Funding Proposal

FP325: Climate Actions for Building Resilience in Coastal Communities (CABRIC) in the Caribbean

Bahamas, Belize, Grenada, Jamaica, Saint Lucia | Caribbean Community Climate Change Centre (CCCCC) | Decision B.46/04

Contents

Section A **PROJECT / PROGRAMME SUMMARY**

Section B **PROJECT / PROGRAMME INFORMATION**

Section C **FINANCING INFORMATION**

Section D **EXPECTED PERFORMANCE AGAINST INVESTMENT CRITERIA**

Section E **LOGICAL FRAMEWORK**

Section F **RISK ASSESSMENT AND MANAGEMENT**

Section G **GCF POLICIES AND STANDARDS**

Section H **ANNEXES**

Note to Accredited Entities on the use of the funding proposal template

- Accredited Entities should provide summary information in the proposal with cross-reference to annexes such as feasibility studies, gender action plan, term sheet, etc.
- Accredited Entities should ensure that annexes provided are consistent with the details provided in the funding proposal. Updates to the funding proposal and/or annexes must be reflected in all relevant documents.
- The total number of pages for the funding proposal (excluding annexes) **should not exceed 60**. Proposals exceeding the prescribed length will not be assessed within the usual service standard time.
- The recommended font is Arial, size 11.
- Under the GCF Information Disclosure Policy, project and programme funding proposals will be disclosed on the GCF website, simultaneous with the submission to the Board, subject to the redaction of any information that may not be disclosed pursuant to the IDP. Accredited Entities are asked to fill out information on disclosure in section G.4.

Please submit the completed proposal to:

fundingproposal@gcfund.org

Please use the following name convention for the file name:

"FP-[Accredited Entity Short Name]-[Country/Region]-[YYYY/MM/DD]"

A. PROJECT/PROGRAMME SUMMARY

A.1. Project or programme	Programme	**A.2. Public or private sector**	Public
A.3. Request for Proposals (RFP)	*If the funding proposal is being submitted in response to a specific GCF Request for Proposals, indicate which RFP it is targeted for. Please note that there is a separate template for the Simplified Approval Process and REDD+.* Enhancing Direct Acess (EDA)		

A.4. Result area(s)

*Check the applicable GCF result area(s) that the overall proposed project/programme targets below. For each checked result area(s), indicate the estimated percentage of **GCF and Co-financers' contribution** devoted to it. The total of the percentages when summed should be 100% for GCF and Co-financers' contribution respectively.*

	GCF contribution	Co-financers' contribution[2]
Mitigation total	0 %	0 %
☐ Energy generation and access	0 %	0 %
☐ Low-emission transport	0 %	0 %
☐ Buildings, cities, industries and appliances	0 %	0 %
☐ Forestry and land use	0 %	0 %
Adaptation total	**100 %**	**100 %**
☒ Most vulnerable people and communities	25 %	25 %
☒ Health and well-being, and food and water security	25 %	25 %
☒ Infrastructure and built environment	25 %	25 %
☒ Ecosystems and ecosystem services	25 %	25 %

A.5. Expected mitigation outcome *(Core indicator 1: GHG emissions reduced, avoided or removed / sequestered)*	N/A	**A.6. Expected adaptation outcome** *(Core indicator 2: direct and indirect beneficiaries reached)*	51,559 direct (of which 27,563 female) Bahamas 9,836 Belize 9,036 Grenada 8,051 Jamaica 13,263 St Lucia 11,373 931,323 indirect beneficiaries (of which 470,984 are female). Bahamas 75,131 Belize 117,156 Grenada 42,499 Jamaica 648,372 St Lucia 48,165
A.7. Total financing (GCF + co-finance[3])	$USD 44,046,611	**A.9. Project size**	Small (Upto USD 50 million)
A.8. Total GCF funding requested	$USD 42,037,511 *For multi-country proposals, please fill out annex 17.*		

[2] Co-financer's contribution means the financial resources required, whether Public Finance or Private Finance, in addition to the GCF contribution (i.e. GCF financial resources requested by the Accredited Entity) to implement the project or programme described in the funding proposal.
[3] Refer to the Policy of Co-financing of the GCF.

A.10. Financial instrument(s) requested for the GCF funding	*Mark all that apply and provide total amounts. The sum of all total amounts should be consistent with A.8.* ☒ Grant Enter number ☐ Loan Enter number ☐ Guarantee Enter number ☐ Equity Enter number ☐ Results-based payment Enter number		
A.11. Implementation period	**6 years**	**A.12. Total lifespan**	**20 years**
A.13. Expected date of AE internal approval	*This is the date that the Accredited Entity obtained/will obtain its own approval to implement the project/ programme, if available.* Click or tap to enter a date.	**A.14. ESS category**	*Refer to the AE's safeguard policy and GCF ESS Standards to assess your FP category.* B
A.15. Has this FP been submitted as a CN before?	Yes ☒ No ☐	**A.16. Has Readiness or PPF support been used to prepare this FP?**	Yes ☐ No ☒
A.17. Is this FP included in the entity work programme?	Yes ☐ No ☐	**A.18. Is this FP included in the country programme?**	Yes ☐ No ☒
A.19. Complementarity and coherence	*Does the project/programme complement other climate finance funding (e.g. GEF, AF, CIF, etc.)? If yes, please elaborate in section B.1.* Yes ☒ No ☐		

A.20. Executing Entity information	**Caribbean Community Climate Change Centre (CCCCC):** The Caribbean Community Climate Change Centre (CCCCC) coordinates the Caribbean region's response to climate change, working on effective solutions and projects to combat the existing and projected biophysical and socioeconomic impacts of climate variability and change. Guided by its Revised Regional Framework for Achieving Development Resilient to Climate Change (2025 – 2035), and its accompanying Implementation Plan to actualize the Framework, the CCCCC provides climate change relevant policy advice and guidelines to the Caribbean Community (CARICOM) Member States through the CARICOM Secretariat and to the United Kingdom (UK) Caribbean Overseas Territories. This programme builds upon the Centre's more than ten (10) years of impactful experience, having been a regional leader carrying out catalytic pilot/demonstration type projects in the Caribbean region, and scaling these up with national governments to bring about transformational change. The CCCCC is also the archive and clearing house for regional climate change data and documentation in the Caribbean and has an in-house Communications and Public Relations Unit , thus making it uniquely positioned to share on issues of lessons learned from adaptation and mitigation interventions which can be scaled-up to other Caribbean territories. In its role as a Climate Centre, the entity is recognized by the United Nations Framework Convention on Climate Change (UNFCCC), the United Nations Environment Programme (UNEP), and other international agencies as the focal point for climate change issues in the Caribbean. It has also been recognized by the United Nations Institute for Training and Research (UNITAR) as a Centre of Excellence, one of an elite few. Through its role as a Centre of Excellence, the Centre will support the people of the Caribbean as they address the impacts of climate variability and change on all aspects of sustainable development. This will be achieved through the provision of timely forecasts and analyses of potentially hazardous impacts of both natural and man-induced climatic changes on the environment, and the development of special programmes which create opportunities for sustainable development, as this one is expected to. The CCCCC has an established 20-year proven track-record as the leader in climate change adaptation planning and management studies throughout the Caribbean, with many operational programme linkages and networks. CCCCC has a robust, an active portfolio of 32 climate resilience projects spanning 15 CARICOM member states. The entity's exceptional fiduciary and grant-management capacity is validated by its longstanding status as a Regional Implementing Entity for both the GCF and the Adaptation Fund. This unique capacity will ensure effective and efficient project delivery and guarantee the sustainability of programme outcomes and impacts. More importantly, the CCCCC is the repository of current state of the art climate change models in the Caribbean region. Furthermore, the CCCCC remains a major implementer of substantial climate change response initiatives projects, inclusive of the European Union Intra-ACP Global Climate Change Alliance (EU-GCCA) Project in the Caribbean, a Coastal Protection Project being financed by the German Development Bank, and the United Kingdom Support for the Implementation Plan Project. Additionally, the CCCCC was/is one of the implementing agencies of the United Nations Economic Commission for Latin America and the Caribbean's (UN-ECLAC's) Regional Economics of Climate Change Studies (RECCS) for the Caribbean, the Inter-American Development Bank (IDB) co-financed Caribbean Carbon Neutral Tourism Project (RG-T1640); and the Database Management System for a Regional Observing Network for Environmental Change in the Wider Caribbean (RG-T1813), and the Pilot Programme on Climate Resilience (PPCR) Regional Component. All of these projects are being implemented in the CCCCC Member States, with whom it has and continues to work closely. **National Executing Entities:** Regarding National Executing Entities, there are five within this CABRIC Programme: • **Jamaica Social Investment Fund (JSIF),** a limited liability company acting as a government agency, serves as the Grant Administrator for Jamaica. • **The Belize Fund for a Sustainable Future (Belize Fund),** a private conservation trust fund formally incorporated on 8 March 2022, serves as the Grant Administrator for Belize

	• **The Bahamas Protected Area Fund,** a body corporate established by the Bahamas Protected Areas Fund Act (No. 28 of 2014), with operational independence from government, serves as the Grant Administrator for the Bahamas • **The Grenada Investment Development Corporation (GIDC)**, a statutory body established through an Act of Parliament (Act No. 30 of 2016), is responsible for supporting local MSME sector. • **The Saint Lucia Development Bank (SLDB),** a body corporate established by the Saint Lucia Development Bank Act (No. 12 of 2008) and wholly owned by the Government of Saint Lucia, serves as the Grant Administrator for Saint Lucia. Each function as a financial vehicle and liaison between the Regional Programme Coordination Unit (RPCU) and local grant beneficiaries, including NGOs, CSOs and LAs within their respective countries[4]. Their primary responsibilities involve supporting national-level decision-making, overseeing the management of sub-grants, launching calls for proposals, and disbursing tiered funding to grantees. JSIF, the Grenada Investment Development Corporation, Belize Fund for a Sustainable future, The Bahamas Protected Area Fund and Saint Lucia Development Bank are tasked with executing Component 2 activities which entails holding the segregated CABRIC bank accounts and signing binding contract agreements directly with the grant recipients. A Financial Management Capacity Assessment (FMCA) was conducted for each entity to determine its suitability to serve as a Grant Administrator. The fiduciary management capacity of each entity was assessed against the required standards to evaluate its ability to effectively manage grant funds and fulfil fiduciary responsibilities. **Caribbean Natural Resources Institute (CANARI)** The Caribbean Natural Resources Institute an independent, regional, non-profit organization dedicated to promoting the sustainable and equitable management of natural resources across the Caribbean. Since its establishment in 1989, CANARI has built extensive expertise in participatory governance, climate resilience, biodiversity conservation, and community-based natural resource management. Working in partnership with governments, civil society organizations, communities, research institutions, and the private sector, CANARI supports evidence-based decision-making, institutional strengthening, and inclusive approaches to sustainable development. Drawing on its significant regional experience and longstanding relationships with CSOs across the Caribbean, CANARI will lead the capacity development components of the programme. Under the strategic guidance of the Caribbean Community Climate Change Centre (CCCCC) and in close collaboration with the Grant Administrators, CANARI will design and deliver capacity-building initiatives that strengthen the institutional, technical, and organizational capacities of CSOs, enabling them to effectively access, manage, and implement climate finance and resilience-building initiatives. CANARI will not have any managerial or decision-making responsibility for the implementation of any activity.

[4] The eligibility criteria for grantees are detailed in the Operations Manual (Annex 21, Sections 3.1.2 and 4.9) and Annex 24 (Selection criteria for beneficiaries, sites, and eligibility for proposed interventions).

3. Executive summary (max. 750 words, approximately 1.5 pages)

Climate Rationale and Context: The Caribbean region faces an existential threat from the compounding impacts of climate change often with cascading effects, specifically more frequent and intense heatwaves, rising sea levels, intensifying hurricanes, and erratic precipitation patterns. Approximately 70% of the population in The **Bahamas, Belize, Grenada, Jamaica, and Saint Lucia** resides in coastal zones, where critical infrastructure and economic assets are concentrated. Selected for their geographic diversity for future expansion of CABRIC, these nations face a "multidimensional vulnerability" where ecosystem degradation (e.g., coral bleaching, mangrove loss) intersects with socio-economic fragility. Despite an estimated regional adaptation investment need of USD 100 billion, high sovereign debt burdens—ranging from 62% to over 90% of GDP—severely constrains the fiscal space for public sector investment. Furthermore, a critical financing gap exists at the grassroots level: Civil Society Organisations (CSOs), Non-Governmental Organisations (NGOs), and Local Authorities (LAs) often lack the fiduciary capacity and technical expertise to access international climate finance, leaving the most vulnerable coastal communities without resources to adapt.

Programme Overview: The **Climate Actions for Building Resilience in Coastal Communities (CABRIC)** programme is a USD 44.047 million intervention designed to bridge this gap through **a grant** facility. Implemented by the Caribbean Community Climate Change Centre (CCCCC), CABRIC Caribbean operationalises the GCF's Locally Led Climate Action (LLCA) framework by shifting decision-making power and financial resources directly to local actors. The programme ensures patient, predictable funding through a tiered grant facility with simplified access pathways for low-capacity grassroots organisations. Furthermore, it institutionalises downward accountability and local ownership by mandating Community-Led Climate Risk and Vulnerability Assessments (pCRVAs) for identification of investment areas by country, requiring community co-design in proposal development, and ring-fencing sub-grants budgets for Participatory Monitoring, Evaluation, and Learning (PMEL). The facility addresses systemic barriers—specifically the lack of finance, institutional capacity, and technical data—that currently prevent effective community-led adaptation.

Project Components and Interventions: CABRIC is structured around three mutually reinforcing components designed to deliver a paradigm shift in how climate finance flows to the local level:

• **Component 1: Institutional and Operational Capacity.** This component focuses on creating an enabling environment by strengthening the capacity of local actors to develop bankable adaptation proposals and by supporting the development of gender-responsive coastal policy frameworks through locally led approaches. Technical assistance will be provided to help organizations meet fiduciary standards, addressing the "low financial absorption" barrier.

• **Component 2: Locally led adaptation Grant Facility.** This is the core financial mechanism, allocating **USD 25 million** across the five countries. The facility will operate three grant windows: **Small (up to and including USD 150k), Medium (more than USD150k up to including 300k), and Large (more than 300k and up to and including USD 500K)**. Grants will fund projects under two primary themes:

1. **Gender-Transformative Livelihood Security:** Including Climate-Resilient Agriculture (e.g., solar-powered irrigation), Ecosystem-based Fisheries (e.g., cold storage to reduce post-harvest losses), and Nature-based Solutions (e.g., mangrove restoration),
2. **Inclusive Health, Wellbeing, and Social Resilience:** Including last-mile Early Warning Systems (EWS), climate-resilient health clinics/shelters, and mental health initiatives addressing climate trauma,

• **Component 3: Knowledge Sharing and Agency.** This component enhances regional knowledge equity and transparent sharing of community-led climate risk information and lessons learned, strengthening knowledge sharing ecosystems for sharing GEDSI-integrated climate risk data nationally and locally, through a regional Knowledge Hub, community of practice and community validated climate risk maps.

Implementation Arrangements: To ensure country ownership and efficient delivery, CCCCC will partner with established national **Executing Entities** to administer the grants: **The Belize Fund** in Belize, **Jamaica Social Investment Fund** in Jamaica, **The Bahamas Protected Areas Fund in Bahamas, Saint Lucia Development Bank in Saint Lucia and the Grenada Investment Development Corporation (GIDC) in Grenada** was approved according to eligibility criteria and procurement requirements on commencement of implementation stage. **CANARI** will serve as the technical lead for capacity building. CABRIC Caribbean leverages existing national networks to ensure funds reach the grassroots level effectively. The **Regional Programme Coordination Unit (RPCU**) will be the dedicated internal team within CCCCC, hosted at CCCCC's headquarters in Belmopan, Belize, acting as the Programme Management Unit. The RPCU will be responsible for day-to-day programme operations, including work planning, budget management, M&E coordination, and portfolio consolidation across the five countries. The RPCU will be functionally separated from CCCCC's Accredited Entity oversight functions, which are handled independently by CCCCC's internal audit, finance, and compliance departments. The regional structure supports efficient technical support, capacity building, and knowledge sharing of locally-led approaches to design and implementation of climate adaptation initiatives

for coastal communities. It also reduces the administrative burden for national grant administrators to access climate funds, whilst building capacity with them and across the ecosystem of Local Actors.

Impact and Gender Inclusion: CABRIC adopts a **gender-transformative approach**, mandating that at least a 40% participation rate of grantees be women-led or women's and inclusion-based organizations[5]. As noted within the Gender Action plan, the targets proposed are 40% of grants awards are earmarked for legally registered women-led or inclusion based organisations for capacity building on financial inclusion (financial illiteracy); at least 30% of the percentage of awards allocated to Large Grants must be captured by women-led organisations or inclusion based organisations ; and at least 40% of total grants must be allocated to local institutions or cooperatives that demonstrate at least 40% female representation on their governing boards or project decision-making panels.

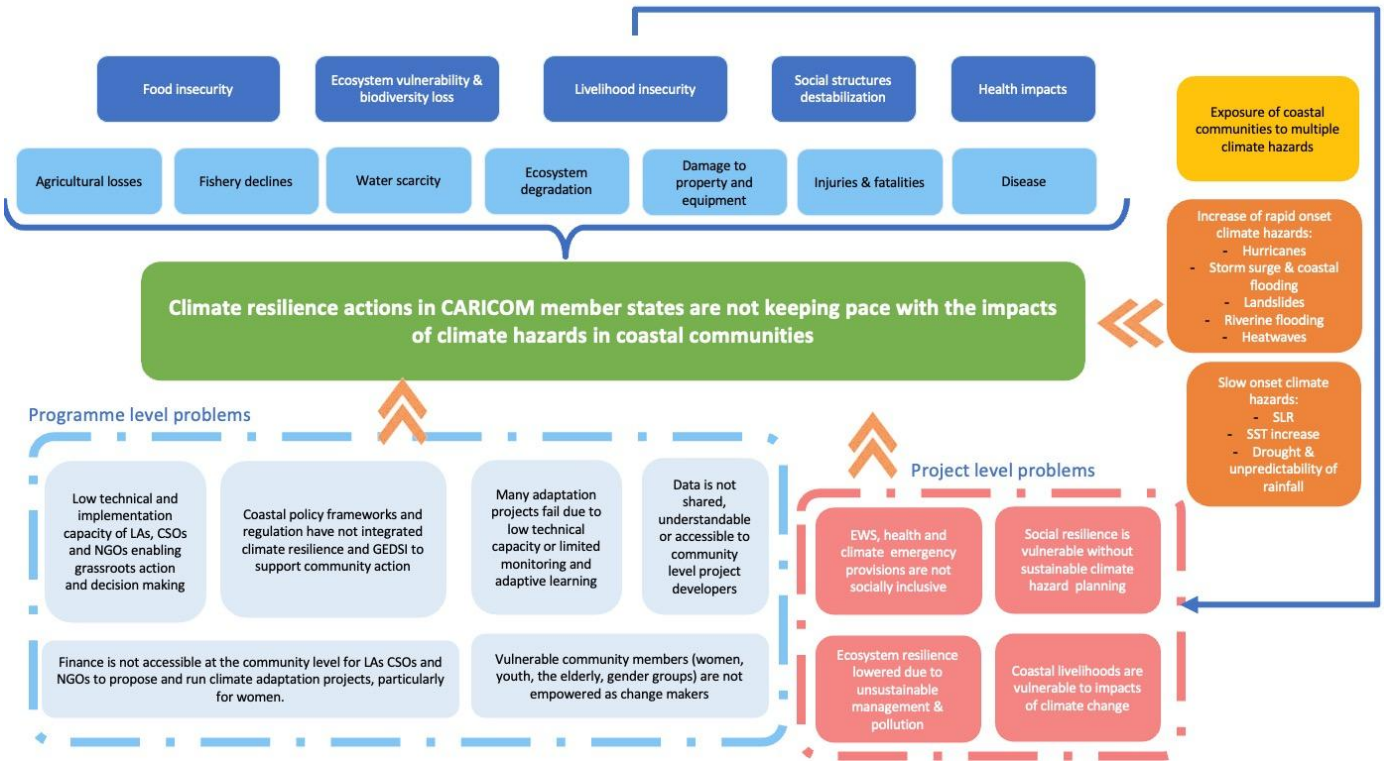


Figure 1 : CABRIC programme problem tree

[5] Inclusion based organizations are organizations that work to dismantle systemic barriers, empower marginalized populations, and provide equal access to education, economic opportunities, and human rights. These organisations may represent the interest and needs of diverse constituents based on age, sex, disability, race, ethnicity, origin, religion or economic of other status.

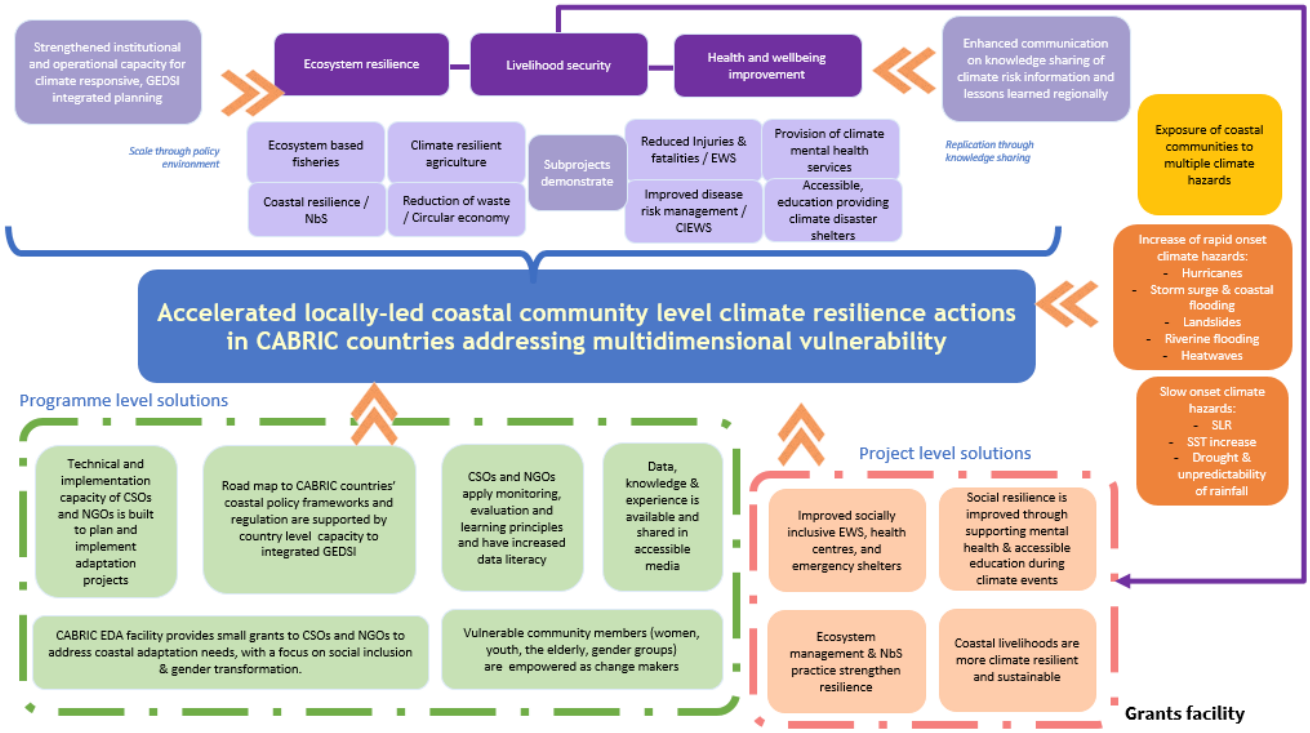


Figure 2: CABRIC programme solution tree

B. PROJECT/PROGRAMME INFORMATION

B.1. Climate context (max. 1000 words, approximately 2 pages)

Multidimensional vulnerability and adaptive capacity of the programme area

1. **Geography:** The CABRIC [6] countries are located across the breadth of the Caribbean region, which spans approximately 2.75 million km² of ocean and 700,000 km² of land, including island nations and mainland countries Belize. The Caribbean consists of over 7,000 islands, islets, reefs, and cayes, typically grouped into the Greater Antilles (Jamaica), the Lucayan Archipelago (Bahamas), and the Lesser Antilles (Saint Lucia, Grenada), each with distinct geological and ecological characteristics [i] **.**The landscape of these islands ranges from rugged mountainous regions, like those in Jamaica, to flat coastal plains such as the Bahamas[ii]**.**



Figure 3 Map of CABRIC countries location in the Caribbean region

Beyond the islands, some mainland countries in Central and South America—such as Belize, are culturally and economically part of the Caribbean[iii] and are members of CARICOM[7]. The Caribbean's rich biodiversity is shaped by high levels of endemism, diverse habitats, human-introduced species, and a tropical climate [iv]. The CABRIC countries have a combined population of approximately 4.53 million, distributed unevenly among the five nations. Jamaica makes up around 75% of the total population, while each of the other four countries accounts for less than 10% of the region's population[v].

2. **Climate Problem: Caribbean SIDS[8] are particularly vulnerable to the impacts of climate change. As developing economies that rely heavily on climate-sensitive sectors such as tourism, agriculture, and fisheries, these nations face significant risks from rising air and sea surface temperatures, shifting rainfall patterns, and accelerating sea-level rise.** The region is already experiencing serious impacts on its natural ecosystems, including widespread coral bleaching and increasing intensity of extreme weather events such as hurricanes. Over the past three decades, average temperatures in the Caribbean have risen by 0.1°C to 0.2°C per decade [vi]. In 2023, the mean temperature across LAC[9] reached a record high—0.82°C above the 1991–2020 average[vii]. The exceptionally high Heat Index (HI) values recorded during the summer of 2023 signalled a worrying climatic shift, consistent with global warming trends that predict more frequent and intense heatwaves. These anomalies have serious implications for human health, increasing the risk of heat-related illnesses, particularly among vulnerable populations. Key livelihood sectors in the CABRIC countries—such as agriculture, fisheries, and tourism—are also significantly affected by rising temperatures and extreme heat events. Long term observations (1900-2014) in regional monthly rainfall patterns suggest a drying trend, however, research by Jones et al. (2015) has found interannual and decadal variability to be the dominant influence. There has been a notable increase in the number of consecutive dry days, along with an increased magnitude of intense rainfall events. These observed trends, which are projected to worsen in the future pose risks to water availability and crop production. Meanwhile, sea levels in the region have risen by approximately 2 to 4 cm per decade over the past 33 years[viii], threatening freshwater resources and the predominantly coastal populations whose livelihoods depend on tourism, agriculture and fisheries. Gender disparities persist in these vulnerable livelihood sectors, with women disproportionately represented in administrative and informal roles. This segregation adds another layer to the region's multidimensional vulnerability. Climate projections from both global climate models (GCMs) and regional climate models (RCMs) indicate that these observed climate **trends** will not only continue but are likely to intensify in the coming decades[ix]. The multiple climate-related hazards, and the repetition of climate impacts, compounds the region's pre-existing vulnerability, leading to a feedback cycle of increasing climate risk for the most vulnerable coastal communities.

Regional climate trends - Historic and projected

3. The current and observed climate and climate change projections in the Caribbean region by climate risk is summarized in the table below. Details per country are available in the Feasibility Study.

[6] CABRIC countries are Bahamas, Belize, Grenada, Jamaica and St Lucia.
[7] The Caribbean Community is an intergovernmental organisation that is a political and economic union of 15 member states and five associated members throughout the Americas, The Caribbean and Atlantic Ocean.
[8] Small Island Developing States
[9] Latin America and the Caribbean

Table 1 Projected and Observed Climate Change indicators

CID	Historical trend[x]	Future Changes (SSP based1850 – 1900 baseline) Near term (2021-2040), Long term (2081-2100)[xi]
Mean surface temperature	**Upward trend without attribution** Warming trend of ~0.09°C per decade 1850 –1900: +26.37°C , 2025: +27.42°C	***High confidence of temperature increase*** SSP2-4.5: 1.2–1.8°C (2050), 2.2–3.5°C (2100) *SSP5-8.5: 1.3–2.0°C (2050), 3.6–5.9°C (2100)*
Extreme heat	***High confidence of increase*** Days with bias adjusted maximum temperature above 35 ºC (days) 1850: 1900: 1.88+ days 2025: 24.16+ days	***Upward trend with medium confidence of attribution*** *SSP2-4.5: 8.0–67.1 days (2050), 12.9–92.1 days (2100)* *SSP5-8.5: 38.1–131.6 days (2100)*
Mean precipitation	***Caribbean has not gotten wetter or drier (no significant observed linear trend).*** Decadal variations account for 7% of the observed variability, while interannual variations account 91% of the observed rainfall patterns. The number of consecutive dry days is increasing, as well as the amount of rainfall during rainfall events.	***High confidence of decrease under long term projections*** Near Term: 3.2–4.5 mm/day (SSP2-4.5 and SSP5-8.5) Long term: 2.9–4.3 mm/day (SSP5-8.5)
Aridity	Standardized Precipitation Index (SPI-6) +0.51 1900 Standardized Precipitation Index (SPI-6) +0.45 2025	***Medium confidence of increase -*** *Increasing aridity expected* *SSP 2-4.5 Standardized Precipitation Index (SPI-6) +0.26 fraction of unity 2050 + 0.17 (2100)*
Agricultural and ecological drought	**Increasing drought trends are apparent**, with the region-wide drought of 2013-16 being the most severe drought event recorded in the 66-year period between 1950 and 2016[xii].	***Medium confidence of increase*** SSP scenario 2 indicate that a 1°C increase in temperature (from 1.7°C to 2.7°C) could result in a 60% increase in the number of people projected to experience severe water resources stress from 2043 to 2071.
Hurricane	**Significant increase in frequency and duration of Atlantic hurricanes since 1995**. Increase in category 4 and 5 hurricanes; rainfall intensity, associated peak wind intensities and mean rainfall for same period[xiii].	***Medium confidence of Increase in wind speeds and hurricane intensity*** Towards the end of the century, a trend towards more potent storms could emerge, with potential increases in maximum wind speeds ranging from 2% to 11%. Over the next 80 years, the occurrence of the most intense Atlantic hurricanes (categories 4 and 5) could rise by about 80%, following the A1B scenario[xiv].
Sea Surface Temperature	Preindustrial: 26.2–27.3°C AR6: 26.8–27.9°C	***Medium confidence of SST increase*** *SSP2-4.5: 27.4–28.6°C (2050), 28.1–29.9°C (2100)* *SSP5-8.5: 27.3–28.7°C (2050), 29.0–31.6°C (2100)*
Relative sea level	***High confidence of upward trend*** The current sea-level rise in the Caribbean is 3.40 ± 0.3 mm/year (1993–2019), which is similar to the 3.25 ± 0.4 mm/year global mean sea-level (GMSL) rise (1993–2018)[xv].	***High confidence of increase*** *SSP2-4.5: 6–7 mm/year (2050), 8–9 mm/year (2100)* *SSP5-8.5: 7–8 mm/year (2050), 12–15 mm/year (2100)*
Coastal flood	***High impact due to hurricanes and sea-level rise***	***High confidence of increase*** Increased coastal flooding due to higher sea levels and more intense hurricanes
Coastal erosion	*Mild to severe coastal erosion was observed in 13% of the Caribbean coast*[xvi].	***High confidence of increase*** Increased erosion expected
Marine heatwave	***Upward trend without attribution*** Upward trend observed	***High confidence of increase*** Increasing frequency and severity expected
Ocean acidity	***Upward trend without attribution*** Decreasing pH levels over the last 20 years, 3% decline in calcium carbonate saturation per decade	***High confidence of increase*** Continued acidification impacting marine organisms

4. In addition to the regional trends there are national differences between the five countries. A summary of the findings of the Feasibility study are presented in the following table.

Table 2 Climate variables across the CABRIC countries

Country	Temperature	Rainfall Patterns	Sea Level Rise (SLR)	Extreme Events / Hurricanes	Specific observed coastal impacts

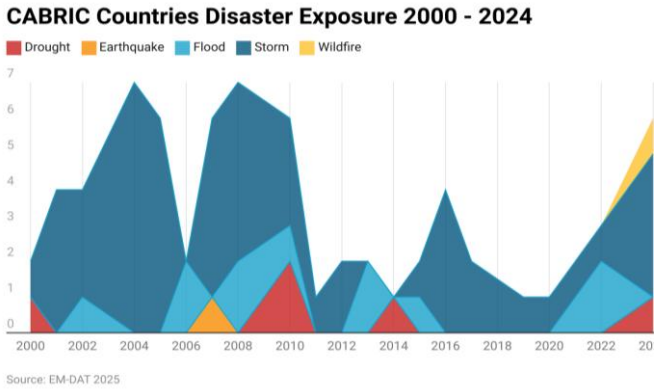
The Bahamas	**Observed:** Steady rise; hottest months June–Sept. **Projected:** Warmer days/nights increasing significantly.	**Observed:** No significant historical overall change. **Projected:** Overall **decrease of ~5%**, but higher intensity in wet events.	**High Threat:** Low-lying archipelago. **Projected:** Rise of **32 cm by 2050** and 82 cm by 2100. **Impact:** 32% of land is <0.5m above sea level.	**High Exposure:** Situated in the main hurricane belt. **Trend:** Frequency debated, but **intensity and wind speeds increasing** (e.g., Hurricane Dorian).	• **Storm surges** causing saline intrusion into freshwater lenses. • **Coastal erosion** affecting tourism infrastructure. • Coral reef bleaching.
Belize	**Observed:** Mean annual temp rising. **Projected:** Increase of **1.3°C to 4.9°C** by 2100. Hot days/nights to become frequent (37-84% of nights).	**Observed:** Variability with distinct wet/dry seasons. **Projected: Drying trend**; annual rainfall expected to decrease by **11–22%**.	**Observed:** Steady rise. **Projected: 9–11 mm/year** rise by 2050. **Impact:** Severe shoreline retreat observed in Dangriga and Hopkins.	**High Exposure:** 14 storms passed within 200km (1980–2016). **Trend:** Tropical storms account for ~71% of cyclone activity; intensity increasing.	**Coral Bleaching:** Severe decline in barrier reef health. • **Agriculture** losses (sugar/corn) due to drought. • **Coastal flooding** in Belize City.
Grenada	**Observed:** Increased ~0.6°C since 1960. **Projected:** Rise of **1.26°C by 2040**. Days classified as "hot" could reach 33-66% of the year by 2060s.	**Observed:** Drying trend in wet seasons. **Projected:** Annual decrease of **10–19%** (SSP4.5 scenario). Severe droughts becoming more frequent.	**Observed:** Consistent with global trends. **Projected:** Rise of **6–7 mm/year** by 2050. **Impact:** 0.5m rise could lose **60% of beaches**.	**Moderate to High:** Historically lower risk but recently hit by major storms (Ivan, Emily, Beryl). **Trend:** Category 4/5 storms projected to rise.	• **Water Scarcity:** 90% of supply is rainwater; droughts are critical. • **Coastal infrastructure** damage. • **Fishery migration** due to warming waters.
Jamaica	**Observed:** Significant rise in heat-related illness. **Projected:** Increase up to **1.53°C by 2050s**. Southern parishes warming faster.	**Observed:** Increased variability (droughts vs floods). **Projected:** Significant **drying trend** (up to 21% decrease by 2100).	**Observed:** ~1.66 mm/year increase. **Projected:** Rise of **0.39–0.40 m** by mid-century. **Impact:** High erosion (e.g., Hellshire Beach losing 10m shoreline).	**High Exposure:** 25 named storms passed nearby (1980-2016). **Trend:** Frequency of **Category 4 and 5** storms increasing.	• **Agriculture:** Heat stress on crops/livestock. • **Health:** Dengue outbreaks linked to climate variability. • **Water insecurity** in urban areas.
Saint Lucia	**Observed:** Increased ~0.7°C since 1960. **Projected:** Rise of **0.5–2.1°C** by 2100. "Hot" days to increase to 28–67% of year by 2060s.	**Observed:** Slight decrease in JJA season. **Projected:** Annual **decrease of 10–22%**, but heavier rainfall events when they occur.	**Observed:** ~2.7 mm/year. **Projected:** Rise of **0.20–0.22 m** by 2050. **Impact:** Risk of inundating airport runways and eroding beaches.	**High Exposure:** Lies on edge of belt but hit by major events (Tomas). **Trend:** Intensity increasing; rainfall rates within storms increasing by **+5 to +25%**.	•**Landslides:** Volcanic terrain makes heavy rain deadly. • **Flash flooding** in valleys (e.g., Castries). • **Biodiversity loss** (forests and reefs).

Impacts of multiple climate hazards

5. The CABRIC countries are highly vulnerable to multiple climate hazards that often interact and amplify their impacts. The region experiences rapid-onset events—such as hurricanes, floods, and storm surges—as well as slow-onset phenomena, including droughts, sea-level rise, and coastal erosion[xvii]. The **Global Climate Risk Index** ranks several CABRIC nations among the **most affected countries globally** by extreme weather events based on data from 1995-2024: **The Bahamas (10th), Belize (38rd), Jamaica (84th) and Saint Lucia (94th)**[xviii] .

6. **The economic costs of multiple climate hazards are substantial and result in increased debt and decreased fiduciary space:** In 2023, the CRED EM-DAT[10] database recorded 67 climate-related disasters in Latin America and the Caribbean, with storms and floods accounting for 77% of these events and causing an estimated $21 billion USD in damages[xix]. The economic costs of climate change inaction in the Caribbean are projected to total US$10.7 billion per year by 2025, including from hurricane damages, loss of tourism revenue and infrastructure damage[xx].A full list of extreme weather impacts experienced by the CABRIC countries from 2000 to present is presented in Annex table 3 *(Refer Chapter 3 of the Feasibility study for a complete account of Caribbean climate and extreme events experienced by CABRIC Countries)*

7. **CABRIC member countries, including Jamaica, Grenada, and Belize, have experienced severe and costly impacts from recent extreme weather events, highlighting their high vulnerability to climate change. Hurricane Melissa (2025)**: affected parts of **The Bahamas** islands and severely affected **Jamaica**, impacting over **1.5 million people**, damaging more than **100,000 housing structures**, and leaving nearly **36,000 people** in urgent need of food assistance[xxi]. **Hurricane Beryl (2024)** affected **Grenada**: Caused extensive damage across the Caribbean, with **98% of buildings** on Carriacou and Petit Martinique severely damaged. Destruction included **critical infrastructure** (healthcare facilities, airport terminal, utilities). and in **Jamaica** the hurricane intensified to **Category 5**, causing widespread damage to infrastructure and agriculture. The agricultural sector alone suffered estimated losses of **USD 1 billion**, severely affecting food security[xxii]:**Hurricane Lisa (2022)**: Caused **$10 million USD** in housing damage in **Belize**[xxiii]..
Apart from the impact of Hurricanes in 2024, **Grenada** experienced its **worst drought** in 14 years, with reservoir water levels reaching record lows. On May 10, 2024, the Government of Grenada declared an official water crisis and implemented temporary water rationing until June 2024 to manage the shortage[xxiv]. The 2024 wildfire in Belize affected approximately 200 homes and caused over $8 million USD in damages, significantly impacting agriculture and farm production[xxv]. In Jamaica, combination of **extreme rainfall events,** steep terrain coupled with evolving land-use practices has rendered the country particularly vulnerable to landslides and flooding, as evidenced by 44 recorded landslide events between a period of 3 years (2007 and 2010)[xxvixxvii].



