# CCRIF SPC
## The Caribbean Catastrophe Risk Insurance Facility

# Applying for A CCRIF SPC Small Grant:
# Application & Project Proposal Writing Guidelines



**January 2020**

# The CCRIF SPC
# Small Grants Programme


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CCRIF SPC is a segregated portfolio company, owned, operated and registered in the Caribbean. It limits the financial impact of catastrophic hurricanes, earthquakes and excess rainfall events to Caribbean and Central American governments by quickly providing short-term liquidity when a parametric insurance policy is triggered. It is the world's first regional fund utilizing parametric insurance, giving member governments the unique opportunity to purchase earthquake, hurricane and excess rainfall catastrophe coverage with lowest-possible pricing.

In 2007, the Caribbean Catastrophe Risk Insurance Facility was formed as the first multi-country risk pool in the world, and was the first insurance instrument to successfully develop parametric policies backed by both traditional and capital markets. It was designed as a regional catastrophe fund for Caribbean governments to limit the financial impact of devastating hurricanes and earthquakes by quickly providing financial liquidity when a policy is triggered.

In 2014, the Facility was restructured into a segregated portfolio company (SPC) to facilitate offering new products and expansion into new geographic areas and is now named CCRIF SPC. The new structure, in which products are offered through a number of segregated portfolios, allows for total segregation of risk. In April 2015, CCRIF signed an MOU with COSEFIN - the Council of Ministers of Finance of Central America, Panama and the Dominican Republic - to enable Central American countries to formally join the Facility.

CCRIF SPC is registered in the Cayman Islands and operates as a virtual organization, supported by a network of service providers covering the areas of risk management, risk modelling, captive management, reinsurance, reinsurance brokerage, asset management, technical assistance, corporate communications and information technology.

CCRIF offers earthquake, tropical cyclone and excess rainfall policies to Caribbean and Central American governments and fisheries policies to Caribbean governments.

CCRIF helps to mitigate the short-term cash flow problems small developing economies suffer after major natural disasters. CCRIF's parametric insurance mechanism allows it to provide rapid payouts to help members finance their initial disaster response and maintain basic government functions after a catastrophic event.

Since the inception of CCRIF in 2007, the Facility has made 41 payouts to 13 member governments on their tropical cyclone, earthquake and excess rainfall policies totalling US$152 million.

CCRIF was developed under the technical leadership of the World Bank and with a grant from the Government of Japan. It was capitalized through contributions to a Multi-Donor Trust Fund (MDTF) by the Government of Canada, the European Union, the World Bank, the governments of the UK and France, the Caribbean Development Bank and the governments of Ireland and Bermuda, as well as through membership fees paid by participating governments.

In 2014, an MDTF was established by the World Bank to support the development of CCRIF SPC's new products for current and potential members, and facilitate the entry for Central American countries and additional Caribbean countries. The MDTF currently channels funds from various donors, including: Canada, through Global Affairs Canada; the United States, through the Department of the Treasury; the European Union, through the European Commission, and Germany, through the Federal Ministry for Economic Cooperation and Development and KfW. In 2017, the Caribbean Development Bank, with resources provided by Mexico, approved a grant to CCRIF SPC to provide enhanced insurance coverage to the Bank's Borrowing Member Countries and in 2018 the Government of Ireland provided support to CCRIF.

**CCRIF currently has 22 members**:
**19 Caribbean governments** – Anguilla, Antigua & Barbuda, The Bahamas, Barbados, Belize, Bermuda, British Virgin Islands, Cayman Islands, Dominica, Grenada, Haiti, Jamaica, Montserrat, St. Kitts & Nevis, Saint Lucia, Sint Maarten, St. Vincent & the Grenadines, Trinidad & Tobago, Turks & Caicos Islands
**3 Central American governments** – Guatemala, Nicaragua, Panama

# Introduction

CCRIF SPC – formerly the Caribbean Catastrophe Risk Insurance Facility – was designed as a regional catastrophe fund for Caribbean governments to limit the financial impact of devastating hurricanes and earthquakes by quickly providing financial liquidity when a policy is triggered. Currently the Facility provides parametric insurance policies for tropical cyclones, earthquakes and excess rainfall to Caribbean and Central American countries and policies for the fisheries sector for Caribbean governments.

**Since the inception of CCRIF in 2007, the Facility has made 41 payouts to 13 member governments on their tropical cyclone, earthquake and/or excess rainfall policies totalling US$152 million.**

However, provision of insurance is not the only benefit for CCRIF members. CCRIF has developed a Technical Assistance (TA) Programme for its Caribbean members to enable the Facility to achieve its mission of *assisting member governments and their communities in understanding and reducing the socioeconomic and environmental impacts of natural catastrophes*, while at the same time contributing to the long-term sustainability of the region.

## Purpose of Document

This document is a "toolkit" designed for NGOs and CBOs to enable them to prepare and submit project proposals to the CCRIF Small Grants Programme. This programme provides grants between US$5,000 and US$25,000 to NGOs CBOs and academic institutions to implement community-based disaster risk reduction projects.

