ADAPTATION FUND

CONCEPT FOR REGIONAL LLA PROJECT/PROGRAMME TO THE ADAPTATION FUND

PART I: PROJECT/PROGRAMME INFORMATION

Title of Project/Programme:	Scaling-up Local/Community-Led Action for Resilience Building in Caribbean SIDS to the Impacts of Climate Change
Countries:	Antigua and Barbuda, Belize, Grenada, Jamaica, Saint Vincent and the Grenadines
Thematic Focal Area:	Disaster risk reduction and early warning system
Type of Implementing Entity:	Regional Implementing Entity
Implementing Entity:	Caribbean Development Bank (CDB)

Executing Entities:

National:

Antigua and Barbuda – Ministry of Agriculture, Lands, Housing and the Environment; and Ministry of Social Transformation, Human Resource Development and the Blue Economy.

Belize – Ministry of Rural Transformation, Community Development, Labour and Local Government; and Ministry of Finance, Economic Development and Investment.

Grenada - Ministry of Social and Community Development and Ministry of Economic Development, Planning, Agriculture, Lands, Forestry, Marine Resources and Cooperatives.

Jamaica – Ministry of Economic Growth and Job Creation; and Ministry of Local Government and Rural Development.

St. Vincent and the Grenadines – Ministry of Finance, Economic Planning and Information Technology; and Ministry of National Mobilisation.

Regional:

Caribbean Natural Resources Institute (CANARI)

Caribbean Community Climate Change Centre (CCCCC)

Global:

International Institute for Environment and Development (IIED) – *will support CANARI*

Amount of Financing Requested: 25,319,250 (in U.S Dollars Equivalent)

Letters of Endorsement (LOE) signed for all countries: Yes ☒ No ☐
NOTE: LOEs should be signed by the Designated Authority (DA). The signatory DA must be on file with the Adaptation Fund. To find the DA currently on file check this page: https://www.adaptation-fund.org/apply-funding/designated-authorities

Stage of Submission[1]:

☐ This proposal has been submitted before including at a different stage (pre-concept, concept, fully developed proposal)
☐ This is the first submission ever of the proposal at any stage

In case of a resubmission, please indicate the last submission date: Click or tap to enter a date.

Please note that fully developed proposal documents should not exceed 100 pages for the main document, and 100 pages for the annexes.

[1] At the concept note stage only Section I and II are needed.

1. PROJECT/PROGRAMME BACKGROUND AND CONTEXT

1.01. The World Meteorological Organisation (WMO) found that the year 2024 was the warmest year on record worldwide as average mean surface temperatures of 1.55 C, surpassed the previous year's record of 1.45.[2] Other scientific organisations such as NOAA, NASA and the UK Met Office had similar findings.[3] The WMO also reported that 2024 was the warmest year on record for Latin America and the Caribbean with temperatures +0.90ºC above the 1990 – 2000 average. Although firm conclusions about future warming should not be drawn from a single year's reading, the planet's 10 warmest years since 1850 have all occurred in the last decade. The Inter-Governmental Panel on Climate Change (IPCC) Sixth Assessment Report (AR6) states that climate change (CC) resulting from continued global warming could significantly hinder sustainable development in the nations of the Caribbean. Caribbean countries are projected to experience the impacts of CC, which include higher intensity tropical cyclones and sea level rise coupled with storm surges, which will exacerbate coastal inundation and increase the potential for saltwater intrusion in aquifers. Changing precipitation patterns will result in reduced rainfall during the rainy season, increased aridity and more severe agricultural and ecological droughts. The following is a summary of climate trends and projections for the Caribbean region from climate models:[4]

(a) The number of consecutive dry days is increasing, as well as the amount of rainfall during rainfall events.

(b) Regional Climate Model (RCM) based projections suggest up to 25 and 35 per cent less rainfall by the end of the century

(c) The mean temperature increase (in °C) from GCMs will be 0.48-0.56°C by the 2020s; 0.65-0.84°C by the 2030s, 0.86°-1.50°C by the 2050s, and 0.83-3.05°C by the end of the century with respect to a 1986-2005 baseline over all four RCPs.

(d) For the Caribbean, the combined range for projected sea level rise (SLR) spans 0.26-0.82 m by 2100 relative to 1986-2005 levels. The range is 0.17-0.38 for 2046 – 2065.

(e) Increase in category 4 and 5 hurricanes; rainfall intensity, associated peak wind intensities, mean rainfall since 1995.

(f) An 80% increase in the frequency of Saffir-Simpson category 4 and 5 Atlantic hurricanes over the next 80 years using the A1B scenario.

1.02. Figure 1 below shows annual mean near-surface temperature anomalies, 1900–2023, difference relative to the 1991–2020 average. Figure 2 shows in situ rainfall anomalies for 2023 (percentage relative to the 1991–2020 reference period). Notably in the Eastern Caribbean, negative rainfall anomalies were predominant.

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[2] State of the Global Climate 2024. World Meteorological Organisation (WMO), 2024

[3] Mentioned in https://www.noaa.gov/news/2024-was-worlds-warmest-year-on-record

[4] Climate Studies Group Mona (Eds.). 2020. "The State of the Caribbean Climate". Produced for the Caribbean Development Bank.

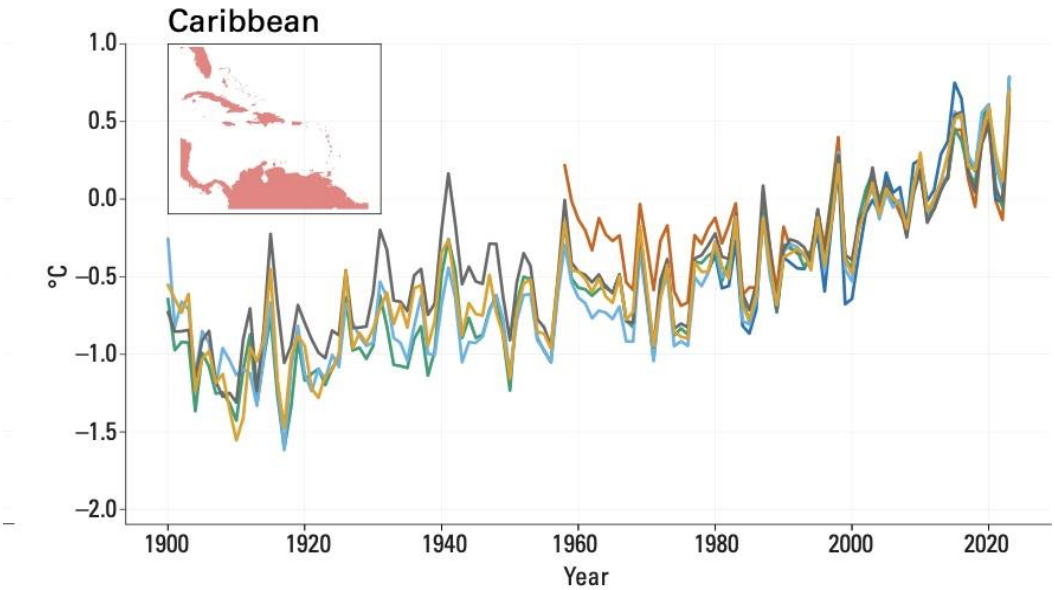

Figure 1: Annual mean near-surface temperature anomalies, 1900–2023, difference relative to the 1991–2020 average. Data are from six different datasets, as indicated in the legend: Berkeley Earth, ERA5, GISTEMP, HadCRUT5, JRA-55 and NOAA Global Temp. Source: State of the Latin American and Caribbean Climate, 2023. WMO

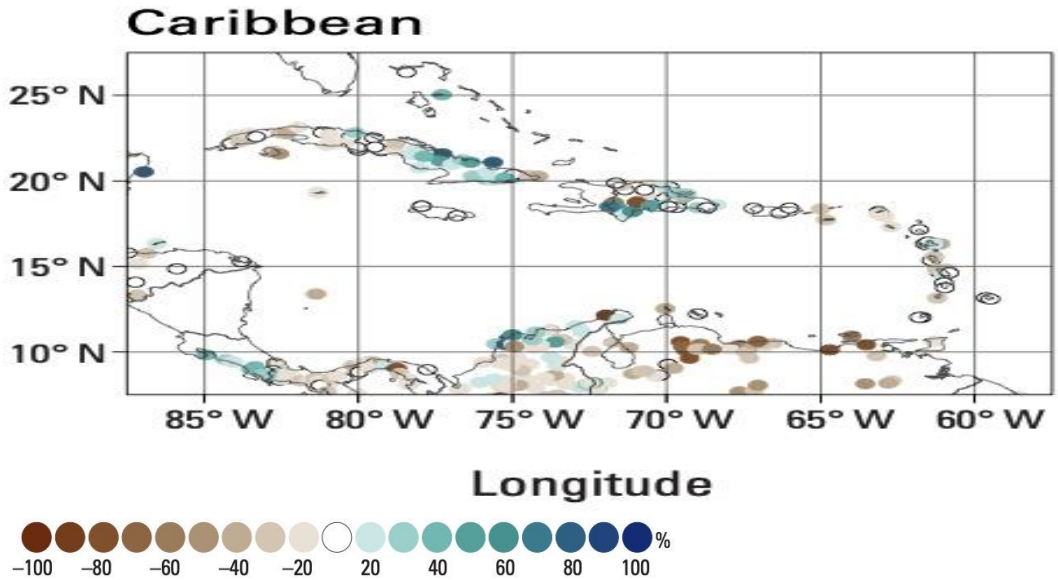

Figure 2: In situ rainfall anomalies for 2023 (percentage relative to the 1991–2020 reference period). Source: WMO, Op. Cit.

1.03. Between 1997 and 2017, the Caribbean experienced average annual losses of US$1.2 billion as a result of disasters resulting from natural hazard impacts such as extreme weather events (i.e., tropical storms/hurricanes, floods and landslides) or slow-onset events (i.e., drought, rising temperatures, sea level

rise and saltwater intrusion in aquifers). [5]Over the same period, 1.2 million people were directly displaced due to the disasters. The 2017 hurricane season provided an example of what the future holds for the region as two Category 5 hurricanes, Irma and two weeks later, Maria, devastated the region causing over US$ 5bn in damages.[6] In 2019 Hurricane Dorian wreaked havoc on the Bahamas, tying the record for the highest maximum sustained windspeed of 185 mph in the Atlantic Basin.[7] Hurricane Beryl in June and July 2024, devastated parts of Grenada, Jamaica and Saint Vincent and the Grenadines, causing an initial estimate of US$500 million in damage, and setting the record for the earliest formation of a Category 4 or 5 hurricane in the Caribbean.[8] Caribbean nations have a high vulnerability to climate change. With most of the population (in small to medium size communities) and key infrastructure located along the coast Caribbean countries are at high risk from climate change, both from extreme events such as hurricanes and intense rainfall, and slow onset hazards such as sea-level rise. These events recurrently impact economic performance, productivity, livelihood and quality of life.

1.04. The State of the Caribbean Climate Report states the following: "The region has struggled with addressing these climate-related threats in an anticipatory manner, and this has increased individual and collective vulnerability. One key example is the frequently reactive manner in which slow-onset events such as droughts are addressed." For instance, the shortage of water storage facilities and the need for emergency supplies ("trucking") during droughts has been highlighted in a number of studies.[9] The challenge to be more proactive remains despite significant efforts such as work led by the Caribbean Institute for Meteorology and Hydrology (CIMH) to improve early warning for drought. The Report suggests that based on past experience, in relation to extreme climate events occurring the guiding maxim should be *not if, but when*, so action should be taken to deal with climate hazards before they occur. The Report further recommends that planning and decision-making efforts are:

(a) Proactive

(b) not curtailed or stalled once the threat is deemed to be past, and

(c) guided by past lessons and available expertise.

1.05. Communities are on the frontline of the impact of climate change and disasters, in particular, low income communities in high-risk areas where climate shocks, such as extreme weather events or slow-onset events pose serious risks to community livelihoods and ecosystems, and damage infrastructure.[10] "The most vulnerable groups are female-headed households, children, persons with disabilities, Indigenous Peoples, displaced persons, sexual and gender minorities, older persons, and other socially marginalised groups. Their vulnerability lies in their financial, socio-economic, cultural, and gender status; and their limited access to resources, services and decision-making power." [11] For communities to be effective on

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5 World Bank, Disaster Risk Management in the Caribbean: The World Bank's Approaches and Instruments for Recovery and Resilience, 2018. Other estimates include $58 billion in economic costs between 1950 1nd 1917 by the IMF: Building Resilience to Climate Change and Natural Hazards in the Caribbean. IMF, 2017.

6 https://reliefweb.int/report/dominica/regional-overview-impact-hurricanes-irma-and-maria.

7 https://cdema.org/index.php?option=com_content&view=article&id=838:situation-report-1--surface-trough- dumps-rain-on-saint-lucia-november18-2010-as-at-100-pm&catid=39:situation-reports&Itemid=347.

8 "Hurricane Beryl Could Cost Private Insurers $500 million for Damage in the Caribbean." Miami Herald, July 12, 2024.

9 See for example: Assessment of the Water Sector in the Caribbean, CDB TA Project, January 2015, and Regional Strategic Action Plan for Governance and Building Climate Resilience in the Water Sector in the Caribbean, CDB, IADB, CWWA, October 2018.

10 For example, in Dominica, both Tropical Storm Ericka (2015) and Hurricane Maria (2017) destroyed the main highway linking the southern communities of Bellevue Chopin, Pichelin, Grand Bay, Bagatelle and Fond St. Jean, cutting off critical access for all social and economic activity of these respective communities, that were also affected by landslides and flooding. (Post-Disaster Needs Assessment, 2017).

11 World Bank, July 1, 2023, Blogpost. "Social Dimensions of Climate Change."

the frontline, they require some key skills which are lacking (for e.g., the Basic Needs Trust Fund (BNTF)[12] 2023 assessment highlighted several gaps in relation to competencies within community-based groups and the fact that some community development professionals are lacking basic community engagement skills). Lessons from the Community Disaster Risk Reduction Fund (CDRRF)[13] also stressed the need for a more inclusive project design and implementation to secure local ownership. These lessons have to be incorporated in CC interventions at the community-level and are integral to the Locally Led Adaptation approach on which the design of the proposed project is based.

1.06. Across the Caribbean, natural ecosystems play a vital role in safeguarding the goods and services that the people depend on. These goods support livelihoods and critical national economic sectors such as agriculture, fisheries and tourism, while ecosystem services include food security, water, climate regulation and climate adaptation and mitigation as well as cultural benefits such as recreation. Degradation of terrestrial ecosystems from natural hazards (e.g., tropical storms and hurricanes, extreme rainfalls, drought, earthquakes, volcanic activity and tsunamis) and also from human activities (e.g., poor land use, overexploitation of natural resources, and unsustainable conservation practices) is a major threat to livelihoods, agriculture, water supply, tourism and a country's economy. Climate change is also impacting coastal and marine ecosystems in addition to habitat conversion, overexploitation, and pollution from suspended solids and chemicals. Natural hazard events and human activities often have a cumulative effect that accelerates the rate of degradation of these vital ecosystems, keeping people in the cycle of low income and poverty.

1.07. There has been progress in the Caribbean with the implementation of a number of community disaster risk management programmes. Forecasting and early warning have improved but given the size of the Caribbean region and the range of hazards, gaps in coverage remain. A review of early warning systems in the Caribbean by the World Meteorological Organisation (WMO) in 2017 highlighted the need for more early warning systems at regional, national and community levels.[14] Similarly, Knowledge Attitude and Practice (KAP) studies conducted for the CDRRF found a demand for more Early Warning Systems (EWS) at community level. In the absence of EWS, communities rely on measures such as hard structural protection measures that are expensive to build, provide limited standard of protection and have a limited-service life.

1.08. Increasing vulnerability to climate variability and CC and low adaptive capacity, are preventing households from breaking out of the cycle of low incomes and poverty. Caribbean communities face additional barriers in reducing the vulnerability of natural resource-based livelihoods in the face of climate change. These include:

(a) shortage of technical capacity in climate smart agriculture;
(b) shortage of alternative livelihood opportunities; and
(c) limited awareness about how these issues relate to community sustainability and climate change resilience.

1.09. There are other capacity gaps within the overall governance structures such as accessing development resources (due to limited ability for proposal writing and project management), the challenge with legal registration, and limited capacity of community leaders to engage the wider community. Vulnerable communities need support to address the above barriers. The WMO 2017 review, also taking account of the devastating experiences from the 2017 Caribbean hurricane season, concluded that

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[12] The BNTF is a multi-donor Trust Fund managed by the Caribbean Development Bank.
[13] The CDRRF is a multi-donor Trust Fund managed by CDB that was operated between 2012 and 2021.
[14] Global Facility for Disaster Risk Reduction, 2018. CREWS Caribbean

"populations at risk require Early Warning Systems and emergency alerts that provide clearly defined actions and preventive measures to reduce the impact of climate and weather-related hazards."

1.10. Investment in Community Early Warning Systems (CEWS) can save lives of those most at risk and help to protect their property and livelihoods. In the absence of a CEWS individuals and communities threatened by hazards are unable to take the necessary preparedness measures and respond in a timely manner to reduce the possibility of harms or losses. Furthermore, the topography of the islands, ranging from low lying coral islands such as Barbuda, to volcanic islands with rugged mountainous interiors, such as Grenada, extenuates natural hazard risks including flooding, landslides, coastal erosion, drought and volcanic eruptions, amongst others. This requires a multi-hazard approach to disaster risk management and EWS. Moreover, an approach that integrates climate change adaptation with early warning systems is essential for risk reduction approaches that build household resilience and enhance livelihoods.

2. CDB EXPERIENCE OF COMMUNITY LED/LOCALLY-LED DEVELOPMENT

2.01. CDB is well placed to lead the effort in the Caribbean to help build communities' capacity to better prepare for the impacts of CC and to promote locally driven coping strategies for adapting to this changing environment. The Bank has been a leader on community led development in the region. The Basic Needs Trust Fund (BNTF) Programme is the main vehicle for pursuing poverty reduction in the Region, through the provision of basic infrastructure and skills training towards improving the livelihoods of beneficiaries in Participating Countries (PC). BNTF has implemented more than 3,000 sub-projects over the past 40 years, directly impacting the lives of more than three million beneficiaries in poor communities. Vulnerable and disadvantaged populations (such as the very young, the elderly, women, pregnant teens, PWDs, at-risk young males and the un/under-employed) were direct beneficiaries across all PCs. Projects covered: Education and Human Resource Development (including citizen security, youth at risk, livelihoods, and micro-enterprise development); Water and Sanitation and Basic Community Access and Drainage. Projects are implemented through grant financing from the Bank's Special Development Fund [Unified] [SDF (U)] and Government counterpart contributions. Under the tenth cycle (BNTF 11), the Participating Countries (PCs) are Barbados, Belize, Dominica, Grenada, Guyana, Jamaica, Montserrat, Saint. Lucia, St. Vincent and the Grenadines, and Suriname. The design of the sub-projects ensures participation by communities and transparency in community decision-making in the identification and priority setting processes.

2.02. CDB's has also undertaken extensive work over the last two years to scale-up the engagement with Youth, Indigenous and Tribal Peoples across the Caribbean to include the Indigenous Peoples Forum which has been supported by CDB. These Forums have helped to identify protocols for engaging IPs. These protocols can add significant value in the design of EWS which incorporates Indigenous knowledge. Additionally, CDB in collaboration with the University of Wolverhampton is preparing an online course on Engaging Caribbean Communities, which was made available by the end of 2024 and targets community leaders and community development professionals. This is another example of a useful resource that can guide the preparation of community-based EWS.