Country	Cyclone	Coastal flood	Extreme heat	Landslide	Wildfire	Water scarcity	Urban flood	River flood
Bahamas	High	High	Medium	Low	Low	Low	Low	Low
Belize	High	Medium	High	Medium	High	Low	High	High
Grenada	Medium	Medium	Low	High	Low	NA	Low	Very low
Jamaica	High	High	Medium	High	High	Low	High	High
St Lucia	Medium	Medium	Medium	Medium	Low	Medium	Low	Low
Suriname	Low	High	Medium	Low	High	Low	High	High

Figure 4 (Left) CABRIC Countries disasters exposure 2000-2024 & Figure 5 (Right) Predicted hazard risk for CABRIC Countries[xxviii]

8. **One of the biggest challenges of hazard exposure in the Caribbean is the repeated impact of disasters, which continuously disrupt recovery efforts:** Hurricane Dorian in 2019 caused $3.4 billion USD in losses in The Bahamas, amounting to over a quarter of the country's GDP[xxix]. The event occurred just as the nation was recovering from the devastation of Hurricane Matthew (Category 4) in 2016, which had caused $373 million USD in damage and $145 million USD in losses[xxx]. Similarly, Jamaica suffered back-to-back hurricane hits in 2024 and 2025, with Hurricane Melissa's catastrophic toll in the latter year estimated to reach US$20 billion, surpassing the country's entire 2024 economic output[xxxi]. Additionally, the Caribbean region is highly prone to seismic activity due to its tectonic positioning[xxxii]. These incidents underscore the variability of climate hazard risk among CABRIC countries, and it reveals that a large proportion of the region's assets is exposed to hurricane wind and landslides[xxxiii]. Climate change is expected to **intensify extreme events**, **increasing their frequency and severity**, further underscoring the urgent need for better adaptation mechanisms in the region. The Caribbean's estimated adaptation investment needs exceed $100 billion, equivalent to one-third of its annual economic output. However, private climate finance remains insufficient, and Caribbean nations have secured only $800 million in approved funding from international climate funds, highlighting a critical financing gap that threatens the region's resilience[xxxiv].

Multi-dimensional vulnerability

[10] Centre for Research on the Epidemiology of Disasters - Emergency Events Database

9. **Climate vulnerable livelihoods**: Approximately 70% of the Caribbean population lives in coastal areas, where major cities and essential infrastructure are concentrated[xxxv]. With the region's abundant natural attractions, tourism plays a vital role in economic growth, significantly contributing to employment and national economies *(Refer Table 2 and 4 in FS).* The tourism sector is highly labour-intensive, directly employing 413,000 workers across the Caribbean, accounting for 18% of total regional employment[xxxvi].
10. **Tourism Sector:** Natural resources such as beaches, coral reefs, marine life, and forests are the backbone of Caribbean tourism. These resources drives the Caribbean economy by generating large foreign exchange and supporting employment. Among CABRIC countries**,** Saint Lucia, The Bahamas, Belize, Grenada and Jamaica are heavily reliant on tourism, with the sector contributing 30–40% of GDP and employing 25–70% of the labour force directly and indirectly[xxxvii]**.** However, the Caribbean tourism sector remains highly vulnerable to climate-related disasters such as hurricanes, sea level rise and sea surface temperature increase and ocean acidification resulting in coral bleaching events. According to the historical data of WTTC[11], the 2017 hurricane season resulted in a loss of over 826,000 visitors (-2.5% of expected arrivals) and a $292 million decline in GDP. Recovery in some destinations was estimated to take up to four years, with potential lost tourism revenue exceeding $3 billion, due to damage to resorts, beaches, attractions, and infrastructure[xxxviii]. This economic disruption directly affected the local tourism workers who faced income losses due to declining tourist arrivals followed by climate hazards events[xxxix]**.** *(Refer Chapter 4.7.2 in the FS:* Observed and Future impact on tourism due to Climate Change)
11. **Agriculture** is a key economic sector in the Caribbean, employing 23% of the workforce and serving as a primary livelihood for many, particularly in rural areas. For example, nine of Jamaica's fourteen parishes are over 70% rural while 65% of the population depends on agriculture as a major source of their livelihood[xl]. However, changing climate poses a severe threat to the sector, exacerbating hurricane and drought damage. Average temperatures in the region have increased by 0.1° to 0.2°C per decade over the past three decades, and rainfall patterns have shifted, with the number of consecutive dry days expected to increase[xli]. Rising temperatures will reduce optimal growing conditions for crops, leading to lower yields**.** Recent modelling indicates that Sugar cane, maize, and cotton will experience the largest negative impacts in LAC[xlii] region and estimates that Belize - a highly agriculture dependent economy - will face an agricultural yield loss of 38–59%[xliii]. Agriculture is also a highly water-intensive sector in the Caribbean, consuming 60–70% of the region's total freshwater resources. Most small-scale farming relies on rainfall, with limited irrigation outside large commercial farms. This dependence makes Jamaican agriculture particularly vulnerable to climate change, as increasing droughts, storms, and floods leading to significant crop losses. Additionally, a combination of factors—including overreliance on extra-regional food imports, economic downturns, global conflicts, and climate impacts—has contributed to 43% of the Caribbean experiencing moderate to severe food insecurity[xliv].
12. **Agricultural livelihoods:** Agriculture remains the main source of livelihood for the majority of the Caribbean's low-income population, with small-scale farming playing a dominant role in food production. Small farmers cultivate 55% of agricultural land, with 90% of their holdings being less than five acres, while family farms (small, medium, and large) contribute over 60% of the region's food supply[xlv]. However, landless farm workers, who rely on wage labour, face even greater economic challenges. Despite variations in rural livelihoods, many structural issues persist, including limited access to education, healthcare, public utilities, housing, transportation, and communication services, further marginalizing agricultural communities. Climate change worsens these challenges by increasing extreme weather events, reducing crop yields, and threatening the livelihoods of small farmers and rural workers. Flooding and drought disrupt crop production, while tropical storms and hurricanes destroy harvests and damage supply chain, further endangering food security and economic stability. *(Refer FS Table 46 for observed and predicted impacts for agriculture sector)*
13. **The fisheries sector** is vital to livelihoods and food security in the Caribbean SIDS, supporting 64,000 small-scale fishers and aquaculture workers, with an additional 180,000 people employed in processing, retail, and related industries. It also contributes approximately 7% of the region's total protein intake, making it a crucial component of the Caribbean's food system. However, over the past two decades, regional fish production has declined by 40%**,** making the Caribbean's fishery resources among the most overexploited in the world**.** With local fish production declining and the population growing, the Eastern Caribbean now relies on imports for over 40% of its fish consumption. While global aquaculture is the fastest-growing food sector, its expansion in the Caribbean, particularly in CARICOM nations, has remained stagnant for decades.[xlvi]. The fisheries sector in Caribbean SIDS is highly vulnerable to climate change, with projected declines in fish and shellfish catches expected to have significant socio-economic impacts on those employed in both the harvest and post-harvest sectors, as well as their dependents. These changes will also affect national governments by influencing domestic fishery productivity, food security, and economic stability[xlvii].
14. **Fisheries livelihoods:** An estimated of 64,000 people are directly employed in small-scale fisheries and aquaculture across CARICOM countries, with an additional 180,000 individuals working in related sectors such as fish processing,

[11] World Travel & Tourism Council

retail, boat construction, and net repairs[xlviii]. Caribbean fisheries communities face shared socioeconomic challenges, with coastal areas in Jamaica, The Bahamas, and Belize, particularly vulnerable to **storm surges, sea level rise, and extreme weather events like hurricanes**. Climate change-induced increases in sea surface temperature (SST) have also been linked to the spread of marine diseases, including the proliferation of tropical benthic diatoms that produce ciguatoxin, a potent neurotoxin responsible for ciguatera fish poisoning (CFP). Rising SSTs and more frequent hurricanes contribute to the accumulation of ciguatoxin in the **fish food chain**, increasing the risk of CFP, which affects both **local populations and the tourism industry**. While **ciguatera fish poisoning has already been reported in northern Caribbean islands**, climate change is expected to make it more **widespread**, posing a growing threat to seafood safety and coastal livelihoods[xlix]. *(Refer Table 48 in the FS for observed and predicted impacts for fisheries sector)*

15. **GEDSI:** Gender baselines for the CABRIC countries highlight challenges to achieving gender equity in climate resilience. Women play a crucial role in household and community resilience but encounter barriers due to socio-cultural norms, limited access to resources, and underrepresentation in decision-making platforms. These challenges are amplified by intersectional vulnerabilities, such as those affecting women with disabilities or those in rural and Indigenous communities. Even without explicit legal barriers in some areas, women's participation is restricted by collateral requirements, high interest rates, and limited technical training, which affect their ability to adopt climate-resilient practices and technologies. Although women make up 30% of registered farmers in Jamaica, they face higher poverty rates and limited access to land and resources. In both Jamaica and St. Lucia, only 30% of women agricultural producers own land, compared to 70% of men who are landowners. Labor data show women's economic opportunities lag behind men's – in Belize women's unemployment was about 17% versus 12% for men as of 2020[l]. Additionally, assessments after Caribbean hurricanes consistently find that **women and elderly men and women make up the majority of displaced people in shelters**, reflecting their heightened vulnerability[li]. In the fisheries sector, where men primarily engage in offshore fishing while women are concentrated in processing and marketing. Despite their crucial contributions to the fisheries' value chain, women's roles often go unrecognized, and they are largely excluded from decision-making in the sector. A study done in the region found that 53% of surveyed members disagreed that men and women participate equally in fisheries decision-making processes[lii]. These disparities restrict their ability to invest in climate-resilient practices and access disaster recovery assistance, further exacerbating their vulnerability to climate change impacts[liii].*(Refer Table 50 in the FS for observed and predicted impacts for GEDSI)*

16. **Ecosystem health:** The Caribbean's unique island geography and complex geology have created diverse ecosystems**,** making it one of the world's most biologically rich regions[liv]. However, it also harbours some of the highest numbers of globally threatened species**,** underscoring the urgent need for conservation efforts. The health of the Caribbean's ecosystems is deteriorating**,** with climate change accelerating biodiversity loss**.** The destruction of mangroves, coral reefs, and forests—once primarily driven by human activities—is now being exacerbated by rising global temperatures, shifting weather patterns, and increasing extreme events**.** More recent data from Global Mangrove Watch indicates that the region's total mangrove cover decreased from 6,545.1 km² in 1996 to 6,031.3 km² in 2020[lv]. Meanwhile, coral bleaching remains one of the most visible and well-documented effects of climate change on marine ecosystems. The Caribbean has experienced frequent coral bleaching events over the past three decades during 1995, 1998, 2005, 2010, and 2015 and 2023. The extent of deforestation across the region varies widely, shaped by historical, economic, and environmental factors. For example, Jamaica and Belize have experienced severe deforestation due to mining, agriculture, and tourism.

17. **Disaster Risk Preparedness and Socio-economic indicators:** Despite relatively high income levels in most Caribbean countries, poverty remains widespread**,** affecting one in five people**.** Natural disasters and economic shocks continue to push vulnerable populations deeper into poverty**,** exposing weaknesses in disaster preparedness and social protection systems**.** In Jamaica**,** fewer than 5% of the poorest households have home insurance**,** compared to 60% of the wealthiest, while in St. Lucia**,** only 30% of the poorest individuals have bank accounts**,** limiting their financial resilience during crises.

18. **The poor face disproportionate exposure to flooding**. A study found that in Belize, 21% of the population is exposed to flooding hazards, and of those affected, 17% are poor—living on less than $5.50 per day[lvi]. Additionally, disasters drive skilled migration, with 10–40% of the labour force emigrating from some countries, reducing national resilience and slowing disaster recovery efforts[lvii].

19. **Disaster risks also exacerbate educational inequalities and disruptions**, as schools are often repurposed as emergency shelters, delaying students' return to learning. For example, after Hurricane Dorian (2019) in The Bahamas, many schools remained occupied by displaced residents for months[lviii].Education dropout rates also pose a major challenge. 8.5% of students drop out before finishing primary school, increasing sevenfold in Belize by the end of lower secondary education. The highest out-of-school rates are seen in The Bahamas and Belize where upper secondary dropout rates exceed 30%. Language barriers, migration, and socioeconomic factors further contribute to dropout risks, particularly for indigenous and migrant students[lix].

20. **Health:** Climate change poses significant health risks in the Caribbean, including food and water insecurity, increased spread of vector- and waterborne diseases, displacement, and heat stress. Rising temperatures and more frequent heatwaves are expected to expose more people to heat-related illnesses such as dehydration, heat exhaustion, and heatstroke. Projections indicate a rise in extreme heat days, with Jamaica experiencing up to 154 days above 35°C annually by 2040–2059, while Grenada may see a more moderate increase of four days per year[12]. Additionally, the region is highly vulnerable to climate-sensitive diseases, with changing temperature and rainfall patterns expected to influence the transmission of vector-borne illnesses like dengue fever. Countries such as St. Lucia and Grenada are particularly at risk of outbreaks under all climate scenarios. In recent years, the introduction of new viruses, including chikungunya and Zika, has placed further strain on healthcare systems already struggling with persistent diseases like dengue, AIDS, cholera, and tuberculosis. The region's health capacity remains inadequate, with most countries failing to meet the WHO[13]'s recommended ratio of doctors, nurses, and midwives per 1,000 people. Out of CABRIC countries only, Grenada, meet the minimum nursing and midwifery capacity, while no CABRIC country analysed meets the required physician-to-population ratio. These gaps leave the region increasingly vulnerable to climate-related health challenges[lx]. *(Refer Table 49 in the FS for the health-related impacts observed and predicted for the CABRIC countries)*

21. **Summary of Projected Climate Impacts**

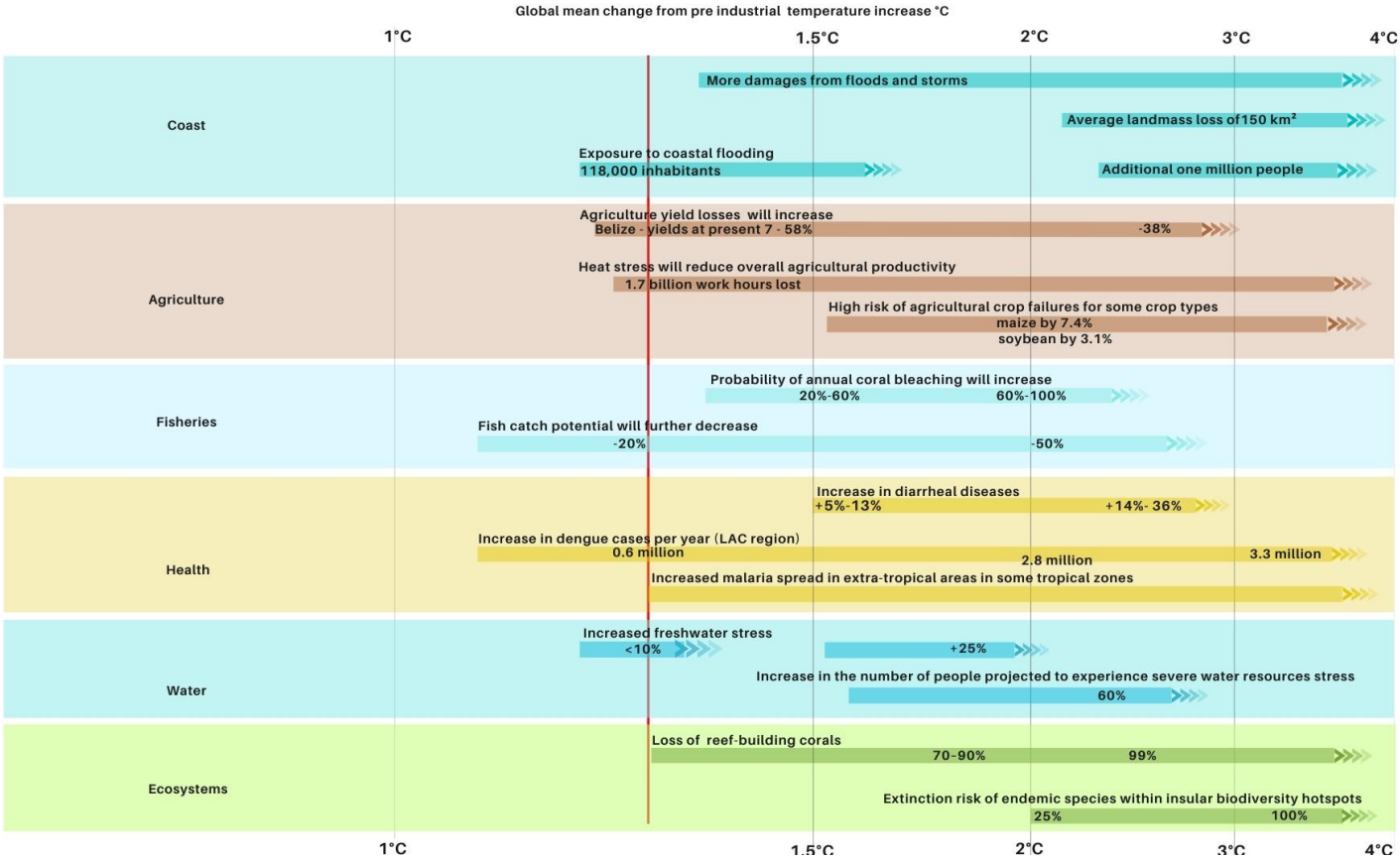


Figure 6 : Sectoral impacts of climate change across the Caribbean. The layout and health, water and agriculture data of the figure is adapted from Reyer et al. (2017) Other data is sourced from Rozenberg et al., 2021. Data is also referenced in the Feasibility study in respective sections.

Climate drivers and adaptation needs

22. **Livelihoods**: Fisheries and agriculture are important livelihoods for rural coastal populations, and provide food security. In addition, the tourism sector, which benefits from coastal ecosystems and habitats, provides livelihoods for many. Within these sectors, although they are highly vulnerable to climate change, there are opportunities for synergies between adaptation solutions and long-term socioeconomic resilience. Table 3 provides a summary of adaptation measures that would support achieving this climate resilient sustainable livelihood goal. Options must provide a self-sustaining model for long-term social, economic and environmental benefits.

[13] World Health Organization

Table 3. Economic Climatic-Impact Driver Framework and Adaptation Interventions

Climate hazards	Impact Pathway	Evidence of impacts	Adaptation needs
Droughts The Bahamas: Overall rainfall is projected to decrease by ~5%, but wet events will intensify. Belize, Grenada, Jamaica, St Lucia: Projected annual rainfall expected to decrease by 10% to 22%.	• Crop failures, subsequent food shortages, and increased input costs for poultry and livestock producers which may potentially lead to herd or flock reductions. • Droughts severely deplete freshwater reservoirs and stream flows, causing direct competition between economic sectors.	Severe reduction in agricultural productivity, leading to food insecurity and loss of income, particularly for women who are disproportionately represented in vulnerable agricultural roles • *In Belize, the severe drought in 2019 severely affected agricultural production, causing a loss of approximately $38.5 million in the sugar industry* • *In Saint Lucia, the 2010-2011 drought led to a 15% decline in banana exports, severely impacting food security and farmer incomes.*	**Climate Smart Agriculture** (e.g., rainwater harvesting, solar-powered irrigation, as well as drought-resilient crop varieties which are a low-cost adaptation measure) directly decouples coastal farmers from their reliance on erratic rainfall, ensuring crop survival and food security despite intensifying droughts
Marine heatwaves All: Projections indicate regional extreme heat events will increase in duration, intensity, and frequency.	• Increase of temperatures severely threatens fisheries, causing bait and fish scarcity, smaller fish sizes, disrupted spawning, and longer travel distances for fishers. • Marine heatwaves are the primary driver of severe coral bleaching events and the subsequent loss of marine habitats	Depletion of fish stocks resulting in loss of livelihood for artisanal fisherfolk and increased health risks from seafood consumption. Loss of marine ecosystems. • *In Belize, for example, warming ocean temperatures is jeopardising the Belize Barrier Reef and Mesoamerican Reef health.* • *In Grenada, rising sea temperatures and unusual sargassum algae surges over the past decade have reduced pelagic fish catches*	**Climate resilient ecosystem-based fisheries** (e.g., providing cold storage to reduce post-harvest losses) directly prevent financial impacts by allowing fishers to maximize the value of smaller catches, reducing the need to overfish degraded reefs
Ocean Acidification All: Projected as a broad, uniform threat across the entire Caribbean Sea.	• Ocean acidification, acting alongside warmer sea surface temperatures, is a major driver of marine habitat degradation. • Severely impacts marine species that need to develop shells and exoskeletons, such as queen conchs and spiny lobsters	Loss of biodiversity, food webs, ecosystem function, and economic losses within the fishery sector. *Jamaica's conch fishing industry, which exports approximately 500 metric tons annually, is highly vulnerable due to thinner shells and lower survival rates caused by acidification.*	**Climate resilient ecosystem-based fisheries**. Implementing livelihood diversification through sustainable, gender-transformative aquaculture practices, EbA fisheries practices, fish nursery protection, creation of Participatory Locally Managed Marine Areas.
Hurricanes, storm surges, and flash floods Jamaica and The Bahamas face the highest combined hurricane and coastal flood risks. Belize faces high flash flood risks, while Grenada and Saint Lucia maintain medium-to-low vulnerability across most hazards.	• The economic shocks from these hazards fall heaviest on marginalized groups, particularly women and informal workers. • Communities are highly vulnerable to waterborne diseases, particularly dengue.	High risk of physical injury, displacement, and outbreaks of waterborne or vector-borne diseases among coastal populations *Flooding in Jamaica frequently contaminates rivers and groundwater with human faecal matter, leading to waterborne illnesses such as cholera, typhoid, and gastrointestinal disease*	**Equitable EWS & emergency health risk management.** Upgrading community buildings into climate-resilient emergency shelters equipped with backup solar energy and safe water systems provides immediate, localized refuge that protects lives during storms. Last-mile Early Warning Systems directly disrupt the pathway to injury by ensuring vulnerable groups evacuate before the hazard manifests.
Sea Level Rise • The Bahamas: Faces the highest regional threat. By 2100, sea levels will rise 0.82 m (0.32 m by 2050. • Belize, Jamaica: Coastal rise will reach up to 0.40 m by 2050. • Grenada and Saint Lucia risk losing 31% to 60% of their beaches to erosion, flooding, and compounding storm surges.	• Fisherfolk are highly vulnerable because they primarily live and operate in low-lying coastal areas • Rising sea levels cause saltwater intrusion, contaminating groundwater and salinizing soils, which devastates coastal crop and livestock productivity.	Loss of land and beach strips, as well as loss and damage to coastal properties. This would ultimately affect tourism/livelihoods. Ecosystem such as mangroves and wetlands will be threatened. • *In The Bahamas, sea level rise alone could cause annual tourism losses surpassing $2.6 billion by 2080 due to hotels experiencing beach loss* • *Concerning Grenada, a projected 0.5-meter rise in sea level could result in the*	**Restorative and protective coastal NbS.** Community-led conservation and restoration of critical coastal ecosystems—such as mangroves, seagrass meadows, sand dunes, coral reefs, and beaches—to act as natural barriers against erosion and inundation

		permanent loss of up to 60% of the island's beaches, which would devastate the local tourism economy and low-lying coastal regions.	

23. **Social, health and wellbeing:** Impacts of climate events; both short term intense climate disasters such as cyclone strength winds and storm induced flooding both riverine and coastal along with long term impacts of climate change have a psychological, social and physical impact to coastal communities. This aspect is often overlooked but however underpins resilience of communities. Table 4 provides a summary of social adaptation interventions to support resilience.

Table 4. Social Climatic-Impact Driver Framework and Adaptation Interventions

Climate hazards	Impact Pathway	Evidence of impacts	Adaptation needs
Hurricanes, storm surges, and flash floods Jamaica and The Bahamas face the highest combined hurricane and coastal flood risks. Belize faces high flash flood risks, while Grenada and Saint Lucia maintain medium-to-low vulnerability across most hazards.	• Repeated destruction from extreme weather forces communities out of their homes on a massive scale. • Hurricanes frequently cause catastrophic structural damage to hospitals and local clinics, destroying essential equipment and supplies and rendering them unable to operate when they are needed most • The social and health impacts of these disasters fall heaviest on women and children	High risk of physical injury, displacement and loss of social cohesion, loss of cultural heritage and outbreaks of waterborne or vector-borne diseases among coastal populations • *In May 2024, a severe drought forced hit Grenada and the National Water and Sewerage Authority declares a national drought emergency, imposing strict restrictions on water use.* • *In the Bahamas, Hurricane Dorian resulted in the destruction of substandard housing (rendering 50% of buildings on Abaco unsalvageable) and $37.7 million in damages to health facilities*	**Equitable EWS & emergency health risk management.** Upgrading community buildings into climate-resilient emergency shelters equipped with backup solar energy and safe water systems provides immediate, localized refuge that protects lives during storms. Last-mile Early Warning Systems (seawalls, dikes, elevated structures) directly disrupt the pathway to injury and damage to assets by ensuring vulnerable groups evacuate before the hazard manifests.
Repeated exposure to climate disasters and slow-onset ecosystem loss Ecosystem degradation ranges from rapid storm damage in The Bahamas (78% forest loss; severe mangrove destruction) to steady forest declines in Belize (13%) and Jamaica (7.4%). While Grenada's land loss is minimal, both it and Belize face severe reef and marine stock depletion.	• Repeated disasters disproportionately burden women, particularly in the Caribbean where more than 50% of the population are single-parent, female-headed households. • Extreme weather events inflict deep psychological wounds on communities, leading to post-traumatic stress disorder, depression, sleep disorders, and grief •	Severe psychological distress, climate anxiety, and compounded social vulnerabilities (such as increased gender-based violence during post-disaster periods) • *In the Bahamas, 6,000 adults and children required mental health and psychosocial support to cope with severe psychological distress of Hurricane Dorian.* • *In Saint Lucia, the lived trauma of losing assets during disasters like the 2022 floods resulted in high levels of psychological stress and anxiety*	**Gender and socially responsive mental health initiatives** directly treat the psychological impacts of climate trauma, building the social cohesion required for communities to recover and adapt to future shocks
The rapidly changing and intensifying nature of regional climate hazards Jamaica and Belize face high inland flood risks, while the Bahamas, Grenada, and Saint Lucia face low risk. For coastal flooding, the Bahamas and Jamaica are high risk, while the others face medium risk.	• The intensification of these hazards directly threatens human survival and overwhelms regional infrastructure. • Local Authorities, CSOs, and NGOs lack the specific technical capacity and data literacy to interpret new climate risks	Due to lack of technical capacity, vulnerable populations are without access to localized, effective climate adaptation finance • *In Grenada, it was noted that* due *to high institutional staff turnover and low fiduciary capacity in smaller NGOs limit access to climate adaptation finance* • *In Belize, there is limited institutional capacity of local CSOs, NGOs and LAs to*	**Socially inclusive community health clinics and shelters** Technical capacity building is strictly focused on climate-responsive GEDSI planning, interpreting climate data, and meeting fiduciary standards for climate finance, ensuring that local organizations can successfully design and implement the adaptation solutions needed to survive climate impacts.

		effectively manage finances, including basic tasks like handling wire transfers or opening bank accounts. There is a need for simpler processes for proposal writing, possibly utilizing local languages and flip charts.	

Related projects and programmes

24. **CABRIC's alignment with past programmes:** Past programmes such as the GCF EDA pilot project in Dominica, Grenada, Antigua and Barbuda have many lessons learnt that can translate to the CABRIC programme. Both this project and the Global Fund for Coral Reefs Investment Window project in Bahamas and Belize that utilises the private sector in order to build a robust pipeline of investable opportunities, hold lessons for capacity building and pipeline development through locally led action. These and other synergetic projects, as shown in *Table 5* past and present projects can be found in section 8.2 in the FS.

25. **CABRIC's alignment with the GEF SGP:** To establish a niche for CABRIC that supports existing flows of finance, the existing on-granting landscape of the GEF SGP relating to LAs, CSOs and NGOs in each of the countries was reviewed, and a gap analysis conducted with this and the and other projects. Projects relating to *Biodiversity* has received the highest flow of finance from the GEF and non-GEF entities totalling USD 14,711,869, this is one reason the CABRIC facility is positioned more in the livelihood and social resilience space. (Table 44 in the Feasibility Study highlights this). By positioning its complementarity with the GCF's Locally-Led Climate Adaptation (LLCA), CABRIC builds on GEF's SGP as an evidence-based, pipeline and delivery platform to advance locally led financing models by acknowledging that local on-granting mechanisms exist and has potential for systemic transformation while increasing adaptation-focused financing for LAs, CSOs and NGOs through devolved decision-making.

26. **CABRIC's alignment with the work of CANARI:** Working with CANARI is important for CABRIC to leverage experience, capacity assessment and work with CSOs and NGOs. They have had two programme themes that form the nucleus of their work: the first is Coastal and Marine Livelihoods and Governance; and the second being Forests, Livelihoods and Governance.[lxi] Both themes' focus is to enhance livelihoods and alleviate poverty by fostering sustainable coastal and marine resource management, and forest use and governance.[lxii] The CABRIC EDA programme has a similar agenda as it provides additional resources to support climate change adaptation in the coastal regions of these countries, focusing on protecting and enhancing the livelihoods of coastal residents. CANARI has carried out several CSO and NGO capacity assessments in the Five countries such as "Enhancing Caribbean Civil Society's Access and Readiness for Climate Finance" (2020-2022)[lxiii] which was to enhance CSO capacity to access climate funding and delivery of mitigation and adaptation projects; and "Powering Innovations in Civil Society and Enterprises for Sustainability in the Caribbean (PISCES)"[lxiv] in which the focus was on marine conservation and governance. As CSO and NGO engagement is the beating heart of the CABRIC programme, such work from CANARI focuses on the needs of those at the local level.

27. **CABRIC's alignment with current and planned climate finance projects and programmes:** With regards to the project synergies of CABRIC, firstly the **"**ADAPT Jamaica: Enhancing climate change resilience of vulnerable smallholders in Central Jamaica" aims to enhance the enabling environment to catalyse inclusive climate-resilient investments in agricultural; FISH-ADAPT Saint Lucia, which has a goal of increasing the resilience of fisheries, fishers, fish workers and vulnerable coastal communities; and the "Development of one Regional Ridge-to-Reef Framework and four Policy Guidelines to decrease the level of nutrient, sediment, and solid waste pollution of the marine environment in the beneficiary countries" in Belize, Grenada and Jamaica (Section 8 of the FS expands on the proposed projects and programs, detailing their alignment and complementarities with CABRIC).[lxv]

Table 5 Past and current projects that align with the CABRIC EDA programme

Project and Donor	Budget and Duration	Description	Synergy
Global Fund for Coral Reefs Investment Window. (Bahamas, Belize) **GCF**	USD 500 million 2022-2032	To create a private equity fund to encourage investments in the blue economy in the aim of protecting coral reefs from several stressors including climate change.	Focuses on the private sector, which is complementary to this programme's focus on LAs, NGOs and CSOs and the provision of grants.
Integrated physical adaptation and community resilience through an enhanced direct access pilot	USD 22.6 million 2019-2025	A funding mechanism for public infrastructure (including drainage and irrigation) and ecosystems will also reduce disruptions in the water system	Both projects focus on enhancing climate resilience in the Caribbean, particularly in small island developing states (SIDS), through

in the public, private, and civil society sectors of three Eastern Caribbean small island developing states (Grenada) **GCF**		and improve soil and water conservation, which are all threatened by the results of climate change.	community-based adaptation initiatives.
FP223 Project GAIA ("GAIA") (Jamaica, multi-country) **GCF**	USD 1.5 billion (across all countries) 2023-ongoing	Project GAIA will revolutionize climate finance in 19 of the most vulnerable countries. By creating a blended finance platform, GAIA will unlock long-term loans for critical adaptation and mitigation projects, opening doors to previously inaccessible funding sources.	Not only do both project focus on building resilience in coastal communities, but on community-led and locally appropriate solutions. There is also potential for collaboration and knowledge sharing between the two projects as GAIA's research findings could inform the implementation of projects funded through the EDA facility.
Increase Saint Lucia's Capacity to monitor MEA implementation and sustainable development **GEF**	USD 1,080,000 2015-ongoing	This cross-cutting capacity development (CCCD) project seeks to strengthen institutional capacity for the implementation and monitoring of international conventions as a follow-up to the National Capacity Self-Assessment (NCSA) of Saint Lucia. It also seeks to better integrate environmental concerns, and the value of ecosystems, into its broader development frameworks.	Both projects involve elements of capacity building, whether it's strengthening institutional capacity for monitoring and evaluation (GEF project) or enhancing the capacity of communities to implement climate resilience measures (CCCCC project). The lessons learned from the GEF SGP experience in training, gender screening, and grantee networks will strengthen CABRIC's capacity building actions.
Enhancing Eco-systems and Coastal Protection for Climate Change Resilience in the Caribbean - ECP-Caribbean (Belize, Grenada, Guyana, Jamaica, Saint Lucia, St Vincent and the Grenadines and Suriname) **Global Affairs Canada**	Budget: USD 8,893,450 2023-2027	To increase climate resilience of communities and populations (especially vulnerable women and girls) in targeted Caribbean countries through improved marine and coastal ecosystem management/protection.	Both projects aim to benefit coastal communities in the Caribbean, recognizing their heightened vulnerability to climate change impacts like sea-level rise, storms, and coastal erosion.
Strategic Actions for advancing climate action in CARICOM Member States (The Bahamas, Barbados, Grenada, St. Lucia and Trinidad and Tobago) **GCF**	Budget: USD 1,400,000 2021-2025	This project is designed address the barriers facing CARICOM Member States to empower its citizens to develop bankable projects needed to catalyse the paradigm shift for mitigating, and adaptation to climate change.	This is synergetic with the CABRIC programme as both initiatives recognise the vulnerability of Caribbean coastal communities to climate change impacts and seek to strengthen their ability to adapt.
Transforming climate resilience and sustainability in Saint Lucia's fisheries communities (Fish-ADAPT) **GCF**	Budget: USD 16,700,000 2025-2030	The FISH-ADAPT project will address financial, market, technical, institutional and information barriers that hinder climate resilience in the fisheries and aquaculture sector of Saint Lucia.	Both projects aim to increasing the resilience of fisheries and vulnerable coastal communities; implement sustainable practices to improve ecosystem health and fish stock sustainability.
Enhancing climate change resilience of vulnerable smallholders in Central Jamaica (ADAPT Jamaica) **GCF**	Budget: USD 50,000,000 2026-2031	ADAPT Jamaica aims to strengthen climate resilience among smallholder farmers by promoting Climate-Resilient Agriculture (CRA) practices and reducing food loss and waste across agricultural value chains. The project combines practical on-farm demonstrations, farmer training, and the scaling up of low-cost climate-resilient farming practices	Both projects aim to strengthen better agricultural practices and the improvement of financial access to encourage long-term investment in climate-resilient agriculture.

B.2 (a). Theory of change narrative and diagram (max. 1500 words, approximately 3 pages plus diagram)

Programme mission and boundaries

28. **Core problem:** Climate resilience actions in CARICOM member states are not keeping pace with the impacts of climate hazards in coastal communities. The repeated impact of climate hazards in coastal communities is eroding socio-

economic and environmental resilience, furthering multi-dimensional vulnerability and leading to ever decreasing adaptive capacity.

29. **Core objective:** Accelerated climate resilience actions in five CARICOM member states to support gender transformational livelihood security, through addressing multidimensional vulnerabilities in coastal communities. The CABRIC programme will work through establishing an Enhanced Direct Access Facility for community-led initiatives in participating countries supported through improving capacity of local & regional community organisations for implementation of climate resilience actions, enhancing data access and ensuring knowledge sharing.
30. **Assumptions:** The programme design is based on the assumptions that: LAs, CSOs and NGOs are engaged and actively participate in the programme (see the below table regarding LAs within each of the five countries); LAs, CSOs and NGOs effectively represent the needs of coastal communities, Research and Academic institutes actively engaged in the programme;; Community engagement is effective at bringing about participatory and locally led prioritisation, awareness raising, and aligned long term project development Direct beneficiaries of the grants remain interested and participate in the sub-grants ; Countries remain politically stable; and Pandemics are not occurring.
31. **Project boundaries:** CABRIC EDA programme will scale existing projects, piloted through other Small Grants Programmes (particularly those in the livelihood resilience), and support piloting of social resilience initiatives at a grassroot level in identified high priority area within each of the countries. The priority areas will be prioritized through multistakeholder workshops during project implementation,A total of USD 25 million will be allocated to the sub-grants (see Section C. Financing Information and Annex 4; Detailed Budget Plan), with an equal USD 5 million allocated to each country.
32. **Grantees:** The grantees for the CABRIC programme are Civil Society Organisations (CSOs), Non-Governmental Organisations (NGOs) (see full list in Feasibility Study), and Local Authorities (LAs) (Summarised in the following table), legally registered and operating in The Bahamas, Belize, Grenada, Jamaica, and Saint Lucia. This diverse group encompasses community-based organisations (CBOs), producer and resource user groups (such as fisherfolk and farmers), academic institutions operating as non-profits. The programme has a specific mandate that at least 40% of grantees be women-led or women and inclusion based[14] organizations.

Existing and remaining barriers: see *Table 6*

33. **Policy barriers:** There are multiple policy barriers across these countries inhibiting coastal climate resilience. This is compounded by gender assessment findings while there is some stride in integrating inclusion and equity in some coastal plan and resilience frameworks (Belize's Climate Resilience Investment Plan identifies women's access to information and decision making as essential for societal benefits). Many climate-related policies, particularly those tied to coasts and marine management, remain gender-blind and lack targeted financial frameworks to support vulnerable groups and enable targeted and actionable interventions. Notwithstanding, this programme seeks to work with complementary initiatives, such as the work on ECP-Caribbean on providing support to develop or operationalize ridge to reef frameworks.
34. **Institutional capacity barriers:** This programme seeks to address capacity issues that prevent LA's, LAs, CSOs and NGOs accessing finance at the project proposal stage both through supporting capacity gaps and ensuring all processes are as simple and accessible as possible. In addition, it will address capacity issues during implementation and monitoring of projects by building on lessons learned from the GEF SGP that will support the GCF's LLCA parameters focused on devolved decision-making and finance, local ownership and implementation and sustainable local capacity and enabling environment.
35. **Data and information barriers:** The programme seeks to work through and with existing data and platforms to support the access and use of available information, whilst generating effective and innovative data and knowledge via the sub-grants s. Barriers of data and information for CARICOM countries include low data literacy, and data locked up or spread in multiple locations that requires a lot of effort, time and resources to access, it also inhibited through low levels of data storage. The programme will also fund participatory monitoring and data sub-grants s that support the ongoing involvement of community and local actors in data gathering and use for climate risk decision making. CABRIC will build on GEF SGP community-level reporting and peer learning but strengthen the existing systems to align directly with GCF's LLA expectations, namely, development of community scorecards, local outcome tracking, storytelling, disaggregated beneficiary data and adaptive learning loops.
36. **Financial barriers:** The programmes' primary motivation is to accelerate the flow of finance to grassroots local actors, addressing a financial barrier of insufficient funds, and low absorption of such organization through building capacity as part oof the program. Women led organisations' access will also be address and prioritized through the programme.

[14] Inclusion based organizations are organizations that work to dismantle systemic barriers, empower marginalized populations, and provide equal access to education, economic opportunities, and human rights. These organisations may represent the interest and needs of diverse constituents based on age, sex, disability, race, ethnicity, origin, religion or economic of other status.

37. **Technical barriers:** Getting a technically appropriate intervention in the right place is key to success and impact, and the remove the barrier of technical transfer, a technical working group will support the programme and oversee the technical needs for sub-grants , additional support will be provided through implementation hand holding and in some cases research partnerships.

38. **Awareness barriers:** Awareness of both climate change and its long-term impacts and the potential solutions to livelihood and social resilience inhibits systemic behavioural change at an individual, household, community and even organisational level. Coupled with addressing data and informational barriers, awareness places its part in understanding the problems and developing solutions.

