



**GREEN
CLIMATE
FUND**

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Consideration of accreditation proposals and activities – Addendum I

Accreditation assessment of APL182

Summary

This document contains the accreditation assessment conducted by the Secretariat and the Accreditation Panel in accordance with decision B.31/06 and the transitional arrangements in respect of the revised accreditation framework adopted in decision B.42/13 paragraph (m) and set out in annex VI to that decision, and the recommendation by the Accreditation Panel for accreditation of applicant 182 (APL182), Jordan River Foundation (JRF), based in Jordan.

I. Introduction

1. Jordan River Foundation (JRF) is a non-governmental organization with a mission to engage communities to realize their full economic potential and overcome social challenges, with a particular focus on child safety and community empowerment. Its main programmes include livelihood creation and entrepreneurship support, comprehensive child protection and family safety services, capacity-building and training initiatives, and social enterprises that generate income opportunities for women and vulnerable groups.
2. The applicant submitted its application for accreditation to GCF via the online accreditation system on 31 December 2015. Accreditation fees were received from the applicant on 1 February 2016, thereby launching the Stage I institutional assessment and completeness check. Stage I was completed on 26 August 2025, and the applicant progressed to the Stage II (Step 1) accreditation review, which has been concluded with the publication of this assessment. The applicant has applied to be accredited for the following parameters under the GCF fit-for-purpose approach:¹
 - (a) **Access modality:** direct access, national. The applicant received a national designated authority or focal point nomination for its accreditation application from Jordan;
 - (b) **Track:** normal track;
 - (c) **Maximum size of an individual project or programme:** small;²
 - (d) **Fiduciary functions:**³
 - (i) Basic fiduciary standards;
 - (ii) Specialized fiduciary standard for project management; and
 - (iii) Specialized fiduciary standard for grant award and/or funding allocation mechanisms;
 - (e) **Maximum environmental and social risk category:** minimal to no risk (Category C/intermediation 3 (I-3));⁴ and
 - (f) Indicative results areas for intended projects/programmes with GCF:
 - (i) Livelihoods of people and communities;
 - (ii) Health, food and water security; and
 - (iii) Ecosystems and ecosystem services; as well as
 - (iv) Public, private and cross-cutting types of projects/programmes.

¹ Refer to section 4.2 below for the scope of accreditation recommended by the Accreditation Panel.

² As per annex III to decision B.31/06, “small” is defined as “maximum total projected costs at the time of application, irrespective of the portion that is funded by GCF, of above USD 10 million and up to and including USD 50 million for an individual project or programme.”

³ Decision B.07/02.

⁴ As per the revised Environmental and Social Policy adopted in decision B.BM-2021/18, Category C is defined as “Activities with minimal or no adverse environmental and/or social risks and/or impacts” and intermediation 3 is defined as “When an intermediary’s existing or proposed portfolio includes financial exposure to activities that predominantly have minimal or negligible adverse environmental and social impacts”.

II. Stage I institutional assessment and completeness check

3. The applicant applied and was assessed by the Secretariat during Stage I under the normal track accreditation process in accordance with the following GCF policies and standards to the extent applicable to accreditation:
4. Updated Strategic Plan for the Green Climate Fund: 2020–2023 (decision B.27/06);
5. Updated Strategic Plan for the GCF 2024–2027 (decision B.36/13);
6. Updates to the accreditation framework (decision B.31/06);
7. Guidelines for the Operationalization of the Fit-for-purpose Accreditation Approach (decision B.08/02);
8. Policy on Prohibited Practices (decision B.22/19);
9. Anti-Money-Laundering and Countering the Financing of Terrorism Policy (AML/CFT Policy) (decision B.18/10);
10. Policy on the Protection of Whistleblowers and Witnesses (decision B.BM-2018/21);
11. Comprehensive Information Disclosure Policy of the Fund (decision B.12/35) regarding the disclosure of environmental and social (E&S) information;
12. Updated Gender Policy and Gender Action Plan 2020–2023 (decision B.24/12);
13. Revised Environmental and Social Policy (decision B.BM-2021/18); and
14. Evaluation Policy (decision B.BM 2021/07).

2.1 Legal status, registration, permits and licences

15. The applicant provided documents on its establishment and licences to operate, where relevant, as part of the application. JRF was registered under No. (84105) on 25 June 2000 in conformity with the rules of commercial names law No. (30) of (1953) and established as a legal entity with financial and administrative independence pursuant to the Law of Jordan River Foundation, Law (33) for the year 2001. JRF is the legal successor of the Association of Jordan River Foundation, which was registered in accordance with the Law of charities and social entities No (33) for the year 1966 under the number 1160.
16. The applicant has indicated and provided evidence that it has independent legal personality and legal capacity to enter into legal arrangements directly with GCF. In accordance with the transitional arrangements in respect of the revised accreditation framework adopted in decision B.42/13, paragraph (m), and set out in annex VI to that decision, if approved, the applicant's accreditation will be deemed to be complete on the date that GCF issues a confirmation/certificate evidencing the applicant's accreditation.

2.2 Institutional presence and relevant networks

17. JRF is headquartered in Amman, Jordan, and operates across the country through nine locations, which include community centres, training venues, offices, and showrooms. As at August 2026, JRF employed more than 619 staff with the expertise to successfully manage its operations.
18. JRF envisions contributing to GCF objectives by bridging the critical gap between social resilience and climate action. Its vision focuses on transforming how climate adaptation and

mitigation are approached at the community level, moving from top-down interventions to community-led, sustainable solutions that build both social and environmental resilience. This vision aligns closely with the national climate priorities of Jordan, particularly in addressing water scarcity, promoting sustainable agriculture, and building community resilience. By working through its established networks of community-based organizations (CBOs) and community centres, the applicant strives to ensure that climate actions are locally owned and sustained.

19. The applicant works in communities adopting a multi-stakeholder approach that encourages community ownership and proactive involvement of all stakeholders including community members, CBOs, local government, youth and women, striving to explore solutions to create sustainable and resilient communities. JRF commitment to empowering vulnerable groups extends across urban and rural communities, refugees, and marginalized populations.

20. JRF works on the Youth Climate Security Initiative focusing on supporting young entrepreneurs in vulnerable communities and promoting food security innovation. The applicant also focuses on Green Entrepreneurship for Sustainable Development, supporting small and medium-sized enterprises for responsible consumption, transition to a green economy, and reducing environmental degradation.

