000 for Type A and US\$200,000 for Type B subprojects.

The business plans of the above-mention subprojects must be presented in such a way as to provide REDI the information they will require to consider their possible involvement in the subproject. At the conclusion of this stage, the business plan will outline the essential scope and design issues for the subproject or small-scale investment. A major issue during preparation is **how the action will respond to the objectives of REDI project and to the specific objectives of the CfP and how the action will be translated to an increase in turnover (sales) when receiving REDI grant.** They should always contain a significant element of market access and cover a wide range of activities described on the relevant CfP. The business plan should look in general at the business and focus specifically on the proposed **“investment” (“action” or “subproject”)**.

3. GUIDANCE FOR DRAFTING OF BUSINESS PLANS

One of the primary functions of the business plan is to stimulate critical thought and ensure that most of the key issues that arise in a business process are addressed. **Annex 2 presents a comprehensive outline for a Business Plan.** The outline may be modified according to the needs of the particular business, and the purpose for which the plan is being developed, but at a minimum the narrative of the plan should include the following list of items:

1. **DESCRIPTION OF THE APPLICANT, ITS BUSINESS ORGANIZATION AND STRATEGY DIRECTION:** Provide general identification of the applicant, its company and organization and its strategic direction.
2. **RELEVANCE OF THE INVESTMENT:** Demonstrate the relevance of the subproject proposal to the priorities and objectives mentioned in the CfP and to the needs and constraints in general of the target parish and to the target groups and final beneficiaries in particular.
3. **DESCRIPTION OF THE INVESTMENT AND ITS EFFECTIVENESS:** Provide a description of the proposed action including a description of: (i) the problem identified and analysis, (ii) the overall objective of the action, expected results and proposed activities to achieve those results and (iii) the role and involvement of all implementing partners and, if applicable, the applicant’s relationship with them.
4. **QUALITY AND SUSTAINABILITY OF THE INVESTMENT:** Provide an initial risk analysis and eventual contingency plans, before the start up and throughout the implementation period and identification of the long-term sustainability impact on the target group and beneficiaries.

Some practical tips for preparation of the business plan:

1. Gather data: income and expenditure before and after the project; information about the market, the competition and the rural enterprise.
2. Analyze whether the proposed investment is completely new, and thus all costs and income will be directly attributable to the project, or the proposed investment will give rise to changes in an existing activity. In this last case, it is necessary to look at the costs and revenues both “with and without the new project”.
3. Keep the business plan concise and put any lengthy, explanatory notes such as market studies and product specifications in the Appendices.

ANNEX 2 - THE BUSINESS PLAN OUTLINE

Business plan preparers shall be provided with the relevant documents, CfP (outline the standard eligibility and priority criteria as well as any additional criteria related to that Call e.g. Eco-Tourism proposals or Innovative agro-processing projects by women), applicant pre-selection report and REDI Project Appraisal Document to prepare their business plans. Annex 1 provides the Glossary with the definitions that apply to the present guidelines and explanations summarized in text boxes and under each section of the revised outlining form.

TABLE OF CONTENT

Please refer to Annex 2: Revised REDI Business Plan Outline.
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EXECUTIVE SUMMARY

This section is descriptive and containing factual statements or reference to other documents (e.g. CfP, REDI PAD, analytical work) to describe the action for which a grant may be awarded and a summary of its relevance, feasibility and sustainability of the action.

I. THE APPLICANT

Evidence that potential beneficiary groups satisfy the institutional requirements as described in the Operation Manual (OM)
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I.1. IDENTITY

Contact person for this action:	
Address:	
Telephone number: Country code + city code + number	
Mobile: Country code + number	
Fax number: Country code + city code + number	
Contact person's email address:	

I.2. ORGANIZATION / COMPANY DESCRIPTION

Name of the organization:	
Location of the organization	
E-mail of the organization:	
Website of the organization:	
Legal status and structure:	
Products and services:	
Accomplishments (if any):	
Membership:	
Partnerships (if any):	
Management:	
Strengths and weakness:	

I.3. STRATEGIC DIRECTION

Vision statement :	
Strategic goals:	
Long – term strategic objectives:	
Short-term strategic objectives:	
Partnerships (if any):	
Key strategies:	

II. THE RURAL INVESTMENT (“THE ACTION” OR “THE SUBPROJECT”)

Describe rural investment or subproject relevance, objective, results, activities and means; proposed methodology and operation plan of the subproject and the key factors related to quality at entry which will affect implementation, outcomes and sustainability.

II.1. DESCRIPTION

1. Title

2. Location (s)

Parish / municipality:

3. Cost of the action and amount requested from REDI project

Total eligible cost of the subproject (A)	Amount requested from the REDI project (B)	% of total eligible cost of action (B/Ax100)
J\$	J\$...,... %

4. Summary (max 1 page)

<i>Give a brief account of the investment or action:</i>	
<i>Provide a description of the proposed investment including, where relevant, background of information that led to the presentation of this concrete proposal. If the investment is just starting it should explain where the idea came from, or why the applicant is starting a business. If the applicant is investing in an existing activity, brief on the what need to be done to achieve the goals</i>	
Total duration of the action:months
Objectives of the investment:	Overall objective(s): Specific objective:
Partners:	Name: Nationality: Type of actor:
Target group(s):	
Final beneficiaries:	

Estimated results:	
Main activities:	

5. Objectives (max 1 page)

This should include a description of the **overall objective(s)** or goals to which the investment or action aims to contribute towards and the **specific objective that the action aims to achieve**.