Table 6: Barriers and programme activities

Barrier	Barrier ID and description	Needed project activities to address barriers for paradigm shift
B1- Institutional capacity	**B1-1** – LAs, NGOs and CSOs personnel capacity for applying to grant facilities inhibits the development of climate adaptation / resilience project proposals. **B1-2** – LAs, NGOs and CSO's institutional and personnel capacity for climate resilient project implementation can limit the effectiveness of the intervention. **B1-3** – LAs, NGOs and CSO's institutional and personnel capacity for on-going monitoring is inhibited by limited levels of data literacy. **B1-4** – LAs, NGOs and CSOs are not fully integrating and using GRM process, and integrating GEDSI and ESS into activities.	• Evaluate **capacity needs** of interested LAs, CSOs and NGOs in country and regionally to design workshops and trainings. • Hold **workshops** within each country with LAs, CSOs and NGOs to support the understanding of the facility and support the initial steps for registration, and expression of interest and hold **write-shops** to support the development of projects in line with thematic area of sub-programme. • Ensure **simple and accessible processes** for the granting. • Development of **technically and culturally appropriate training materials** for LAs, NGOs and CSOs to design sub-grants s based on needs assessment, available online. • Establish **country level helpline** (to the national coordinator with regional back up). • Deliver **ongoing support** to grant recipients to build capacity for implementation and operation of sub-grants s, and establish **peer-group support groups,** including GEDSI, ESS and GRM. • Provide support and **build capacity with LAs, NGOs and CSOs to adaptively manage projects** through collection of key indicators, and visual story (photo and video) documentation of the project and its impact.
B2 - Technical capacity	**B2–1** - Capacity to interpret climate data and other evidence to effectively propose solution is low in Local authorities, civil society and national NGOs. **B2-2** – Limited spread of understanding of technically appropriate, and future horizon-aligned interventions results in environmentally and socially misaligned solutions.	• **Develop train the trainer and peer to peer mentorship training programmes** with participating countries' LAs, CSOs and NGOs to access, and use, and monitor climate change data and information and in the use of tools to develop EDA-project related concept notes, proposals. • **Facilitate research partnerships** through the grants process for technically appropriate project development and implementation stage support.
B3 - Data and information	**B3-1** – Data is often available, but it is not accessible to those who need to use it. **B3-2** - Limited knowledge sharing between organisations and countries of success stories, learning experiences, and best practice of coastal climate resilience and adaptation. **B3-3** – Data gaps are not actually known due to the distribution and storage of data and information **B3-4** – Data literacy inhibits use of information by LAs, CSOs and NGOs.	• Conduct a **review of climate change risk data storage and communication platforms** to understand data gaps in each country. • Support the generation and presentation of climate data and information by **enhancing existing database, platform and communications.** • Develop **accessible and understandable knowledge and information products** from project implementation. • Ensure all **sub-grants lessons learnt are shared via various media channels** including the CCCCC's & CANARI's website, and to all participating LAs, NGOs and CSOs. • **Facilitate research partnerships** through the grants process for supporting data literacy. • Formalise a regional **CABRIC climate resilience knowledge sharing annual event** adjunct to existing established regional event, and source public-private partnerships to maintain as a regular event.
B4 - Finance	**B4-1** – Insufficient finance flowing to LAs, NGOs and CSOs to keep pace with livelihood climate adaptation needs of coastal communities. **B4-2** – Low financial absorption of LAs, CSOs and NGOs. **B4-3 -** Women do not meet financing requirements in application for finance.	• Establish a **coastal climate resilience and adaption EDA** focusing on gender transformative livelihoods, • Create a **financial flow with larger NGOs to support smaller NGOs** in developing and managing budgets. • Select and disseminate finance with technical support to build capacity for **financial management and project implementation** for organisations that need (e.g funding the retrofitting and rehabilitation of

		community buildings into climate-resilient emergency shelters- under THEME 2: Inclusive health, wellbeing and social resilience)
B5 – Awareness	**B5-1** – Public and civil society awareness of coastal climate risks and solutions limits action. **B5-2 –** Low awareness of gender, age and ability impacts of climate change.	• **Raise awareness among stakeholders:** (1) impact climate change on all faction of society including women, indigenous people, youth and the differently able; (2) gender and social inclusion considerations that must be included in policies and climate change adaptation projects. • Engage community-based organizations and schools through targeted **outreach programme;** (3) impacts on health
B6 - Policy	**B6-1** - B6-1: Policy frameworks that cover coastal communities do not consistently integrate Climate resilience, equality and inclusion	▪ **Review policy frameworks** within each country to assess gaps in the integration of climate resilience with particular attention to the most vulnerable. ▪ Provide technical assistance to **road map** to integration with national policy landscape.

39. **Theory of Change statement: IF** NGOs, CSOs, and LAs are empowered through strengthened institutional and operational capacity for climate-responsive GEDSI integrated planning, climate information and lessons learned are shared, and climate finance flows to the grassroots level are increased;
THEN a paradigm shift is catalysed towards locally-led, gender-transformative climate action that secures long-term livelihood and ecosystem sustainability across the Caribbean;
BECAUSE climate resilience for coastal communities in participating countries is improved and multidimensional vulnerability to climate risks is reduced through the implementation of accessible, community-driven adaptation initiatives.

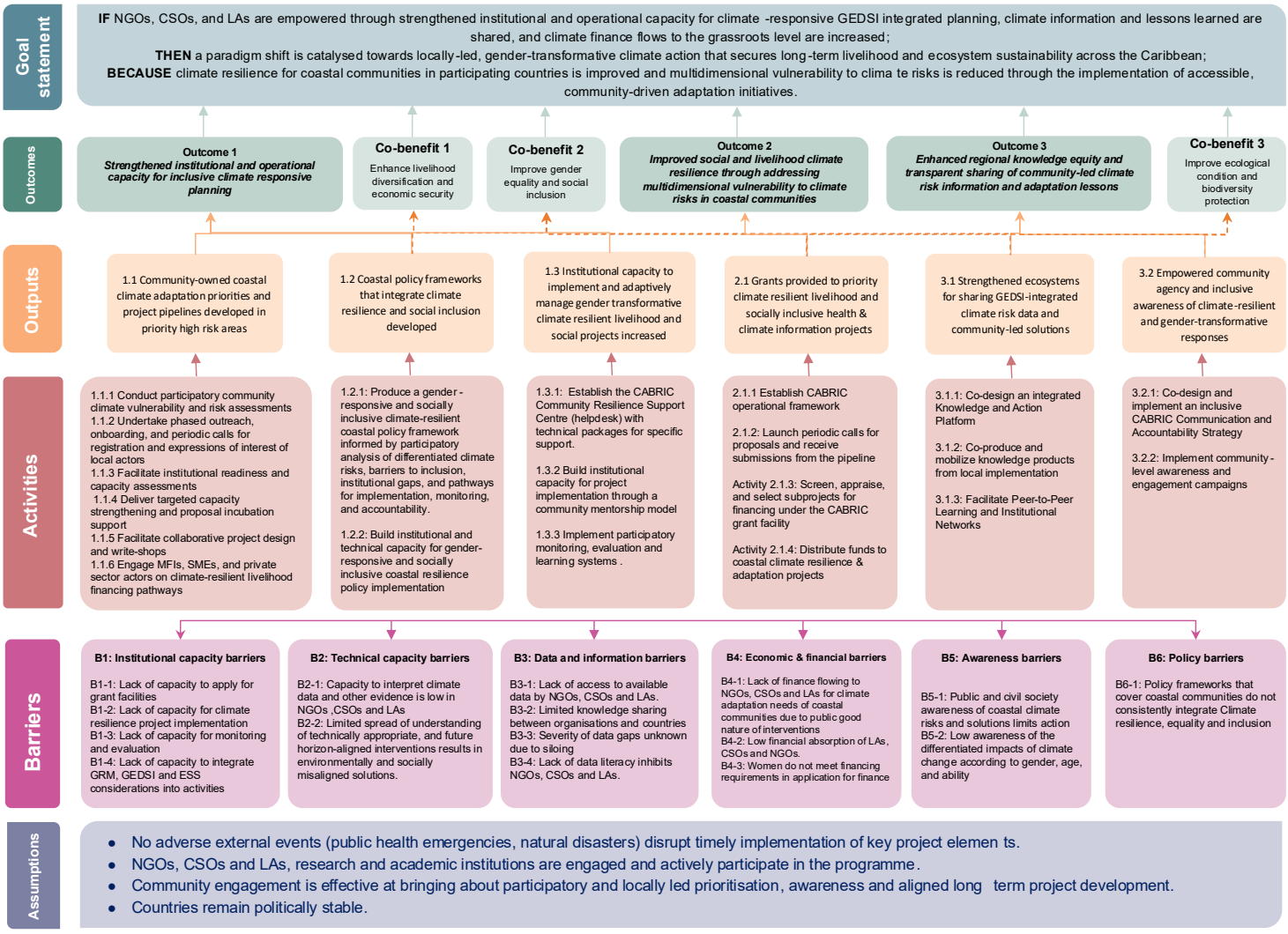


Figure 7 CABRIC Theory of Change

B.2 (b). Outcome mapping to GCF results areas and co-benefit categorization

Outcome number	GCF Mitigation Results Area (MRA 1-4)				GCF Adaptation Results Area (ARA 1-4)			
	MRA 1 Energy generation and access	**MRA 2** Low-emission transport	**MRA 3** Building, cities, industries, appliances	**MRA 4** Forestry and land use	**ARA 1** Most vulnerable people and communities	**ARA 2** Health, well-being, food and water security	**ARA 3** Infrastructure and built environment	**ARA 4** Ecosystems and ecosystem services
Outcome 1	☐	☐	☐	☐	☒	☐	☒	☐
Outcome 2	☐	☐	☐	☐	☒	☒	☒	☒
Outcome 3	☐	☐	☐	☐	☒	☐	☐	☐

Co-benefit number	Co-benefit					
	Environmental	**Social**	**Economic**	**Gender**	**Adaptation**	**Mitigation**
Co-benefit 1	☐	☒	☒	☒	☐	☐
Co-benefit 2	☐	☐	☐	☒	☐	☐
Co-benefit 3	☒	☐	☐	☐	☐	☐

40. **CABRIC Caribbean has 100% Adaptation Impact contributing to ARAs 1, 2 3 and 4:** The USD 25 million locally led adaptation grant facility under **Outcome 2** will contribute to the ARAs equally, achieved through setting targets for sub-grants . **Outcome 1** contributes to ARA3 by establishing the critical 'soft infrastructure,' such as integrated data systems, monitoring protocols, and robust policy frameworks, that is required to underpin and sustain physical adaptation investments. It also drives ARA1 by equipping local organisations (CSOs, NGOs, LAs) that directly serve vulnerable populations with the capacity to design and manage effective, gender-responsive adaptation strategies. Outcome 3 contributes to ARA1 by democratising access to climate risk information and lessons learned, directly empowering vulnerable communities to make informed decisions and adopt proven resilience practices

41. **CABRIC's co-benefits are Economic, Environmental and Gender/Social:** As the focus of the overall programme is to reduce multi-dimensional vulnerability and improve livelihood security and social resilience, it is considered additional to create the co-benefits that: 1 – enhance livelihood diversification and economic security; 2 – improve gender equality and social inclusion (GEDSI) by prioritizing women-led, indigenous-led, and inclusion based organizations capacity strengthening and initiatives led by marginalized groups in adaptation interventions; and 3 – improve ecological condition and biodiversity protection.

B.3. Project/programme description (max. 2500 words, approximately 5 pages)

42. **Purpose of the regional EDA:** This programme has been developed to pilot for scale and financing, capacity building, knowledge sharing and policy strengthening mechanism that potentially could be replicated to other CARICOM countries in a Phase 2 of CABRIC[15], focusing on gender transformative livelihood and social resilience through Locally-led Climate Adaptation principles. By utilising the EDA modality, CABRIC devolves decision making power to the local level, allowing communities to move beyond being beneficiaries to becoming proponents and partners. This design specifically targets the removal of fiduciary and technical barriers that historically exclude grassroot organisations from climate financing.

43. **Programme structure:** The programme is organised into three interconnected components addressing institutional barriers, financial accessibility and knowledge equity:

Component 1 / Outcome 1: INSTITUTIONAL AND OPERATIONAL CAPACITY - *Strengthened institutional and operational capacity for GEDSI integrated climate responsive planning.*
Component 2 / Outcome 2: LOCALLY LED ADAPTATION GRANT FACILITY - *Improved social and livelihood climate resilience through addressing multidimensional vulnerability to climate risks in coastal communities.*

[15] The 'CABRIC facility' refers to the grant-making mechanism under Component 2 through which GCF proceeds are channelled to community-level adaptation sub-grants via the five Grant Administrators. It is not a physical facility but an operational mechanism comprising the call for proposals cycle, the screening and appraisal process, the disbursement architecture, and the post-award monitoring framework, all governed by the OM.

Component 3 / Outcome 3: CLIMATE INFORMATION, KNOWLEDGE SHARING & AGENCY - *Enhanced regional knowledge equity and transparent sharing of community-led climate risk information and lessons learned.*

44. **Alignment with the GCF Locally Led Climate Action (LLCA) Framework:** CABRIC is fundamentally designed to operationalise the GCF's LLCA framework by shifting decision-making power and financial resources directly to local actors. The programme devolves project identification to the grassroots level through Participatory Climate Risk and Vulnerability Assessments (pCRVAs) and mandatory community engagements, ensuring the programming design and interventions are driven by local lived experiences rather than top-down assumptions. By establishing a tiered grant facility with simplified access pathways for low-capacity organisations, CABRIC provides patient, predictable, and accessible funding. Furthermore, the programme institutionalises downward accountability and local ownership by mandating community co-design in proposal development and explicitly ring-fencing sub-grants budgets for Participatory Monitoring, Evaluation, and Learning (PMEL). The eligibility criteria for grantees are detailed in the Operations Manual (Annex 21, Sections 3.1.2 and 4.9) and Annex 24 (Selection criteria for beneficiaries, sites, and eligibility for proposed interventions).

Component 1: Institutional and Operational Capacity
Outcome 1. Strengthened institutional and operational capacity for inclusive climate responsive planning

45. Component 1 addresses the systemic barriers that currently prevent locally led climate resilience actions from keeping pace with accelerating climate hazards. To ensure the funds provided under Component 2 are responsive to community needs and managed effectively, this component counters institutional (B1) and technical capacity (B2) barriers by embedding sustained support, training, and write-shops into the programme design. It is structured to deliver a progressive pipeline development process that prepares not only Civil Society Organisations (CSOs), Non-Governmental Organisations (NGOs), and Local Authorities (LAs) but in the true spirit of participatory approaches, include community leaders and residents to develop and deliver strong, bankable adaptation proposals.
46. Component 1 also embeds robust engagement with communities, CSOs, NGOs, LAs through participatory climate risk and vulnerability assessment (pCRVA) exercises; and at a more granular level in project co-designs participatory capacity and vulnerability assessment. The component will prioritise consultative processes (including with communities leaders at a district/parish level) to strategically identify communities where pCRVAs will be done. This strategic identification is expected to be based on anticipated or known exposure and vulnerability to hazards, and climate variability; willingness and interest of the community/ies; and CABRIC's focus areas. These pCRVAs will form a baseline to inform CABRIC's prospective investment areas in the respective countries. Additionally, the pCRVAs will inform the eligibility criteria for grant financing. Moreover, through the recommendation of Community Liaison Officers (CLOs), and support from the project's capacity strengthening entry points, CSOs, NGOs, LAs will be supported to actively engage communities, including through further participatory capacity and vulnerability analysis (PCVA) for large grants or where deemed to be necessary.
47. For true systemic change, Component 1 pairs this "bottom-up" local implementing capacity with a "top-down" execution and strengthening of the regional policy and knowledge environment. It tackles policy barriers (B6) by providing targeted technical assistance to strengthen, roll out or make practically implementable coastal policy frameworks that embed climate resilience, equity and inclusion, establishing the foundation for a scalable, self-sustaining regional climate finance mechanism

48. **Output 1.1 Community-owned coastal climate adaptation priorities and project pipelines developed in priority high risk areas:** This output drives the development of adaptation project pipelines within each country through a progressive, bottom-up co-creation process. Addressing previous gaps in locally led adaptation, local communities will be directly enabled to identify, prioritize, and validate their own adaptation ideas. CSOs, NGOs, and LAs will play a facilitative and technical role, supported by institutional capacity building, to help communities translate grassroots priorities into viable projects.
49. To ensure true community ownership, all investment programmes will be explicitly grounded in participatory Community-Climate Risk and Vulnerability Assessments (CRVAs), proving that investment areas are driven by local lived experiences rather than top-down models. This output addresses institutional capacity barriers (B1-1 and B1-4) by devolving decision-making power to the lowest appropriate level. Sustainability is achieved by investing in long-term local institutional capabilities rather than short-term project cycles, and by building an investment-ready local pipeline, this output creates a vital bridge to patient and predictable finance for grassroots organizations.

50. ***Activity 1.1.1 Conduct participatory community climate risk and vulnerability assessments (CCCCC).*** *This consultatively informed process will identify climate hazards, exposed groups, livelihood impacts, ecosystem vulnerabilities, and locally validated priority adaptation needs within strategically selected high-risk coastal communities. This will help demonstrate that the grant facility is not only locally accessible, but also locally driven by evidence of vulnerability and priority needs. Twenty-five (25) sub-national workshops (5 workshops per country in YR1) is planned to identify the priority communities for the pCRVA.*

Deliverable: *(i) Twenty-five (25) sub-national workshops (5 workshops per country in YR1) is planned to identify the priority communities for the pCRVA (ii) Five (5) Community Climate Investment Programme (CCIP), including pCRVA-informed eligibility criteria and investment priorities to guide climate resilience and adaptation investments in vulnerable communities (One per country – The Bahamas, Belize, Grenada, Jamaica and Saint Lucia. (iii) Five (5) pCRVA Community Baseline Reports for each country including community climate hazards, exposed groups, livelihood impacts, ecosystem vulnerabilities, and priority adaptation needs.*

Sub-activity 1.1.1.1: Conduct working sessions across coastal districts and parishes to strategically identify target communities where pCRVAs will be conducted in each country.
Recognizing the extensive spread and number of coastal communities within the CARBIC countries, this sub activity prioritises selecting strategic communities for pCRVAs. Therefore, the CABRIC programme will conduct 5 subnational workshops in YR 1 in each country with community leaders, CSO, NGOs, LAs and relevant state actors to identify communities where pCRVAs will be conducted. These workshops will utilise pre-identified criteria such as anticipated or known exposure and vulnerability to hazards, and climate variability; willingness and interest of the community/ies; and CABRIC's focus areas to identify selected coastal communities for pCRVAs. These pCRVAs will ultimately inform the design of five (5) Community Climate Investment Programmes and eligibility criteria (one per country).
Sub-activity 1.1.1.2: Facilitate Community-Led Participatory CRVA (pCRVA) "Deep-Dive" workshops)
Conduct localized workshops where community members use participatory mapping, historical timelines, and seasonal calendars to identify climate hazards and social vulnerabilities. These sessions will ensure that GEDSI considerations (e.g., specific risks to women-headed households, Indigenous groups, or Persons with Disabilities) are documented and used to ground-truth scientific data. Five (5) pCVRA Community Baseline Reports (one (1) per country) will be produced upon conclusion of this sub-activity.
Sub-activity 1.1.1.3: Synthesize community inputs into Climate Investment Programme
Compile and synthesize findings from participatory climate risk mapping, community dialogues, and the Participatory Climate Risk and Vulnerability Assessment (pCRVA) into a comprehensive Climate Investment Programme. The programme will explicitly link locally identified climate hazards, vulnerabilities, and adaptation priorities to targeted climate resilience and adaptation investments. This process will establish an evidence-based framework for prioritizing investments and defining eligibility criteria. The resulting Community Climate Investment Programme will serve as the foundational evidence base for the implementation of the grant facility, ensuring that investments are responsive to community needs. Five (5) Community Climate Investment Programmes (one per country) inclusive of the establishment of pCVRA informed eligibility criteria and investment priorities to guide climate resilience and adaptation investments in vulnerable communities will be produced.

51. ***Activity 1.1.2 Undertake phased outreach, onboarding, and periodic calls for registration and indicative participation of interest of local actors (CCCCC, JSIF, SLDB, GIDC, Belize Fund and BPAF).*** *Conduct decentralized outreach and entry-point support for CSOs, NGOs, CBOs, women-led groups, youth groups, indigenous peoples organisations, local community groups, and Local Authorities to explain eligibility, thematic windows, fiduciary expectations, and registration/EOI requirements. This step broadens access and reduces entry barriers for lower-capacity actors. This activity will use an initial broad-based outreach and onboarding phase, followed by rolling or periodic registration and expression of interest windows throughout programme implementation, to ensure continued access for new and strengthening local actors.*

Deliverables: (i) *Outreach materials package (eligibility note, simplified applicant guide, FAQs, onboarding deck, expression of interest guidance). (ii) Fifteen (15) Registry of Expressions of Interest (EOIs) received from prospective applicants (iii) Sixty (60) outreach events (12 events: 2 per call *6 calls, 50 participants per event, per country).*

Sub-activity 1.1.2.1: Produce and disseminate outreach package and establishment of a community Registry of prospective applicants (CCCCC).
Establish the CABRIC website and accountability portal and develop a comprehensive outreach package, including eligibility guidance, applicant resources, and FAQs, to support participation in the programme. This will be complimented

by a registry to capture and monitor expressions of interest from prospective applicants. Registry data will be used to track progress against GEDSI targets and inform targeted outreach efforts to ensure equitable participation by women-led, disability-inclusive, Indigenous, youth, and other underrepresented civil society organizations.
Sub-activity 1.1.2.2: Hold decentralized entry-point workshops and outreach events. (JSIF, SLDB, GIDC, Belize Fund and BPAF) *(1) Conduct decentralized outreach sessions for local actors (CSOs, NGOs, CBOs, and Local Authorities). These semi-annual workshops will simplify the registration and EOI processes and provide continuous, decentralized support to help lower-capacity organizations overcome initial fiduciary and administrative hurdles.*
Sub-activity 1.1.2.3: Launch periodic calls for registration identifying prospective applicants. (JSIF, SLDB, GIDC, Belize Fund and BPAF). *Communicate rolling or periodic windows for registration prospective applicants throughout programme implementation, ensuring clear processes are defined so that new and strengthening local actors have continued access to the facility.*

52. ***Activity 1.1.3 Facilitate institutional readiness and capacity assessments (CCCCC):*** *Evaluate technical, financial, and GEDSI responsiveness of prospective grantees to match them to the appropriate level of funding and support based on the EOIs received. Conduct rolling institutional readiness and capacity assessments of prospective grantees, linked to phased capacity strengthening and proposal incubation. Interested local actors will first complete a simple institutional self-assessment and submit basic organizational information at registration or expression of interest stage. This will be followed by a grant facility-led validation and readiness assessment, to assess fiduciary, technical, implementation, GEDSI, ESS, GRM, and monitoring capacities. Based on the results, applicants will be categorized by readiness level and provided with tailored capacity strengthening, technical assistance, and proposal incubation support. Assessments will be undertaken on a rolling or periodic basis throughout programme implementation, with applicants able to be reassessed after support and advanced into subsequent funding cycles as their capacities improve.*

Deliverables: *(i) Institutional readiness assessment tool/scorecard covering fiduciary, technical, implementation, GEDSI, ESS, GRM, and M&E capacities. (ii) Grantee Needs Assessment reports with summaries of the readiness profiles for each prospective grantee. Each report should present a Readiness categorization matrix (e.g., low, moderate, advanced readiness), and tailored capacity strengthening plan for each assessed organization. Finally, underpinned by GEDSI targets, the report should present a disaggregated Grantee support pipeline / progression matrix showing which organizations are: ready to proceed, require foundational support, require targeted technical assistance, recommendations for training, before proposal development. (iii) twenty-five (25) Participatory Capacity Assessment Workshops completed for CSOs/NGOs/Las.*
Sub-activity 1.1.3.1: Co-design and deploy a participatory institutional readiness tool: *This sub activity will evaluate technical, financial and GESDI responsiveness, along with local and indigenous knowledge through community dialogues and reflection sessions to identify skills, knowledge and systems gaps.*
Sub-activity 1.1.3.2: Develop institutional readiness and Capacity Assessment action roadmaps: *Based on the participatory readiness assessments conducted in 1.1.3.1, synthesize the findings into individual assessment reports and a broader progression matrix. These will categorize organizations by their readiness level and outline the specific foundational support, write-shop themes, and long-term technical assistance required to prepare prospective grantees for funding.*

Activity 1.1.4: Deliver targeted capacity strengthening and proposal incubation support (CCCCC): *Deliver modular training and technical assistance on proposal development, climate rationale, financial management, GEDSI, ESS, monitoring, and implementation planning. Training will not be generic or front-loaded for all applicants. It will follow the assessment results and be differentiated by readiness level. For example: low-capacity applicants will receive foundational support on fiduciary basics, proposal writing, and safeguards; moderate-capacity applicants will receive targeted technical assistance to strengthen concept notes and implementation systems; and more advanced applicants will move quickly into proposal incubation and technical refinement. Based on the EDA grant planner, 6 calls for proposals are expected under the facility over 3.5 years. The delivery of targeted training will be scheduled in batches based on the capacity levels of prospective grantees.*

Deliverables: *(i) Modular training curriculum and materials tailored to different readiness levels. (ii) 30 capacity development sessions (per country and per year and based on readiness-level categorization) detailing post-training progress notes showing movement from one readiness stage to another.*

Sub-activity 1.1.4.1: Develop a modular Locally Led Adaptation Toolkit and curriculum: *Co-produced by CANARI, academic partners, and local practitioners, this stand-alone, accessible training package prioritizes learning-by-doing. It will serve as the foundation for the differentiated training levels and include specific, tailored modules covering: financial*

management and fiduciary basics, Environmental and Social Safeguards (ESS) screening, participatory monitoring and evaluation (M&E), and GEDSI integration. This toolkit will provide the standardized templates and tools for project management specifically designed for the Caribbean context.

Sub-activity 1.1.4.2: Deliver targeted foundational and moderate-capacity development support (CCCCC (through help desk): *Conduct in-person, batched capacity development support tailored to the readiness level of applicants.*

- ***For low-capacity applicants:*** *Workshops blended with targeted area specific peer coaching and mentorship programmes will focus on foundational support, teaching fiduciary basics, financial management, M&E systems, and ESS compliance so they can meet international funding standards.*
- ***For moderate-capacity applicants:*** *Workshops will bridge the gap between scientific climate models and local lived experience, teaching participants to build a strong climate rationale by interpreting climate and GEDSI data. This ensures projects address future climate risks while remaining grounded in local social dynamics, directly linking back to the community CVRAs conducted in 1.1.1.1*

53. ***Activity 1.1.5: Facilitate collaborative project design and write-shops (CCCCC).*** *Convene co-design sessions and write-shops only after community priorities are known and grantees have received initial support (1.1.4). These sessions should translate validated local priorities into technically sound sub-grants s aligned with the CABRIC thematic areas.*

Deliverable: *(i) Five (15) Co-design summary reports (one per country, per year) documenting how community priorities were translated into the project pipeline. (ii) Sixty (60) collaborative project design write-shops for CSOs, NGOs, LAs to co-develop climate adaptation project concepts and draft proposals (5 countries x 6 calls, twice a year, 30 participants each).*

Sub-activity 1.1.5.1: Hold collaborative project design write-shops for sub-grants proponents: *Intensive co-design sessions will be conducted every 6 months for groups that meet core criteria. These workshops focus on aligning community-led priorities with the CABRIC thematic areas, ensuring technical feasibility while maintaining community ownership. Where community specific knowledge is not captured in pCRVA's, resources can be made available to facilitate community engagement or to conduct PCVAs. Collaborative project design write-shops for sub-grants proponents (CSOs, NGOs, and LAs) to co-develop climate adaptation project concepts and draft proposals (60 workshops total: 5 countries × 6 calls, twice a year, 30 participants each), including care economy support to enable gender-inclusive participation.*

54. ***Activity 1.1.6: Engage MFIs, SMEs, and community-based private sector actors on climate-resilient livelihood financing pathways (CCCCC):*** *Facilitate targeted engagement with the local private and financial sectors to ensure the broader economic ecosystem supports community-led resilience*

Deliverable: *(i) One (1) Capacity Needs Assessment report to enable local SMEs to access financial products for climate adaptation interventions. (ii) . Ten (10) National participatory workshops with Grant Administrators, MFIs, SMEs, and private sector actors to identify barriers to climate-resilient livelihood financing and co-develop green taxonomy frameworks and enabling instruments (2 per country, 30 participants each)*

Sub-activity 1.1.6.1: Deliver targeted capacity-building for MFIs and SMEs: *Deliver ten (10) specialized capacity-building workshops tailored to the private sector, including sessions for Microfinance Institutions (MFIs) on climate-risk mainstreaming in lending, and for local Small and Medium Enterprises (SMEs) on business continuity and climate resilience planning. This sub activity will also bolster grant administrators capacities to deliver community based climate resilience programming informed by LLCA principles, guidance and lessons.*

55. **Output 1.2: Coastal policy frameworks that integrate climate resilience and social inclusion developed.** This output supports each target country in addressing its unique policy landscape by moving beyond general desk reviews to operational, participatory gap assessments. Through targeted technical assistance, the programme will develop actionable roadmaps and national coastal policy frameworks, where necessary that fundamentally integrate equitable and inclusive provisions, and climate resilience. By utilizing structured engagement, this output ensures that national policies are validated and shaped by the localized vulnerabilities and gender-specific needs of the coastal communities they affect.

56. To ensure these frameworks drive lasting impact, the output evaluates the regional mechanisms needed to support policy development and produces a regional guidance knowledge product to help other CARICOM member states adopt locally led coastal resilience models. This output directly addresses policy barriers (B6-1) and strives to align with core LLCA principles: *Structural Equality*, by ensuring policies specifically target the removal of barriers for marginalized groups (LLCA Principle 2); and *Transparency and Accountability*, by establishing clear roadmaps and institutional coordination mechanisms that make national governments accountable to coastal communities (LLCA Principle 7)

57. ***Activity 1.2.1: Produce climate-resilient coastal policy framework informed by participatory analysis of differentiated climate risks, barriers to inclusion, institutional gaps, and pathways for implementation, monitoring, and accountability (CCCCC):.*** *This activity moves beyond a general reference to GEDSI integration by ensuring that national coastal policy frameworks are evidence-based, operational, and shaped by structured engagement with the communities they affect. This will be conducted in each of the five target countries. It explicitly incorporates a participatory analysis of differentiated vulnerabilities and barriers, ensuring that the resulting policy frameworks and roadmaps are genuinely gender-responsive and socially inclusive, in full alignment with GCF's expectations for institutional strengthening.*

Deliverables: *(i) Five (5) national coastal policy gap assessment reports. (ii) Five (5) national integrated coastal resilience policy frameworks and roadmaps that integrate GEDSI and Climate resilience.*

Sub-activity 1.2.1.1: Conduct a participatory gap assessment of national coastal policies: *Conduct a comprehensive assessment of existing coastal zone management and climate plans. This will include structured engagement and Policy-to-Community validation sessions where CSOs, local actors, women, and marginalized groups identify institutional gaps, differentiated climate risks, and specific barriers to inclusion. This ensures the gap assessment is rooted in the lived realities of vulnerable populations.*
Sub-activity 1.2.1.2: Co-design coastal resilience frameworks and implementation roadmaps that are gender-responsive and socially inclusive: *Develop frameworks and actionable recommendations and roadmaps based on country needs that integrate gender and multi-hazard approaches based on the gap assessment. These documents will include explicit provisions for monitoring, accountability, grievance redress mechanisms, and the tracking of sex- and vulnerability-disaggregated indicators. They will also embed institutional coordination mechanisms that clearly define the role of local actors in national governance, ensuring a bottom-up influence on policy implementation*

58. ***Activity 1.2.2: Build institutional and technical capacity for gender-responsive and socially inclusive coastal resilience policy implementation (CCCCC):*** *: This activity aims to strengthen regional capacity for coastal resilience by training policymakers and technical staff on interpreting climate data and assessing vulnerability. To ensure this is not just a temporary intervention, the initiative creates a lasting impact by embedding standardized curricula directly into national institutions, developing a regional best-practice toolkit, and fostering a peer-to-peer learning network for sustained knowledge exchange. This ensures that future cohorts of policymakers are equipped with Locally Led Climate Action (LLCA) methodologies from the start. The beneficiaries of Activity are government officials, policymakers, and technical staff from national ministries and agencies responsible for coastal zone management, climate adaptation, and disaster risk reduction Participants are nominated by the NDA and relevant line ministries based on their role in coastal policy implementation. CCCCC acts as the Executing Entity for this activity.*

59.

Deliverables: *(i) Five (5) training workshops held for policymakers and technical staff (including participant lists with pre/post capacity assessments). (ii) One (1) standardised coastal resilience training curriculum institutionalised in national systems. (iii) One (1) Regional GEDSI-integrated coastal resilience toolkit produced. (iv) One (1) Report detailing established Community of Practice network.*

Sub-activity 1.2.2.1: Design and deliver training on climate data interpretation, GEDSI analysis, and coastal vulnerability assessment for policymakers and technical staff: *Design and deliver 5 targeted training for policymakers and technical staff that focuses on translating complex climate and gender data into localized policy actions. This ensures policies address the distinct vulnerabilities of marginalized groups.*
Sub-activity 1.2.2.2: Develop and standardise training curricula within national institutions: *Develop and embed standardized training curricula and knowledge management systems within national institutions. These curricula will incorporate both climate resilience and GEDSI considerations to ensure that new cohorts of technical staff are equipped with LLCA methodologies from the start, guaranteeing sustainability beyond project completion.*

Sub-activity 1.2.2.3: Produce regional LLCA coastal policy guidance and Best Practice Toolkit : *Synthesize cross-country experiences and lessons learned from CABRIC into a regional guidance document and Best Practice Toolkit for GEDSI-integrated coastal resilience policy development. This will provide a blueprint for other CARICOM member states to adopt locally led coastal resilience models.*

Sub-activity 1.2.2.4: Establish a Community of Practice network among participating countries: *Informed by CABRIC's Eligibility Criteria (Annex 24), establish a network of CSOs, policymakers, and technical staff to facilitate peer-to-peer "Local-to-Local" learning and the exchange of practical solutions to implementation challenges. To ensure post-project sustainability, the CABRIC Community of Practice will not operate as a temporary, standalone mechanism. It will be strategically integrated into existing, highly active regional civil society networks convened by CANARI to ensure the network remains active and self-sustaining beyond the lifespan of GCF financing.*

60. **Output 1.3 Institutional capacity to implement and adaptively manage gender transformative climate resilient livelihood and social projects increased:** Activities under this output support the implementation of sub-grants s. It addresses risks of ineffective implementation and barriers of technical and intuitional capacity to bring the inventions to the ground and monitor success. This output addresses B1-2 and B1-3 as well as the financial absorption barrier B4-2 (*Table 6*).

61. ***Activity 1.3.1: Establish the CABRIC Community Resilience Support Centre (helpdesk) with technical packages for specific support (CCCCC):*** *The Support Centre will offer a range of tailored technical support packages addressing key areas such as project implementation, participatory monitoring, evaluation and learning, financial management, climate resilience planning, GEDSI integration, environmental and social safeguards, data management, and reporting. The Centre will facilitate knowledge sharing, problem-solving, mentorship, and access to specialized expertise to strengthen project effectiveness, institutional capacity, and community resilience outcomes. (See section 2.5 Technical Support in the Operations Manual for further details).*

Deliverables: *(1) 25x annual site visit reports submitted(5 per year over 5 years), (2) 1x operational framework document for CABRIC helpdesk, (3) 4x Annual help desk status report.*

62. ***Sub-activity 1.3.1.1**: **Conduct regular stocktaking reviews through quarterly site visits:** National Coordinators will conduct quarterlyl site visits to facilitate stocktaking and learning reviews with project teams and community stakeholders. These visits will provide an opportunity to assess implementation progress against planned activities and outcomes, identify emerging challenges and risks, document lessons learned and good practices, and jointly explore solutions to strengthen project delivery.*

***Sub-activity 1.3.1.2**: **Establish the Community Resilience Support Centre as a dedicated mechanism for providing technical assistance, guidance frameworks, and implementation support across the CABRIC grant programme.** Technical support packages will be delivered in response to requests from beneficiary organizations and channeled through grant administrators to ensure targeted assistance to LAs, CSOs, and NGOs.*

63. ***Activity 1.3.2: Build institutional capacity for project implementation through a community mentorship model (CCCCC).*** *this activity utilizes a sponsorship model to facilitate Knowledge sharing between experienced organizations and emerging local actors. All sub activities involve coordination with national CABRIC teams..*

Deliverables: *(i) Sixty (60) bi-annual data literacy and M&E training workshops for CSOs, NGOs, and LAs, delivered through a peer mentorship framework (5 countries × 6 calls, twice a year, 30 participants each). (ii) Sixty (60) bi-annual GEDSI and ESS integration workshops for CSOs, NGOs, and LAs (5 countries × 6 calls, twice a year, 30 participants each).*

Sub-activity 1.3.2.1: Develop community-owned Data Systems and M&E Training Programmes that utilize a Mentorship Framework. *Design and implementation of community-owned data systems and Monitoring and Evaluation (M&E) training programmes to strengthen local capacity for data collection, management, analysis, reporting, and evidence-based decision-making.'Community-owned' refers to the participatory design and local governance of the data collection and monitoring systems, not legal ownership of digital infrastructure. The data systems are co-designed with community members under a mentorship framework.*

***Sub-activity 1.3.2.2**: **Provide Specialized Capacity Development Support on GEDSI and Environmental & Social Safeguards:** Targeted capacity development support will be provided to project teams on the integration of Gender*

Equality, Disability, and Social Inclusion (GEDSI), including the use of baseline and situational data, inclusive planning and monitoring approaches, and implementation of Environmental and Social Safeguards (ESS) requirements.

Activity 1.3.3: Implement participatory monitoring, evaluation and learning systems (CCCCC). *This activity will establish and operationalize Participatory Monitoring, Evaluation, and Learning (PMEL) system that places community members, CSOs, NGOs and LAs at the centre of evidence generation, progress tracking and adaptive management. Rather than a conventional top-down MEL compliance approach, the PMEL system treats local knowledge as primary evidence, builds permanent community-level data capacity and generates learning that feeds back into project design in real time.*

Deliverables: *(i) Ten (10) cross-country site visit exchanges (10 exchanges over Years 3-6, 2 per year). (ii) Two (2) Regional peer learning workshops (2 workshops, hybrid, incl. venue and catering for 100 participants), (iii) 1x set of standardised M&E data collection templates and tools.*

***Sub-activity 1.3.3.1**: **Co-design flexible data collection templates and monitoring tools.** Collaboratively develop user-friendly and adaptable data collection templates and monitoring tools with grantees to support participatory Monitoring, Evaluation, and Learning. The co-design process will ensure that tools are relevant to local contexts, aligned with project objectives, and practical for regular use.*

***Sub-activity 1.3.3.2: Conduct participatory performance assessments and implement corrective action processes for projects as needed**: This sub-activity involves regularly assessing project performance against agreed indicators, targets, and implementation plans to support effective delivery and learning within a participatory Monitoring, Evaluation, and Learning framework. For example, participatory community scorecards can be used to promote community self-scoring against agreed sub-grants s with results openly discussed for feedback. Note the corrective action process will not only be triggered by underperforming projects, but informed by community scorecard results, grantee feedback from self-assessments on gender monitoring data for instance or indicator interpretation. The process will distinguish between performance issues where a grantee is not delivering what was agreed and support or accountability is needed and learning signals – in cases where the community feedback and or data may indicate that changes are required.*

Project progress will be reviewed collaboratively by the National Coordinator and grantees using agreed performance indicators and participatory MEL processes. Areas requiring additional support may include delays in reporting, lower-than-expected community participation, slower fund utilization, or challenges in implementing planned activities. Where such issues are identified, the Grant Administrator will engage with the grantee to understand underlying constraints and provide an opportunity to develop and implement a corrective action plan within an agreed timeframe. Continued implementation challenges may result in adjustments to disbursement schedules or work plans to support successful delivery of project outcomes. Grantees may raise concerns or appeal decisions through the programme's Grievance Redress Mechanism which will complement the grantee feedback mechanism.