21. The applicant is continuously expanding its reach and operational capacity through its programmes and projects, while reaching over 283,194 unique beneficiaries in 2022–2024 (women, children, youth, community members, students and professionals).

22. JRF can leverage its donor and partner portfolio, including, but not limited to, Jordan Enterprise Development Corporation, International Fund for Agricultural Development (IFAD), United Nations Children's Fund (UNICEF), United Nations High Commissioner for Refugees (UNHCR), United States Agency for International Development, European Union Regional Development and Protection Programme, Danish Refugee Council, United Nations Development Programme (UNDP), United Nations Educational, Scientific and Cultural Organization, UN Women, International Youth Foundation, FHI 360, Mercy Corps, IKEA Foundation, Coca-Cola, Royal Hashemite Court, Queen Rania Foundation, Ministry of Environment, Ministry of Agriculture, Ministry of Planning and International Cooperation, and Ministry of Social Development.

23. JRF vision and strategic goals are aligned with the nationally determined contributions and priorities of Jordan, particularly in addressing water scarcity, promoting sustainable agriculture, and strengthening community resilience. Building on its track record, the applicant plans to adopt an integrated approach to climate action and has already developed a pipeline of project ideas focused on sustainable livelihoods for women, youth, and refugees, as well as scaling up climate-focused social enterprises.

2.3 Track record

24. The applicant has experience in implementing projects/programmes in water security, and livelihoods of people and communities.

25. The applicant's track record in executing sustainable development and climate change-related projects to date includes the following:

- (a) USD 35.3 million (grants) for the Social Enterprises Program which promotes environmentally responsible production methods and circular economy principles into its initiatives;

- (b) USD 30.7 million (grants) for the Community Empowerment Program which aims to provide economic opportunities for local communities and refugees by improving their livelihoods through micro and small enterprises entrepreneurship; and
- (c) USD 14.7 million (grants) for the Child Safety Program, supporting JRF community-based centres in providing environmental awareness in its prevention activities.

III. Stage II accreditation review assessment

26. The applicant applied under the normal track accreditation process. Its application has been assessed by the Accreditation Panel (AP) during Stage II (Step 1) against requirements in accordance with the GCF policies and standards identified in paragraph 3 above.
27. As part of this assessment, the AP consulted the applicant's website and third-party websites to complement the information provided in the application.

3.1 Fiduciary standards

3.1.1 Basic fiduciary standards: key administrative and financial capacities

28. JRF is a Jordanian national non-profit, non-governmental organization established in 1995⁵ under its own law in Jordan, governed by a Board of Trustees (BoT) chaired by Her Majesty Queen Rania Al Abdullah with a defined governance with one subcommittee: the Audit Committee (AC) consisting of three appropriately qualified Board members. The applicant's executive management is led by the Director General, who is a full member of the BoT and is supported by divisional directors, senior managers and specialized fiduciary and control functions. An up-to-date organizational chart shows formal reporting lines and features departments for programmes, shared services, finance, strategic partnerships, social enterprises and quality management.
29. Management accountability is further evidenced through the JRF Quality Management System (QMS), which assigns reporting responsibilities for quality-related functions to the Director General under BoT and AC oversight. The QMS commits JRF to quality standards, evidence-based monitoring, evaluation and learning, annual reporting and documentation management, together with continual improvement across programmes and operations; operationalization of the QMS was evident throughout documentation shared by JRF with the AP.
30. Objective-setting is governed by the Strategic Planning Process standard operating procedure (SOP) and the Strategy Monitoring and Reporting SOP, which together establish a structured planning cycle linking strategy to annual operational plans, indicators and periodic reporting. The JRF strategy map and mid-review update for 2022–2025 identify three institutional priorities covering financial sustainability, institutional sustainability, and impact and Sustainable Development Goal contribution, with climate-related elements reflected under the latter. Annual budgets, operational plans and quarterly strategy progress reports evidence translation of strategic priorities into financial plans.
31. JRF has a formal financial management framework comprising a Board-approved Finance Policy Manual, Delegation of Authority (DoA) Matrix, budgeting and costing guidance, and a cost-allocation policy. The finance function is structured for the current scale of JRF, with

⁵ The Jordan River Foundation was established through the merger of Jordan Development Foundation and Jordan River for Development Projects.

a Finance Director reporting to the Director General and dedicated accounting, budgeting and project-finance roles. Budgeting is formalized and linked to strategy and operational planning, while SAP Business One supports integrated financial management, including project budgeting, cost accounting, banking, purchasing, inventory, fixed assets and approval workflows. Annual financial statements are prepared in accordance with International Financial Reporting Standards, as confirmed by the applicant's recent audited consolidated financial statements.

32. The AC of JRF primarily oversees internal and external audit activities through review of internal audit scope, findings and implementation of recommendations and engagement with the foundation's outsourced internal audit function, along with engagement with external auditors. The AC's membership comprises three BoT members and its mandate is generally reflected in the recently revised Internal Audit Charter; however, no detailed description of the mandate is available in stand-alone terms of reference. The AP was informed that in 2026 in a change that supports independence, the Director General ceased to be a member of the AC. Recent track record evidence in the form of meeting minutes confirm that the work of the AC has focused principally on internal and external audit matters, with less evidence of systematic coverage of its wider potential role in risk, control, compliance or ethics oversight.

33. JRF outsources its internal audit to an independent internationally recognized firm under a framework codified in the Internal Audit Charter, read together with the QMS Manual, specific procurement (request for proposal) documentation and engagement letters. These instruments define the outsourced model, the role of the AC in functional oversight of the outsourced function, including appointment, the risk-based methodology utilized and access rights and confidentiality surrounding audits. The charter incorporates principles of the Institute of Internal Auditors, including objectivity, confidentiality and professional competence, and aligns with the International Professional Practices Framework, and the three lines of defence model. The outsourced model is operational and broad in scope, with current audit plans and recent reports shared, covering areas such as programmes, monitoring, evaluation and learning (MEL), institutional development, strategic partnerships, human resources, finance, procurement and information technology. Evidence of the follow-up of agreed management actions was shared with the AP.