The document includes the following sections:

- **CCRIF SPC Technical Assistance Programme** – information on CCRIF's Technical Assistance Programme, which includes the Small Grants Programme as well as initiatives that provide scholarships and internships to students and young professionals in the Caribbean
- **CCRIF Small Grants Programme** – background information on the Small Grants Programme as well as some examples of projects that have been supported through this programme
- **How to Apply for a Grant through the CCRIF Small Grants Programme** – a step-by-step guide that describes the process to apply for a small grant
- **Guidelines for Writing Project Proposals** – a tutorial on how to write project proposals including examples, tips and suggestions
- **An Appendix with the Small Grants Programme Application Form**

# The CCRIF SPC Technical Assistance Programme

Launched in 2010, CCRIF SPC's Technical Assistance (TA) Programme provides an ongoing mechanism for grant support within the Caribbean region for capacity building initiatives and the development and implementation of projects to improve the effectiveness of risk management.



The main aim of the TA Programme is to assist Caribbean countries deepen their understanding of natural hazards and catastrophe risk, and the potential impacts of climate change on the region.

The Programme has three components as follows:

- **Component 1** focuses primarily on support for tertiary level scholarships as well as support for professional development programmes
- **Component 2** focuses on regional knowledge building and involves on one hand, the development and implementation of strategic regional projects in support of disaster risk management (DRM) and other areas of direct and indirect interest to CCRIF.
- **Component 3** is centered on support for local disaster risk management projects and programmes

As CCRIF operates as a not-for-profit organization, the resources made available for the TA Programme is derived from a maximum of 50 per cent of earned investment income as reported in the Facility's audited financial statements of the previous policy year. The actual amount approved for disbursement for each year is then determined by the board of directors following approval of the audited of financial statements of the previous year.

Under the Technical Assistance Programme, CCRIF has among other things:

- Awarded 77 scholarships (between 2010 and 2019) to Caribbean nationals either through its University of the West Indies (UWI)-CCRIF scholarship programme or the CCRIF Scholarship programme that provides post-graduate scholarships for study in the

USA, UK, Canada or Caribbean (at institutions other than UWI). Disbursements to date total over US$1.1 million.

- Placed approximately 100 interns (between 2015 and 2019) in 23 regional and national organizations through its Regional Internship Programme with an investment of over US$300,000
- Provided 13 grants (since 2015) totalling approximately US$280,000 under the Small Grants Programme. Projects have been or are being implemented in Haiti, Saint Lucia, Jamaica and Belize
- Published a range of informational products such as booklets and technical papers, around subject areas relating to disaster risk, risk-transfer solutions and climate change, which can promote informed decision-making with respect to catastrophe risk as the Facility commits to increasing the focus of Caribbean governments on disaster risk reduction as part of national planning efforts.
- Established strategic alliances with key regional organizations through the signing of MoUs (MoUs signed to date with Association of Caribbean States, Caribbean Disaster Emergency Management Agency, Caribbean Institute of Meteorology and Hydrology, UN Economic Commission for Latin America and the Caribbean, Caribbean Community Climate Change Centre, Organisation of Eastern Caribbean States, Caribbean Regional Fisheries Mechanism, Caribbean Centre for Development Administration and UWI) and other mechanisms, which are aimed at developing programmes and other initiatives to reduce existing vulnerabilities in the small island states of the region.

# CCRIF Small Grants Programme



Through the CCRIF Small Grants Programme, CCRIF finances small disaster risk reduction projects conceptualized and managed by non-governmental organizations (NGOs), community-based organizations (CBOs), charity organizations in local communities across CCRIF Caribbean member countries and/or CARICOM member countries – or academic institutions for the benefit of local communities or communities throughout the region.

The Small Grants Programme is designed to:
- Enhance capacities at the local community level and raise awareness of disaster risk management and climate change

- Enhance partnerships, cooperation, coordination and collaboration mechanisms in support of disaster risk management (DRM)
- Support best practices in community development
- Ensure replicability of good practices at the local level and contribute to innovation in DRM practices at the local level

All project proposals submitted for consideration should fall within the range of US$5,000 to US$25,000 and must be of relevance to CCRIF and its regional mandate and agenda and can therefore be inclusive of, but not limited to, projects related to the following broad areas:
- Disaster risk management
- Engineering
- Climate change adaptation
- Training and other capacity building initiatives
- Environmental management initiatives that will directly have an impact on reducing community vulnerability

CCRIF has provided technical assistance to four member countries through the Small Grants Programme: Belize, Haiti, Jamaica and Saint Lucia. Funded projects have focussed on activities to increase community resilience to storms and hurricanes, rainfall and flooding as well as drought and ultimately to climate change impacts. These activities have included reforestation – establishing tree nurseries, planting trees and ensuring they are maintained; rehabilitation of wetlands; building dams and strengthening river banks among others. Importantly, all projects include training, awareness raising and community engagement. These projects are described below.
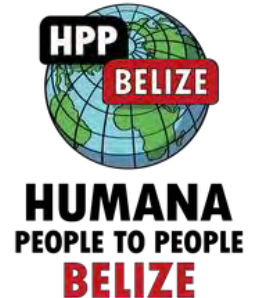
**To date, CCRIF has provided 13 grants totalling approximately US$280,000 to 9 NGOs to implement disaster risk reduction activities through the Small Grants Programme.**

**Applications are accepted throughout the year**
**For details, see https://www.ccrif.org/content/programmes/small-grants-programme**

## BELIZE

CCRIF awarded a grant of US$25,000 to Humana People to People Belize to increase farmers' capacity to reduce the effects of climate change on crops in the Toledo District. The project began in early 2019 and will support farmers to be more climate resilient and build human capital through training, awareness-raising, and demonstrations. It will encourage the adoption of agricultural management methods, practices and techniques. This, in turn, will empower the farmers to enhance their livelihoods and be more resilient to the impacts and effects of climate change. It will also provide crucial inputs so the farmers can improve their individual and communal gardens.