6. Relevance of the investment (max 3 pages)

Provide the following information:

- General presentation and an **analysis of the problems in the target area**.
- Detailed description and estimated number of the **target group and final beneficiaries**.
- **Specific problems** to be addressed by the subproject and the **perceived needs/constraints** of the target group.
- **Relevance of the action** to the needs and constraints of the **target parish** in general and to those of the **target group/final beneficiary groups** in particular and how the action will provide the desired solutions, in particular for the targeted beneficiaries.
- **Relevance of the action** to the objectives of the **REDI Project** and to the CFP.

7. Description of the investment and its effectiveness (max 14 pages)

Provide a description of the proposed action including, where relevant, background information that led to the formulation of the subproject proposal. This should include:

- **Expected results** (max 4 pages). Describe the results that are expected and indicate how the investment will improve the situation of target groups/beneficiaries as well as the technical and management capacities of target groups and/or any local partners. Be specific and quantify the results as much as possible. Describe the possibilities for replication and extension of the action results (multiplier effects).
- The **proposed activities and their effectiveness** (max 10 pages). Identify and describe in detail each activity to be undertaken to produce the results, justifying the choice of the activities and specifying the role of each partner (and associates or subcontractors where applicable) in the activities. In this respect, the detailed description of activities must not repeat the action plan (to be provided in section 9 below).

8. Methodology and operation plan (max 4 pages)

Describe in detail:

- the **methods of implementation** to be used and reasons for the proposed methodology; if the investment is the prolongation of a previous action or project, explain how the investment is intended to build on the results of this previous action;
- the role and participation in the preparation and implementation of the subproject of the various actors and **stakeholders** (partner(s), target groups, local authorities, etc.), and the reasons for which these roles have been assigned to them;
- the **organisational structure and management of the action** proposed. The most profitable project will fail if it lacks an adequate structure for directing and managing operations. The identification of these management needs is an integral element in the formulation. Describe the manage team (by function; include the names of

individuals and short CVs of the key individuals highlighting what they specifically bring to the venture); technical assistance and managerial support; ownership structure; daily management; supervision and oversight ...

- the main **means** proposed for the implementation of the subproject (equipment, materials and supplies to be acquired or rented) and the agreed **procurement plan**;
- the **attitudes of all stakeholders towards the subproject** in general and the activities in particular;

The business plan stands a much better chance of successful implementation if those who are charged with project implementation are involved at the earlier possible stages. This will give them a feeling of “ownership”.

9. Logical framework

In the context of the Logical Framework Matrix a project is defined in terms of a hierarchy of objectives (overall objectives, project purpose, results, activities and means) plus a set of defined assumptions and a framework for monitoring and evaluation project achievement (indicators and source of verification).

10. Monitoring and Evaluation (Max 2 pages)

Provide a clear definition and collection of the **baseline metrics on which the sub-project is to be evaluated** (identify, where possible, simple control measures to account for any major external influences on the outcome) the procedures for follow up/monitoring and internal/external evaluation.

11. Budget for the investment and expected source of funding

Please note that the cost of the action and the contribution requested from the REDI must be expressed in J\$. Fill the following table to provide information on the expected sources of funding for the subproject

12. Duration and indicative action plan for implementing the action

Evidence that the subproject is not only technically and financially feasible but that it can be implemented within the proposed timeline

The duration of the action will be <X> months.

Business Plan preparers and applicants are recommended to base the estimated duration for each activity and total period on the **most probable duration** and not on the shortest possible duration by taking into consideration all relevant factors that may affect the implementation timetable.

The activities stated in the action plan should correspond to the activities described in detail in section 7 above. The implementing body shall be either the applicant or any of the partners, associates or subcontractors. Any months or interim periods without activities must be included in the action plan and count toward the calculation of the total estimated duration of the action.

The action plan for the first 12 months of implementation should be sufficiently detailed to give an overview of the preparation and implementation of each activity. The action plan for each of the subsequent years may be more general and should only list the main activities foreseen for those years. To this end, it shall be divided into six-month interim periods

The action plan will be drawn up using the following time – table format (Gantt chart) to understand how the subproject will unfold and identify key points for observation or assessment. This time-table typically is then used to inform the Cash Flow.

Year 1													
	Semester 1						Semester 2						
Activity	Month 1	2	3	4	5	6	7	8	9	10	11	12	Implementing body
Example	example												Example
Preparation Activity 1 (title)													
Execution Activity 1 (title)													Local partner 1
Preparation Activity 2 (title)													
Etc.													

13. Key factors ensuring subproject sustainability (max 3 pages)

- **Market analysis and demand:**

Identify: 1) the segment of the **target market** that the applicant is targeting; 2) the **demand** and potential **benefits**, and; 3) competitors. An analysis of these factors is critical because they determine whether the investment will be of value – because people want to buy the output. In projects that generate saleable products, the size and nature of market demand should be estimated. Explain **the marketing strategies** the applicant will employ to create a market presence and the **distribution methods**. Identify what actions need to be taken by the group to increase and improve their market access.

- **Selection of the technology:**

Justify the **technology** proposed for the action in order to ensure that it is appropriate. Describe the need for maintenance, repairs and machinery replacement (where necessary). Provide an **operation** and **maintenance plan**. Detail how the technology used by the subproject can continue to operate long-term (e.g. availability of spare parts, adequate regulation for safety, local capabilities of women and men in term of operation and maintenance). Describe the possibility of alternate technologies that shall also be considered.

- **Environmental analysis:**

Describe the sustainability of the subproject from the perspective of natural resource usage and environmental impact. Describe to what extent the project preserves or harms the environment, and therefore, promotes or hinders the realization of long-term benefits. For actions (or subproject or investments) with the likelihood of a negative environmental impact, identify and describe the impact mitigation measures, or ways to modify the subproject design to avoid these impacts. Include the results of the **environmental screening and the environmental mitigation plan** (if applicable).