2.03. Since 2025, the CDB has coordinated a series of online and in-person discussions with regional partners to explore effective approaches for implementing LLLA within Caribbean communities. These engagements included collaboration with the Caribbean Disaster Emergency Management Agency (CDEMA), the Food and Agriculture Organisation of the United Nations (FAO), the Caribbean Community Climate Change Centre (CCCCC), and the Caribbean Natural Resources Institute (CANARI). Key insights and lessons from these discussions have been incorporated into the Bank's draft LLA Approach for the Caribbean.

2.04. Additionally, a representative from CDB participated in the 19th Community-Based Adaptation Conference in Recife, Brazil, where valuable knowledge was gained from global best practices shared through presentations and exhibitions. The event, hosted by the International Institute for Environment and Development (IIED), opened avenues for continued dialogue and potential collaboration, including the development of internal knowledge exchange initiatives such as online learning sessions. In July 2025, CDB further deepened its commitment to advancing LLA by joining the international community of practice, engaging with global development partners to exchange experiences and strengthen approaches for designing and implementing locally led interventions that deliver sustainable climate adaptation outcomes.

Alignment of CDB Experience with the 8 Principles of Locally Led Adaptation

2.05 CDB's experience and lessons learned from the BNTF and the completed Community Disaster Risk Reduction Fund (CDRRF) are well aligned with the AF Principles of Locally Led Adaptation.

(a) **Principle 1**: Devolving decision-making to the lowest appropriate level. Under the BNTF approach, the design of the sub-projects ensures full participation by communities and transparency in community decision-making in the identification and priority setting processes. As mentioned above, the MTE found that its operational procedures and modalities are genuinely and directly responsive to country/community-identified needs.

(b) **Principle 2:** Addressing structural inequalities faced by women, youth, children, disabled and displaced people, Indigenous Peoples, and marginalised ethnic groups. The design of BNTF projects ensures that vulnerable and disadvantaged groups are direct beneficiaries. A gender analysis and a social assessment that considers the roles of youth and vulnerable persons is mandatory for all CDB projects. Lessons from the CDRRF also reinforced the importance of including these analyses.

(c) **Principle 3**: Providing patient and predictable funding that can be accessed more easily. A key lesson from the CDRRF was the importance of making funding available to finance the adaptation activities identified by communities. The absence of funding caused community members to lose interest and ownership of the programme, making sustainability unlikely.

(d) **Principle 4**: Investing in local capabilities to leave an institutional legacy. The importance of strengthening local organisations, community-based organisations, local government and other institutional actors was a significant lesson from the CDRRF. In the absence of such strengthening, every new project will need to provide capacity support if working through a local organisation.

(e) **Principle 5**: Building a robust understanding of climate risk and uncertainty. Under the CDRRF, Rapid Community Climate Vulnerability Assessments (RCCVA) were done, which helped establish the risk profile of a community through which community members gained an understanding of climate risks. The project in Belize underscored the importance of integrating Indigenous Peoples' knowledge with scientific knowledge, working with the Garifuna and Mayan communities.

(f) **Principle 6**: Flexible programming and learning. The Evaluation of the CDRRF recommended the importance of Performance Measurement Frameworks with SMART indicators and sufficient resources to undertake data collection. This would facilitate monitoring and learning and adaptive management.

(g) **Principle 7**: Ensuring transparency and accountability. To ensure transparency and accountability, CDB will draw on lessons from the BNTF and CDRRF, which show that the right balance needs to be struck between probity and accountability on the one hand and delegation and expedited no-objection decisions on the other.

(h) **Principle 8:** Collaborative action and investment.

3. COUNTRY CLIMATE CONTEXT

Belize

3.01. Belize is a small, low-lying country which covers 46,620 km^2 on the coast of Central America. Five per cent of the country's territory consists of small islands and offshore cayes, with the remainder being on the mainland. Culturally diverse, Belize has 13 ethnic groups and two Indigenous groups, Maya and Garifuna. Belize is vulnerable to hurricanes, storms and associated flooding, wind damage, and storm surge. The country's low-lying terrain exacerbates the effects of flooding and sea level rise. Belize is also at risk of extreme temperature events (World Bank Climate Change Knowledge Portal). Climate modelling projections for Belize indicate:

(a) an increase in average atmospheric temperature,

(b) reduced average annual rainfall, and

(c) more intense rains and longer periods of drought.

3.02. Most recently, in November 2022, Hurricane Lisa battered Belize as a Category 1 storm. The hurricane brought torrential rains, powerful winds, and significant storm surges, leading to extensive damage to infrastructure, severe economic impacts, including hundreds of acres of sugarcane land, and considerable humanitarian challenges. In early 2024, the country was also impacted by extensive wildfires, which generated the loss of homes and livelihoods and impacted natural reserves across the country amid extremely hot and dry weather conditions.

Antigua and Barbuda

3.03. The twin island nation of Antigua and Barbuda, covering 442 km^2, is located at the southern end of the Leeward Islands chain in the eastern Caribbean Sea. Owing to their location the islands are particularly exposed to a wide range of natural and anthropogenic hazards. Historically, they have been impacted by hydro-meteorological hazards such as tropical storms, hurricanes and droughts. They have also experienced seismological events such as earthquakes, as well as anthropogenic and health related hazards, COVID 19 being the most recent. The predominantly occurring hazards are: hurricanes, drought, floods and earthquakes.

3.04. With the projected and experienced impact of Climate Change regionally, given the islands' low elevation and flat terrain, sea level rise and storm surges will be of significant concern. Furthermore, winds and heavy rain during storms have impacted the built and natural environment, populations, and economy. The Category 5 Hurricane Irma in September 2017, caused devastating damage to Barbuda impacting the islands' livelihoods, housing and infrastructure and basic services such as health, telecommunication, electricity, water, sewage and waste systems, agriculture and fisheries. As a result, all 1800 inhabitants were evacuated to Antigua. Total damage for both islands was estimated at US$136 million (Reliefweb 2019).

3.05. Food insecurity was an issue mentioned by the communities consulted in Antigua and Barbuda, stemming from farmers limited access to reliable water supply, especially in drought prone areas. Training on water harvesting techniques and climate smart agriculture and support for natural resource- based livelihoods were some of the needs identified. Across the board, there was a demand for both terrestrial and marine ecosystem adaptation. Infrastructure to protect boats from hurricane damage was also important. While expressing the need for an EWS stakeholders also emphasised the importance of having sound communication systems during an emergency. There was also a desire for greater emphasis on empowering communities with knowledge to enhance their understanding of climate change and its effect on their environment.

Grenada

3.06. Grenada lies at the southern end of the Windward Islands and is a three-island state, made up of Grenada and the smaller islands of Carriacou and Petit Martinique. The total land surface area is approximately 348.5 km^2, with the main island of Grenada measuring about 34 km by 19 km, respectively, at its longest and widest points. Grenada is particularly vulnerable to the impacts of climate change, as evidenced by the recent devastation caused by Hurricane Beryl, especially on Carriacou and Petit Martinique, where 100% and 97%, respectively, of buildings were damaged or destroyed. Livelihoods were significantly affected by loss or damage to fishing boats and gear, ice machines, and cold storage equipment. Crops were destroyed as well as livestock housing. Hurricane Ivan in 2004 caused damages of over 200 per cent of GDP. There have also been occurrences of increased forest fires, crop loss, water shortages and incidence of pests and diseases occurring in recent years.

3.07. Coastal communities consulted that are dependent on tourism, emphasised coastal erosion, flooding, water scarcity and wind damage from tropical cyclones. Saltwater intrusion has affected drinking water quality and the severity of flooding is such that at times it isolates communities and prevent children from attending school. Livelihoods related to the tourism industry are particularly affected by these impacts. EWS would provide significant benefits to these communities, together with capacity building and livelihood support.

Jamaica

3.08. Jamaica is the largest island in the English-speaking Caribbean, and the most populated with 2.93 million people. Like other Caribbean countries, Jamaica is vulnerable to natural disasters – such as hurricanes and flooding – and the effects of climate change especially along coastal sectors. Both fisheries and agriculture account for the majority of rural livelihoods. Jamaica faces very serious threats from hotter temperatures, droughts and floods linked to climate change, and an existential threat due to sea level rise. Jamaica is particularly vulnerable because of its inherent physical characteristics with critical infrastructure including major economic and social assets, situated on the coast or in low-lying areas. In addition, the island is already subject to ecosystem degradation due to poor management practices and inappropriate land use, amongst others. There has been a noticeable increase in short-term rainfall variability, and there is evidence of an increase in the intensity and occurrence of extreme rainfall events which can precipitate flooding and landslides. Since the early to mid-1970s there have been several periods of drought, both short-term (3 months) and year-long droughts. More prolonged dry spells are projected.

3.09. The southern half of the island was impacted by Hurricane Beryl in July 2024. In addition to the damage to infrastructure, the breadbasket of the island, the parish of St. Elizabeth, suffered significant agriculture loss while livelihoods such as fishing were impacted in coastal towns such as Savanna La Mar in Westmoreland. More recently, the passage of the Hurricane Melissa (Category 5 Hurricane) in

October 2025, caused catastrophic damage[15] to the western part of Jamaica impacting communities and livelihoods. As noted in State of the Jamaican Climate Report (2015) the majority of the storms or hurricanes that impact Jamaica are of Categories 3 and 4-strength. Category 4 storms have only been incident on the island within the last 90 years of record and Category 5 storms within the last 30 years of record. Projections are for increased occurrence of hurricanes of stronger intensity though not necessarily an increase in the overall frequency of storms and hurricanes. All the communities consulted identified flooding as the major issue and the need for a flood EWS to provide timely alerts. The coastal community of Treasure Beach also expressed concern about the impact on fishing from multiple threats and the need to educate fishers on actions to take before a disaster strikes. Several communities also mentioned drought as a significant issue and the need to address water scarcity.

Saint Vincent and the Grenadines

3.10. Saint Vincent and the Grenadines is located in the Eastern Caribbean, consisting of over 30 islands, inlets and cays. These islands are part of the Windward Island chain of the Lesser Antilles. The main island is mountainous and rises 1,234 m to the volcanic cone of Soufriere. From Soufriere, the rugged hills slope to the sea and then collapse to several little islets and cays that form the Grenadines. The country is vulnerable to the impacts of climate change from extreme weather events and natural disasters which would increase the risks on its economy. It is also susceptible to salt intrusion into freshwater sources, making the islands highly vulnerable to rising sea levels. A series of overlapping catastrophes between 2019 and 2021, including a major volcanic eruption, hurricanes, and severe floods and droughts, had underscored the devastating impact of the climate crisis on the country. The Grenadines islands of Bequia, Canouan, Mareau, and Union Island were most impacted by Hurricane Beryl, with 94% to 100% of buildings affected. Agriculture and fisheries-based livelihoods were also significantly affected.

4. SOCIAL, ECONOMIC AND ENVIRONMENTAL CONTEXT

4.01. The Caribbean region has a rich and diverse social context shaped by historical experience, notably colonialism, and more recently, migration. This diversity is represented in the countries participating in this project with a mixture of ethnicity, culture and language. They all experience in varying degrees the key contemporary social issues facing the region, namely, poverty, crime, unemployment and inadequate social security systems as witnessed during the COVID-19 pandemic. Of particular interest to this project is the role of women. Women contribute more to household income in Caribbean countries and participate more in the labour market compared with Latin America, for example.[16] In Jamaica, women contribute as much as 50% to household income. But female headed households face significant economic hardships and women hold fewer political and leadership positions. A gender equality lens will be applied systematically and explicitly in the design and implementation of the project. As indicated in Roncerel et-al (2019), a gender-responsive climate change programme recognises that the youth and women's roles are as important as men's in addressing environmental and development issues and that their needs and dependence on resources can significantly differ. When considered and planned at the start of any process, the integration of youth and women is not an additional step, but rather an integral component of the planning and development of any programme or community project.[17]

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[15] Hurricane Melissa caused unprecedented destruction across Jamaica, with the World Bank and Inter-American Development Bank (IDB) estimating US$8.8 billion in physical damage equivalent to 41% of Jamaica's 2024 GDP.

[16] Gendered Lives, Global Issues. Edited by Nadine T. Fernandez. January 2022.

[17] Building Resilience with Nature and Gender in the Eastern Caribbean - A toolkit to Mainstream Ecosystem-based Adaptation Gender Equality and Social Inclusion. Authors: Annie Bonnin Roncerel (Team Leader), Leisa Perch (Gender expert), Jonathan McCue (EbA expert) and Fernanda Zermoglio (Climate change and Resilience Expert).

4.02. Caribbean countries are small open economies susceptible to external shocks. The five participating countries are heavily reliant on the services sector, principally tourism, and agriculture. Jamaica's economy is slightly more diversified with bauxite and remittances also important, while government services play a key role in employment and the economy in Antigua and Barbuda. Many islands have fiscal challenges stemming from high debt to GDP ratios. As a result of these limited economic opportunities and high levels of debt, Caribbean countries are unable to mobilise sufficient funding for adaptation. Additionally, adaptation often competes for financing with other development priorities.

4.03. While Jamaica, Grenada and Saint Vincent (the Grenadines are low lying) are characterised by their volcanic origins and mountainous interiors, Belize is low lying and Antigua and Barbuda are relatively flat. Despite these differences in geography and geology, the participating countries face a similar range of environmental issues: land degradation, deforestation, ecosystem degradation, water scarcity, coastal erosion, biodiversity loss and waste management. The existential challenge is from climate change, which exacerbates these environmental challenges. Environmental degradation also impacts the tourism industry which is the major economic driver in these countries. Many projects have been implemented in trying to address these issues, but the extent of the problems and the large volume of resources needed requires a much longer-term engagement.

5. BARRIERS TO IMPLEMENTING CLIMATE CHANGE ADAPTATION MEASURES

5.01. Financial constraints are perhaps the most significant barrier to addressing climate change adaptation in the target countries. This includes limited financial resources from the countries to invest in climate action, and because of the high debt ratios mentioned above, inability to mobilise the quantity of resources required. In addition, the complex application procedures that some funding agencies require are often beyond the scope of government departments' technical capacity. There are also difficulties with mobilising private sector financing, given the risks involved in climate financing and the more risk averse nature of private sector entities in the region. Also, because of their size, small islands do not have the numbers nor range of technical skills required to implement the extent of adaptation measures required to address recurring climate impacts. Highly specialised skills are particularly missing to undertake climate vulnerability and risk assessments and to access and analyse downscaled climate data.

5.02. Although all the islands have various national climate change strategies or policies, and some have National Adaptation Plans, they generally lack sector specific adaptation policies or plans, inefficient data and information management and inadequate cross sector coordination which can lead to fragmented approaches. There is also a lack community level adaptation plans. In addition, poor governance and management practices have also been identified as barriers to implementing adaptation plans. Climate change adaptation is often led by a government department which has several other responsibilities such as housing, environment, etc.[18] Governance also involves stakeholder participation in decision making on steps to be taken to address climate change, which is often lacking. These barriers are captured in Figure 1 below.

6. PROJECT/PROGRAMME OBJECTIVE

6.01. The project objective is to reduce the exposure and vulnerability of Caribbean communities, livelihoods, and infrastructure to climate-induced natural hazards through gender-responsive and inclusive well-functioning multi-hazard community early warning systems and risk-informed locally led adaptation actions that increase resilience. This will be achieved by implementing equitable and inclusive community-

[18] Climate Change Adaptation Planning in Selected Caribbean Countries: Is Enough Being Done? Christian Casey- Lee Virgil, Marcia Nathai-Balkissoonb and Kit Fai Pun. *The West Indian Journal of Engineering*, Vol.44, No.2, January 2022, pp.80-91

based risk reduction measures which will reduce exposure and vulnerability of the most vulnerable communities[19] to climate-induced hazards and by supporting innovative adaptation initiatives.

6.02. The proposed project will be designed to equip communities most at risk as well as vulnerable populations with the capacity and tools to effectively respond to climate change impacts. It will focus on reaching the most vulnerable groups in these communities taking account of gender, youth, persons with disability (PWD) and Indigenous Peoples. The project will leverage the platforms developed under the BNTF and CDRRF to enhance local climate change planning and capacity, and channel funds to communities for climate resilience investments delivered through locally-led development approaches that also tap into local knowledge. It is important that communities should not only be seen as beneficiaries as they offer local knowledge and skills that are relevant for addressing climate change. It is necessary to integrate local and Indigenous knowledge with science to better address climate change. The following components will contribute to achieving these objectives:

(a) Multi-hazard Community Based Early Warning System (MCBEWS),

(b) Community CC Adaptation Action Plan (5-year plan) and Grant Financing Mechanism

(c) Capacity Building for Community Readiness

(d) Monitoring, Knowledge Management and Dissemination

6.03. The project objective and components are well aligned with the Adaptation Fund's Strategic Results Framework. In relation to Outcome 1: "Reduced exposure to climate-related hazards and threats," the project will conduct or update risk and vulnerability assessments and develop Multi-hazard Community Based Early Warning Systems (MCBEWS). The risk assessments and MCBEWS will enable communities to protect and prepare themselves and to be more resilient against the disastrous effects of climate change. The locally-led focus to be employed will also leverage local knowledge and ensure that community members are full participants in the process. The project is also consistent with Outcome 3 in the Fund's Strategic Results Framework: "Strengthened awareness and ownership of adaptation and climate risk reduction processes at the local level." Capacity building for targeted communities, NGOs and local government officials (Component 3) is aimed at getting communities ready to undertake risk reduction activities by first strengthening their understanding and awareness of the threats. During the project, Knowledge Attitude and Practice surveys will be undertaken to determine the extent to which communities absorb these messages.

