CARIBBEAN DEVELOPMENT BANK

NOTIFICATION OF APPROVAL BY THE PRESIDENT OF A GRANT TECHNICAL ASSISTANCE - BUILDING RESILIENCE AND RECOVERY CAPACITY OF WATER UTILITIES THROUGH THE CARIBBEAN WATER UTILITIES INSURANCE COLLECTIVE SEGREGATED PORTFOLIO - REGIONAL

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CARIBBEAN DEVELOPMENT BANK

THREE HUNDRED AND ELEVENTH MEETING OF THE BOARD OF DIRECTORS

TO BE HELD VIRTUALLY

SEPTEMBER 25, 2025

PAPER BD 68/25

NOTIFICATION OF APPROVAL BY THE PRESIDENT OF A GRANT TECHNICAL ASSISTANCE - BUILDING RESILIENCE AND RECOVERY CAPACITY OF WATER UTILITIES THROUGH THE CARIBBEAN WATER UTILITIES INSURANCE COLLECTIVE SEGREGATED PORTFOLIO - REGIONAL

In accordance with the authority delegated by the Board of Directors at its Two Hundred and Eighty-Third Meeting (Minute 283.27), the President approved a grant to the Caribbean Catastrophe Risk Insurance Facility Segregated Portfolio Company (CCRIF SPC) (formerly the Caribbean Catastrophe Risk Insurance Facility) of an amount not exceeding the equivalent of seven hundred and fifty thousand United States Dollar (USD750,000) from the Special Funds Resources of the Caribbean Development Bank allocated from the Caribbean Action for Resilience Enhancement (CARE) Programme resources to assist CCRIF SPC with financing consultancy services to conduct institutional strengthening of three (3) water utilities to build resilience to climate and disaster risks.

2. It is a condition of the aforementioned authority that each technical assistance project approved by the President and the terms and conditions thereof be reported to the Board at its first convenient scheduled Meeting after approval of the project.

3. The Board is therefore asked to note the approval by the President of the above-mentioned project, and the terms and conditions thereof.

CARIBBEAN DEVELOPMENT BANK

RECOMMENDATION AND APPROVAL OF TECHNICAL ASSISTANCE (USD750,000 AND UNDER)

1. Country: Regional	**2. Project Title**: Building Resilience and Recovery Capacity of Water Utilities through the Caribbean Water Utilities Insurance Collective Segregated Portfolio	**3. PRN**: 300238
4. Grantee: Caribbean Catastrophe Risk Insurance Facility Segregated Portfolio Company (CCRIF SPC), formerly the CCRIF	**5. Beneficiary:** CCRIF SPC	**6. Implementing Agency**: CCRIF SPC
7. Sector: Water and Sanitation	**8. Date of Application**: February 25, 2025	**9. Type of Financing**: Grant
10. Source of Funds: Special Fund Resources (SFR) allocated from the Caribbean Action for Resilience Enhancement (CARE) Programme resources		
11. Legal Status: CCRIF SPC is a segregated portfolio company incorporated under the Companies Law (as revised) of the Laws of the Cayman Islands with the capacity to carry out the Project and accept the Grant on the standard terms and conditions of the Caribbean Development Bank (CDB) and on the terms and conditions set out in **Appendix 1** to this Paper.		

12. Objectives and Priorities:

CDB's Strategic Objective:	Building Environmental Resilience.
CDB's Corporate Priorities:	Increasing resilience and adaptive capacity of national and local institutions and communities to disaster risk and climate change (CC impacts).
CDB's Climate Resilience Strategy:	Priority 2 – Scale-up Adaptation and Climate Resilience in Climate Vulnerable Sectors.
Regional Objectives:	Sustainable Development Goals (SDG) 6 – Clean Water and Sanitation. SDG 13 – Climate Action.
CDB's Technical Assistance Policy and Operational Strategy:	Assisting Borrowing Member Countries (BMC) to accelerate economic development through planning, programme development and institutional support.

13. Gender Marker:

The Gender Marker Analysis is summarised in Table 1 below. The Project is marked as Marginally Mainstreamed (MM) and has limited potential to contribute to gender equality.

TABLE 1: GENDER MARKER SUMMARY

Gender Marker	Analysis	Design	Score	Code
	1	1	2	**MM**

Further details on the Gender Marker Analysis are outlined in **Appendix 2.**

14. Budget: The Proposed Budget is summarised below. Details provided at **Appendix 3.**

Contributors	Amount USD	%
CDB	750,000	52
CCRIF	193,000	13
Inter-American Development Bank (IDB)	495,500	35
Total	**1,438,500**	**100**

15. Project Background:

Risks of CC and Disasters to the Caribbean Water Sector

The Caribbean remains highly vulnerable to extreme weather events, including more intense and frequent tropical cyclones, severe floods, and prolonged droughts, all of which pose significant risks to water utilities providing reliable services during and after these events. CC is projected to increase the intensity of these events, potentially amplifying their impacts. This Region is also prone to geophysical hazards such as volcanoes, earthquakes, and landslides. Historically, numerous disasters have severely impacted water and sanitation infrastructure in the Region, causing widespread service disruptions, financial strain on water utilities and businesses, and created public health crises. The Inter-Governmental Panel on Climate Change Sixth Assessment Report Fact Sheet for Small Islands[1] shows, for the Caribbean declining trends in rainfall during June–July–August that will continue in coming decades (high confidence at 2°C global warming and above). Also, higher evapotranspiration under a warming climate will result in increased aridity and more severe agricultural and ecological droughts (medium confidence at global warming level of 2°C and above). These trends justify the pressing need to build resilience within water utilities to climate shocks.

Hurricane Beryl, which struck in July 2024, left several islands including – Union and Canouan in Saint Vincent and the Grenadines, Carriacou and Petite Martinique in Grenada and parts of Jamaica – without water supply services. This event damaged water and sanitation infrastructure including pipelines and desalination plants and resulted in the urgent need of water and sanitation services both, at the shelters and in households. Hurricane Beryl also destroyed rainwater harvesting systems and household tanks which were meant to be localised sources of water intended to bring a level of resilience to household and shelter water supply[2].

Caribbean water utilities are among the most critically impacted by disasters and they are also important members of the first responders' team of national disaster management entities. Disruptions in water and sanitation services have severe consequences for public health, and recovery efforts across various socio-economic sectors. The aftermath of several hazard events, ranging from tropical cyclones, extreme rainfall, volcanic eruptions to droughts, highlights the urgent needs of Caribbean communities which have included access to safe drinking water, water for hygiene to prevent the spread of water-related diseases, and reliable sanitation facilities. Even during events where the water and sanitation infrastructure remains intact, water utilities that do not have back-up power supply are impacted by the vulnerabilities of the electricity grids which result in power disruptions and consequently extended downtime for water and sanitation services.

Caribbean water utilities' underlying vulnerabilities to natural hazards primarily fall in two main areas: (a) water and sanitation infrastructure (physical assets) such as pipelines, dams and treatment plants, and (b) people and systems that lack the capacity to effectively respond to external shocks. Building resilience in Caribbean water utilities is essential for ensuring that these entities can withstand and quickly recover from these shocks, safeguarding public health and supporting national disaster response and recovery efforts. However, many

[1] Regional_Fact_Sheet_Small_Islands

[2] United Nations Office for the Coordination of Humanitarian Affairs (14 July 2024). Situation Report No. 03.

Caribbean utilities face significant gaps including:

(a) Limited emergency preparation and response capacity: many utilities lack well-established and effective emergency preparation and response frameworks. The absence of or adequacy of preparation and response documents such as emergency response plans (ERP), business continuity plans (BCP) and continuity of operations plans (COOP) hinders their ability to act swiftly during a disaster. Without these instruments, utilities struggle to coordinate efforts, allocate resources effectively, and ensure that their operations continue during crisis conditions.
(b) Lack of access to affordable financial risk-transfer mechanisms: Caribbean utilities often face challenges in securing affordable financial risk-transfer options that can provide quick liquidity following an event. Currently, most utilities rely heavily on post-disaster state funding and donor support, which can be slow to materialise, often resulting in delayed recovery efforts. This reliance on external financial assistance often leads to inefficient resource allocation, prolonging service disruptions and hindering effective recovery.
(c) Insufficient capacity and funding for resilience building: Caribbean water utilities face a critical shortage of capacity and funding to assess and address their long-term resilience needs. This shortage affects their ability to prioritise, prepare and implement resilience-building projects, such as infrastructure upgrades and adaptation measures. Without adequate capacity and substantial proactive investments in resilience, utilities remain highly vulnerable to recurring natural hazard events.

The Regional Response to Climate and Disaster Risks

In 2018, the Bank piloted a project to mainstream climate resilience in the water sector, which resulted in the development of a WaterRiSK tool. WaterRiSK is an assessment approach that can be used by any water-related stakeholder to identify entry points for integrating climate adaptation within the sector to ensure operational services can meet agreed service levels during disasters and future CC. A WaterRiSK assessment was done at the time in Grenada, St. Kitts and Nevis and provided the foundation for resilient investment planning. The Bank is currently applying the tool in a CARE-funded capacity building technical assistance (TA) for integrating climate resilience in the water utility of Saint Lucia, Water and Sewerage Company Inc. (WASCO).