- **Socio – economic and cultural issues:**

Describe how the subproject will take into account local cultural norms and attitudes, and what measures are provided to the target groups to access in an appropriate way the services and benefits from the project during and after execution

- **Financial analysis and financial sustainability of the subproject:**

For income generating projects, the profitability of the activity is the first and most important factor determining sustainability, because no “commercial” subproject will survive which does not generate enough income to cover operating expenses and pay financial costs. However, there is more than one way to determine the profitability of an investment and it is convenient to use more than one method. It is the responsibility of the business plan preparers who carries out the formulation process for the action to explain to the applicants, as well as to the committee reviewing the application for funding, the significance of the results, as well as to combine the profitability calculations with other indicators of likely success and sustainability such as the above –mentioned indicated (e.g. capability and commitment of the applicants, the degree of organization of the management, the reliability of the market, the complexity of the technology, the environmental impact etc.)

Define and calculate all the costs and income associated with the investment and operation of the subproject project for the analysis period (whether 8, 12 or 20 years). An important beginning step is to verify and classify the costs. Break down the costs of the business into three categories: (i) Investment costs and their periodic replacement; (ii) Production costs (which generally vary with the scale of manufacture) and (iii) General or overhead costs (which typically do not vary as a result of changes in the scale of production). Estimate the need for working capital.

Determine the feasibility of the investment in financial terms and interpret the results:

- 1. Monthly / annual cash flow:**

Calculate the annual cash flow by adding all cash income from each year and subtracting all cash cost for the same year; the result is the net yearly income (Sales forecasts should be linked to expenses and so together generate a typical Income statement). Then subtract the cost of financing (capital and interest) from this result. If the remaining amount is still positive, then the project will generate sufficient income during that year to cover all production costs, as well as the cost of credit, and still leave some amount of profit

- 2. Financial Profitability:**

What rate of return will make it worthwhile to invest in a project? In other words, what rate of return represents a favourable investment and good use of the available resources? Calculate the two main measurements that attempt to respond to this question:

- a. Net Present Value
- b. Internal Rate of Return (IRR)

Submit the electronic spreadsheet so that the reviewing analyst can more readily see what data was used to generate the numbers and how, for e.g. some changes in assumptions could alter a marginal outcome.

In addition to this section of the business plan form Financial sustainability: Explain how sustainability will be secured after completion of the action (financing of follow-up activities, sources of revenue for covering all future operating and maintenance costs, etc.). This may include aspects of necessary measures and strategies built into the action, follow-up activities, ownership by target groups, etc

Investing in an existing activity: the importance of incremental costs and revenues

The procedures explained in this section assume that the proposed investment is completely new, and thus all costs and income will be directly attributable to the project. This is certainly the simplest case. However, where the proposed investment will give rise to changes in an existing activity, it is necessary to look at costs and revenues both with and without the new project.

- **Institutional and political sustainability:**

Address what government approvals, licenses, etc are required. Make a distinction between the following dimensions of sustainability:

- Institutional level: which structures would allow, and how, the results of the action to continue to be in place after the end of the action? Address issues about the local "ownership" of action outcomes;
- Policy level where applicable: what structural impact will the action have - e.g. will it lead to improved legislation, codes of conduct, methods, etc.?

- **Risk analysis:**

Describe the main preconditions and assumptions during and after the implementation phase. Provide a detailed **risk analysis** and possible **contingency plans** to address identified threats or risks. This should include at least a list of risks associated for each action proposed accompanied by relevant corrective measures to mitigate such risks. A good risk analysis would include a range of risk types including physical, environmental, political, economic and social risks.

ANNEX 3 – COMPONENT OF BASELINE QUESTIONNAIRE

Subproject Information		
1. Parish:	Westmoreland <input type="checkbox"/>	St. Elizabeth <input type="checkbox"/>
	St. Catherine <input type="checkbox"/>	Portland <input type="checkbox"/>
	Hanover <input type="checkbox"/>	St. James <input type="checkbox"/>
	St. Ann <input type="checkbox"/>	St. Mary <input type="checkbox"/>
	Trelawny <input type="checkbox"/>	Clarendon <input type="checkbox"/>
	St. Thomas <input type="checkbox"/>	Manchester <input type="checkbox"/>
	St. Andrew <input type="checkbox"/>	Kingston <input type="checkbox"/>
	Multi-parish <input type="checkbox"/>	
2. A) State the type of sub-project approved for grant funding from REDI: Type A <input type="checkbox"/> Type B <input type="checkbox"/>		
B) State the sector of sub-project approved for grant funding from REDI: Agriculture <input type="checkbox"/> Tourism <input type="checkbox"/>		
3. Describe your type of organization:		
Benevolent Society <input type="checkbox"/> Cooperative <input type="checkbox"/> Friendly Society <input type="checkbox"/> Non-government Organization <input type="checkbox"/>		
Community Based Organization <input type="checkbox"/> Other (specify) <input type="checkbox"/> _____		
4. What date was your organization formed? Date.....		
5. Is your organization registered with the Department of Cooperatives and Friendly Societies or the Office of the Registrar of Companies (Companies Office of Jamaica)?		
Registered <input type="checkbox"/> Not Registered <input type="checkbox"/> Registration in Progress <input type="checkbox"/>		
6. If registered in Q5 , state date of registration: Date.....	7. If your registration is in progress in Q5, state date the registration process began: Date.....	
8. If your group is not registered in Q5, do you have a legally registered sponsor? Yes <input type="checkbox"/> No <input type="checkbox"/>		
9. If yes to Q8, state name of sponsor, authority of registration and date of registration for your sponsor:		
Name of Sponsor		
Registration Authority.....		
Date of Registration.....		
10. a) Does <u>your group collectively</u> produce/provide product(s) and service(s) at this time? Yes <input type="checkbox"/> No <input type="checkbox"/>		
b) If no to Q10a , do <u>individuals in your group</u> produce/provide product(s) and service(s) at this time? Yes <input type="checkbox"/> No <input type="checkbox"/>		
11. State type(s), quantity and frequency of product(s) and service(s) provided by your group or individuals in the group for which funding is sought from REDI only.		
11(a): Specify the source of the information: the group collectively <input type="checkbox"/> aggregate of individuals in the group <input type="checkbox"/>		
11(b) List the type(s) of products and services <u>E.g. honey production, tours</u>	11(c) Quantity <u>E.g. lbs., number of visitors</u>	11(d) Frequency <u>E.g. weekly, monthly</u>
11(b) CONT. List the type(s) of products and services <u>E.g. honey production, tours</u>	11(c) CONT. Quantity <u>E.g. lbs.; number of visitors</u>	11(d) CONT. Frequency <u>E.g. weekly; monthly</u>