34. Notwithstanding the outsourced arrangement referred to in paragraph 22 above, JRF remains responsible for the conformance of its internal audit function with professional standards and has acknowledged that the function has not yet undergone the external quality assessment required at least every five years under the Institute of Internal Auditors standards, including where internal audit is outsourced. JRF recently updated its internal audit charter to include self-assessment and external quality assessments and has committed to undergoing the latter in 2027.

35. JRF's institutional financial statements are subject to annual external audit. Financial statements from recent years have been audited by Ernst & Young Jordan, with unqualified opinions confirming that the statements present fairly, in all material respects, the financial position, performance and cash flows of JRF in accordance with International Financial Reporting Standards, and that the audits were conducted in accordance with International Standards on Auditing. BoT minutes for 2025 show the BoT engaging directly with the auditors with regard to their audit of the financial statements. In addition, a recent UNICEF micro-assessment that incorporated scrutiny of the financial controls of JRF along with other donor self-assessment materials, complements the assurance provided by internal and external audits

36. The JRF's control framework is supported by approved policies and SOPs, the DoA matrix and the QMS Manual, which together define managerial responsibilities, strategic planning and reporting, complaints handling, monitoring and risk management. While not

explicitly framed against Committee of Sponsoring Organizations of the Treadway Commission guidelines, the documented arrangements broadly reflect its core elements, with the control environment anchored in BoT and AC oversight, delegated authorities, the Code of Ethics and core human resources, procurement and finance policies. The JRF second line of control is carried mainly through management and oversight functions rather than a distinct stand-alone compliance structure, with key roles distributed across institutional development/quality management, finance, procurement, human resources and senior management.

37. Control activities are most clearly evidenced in financial management and procurement. The QMS incorporates strategic risk registers and management review, while oversight of executing entities and downstream partners is evidenced through project and donor processes, including partner assessments, eligibility checks and contractual requirements.

38. JRF has a procurement framework comprising a Procurement Policy Manual published on its website,⁶ threshold-based SOPs, the DoA matrix and related procedures for planning, vendor management, supplier approval, tendering, and delivery and receipt. The framework distinguishes between low-value purchases, procurements at or above a defined policy threshold, emergency and single-source cases and project-funded procurement, with defined roles for procurement, finance, legal review, technical input and tender committees.

39. The 2023 internal audit of procurement covered governance, planning, vendor management, contract management, ordering and receiving, and the procure-to-pay cycle, and identified improvement areas to which management responded. Current procedures for tenders set out committee composition, evaluation processes, approval routes, donor-specific requirements and escalation of violations. Tenders are publicized on the applicant's website,⁷ the published Supplier Code of Conduct⁸ extends expected standards to suppliers and related parties, and recent tender examples evidence technical specifications, multiple offers, evaluation, committee review and award. However, procurement policies are not accessibly published with tender notices, and the results of tenders are not consistently publicly disclosed.

40. The AP finds that the applicant's policies, procedures and capacity meet the basic fiduciary standards on key administrative and financial capacities. However, the applicant's track record is insufficient. The relevant gaps are identified in paragraphs 23 and 28 above and are reflected by the corresponding conditions for accreditation in section 4.2 below.

3.1.2 Basic fiduciary standards: transparency and accountability

41. The ethics framework of JRF is anchored in its Code of Ethics (CoE), Human Resources Policy Manual and the Anti-Corruption Policy and supplemented by safeguarding policies, a process for conflict-of-interest declarations, procurement-specific controls, complaint and investigation procedures and is reinforced with periodic training as per records shared with the AP. The CoE is not framed only as a staff conduct note; it expressly places ethical responsibilities on the BoT, executive management and senior management, and requires leadership to integrate ethics into decision-making and to ensure that appropriate policies and procedures are in place to identify, monitor and manage ethical issues. The CoE applies to all staff, including management, interns and volunteers, and sets standards on areas including integrity and conflicts of interest. The Anti-Corruption Policy, published on the applicant's website,⁹ extends the integrity framework further by expressly covering the same parties as the CoE above and other stakeholders, including partners, contractors and beneficiaries.

⁶ See <https://www.jordanriver.io/en/reports>

⁷ See <https://www.jordanriver.io/en/tenders>

⁸ See https://www.jordanriver.io/Procurement/SSDPROC_POL02%20V1.1%20Suppliers%20Code%20of%20

⁹ See <https://www.jordanriver.io/en/reports>

42. January 2024 Code of Ethics training materials confirm that JRF has been communicating ethics expectations internally, including mitigating against conflicts of interest, gifts and bribery and misuse of institutional resources. The Supplier Code of Conduct applies to registered suppliers and other entities doing business with JRF and requires suppliers to cascade equivalent standards to employees, affiliates and subcontractors. Procurement procedures and tendering processes incorporate conflict-of-interest controls through committee structures, legal review and documented committee processes, and there is evidence of ad hoc conflict management in committee work, including a 2025 procurement committee minutes example recording recusal due to a work relationship outside the institution.

43. Specific to identifying and managing potential and actual conflicts of interest, the JRF Code of Ethics described in paragraphs 30 and 31 above covers integrity, non-discrimination, and professionalism and conflicts of interest. There are conflict-of-interest procedures, periodic declarations by executive and senior management team members, and an online disclosure form and evidence of recurring declaration practice across multiple years as well as staff training on ethics and anti-corruption. Acknowledgement of the Code of Ethics is filed when members first join the BoT; however, evidence of an ongoing declaration process during BoT member tenure, such as sign off at each BoT and AC meeting, was not evident.

44. Regarding preventing and handling cases of prohibited practices, the JRF Anti-Corruption Policy adopts a zero-tolerance approach to fraud and corruption and defines corruption to sufficiently align with GCF Prohibited Practices Policy definitions to include fraud, bribery, misappropriation, extortion, favouritism/nepotism, misuse of information, money-laundering and conflicts of interest. The policy, coupled with the Code of Ethics and external complaints mechanism underscores the foundation's reinforcement of this wider misconduct framework.