## HAITI

During the passage of Hurricane Sandy in 2012, the rain-laden outer bands of the storm triggered extensive flooding which resulted in widespread damage to homes and crops. After discussion with the Government and following a review of post-Sandy disaster risk reduction projects compiled by the United Nations Office for the Coordination of Humanitarian Affairs (UNOCHA), CCRIF provided a donation of US$115,305 to Fondation Amour de Dieu (FADA), a humanitarian non-governmental organization in Haiti, for a project focusing on soil conservation of flooded arable lands around the Bainet River. Activities also included increasing awareness of hazards and vulnerabilities and preventative actions, thus building capacity and leadership within the community.



Since that time, CCRIF has provided nine grants totalling almost US$190,000 to three NGOs in Haiti through the Small Grants Programme. The table below summarizes these projects.

| Organization | Project Name | Description | Grant (US$) |
|---|---|---|---|
| Fondation Amour de Dieu en Action (FADA) | Soil Conservation around Bainet River | Soil conservation of flooded arable lands around the Bainet River. Activities included constructing biological barriers for gullies, erecting fences on gently sloping slopes, planting fruit seedlings as well as forging relationships, increasing awareness of hazards and vulnerabilities and preventative actions/measures, thus building capacity and leadership within the community | 115,305 |
| FADA | Climate change training for farmers in the northern department of Haiti | Provided training for farmers to implement climate change-resilient agriculture; increased community awareness of climate change | 18,265 |
| FADA | Climate change training for farmers in the northern department of Haiti Phase II | Provided climate change training for farmers to plant climate change-resilient crops and increasing awareness of climate change in additional communities | 24,876 |
| FADA | Dam construction project in Torbeck | Construction of a dam using used tyres in the municipality of Torbeck to protect against storm surge | 24,960 |
| FADA | Training and awareness about earthquake- and hurricane-resilient construction | Training and awareness about earthquake- and hurricane-resilient construction in Port-de-paix, Saint Louis north and Gros-mornes.\n\nCurrently being implemented. | 24,680 |
| Groupe Encadré du Nord-Ouest (GAENO) | Reforestation at Fond Zombi | Reforestation of the area around the Fond Zombi pond and establishment of a pond association to maintain the area; increased awareness of climate change | 24,200 |
| GAENO | Reforestation project within four watersheds in the | Reforestation of four watersheds in the lower North West Department; increased awareness of climate change | 22,925 |

| Organization | Project Name | Description | Grant (US$) |
|---|---|---|---|
| | lower North West Department | | |
| GAENO | Reforestation project within remaining watersheds in the lower North West Department | Reforestation of four watersheds in the remaining area of the North West Department; increasing awareness of climate change | 24,970 |
| Urgence Rehabilitation and Development (URDev) | Project for reducing water vulnerability in the community of Boucan Richard in Gros-Morne | Increased water security of the community by rehabilitating the Derboyé catchment area | 24,489 |
| **TOTAL** | | | **189,365** |

## JAMAICA

CCRIF awarded a grant of US$11,250 to the Douglas Castle Production and Market Organization in St. Ann to develop a community disaster management plan for Douglas Castle and surrounding areas. In preparing its disaster risk management plan, the community, in collaboration with the Office of Disaster Preparedness and Emergency Management (ODPEM) undertook a range of activities including conducting a vulnerability assessment of the community. The preparation of the Disaster Risk Management Plan involved extensive stakeholder engagement which also allowed for the capacity of community members to be built with respect to disaster risk management.



## SAINT LUCIA

CCRIF has provided grants totalling US$43,000 to two NGOs in Saint Lucia.

| Organization | Project name | Grant (US$) |
|---|---|---|
| Anse-La-Raye Disaster Committee | Flood mitigation project | 18,500 |
| People Empowering People | Fond/Malgretoute River Reforestation and Riverbank Stabilization Project | 24,500 |
| **TOTAL** | | **43,000** |

### Anse-La-Raye Disaster Committee

This project was aimed at reducing flooding in Anse-La-Raye through the rehabilitation of mangroves. Activities included: mangrove restoration training for 34 community members; cleaning debris from mangroves; clearing a natural water channel which was blocked was cleared to allow the free flow of water to the sea and planted a new variety of mangrove in certain areas to lessen on the amount of silt being trapped.



Immediately upon completion of the project, the village experienced heavy rains and the river reached flooding level. Residents in the flood prone zone in the northern part of the village were happy and relieved that they had no issue with flooding as would have been the case if the work had not been undertaken.