12. How does your group access the market or identify buyers for goods and services? Please explain methods such as middle men, website, supermarkets, trade shows etc.

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13. List buyers/consumers of your goods and services? (E.g. wholesale, supermarket, cruise passengers, shops)

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14. Does your group keep financial records?
 Yes No Sometimes

15. If yes or *sometimes* in **Q14**, how often are records updated?
 Weekly Monthly Quarterly
 Biannually Annually

16. A) Has your group ever participated in business training **before** applying to REDI? Yes No
B) Has your group ever participated in business training **after** applying to REDI? Yes No

17. If yes to **Q16A or B**, list type(s) of business training received

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18. If yes to **Q16A or B**, state year the training was done

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19. a) Does your group collectively earn an income for the good(s) and/or service(s) for which funding is sought from REDI?
 Yes No

b) If no to Q19a, do individuals in your group earn an income for the good(s) and/or service(s) for which funding is sought from REDI? Yes No

20. If yes to **Q19a or Q19b**, state the income earned annually:
 Income(\$)..... Period (Year).....

21. If yes to **Q19a or Q19b**, state the annual expenditure:
 Expenditure(\$)..... Period (Year).....

22. If yes to **Q19a or Q19b**, does your group make a profit? Yes No

23. If yes to **Q22**, state the profit earned annually:
 Profit(\$)..... Period (Year).....

24. Did your group have a business plan before applying to REDI? Yes No

25. If yes to **Q24**, what year was the business plan done?

26. Does your group integrate environmental protection practices in your operations? Yes <input type="checkbox"/> No <input type="checkbox"/>	27. If yes to Q26 , how long have the environmental practices been in use? Year.....
28. If yes to Q26 , state the types of environmental protection practices in use by your group?	
29. Do you have a plan for during and after a disaster? Yes <input type="checkbox"/> No <input type="checkbox"/>	30. If yes to Q29 , what year was the plan done? Year.....
31. If yes to Q29 , was the plan ever used? Yes <input type="checkbox"/> No <input type="checkbox"/>	32. If yes to Q29 , was the plan effective? Yes <input type="checkbox"/> No <input type="checkbox"/>

Employment Information

33. Does your group currently : A) <u>Directly</u> employ persons? Yes <input type="checkbox"/> No <input type="checkbox"/> B) <u>Indirectly</u> employ persons? Yes <input type="checkbox"/> No <input type="checkbox"/>	34. If yes to Q33(A) , state the number persons directly employed and their gender. <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <th style="width:33%;">Males</th> <th style="width:33%;">Females</th> <th style="width:33%;">Total</th> </tr> <tr> <td>.....</td> <td>.....</td> <td>.....</td> </tr> </table>	Males	Females	Total	35. If yes to Q33(B) , state the number persons indirectly employed and their gender. <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <th style="width:33%;">Males</th> <th style="width:33%;">Females</th> <th style="width:33%;">Total</th> </tr> <tr> <td>.....</td> <td>.....</td> <td>.....</td> </tr> </table>	Males	Females	Total
Males	Females	Total												
.....												
Males	Females	Total												
.....												

36. If yes to Q33(A), please provide the following information for persons DIRECTLY EMPLOYED by your group:

Gender	Disability	Age Group	Type of Work	Occupation
Male <input type="checkbox"/> Female <input type="checkbox"/>	Disabled <input type="checkbox"/> No disability <input type="checkbox"/>	<30 <input type="checkbox"/> 30-45 <input type="checkbox"/> 46-65 <input type="checkbox"/> 66+ <input type="checkbox"/>	Full-time <input type="checkbox"/> Part-time <input type="checkbox"/> Seasonal <input type="checkbox"/>
Male <input type="checkbox"/> Female <input type="checkbox"/>	Disabled <input type="checkbox"/> No disability <input type="checkbox"/>	<30 <input type="checkbox"/> 30-45 <input type="checkbox"/> 46-65 <input type="checkbox"/> 66+ <input type="checkbox"/>	Full-time <input type="checkbox"/> Part-time <input type="checkbox"/> Seasonal <input type="checkbox"/>
Male <input type="checkbox"/> Female <input type="checkbox"/>	Disabled <input type="checkbox"/> No disability <input type="checkbox"/>	<30 <input type="checkbox"/> 30-45 <input type="checkbox"/> 46-65 <input type="checkbox"/> 66+ <input type="checkbox"/>	Full-time <input type="checkbox"/> Part-time <input type="checkbox"/> Seasonal <input type="checkbox"/>
Male <input type="checkbox"/> Female <input type="checkbox"/>	Disabled <input type="checkbox"/> No disability <input type="checkbox"/>	<30 <input type="checkbox"/> 30-45 <input type="checkbox"/> 46-65 <input type="checkbox"/> 66+ <input type="checkbox"/>	Full-time <input type="checkbox"/> Part-time <input type="checkbox"/> Seasonal <input type="checkbox"/>