***Sub-activity 1.3.3.3: Organise cross-project peer learning exchanges and site visits to facilitate knowledge sharing and identify best practices.** This sub-activity focuses on facilitating structured peer learning exchanges and site visits among implementing partners and project teams to promote knowledge sharing, collaboration, and collective learning. These exchanges will create opportunities for stakeholders to observe different implementation approaches, share practical experiences, and identify effective strategies and innovations.*

Component 2: Grant Facility for Locally led Adaptation Measures with Implementation Support
Outcome 2: Improved social and livelihood climate resilience through addressing multidimensional vulnerability to climate risks in coastal communities

64. **Component 2 output and results chain:** One output will support the outcome of this component: Output 2.1 will manage the roll-out of grants to priority climate resilient livelihood and social projects (Beneficiaries = community members + ecosystems). This is the primary aim of CABRIC, to advance locally led adaption measures through the empowerment of communities. Empowerment in this instance, means tailored capacity development for community-driven pipeline of sub-grants and a grant financing mechanism to address vulnerabilities identified by communities.

65. Aligned with an Operations Manual (Annex 21), CABRIC operationalizes Locally Led Adaptation by stripping away the barriers that exclude grassroots organizations. To maintain the logical connection between activities outlined in Outcome 1, Component 2 will be informed by the Community Climate Investment Programme *(Sub-activity 1.1.1.3)* operating at three levels. Small grants will support the accelerated implementation of grassroots initiatives identified through the

Community Climate Investment Programme. This funding window is designed to provide streamlined access to resources for community-led climate action projects with budgets of up to and including USD 150k . To reduce barriers to access and expedite project approval, applicants will be required to submit only a concise concept note. Eligible initiatives must demonstrate strong community ownership, meaningful grassroots engagement, and clear alignment with local climate resilience and sustainable development priorities. This funding window will prioritize community based organisations and other CSOs with limited institutional and financial capacity, recognizing their critical role in delivering locally driven solutions and ensuring that climate finance reaches underserved and vulnerable communities.

66. Medium grants and 3 Large grants will also be guided by priorities identified through the Community Climate Investment Programme and will follow a two-stage application and approval process, consisting of an initial concept note followed by the submission of a full proposal for shortlisted applicants. Medium grants will provide grants ranging from above USD 150k up to and including USD 300k. This funding window is intended for established non-governmental organizations, civil society organizations, and local authorities with demonstrated project management and fiduciary capacity. It will support projects of greater scale and complexity that are expected to generate significant community-level outcomes, including multi-year climate resilience, adaptation, and sustainable development benefits. Large grants will provide grants above 300k and up to and including USD 500K and is designed for experienced national organizations, strategic partnerships, and consortia capable of delivering transformative interventions. Projects funded under this window will be expected to demonstrate a high degree of technical rigor, strong institutional capacity, robust monitoring, evaluation and learning systems, and clear pathways to achieving sustainable, scalable, and replicable impact. Priority will be given to initiatives that address systemic climate challenges and have the potential to generate broad and lasting benefits at the community, sectoral, or national level.

67. Small grants benefit from simplified application pathways, are exempt from commissioning costly independent external audits. Instead, they are subject to internal audits and random financial spot-checks conducted directly by the Grant Administrator. Their financial compliance is verified through the mandatory annual independent external audit of the Grant Administrator's overarching CABRIC portfolio. Medium and Large grants must undergo an independent external financial audit upon project completion, with audit costs budgeted within the grant proposal. Small grants also face a lowered co-financing threshold of just 5% (which can be fully satisfied via in-kind community contributions like volunteer labour). This ensures the facility is accessible to true community-based organizations, not just highly capacitated international NGOs.

68. For both Medium and Large grants, applicants will be required to demonstrate strong and meaningful community engagement. Proposals must include a Community Engagement Strategy and Action Plan that outlines how communities and local stakeholders will be consulted, involved in decision-making processes, and engaged throughout project implementation, monitoring, and evaluation. Preference will be given to projects that demonstrate community ownership, inclusive participation, and mechanisms to ensure that local priorities are reflected in project design and delivery (see Annex 21 – CABRIC Operations Manual for further details).

69. **Output 2.1 Grants provided to priority climate resilient livelihood and socially inclusive health & climate information projects:** This output will be operationalized through calls for proposals managed by the Grant Administrators, in line with the Operations Manual (Sections 3&4) and Annex 24-CABRIC Eligibility Criteria. Through this mechanism, approximately USD 5 million will be awarded over a five-year period to eligible local actors across the participating countries to implement community-driven climate resilience interventions. Funding decisions will be made through the Grant Administrators' established appraisal, review, and approval processes, ensuring that resources are allocated transparently and efficiently to proposals that demonstrate strong technical merit, community relevance, and potential for sustainable impact (*Table 6*).

70. ***Activity 2.1.1 Establish CABRIC operational framework (CCCCC).***. *This activity involves developing and formalising the operational framework that will guide the implementation and management of the CABRIC programme*.

Deliverable(1) 5x annual reports from each Executing Entity (year 2 to 5).

71. ***Activity 2.1.2: Launch periodic calls for proposals and receive submissions from the pipeline (JSIF, SLDB, GIDC, Belize Fund and BPAF).***: *This activity initiates the formal funding cycles of the grant facility. It focuses strictly on launching the periodic calls for full proposals in line with (3.2 of the Operations Manual), providing clear communication on submission processes, and formally receiving the proposal packages from the incubated local actors.*

Deliverable: *At least six (6) calls for proposals launched and communicated.*

Sub-activity 2.1.2.1: Communicate calls for proposals and distribute application packages: *Formally announce the funding windows and distribute the required proposal documentation and guidelines.*
Sub-activity 2.1.2.2: Manage proposal submission and receipt: *Operate the formal intake process for full proposals, ensuring all submissions are properly logged and prepared for the pre-screening and appraisal stage (Activity 2.1.3).*

72. ***Activity 2.1.3: Screen, appraise, and select sub-grants s for financing under the CABRIC grant facility (JSIF, SLDB, GIDC, Belize Fund and BPAF).*** *This activity will assess sub-grants proposals emerging from the periodic calls for proposals. The activity will apply a staged review process to ensure that only proposals that are eligible, community-prioritized, technically sound, climate-responsive, gender- and socially inclusive, environmentally and socially compliant, and institutionally feasible are recommended for grant approval. The appraisal process will build on the readiness assessments, vulnerability analyses, and proposal incubation support provided under Component 1, thereby ensuring coherence between pipeline development and grant financing.*

Deliverable*: 118 sub-grant screening/appraisal report.*

Sub-activity 2.1.3.1: Conduct pre-screening and completeness checks: *Upon receipt of proposals from the Component 1 pipeline, the National Grant Administrators will act as a first filter to verify administrative completeness and basic eligibility. Particular attention will be paid to verifying that the required evidence of community co-design is included in the application.*
Sub-activity 2.1.3.2: Appraise proposals through National Grant Committees: *The technical bodies embedded within the Grant Administrators will conduct the formal technical, financial, and Environmental and Social Safeguards (ESS) appraisal, with oversight of inclusion and equity targets. Proposals will be scored against CABRIC investment criteria, generating a ranked list of funding recommendations.*
Sub-activity 2.1.3.3: Secure binding final approval from National Boards: *The National Boards (serving as the final oversight authority at the country level) will review the recommendations from the Grant Committees to ensure the selection process was fair and aligned with national climate priorities. The Boards will issue the final, binding approval for sub-grants to proceed to the contracting and financing stage. All selections made by the NGC shall be subject to review by the AE (i.e., the RPCU), in its capacity as the AMA/FAA holder, to ensure compliance with the Operations Manual (OM) and the Project Selection Criteria. Where the RPCU determines that an NGC selection is inconsistent with the OM or the Project Selection Criteria, the RPCU reserves the right to exercise its step-in rights and requires the selection to be reviewed, revised, or reconsidered in accordance with the applicable requirements.*

73. ***Activity 2.1.4: Distribute funds to coastal climate resilience & adaptation projects (JSIF, SLDB, GIDC, Belize Fund and BPAF).*** *This activity disperses funds to Grant Administrators for sub grant and larger sub-grants . CCCCC will manage this and will distribute the funds based on the workplan laid out in the proposal. While each of the five target countries has a fixed USD 5 million funding ceiling, the allocation of grants across the three size tiers—and therefore the total number of sub-grants per country—is determined by a qualitative assessment of civil society absorptive capacity. Countries with a higher share of institutionally established organisations that possess formal governance structures (e.g., registered legal status, a governing board, and independently audited financial accounts) are allocated a greater proportion of Medium and Large grants.*

Sub-activity 2.1.4.1*: Disperse funds to LAs, CSOs and NGOs in Bahamas* ***- Bahamas Protected Areas Fund***
Sub-activity 2.1.4.2*: Disperse funds to LAs, CSOs and NGOs in Belize* ***– Belize Fund***
Sub-activity 2.1.4.3*: Disperse funds to LAs, CSOs and NGOs in Grenada* ***– Grenada Investment Development Corporation***
Sub-activity 2.1.4.4*: Disperse funds to LAs, CSOs and NGOs in Jamaica* ***– Jamica Social Investment Fund***
Sub-activity 2.1.4.5*: Disperse funds to LAs, CSOs and NGOs in St Lucia* ***- Saint Lucia Development Bank***

Deliverable*: Disbursal of grants per call – CABRIC countries (US$5m for 6 calls per country) as below:*

- *Bahamas Protected Areas Fund – estimated 19x funding agreements signed and disbursed. (Based on 4 Large, 5 Medium, 10 Small)*
- *Belize Fund – estimated 27x funding agreements signed and disbursed. (Based on 1 Large, 4 Medium, 22 Small)*
- *Grenada Investment Development Corporation (GIDC) – estimated 28x funding agreements signed and disbursed. (Based on 1 Large, 3 Medium, 24 Small)*

- *Jamaica Social Investment Fund – estimated 17x funding agreements signed and disbursed. (Based on 4 Large, 7 Medium, 6 Small)*
- *Saint Lucia Development Bank -estimated 27x funding agreements signed and disbursed. (Based on 1 Large, 4 Medium, 22 Small)*

Disbursement mechanism: Grant funding is disbursed in cash tranches tied to milestones and reporting requirements as detailed in the OM (Section 4.2). The first tranche (typically 40%) is released upon grant agreement signing and submission of an inception work plan. Subsequent tranches are conditional on satisfactory progress and financial reporting. Where sub-grants involve significant procurement of physical assets, the Grant Administrator may, at its discretion, procure specific high-value items centrally and deliver them in- kind to the grantee, with the cost deducted from the grant amount. This option is available but not mandatory.

Eligibility criteria: The eligibility criteria for grantees are set out in the OM (Section 3.1.2 and Tables 7-9) and consolidated in the new Eligibility Criteria annex (Annex 24). The evaluation and scoring methodology is detailed in the OM (Section 4.9), including investment criteria, LLCA weighting, and GEDSI integration requirements. The evaluation is conducted by the National Grant Committee (technical scoring, non-binding) with final approval by the National Board.

Frequency and timeline: Up to six calls for proposals will be issued over the first 3.5 years of programme implementation: one call by the end of Year 1 (following a six-month inception phase), biannual calls during Years 2 and 3, and one final call in the first half of Year 4. The indicative timeline from call launch to first disbursement is approximately four to five months, comprising: call open period (6-8 weeks), pre-screening (2 weeks), technical appraisal by National Grant Committee (3-4 weeks), National Board approval (2 weeks), grant agreement finalisation (2-3 weeks), and first tranche disbursement.

Grant agreement: The grant agreement between the Grant Administrator and each grantee is a legally binding contract. Its minimum content includes: project description, budget, disbursement schedule, eligible and ineligible expenditure categories, procurement requirements, reporting obligations (narrative and financial), audit requirements, asset retention provisions, O&M obligations, GEDSI and ESS flow-down requirements, GRM access, and termination and clawback clauses. GCF requirements are flowed down from the FAA through the Subsidiary Agreement into each grant agreement. A template grant agreement is included in the OM (Appendix III).

Documentation: Grantees must submit: inception work plan, semi-annual narrative and financial progress reports, a completion report, a financial statement, and (for medium and large grants) an independent external audit report. Small grants submit simplified reporting.

Asset restrictions and O&M: Physical assets procured with GCF funds remain the property of the grantee community or organisation, subject to a minimum retention period specified in the grant agreement during which the asset may not be sold, transferred, or repurposed without Grant Administrator approval. Grantees are required to submit a sustainability and O&M plan as part of the full proposal, which is assessed during appraisal. The O&M plan must demonstrate how the asset will be maintained beyond the programme period using the grantee's own resources or community contributions.

74. **Thematic areas and interventions:** Through Activity 2.1.4 funds will be distributed to the sub-grants s at a country level to two thematic areas and broad project interventions addressing:
    - Theme 1: Gender transformative climate resilient livelihood security; and
    - Theme 2: Inclusive Heath, wellbeing and social resilience.

75. These thematic areas respond to differentiated climate impacts on livelihoods, access to resources and social systems, particularly among vulnerable groups. Combined, they represent integrated pathways to strengthen adaptive capacity, reduce structural inequalities, and enhance community-level resilience in line with GCF's Locally Led Climate Action Framework. By having the communities identify thematic priorities, CABRIC directly integrates the three main LLCA parameters having advanced the devolution of decision-making through beneficiary-led priorities. The specific activities planned outlines downstream ownership through LAs, CSO, NGOs and will therefore contribute sustainably to greater economic capacity of beneficiaries, strengthening livelihood options and building institutional and social resilience.

76. While the GEF SGP interventions focused primarily on biodiversity, CABRIC will be adaptation-focused building lessons learned from the GEF SGP. Within the broad themes, community-led prioritization will shape the specific sub-interventions and support the pipeline building activities of 1.1. These thematic areas were based on national priorities, and project gap analysis that responds directly to locally identified climate vulnerability drivers, rather than predefined sectors.The following tables identify the scope, coast categories, national alignment and GCF Adaptation Results Area they align to. The results were consulted on, refined, revised and improved through workshops with all five NDAs during a two-day meeting in December 2024, and via 6 consultations with national NGOs and CSOs between January and March 2025 (See section 3 in the SEP for a summary of the consultations).

77. Moreover, community consultations conducted in 2026 in the Bahamas, Jamaica Belize, Grenada and Saint Lucia concluded that coastal communities urgently need upgraded emergency shelters and operation centres, water and food security, and protected livelihoods, which must be delivered through trusted local partners rather than "one-size-fits-all" approaches. Consolidated Community Engagement reports across the CABRIC Countries can be referenced in Annex 7- Stakeholder Engagement Plan & Summary of Consultations (Appendix 4) . Leaning on the GEF SGP successes, in Annex 24- Eligibility Criteria and, Annex 21- Operations Manual, CABRIC proposes an eligibility criterion clearly identifying the types of organizations (LA, CBO, NGO, CSO) that will qualify. Given best practices, organizations must be registered in country of operations, The sub-grants 's focal area, within the LLCA context, will include climate change, across various sectors and must centralize community participation that engenders inclusivity of marginalized groups such as women, youth and disabled.

78. A National Coordinator will be engaged to serve as the primary contact for the sub-grants and lead a structured, seamless application process. To ensure accessibility for varying capacities, the EDA programme establishes a three-tier grant architecture: Small (up to and including USD 150k), Medium (more than USD150k including USD 300k), and Large (more than 300k and up to and including USD 500K). Based on the EDA grant planner, this means the programme targets approximately 118 sub-grants across the five countries.

Underperformance

79. Underperformance is determined by the National Coordinator based on objective criteria defined in the grant agreement: failure to meet reporting deadlines, utilisation rates below 50% of the previous tranche, or material deviation from the approved work plan *(see Annex 21 Operational Manual: Section 4.7 Reporting for further details) .*

THEME 1: Gender transformative climate resilient livelihoods

Gender transformative climate resilient livelihood intervention 1: Climate Smart agriculture	
Description: This sub-category of the project includes those practices that supports adapted agricultural practices to the climate risks resulting in reduced income vulnerability to climate shocks. For example: Resilient crop varieties; Soil & water conservation farming and land management techniques; Rainwater harvesting; Watershed management; and Agroforestry as livelihood approaches that address the climate risk of droughts and water security issues for agriculture. All sub-grants will have a gender transformative / socially inclusive approach. Sub-grants can include data gathering, storage and use, and awareness raising.	
Scope:	**Intervention Areas:** Coastal agricultural areas, conservation agriculture, water security. **Impact spheres:** Adaptation and economic **Duration:** 3 years
Cost categories:	• Small- to medium-scale climate-resilient community infrastructure and equipment • Services for planning, implementation and management • Training, research and monitoring • Operational costs • Consumables (seeds, crops etc)
National alignment:	• Bahamas: Stated in its 3rd NC[16] • Belize: Stated in its 4th NC[17] • Grenada: Stated in its 2nd NC[18] • Jamaica: Stated in its 3rd NC[19] • St Lucia: Stated in its 3rd NC[20]
GCF ARA:	ARA1- Most vulnerable people and communities ARA2- Well-being, food and water security

Gender transformative climate resilient livelihood intervention 2: Climate resilient Ecosystem-based fisheries	
Description: Sustainable fisheries management balances environmental, economic, social, and cultural goals. Interconnected marine and coastal habitats. This sub-category of project includes sustainable climate resilient fisheries and aquaculture approaches that could include: Livelihood diversification to sustainable climate-resilient gender-transformative aquaculture practices; Post-harvest loss reduction; Value chain building; EbA fisheries practices; Fish nursery protection; and Participatory LMMAs. All sub-grants s will have a gender transformative / socially inclusive approach. Sub-grants can include data gathering, storage and use, and awareness raising.	
Scope:	**Intervention Areas:** Marine biodiversity management, fish stock restoration, livelihood diversification **Impact spheres:** environmental, adaptation and economic **Duration:** 2-5 years
Cost categories:	• Small scale infrastructure and equipment • Marine ecosystem service for planning and adaptation, implementation and management • Training, research and monitoring

[16] https://unfccc.int/sites/default/files/resource/2024%20The%20Bahamas%20TNC%20to%20the%20UNFCCC.pdf
[17] https://unfccc.int/sites/default/files/resource/Belize%20National%20Communication.pdf
[18] https://unfccc.int/sites/default/files/resource/Grenada%20Second%20National%20Communication_Final%20%281%29%20%281%29.pdf
[19] https://www4.unfccc.int/sites/SubmissionsStaging/NationalReports/Documents/578491_Jamaica-NC3-1-TNC_Final_December132018.pdf
[20] https://unfccc.int/sites/default/files/resource/THIRD%20NATIONAL%20COMMUNICATION%20_%20SAINT%20LUCIA%202017.pdf

	• Operational costs • Consumables (seedlings etc)
National alignment:	• Bahamas: Stated in its 3rd NC • Belize: Stated in its 4th NC • Grenada: Stated in its 2nd NC • Jamaica: Stated in its 3rd NC • St Lucia: Stated in its 3rd NC
GCF ARA:	ARA1- Most vulnerable people and communities ARA3- Infrastructure and built environment ARA4- Ecosystems and ecosystem services

Gender transformative climate resilient livelihood intervention 3: Restorative and protective coastal NbS	
Description: Restoration of coastal areas aims to restore the integrity of ecological systems, sustaining biodiversity and improving resilience and protection for coastal communities. This restoration will enhance and promote Nature-based and local livelihoods and re-establish a transformative relationship between communities and the coast. A range of conservation and restoration approaches, with a focus on NbS interventions, aim to improve the current state of coastal ecosystems such as seagrass meadows, mangrove forests, sand dunes, beaches, and coral reefs. This will also support sustainable tourism and ecotourism by promoting community-led, environmentally responsible tourism activities that depend on and incentivize the protection of healthy coastal ecosystems. Interventions that connect economic, social and environmental sustainability are favoured. There is an opportunity in this area to include the nexus of producers and tourism. Sub-grants can include data gathering, storage and use, and awareness raising.	
Scope:	**Intervention Areas:** Biodiversity management, restoration, water management and soil conservation measures, Sustainable and resilient Tourism (Ecotourism and Sustainable Tourism) including the producer-tourism nexus. **Impact spheres:** environmental, adaptation and economic **Duration:** 2-5 years
Cost categories:	• Small scale infrastructure and equipment • Training, research and monitoring • Operation costs • Consumables (seeds, crops etc) • Mangrove ecosystem service for planning and adaptation, implementation and management • Reef/mangrove/seagrass ecosystem service for planning and adaptation, implementation and management
National alignment:	• Bahamas: Stated in its 3rd NC • Belize: Stated in its 4th NC • Grenada: Stated in its 2nd NC • Jamaica: Stated in its 3rd NC • St Lucia: Stated in its 3rd NC
GCF ARA:	ARA1- Most vulnerable people and communities ARA4- Ecosystems and ecosystem services

THEME 2: Inclusive health, wellbeing and social resilience

***Health, wellbeing and social resilience* 1: Equitable Early Warning Systems & emergency health risk management**	
Description: This sub-category aims to establish community-led, socially inclusive early warning systems to enhance resilience against climate risks and health hazards. These systems will provide crucial information dissemination structures and processes, including data storage, labour heat stress action planning, and communication strategies. They will also promote community awareness and participatory planning based on climate hazard risk, ensuring that communities are actively involved in developing and implementing strategies to protect themselves. Sub-grants can include data gathering, storage and use, and awareness raising.	
Scope:	**Intervention Areas:** Social inclusion, early warning systems, community resilience **Impact spheres:** Adaptation and economic **Duration:** 2 – 5 years
Cost categories:	• Small scale infrastructure and equipment • Training, research and monitoring • Operational costs
National alignment:	• Bahamas: Stated in its 3rd NC • Belize: Stated in its 4th NC • Grenada: Stated in its 2nd NC • Jamaica: Stated in its 3rd NC • St Lucia: Stated in its 3rd NC

GCF ARA:	ARA2- Well-being, food and water security ARA3- Infrastructure and built environment

***Health, wellbeing and social resilience* 2: Gender and socially responsive mental health initiatives**	
Description: The psychological impact of the threat of, the experience of, and the post traumatic response to climate disasters is often overlooked. This sub-category looks to finance initiatives that support pre, during and post event anxiety and psychological distress in a socially inclusive way. This could include; social sharing groups, programmes, helplines, or further research that offer tangible solutions. Sub-grants can include data gathering, storage and use, and awareness raising.	
Scope:	**Intervention Areas:** Community resilience, social inclusion, well-being **Impact spheres:** Adaptation and economic **Duration:** 2 – 5 years
Cost categories:	• Small scale infrastructure and equipment • Training, research and monitoring • Operational costs
National alignment:	• Bahamas: Mental Health Bill (2022)[21] • Belize: National Mental health policy (2023-2028)[22] • Grenada: The Health Sector Strategic plan 2015-2024[23] • Jamaica National Mental Health Strategic Plan 2020-2025 [24] • St Lucia: Saint Lucia National Mental Health Policy[25]
GCF ARA:	ARA2- Well-being, food and water security

***Health, wellbeing and social resilience* 3: Socially inclusive community health clinics and shelters**	
Description: social service institutions including community health facilities, shelters and emergency operating centres provide health and safety security for coastal communities in anticipation of and response to climate emergencies. This sub category will focus on integrating climate information with disease monitoring and communication to adapt to each community's unique needs. To ensure continuity of services during climate shocks and periods of water or energy stress, social service institutions will be supported by climate-resilient water and energy systems. This includes reliable access to safe water for drinking, sanitation, and infection prevention and control, as well as renewable and backup energy solutions—such as solar power and energy storage—to maintain essential health and safety during extreme weather events, outages, and emergencies. These institutions can be outfitted with accessibility features to account for the inclusion needs of elderly and persons with disabilities during and following emergencies.	
Scope:	**Intervention Areas:** Community resilience, social inclusion, well-being, Water Security, Energy Security **Impact spheres:** Adaptation and economic **Duration:** 2 – 5 years
Cost categories:	• Small- to medium-scale climate-resilient community infrastructure and equipment • Training, research and monitoring • Operational costs
National alignment:	• Bahamas: Stated in its 3rd NC (only mentions shelters) • Belize: National Hazard Mitigation Policy[26] • Grenada: Stated in its 2nd NC (only mentions shelters) • Jamaica: Jamaica's Comprehensive Disaster Risk Management Policy and Strategy (2020-2040)[27] • St Lucia: Stated in its 3rd NC
GCF ARA:	ARA2- Well-being, food and water security ARA3- Infrastructure and built environment

Component 3: Climate Information, Knowledge Sharing & Agency
Outcome 3. Enhanced regional knowledge equity and transparent sharing of community-led climate risk information and adaptation lessons

80. **Component 3 outputs and results chain:** There are two outputs that will support the outcome of this component: 3.1- Strengthened ecosystems for sharing GEDSI-integrated climate risk data and community-led solutions. This focuses on usable and accessible formats that prioritize local agency over static data repositories. 3.2 - Enhanced public agency and awareness of climate vulnerabilities and gender-transformative responses. This output ensures that information flows bidirectionally between decision-makers and coastal communities.

81. CABRIC adopts a participatory MEL approach as outlined in Activity 1.3.3. As outlined in the Operations Manual (Appendix IV), all Medium and Large grant applicants are required to dedicate a specific portion of their budget to

[21] https://www.bahamas.gov.bs/wps/wcm/connect/ef693ed6-7643-49ef-b500-5f5b54496ac5/Annex+1+Mental+Health+Bill+Final.pdf?MOD=AJPERES
[22] https://www.health.gov.bz/wp-content/uploads/2023/11/NMH-Policy-Final-Signed.pdf
[23] https://iris.who.int/bitstream/handle/10665/272543/ccsbrief-grd-eng.pdf?sequence=1
[24] https://www.moh.gov.jm/jamaica-endorses-paho-policy-for-improving-mental-health/
[25] https://archive.stlucia.gov.lc/docs/DraftMentalHealthPolicy.pdf
[26] https://site.nemo.org.bz/wp-content/publications/National_Hazard_Mitigation_Policy-Final_Draft.pdf
[27] https://www.odpem.org.jm/wp-content/uploads/2024/08/Jamaicas-Comprehensive-Disaster-Risk-Management-Policy-and-Strategy-2020-2040.pdf

Participatory MEL (PMEL). This ensures that target communities are not just passive beneficiaries of the interventions but are compensated through stipends funded from a dedicated Participatory MEL budget line within the sub-grant, and trained to collect data, monitor indicators, and facilitate local learning dialogues throughout the project lifecycle. This approach ensures that community members' time and expertise as local data collectors are formally valued, in line with GCF LLCA principles.

82. Activities within this component follow a chronological and iterative sequence to ensure knowledge directly supports adaptive management. At the beginning of the programme, foundational knowledge dissemination platforms (e.g., the CABRIC Knowledge Hub) are built to remain active throughout the lifecycle. Running in parallel to sub-grants implementation, continuous peer-to-peer learning networks, social media advocacy, and awareness campaigns are triggered. At mid-cycle, as sub-grants results emerge, targeted case studies and policy-influence research are developed. Crucially, the learning generated through these platforms will not remain static; it is directly linked to adaptive management. Through regular 'pause and reflect' sessions and participatory feedback mechanisms, the PMU and National Executing Entities will use this community-generated knowledge to continually adjust capacity-building strategies and refine subsequent calls for proposals.

83. **Output 3.1 Strengthened ecosystems for sharing GEDSI-integrated climate risk data and community-led solutions :** This output is the build capacity and supported dissemination of information and knowledge in usable and accessible formats, with an approach that strives to use existing mechanisms and fill the gaps, as opposed to developing more information for storage.

84.

Activity 3.1.1: Co-design an integrated Knowledge and Action Platform (CCCCC). *This activity involves the collaborative design and development of an Integrated Knowledge and Action Platform with key stakeholders, including programme teams, implementing partners, and community representatives. The platform will serve as a central hub for storing, sharing, and accessing project knowledge, data, tools, and learning products. It will also support coordination, evidence-based decision-making*

Deliverable: *One (1) CABRIC Integrated Knowledge and Action Platform operational.(ii) 1x assessment report on climate risk data platforms and gaps. (iii) 5x national interactive climate risk maps created*

Sub-activity 3.1.1.1 : Facilitate a participatory audit of climate information barriers: *Beyond a desk review, this involves user-journey mapping" with CSOs and local actors to identify why existing data isn't reaching the ground. It specifically identifies gaps in GEDSI-disaggregated data and barriers for low-connectivity communities.*
Sub-activity 3.1.1.2: Launch of the CABRIC knowledge hub*: A user-centric interface that prioritizes low-bandwidth accessibility and offline-capable tools. It links structured data repositories with community-generated reports, case studies, and GEDSI toolkits.*
Sub-activity 3.1.1.3: Create interactive community-validated climate risk maps: *Visualizing hazard and exposure data with citizen science overlays. These maps allow communities to contribute their own observations of coastal change (e.g., local flood markers or mangrove health), ensuring scientific models are ground-truthed by lived experience.*

85. ***Activity 3.1.2: Co-produce and mobilize knowledge products from local implementation (CCCCC).*** *The activity will generate, document, and share knowledge emerging from local project implementation. It also supports the dissemination and mobilisation of these knowledge products through appropriate channels and platforms to promote learning, inform decision-making, and strengthen replication of effective practices across the programme and wider stakeholder network .*

Deliverable: *Production of multimedia knowledge products - 10x case studies and policy briefs, (3x analytical products co-developed with regional research institutions, 5x multimedia knowledge products on CABRIC (videos/podcasts) produced).*

Sub-activity 3.1.2.1: Develop Locally led adaptation practice case studies: *Focus on both successes and productive failures. These briefs will highlight how local actors navigated fiduciary requirements or managed community conflicts, providing a realistic roadmap for other CSOs.*
Sub-activity 3.1.2.2: Conduct collaborative research for policy influence: *Partner with regional research institutes to translate community-level data into policy-ready evidence, supporting the bottom-up influence on national frameworks established in Output 1.2.*

Sub-activity 3.1.2.3: Multimedia mobilization for diverse audiences: *Produce documentaries, podcasts, and infographics that use storytelling to explain complex climate risks. Content will be available in local dialects and designed for community radio and mobile-first social platforms.*

86. ***Activity 3.1.3: Facilitate Peer-to-Peer Learning and Institutional Networks (CCCCC).*** *This activity supports the establishment and facilitation of structured peer-to-peer learning processes and institutional networks among implementing partners, community organisations, and other stakeholders. Through learning exchanges, workshops, and network engagements, the activity promotes continuous learning, relationship building, and the dissemination of innovations and lessons learned.*

Deliverables*: (i) Quarterly virtual problem-solving circles for CABRIC implementers, grant administrators, and government stakeholders to address shared implementation challenges (20 sessions, Y2–Y6). (ii) National CABRIC communities of practice orientation workshops (5 workshops) (iii) 3x partnership agreements/MOUs signed with research institutes.*

Sub-activity 3.1.3.1: Establish virtual regional CABRIC problem solving circles: These problem solving and success sharing quarterly sessions will be established for grantees to share real-time challenges. These are facilitated as safe spaces for collaborative problem-solving rather than formal reporting sessions. Members of the technical panel will also be present.

Sub-activity 3.1.3.2: Establish an annual regional knowledge to action conference: A hybrid event where local community leaders and CSOs present their work to regional donors and policymakers, reversing the traditional power dynamic where experts speak to communities. Sessions will be interactive, group work dominate and support the sharing of lessons learnt and experiences of all partners and the grantees.

Sub-activity 3.1.3.3: Establish local Communities of Practice: *Sustainable networks among CSOs and LAs that meet in person and online are set up by national coordinators in each of the participating countries*[28]. These CoPs focus on the practical methods of locally led adaptation, sustained by a shared commitment to regional coastal resilience. The structure, cadence and process should establish a community of practice beyond the life span of the project.

Sub-activity 3.1.3.4: Institutionalise research-community partnerships: Create formal mechanisms for universities to provide ongoing technical TA to CSOs, ensuring that technical knowledge transfer becomes a permanent feature of the regional landscape. Sub activity is the responsibility of the RPCU, initiated through engagement with research and learning institutes at country and regional level to facilitate partnerships and institutional collaborations that support ongoing technical knowledge transfer - The engagement process will involve identifying key research institutes and universities in CABRIC countries and the wider region that are active in climate science, coastal management, and social equity issues.

87. Research institutes and universities participating in CABRIC (Activities 3.1.2.2 and 3.1.3.4) will be engaged as service providers through CCCCC's procurement framework. They will be identified during the inception phase based on their active presence in climate science, coastal management, and social equity research in CABRIC countries and the wider Caribbean region. Eligibility criteria include: relevant thematic expertise, institutional capacity to deliver applied research outputs, and demonstrated experience working with community-level stakeholders. Their role is limited to providing technical advisory services and knowledge products; they do not exercise implementation discretion over GCF proceeds

88. **Output 3.2: Empowered community agency and inclusive awareness of climate-resilient and gender-transformative responses:** This output will be achieved through awareness raising on climate risk and GEDSI specific vulnerabilities. It is important for the success of the project that awareness of climate change, impacts and solutions are raised with both community members and local governmental representatives and other stakeholders including the private sector and other community groups. This output focuses on dismantling barriers to information (B5-1 and B5-2) through a Universal Design approach. It ensures that climate risk information and gender-transformative solutions are not only disseminated but are actionable for all community members, including those with disabilities and marginalized groups. Materials should be created in accessible formats, including by not limited to: colour contrast selection for written materials online and in print; inclusion of braille formats for signage; height consideration of signage for wheelchair users; language (both complexity of language and appropriate dialect for the location). This output addresses structural inequality and accountability.

[28] Prospective eligibility criteria identified in Annex 24

89. ***Activity 3.2.1: Co-design and implement an inclusive CABRIC Communication and Accountability Strategy (CCCCC).*** *This activity involves the participatory development and rollout of a CABRIC Communication and Accountability Strategy to ensure transparent, accessible, and inclusive communication across all programme stakeholders. The strategy will strengthen two-way communication by ensuring that communities and stakeholders can both receive timely information about programme activities and provide feedback through accessible accountability mechanisms.*

*Deliverables: (1) Participatory CABRIC Communication and Accountability Strategy (2) CABRIC website and Accountability Portal (*3*)1x Suite of accessible communication materials (including local languages/braille)*

Sub-activity 3.2.1.1 Design a universally accessible communication strategy: *targeting coastal communities, local governments, and general public with accessibility considerations for diverse disabilities and knowledge levels - The strategy emphasizes several key elements to ensure accessibility: written materials with braille formats as well as dialect of the language used will be tailored to the specific location/group to ensure it is easily understood by the target audience.*

Sub-activity 3.2.1.2 Launch a transparent CABRIC website and accountability portal*: A central hub for project data, case studies, and a Simplified Grievance Mechanism. This portal will be mobile-friendly and gender-sensitive, providing a direct channel for communities to hold the programme accountable.*

Sub-activity 3.2.1.3 Develop multi-format, community-validated communication materials: *Create brochures, videos, and infographics that are culturally rooted. Content will be validated by community groups to ensure that complex climate science is translated into the language of coastal residents and indigenous groups.*

90. ***Activity 3.2.2: Implement community-level awareness and engagement campaigns (CCCCC).*** *This activity focuses on delivering community-based awareness and engagement campaigns to increase understanding of the CABRIC programme, its objectives, and opportunities for participation. It will use inclusive and accessible communication approaches to reach diverse community groups, including marginalized and vulnerable populations.*

Deliverables: *Production and dissemination of digital content for community-driven social media advocacy campaigns, including graphic design, short-form video production, and community social media training materials.*

Sub-activity 3.2.2.1 Mobilize social media for community-driven advocacy - Execute digital campaigns where the pCRVA findings are shared by the community members themselves. *This sub-activity focuses on mobilising social media platforms to support community-led advocacy and awareness raising. It involves enabling and supporting community members to share their own perspectives, experiences, and key findings from participatory Climate Risk and Vulnerability Assessments (pCRVA) through digital channels.*

B.4. . Implementation arrangements (max. 1500 words, approximately 3 pages plus diagrams)

91. **Accredited Entity:** As a DAE, CCCCC fulfils various fiduciary functions. These include managing small-scale initiatives, adhering to Category B environmental and social (ESS) standards, and maintaining core fiduciary standards, such as project management, monitoring and reporting. The CCCCC will act as the Accredited Entity (AE) to the programme, in its role as AE will retain the overall responsibility and oversight for the programme, including its preparation and implementation, financial management and procurement.

92. **Operation mechanism:** As shown in **Error! Reference source not found.**; The program's governance is structured into three levels: 1 - Overall programme governance (the regional CABRIC Regional steering committee), 2 – Programme coordination (CABRIC RPCU) and most importantly 3 – National coordination.

93. **Programme governance** will offer oversight through biannual meetings of the CABRIC steering committee including CCCCC, CANARI, representatives from each of the NDAs and two rotating seats for CSO, NGO and community representatives, nominated by national boards. The body has the highest programmatic oversight body. Resolves high-level issues and ensures GCF alignment..

94. **Programme operation** will be coordinated by the CCCCC RPCU based in Belmopan, Belize, with the following national-level staff embedded in each Grant Administrator's country office: (i) a National Coordinator, contracted by the Grant Administrator and funded through GCF proceeds via the Subsidiary Agreement, serving as the primary liaison between the Grant Administrator and the RPCU, with a reporting line to the Grant Administrator and a coordination line to the CABRIC Regional Programme Manager; (ii) a National Admin Officer, contracted by the Grant Administrator and funded through both GCF proceeds and co-financing from the grant Administrator, reporting to the National Coordinator; and

(iii) a Community Liaison Officer, contracted by the Grant Administrator and funded through GCF proceeds via the Subsidiary Agreement, reporting to the National Coordinator. CANARI will deploy Capacity Building Officers as part of its service contract with CCCCC, providing technical direction for capacity-building activities and reporting to CANARI's project lead, with day-to-day coordination with the National Coordinator.

95. At the national level, each Grant Administrator is required to maintain two functionally separated governance bodies for CABRIC: (i) a National Grant Committee (or equivalent technical body), responsible for the technical review and scoring of sub-grants applications in a non-binding advisory capacity; and (ii) a National Board (or equivalent oversight body), which holds the final binding decision-making authority over sub-grant approvals. Where a Grant Administrator does not already have both bodies in place, CABRIC mandates their creation during the programme inception phase. The National Board must include the NDA (or national climate change committee where the NDA is not directly represented), at least one CSO/NGO representative, and at least one community representative, with these civil society seats rotating on a regular schedule.

96. **Community validation** and accountability are embedded throughout the programme cycle. Grant priorities and calls are established through pCRVAs and validated during collaborative write-shops and where needed, participatory capacity and vulnerability analysis and community level. The LLCA weighting in the grant appraisal scoring framework (25-40%) ensures that proposals lacking genuine community ownership are not competitive or are screened at pre-screening and completeness check. Community and CSO representatives hold rotating seats on National Boards and the RSC, providing direct voice in governance. During implementation, compensated community monitors participate in PMEL, and the GRM provides an independent accountability channel. Grant Administrators will be required to include community-engagement indicators in their Stakeholder Engagement Plans, enabling systematic tracking of engagement quality across the portfolio and informing adaptive management at the national and programme level.

Caribbean Community Climate Chane Centre (CCCCC)

97. CCCCC performs a dual function in the CABRIC programme. As the Accredited Entity (AE), CCCCC holds the ultimate fiduciary responsibility to the GCF, including formal reporting to the GCF, compliance monitoring, and ensuring adherence to the AMA and FAA obligations. These functions are managed independently by CCCCC's internal audit, finance, and compliance departments, which sit outside the RPCU structure. As the Lead Executing Entity (EE), CCCCC is responsible for the day-to-day execution and management of the programme through the dedicated RPCU, including entering into Subsidiary Agreements with the Grant Administrators, managing the programme budget, and coordinating programme delivery across all three components. The two functions are kept separate through discrete personnel and hierarchical oversight.

Financial Management and Accounting

98. As an accredited GCF entity, CCCCC's Financial Management, Accounting and Procurement procedures are aligned with the standards required by the GCF. This project will be subjected to the same financial management and accounting standards, unless otherwise agreed with the Donor. The project will therefore be governed by the CCCCC's Accreditation Master Agreement (AMA) and the Funded Activity Agreement (FAA). Key stipulations detailed in the CCCCC Financial Manual and summarized below.