CCRIF SPC has been providing parametric insurance to Caribbean and Central American governments, as well as key sectors (electricity and fisheries). CDB, alongside the World Bank, established CCRIF SPC in 2007 following the passage of Hurricane Ivan in 2004. Recently, CDB via the Canada-CARICOM Climate Adaptation Fund (CCAF) provided USD11.95 million to CCRIF SPC to subsidise sovereign policy premiums for seven countries between 2020-2024. CDB under its current Country Engagement Strategy (2023-2025) for Haiti, also contributes USD3 million annually to support Haiti's CCRIF premiums.

In 2023, CCRIF SPC established Caribbean Water Utilities Insurance Collective Segregated Portfolio (CWUIC SP). Funding was provided as follows:

(a) USD25 million interest-free, 20-year tenor loan from the United Kingdon Foreign, Commonwealth and Development Office (FCDO) to capitalise CWUIC.
(b) USD8.2 million in grant resources from the IDB with FCDO as the donor to operationalise CWUIC and for premium support to eligible official development assistance (ODA) countries.
(c) USD650,000 TA from CDB to fund risk modelling for CWUIC.

CWUIC SP engaged its first three clients – Belize Water Services Limited, Dominica Water and Sewerage Company (DOWASCO) and National Water and Sewerage Authority in Grenada (NAWASA) by June 2024. IDB TA resources funded the risk modelling work for these utilities to facilitate policy offers from CWUIC SP ahead of the Atlantic Hurricane Season 2024. CWUIC SP issued its first payout following Hurricane Beryl in 2024 to NAWASA, which received USD2.2 million for immediate response efforts.

CWUIC currently offers coverage for extreme rainfall and tropical cyclones. It is unlike any of CCRIF's other sovereign and sectoral products because it offers its clients, the water utilities, access to the following three (3)

components which were designed by IDB, CDB and water utilities to address the pressing disaster risk management (DRM) and climate change adaptation (CCA) needs:

(a) Component 1: The CWUIC Response Programme. Mutual aid assistance, providing support to water utilities in emergency response planning and structured coordination between regional participating utilities and entities: Caribbean Disaster Emergency Management Agency (CDEMA), Caribbean Water and Sewerage Association Inc. (CAWASA), and Caribbean Water and Wastewater Association, (CWWA) to restore and rebuild post-disaster.
(b) Component 2: Parametric Insurance. CWUIC SP is a bespoke insurance vehicle with layers of coverage including reinsurance at affordable premiums to effectively address substantial and catastrophic losses caused by disasters.
(c) Component 3: The CWUIC Resilience Programme. CWUIC SP provides participating utilities with advisory services and TA to identify and prepare priority projects to build the utility's resilience to natural hazards.

CWUIC SP also has a full staff complement reporting to CCRIF comprising of a Team Leader, Response Specialist and Resilience Specialist who are resourced by the IDB grant until 2027. CWUIC SP operating expenses after this period will be covered through cell rental fees as is the current standard of other SPs of CCRIF SPC. A CWUIC SP Management Committee (MC) reporting to CCRIF's board provides oversight and the CDB has an appointed MC representative who is an independent/external DRM Specialist. CWUIC SP is also supported by a Working Group (WG) comprising of CDB and IDB staff who review deliverables, and both monitor and support the ongoing operationalisation of CWUIC SP.

The parametric insurance component of CWUIC SP is advanced, with 8 new utilities[3] already offered policies for the 2025 Atlantic Hurricane Season, plus the existing 3 utilities offered policy renewal, bringing a total of 11 out of 20 utilities in the Caribbean (all BMCs of CDB) expected to be covered if they purchase. CDB's existing USD650,000 was used to prepare catastrophe risk models for 7 of these 11 utilities, with the remaining 4 utilities covered by IDB's resources. The utilities that have not been modelled and are interested in joining CWUIC SP will be modelled using the remainder of CDB's existing USD650,000 TA resources by quarter 4 of 2025. These utilities will be offered policies in the 2026/2027 CCRIF policy cycle.

CWUIC SP's response and resilience programmes are still being operationalised with IDB resources. This operationalisation involves consultancy services to develop framework documents, such as the mutual aid agreement (MAA), standard operating procedures (SOP) for CWUIC response coordination, and the decision support tool (DST) for prioritising resilience investments in water utilities. The MAA and SOPs will be finalised by May 2025, while the DST will be completed in August 2025. CWUIC intends to have its response and resilience programmes fully functional at the start of the 2025 Atlantic hurricane season.

CWUIC's current resources to scale-up its Response and Resilience Programmes are constrained by IDB's eligibility criteria where support is only permitted for water utilities in IDB BMCs – 8 out of CDB's 20 water utilities. IDB's assistance under the CWUIC Response Programme is providing water utilities with individual support to prepare or revise their ERPs and BCPs and train their staff to implement these plans. Under the Resilience Programme, CWUIC through IDB is offering TA to water utilities in their BMCs to prepare resilient projects. This TA will fund similar work that will be extended to three utilities in CDB client countries which are not funded by the IDB-CWUIC grant.

16. Proposal/Description:

It is proposed that CDB approve a grant to CCRIF SPC of an amount not exceeding the equivalent of seven

[3] Barbados Water Authority, Central Water and Sewerage Authority of Saint Vincent and the Grenadines (CWSA), National Water Commission of Jamaica, Nevis Water Department (NWD), Surinaamse Waterleiding Maatschappij, Water and Sewerage Authority of Trinidad and Tobago, Water and Sewerage Corporation of The Bahamas and WASCO.

hundred and fifty thousand United States dollars (USD750,000) from its SFR allocated from the CARE Programme resources to assist CCRIF SPC in financing consultancy services to conduct institutional strengthening of three water utilities to enable them to build resilience to climate and disaster risks. The three utilities must have purchased a CWUIC SP policy and will be determined based on order of request to CWUIC SP for support under its Response and Resilience Programmes. The pool of utilities that could benefit from this TA must not have secured funding from other donors for the CWUIC Response and Resilience Programmes. These include: CWSA, DOWASCO, NAWASA and NWD. The priority water utilities who have expressed an interest are DOWASCO, NAWASA and NWD.

This TA will support institutional strengthening of three utilities to develop or update key emergency preparedness and response documents, conduct stakeholder training in emergency preparedness and response, and prepare resilience-building capital projects. The main activities and outputs of this TA are:

Component 1: CWUIC Response Programme (Strengthening Institutional Capacity of Three Water Utilities to Prepare for Climate and Disaster Risks):

(a) *Output 1.1: Utilities' Capacity Needs Assessment Conducted* – Main activities: (i) identify the capacity requirements and review existing resources, (ii) prepare and administer a knowledge, attitudes and practices (KAP) survey, and (iii) document gaps and make recommendations for capacity building.

(b) *Output 1.2: Utilities Response Plans Developed* – Main activities: (i) develop key response plans such as ERPs, BCPs and COOPs for each utility, and (ii) prepare a database of emergency response personnel within and external to the utility.

(c) *Output 1.3: Training in Emergency Response Delivered* – Main activities: (i) train utility staff and other key national DRM stakeholders involved in water utility response efforts to better prepare for and respond to emergencies and activate the utility's response plans, and (ii) evaluate the degree of learning and reaction to the training.

The detailed Terms of Reference (TOR) for these consultancy services are set out in **Appendix 4.**

Component 2: CWUIC Resilience Programme (Developing Investment Programmes to Build Resilience to Disasters and CC):

(a) *Output 2.1: Resilience Projects Identified* – Main activities*:* (i) conduct a WaterRiSK assessment, and (ii) identify capital resilience projects to reduce disaster and climate vulnerabilities for each of the 3 utilities.

(b) *Output 2.*2: *Resilience Projects Prioritised and Ranked* - Main activities*:* (i) create a database of resilience projects, and (ii) prioritise a list of ten resilience projects for each utility to be explored for potential CDB investment.

(c) *Output 2.3*: *A Resilience Project for Each Utility Prepared* – Main activities: (i) determine alongside the utility and CDB which one of the ten resilience projects is best suited for preparation support, and (ii) prepare a project proposal for one resilience project for each of these three utilities for CDB's appraisal and financing.

The detailed TOR for these consultancy services is set out in **Appendix 5.**

The IDB resources will fund the work required to complete establishment of both the Response and Resilience Programmes, which supports and complements this TA. For the Response Programme, this includes finalisation of the CWUIC SP MAA, SOPs and a regional utility workshop to build awareness of the MAA which has already been conducted. In the Resilience Programme, the specific activities involve developing the DST to prioritise resilience projects, testing the DST on a utility (Belize Water Services, BWS was selected by the WG) and preparation of a user guide for the DST. These documents (MAA, SOPs, DST) will be owned by CWUIC SP for use by all participating utilities.

17. Project Outcome:

The expected outcomes of this TA are:

(a) Enhanced water utility institutional capacity to build resilience to disasters and climate risks.
(b) Expanded opportunities for resilient investments in water.

A Results Framework is presented at **Appendix 6**.

18. Project Justification and Benefits:

This TA will support water utilities in addressing the challenges of managing climate and disaster risks. It will be delivered through CWUIC SP, which was established to be a DRM and financing facility for water utilities. CWUIC SP is hosted by CCRIF SPC which has a strong track record in providing quick liquidity to governments in the Caribbean and Central America immediately after disasters. This project will enhance the capacity of three Caribbean utilities to identify and prepare tailored disaster-resilient investment programmes. It will also increase their ability to prepare for, respond to, and recover from disasters with minimal disruption to water supply and sanitation services. It aligns with CDB's Strategic Plan and its Climate Resilience Strategy, specifically, improving climate resilience and addressing the drivers of vulnerability in the water sector.