Q36 Cont.: If yes to Q33(A), provide the following information for persons DIRECTLY EMPLOYED by your group:

Gender	Disability	Age Group	Type of Work	Occupation
Male <input type="checkbox"/> Female <input type="checkbox"/>	Disabled <input type="checkbox"/> No disability <input type="checkbox"/>	<30 <input type="checkbox"/> 30-45 <input type="checkbox"/> 46-65 <input type="checkbox"/> 66+ <input type="checkbox"/>	Full-time <input type="checkbox"/> Part-time <input type="checkbox"/> Seasonal <input type="checkbox"/>
Male <input type="checkbox"/> Female <input type="checkbox"/>	Disabled <input type="checkbox"/> No disability <input type="checkbox"/>	<30 <input type="checkbox"/> 30-45 <input type="checkbox"/> 46-65 <input type="checkbox"/> 66+ <input type="checkbox"/>	Full-time <input type="checkbox"/> Part-time <input type="checkbox"/> Seasonal <input type="checkbox"/>
Male <input type="checkbox"/> Female <input type="checkbox"/>	Disabled <input type="checkbox"/> No disability <input type="checkbox"/>	<30 <input type="checkbox"/> 30-45 <input type="checkbox"/> 46-65 <input type="checkbox"/> 66+ <input type="checkbox"/>	Full-time <input type="checkbox"/> Part-time <input type="checkbox"/> Seasonal <input type="checkbox"/>
Male <input type="checkbox"/> Female <input type="checkbox"/>	Disabled <input type="checkbox"/> No disability <input type="checkbox"/>	<30 <input type="checkbox"/> 30-45 <input type="checkbox"/> 46-65 <input type="checkbox"/> 66+ <input type="checkbox"/>	Full-time <input type="checkbox"/> Part-time <input type="checkbox"/> Seasonal <input type="checkbox"/>
Male <input type="checkbox"/> Female <input type="checkbox"/>	Disabled <input type="checkbox"/> No disability <input type="checkbox"/>	<30 <input type="checkbox"/> 30-45 <input type="checkbox"/> 46-65 <input type="checkbox"/> 66+ <input type="checkbox"/>	Full-time <input type="checkbox"/> Part-time <input type="checkbox"/> Seasonal <input type="checkbox"/>
Male <input type="checkbox"/> Female <input type="checkbox"/>	Disabled <input type="checkbox"/> No disability <input type="checkbox"/>	<30 <input type="checkbox"/> 30-45 <input type="checkbox"/> 46-65 <input type="checkbox"/> 66+ <input type="checkbox"/>	Full-time <input type="checkbox"/> Part-time <input type="checkbox"/> Seasonal <input type="checkbox"/>
Male <input type="checkbox"/> Female <input type="checkbox"/>	Disabled <input type="checkbox"/> No disability <input type="checkbox"/>	<30 <input type="checkbox"/> 30-45 <input type="checkbox"/> 46-65 <input type="checkbox"/> 66+ <input type="checkbox"/>	Full-time <input type="checkbox"/> Part-time <input type="checkbox"/> Seasonal <input type="checkbox"/>
Male <input type="checkbox"/> Female <input type="checkbox"/>	Disabled <input type="checkbox"/> No disability <input type="checkbox"/>	<30 <input type="checkbox"/> 30-45 <input type="checkbox"/> 46-65 <input type="checkbox"/> 66+ <input type="checkbox"/>	Full-time <input type="checkbox"/> Part-time <input type="checkbox"/> Seasonal <input type="checkbox"/>

37. If no to Q33(A), state the number persons your group will <u>DIRECTLY EMPLOY</u>. <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <th style="width:33%;">Male</th> <th style="width:33%;">Female</th> <th style="width:33%;">Total</th> </tr> <tr> <td>.....</td> <td>.....</td> <td>.....</td> </tr> </table>	Male	Female	Total	38. If no to Q33(B), state the number persons your group will <u>INDIRECTLY EMPLOY</u>. <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <th style="width:33%;">Male</th> <th style="width:33%;">Female</th> <th style="width:33%;">Total</th> </tr> <tr> <td>.....</td> <td>.....</td> <td>.....</td> </tr> </table>	Male	Female	Total
Male	Female	Total											
.....											
Male	Female	Total											
.....											

39. Does your group intend to become a registered business? Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure <input type="checkbox"/>				
Capacity related Information				
40. Does your group use the services of national institutions (Government, social and other resources)? Yes <input type="checkbox"/> No <input type="checkbox"/>				
41. For Tourism subprojects only, have you accessed assistance from: A) The Ministry of Tourism? Yes <input type="checkbox"/> No <input type="checkbox"/> B) The Tourism Product Development Company (TPDCo.)? Yes <input type="checkbox"/> No <input type="checkbox"/>				
42. For Agriculture subprojects only, have you accessed assistance from: A) The Ministry of Agriculture? Yes <input type="checkbox"/> No <input type="checkbox"/> B) The Rural Agricultural Development Authority (RADA)? Yes <input type="checkbox"/> No <input type="checkbox"/>				
Please rate the adequacy of the following:				
	Very inadequate	Inadequate	Adequate	Very adequate
Tourism subprojects only, rate level of support received from:				
43. The Ministry of Tourism, if yes to Q41A.				
44. Tourism Product Development Company (TPDCo.) if yes to Q41B.				
Agriculture subprojects only, rate level of support received from:				
45. The Ministry of Agriculture, if yes to Q42A.				
46. The Rural Agricultural Development Authority, if yes to Q42A.				
All subprojects, rate your group's:				
47. Technological capacity to meet business needs				
48. Infrastructural capacity to meet business needs				
49. Marketing capacity to meet business needs				
50. Management capacity to meet business needs				

Thanks for your participation!