### People Empowering People

The goal of this riverbank stabilization and reforestation initiative along the Fond/Malgretoute River was to reduce flooding in the community of Malgretoute, Micoud. The Ministry of Forestry, Ministry of Infrastructure, Saint Lucia National Trust, Ministry of Agriculture and farmers in the area worked together to identify the types of plants/fruit trees best suited for the affected area and farmers in the area received training.



Chairman of the People Empowering People (PEP) community organization, Mr. Abraham George, noted the timeliness of the project as the community must deal with unpredictable hurricane seasons. "When it floods it undermines the bridge, the infrastructure that connects the north to the south, which is quite important. The community is virtually marooned because there is one way in and one way out. When the flood water comes in, community members have to run for shelter in the higher area and they cannot get out of Malgretoute," Mr. George said.

# HOW TO APPLY FOR A GRANT THROUGH THE CCRIF SMALL GRANTS PROGRAMME

**Overview of the programme:**
www.ccrif.org/content/programmes/small-grants-programme

**Project proposal information:**
www.ccrif.org/content/programmes/small-grants-programme-project-proposal

**Organization registration:**
http://www.ccrif.org/smallgrants/register

## Eligibility
All registered NGOs, CBOs, charity or non-profit organizations and universities operating within local communities across CCRIF member countries in the Caribbean and/or CARICOM member countries are eligible for funding.

## Deadlines for Applications
 Proposals for small grants may be submitted for consideration at any time during the year.

## Language
English is the official language of CCRIF and therefore project proposals and all official correspondence with the Facility must be submitted in English.

## Submission Guidelines
Proposals must be submitted electronically using the CCRIF website and specifically through the CCRIF Small Grants Programme online platform (see below). The online system is configured for applicants to register and submit the proposal themselves.

The basic steps for submitting the proposal are:
**STEP 1 - Registration:** Create an account (username and password) for your organization by clicking the "Register Here" button on the small grants website. Organizations will only be required to register once.

# USER ACCOUNT

Username *

Spaces are allowed; punctuation is not allowed except for periods, hyphens, apostrophes, and underscores.

E-mail address *

A valid e-mail address. All e-mails from the system will be sent to this address. The e-mail address is not made public and will only be used if you wish to receive a new password or wish to receive certain news or notifications by e-mail.

**STEP 2 - My Organization Profile:** After logging in, complete the information requested on the My Organization Profile page and upload information related to the organization and similar projects implemented in the past.

## Organisation Location

Street

City

Email address

Phone number

Organisation Type *

Type of organisation

In this form, provide the following information about the organization:
- Organization Name
- Organization Location
- Organization Type
- Year of establishment

- Number of members
- Main contact Name of Person, Phone number, e-mail address
- Profile of Organization
- Recent Projects Completed
- Personal Information (of person completing registration)

**STEP 3 – Submit New Proposal:** To create a new proposal, click the New Proposal tab and follow the instructions that appear (complete the application information and click the Apply button for the Small Grants in the applicable Focus Areas).

## SMALL GRANTS PROGRAMME - PROPOSAL SUBMISSION

| Start | Preview | Complete |
|---|---|---|

**Area of Focus** *

- ◯ Disaster risk management
- ◯ Engineering
- ◯ Climate change adaptation
- ◯ Training and other capacity building initiatives
- ☐ Environmental management initiatives

**Completed Application Form** *

[ Browse... ]   No file selected.

**Upload**

Completed and signed application form
Files must be less than **2 MB**.
Allowed file types: **pdf**.

**Project Proposal Document (incld. Budget & Timeline)** *

[ Browse... ]   No file selected.

**Upload**

Less than 10 pages document describing the intention of the organisation, the project activities that it intends to implement, the expected outputs and deliverables and the expected outcomes of the project.
Files must be less than **2 MB**.
Allowed file types: **pdf doc docx**.

**Identification Document** *

[ Browse... ]   No file selected.

**Upload**

Document(s) must confirm the legal status of the organisation.
Files must be less than **2 MB**.
Allowed file types: **pdf doc docx**.

**Submitter's E-mail** *

▸ CAPTCHA: challenge "Image" enabled

**Preview**

There are five categories into which CCRIF small grants projects are divided. These are:
- Disaster risk management
- Engineering related to DRM or climate change adaptation
- Climate change adaptation

- Training and other capacity building initiatives to be implemented through seminars, workshops, community consultations, and expert group meetings among others
- Environmental management initiatives that will directly impact on reducing community vulnerability (e.g. watershed management projects in degraded areas that will contribute to enhancing resilience in nearby communities)

Applicants themselves decide which category best fits the content of their project.

## *CCRIF Small Grants Application Checklist*

Each project proponent will be required to complete and upload the following documents in the online platform:

- **Application form** (see Appendix)

- **Project Proposal Document** (no longer than 10 pages) – this should document the intention of the organization, the project activities that it intends to implement, the expected outputs and deliverables and the expected outcomes of the project. It should also include a description of the community or persons that will benefit from the implementation of the project. The letter should name any partners and describe their roles in the project. Information on how the outcomes of the project are related to the CCRIF mandate and how they would contribute to reducing existing and future vulnerabilities in communities must be clear. Assumptions and risks to timely project commencement, implementation or completion should be described. A description of related projects also implemented and work with other development partners should also be included.

