KINGSTON CREATIVE - RESILIENCE FOR CREATIVES

M5 Business Recovery Grant

Supporting MSMEs post-Hurricane Melissa across Jamaica

Application Guide for Creative & Cultural Enterprises

Prepared: August 21, 2026

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Grant Overview

Restoring Jamaica's Creative Sector

The **M5 Business Recovery Grant Programme** is an initiative by the Development Bank of Jamaica (DBJ) funded under BIGEE to support disaster-impacted productive enterprises.

Kingston Creative was selected to help administer this grant to assist Micro, Small, and Medium Enterprises (MSMEs) in the Creative and Cultural Industries (CCI) affected by Hurricane Melissa.

Key Funding Parameters

$2M

Maximum Grant (JMD)

90% Grant / 10% Counterpart Model

Funding Support: Grant funding covers up to **90% of eligible project costs** for facility repairs, equipment replacement, or operational restart. DBJ will calculate 90% of the total project budget presented.

Counterpart Contribution: Beneficiaries are required to demonstrate at least **10% counterpart funding** (in cash or verified in-kind support). Receipts for equipment or repairs already purchased post-hurricane can be submitted as proof of co-financing.

Funding Tier Breakdown:

- No formal tiers, max $200,000 for minor repairs
- Above that, based on verified damage and project scope.

Eligibility Requirements

- **Business Ownership:** Applicant must be the owner, co-owner, or authorized representative of the enterprise.
- **Eligible Sector:** Primary business in Creative & Cultural Industries (Visual Arts, Music, Film, Fashion, Performing Arts, Craft, Digital Media, etc.).
- ❌ **Privately owned MSMEs only. Non-profits, NGOs, and part-public/publicly owned entities are strictly ineligible per DBJ.**
- **Pre-Disaster History:** Operational and earning income for at least **6 months before Hurricane Melissa** (i.e. prior to October 2025).
- **Documented Loss:** Must have suffered **direct** loss from Hurricane Melissa (**over 20% revenue loss**, **over 10% asset damage**, OR **over 14 days operational downtime**).
- **Verifiable Evidence:** Able to substantiate damage through photos, videos, sales records, or repair estimates.

Purpose: Recovery & Climate Resilience

Main categories of expenses that can be funded:

Asset Recovery

Repair or reinforcement of damaged **workshop/studio facilities**, equipment replacement, and inventory restoration to resume business operations quickly.

Climate Proofing

Incorporating measures such as hurricane shutters, reinforced roofing, flood barriers, elevated electrical equipment, and water storage systems at **business location**.

Business Continuity

Setting up cloud backups for creative files/financial records, backup generators, insurance coverage, and diversification of revenue streams.

Ineligible items or activities

1. INELIGIBLE EXPENDITURE - costs the grant will not cover

1. Working capital such as staff costs, utility bills, rent or lease payments, etc.;
2. Investments in capital goods that are not directly related and critical to the Project;
3. The purchase of real estate or vehicles;
4. Construction of civil projects and facilities;
5. Debts, dividends or recovery of capital, purchase of stocks, companies' rights, bonds or other liquid values;
6. Taxes, port taxes, duties or the equivalent, general and administrative expenses; and
7. The purchase of goods for the project in excess of 30% of the grant request.

Click here for the M5 Cluster Ineligible Expenditure & Exclusion List
(also linked on the application form)

Program Implementation Timeline

August
Rolling applications

Aug 28
Deadline

Aug 28 - Sep 8
Grant contracts signing and disbursements

Sep- Dec 2026
Programme implementation, recovery monitoring & verification site visits.

Disbursement & Governance

- **Disbursement:** Direct cash grants will not be issued. Funds will be disbursed through Kingston Creative and directly to suppliers, on approved third-party invoices submitted.
- **Pooling:** Where similar items are needed, purchases may be pooled to simplify processing
- **Verification:** You will be required to sign agreeing to verification by DBJ. If they are unable to substantiate the use of funds, you will be asked to return same.

Business & Financial Details

Business Profile Info

General Details: Business name, address, primary operating parish, and legal status (registered/unregistered).

Activity & Goals: Description of products/services, primary income source, and recovery objectives.

Ownership Structure: Full names of owners, percentage ownership, TRNs, and contact info.

Financial Records

Past 2 Years Operations: Annual revenue, operating expenses, and existing loan/debt details.

Employment Breakdown: Counts for full-time male/female, seasonal staff, and vulnerable groups/PWDs employed.

Banking Relationship: Active business bank account (or commitment to establish formal banking).

Document Checklist

Gather and organize the following digital files before starting the application:

- **Financial Records:** Revenue, expense, and debt logs for the past 2 years (audited statements are not required).
- **Proof of Loss:** Photos/videos of physical damage, sales logs, client cancellation communications, or public downtime notices.
- **Vendor Quotes:** Itemized quotes for repairs, replacements, equipment, or insurance estimates.
- **Past Emergency Purchase Proof:** Invoices and receipts for emergency repairs or gear purchased immediately post-disaster (used to prove the 10% counterpart match).
- **Business Registration:** Certificate of Incorporation or Business Name Registration. Unregistered entities must request and upload a formal **Letter of Support from Kingston Creative**.
- **Two Valid IDs:** Two forms of ID for the primary business owner (at least one government-issued photo ID: Passport, Driver's License, or National Voter's ID) and TRN
- **Tax Registration:** Valid TRN card, TCC or official documentation.
- **Permits & Licenses:** Relevant operating licenses (where applicable).

Application Form Guide

Form Part 1: Details & Eligibility

Applicant & Contact: Name, Email, Phone/WhatsApp, Role in Business.

