



JAMAICA SOCIAL INVESTMENT FUND

ISO 14001:2004 Certified



GUIDELINES FOR COMPLETION OF THE RURAL ECONOMIC DEVELOPMENT INITIATIVE (REDI) PROJECT APPLICATION FORM



1. BACKGROUND

The Jamaica Social Investment Fund (JSIF) was established in 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.

The Rural Economic Development Initiative (REDI) project is funded by the World Bank and will be implemented by JSIF on behalf of the Government of Jamaica. REDI aims to increase the income earning potential of agricultural and rural tourism groups by supporting improvements in the value chain and ability to access markets.

JSIF has partnered with the Ministry of Agriculture & Fisheries, Ministry of Tourism, Rural Agricultural Development Authority and Tourism Product Development Company to support the Implementation of REDI. JSIF will continue its partnership with the SDC and other government and non-government organizations.

2. Funding availability and How to Apply for Funding

2.1 Size of Grants

REDI will provide grant funds as follows:

- **Small-scale Revenue Generating Activities – maximum amount US\$50,000.00**
- **Critical Small-Scale Public Infrastructure, Management and Marketing Subprojects – maximum amount US\$200,000.00**

2.2 How to Apply

To request funding for a project, applicants must complete the **REDI application form** and submit to JSIF. Application forms may be obtained at the:

- JSIF office at 1c-1f Pawsey Road, 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) should be provided at the same time the application form is being submitted.
- The form should be signed and dated

3. Grant Funding Criteria

3.1 Target Sectors

- Agriculture
- Fishery
- Agro-processing
- Rural Tourism [attractions, accommodation, tours, eco-tourism, etc]

3.2 Project Types

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:

Small-Scale Revenue Generating Projects (these are income generating projects linking small producer groups or groups of tourism providers to markets)

- Establishment of crops and livestock
- Purchase of machinery and equipment
- Construction of small-scale buildings/structures (for productive purposes)
- Capacity Building
- Establishment of Marketing and Management systems
- Enhancement of tourism products and services

Critical Small-scale Infrastructure, Management and Marketing Projects (these are community investments that will support efficiency, competitiveness and business viability)

- Construction/Rehabilitation of small to medium scale buildings / structures (e.g. cold storage, visitor centers)
- Marketing tools (packaging, labels, brochures, website linkages)
- Information Management
- Capacity Building

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

3.3 Eligibility and Priority Criteria

- Groups should be or become legally registered as Cooperative or Benevolent Society.
- Be engaged in an agriculture and/or rural tourism micro or small business
- Projects should be proposed by a group or community, for the implementation of REDI, '**community**' refers to both the geographic grouping of persons and the grouping of persons into rural enterprises based on economic interest.
- Group should have ability to contribute the required 20% (small-scale revenue generating projects – 10% cash and 10% kind; critical small-scale infrastructure, management and marketing – 20% cash or kind)
- Projects should be within rural 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:

- 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
- Indicate strong market demand for product and/or services
- Proposed projects should be financially feasible

4. Preparing to fill in the application form

Read these guidelines and the application form carefully **BEFORE** starting to fill in the application form.

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, only the name of the registered group 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	Date of Formation	Give the date on which the applying organization was established. (This date is not the same as the date of registration)
1.4	Registration Status	Tick the appropriate area
1.5	Organisation's Main Area (s) of Focus	State the goals of the organization (why does the organization exist, what motivated the establishing of the group)

No.	Question	Comments
1.6	Location of Organization's office or meeting place	State exactly where the group operates or meets, include specific address, district and community name
1.7	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 Person	Provide the names of two contacts that will be able to provide information on the project proposed and act as liaison between the group and JSIF
1.11	Date of Application	State the date that the Application form was completed

SECTION 2: PROJECT INFORMATION

No.	Question	Comments
2.1	State where the project is located	Please indicate the Community and Parish that the project will located
2.2	Status of this project	Indicate whether this is a new project or a project that the group is already undertaking
2.3	What category best describes your project	Please tick the categories that best describe the type of project for which you are applying
2.4	State briefly what is your project idea	State the title of the project and give a brief description of the proposed project specifically outlining what you are proposing to use the funds to do.
2.5	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)
2.6	How much money are you requesting for this project	Indicate how much money you are requesting the JSIF provide. JSIF will not fund operating expenses.
2.7	List the activities or items needed for the project	Please here all the activities and / or items that you will need to complete the project
2.8	Provide Income and Expenditure information	State here how much money do you think you will earn and spend in the 1 st and 2 nd year of operation
2.9	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 targeted customers will be. Very important – Attach, if you can obtain, a letter from a customer stating that they purchase and/or is willing to purchase products or services from your group
2.10	Do you have firm interest from customer	Tick as appropriate. Also if you have current or potential buyers or users of your service and you are able to obtain a letter confirming this, please attach a copy of the letter to your application form

No.	Question	Comments
2.11	Approximately how many persons will be directly participate in implementing the project	Indicate how many males and females will participate in implementing the project
2.12	Approximately how many persons are expected to be employed?	Indicate how many males and females are expected to be employed as a result of this project
2.13	Indicate how the group will provide the required 20% contribution	Tick as many boxes as applicable that indicate how the group will provide its contribution. Remember: Proposed small-scale revenue generating projects are required to provide 10% cash and 10% in-kind contribution. Critical small-scale infrastructure, marketing and management projects are required to provide 20% cash or in-kind contribution.
2.14	Indicate the percentage of cash contribution your organization will make	Tick the percentage of cash contribution that best describes the amount the group will provide as its counterpart contribution
2.15	Indicate the percentage of non-cash contribution	Tick the percentage of non-cash contribution that best describes the amount the group will provide as its counterpart contribution
2.16	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.
2.17	Who will manage the project?	Provide the name of the person/s that will be responsible for the day-to-day operations of the business

SECTION 3: GROUP PROFILE

No.	Question	Comments
3.1	Describe Group Executive Committee	Provide the names and other requested information for the Executive body of the Organisation
3.2	How many members are in the group?	State the number of active members within the group excluding the executive body
3.3	What do most people in your group	Indicate as best as possible approximately how many persons are engaged in the activities listed. If 'Other' is selected please state the activity
3.4	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 etc. Also state the approximate value of the item.

No.	Question	Comments
3.5	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
3.6	If yes, when was the business plan prepared	If a business plan has been prepared for the group, indicate the date it was prepared
3.7	Does the group prepare annual financial statements?	Tick the appropriate box. If yes, attach a copy
3.8	Does the group hold Annual General Meetings?	Tick the appropriate box. If yes, attach a copy of your last Minutes
3.9	Does the group hold other regular meetings more than once per year?	Tick the appropriate box. Attach copies of the last 2 Minutes
3.10	Has the group implemented any other projects in the last 5 years	Tick the appropriate box. Also write a brief paragraph describing the project and the group's role in implementing the project
3.11	Indicate if the group has received funding from any other source in the last 2 years	State here if the group has been received any other assistance
3.12	Name any organization / group / person that is presently working with your group	Provide the name and state how you are being assisted

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