99. It is the CCCCC's practice to open a new foreign currency bank account for all externally funded projects. The utilisation of an old or existing bank account for a new project is prohibited. The signatories for the new bank account are authorised by the Executive Director of the CCCCC. Closure of the project's bank account takes place within 180 days of a final financial audit or the last disbursement if a financial audit is not undertaken within those 180 days. Small grants benefit from simplified application pathways, are exempt from commissioning costly independent external audits. Instead, they are subject to internal audits and random financial spot-checks conducted directly by the Grant Administrator. Their financial compliance is verified through the mandatory annual independent external audit of the Grant Administrator's overarching CABRIC portfolio. Medium and Large grants must undergo an independent external financial audit upon project completion, with audit costs budgeted within the grant proposal. Small grants also face a lowered co-financing threshold of just 5% (which can be fully satisfied via in-kind community contributions like volunteer labour). This ensures the facility is accessible to true community-based organizations, not just highly capacitated international NGOs.

100. Project budgets are prepared and agreed during the conceptualization and form part of the final proposal and project agreement between the CCCCC, an Executing Agency and a Donor. All project budgets are uploaded to the accounting software to form the budget baseline required for accounting and financial tracking and reporting, which is necessary for variance analysis and time-specific analysis. The Project Manager is responsible for the provision of detailed budgets to the Financial Administrator.

101. The financial year for the project is dependent on the stipulations within the FAA , including the official commencement date of the project; however, Project Financial Reports are generated on a periodic basis (monthly, quarterly, and

annually) or as otherwise required by the Project Manager/ or stipulated in the FAA. Financial reports include the following information to date (in both currency and percentages):

- Commitments
- Expenditure
- Un-committed funds
- Undisbursed
- Variance
- Counterpart (if applicable)

102. Project payments and disbursements must be executed in alignment with the approved FAA and related budget (or its most current amendment). All payments are initiated by the Project Manager and requests for payments are signed by the Project Manager and clearly outline the following:

- The name of the Project (as per Agreement)
- The name and code of the budget line(s) against which the payment(s) should be made
- The amount to be paid
- Approved signed supporting documents that verify delivery or acceptance of the item to be paid (such as invoice, approved deliverable, and signed deliverable slip)

103. CCCCC financial records are audited annually by an independent accounting firm, which is selected using a competitive bidding process every 5 years. To allow for a smooth and timely audit, CCCCC provides assistance to the independent auditors in the following areas of planning, involvement, interim procedures as well as provide schedules, documents and information requested by the auditors in a timely manner. Upon receipt of the completed audited financial statements and accompanying report(s), the CCCCC reviews and responds in writing to all management letters or other internal control and compliance report findings and recommendations made by the independent auditor. These audited financial statements and accompanying reports are subject to review and scrutiny by members of the board of directors who form the Centre's Finance Committee.

Procurement

As the AE, the CCCCC will manage the GCF proceeds in accordance with its Procurement Manual, guidelines and processes. The Grant Administrators will conduct procurement related to the co-financed activities according to their Procurements polices and processes. The CCCCC will periodically report on the progress of the project's implementation, including the co-financed activities, in close coordination with the Grant Administrators. Information on the process and the results of procurement activities undertaken are usually included in the mid-term progress and completion reports. The Procurement Plan details the procurement methods to be utilized (See Annex 8 Procurement Plan).

Anti-Money Laundering (AML) and Countering the Financing of Terrorism (AML/CFT)

104. The CCCCC will be guided by its Board approved AML/CFT which provides the necessary policies and procedures to safeguard both the CCCCC and the GCF; it outlines procedures to screen and report any identified cases of AML or CFT. To effectively contribute to the detection and prevention of ML and TF, the CCCCC is committed to ensuring that its business apparatus is transparent, distinguishable, and trustworthy. All the business processes of the CCCCC are therefore operated upon the principles of economy, efficiency, integrity, and transparency. The CCCCC is committed to full compliance with international standards, the Money Laundering and Terrorism (Prevention) Act, Chapter 104 of Belize, and any other applicable legislation in the territories of its Members.

105. In this regard, the CCCCC has instituted robust procurement and accounting procedures that ensure:

- A system to conduct due diligence on new clients
- Meticulous management and accounting of all financial transactions.
- Appropriate controls are in place to ensure that all funds are fully accounted for and are spent in a manner that is consistent with the purpose and objectives of the grant agreement and/or the CCCCC's mandate.
- Annual internal and external audits are performed and comprehensive financial statements are prepared and available for review by Members and submitted to donors, as required
- Compliance with the accountability measures required by its significant donors.

106. As part of its transparency framework, the CCCCC also maintains information on the purpose and objectives of its stated activities as well as the identity of its Board of Governors and Executive Director of its Technical Secretariat. This information is available directly from the Technical Secretariat and is accessible to the public on its website.

107. The CCCCC applies a risk-based approach to compliance- risk management in accordance with its ERM Framework and AML/CFT Policy. Key risks are assessed based on impact and likelihood, which are then factored to determine inherent risk. The CCCCC's maintain a Risk Register that supports informed decision-making, strengthen organizational resilience, and promote a proactive approach to risk management by ensuring that risks are regularly monitored and

reviewed in accordance with the CCCCC's Enterprise Risk Management. (ERM) Framework . The Risk Register has clearly identified risk owners and it is reviewed annually or as needed to ensure that remains updated based on changes to the internal or external environment.

108. Probability and Impact ratings were used to determine average residual risk rating for the following key risk areas:
- Legal & Compliance (Low)
- Strategic (Low)
- Operational (Medium), and
- Financial (Low)

109. Residual risk ratings determine the level of oversight and management action. Low risks are managed through routine monitoring; Medium risks require enhanced due diligence/monitoring and management action plans; High risks require immediate corrective action and escalation to Executive Management and, where appropriate, the Board or relevant committee. As indicated above, a Risk Register is in place to track key risks.

110. Escalation is triggered where:
(i) Materialized risks exceed the risk owner ability to mitigate;
(ii) identified risk exceeds the CCCCCs approved risk appetite;
(iii) significant control deficiencies or repeated compliance breaches are identified; or
(iv) suspected fraud, money laundering, sanctions violations, or other material regulatory breaches are detected. Compliance risk assessments are reviewed at least annually and whenever significant changes or compliance incidents occur to ensure risks remain within the CCCCCs approved risk tolerance.

Financial Management Capacity Assessment (FMCA)

111. The CCCCC engages an independent consultant to conduct a Financial Management Capacity Assessment (FMCA) of all proposed co-financiers and executing entities before engagement. The assessment reviews the institution's legal status, governance arrangements, ownership and control structure (including ultimate beneficial ownership), fiduciary systems, and financial management capacity to identify and assess potential risks. Based on the FMCA findings and the assessed level of risk, the CCCCC also conducts periodic reviews and risk-based spot checks during project implementation to ensure continued compliance with fiduciary and financial management requirements and to identify any emerging risks requiring further action

UBO and institutional governance

112. UBO and institutional governance information are assessed during the initial FMCA and updated through periodic reviews based on the institution's risk profile and any material changes identified during project implementation. Where the FMCA identifies higher-risk institutions—including those with complex or unclear ownership or governance structures—the CCCCC applies enhanced due diligence measures, such as additional verification, clarification of governance arrangements, and increased oversight before and throughout implementation. Also, The CCCCC Anti-Money Laundering and Financial Terrorism Policy was recently revised and updated to strengthen the CCCCC's AML/CFT framework and provide more comprehensive guidance and requirements on UBO identification, due diligence, ongoing monitoring, and risk-based reassessment.

113. The CCCCC identifies and verifies the ultimate beneficial owners of legal entities through independent sources, including official registries and public information. Medium- and High-Risk entities are subject to additional due diligence, including mandatory independent verification of beneficial ownership. Where a party acts on behalf of another, the CCCCC takes reasonable measures to identify the ultimate beneficial owner.

114. Fraud and misuse risks are mitigated through a risk-based due diligence framework that includes sanctions, PEP and adverse media screening, source-of-funds verification where applicable, enhanced due diligence for higher-risk entities, ongoing monitoring, and escalation of suspicious activities to the Compliance Officer and Executive Director.

115. Risk classifications and beneficial ownership information are reviewed periodically based on the assigned risk level, upon expiry of due diligence documentation, and whenever material changes occur. Medium-Risk entities are reviewed at least annually and High-Risk entities every six months. Counterparties are reassessed when risk triggers arise, including adverse media, changes in ownership or governance, sanctions or PEP matches, high-risk jurisdictions, unusual transactions, or third-party payment requests. High-Risk cases are escalated for Enhanced Due Diligence and management. Due diligence is proportionate to procurement risk. Low-Risk counterparties undergo standard verification, Medium-Risk counterparties are subject to Standard Due Diligence and additional review, and High-Risk counterparties require Enhanced Due Diligence, including independent beneficial ownership verification and more frequent monitoring.

Reassessment is triggered by material changes in ownership or governance, adverse media, sanctions or PEP matches, high-risk jurisdictions, unusual transactions, third-party payment requests, or any other event that may affect the entity's AML/CFT risk profile. Such cases are escalated for enhanced due diligence and management approval where required.

CCCCC''s Financial and Accounting Policy and Procedure manual

116. The CCCCC tracks the end-use of procured materials through documented procurement and payment controls, including Purchase Orders, Goods Received Notes (GRNs), three-way matching (Purchase Order–GRN–Invoice), asset tagging where applicable, and verification by the receiving and end-user units before payment is authorized. For goods delivered outside Belize, signed GRNs and photographic evidence are also required.The CCCCC applies strong internal controls, including segregation of duties, approval thresholds, budget commitment controls, verification of fund availability, independent review of payment packages, and dual authorization of payments. Goods are not approved for use or payment until all discrepancies have been resolved and verified. The CCCCC verifies the use of procured materials throughout the project lifecycle through financial reporting, budget and commitment monitoring, quarterly project financial reviews, reconciliation of project accounts, retention of supporting documentation, and internal and external audits to ensure compliance with project agreements and donor requirements.

CCCCC's Policy on the Protection of Whistle Blower

117. The CCCCC Policy on the Protection of Whistleblowers and Against Retaliation establishes a comprehensive framework for the confidential, impartial, and secure reporting of suspected wrongdoing. The Policy applies to all employees, consultants, contractors, partners, stakeholders, former personnel, and other third parties, and clearly defines reporting procedures, responsibilities, and the protections afforded to whistleblowers.

118. The Policy provides multiple reporting channels to facilitate the safe disclosure of concerns, including supervisors, managers, the Human Resources Unit, the Legal Advisor, the Executive Director, the Chair of the Ethics Committee, the Chair of the Board of Governors, the Centre's online complaints mechanism, dedicated email addresses, and postal submissions. Anonymous reporting is expressly permitted, and the Policy requires that the identities of whistleblowers and witnesses be treated as strictly confidential and disclosed only on a need-to-know basis or with the individual's consent, except where disclosure is required by law.

119. The Policy encourages the good-faith reporting of suspected fraud, corruption, misconduct, or other wrongdoing and expressly prohibits retaliation against any individual who reports concerns or participates in an investigation in good faith. It defines prohibited retaliatory conduct, establishes procedures for reporting allegations of retaliation, and provides for appropriate disciplinary action where retaliation is substantiated. All reports received under the Policy are subject to assessment and investigation in accordance with the prescribed procedures to ensure that allegations are addressed promptly, fairly, and impartially.

120. Responsibility for the administration, implementation, and periodic review of the Policy rests with the Human Resources Unit. The Policy is reviewed at least every five years, or more frequently where required, to ensure its continued effectiveness and alignment with evolving international best practice.

Audit

121. Audits are conducted annually or at such other intervals as required under donor agreements. These audits provide independent assurance that the organization's financial management practices comply with applicable standards, contractual obligations, and internal policies.

122. The scope of each audit includes an assessment of compliance with International Financial Reporting Standards (IFRS), donor agreements, procurement and financial procedures, internal controls, financial reporting practices, and the adequacy of supporting documentation and financial records. Audits are designed to identify areas of risk, strengthen accountability, and promote continuous improvement in financial management.

123. Upon completion of an audit, the Financial Controller reviews the audit findings and, in consultation with management, develops corrective action plans to address any identified issues or recommendations. These action plans are submitted to the Finance and Audit Committee (FAC) for review and oversight. The implementation of corrective actions is monitored on an ongoing basis, and regular progress reports are provided to the FAC.

124. The effectiveness of remediation efforts is measured through the timely implementation and monitoring of corrective action plans, the resolution of audit findings, and the reporting of progress to the Finance and Audit Committee. Monitoring continues until all audit recommendations have been satisfactorily addressed and formally closed.

The Programme Regional Steering Committee (RSC):

125. RSC Serves as the principal oversight body for the programme, responsible for providing strategic guidance and overseeing all aspects of programme management. The RSC will be chaired by representatives from the NDAs of the 5 participating countries, as well as members from CCCCC, CANARI, and rotating NGO and CSO representative positions. The specific responsibilities of the RSC include:

- *Provide overall guidance and direction to the programme, ensuring it remains within any specified constraints.*
- *Address and unblock programme issues as raised by the AE.*
- *Provide guidance on project risks and agree on possible mitigation and management actions to address these.*
- *Support coordination between various donor and government-funded in-country projects and programmes.*
- *Ensure coordination with various government agencies and their participation in programme activities.*

- *Track, monitor and secure co-financing for this programme.*
- *Review the programme's progress, assess performance, and appraise the Annual Work Plan for the following year.*
- *Provide direction and recommendations to ensure that the agreed deliverables are produced according to plans.*
- *Approve the programme Inception Report, Mid-term Review and Terminal Evaluation reports and corresponding management responses.*
- *Review the final programme report package during an end-of-project review meeting to discuss lessons learned and opportunities for scaling up*.

The RSC will take decisions by consensus. If consensus cannot be reached, the CCCCC representative will facilitate mediation. If mediation does not resolve the matter, CCCCC, as the AE, will propose a final decision to avoid implementation delays. The RSC will meet biannually, convened by CCCCC, either virtually or in person. The following members hold full participation rights: representatives from the five NDAs, CCCCC, and CANARI. Two rotating seats are reserved for CSO/NGO and community representatives nominated by the National Boards. These rotating members participate with full voice but in an advisory capacity. The specific decision-making procedures, including quorum requirements, will be finalised in the programme Inception Report. Decisions of the RSC are binding on programme implementation matters (e.g., approval of call for proposals design, annual work plan endorsement) but do not override the AE's obligations under the AMA/FAA.

126. **The Regional Technical Advisory Panel (RTAP):** To ensure technical consistency and promote regional learning, a Regional Technical Advisory Panel will be established under the CABRIC Regional Steering Committee (SC). This panel will serve a critical advisory and quality assurance function for the program, supporting both the EDA Regional Project Coordination Unit (RPCU) and the national Grant Administrators. The Regional Technical Advisory Panel will be composed of independent regional experts recruited through a selective process at programme inception, including representatives from the regional professional, academic, and research community. Members will serve in an advisory capacity and will operate independently of the day-to-day management of the RPCU. To avoid any conflict of interest, neither CANARI staff who have supported proposal development under Component 1 nor CCCCC RPCU staff will serve as formal members of the Panel. The Panel functions strictly in a non-binding, advisory, and quality assurance capacity. It does not possess authority to make final funding decisions, approve sub-grants , or allocate grant capital.

127. **CABRIC Regional Programme Coordination Unit (RPCU):** The RPCU's core function is operational management of the programme: designing and implementing the annual work plan and budget, coordinating with Grant Administrators to launch calls for proposals, consolidating approved grant portfolios for regional monitoring and reporting, supporting the CABRIC Helpdesk, and establishing technical panels s. The RPCU does not exercise AE oversight functions, which are retained by CCCCC's institutional compliance structure. A set allocation for helpdesk technical assistance will be managed across the grantees as a percentage of their grant size.

128. **National grant administrators acting as Executing Entities:** This partners are legally established entities in each country, their primary functions include serving as a liaison between the RPCU and project proponent (CSOs, CBOs, NGOs, LAs, producer groups, research & academic institutes, and Local Authorities) acting as a financial vehicle to distribute sub-grant funding at the local level. For this programme, the executing entities are: **the Belize Fund (for Belize)**, the **Jamaica Social Investment Fund for Jamaica, The Bahamas Protected Areas Fund** in The Bahamas, the **Saint Lucia Development Bank** in Saint Lucia and **Grenada Investment Development Corporation** in Grenada**.** Each country will receive an allocation of USD 5 million to support projects within the designated thematic area. The sub-grant sizes will range from small grants of up to and including USD 150,000, medium grants from USD more than 150,000 and up to and including USD 300,000, and more than 300k and up to and including USD 500K

129. **National ownership:** Although the focus of CABRIC is a locally led approach, NDAs of each country will have oversight as part of the regional steering committee, and the position on national grant administrator boards. This will ensure that not only country priorities are aligned with the thematic sub-grant targets, but also with information and knowledge sharing in both directions.

Table 7 National governance integration with CABRIC

Country	NDA	National Climate Body	Grant Administrator	NDA Role in CABRIC
Bahamas	Office of the Prime Minister (Climate Change & Environmental Advisory Unit)	National Climate Change Committee (NCCC), coordinating body for multi-sector climate engagement	Bahamas Protected Areas Fund (BPAF)	Member of RSC; seat on BPAF Board for CABRIC oversight; ensures alignment with NDC 3.0 priorities

Belize	Ministry of Economic Transformation	National Climate Change Office (NCCO)	Belize Fund for a Sustainable Future	Member of RSC; seat on Belize Fund Board; alignment with NCRIP and NDC priorities
Grenada	Ministry of Climate Resilience, the Environment and Renewable Energy	National Climate Change Committee	Grenada Investment Development Corporation (GIDC)	Member of RSC; alignment with SPCR and NDC priorities
Jamaica	Ministry of Economic Growth and Job Creation	Climate Change Division	Jamaica Social Investment Fund (JSIF)	Member of RSC; represented on JSIF committees; alignment with Climate Change Policy Framework
Saint Lucia	Ministry of Finance / Dept. of Sustainable Development	National Climate Change Committee	Saint Lucia Development Bank (SLDB)	Member of RSC; seat on SLDB Board; alignment with NAP and NDC priorities

130. **Flow of funds AE:** The CCCCC will act as both the AE and EE (RPCU), serving as the main financial vehicle for the grant facility operation, will contract CANARI as an implementing partner under a contractual arrangement for capacity-building activities, and will separately procure contractors and consultants in accordance with CCCCC's procurement framework. These entities act as service providers and do not exercise implementation discretion over GCF proceeds who will support the overall functionality of the facility. The grant funding will be distribute in tranches at the national level to the Grant Administrator Executing Entities. Furthermore, in its role as AE, the CCCCC will also be responsible for overseeing programme implementation and conducting capacity assessments for all Grant Administrators. The Figure below shows the finance flow of the programme.

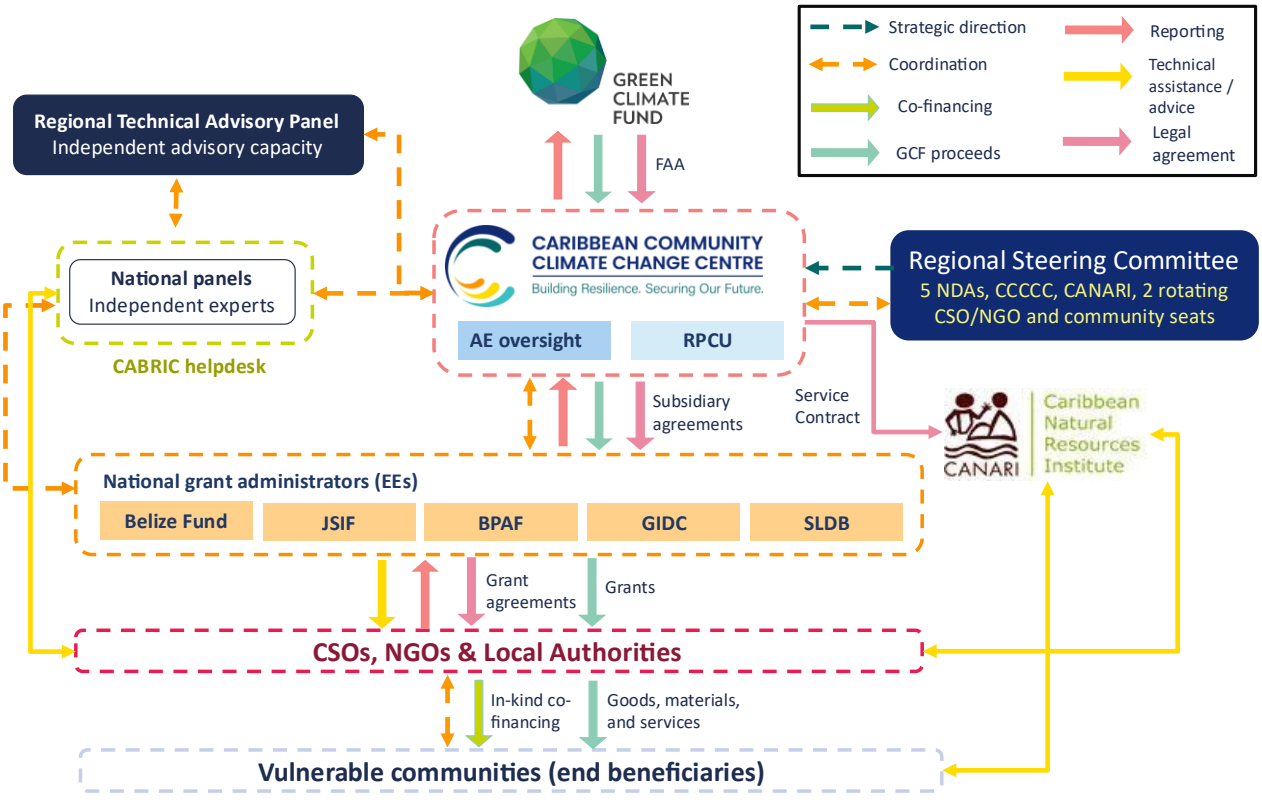


Figure 8 : Implementation arrangements and flow of funds

131. **CABRIC Caribbean grants mechanism:** Component 2 of the programme establishes a mechanism for small, medium and large grants to be dispersed to CSOs including NGOs, producer groups, Community Based Organisations, research and academic institutes and Local Authorities to access grants up to USD 500,000 for projects in CABRIC thematic areas. Grantees are required to provide 5% for small grants, 10% for medium grants, 15% for large grants, of the project funding, which can be as an in kind contribution in alignment with requirements explicated in the Operations Manual.

132. **Flow of funds to Grant Administrators:** The flow of funds and fiduciary controls are documented in the Subsidiary Agreements between CCCCC (as Lead Executing Entity, in addition to its AE role) and each National EE. GCF Proceeds are disbursed by CCCCC to each EE in tranches based on financial reporting and against pre-agreed disbursement conditions. Each EE is required to maintain a segregated account for GCF Proceeds, apply fiduciary controls consistent with CCCCC's accreditation standards, and submit financial reports to CCCCC at agreed intervals. Independent external audits apply at the EE level and at the sub-grants level on a tiered basis. If a participating country or national EE withdraws, the country's allocation will be: (i) held in reserve for re-engagement during the programme cycle if the issue is expected to be resolved; or (ii) reallocated proportionally to the remaining four countries through the Regional Steering Committee, subject to GCF approval, if re-engagement is not feasible within the programme timeframe. Capacity activities under Components 1 and 3 that are regional in nature would continue with adjusted scope. The contingency arrangements are documented in the Subsidiary Agreement

133. **Disbursement to grantees:** The grant facility utilizes a multi-stage process (Figure 10) for the distribution of grants to local NGOs, CSOs and Local Governments[29]. Under its service contract with CCCCC, CANARI will deliver capacity-building activities including community awareness sessions, co-facilitated write-shops, and institutional readiness support to help prospective grantees develop eligible proposals under Component 1. CANARI does not participate in the grant appraisal or approval process. CANARI will not provide operational support to the Helpdesk. However, CANARI may provide post-award technical advisory support directly to grantees, where its expertise is relevant to a specific implementation challenge. All post-award support provided by CANARI will be performed solely in its capacity as a service provider under its Service Contract with CCCCC.

134. Eligible NGOs, CSOs and local governments may then apply for grants. As the first stage, LAs, NGOs and CSOs will submit an Expression of Interest (EOI) to the Grant Administrators for their approval. This EOI will be screened for alignment with GCF investment criteria and community engagement principles, as specified in the annexes of the CABRIC Operations Manual.

135. **Process:** To ensure a sequential approach, all capacity building, institutional readiness, and proposal incubation (including dedicated write-shops) are strictly frontloaded under Component 1. Prospective grantees will first benefit from this tailored capacity development to build implementation-ready proposals. Once pipelines are developed, Component 2 is initiated. The grant facility uses a simplified one-step process for small projects (up to USD 150k) and a two-step process (EOI followed by full proposal) for medium and large projects. Proposals are then reviewed by the National Grant Administrators' technical committees, with final, binding approval from the National Boards based on pre-defined GCF criteria. Approved projects then move to the contracting phase, which specifies the project duration, reporting requirements, and payment schedules. After the contract is signed, grant recipients will implement their projects, adhering to milestones and reporting obligations. Fund disbursement is structured to prevent lump-sum payments; instead, funds are disbursed in tranches (e.g., quarterly or semi-annually) based on the project's duration and the grantee's assessed capacity. Monitoring and evaluation are integral to this process, with baselines established early in the project. The duration of each project's implementation varies based on its funding and nature, and the timeline is assessed for feasibility during the selection process (see Figure 9: EDA Facility Application Process and Project Cycle). Full details on the application process and project cycle are found in Annex 21: Operations Manual.

[29] The eligibility criteria for grantees are detailed in the Operations Manual (Annex 21, Sections 3.1.2 and 4.9) and Annex 24 (Selection criteria for beneficiaries, sites, and eligibility for proposed interventions).

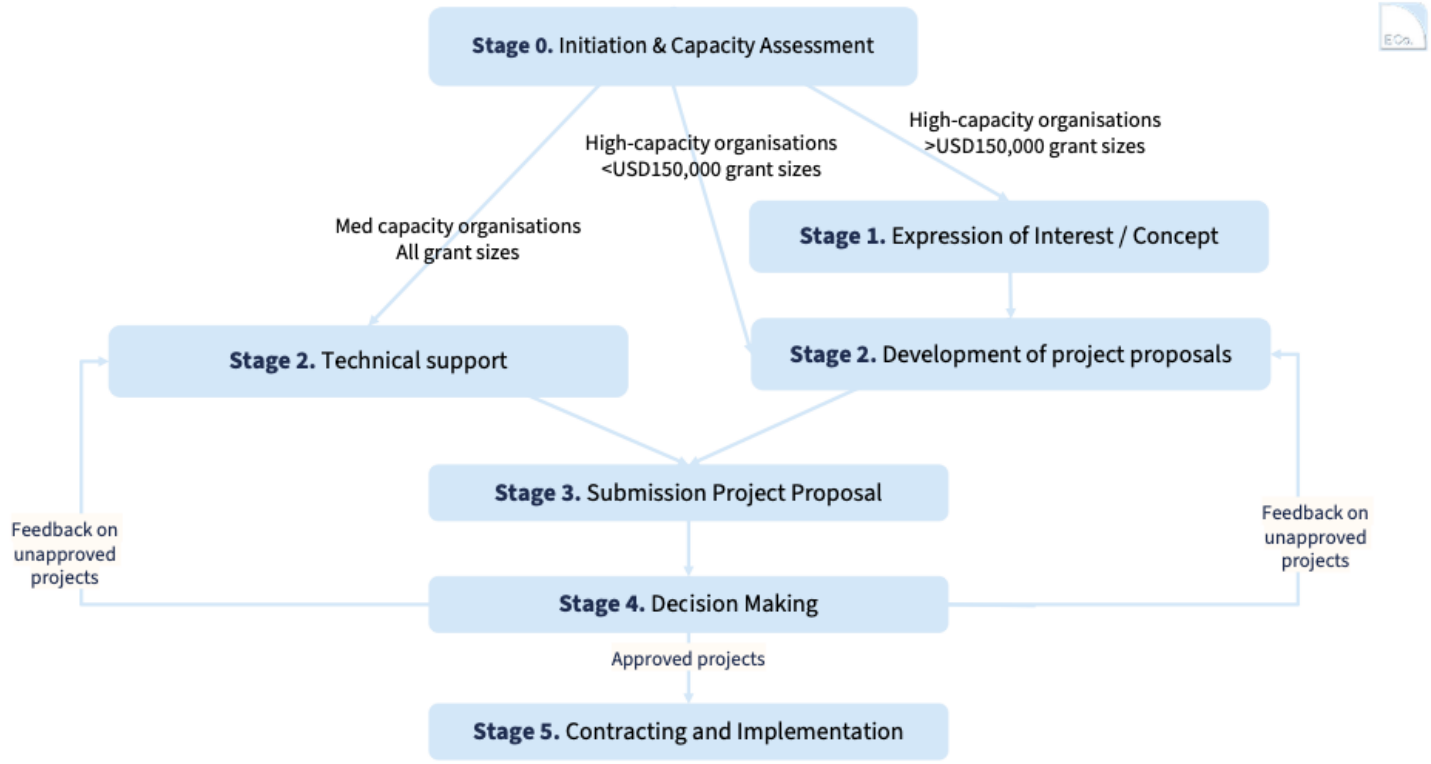


Figure 9: EDA Facility Application Process and Project Cycle

136. **The Investment Programme generated under Component 1** is the primary feeder for grant applications under Component 2. Moreover, the periodic calls for proposals under Activity 2.1.2 are open to all eligible entities that meet the criteria set out in the Operations Manual, regardless of whether they participated in Component 1 capacity-building activities. All applicants, are assessed against the same eligibility, technical, and safeguards criteria. Entities that did not benefit from Component 1 support must independently demonstrate the same readiness standards (fiduciary capacity, pCRVA grounding, community engagement evidence) that C1-supported applicants achieve through the programme's capacity-building activities. Where the number of viable proposals exceeds the available grant envelope in any given call, proposals that meet all eligibility and quality criteria but cannot be funded will be maintained in a reserve pipeline by the Grants Administrators and Consolidated by the RPCU. These proposals will be given priority consideration in subsequent calls, where applicable. Notwithstanding priority considerations, the reserve pipeline will compete on equal footing with new applicants in open calls for proposal. Projects in the reserve pipeline will be prioritized based on conditions outlined in the Operations Manual. CCCCC will also actively support the linkage of unfunded but viable proposals to alternative climate finance sources, including other GCF instruments, the Adaptation Fund, bilateral programmes, and national climate finance mechanisms.

137. **Technical assistance** across the three components is delineated as follows: Component 1 covers all pre-application capacity building, including institutional readiness assessments, write-shops, proposal incubation, and CRVA facilitation. It is important to note that these activities are not confined to year one of CABRIC, but will occur on a rolling basis in support of subsequent calls. Component 2 covers the grant facility operations (calls for proposals, screening, appraisal, disbursement) and post-award implementation support through the Helpdesk, technical panels, and performance monitoring; Component 3 covers knowledge management, communication, and regional learning. CANARI's primary role is the delivery of pre-application capacity building under Component 1. In addition, CANARI will be included in the Helpdesk's roster of technical experts available for post-award implementation support under Activity 1.3.1, alongside other qualified organisations and independent specialists. In this capacity, CANARI will respond to specific requests triaged by the RPCU and do not exercise ongoing implementation oversight or management authority over grantees. Post-award implementation support under Component 2 is delivered by the CCCCC RPCU, National Coordinators, and the Helpdesk, drawing on the Regional Technical Advisory Panel as needed.

138. **In country operations: at the national level,** Grant Administrators will utilise their existing board structure and will be responsible for guiding and overseeing in-country projects. The boards will ensure sub-grants outcomes, resolve issues, and review project evaluation lists. They are required to include the NDA, and if they do not, National Climate Change Committees should be utilised. It is required that two additional seats on these boards should be allocated to: 1 – A CBO representative and 2 – A community representative.

139. **Local structures:** To respect existing social structures and avoid imposing top-down administrative burdens, CABRIC mandates that sub-grants oversight be integrated into legitimate, pre-existing local governance bodies. As outlined in the Operations Manual (Section 4.7), grantees will report directly to established community forums, such as Village Councils or local fisherfolk associations, ensuring that long-term project governance remains permanently rooted in the community.

140. **LLCA principles:** The structure of the CABRIC programme integrates LLCA principles by shifting oversight from traditional top-down auditing to a partnership-based technical accompaniment model. It invests in local capacities, therefore generating stronger local entities. The programme enforces prioritisation and project development being participatory in their approach. Furthermore, by institutionalising participatory monitoring and evaluation, the programme ensures that the community's own indicators and lived experiences drive the learning and adaptive management processes, fulfilling the mandate of transparency and local accountability.

141. **Role of CABRIC team:** CABRIC National Coordinators, national Administrative Officers, and Community Liaison Officers will collaborate with CANARI and the Technical Panel to provide technical assistance, information sessions, and participatory workshops, supporting communities to prioritise and cocreate projects with local actors.

Table 8 Programme staffing and reporting lines

Role	Number	Contracting Entity	Reporting Line	Funding Source
Regional Programme Coordination Unit				
Regional Programme Manager	1	CCCCC	Head of Project Development and Management Unit	GCF
Programme Financial Specialist	1	CCCCC	Regional Programme Manager	GCF
Administrative Specialist	1	CCCCC	Regional Programme Manager	GCF
GEDSI Specialist	1	CCCCC	Regional Programme Manager	GCF
ESS Specialist	1	CCCCC	Regional Programme Manager	GCF
Procurement Specialist	1	CCCCC	Regional Programme Manager	GCF
MEL Specialist	1	CCCCC	Regional Programme Manager	GCF
Communications Specialists	2 (1x for Belize & Jamaica; 1x for Bahamas, Grenada, Saint Lucia	CCCCC	Regional Programme Manager	GCF
National-level staff (embedded in Grant Administrator offices)				
National Coordinators	5 (1/country)	Grant Administrators	Grant Administrator and RPCU	GCF (via Subsidiary Agreement)
National Admin Officers	5 (1/country)	Grant Administrators	National Coordinator	GCF (via Subsidiary Agreement) and Cofinance
Community Liaison Officers	5 (1/country)	Grant Administrators	National Coordinator	GCF (via Subsidiary Agreement)
Capacity Building Officers	5 (1/country)	CANARI	CANARI project lead (coordination with Nat. Coordinator)	GCF (via legal / contractual arrangement with CANARI)

Grant Administrator personnel (ED, PM, Finance, Admin)	Varies	Grant Administrators	Grant Administrator management	In-kind co-financing

B.5. Justification for GCF funding request (max. 1000 words, approximately 2 pages)

142. **CABRIC will address financial barriers to climate resilience:** The Climate Actions for Building Resilience in Coastal Communities in the Caribbean (CABRIC) programme requires GCF financing to implement critical adaptation measures aimed at enhancing climate resilience across vulnerable Caribbean nations. The region faces intensifying climate change impacts, including hurricanes, sea level rise, and extreme weather events, which threaten coastal communities, infrastructure, and economic stability. However, public sector constraints, private sector hesitation, and structural financing gaps prevent the adequate funding of adaptation measures, necessitating grant-based support from the GCF.

143. **Empowerment of women and civil society as agents for change:** The CABRIC EDA programme works synergistically with existing gender and social inclusive on granting funds such as the GEF SGP, to further the empowerment of the whole of society, lifting up the needs of women and vulnerable groups as change makers and decision makers to develop sustainable transformative sub-grants that meet the local ecological – physical – socioeconomic reality of the area.

144. **Need for grant support due to market failures:** Despite the urgent need for adaptation investments, public sector funding is insufficient due to high debt levels across Caribbean nations. According to the International Monetary Fund (IMF), the Caribbean requires over $100 billion for adaptation investments, yet only $800 million has been approved from climate funds (IMF, 2023, link).

145. **The gap between climate finance needs and actual funding in the Caribbean remains significant, underscoring the necessity for increased concessional financing:** While countries have received varying levels of international climate finance, these amounts fall drastically short of the estimated requirements for adaptation and resilience-building. The following tables highlight the severe shortfall in funding, with most nations facing a funding gap exceeding 85%. Without substantial additional financial support, (particularly in the form of grants), these countries will struggle to implement critical climate resilience measures, leaving their economies and communities highly vulnerable to escalating climate risks. The private sector is reluctant to invest in adaptation due to high upfront costs, uncertain financial returns, and long payback periods. Unlike mitigation projects, which can generate revenue through carbon markets or energy savings, adaptation investments—such as capacity-building, ecosystem restoration, and climate risk data enhancement—lack direct financial returns, making them unattractive to private investors (OECD, 2024, link). Furthermore, regional financial institutions lack concessional funding mechanisms tailored to climate adaptation, and existing funding sources are fragmented and insufficient to cover the scale of investments required (CDB, 2023, link).

Table 9: Climate Finance Needs and Gaps in Key Caribbean Nations

Country	Estimated Climate Finance Needs (USD Billion)	Climate Finance Received as of 2023 (USD Billion)	Projected Needs for 2024-2030 (USD Billion)	Funding Gap (%)
The Bahamas	2.1	0.2	2.1	90.5%
Belize	1.3	0.15	1.15	88.5%
Grenada	0.35	0.1	0.25	85.7%
Jamaica	7.0	0.5	6.5	92.9%
Saint Lucia	0.4	0.12	0.28	87.5%

146. **Justification for Grant-Based Financing Over Loans:** High debt burdens pose a significant barrier to Caribbean nations' ability to self-finance climate adaptation projects. The region's economies are already strained by recurrent natural disasters, which cause substantial economic losses and further exacerbate sovereign debt levels. *Table 10* demonstrates that while some progress has been made in reducing debt-to-GDP ratios between 2020 and 2023, most countries still face unsustainable debt levels exceeding 75-90% of GDP. This reinforces the argument that additional loans—even concessional ones—are not a viable solution for climate finance in the region. Instead, grant-based funding from the GCF is essential to enable climate adaptation without worsening financial instability. Loans would exacerbate fiscal pressures, reducing governments' capacity to invest in social and economic development (CDB, 2023, link). A grant-based approach ensures that climate adaptation projects remain sustainable and impactful without imposing additional debt constraints. Furthermore, GCF grants play a catalytic role, helping to unlock co-financing from

international donors and institutions by reducing the perceived financial risks associated with adaptation projects. Many Caribbean governments lack technical expertise and data literacy required for effective climate adaptation. Of the climate finance that is available, countries struggle to access and implement it due to weak institutional capacity (UNDP Climate Promise, 2024, link). Caribbean nations remain highly indebted middle-income countries, limiting their ability to absorb additional loans[lxvi].This reinforces the critical need for grant financing to ensure adaptation investments do not exacerbate financial strain.

Table 10: Debt-to-GDP Ratios in Key Caribbean Nations (2020-2023)

Country	Debt to GDP ratio (2017)	Debt-to-GDP Ratio (2018)	Debt-to-GDP Ratio (2019)	Debt-to-GDP Ratio (2020)	Debt-to-GDP Ratio (2023)	Debt-to-GDP Ratio (2024)
Bahamas	55.4%	62.5%	61.4%	74,6%	81.5%	78.7%
Belize	78.1%	78.8%	78.5%	103%	82.3%	62.3%
Grenada	70.4%	68.5%	62.7%	89.5%	75.2%	75.3%
Jamaica	101.2%	94.4%	94.3%	109.7%	73.3%	67.9%
Saint Lucia	59.9%	60.3%	62.1%	95%	74.5%	73.8%

147. **Coherence Between Grants and Reimbursable Funds:** GCF financing for CABRIC is structured to align with the public goods nature of adaptation investments. Activities such as capacity-building, climate risk data enhancement, and community engagement are essential for strengthening regional resilience but do not generate direct financial returns (Green Climate Fund, 2024, link).

148. **Determination of Co-Financing Amounts and Pricing:** The co-financing strategy leverages contributions from the Grant Administrators and the CCCCC, which will provide funding for specific project components such as technical capacity-building and policy development. The exact allocations are determined based on detailed cost assessments outlined in the project budget (see budget section). The concessionally of GCF financing follows the principle of minimum concessionally, ensuring that resources are allocated efficiently while maximizing additional financial leverage.