Business Profile: Parish Location, CCI Sub-sector, Pre-disaster operating status (>6 months pre-Melissa).

Impact Qualification: Confirming direct loss (>20% revenue, >10% asset, or >14 days downtime).

Form Part 2: Plan & Readiness

Funding Tier & Counterpart: Select estimated amount (<$500k, $500k-$1M, $1M-$2M) & confirm 10% counterpart capability.

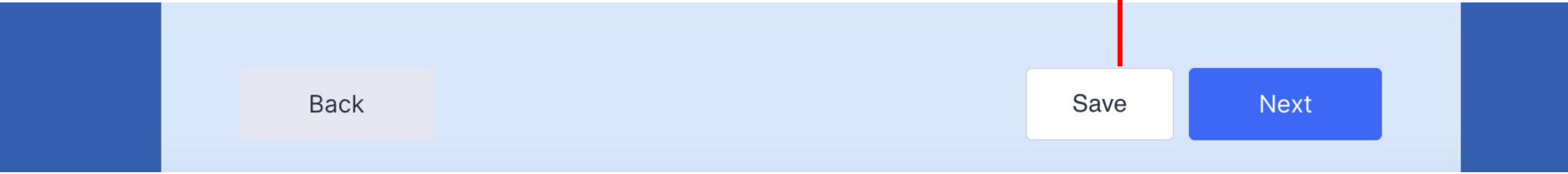
Recovery Description: Brief explanation of grant use & climate resilience measures.

Document Check: Confirming availability of IDs, TRN, quotes & photos.

Application Form Guide

Top of form
Use these tabs to navigate directly to the sections detailed on the pages that follow

Bottom of form
Use this button to save your progress



<u>Terms and Conditions</u>

Read through and accept the Terms and Conditions and Disclaimers

Terms and Conditions | Overview | Recommender | Owner | Business | Operation | Impact of Event | Recovery Plan | Sustainability Plan | Grant Request | Submit

M5 Business Recovery Grant

Terms and Conditions

On completion and submission of data via this platform for the competitive selection process for grant funding, I agree to the following:

- To submit data that is true, accurate, and complete in all material respects.
- To permit authorized personnel to reject my submission if it is deemed incomplete, incorrect, or submitted after the established deadline.
- To permit the recipients of the submitted data to utilize said information for research purposes. This authorization includes, but is not limited to, direct contact by the Development Bank of Jamaica (DBJ) or a third party designated by the DBJ.
- To permit the recipients of my data to contact any persons or entities listed therein for the express purpose of verifying the information provided.
- To strictly adhere to the guidelines provided by Support Intermediaries (e.g., MDA Offices) regarding the submission of grant applications to the DBJ.
- To undertake to submit my application, along with all requisite supporting documentation, within the stipulated submission deadlines.

Disclaimer

1. Data submitted via this online platform may be used by project partners and their respective third parties.
2. The Development Bank of Jamaica reserves the right to amend the scoring guidelines at any point in time, prior to selection of business for the programme. Any changes made to the scoring guidelines will be used for all evaluations.
3. Only companies that have met the minimum stipulated requirements will be presented to the Evaluation Committee.
4. Evaluation committee may consist of industry experts not employed to the DBJ.

Overview

Read through the M5 Grant Programme Overview

ABOUT THE M5 GRANT PROGRAMME

OVERVIEW

The M5 Business Recovery Grant helps registered Jamaican micro and small businesses recover after an event outside their control - such as a hurricane, flood, or a sudden shift in the wider economy. The programme directs support to businesses that can restore operations and livelihoods quickly, and that take steps to reduce their losses in a future event.

This is a closed call. MDAs screen and nominate eligible businesses (individually or in clusters) and submit them through the Grant Application.

WHAT THE GRANT OFFERS

- A recovery grant of up to J$2M per eligible business.
- Funds may be used for recovery (returning to normal operations) and for resilience measures (changes that lower losses in a future event).
- Payment is made either directly to your business account against verified invoices, or to the approved supplier for the goods or services the business needs to recover.

WHO CAN APPLY (ELIGIBILITY)

1. Registered or licensed Jamaican businesses (valid COJ registration or sector licence - RADA, NFA, etc.).
2. A micro or small enterprise (within the programme's MSME size limits).
3. Businesses operating and earning income for at least 6 months before the qualifying event.
4. Shows material loss from the event (at least ONE of: 20% or more revenue loss, 10% or more asset damage, or 15 or more days of downtime.
5. Loss or damage caused by the qualifying event, not by mismanagement.
6. Has a valid Tax Registration Number (TRN)
7. Agrees to monitoring, verification and reporting (signed declaration).
8. Is not receiving funding from another grant for the same recovery costs.
9. Submits a complete application with all required documents.

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Overview (cont'd)

Pay attention to what DBJ is looking for

What we look for:

1. How quickly you can recover- can you get your business running again soon after you receive help? (High priority)
2. Steps to protect against the next event- are you putting part of the grant toward changes that lower your losses if it happens again? (High priority)
3. How badly you were affected- you must show real loss from the event. This is a pass/fail check to qualify. Meeting it does not guarantee a grant; final selection depends on overall priorities and available funds.

Have these documents ready to attach:

- Registration or incorporation certificate (or your sector licence- RADA, NFA, etc.)
- Financial records (audited or in-house, e.g. sales and expense figures for the last 2 years)
- Photos or videos of any damage, and repair or replacement quotes from your supplier(s)
- Tax Registration Number (TRN); Tax Compliance Certificate (TCC) if you have one
- Two pieces of identification of which one must be a valid Government of Jamaica issued photo identification.