### *The project proposal document should include the budget and proposed timeline:*

- **Budget** – the budget should include all costs for the project and must indicate additional sources of funding. The budget can also include non-financial contributions such as volunteer work to be provided by community groups as well as in-kind contributions of the proposing organization (e.g. use of own premises, equipment and cars to undertake the work). The budget is expected to be simple and realistic and be quoted in United States dollars (USD). When preparing the budget proponents should adhere to the following list of eligible cost categories (those costs that will be covered by CCRIF). These include:
    - Printing and publishing/delivery of printed/published materials
    - Technical services directly related to project outputs
    - Tangible and intangible assets (goods or services related to the project) - e.g. purchase of trees for watershed rehabilitation; hiring community animators to be used in training workshops etc.
    - Equipment and materials related specifically to project outputs (e.g. groins that may be used to control the effects of wave action that could result in

beach erosion and instability; materials associated with building an artificial reef)

The following costs cannot be covered:
- Capital investments such as vehicles and computer equipment
- Applicants' own indirect costs (e.g. utilities, telephone bills, internet costs)
- Internal costs (rent of one's own premises, fees for one's own work)
- Salaries or financial remuneration of employees

- o **Proposed Timeline -** a proposed project timeline and calendar must be included when preparing the project proposal and it must identify distinct project phases from the proposed start date to the implementation and project reporting and conclusion. Project implementation should not exceed 18 months.

- **Identification document** – these documents must confirm the legal status of the organization.

## Project Selection
The evaluation period for proposals can last up to 60 working days (approximately 12 weeks) and proponents should take this into account when writing and submitting the proposal, as no project can be scheduled to start before its prospective approval.

Each project will be carefully reviewed on its own by the CCRIF TA Committee as well as in the context of other projects within a given timeframe (especially among projects with similar topics). Preference will be given to those projects which reduce vulnerabilities to hazards at the local level, provide an opportunity for replicability to other communities, present innovative ideas for community disaster risk management, illustrate a clear role for community members and last but not least will contribute to achieving the vision of CCRIF.

The following are the selection criteria:
- Topic and content of the project, its originality and alignment with the mandate of CCRIF
- Quality, relevance and contribution of project partners
- Transparency and accuracy of the budget
- Development of local communities with an emphasis on reducing existing and future vulnerabilities of local communities
- Potential for replicability and the multiplicative effect across communities in the region
- Proposed media coverage and public relations, networking effect
- Continuity and sustainability of the project
- Experience of proponent with similar types of project and experience and a track record of working in local communities
- Involvement of local community members in project implementation

## Announcement of Results

Project proponents will be informed by email of the results of their application.

## Contractual Terms

The contract between the grantee and CCRIF will be concluded once the grantee has fulfilled the following conditions: (1) allocating a bank account which will serve the purposes of the project (such account can be an existing bank account used by the grantee, or a new separate bank account); and (2) acceptance of the contract draft by the grantee and subsequent signing of the contract.

## Project Implementation

Once approved, the grantee shall remain in contact with CCRIF through the designated service provider as will be stated in the contract. All contractual changes (i.e., extending timelines, changes of project partners, etc.) must be requested in writing – i.e., on letterhead paper with signature and should be sent by email to the designated service provider.

All events implemented and all documents produced as well as all public relations undertaken in the execution of the project must make reference to CCRIF SPC and where applicable (e.g. printed materials, documents, signage etc.) include the CCRIF SPC logo.

Grantees are required to prepare monthly/quarterly progress reports (the type of report will be stipulated in the contract and will be based on project duration). A final report on the project that also includes a detailed expenditure report is a requirement.

Grantees should also prepare press releases in collaboration with CCRIF. Press releases will be written in English and disseminated to relevant media (in consultation with the CCRIF Technical Assistance Manager). Press releases serve the Facility for the purposes of project evaluation and enable media and public oversight of the projects.

**For additional information or for clarification, please email:**
**technicalassistance@ccrif.org**

# Guidelines for Writing Project Proposals

## Defining a Project Proposal

A proposal is a written document to a sponsor or donor. Donors could either be public, private or part of the international development community.

Many donors and funding agencies have their own format for project proposals. Some require a short concept note, giving an overview of the main elements of the project, prior to submitting a full proposal. If the response is favourable, resources, time and effort can be committed to preparing comprehensive documentation. Overviews of topics that are usually addressed in a proposal are presented below.

- Fundamental research (returns expected in 25 years – outcome uncertain)
- Applied research (returns expected in 15 years – outcome predictable)
- Development (returns expected in 5 years – outcome expected)
- Practical execution of a task (returns expected on project completion)

Applied Research, Development Projects and Practical Implementations are usually funded as a contract with delivery obligations.

All proposals must include certain basic information. These basics include:

- Why are you doing this project or why do you want to do this project?
- What will you be doing?
- How will you be doing it?
- Who will be doing it?
- Where will it be done?
- How long will it take?
- How much will it cost?