Water Utilities Disaster Response

Water utilities are among the most vital service providers in disaster response, yet many lack the institutional preparedness, operational procedures, and financial mechanisms needed to ensure continuity of service during crises. This project will provide technical support and critical training on preparing, improving, updating and activating water utilities key response documents for emergency preparedness and response – ERPs, BCPs and COOPs. Training in the activation and application of these response documents will facilitate swift and coordinated action when disasters strike. This intervention is necessary to ensure that the three selected utilities can fulfil their role as either an impacted utility or assisting utility under the CWUIC MAA. Through standardising response frameworks and approaches, this TA will enhance coordination among Caribbean water utilities and at the national level between the utility and other DRM stakeholders.

The activities proposed under this TA will employ a structured approach to assessing and addressing utilities' capacity gaps, ensuring that the three targeted utilities have standardised, well-documented procedures and the necessary institutional strengthening to manage disaster response effectively. Through a KAP survey and stakeholder consultations, the intervention will establish a baseline of disaster response capacity for each utility to fill the gaps in emergency preparation and response needs. The tasks under this TA will integrate gender-sensitive and social inclusion approaches in the targeted utilities' emergency preparation and response efforts to ensure the protection of vulnerable populations. The training component will further embed resilience by equipping utility staff and key national disaster management personnel with the skills to activate and implement response plans confidently.

Strengthened emergency preparedness of water utilities will reduce service disruptions and prevent prolonged recovery periods that strain both utilities and communities. This TA, through individual support to utilities will foster utility ownership of these key response documents, ensuring sustainability beyond the TA. To maximise impact, the project will leverage the existing partnerships that CWUIC has with regional institutions such as CDEMA, CWWA and CAWASA ensuring that the three utilities receive the best available knowledge and support.

Water Utilities Resilience Investments

Utilities in the Caribbean face significant challenges in being proactive about integrating resilience into their operations. This is due to service disruptions in normal conditions that arise from deteriorating infrastructure and the accelerated pace of physical development that utilities need to keep abreast with. Utilities also face financial

constraints in their dilemma to replace or expand infrastructure versus refurbish or retrofit to be more resilient. Within utilities, there is often an absence of a structured approach to risk-informed investment planning. This TA will help three utilities assess their vulnerabilities, identify entry points for climate and disaster risk resilience using CDB's WaterRiSK tool, prioritise investments for DRR and CCA and prepare a capital project for further investment to build their resilience.

This TA will continue work started by the Bank to mainstream climate resilience in the water sector using the WaterRiSK tool. This project will enable three targeted utilities to systematically assess vulnerabilities within their own system and among the users of their service with special consideration to gender and social resilience dimensions. The TA activities include active engagement of utility and external stakeholders to identify, develop and prioritise a pipeline of well-defined, high-impact resilience projects that align with national and regional development priorities. This intervention will provide the utility with a database of resilient projects that could attract future financing. This TA will also leave the utility with a decision-making tool for prioritising investments that the utility could use for future resilience investment planning exercise. The participatory approach to be employed for this TA will promote institutional ownership and ensure that gender and social considerations are embedded in project selection and design.

By identifying and preparing bankable resilience projects, the three targeted water utilities will be better positioned to secure funding from CDB for resilient infrastructure upgrades. The letter of engagement between CWUIC and the utility for this preparation support includes a requirement for CDB to exercise its right of first refusal to finance the prepared project. A template of this letter is attached at **Appendix 7.** These upgrades should protect critical assets, minimise damages, expedite recovery and ensure service delivery to households, healthcare facilities, schools and businesses in the face of CC and disasters. One of the outputs of this TA is a pipeline for CDB of three resilient water sector investments. Investing in these projects, after they are prepared, will help utilities better manage climate and disaster risks and reduce the financial burden of post-disaster repairs, leading to lower long-term costs and more sustainable operations.

The Project's Performance Assessment Score is 3.5 or Highly Satisfactory. The Performance Assessment Summary is at **Appendix 8**.

19. Risks and Mitigation Measures:

ORM has reviewed the risk assessment and mitigation performed by Project Team and concurs on the residual risk as acceptable.

Risk Category	Risk Type	Description of Risk	Mitigation Measures
Developmental	Project Scope/ Project Design/ Assumptions	Delays in completion of IDB's activities, specifically the framework documents such as the MAA, SOPs and DST for CWUIC's Response and Resilience Programmes. These documents guide the approach that CWUIC will use in helping these three utilities to better prepare for and respond to disasters, and to build their resilience to climate and disaster risks.	CDB and CWUIC team members are supporting IDB with review and supervision of the consultancy services and will work with this full team to ensure consultants adhere to their schedule. The delivery dates for these documents are July 2025 – MAA and SOPs, and August 2025 – DST.
Developmental	Environmental Social & Climate Impact/ Stakeholders Engagement/	Limited engagement of utilities due to their occupation with Atlantic Hurricane Season preparation.	The capacity assessment for disaster response is scheduled to be done by the consultant in July 2025 which requires less input from utilities while the one-on-one

	Disaster Risk/ Adverse Events		support will require increased utility engagement and is scheduled to be done in November, at the end of the season. The Consultant's TOR will require that no major engagement should be scheduled during the peak of the hurricane season, i.e. mid-August to mid-October 2025.

20. Environmental and Social Impact

This project will have significant environmental and social benefits as it builds the capacity of three water utilities to respond, recover and reduce its vulnerabilities to climate and disaster risks. Through the response planning, it will enable water utilities to mainstream environmental and social safeguards through its response efforts. It will also facilitate the assessment and management of environmental and social risks in the preparation of resilient, capital projects. This project will support better planning of water security for communities, particularly for vulnerable populations such as low-income households, women, and persons with disabilities, who are disproportionately affected by service disruptions. Additionally, stakeholder engagement and the participatory and collaborative approach to be employed during implementation of the TA will ensure that the needs and perspectives of all affected groups are considered.

Climate Change and Natural Hazard Risk Summary

Natural hazards such as tropical cyclones, extreme rainfall, drought and rising sea levels could affect water utilities and their operations. These risks may affect project timelines and stakeholder engagement, particularly if a water utility is preoccupied with emergency response and/or recovery efforts. However, the project itself is designed to mitigate these risks by undertaking institutional strengthening and investment prioritisation and preparation, therefore enhancing the utility's ability to manage climate change and natural hazard risks.

21. Project Implementation

The Project will be executed by CCRIF SPC over a period of 16 months. CCRIF SPC will assign the CWUIC Team Leader as the Project Coordinator (PC) to manage the project. The PC will report to the Chief Executive Officer (CEO) of CCRIF SPC. The Response and Resilience Specialists of the CWUIC SP team will provide technical guidance to the consultants to be engaged under this TA, alongside the PC/CWUIC Team Leader. The full duties and responsibilities of the PC are attached in **Appendix 9.** It shall be a condition precedent to first disbursement that this PC is assigned by CCRIF SPC.

The existing CWUIC SP MC will serve as the Project Steering Committee (PSC) providing coordination and overall guidance for the project. The existing CWUIC SP MC is chaired by an appointed CCRIF SPC Board Director and comprises of CCRIF's CEO, a CDB-appointed member, an IDB-appointed member and a CDB-IDB jointly appointed utility representative. The roles and responsibilities of the PSC/CWUIC SP MC are set out in **Appendix 10**.

CCRIF SPC will engage two consultancy firms to undertake the following:

(a) Implementation of the CWUIC Response Programme in three water utilities for a duration of six months. The objective of this consultancy is to conduct institutional strengthening of three water utilities of the CDB's client countries to build resilience to disaster and climate risks. Detailed TOR for this consultancy is attached at **Appendix 4**.

(b) Implementation of the CWUIC Resilience Programme through preparation of resilience projects for three water utilities for a duration of 12 months. The objective of this consultancy is to identify projects that will build the water utility's resilience to disasters and climate risks, prioritise these projects and prepare one selected project for investment from the CDB. Detailed TOR for this consultancy is attached at **Appendix 5**.

A Provisional Implementation Plan is set out at **Appendix 11**.

22. Cost and Financing

The total cost of the Project is estimated at USD1,438,500. This will be financed as follows:

CDB will fund 52% (USD750,000) of the project costs. CDB's contribution will be met through a Grant from its SFR allocated from its CARE Programme. Funds are available from within existing resources.

CDB will finance the cost of:

(a) Institutional Strengthening (Consultancy Services)
(b) Contingencies
(c) Bank Charges

CCRIF SPC will provide counterpart funding of 13% (USD193,000). These resources will finance the time inputs of the members of the CWUIC SP MC as the PSC for this project. It will also cover the inputs of core CCRIF SPC staff required to support CWUIC SP in the execution of the deliverables of this TA.

The IDB will provide donor funding of 35% (USD495,500.00). These resources will finance the following:

(a) Consultancy services to develop the CWUIC Response Programme framework documents, specifically the MAA, SOPs, ERP and BCP guidance templates and a regional training workshop for utilities on the MAA.
(b) Consultancy services to develop the DST for CWUIC Resilience Programme which will integrate the WaterRiSK approach. These services also include testing the DST with BWS and developing a user guide for the DST.
(c) Consultancy services for project management through the time inputs of the CWUIC SP Team Leader, Response Specialist and Resilience Specialist providing PC services and technical support for TA implementation.