Need help? Email jbfinfo@dbankjm.com or call (876) 929-4000. Your Ministries, Departments and Agencies (MDA) officer (for example JAS, NFA, RADA) can also assist you

Answer all questions, and review your answers before submitting. You can save and come back to your application at a later date.

Recommender

You **MUST** select Kingston Creative and enter the info shown.

SECTION 1: ABOUT YOU AND YOUR BUSINESS

A. RECOMMENDING OFFICE

Entity recommending this application *

Please Select Select Kingston Creative

Guide: What is the name of the organization endorsing this application for grant funding? Choose from the options

Full Name of Recommending Officer *

Bianca	Welds
First Name	Last Name

Recommending Officer's Email *

bianca@kingstoncreative.org

Guide: Enter the email address for the MDA Officer recommending this application for grant funding. e.g. example@example.com

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Owner

Fill out all fields as they are **ALL** required

Confirm active day-to-day management; passive owners or proxy applicants are ineligible

B. BUSINESS OWNER

Give details for the main owner (the person holding the largest share).

Full name of owner *

First Name

Last Name

Owner's Tax Registration Number (TRN) *

Gender *

Male

Female

Owner Email *

example@example.com

Owner Phone Number *

(000) 000-0000

Please enter a valid phone number.

Owner's Role in the day-to-day operation. *

Briefly describe the role of the owner in the business

Percent ownership *

e.g., 23

What percent of the business do you own?

Gender composition of business ownership *

Please Select

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Business
You **MUST** select Kingston Creative

Date Business Registered: If not registered, enter date operations began or February 15 2017 (if business older than 10 years)

C. BUSINESS DETAILS

Enter these exactly as they appear on your Companies Office (COJ) or licensing documents.

Name of the business to receive benefits *

Guide: Enter Registered legal name of the business as is described on your registration documents.

With which entity is your business registered? *

Please Select **Select Kingston Creative**

Guide:Choose from the options the name your registrating or licencing entity (COJ, JACRA, RADA, NFA, JAS, etc.).

Business Tax Registration Number (TRN)

Guide: Format: 123-123-123/5

Business registration number

Guide: Your sole-trader or company registration number as given by your Jamaican registering entity.

Date business registered / licenced *

MM-DD-YYYY

Guide: As shown on your registration document, date the Business / company was registered / licenced.

Date business registration/ licence expires

MM-DD-YYYY

Date

Business (cont'd)

If business is not registered, then use the business address

If your business is not registered, then email bianca@kingstoncreative.org to request a letter to upload here

Legal form of the business *

Please Select

Select the option that describes your business registration

Business / company phone number(s) *

(000) 000-0000

Guide: Please enter a valid phone number for the Business / company

Business / company email *

example@example.com

Business / company Registered address *

Street Address

Street Address Line 2

Select Parish in which your business is registered *

Please Select

Guide: Parish in which the business is registered by the COJ or licensing authority.

Attach a clear, valid copy of your registration / incorporation certificate or sector licence that validates information above. *