Additional Sheet for Employment Information (If needed for Q36)

Q36. If yes to Q33(A), please provide the following information for persons <u>DIRECTLY EMPLOYED</u> by your group:					
Gender	Disability	Age Group	Type of Work	Occupation	
Male <input type="checkbox"/> Female <input type="checkbox"/>	Disabled <input type="checkbox"/> No disability <input type="checkbox"/>	<30 <input type="checkbox"/> 30-45 <input type="checkbox"/> 46-65 <input type="checkbox"/> 66+ <input type="checkbox"/>	Full-time <input type="checkbox"/> Part-time <input type="checkbox"/> Seasonal <input type="checkbox"/>	
Male <input type="checkbox"/> Female <input type="checkbox"/>	Disabled <input type="checkbox"/> No disability <input type="checkbox"/>	<30 <input type="checkbox"/> 30-45 <input type="checkbox"/> 46-65 <input type="checkbox"/> 66+ <input type="checkbox"/>	Full-time <input type="checkbox"/> Part-time <input type="checkbox"/> Seasonal <input type="checkbox"/>	
Male <input type="checkbox"/> Female <input type="checkbox"/>	Disabled <input type="checkbox"/> No disability <input type="checkbox"/>	<30 <input type="checkbox"/> 30-45 <input type="checkbox"/> 46-65 <input type="checkbox"/> 66+ <input type="checkbox"/>	Full-time <input type="checkbox"/> Part-time <input type="checkbox"/> Seasonal <input type="checkbox"/>	
Male <input type="checkbox"/> Female <input type="checkbox"/>	Disabled <input type="checkbox"/> No disability <input type="checkbox"/>	<30 <input type="checkbox"/> 30-45 <input type="checkbox"/> 46-65 <input type="checkbox"/> 66+ <input type="checkbox"/>	Full-time <input type="checkbox"/> Part-time <input type="checkbox"/> Seasonal <input type="checkbox"/>	
Male <input type="checkbox"/> Female <input type="checkbox"/>	Disabled <input type="checkbox"/> No disability <input type="checkbox"/>	<30 <input type="checkbox"/> 30-45 <input type="checkbox"/> 46-65 <input type="checkbox"/> 66+ <input type="checkbox"/>	Full-time <input type="checkbox"/> Part-time <input type="checkbox"/> Seasonal <input type="checkbox"/>	
Male <input type="checkbox"/> Female <input type="checkbox"/>	Disabled <input type="checkbox"/> No disability <input type="checkbox"/>	<30 <input type="checkbox"/> 30-45 <input type="checkbox"/> 46-65 <input type="checkbox"/> 66+ <input type="checkbox"/>	Full-time <input type="checkbox"/> Part-time <input type="checkbox"/> Seasonal <input type="checkbox"/>	
Male <input type="checkbox"/> Female <input type="checkbox"/>	Disabled <input type="checkbox"/> No disability <input type="checkbox"/>	<30 <input type="checkbox"/> 30-45 <input type="checkbox"/> 46-65 <input type="checkbox"/> 66+ <input type="checkbox"/>	Full-time <input type="checkbox"/> Part-time <input type="checkbox"/> Seasonal <input type="checkbox"/>	
Male <input type="checkbox"/> Female <input type="checkbox"/>	Disabled <input type="checkbox"/> No disability <input type="checkbox"/>	<30 <input type="checkbox"/> 30-45 <input type="checkbox"/> 46-65 <input type="checkbox"/> 66+ <input type="checkbox"/>	Full-time <input type="checkbox"/> Part-time <input type="checkbox"/> Seasonal <input type="checkbox"/>	
Male <input type="checkbox"/> Female <input type="checkbox"/>	Disabled <input type="checkbox"/> No disability <input type="checkbox"/>	<30 <input type="checkbox"/> 30-45 <input type="checkbox"/> 46-65 <input type="checkbox"/> 66+ <input type="checkbox"/>	Full-time <input type="checkbox"/> Part-time <input type="checkbox"/> Seasonal <input type="checkbox"/>	
Male <input type="checkbox"/> Female <input type="checkbox"/>	Disabled <input type="checkbox"/> No disability <input type="checkbox"/>	<30 <input type="checkbox"/> 30-45 <input type="checkbox"/> 46-65 <input type="checkbox"/> 66+ <input type="checkbox"/>	Full-time <input type="checkbox"/> Part-time <input type="checkbox"/> Seasonal <input type="checkbox"/>	