The budget is provided at **Appendix 3**.

The first disbursement of the grant shall be made by August 31, 2025, and the grant shall be fully disbursed by September 30, 2026.

23. Procurement:

Procurement of consultancy services shall be undertaken in accordance with CDB's Procurement Policy for Projects Financed by CDB (November 2019) and Procurement Procedures for Projects Financed by CDB (January 2021). Financing shall be provided from resources under the CARE agreement and thus, in accordance with the financing agreement signed by CDB with the European Union (EU), the procurement eligibility shall be extended to countries eligible for procurement under EU-funded projects which are not CDB Member Countries, in accordance with the EU Eligibility Rules.

The consulting firm that will implement the CWUIC Response Programme in three water utilities under this TA, will be contracted utilising the direct selection procurement method by CCRIF SPC. This firm to be contracted was previously engaged by IDB through a competitive procurement process and using procedures aligned with CDB's standards, ensuring selection based on merit and qualifications. The costs and terms and conditions of the

contract will be reviewed to ensure consistency with the initial contract under the IDB project. The expertise, quality of deliverables, and overall performance of the Consultant under the existing IDB-funded assignment has been satisfactory.

This approach will enable continuity, consistency and efficiency in expanding the ongoing work of developing the CWUIC MAA with other Caribbean water utilities. Given the firm's expertise, ongoing engagement and familiarity with the MAA, CWUIC, other Caribbean water utilities and the regional context for emergency preparation and response, CCRIF SPC's direct selection will allow for seamless integration of the activities under this TA, avoiding duplication of efforts and disruptions to progress of ongoing work to establish CWUIC SP.

The Procurement Plan is presented at **Appendix 12**. Any revisions to the Procurement Plan shall require CDB's prior approval in writing.

24. Recommendation:

The Adjudication Review Committee considered this proposal on June 28, 2025 and agreed to recommend it for the approval of the President.

25. Recommendation:

It is recommended that the President approve a grant to the CCRIF SPC (formerly the Caribbean Catastrophe Risk Insurance Facility) of an amount not exceeding the equivalent of seven hundred and fifty thousand United States Dollar (USD750,000) from the SFR of CDB allocated from the CARE Programme resources to assist CCRIF SPC with financing consultancy services to conduct institutional strengthening of three water utilities to build resilience to climate and disaster risks as stated in paragraph 16 above, on CDB's standard terms and conditions and on the terms and conditions set out in **Appendix 1**.

L. O'Reilly Lewis	July 9, 2025
L. O'Reilly Lewis Director (Ag.), Projects Department	Date

26. Approved by:

Daniel M. Best	July 9, 2025
Daniel M. Best President	

SUPPORTING DOCUMENTATION

Appendix 1	Terms and Conditions
Appendix 2	Gender Marker
Appendix 3	Detailed Budget
Appendix 4	Draft Terms of Reference: Consultancy Services for Implementation of the CWUIC Response Programme in Three Water Utilities
Appendix 5	Draft Terms of Reference: Consultancy Services for Preparation of Resilience Projects for Three Water Utilities
Appendix 6	Results Framework
Appendix 7	Letter of Engagement – CWUIC Resilience Program Technical Assistance
Appendix 8	Performance Assessment Summary
Appendix 9	Project Coordinator Duties and Responsibilities
Appendix 10	Project Steering Committee Roles and Responsibilities
Appendix 11	Provisional Implementation Plan
Appendix 12	Procurement Plan

APPENDIX 1

TERMS AND CONDITIONS

No.	Subject	Terms and Conditions of the Grant
1.	**Parties**	Bank: Caribbean Development Bank (CDB). Beneficiary: CCRIF SPC
2.	**Amount of Grant**	The Bank agrees to make available to the Beneficiary by way of grant, an amount not exceeding the equivalent of seven hundred and fifty thousand United States dollars (USD750,000), from the Special Funds Resources (SFR) of the Bank allocated from the Caribbean Action for Resilience Enhancement (CARE) Programme (the Grant).
3.	**Purpose**	The purpose for which the Grant is being made is to assist the Beneficiary in financing consultancy services to conduct institutional strengthening of three (3) water utilities to enable them to build resilience to climate and disaster risks, more particularly described in paragraph 16 of the Paper (the Project).
4.	**Disbursement of Grant**	Except as the Bank may otherwise agree, disbursement of the Grant shall be made by the Bank to the Beneficiary as follows: The Grant shall be paid to the Beneficiary periodically after receipt by the Bank of (i) a request in writing from the Beneficiary for such funds; and (ii) an account and documentation, satisfactory to the Bank in support of expenditures incurred by the Beneficiary in respect of, and in connection with, the Project. The Bank shall not be under any obligation to make the first payment of the Grant until the Bank shall have received evidence, acceptable to the Bank, that the conditions precedent to first disbursement of the Grant have been satisfied. The Bank shall not be under any obligation to make payments exceeding the equivalent of six hundred seventy five thousand United States dollars (USD675,000) representing ninety percent (90%) of the amount of the Grant until the Bank shall have received: (i) the requisite number of copies of the reports or other deliverables, in form and substance acceptable to the Bank, required to be furnished by the Beneficiary to the Bank in accordance with the **Reporting Requirements**; and (ii) a certified statement of the expenditures incurred by the Beneficiary in respect of, and in connection with the Project. Except as the Bank may otherwise agree, the proceeds of the Grant shall be used exclusively to finance a utility which has: (i) purchased a CWUIC SP policy; (ii) requested support under the CWUIC Response Programme or CWUIC Resilience Programme; and (iii) not secured funding from other donors for the

		CWUIC Response Programme and CWUIC Resilience Programme, as the case may be (each an "Eligible Utility"). The Beneficiary shall comply with the Bank's "*Disbursement Guidelines for CDB-Financed Projects*" published in January 2019, which may be amended from time to time by the Bank.
5.	**Period of Disbursement**	The Bank shall have received an application for first disbursement of the Grant by August 31, 2025, or such later date as may be specified in writing by the Bank. The Grant shall be disbursed up to September 30, 2026, or such later date as may be specified in writing by the Bank.
6.	**Procurement**	Except as provided below, procurement of goods, works and/or services to be financed from the Grant resources shall be in accordance with the following policy and procedures or such other policy or procedures as the Bank may from time to time specify in writing: *Procurement Policy for Projects Financed by CDB (November 2019)* *Procurement Procedures for Projects Financed by CDB (January 2021)* Eligibility for procurement shall be extended to countries eligible for procurement under EU-funded projects, which are not Member Countries of the Bank. The Beneficiary shall comply with the procurement requirements set out in the **Procurement Plan**. Any revisions to the **Procurement Plan** shall require the Bank's prior approval in writing.
7.	**Additional Condition(s) Precedent to First Disbursement**	The Bank shall not be obliged to make the first disbursement of the Grant until the Beneficiary has furnished or caused to be furnished to the Bank, evidence acceptable to the Bank, that: (i) the Project Coordinator (PC) has been assigned; and (ii) the Project Steering Committee (PSC) has been established.
8.	**Condition Precedent to Disbursement in respect of Component 1**	The Bank shall not be obliged to make any disbursement of the Grant in respect of Component 1 until the Beneficiary has furnished or caused to be furnished to the Bank, evidence acceptable to the Bank, that the CWUIC Response Programme has been established.
9.	**Condition Precedent to Disbursement in respect**	The Bank shall not be obliged to make any disbursement of the Grant in respect of Component 2 until the Beneficiary has

	of Component 2	furnished or caused to be furnished to the Bank, evidence acceptable to the Bank, that the CWUIC Resilience Programme has been established.
10.	**Project Implementation**	Except as the Bank may otherwise agree, the Beneficiary shall implement the Project.
11.	**Project Management**	The Beneficiary shall establish and, for the duration of the Project, maintain as PSC the CWUIC SP MC, with the composition and functions described in **Project Steering Committee Roles and Responsibilities**. The Beneficiary shall assign as PC, the CWUIC Team Leader, with qualifications and experience acceptable to the Bank, to carry out the **Project Coordinator Duties and Responsibilities**. The qualifications and experience of any person subsequently assigned to the position of PC shall be acceptable to the Bank.
12.	**Engagement of Consultant(s)**	The Beneficiary shall, in accordance with the procurement policy and procedures applicable to the Grant, select and engage consultants to provide the following consulting services (the Consulting Services) identified for financing by the Bank set out in Section B of the Procurement Plan in accordance with the applicable **TORs for the Consulting Services**. The Beneficiary shall, within a timeframe acceptable to the Bank, implement such recommendations arising from the Consulting Services, as may be acceptable to the Bank.
13.	**Beneficiary's Contribution to the Project**	Except as the Bank may otherwise agree, the Beneficiary shall: (b) meet or cause to be met: (i) the cost of the items designated for financing by the Beneficiary in the **Budget**; (ii) any amount by which the cost of the Project exceeds the cost set out in the **Budget**; and (iii) the cost of any other items needed for the purpose of, or in connection with, the Project; and (c) provide all other inputs required for the punctual and efficient implementation of the Project, which are not being financed by the Bank. The Beneficiary shall ensure that the Inter-American Development Bank (IDB) contributes to the Project, on a timely basis, the amounts specified in the Budget to meet the cost of the items designated for financing by IDB in the **Budget**.
14.	**Reports and Information**	Except as the Bank may otherwise agree, the Beneficiary shall furnish or cause to be furnished to the Bank the reports and information required to be furnished to the Bank in accordance

