



Private Sector MSME Resilience Grant

Hurricane Melissa has significantly disrupted Jamaica's productive sector, with Micro, Small and Medium-Sized Enterprises (MSMEs) experiencing extensive damage to facilities, loss of raw material, and interruptions in energy access. Following the passage of the hurricane, the Jamaica Manufacturers and Exporters Association (JMEA), the Private Sector Organisation of Jamaica (PSOJ) and the Jamaica Chamber of Commerce (JCC) collaborated to help raise funds towards post-disaster business recovery efforts. Having raised over JM\$20 million, these and other civil society organizations have agreed to develop a strategic partnership that enables the disbursement of low-bureaucracy relief delivery grants to businesses in Jamaica which have suffered damages as a result of Hurricane Melissa.

The Private Sector MSME Resilience Grant Programme administered by the JMEA/PSOJ/JCC is designed to strengthen business continuity, support production restart, and build long-term resilience within the sector. The initiative prioritises micro, small and medium firms, which form the backbone of Jamaica's business ecosystem and are the most vulnerable during disasters.

Programme Objective

The Private Sector MSME Resilience Grant Programme administered by the JMEA/PSOJ/JCC, aims to restore operational capacity, secure essential production materials, replace damaged inventory, equipment, or inputs, stabilise employment, support business continuity in the most affected parishes and improve resilience to future climate-related disruptions. The programme will support businesses across three targeted categories, with priority to:

Grant Categories

The programme focuses on three key recovery areas:

Category A – Operational Restart & Input Support

Grants to restore immediate business operations through the replenishment of critical raw materials, packaging, and essential production inputs. This category prioritises reactivation of business activities, helping MSMEs resume production, protect jobs, and re-enter the market efficiently.

Category B – Infrastructure Rehabilitation & Business Continuity

Grants to support the repair and restoration of physical business infrastructure, including procurement of building materials such as roofing, lumber, electrical and plumbing supplies, shelving, and rehabilitation of damaged commercial or production spaces. This category aims to re-establish safe, functional work environments and ensure continuity of operations in affected parishes.

Category C – Energy Security & Climate Resilience

Grants to enhance business resilience to future disruptions by improving access to reliable energy solutions. Support may include small-scale solar systems, solar lighting kits, portable generators, and other energy alternatives that reduce downtime, safeguard productivity, and strengthen long-term climate resilience.

Eligibility Criteria

Applicants must meet the following requirements:

- Be a current member in good financial standing of the JMEA, PSOJ, JCC (or an affiliate organisation¹), The MSME Alliance or SBAJ², in good financial standing.
- **Be classified as a micro, small or medium enterprise in accordance with the MSME Policy:**
Micro: Annual revenue ≤ J\$15M
Small: Annual revenue ≤ J\$75M
Medium: Annual revenue > J\$75M to J\$425M
- Demonstrate risk of closure or significant downsizing without short-term support.
- Businesses located in parishes heavily impacted by Hurricane Melissa, such as St. Elizabeth, Westmoreland, St. James, Hanover, Manchester, St. Ann and Trelawny will be prioritized.
- Applications will be reviewed against eligibility criteria and assessed on a case-by-case basis.

Supporting documentation may include:

- Evidence (e.g. photos or videos) of physical damage to facilities, equipment, inventory, or infrastructure, verifiable by at least one of the three partner organisations/affiliate agencies.
- Financial records showing reduced revenue following Hurricane Melissa.
- Damage/Loss Assessment or Cost Verification (e.g. assessment report(s), estimate of damages or invoice with estimated cost for repairs).
- Information on employees affected or jobs at risk.
- Applicants must also submit a clear recovery plan outlining the use of grant funds.

Evaluation Process and Scoring Considerations

Applications will be assessed using a structured scorecard aligned to the programme's objectives of restoring operations, sustaining employment, and strengthening resilience.

Particular consideration will be given to:

- Businesses that provide critical goods and services, including food production, manufacturing inputs, and logistics;
- Companies whose disruption would significantly impact upstream or downstream value chains;

¹ Associate organisation- Parish Chambers

² SBAJ- Small Business Association of Jamaica

- Businesses located in the most severely affected parishes or communities; and
- Enterprises operating within subsectors most impacted by Hurricane Melissa.

These factors will inform prioritisation within the scoring process, alongside verification of financial need, extent of damage, and capacity for recovery.

Grant Amount

Selected MSMEs are eligible for up to J\$500,000 based on the severity of their damages.