B.6. Exit strategy (max. 500 words, approximately 1 page)

149. **Long term sustainability is built into the CABRIC design:** CABRIC EDA programme addresses barriers of institutional capacity, technical capacity, data and knowledge sharing and finance to deliver a paradigm shift with clear ownership from the community level up to government.

Building capacity from the ground up

150. **CSO and NGO institutional capacity building and experience in project and finance management:** Once implementation ends, the capacities of the LAs, NGOs and CSOs will be further enhanced through project management training and operations when it comes to climate risks, and project resource management. Furthermore, as LAs, NGOs and CSOs will receive hands-on training to manage and sustain coastal resilience interventions, this will empower them to continue benefiting long after the project ends. Through adaptation planning and investments, this will lead to a strengthened understanding of the climate risks as well as help build the capacity of LAs, NGOs and CSOs to carry out similar projects.

151. **CSO and NGO technical capacity built for climate resilient livelihoods:** LAs, NGOs and CSOs will be trained with technical responsibilities such as understanding EDA mechanisms, developing strong proposals, and managing funds effectively. In turn, this should enable LAs, NGOs and CSOs to effectively represent community needs and influence climate policy at local and national levels.

152. **Beneficiaries on the ground with strengthened capacity and technical capability:** This will be achieved through the establishment of robust knowledge management systems, including accessible training materials and best practice documentation. Ultimately, the successful integration of enhanced capabilities into existing national development plans and budgets will signal a sustainable exit, demonstrating that beneficiaries are equipped to independently drive climate action and enhance their resilience.

Enhanced communication and sharing of information

153. **CABRIC will leave a legacy of a data linking platform and lessons learnt:** Under component 3, the project will strengthen knowledge-sharing and communication at the local and national levels, and disseminate the results of sub-grant investments. Knowledge and learning will be promoted, lessons learned gathered and gaps identified, then the data will be accumulated and tailored to gender-sensitive adaptation measures, and design documents of projects

located uploaded to a project knowledge portal. The Programme will also connect to the data portals and knowledge communities that already exist in the Caribbean. These will be managed and owned by CCCCC and CANARI.

154. **Established knowledge sharing event will source sponsorship to be held at regular intervals:** This event will strengthen the EDA's appeal and demonstrate its value to potential sponsors. Through the collaboration with relevant (coastal resilience) scientific research and learning institutions in the Caribbean (activity 3.1.4), their knowledge will help form the event and sponsorship packages will be distributed to ensure long term financial sustainability.

Sustainable long-term financing

155. **CABRIC grant facility seeks long-term recapitalization:** Through Activity 2.1.1, an EDA programme board, technical grants committee and Regional programme Coordination Unit will be set up. This informs an analysis of other climate finance mechanisms, outside of the GCF, and their scaling potential. Additionally, it will identify the gaps / limits where coast resilient interventions could not be implemented and propose a strategy to address this. As the programme progresses, it will increasingly seek more resources to pave the way for private sector involvement in resilience initiatives.

156. **Knowledge Enhancement, Social Inclusion and Gender Equality:** This programme will increase awareness and understanding of climate change impacts and adaptation strategies among local communities; encourage the adoption of climate-resilient livelihoods practices by community members; and improved social inclusion and gender equality in climate-resilience initiatives.

C. FINANCING INFORMATION

C.1. Total financing

(a) Requested GCF funding (i + ii + iii + iv + v + vi + vii)	Total amount	Currency
	42.038	million USD ($)

GCF financial instrument	Amount	Tenor	Grace period	Pricing
(i) Senior loans	Enter amount	Enter years	Enter years	Enter %
(ii) Subordinated loans	Enter amount	Enter years	Enter years	Enter %
(iii) Equity	Enter amount			Enter % equity return
(iv) Guarantees	Enter amount	Enter years		
(v) Reimbursable grants	Enter amount			
(vi) Grants	Enter amount 42.038			
(vii) Results-based payments	Enter amount			

(b) Co-financing information	Total amount	Currency
	2.0091	million USD ($)

Name of institution	Financial instrument	Amount	Currency	Tenor & grace	Pricing	Seniority
Belize Fund	In kind	0.3819	million USD ($)	Enter years Enter years	Enter%	Options
JSIF	In kind	0.3819	million USD ($)	Enter years Enter years	Enter%	Options
The Bahamas Protected Areas Fund	In kind	0.3819	million USD ($)	Enter years Enter years	Enter%	Options
Grenada Investment Development Corporation	In kind	0.3819	million USD ($)	Enter years Enter years	Enter%	Options
Saint Lucia Development Bank	In kind	0.3819	million USD ($)	Enter years Enter years	Enter%	Options
CCCCC	In kind	0.0996	million USD ($)	Enter years Enter years	Enter%	Options

(c) Total financing (c) = (a)+(b)	Amount	Currency
	44.047	million USD ($)

(d) Other financing arrangements and contributions (max. 250 words, approximately 0.5 page)	
	Co-financing requirements apply to all sub-grants regardless of whether activities involve procurement of goods and services. For sub-grants that include procurement components, grantees may satisfy the co-financing requirement through in-kind contributions (e.g., provision of community labour, use of existing facilities, staff time) valued at prevailing local market rates, or through cash contributions. In-kind contributions will be documented using standardised templates provided by the Grant Administrator, with volunteer labour valued at the national minimum wage or equivalent community wage rate. All in-kind contributions must comply with ILO core labour standards.

C.2. Financing by component

Component	Output	Indicative cost (USD)	GCF financing		Co-financing		
			Amount (USD)	Financial Instrument	Amount (USD)	Financial Instrument	Name of Institutions
Outcome 1: Strengthened institutional and operational capacity for GEDSI integrated climate responsive planning	Output 1.1: Community-owned coastal climate adaptation priorities and project pipelines developed in priority high risk areas	4,601,000	4,601,000	Grants	0	Choose an item.	Click here to enter text.
	Output 1.2 Climate resilience and GEDSI mainstreamed national climate resilient coastal policy frameworks	611,250	611,250	Grants	0	Choose an item.	Click here to enter text.
	Output 1.3 Institutional capacity to implement and adaptively manage gender transformative climate resilient livelihood and social projects increased	1,653,500	1,653,500	Grants	0	Choose an item.	Click here to enter text.
Outcome 2: Improved social and livelihood climate resilience through addressing multidimensional vulnerability to climate risks in coastal communities	Output 2.1: Grants are provided to priority climate resilient livelihood and socially inclusive health & climate information projects	31,429,500	29,520,000	Grants	381,900 381,900 381,900 381,900 381,900	In-kind	Belize Fund The Bahamas Protected Areas Fund Grenada Investment Development Corporation JSIF Saint Lucia Development Bank
Outcome 3: Enhanced regional knowledge equity and transparent sharing of community-led climate risk information and adaptation lessons	Output 3.1 Strengthened ecosystems for sharing GEDSI-integrated climate risk data and community-led solutions	494,600	494,600	Grants	0	Choose an item.	Click here to enter text.
	Output 3.2: Empowered community agency and inclusive awareness of climate-resilient and gender-transformative responses	704,750	704,750	Grants	0	Choose an item.	Click here to enter text.
M&E	M&E	1,128,500	1,128,500	Grants	0	Choose an item.	Click here to enter text.
PMC	PMC	2,140,600	2,041,000	Grants	99,600	In-kind.	CCCCC

Contingency	Contingency	1,282,911	1,282,911	Grants	0	Choose an item.	Click here to enter text.
Indicative total cost (USD)		**44,046,611**	**42,037,511**		**2,009,100**		

C.3 Capacity building and technology development/transfer (max. 250 words, approximately 0.5 page)

C.3.1 Does GCF funding finance capacity building activities?	Yes ☒ No ☐
C.3.2. Does GCF funding finance technology development/transfer?	Yes ☒ No ☐

The CABRIC programme integrates capacity building and technology transfer to empower Caribbean Community Based Organisations and Local Authority's to address local climate risk through local decision making. The capacity building activities of CABRIC are the most important mechanism of paradigm shift for the project. Empowering local actors, and building institution capacity within CSOs, NGOs and LAs to develop climate adaptation projects, implement and monitor them for continuous improvement and exchange the knowledge and learning is the exit strategy for the programme. Capacity building officers will be employed through the programme in each of the countries, contracted by CANARI, to support the National coordinator to ensure CSOs, NGOs and LAS, receive the capacity building support from expression of interest through to project implementation and monitoring and evaluation. Capacity building is also essential for transforming the management of coastal policy frameworks, a key enabling factor in coastal resilience & land/marine planning.

Overall capacity building focuses on overcoming institutional barriers to accessing climate finance. Key activities include "write-shops", peer coaching and mentoring provided by partners like CANARI to assist CSOs in developing full proposals, alongside a dedicated Helpdesk for technical and operational troubleshooting during implementation. Furthermore, regional technical institutions will provide advisory services to enhance data literacy and integrate Gender Equality, Disability, and Social Inclusion (GEDSI) into planning.

Technology development and transfer are operationalized through a USD 25 million on-granting facility designed to fund community-based adaptation measures. Through these grants, the programme facilitates the deployment of specific technologies, including solar-powered irrigation and rainwater harvesting systems for climate-resilient agriculture, cold storage infrastructure and ice plants for artisanal fisheries, meteorological monitoring equipment for Early Warning Systems, and satellite-enabled telehealth hardware for disaster-responsive mental health support. This mechanism ensures that financial resources for hard technology transfer flow directly to the local level for implementation. The programme seeks to secure long term financing for the CABRIC grant facility to continue the support of adaptation technology transfer, with increasingly less capacity building provision due to the built institutional capacity that CABRIC Caribbean aims to deliver.

D. EXPECTED PERFORMANCE AGAINST INVESTMENT CRITERIA

This section refers to the performance of the project/programme against the investment criteria as set out in the GCF's Initial Investment Framework.

D.1. Impact potential (max. 500 words, approximately 1 page)

Vulnerable people and communities

- **How the sub-grants s will benefit the most vulnerable people and communities:** The CABRIC EDA programme is built around the most vulnerable people and communities. Both thematic areas are driven by the goal of benefiting those women, girls, youth, indigenous people, the elderly, the disabled and marginalized, promoting and supporting gender transformative livelihoods and socially inclusive health, wellbeing and social resilience. Early Warning Systems, health services and emergency shelters / provisions at the level of coastal communities need to ensure that the most vulnerable are included and supported.

Beneficiaries: *Theme A with its focus of livelihoods will benefit the most vulnerable people and communities including: women, coastal producers and artisanal communities.*

Health and wellbeing

- **How the sub-grants s will benefit the health and wellbeing:** The CABRIC EDA programme will support health and wellbeing through its support to sub-grants s in the thematic area B *Inclusive health, wellbeing and social resilience.* This is a progressive approach to the EDA mechanism putting emphasis on the need of health and

wellbeing being a key aspect of social resilience through: **local health centres** that integrate climate aspects to disease and health management in an inclusive way for the whole community: **local emergency shelters** that can support education of children, and include the accessibility needs for the disabled to get to and use, along with have provisions for a broad spectrum of health, well-being and learning needs; mental wellbeing initiative pre during and post climatic event and inclusive Early Warning systems that operated at a local level to ensure climate risk information is communicated and understood by the whole community including the range of needs within.

Beneficiaries: *Theme B with its focus on the whole of society will benefit; Coastal communities, disability groups, women, youth, the elderly.*

Ecosystem resilience

- **How the sub-grants will benefit ecosystem resilience**: Ecosystem resilience will be a **co-benefit** of Theme A sub-grants s. All these livelihood centred projects are built around different aspects of ecosystem resilience: 1 - **Climate smart agriculture** includes watershed management practices, agroforestry, soil and water conservation practices that only support the natural ecosystems to be effective. Agroforestry practices must ensure that native species are used to avoid invasive species issues. **2 - Climate resilience E-B fisheries** includes practices that support sustainable ecological systems, interventions can also include reducing fishing pressure through reducing post-harvest losses or supporting native species sustainable extractive aquaculture. ESS requirements will apply. **3 – Restorative and protective coastal NbS –** this includes livelihoods that are benefiting from restorative / protective coastal NbS such as micro-ecotourism, coral / mangrove / seagrass / seaweed gardening or long line aquaculture. Again, non-native species are not fundable through these projects.

Beneficiaries: *Vulnerable coastal agricultural land, coastal reefs, shores, mangroves, seagrass and littoral ecosystems.*

GEDSI

128. Risks associated with GEDSI:

- Without targeted GEDSI mechanisms, climate finance facilities may bypass women-led and inclusion based organisations who are highly active in climate-sensitive sectors.
- Women face structural constraints limiting their access to training and decision-making due to time poverty and unpaid caregiving responsibilities. If the programme does not mainstream GEDSI support (budgeting for care-economy provisions and accessible engagement venues), vulnerable groups will be blocked from participating in the climate adaptation co-design process.
- Post disaster vulnerability in women, persons living with disabilities, the elderly and youth is high which increases the risk of GBV and SEAH. Patriarchal norms in some countries can mean that women can face physical violence for becoming economically empowered. This necessitates the project's survivor-centric GRM and mandatory SEAH codes of conduct.
- As indigenous peoples and local women are underrepresented in coastal ecosystem governance, without GEDSI being mainstreamed in coastal policy-making, climate adaptation strategies will remain disconnected from the people most reliant on the natural resources.
- Across the five beneficiary countries, achieving resilience goals is constrained by the predominance of gender-blind policies, the limited integration of gender-specific mechanisms within climate finance, and the underrepresentation of women and marginalized groups in ecosystem management and governance. This includes areas such as coastal and water resource management, biodiversity conservation, and overall environmental preservation. When assessing the inclusion of vulnerable groups such as youth, indigenous peoples, persons with disabilities, and the elderly, there is a noticeable lack of recognition or in-depth consideration of their unique knowledge and contributions to ecosystem and climate governance. This can result in the exclusion of those most reliant on natural resources from contributing their knowledge and expertise to support resilience building in coastal communities.
- **129. How the sub-grants s will benefit GEDSI inequities:** The CABRIC programme addresses GEDSI inequities by placing gender and disadvantaged groups front and center of the sub-grants that it funds (at least 40% of EDA grants are earmarked for women-led and inclusion based organizations). CABRIC's efforts will focus on increasing the involvement of women and marginalized groups to enhance their roles as agents of change. The programme will also prioritize projects from indigenous groups are rights and knowledge holders in the climate space. Importantly CABRIC will foster community-level engagement and promote initiatives that empower women, youth and indigenous led organizations to take on leadership roles. Providing

targeted financial support, technical training, and networking opportunities can help identified climate and socially vulnerable groups to overcome existing barriers and contribute effectively to building climate resilience.

- Climate resilient livelihood security sub-grants s prioritise those that provide gender transformative activities, are women led and have a socially inclusive approach to operation, information sharing and monitoring. Financing climate resilient inclusive social structures ensure that pre-during-post climate events that women, men, girls and boys are provided for, in terms of health, wellbeing and community cohesion. The programme will also support LAs, CSOs and NGOs to build their own capacity to programme for GEDSI projects, implement, monitor and adaptatively manage them. This is complemented with building the awareness with governmental institutions involved in coastal climate risk planning to integrate GEDSI needs and vulnerabilities.
- Importantly, CABRIC proposes that where coastal and marine management policies are operationalized, advanced of developed that they address the needs of vulnerable groups, including through targeted financial support.

Beneficiaries: CSOs, NGOs and LAs, governmental institutions, producer groups, *disability groups, women, youth, indigenous peoples led organisations, the elderly.*

Overall beneficiary targets

- The project is expected to impact a total of **51,559 direct beneficiaries** (of which 27,564 are female), and **931,323 indirect beneficiaries** (of which 470,984 are female). The breakdown per country is as follows:

Country	Direct		Indirect	
	Male	Female	Male	Female
Bahamas	4,444	5,392	35,815	39,316
Belize	3,986	5,050	59,163	57,992
Grenada	4,064	3,987	21,292	21,207
Jamaica	6,370	6,893	320,275	328,097
St Lucia	5,131	6,242	23,793	24,372
Total	**23,995**	**27,563**	**460,339**	**470,984**

D.2. Paradigm shift potential (max. 500 words, approximately 1 page)

Potential for scaling up and replication

129. **Training materials can be bespoke to the broader CARICOM countries for replication to other countries:** Component 1 focuses on strengthening institutional and operational capacity on the selected target countries, which, involves the developing of training materials to address current information gaps. Those training materials and specifically, Output 1.2 will create a guidance document to support other CARICOM countries in integrating GEDSI into climate-resilient coastal frameworks. This component will also evaluate the regional frameworks needed to support policy development at the regional level.

Potential for knowledge-sharing and learning

130. **CABRIC will leave a legacy of a data linking platform and lessons learnt:** The Caribbean region faces a lack of quality and accessible data, hindering communities, especially those in remote locations, from accessing information about the current state of the climate and decision-making alternatives. The CABRIC programme will connect with existing Caribbean data portals and knowledge communities to reduce this data gap. Through Component 3, data, information, and awareness will be enhanced regionally, addressing that current key barrier. More specific, output 3.1 will build capacity to disseminate information and knowledge with a GEDSI approach, creating more accessible data in the target countries and on a regional basis.

131. **Established knowledge sharing event will source sponsorship to be held at regular intervals:** The programme will integrate

knowledge, best practices, lessons learned, and information generated into knowledge-sharing events. Activity 3.1.5 will further develop regional CSO and NGO knowledge-sharing events, which will help reduce current data scarcity and information gaps.

Contribution to the creation of an enabling environment

132. **CSO and NGO institutional and technical capacity building and experience in project and finance management supports a pipeline of projects:** Through Component 1, this programme will invest in institutional and community capacity building to ensure project sustainability. This component will enhance the capacity of existing LAs, CSOs and NGOs by providing workshops, write-shops, and technical assistance (Activity 1.1.3). These activities will build capacity for implementing adaptation and resilience-building measures and promote peer-to-peer learning (Activity 3.1.3).

Contribution to the regulatory framework and policies

133. **Coastal Policy frameworks that integrate inclusion and climate resilience:** Vulnerable communities and minority groups are highly exposed to climate change effects, and their needs are often not fully recognized or addressed by policy frameworks. CABRIC aims to be transformative by including a clear GEDSI (Gender Equality, Disability, and Social Inclusion) inclusion approach. This will address current gaps in each CABRIC country by providing technical assistance (Activity 1.2.2) to integrate GEDSI into their coastal frameworks (Activity 1.2.1 and Output 1.2). This approach will fill the gap in integrating climate resilience with the needs of the most vulnerable communities, leading to a gender and social inclusion approach that promotes long-term sustainability across CARICOM states (Activity 1.2.3).

Overall contribution to climate-resilient development pathways consistent with relevant national climate change adaptation strategies and plans

134. CABRIC activities are aligned with national climate change adaptation strategies, Nationally Determined Contributions, and plans. This alignment ensures the integration of coastal ecosystem management and identifies adaptation measures to protect coastal communities and ecosystems. The programme will facilitate coordination within countries, engaging key sectors and actors to support EDA sub-grants and their gender-inclusive approaches. This will also ensure synergy across the CABRIC countries.

D.3. Sustainable development (max. 500 words, approximately 1 page)

135. Environmental co-benefits

- SDG 14 Life below water & CABRIC: CABRIC directly supports SDG 14 by focusing on building resilience in coastal communities. The project aims to protect and restore coastal ecosystems, such as coral reefs and mangroves, which are vital for marine biodiversity and the livelihoods of coastal communities. This aligns with SDG 14 targets such as conserving and sustainably using the oceans, seas, and marine resources (14.1), and increasing the economic benefits to Small Island Developing States (SIDS) and Least Developed Countries (LDCs) from the sustainable use of marine resources (14.7). (https://www.icctf.or.id/on-world-oceans-day-sdgs-remind-us-of-oceans-role-in-our-planetary-ecosystem/ ; United Nations, n.d. a)
- SDG 15 Life on land & CABRIC: CABRIC aligns with SDG 15 by promoting sustainable land management practices and the conservation of terrestrial ecosystems. The project's focus on integrated watershed management and climate-smart agriculture contributes to the protection of biodiversity and the sustainable use of land resources. This aligns with SDG 15 targets such as conserving and restoring terrestrial ecosystems (15.1) and halting and reversing land degradation (15.3).

136. Social co-benefits including health co-benefit

- SDG 3 Good health and wellbeing: CABRIC contributes to SDG 3 by addressing the health impacts of climate change on vulnerable coastal communities. The project's interventions aim to improve access to clean water and sanitation, reduce the risk of climate-related diseases, and enhance mental health support for those affected by climate change. This aligns with SDG 3 targets such as reducing maternal mortality (3.1) and ending the epidemics of major communicable diseases (3.3). (World Health Organization, 2023)
- **SDG 4 Quality education:** CABRIC aligns with SDG 4 by promoting community-led, gender-transformative climate risk health education programs. These programs aim to empower communities with the knowledge and skills to adapt to climate change and build resilience. This aligns with SDG 4 targets such as ensuring inclusive and equitable quality education (4.1) and increasing the number of people with relevant skills for financial success (4.4).

- **SDG 10 Reduce inequality within and among countries:** CABRIC aligns with SDG 10 by promoting social inclusion of youth, persons with disabilities, indigenous people in programming design and implementation, through inclusive engagement and through equitable access to capacity development and granting.

137. Economic co-benefits

- **SDG 1 No poverty and CABRIC:** CABRIC contributes to SDG 1 by promoting economic opportunities and building resilience in coastal communities. The project's focus on sustainable livelihoods, such as climate-smart agriculture and sustainable tourism, aims to reduce poverty and enhance economic security for vulnerable populations. This aligns with SDG 1 targets such as eradicating extreme poverty (1.1) and building the resilience of the poor and those in vulnerable situations (1.3). (United Nations, n.d. d)
- **SDG 8 Decent work:** CABRIC aligns with SDG 8 by promoting decent work and economic growth in the context of climate change. The project's interventions aim to create green jobs, support sustainable livelihoods, and enhance the resilience of coastal economies to climate impacts. This aligns with SDG 8 targets such as promoting sustained, inclusive, and sustainable economic growth (8.1) and achieving higher levels of economic productivity (8.2). (International Labour Organization, 2023)

138. GEDSI development benefit

- **SDG 5 Gender Equality**: CABRIC is committed to promoting gender equality and women's empowerment throughout its interventions. The project recognizes the disproportionate impacts of climate change on women and marginalized groups and aims to ensure that all activities are gender-responsive and promote equitable access to resources and opportunities. This aligns with SDG 5 targets such as ending all forms of discrimination against women and girls (5.1) and ensuring women's full and effective participation and equal opportunities for leadership at all levels of decision-making (5.5).
- **SDG 10 Reduced inequalities**: CABRIC contributes to SDG 10 by addressing the root causes of inequalities and promoting social inclusion in the context of climate change. The project's focus on community-led development and the empowerment of marginalized groups aims to reduce inequalities and build a more inclusive and resilient society. This aligns with SDG 10 targets such as reducing inequality within and among countries (10.1) and promoting the social, economic, and political inclusion of all (10.2).

D.4. Needs of recipient (max. 500 words, approximately 1 page)

Vulnerability

139. **Geographical vulnerability:** Due to its archipelagic landscape, its location within the typhoon belt, and its coastal community concentration, the Caribbean is highly suspectable to climate hazards. Climate threats such as cyclones, floods, and drought caused by the increase in temperature and changes in precipitation have serious economic, social, and environmental consequences on community livelihoods. The El Niño and La Niña phenomenon's contribute to temperature anomalies, alter atmospheric circulation and enhance serious weather events, thus, increasing environmental consequences in the Caribbean region.

140. **Socio economic and livelihoods:** Based on the 2024 GDP standing, the Gross National Income GDP status of the 6 Caribbean countries is as follows: The Bahamas USD 14.46 billion; Belize USD 3.35 billion; Grenada USD 1.32 billion; Jamaica USD 19.5 billion; and Saint Lucia USD 2.52 billion (2023).[lxvii] Due to the Caribbean's rich natural resources, this has brought vibrancy and dynamism to its labour market. However, despite large labour markets within the 5 CARICOM nations, poverty is still rampant. Out of the five nations, Belize had the highest poverty levels in 2022 with 35.7%[lxviii].Climate change has also shaped the patterns of displacement causing poverty levels to rise and communities to disappear. As a lot of communities is located along the coast and is exposed to tropical storms and severe hurricanes, this increases their livelihood vulnerability to hydrological catastrophes. In 2024 in Grenada alone, Hurricane Beryl caused losses of $4.08 million, affecting boats, fish processors, jetties, and coral nurseries as well as leading to over $13.04 million in crop losses, impacting cacao, bananas, nutmeg, and breadfruit. Additionally, it damaged critical health facilities, particularly in Carriacou and Petite Martinique, with total health sector losses reaching $246.19 million[lxix]. Community livelihoods where upended therefore, it is paramount that communities who reply on coastal and agricultural pursuits are supported.

141. **GEDSI:** There are intersecting vulnerabilities in the CABRIC countries. Particularly women who reside in storm or flood-prone areas, are often more vulnerable to climate change events due to societal and economic factors, such as limited access to resources, decision-making power, and information, which can hinder their ability to adapt and recover from climate-related disasters. Indigenous communities are also extremely vulnerable to climate change because due to their reliance on natural resources, limited access to infrastructure, and historical

marginalization, which can hinder their ability to adapt to changing conditions. For such communities, as well as other vulnerable groups like youth, the elderly and people with disabilities, their needs are significant. Direct support such as capacity building, training, material facilitation, project priority can equip such groups with necessary resources to adapt to climate change.

Financial needs

142. The GCF's collaboration for this project is crucial for economic development and conservation. The GCF budget for this project is USD 42,037,511 million which can help create a robust EDA programme. The programme aims to address the barriers in scaling such interventions that can have a positive impact on the livelihoods of all who live in the Five countries and due to the nature of EDA, this gives national and regional authorities control over funding and project oversight, demonstrating enhanced devolution. It can help the necessary stakeholders prepare and adapt to the adverse effects of climate change leading to greater income stability, health, food and water security, as well as a more equal focus on those who are considered more vulnerable.

Institutional needs

143. There is an urgent need for LAs, NGOs and CSOs to gain the relevant skills, knowledge and capacity regarding climate change protection and adaptation. The governments need to highlight with more urgency how its environmental policies can reinforce strong climate action in order to protect those at the local and national level. To increase knowledge management, the EDA programme will enhance generation and sharing of climate risk information and project lessons learned to build capacity with policy makers in use of available data, GEDSI and the multidimensionality of climate resilience.

D.5. Country ownership (max. 500 words, approximately 1 page)

Existing national climate strategy

Country	Climate resilient coastal livelihoods	Climate resilient societies	Coastal climate adaptation
Bahamas	National Wetlands Policy; Forestry Act and Forestry Regulations;	Environmental Planning and Protection Act No. 40; National Energy Policy; National Determined Contribution	National Maritime Policy
Belize	Environment Protection Act, Integrated Water Resource Management Policy; Integrated Coastal Zone Management Plan; Management and Protection of Key Biodiversity Areas; National Agriculture Sector Adaptation Strategy and Action Plan; The National Adaptation Strategy to Address Climate Change in the Water Sector; National Agriculture and Food Policy	Draft Adaptation Policy; the Strategic Plan for Belize; the Sustainable Energy Action Plan; Growth and Sustainable Development Strategy; the National Climate Resilience Investment Plan; Horizon 2030: National Framework for Belize, Growth and Sustainable Development Strategy; National Climate Change Gender Action Plan; National Disaster Management Policy: Belize National Hazard Mitigation Plan; The National Climate Resilience Investment Plan; National Determined Contribution; National Climate Finance Strategy	Coastal Zone Management Act; Marine Conservation and Climate Adaptation (MCCA) Project; Readiness Preparation Proposal (R-PP) to the Forest Carbon Partnership Facility; National Climate Change Policy, Strategy and Action Plan; Belize Policy on Adaptation to Global Climate Change; Climate Change Policy Assessment; Low Emissions Development Strategy and Action Plan
Grenada	National Water Policy	National Energy Policy; National Sustainable Development Plan; National Determined Contribution	Grenada Strategic Program for Climate Resilience; National Climate Policy for Grenada, Carriacou and Petite Martinique
Jamaica	Natural Resources Conservation Authority Act; Endangered Species Act; National Water Resources Development Master Plan	Climate Change Policy Framework; EDF National Indicative Programme; Jamaica Vision 2030 – National Development Plan; Jamaica Gender and Climate Change Strategy and Action Plan; National Determined Contribution	Protected Areas System Master Plan; Beach Control Act; Natural Resources (Marine Parks) Regulations; Climate Change Policy Framework

St Lucia	Sectoral Adaptation Strategy and Action Plan for Water, Agriculture and Fisheries Sectors, Saint Lucia's Resilient Ecosystems Adaptation Strategy and Action Plan	National Climate Change Policy and Adaptation Policy; National Adaptation Plan; Economic Growth on the A.R.I.S.E. – Nou Tout Ansanm; Saint Lucia's Private Sector Engagement Strategy; Nationally Determined Contribution	Sectoral Adaptation Strategy and Action Plans; The Saint Lucia Climate Change Adaptation Policy; National Adaptation Plan; Saint Lucia's Climate Finance Strategy; National Ocean Policy and Strategic Action Plan

144. The Caribbean countries are highly vulnerable to climate change and the adoption of a policy framework to led to mitigation and adaptation plans in coordination with governmental institutions can be evidenced in the Five countries described in the table above. These policies are mainly created to support actions in a multisectoral level towards climate compatible development. Economic sectors such as: agriculture, forestry, fishery, water management, marine conservation, energy transformation among others; are the main targets and several policies, strategies and plans at national and sectorial level, are being built to promote sustainable growth and boost climate resilience in these critical areas. Moreover, the Caribbean commitment with climate change reduction is mainly evidenced in the adoption of the Paris Agreements Nationally Determined Contribution (NDC) framework to implement national decarbonization plans for reducing GHG emissions.

Existing GCF country programme

Country	Alignment of CABRIC programme to GCF country programme
Bahamas	NA
Belize	https://www.greenclimate.fund/document/belize-country-programme
Grenada	NA
Jamaica	https://www.greenclimate.fund/document/jamaica-country-programme
St Lucia	https://www.greenclimate.fund/document/saint-lucia-country-programme

Relevance to and alignment with existing policies such as Nationally Determined Contributions (NDCs), Nationally Appropriate Mitigation Actions (NAMAs), and National Adaptation Plans (NAPs)

Country	Alignment to NDCs / NAMAs and NAPs
Bahamas	NDC (2nd): Latest update in 2022. It covers the energy, transportation, industrial processes, land-use change and forestry, and waste sectors, The 2030 targets are: 30% GHG emission reduction compared to its BAU scenario. At least 30% of renewables in the country's energy mix. Its NAMAs primarily focus on transitioning to renewable energy sources, improving energy efficiency in buildings and transportation, protecting and restoring natural carbon sinks like mangroves, and implementing sustainable land use practices. Regarding its NAPA, its policy framework enhances the urgency to adapt to climate change mainly due to the impacts of rising sea level and extreme weather events that affects its coastal ecosystems and the communities depending on them. The plan includes strategies to build resilience and mitigate the impacts in primary selected sectors such as tourism, infrastructure, water management, DRR and agriculture.
Belize	NDC (2nd): Latest update in 2021. It aims to avoid a cumulative emissions total of 5,647 KtCO2e between 2021 and 2030. Mitigation targets: land use change, agriculture, energy, and waste management sectors; adaptation targets: coastal zones and marine resources, agriculture, fisheries and aquaculture, human health, tourism, forestry and biodiversity, human settlements and infrastructure, and water. Belize's NAMA focus on protecting and restoring its mangrove ecosystems, promoting sustainable forestry practices, transitioning to renewable energy sources, implementing climate-smart agriculture and enhancing coastal resilience. Belize's NAPA address the immediate and urgent impacts of climate change focusing primarily in agricultural patterns with a key emphasis on managing water resources and protecting vulnerable coastal areas. It highlights the need to strengthen existing institutions and build capacity within relevant government agencies to effectively implement adaptation actions.
Grenada	NDC (2nd): Latest update in November 2020. It looks after reducing emissions by 40% in 2030 compared to 2010 levels. The updated NDC covers priority actions in the energy, transport, forestry, and waste sectors as well as adaptation for coastal resilience, water resource management, community resilience, institutional arrangements, health and education.

	Grenada's NAMAs focus in reducing greenhouse gas emissions in the energy, transport, forestry, and waste sectors with a strong emphasis in gender, youth, and community resilience initiatives into its climate action plan. This includes strategies like promoting renewable energy, energy efficiency measures, sustainable land management, and waste reduction practices while leveraging international climate finance. Referring to its NAP, the country aims to take a medium and long-term approach to reducing vulnerability to the adverse effects of climate change by facilitating the integration of climate change adaptation into existing policies, programmes and activities. It includes the institutional strengthening, increased infrastructure resilience, conservation of key ecosystem areas and climate-sensitive surveillance and control.
Jamaica	NDC (1st): Submitted in 2020. Jamaica aims to reduce emissions relative to business-as-usual by 2030, covers the energy sector and land-use change and forestry. The NDC also considers adaptation co-benefits and is subject to the National Policy for Gender Equity. Jamaica's NAMAs focus on initiatives to reduce GHG through increased renewable energy usage, energy efficiency measures and forest conservation for scaling up renewable electricity generation as a central strategy to achieve its climate goal. All these actions with the direct coordination of the Climate Change Division within the Ministry of Water, Land, Environment and Climate Change to support different actions across different governmental agencies. Jamaica's NAP, is a plan focused on developing strategies to manage vulnerabilities across various sectors like agriculture, coastal communities, water resources, and health, to strengthen national adaptation planning and implementation frameworks through governance, solution design, private sector engagement, and increased access to adaptation financing.
St Lucia	NDC (1st): Submitted in January 2021. The country commits to an emissions reduction target of 7.2% for the energy sector by 2030. The updated NDC also covers components related to loss and damage, and sectoral adaptation measures including extensive reforestation. St Lucia's NAMAs focus in reducing GHG through initiatives like increasing renewable energy penetration (particularly solar and wind), enhancing energy efficiency measures across sectors, promoting electric vehicle adoption, and implementing sustainable land management practices, including reforestation and mangrove conservation. St Lucia's NAP s a 10-year process (2018-2028) focused on implementing priority adaptation measures across key sectors like water, agriculture, fisheries, tourism, infrastructure, natural resource management, education, and health to address the impacts of climate change on the island. It includes detailed sectoral adaptation strategies and action Plans for each sector, outlining specific actions to be taken.

D.6. Efficiency and effectiveness (max`. 500 words, approximately 1 page)

Expected impact and cost-effectiveness

145. The CABRIC programme, with a total budget of **USD $44,046,611 million** (including a GCF grant of USD **42,037,511million),** represents a sound investment in the climate resilience of the Caribbean. The project targets **51,559 direct beneficiaries** (of which 27,564, or 53%, are female), alongside **931,323 indirect beneficiaries** (of which 470,984 are female) across The Bahamas, Belize, Grenada, Jamaica, and Saint Lucia (see earlier section for breakdown). This translates to a GCF grant cost per direct beneficiary of approximately USD 815, and a cost per indirect beneficiary of approximately USD 45. These figures reflect the capital intensity of community-level climate adaptation infrastructure, which requires meaningful per-beneficiary investment to deliver durable, structural change in the face of escalating climate risk. Considered against the total population reached across direct and indirect channels (982,882 people), the GCF cost per beneficiary falls to approximately USD 45, demonstrating the broader reach of the programme beyond its direct investment targets. By utilising an Enhanced Direct Access (EDA) modality, CABRIC minimises bureaucratic layering, ensuring that finance flows directly to LAs, CSOs and NGOs, thereby maximising the percentage of funding that reaches vulnerable coastal communities.

Justification of concessionally

146. The request for 100% grant funding is grounded in three distinct and compounding barriers: the macro fiscal constraints of the target countries, the institutional characteristics of CABRIC's grantee organisations, and the demonstrated financial unviability of adaptation investment under any debt instrument, including concessional, for the target beneficiary groups.

147. At the sovereign level, the target countries face high debt-to-GDP ratios, with levels reaching 81.5% in The Bahamas and 73.3% in Jamaica. Additional borrowing obligations, even at concessional rates, would exacerbate sovereign debt burdens and reduce the fiscal space necessary for social protection, disaster response, and ongoing

climate commitments. The programme therefore cannot draw on sovereign loan instruments as an alternative or complementary financing mechanism.

148. At the grantee level, CABRIC's intended recipients, CSOs, NGOs, community-based organisations, producer cooperatives, and Local Authorities, are non-profit civil society actors without a revenue base from which to service debt obligations. Many face legal restrictions on commercial borrowing and lack the collateral, credit history, or financial management infrastructure that debt financing requires. These are structural features of the civil society delivery model that underpins CABRIC's Locally-Led Climate Action design. Imposing repayment obligations on these organisations or passing debt costs through to the smallholder farmers and artisanal fishers they represent, would be fundamentally inconsistent with CABRIC's target beneficiary profile and would replicate the access-to-finance failure the programme is designed to overcome.

149. The case for grants over concessional lending is further substantiated by the programme's Economic and Financial Analysis, which models concessional loan scenarios for the two revenue-generating intervention types in the portfolio. For cooperative cold storage (A2), a concessional loan at 6% interest over 10 years, structured through a GCF two-step lending facility, yields an incremental NPV of approximately -USD 9,200 relative to the business-as-usual baseline, meaning the investment fails to improve on doing nothing even under the most favourable debt terms modelled. For climate-resilient agriculture (A1), the concessional loan scenario yields a marginally positive NPV in absolute terms, but a near-zero or negative incremental return versus BAU once debt service is accounted for. In both cases, grant financing is the only instrument under which the investment is clearly additional and beneficial for the end beneficiary. For the four non-revenue-generating interventions in the portfolio (Early Warning Systems, community-managed MPAs, mental health support, and hurricane-proof shelters) there is no revenue stream against which debt could be serviced under any conditions, and loan financing is structurally inapplicable.

150. The grant envelope requested reflects the minimum residual concessionality required after accounting for available co-financing and shared-cost efficiencies built into CABRIC's design. These include: (i) mandatory grantee co-financing contributions across all sub-grants ; (ii) in-kind contributions from grant administrators; (iii) use of existing governance structures rather than parallel administrative systems, minimising duplication; and (iv) regional pooling of capacity-building, knowledge-sharing, and helpdesk functions , exploiting economies of scale across the five countries. The GCF grant therefore covers only the residual financing gap that remains after these contributions and efficiencies have been applied, consistent with the principle of minimum concessionality.

Economic and financial analysis

151. A cost-benefit analysis was conducted on a representative portfolio of six intervention types. Over a 20-year horizon, the modelled portfolio generates an Economic Net Present Value (ENPV) of USD 31.8 million at a 12% social discount rate, an Economic Internal Rate of Return (EIRR) of 32%, and an undiscounted benefit-cost ratio of approximately 3.3:1. Total undiscounted 15-year benefits of USD 156.3 million are generated against a total programme cost of USD 46.8 million.

152. Benefits are distributed across the six intervention types, with community-managed MPAs (A3) contributing the largest share at USD 40.8 million (37% of total 15-year benefits), followed by climate-resilient agriculture packages (A1) at USD 31.4 million (29%). Community-based Early Warning Systems (B1) generate USD 60.4 million over the full 20-year horizon, reflecting the compounding value of avoided disaster losses. Individual intervention economic returns are positive across all modelled types: community-managed MPAs benefit from enhanced fisheries productivity and ecosystem service values that compound over the long term, while climate-resilient agriculture packages deliver sustained multi-year productivity and resilience gains across a large number of smallholder farming households. Cold storage infrastructure (A2), mental health support (B2), and hurricane-proof shelters (B3) generate USD 12.2 million, USD 12.9 million, and USD 8.5 million respectively, each addressing critical adaptation needs across multiple dimensions of vulnerability.