The narrative of the proposal must satisfy the following questions:

- What do we want?
- What concern will be addressed and why it is important?
- Who will benefit and how?
- What specific objectives can be accomplished and how?
- How will results be measured?
- How does this funding request relate to the funder's purpose, objectives, and priorities?
- Who are we (organization) and how do we qualify to meet this need?

| | | |
|---|---|---|
| | Summary | |
| Section 1 | Introduction: brief overview of document |
| Section 2 | Background: context of project, process of project identification |
| Section 3 | Project Rationale: justification for project, project goal and purpose, logical framework |
| Section 4 | Project Design: project activities and outputs |
| Section 5 | Beneficiaries and Other Stakeholders: characteristics |
| Section 6 | Sustainability and Risks: external risks, assumptions, events after project life |
| Section 7 | Project Implementation: institutional information, work plan, personnel, other resources, monitoring and evaluation |
| Section 8 | Project Costs and Funding: budget |
| Appendices | Technical, Financial, Economic, Social, Gender, Institutional, Environmental Appraisals |

When preparing a proposal it is important to be aware of any eligibility criteria. Funding agencies may refuse funding for specific types of organizations (for example, government and profit making businesses) and certain types of expenditures (overhead costs, unless they are directly related to a project).

## Key Elements of a Project Proposal

- Introduction/Background
- Purpose and Objectives
- Relationship to Your Organization's Strategic Plan
- Membership Segments/External Audiences Reached
- Project Deliverables e.g. Value/Benefits/Messages
- Project Scope and Methodology
- Timelines
- Budget/Resources
- Measurement/Evaluation (Accomplishment of Objectives)
- Possible Complications/Challenges
- Responsibilities and Coordination
- Supporting Materials/ Appendices

**Introduction/Background:**
- Briefly describes the project and how it developed
  **This is often considered the most important part of the proposal because it is the reviewer's first impression. Even though it appears first, write it last because it is a summary of the proposal. This section should be concise and cover the description of the project covering objectives, need, and methodology. It should identify the expected outcomes of the project. It should also describe the format for the rest of the proposal.**

**Purpose and Objectives:**
- What will the project accomplish?

- What are the objectives and are they measurable?
- Why are we considering it?

**This section should include a well-documented description of the problem to be addressed and why it is important. Use support information, statistics and/or succinct statements to make your point. This section should describe the significance, timeliness, and importance of the project. Make a compelling case for it. Why should the sponsor/donor give you funding?**

**Indicate the expected outcomes of the project, preferably in measurable terms. This shows what you will do, for whom, by how much, and by when. When the project is completed, you will be able to evaluate it and determine whether the project succeeded or not in achieving its objectives. Identify short-term and long-term objectives.**

**Relationship to Your Organization's Strategic Plan:**
- How does it relate to the mission and key strategies?
- Is it a new development?
- Is it a crisis?

**In this section, include a short description about your organization - past, present, and projected operations. It should also include the following:**
- **Contact information**
- **Vision and mission of the company/organization**
- **Recent achievements (if applicable)**
- **Short background of the community that will benefit from the project**
- **Background of the management team**
- **Number of staff**
- **Past projects that were previously funded (if applicable) – cite how the funds were used and its impact to the served community.**

**The proposed project should be evaluated against the overall strategies of the organization to ensure that it is properly aligned with your strategic goals.**

**Relationship to Funder's Mandate:**
- How does the project relate to the goals and mandate of the funding organization?
**In this section, include a short description about how the project will support the mandate of the funder, specifically the areas of focus that are specified for the grant programme.**

**Membership Segments/External Audiences Reached:**
- What membership segments will it reach?
- What external audiences will be reached? (Primary, Secondary, Tertiary etc.)

**Project Deliverables e.g. Value/Benefits/Messages:**
- What are the projects deliverables? In other words what will be project produce
- What values and benefits will members derive?
- What are the messages?
- What is its relevance to members?
- What is its relevance to customers or clients?

In this section you will want to describe in relative detail the features of each of the project's products/deliverables. You may wish to separate deliverables into phases and indicate optional components given time.

**Project Scope and Methodology:**
- How broad is the project?
- What possible execution opportunities are there?
- What approach/methodology would be used to execute the project?
- How feasible is it?
- Is it related to a current or past program?
- How will be deliverables/accomplishments be institutionalized?

The critical part of the proposal and is the longest part. It is a plan of action for how the objectives will be achieved. This section usually starts with a description of the overall approach, its relevance, effectiveness, and innovativeness. Then it gives details on methodology, the population being addressed, and how anticipated problems will be managed.

**Timelines:**
- What are the timelines e.g. one quarter, one year, multiple years?

Describe how long (days, months) specific tasks or components of the project will take. If possible, include a milestone chart in this section.

**Budget/Resources:**
- What is the budget?
- What is the financial impact?
- How is the project to be resourced? (Staff, Engage consultants, partnership, etc.)
- What are the estimates of time and money?

Budgets are cost projections. They show the annual and overall cost of the project. A detailed budget should be divided into categories such as salaries, development of training materials, capacity building activities, purchase of equipment, fringe benefits, travel, supplies, equipment, etc. Indirect costs should also be shown. Sub-categories should provide a line item detailed breakdown of the funds requested. This should be accompanied with a budget narrative to clarify and justify the figures. If matching funds are to be provided by the grantee, identify the amount and budget category.

Budgets also represent a window into how projects will be implemented and managed. Well-planned budgets reflect carefully thought-out projects. Be sure to only include those things the funder is willing to support.