What We Will Not Fund

Grant funding excludes:

- debt repayment
- salaries/wages
- unrelated capital expansion
- refinancing
- taxes
- vehicles (unless justified)
- duplicate insurance-covered losses

Scoring & Evaluation System

Damage Severity & Business Impact (0–25)		
Category	Description	Points
Severe damage	<i>Operations halted or major losses</i>	20–25
Moderate damage	<i>Partial disruption</i>	10–19
Minor damage	<i>Limited disruption</i>	0–9
Economic & Supply Chain Impact (0–20)		
High impact	<i>Disruption would affect multiple suppliers or major clients; could halt production or distribution for other businesses</i>	15–20
Moderate impact	<i>Disruption affects some partners, but alternatives exist; some linkages</i>	8–14
Low impact	<i>Minimal effect on other businesses</i>	0–7
Employment Preservation (0–20)		
High	<i>10+ jobs at risk</i>	15–20
Moderate	<i>5–9 jobs</i>	8–14
Low	<i><5 jobs</i>	0–7
Recovery Plan (0–15)		
Excellent	<i>Strong evidence of need, detailed recovery plan with measurable actions</i>	10–15
Adequate	<i>Some evidence provided, recovery plan acceptable but limited in detail</i>	4–9
Weak	<i>Insufficient evidence or unclear recovery plan</i>	0–3
Geographic Impact – Severity of Location (0–10 points)		
Severely affected parish/community	<i>Scores the extent to which the business is in communities hardest hit by Hurricane Melissa.</i>	7–10
Moderately affected parish/community	<i>Scores the extent to which the business is in communities hardest hit by Hurricane Melissa.</i>	4–6
Minimally affected parish/community	<i>Scores the extent to which the business is in communities hardest hit by Hurricane Melissa.</i>	0–3
Vulnerability (0–10)		
High	<i>Limited financial reserves, uninsured/underinsured, fully disrupted operations, and little access to alternative support.</i>	7–10
Moderate	<i>Some financial or external support available, but not sufficient for full recovery.</i>	4–6
Low	<i>Adequate reserves, insurance, or access to financing to support recovery independently.</i>	0–3

Total Score Interpretation

85–100 Highest priority applicant

70–84 Strong applicant; should receive consideration

55–69 Eligible; consideration based on available funds

Below 55 Low priority; may not receive funding

APPLICATION FORM

SECTION 1- BUSINESS INFORMATION

1. Business Name

2. Trading Name (*if different*)

3. Industry (*please select one*)

- ☐ Agriculture & Agro-Processing
- ☐ Manufacturing
- ☐ Food Service (e.g. restaurants, catering)
- ☐ Retail & Wholesale Trade
- ☐ Creative & Craft Industry (e.g. artisans, handmade goods)
- ☐ Tourism & Hospitality
- ☐ Logistics & Transportation
- ☐ Professional & Business Services
- ☐ Other (please specify): _____

4. TRN

5. Business Address (*please specify parish*)

6. Business Telephone #

7. Business Email and Website (*if applicable*)

8. Please indicate all social media platforms your business uses and provide the corresponding handle(s) for each:

- a. Facebook ☐ _____
- b. Instagram ☐ _____
- c. LinkedIn ☐ _____
- d. TikTok ☐ _____
- e. X ☐ _____
- f. ☐ Other (***please specify***): _____

9. Contact Person:

Name _____

Position _____

Phone Number _____

Email Address _____

10. Business Support Organisation (BSO) Affiliation

A. Please indicate all Business Support Organisations (BSOs) of which your business is currently a member. (***Select all that apply***)

- ☐ Jamaica Manufacturers & Exporters Association (JMEA)
- ☐ Private Sector Organisation of Jamaica (PSOJ)
- ☐ Jamaica Chamber of Commerce (JCC)
- ☐ The MSME Alliance
- ☐ Small Business Association of Jamaica (SBAJ)
- ☐ All-Island Chamber (***specify chamber***): _____
- ☐ Other (***please specify***): _____

B. Please indicate the Business Support Organisation through which this application is being submitted. (***Select ONE only***)

- ☐ Jamaica Manufacturers & Exporters Association (JMEA)
- ☐ Private Sector Organisation of Jamaica (PSOJ)
- ☐ Jamaica Chamber of Commerce (JCC)
- ☐ The MSME Alliance
- ☐ Small Business Association of Jamaica (SBAJ)
- ☐ All-Island Chamber (***specify chamber***): _____
- ☐ Other (***please specify***): _____

Note: Applicants may be affiliated with multiple Business Support Organisations; however, only one application will be processed per applicant. Please indicate the organisation through which you wish your application to be considered in question “B” above.