		with the **Project Coordinator Duties and Responsibilities** and the **TOR(s) for the Consulting Services**, in the form specified therein, or in such form or forms as the Bank may require, not later than the times specified therein for so doing (**Reporting Requirements**).
15.	**Additional Event(s) of Suspension, Cancellation and Refund**	The Bank shall be entitled to suspend, cancel or require a refund of the Grant, or any part thereof, if the whole or any part of the CARE Programme resources is suspended, cancelled or required to be refunded.
16.	**CARE Programme Conditions**	Information and Visibility: Unless the European Commission requests or agrees otherwise, the Beneficiary shall take all appropriate measures to publicise the fact that the Project has received funding from the European Union (EU). Information given to the press, as well as all related publicity material, official notices, reports and publications shall acknowledge that the Project was carried out "with funding by the European Union" and shall display the EU logo (twelve yellow stars on a blue background) in an appropriate way. Publications by the Beneficiary pertaining to the Project, in whatever form and whatever medium, including the internet, shall carry the following disclaimer: "This document was produced with the financial assistance of the European Union. The views expressed herein can in no way be taken to reflect the official opinion of the European Union." Such measures shall be carried out in accordance with the Communication and Visibility Requirements for EU External Action published by the European Commission, or with any other guidelines agreed between the European Commission and the Bank. Access and financial checks: The Beneficiary shall allow the European Commission, or any authorised representatives, to conduct desk reviews and on-the-spot checks on the use made of the CARE Programme resources on the basis of supporting accounting documents and any other document related to the financing of the Project. The Beneficiary agrees that the European Anti-Fraud Office (OLAF) may carry out investigations, including on-the-spot checks and inspections, in accordance with the provisions laid down by EU law for the protection of the financial interests of the EU against fraud, corruption and any other illegal activity. The Beneficiary undertakes to provide officials of the European Commission, OLAF and the European Court of Auditors and their authorised agents, upon request, information and access to any documents and computerised data concerning the technical and financial management of operations financed under the Agreement, as well as grant them access to sites and premises at which such operations are carried out. The Beneficiary shall take all necessary measures to facilitate these checks in accordance with its Regulations and Rules.

APPENDIX 2

GENDER MARKER

Project Cycle Stage	Criteria	Score
Analysis: Background	Sex-disaggregated data included in the background analysis, and/or baselines and indicators, or collection of sex-disaggregated data required in TOR.	0.0
	Socioeconomic/Sector/Institutional analysis considers gender disparities, or TOR require the identification of socioeconomic, sectoral and institutional gender issues.	1.0
Design: Project Proposal/Definition/ Objective	TA interventions are designed, or will be identified as part of the project, that address gender disparities or enhance gender capacities.	1.0
	Project objective/outcome includes the enhancement of gender capacities, gender data collection, gender equality or the design of gender-responsive policies or guidelines.	0.0
Maximum Score:		2.00

APPENDIX 3

BUDGET

Budget Item	TOTAL BUDGET (USD)
Response Programme	
1. Establish the CWUIC Response Programme	200,883
SUBTOTAL ITEM 1	**200,883**
2. Component 1: Strengthening institutional capacity of three water utilities to prepare for climate and disaster risks	
Professional Fees: DRM Specialists	54,000
Professional Fees: Water and Sanitation Specialists	36,000
Airfare and Per Diem	23,520
Workshops	13,500
SUBTOTAL ITEM 2	**127,020**
Resilience Programme	
3. Develop a decision support tool (DST) to Prioritise Resilient, Capital Projects	175,000
SUBTOTAL ITEM 3	**175,000**
4. Component 2: Developing investment programmes to build resilience to disasters and climate change	
Professional Fees: Water and Sanitation Specialists	300,000
Professional Fees: Climate Change/DRM Specialists	120,000
Professional Fees: Financial Analyst	24,000
Professional Fees: Social/Gender Specialist	30,000
Airfare and Per Diem	88,320
Workshops	18,000
SUBTOTAL ITEM 4	**580,320**
Project Management	
CWUIC Staffing and Management Committee Costs	226,500
CCRIF Staffing and Administrative Costs	49,000
SUBTOTAL ITEM 5	**275,500**
Total Base Cost	1,358,723
Contingency	79,027
Bank Charges & Transfer Fees	750
TOTAL PROJECT COST	**1,438,500**

APPENDIX 4

DRAFT TERMS OF REFERENCE

CONSULTANCY SERVICES – IMPLEMENTATION OF THE CARIBBEAN WATER UTILITIES INSURANCE COLLECTIVE RESPONSE PROGRAMME IN THREE WATER UTILITIES IN CLIENT COUNTRIES OF THE CARIBBEAN DEVELOPMENT BANK

1. BACKGROUND

1.01 The Caribbean Development Bank (hereafter referred to as "CDB" or the Bank") is providing grant funding to support the Caribbean Water Utilities Insurance Collective (CWUIC), a segregated portfolio (SP) within Caribbean Catastrophe Risk Insurance Facility Segregated Portfolio Company (CCRIF SPC), formerly the CCRIF which serves as a disaster risk financing facility for water and sewerage utilities (hereafter referred to as "water utilities") in the Caribbean. In addition to CDB, CWUIC's donors include the Inter-American Development Bank and the Government of the United Kingdom. This CDB grant will be used by CWUIC SP to implement the CWUIC Response Programme in three (3) water utilities targeted to receive support.

1.02 CWUIC SP's primary objective is to help utilities operating in the Caribbean water and sanitation sector to better prepare for, respond to and recover from disasters. To achieve this, CWUIC SP has three (3) components:

(a) **Component 1: The CWUIC Response Programme** Mutual aid assistance, providing support to water utilities in emergency response planning and structured coordination between regional participating entities and utilities to restore and rebuild post-disaster. The CWUIC Response Programme intends to: (i) provide training to utilities in developing emergency preparedness plans; (ii) improve communication and coordination among utilities and with CWUIC SP for disaster response and recovery; (iii) establish procedures to survey damage, mobilise, deploy and coordinate workmen, crews, materials, tools and equipment pre, during and post-disaster; (iv) supply an emergency toolbox to some water utilities; (v) provide guidance on agreements with suppliers to pre-purchase equipment and materials required for emergency response and recovery; and (vi) train water utilities and personnel on participation in CWUIC SP. The mutual aid under the CWUIC Response Programme will be documented in a Mutual Aid Agreement (MAA).

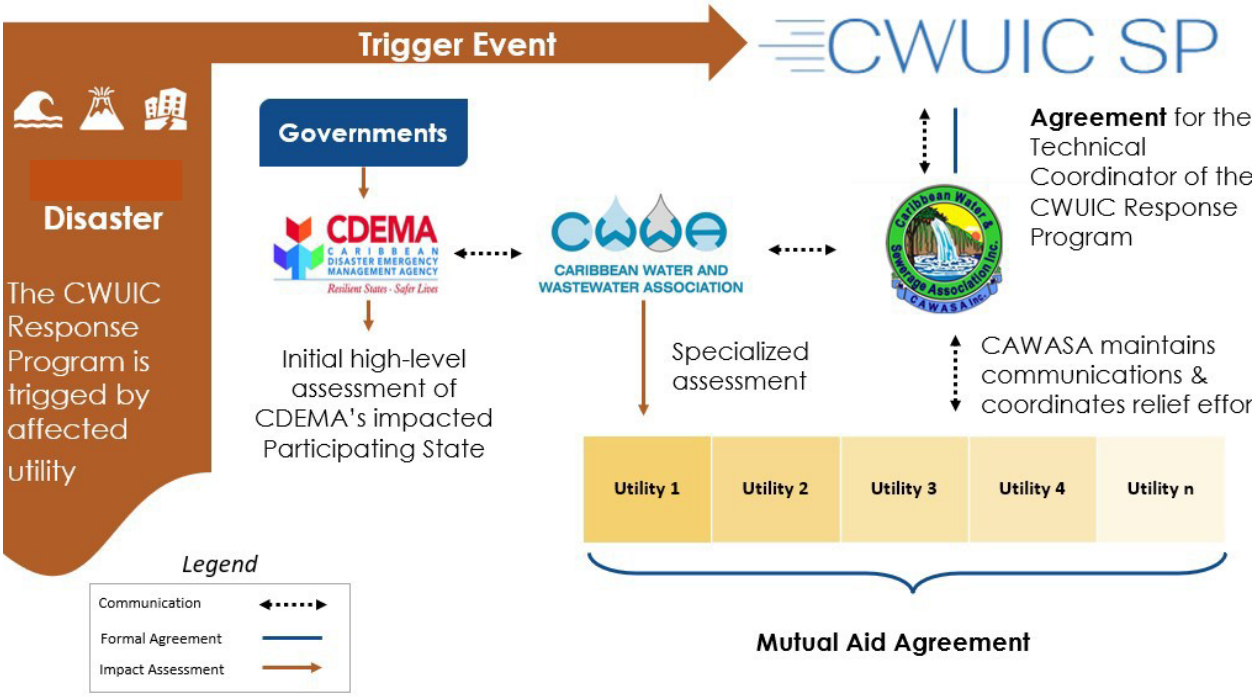
(b) **Component 2: Parametric Insurance** CWUIC SP is an insurance vehicle with layers of coverage including reinsurance to effectively address substantial and catastrophic losses caused by disasters. CWUIC SP provides parametric insurance at affordable premiums to help water utilities respond to and recover from disasters. Payouts provide quick liquidity to participating utilities based on pre-determined modelled losses when a loss event is triggered.