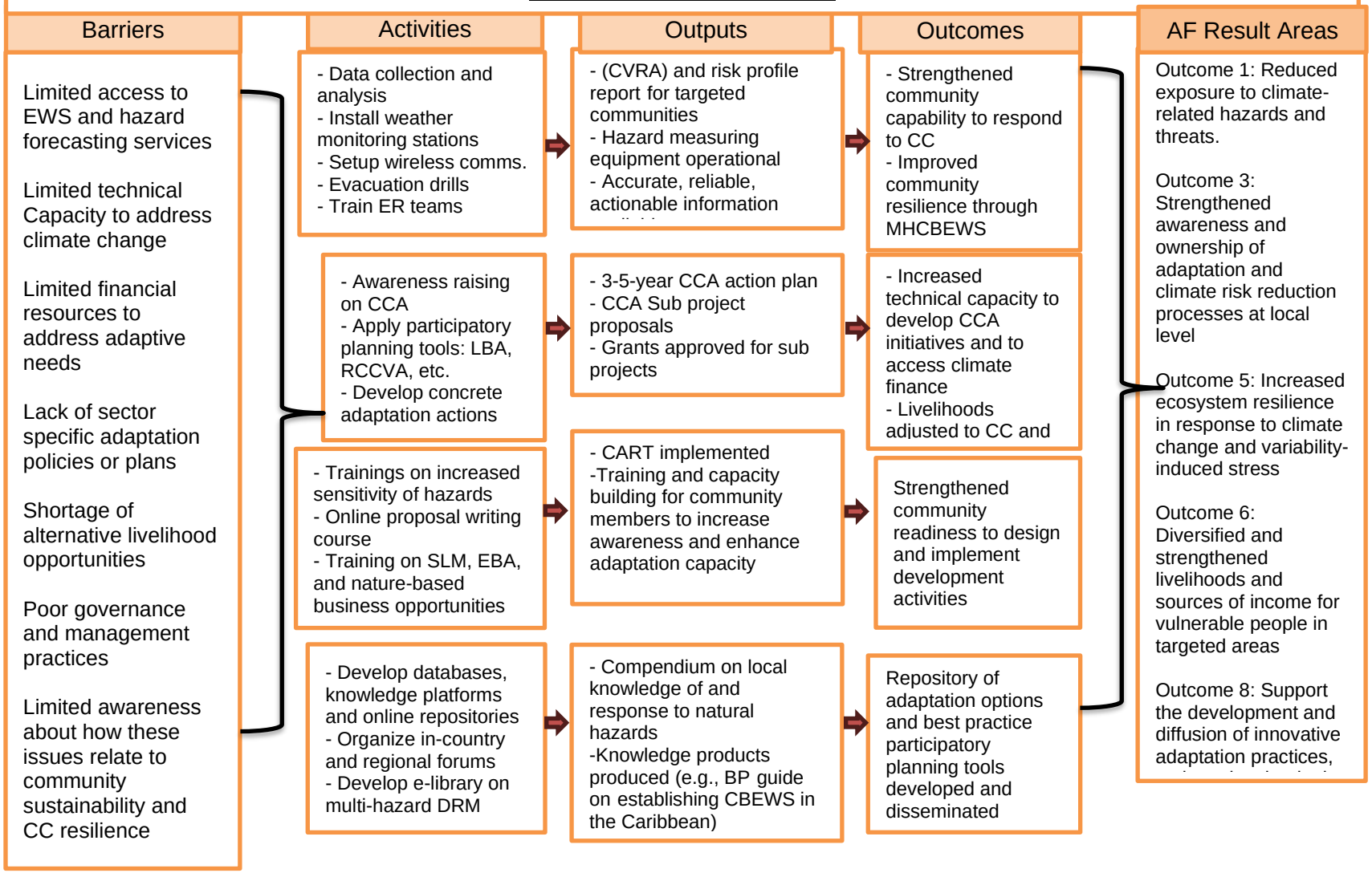
6.04. Caribbean communities are heavily reliant on ecosystems for goods and services. Through participatory processes in Component 2 the project would tap into local knowledge together with best practices in sustainable agriculture, ecosystem management and alternative livelihoods to help communities prepare integrated adaptation plans that reduce disaster risk, address climate related threats and provide protection to ecosystems and nature-based livelihoods being compounded by climate change or other priorities the community may identify, thus supporting Outcomes 5 (increased ecosystem resilience) and 6 (diversified livelihoods). The project is also aligned with Outcome 8 where it will make use of the innovative tools developed under earlier CDB programmes. Component 4 also supports this Outcome as it will focus on developing knowledge products and sponsoring forums to disseminate innovative practices, tools and technologies generated by the project. Ultimately, through the above activities, the project will contribute to the AF Impact level results of:

[19] Some of these communities have been identified but other will be selected during the full project development phase.

(a) Increased adaptive capacity of communities to respond to the impacts of climate change; and
(b) Increased ecosystem resilience in response to climate change-induced stresses.

See Figure 1 for Theory of Change, with the AF result areas.

Figure 1: Theory of Change



PROJECT/PROGRAMME COMPONENTS AND FINANCING

Project/Programme Components	Expected Outcomes	Expected Outputs	Amount (US$)	Countries
1. Multi-hazard Community Based Early Warning System (MHCBEWS)	1.1 Strengthened capability of communities to respond to the threat of climate-related hazards in a timely and appropriate manner. 1.2 Improved community resilience through the implementation of the MHCBEWS.	1.1 Climate vulnerability and risk assessment (CVRA) and risk profile report completed for target communities. 1.2 Equipment for measuring relevant hazard(s) and creating diverse messaging installed and operational. 1.3 Accurate, reliable, actionable and understandable information is available for all in time to take action. 1.4 Disaster preparedness measures, including response plans, developed and operational.	1,500,000 5,000,000 1,000,000 500,000	Antigua and Barbuda, Belize, Grenada, Jamaica, Saint Vincent and the Grenadines
		Total	**8,000,000**	
2. Community CC Adaptation Action Plan (5-year plan) and Grant Financing Mechanism	2.1 Increased technical capacity to develop adaptation and integrated DRR initiatives and to better access climate finance. 2.2 Livelihoods better adapted to the changing climate and enhanced resilience of ecosystems.	2.1 Five-year CCA action plan for each participating community. 2.2 CCA sub-project proposals developed. 2.3 Grants approved for community CCA sub-projects for key climate-sensitive sectors (e.g., agriculture, forestry, coastal protection, etc.).	170,000 1,700,000 8,755,000	Antigua and Barbuda, Belize, Grenada, Jamaica, Saint Vincent and the Grenadines
		Total	**10,625,000**	

3. Capacity Building for Community Readiness	3.1 Strengthened community readiness to design and implement development activities.	3.1 CART implemented and capacity development plan prepared for participating communities. 3.2 Training and capacity building for community members to increase awareness of CC and enhance adaptation capacity. 3.3 Implementation of demonstration projects from training content.	170,000 255,000 1,075,000	Antigua and Barbuda, Belize, Grenada, Jamaica, Saint Vincent and the Grenadines
		Total	**1,500,000**	
4. Monitoring, Knowledge Management and Dissemination	4.1 Repository of adaptation options and best practice participatory planning tools developed and disseminated nationally and regionally.	4.1 Compendium on local knowledge of and response to natural hazards Knowledge products (e.g., Portfolio mapping of CCA investments across the five countries, Best Practice guide on establishing CBEWS in the Caribbean, beneficiary communities' participation in international conferences and hosting of best practices symposium on LLA.	800,000	Antigua and Barbuda, Belize, Grenada, Jamaica, Saint Vincent and the Grenadines
		Total	**800,000**	
6. **Project Activity Cost** 7. Project Execution cost – 10% 8. Project Cycle Management Fee charged by the Implementing Entity – 10%				**20,925,000** 2,092,500 2,301,750
Amount of Financing Requested				**25,319,250**

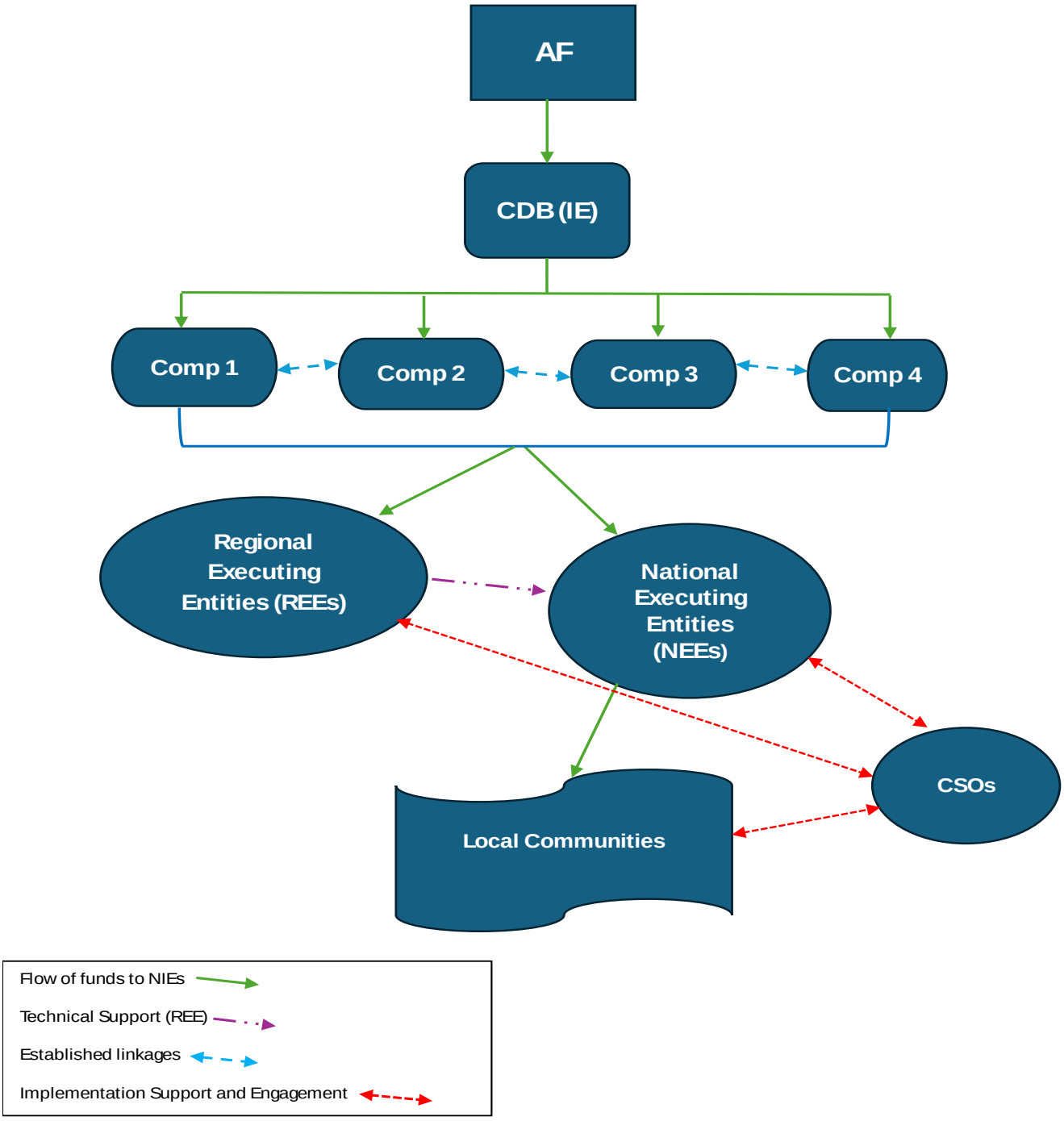
Delivery Mechanism for Flow of Funds

6.05. The following chart demonstrates the proposed delivery mechanism for the flow of funds in the proposed project. It is proposed that Regional Executing Entities (REEs) will provide technical support to the state-led agencies. This will involve support for Component 1 and 2 in delivering the early warning and sub-projects. The Caribbean Community Climate Change Centre (CCCCC) is identified for this responsibility. The Caribbean Natural Resources Institute (CANARI) is identified to support the delivery of the capacity building and knowledge management under components 3 and 4. It is expected that funds

will flow to the REEs to support the delivery of these components. The National Executing Entities (NEEs) will be Government Agencies namely the agency responsible for community development working collaboratively with the AF focal point ministry. These NEEs will receive technical support from the REEs and will lead on the implementation of the project components. Acting as the national governance mechanism, the NEEs, will manage the small grants under Component 2. Under the LLA structure, governments are well positioned to effectively engage with the poorest and most marginalised communities and ensure local actors are involved in the decision-making processes. For example, the ministries responsible for community development are working within communities building relationships with local residents. As a result, these community ministries will be effective in helping to channel resources to local communities. The NEEs will receive technical support from the REEs in the channeling of resources and ensuring results are realised on the ground. Hence, we anticipate that 70-90% of the resources will reach the communities. See Figure below showing the flow of funds.

6.06. It should be stated also that Government has the advantage of drawing on other state agencies like ministries of finance and national disaster offices, during project implementation. Regarding the benefits of using Civil Society Organisations (CSOs) operating in the region, these are seen as well placed to support local communities and government as needed. In particular, CSOs can support the implementation of Components 1 and 2 and help with project identification and design. Also, CSOs can benefit from training under Component 3. It is anticipated that NEEs and CSOs will have on-going engagements during project implementation. This engagement will aid in designing strategies and utilising the knowledge generated to inform the formulation of future LLA projects across other communities. The delivery mechanism will be further refined at the full proposal stage.

Delivery Mechanism for Flow of Funds



7. PROJECTED CALENDAR

Indicate the dates of the following milestones for the proposed project/programme

Milestones	Expected Dates
Start of Project/Programme Implementation	March 2027
Mid-term Review (if planned)	April 2029
Project/Programme Closing	March 2032
Terminal Evaluation	October 2032

PART II: PROJECT/PROGRAMME JUSTIFICATION

A. Describe the programme components, particularly focusing on the concrete adaptation activities how these activities would contribute to climate resilience.

8. RATIONALE FOR REGIONAL APPROACH

8.01. Common climate threats and contexts and opportunities for learning and replication has bring together the countries of Grenada, Belize, Jamaica, Saint Vincent and the Grenadines, and Antigua and Barbuda to pursue a common approach to locally-led adaptation towards improving climate resilience, early warning, and strengthening capacities across vulnerable local communities. The five countries listed are all highly vulnerable to climate change and have experience flooding, storm surges, variability in rainfall, and droughts. These have all negatively impacted local community livelihoods. The project will seek to include innovation and learning between countries that can be exported beyond the current project. While the five countries share similar vulnerabilities to climate change, they also process various experiences that can be shared. This sharing can be captured under Component 1, 3 and 4 where shared training will be undertaken and the dissemination of lessons learnt can enable synergies. The regional approach can also contribute towards implementation of the region's climate resilience framework. Also, it will provide support towards achieving the target under the EW for All that 'all people on Earth must be protected by early warning systems within five years. It will also support achieving Target G of the Sendai Framework for Disaster Risk Reduction, which is to "substantially increase the availability of and access to multi hazard early warning systems and disaster risk information and assessments to the people by 2030" (UNDRR 2022). Furthermore, the Caribbean Comprehensive Disaster Management (CDM) Strategy 2014 – 2030 underscores the importance of managing disaster risks within multi-hazard contexts and it prioritises "integrated, improved and expanded community early warning systems" (CDEMA, 2014).

8.02. The execution of a regional LLA programme is consistent with its approach to other successful multi-country initiatives such as BNTF and CDRRF. These programmes reflect the Bank's commitment to empowering communities and building resilience through inclusive, community-based interventions. The regional nature of the LLA programme allows for the capture of diverse implementation experiences across both small and large island contexts, reflecting a wide range of vulnerabilities, local capacities, and institutional support systems. It also enables the programme to engage with the region's varying local government arrangements, while addressing the unique challenges faced by Indigenous and Tribal communities, particularly those with limited access to technology. By documenting and analysing implementation across these diverse settings, the programme facilitates knowledge generation and learning that contribute to the development of best practices. This approach supports higher-level impact and fosters

the design of adaptable, scalable, and context-sensitive adaptation solutions that strengthen resilience across the Caribbean.

8.03. The project will adopt a structured approach to formally delegating decision-making authority to community committees and local groups engaged in adaptation planning and implementation. This approach responds directly to lessons learned under the CDRRF, which demonstrated that while community groups possess strong contextual knowledge and commitment, their ability to exercise meaningful decision-making power is often constrained by the absence of formal recognition in local governance systems. The CDRRF experience further highlighted that sustained technical accompaniment from relevant government agencies is essential to maintain capacities beyond the life of project financing.

8.04. To strengthen legitimacy, accountability, and continuity, the project will therefore prioritize formal legal, institutional, and administrative mechanisms that embed community committees into existing local governance structures. These mechanisms will not only clarify decision-making roles and responsibilities but also ensure that government agencies retain an active role in supporting and reinforcing capacities after project completion. The mechanisms below will be applied to each community project based on the applicability, community groups' capacity and the local context:

(a) Memoranda of Understanding (MOUs) between community committees, municipal corporations, and relevant Ministries/Departments/Agencies (e.g., Local Government, Agriculture, Environment, Social Services). These MOUs will outline delegated functions, protocols for decision-making, monitoring responsibilities, and processes for escalation or technical support.

(b) Inclusion of community-led adaptation priorities in Municipal Development Plans or Parish/City Strategic Plans, ensuring that community-identified interventions are formally recognised, budgeted for, and eligible for technical inputs from municipal engineers, planners, and disaster coordinators.

(c) Integration of community representatives into existing local governance bodies, such as Parish Development Committees (PDCs), Village Councils, District Disaster Committees, Climate/Environment Councils, or Social Development Commissions, thereby institutionalising their role in planning, monitoring, and reporting processes.

(d) Partnership agreements for joint implementation, outlining how government community development units, disaster management agencies, and agricultural extension services will provide ongoing technical advice, oversight, and capacity strengthening throughout and beyond the project's duration.

8.05. Through these mechanisms, the project will move beyond ad-hoc engagement toward formal, legally recognized governance arrangements that empower local actors while ensuring alignment with national frameworks. This is consistent with CDRRF findings, which emphasised that capacity building is most effective when communities have clear, recognised authority to make decisions about resilience actions; and government agencies are formally obligated to continue providing support, supervision, and skills transfer. The most suitable mechanism for each beneficiary community and associated stakeholders will be determined at full proposal development stage in consultation with the key collaborators. The project will therefore embed capacity-building strategies within institutional partnerships, ensuring that community committees retain strengthened human, technical, and organizational capacities long after project closure, and that adaptation actions remain locally owned, government-supported, and sustainable.

9. PROJECT DESCRIPTION

9.01. The proposed project aims to establish a well-functioning multi-hazard community early warning systems (MHEWS) and support the implementation of risk-informed locally led adaptation actions that increase resilience. The project addresses the pressing needs of vulnerable communities residing in watershed and coastal areas, focusing on managing the predominant hazard risks (floods, landslides, droughts, volcano eruptions), enhancing disaster mitigation efforts, protecting ecosystems and promoting sustainable livelihoods. Thus, the overarching goal of the project is to enhance community resilience to hazards, support climate change adaptation, and establish best practices applicable across Caribbean communities. The project will target gender and youth mainstreaming in project activities, ensuring that women participate equitably at all levels of decision-making. To this end, gender analysis will be integral to the planning and implementation of project activities, with an effort to identify and address existing gender disparities. An example of this approach includes selecting community volunteers and participants in training programmes inclusively and ensuring a balanced recruitment of male and female project assistants. All capacity-building activities within the project will ensure that men, women and youth benefit equally. The project will also ensure the collection of age and sex-disaggregated data for all activities.

9.02. An implementing entity would be selected in each country to be responsible for project coordination (see section on Institutional Arrangements below). It would place a "Call for Proposals" to participate in the project from communities partnering with local CBOs/NGOs. Selection would be based on criteria that would include the level of hazard risk the community faces (based on available local/regional/national risk assessments), community interest, experience of the CBO, etc. By using different types of partners in each country the project would generate lessons that can inform future approaches. A regional approach also provides the potential to enrich the programme by learning from the experiences in each country across the range of climate hazards faced by communities. The project will actively participate in regional initiatives, including forums, workshops and conferences to network with regional organisations such as CARICOM and CDEMA, as well as UN agencies such as UNDP, UNEP, UNDRR and FAO. The project will also actively engage in global forums (including the annual international community-based adaptation conference) where relevant to connect Caribbean community action to global best practices. At these events, the project will share its findings, best practices and lessons learned which could influence climate strategies and policies in those organisations. CDB's own convening power will also be utilised to host such events that can be used to showcase the project's achievements. This type of networking together with utilising digital platforms for knowledge sharing will increase the project's visibility.

9.03. In adopting the LLA, the project will ensure that decision-making is devolved to the most appropriate level that will give local authorities and communities direct access to finance and decision-making power to define, prioritise, design and implement adaptation actions. The first step will be to identify and engage early with stakeholders. CDB has accumulated considerable experience through the BNTF in implementing sound participatory processes as discussed above, utilising a number of tools that feature the early involvement of stakeholders. These tools provide the opportunity for ensuring that the project's goals and expected outcomes align with the community's needs and priorities. Regular meetings will be held and social media will be utilised to increase the openness and frequency of communication. Importantly, there will be great transparency by ensuring that minutes of meetings and decisions taken are well documented. Dialogue and discussions among stakeholders will be encouraged to promote a sense of shared ownership. The capacity building efforts of the project will go a long way to ensure communities active participation by enhancing their knowledge about climate change and adaptation, and equipping them with skills in participatory decision making, proposal and grant writing and fundraising.