SECTION 2 - BUSINESS PROFILE

11. Type of Enterprise:

- ☐ Micro (Annual revenue $\leq$ J\$15M)
- ☐ Small (Annual revenue $\leq$ J\$75M)
- ☐ Medium (Annual revenue $>$ J\$75M to J\$425M)

12. Number of Full-Time Employees _____

13. Number of Part-Time/Contract Employees _____

14. Years in Operation _____

15. Briefly describe the products/services your company provides.

SECTION 3 - IMPACT OF HURRICANE MELISSA

16. Describe how Hurricane Melissa affected your business operations.

Type of Impact (select all that apply):

- ☐ Damaged facilities or equipment
- ☐ Inventory loss
- ☐ Power disruption
- ☐ Reduced production capacity
- ☐ Interrupted supply chains
- ☐ Reduced customer activity
- ☐ Other (please specify): _____

17. How has the disruption affected your customers, suppliers, or other businesses in your area?

18. Estimate the total value of damage/losses incurred as a result of Hurricane Melissa (J\$).

19. Current operating status:

☐ Fully operational ☐ Partially operational ☐ Closed

*(If **partially operational** or **closed**, explain the ongoing constraints.)*

SECTION 4 - DEMONSTRATED NEED & RECOVERY PLAN

Where the space provided in any section of this application form is insufficient, applicants may attach additional pages. All supporting attachments should be clearly labelled and referenced to the relevant section and question number.

20. Amount of grant requested (J\$) _____

Recovery Objectives

21.1 What are your main recovery objectives? (***select all that apply***):

- ☐ Restore production capacity
- ☐ Reopen business operations
- ☐ Secure replacement inventory
- ☐ Improve energy reliability
- ☐ Retain employees
- ☐ Reduce future operational disruptions
- ☐ Other (please specify): _____

21.2 Briefly describe your primary recovery goal.

21.3 A. How many jobs (full-time and part-time) are at risk if grant funding is not received within the next six months?"

Full-Time Jobs at Risk: _____

Part-Time/Contract Jobs at Risk: _____

B. Briefly explain how grant funding will help preserve these jobs.

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Proposed Use of Funds

22. Provide a detailed breakdown of how grant funds will be used

Activity / Item	Estimated Cost (J\$)	Timeline	Expected Outcome	Supplier/Vendor (if known)	Operational Benefit

Example:

Replace damaged refrigeration unit | 150,000 | 2 weeks | Resume cold storage operations | ABC Refrigeration Ltd. | Restores storage capacity

Expected Recovery Outcomes

23. Outline the measurable or practical outcomes expected from this recovery effort:

1.

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2.

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3.

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Examples:

- Percentage of operations restored
- Jobs retained
- Reduction in downtime
- Reopening of business location
- Restored service delivery
- Improved resilience

Sustainability & Resilience Considerations

24.1 Will any proposed activities improve long-term resilience?

☐ Yes ☐ No

If yes, please describe

24.2 **Additional Information (Optional)**- Provide any other relevant information to support your application:

SECTION 5 - OTHER SUPPORT

25. Have you received hurricane recovery support from any other organisation (since Hurricane Melissa in October 2025)?

☐ Yes ☐ No

If yes, specify source and amount

26. Are you currently insured? ☐ Yes ☐ No

State name of Insurance Company _____

Type of Insurance _____

If yes, has a Hurricane Melissa-related claim been submitted?

SECTION 6 – DECLARATION

27. I certify that the information provided is true and accurate.

Name _____

Signature _____

Date: _____

SECTION 7 – FOR OFFICIAL USE ONLY

Application Tracking

Item

Details

Date Received

Received By

Application Submitted Through (JMEA/PSOJ/JCC/Other)

Completeness Check Conducted By

Date Reviewed

Eligibility Screening

Requirement

Yes

No

Comments

Membership Verified

☐☐

MSME Classification Confirmed

☐☐

Recovery Plan Submitted

☐☐

Supporting Documentation Submitted

☐☐

Applicant Eligible for Assessment

☐☐

Eligibility Review Officer: _____

Date: _____

Committee Review & Decision

☐ Approved

☐ Approved with Conditions

☐ Waitlisted

☐ Declined

Amount Approved: J\$ _____

Comments/Conditions:

Committee Decision Date: _____

Final Sign-Off

We the undersigned certify that all required reviews and approvals have been completed in accordance with the Programme Guidelines.

Authorising Officer- JMEA: _____

Signature: _____

Date: _____

Authorising Officer- PSOJ: _____

Signature: _____

Date: _____

Authorising Officer- JCC: _____

Signature: _____

Date: _____