Male <input type="checkbox"/> Female <input type="checkbox"/>	Disabled <input type="checkbox"/> No disability <input type="checkbox"/>	<30 <input type="checkbox"/> 46-65 <input type="checkbox"/>	30-45 <input type="checkbox"/> 66+ <input type="checkbox"/>	Full-time <input type="checkbox"/> Seasonal <input type="checkbox"/>	Part-time <input type="checkbox"/>
Male <input type="checkbox"/> Female <input type="checkbox"/>	Disabled <input type="checkbox"/> No disability <input type="checkbox"/>	<30 <input type="checkbox"/> 46-65 <input type="checkbox"/>	30-45 <input type="checkbox"/> 66+ <input type="checkbox"/>	Full-time <input type="checkbox"/> Seasonal <input type="checkbox"/>	Part-time <input type="checkbox"/>
Male <input type="checkbox"/> Female <input type="checkbox"/>	Disabled <input type="checkbox"/> No disability <input type="checkbox"/>	<30 <input type="checkbox"/> 46-65 <input type="checkbox"/>	30-45 <input type="checkbox"/> 66+ <input type="checkbox"/>	Full-time <input type="checkbox"/> Seasonal <input type="checkbox"/>	Part-time <input type="checkbox"/>
Male <input type="checkbox"/> Female <input type="checkbox"/>	Disabled <input type="checkbox"/> No disability <input type="checkbox"/>	<30 <input type="checkbox"/> 46-65 <input type="checkbox"/>	30-45 <input type="checkbox"/> 66+ <input type="checkbox"/>	Full-time <input type="checkbox"/> Seasonal <input type="checkbox"/>	Part-time <input type="checkbox"/>
Male <input type="checkbox"/> Female <input type="checkbox"/>	Disabled <input type="checkbox"/> No disability <input type="checkbox"/>	<30 <input type="checkbox"/> 46-65 <input type="checkbox"/>	30-45 <input type="checkbox"/> 66+ <input type="checkbox"/>	Full-time <input type="checkbox"/> Seasonal <input type="checkbox"/>	Part-time <input type="checkbox"/>
Male <input type="checkbox"/> Female <input type="checkbox"/>	Disabled <input type="checkbox"/> No disability <input type="checkbox"/>	<30 <input type="checkbox"/> 46-65 <input type="checkbox"/>	30-45 <input type="checkbox"/> 66+ <input type="checkbox"/>	Full-time <input type="checkbox"/> Seasonal <input type="checkbox"/>	Part-time <input type="checkbox"/>
Male <input type="checkbox"/> Female <input type="checkbox"/>	Disabled <input type="checkbox"/> No disability <input type="checkbox"/>	<30 <input type="checkbox"/> 46-65 <input type="checkbox"/>	30-45 <input type="checkbox"/> 66+ <input type="checkbox"/>	Full-time <input type="checkbox"/> Seasonal <input type="checkbox"/>	Part-time <input type="checkbox"/>
Male <input type="checkbox"/> Female <input type="checkbox"/>	Disabled <input type="checkbox"/> No disability <input type="checkbox"/>	<30 <input type="checkbox"/> 46-65 <input type="checkbox"/>	30-45 <input type="checkbox"/> 66+ <input type="checkbox"/>	Full-time <input type="checkbox"/> Seasonal <input type="checkbox"/>	Part-time <input type="checkbox"/>

ANNEX 4 - EVALUATION AND SELECTION OF BUSINESS PLAN

An evaluation of the quality of the Business Plan, including the proposed budget, and the capacity of the applicant and the partners, if any, will be carried out in accordance with the evaluation criteria set out in the Evaluation Grid included below. There are three types of evaluation criteria: relevance of the subproject, its merit and effectiveness, its viability and sustainability.

The selection criteria are intended to help evaluate the applicants' financial and operational capacity to ensure that they:

- Have stable and sufficient sources of finance to maintain their activity throughout the period during the action is being carried out and, where appropriate, to participate in its funding;
- Have the management capacity, professional competencies and qualifications required to successfully complete the proposed action

The award criteria allow the quality of the proposals to be evaluated in the relation to the set objectives and priorities, and grants to be awarded to actions which maximise the overall effectiveness of the Call for Proposals. They enable the selection of proposals which the Jamaica Social Investment Fund and REDI PMT can be confident will comply with its objectives and priorities. They cover such aspects as the relevance of the action, its consistency with the objectives of the Call for Proposals, quality, expected impact, sustainability and cost-effectiveness.

Business Plans will be examined and evaluated by the REDI project according to the following Evaluation Grid.

1. Organization and management of the subproject	Scores	
	Sub-score	25
1.1 Does the applying group and, if applicable, partners have sufficient organizational capacity and experience of project management ?	5	
1.2 Organizational experience of the applying group: has the organization been in existence more than 1 year?; Does the applying group have past experiences acting as a group i.e. in similar or others kind of activities / projects?	5	
1.3 Does the applying group have management capacity ? (Including staff, equipment, ability to handle the budget for the action, transparent accounting management and resource distribution)	5	
1.4 Does the applying group have technical expertise ? (Knowledge of or experience with the issues to be addressed.)	5	
1.5 Does the applying group have stable and sufficient sources of finance ? Can the group provide the required contribution? Does the group have the finances to sustain activities after project investment?	5	
2. Relevance of the subproject	Scores	
	Sub-score	15
2.1 How relevant is the action to the objectives and priorities of the CfP and REDI Project? And to any national, regional or local plan?	5	
2.2 How relevant is the action to the particular needs and constraints identified? (Including avoidance of duplication and synergy with other initiatives.)	5	
2.3 How clearly defined and strategically chosen are those involved: target group, final beneficiaries, and target market?	5	
3. Effectiveness and feasibility of the subproject (based on the proposed methodology and operational plan)	Scores	
	Sub-score	20
3.1. How coherent is the overall design of the action? In particular, does it reflect the analysis of the <i>problems</i> involved, take into account <i>external</i>	5	