9.04. The full project proposal will include a monitoring and evaluation (M&E) plan that will adopt a Results Based Management (RBM) approach. RBM focuses the information generated by the M&E on

tracking progress towards achieving specific measurable results and for adaptive management. It also emphasises accountability and transparency. The M&E Plan will set out how the results of the project as described in the Results Monitoring Framework will be tracked and reported. It will define the data collection methods, frequency of collection and responsibilities. The first step will be to establish baselines (verifying the base year indicators in the RMF), either through surveys or consulting secondary information. The M&E Plan will also include a dissemination plan (part of Component 4) describing how the M&E results will be communicated internally and externally.

10. COMPONENT 1: MULTI-HAZARD COMMUNITY BASED EARLY WARNING SYSTEM (MCBEWS)

10.01. At community level there is a need to improve community resilience and capacity to understand their vulnerabilities, and respond to hazards, through the implementation of community-based early warning systems. Multi-hazard CBEWS will be implemented according to the predominant hazard(s) in each community (inland floods, coastal flooding, landslide, drought, volcano eruption) and based on full community engagement and participation. This means generating early warning messages and emergency alerts that reach all groups in an effective, timely, and safe manner that meets their special needs and circumstances followed by response, decision-making and implementation. Establishment of an EWS will limit the loss of lives and livelihoods as a result of climate hazards and disasters. This will be done in line with the four established pillars of an early warning.

10.02. The project will apply the locally-led adaptation approach and address Principle 1 where decision making is devolved to the lowest level and ensure meaningful participation of all community members including women, youth, children, PWD and Indigenous Peoples where present (Principle 2). Communities will assist in the design, implementation and operation of the MCBEWS and will be trained and equipped in monitoring, warning and dissemination, and maintenance of equipment in a sustainable and impactful manner. Communities will be initially engaged through the RCCVA. The initial risk assessment process will identify all relevant hazards using gender-sensitive participatory community hazard and vulnerability mapping. The tool will identify the socio-economic impacts and vulnerability of their communities and the risks they have to manage now and in the future. Training on how to use the hazard and risk maps will also be provided to raise awareness and to show how to plan development and other activities locally. The RCCVA will build a robust understanding of climate risk and uncertainty, thus addressing Principle 5 of LLA.

10.03. The project will be integrating the four components (elements) of an EWS, namely: risk knowledge, monitoring and predicting, dissemination of information and response to warnings. Modern technology will be introduced that alerts communities of potential floods and other risks with the most effective means of generating and disseminating information. Together with best practices from the region, including CDEMA's MHEWS and community resilience framework standards [20] and similar environments around the world, the project would build on the experience of the CDRRF project: Building Adaptive Capacity and Resilience to Climate Change in Toledo, Southern Belize, which successfully established early warning systems that benefited 11 communities in the area. The project also incorporated climate change adaptation measures to protect ecosystems in the area. According to the CDRRF Evaluation Report, community members continued to manage the rain gauges, river flood gauges and radio communication system after the project was closed. The report also recommended replication of the project's gender responsive approach. It is not clear at this stage what the make-up of EWS projects which may be unidentified at the time of AF approval and will have to be treated similar to the unidentified sub-projects (UPSs) in Component 2.

[20] This include the Caribbean MHEWS Checklist, Caribbean Summary Report on MHEWS and the Caribbean Community Resilience Framework.

Outcomes	Outputs	Activities
Outcome 1. Strengthened capability of communities to respond to the threat of climate-related hazards in a timely and appropriate manner and Improved community resilience through the implementation of the MHCBEWS	**Output 1.1**. Climate vulnerability and risk assessment (CVRA) and risk profile report completed for target communities.	**Activity 1.1.1**. Undertake data collection and analysis
	Output 1.2. Flood risk and wildfire risk assessment and reports prepared.	**Activity 1.2.1**. Undertake data collection and analysis
	Output 1.3. Equipment for measuring relevant hazard(s) installed and operational.	**Activity 1.3.1**. Identify sites for monitoring equipment, procure and install
	Output 1.4. Accurate, reliable, actionable and understandable information is available for all in time to take action.	**Activity 1.4.1**. Co-design message templates with women, PWD, indigenous groups and setup communication systems (e.g., sirens, text messages, social media, etc.)
	Output 1.5. Develop evacuation plans and emergency procedures	**Activity 1.5.1**. Familiarisation workshops for community members to understand climate information **Activity 1.5.2**. Dedicated weather forecasting and warning system for Fishers **Activity 1.5.3**. Conduct annual evacuation drills and Fire watch programme **Activity 1.5.4**. Map Gender-based Violence routes, women-only areas, lactation spaces, separate sanitation, include privacy lighting and locks; shelter codes of conduct and training for shelter managers
	Output 1.6. Community Emergency Response Teams established	**Activity 1.6.1.** Train Emergency Response team and establish minimum 50% women and 10% PWD with flexible training schedules and childcare services

		Activity 1.6.2. Establish fisher community response networks in collaboration with coast guards

11. COMPONENT 2: COMMUNITY CC ADAPTATION ACTION PLAN (3-5-YEAR PLAN).

11.01. This component comprises Locally Led Climate Change Adaptation Planning to help communities develop 3 to 5-year plans that set out the priority measures the community would implement to adapt to the impacts of climate change. CCA planning will be undertaken that also integrates disaster risk reduction, and community development planning, in support of comprehensive and sustainable approaches that build community resilience. Grants would be made available for the implementation of subprojects, identified within the plan, that support alternative livelihoods (varied source of income that contributes to sustainable utilisation of natural resources and supports communities to build adaptive capacity and pursue climate-compatible livelihood strategies), and protect ecosystems on which communities depend. This predictable funding would operationalise Principle 3 of LLA. There will be two streams of funding:

(a) accessible to active or revitalised community-based groups and

(b) available to individuals within the targeted communities and interested in implementing demonstration projects to address a priority need outlined in the plan.

11.02. One of the lessons from the CDRRF was that communities lacked ownership of plans because there were no resources available for them to implement the adaptation activities they identified. The Locally Led approach would allow local communities to have full ownership over the adaptation process thus operationalising Principle 1 of LLA. Partnering with a local CBO, in cooperation with the national disaster office, and community development office (local government), a planning exercise facilitated at the community level to ascertain the key climate risks they face and identify locally appropriate adaptation options would allow community members (including women, youth, children, PWD and Indigenous Peoples where present) to make decisions about the adaptation initiatives they would like to implement, in which ways and in what timeframe. The planning exercise would also leverage local and indigenous knowledge which has potential in reducing vulnerability to climate change and/or improving the resilience of communities. Local knowledges combined with national and regional climate science will provide a solid basis for community planning.

11.03. The project would apply a number of innovative participatory community analysis tools piloted under the CDRRF, such as the Livelihood Baseline Assessment (LBA), and the RCCVA which features participatory analysis of climate risks, vulnerability and adaptive capacity (also the basis for the risk assessment in Component 1). Community adaptation plans would be developed with local stakeholders. This would be followed by a participatory process to prioritise key interventions for support under Output 2.3. The project will then work with communities to develop an initial subproject proposal. Based on the good practices and innovative techniques developed under previous projects in the region, the range of adaptation interventions could include: agroforestry, sustainable land management, ecosystem-based adaptation, coastal protection and various nature based alternative livelihoods. Implementation of these adaptation initiatives would enhance climate resilience by protecting ecosystems and enhancing livelihoods. These community interventions or demonstration projects will form the basis for the allocation of small grants to support Output 2.3. These small grants will be considered unidentified subprojects (USP) and, as such, the Fund policies regarding USPs, namely as per the “Guidance document for Implementing Entities on compliance with the Adaptation Fund Environmental and Social Policy” and “Updated Guidance for Implementing Entities on the Use of Unidentified Sub-Projects” (Document

AFB/PPRC.30/54) will apply. If the sub-projects are not identified at the time of the development of the full funding proposal and its submission to AF, then an Environmental and Social Management Framework will be developed. With appropriate training, the community (with CBO support) would also manage the funding that would be provided to implement the activities.

11.04. The community adaptation planning process will be accompanied by knowledge and awareness raising sessions on climate risk and adaptation responses for communities and Local Government (LG) officials. Furthermore, targeted training on proposal development (including linking actions to climate drivers, equitable and inclusive decision-making and governance, and linking adaptation actions to local systems and processes) will be provided to interested stakeholders in advance of subproject proposal development (linked to Component 3). The combination of these trainings will help ensure that submitted subproject proposals will effectively link proposed interventions to current and/or anticipated climate drivers and include a sound adaptation rationale. Coordination with LG, national disaster risk management offices and their associated community-based organisations, on the CCA planning process augers well for sustainability of the community adaptation interventions. Subproject screening processes will include criteria to score applications on their adaptation rationale, ensuring that all supported projects are addressing climate change drivers with sustainable adaptation actions and that they address the highest priority actions outlined in the approved community plan. Subproject screening will also include criteria on economic, social and environmental co-benefits to ensure proponents take a holistic approach to building adaptive capacity.

11.05. To further guide the development of subproject proposals, templates will be developed and will include clear explanations of criteria for selection along with clear outlines of the need for local ownership of activities and expectations on inclusivity of proposal development processes and implementation arrangements – including equity in the use of subproject resources and around subproject governance and decision-making processes. The template will also include spaces for proponents to outline the subproject's anticipated economic, social and environmental co-benefits.

11.06. The subproject templates and screening checklist/process will be developed at full proposal stage. The checklist/process will include components to screen for compliance with relevant standards, depending on the nature of the activities proposed. Where relevant, proponents will be required to prove a history of compliance with standards (i.e., building codes and EIA processes for subprojects that include construction/retrofits) and/or that transparent procurement processes will be utilised to ensure these activities are carried out effectively and safely. A screening committee will be established in each country in early implementation, led by the national executing entity and including representation from LG technical staff, civil society representatives and regional executing entities. Each screening committee will, wherever possible, build on existing systems and processes. During the proposal stage, consultations will be undertaken to determine the most appropriate constitution of the committee, ensuring it meets inclusivity and equity minimum standards. Each committee will operate under an agreed terms of reference which will govern membership requirements and process standards.

11.07. Training and capacity building support will be provided to communities, CBOs, indigenous groups and LG officials to ensure they can meet the standards required for project preparation and implementation across social, environmental, technical and legal domains. Training materials will be developed during the proposal stage and will then be further customised during early implementation. These training materials will be tailored to the distinct needs of each group. For women, it will include strengthening skills in leadership, financial management, and integrating climate adaptation into livelihood diversification activities. Youth will benefit from mentorship in digital tools, entrepreneurship incubation, and technical training on climate-smart practices, while Indigenous and Tribal Peoples will be supported in documenting and applying traditional ecological knowledge, receiving culturally appropriate training, and enhancing

advocacy skills. Practical measures such as stipends, childcare support, and translation into Indigenous languages would further reduce barriers to participation.

11.08. This project will build on the success of prior projects which have supported local level climate action, including the Global Environment Facility (GEF), which supported Integrating Water, Land and Ecosystems Management in Caribbean Small Island Developing States (IWEco) project, and the Integrated Watershed and Coastal Areas Management (IWCAM) project. They addressed the problems of land degradation, forest cover loss and ecosystem degradation through rehabilitation of lands, provision of alternative sustainable livelihoods, capacity building and public awareness. Successful SLM practices included biodiversity enhancement measures using selective indigenous species, various cash crop/ tree crop multi storey cultivation practices and revegetating lower catchment areas to stabilise riverbanks with species carefully selected after consultation with stakeholders.

Outcomes	Outputs	Activities
Outcome 2. Increased technical capacity to develop adaptation initiatives and to better access gender-responsive climate finance **Outcome 2b**. Livelihoods better adapted to the changing climate and enhanced resilience of ecosystems **Outcome 2c**. Enhanced capability of communities to make evidence-based decisions on mitigating future disasters	**Output 2.1**. Five-year CCA action plan for each participating community. **Output 2.2**. CCA sub-project proposals developed **Output 2.3**. Grants approved for community CCA sub-projects for key climate-sensitive sectors (e.g., agriculture, forestry, coastal protection, etc.) with dedicated windows of at least 40% of grant envelope for women-led and youth-led projects	**Activity 2.1.1**. Launch adaptation planning process/ community mobilisation which includes a gender-responsive planning package to mainstream gender in adaptation planning **Activity 2.1.2**. Participatory analysis of climate change vulnerability and community ability to cope (LBA and RCCVA) **Activity 2.2.1**. Development of concrete adaptation strategies and actions **Activity 2.2.2**. Plan implementation and adaptive management **Activity 2.3.1**. Indicative activities to be targeted: ▪ Install rainwater harvesting systems. ▪ Alternative livelihoods (according to local needs) supported. ▪ Biodiversity conservation: Habitat management (e.g. coral reef, threatened species). ▪ Coastal protection measures, e.g., mangrove reforestation; beach nourishment.

12. COMPONENT 3: CAPACITY BUILDING FOR COMMUNITY READINESS

12.01. Capacity building and training will be provided to farmers, residents and community organisations, to get them ready to implement the project and more specifically, to support effective response to climate-related disasters, improving climate awareness and knowledge within these vulnerable communities, and ultimately saving lives and livelihoods. The approach to capacity building will ensure that communities, CBOs and other local government actors are involved in all stages of the project. It will involve shared decision making between the project and the communities and other stakeholders, be gender and socially inclusive and adaptable to the local context. Closely involving the community should ensure that existing inequalities and vulnerabilities are not exacerbated. This component operationalises Principles 1 and 4 of LLA.

12.02. The CART, developed by CDRRF, aims to assess community capacity at the start of the project using criteria/checklists/guidance to determine and develop a readiness score. The CART is an innovative method for estimating the level of readiness of a community to design and implement development interventions. It can be used as both a research tool to assess levels of readiness across a group of communities or as a tool to guide developmental efforts at the individual community level. The Community Engagement Surveys will also be executed to identify communities' communication needs and preferences. The initial focus will be on awareness raising of community members, local NGOs, CBOs and municipal authorities, on Community-based Risk Assessment approaches, including the impacts of current climate variability and extremes as an entry point in discussing the future impacts. The emphasis will be on strengthening community adaptive capacity for accessing climate information and managing risk and uncertainty. The strengthening of local civil society capacity will be important in better supporting communities locally led adaptation efforts.

12.03. Training on climate resilient livelihoods, ecosystem protection, catchment management, etc., (as part of development of the community climate change adaptation plans) will be provided in a way that short-term tangible benefits can be gleaned, alongside longer-term ones, in order to provide motivation for community members to continue to be involved. For example, individual community members (or groups) will be able to apply knowledge gained in advance of a community sub-project being approved and financed. The project will also ensure that the knowledge base for capacity development is diverse and includes knowledge from traditional, local sources as well as from science. Capacity building will also be provided for proposal writing and accessing finance to implement adaptation actions. This will be targeted at individuals working in Civil Society, NGOs and CBOs who will have responsibility for preparing proposals for grant financing to implement their adaptation projects. The University of the West Indies (UWI) offers such a course online so the project could seek partnership with them to make the course available.

Outcomes	Outputs	Activities
Outcome 3. Strengthened community readiness to design and implement development activities	**Output 3.1**. Training and capacity building for community members to increase awareness and enhance adaptation capacity	**Activity 3.1.1**. Consultations with community members to identify training needs and prepare training plan **Activity 3.1.2**. Increasing awareness and understanding of climate change, its impacts, and adaptation strategies. (CART tool and Community Engagement Surveys) **Activity 3.1.3**. Training on community engagement, and participatory decision-

Outcomes	Outputs	Activities
		making processes to help build trust, collaboration, and collective action for adaptation **Activity 3.1.4**. Develop educational radio and TV programmes on climate adaptation strategies **Activity 3.1.5**. Training on fundraising, proposal writing, and resource mobilisation to finance adaptation activities **Activity 3.1.6**. Training for small artisans and local contractors to construct disaster resilient buildings and infrastructure **Activity 3.1.7**. Specific Skills training for subprojects in Component 2, e.g., training in water harvesting techniques; demonstration plots established for practical training in CSA; SLM training. Activity 3.1.8. Gender-based violence in emergencies module developed and training provided to shelter managers and community leaders

13. COMPONENT 4: KNOWLEDGE MANAGEMENT AND DISSEMINATION

13.01. This component will involve identifying, capturing, storing, and sharing relevant information to support informed decision-making and improve project performance. This will be supported by a robust monitoring and evaluation system that will enable flexible programming and learning (Principle 6). It will facilitate the sharing of knowledge, experiences, and best practices among project stakeholders, and the wider Caribbean, fostering collaboration and innovation. It will support the development of a number of Knowledge Management products, including best practice notes and guidelines, media, outreach material and knowledge forums. This will include the development of a repository of adaptation options, including designs and technologies, and identify potential areas for knowledge sharing and learning between communities across the region with similar vulnerability profiles. Various forums will be held to connect key stakeholder groups, practitioners and experts to ensure that key learning and experience is shared within and across sectors and countries. All knowledge products, generated within the project including technical reports, methodological guidelines, planning and outreach materials will be collected and archived on e-library on multi-hazard disaster risk management and climate resilience and available on-line. This will ensure access to data and information generated by the project as well as long-term access to data that can be used for evidence for policy and practice advice. Regional knowledge sharing workshops will also be hosted with community development and disaster risk management experts, as well as showcasing these knowledge products and best practices at regional and international best conferences.

13.02 The Knowledge Management component will follow a comprehensive, structured, and methodical framework designed to strengthen how information is captured, organised, shared, and applied across the LLA Project. This framework directly addresses the identified gaps in current practices and will ensure the effective collection, synthesis, and dissemination of lessons learned across all participating countries, communities, and institutional levels. Outlined below are four (4) key focus areas that can guide the operationalisation of this structured Knowledge Management approach. Note that at the full proposal stage, the project will define a regional learning framework that clearly articulates the objectives, methods, and feedback loops necessary to connect local, national, and regional levels of adaptation efforts. This framework will be designed to promote continuous learning, peer exchange, and adaptation across various stakeholders (local communities, national policymakers, and regional institutions).

1. **Learning Outputs and Indicators**: To track and measure the success of the learning framework, specific learning outputs and indicators will be identified, including the number of exchanges held, practices adopted, and policies influenced. Knowledge products developed and shared and their uptake in local or regional adaptation planning.

2. **Institutionalising Lessons through international and regional platforms**: This will ensure that the lessons learned from the project are not only shared but also institutionalised; we will focus on embedding these lessons into existing platforms and networks. These platforms and networks will serve as long-term spaces for knowledge sharing and adaptation planning. Steps will include - integration into international networks such as IEED's Community Based Adaptation Conferences as well as collaboration with regional institutions platforms such as CCCCC, CANARI and CDEMA to incorporate knowledge management findings into their ongoing work and networks.

3. **Institutionalising feedback loops**: This will integrate adaptation lessons and strategies, by integrating them into national and regional adaptation planning processes. This will involve the inclusion of adaptation lessons and strategies in the planning cycles of regional institutions and national governments. This knowledge management component will be tightly linked to the M&E framework of the project. This will allow for real-time feedback on the impact of knowledge sharing, ensuring that lessons are continuously captured and refined throughout the project cycle. Institutional capacity for knowledge management will be enhanced at both national and regional levels to ensure the sustainability of knowledge exchange. Training for local stakeholders, including policymakers, community leaders, and technical staff, will also be a core part of the project.

4. **Defining Knowledge Management Deliverables:** The project will clearly define knowledge management deliverables and how they will be achieved. This will be done by documenting the lessons learned from each country or community and providing concrete examples of successful adaptation strategies. Creation of a digital repository will further enhance this process by allowing all project materials to be accessible for wider regional use. Additionally, by ensuring that the framework for knowledge management is clear, systematic, and results-oriented, we aim to enhance the exchange of lessons learned and to embed them into broader adaptation practices. This structured approach will also facilitate continuous improvement and adaptation of practices at all levels of the project, from local communities to national and regional governance.