45. JRF has separate internal and external complaints processes, both supported by SOPs, and communicated under the "Integrity and Accountability" section of the applicant's website.¹⁰ The External Feedback and Complaint Response Mechanism (EFCRM) provides the framework for investigating suspected wrongdoing, including prohibited practices, and covers complaints from stakeholders and victims and witnesses of misconduct and expressly includes fraud, corruption, abusive behaviour and sexual exploitation among the more serious categories. Multiple feedback intake options include traditional suggestion boxes at JRF offices and project community centres, dedicated helplines and an email address and the JRF general "Contact us" messaging facility on its website. Anonymous reporting in relation to suspected wrongdoing, including prohibited practices (complaints) and E&S feedback, is permissible under the policy and summary guidance is provided on the web form; however, specific information on how to report and correspond anonymously is not provided to potential whistle-blowers and complainants in the published Whistleblowing Policy¹¹ or on the integrity and transparency page of the applicant's website.

46. The Anti-Corruption Policy of JRF assigns investigations to an in-house Investigation Committee (also referred to as the Anti-Corruption Response Committee) operating under a recently adopted terms of reference that defines scope, composition and responsibilities, and the authority to involve additional subject-matter expertise, including internal audit, where required. Investigation planning and reporting templates were shared, together with a completed investigation report. Case logs show matters being classified, escalated and tracked to closure, and the year-on-year case trend analysis reports prepared for management

¹⁰ See <https://www.jordanriver.io/en/integrity-accountability>

¹¹ See <https://feedback.jordanriver.io/?lang=en>

demonstrate how cases are assigned urgency ratings. Details of the investigative process and the terms of reference of the Investigation Committee are available on the applicant's website.¹²

47. JRF has a stand-alone anti-money-laundering and countering the financing of terrorism (AML/CFT) Policy linked to its wider anti-fraud and anti-corruption framework and to applicable Jordanian law. The high-level, succinct policy is focused on preventing misuse of JRF-administered funds through approvals, official registration checks, partner screening through public authorities and use of regulated banking arrangements. At the project level, JRF is required to obtain relevant governmental approvals before implementation, while downstream CBO engagement is limited to legally registered entities and supported by CBO assessment tools and field-based due diligence of administrative and financial capacity before agreements are signed.

48. Fund flows are further controlled through finance procedures requiring invoices and supporting documentation, delegated authorities, documented approval routes, prompt receipting and banking of revenues, and project financial reporting against grant agreements and budget controls. Sample domestic and international transfers provide evidence of a traceable multi-step approval workflows through JRF's bank. However, the framework still lacks specific articulated risk-based SOPs to operationalize the policy in terms of know-your-customer procedures, beneficial ownership verification, sanctions screening, counterparty risk rating, suspicious transaction escalation, enhanced due diligence for higher-risk counterparties or jurisdictions, and periodic AML/CFT training and compliance reporting.

49. The AP finds that the applicant's policies, procedures and capacity, supported by evidence of its track record, partially meet the basic fiduciary standards on transparency and accountability, and to the extent applicable to accreditation, the GCF Policy on Prohibited Practices, the GCF Policy on the Protection of Whistle-blowers and Witnesses, and the GCF AML/CFT Policy. The relevant gaps are identified in paragraphs 34 and 37 above and are reflected by the corresponding conditions for accreditation in section 4.2 below.

3.1.3 Specialized fiduciary standard for project management

50. JRF has a structured project management framework under its QMS, supported by documented procedures, standard tools and cross-functional working arrangements. Project identification and preparation are guided by procedures requiring review of donor requirements, engagement across programme, finance, MEL and related functions, assessment of strategic alignment, preparation of risk matrices, logical frameworks and budgets, and management review prior to submission to donors. Supporting guidance and templates also provide for needs assessment, feasibility studies, work planning, implementation monitoring and project close-out. The framework is most clearly evidenced in livelihood, microbusiness and community-based interventions.

51. JRF categorizes its institutional-level programmes under three main strategic themes, each funded by specific restricted grants from diverse national and international, institutional and corporate donors and by unrestricted income generated by JRF. These programmes are the Social Enterprises Program with a portfolio equivalent to USD 35.3 million between 2021 and 2024, the Community Empowerment Program (USD 30.7 million, 2021–2024) and the Child Safety Program (USD 14.7 million, 2021–2024). Each institutional-level programme is made up of projects and modules funded by individual donors or co-financed by several donors. In this context JRF reported an annual income of 14 to 19.5 million Jordanian dinars (JOD) (average

¹² See <https://www.jordanriver.jo/en/integrity-accountability>

16.8 million), equivalent to USD 19.8 to 27.4 million (average USD 23.6 million) in the five years from 2020 to 2025.¹³

52. The AP reviewed specific track record examples of project-specific documentation that demonstrates project identification, design and management for various modules of the Community Empowerment Program and in the most recent completed programming period such as the UNICEF-funded Makani child protection programme¹⁴ funded via cumulative, annually approved budgets of USD 12.7 million from 2017 to 2021 and USD 11.1 million from 2022 to 2024. Other projects for which track record documentation was sampled included (i) a USD 3.2 million equivalent IFAD-supported Small Ruminants Investment and Graduating Households in Transition (SIGHT) project, implemented from 2021 to 2024; (ii) a USD 2.2 million equivalent IFAD-supported Rural Economic Growth and Employment Project (REGEP), implemented from 2023 to 2024; and (iii) a USD 0.85 million equivalent Korea International Cooperation Agency/Global Green Growth Institute funded Green Business Incubation Program, implemented from 2024.

53. Project implementation is supported by SOPs, standard forms and financial procedures covering work planning, budgeting, project financial claims, beneficiary and partner files, grant supervision, mentoring and project monitoring. Evidence reviewed by the AP, including reports relating to REGEP, SIGHT and the Green Business Incubation Program, indicates that these arrangements are operationalized in practice through phased implementation, outreach and screening, training delivery, mentoring, reporting against targets, and follow-up of implementation challenges.

54. JRF has a MEL framework, anchored in formal procedures, dedicated staffing, organizational quality-management arrangements and repeated use of internal and external evaluations. The MEL SOPs cover market assessments, needs assessments, rapid community assessments and end-line evaluations during the project lifecycle, while the external evaluation SOPs set out the process for donor-required external evaluations, including baseline and end-line assessments. The QMS Manual places MEL within the Quality Management Division and describes theory of change, organizational strategic objectives, the monitoring, evaluation and learning system, the information management system, research and compliance as formal components of the quality architecture. Evaluations reviewed by the AP demonstrate use of household surveys, focus group discussions, key informant interviews and structured findings intended to inform future programming. Monitoring tools and site visit reports further indicate that MEL is used during implementation for quality assurance and corrective feedback, not only for ex post assessment. JRF's framework provides for end-line and donor-driven external evaluations for which independence is achieved through the use of external evaluators under a formal external evaluation SOP, with the MEL function coordinating the process and data quality.