Browse Files

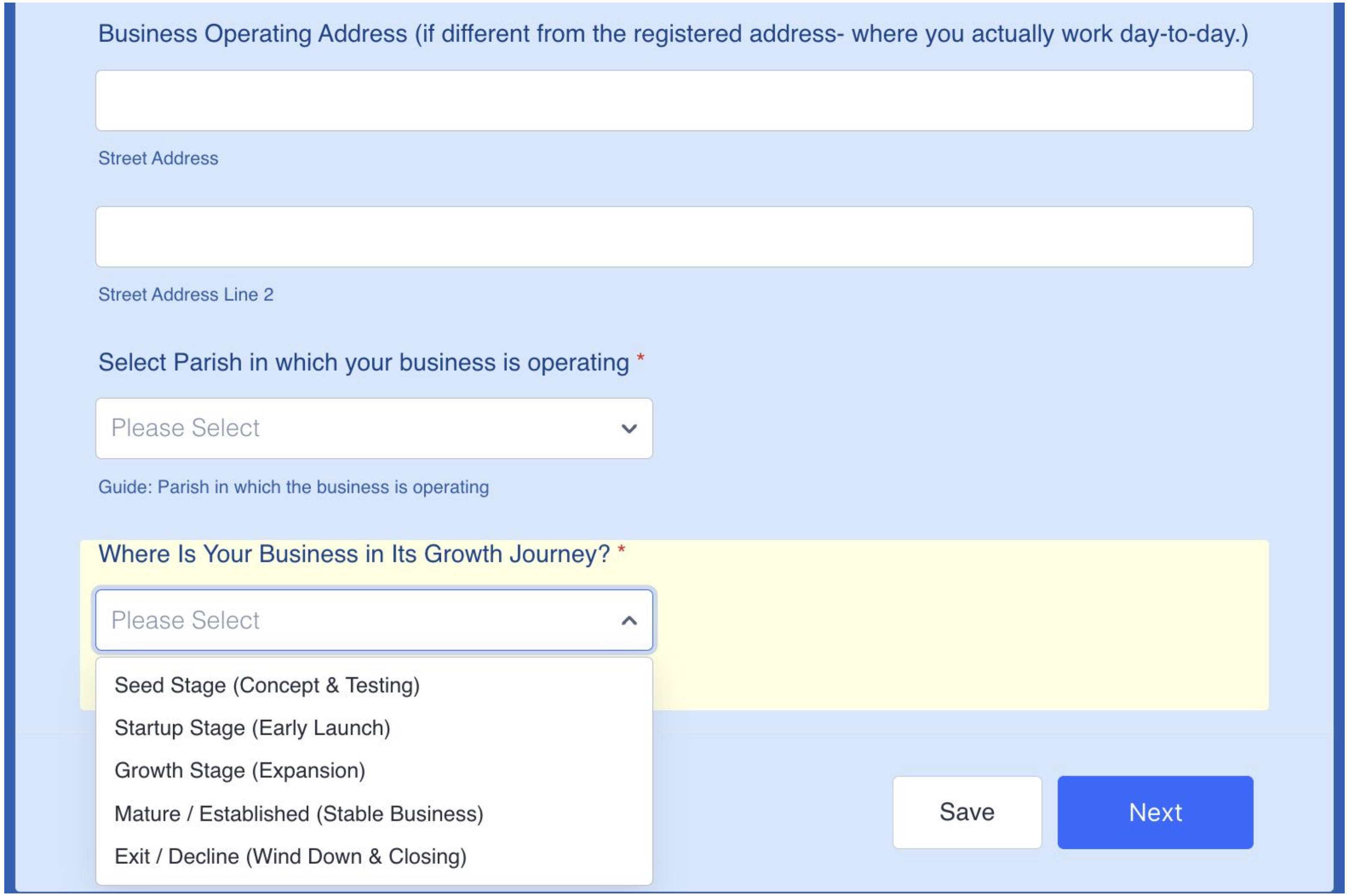
Drag and drop files here

Only PDF, DOC, DOCX, PNG, JPG, JPEG, GIF files are supported.

Business (cont'd)

Choose the option that best reflects your business' current reality:

- **Seed stage:** still new and testing the business
- **Startup stage**: launched recently
- **Growth:** Still developing
- **Mature:** Running for several years, relatively stable
- **Exit/decline:** Closing down



Operation

You **MUST** select Tourism if applying through Kingston Creative

- Frame your business as a contributor to cultural tourism in Jamaica.
- Ensure you describe any unique aspects to your operations, e.g. part-time, seasonality, home-based etc.

D. WHAT YOUR BUSINESS DOES

Describe what your business does, how it generates income, and its main goals

What is your business's main area of activity? *

- ( ) Agriculture
- (●) Tourism
- ( ) Other

What is the main service your business provides in Tourism? *

Please Select

Select relevant option (see next page)

Select the sector in which your business is operating

What does your business make, sell and do to generate income? *

Guide: Briefly describe in three sentences

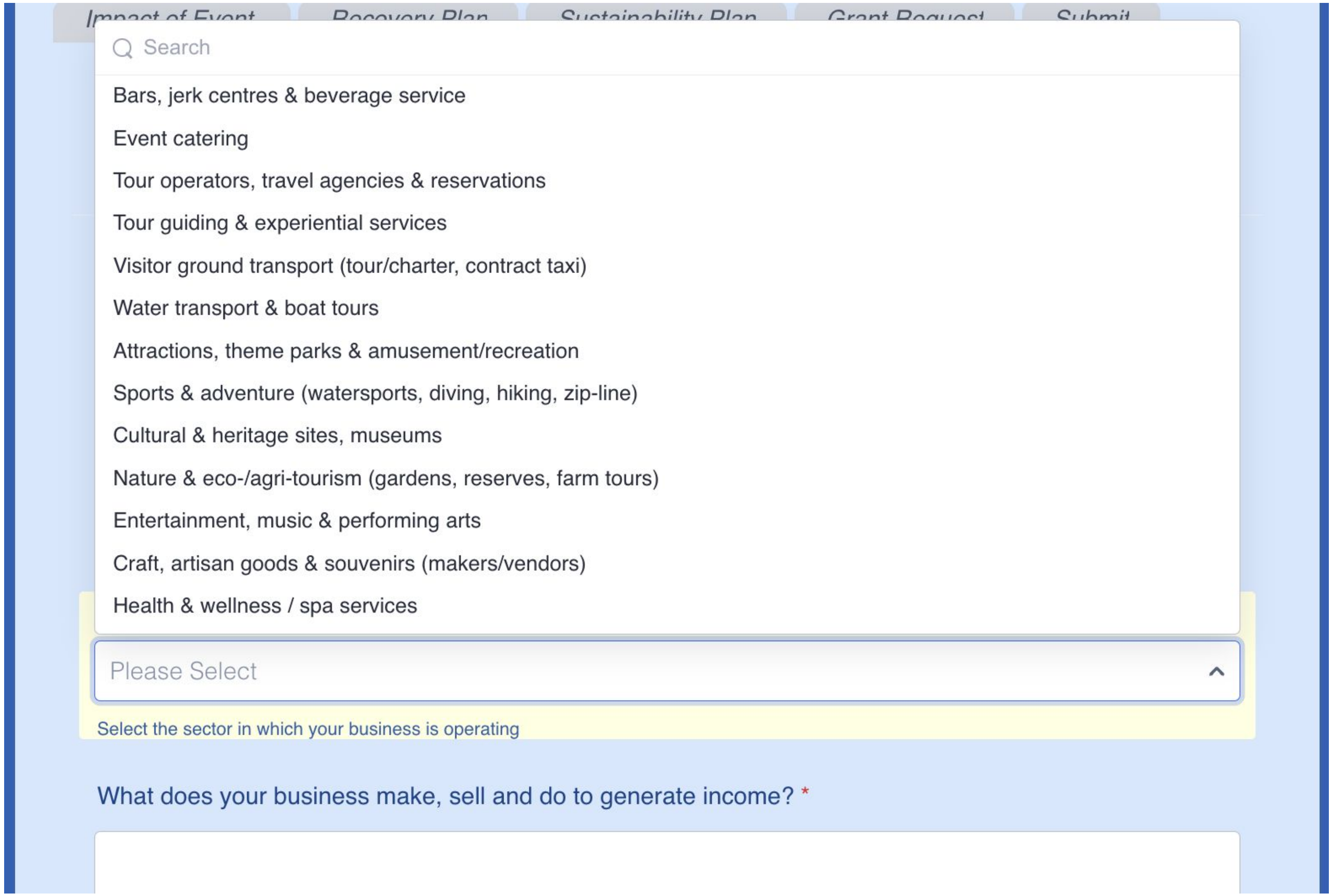
Date business started earning income *

MM-DD-YYYY

Guide: Date the Business / company started earning income, i.e. when day-to-day activities first brought in money that covered expenses.