Outcomes	Outputs	Activities
Outcome 4. Repository of adaptation options and best practice participatory planning tools developed and disseminated nationally and regionally	**Output 4.1**. Compendium on local knowledge of and response to natural hazards	**Activity 4.1.1**. Develop databases, knowledge platforms and online repositories **Activity 4.1.2**. Organise workshops, seminars, training sessions, online platforms, and publications
	Output 4.2. Knowledge products (e.g., Best Practice Guide on establishing MHCBEWS in the Caribbean) and addressing gender-based violence in DRM practices)	**Activity 4.2.1**. Develop adaptation guides, GBV manuals, BP notes, etc. **Activity 4.2.2**. Organise in-country and regional forums

B. Describe how the programme would contribute to comprehensive application of all eight of the Principles of LLA together[21]. Furthermore, where relevant, promote new and innovative solutions to climate change adaptation, including new approaches, technologies, and mechanisms that are particularly suited to a regional, locally-led context.

14. The design of this programme is grounded in the eight internationally recognised principles of LLA, ensuring that local stakeholders are not merely beneficiaries but are central decision-makers in climate adaptation efforts throughout the project lifecycle. Support was provided at the concept note preparation stage by the International Institute for Environment and Development to facilitate the inclusion of new and innovative solutions as well as best practices identified at the global level that can be applied at regional and local context of the Caribbean. At the core of this collaborative approach is to demonstrate the project's the commitment to devolving decision-making to the lowest appropriate level, thereby enabling communities, those most affected by climate impacts, to meaningfully shape the interventions that influence their lives and livelihoods. This empowers local actors with both the authority and responsibility to lead adaptation initiatives from the ground up. The programme places strong emphasis on addressing structural inequalities by intentionally including marginalised groups such as women, Indigenous Peoples, youth, and persons with disabilities in the design and implementation processes. Adequate time will be allotted for engagement activities to ensure intervention are not merely tokenistic but transformative. This ensures that adaptation efforts are inclusive and reflect diverse perspectives. Moreover, investing in local capabilities is a key pillar, with resources dedicated to strengthening the institutional, technical, and financial capacities of community-based organisations and local authorities to plan, implement, and sustain adaptation interventions. By providing patient and predictable funding, the programme ensures that local actors have access to the long-term, flexible financing necessary for sustained engagement and innovation. In line with the principle of flexible programming and learning, the initiative encourages adaptive management, where local feedback informs real-time adjustments to project design and delivery. This responsiveness enhances the relevance and sustainability of interventions.

15. To ensure transparency and accountability, the programme promotes community monitoring mechanisms, participatory budgeting, and inclusive governance structures that enable residents to track progress and hold implementing entities accountable. Through collaborative action and investment, the

[21] Principles for locally led adaptation: https://www.flickr.com/photos/iied/52100485111/ ; chrome-extension://efaidnbmnnnibpcajpcglclefindmkaj/https://www.iied.org/sites/default/files/pdfs/2021-01/10211IIED.pdf

programme also strengthens partnerships among governments, civil society, and private sector actors, aligning resources and knowledge for greater impact. Finally, the initiative supports the promotion of locally determined priorities, recognising that local knowledge and innovation are critical to identifying context-specific, cost-effective solutions that can be delivered at greater speed and efficiency. Overall, the programme adopts a bottom-up approach that reflects the lived realities of the targeted communities on the climate frontlines. By aligning with the eight principles of LLA, it seeks to deliver more effective, equitable, and sustainable adaptation outcomes that are owned and led by the very people they aim to support. Details on the specific approaches being used in the programme design for each principle are outlined below.

Principle 1: Devolving decision-making to the lowest appropriate level: Giving local institutions and communities more direct access to finance and decision-making power over how adaptation actions are defined, prioritised, designed, implemented; how progress is monitored; and how success is evaluated.

16. Project design must intentionally shift authority and access resources toward local institutions and communities. This involves more than consultation; but rather embedding structures and processes that allow local actors to define, prioritise, implement, and evaluate adaptation actions based on their unique contexts and lived experiences. Using the lessons learned from the CDRRF and BNTF community groups capacity assessment, a similar approach will be executed to determine the capacity gaps within local governance structures and formulating strengthening interventions based on the unique gaps. These may include adaptation committees or inclusive local councils composed of representatives from key groups such as women, youth, Indigenous Peoples, and persons with disabilities. The aim is to ensure the programme incorporates activities to formally empower entities to contribute to decision-making across all project phases.

17. Accompanying this, participatory planning processes such as community risk mapping, vulnerability assessments, and problem-ranking exercises will be used during the project's design phase to ensure adaptation priorities are shaped by those on the frontline of climate impacts. To support these structures, it will be critical to provide direct access to financing. Project design will also include small grants or micro-financing mechanisms that allow local organisations and community groups to implement tailored adaptation activities. These financing streams will be accompanied by capacity-building efforts focused on proposal development, procurement, financial management, and results monitoring. Strengthening these capabilities will enable communities to responsibly manage funds and sustain adaptation initiatives beyond the life of the project.

18. Additionally, community-led monitoring and evaluation (M&E) should be an integral part of the project. This could include the use of citizen scorecards, participatory dashboards, and feedback platforms that allow local actors to monitor implementation progress, identify bottlenecks, and recommend course corrections. These local M&E mechanisms should feed into the overall project evaluation framework to ensure learning and accountability are rooted in local perspectives. The project's governance framework should also clearly define the formal roles of community actors in key decision-making milestones such as budget approvals, work plan reviews, and oversight of safeguards. These roles should be institutionalised in terms of reference to project steering committees or national adaptation platforms. Furthermore, local knowledge and innovation must be documented and integrated into adaptation plans and results frameworks, recognising the value of traditional practices and Indigenous coping strategies in strengthening climate resilience. Through these mechanisms, Principle 1 becomes more than a guiding value but a practical, measurable framework for empowering communities and devolving adaptation decision-making. This leads to more relevant, responsive, and sustainable outcomes that are truly owned by those most affected by climate change.

Principle 2: Addressing structural inequalities faced by women, youth, children, people living with disabilities, the displaced, Indigenous peoples, and marginalised ethnic groups: Integrating gender-based, economic, and political inequalities that are root causes of vulnerability into the core of adaptation action and encouraging vulnerable and marginalised individuals to meaningfully participate in and lead adaptation decisions.

19. By embedding the second LLA principle at the heart of programme design and implementation, the initiative would not only recognise but actively dismantle the economic, social, and political barriers that limit the agency of these groups in climate-related decision-making processes. Through inclusive planning processes, the programme would ensure that representatives from these communities are engaged from the outset not just as beneficiaries, but as leaders and co-creators of adaptation solutions. This would be supported through targeted capacity development, inclusive governance frameworks, and dedicated resourcing to support their participation. Lessons from the application of the Community Engagement Survey (see link Community_Engagement_Survey_BVI_Feb10.pdf) executed under the CDRRF will be applied by administering surveys with a diverse group of community beneficiaries across the targeted communities. The aim of this data collection exercise is to identify the engagement needs and preferences of each group and using the findings to prepare a community engagement plan which outlines the preferred day, locations, times and engagement method for each group. In-country project teams will also be required to complete CDB's Community Engagement Online Course to advance their skills in facilitating meaningful engagement. Community leaders will be exposed to the in-person version of this training. This course will allow them to develop approaches to identifying and removing barriers to the participation of specific and the create a project implementation that is responsive to needs of a diverse group of community residents. Module four on the online course focusses on the provision of guidelines for engaging Indigenous and Tribal Peoples of the Caribbean allowing project teams develop engagement methods that are aligned with the established principles and to secure the trust of Indigenous leaders.

20. The programme would seek to facilitate the establishment or strengthening of local groups to lead conversation and actions related to environmental protection. An assessment will also be done to determine the level of representation and involvement of women, youth, and persons with disabilities, ensuring they have a voice in defining priorities, designing interventions, and overseeing implementation. Special focus would be placed on Indigenous and tribal communities in Belize and Jamaica, whose traditional ecological knowledge systems can inform locally appropriate and culturally relevant adaptation practices. Simultaneously, youth from urban and rural communities across the five countries will also be trained in climate innovation and green technologies, thereby positioning them as local adaptation champions and entrepreneurs. Women's economic empowerment would also be prioritised, with interventions supporting their access to climate-resilient livelihoods, land rights, and climate financing mechanisms tailored to their needs and constraints.

21. Moreover, the programme would promote context-specific innovation by testing and scaling up solutions that respond to the lived realities of marginalised groups. For example, the development of accessible early warning systems that consider the mobility limitations of persons with disabilities or localised water harvesting systems in drought-prone areas that reduce the burden on women and children who typically collect water. Adaptation finance would be added to capacity building activities and be equitably distributed, with small grants allocated to women-led community groups or youth cooperatives to pilot nature-based solutions, agroecology, and circular economy initiatives. These approaches not only reduce vulnerability but also help transform unequal systems by empowering the most affected to lead and innovate in climate adaptation. Ultimately, the LLA programme would serve as a catalyst for inclusive transformation by ensuring that adaptation is not only technically sound and community-driven but also equitable and justice-centered. In doing so, it would help to shift adaptation from reactive measures to proactive systems of change, thereby reducing both climate risks and the social inequalities that underpin them.

Principle 3: Providing patient and predictable funding that can be accessed more easily: Supporting long-term development of local governance processes, capacity, and institutions through simpler access modalities and longer-term and more-predictable funding horizons to ensure that communities can effectively implement adaptation actions.

22. A strategic approach will be applied during the programme's design and implementation to comprehensively apply Principle Three by reshaping the way adaptation finance is designed, accessed, and deployed in targeted vulnerable communities. This principle underscores the importance of providing patient, predictable, and accessible funding to support the long-term capacity and governance needs of local actors a critical enabler for sustained and impactful adaptation action in the Caribbean context. These countries, often characterised by fragmented funding cycles and high administrative burdens, require a shift toward financing systems that are community-responsive, streamlined, and long-term orientation. The 2023 BNTF Pilot Assessment of Civil Society Organisations across the region highlighted a significant gap in the ability community leaders to access grant funding with 98% of those surveyed not having the skills to write award winning grant proposals. Further dialogue with community leaders around this finding also brought to the fore that how proposal writing trainings are often structure is inadequate as participants tend to the leave these workshops without knowing how to documents a grant proposal on their own.

23. To meet this need, the programme would establish simplified funding mechanisms tailored to the capacities of community-based organisations (CBOs), Indigenous groups, and local authorities. These mechanisms would feature user-friendly application processes, reduced reporting burdens, and capacity support to enable first-time applicants, particularly those from historically excluded communities to access funds without relying on intermediaries. Grant funding will include supporting the institutional strengthening of local governance bodies, climate committees, CSO and individuals in planning, resource allocation, and monitoring. The programme will establish technical assistance hubs at the national and sub-national levels to assist local actors with project development, compliance, and adaptive management. These hubs will provide continuous mentoring and coaching, allowing for iterative learning and adjustment over time, a key element of patient finance. By focusing on long-term outcomes and allowing room for experimentation, the programme would foster an enabling environment for innovation in adaptation. Community innovators, particularly women, youth, and persons with disabilities, would be encouraged to propose and test new approaches, such as digital climate monitoring tools, water-efficient farming systems, or mobile-based risk communication strategies. Further incentives will be provided to encourage relevant technologies and indigenous knowledge solutions tailored to the specific needs of each island context.

24. Furthermore, predictable funding will allow for the institutionalisation of adaptation planning at the local level, such as integrating community-based adaptation strategies into municipal development plans or establishing revolving climate resilience funds managed by local cooperatives. This institutional continuity, supported by secure funding streams, would foster trust and increase the legitimacy of local governance processes. It would also enable communities to build partnerships over time, leverage co-financing opportunities, and gradually reduce their dependence on external technical and financial support. Overall, by providing long-term, accessible, and flexible funding, the LLA programme would shift the paradigm from reactive, donor-driven project cycles to proactive, community-led resilience building. In doing so, it would strengthen the foundational capacities of Caribbean communities to lead their own adaptation journeys, ensuring that adaptation efforts are not only sustained but also scalable and transformative.

Principle 4: Investing in local capabilities to leave an institutional legacy: Improving the capabilities of local institutions to ensure they can understand climate risks and uncertainties, generate solutions, and facilitate and manage adaptation initiatives over the long term without being dependent on project-based donor funding.

25. In the Caribbean context, many local institutions, particularly community-based organisations (CBOs), and municipal bodies, often face constraints in technical knowledge, access to tools, and long-term funding. These constraints limit their ability to independently understand and respond to evolving climate risks. The programme would aim to reverse this trend by deliberately building the human, technical, and organisational capacities needed for long-term, autonomous adaptation governance. A central feature of the programme would be the establishment and strengthening of the agencies with responsibility for community development, technical units within existing local government frameworks and community groups. These entities would be equipped to conduct climate vulnerability assessments, design and manage adaptation projects, and coordinate with national agencies and external partners. On the other hand, CBOs will be provided with skills to aid in the monitoring of project implementation against targeted deliveries and outcomes, in addition to increasing local awareness through various communication tools.

26. Technical training for local staff and community volunteers would focus on climate data interpretation, use of early warning systems, community engagement, and environmental monitoring. In addition to traditional training formats, the programme would promote peer learning exchanges across the five countries, enabling cross-island sharing of best practices and innovations rooted in local contexts. To deepen local ownership and institutional continuity, the programme would support the integration of adaptation roles into existing community development mandates. This will include the incorporation of climate risk management into local disaster committees, parish councils, or Indigenous governance structures, ensuring that adaptation is not treated as a stand-alone project, but as a core component of local development planning. The development of local adaptation strategies and climate action plans, with community input and government endorsement, will further solidify institutional roles and responsibilities for adaptation, while embedding local knowledge and values in formal governance frameworks.

27. Crucially, the programme would also catalyse innovation by introducing mechanisms for testing and scaling locally generated adaptation solutions. This could involve building local capacity to apply climate-smart technologies such as GIS mapping, mobile-based risk communication platforms, and decentralised water harvesting systems tailored to island geographies. Youth innovators, local entrepreneurs, and traditional knowledge holders would be mobilised through innovation labs and community grants to develop solutions that reflect the cultural, ecological, and economic realities of their communities. Ultimately, by investing in local institutions to manage adaptation over the long term rather than relying solely on external project-based support the LLA programme would help build climate resilience from the inside out. It would leave behind not just projects, but empowered institutions capable of continuously assessing risks, managing resources, and guiding their communities through the uncertainty of a changing climate. This approach not only strengthens sustainability but also reinforces the Caribbean's regional leadership in inclusive, bottom-up climate governance.

Principle 5: Building a robust understanding of climate risk and uncertainty: Informing adaptation decisions through a combination of local, traditional, Indigenous, generational, and scientific knowledge that can enable resilience under a range of future climate scenarios.

28. These five Caribbean countries are experiencing intensifying climate threats, including hurricanes, coastal erosion, drought, and flooding placing disproportionate burdens on vulnerable communities. The programme aims to place local actors at the centre of adaptation planning and delivery, ensuring that interventions reflect lived realities, build long-term resilience, and leave a sustainable legacy. The programme devolves decision-making to the lowest appropriate level by enabling communities to lead the

identification, design, and implementation of adaptation solutions. Through community planning workshops, participatory vulnerability assessments, and validation exercises, residents will have direct influence over how funds are used and how success is defined. In doing so, the programme fosters community ownership, accountability, and responsiveness to local priorities.

29. Recognising the structural inequalities embedded within Caribbean societies, the programme will ensure inclusive participation of women, youth, persons with disabilities, Indigenous and Tribal Peoples, and other historically marginalised groups. Tailored engagement approaches will be used to amplify the voices of those often excluded from development processes. In this way, the programme will help to redress power imbalances and ensure that adaptation benefits are equitably distributed. To ensure sustained action, the programme will provide patient and predictable funding through multi-year allocations that are accessible to local organisations and community actors. This approach will support the long-term development of local governance mechanisms, allowing adaptation initiatives to evolve over time and reduce dependence on short-term, project-based cycles. It will also support community groups in planning strategically and managing risks proactively, rather than reactively. Local capability will be strengthened through targeted investments in the skills and systems of civil society organisations, community groups, and local government entities. Training will be provided on climate risk assessment, project management, financial reporting, and community engagement. These efforts will contribute to an institutional legacy that outlives the programme itself, empowering local actors to continue adaptation efforts independently and confidently.

30. A cornerstone of the programme is the integration of multiple knowledge systems to build a robust understanding of climate risk and uncertainty. This includes blending local, traditional, Indigenous, generational, and scientific knowledge to develop context-specific solutions. For example, fisherfolk in Jamaica and Grenada will contribute generations of marine knowledge to inform sea safety and coastal protection strategies, while farmers in Belize and St. Vincent will draw on both ancestral practices and modern techniques to implement climate-smart agriculture. This integration enhances community resilience to both current and future climate scenarios. The programme's design allows for flexibility and continuous learning. Adaptation activities will be monitored and reviewed regularly, with built-in mechanisms for communities to reflect on what is working, share lessons, and adjust their approaches. These feedback loops will enable communities in Antigua and Barbuda, Jamaica, and beyond to course correct as climate conditions shift and new challenges emerge.

31. Transparency and accountability will be promoted through open communication channels, participatory monitoring frameworks, and tools such as community scorecards and digital dashboards. Communities will have access to timely information on funding, implementation progress, and impact, which will enhance trust and collaboration among all stakeholders. Finally, the programme will facilitate collaborative action and learning by creating platforms for peer exchange, south-south learning, and regional innovation. Community leaders from across the five countries will have opportunities to learn from each other, pilot innovative solutions, and scale what works across different geographies and contexts. These exchanges will be especially valuable for advancing locally appropriate innovations, such as low-tech water harvesting systems in drought-prone parts of St. Vincent or renewable energy solutions for remote coastal areas in Belize.

Principle 6: Flexible programming and learning: Enabling adaptive management to address the inherent uncertainty in adaptation, especially through robust monitoring and learning systems, flexible finance, and flexible programming.

32. The programme enables adaptive management by embedding flexibility across all phases of implementation. Climate adaptation inherently requires the ability to adjust plans in real time as new information becomes available, as weather patterns shift, or as community needs evolve. To support this,

the programme will invest in robust monitoring, evaluation, and learning systems that allow community members, implementing partners, and government actors to jointly assess progress, identify emerging challenges, and adapt interventions accordingly. For example, in flood-prone areas of Jamaica or drought-affected farming communities in Belize, Kobo toolbox online data collection tools will be used to administer surveys and the findings used to inform real-time decisions, ensuring that adaptation actions remain relevant and responsive. This approach will be built on lessons from the World Bank and BNTF joint pilot portfolio mapping exercise.

33. For component three of the programme, focus will be placed on executing Locally Led Climate Change Adaptation Planning to help communities develop 3 to 5-year plans that set out the priority measures the community would implement to adapt to the impacts of climate change. This component will also allow communities to access grants for the implementation of subprojects, identified within the plan, that support alternative livelihoods (varied sources of income that contribute to sustainable utilisation of natural resources), and protect ecosystems on which communities depend. One of the lessons from the CDRRF was that communities lacked ownership of plans because there were no resources available for them to implement the adaptation activities they identified. The Locally Led approach would allow local communities to have full ownership over the adaptation process. Access to the grant resources will be facilitated through the overall planning process, as the final version of the Plan will clearly outline the project to be implemented, and the support required for its effective execution. This process will allow communities full access to the grant resource despite their capacity to design project proposals or to implement projects.