55. In line with its institutional risk management processes JRF uses project risk registers to manage risks, assign risk owners and develop mitigation measures. The applicant shared sample project risk registers for recent projects funded by Agence Française de Développement, the International Labour Organization and UNHCR. Project risks are reassessed during implementation and, where necessary, adjustments to project activities, results frameworks or delivery arrangements are implemented. Samples demonstrated practical application of these arrangements in response to delays, staffing bottlenecks, procurement issues, beneficiary dropouts and other implementation risks.

¹³ See <https://www.jordanriver.jo/en/reports>. Note 2025 income draft financial statements, subject to approval.

¹⁴ Full name – Community-based child protection, Learning Support Services, Skills Building, Case Identification and Referrals, and specialized services.

56. Overall, JRF has operationalized project management processes across the full project cycle through its dedicated Project Management Office structure, documented initiation, planning, implementation and closure phases, and a suite of defined tools, including project charters, workplans, MEL and procurement plans, reporting calendars, risk registers, payment schedules and final reporting procedures. These arrangements have been applied across JRF's active portfolio, including multi-year, multi-million dollar projects, with project managers supported by technical, MEL, finance, procurement and human resources functions and by structured learning and adaptive management mechanisms that inform subsequent phases of implementation. The framework is functional and demonstrates JRF's capacity to establish appropriate project management arrangements for future GCF-funded activities. The framework is currently evidenced through interrelated divisional procedures and tools covering the full project cycle and clearly defining roles, approval authorities, escalation pathways, quality assurance and oversight arrangements. JRF has demonstrated the institutional capacity to prepare and implement a GCF project-specific project management manual or equivalent consolidated procedures for managing GCF-funded activities.

57. The AP finds that the applicant's policies, procedures and capacity, supported by evidence of its track record, meet the specialized fiduciary standard for project management.

3.1.4 Specialized fiduciary standard for grant award and/or funding allocation mechanisms

58. JRF has a framework for grant award and funding allocation within its current operating model, particularly for microbusiness support to direct beneficiaries, in-kind grants, subgrants to CBOs and revolving-loan style community mechanisms. JRF indicates that it has made more than 7,000 subgrants valued at approximately JOD 9.3 million (USD 13.1 million equivalent) between 2020 and 2024, using standardized criteria and multi-tier approvals. The framework is supported by documented SOPs governing different grant typologies (such as micro business, CBOs and in-kind grants to direct beneficiaries) together with standard beneficiary financing agreements, eligibility and vulnerability tools, mobilization and outreach forms and related control policies. Granting arrangements are embedded within broader programme, finance, procurement and legal processes.

59. JRF has also provided evidence that award decisions are linked to feasibility, contracting and downstream control conditions and based on structured assessments, formal contractual arrangements and post-award monitoring controls. The Microbusiness SOP links support to feasibility study approval and defines approved subgrants as project-bound and subject to project guidelines. An eligibility and vulnerability tool captures household vulnerability, prior assistance, livelihood status, education, legal status, business readiness and project-specific criteria, and includes checks relevant to duplication and potential conflicts, such as prior JRF support and family links to JRF. Current SOPs and their application to small grants, in-kind grants and partner-based funding arrangements provide a workable foundation that can be adapted for GCF-funded grant allocation mechanisms. JRF does not maintain an award decision-making body or equivalent governance arrangement such as a grant evaluation/award committee with clearly documented terms of reference. The standard beneficiary financing agreement formalizes beneficiary obligations, including implementation planning, procurement consistent with the feasibility study, submission of valid invoices, compliance with JRF guidance, site access for monitoring, and legal licensing where relevant, and permits suspension, termination or recovery in cases of breach or neglect.

60. Regarding transparency and publicity of calls, the Green Business Incubator Program dissemination notices publicly invited applications and advertised training, guidance and small grants, while the related annual report evidenced large-scale outreach, filtration of applicants,

interviews, cohort selection, mentor selection and subsequent incubation support. However, JRF indicated that individual grant awards are not publicly disclosed; rather, aggregate programme results and impacts are published in institutional reports, while successful beneficiaries sign agreements and unsuccessful applicants are notified directly. The same would apply contextually and with safeguarding considerations for GCF-funded grant award activities.

61. In terms of financial, governance and integrity controls around funding allocation, the Projects Financial Claims SOP governs claims for CBOs, direct beneficiaries, volunteers and mentors, and the audited financial statements, annual reporting, AC documentation, and donor due diligence and micro-assessment materials provide additional comfort that financial control, procurement and reporting arrangements are subject to formal oversight and periodic review. The JRF annual report shows substantial community empowerment activity, including support to CBOs, business-enabling interventions, mentorship and grant-linked programming, and project reports and evaluations from IFAD, UN Women, UNHCR, green entrepreneurship and older revolving-loan mechanisms indicate repeated application of beneficiary selection, partner involvement, small-scale financing, monitoring and follow-up across different programmes and years.

62. The AP finds that the applicant's policies, procedures and capacity, supported by evidence of its track record, meet the specialized fiduciary standard for grant award and/or funding allocation mechanisms.

3.1.5 **Specialized fiduciary standard for on-lending and/or blending (for loans, equity and guarantees)**

63. The applicant did not apply for accreditation for this standard at this time.

3.2 Environmental and social safeguards

3.2.1 **Environmental and social policy, management and monitoring**

64. The JRF Environmental and social management system (ESMS), including the ESMS Policy approved in 2024, establishes the institution's principles and commitments to minimize and manage E&S risks and impacts while maximizing positive outcomes. The ESMS Policy reinforces the commitment of JRF to protecting vulnerable groups and the environment, aligns with applicable national laws, regulations and permits on environmental protection, and applies across all stages of the programme/project cycle. The policy is informed by key international frameworks, including (i) the United Nations Global Compact; (ii) Sustainable Development Goals; and (iii) International Finance Corporation (IFC) Performance Standards (PS) 1–8. It complements the JRF Gender, Human Resources, MEL, Child Safeguarding, and Protection from Sexual Exploitation and Abuse policies, as well as its Code of Ethics, and feedback complaint response mechanism and complaints process.