(c) **Component 3: The CWUIC Resilience Programme** CWUIC SP provides participating utilities with advisory services and technical assistance to identify and prepare priority projects to build the utility's resilience to natural hazards. CWUIC SP's focus is on increasing the resilience of water utilities by providing project preparation support for investments to reduce or control losses caused by climate change and other non-climate disasters (such as geophysical).

1.03 This Consultancy will specifically support the CWUIC Response Programme by helping three water utilities to better prepare for, respond to and recover from disasters. Implementation of the CWUIC Response Programme will result in these utilities being better organised, prepared and well-equipped to respond and recover from disasters impacting their utility and peer utilities in the Caribbean. Leveraging the expertise from regional partners, including the Caribbean Water and

Sewerage Association, the Caribbean Water and Wastewater Association, and the Caribbean Disaster Emergency Management Agency (CDEMA), CWUIC Response Programme will facilitate organised mutual assistance between participating utilities of CWUIC SP when they incur losses, damages or interruption of service as a result of a disaster. Figure 1 presents the roles of the participating entities in the CWUIC Response Programme in response to a member utility impacted by a disaster.

Figure 1: Functioning of the CWUIC Response Programme when a Utility is Impacted by Disaster



Note: The CDEMA initial high-level assessments will take place under the umbrella of the Regional Response Mechanism (RRM) WASH Thematic Group. The WASH Thematic Group comprises regional water, sanitation, and hygiene stakeholders (WASH) The trigger mechanism for the RRM is by request from the impacted CDEMA Participating State.

1.04 The resulting assistance through the CWUIC Response Programme is detailed in its protocols. These protocols cover communication between utilities and regional partners, advanced agreements with suppliers, and procedures to survey damage and to mobilise, deploy, and coordinate utility crew, materials, and equipment. In addition, emergency disaster management training to CWUIC SP participating utilities is ongoing.

1.05 CWUIC SP is now seeking to recruit a Consulting Firm to provide services to three water utilities alongside CWUIC SP, to assess the capacity of each utility to strengthen their role and responsibilities in the execution of the MAA and provide support to develop key response plans for each utility.

2. OBJECTIVE OF THE CONSULTANCY

2.01 The objective of the consultancy is provision of capacity building and institutional strengthening to three water utilities in CDB's client countries to prepare for, respond to and recover from disasters.

3. SCOPE OF SERVICES

3.01 Reporting to the CWUIC SP Team Leader with support from the CWUIC Response Specialist, the Consulting Firm will be required to undertake the following tasks:

3.02 **Task 1: Conduct a Capacity Assessment of Three Utilities to Strengthen their Roles and Responsibilities in the Execution of the CWUIC MAA -** The Consultant will be provided by CWUIC SP with all relevant information and documentation on the MAA, templates of CWUIC SP' emergency response plans (ERP) and business continuity plans (BCP), and the utilities' existing ERPs, BCPs, continuity of operations plans (COOP) etc. if available.

(a) The Consultant will be required to identify the capacity requirements of each utility, and review the existing resources, Standard Operating Procedures (SOP) and organisational configuration of these utilities.

(b) The Consultant should prepare and administer a knowledge, attitudes and practices (KAP) survey or similar instrument among all stakeholders involved in disaster response activities for the utility, including national disaster management entities. This should provide information and data on the baseline of disaster response capacity, including the intersection between response efforts in the water sector and gender and social vulnerabilities.

(c) The Consultant will then document any gaps and make recommendations for capacity building efforts (including training needs) and institutional strengthening that ensure the participating entities can adequately meet their obligations under the MAA.

(d) The deliverable for this task is a capacity needs assessment report for each utility that details the findings and recommendations to address the capacity shortfalls and strengthen the three utilities' capacity to participate in the CWUIC Response Programme.

3.03 **Task 2: Provide Training and Individual Support to Three Utilities to Develop or Revise Key Preparation and Response Documents** – The Consultant should provide individual assistance and training to each utility to develop or revise their own preparation and response documents, namely their ERPs, BCPs, COOPs.

(a) The Consultant will be required to consult with key stakeholders in the utility and others to validate their training needs and approach to the updating of the response documents.

(b) Where response documents are not available, the Consultant will be required to work alongside that utility and CWUIC SP to develop those documents. This should align with the CWUIC MAA and other framework documents of the Response Programme.

(c) The Consultant will develop key documents for each of the utilities, which comprise the ERP, BCP and COOP of the utilities. These documents should consider integrating gender-sensitive approaches and ensuring the protection of vulnerable groups in the response efforts of the water and sanitation sector.

(d) The Consultant shall ensure that the SOPs attached to these documents follow the CWUIC MAA templates that, among others, describes how the document will be used and its scope, provide definitions and roles and responsibilities, details the procedures and methods, attaches any templates or forms, and indicates the approach to updating and revising the SOP.

(e) The ERP should include the database with detailed contacts for emergency response personnel within the utility and external to the utility. The protocol for keeping this updated should be referenced in the ERP.

(f) The key response documents should also include a budget that will help guide the utilities in financial planning for disaster preparation and response efforts.

(g) The Consultant should train an estimate of 75 persons/utility which will comprise utility staff and members of other key entities involved in emergency response efforts in the water sector, such as national disaster management entities. This training will be in-person and should strengthen the capacity of these stakeholders to better prepare for and respond to emergencies and effectively activate and implement the ERP, BCP and COOP. This training should also involve the process for updating and revising the utility's response documents which would allow for ownership of these plans. This training should address the gaps as identified in the KAP survey and involve awareness around the role of the CWUIC Response Programme according to the MAA and expectations of all involved parties. The Consultant should evaluate the degree of learning and reaction to the training workshop. Consideration should be given to using the Kirkpatrick model to evaluate and report these results.

(h) The process for the utility's future revision and update of the ERP, BCP and COOP should be outlined.

(i) The Consultant should consider the timing of its one-on-one support to the utilities to ensure that it does not clash with any preparation being done by the utility for the Atlantic Hurricane Season and therefore should avoid the peak months which are typically between mid-August to mid-October.

(j) The deliverable for this task will be a new/updated ERP, BCP and COOP for each utility and a training report.

4. QUALIFICATIONS AND EXPERIENCE

4.01 The consulting firm should be able to appoint a team having the appropriate professional and academic qualifications required to satisfy the full requirements of this Terms of Reference. All key members of the consulting team must have excellent communication and interpersonal skills and must be fluent in English. The key experts required for the team and their minimum qualifications and experience are as follows:

(a) **Key Expert 1: Disaster Risk Management Specialist**

(i) Education: A university degree in disaster management, environmental management, sustainability, engineering or a related field.

(ii) Experience: At least seven years' experience in supporting disaster management entities. Demonstrated experience working in emergency response, business continuity and continuity of operations planning will be a key asset.

(b) **Key Expert 2: Water and Sanitation Specialist**

(i) Education: A university degree in water resources, engineering, environmental science, or a related field.

(ii) Experience: At least seven years' experience working with water and/or sanitation utilities. Demonstrated experience working in emergency response, business continuity and continuity of operations planning will be a key asset.

4.02 The consulting team is also required to demonstrate the following:

(a) Good writing/communications skills in English.
(b) An ability to present information in a clear, concise and well-articulated manner.
(c) An ability to solicit useful information from a broad range of stakeholders.
(d) A minimum of two years' experience in drafting emergency response documents over the last three years.
(e) A minimum of two years' experience with training key stakeholders within the last two years.
(f) Experience working on disaster risk management in the Caribbean or other Small Island Developing States within the last five years.

4.03 It is expected that the consulting team's key experts may be supported by additional specialists with expertise in other areas that may be appropriate for the conduct of the services.

5. REPORTING REQUIREMENTS AND DELIVERABLES

5.01 The Consultant will be required to deliver the following in a timely manner, and payment will be based on approval and acceptance of the deliverables:

(a) Work plan (two weeks after contract signing).

(b) Capacity needs assessment report for three utilities (two months after kick-off).

(c) New/updated ERP, BCP and COOP for three utilities (six months after kick-off).

(d) Training report (six months after kick-off).

5.02 The Consultant Firm will report to the CWUIC SP Team Leader who will be supported by the CWUIC Response Specialist.

6. DURATION

6.01 The consultancy is expected to be implemented over a period of six months.

APPENDIX 5

DRAFT TERMS OF REFERENCE

CONSULTANCY SERVICES –PREPARATION OF RESILIENCE PROJECTS FOR THREE WATER UTILITIES IN CLIENT COUNTRIES OF THE CARIBBEAN DEVELOPMENT BANK

1. BACKGROUND

1.01 The Caribbean Development Bank (CDB/the Bank) is providing grant funding to support the Caribbean Water Utilities Insurance Collective (CWUIC), a segregated portfolio (SP) within the Caribbean Catastrophe Risk Insurance Facility Segregated Portfolio Company (CCRIF SPC), formerly the CCRIF which serves as a disaster risk financing facility for water and sewerage utilities (hereafter referred to as water utilities) in the Caribbean. In addition to CDB, CWUIC's donors are the Inter-American Development Bank and the Government of the United Kingdom. This CDB grant will be used by CWUIC SP to identify, prioritise and prepare one (1) resilience project in each of three (3) water utilities targeted to receive support.