<u>Operation (cont'd)</u>

You **MUST** select one of these if applying through Kingston Creative



Impact of Event | Recovery Plan | Sustainability Plan | Grant Request | Submit

Search

- Bars, jerk centres & beverage service
- Event catering
- Tour operators, travel agencies & reservations
- Tour guiding & experiential services
- Visitor ground transport (tour/charter, contract taxi)
- Water transport & boat tours
- Attractions, theme parks & amusement/recreation
- Sports & adventure (watersports, diving, hiking, zip-line)
- Cultural & heritage sites, museums
- Nature & eco-/agri-tourism (gardens, reserves, farm tours)
- Entertainment, music & performing arts
- Craft, artisan goods & souvenirs (makers/vendors)
- Health & wellness / spa services

Please Select

Select the sector in which your business is operating

What does your business make, sell and do to generate income? *

Operation (cont'd)

Use your financials to fill out this table

Business debts **ONLY**

Complete the following for the last two years to help us confirm your business size and established our growth baseline: *

	as at year end-2025	as at year end-2024
Average Annual Revenue J$		
Average Operational Expenses J$		
Loan/Debt Outstanding J$		
Avg. No. of Full-time Staff: Male		
Avg. No. of Full-time Staff: Female		
Avg. No. of Part-time/Seasonal Staff: Male		
Avg. No. of Part-time/Seasonal Staff: Female		
Persons with disabilities / Vulnerable groups		

Impact of Event

Event **MUST** be “Hurricane Melissa”

If starting on a date prior to Hurricane Melissa (e.g. due to cancellations), this must be explained when explaining use of funds under the Recovery or Sustainability Plan section and documented with evidence

SECTION 2: HOW THE EVENT AFFECTED YOUR BUSINESS

This section shows how badly your business was hit. You must show real loss here to qualify (the pass/fail check).

What event affected your business? *

Hurricane Melissa

Guide: e.g. a named hurricane, flood, landslide, or a sudden economic change.

Date(s) it affected you *

Guide: give the dates the impact started or date range / duration of the impact

How long had you been operating before the event? *

- Business was not operating before the event
- Less than 6 months
- 6 months to 1 year
- More than 1 year

How is your business operating now? *

Please Select

Select the option that best describes the operational status of your business

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<u>**Impact of Event**</u>

Event **MUST** be "Hurricane Melissa"

At least 1 metric **MUST** meet the minimum qualifying threshold (20% revenue, 10 % damage to assets, or 14 days downtime, and be documented

Revenue loss estimates **MUST** be consistent with revenue shown under Operation section

How much physical or equipment damage did you have? *

- None
- Less than 10%
- 10–30%
- More than 30%

About what percent of your revenue did you lose because of the event? *

- Less than 10%
- 10–19%
- 20–39%
- 40% or more

About how much revenue did you lose because of the event? J$ *

- Less than J$1M
- J$1M < J$2M
- J$2M < J$3M
- More than J$3M
- Other

How many days were you unable to operate (downtime)? *

- < 7 weeks
- 7–13 weeks
- 14–30 weeks
- > 30 weeks

Attach photos or videos of the damage, plus any repair or replacement quotes

Browse Files

Drag and drop files here

Guide: Evidence of needs contributes to decision. File type accepting pdf, doc, docx, jpg, jpeg, png, gif

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Impact of Event (cont'd)

Upload all documentation that supports your claim of loss:

- **Physical Damage: Clear** photos or videos of impacted facilities, studio spaces, or equipment.
- **Non-Physical Damage:** Proof of revenue/operation losses e.g. pre- and post-disaster sales logs, bank statements showing revenue drops, or contract cancellation emails.
- **10% Counterpart Evidence:** Receipts for recovery expenses already paid out-of-pocket post-hurricane.

How much physical or equipment damage did you have? *

- None
- Less than 10%
- 10–30%
- More than 30%

About what percent of your revenue did you lose because of the event? *

- Less than 10%
- 10–19%
- 20–39%
- 40% or more

About how much revenue did you lose because of the event? J$ *

- Less than J$1M
- J$1M < J$2M
- J$2M < J$3M
- More than J$3M
- Other

How many days were you unable to operate (downtime)? *

- < 7 weeks
- 7–13 weeks
- 14–30 weeks
- > 30 weeks

Attach photos or videos of the damage, plus any repair or replacement quotes

Browse Files

Drag and drop files here

Guide: Evidence of needs contributes to decision. File type accepting pdf, doc, docx, jpg, jpeg, png, gif

Recovery Plan

Describe in detail what is preventing your business operations from normalizing

Describe in sufficient detail what you will do with the funding if approved. **Outline your 10% co-financing** by detailing cash reserves or post-disaster recovery receipts already paid to substantiate.

DBJ will prioritize quick operational recovery timelines (e.g., fully back to capacity within **30 to 60 days**)

SECTION 3: YOUR PLAN TO RECOVER QUICKLY

This is one of the two things we weigh most. Tell us how fast you can get going again with help.