Funders use the following factors to assess budgets:
- **Can the job be accomplished with this budget?**
- **Are costs reasonable for the market - or too high or low?**
- **Is the budget consistent with proposed activities?**
- **Is there sufficient budget detail and explanation?**
- **Many funders provide mandatory budget forms that must be submitted with the proposal.**

**Don't forget to list in-kind support and matching revenue, where appropriate. Be flexible about your budget in case the funder chooses to negotiate costs.**

**A sample budget is provided below.**

| Deliverable | Level of Effort (days) | Cost (USD) | Variable Costs | Total Costs |
|---|---|---|---|---|
| 1. Preparation of Detailed Work Plan | 2.5 | 1,312.50 | | 1,312.50 |
| 2. Design and Development of Survey Instrument | 6 | 3,150.00 | | 3,150.00 |
| 3. Administration of Survey Instrument | 6.5 | 3,412.50 | 2,500.00 | 5,912.50 |
| 4. Analysis of Survey Instrument (Preliminary Results) | 12 | 6,300.00 | | 6,300.00 |
| 5. Preparation of 1st Draft of **Report** | 10 | 5,250.00 | | 5,250.00 |
| 6. Stakeholder Consultation on 1st draft | 2 | 1,000.00 | 1,500.00 | 2,500.00 |
| 7. Preparation of Final Report | 8 | 4,200.00 | | 4,250.00 |
| Sub- Totals | **52** | **24,625.00** | **4,000.00** | |
| TOTALS | | | | **28,625.00** |

*These variable costs include workshop costs, travel costs etc.*

**Measurement/Evaluation (Accomplishment of Objectives):**
- What tangible evaluation of accomplishments are there?
- What are member/customer/client satisfaction measures?

**This describes the means by which the grantee and funding agency will know if the project has accomplished its objectives. It may also describe plans for collecting additional information to improve the project. What is the purpose of the evaluation, what data will be collected, how will it be analyzed, and how will the results be reported? Plans for disseminating products and findings to the sponsor and to the community at large can also be described in this section. How will the results of this program be disseminated?**

**Possible Complications/Challenges:**

- What are the potential challenges and complications?

<span style="color:#c0392b">Any identifiable obstacles and risks (threats) that might prevent the successful attainment of the project goals must be considered. Each risk must be analyzed, quantified, and prioritized as much as possible with the information available at this stage. Risk responses, including mitigations, risk sharing, risk avoidance, and risk tolerances should be described in this portion of the project proposal.</span>

**Responsibilities and Coordination:**

- Who does what, when and how?

**Supporting Materials/ Appendices:**

- Should you include any supporting materials?
- What appendices may be necessary?

<span style="color:#c0392b">Supporting materials are often arranged in an appendix. These materials may endorse the project and the applicant, provide certifications, add information about project personnel and consultants, exhibit tables and charts, etc. For projects that include collaborations or partnerships, include endorsements from the partnering agencies.</span>

<span style="color:#c0392b">Policies about the inclusion of supporting materials differ widely among funders. Whether to allow them usually depends upon how materials contribute to a proposal's evaluation. Restrictions are often based on excess volume, the element of bias, and relevance.</span>

<span style="color:#c0392b">Find out if supporting materials are desired or even allowed. Be prepared to invest the time to collect resources, produce a tape, document capability, update a resume, collect letters, include reference reports or whatever is needed.</span>

## Key Concepts and Definitions

### Deliverables

> A deliverable is a tangible, verifiable work product such as a feasibility study, a detail design, or a working prototype.

A deliverable is something tangible and measurable.

A milestone and a deliverable are two different concepts. A milestone has a symbolic purpose and is not a physical creation (and therefore can represent things that are not tangible, such as hitting the three month mark of the project). A deliverable, on the other hand, defines the class of tangible (i.e. physical) products that the project produces on its path towards achieving its ultimate goal. As a result, a project will have significantly fewer milestones than deliverables.

However, a milestone can also be a deliverable. For example, an agreed-upon and accepted milestones is three months in the future, and represents the recruiting of a Project Management Assistant (remember that milestones are not activities in themselves, but simply represent special activities in the project). This hiring of a Project Assistant is also a deliverable: at the three month mark, the project activities have led to the production of a tangible product: the Project Management Assistant.

This means that many milestones will in fact be deliverables, but many deliverables will not be milestones. Milestones are used to flag key events.

## Project Goals

Goals are high-level statements that provide the overall context for what the project is trying to accomplish. One of the goals of a project might be to ***"increase the overall satisfaction levels for clients calling to the company helpdesk with support needs".*** Because the goal is at a high-level, it may take more than one project to achieve.

## Project Objectives

Objectives are concrete statements describing what the project is trying to achieve. The objective should be written at a lower level, so that it can be evaluated at the conclusion of a project to see whether it was achieved or not. Goal statements are designed to be vague. Objectives should not be vague. A well-worded objective will be Specific, Measurable, Attainable/Achievable, Realistic and Time-bound (SMART).