34. In addition, the programme will promote flexible finance mechanisms within capacity-building interventions, to allow community groups and individuals to implement demonstration projects in alignment with their improved competencies in CCA techniques. Rather than rigid budget structures, each community will be supported with streamlined grant funding processes and guidance to adjust their interventions within approved parameters, enhancing their autonomy and responsiveness. This flexibility will be tailored to the capabilities of beneficiaries to ensure full access through grant application and implementation systems that are inclusive. Project management teams and project stakeholders will benefit from training in proposal writing to allow them to provide project design and implementation support to beneficiary groups and individuals with project ideas. These professionals will be required to complete the proposal writing online course accessible on CDB's training platform.

35. Learning is not treated as a one-time event but as a continuous, participatory process. The programme will support community reflection sessions, peer learning exchanges, and regional knowledge-sharing platforms to facilitate adaptive learning among diverse stakeholders. For instance, community-based organisations in Grenada may share lessons with counterparts in St. Vincent on managing community early warning systems, or youth leaders in Antigua and Barbuda may exchange digital innovation strategies with those in Belize. These cross-country exchanges build a culture of experimentation and shared problem-solving that enriches the region's adaptation ecosystem. The programme also contributes to the advancement of new and innovative adaptation solutions that are uniquely suited to local contexts. These include nature-based approaches such as mangrove restoration in coastal areas, solar-powered irrigation systems for drought-affected farming communities and the use of traditional water catchment techniques combined with modern storage technologies in. Importantly, these innovations are not externally imposed but co-designed with local stakeholders, blending traditional knowledge with scientific insight and technological advancement.

Principle 7: Ensuring transparency and accountability: Making processes of financing, designing, and delivering programs more transparent and accountable downward to local stakeholders.

36. At its core, the programme would devolve decision-making to the lowest appropriate level by empowering community-based organisations, Indigenous groups, and local authorities to lead in designing, prioritising, and executing adaptation strategies. It would address structural inequalities by ensuring the meaningful participation of women, youth, persons with disabilities, and marginalised populations throughout the project cycle. Predictable funding mechanisms would be established with the Community Based Adaptation planning process to enable community actors to manage projects responsibly and implement solutions over sustained periods. Capacity development would be embedded to strengthen local institutions and enhance their technical, financial, and governance capabilities, leaving an enduring institutional legacy. The programme would integrate scientific and traditional knowledge to build a nuanced understanding of climate risks and generate solutions tailored to local ecosystems, cultures, and practices.

37. Crucially, the programme would operationalise Principle 6 by embedding downward accountability systems at every stage. Community scorecards, open budget platforms, digital dashboards, and participatory monitoring frameworks would be utilised to ensure that financing, planning, and implementation decisions are communicated clearly and consistently to local stakeholders. These tools would help build trust and legitimacy while enabling communities to hold implementing partners and institutions accountable. Additionally, feedback mechanisms would be institutionalised to ensure adaptive management and ongoing responsiveness to local priorities. The programme would also foster regionally tailored innovation by piloting and scaling new climate-smart technologies such as mobile-based early warning systems, nature-based flood mitigation infrastructure, and renewable-powered irrigation tools co-designed and tested with communities. These approaches would not only improve local resilience to climate change impacts like sea-level rise, extreme heat, and drought, but also strengthen democratic participation and ownership, resulting in a truly locally led and transparent climate adaptation model for the Caribbean.

Principle 8: Collaborative action and investment: Collaboration across sectors, initiatives, and levels to ensure that different initiatives and different sources of funding (e.g., humanitarian assistance, development, disaster risk reduction, green recovery funds) support each other, and their activities avoid duplication, to enhance efficiencies and good practice.

38. By devolving decision-making power to the community level, the programme would empower local institutions and grassroots actors to shape priorities, design interventions, and monitor outcomes (Principle 1). It would address systemic inequalities by deliberately including women, youth, Indigenous and Tribal Peoples, and persons with disabilities in all phases of programming (Principle 2). Flexible and predictable funding modalities would allow communities to take ownership of their adaptation journeys and build institutional stability (Principle 3), while sustained investment in local capabilities would enable these actors to manage adaptation efforts beyond the life of the programme (Principle 4). The programme would also integrate local, Indigenous, and scientific knowledge to inform climate risk assessments and locally appropriate adaptation solutions (Principle 5), foster adaptive management and learning through iterative feedback loops (Principle 6), and promote transparent decision-making and downward accountability using tools such as community scorecards and participatory budgeting (Principle 7).

39. Principle eight will be operationalised by aligning diverse funding streams and sectoral interventions across climate change adaptation, disaster risk reduction, social protection, and humanitarian assistance. The programme would establish coordination platforms that bring together national governments, local authorities, civil society, private sector actors, and development partners map existing climate financing and co-design integrated resilience strategies and avoid duplication of efforts. This

collaborative ecosystem would enable the pooling of resources and knowledge across sectors and scales, enhancing the efficiency and impact of adaptation financing and programming. For example, a community-based training programme on constructing climate resilience infrastructure in Jamaica or Grenada could foster collaboration with the national training agencies as well as the humanitarian organisations implementing low-income housing solutions for greater impact and project scalability. These efforts would be guided by shared objectives and data, enhancing interoperability and reinforcing good practice.

40. The programme would also serve as an incubator for innovative, regionally appropriate solutions, including joint portfolio map for climate financing across the five countries, digital risk communication platforms for early warning systems, and scalable nature-based infrastructure. By facilitating regional learning exchanges and showcasing scalable models of collaborative action, the programme would enhance the collective capacity of Caribbean states to respond to climate change in a harmonised, locally led, and forward-looking manner.

C. Describe how the project/programme will source locally-led small grant proposals, and screen them for the potential to support concrete adaptation actions to assist the participating countries in addressing the adverse effects of climate change and build in climate resilience.

41. The programme's small grants facility will be a main feature in the community-based adaptation plan as well as the MHEWS and capacity building interventions and designed to ensure equitable access to climate finance by addressing structural barriers commonly faced by local actors, including grassroots groups, informal networks, Indigenous and tribal peoples, women, youth, and persons with disabilities. To source high impact, locally led adaptation proposals, the programme will implement an inclusive outreach and sensitisation campaign within the targeted communities using local media, community meetings, social networks, and civil society channels to reach diverse stakeholders, including those in remote and underserved areas. These efforts will be supported by partnerships with community development agencies and local facilitators to ensure that language, literacy, and connectivity barriers do not hinder participation.

42. The grant funding will operationalise the principle of devolving decision-making to the lowest appropriate level by establishing structured mechanisms that give local authorities, civil society organisations, and community groups both the authority and resources to define, prioritise, design, and implement adaptation actions. This would begin with the creation of a decentralised funding window that includes small grant facilities accessible directly by local actors, including local governments, community-based organisations (CBOs), and Indigenous or Tribal groups. To ensure inclusivity, the application process would be simplified and culturally appropriate, allowing for both written and oral submissions. Funds would be disbursed directly to these entities, with support for fiduciary training and project management to build their capacity over time.

43. The programme would also include participatory planning processes, such as Community Adaptation Planning Sessions, where community members collaboratively identify their specific climate risks and propose locally relevant solutions. These participatory sessions would feed into national adaptation planning processes, creating a bottom-up approach to climate action. To reinforce local ownership, community-based steering committees would be established with decision-making authority over project selection, implementation oversight, and grievance redress. These committees would include representatives from local government, women and youth groups, Indigenous leaders, and technical partners to ensure broad and equitable participation.

44. To strengthen local capacity, the programme would offer ongoing training and mentorship in proposal writing, monitoring and evaluation, and financial management. National and regional learning facilitators would be embedded to accompany local actors and ensure quality control. Additionally, feedback mechanisms such as community scorecards and regular reflection meetings would be used to track

progress and adjust activities based on community input. This not only promotes transparency but reinforces the principle that local actors should have continuous influence over how adaptation is delivered.

45. The grant facility will operate two dedicated streams: one for community-based organisations and another for individuals with strong local adaptation ideas. This two streams approach was influenced by lessons from the CDRRF which highlighted the need to provide support to both community groups and individuals to implement demonstration projects, resulting from their access to new knowledge on CCA. Proposal calls will be publicly announced through multiple platforms with clear guidelines. Based on the capacity needs of community actors identified by the Beneficiary Assessment conducted at project design, simplified application and culturally appropriate procedure will be formulated for greater access to all residents and groups. Capacity-building workshops and one-on-one technical support will be provided throughout the proposal development phase. Support will also extend into project implementation to improve effectiveness and sustainability.

46. Grant proposals will be screened using a transparent and participatory process that emphasises:

(a) Alignment with community-based adaptation plans

(b) Potential to deliver concrete and sustainable adaptation outcomes

(c) Inclusivity and local ownership

(d) Potential for sustainability

(e) Innovation or use of traditional knowledge

(f) Scalability and replicability

47. The governance structure of the small grants mechanism will be adjusted to ensure that local actors have genuine agency in decision-making. This will include representation of community stakeholders in proposal review panels, community validation sessions, and participatory monitoring. Final decisions will be made by a multi-stakeholder project oversight committee, which includes community development officers, civil society representatives, and relevant sectoral agencies. The grant process will be implemented over defined cycles, with clear timelines for submission, review, feedback, approval, disbursement, and reporting. The financing model will be flexible, allowing for phased disbursement, adaptive management, and cost adjustments based on evolving needs and community feedback. The project will provide strong institutional support to build the human, technical, and organisational capacities needed for long-term, autonomous adaptation governance. An important element of this will be empowering communities to equip them with the ability to take ownership of the outcomes and are motivated to continue the work started beyond the project implementation period. Partnerships will also be established to provide support for continued capacity-building activities after the initial project funding ends. By putting in place strong institutional framework the project hopes to establish long term decision-making capacity at local level.

48. Monitoring, Evaluation, and Learning will be an integral part of the small grants mechanism. A results-based framework will track outputs, outcomes, and impacts through participatory tools such as community scorecards, beneficiary feedback sessions, and digital storytelling. The programme will capture lessons from the design and execution of each grant, using these insights to inform future funding cycles and adaptation planning. Key findings will be documented and disseminated through knowledge briefs, peer exchanges, and regional learning events. Ongoing technical assistance will be provided at all stages from initial idea development to final reporting. This will include training in project design, financial management, climate risk analysis, implementation planning, and monitoring and reporting. These

investments will not only improve project quality but also contribute to long-term institutional strengthening and sustainability of local adaptation action.

D. Describe how the project/programme provides economic, social and environmental benefits.

49. The regional countries are facing increasing climate-related challenges that threaten their livelihoods, economic stability, and overall resilience. Across the participating countries there has been experiences related to severe droughts, erratic rainfall, soil degradation, rising sea levels, and extreme weather events, all of which disproportionately impact local and indigenous communities. Water scarcity for these countries has become a critical issue, driving up costs for residents and leading to health concerns due to limited access to clean water. Farming and other communities have suffered significant crop losses due to hurricanes and storm surges, reducing food security and income generation. There are also infrastructure vulnerabilities that further exacerbate the situation, as people in vulnerable communities often lack the necessary skills to lead responses to build the resilience required. This has led to higher rebuilding costs and increased disaster vulnerability. Additionally, communities have limited access to climate-smart knowledge, adaptation resources, and coordinated support systems, making it difficult to implement sustainable solutions. The urgency of this crisis is compounded by slow recovery efforts and severe capacity constraints within the Ministry responsible for coordinating adaptation initiatives. Without greater coordination and adherence to climate adaptation standards, rebuilding efforts will remain fragmented, leaving communities exposed to future climate shocks. A locally led, well-structured adaptation strategy is essential to enhancing resilience, strengthening disaster preparedness, and ensuring sustainable livelihoods.

50. This project is designed to empower communities by promoting LLA solutions that directly address water scarcity, extreme weather impacts, and infrastructure vulnerabilities. The project aims to support activities that will implement LLA solutions across the five participating countries. These activities, outlined above, will be further defined during the full project preparation phase. In addition, there will be USPs to support community capacity building. These USPs will be financed using small grants defined under Component 2. The project activities and USPs will all be in compliance with the Adaptation Fund's Environmental and Social Policy, and Gender Policy. The Full Proposal will include a dedicated safeguards framework for USPs. This framework is important in identifying potential environmental and social risks of the broader project and establishes measures to avoid, minimise, mitigate, or offset them for the unknown sub-projects. It will include screening procedures to determine the sensitivity of the USP to environmental and social risk, and also to ensure that if includes an adaptation rationale.

51. As required, an ESMP and Gender Assessment and Action Plan for the overall project will be completed during the full project development stage. An initial high-level gender assessment was prepared as part of the final submission of the Concept Note. The gender assessment highlighted six realities that directly affect the project, these are:

(a) Unequal access & voice in risk decisions- Women especially rural/indigenous, single parents, informal workers are under-represented in DRM structures and local planning; men dominate hazard-prone livelihoods (fishing, construction).

(b) Information gaps & channel mismatch- Early warnings often miss women, older persons, PWD, non-literate users, migrants/indigenous speakers, night-shift workers, and fishers offshore.

(c) Time poverty & care burdens- Women's paid hours and mobility are constrained; "community meetings" scheduled at impractical times limit women's participation and leadership.

(d) GBV & safety risks- Disasters elevate GBV risks; evacuation/shelter protocols rarely include survivor-safe design or referral pathways.

(e) Youth/men at risk in education-to-work transition- Boys' drop-out, NEET rates, and risky work patterns; girls' school interruption via adolescent pregnancy both shape who can train, volunteer, and lead.

(f) Barriers to assets/finance- Women and youth face tougher access to land, equipment, insurance, working capital; women's MSMEs sit in lower-return value chains.

For further information, the full gender assessment is submitted with the proposal. It is noted that the project will also incorporate the key CDB's safeguards for selection of proposals for the small grants. CDB already has experience from its BNTF and CDRFF programmes that can be applied to the design of selection criteria to guide the small grant element of the project. It is anticipated that the process will require clear community involvement and compliance with local and national regulations.

52. Climate change is placing increasing pressure on farmers, fisherfolk, and artisans, making it essential to implement sustainable, community-driven interventions that enhance resilience. Through climate-smart agriculture (CSA), drought mitigation, and risk management, the project will support innovative adaptation tools and technologies, including water harvesting systems, enhanced fisher safety measures, and targeted climate education programs. By equipping local stakeholders with the knowledge, skills, and resources to implement these solutions, the project ensures long-term resilience and reduces vulnerability to climate shocks. This initiative is fully aligned with national climate adaptation strategies and global frameworks such as the Paris Agreement and Sustainable Development Goal (SDG) 13 (Climate Action). By focusing on community engagement, knowledge transfer, and coordinated local action, the project fosters sustainable livelihoods, strengthens disaster preparedness, and builds long-term resilience. This approach ensures that communities are not just recipients of adaptation interventions but active participants in shaping their own climate resilience strategies.

E. Describe or provide an analysis of the cost-effectiveness of the proposed project/programme and explain how the regional approach would support cost-effectiveness.

53. The regional approach adopted by this project is cost effective in enabling economies of scale by leveraging adaptation responses that can be replicated in the participating countries as they face similar climate threats, adaptation challenges and national priorities. The countries also have limited financial resources and technical capacity to implement adaptation projects. The regional approach provides the opportunity of readily transferring learning and knowledge by replicating training or holding regional training events, capacity building and technical solutions simultaneously in several countries obviating the need for the countries to develop these themselves.

54. In the absence of financing from the AF for a regional project, the alternative would be national projects that could implement similar activities but on a much smaller scale, thereby minimising impact. National projects would also have much higher average project costs, for example, not being able to utilise already developed training and capacity building strategies, community engagement tools, technical approaches, etc., as mentioned above. On the other hand, regional learning involves capturing best practices from other islands and sharing them across the participating countries. In this way, countries can adopt appropriate strategies and processes from others at no additional cost. This will also be facilitated by regional platforms to be developed under the project as well as participation in existing regional forums. The project will also establish its own digital platforms, webinars and various fora where information from across the region would be shared. Learning from other countries will improve local governance efficiency, enhance capacity and promote collaboration. There are also economies of scale by having regional management thus reducing project management costs compared with individual national projects. For

example, a single audit may be appropriate for the project. Procurement processes and logistics can also be streamlined leading to better prices and more efficient delivery of goods and services through bulk procurement. The M&E system can be readily applied across the project rather than developing individual plans per country.

55. The project will also facilitate direct learning exchanges across countries through the Knowledge Management component which will establish regional knowledge forums. This approach will readily transfer knowledge and best practices among the participating countries. Cost effectiveness will also be enhanced by the project's alignment with national adaptation strategies as described in Section F below. This means that the project will be addressing national priorities and not imposing additional costs on the countries that they might not have otherwise incurred.

56. Economies of scale from the regional approach are key in reducing costs of community capacity building and making the regional approach more cost effective. The ability to share or combine resources to develop training programmes, and availability of specialists who do not have to be hired on a country-b-y country basis allows for cost sharing and more accessible and affordable training available at the local level. Additionally, the ability to readily replicate successful learning activities and to transfer them from one country to the next is very cost effective.

57. The project implementation arrangements with a Regional PMU and a Steering Committee who would be tasked with ensuring that funds are spent efficiently and effectively, should ensure that each participating country has equitable access to resources, as countries will be represented on the RPSC, together with REEs and CDB. Robust monitoring and reporting will also allow for review of the distribution of project resources. Furthermore, the project advocates downward transparency and accountability. Tools to be used would include community scorecards, open budget platforms, digital dashboards, and participatory monitoring frameworks to ensure that financing, planning, and implementation decisions are communicated clearly and consistently to local stakeholders. The project will also include creation of a decentralised funding window that includes small grant facilities accessible directly by local actors, including local governments, community-based organisations (CBOs), and Indigenous or Tribal groups. With this level of decentralisation funding would be accessible by smaller or less resourced community groups that may otherwise be marginalised.

58. The regional bodies (such as RPSC, CANARI, CCCCC) will be able to establish common standards as they have the advantage of more readily drawing on a wider range of expertise and good practices than would a national entity. The collaboration engendered in the regional approach facilitates this leverage. Consensus by regional participants also promotes adoption of common data and information standards.

F. Describe how the project/programme is consistent with national, sub-national and local sustainable development strategies, including, where appropriate, national, sub-national or local development plans, poverty reduction strategies, national communications, or national adaptation programs of action, or other relevant instruments, where they exist. If applicable, please refer to relevant regional plans and strategies where they exist.

59. The proposed project was developed for strategic alignment with national and sectoral development strategies as well as obligations under international conventions to which the countries are Party. In line with national priorities for development, the Project has been aligned to the various climate and national development strategies and the national determine contributions (NDCs) submitted to the UNFCCC.

60. The project is consistent with regional strategies such as the CDEMA Comprehensive Disaster Management Strategy which promotes an integrated approach to disaster risk reduction and management, emphasising an anticipatory rather than a reactive approach. The MHCBEWS to be introduced by the AF

programme is in line with this strategy with its focus on timely actions to mitigate disasters. The project is also consistent with several key aspects of CARICOM's Regional Framework for Achieving Development Resilient to Climate Change, namely: (a) the long term vision of a region that is resilient to climate impacts; (b) the emphasis on risk management as a tool for decision making; (c) partnership approach aligns with the programme's regional approach which brings several countries together; (d) capacity building of national institutions which is a bedrock of the programme; and (e) the lead agency for climate change, CCCCC, will be one of the implementing agencies for this programme thereby bringing organic synergy. The Project also contributes to the achievement of Sustainable Development Goals (SDGs) 5 – Gender Equality; 11 – Sustainable Cities and Communities; and 13 – Climate Action.