What is the main thing stopping your business from operating normally? *

Guide: e.g. damaged equipment, lost stock, repairs needed, no working capital.

What would you do with the grant to get back running? *

Guide: Briefly list the key purchases or repairs.

After you receive the funds, how soon could you be operating? *

- Within 7 weeks
- 8 –13 weeks
- 14 –25 weeks
- More than 25 weeks

How much of your normal revenue do you expect back within 30 days of getting help? *

- 75% or more
- 50–74%
- 25–49%
- Less than 25%

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Recovery Plan (cont'd)

Are your suppliers / vendors identified and the items available now to get your business fully operational? *

- Yes- quotes in hand and items available
- Mostly- identified, some items to confirm
- Partly
- Not yet

Are your key inputs and suppliers ready, and your staff able to return? *

- Yes, both
- Partly
- No

List any utility or licence/permit steps required before you can reopen. *

Guide: List them, or write 'none'.

How many jobs would the grant help you restore or protect? *

- 6 or more
- 3–5
- 1–2
- None

Attach: vendor / supplier quotes for the items or repairs you listed.

Browse Files

Drag and drop files here

Upload **ALL** documentation that supports your planned use of funds

Sustainability Plan

Resilience related measures may include solar power, generators, weather-proof storage etc. but also property insurance for equipment, for example

Resilience against climate related risks is critical. Explain exactly how each item listed above will help you keep/get your business running or prevent similar damage in the event of a similar storm

SECTION 4: PROTECTING YOUR BUSINESS FROM THE NEXT EVENT

'Protecting your business' simply means small changes that lower your losses if a storm, flood or other shock happens again- for example, raising equipment off the floor, stronger roofing or shutters, a backup water tank or generator, safer storage, moving records to the cloud, or low-cost insurance.

How much of the grant will go toward protective measures like these? *

- 40% or more
- 25–39%
- 10–24%
- 1–9%
- None

List the specific protective upgrades you plan to make *

Guide: e.g. flood barriers, shutters, anchored equipment, backup generator, cloud backups.

How will these reduce your losses next time? *

Guide: In your own words.

Sustainability Plan (cont'd)

LOANS AND INSURANCE (FOR THE FUTURE)

Do you have insurance now, or would you join a low-cost (micro-) insurance plan within 60 days? *

- ○ I already have cover, or will sign up within 60 days
- ○ I'm interested but not sure yet
- ○ No

Has the business ever taken a loan? *

○ YES ○ NO

Would you consider a loan in the future to grow or strengthen the business? *

○ YES ○ NO

Do you currently have insurance or risk-pooling cover? *

○ YES ○ NO

Grant Request

DO NOT exceed $2,000,000

Review this (non-exhaustive) list. If you are unsure if something is covered, email DBJ or KC for clarification.

SECTION 5: HOW MUCH YOU NEED AND WHAT IT IS FOR

Grant amount requested (J$) *

e.g., 23

Before completing your budget, review the DBJ M5 Cluster Ineligible Expenditure & Exclusion List as there are items or activities for which the grant funds cannot be used for.

M5 Cluster Ineligible Expenditure & Exclusion List

Budget Plan *

Item/Activity	Cost*	Purpose
		Please Select

+ Add Row

Click here for the M5 Cluster Ineligible Expenditure & Exclusion List

DEVELOPMENT BANK OF JAMAICA

M5 Business Recovery Grant

Budget Guidance: What the Grant Cannot Pay For

Read this before completing Section 5 (Itemised use of funds) of your application. The grant cannot pay for any of the items below. If your budget includes any of them, remove them before you submit - otherwise your application may be delayed or rejected.

1. INELIGIBLE EXPENDITURE - costs the grant will not cover

1. Working capital such as staff costs, utility bills, rent or lease payments, etc.;
2. Investments in capital goods that are not directly related and critical to the Project;
3. The purchase of real estate or vehicles;
4. Construction of civil projects and facilities;
5. Debts, dividends or recovery of capital, purchase of stocks, companies' rights, bonds or other liquid values;
6. Taxes, port taxes, duties or the equivalent, general and administrative expenses; and
7. The purchase of goods for the project in excess of 30% of the grant request.

2. EXCLUSION LIST - businesses & items the grant will not support

The grant cannot be used for any business activity, good or service involving:

- Weapons, ammunitions and other military goods / technology.
- Tobacco.
- Gambling, casinos and equivalent enterprises.
- Radioactive materials.
- Unbonded asbestos fibers or asbestos-containing products.
- Drift net fishing in the marine environment using nets in excess of 2.5 km in length.
- Thermal coal mining or coal-fired power generation and associated facilities.
- Upstream oil exploration and development projects.
- Upstream gas exploration and development projects.
- Polychlorinated biphenyl compounds (PCBs).
- Pharmaceuticals, pesticides / herbicides and other hazardous substances subject to international phase-outs or bans.
- Persistent Organic Pollutants (POPs).
- Ozone depleting substances subject to international phase-out.
- Wildlife or wildlife products regulated under the Convention on International Trade in Endangered Species of Wild Fauna and Flora (CITES).
- Transboundary trade in waste or waste products, except for non-hazardous waste destined for recycling.
- Lead paint or coatings in the construction of structures and roads.

Not sure whether an item qualifies? Ask your MDA officer (e.g. RADA, NFA, JACRA) or email jbfinfo@dbankjm.com before you submit.

Grant Request (cont'd)

Item Categorization

For every item entered, select the appropriate tag:

- **Recovery:** e.g. equipment replacement, facility repairs, or studio restoration.
- **Protection:** e.g. solar power, backup generators, UPS units, cloud software, storm shutters, and insurance.