1.02 CWUIC SP's primary objective is to help utilities operating in the Caribbean water and sanitation sector to better prepare for, respond to and recover from disasters. To achieve this, CWUIC SP has three components:

> **Component 1: The CWUIC Response Programme** Mutual aid assistance, providing support to water utilities in emergency response planning and structured coordination between regional participating entities and utilities to restore and rebuild post-disaster. The CWUIC Response Programme intends to: (a) provide training to utilities in developing emergency preparedness plans; (b) improve communication and coordination among utilities and with CWUIC SP for disaster response and recovery; (c) establish procedures to survey damage, mobilise, deploy and coordinate workmen, crews, materials, tools and equipment pre, during and post-disaster; (d) supply an emergency toolbox to some water utilities; (e) provide guidance on agreements with suppliers to pre-purchase equipment and materials required for emergency response and recovery; and (f) train water utilities and personnel on participation in CWUIC SP. The mutual aid under the CWUIC Response Programme will be documented in a Mutual Aid Agreement.
>
> **Component 2: Parametric Insurance** CWUIC SP is an insurance vehicle with layers of coverage including reinsurance to effectively address substantial and catastrophic losses caused by disasters. CWUIC SP provides parametric insurance at affordable premiums to help water utilities respond to and recover from disasters. Payouts provide quick liquidity to participating utilities based on pre-determined modelled losses when a loss event is triggered.
>
> **Component 3: The CWUIC Resilience Programme** CWUIC SP provides participating utilities with advisory services and technical assistance to identify and prepare priority projects to build the utility's resilience to natural hazards. CWUIC SP's focus is on increasing the resilience of water utilities by providing project preparation support for investments to reduce or control losses caused by climate change and other non-climate disasters (such as geophysical).

1.03 This Consultancy specifically supports the CWUIC Resilience Programme by helping three (3) water utilities to identify, prioritise and prepare a priority resilience project that can be funded by the CDB to reduce the utility's vulnerability to climate change and disasters. A resilience project can be defined as capital investment, within the mandate and scope of a utility, that reduce a utility's risk to climate change and both climate and non-climate related hazards (such as geophysical) and, therefore, reduce the likelihood that a utility may lose the ability to serve its customers during or after a disaster. The main impact of investing in resilience will be decreased losses from disasters and climate impacts, improved customer service and public perception of the utility, and enhanced sustainability of the

utility. Overall, this will increase the viability of CWUIC SP as it helps utilities to be resilient to climate and disaster risks through mutual aid/response, insurance and preparation of resilience projects.

1.04 CWUIC SP is in the process of developing a decision support tool (DST) that will enable the Resilience Programme to prioritise projects based on the needs of the utilities. This DST will guide decision-making on resilient capital investments to focus on projects that reduce utilities' vulnerabilities and minimise risk exposure to natural hazards and climate change.

1.05 CWUIC SP is now seeking to recruit a consulting firm to provide services to three (3) water utilities alongside CWUIC SP, to identify, prioritise and prepare a resilience project for each of these three (3) utilities.

2. OBJECTIVE OF THE CONSULTANCY

2.01 The objective of the consultancy is to identify and prioritise projects that will build the water utility's resilience to disasters and climate risks and prepare one (1) selected project for disaster and/or climate resilient investment by the CDB.

3. SCOPE OF SERVICES

3.01 Reporting to the CWUIC SP Team Leader with support from the CWUIC Resilience Specialist, the Consulting Firm will be required to undertake the following tasks:

Task 1: Prepare a List of Capital Resilience Projects - The Consultant will collect, organise, and provide information on the baseline and future needs for climate and disaster resilience in each utility using the WaterRiSK[1] approach. This should include projects and interventions that have been completed, are on-going or proposed to make each of the three (3) utilities more climate and disaster resilient.

(a) All documentation on WaterRiSK will be provided to the Consultant. This analysis will be the foundation for all other tasks in the consultancy and will be used to identify entry points for integration of climate resilience along three (3) pillars; enabling environment, water resources and watershed management and water supply systems. CWUIC SP will share all the relevant documents on WaterRiSK to guide the Consultant's work.

(b) The Consultant shall also refer to national water planning documents, specifically those that align with climate adaptation and disaster risk resilience such as Sectoral Adaptation Strategy and Action Plans for the Water Sector (Water SASAP).

(c) The Consultant should use a gender-balanced, workshop-style approach with national stakeholders in-person that have interests in and influence on the utility services. WaterRiSK clearly articulates how this engagement should be facilitated, and it will be the responsibility of the Consultant to work with each utility to complete the assessment using a consensus approach with these stakeholders.

(d) The output of the tool or results of the assessment will identify the areas for priority and investment to build resilience. The Consultant should identify opportunities to mainstream gender and social considerations in the identification and prioritisation of investment projects.

(e) The Consultant will collect information on the projects to support the prioritisation exercise including details, costs, timeframe, etc. ensuring alignment with CWUIC Resilience Programme's DST.

(f) Where available, the Consultant should additionally use the utility's business plan and/or capital investment plan to develop the list of capital resilience projects. Notwithstanding, the WaterRiSK outputs may identify areas for intervention that were not previously in these plans.

3.02 The deliverables for this task are: (a) complete WaterRiSK assessment and two (2) graphical representations of the WaterRiSK outputs which may be a spider/rose plot and/or a prioritisation plot for each of the three (3) utilities; (b) a projects portfolio for each utility organised in a spreadsheet format for grouping, breaking, updating, and calculating budgets; and (c) a report describing the work done, stakeholder engagement and the identified projects for each of the three (3) utilities.

Task 2: Prioritisation of Resilience Projects - The Consultant will establish a list of ten (10) resilience projects in priority order to determine which one (1) will be further prepared for subsequent CDB funding.

3.03 The Consultant should work with each utility to define a decision-making framework to inform the prioritisation. This framework may include decisions such as:

(a) What are the assets that are most critical to providing service to customers?
(b) Of the critical assets, which are most at risk from climate change and natural hazard events?
(c) What attributes of that asset or area it services make it vulnerable?
(d) What investments can be made to increase the resilience of that asset?
(e) How do the investments address the needs of vulnerable populations, including low-income communities, women, and persons with disabilities, to ensure access to water and sanitation services?
(f) What resilience projects are cost-effective and feasible for the utility given its objectives, constraints, and level of vulnerability?
(g) What documentation (studies, models, etc.) is available to meet the requirements for access financing from CDB?

3.04 The Consultant should align this approach with the DST and may refer to approaches used by other development partners in identifying, prioritising and investing in resilience projects across the Caribbean and other regions. Gender and social considerations should be integrated to ensure these issues are addressed within the project design.

3.05 The Consultant should collaborate with CWUIC and CDB to obtain CDB's requirements for appraisal of capital projects and to support the project prioritisation with the utility, and the identification of the project that will be subsequently prepared under Task 3 below.

3.06 The prioritisation of these ten (10) projects should align with the utility needs, WaterRiSK assessment and CDB's investment requirements.

3.07 The Consultant should organise an in-person workshop with approximately 50 people for each utility and relevant stakeholders to ensure that a collaborative approach is used in prioritising and ranking the ten (10) projects. This workshop should also develop an understanding of the prioritisation tool and how it is applied, and it should build awareness using an all-of-utility approach to gender and social inclusion in capital investment planning for resilience-building. The Consultant should ensure that the prioritisation tool is clear and is in an editable format such as Microsoft Excel that can be transferred to the utility and applied to other prioritisation (decision-making) exercises that the water utility may undertake in the future.

3.08 The deliverables for this task are (a) a list of ten (10) priority resilience projects ranked for each utility, (b) and a document explaining the prioritisation approach and the workshop summary for each utility.

3.09 **Task 3: Preparation of One (1) Priority Resilience Project -** The Consultant will prepare at least one (1) project proposal per utility. Preparation of all the necessary documents to meet the requirements and processes for funding from the CDB should be included in this document.

(a) The Consultant will work with the utility, CWUIC SP, CDB and any other key stakeholder critical to the utility's investment planning to determine which one (1) of the ten (10) resilience projects is best suited for this preparation work. This decision may also be informed by the availability of funding for this preparation work and any additional funding that may be available from the utility or other funding sources to structure a bankable, resilience project.

(b) The project proposal should include a rationale, results framework, base cost estimates, project management arrangements (institutional, implementation schedule and procurement approach), technical analysis, environmental and social impact assessment inclusive of stakeholder engagement, gender action plan and resettlement action plan (where applicable), environmental and social management plan, climate risk and vulnerability assessment, economic rate of return, project risks and mitigation, and outline of any legal issues related to the project including that of land acquisition.

(c) The Consultant may be required to travel in-person to complete any feasibility studies/reports contingent on available resources and information to finalise the proposal and to prepare the project for funding from CDB.

(d) An in-person validation session for an estimated 50 persons/utility should be conducted by the Consultant. This session should include utility representatives as well as key stakeholders from other entities involved in planning, financing and approving water sector projects.

The deliverable for this task is a proposal for one (1) project ready for financing from CDB for each of the three (3) water utilities. A draft proposal must be submitted for feedback from the utilities, CDB, CWUIC and other key stakeholders. This proposal will then be finalised with comments integrated.