61. The project will have a very robust reporting system, as well as knowledge management activities, that will ensure key decisions and achievements are widely disseminated. The national executing agency in each country will be the relevant sector ministry. Part of the responsibilities of the agency will be to ensure that strategies and plans that are proposed at local level are consistent with higher level national strategies and plans, and that as new national planning processes take place local level priorities are fed into this process, formally and through public participation processes.

Belize

62. The project integrates strategic alignment with national and sectoral development strategies as well as an obligation under international conventions to which the country is a Party. In line with national priorities for development, the Project has been aligned to the Medium-Term Development Strategy (MTDS) 2022-2026[22]. The MTDS aims to support local communities through partnerships to help protect the natural environment. Some of the main programs and projects centers around strengthening coastal communities' resilience to climate change impacts and the mitigation of negative effects on rural and indigenous communities. The project also aligns with the Horizon 2030 Vision (2010-2030). Horizon 2030 is organised into seven thematic areas under four main pillars that speaks to environmental stewardship. A core value of this policy document is respect for the rules of law and human rights. It envisions Healthy Citizens and a Healthy Environment and emphasises the need to put in place effective laws and regulations, information, and communication systems to protect the environment while promoting sustainable social and economic development. It strategises that environmental protection laws will be enforced in a fair and just manner and, where needed, the legislation will be reformed (e.g. petroleum policy, mangrove legislation, and solid waste).

63. This project is also centered within the implementation of Belize's National Climate Change Policy, Strategy and Action Plan (NCCPSAP) which aims to guide the short, medium, and long-term processes of adaptation and mitigation of Climate Change and to ensure the mainstreaming and integration of Climate Change considerations at all levels of the development planning and operational processes of governance. The vision outlined in the NCCPSAP stipulates: Leadership and commitment to fully address the challenges of Climate Change and sea-level rise and harness the necessary resources in support of the development of special programs that are effective, resilient, and sustainable (NCCPSAP, 2015). Necessary adaptive mechanisms identified in Belize's Third National Communication to the United Nations Framework Convention on Climate Change (UNFCCC) and eight of Belize's adaptation targets from its Nationally Determined Contributions (NDC) to UNFCCC have been incorporated within the Project thereby to improve the countries resiliency.

[22] Belize-Med-Term-Dev-Stategy-Action-Plan-2022-to-2025.pdf

Antigua and Barbuda

64. The project is designed to complement Antigua and Barbuda's NDCs, which focus on enhancing climate resilience and reducing vulnerability to climate-induced hazards. By focusing on water challenges, early warning systems, and community capacity building, the project directly supports the NDCs' objectives of improving adaptive capacity and resilience. The project also supports the building of adaptive capacity and integrating climate resilience into national and sectoral planning. For example, Antigua and Barbuda National Action Plan 2015-2020 spoke to combatting issues of drought and improving delivery mechanisms for early warning to key stakeholders and groups. While dated, the National Action Plan aligns with Component 1 of the project where efforts to improve community resilience and capacity will be based on successful engagement and building public awareness. For Antigua and Barbuda these efforts are still on-going and relevant. There is also the National Communication on Climate Change 2009 that speaks to strengthening resilience against the hazards of climate change, including building resilience across vulnerable sectors such as water, coastal ecosystems and fisheries. The Medium-Term Development Strategy 2016-2020 would have outlined various strategies to move Antigua and Barbuda towards its long-term goals with action to reduce vulnerability to disaster and climate change risks, and to reduce or reverse adverse environmental impacts on communities. These strategies are on-going with the re-enforced aim of finding mechanisms to build the capacity needed for effective climate change related planning and management, focusing on women, youth and locally and marginalised communities.

65. Antigua and Barbuda is further seeking to increase the climate resilience of households with climate-vulnerable livelihoods that depend upon the fisheries and agricultural sectors by:

(a) Strengthening the physical climate resilience of the fisheries and agricultural sectors to slow onset and extreme weather events through the identification and implementation of priority adaptation interventions, with a focus on ecosystem-based adaptation (EbA); and

(b) Managing remaining extreme weather risk to climate-vulnerable livelihoods and food security by building the financial resilience of vulnerable households to climate shocks.

Grenada

66. Grenada is actively implementing locally led adaptation (LLA) strategies to enhance its resilience to climate change impacts. These strategies, outlined in Grenada's National Adaptation Plan (NAP), emphasise community involvement, ecosystem-based adaptation, and strengthening local capacity. The approach involves integrating climate change considerations into national planning, managing resources like water and coastal zones, and supporting community-based adaptation projects**.** In accordance with Grenada's National Climate Change Policy, the implementation vehicles for the policy's objectives, strategies and outcomes are the NDC and NAP. Delivery of the actions articulated in each document will ensure the operational components of the policy. Grenada's NAP sets out priorities and provides a roadmap to guide how communities across the tri-island state can collaborate to scale up efforts to cope with and respond to climate change.

67. By working together, local communities across the tri-island state are working together and with government to implement the NAP—accessing resources including funding for adaptation action, undertaking ecosystem-based adaptation action and other novel approaches to address climate impacts, raising local awareness of climate change impacts, piloting actions, strengthening their skills and knowledge, and seeing results. These important steps toward climate resilience need to be nurtured and protected. While local and national adaptation efforts in Grenada are crucial, they must be accompanied by global action to cut greenhouse gas emissions to prevent the worsening effects of climate change. The proposed project is also seen to be integrally linked and consistent with other relevant policies in particular,

the National Climate Change Policy, The National Sustainable Development Plan 2035 and the national planning and budgeting process.

St. Vincent and the Grenadines

68. Saint Vincent and the Grenadines has been severely impacted by the effects of climate change over the course of several decades and as a result has had to pursue a proactive resilience building agenda and to implement measures to grapple with the myriad challenges posed by this phenomenon. Part of the island's response to the challenge has been to develop a strong national climate change framework and development agenda, that includes a National Climate Change Policy (NCCP, 2019), National Climate Change Strategy, a National Adaptation Plan (NAP)1, a Nationally Determined Contribution and the National Economic and Social Development Plan (2013-2025) among others which together encapsulate the climate response agenda of the country. The proposed project, in many ways, aligns with these national documents. The NCCP sets out the overarching framework and guidance for building resilience and mainstreaming climate change into the national development agenda, which aligns with Component 3 of the project. The NCCP proposes an integrated and coordinated response that engages all stakeholders in collaborative actions for adaptation in SVG. It sets out a shared vision, goal and guiding principles for the climate change response.

69. The NCCP is aligned with the National Economic and Social Development Plan (2013-2025) as well as the National Adaptation Plan (2018-2030) and Nationally Determined Contributions (2015) that guide climate change adaptation and mitigation respectively. In particular, the National Adaptation Plan (NAP) provides a response to the serious adverse impacts of climate change experienced in the country particularly over the course of the past few decades, the NAP is designed to support implementation of priority climate actions by key stakeholders. The NAP is informing adaptive actions in the key sectors of - agriculture, water, forestry, tourism, health and public infrastructure, some of which is the focus of activities within the project. The National Economic and Social Development Plan offers a vision for improving the quality of life of all Vincentians based on the achievement of over-arching goals including improved physical infrastructure and environmental sustainability. Component 2 of the project aims to improve environmental sustainability through the development of adaptation action plan. These plans espouse the need to preserve the environment and to build resilience to reduce the adverse impacts of climate change.

70. Following the passage of Hurricane Beryl, several priorities emerged from the post disaster needs assessment related to communities. Some of the key interventions[23] presented were:

(a) Develop incentives to encourage environmentally friendly practices, targeted to the private sector, communities and youth, including sustainable agricultural practices; sustainable forest management practices; mangrove rehabilitation; plastics disposal; recycling; and creation or enhancement of marine habitats.

(b) Develop and enhance Ecotourism Products in Rural Communities by capitalising on the unique geological nature of SVG, and the rebuilding of trails and amenities at protected areas/ecotourism sites.

(c) Enhance public education and information on safe and resilient communities.

(d) Promote effective participation in decision-making by communities and vulnerable groups.

[23] Hurricane Beryl Post Disaster Needs Assessment (PDNA) - St. Vincent and the Grenadines | United Nations Development Programme

Jamaica

71. The project is aligned with Jamaica's Vision 2030 - National Development Plan. Vision 2023 is the overarching framework for sustainable development and climate change in Jamaica. It articulates national strategies including - improving resilience to all forms of hazards (e.g. expanding early warning systems), improving emergency response capability, and developing measures to adapt to climate change (e.g. through education, research, climate-proofing' policies. The four Components of the project speaks to these national strategies. It is also expected that the increased climate change impact will affect the vulnerable segments of the population hardest, especially in sectors such as agriculture and tourism. Implementation of Vision 2023 is driven by the Medium-Term Socio-economic Policy Framework (MTF). The Third National Communication (NC) also aligns with the project. The NC has identified priority sectors of - water, human health, agriculture, coastal resources and human settlement and tourism. These are all sectors vulnerable to climate change. The Jamaica Climate Change Policy Framework for Jamaica 2015 (CCPFJ) is aligned with and assists with implementing Vision 2030 Jamaica by reducing the risks posed by climate change to all of Jamaica's sectors and development goals.

G. Describe how the project/programme meets relevant national technical standards, where applicable, such as standards for environmental assessment, building codes, etc., and complies with the Environmental and Social Policy of the Adaptation Fund.

72. The project meets the standards of environmental assessment, which will be enforced by the agencies within the participating countries that have the responsibility. These countries have regulations requiring Environmental Impact Assessments (EIA). The table below presents the piece of legislation under which the EIA falls. As the RIE, CDB has the fiduciary responsibility of ensuring the project adhere to the Environmental and Social Policy of the AF and to CDB's own standards. This includes full compliance with all human rights including those of marginalises and vulnerable groups and indigenous peoples and tribes.

Country	Name of Legislation	Responsibility for Enforcement
Jamaica	Natural Resources Conservation Authority Act (NRCAA) - 1991	National Environment and Planning Agency (NEPAS)
Grenada	Physical Planning and Development Control Act	Ministry of Infrastructure and Physical Development, Public Utilities, Civil Aviation and Transportation
St. Vincent and the Grenadines	The Town and Country Planning Act	The Physical Planning Unit
Belize	The Environmental Protection Act	Ministry of Sustainable Development, Climate Change and Disaster Risk Management
Antigua and Barbuda	The Physical Planning Act	Ministry of Housing, Works, Lands, and Urban Renewal

73. Under Component 3 of the project, capacity building will be provided to communities to get them to prepare and implement climate resilient projects. This will involve the provision of small grants for project preparation. While these projects are not yet identified, they will have to comply with the AF environmental and social policies and the LLA principles.

H. Describe if there is duplication of project/programme with other funding sources, if any.

74. There is no duplication of efforts from other funding sources at the time of concept development. Rather the project creates synergies with other projects and implement actions that will complement and enhance other projects further contributing to the countries resiliency. Coordinated funding mechanisms and regional-level financial planning play a critical role in enhancing the financial stability of Caribbean countries and ensuring that adaptation investments are efficiently targeted to the areas of greatest need. By pooling resources and aligning priorities through a regional initiative, countries can access shared funding platforms, technical expertise, and strategic guidance that might otherwise be unavailable at the national level. This integrated approach promotes better risk-sharing, reduces duplication, and enhances negotiating power with international climate finance providers. To reduce duplication and strengthen project continuity, a portfolio map of climate finance projects will be developed by using Kobo toolbox online data collection platform, that has unique features such as collecting geospatial data, picture responses and translating, all of which are essential to the mapping process. Access to this data, will allow countries to plan effectively and analyse climate finance against the agreed targets real time. Development partners can also readily identify where the gaps are and improve on previous interventions.

75. Ongoing coordination with other donors and initiatives will be addressed during implementation to avoid overlaps. Each national project will have a project steering committee (PSC) that will comprise representatives from organisations (government and non-government) with responsibilities in sectors and sub-sectors relevant to the project. Involvement of these representatives would alert the project to any potential overlap with donor or other projects. CDB's experience is that PSC by virtue of their membership, can be very effective in facilitating intra and inter sector coordination including ensuring that the project does not overlap with other initiatives. Roles and responsibilities of national PSCs will be clearly elaborated in the Proposal. There are also donor coordination committees at regional level where CDB is represented, and these would be forums for ensuring that there is no duplicate or overlap of projects.

76. The project will facilitate cross-sector collaboration at the local level through the community engagement process which will be open and transparent to ensure that a cross section of community stakeholders representing relevant sectors and interests are actively engaged. Some cross-sectoral collaboration mechanisms may already exist at local level and the project would engage with these. At the national level, through the national executing entity the project will be represented in existing inter-ministerial committees. At local level, the project will actively engage with local municipal councils which generally have cross sectoral responsibilities and can be a mechanism for enhancing cross-sectoral collaboration.

77. This programme builds on key lessons from CANARI's *Generating Ideas for LLA* project, which was implemented across five Caribbean countries—Antigua and Barbuda, Belize, Jamaica, Suriname, and Trinidad and Tobago. The initiative focuses on strengthening local capacity by supporting 10 community groups per country through targeted training and grant financing to implement adaptation projects grounded in select LLA principles. Insights from this ongoing initiative will inform the design of the Caribbean Development Bank's (CDB) LLA programme, particularly in structuring inclusive capacity-building activities and creating flexible grant portfolios that enhance accessibility for grassroots actors. Through this regional framework, countries will be better equipped to address climate change by leveraging shared resources, cross-country expertise, and equitable access to financing for locally led solutions. Further, for Belize, the programme will complement the Adaptation Fund project – "Enhancing the Resilience of Belize's Coastal Communities to Climate Change Impacts". This project, which is locally led adaptation seeks to improve the livelihood of local coastal communities impacted by climate change. The project is currently under implementation.

I. Describe how the learning and knowledge management components designed to capture and disseminate lessons learned, particularly in a regional and locally led context.

78. The project will use various structured and unstructured processes to collect data and capture lessons learned at the regional local level. These will include feedback sessions through formal meetings/ workshops, focus group meetings, and surveys. The collected information would be documented and stored, then disseminated to feedback into adaptive management, shared to inform future projects and enhance community development efforts. In disseminating at local level, the project would present the lessons learned at community meetings or events to share insights with a wider audience. Summaries or highlights of the lessons learned would also be published in community newsletters or on the community website, where it exists. The lessons learned could also be used to inform future workshops or training sessions for community members.

79. The project will generally support initiatives that have been tried and tested in similar environments but will also aim to be innovative. Risks will be carefully identified and mitigation measures proposed. But for various reasons an initiative might not be successful. The KM approach will be to focus on documenting lessons learned and not documentation of what might have gone wrong. The documentation must include what worked and what did not while emphasising the lessons learnt from the activity. Stakeholders must also be assured that having identified what went wrong, the emphasis will then be on making the appropriate adjustments and corrections going forward to ensure that the same issues do not recur. This will also involve framing the lessons learned into clear, actionable, and measurable objectives for future initiatives.

J. Describe the consultative process that would take place, and how will it involve all key stakeholders, and vulnerable groups, including gender considerations the consultative process, with particular reference to vulnerable groups, including gender considerations, in compliance with the Environmental and Social Policy of the Adaptation Fund.

80. An effective community engagement process will be applied within the project design process to allow for the incorporation of the needs and perspectives of a diverse group of community residents. Three main engagement activities will be executed during the project design, including community and stakeholder meetings, transect walks and assessment of the capacity of project beneficiary community groups. Lessons from CDB community engagement activities highlight the significant value of community meetings as a useful tool for interaction with local residents, however this has extensive limitations among certain groups such as women, youths, persons with disabilities and the elderly who sometimes experience severe barriers to participation in these events. As a result, transect walks will be included to facilitate an inclusive engagement process, allowing the project teams to interact with local residents within an informal setting and in within their normal daily activities and spaces.

81. This process will include one and one as well as group engagements around the problem and project design to gather different local insights and collective ownership. Finally, the beneficiary community groups assessment method will allow for an interaction with the executive of active and dormant groups to determine the strengths and weaknesses of each through the administration survey, similar to that used within the CDB BNTF programme. The survey findings will be used to development a Capacity Development Plan which will outline the targeted areas for strengthening of community groups during the programme implementation. This process will also be applied during the development of the project concept to validate the project beneficiaries and stakeholders to ensure community approval and buy-in, as well as ensuring the alignment of the project conceptualisation to the eight principles of LLA. As required at this concept note stage an initial gender assessment was undertaken and submitted to the AF Secretariat. A more detailed gender assessment and action plan will be prepared at the full project design stage.

Summary of Stakeholder Consultations

Stakeholder consultations with community residents and key actors across Antigua and Barbuda, Belize, Grenada, Jamaica, and St. Vincent and the Grenadines revealed persistent structural, social, and operational barriers that limit meaningful community leadership in climate change adaptation. These insights were gathered through in-person and online engagement and highlight that while community engagement is occurring, the current approach requires significant refinement to align with the core principles of Locally Led Adaptation genuinely. Strengthening LLA means shifting from short-term, externally driven interventions toward processes that empower communities to make decisions, build long-term resilience, ensure inclusive participation across diverse groups, and support sustained partnerships beyond the project lifecycle. The findings therefore underscore an urgent need to redesign adaptation interventions, so they are rooted in local priorities, responsive to community realities, and guided by equitable, transparent, and continuous engagement practices. In light of the gaps identified through stakeholder consultations across Antigua and Barbuda, Belize, Grenada, Jamaica, and St. Vincent and the Grenadines, it is evident that current adaptation practices require substantial strengthening to align with the principles of LLA. The communities consulted emphasised the need for deeper, more meaningful engagement; equitable participation; stronger institutional support; and long-term collaboration beyond project lifecycles. A summary document of key findings from stakeholder engagement for the project and key recommendations is submitted with the project proposal for information.

K. Provide justification for funding requested, focusing on the full cost of adaptation reasoning.

82. The resources to be provided by the Adaptation Fund will enable the countries to implement urgent adaptation measures to address the significant adverse effects of climate change that they are experiencing. These are concrete adaptation activities that have been implemented previously in the region and elsewhere, that are known to be effective in building resilience to the impacts of climate change. Despite prior interventions a large adaptation gap remains in these countries. This project offers the opportunity to scale up these proven actions for the benefit if new communities that have not previously participated in previous projects. All communities consulted in the participating countries identified flooding as a major issue which causes substantial damage to livelihoods and infrastructure and loss of lives. Coastal communities also mentioned the threats fishers faced from not having alerts on deteriorating weather conditions. Other communities also mentioned the threat of wildfires and the difference that timely alerts could make. Early warning systems have been proven to provide significant benefits in reducing loss of life and property damage during disasters. By providing timely and actionable alerts, these systems enable individuals and communities, to take preventative measures, enhancing preparedness and overall resilience. By taking early action they are able to reduce potential damage and economic losses.

83. The project will also strengthen the capacity of the target communities to adapt to climate change by enhancing their ability to understand and recognise climate threats and to actively participate in the identification and design of appropriate adaptation actions. The preparation of medium-to-long-term adaptation action plans will provide them with a consistent framework for addressing comate impacts. This will enable them to sustainably manage their ecosystems and landscapes in a way that enhances their livelihoods - both economically and environmentally. The introduction of CSA will promote the integration of climate smart technologies within communities to raise productivity and ensure food security and increased income. The incorporation of sound environmental management practices, and nature-based solutions to combating climate change, will contribute substantially to the countries' resilience. These opportunities would not be available in the absence of the project. The training and capacity building to be provided by the project will empower communities to be actively involved in decision making that is an essential feature of the LLA process. The approach will ensure that decision making is shared between the project, communities and other stakeholders. Participatory tools developed by CDB will be applied to assess community readiness and to guide development and identify community needs and preferences. In

the absence of AF funding such interventions would not be available and communities would not benefit from the LLA approach.