SECTION 5: HOW MUCH YOU NEED AND WHAT IT IS FOR

Grant amount requested (J$) *

e.g., 23

Before completing your budget, review the DBJ M5 Cluster Ineligible Expenditure & Exclusion List as there are items or activities for which the grant funds cannot be used for.

M5 Cluster Ineligible Expenditure & Exclusion List

Budget Plan *

Item/Activity	Cost*	Purpose
		Please Select

+ Add Row

Click here for the M5 Cluster Ineligible Expenditure & Exclusion List

Grant Request Tips

Example Budget Ratios & Calculations

- **Max Grant Request:**

  JMD $2,000,000
  (up to **90%** of **total project cost**)

- **Required Counterpart Match:**

  JMD $222,222
  Minimum **10%** of **total project cost**)

- **Total Project Budget:** JMD $2,222,222

- **Grant Request:**

  JMD $1,000,000
  (up to **90%** of **total project cost**)

- **Required Counterpart Match:**

  JMD $110,000
  Minimum **10%** of **total project cost**)

- **Total Project Budget:** JMD $1,110,000

Goods for Resale vs. Equipment: Strictly observe the 30% cap on inventory/goods for resale (see M5 Ineligible Expenditure and Exclusion List). Do not apply this cap to production machinery, tools, or IT hardware.
Contingency Line Item: You can include a **5% to 10% Contingency** line item to cover exchange rate fluctuations and quote expirations.
Ineligible Costs: Do not include salaries, rent, utility bills, debt repayments, personal vehicles, or lead-based paint.

Submit

You **MUST** upload 2 forms of ID, one with a photo

SECTION 6: KYC, DECLARATION AND CONSENT

Two (2) forms of photo identification are required for authorised owner or manager with direct responsbiltity for this grant application and related responsbilities. These may include, but not limited to mangement and reporting on the use of funds, requesting grant funds, and executing agreement.

Upload any two combination of an acceptable piece of identification of which one must be a valid Government of Jamaica issued photo identification.

Upload photo identification *

Browse Files

Drag and drop files here

Acceptable pieces of identification: Passport (PP) I Driver's license (DL) I Elector Registration (ER) identification card I Photo ID bearing signatures by present employer with future expiry date I TRN or Birth Certificate accompanied with photo (not older than 2 months) stamped, dated & certified true by JP

Submit (cont'd)

You **MUST ACCEPT ALL**

*

- [ ] I hereby agree and confirm that the information provided in this grant application form is true, accurate and up to date and that I have not withheld or misrepresented any information. I hereby consent to the collection, use, processing, and disclosure of my personal data by the Development Bank of Jamaica (DBJ) for the purposes of assessing and reviewing in the selection and approval process in the grant programme, in accordance with the Data Protection Act, 2020.

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- [ ] I understand that where processing is required by law or necessary for the performance of this application, my data may be processed without requiring further consent, as permitted under the Act. I expressly declare that I understand and consent that in the carrying out of the services with respect to my grant application and during the subsistence of my engagement with the DBJ, the DBJ may be required to share my information with third parties and I further declare that my consent shall continue until and unless it is explicitly revoked by me in writing.

DBJ PRIVACY NOTICE

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- [ ] By checking this box and submitting the information above, you agree to be contacted by the DBJ and would like to receive more information about our products / services, events, news and offers.

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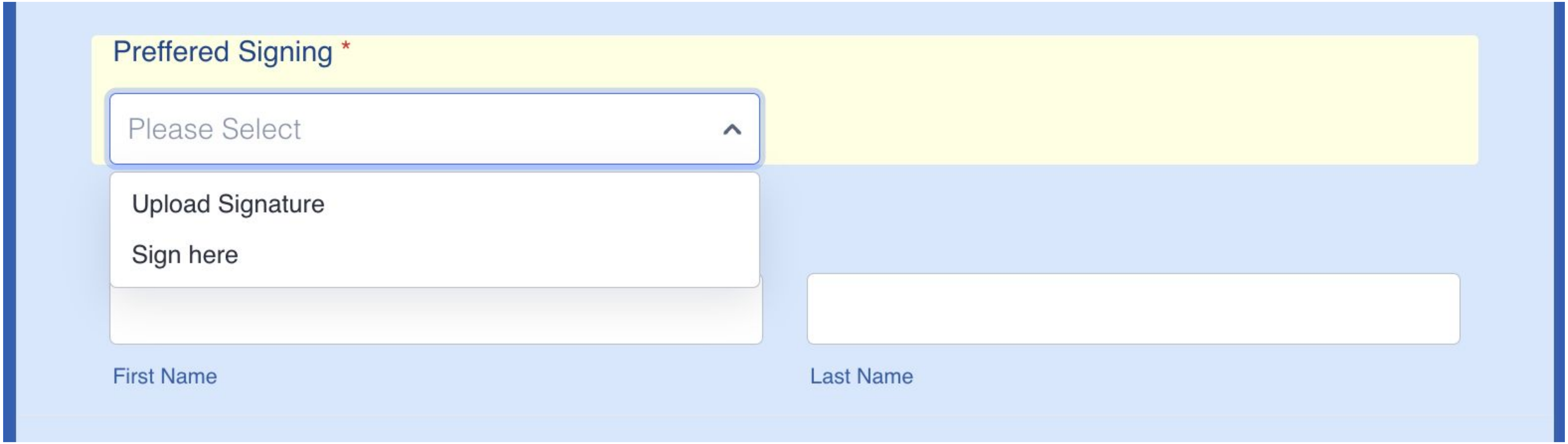
- [ ] By checking this box, you confirm that you have read our Privacy Notice

Submit (cont'd)

You have the choice of signing digitally on the screen or uploading an image of your signature. Then enter your name and click Submit.