65. The JRF Strategy Map (2022–2026) and Theory of Change, together with the Climate Change Capacity Statement, guide its support for climate change mitigation and for adaptation to climate change impacts affecting Jordanian communities, with a focus on women, youth and vulnerable populations. In 2023, JRF reached over 79,993 unique beneficiaries through partnerships with international organizations, including UNDP, UNHCR, UNICEF, and the World Food Programme, demonstrating strong experience in implementing community resilience initiatives and developing skills for green sectors. While JRF does not currently track investments specifically targeted at climate change mitigation and adaptation, it monitors achievements and progress across three domains – mitigation, adaptation and sustainability

measures – to strengthen its overall approach to climate responsiveness. JRF neither finances carbon-intensive activities nor currently monitors or quantifies greenhouse gas emissions across its portfolio. Through its green projects under the Community Empowerment Programmes, JRF addresses socioeconomic challenges in climate-vulnerable communities and contributes to the updated nationally determined contributions (2021) of Jordan and national adaptation plan.

66. The JRF ESMS Policy and screening checklist include specific provisions aligned with PS 7 on Indigenous Peoples. Through its collaboration with the Queen Rania Community Empowerment Centre, JRF has demonstrated experience in conducting inclusive stakeholder consultation in environments free from intimidation or coercion, while recognizing, respecting and preserving minority rights and cultural practices. These efforts support the empowerment of refugees, women, youth and children across the project cycle. The AP finds that JRF has the systems and capacity to meet PS 7 on Indigenous Peoples under the GCF interim environmental and social safeguards (ESS) standards.

67. The JRF Protection from Sexual Exploitation and Abuse Policy, updated in 2024, complements its Child Safeguarding, Gender, Online Child Safeguarding and Human Resource Policies as well as its Code of Ethics, the National Framework for Family Protection against Violence, and the Jordanian Labour Law. Collectively, these instruments reflect a zero-tolerance approach to discrimination, including against persons with disabilities, and to sexist behaviour across the JRF work environment and supported programmes. JRF applies a survivor-centred approach to protection from sexual exploitation and abuse case management, and compliance with these instruments is mandatory for all staff, contracting partners and service providers. Staff, beneficiaries and adolescents are regularly informed of measures to prevent and respond to sexual exploitation, abuse and child protection concerns. All complaints are reported to a designated Senior Manager and, where appropriate, the Investigation Committee refers survivors to legal or social services with their consent. Additionally, the JRF 110 Helpline for Families and Children provides support, assistance and referral through the Queen Rania Family and Child Centre and national service networks. The AP finds that JRF has systems and capacity to meet the principles related to sexual exploitation, abuse and harassment specified in the GCF revised Environmental and Social Policy.

68. JRF maintains an oversight system to verify compliance with SOPs, including the ESMS (2024) and project implementation against established standards. Its primary tool, Policies and Procedures: Compliance Check of SOPs, conducts spot checks using key performance indicators under the annual compliance plan. Project teams collect data throughout implementation, coordinated by the Institutional Development Department's Senior Manager and report findings to executive management.

69. The JRF ESMS applies a precautionary, exclusion-based due diligence approach to avoid and minimize risks and impacts across its investments, including those implemented through financial intermediaries. The system uses established tools to (i) identify and assess environmental, social, climate and gender risks in line with IFC PS 1–8; (ii) classify projects (A, B or C); (iii) engage stakeholders; (iv) implement E&S management plans; and (v) monitor and evaluate performance. The Programme Development Department prepares E&S screening reports, while the Strategic Partnership and Development and Programme Directors provide clearance. All projects are subject to an initial environmental assessment and approval by the Ministry of the Environment and are supported by an environmental and social action plan, which is updated as required. Sub-projects are screened for risks and cumulative impacts prior to financing. JRF and its executing entities implement only Category C/I-3 projects. JRF has submitted sample risk screening tools and environmental and social action plans,

demonstrating capacity to screen and categorize E&S risks, manage E&S risks and comply with donor requirements.

70. The JRF ESMS aligns monitoring and evaluation functions with its MEL system and requires data collection on environmental, social and gender aspects, including environmental audits, in compliance with the Ministry of Environment's Environmental Monitoring, Inspection and Enforcement Directorate. The ESMS also includes provisions for assessing the capacity of financial intermediaries and monitoring their E&S performance. As the ESMS has only recently been approved, its application and integration across the full JRF portfolio will continue to be strengthened over time. The MEL team undertakes monitoring to track and verify that performance of activities remains within the expected low-risk profile, and conducts independent, periodic evaluations to capture lessons learned and inform continuous improvement. The Communication Team disseminates updates to affected communities and stakeholders. JRF has submitted sample project reports evidencing a track record of participatory monitoring and independent evaluations of E&S and climate-related aspects, undertaken in partnership with international donors. The AP finds that JRF has the systems and capacity to meet GCF Evaluation Policy requirements.

71. JRF has outlined its organizational structure, clearly defining the roles of Programme Development, Institutional Development and MEL Departments. In 2025, all programme, institutional development, MEL and finance teams received specialized training on climate change, GCF environmental and social standards, stakeholder engagement, gender policy requirements, and the screening and preparation of potential concept notes and funding proposals. E&S training for financial intermediaries is provided as needed. JRF partners with the Ministry of Environment on community-based initiatives to help entities develop ESS systems. JRF has engaged a consultant with expertise in IFC PS 1–8 to support project reviews and advisory services, ensuring continuity of ESS capacity. In relation to future GCF-funded projects and operations, JRF is committed to recruiting a dedicated E&S technical specialist to conduct ESMS reviews and due diligence, working closely with Project Managers in the Programme Development and Programme Implementation units as well as the MEL Department, throughout the project cycle. The AP positively notes the depth of experience and demonstrated capacity of the existing technical teams in mainstreaming E&S considerations, including through their participation in donor-led ESS training issues.

72. The AP finds that the applicant's environmental and social management system, comprising the ESMS Policy, risk and impact identification and risk categorization framework, E&S management and monitoring tools, and staff competencies, supported by evidence of its track record, meet the GCF revised Environmental and Social Policy to the extent applicable to accreditation and GCF interim ESS standards for maximum E&S risk category C/I-3 projects/programmes with respect to IFC PS 1–8.