Application of best practices

153. CABRIC ensures effectiveness by leveraging the established capacity of the Caribbean Community Climate Change Centre (CCCCC) and CANARI. By scaling up proven interventions, such as those piloted by the GEF SGP and previous EDA pilots, the programme avoids the inefficiencies of testing unproven concepts. The demand-driven EDA mechanism ensures that sub-grants are locally owned and tailored to specific community needs, fostering long-term sustainability and operational efficiency.

E. LOGICAL FRAMEWORK

E.1. Project/Programme Focus

☐ Reduced emissions (mitigation)

☒ Increased resilience (adaptation)

E.2. GCF Impact level: Paradigm shift potential (max 600 words, approximately 1-2 pages)

Assessment Dimension	Current state (baseline)		Potential target scenario (Description)	How the project/programme will contribute (Description)
	Description	Rating		
Scale	The current level of coastal adaptation is limited across the CABRIC countries. This is due to the barriers identified in this project; those of the lack of policy frameworks in the coastal zone that include the most vulnerable; data and sharing limitations and capacity to develop, implement and monitor adaption activities. However, there are existing initiatives, some funded via the GEF SGP and other small Funds that have demonstrated great potential for coastal resilience for livelihood security and health, wellbeing and social resilience.	Low	The target scenario is a future where GEDSI climate resilient frameworks are in place at a country level, with government departments and agencies operating with built capacity and awareness of gender and social vulnerabilities, needs and climate adaptation solutions for livelihood and social resilience. Existing coastal adaptation solutions will be scaled, driven by LAs, CSOs and NGOs who have piloted them, and other solutions will be piloted for scale. Knowledge will be actively shared between CSOs, NGOs and LAs, government organizations within country and between CABRIC countries. Grassroot organizations will have stronger capacity and understanding of developing, implementing and monitoring their projects.	The project will contribute to encourage transformation by enhancing conditions that support climate, environmental and social goals (e.g., training in climate data use as well as climate resilience understanding). Through strengthening institutional and operational capacity for GEDSI integrated climate responsive planning (Outcome 1), the project will a) enable the scaling up of initiatives that aims at increasing the capacities of those at the local level, and b) build the capacity of policy makers. The project will work with different national level stakeholders to demonstrate the viability of such support and improve the resilience of community members. In Outcome 2, the project will provide grants to climate resilient livelihood and social projects, and scale-up the institutional capacity to implement such gender transformative projects for the communities within the CABRIC countries.
Replicability	Knowledge and climate information is present across the Caribbean, however locating, accessing, and understanding how to use it all inhibit replication of existing best practices. Added to this, the regulatory and financial environment does not support	Low	Knowledge and information on climate risk and adaptation solutions are shared freely, accessed easily and are understandable to those that need to utilize them. See target scenario with project implementation aims to successfully launch the EDA facility in the CABRIC countries. By covering such a vast geographical area, the project will be able to encourage the replication of these CRA	The activities under the project's Outcome 3 (Output 3.1 and 3.2) fosters an environment for data sharing relating to climate risks and vulnerabilities, as well as lessons learnt, knowledge sharing products, and events to show case experiences. The information collected can be integrated into other projects, making it easier to identify best practises and project replication within and between CABRIC countries.

	the replication of existing piloted efforts both within and between countries.		practices in other Caribbean nations. This project will foster knowledge exchange with similar initiatives in the Caribbean and other similar countries such as SIDS, by providing financial support and building the capacity of coastal communities at both institutional and individual levels.	This experience and the development of knowledge products will be expanded on through the sourcing of capital to refill the EDA facility and potentially expand to other CARICOM countries. This is an activity within activity 2.1.5.
Sustainability	Often, once funding runs out, adaptation projects on the ground stop functioning. This can due to training models that do not build in a training of the trainer, or mentorship approach, or simply embed knowledge products in an organization. In some cases where technology is disseminated, maintenance is not built into the project design. Restoration efforts halt, and often progress made is reversed.	Low	Institutional capacity will be built in CSOs, NGOs and LAs within government agencies and organizations with a focus on holding the knowledge within an organization once personnel changes. Coastal climate adaptation sub-grants s will be supported to be designed with sustainability paramount. This projects will include self-sustaining training and mentorship models, maintenance training to livelihood connections, and ongoing social resilience mechanisms for long term management and operation of the sub-grants activities. In addition, the EDA facility will establish recapitalization processes, funders and financing for long term sustainability of grants provision. Finally the knowledge sharing products will be managed by CANARI and CCCCC for long term data sharing purposes. With a conference established financed by sponsorship from public and private sources.	The CCCCC, and its capacity building technical lead F, have a track record of supporting and identifying the needs of LAs, CSOs and NGOs in the Caribbean, and through this programme will build sustainable and lasting built capacity within these grassroots organizations (Output 1.1 & 2.2). The strengthening of institutional capacities, accompanied by the creation of coastal frameworks with support regulatory requirements for coastal regions, (Output 1.2). The greatest opportunity for sustainability lies at the sub-grants and local level (Outputs 2.1 & 3.2). The programme will be able to support its sustainability beyond the project's timeline by ensuring that sub-grants s build in sustainability in training and maintenance models, this can be supported through project design capacity supported by activities of Output 1.1. In addition, the programme will prioritize improved communication and knowledge sharing (Output 2.1), utilising accessible data tools and methods that beneficiaries can easily manage and maintain independently after the project concludes, and establish a financially self-sustaining conference on coastal adaptation and resilience.

E.3. GCF Outcome level: Reduced emissions and increased resilience (IRMF core indicators 1-4, quantitative indicators)

GCF Result Area	IRMF Indicator	Means of Verification (MoV)	Baseline	Target		Assumptions / Note
				Mid-term	Final	

Total beneficiaries	Core 2: Direct and indirect beneficiaries reached	CCCCC reporting CANARI reporting Sub-grants monitoring and evaluation reports quality assessed by CCCCC Independent mid-term and terminal evaluation reports	0 direct 0 indirect 0 male 0 female	15,468 direct 279,397 indirect 145,300 male 149,564 female	51,559 direct 931,323 indirect 460,339 male 470,984 female	**For more information on the beneficiary calculations, please see Annex 23a: Methodology for estimating beneficiaries.** Note: 30% mid-term target reflects initial setup time, gradual adoption of new practices, and longer timelines for infrastructure improvements. Accelerated progress expected in later years as systems are established and adoption rates increase
ARA1 Most vulnerable people and communities	Core 2: Direct and indirect beneficiaries reached	CCCCC reporting CANARI reporting Sub-grants monitoring and evaluation reports quality assessed by CCCCC Independent mid-term and terminal evaluation reports	0 direct 0 indirect 0 male 0 female	1,430 direct 256,828 indirect 135,453 male 130,604. female	4,765 direct 856,093 indirect 425,511 male 435,347 female	See Annex 23a, section 3.2.
	Supplementary 2.1: Beneficiaries (female/male) adopting improved and/or new climate-resilient livelihood options	CCCCC reporting CANARI reporting Sub-grants monitoring and evaluation reports quality assessed by CCCCC Independent mid-term and terminal evaluation reports	0 direct 0 indirect 0 male 0 female	867 direct 0 indirect 431 male 436 female	2,890 direct 0 indirect 1,437 male 1,453 female	See Annex 23a, section 3.2. Note: 30% mid-term target for direct beneficiaries reflects initial setup time, gradual adoption of new practices, and longer timelines for infrastructure improvements. Accelerated progress expected in later years as systems are established and adoption rates increase
	Supplementary 2.4: Beneficiaries (female/male) covered by new or	CCCCC reporting CANARI reporting	0 direct 0 indirect	60 direct 74,359 indirect	200 direct 247,862 indirect	See Annex 23a, section 3.2. Note: 30% mid-term target for direct beneficiaries reflects

	improved early warning systems	Sub-grants monitoring and evaluation reports quality assessed by CCCCC Independent mid-term and terminal evaluation reports	0 male 0 female	36,685 male 37,733 female	122,283 male 125,778 female	initial setup time, gradual adoption of new practices, and longer timelines for infrastructure improvements. Accelerated progress expected in later years as systems are established and adoption rates increase
ARA2 Health, well-being, food and water security	Core 2: Direct and indirect beneficiaries reached	CCCCC reporting CANARI reporting Sub-grants monitoring and evaluation reports quality assessed by CCCCC Independent mid-term and terminal evaluation reports	0 direct 0 indirect 0 male 0 female	7,080 direct 18,969 indirect 12,239 male 13,810 female	23,600 direct 63,230 indirect 40,796 male 46,034 female	See Annex 23a, section 3.2. Note: 30% mid-term target for direct beneficiaries reflects initial setup time, gradual adoption of new practices, and longer timelines for infrastructure improvements. Accelerated progress expected in later years as systems are established and adoption rates increase
	Supplementary 2.2: Beneficiaries (female/male) with improved food security	CCCCC reporting CANARI reporting Sub-grants monitoring and evaluation reports quality assessed by CCCCC Independent mid-term and terminal evaluation reports	0 direct 0 indirect 0 male 0 female	18,969 direct 0 indirect 9,407 male 9,562 female	63,230 direct 0 indirect 31,356 male 31,874 female	See Annex 23a, section 3.2. Note: 30% mid-term target for direct beneficiaries reflects initial setup time, gradual adoption of new practices, and longer timelines for infrastructure improvements. Accelerated progress expected in later years as systems are established and adoption rates increase
ARA3 Intrastructure and built environment	Core 2: Direct and indirect beneficiaries reached	CCCCC reporting CANARI reporting Sub-grants monitoring and evaluation reports quality assessed by CCCCC	0 direct 0 indirect 0 male 0 female	7,093 direct 0 indirect 3,695 male 3,398 female	23,644 direct 0 indirect 12,318 male 11,326 female	See Annex 23a, section 3.2. Note: 30% mid-term target for direct beneficiaries reflects initial setup time, gradual adoption of new practices, and longer timelines for infrastructure improvements. Accelerated progress expected in later years as systems are

		Independent mid-term and terminal evaluation reports				established and adoption rates increase
	Core 3: Value of physical assets made more resilient to the effects of climate change and/or more able to reduce GHG emissions	CCCCC reporting CANARI reporting Sub-grants monitoring and evaluation reports quality assessed by CCCCC Independent mid-term and terminal evaluation reports	0 USD	500,000 USD	1,500,000 USD	Based on the B3 model intervention composition in the portfolio as illustrated in Annex 3. Note: 30% mid-term target for direct beneficiaries reflects initial setup time, gradual adoption of new practices, and longer timelines for infrastructure improvements. Accelerated progress expected in later years as systems are established and adoption rates increase
	Supplementary 2.4: Beneficiaries (female/male) covered by new or improved early warning systems	CCCCC reporting CANARI reporting Sub-grants monitoring and evaluation reports quality assessed by CCCCC Independent mid-term and terminal evaluation reports	0 direct 0 indirect 0 male 0 female	44,488 direct 0 indirect 21,799 male 22,689 female	148,293 direct 0 indirect 72,664 male 75,630 female	All ARA3 direct beneficiaries are counted under Supplementary 2.4, as early warning systems and climate information services are expected to cover these beneficiaries.
	Supplementary 3.1: Change in expected losses of economic assets due to the impact of extreme climate-related disasters in te geographic area of the GCF intervention	CCCCC reporting CANARI reporting Sub-grants monitoring and evaluation reports quality assessed by CCCCC Independent mid-term and terminal evaluation reports	USD 0	USD 18,120,000 reduction in expected losses	USD 60,400,000 reduction in expected losses	Conservative estimate reflecting the combined impact of early warning systems, climate-proofed community infrastructure, and improved community preparedness enabled by sub-grants interventions. Target is anchored to the EFA models (Annex 3b), which estimate USD 60.4 million in sustained economic benefits/avoided losses

						specifically derived from the B1 (Early Warning Systems) interventions across the portfolio.
ARA4 Ecosystems and ecosystem services	Core 2: Direct and indirect beneficiaries reached	CCCCC reporting CANARI reporting Sub-grants monitoring and evaluation reports quality assessed by CCCCC Independent mid-term and terminal evaluation reports	0 direct 0 indirect 0 male 0 female	50 direct 3,600 indirect 1,803 male 1,842 female	150 direct 12,000 indirect 6,009 male 6,141 female	See Annex 23a, section 3.2. Note: 30% mid-term target for direct beneficiaries reflects initial setup time, gradual adoption of new practices, and longer timelines for infrastructure improvements. Accelerated progress expected in later years as systems are established and adoption rates increase
	Core 4: Hectares of natural resources brought under improved low-emission and/or climate-resilient management practice	CCCCC reporting CANARI reporting Sub-grants monitoring and evaluation reports quality assessed by CCCCC Spatial analysis and GIS mapping Independent mid-term and terminal evaluation reports	0 ha	1,181 ha	3,938 ha	Comprising 937.5 hectares of climate-resilient agricultural land under improved management through A1 CRA package investments, and 3,000 hectares of community-managed marine protected areas established through A3 investments across three countries. This estimate will be validated and refined at mid-term evaluation based on the actual sub-grants portfolio.

E.4. GCF Outcome level: Enabling environment (IRMF core indicators 5-8 as applicable)

Core Indicator	Baseline context (description)	Rating for current state (baseline)	Target scenario (description)	How the project will contribute	Coverage
Core Indicator 5: Degree to which GCF investments contribute to strengthening institutional and regulatory frameworks for low	Currently, the implementation of climate resilience projects are not matching the speed of climate change impacts. This is why they are not sufficiently mainstreamed	medium	In the target scenario, institutional and regulatory frameworks in the Caribbean will have GEDSI-focused climate resilient projects mainstreamed via the EDA facility.	The project will actively contribute to the strengthening of institutional and regulatory frameworks through the	Multi-countries

emission climate-resilient development pathways in a country-driven manner	into local institutional frameworks in the Caribbean. There is limited government capacity and funding to reinforce project implementation as well as local communities having limited understanding of climate vulnerabilities and lack access to financing.		LAs, NGOs and CSOs, will gain the capacity and financial resources necessary to drive these projects. By disseminating knowledge, M&E, and establishing stronger regulatory frameworks, this can enable the replication and scale-up of project initiatives.	activities under Output 1.2 and 2.2. The objective will be to mainstream GEDSI into national climate resilient coastal frameworks for each of the five countries, and to implement M&E protocols.	
Core indicator 8: Degree to which GCF investments contribute to effective knowledge generation and learning processes, and use of good practices, methodologies and standards	The knowledge about climate risks and vulnerabilities in the Caribbean is not well disseminated among local actors and communities. Poor information management impedes the implementation of good practices.	medium	The target scenario with the project implementation will include support in generating, disseminating, and deploying GEDSI climate risk data as well as gender-transformative responses regarding decision-making. This will empower communities and policymakers across the Caribbean to access, share, and benefit from this information, leading to similar outcomes.	The project will contribute to the effective knowledge generation and use of good practices by enhancing climate awareness among those most vulnerable through Outputs 3.1 and 3.2.	Multi-countries

E.5. Project/programme specific indicators (project outcomes and outputs)

Project/programme results (outcomes/ outputs)	Project/programme specific Indicator	Means of Verification (MoV)	Baseline	Target		Assumptions / Note
				Mid-term	Final	
Outcome 1: Strengthened institutional and operational capacity for inclusive climate responsive planning	Number of national and local institutions demonstrating strengthened operational capacity to implement inclusive climate-responsive planning (evidenced by successful policy adoption and grant execution(disaggregated by country, type of institution))	Signed Grant Agreements with local community-based organizations (CBOs) and local authorities. Evidence of Community Co-Design packages (meeting minutes, attendance) submitted with proposals. Formal designation of the 5 National EEs as in the CABRIC Operations Manual.	0	70 local institutions/communities	123 local institutions/ communities(Bahamas: 20, Belize: 28, Grenada: 29, Jamaica: 18, Saint Lucia: 28)	Final: 5 National Executing Entities (Grant Administrators) plus 118 communities that will receive and manage grants Mid-term: By Year 3, Calls 1, 2, and 3 will be fully contracted and disbursing: 65 communities and 5 National EEs.Mid-term: The related activity will begin in year 1 and will be foundational to strengthening

						communities, CSOs, NGOs, LAs; will be fully completed by mid-term. Note: This indicator supports measurement for the Gender Action Plan.
	Extent to which institutional readiness and capacity assessments for inclusive climate response planning meet quality requirements	Completed Institutional Readiness and Capacity Assessment Reports. A standardised scoring matrix or rubric for undertaking the assessment.	0% – does not meet any quality requirements	100% - (meets all quality requirements)	100% - (meets all quality requirements)	Institutional willingness for assessments and quality standards is sufficiently defined, documented and agreed by all parties. Quality requirements include: (a) Institutional readiness assessment tool/scorecard inclusive of fiduciary, technical, implementation, GEDSI, ESS, GRM & MEL capacities; (b) Report provides summaries of the readiness profiles for each prospective grantee (c) alignment with capacity strengthening plan per organisation; (d) Includes disaggregated grantee support pipeline and progression matrix for each organisation; (e) includes needs assessment report with recommendations for training for each organisation
	Number of trainings conducted (disaggregated by type of training, country, community, organizations, participants)	Training Reports	0	175	345 Breakdown of workshops are as follows: - 25 sub-national workshops in	Training packages have been designed to support Participatory MEL approaches and will be logically implemented to

					YR1 to identify priority communities for pCRVA. - 60 decentralized entry-point workshops - 10 national training workshops on integrating community knowledge with climate and GEDSI data for CSOs. - 60 bi-annual project management fundamentals workshops for CSOs, NGOs, LAs. - 60 collaborative project design write-shops for CSOs, NGOs, LAs. - 10 National participatory workshops with grant administrators, MFIs, SMEs and private sector actors. - 60 targeted foundational	meet the agreed outcomes.

					and moderate capacity training bi-annual full proposal development workshops for CSOs, NGOs, LAs.	
Output 1.1 Community-owned coastal climate adaptation priorities and project pipelines developed in priority high risk areas	Number of participatory capacity assessment workshops completed for CSOs/NGOs/LAs (disaggregated by community/country/ participation)	CCCCC reporting Assessment reports CANARI reports Independent mid-term and terminal evaluation reports	0	25	25	**Assumptions:** Participating LAs, CSOs and NGOs maintain interest in implementing adaptation projects for vulnerable coastal communities. Assessments to be completed in Y1 to inform training design.
	Number of outreach events conducted (disaggregated by country, community, participants)	Outreach events report	0	30	60	**Assumptions:** That outreach events are strategically planned to coincide with calls for EOI for maximum impact on recruiting prospective applicants.
	Number of decentralized entry-point workshops	Training Reports	0	30	60	**Assumptions:** Decentralized workshops actioned in parallel with outreach events.
	Number of community climate investment programmes inclusive of pCVRA informed eligibility criteria and community investment priorities developed and accepted by countries	Approved/accepted Community Climate Investment Programmes.	0	5	5	**Assumptions:** The pCVRA process will mirror inclusivity and provide a feedback mechanism for validation and acceptance by the communities.

	Number of targeted modular trainings conducted (disaggregated by readiness level categorization, country, type of organization)	Training reports	0	45	60	**Assumptions:** Modular curriculum will be developed by CANARI in Y1 and continue through YR 5. 60 workshops per year, for each country is anticipated.
	Extent to which modular trainings and mentorship programmes improve readiness progress of beneficiary groups/ organizations	Concept Note quality scoring rubric completed by reviewers. Readiness categorization records from training intake assessment. Training attendance and module completion records. Mentorship session logs.	Average Concept Note quality score per readiness level cohort before training commences; Proportion of organisations meeting minimum threshold for their readiness level	≥ 60% of trained organizations meet or exceed the minimum composite score threshold for their readiness level; ≥ 70% demonstrate improvement from pre-training baseline	≥90% of trained organisations meet or exceed threshold for their readiness level	Modular curriculum will be developed by CANARI in Y1 and advanced through YR 2 – YR 4. Organisations are accurately categorised at intake and that the Concept Note quality improvement reflects training uptake rather than external support not provided by CABRIC.
Output 1.2 Coastal policy frameworks that integrate climate resilience and social inclusion developed.	Number of gender-responsive national coastal policy frameworks and roadmaps officially adopted by the government and implemented.	CCCCC reporting Policy documents Independent mid-term and terminal evaluation reports	0 national policy frameworks	2 national policy frameworks	5 national policy frameworks	**Assumptions**: No major climate disasters occur that significantly disrupt project implementation No major health crises or pandemics disrupt in-person project activities Political support maintained; No major changes in the government priorities of the five countries
	Number of CSO/NGO staff participating in community-led climate adaptation project development,	Training records CANARI reports	0 staff trained	944 staff trained	944 staff trained	**Assumptions:** Participating LAs, CSOs and NGOs maintain

	climate data interpretation, and GEDSI integration	Independent mid-term and terminal evaluation reports Local news reporting Reports from NGOs/CSOs				interest in implementing adaptation projects for vulnerable coastal communities Assuming 118 grantees × 8 staff per organisation = 944 staff trained. See beneficiary methodology (Annex 23a) and calculations (Annex 23b) for details. Assuming all staff trained by programme mid-point
	Number of government officials, policymakers, and technical staff trained on climate data interpretation, GEDSI analysis, and coastal vulnerability assessment (disaggregated by country and sex)	CCCCC reporting Training records Reporting from national government ministries / agencies Independent mid-term and terminal evaluation reports	0 staff and officials trained	50 staff and officials trained	175 staff and officials trained	**Assumptions:** Political support maintained; No major changes in the government priorities of the five countries 35 staff per country × 5 countries = 175 Mid-term assumes 30% of final target Government counterparts remain engaged throughout programme
	Regional guidance document and best practice toolkit for GEDSI-integrated coastal resilience policy produced	CCCCC reporting Published document CARICOM reporting Independent mid-term and terminal evaluation reports	No document produced	No document produced	1 document produced	**Assumptions:** No major climate disasters occur that significantly disrupt project implementation No major health crises or pandemics disrupt in-person project activities Sufficient lessons learned generated from country-level work

	Number of trainings conducted for policymakers and technical staff in gender responsive and socially inclusive coastal resilience policy implementation	Training Reports	0	2	5	**Assumptions:** Relevant policymakers and technical officers in the coastal resilience sector are committed to participating in the training.
	Regional Community of Practice established for coastal resilience policy implementation	CCCCC reporting Reports from national government ministries CARICOM reporting Independent mid-term and terminal evaluation reports	No CoP established	1 CoP established	1 CoP established	**Assumptions:** No major climate disasters occur that significantly disrupt project implementation National priorities remain unchanged Government counterparts remain engaged throughout programme
Output 1.3 Institutional capacity to implement and adaptively manage gender transformative climate resilient livelihood and social projects increased	CABRIC Community Resilience Support Centre (helpdesk) established and operational	Progress Reports Independent mid-term and terminal evaluation reports Local news reporting Reports from NGOs/CSOs	No	Yes	Yes	**Assumptions**: No major climate disasters occur that significantly disrupt project implementation No major health crises or pandemics disrupt in-person project activities Participating LAs, CSOs and NGOs maintain interest in implementing adaptation projects for vulnerable coastal communities
	Number of institutions demonstrating improved capacity to implement and adaptively manage community-led, gender-responsive climate resilience interventions as	Sub-grants Mid-Term and Completion Reports submitted by the grantees (which mandate reporting on GEDSI integration). Sub-grants financial audits and PMU checks (proving	0	40 institutions	118 institutions/ grantees	Mid-term: number of projects from Call 1 and 2. Local institutions do not suffer from high staff turnover, ensuring that the individuals trained during the proposal phase

	a result ofCABRIC Community Resilience Support Centre (disaggregated by country) Number of cross-country learning exchanges conducted (disaggregated by country, participation)	adaptive fiduciary management). Post-implementation Capacity Scorecards administered by CANARI or the National EEs. Knowledge exchange reports Video/documentary evidence	0	2	10	remain in place to execute the project. Regional helpdesk successfully providing ongoing, on-demand troubleshooting support during implementation. **Assumptions:** Cross-country learning exchanges planned for Years 3 – 6; 2 per year as part of the Participatory MEL system.
Outcome 2: Improved social and livelihood climate resilience through addressing multidimensional vulnerability to climate risks in coastal communities	Percentage of beneficiaries in vulnerable coastal communities affirming improved resilience as a result of sub-grants interventions (disaggregated by country, sex)	Programme Inception Baseline Study Sub-grants Baseline Reports (derived from participatory CRVA) Beneficiary surveys (e.g. SHARP+) CCCCC reporting CANARI reporting Sub-grants monitoring and evaluation reports quality assessed by AE Independent mid-term and terminal evaluation reports	Baseline to be established	30% of beneficiaries affirming improved resilience	80% of beneficiaries affirming improved resilience	**Assumptions**: No major climate disasters occur that significantly disrupt project implementation No major health crises or pandemics disrupt in-person project activities Equipment / technology supply chains remain stable and there are no major cost escalations. Participating LAs, CSOs and NGOs maintain interest in implementing adaptation projects for vulnerable coastal communities Beneficiaries are willing to participate in surveys

	Percentage of sub-grants rated satisfactory or above in performance assessment	CCCCC reporting Sub-grants closure reports quality assessed by AE CABRIC independent terminal evaluation report	0% of projects rated satisfactory of above	0% of projects rated satisfactory or above	75% of projects rated satisfactory of above	**Assumptions**: A baseline value of 0 is established prior to implementation. The minimum threshold for 'satisfactory' is strictly defined in the Operations Manual as a sub-grants achieving a minimum score of 75% across the technical delivery, financial utilization, and ESS/GEDSI compliance metrics on the standardized CABRIC Sub-grants Performance Scorecard. No major climate disasters occur that significantly disrupt project implementation No major health crises or pandemics disrupt in-person project activities Performance assessments evaluate implementation quality, safeguards compliance, and results achievement National grant administrators conduct sub-grants closure reports and are assessed and approved by CCCCC
Output 2.1 Grants are provided to priority climate resilient livelihood and socially inclusive health & climate information projects	Number of sub-grants approved and funded cross the five CABRIC countries	CCCCC reporting CANARI reporting Sub-grants monitoring and evaluation reports quality assessed by CCCCC	0 sub-grants funded	65 sub-grants funded	118 sub-grants funded	**Assumptions**: Because CABRIC operates as an EDA grant facility, the exact quantitative targets for specific infrastructure and services (e.g., number of

		Spatial analysis and GIS mapping Site visits Reporting of relevant national ministries and agencies Independent mid-term and terminal evaluation reports Local news reporting Reports & communications from other international organisations, UN agencies, INGOs, etc.				shelters, hectares of MPAs) are indicative. They are derived directly from the hypothetical portfolio split utilized in the CABRIC Economic and Financial Analysis (Annex 3a) to demonstrate baseline viability. Actual outputs will be entirely driven by grassroots demand and community prioritization during the application phases. No major climate disasters occur that significantly disrupt project implementation No major health crises or pandemics disrupt in-person project activities Equipment / technology supply chains remain stable and there are no major cost escalations. Local vulnerable coastal communities maintain interest and commitment to sub-grants implementation
	Percentage of local grantees accessing finance that are women-led from all grant window**s**	Grant Agreements between the National EEs and the local grantees. Financial disbursement ledgers from the National EEs proving funds were transferred to grantee bank accounts. CABRIC PMU's centralized digital grant registry.	0%	20%	40%	Mid-term: By Year 3, Calls 1, 2, and 3 will be fully contracted and disbursing. Women-led Grassroots organizations possess the foundational fiduciary capabilities (e.g., registered bank accounts)

						required to legally receive disbursed funds. Grant Administrators (EEs) process sub-grant disbursements without administrative or political delays.
	Percentage of large grants awarded to women-led organizations or inclusion-based organisations	Audit Reports, Project Progress Reports	0	30%	30%	CABRIC Communications Strategy will tailor advocacy campaign to women-led organisations.
	Number of climate-responsive mental health and support services mobilized	Health clinic/mobile unit service records Sub-grants annual performance reports submitted to the National EEs	0	15 mobile mental health units	59 mobile mental health units	Assuming 40% of the facility's total grants are fully operational by Year 3. Target populations are willing to access mental health services, and socio-cultural stigmas do not prevent utilization. Trained mental health support workers are retained within the target communities post-training.
	Percentage of targeted community members actively participating in the co-design and execution of the intervention through Locally Led Adaptation principles	Evidence of Community Co-Design packages (meeting minutes, attendance sheets, participatory maps) submitted with approved proposals. Sub-grants Baseline Reports (derived from the Community-Led CRVAs) Post-implementation community surveys conducted by the National EEs	0%	80%	80%	CSOs/NGOs successfully utilize the participatory facilitation tools provided in Output 1.1 to conduct inclusive dialogues. Local socio-cultural dynamics allow for the safe and active participation of women, youth, and marginalized groups in project design.

Outcome 3. Enhanced regional knowledge equity and transparent sharing of community-led climate risk information and adaptation lessons	Number of knowledge products from the CABRIC Knowledge Hub that enable two-way exchange of climate risk information and lessons learned between communities, institutions and countries with evidence of uptake by local actors.	CCCCC reporting Website analytics	0 downloads / accesses	500 downloads / accesses	4,000 downloads / accesses	**Assumptions**: Knowledge hub is operational by end of Year 2 Products are relevant and accessible to target audiences
Output 3.1 Strengthened ecosystems for sharing GEDSI-integrated climate risk data and community-led solutions	CABRIC knowledge hub operational with climate risk maps for all five countries	CCCCC reporting Website analytics	No knowledge hub developed	No knowledge hub developed	1 knowledge hub with risk maps developed and operational	**Assumptions**: Climate risk data available or can be generated for all five countries
	Number of CSO/Community-driven learning engagements conducted (disaggregated by country, type of learning event)	Learning engagement reports	0	6	12	Assumptions: Learning engagements will be continuous throughout implementation and will promote the spirit of participatory MEL.
	Number of formal knowledge sharing partnerships established with regional research institutions	CCCCC reporting Partnership agreements Reports from research institutions	0 partnerships established	1 partnership established	3 partnerships established	**Assumptions:** Research institutions are interested in collaboration Partnerships support co-development of analytical products and knowledge transfer
Output 3.2: Empowered community agency and inclusive awareness of climate-resilient and gender-transformative responses	CABRIC public communication strategy developed and implemented	CCCCC reporting CABRIC knowledge hub platform Website analytics	No communication strategy developed	1 communication strategy developed	1 communication strategy developed and disseminated	**Assumptions:** No major climate disasters occur that significantly disrupt project implementation

						No major health crises or pandemics disrupt in-person project activities Strategy includes accessibility considerations for diverse disabilities Wider public interested in CABRIC programme
	Number of case studies and knowledge products produced documenting sub-grants experiences	CCCCC reporting CABRIC knowledge hub platform Case studies	0 case studies / knowledge products	2 case studies / knowledge products	10 case studies / knowledge products	**Assumptions**: No major climate disasters occur that significantly disrupt project implementation No major health crises or pandemics disrupt in-person project activities Sub-grants s generate sufficient experience for documentation
Project/programme co-benefit indicators						
Co-benefit 1: Enhance livelihood diversification and economic security	Percentage of beneficiaries supported by the project with increased livelihood diversification	CCCCC reporting Surveys Independent mid-term and terminal evaluation reports	Baseline survey to be conducted	3% of beneficiaries reporting diversified livelihoods	5% of beneficiaries reporting diversified livelihoods	**Assumptions**: No major climate disasters occur that significantly disrupt project implementation No major health crises or pandemics disrupt in-person project activities **Notes:** One of the following indices (Number of income sources, Shannon index of income diversification, Simpson index of income diversification) will be selected during the project inception phase and

						applied in the baseline, MTR and final evaluation of the project.
Co-benefit 2: Improved Gender Equality and Social Inclusion (GEDSI)	Percentage of local grantees accessing finance that are women-led, women-focused or inclusion-based organizations.	CCCCC reporting Sub-grants monitoring and evaluation reports quality assessed by CCCCC Independent mid-term and terminal evaluation reports	0%	40% (represented by 47 sub-grants of the 118 total)	40% (represented by 47 sub-grants of the 118 total)	Assumptions: Programme will prioritise proposals demonstrating gender-transformative approaches. Women's organisations, Indigenous-led, and inclusion-based organisations are supported to apply
	Percentage of regional knowledge conference participants (moderators, speakers, attendees) who are women	CCCCC reporting	0	50% Moderators / speakers should be women 40% women attendees	50% Moderators / speakers should be women 40% women attendees	Assumptions: Programme will prioritise proposals demonstrating gender-transformative approaches. Women's organisations are supported to apply
	Percentage of sub-grants with GBV, SEAH, human trafficking, and child exploitation safeguard provisions	CCCCC reporting	0	100%	100%	Assumptions: Concept Note and Full Proposal templates includes mandatory safeguard section requiring applicants to describe their GBV, SEAH, human trafficking and child exploitation provision. Scoring rubric includes safeguard provisions.

Co-benefit 3: Improved Ecological Condition and Biodiversity Protection	Hectares of degraded coastal/marine ecosystems under active restoration showing signs of ecological recovery	Project Progress Reports inclusive of sub-grants interventions.	Baseline to be established	500 ha	1,500 ha	**Notes:** Ecological recovery defined as evidence of natural regeneration, species recolonisation, or improved habitat structure (e.g., mangrove seedling establishment, coral recruitment, return of fish species, increased bird nesting). Monitoring conducted by national environmental/fisheries agencies through periodic site assessments. Only areas under active restoration interventions through CABRIC sub-grants s are counted.

E.6. Project/programme activities and deliverables

Activities	Description	Sub-activities	Deliverables
Activity 1.1.1 Conduct participatory community climate risk and vulnerability assessments	This consultatively informed process will identify climate hazards, exposed groups, livelihood impacts, ecosystem vulnerabilities, and locally validated priority adaptation needs within strategically selected high-risk coastal communities. This will help demonstrate that the grant facility is not only locally accessible, but also locally driven by evidence of vulnerability and priority needs. Twenty-five sub-national workshops (5 workshops per country in YR1) is planned to identify the priority communities for the pCRVA.	Sub-activity 1.1.1.1: Conduct working sessions across coastal districts and parishes to strategically identify target communities where pCRVAs will be conducted in each country Sub-activity 1.1.1.2: Facilitate Community-Led Participatory CRVA (pCRVA) "Deep-Dive" workshops) Sub-activity 1.1.1.3: Synthesize community inputs into Climate Investment Programme	(i) Twenty-five (25) sub-national workshops hosted in YR1 in each country to strategically identify targeted communities where pCRVAs will be conducted. (ii) Five (5) Community Climate Investment Programme (CCIP), including pCRVA-informed eligibility criteria and investment priorities to guide climate resilience and adaptation investments in vulnerable communities (One per country – Bahamas, Belize,

			Grenada, Jamaica and Saint Lucia. (iii) Five (5) pCRVA Community Baseline Reports for each country including community climate hazards, exposed groups, livelihood impacts, ecosystem vulnerabilities, and priority adaptation needs.
Activity 1.1.2 Undertake phased outreach, onboarding, and periodic calls for registration and indicative participation of interest of local actors	Conduct decentralized outreach and entry-point support for CSOs, NGOs, CBOs, women-led groups, youth groups, indigenous peoples' organisations, local community groups, and Local Authorities to explain eligibility, thematic windows, fiduciary expectations, and registration/EOI requirements. This step broadens access and reduces entry barriers for lower-capacity actors. This activity will use an initial broad-based outreach and onboarding phase, followed by rolling or periodic registration and expression of interest windows throughout programme implementation, to ensure continued access for new and strengthening local actors.	Sub-activity 1.1.2.1: Produce and disseminate outreach package and establishment of a community Registry of prospective applicants. Sub-activity 1.1.2.2: Hold decentralized entry-point workshops and outreach events. (Grant Administrators) Sub-activity 1.1.2.3: Launch periodic calls for registration identifying prospective applicants. (Grant administrators)	(i) (Outreach materials package (eligibility note, simplified applicant guide, FAQs, onboarding deck, expression of interest guidance). (ii) Fifteen (15) Registry of Expressions of Interest (EOIs) received from prospective applicants (iii) Sixty (60) outreach events (12 events: 2 per call *6 calls, 50 participants per event, per country).
Activity 1.1.3 Facilitate institutional readiness and capacity assessments	Evaluate technical, financial, and GEDSI responsiveness of prospective grantees to match them to the appropriate level of funding and support based on the EOIs received. Conduct rolling institutional readiness and capacity assessments of prospective grantees, linked to phased capacity strengthening and proposal incubation. Interested local actors will first complete a simple institutional self-assessment and submit basic organizational information at registration or expression of interest stage. This will be followed by a grant facility-led validation and readiness assessment, to assess fiduciary, technical, implementation, GEDSI, ESS, GRM, and monitoring capacities. Based on the results,	Sub-activity 1.1.3.1: Co-design and deploy a participatory institutional readiness tool Sub-activity 1.1.3.2: Develop institutional readiness and Capacity Assessment action roadmaps	*(i) Institutional readiness assessment tool/scorecard covering fiduciary, technical, implementation, GEDSI, ESS, GRM, and M&E capacities.* *(ii) Grantee Needs Assessment reports with summaries of the readiness profiles for each prospective grantee. Each report should present a Readiness categorization matrix (e.g.,*

	applicants will be categorized by readiness level and provided with tailored capacity strengthening, technical assistance, and proposal incubation support. Assessments will be undertaken on a rolling or periodic basis throughout programme implementation, with applicants able to be reassessed after support and advanced into subsequent funding cycles as their capacities improve.		*low, moderate, advanced readiness), and tailored capacity strengthening plan for each assessed organization. Finally, underpinned by GEDSI targets, the report should present a disaggregated Grantee support pipeline / progression matrix showing which organizations are: ready to proceed, require foundational support, require targeted technical assistance, recommendations for training, before proposal development.* *(iii) Twenty-five (25) Participatory Capacity Assessment Workshops completed for CSOs/NGOs/Las.*
Activity 1.1.4: Deliver targeted capacity strengthening and proposal incubation support	Deliver modular training and technical assistance on proposal development, climate rationale, financial management, GEDSI, ESS, monitoring, and implementation planning. Training will not be generic or front-loaded for all applicants. It will follow the assessment results and be differentiated by readiness level. For example: low-capacity applicants will receive foundational support on fiduciary basics, proposal writing, and safeguards; moderate-capacity applicants will receive targeted technical assistance to strengthen concept notes and implementation systems; and more advanced applicants will move quickly into proposal incubation and technical	Sub-activity 1.1.4.1: Develop a modular Locally Led Adaptation Toolkit and curriculum Sub-activity 1.1.4.2: Deliver targeted foundational and moderate-capacity development support	(i) Modular training curriculum and materials tailored to different readiness levels. (ii) 30 capacity development sessions (per country and per year and based on readiness-level categorization) detailing post-training progress notes showing movement from one readiness stage to another.

	refinement. Based on the EDA grant planner, 6 calls for proposals are expected under the facility over 3.5 years. The delivery of targeted training will be scheduled in batches based on the capacity levels of prospective grantees		
Activity 1.1.5: Facilitate collaborative project design and write-shops	Convene co-design sessions and write-shops only after community priorities are known and grantees have received initial support (1.1.4). These sessions should translate validated local priorities into technically sound sub-grants s aligned with the CABRIC thematic areas.	Sub-activity 1.1.5.1: Hold collaborative project design write-shops for sub-grants proponents	(i) Five (15) Co-design summary reports (one per country, per year) documenting how community priorities were translated into the project pipeline. (ii) Sixty (60) collaborative project design write-shops for CSOs, NGOs, LAs to co-develop climate adaptation project concepts and draft proposals (5 countries x 6 calls, twice a year, 30 participants each).
Activity 1.1.6: Engage MFIs, SMEs, and private sector actors on climate-resilient livelihood financing pathways	Facilitate targeted engagement with the local private and financial sectors to ensure the broader economic ecosystem supports community-led resilience.	Sub-activity 1.1.6.1: Deliver targeted capacity-building for MFIs and SMEs	(i) One (1) Capacity Needs Assessment report to enable local SMEs to access financial products for climate adaptation interventions. (ii) Ten (10) National participatory workshops with Grant Administrators, MFIs, SMEs, and private sector actors to identify barriers to climate-resilient livelihood financing and co-develop green taxonomy frameworks and enabling instruments (2 per country, 30 participants each)
Activity 1.2.1: Produce climate-resilient coastal policy framework informed by participatory analysis of differentiated climate risks, barriers to inclusion, institutional gaps, and pathways	This activity moves beyond a general reference to GEDSI integration by ensuring that national coastal policy frameworks are evidence-based, operational, and shaped by structured engagement with the communities they affect. This will be conducted in each of the five target	Sub-activity 1.2.1.1: Conduct a participatory gap assessment of national coastal policies Sub-activity 1.2.1.2: Co-design coastal resilience frameworks and implementation roadmaps that are gender-responsive and socially inclusive	(i) Five (5) national coastal policy gap assessment reports. (ii) Five (5) national integrated coastal resilience policy frameworks and roadmaps that

for implementation, monitoring, and accountability	countries. It explicitly incorporates a participatory analysis of differentiated vulnerabilities and barriers, ensuring that the resulting policy frameworks and roadmaps are genuinely gender-responsive and socially inclusive, in full alignment with GCF's expectations for institutional strengthening.		integrate GEDSI and Climate resilience.
Activity 1.2.2: Build institutional and technical capacity for gender-responsive and socially inclusive coastal resilience policy implementation	This activity aims to strengthen regional capacity for coastal resilience by training policymakers and technical staff on interpreting climate data and assessing vulnerability. To ensure this is not just a temporary intervention, the initiative creates a lasting impact by embedding standardized curricula directly into national institutions, developing a regional best-practice toolkit, and fostering a peer-to-peer learning network for sustained knowledge exchange. This ensures that future cohorts of policymakers are equipped with Locally Led Climate Action (LLCA) methodologies from the start. Participants are nominated by the NDA and relevant line ministries based on their role in coastal policy implementation. CCCCC acts as the Executing Entity for this activity, and will engage short-term consultants to support.	Sub-activity 1.2.2.1: Design and deliver training on climate data interpretation, GEDSI analysis, and coastal vulnerability assessment for policymakers and technical staff Sub-activity 1.2.2.2: Develop and institutionalise standardised training curricula within national institutions Sub-activity 1.2.2.3: Produce regional LLCA coastal policy guidance and Best Practice Toolkit Sub-activity 1.2.2.4 Establish a Community of Practice network among participating countries	Five (5) training workshops held for policymakers and technical staff (including participant lists with pre/post capacity assessments) One (1) standardised coastal resilience training curriculum institutionalised in national systems One (1) Regional GEDSI-integrated coastal resilience toolkit produced One (1) Report detailing established Community of Practice network
Activity 1.3.1: Establish a CABRIC Community Resilience Support Centre (helpdesk) with technical packages for specific support	The Support Centre will offer a range of tailored technical support packages addressing key areas such as project implementation, participatory monitoring, evaluation and learning, financial management, climate resilience planning, GEDSI integration, environmental and social safeguards, data management, and reporting. The Centre will facilitate knowledge sharing, problem-solving, mentorship, and access to specialized expertise to strengthen project effectiveness, institutional capacity, and community resilience outcomes.	Sub-activity 1.3.1.1 Conduct regular stocktaking reviews through quarterly site visits Sub-activity 1.3.1.2 Establish the Community Resilience Support Centre as a dedicated mechanism for providing technical assistance, guidance frameworks, and implementation support across the CABRIC grant programme.	(1) 25x annual site visit reports submitted(5 per year over 5 years) (2) 1x operational framework document for CABRIC helpdesk (3) 4x Annual help desk status report.