<i>factors, ensure adequacy of the area and availability of the resources needed to operate the action?);</i>		
3.2. Are the proposed activities and means appropriate, practical, and consistent with the objectives and expected results? Are the proposed means (i.e. technical and financial assistance; work capital; and logistical resources) enough to implement the planned activities?	5	
3.3. Is the action plan clear and feasible? Is the proposed timeframe appropriate to achieve the results?	5	
3.4. Does the proposal contain objectively verifiable indicators for the outcome of the action?	5	
4. Marketability	Score	
	Sub-score	25
4.1 Market: What is the market potential for the applicant's product or service? Is there an established market for the goods/services of the applying group?; Did the applying group submit a letter from a prospective buyer?	5	
4.2 Product/service: Is an increase in the production / sales proposed?; How logical and sustainable is the proposed productive process? Will the quality of the products/service increase? Will the subproject introduce a new technology?	5	
4.3 Linkages with market actors: How well are been established the linkages with the market agents?; Does the Applicant have links/relationship with local buyer or national buyers or international traders?; Will the Applicant established other linkages with other rural actors; i.e. (i) professional support; (ii) institutional support from the municipality, NGOs.....: Is the Applicant part of a network of producers / traders?	5	
4.4 Buyers: Does the proposal contain specific elements of the buyers, i.e letter of support; purchase contract; Have the Applicant done business before with the buyer?; Will the buyer pay the Applicant by cash for his/her product/service?; Will the price improve?; Have been clearly defined the commitment from part of the producer and buyer?	5	
4.5 How well is the <i>businesses potential estimated?</i> ; Are the estimated sales bigger that the foreseen costs?	5	
5. Technology	Score	
	Sub-score	25
5.1 How appropriate is the technology (human and technical) introduced and used by the subproject?	5	
5.2 To what extent do the technologies build on existing practices and knowledge? Are there similar experiences or projects successfully carried out in the parish / region?	5	
5.3 Is the human capacity of the applying group appropriate to operate the technology proposed? How clearly identified are the needs for capacity and technical assistance?	5	
5.4 If innovative approaches are proposed, has it been properly ensured qualified technical assistance to assist in the process?	5	
5.5 How clearly defined are the access to the requested inputs for the action (land, water, electricity)?; Is the raw material supply viable?; Is there sufficient quantity and quality in the region?: How well does it maximize the use of local resources?	5	

6. Environmental Impact	Scores	
	Sub-score	15
6.1 Will the subproject have a positive impact on the environment?	5	
6.2 Is environmental damage likely to be done by the project? What kind of mitigation measures has been taken?	5	
6.3 How well identified are the potential positive environmental impacts?	5	
7. Socio-economic and cultural impact (including gender):	Scores	
	Sub-score	20
7.1 How well have the social impacts been identified?; Will the subproject execution positively affect local culture or natural resources?; Will the project benefit neighboring communities?;	5	
7.2 How good is the relationship between the applying group and the proposed beneficiaries? Is there a transparent methodology to decide on and transfer the subproject benefits to the members?	5	
7.3 Will the subproject create jobs or other economic benefits? ; Will the subproject execution improve life quality of the beneficiaries and their families?	5	
7.4 Do project contents and methodology reflect a gender sensitive approach?; How is the level of involvement of women leaders?, Are there any risks that the subproject may generate conflicts with the rest of the community (access to common resources, waste)	5	
8. Cost-effectiveness of the proposed budget and financial analysis	Score	
	Sub-score	35
5.1 Is the amount requested by the applying group within the limit as described in the Call for the Proposal; Is the group providing counterpart funds (at least 20% of the total subproject cost in cash and/or in kind)	5	
5.2 Is there co-financing from other institutions and partners ? And from the market partner?	5	
5.3 Have all the cost been taken into account, including depreciation?	5	
5.4 Are the costs and benefits realistic according to the area and market?; Is the labor cost well evaluated in the proposal?	5	
5.5 Are the productivity indicators / rates provided realistic?	5	
5.6 Is the ratio between the 'estimated costs' and the expected results satisfactory? Is the proposed expenditure necessary for the implementation of the action?	5	
5.6 Is the Internal Rate of Return (IRR) acceptable? ¹	5	
9. Long-term sustainability of the subproject	Score	
	Sub-score	15
8.1 Are the expected results of the subproject financially / economically sustainable (how will the activities be financed after the REDI funding ends?); Are the services (results) affordable for the final beneficiaries at the completion of the subproject?; If the services (results) have to be supported institutionally, are funds likely to be made available?; Are the responsible applying group / institutions assuming their (financial / economic) responsibilities?; Can the benefits be maintained if economic factors change (e.g. commodity prices, exchange rate); Are the target groups (an relevant authorities / institutions) in the position to afford maintenance and replacement of the technologies introduces and / or used by the project?; Is there a phase-out strategy defined and (to be) implemented?	5	
8.2 What is the level of ownership of the subproject by the beneficiaries and what will it likely be after the end of external support? Will there be local	5	

¹ It is recommended to have a standard discount rate approved by REDI. Cash flow should be constructed for a period of 8 or 10 years

“ownership” of the results of the action?) What is the likelihood that beneficiaries will continue to make use of the relevant service after external support has ended?		
8.3 How well is the proposal contributing to institutional and management capacity?: Will structures allowing the activities to continue be in place at the end of the action; Are subproject beneficiaries being properly trained for handing over?; Are there good relations with new or existing institutions and is the Applicant capable of continuing the subproject flow of benefits	5	

FINAL SCORE:

1. Organization and management of the subproject	25	13%
2. Relevance of the subproject	15	8%
3. Effectiveness and feasibility of the subproject (based on the proposed methodology and operational plan)	20	10%
4. Marketability	25	13%
5. Technology	25	13%
6. Environmental Impact	15	8%
7. Socio-economic and cultural impact (including gender):	20	10%
8. Cost-effectiveness of the proposed budget and financial analysis	35	18%
9. Long-term sustainability of the subproject	15	8%
TOTAL	195	100%