3.2.2 External communications, consultations, information disclosure and grievance redress mechanism at the institutional level

73. The JRF ESMP Policy and the 2022 SOP on the EFCRM commit to collecting and addressing grievances, suggestions and feedback related to its projects, activities, staff, implementing partners and contractors. The EFCRM ensures receipt and registration of queries and complaints, the analysis and escalation of issues as required, and continuous communication with stakeholders throughout the process. Supported by internal complaints procedures (2022), the Code of Ethics, Investigation Procedures, and the Whistleblower Policy, the EFCRM applies organization-wide and to all projects and programmes, including those implemented by executing entities. The mechanism provides multiple accessible channels, including email, telephone, a helpline, postal mail, and feedback and complaints boxes located

at JRF Headquarters, Queen Rania Family and Child Centre and Queen Rania Community Empowerment Centre as well as the JRF website as described in paragraph 34 above. All submissions, including anonymous ones, are logged under a unique reference code, accessible only to the Institutional Development Senior Manager, and are managed exclusively by the Institutional Development Department. The EFCRM escalates internal complaints and feedback received from JRF staff to the Human Resources Department, which operates independently of project and technical teams, for processing in accordance with internal policies and procedures. The AP finds that the EFCRM aligns with GCF criteria for accessibility, accountability, transparency and independence under the revised GCF Environmental and Social Policy.

74. At the project level, JRF requires executing entities and financial intermediaries to implement an EFCRM proportionate to project risks and impacts. Affected parties are informed of the process. For cases requiring investigation, a committee is appointed by the Institutional Development Senior Manager. Complainants are notified of actions taken, and those dissatisfied may seek legal or judicial recourse outside the JRF framework. If a complaint is not within the responsibility and domain of JRF, the process of referral shall be re-addressed to the relevant body deemed to be appropriate to deal with the complaint wherever possible. Directors and department heads follow up on complaints within their respective functions and take appropriate action, supported by the JRF complaints log. JRF is strengthening project-level reporting through a centralized risk registry and continues to build its capacity to operate the EFCRM at the project level.

75. JRF staff receive annual training on grievance reporting. Additionally, all beneficiaries supported by JRF are made aware of the grievance and complaints handling process during onboarding, training, stakeholder engagement and other informational sessions. The ESMS Policy demonstrates a commitment to transparency and the timely disclosure of E&S assessment documents to stakeholders. Guided by its 2014 Communication Strategy, JRF fosters partnerships with the public and private sectors, donors and local communities to strengthen outreach and impact. The policy mandates meaningful stakeholder consultation throughout the project cycle as well as gender inclusion and responsiveness. JRF's website provides access to policies, training manuals, project reports and E&S-related information.

76. The AP finds that the applicant's system of external communications, Communications Strategy, EFCRM and information disclosure, supported by evidence of its track record, meet the GCF revised Environmental and Social Policy to the extent applicable to accreditation, GCF interim ESS standards and GCF Information Disclosure Policy regarding E&S information disclosure requirements for maximum E&S risk Category C/I-3 projects/programmes with respect to IFC PS 1-8.

3.3 Gender

77. The JRF Gender Policy and Guidelines (GPG), approved in 2024, outlines the applicant's commitment to gender mainstreaming and social inclusion at both the institutional and the project level. Together with JRF Bylaws, Human Resources Policy and Code of Ethics, the GPG explicitly incorporates non-discrimination and equal opportunities between men and women, protection from gender-based violence in the workplace, integration of gender in project design and implementation, and gender-sensitive communication and media. Additionally, JRF seeks to achieve gender-specific objectives in its theory of change and strategy map, including Strategic Goal 2.2: Foster a culture that values teamwork, accountability and gender equality; and Strategic Goal 3.1: Maximize the impact of current programmes to address local and global challenges, including climate change and gender equality. Through partnerships with organizations, JRF commits to supporting the effective implementation of the GPG. The GPG

includes specific provisions for screening gender risks and impacts, conducting project-level gender risk assessments and developing corresponding gender action plans. It also outlines procedures for stakeholder consultations, grievance management, partnership development, budgeting, monitoring and evaluation, information disclosure and knowledge management, all incorporating a gender and diversity perspective. These measures strengthen the impact of JRF investments and ensure the integration of women's empowerment and gender co-benefits across operations. The procedures are aligned with the principles of the GCF updated Gender Policy at the project level.

78. JRF has demonstrated its capacity to integrate gender considerations across its programming by providing project documents that illustrate its ability to (i) analyse gender risks; (ii) ensure the active participation of women, youth and vulnerable groups in consultations; (iii) monitor gender-responsive indicators at output, outcome and impact levels; (iv) collect sex-disaggregated data; and (v) conduct gender audits. These projects aim to empower women and youth while enhancing climate resilience, underscoring JRF systems and capabilities to meet the requirements of the GCF updated Gender Policy.

79. The Institutional Development and MEL Departments oversee the adoption, uptake and capacity development of the Gender Policy at the institutional level, in consultation with the Programmes Director, Shared Services Director and Technical Specialist consultant. In the first quarter of 2025, JRF delivered comprehensive staff training and capacity-building on the GCF updated Gender Policy and on the implementation of its GPG. Technical specialists conduct gender screening and prepare the gender action plans, while the MEL team provides quality assurance for the assessments and action plans. The responsible programme divisions implement mitigation measures and monitor progress with MEL. All staff are required to mainstream gender equality and promote a gender-sensitive and inclusive organizational culture. In collaboration with the Ministry of Social Development, JRF has developed comprehensive approaches to social protection and gender mainstreaming and supports partners in developing gender policies and action plans. Gender consultants are systematically engaged throughout concept development, project design and implementation to ensure gender-responsive outcomes.

80. JRF actively promotes women's participation in decision-making at both the institutional and the project level and is committed to gender-balanced recruitment, with the objective of achieving gender parity across its operations. As at April 2026, women represented 67.6 per cent of the workforce, 51 per cent of managerial and senior positions, and 55 per cent of the members of the Board of Directors. This underscores the strong commitment of JRF to advancing gender equality at senior levels of the organization and fostering inclusive decision-making at all levels. In 2025, women's and youth participation in project activities stood at 66.8 per cent and 20 per cent, respectively, further demonstrating the commitment of JRF to gender-responsive programming.