An example of an objective statement might be to "upgrade the helpdesk telephone system by December 31 to achieve average client wait times of no more than two minutes". Note that the objective is much more concrete and specific than the goal statement. The objective is measurable in terms of the average client wait times the new phone system is trying to achieve. We must assume that the objective is achievable and realistic.  The objective is time-bound, and should be completed by December 31. Objectives should refer to the deliverables of the project. In this case, it refers to the upgrade of the telephone system. If you cannot determine what deliverables are being created to achieve the objective, then the objective may be written at too high a level. On the other hand, if an objective describes the characteristics of the deliverables, they are written at too low a level. If they describe the features and functions, they are requirements, not objectives.

# General Proposal Writing Dos and Don'ts

| Do | <ul><li>add interesting technology components to proven ideas</li><li>know how to fit into past and current projects</li><li>involve a team in the development of a proposal</li><li>proofread the submission thoroughly</li></ul> |
|---|---|

| Don't | • say little is known or done |
|---|---|
| | • think you know everything |
| | • confuse objectives with actions |
| | • define objectives you do not wish to achieve |
| | • use abbreviations |
| | • focus on the "cutting edge" |
| | • request funding for basic operations |

## Follow-Up on a Proposal

Contact the funding source about the status, evaluation, and outcome of your proposal. It is important to request feedback about a proposal's strengths and weaknesses, although this information may be unavailable with a very large volume of submissions.

Reference information may also be useful if you choose to approach the same or different funder again with your idea.

This guide to writing project proposals may be found on the CCRIF SPC Small Grants Programme website at: http://www.ccrif.org/sites/default/files/sgp/Writing_Project_Proposals_2016.pdf

# Appendix: CCRIF SPC Small Grants Programme Application Form

The application form is available at http://www.ccrif.org/content/programmes/small-grants-programme

# CCRIF Small Grants Programme
## Application Form

1. **Applicant Organization**

    Name:

    Address:

    Country:

    Telephone:

    Email:

2. **Organization Information**

    Type of organization:

    Year of establishment:

    Number of members:

3. **Responsible Contact Persons for this Project (Name, phone, email)**

    Contact 1:

    Contact 2:

4. **Project Information**

    Name of project:

    Area of focus (select the option that best describes the project):

- ☐ Disaster risk management (DRM)
- ☐ Engineering related to DRM or climate change adaptation
- ☐ Climate change adaptation
- ☐ Training and other capacity building initiatives
- ☐ Environmental management initiatives

## 5. Budget

Total project budget (US$):

Total amount requested from CCRIF (US$):

## 6. Timeline

Expected project start date:

Expected project end date:

## 7. Signature

_____          _____

Authorized signature                             Date

_____

Name (printed)

_____

Each applicant must provide a completed application form, along with the other documents listed in the CCRIF Small Grants Application Checklist below.

***All documents must be uploaded in pdf format on the submission page (\* all required fields must be completed):***

**http://www.ccrif.org/content/programmes/small-grants-programme**

**Only registered users can submit a proposal, register at:**

**http://www.ccrif.org/smallgrants/register**

**Applicants will receive a confirmation of their submission.**

# CCRIF Small Grants Application Checklist

Each project proponent must complete and upload the following documents in the online platform:

- **Application form** (available at http://www.ccrif.org/content/programmes/small-grants-programme)

- **Project Proposal Document** (no longer than 10 pages) – this should document the intention of the organization, the project activities that it intends to implement, the expected outputs and deliverables and the expected outcomes of the project. It should also include a description of the community or persons that will benefit from the implementation of the project. The letter should name any partners and describe their roles in the project. Information on how the outcomes of the project are related to the CCRIF mandate and how they would contribute to reducing existing and future vulnerabilities in communities must be clear. Assumptions and risks to timely project commencement, implementation or completion should be described. A description of related projects also implemented and work with other development partners should also be included.

   *The project proposal document should include the budget and proposed timeline:*
   - **Budget** – the budget should include all costs for the project and must indicate additional sources of funding. The budget can also include non-financial contributions such as volunteer work to be provided by community groups as well as in-kind contributions of the proposing organization (e.g. use of own premises, equipment and cars to undertake the work). The budget is expected to be simple and realistic and be quoted in United States dollars (USD). When preparing the budget proponents should adhere to the following list of eligible cost categories (those costs that will be covered by CCRIF). These include:
     - Printing and publishing/delivery of printed/published materials
     - Technical services directly related to project outputs

- Tangible and intangible assets (goods or services related to the project) - e.g. purchase of trees for watershed rehabilitation; hiring community animators to be used in training workshops etc.
- Equipment and materials related specifically to project outputs (e.g. groins that may be used to control the effects of wave action that could result in beach erosion and instability; materials associated with building an artificial reef)

The following costs cannot be covered:
- Capital investments such as vehicles and computer equipment
- Applicants' own indirect costs (e.g. utilities, telephone bills, internet costs)
- Internal costs (rent of one's own premises, fees for one's own work)
- Salaries or financial remuneration of employees

- **Proposed Timeline -** a proposed project timeline and calendar must be included when preparing the project proposal and it must identify distinct project phases from the proposed start date to the implementation and project reporting and conclusion. Project implementation should not exceed 18 months.

- **Identification document** – these documents must confirm the legal status of the organization.


**For additional information or for clarification, please email:**
**technicalassistance@ccrif.org**