L. Describe how the sustainability of the project/programme outcomes has been taken into account when designing the project/programme.

84. The project is being designed to help communities adjust to the impacts of climate change while ensuring their long term social, economic and environmental prosperity. The adaptation activities to be supported are well known and many have been implemented in the region through previous projects. Adequate training will be provided to project participants to increase their knowledge and application skills to undertake the planned interventions. This high likelihood of success will create incentives for participants to continue implementing these activities after the project. Furthermore, while emphasising the environmental sustainability dimension, the project is also aimed at increasing financial benefits from livelihoods, and this increase in economic well-being should also encourage continuation of the activities after the project closes and create less dependence on external support.

85. The proposed participating communities have already been consulted and will actively participate in project preparation. Having identified the need for early warning systems as their number one priority and with the familiarisation training to be provided by the project there will be incentives for the communities and other stakeholders to maintain and expand the EWS installed by the project. The project will also focus on the other priority issues of importance to the communities, including protection of natural ecosystems on which they depend for food and services, or access to livelihood activities that would provide additional income. The participatory process will ensure that ownership of the project rests with the communities, which is a key component of sustainability.

86. The project will also contribute to an enabling environment that strengthens communities' ability to write proposals, apply for funding, identify and implement adaptation actions. Given the large adaptation gap that exists, it is likely that communities may still have a need for some external support. Training and capacity building will be targeted to individuals working in Civil Society, NGOs and CBOs who will have responsibility for preparing grant proposals. This will make local communities less dependent on national organisations to facilitate access to funding. By working closely with well-established NGOs and CBOs, the long-term sustainability of the project will also be ensured as these organisations actively engage with the target communities. The strengthening to be provided by the project will give the organisations the additional capacity required to provide support beyond the life of the project.

87. The project will adhere strictly to the Environment and Social Safeguard policy of the AF to prevent long term harm to participants and ensure positive outcomes. In particular, the project will incorporate measures to support and advance gender equality and on enhancing the well-being of vulnerable groups including PWD, indigenous groups, and at risk youth. The project will include approaches that encourage ownership and participation from the earliest stages and throughout implementation, ensuring that the needs of communities are addressed, as strong ownership is essential for long term sustainability, and in line with the LLA approach. The programme will be designed to be replicable and scalable which should attract additional funding in the long term, and moreover, community organisations will be trained in proposal writing, enabling them to apply for funding with minimal external assistance. Robust M&E will carefully track progress and feed into knowledge management by identifying lessons learned and best practices that can be shared and guide proponents in implementing effective adaptation interventions in the long term beyond the programme.

90. A Sustainability Plan will be prepared at the project proposal stage. It will show that the resources invested in the project will not be lost in the long term and will have a lasting impact. The plan will outline the strategies to ensure the programme's ability to continue beyond its initial implementation period. The

plan will focus on community sustainability, financial sustainability, environmental, organisational sustainability and social sustainability. It will include specific actions to be taken by communities and various stakeholders, addressing, financial, organisational, social and environmental aspects. A monitoring and evaluation framework will be an important element with measurable goals and targets set to assess progress. The potential risks and challenges will also be identified, together with proposed mitigation measures. The key elements of sustainability plans are described below:

- *Community sustainability* addresses the issue of how well the project is rooted in the community and how the project will remain relevant and beneficial to the community, including continuing to build local ownership and capacity, and how the community will remain engaged in the long term. It will describe how the community will continue with the project, once there is no more financial support from the initial grant, including how community committees will be embedded into local governance systems. As mentioned previously, one strategy for ensuring this long -term commitment is to get participants involved from the beginning starting with the planning phase.
- *Financial sustainability* describes how the project will survive financially through internal or external sources of funding. It will set out strategies for securing funding beyond the initial grant, such as diversifying funding sources, exploring new partnerships, or developing income-generating activities. Through the provision of training to access climate financing from a variety of sources the project contributes to the creation of an enabling environment for ongoing support to the achievement of adaptation goals. Although any expectations for additional external funding, such as grants from other donors, government funding, etc., will have to be specific and sources identified.
- *Environmental Sustainability* will include actions to continue the adaptation interventions by the project, particularly in the management and protection of ecosystems and sustainable livelihoods and the maintenance of the EWS. Given the dependence on ecosystems for food and livelihoods, great emphasis will be placed on empowering communities to take ownership of these processes. Furthermore, the initial attention to training the community to understand specific local climate change impacts and existing vulnerabilities should also equip them to make informed and anticipatory decisions on priority adaptation actions. A management plan will also be prepared for maintenance of the EWS and any other infrastructure developed under the project.
- *The plan for organisational sustainability* will focus on building strong local leadership, robust organisational structures and effective governance mechanisms. Furthermore, NGOs and CBOs will be strengthened, that have long standing relationships with communities and will contribute resilience building at the local level and to the wider environment in the countries.
- *Social sustainability* will ensure that the project promotes social equity, supports community well-being, and empowers local populations. Moreover, the interventions to be implemented under the project will be closely aligned with the communities needs while being cognisant of gender roles, and the availability of financing in the communities so that the interventions can be maintained by community actions without negative impacts.

M. Provide an overview of the environmental and social impacts and risks identified as being relevant to the project/programme.

91. The proposed project aims for full alignment with the Environmental and Social Policy (ESP) and the Gender Policy of the Adaptation Fund. The initial screening detailed below addresses the safeguard areas of the ESP, identifying any potential environmental and social risks and impact that the project

components may pose. The design and implementation of Components 1, 2, 3 and 4 of the project will ensure adherence to all environmental, social and gender requirements of the Fund and will ensure the representation and consultation of all beneficiary groups including indigenous peoples, marginalised and vulnerable groups. This is also aligned with CDB's own Environmental and Social Review Procedures (ESRP). The proposed project is endeavoured to produce positive economic, social and environmental impacts to the over 20 selected communities across the five countries.

92. While the proposed project has been categorised as Category C with respect to the potential environmental and social impacts that can be generated during the implementation of Component One and Two. It is understood that some individual USPs may be categorised as Category B at project screening and upon more detailed assessment. The USPs under the components for community resilience will be small and will be developed to not result in any negative changes to the natural environment across the selected communities. Where USPs may involve infrastructure works or ecosystem interventions, the environmental and social impact assessment will identify appropriate mitigation measures which will be integrated through the ESMP. However, the actual environmental and social risks under these components will not be fully identified until the types of grants awarded by the programme are known. Category C projects are defined in CDB's ESRP as projects having little or no potential for adverse environmental or social impact. Screening will determine the categorisation and the extent to which a project requires further environmental and social assessment, mitigation and management. As such, the appropriate guidelines for these USPs will be prepared during full project development in accordance with CDB's ESRP performance requirements and AF's environmental and social principles. In the case where these USPs are not clearly identified by submission to the AF then an Environmental and Social Management Framework (ESMF) will be designed from the environmental and social assessment (screening and scoping) undertaken based on available information. The ESMF will contain a process for identifying environmental and social risks for the unidentified activities/sub-projects and, when needed, the development of commensurate environmental and social management elements that will complement and be integrated into the overall ESMP. The ESMF will specify any other related procedures, roles, and responsibilities. Where an ESMF is developed it will include the potential risks and impacts for the particular type of project and recommend appropriate mitigation and adaptation measures in accordance with CDB's ESRP performance requirements and AF's environmental and social principles. The subsequent ESMP will be informed from this and any further assessments which may be undertaken.

93. At the concept stage mechanisms for addressing environmental impacts have been identified, including the completion of an Environmental and Social Impact Assessment. These impacts and risks will be fully addressed in the subsequent fully developed Project Proposal.

Checklist of environmental and social principles	**No further assessment required for compliance**	**Potential impacts and risks – further assessment and management required for compliance**
Compliance with the Law	Further assessment at the funding proposal stage.	*Low/No Risk* The development of the final project document and the implementation of activities under the proposed project will ensure compliance with all relevant national legislation and international laws.
Access and Equity	Further assessment at the funding proposal stage.	*Low/No Risk* The proposed project intends to apply a locally led approach, which requires access by communities

		who will be responsible for project design and implementation. The proposed project will in no way compromise access to the locally led principles which call for communities to have equal benefits from the project and for no harm being done.
Marginalised and Vulnerable Groups	Further assessment at the funding proposal stage.	*Low/Moderate Risk* The needs of marginalised and vulnerable groups would be better understood during the initial social assessment to be conducted during the full proposal development phase. Additionally, the extensive stakeholder consultations to be held during the implementation of components will provide further context to the needs of these groups. The proposed project will not impose any disproportionate adverse impacts on marginalised and vulnerable groups including children, women and girls, the elderly, indigenous people, tribal groups, displaced people, refugees, or persons living with disabilities. The proposed project is expected to improve the ability of persons within vulnerable communities to adapt to the adverse effects of climate change by building the resilience needed to address issues such as drought and water harvesting, flooding, coastal erosion, and early warnings.
Human Rights	Further assessment at the funding proposal stage.	*Low/No Risk* The proposed project will respect and adhere to all relevant national legislation and international conventions on human rights.
Gender Equity and Women's Empowerment	Further assessment at the funding proposal stage.	*Low/No Risk* Further assessment required during the full proposal development phase under the Gender/Social Assessment. The development of the proposed project will ensure the inclusion of issues related to gender and women's empowerment. All participatory and consultative processes will ensure the representation of women groups from communities, gender experts and NGOs. Gender-disaggregated data will be analysed for inclusion.
Core Labour Rights	Further assessment at the funding proposal stage.	*Low/No Risk* The proposed project will adhere to core labour laws and rights of all parties.
Indigenous Peoples	Further assessment at the funding proposal stage.	*Low/Moderate Risk* For those countries with indigenous and tribal peoples, the design of all components within the proposed project will ensure that local communities

		and indigenous and tribal peoples benefit. Extensive stakeholder consultations form the basis for all project components; some relying on the participation of local communities for implementation and long-term sustainability. These consultations will improve the involvement of indigenous people in the project development phase respecting their needs. Further interventions from indigenous peoples can be obtained under the initial social assessment during the full proposal development phase.
Involuntary Resettlement	No further assessment required.	*Low/No Risk* The components for the proposed project do not include involuntary resettlement. It is the aim of Component 2 to build community adaptative capacity through small demonstration projects. These small projects will not result in the displacement of local communities.
Protection of Natural Habitats	Further assessment at the funding proposal stage.	*Low/No Risk* Under Component 1 and 2 the focus is on coastal protection through the implementation of community-based early warning systems and community CC adaptation action plans. Under Component 2, the community adaptation plans will prioritise interventions that could include coastal protection and various nature-based initiatives. This is expected to enhance climate resilience by protecting ecosystems and enhancing livelihoods.
Conservation of Biological Diversity	Further assessment at the funding proposal stage.	*Low/No Risk* No activity under the proposed project will pose any significant reduction or loss of biological diversity or facilitate the introduction of known invasive species. Furthermore, to avoid any potential harm or significant loss of biodiversity, all activities within the proposed project, such as Component 1 and 2, will require the completion of an EIA, which includes parameters for biodiversity assessment.
Climate Change	Further assessment at the funding proposal stage.	*Low/No Risk* The proposed project will contribute to the five participating countries climate change adaptation and mitigation efforts. The proposed project, in no way, is intended to increase greenhouse gas emission or contribute to any drivers of climate change.

Pollution Prevention and Resource Efficiency	Further assessment at the funding proposal stage.	*Low/No Risk* The proposed project will strive to avoid any potential pollution and maximise resource efficiency as pertaining to human and financial resources.
Public Health	Further assessment at the funding proposal stage.	Low/No Risk The proposed project contributes to improving health through enhanced resilience in the areas of drought, flooding and development of early warning systems to improve disaster preparedness, especially in coastal communities that are significantly impacted by climate change.
Physical and Cultural Heritage	Further assessment at the funding proposal stage.	*Low/No Risk* The proposed project aims to protect physical and cultural heritage in the coastal and other communities being targeted via the implementation of components 1, 2 and 3. It is the aim of the project to increase the adaptive capacity of the communities to address issues such as flooding that would result in the loss of land and thus physical and cultural heritage.
Lands and Soil Conservation	Further assessment at the funding proposal stage.	*Low/No Risk* The proposed project speaks to farming and finding solutions to increased drought conditions that can negatively impact soils. The preparation of subproject under Component 2, focused on farming, will employ techniques that would avoid any adverse impacts to land and soil conservation. These projects should avoid issues such as vegetation removal or other approaches that would be detrimental to land and soil conservation.

PART III: IMPLEMENTATION ARRANGEMENTS

94. At this concept stage, the CDB will take on the role of implementing entity. The Caribbean Community Climate Change Centre (CCCCC) has been identified as the regional executing entity and will be supported by the Caribbean Natural Resources Institute (CANARI). This arrangement will be confirmed during full proposal preparation. The CCCCC has substantial knowledge in climate change design and implementation and has worked on community focused projects. Currently, CANARI is leading implementation in the Caribbean of the Generating Ambition for Locally Led Adaptation (GA-LLA) programme, a worldwide initiative designed to support locally led adaptation efforts and ensure more equitable access to climate finance (2025 – 2028). Preliminary discussions with both the CCCCC and CANARI have confirmed a strong interest in supporting project implementation.

95. A Regional Project Management Unit (PMU) would be established to oversee the day-to-day operations of the project. The PMU, to be based at CCCCC, will comprise a Project Manager, administrative support staff, and specialists who will provide ongoing support. Within the participating countries, national executing entities will be identified. These entities will more likely be Departments responsible for community development. Based on lessons learnt from the CDB CDRRF programme, the project would be overseen by a committee chaired by CDB and comprising members from regional and national entities. A Regional Project Steering Committee (RPSC) will be established with representatives from each country (a maximum of 2 people). The RPSC will also include the REEs and CDB. The committee will have as its main task to provide strategic direction and ensure project deliverables are time-bound and satisfactory. Also, to ensure outputs and outcomes are achieved, and that funds are efficiently utilised. In addition, the RPSC will need to ensure that the LLA principles are maintained during project implementation. The composition, roles and responsibilities of the RPSC, along with full implementation arrangements, will be further defined during full proposal design.

A. Demonstrate how the project/programme aligns with the Results Framework of the Adaptation Fund

Project Objective(s)[24]	Project Objective Indicator(s)	Fund Outcome	Fund Outcome Indicator	Grant Amount (USD)
To reduce the exposure and vulnerability of Caribbean communities, livelihoods, and infrastructure to climate-induced natural hazards through gender-responsive and inclusive well-functioning multi-hazard community early warning systems and risk-informed locally led adaptation actions that increase resilience.	Portion (%) of beneficiaries/communities participating in locally led adaptation actions that increase resilience. Number of sub-projects prepared supporting innovative adaptation initiatives.	Outcome 1: Reduced exposure to climate-related hazards and threats. Outcome 3: Strengthened awareness and ownership of adaptation and climate risk reduction processes at local level. Outcome 4: Increased adaptive capacity within relevant development sector services and infrastructure assets. Outcome 6: Diversified and strengthened livelihoods and sources of income for	1. Relevant threat and hazard information generated and disseminated to stakeholders on a timely basis. 3.1. Percentage of targeted population aware of predicted adverse impacts of climate change, and of appropriate responses. 3.2. Percentage of targeted population applying appropriate adaptation responses. 4.1. Responsiveness of development sector services to evolving needs from changing and variable climate. 4.2. Physical infrastructure improved to withstand climate change and variability-induced stress. 6.1. Percentage of households and communities having more secure access to livelihood	25,319,250

[24] The AF utilized OECD/DAC terminology for its results framework. Project proponents may use different terminology but the overall principle should still apply

		vulnerable people in targeted areas.	assets. 6.2. Percentage of targeted population with sustained climate-resilient alternative livelihoods.	
Project Outcome(s)	**Project Outcome Indicator(s)**	**Fund Output**	**Fund Output Indicator**	**Grant Amount (USD)**
1.1 Strengthened capability of communities to respond to the threat of climate-related hazards in a timely and appropriate manner.	Will be developed for Full Proposal	Output 2.1: Strengthened capacity of national and sub-national centers and networks to respond rapidly to extreme weather events.	2.1.2 No. of targeted institutions with increased capacity to minimize exposure to climate variability risks (by type, sector and scale).	6,500,000
1.2 Improved community resilience through the implementation of the MHCBEWS.	Will be developed for Full Proposal	Output 2.2: Increased readiness and capacity of national and sub-national entities to directly access and program adaptation finance.	2.2.1 No. of targeted institutions benefiting from the direct access and enhanced direct access modality.	1,500,000
2.1 Increased technical capacity to develop adaptation and integrated DRR initiatives and to better access climate finance.	Will be developed for Full Proposal	Output 4: Vulnerable development sector services and infrastructure assets strengthened in response to climate change impacts, including variability.	4.1.2. No. of physical assets strengthened or constructed to withstand conditions resulting from climate variability and change (by sector and scale).	170,000
2.2 Livelihoods better adapted to the changing climate and enhanced resilience of ecosystems.	Will be developed for Full Proposal	Output 6: Targeted individual and community livelihood strategies strengthened in relation to climate change impacts, including variability.	6.1.1.No. and type of adaptation assets (tangible and intangible) created or strengthened in support of individual or community livelihood strategies. 6.2.1. Type of income sources	10,455,000

			for households generated under climate change scenario.	
3.1 Strengthened community readiness to design and implement development activities.	Will be developed for Full Proposal	Output 3.2: Strengthened capacity of national and subnational stakeholders and entities to capture and disseminate knowledge and learning.	3.2.1 No. of technical committees/associations formed to ensure transfer of knowledge. 3.2.2 No. of tools and guidelines developed (thematic, sectoral, institutional) and shared with relevant stakeholders.	1,500,000
4.1 Repository of adaptation options and best practice participatory planning tools developed and disseminated nationally and regionally.	Will be developed for Full Proposal	Output 3.1: Targeted population groups participating in adaptation and risk reduction awareness activities.	3.1.1 No. of news outlets in the local press and media that have covered the topic.	800,000

PART IV: ENDORSEMENT BY GOVERNMENTS AND CERTIFICATION BY THE IMPLEMENTING ENTITY

A. Record of endorsement on behalf of the government[25]

96. Provide the name and position of the government official and indicate date of endorsement for each country participating in the proposed project/ programme. Add more lines as necessary. The endorsement letters should be attached as an annex to the project/programme proposal. Please attach the endorsement letters with this template; add as many participating governments if a regional project/programme:

(Enter Name, Position, Ministry)	Date*: (Month, day, year)*
(Enter Name, Position, Ministry)	Date*: (Month, day, year)*
(Enter Name, Position, Ministry)	Date*: (Month, day, year)*

6. Each Party shall designate and communicate to the secretariat the authority that will endorse on behalf of the national government the projects and programmes proposed by the implementing entities.

B. Implementing Entity certification

Provide the name and signature of the Implementing Entity Coordinator and the date of signature. Provide also the project/programme contact person's name, telephone number and email address

I certify that this proposal has been prepared in accordance with guidelines provided by the Adaptation Fund Board, and prevailing National Development and Adaptation Plans and subject to the approval by the Adaptation Fund Board, commit to implementing the project/programme in compliance with the Environmental and Social Policy of the Adaptation Fund and on the understanding that the Implementing Entity will be fully (legally and financially) responsible for the implementation of this project/programme.	
Ms. Valerie Isaac Implementing Entity Coordinator	
Date: Feb 10, 2026	Tel. and email: (1) 246 539-1742; valerie.isaac@caribank.org
Project Contact Persons: Mr. Derek Gibbs and Mr. Richardo Aiken	
Tel. And Email: 1 (246) 539-1928, derek.gibbs@caribank.org; and 1 (246) 539-1697, Richardo.aiken@caribank.org	