81. The commitment of JRF to strengthening gender and climate-change synergies across its portfolio is reflected in its Climate Change Adaptation Programme theory of change, which recognizes women as key agents of climate action, particularly in disaster risk reduction. JRF has demonstrated strong capacity in the development of knowledge products, including gender assessments, policy briefs and annual reports, which are publicly available on its website. These resources highlight the JRF track record in promoting gender equity, empowering communities, building climate resilience and enhancing rural livelihoods.

82. The AP finds that the applicant's Gender Policy, procedures, capacities and competencies, supported by its evidence of track record, fully meet the GCF updated Gender Policy to the extent applicable to accreditation.

IV. Conclusions and recommendation

4.1 Conclusions

83. Following the assessment of the applicant, the applicant is found to have the potential to support GCF in implementing its Strategic Plan for 2024–2027 with respect to:

- (a) The indicative projects/programmes that the applicant intends to submit to GCF within the scope of accreditation recommended by the AP in paragraph 74 below;
- (b) Alignment of said indicative pipeline with country programming priorities;
- (c) Potential contribution to supporting diversity in GCF results areas by focusing on economic empowerment of women, community resilience, water security and social protection and inclusion;
- (d) Increasing the portfolio of direct access entities and bringing complementarity to the existing GCF network of accredited entities, particularly through its ability to work with the local communities and groups; and
- (e) Addressing interests of particularly most vulnerable groups in Jordan such as youth, refugees and women.

84. Following its assessment, the AP concludes the following in relation to the application with respect to the applicant's ability to meet the GCF accreditation standards identified in paragraph 3 above:

- (a) The applicant partially meets the requirements of the GCF basic fiduciary standards, and to the extent applicable to accreditation, the GCF Policy on the Protection of Whistle-blowers and Witnesses, the GCF Policy on Prohibited Practices and the GCF AML/CFT Policy. The gaps relate to internal and independent external assessment of the applicant's internal audit function, enabling anonymous reporting on prohibited practices, accessibility of information on the applicant's investigation function, procedures for AML/CFT that operationalize the applicant's policy and project and grant management procedures or a manual aligned to GCF specialized fiduciary standards in preparation for GCF-funded activities. The gaps are identified in paragraphs 23, 28, 34 and 37 above, and are addressed by the corresponding conditions for accreditation in section 4.2 below;
- (b) The applicant meets the specialized fiduciary standard for project management and the specialized fiduciary standard for grant award and/or funding allocation mechanisms;
- (c) The applicant meets the GCF revised Environmental and Social Policy to the extent applicable to accreditation, GCF interim ESS standards and the GCF Information Disclosure Policy on disclosure of E&S information in relation to the minimal to no risk Category C/I-3;
- (d) The applicant has demonstrated that it has a policy, procedures and competencies in order to implement its gender policy, which is found to be consistent with the GCF updated Gender Policy to the extent applicable to accreditation, and has demonstrated that it has experience in gender consideration in the context of climate change; and
- (e) The applicant has demonstrated that it has institutional-level systems, capacities and competencies regarding evaluation as required by the aforementioned GCF basic and specialized fiduciary standards and interim ESS standards that would enable it to implement the GCF Evaluation Policy for its GCF-funded activities.

4.2 Recommendation on accreditation

85. The AP recommends, for consideration by the Board, APL182 for accreditation as follows:

- (a) **Accreditation type:**
 - (i) **Maximum size of an individual project or programme:** small;
 - (ii) **Fiduciary functions:**
 - (1) Basic fiduciary standards;
 - (2) Specialized fiduciary standard for project management; and
 - (3) Specialized fiduciary standard for grant award and/or funding allocation mechanisms; and
 - (iii) **Maximum environmental and social risk category:** minimal to no risk (category C/I-3); and
- (b) **Conditions:** the applicant will be required to submit to the AP, through the Secretariat, information on how it has complied with the conditions. The AP will thereafter assess whether the conditions have been met. This assessment will be communicated by the Secretariat, on behalf of the AP, to the Board for information purposes:
 - (i) Conditions to be met by the applicant prior to the issuance by GCF of a certificate/confirmation of accreditation under the transitional arrangements adopted in decision B.42/13, paragraph (m) (in connection with the revised accreditation framework adopted in decision B.42/13, paragraph (a)):
 - (1) Delivery to GCF by the applicant of evidence, in a form and substance satisfactory to the AP, of:
 - a. The adoption of risk-based AML/CFT standard operating procedures based on the applicant's AML/CFT Policy;
 - b. The implementation of due diligence procedures which include know-your-customer checks at both the contracting and disbursement stages;
 - c. Conducting training to relevant staff on the requirements and implementation of the AML/CFT Policy; and
 - d. Inclusion in the applicant's Whistleblowing Policy or other policy or document, of guidance to whistle-blowers on how to report and communicate suspected cases of wrongdoing, including prohibited practices, anonymously, and the publication of such guidance on the applicant's integrity and accountability web page; and
 - (ii) Conditions to be met by the applicant prior to the submission of the first funding proposal to the Board:
 - (1) Delivery to GCF by the applicant, in a form and substance satisfactory to the AP, of:
 - a. An independent external quality assessment report of the overall effectiveness of the applicant's internal audit function and evidence that the report has been accepted by the applicant's Audit Committee; and

- b. Evidence of the adoption and publication by the applicant of an updated procurement policy or an addendum to its existing policy specific to procurement for GCF-financed projects, that requires public disclosure of procurement policies, tender notices and the results of procurement tenders in respect of GCF-financed activities.

86. The applicant has been informed of the recommendation for accreditation, including the accreditation type and conditions, as identified in paragraph 74 above, and agrees to the recommendation.

4.3 Remarks

87. The applicant is encouraged to consider developing stand-alone terms of reference for its AC and to broaden the committee's scope.

88. The applicant is encouraged, in line with best practice, to develop and introduce a web form to strengthen its digital intake channel for reporting suspected prohibited practices.

89. The applicant, in addition to current disclosures, is encouraged to systematise BoT member declarations of conflict of interest as part of each BoT and AC meeting.

90. The applicant is in the process of developing project-specific grants management procedures that encompass GCF fiduciary standards and specifically incorporate a fit-for-purpose public disclosure approach for GCF-funded calls for proposals and information disclosure regarding projects and/or beneficiaries as applicable.

91. The applicant is encouraged to continue its capacity-building programme in order to ensure consistent application of the ESMS across the institution.