Activity 1.3.2: Build institutional capacity for project implementation through a community mentorship model	This activity utilizes a sponsorship model to facilitate Knowledge sharing between experienced organizations and emerging local actors. All sub activities involve coordination with national CABRIC teams.	Sub-activity 1.3.2.1: Develop community-owned Data Systems and M&E Training Programmes that utilize a Mentorship Framework. Sub-activity 1.3.2.2: Provide specialised training on GEDSI and Environmental and Social Safeguards	(i) Sixty (60) bi-annual data literacy and M&E training workshops for CSOs, NGOs, and LAs, delivered through a peer mentorship framework (5 countries × 6 calls, twice a year, 30 participants each). (ii) Sixty (60) bi-annual GEDSI and ESS integration workshops for CSOs, NGOs, and LAs (5 countries × 6 calls, twice a year, 30 participants each).
Activity 1.3.3: Implement participatory monitoring, evaluation and learning systems	This activity will establish and operationalize Participatory Monitoring, Evaluation, and Learning (PMEL) systems that places community members, CSOs, NGOs and LAs at the centre of evidence generation, progress tracking and adaptive management. Rather than a conventional top-down MEL compliance approach, the PMEL system treats local knowledge as primary evidence, builds permanent community-level data capacity and generates learning that feeds back into project design in real time.	Sub-activity 1.3.3.1: Co-design flexible data collection templates and monitoring tools. Sub-activity 1.3.3.2: Conduct participatory performance assessments and implement corrective action processes for projects as necessary. Sub-activity 1.3.3.3: Organise cross-project peer learning exchanges and site visits to facilitate knowledge sharing and identify best practices	(i) Ten (10) cross-country site visit exchanges (10 exchanges over Years 3-6, 2 per year). (ii) Two (2) Regional peer learning workshops (2 workshops, hybrid, incl. venue and catering for 100 participants), (iii) 1x set of standardised M&E data collection templates and tools.
Activity 2.1.1 Establish CABRIC operational framework	This activity involves developing and formalising the operational framework that will guide the implementation and management of the CABRIC programme.		Deliverable(1) 5x annual reports from each Executing Entity (year 2 to 5).
Activity 2.1.2: Launch periodic calls for proposals and receive submissions from the pipeline	This activity initiates the formal funding cycles of the grant facility. It focuses strictly on launching the periodic calls for full proposals, providing clear communication on submission processes, and formally receiving the proposal packages from the incubated local actors.	Sub-activity 2.1.2.1: Communicate calls for proposals and distribute application packages Sub-activity 2.1.2.2: Manage proposal submission and receipt	At least six (6) calls for proposals launched and communicated.
Activity 2.1.3: Screen, appraise, and select sub-grants s for financing under the CABRIC grant facility	This activity will assess sub-grants proposals emerging from the periodic calls for proposals. The activity will apply a staged review process to ensure that only proposals that are eligible, community-prioritized, technically sound, climate-responsive, gender- and socially	Sub-activity 2.1.3.1: Conduct pre-screening and completeness checks Sub-activity 2.1.3.2: Appraise proposals through National Grant Committees	118 sub-grant screening/appraisal report.

	inclusive, environmentally and socially compliant, and institutionally feasible are recommended for grant approval. The appraisal process will build on the readiness assessments, vulnerability analyses, and proposal incubation support provided under Component 1, thereby ensuring coherence between pipeline development and grant financing.	Sub-activity 2.1.3.3: Secure binding final approval from National Boards	
Activity 2.1.4: Distribute funds to coastal climate resilience and adaptation projects	This activity disperses funds to Grant Administrators for sub grant and larger sub-grants . CCCCC will manage this and will distribute the funds based on the workplan laid out in the proposal.	Sub-activity 2.1.4.1: Disperse funds to LAs, CSOs and NGOs in Bahamas **- Bahamas Protected Areas Fund** Sub-activity 2.1.4.2: Disperse funds to LAs, CSOs and NGOs in Belize **– Belize Fund** Sub-activity 2.1.4.3: Disperse funds to LAs, CSOs and NGOs in Grenada **– Grenada Investment Development Corporation (GIDC)** Sub-activity 2.1.4.4: Disperse funds to LAs, CSOs and NGOs in Jamaica **– Jamaica Social Investment Fund** Sub-activity 2.1.4.5: Disperse funds to LAs, CSOs and NGOs in St Lucia **- Saint Lucia Development Bank**	Bahamas: 19x funding agreements signed and disbursed. (Based on 4 Large, 5 Medium, 10 Small) Belize: 27x funding agreements signed and disbursed. (Based on 1 Large, 4 Medium, 22 Small) Grenada: 28x funding agreements signed and disbursed. (Based on 1 Large, 3 Medium, 24 Small) Jamaica: 17x funding agreements signed and disbursed. (Based on 4 Large, 7 Medium, 6 Small) St Lucia: 27x funding agreements signed and disbursed. (Based on 1 Large, 4 Medium, 22 Small)
Activity 3.1.1: Co-design an integrated Knowledge and Action Platform	This activity involves the collaborative design and development of an Integrated Knowledge and Action Platform with key stakeholders, including programme teams, implementing partners, and community representatives. The platform will serve as a central hub for storing, sharing, and accessing project knowledge, data, tools, and learning products. It will also support coordination, evidence-based decision-making.	Sub-activity 3.1.1.1: Facilitate a participatory audit of climate information barriers Sub-activity 3.1.1.2: Launch of the CABRIC knowledge hub Sub-activity 3.1.1.3: Create interactive community-validated climate risk maps	I. One (1) CABRIC Integrated Knowledge and Action Platform operational. II. 1x assessment report on climate risk data platforms and gaps. III. 5x national interactive climate risk map

Activity 3.1.2: Co-produce and mobilize knowledge products from local implementation	The activity will generate, document, and share knowledge emerging from local project implementation. It also supports the dissemination and mobilisation of these knowledge products through appropriate channels and platforms to promote learning, inform decision-making, and strengthen replication of effective practices across the programme and wider stakeholder network.	Sub-activity 3.1.2.1: Develop Locally led adaptation practice case studies Sub-activity 3.1.2.2: Conduct collaborative research for policy influence Sub-activity 3.1.2.3: Multimedia mobilization for diverse audiences	I. 10x case studies and policy briefs, I. (3x analytical products co-developed with regional research institutions, I. 5x multimedia knowledge products on CABRIC (videos/podcasts) produced).
Activity 3.1.3: Facilitate Peer-to-Peer Learning and Institutional Networks	This activity supports the establishment and facilitation of structured peer-to-peer learning processes and institutional networks among implementing partners, community organisations, and other stakeholders. Through learning exchanges, workshops, and network engagements, the activity promotes continuous learning, relationship building, and the dissemination of innovations and lessons learned.	Sub-activity 3.1.3.1: Establish virtual regional CABRIC problem solving circles Sub-activity 3.1.3.2: Establish an annual regional knowledge to action conference Sub-activity 3.1.3.3: Establish local communities of practice Sub-activity 3.1.3.4: Institutionalise research-community partnerships	I. Quarterly virtual problem-solving circles for CABRIC implementers, grant administrators, and government stakeholders to address shared implementation challenges (20 sessions, Y2–Y6). I. National CABRIC communities of practice orientation workshops (5 workshops) I. 3x partnership agreements/MOUs signed with research institutes
Activity 3.2.1: Co-design and implement an inclusive CABRIC Communication and Accountability Strategy	This activity involves the participatory development and rollout of a CABRIC Communication and Accountability Strategy to ensure transparent, accessible, and inclusive communication across all programme stakeholders. The strategy will strengthen two-way communication by ensuring that communities and stakeholders can both receive timely information about programme activities and provide feedback through accessible accountability mechanisms.	Sub-activity 3.2.1.1: Design a universally accessible communication strategy Sub-activity 3.2.1.2: Launch a transparent CABRIC website and accountability portal Sub-activity 3.2.1.3: Develop multi-format, community-validated communication materials	(i) One (1) Participatory CABRIC Communication and Accountability Strategy (ii) CABRIC website and Accountability Portal (iii) 1x Suite of accessible communications materials (including local languages, braille etc)
Activity 3.2.2: Implement community-level awareness and engagement campaigns	This activity focuses on delivering community-based awareness and engagement campaigns to increase understanding of the CABRIC programme, its objectives, and opportunities	Sub-activity 3.2.2.1: Mobilize social media for community-driven advocacy – execute digital campaigns where the pCRVA findings are shared by the community members themselves.	(1) Participatory CABRIC Communication and Accountability Strategy

	for participation. It will use inclusive and accessible communication approaches to reach diverse community groups, including marginalized and vulnerable populations.		(2) CABRIC website and Accountability Portal (3)1x Suite of accessible communication materials (including local languages/braille)

E.7. Monitoring, reporting and evaluation arrangements (max. 500 words, approximately 1 page)

154. The **Caribbean Community Climate Change Centre (CCCCC)**, in its role as the **Accredited Entity (AE)**, will oversee and supervise the implementation of this project in accordance with the agreement signed between CCCCC and the GCF. CCCCC will be responsible for project-level monitoring and evaluation in compliance with CCCCC policies.

155. **Programme indicators will be collected every six months, incorporating self-assessments from beneficiaries, with national coordinators compiling and producing an annual report for each country supported by the approved Grant Administrators**. A dedicated M&E specialist within the **programme Coordination Unit** at CCCCC will support national coordinators and consolidate a regional report for the board. Further refinements to the M&E framework will be made at programme inception to enhance effectiveness.

156. **Reporting will be simple and efficient at all levels, with a strong focus on usability for subgrantees.** Priority will be given to key beneficiary indicators and impact stories for **Monitoring, Evaluation, and Learning (MEL)**, rather than over excessive data collection and onerous reporting requirements.

157. **Standardized Digital Aggregation:** To ensure consistent knowledge capture across 118 diverse sub-grants without causing an administrative burden, the programme will utilize standardized digital Participatory MEL toolkits, such as KoboToolbox templates. This ensures that grassroots data can be easily aggregated into broader GCF performance metrics.

158. **Robust Baseline Surveys:** During the first year, a comprehensive baseline survey will be conducted across the target communities. This survey will incorporate internationally recognized methodologies like the Food Consumption Score (FCS) and the Food Insecurity Experience Scale (FIES) to establish rigorous baselines and track household food security changes over the project lifecycle.

159. **Dedicated M&E Personnel:** To guarantee that local data is reliably reported upward to the GCF, the Regional Programme Coordination Unit (RPCU) will employ a full-time Regional Monitoring, Evaluation and Learning (MEL) Officer, supported directly by 5 National M&E Assistants (one embedded in each Grant Administrator's office).

160. **Mandatory Participatory MEL Budgets:** To ensure communities are active participants in monitoring rather than passive subjects, all Medium and Large grant applicants are explicitly required to dedicate a specific portion of their requested budget to Participatory MEL. This securely funds local indicator co-design workshops, community validation meetings, and fair financial compensation for local "Community Monitors" who collect data

161. **Gender-disaggregated data will be systematically collected to ensure equity and inclusivity in impact assessments**. This approach aims to balance accountability, efficiency, and meaningful impact tracking, ensuring that reporting processes remain practical and insightful.

162. **The M&E system will be aligned with the reporting requirements of the Green Climate Fund (GCF), ensuring that progress is tracked against established outcomes and impact indicators.** Its objectives are to:

- be used as an annual planning tool.
- monitor the implementation of project activities and report in due time on progress.
- report on achievements in quantitative and qualitative terms to the different stakeholders and donors.

- evaluate the quality of project outputs and likelihood of achievement of outcomes.
- support knowledge management and sharing, policy dialogue, sustainability, upscaling and replication by capturing successes, innovations, lessons and implementation challenges; and
- support project management decisions and allocation of resources and activities by monitoring the progress of implementation of activities and achievement of targets.

Specifically, the programme's primary target of 51,559 direct beneficiaries feeds directly into GCF Core Indicator 2. Furthermore, Theme 1 interventions report against Supplementary 2.1 and Core 4, while Theme 2 interventions report against Supplementary 2.2, 2.4, and Core 3.

163. **Project oversight will be carried out by the Project Management Unit (PMU) of the Regional Programme Coordination Unit (RPCU).** Oversight will ensure that: (i) project outputs are produced in accordance with the project results framework and leading to the achievement of project outcomes; (ii) project outcomes are leading to the achievement of the project objective; (iii) risks are continuously identified and monitored and appropriate mitigation strategies are applied; and (iv) agreed project climate-related benefits are being delivered. The data collection tools will be made based on the indicators from the project's Results Framework (RF) and the Annual Work Plan and Budgets (AWPBs).

164. **An annual self-assessment process, supported by national coordinators, will serve as the foundation for annual reporting, learning, and adaptive management of sub-grants at the country level.** This process will enable Grant Administrators to systematically evaluate progress, identify challenges, and incorporate lessons learned to improve project delivery. The self-assessments will also contribute to ongoing monitoring and evaluation (M&E) efforts, ensuring that adaptation measures and resilience-building initiatives remain effective and responsive to changing conditions. In addition to the annual assessments, a Mid-Term Review (MTR) and a Final Evaluation (FE) will be conducted by an independent evaluator, requiring a comprehensive assessment of project performance in each country's prioritized areas.

See Annex 11. For further details.

F. RISK ASSESSMENT AND MANAGEMENT

F.1. Risk factors and mitigations measures (max. 3 pages)

Analysis of the project risks is provided below. Environmental and Social risks are considered in the Environmental and Social Management Plan (ESMP, Annex 6). Gender-specific risks are considered in the Gender Assessment and Gender Action Plan (Annex 8).

Selected Risk Factor 1: Operational capacity of LAs, CSOs and NGOs – project development, management and monitoring

Category	Probability	Impact
Technical and operational	High	High

Description

There may be inadequate assessment and understanding of community needs, leading to projects that are irrelevant or unsustainable. If LAs, CSOs and NGOs have limited technical expertise this can compromise the project management process. Furthermore, weak monitoring and evaluation systems can hinder learning and adaptation, making it difficult to demonstrate impact or improve future programming, ultimately affecting the organization's credibility and sustainability.

Mitigation Measure(s)

By building capacity through implementation support as built into project design, this will equip LAs, NGOs and CSOs with the relevant knowledge and targeted training to carry out successful project management and monitoring. That is why this EDA programme aims to deliver multi-stage training on climate change, GEDSI, and sub-grants design as well as sustained technical support and guidance which is clear from Outcome 1 and Outcome 3, respectively.

Selected Risk Factor 2: High turnover of staff in LAs, CSOs and NGOs

Category	Probability	Impact
Technical and operational	Medium	High

Description

High staff turnover in LAs, CSOs and NGOs can lead to a loss of institutional knowledge and capacity, hindering project effectiveness. Additionally, it can result in increased recruitment and training costs, as well as potential disruption of services to vulnerable communities.

Mitigation Measure(s)

In addition to capacity of personnel, institutional capacity will be built into the design. Furthermore, it would be beneficial to provide LAs, NGOs and CSOs access to relevant training to enhance their skills and knowledge within the organization to promote and foster personal and professional growth.

Selected Risk Factor 3: Extreme climate event damaging / disrupting / sub-grants interventions

Category	Probability	Impact
Technical and operational	Medium	High

Description

Extreme climate events such as hurricanes, drought, and typhoons can pose a significant risk to sub-grants interventions, potentially damaging infrastructure, disrupting supply chains, and eradicating progress made towards project goals. This can lead to financial losses, delays in implementation, and a failure to achieve desired outcomes, ultimately hindering the overall project's success and the well-being of the communities it serves.

Mitigation Measure(s)

A budget line will be added as a buffer fund for sub-grants to request additional funding in the event of a storm or hurricane reversing any physically implemented activities. This mitigates the impact to a 'low' impact, as although initially it will be high there is a reserve to support the implementation after the damage or impact.

Selected Risk Factor 4: Corruption / embezzlement of sub-grants funds by CSOs / NGOs / LAs

Category	Probability	Impact

Prohibited practices	Low	High
Description		
This risk of corruption can divert crucial resources away from intended beneficiaries and undermines the project's objectives, potentially leading to failure in achieving its impact. Such actions can erode public trust, damage the credibility of the sector, and jeopardise future funding opportunities for both the implicated organisation and others.		
Mitigation Measure(s)		
The programme's operational procedures will require all participating LAs, CSOs and NGOs to meet fiduciary standards outlined in the EOI stage. These requirements will be specified in the OM.		
Selected Risk Factor 5: Gender equity issues prevent equal access to finance and benefits from the sub-grants s		
Category	**Probability**	**Impact**
Technical and operational	Medium	Medium/High
Description		
Gender equity can lead to reduced project effectiveness and sustainability as marginalised groups are unable to fully participate or benefit. This can exacerbate inequality and social tension, undermining the broader goals of community development and potentially leading to project failure or its progress reversal.		
Mitigation Measure(s)		
The programme aims to be more than just gender inclusive, but gender transformative. Ensuring that both beneficiary groups and local actors have equal access to the finance and benefits of the outcomes and impacts of sub-grants is very important for the programme. Processes will be built around the Gender Assessment and Action Plan, Environmental and Social Safeguarding Framework and Indigenous Peoples Plan Framework for the programme. This will be integrated into the processes for selection of sub-grants s and operationalisation of the overall programme. This mitigates the probability to a Low.		
Selected Risk Factor 6: Elections inhibiting the programme		
Category	**Probability**	**Impact**
Other	High	Medium/High
Description		
There may be a diversion of resources and attention towards the elections, potentially halting or slowing down programme activities. Additionally, a change in political leadership or priorities following an election could lead to the abandonment or significant alteration of the programme, jeopardising its long-term impact and sustainability. In 2025, elections will be held in Belize and Jamaica.		
Mitigation Measure(s)		
This makes it essential that programme design is completed before June 2025 and non-objection letters are in place. If there are delays, then it is recommended to closely monitor election results and the transition process to anticipate potential changes and proactively engage with the new administration.		
Selected Risk Factor 7: Sub-grants s misalign with national priorities		
Category	**Probability**	**Impact**
Technical and operational	Low	Medium
Description		
This can lead to a waste of resources on initiatives that don't contribute to the country's overall development goals, potentially hindering progress and impact. It may result in a loss of funding or support from government or international bodies if the sub-grants s are not seen as strategically aligned with national objectives.		
Mitigation Measure(s)		
The programme needs to seek a balance between bottom up and top down. To ensure national priorities are aligned, countries are asked to prioritise sub-grants types as part of the thematic areas. This is the responsibility of institutional		

actors to ensure the targets within their national policies are ambitious enough to be feasible within the context of their climate change struggles.

Selected Risk Factor 8: Expectations of local actors are not met and public approval of the programme is reduced

Category	Probability	Impact
Reputational	Medium	Medium

Description

Expectations from local actors may not be met weakening public approval which would then bring limited interest of engagement from local community groups, This could happen due to various factors, for example, not seeing the value of the EDA programme measures or the perception that the CABRIC programme may not have a long-lasting impact in the target countries.

Mitigation Measure(s)

All engagement with local actors needs to be very explicit on the length of time development takes, and during inception of the programme realistic timelines need to be communicated for sub-grants design and approval.

Under Outcome 1, the CABRIC Programme includes training participating countries' LAs, CSOs and NGOs in the understanding and use of climate, climate change data and GEDSI capacity assessment information. Similarly, there will be capacity building for policy makers in the same areas. The core aim of the EDA programme is to engage local actors in sub-grant training, application and review processes, so extensive due diligence will be undertaken to hedge against this risk.

G. GCF POLICIES AND STANDARDS

G.1. Environmental and social risk assessment (max. 750 words, approximately 1.5 pages)

165. **The Environmental and Social Management Framework (ESMF) – Annex 6 - for CABRIC aligns with international environmental and social safeguard standards**, including the GCF Environmental and Social Safeguards (ESS) framework. Additionally, it integrates national regulatory requirements from the five participating countries. Key safeguards include:

- *Environmental Protection: Measures to prevent and mitigate adverse impacts on ecosystems and biodiversity.*
- *Social Inclusion: Ensuring equitable participation of marginalized and vulnerable communities.*
- *Gender Equity: Promoting gender-responsive adaptation strategies.*
- *Indigenous Peoples' Rights: Respecting and integrating traditional knowledge and cultural heritage.*
- *Stakeholder Engagement: Strengthening participatory governance mechanisms.*
- *Objective and Scope of the ESMF*

166. The ESMF provides a structured approach to managing the environmental and social risks associated with CABRIC. The key objectives of the ESMF include:

- *Establishing a framework for identifying and mitigating environmental and social risks.*
- *Ensuring compliance with GCF and national safeguard policies.*
- *Providing guidelines for monitoring, reporting, and adaptive management.*
- *Facilitating stakeholder engagement and community participation in decision-making.*
- *The scope of the ESMF covers all project activities, from initial planning to implementation and evaluation, ensuring that climate adaptation interventions are sustainable and inclusive.*

167. The environmental and social risk assessment conducted as part of the ESMF identified several key findings:

- ***High Climate Vulnerability:*** The five target countries face increasing threats from climate change, including rising sea levels, coastal erosion, and extreme weather events.
- ***Ecosystem Degradation:*** Critical coastal and marine ecosystems, including coral reefs and mangroves, are under significant pressure due to human activities and climate change.
- ***Socio-Economic Disparities:*** Marginalized communities, including women and indigenous groups, are disproportionately affected by climate impacts.
- ***Governance Gaps:*** While national climate policies exist, there are gaps in implementation and enforcement.

168. Key Recommended Actions: To address these challenges, the Environmental and Social Management Framework (ESMF) **recommends a series of integrated actions designed to build resilience, safeguard ecosystems, and support sustainable development.** Strengthening policy and institutional capacity is essential to ensure that national, provincial, and local government institutions are equipped to plan, implement, and monitor climate adaptation initiatives effectively. This includes updating relevant policies and regulatory frameworks to integrate climate resilience into development planning, providing targeted training for government staff, and fostering cross-sectoral coordination to deliver coherent and impactful adaptation responses.

169. In parallel, the ESMF emphasizes **the importance of implementing nature-based solutions by prioritizing the restoration, protection, and sustainable management of critical ecosystems** such as forests, wetlands, mangroves, and watersheds. These ecosystems provide natural defences against climate hazards, support biodiversity, and deliver essential services for water security, food production, and disaster risk reduction. Investing in nature-based solutions offers a cost-effective and sustainable approach to reducing vulnerability and protecting livelihoods.

170. Ensuring meaningful **community participation is another key priority**. The ESMF calls for the active engagement of local communities, including vulnerable and marginalized groups, at every stage of project design, implementation, and monitoring. This will be achieved through inclusive consultation processes, culturally appropriate capacity-building programs, and the establishment of community-led governance structures. Empowering communities to identify their adaptation priorities and co-manage natural resources will enhance the sustainability, equity, and local ownership of adaptation measures.

171. To support the long-term sustainability of these efforts, the **ESMF proposes the development of sustainable financing mechanisms.** This involves designing innovative funding frameworks that can secure ongoing investment in climate adaptation, such as establishing dedicated climate adaptation funds, mobilizing

private sector contributions, leveraging international climate finance, and creating incentives for community-based conservation and sustainable livelihoods.

172. The ESMF underscores the need to **improve monitoring and reporting systems** to ensure accountability and measure progress. Robust environmental and social monitoring mechanisms will be established to track project performance, safeguard compliance, and assess adaptation outcomes. These systems will incorporate clear indicators, regular data collection and analysis, participatory monitoring approaches, and transparent reporting. By generating reliable data and lessons learned, these systems will inform adaptive management and guide future policy and investment decisions, contributing to more resilient and climate-ready communities.

173. **Residual Risks and Mitigation Measures:** Despite the comprehensive mitigation strategies outlined in the ESMF, several residual risks remain that may continue to affect the success and sustainability of project outcomes.

- ***Future climate change impacts*** - even with well-designed adaptation measures in place, unpredictable climate variability, such as shifts in rainfall patterns, prolonged droughts, or the increased frequency and intensity of extreme weather events—may exceed anticipated scenarios. This uncertainty can undermine the effectiveness of planned interventions and make it difficult to ensure long-term resilience, requiring continuous adjustments and adaptive management approaches throughout the project lifecycle.
- ***Institutional and capacity constraints*** - Many national and local institutions tasked with implementing climate adaptation measures may face limitations in terms of technical expertise, human resources, and financial capacity. Weak institutional frameworks and insufficient coordination between government agencies can further slow decision-making processes and impede the timely execution of project activities. Without sustained investments in capacity-building, institutional strengthening, and resource mobilization, there is a risk that projects may fall short of their objectives or face significant implementation delays.
- ***Engaging and maintaining the active participation of local communities*** - remains a complex and ongoing challenge. Achieving meaningful stakeholder involvement is not a one-time activity but requires continuous dialogue, trust-building, and capacity development to ensure that community members are informed, empowered, and able to contribute effectively to project planning and management. High levels of community engagement are crucial for the success of adaptation measures; however, competing livelihood demands, consultation fatigue, and socio-cultural dynamics may limit the depth and consistency of participation over time.
- ***Potential for social tensions or conflicts to emerge*** -particularly in areas where land tenure systems are unclear or contested, or where access to natural resources is a source of competition. Climate adaptation projects that involve changes in land use, resource allocation, or ecosystem management may inadvertently exacerbate existing disputes or create new grievances if not carefully managed. Ensuring that adaptation interventions are equitable, transparent, and sensitive to local power dynamics is essential to minimizing these risks and promoting social cohesion.

  Together, these residual risks highlight the need for adaptive project management, robust grievance redress mechanisms, continuous stakeholder engagement, and flexible financing strategies that can respond to evolving challenges over time To mitigate these risks, **the ESMF emphasizes adaptive management, continuous stakeholder engagement, and integration of climate science into project planning.**

G.2. Gender assessment and action plan (max. 500 words, approximately 1 page)

174. **The GAAP (Annex 4) provides detailed country gender baselines for each of the Five nations, covering socio-economic, environmental, and gender contexts**. For The Bahamas, it highlights a high percentage of female-headed households and a significant female labour force participation, particularly in tourism, but underrepresentation in traditionally male sectors like agriculture.[lxx] Belize shows lower female labor force participation and a higher rate of vulnerable employment for women, alongside a diverse population with significant Indigenous representation.[lxxi] Grenada's baseline indicates gender disparities in labor market participation and political representation despite legal frameworks supporting women's asset ownership.[lxxii] Jamaica exhibits a high percentage of poor female-headed households and gender disparities in coastal-related industries, despite women's strong overall labour force participation.[lxxiii] Saint Lucia reveals a gender gap in unemployment, with women facing challenges in agriculture and fisheries livelihoods.[lxxiv]

175. **The GAAP consolidates stakeholder findings from t**he **five countries, revealing common gendered gaps that exacerbate economic inequality and limit women's leadership in climate resilience.** The gender assessment unveiled a complex tapestry of issues working in concert to disempower communities on the frontline

of the climate change impacts within the region. It can be seen through the unfulfillment of many critical gender needs of those residing in these coastal communities that in turn limits their ability to implement necessary climate resilience action. The assessment, through both desk review and stakeholder engagement, found that the key gender needs unfulfilled for these communities are (a) access to and control over resources, (b) rights and participation, (c) governance, and (d) leadership and decision-making. These four needs serve as the primary factors in determining the community ability to enact self-sustainability and resilience, particularly for a livelihood security perspective and also in addressing multidimensional vulnerability. It is critical to note that while these needs are major influencers for resilience within this setting, there are additional needs acting as pressures or drivers complementing the major needs. These needs are livelihoods, gender-based education and assets, agency, social organisation, and time.

176. **The report analyses the project enabling environment, assessing gender sensitivity in climate change, environment, coasts, sustainable development, and gender policies across the Five countries.** It finds a significant number of gender-blind policies, particularly in coastal and water use sectors, while noting that sustainable development and gender policies tend to be more gender-responsive or transformative. The assessment also maps localized issues on gender, climate change, and access to finance, highlighting the varying impacts of environmental changes and the specific challenges faced by women in different sectors and countries.

177. **Based on the assessment, the GAP outlines implications for the Gender Action Plan, the Environmental and Social Management Plan (ESMP), the EDA Climate Finance Architecture, and the Grievance Redress Mechanism (GRM).** The GAP identifies that proactive action is key by strengthening policy frameworks and institutional capacities. The GAP also prioritises GESDI integrated co-creation and participation as a key pillar of LLCA. It promotes diversity and inclusion through target setting ensuring at least 40% of grantee organisations are women led or represent diverse constituents including rights and knowledge holders in the climate space and marginalized groups.

178. In conclusion, the document underscores the **compounding vulnerabilities faced by women and marginalized groups in climate-sensitive sectors** due to socio-cultural norms, limited resources, and underrepresentation. It provides recommendations focused on creating inclusive, accessible, and responsive GRMs, enhancing financial inclusion for women-led organisations, strengthening capacity and knowledge through decentralized and gender-responsive training, reforming governance and decision-making to ensure diverse representation, and operationalizing inclusive engagement strategies. The appendices provide the stakeholder instrument, a list of stakeholders engaged, country-specific stakeholder analysis links, and detailed policy tables for each of the Five countries.

G.3. Financial management and procurement (max. 500 words, approximately 1 page)

179. **Financial Management and Disbursement** The Caribbean Community Climate Change Centre (CCCCC), as the Accredited Entity (AE), will maintain overall fiduciary responsibility for the programme. Financial management will adhere to the **CCCCC Financial & Accounting Policy Manual**.

180. **Flow of Funds:** GCF proceeds will be disbursed to the CCCCC, which will then transfer funds to the **Grant Administration Executing Entities** (The Belize Fund, JSIF, The Bahamas Protected Areas Fund, Saint Lucia Development Bank and Grenada Investment Development Corporation) annually based on approved annual work plans.

181. **Disbursement to Grantees:** Grant Administrators will disburse funds to grantees (CSOs, NGOs, and LAs) in tranches to ensure accountability. A standard schedule includes:

Tranche 1 (40–50%): Upon signing the grant agreement.
Tranche 2 (40–50%): Upon approval of a satisfactory mid-term financial and progress report.
Final Tranche (10%): Upon approval of final narrative and financial reports,.

182. **Reporting:** Grant Administrators will submit biannual financial reports to the CCCCC detailing the status of activities and disbursements. Final project financial audits will be conducted by independent accredited auditors.

183. **Procurement Policy Framework** Procurement for the CABRIC programme will be governed by the **CCCCC's Procurement Policy Framework (Module 1)**, which aligns with international best practices. All procurement activities will adhere to the core principles of **Value for Money (VfM)**, **Economy**, **Efficiency**, **Equality and Fairness**, **Transparency**, and **Integrity**.

184. **Applicability:** These policies apply to all goods and services procured directly by the CCCCC (e.g., for the Regional Programme Coordination Unit) and set the standards for procurement undertaken by Grant Recipients.

185. **Code of Conduct:** All staff, bidders, and vendors must adhere to the CCCCC's Procurement Code of Conduct and regulations regarding Prohibited Practices (corruption, fraud, coercion, collusion).

186. **Exclusionary Criteria:** The CCCCC applies strict exclusionary criteria (e.g., bankruptcy, professional misconduct) to all bidders, with specific exceptions recently approved by the Board of Governors to allow for firms of a "unique and exceptional nature" where critical to project implementation (e.g., specialized research entities),

187. **Procurement Methods and Thresholds** Procurement will be conducted using the methods outlined in CCCCC's Procurement Modules and the specific thresholds established for the CABRIC programme (Annex 10).

***A. Goods and Non-Consulting Services**:*
*• **Direct Selection (< USD 7,500):** Solicitation from a single source where prices are reasonable.*
*• **Request for Quotations (RFQ) (USD 7,500 – 100,000):** Comparison of price quotations from a minimum of three bidders.*
*• **Invitation to Bid (ITB) (USD 100,000 – 300,000):** Limited or open national/regional bidding.*
*• **International Competitive Bidding (ICB) (> USD 300,000):** Open international bidding advertised globally.*

***B. Consulting Services** :*
*• **Direct Selection (< USD 7,500):** Selection of a firm or individual without competition, justified by low value,.*
*• **Limited Bidding (USD 7,500 – 150,000):** Invitation to tender sent to a minimum of three qualified bidders.*
*• **Regional/National Competitive Bidding (USD 150,000 – 500,000):** Competitive selection targeting regional capacity.*
*• **International Competitive Bidding (> USD 500,000):** Open international competition.*
• Selection Methodologies: Quality and Cost-Based Selection (QCBS) will be the default method, generally using an 80:20 ratio for Quality:Cost,. Other methods (Least Cost Selection, Fixed Budget Selection) may be used where appropriate.

***C. Works**: While major infrastructure is not envisaged, minor works (e.g., retrofitting shelters) will follow CCCCC's Procurement Module 5.*
*• **Limited Bidding (USD 7,500 – 150,000):** Invitation to a minimum of three bidders.*
*• **National/Regional Competitive Bidding (USD 150,000 – 500,000)***

188. **Grant Award Mechanism (Enhanced Direct Access)** The programme's core financial mechanism is the award of grants to CSOs, NGOs, and LAs. This process is detailed in the **Operations Manual (Annex 21)**:

- **Grant Windows:** Funding is categorized into Small (≤USD 150k), Medium (USD above 150k up to and including 300k), and Large (above USD 300k up to and including 500k) grants.
- **Competitive Selection:** Grants will be awarded through **Calls for Proposals**.
- **Evaluation:** Proposals will be reviewed by existing national boards (e.g., The Belize Fund Blue Bonds Committee, JSIF Grant Evaluation Committee),.
- **Due Diligence:** All grant recipients must demonstrate accountability, including providing charters, detailed budgets, and proof of bank accounts/financial audits.

189. **Oversight and Capacity Building:**

- **Procurement Planning:** A procurement plan covering the first 18 months has been developed (Annex 10) and will be updated annually.
- **Capacity Building:** To address low fiduciary capacity at the local level, the programme includes specific training for CSOs/NGOs on GCF standards and fiduciary requirements (Activity 1.1.2).
- **Conflict of Interest:** Strict conflict of interest protocols are in place for all evaluation committees and project staff.

G.4. Disclosure of funding proposal

☒ No confidential information: The accredited entity confirms that the funding proposal, including its annexes, may be disclosed in full by the GCF, as no information is being provided in confidence.

☐ With confidential information: The accredited entity declares that the funding proposal, including its annexes, may not be disclosed in full by the GCF, as certain information is being provided in confidence. Accordingly, the accredited entity is providing to the Secretariat the following two copies of the funding proposal, including all annexes:

- full copy for internal use of the GCF in which the confidential portions are marked accordingly, together with an explanatory note regarding the said portions and the corresponding reason for confidentiality under the accredited entity's disclosure policy, and
- redacted copy for disclosure on the GCF website.

The funding proposal can only be processed upon receipt of the two copies above, if containing confidential information.

H. ANNEXES

H.1. Mandatory annexes

☒	Annex 1	NDA no-objection letter(s) **(template provided)**
☒	Annex 2	Feasibility study - and a market study, if applicable
☒	Annex 3	Economic and/or financial analyses in spreadsheet format
☒	Annex 4	Detailed budget plan **(template provided)**
☒	Annex 5	Implementation timetable including key project/programme milestones **(template provided)**
☒	Annex 6	E&S document corresponding to the E&S category (A, B or C; or I1, I2 or I3): **(ESS disclosure form provided)** ☐ Environmental and Social Impact Assessment (ESIA) or ☐ Environmental and Social Management Plan (ESMP) or ☒ Environmental and Social Management System (ESMS) ☒ Others (Indigenous People Planning Framework.)
☒	Annex 7	Summary of consultations and stakeholder engagement plan
☒	Annex 8	Gender assessment and project/programme-level action plan **(template provided)**
☒	Annex 9	Legal due diligence (regulation, taxation and insurance)
☒	Annex 10	Procurement plan **(template provided)**
☒	Annex 11	Monitoring and evaluation plan **(template provided)**
☒	Annex 12	AE fee request **(template provided)**
☒	Annex 13	Co-financing commitment letter, if applicable **(template provided)**
☒	Annex 14	Term sheet including a detailed disbursement schedule and, if applicable, repayment schedule

H.2. Other annexes as applicable

☐	Annex 15	Evidence of internal approval **(template provided)**
☐	Annex 16	Map(s) indicating the location of proposed interventions
☒	Annex 17	Multi-country project/programme information **(template provided)**
☐	Annex 18	Appraisal, due diligence or evaluation report for proposals based on up-scaling or replicating a pilot project
☐	Annex 19	Procedures for controlling procurement by third parties or executing entities undertaking projects financed by the entity
☐	Annex 20	First level AML/CFT (KYC) assessment
☒	Annex 21	Operations manual (Operations and maintenance)
☐	Annex 22	Assessment of GHG emission reductions and their monitoring and reporting (for mitigation and cross cutting-projects)[30]
☐	Annex X	Other references

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[30] Annex 22 is mandatory for mitigation and cross-cutting projects.

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