Tips for Application Success

- **Request Quotations Early:** Contact vendors and contractors immediately for written quotes for equipment or repairs.
- **Take Clear Photographs:** Ensure photo/video evidence clearly shows the extent of hurricane damage to facilities or stock.
- **Be Specific on Climate Resilience:** Explicitly detail how proposed purchases (e.g. elevated stands, shutters, cloud backup) reduce future risk.
- **Keep Numbers Consistent:** Match revenue loss estimates with your 2-year financial history and requested grant amounts.

Questions & Answers

General Eligibility & Entity Status

Q: Who is eligible to apply for this grant?

A: Only privately owned MSMEs operating in Jamaica with an active history of at least 6 months prior to Hurricane Melissa. Non-profits/NGOs, and publicly owned entities are strictly ineligible.

Q: Can unregistered creative businesses apply?

A: Yes, provided they are active creative enterprises impacted by the hurricane. Unregistered entities can request an official **Letter of Support from Kingston Creative** to upload as proof of active operational status.

Q: If an applicant previously applied and was denied or left pending, can they apply again?

A: Yes. Applicants with pending or previously denied submissions are permitted to address feedback, update their supporting documentation, and resubmit for re-evaluation provided it is within the application processing timeframe.

Q: How should a Creative & Cultural Industry (CCI) business classify itself under the primary sector section?

A: Select **Tourism** as the primary sector on the form, then choose your specific creative subcategory from the dropdown list. In your application narratives, explicitly frame your business as a contributor to cultural tourism.

Financial Ratios & Expenditure Rules

Q: How does the maximum $2,000,000 grant request work with counterpart funding?

A: The grant covers up to **90%** of the total project budget, with a maximum grant amount of JMD $2,000,000. The applicant must demonstrate a **10% counterpart match** (cash or in-kind). For example:

- **Total Project Budget:** JMD $2,222,222
- **Grant Contribution (90%):** JMD $2,000,000
- **Counterpart Match (10%):** JMD $222,222

Q: What is the rule regarding the 30% cap on goods?

A: The 30% cap applies **strictly to inventory and goods for resale**. Operational assets and climate resilience equipment (e.g., machinery, solar units, backup generators, UPS systems, laptops, and studio shelving) are **exempt** from this cap.

Q: Can working capital or general administrative costs be covered?

A: No. Working capital (staff salaries, utility bills, rent), debt repayment, purchasing real estate, buying personal vehicles, or purchasing lead-based paint are strictly ineligible.

Q: How should applicants handle price fluctuations and quote expirations?

A: Include a **5% to 10% Contingency** line item in your proposed budget.

Proof of Damage & Counterpart Matching

Q: How can non-physical damage (e.g., lost revenue or downtime) be substantiated?

A: Upload supporting documentation such as pre- and post-hurricane sales records, bank statements showing drop-offs in revenue, contract cancellation emails, or public notices showing operational closure.

Q: Where on the application form do applicants input the 10% counterpart funding match?

A: Because the form lacks a dedicated counterpart field, applicants must explicitly detail their 10% contribution within the Recovery Plan narrative text box.

Q: Can past purchases made immediately post-hurricane count toward the 10% counterpart match?

A: Yes. Receipts and invoices for emergency repairs or replacement equipment purchased out-of-pocket immediately following the disaster can be uploaded to substantiate your 10% match.

Climate Resilience & Insurance

Q: What counts as an eligible climate resilience expense?

A: Hurricane shutters, flood barriers, elevated storage/shelving, reinforced roofing, backup generators, solar systems, UPS units, cloud data backups, and business continuity software.

Q: Is business and asset insurance eligible for funding?

A: Yes. Insurance for equipment, business property, and operational vehicles is fully eligible under protection/resilience measures. If formal insurance quotes are pending at submission, input estimated premium figures and upload formal quotes prior to approval.

Disbursements, Vendors & Logistics

Q: How are grant funds disbursed to approved beneficiaries?

A: Funds are paid directly to third-party vendors upon invoice submission by Kingston Creative. Beneficiaries do not receive direct cash transfers.

Q: How are informal community labor or local transport expenses handled?

A: Since informal service providers may lack business bank accounts, the applicant must pay these costs upfront and submit an invoice along with payment records to Kingston Creative for reimbursement.

Q: Are international suppliers and cloud/SaaS subscriptions eligible?

A: Yes. International equipment purchases and overseas cloud/software subscriptions (e.g., cloud storage, accounting tools) are eligible for direct invoice payment or reimbursement. Overseas vendors must be able to guarantee delivery within 4 weeks.

Q: What is bulk procurement pooling?

A: If multiple approved applicants request identical items (e.g., lumber supplies or standard generators), Kingston Creative may pool these orders into a single supplier purchase to streamline processing.

Administrative Information & DBJ Compliance

Q: What exact details should be entered in the Recommender fields?

A: The following data must be entered to allow for us to move your application forward and track it’s status:

Recommending Entity: Kingston Creative

Recommending Officer: Bianca Welds

Officer Email: bianca@kingstoncreative.org

Q: Are applicants subject to post-grant audits or site visits?

A: Yes. By submitting, applicants agree to DBJ’s monitoring terms. DBJ will conduct physical site visits to verify that grant funds were used for the approved assets and repairs.

CONTACT INFORMATION

DBJ Direct Support: jbfinfo@dbankjm.com

Kingston Creative Support: bianca@kingstoncreative.org

KINGSTON CREATIVE

[Next Step: Complete the Application Form](https://form.jotform.com/261935803787066)

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