4 QUALIFICATIONS AND EXPERIENCE

4.01 The Consulting firm should include a team having the appropriate professional and academic qualifications required to satisfy the full requirements of this Terms of Reference. All key members of the Consulting team must have excellent communication and interpersonal skills and must be fluent in English. The key experts required for the team and their minimum qualifications and experience are as follows:

(a) **Key Expert 1: Water and Sanitation Specialist**
- (i) Education: A university degree in Engineering, Natural Resources Management or a related area.
- (ii) Experience: At least ten (10) years professional experience in water utility operations and water resources management. Experience working on preparation of climate change and disaster risk management projects, and with donor agencies involved in these areas and the water sector will be an asset.

(b) **Key Expert 2: Climate Change/Disaster Risk Management Specialist**

(i) Education: A university degree in Climate Change, Disaster Risk Management, Economics or a related area.
(ii) Experience: At least ten (10) years' experience in climate adaptation, disaster risk management and climate risk and vulnerability assessments. Experience working in the water and wastewater sector will be an asset.

(c) **Key Expert 3: Social/Gender Specialist**
(i) Education: A university degree in social sciences, gender studies, sociology, community development, development studies or another related discipline.
(ii) Experience: At least ten (10) years' experience in development projects and mainstreaming gender concerns and social inclusion. Experience working on climate change or natural resources management projects will be distinct assets.

(d) **Key Expert 4: Financial Analyst**
(i) Education: A university degree in finance, economics, business management or another related discipline.
(ii) Experience: At least five (5) years' experience in building financial models and conducting financial analysis for projects. Experience working on development projects will be distinct assets.

4.02 The Consulting team is also required to demonstrate the following:

(a) Good writing/communications skills in English.
(b) An ability to present information in a clear, concise and well-articulated manner.
(c) An ability to solicit useful information from a broad range of stakeholders.
(d) A minimum of five (5) years' experience working on resilience projects within the last three (3) years.
(e) A minimum of three (3) years' experience working with water utilities in the Caribbean or other Small Island Developing States within the last five (5) years.
(f) Experience training key stakeholders within the last two (2) years.

4.03 It is expected that the Consulting team's Key Experts may be supported by additional specialists with expertise in other areas that may be appropriate for the conduct of the services.

5 REPORTING REQUIREMENTS AND DELIVERABLES

5.01 The Consultant will be required to deliver the following in a timely manner, and payment wil be based on approval and acceptance of the deliverables.

(a) **Inception Report** to be presented within 14 days of commencement of the consultancy. This report will confirm the Consultant's detailed work schedule and methodology combined for each of the three (3) utilities.
(b) **Reports on Capital Resilience Projects** to be submitted within two (2) months of commencement of the consultancy and on completion of Task 1. This report should be separately prepared for each utility and should capture the complete WaterRiSK assessment and associated outputs, the projects portfolio for each utility and a description of the approach and stakeholder engagement in each utility. The Consultant should ensure that there is gender balance in stakeholder representation and that vulnerable groups are included in the workshop.
(c) **Reports on Prioritisation of Resilience Projects** to be submitted within four (4) months of commencement of the consultancy. The report should be prepared for each utility and detail the ten (10) resilience projects and the prioritisation approach to rank each project. This report should also present stakeholders feedback as gathered in the

collaborative exercises between the utility, its stakeholders, CWUIC and CDB to prepare the list and provide details on the project that will further be prepared for CDB funding.

(d) **Database of Resilience Projects and Prioritisation Tool** to be submitted within five (5) months of commencement of the consultancy. The tool should be prepared for each utility and in an editable format that the utility may utilise for future work.

(e) **Resilience Project Proposals (Draft)** to be submitted within 11 months of the consultancy. There should be one (1) proposal per project per utility. All associated documents, feasibility studies and other requirements for future funding should be included in this proposal.

(f) **Resilience Project Proposals (Final)** to be submitted within 12 months of the consultancy. This should incorporate all feedback from the utilities, CWUIC, CDB and other key stakeholders.

5.02 The Consultant Firm will report to the CWUIC SP Team Leader with support from the CWUIC Resilience Specialist.

6 DURATION OF CONTRACT

6.01 The consultancy is expected to be implemented over a period of 12 months.

APPENDIX 6

RESULTS FRAMEWORK

Narrative Summary	Performance Indicators	Disaggregation (Male/Female)	Baseline	Target	Data Sources/Reporting Mechanisms/ Reporting Frequency
Project Impact: Increased resilience of three water utilities to disaster and climate risks					
Outcomes:					
Enhanced water utility institutional capacity to build resilience to disasters and climate risks.	Emergency response meetings held to update the utility's ERP.	N	0	3 utilities (2026)	CWUIC SP Annual Report
	Number of utilities signing on to the MAA.	N	0	1 per year (2026)	CWUIC SP Annual Report
Expanded opportunities for resilient investments in water.	Number of resilience projects prepared for investment.	N	0	3 projects (2027)	CWUIC SP Annual Report
	Letter of requests for funding for resilience projects in water utilities.	N	0	3 projects (2027)	Director of Projects Department Correspondence Records
Assumptions for Achieving Outcomes: 1. CWUIC SP MAA finalised and utilities sign to participate. 2. Utilities will actively pursue financing for the resilience project. 3. The targeted utilities have policies with CWUIC SP and therefore will benefit from all components.					
Outputs:					
Capacity needs assessment of three utilities to prepare, respond and recover from disasters and climate change conducted.	Completion of capacity needs assessment report.	N	None	1 report/utility	Consultant deliverables.
	Results of a knowledge, attitudes and practices survey.	Y	None	>80% of survey respondents completed survey	Consultant deliverables.
Water utilities emergency response plans developed.	Utility approval of documents.	N	None	3 plans	Consultant deliverables.
Training in emergency response delivered.	Rating from users on degree of learning and reaction to training.	Y	None	1 report	Consultant deliverables.
	Completion of training report.	N	None	>80% of participants recorded increased degrees of learning.	Consultant deliverables.

Narrative Summary	Performance Indicators	Disaggregation (Male/Female)	Baseline	Target	Data Sources/Reporting Mechanisms/ Reporting Frequency
Resilience projects in three water utilities identified.	Database of portfolio of resilience projects.	N	None	3 reports	Consultant deliverables.
	Completion of WaterRiSK assessment report.	N	None	3 databases (1 per utility)	Consultant deliverables.
Resilience projects in three water utilities prioritised and ranked.	Prioritised list of 10 resilience projects with all available details.	N	None	3 lists of 10 priority projects	Consultant deliverables.
	Completion of report on resilience project prioritisation.	N	None	3 reports	Consultant deliverables.
A resilience project for three water utilities prepared.	Completion of proposal with all information.	N	None	3 proposals (1 per utility)	Consultant deliverables.

Assumptions for Achieving Outputs:
1. Utilities have a basic level of awareness of emergency response activities.
2. There is at least one project in the list of capital needs that is bankable.
3. The utility agrees that the methodology to be used, WaterRiSK (tool developed by the Bank) is proven to be appropriate for their context.

APPENDIX 7

[Date]

To:
[Name of Representative]
[Title]
[Water Utility]
[Address]

Subject: Letter of Engagement – CWUIC Resilience Programme Technical Assistance

Dear [Name of Representative],

Thank you for your formal request dated **[Date of Request],** to apply for non-reimbursable technical assistance under the CWUIC Resilience Programme, pursuant to the Participation Agreement signed on **[Date].** We are pleased to confirm CWUIC's engagement with **[Water Utility]** to support the identification and structuring of priority resilience projects aimed at strengthening climate resilience and operational sustainability.
This letter sets out the terms of engagement between **CWUIC** and **[Water Utility]** and outlines the framework under which technical assistance will be provided.

1. Summary of the CWUIC Resilience Component

The objective of the CWUIC Resilience Program is to increase the resilience of CWUIC SP's participating utilities to natural hazards. With the CWUIC Resilience Program, CWUIC SP will support utilities with the identification, prioritisation, and structuring of resilience projects, and with obtaining funding from development banks and other financial institutions for resilience projects.
For the purposes of the CWUIC Resilience Program, resilience projects are defined as capital investments, within the mandate and scope of the utility, that reduce a utility's risk to natural hazards and, therefore, reduce the likelihood that the utility may lose the ability to serve its customers during or after an event.
Through the CWUIC Resilience Programme, CWUIC SP will provide non-reimbursable advisory services, through consultants, to participating utilities for identifying, prioritising, and/or structuring resilience projects. It will do this by allocating a fixed and equal amount in advisory services to each utility. This amount will be covered with grant funding CWUIC SP receives from development partners for the programme. The specific advisory services provided to each utility will depend on the needs of that utility in building its resilience to natural hazards.

2. Roles, Rights, and Responsibilities

CWUIC agrees to:

- Provide advisory services on a non-reimbursable basis to **[Water Utility]** to identify, prioritise, and/or structure resilience projects. CWUIP SP will pay for these advisory services with grant funding it receives from development partners;

- support **[Water Utility]** in obtaining funding from development banks and other financial institutions for resilience projects;

- advise **[Water Utility]** on the requirements and processes for funding from IDB, CDB, and other financial institutions interested in building the resilience of the water sector in the Caribbean;

- ensure the alignment of all support with the principles and provisions outlined in the Participation Agreement signed on **[Date].**

[Water Utility] has the right to:

- Apply for non-reimbursable technical assistance from the CWUIC Resilience Programme for the identification and structuring of resilience projects, as described in the Participation Agreement signed on **[Date].**

[Water Utility] agrees to:

- Meet its obligations as described in the Participation Agreement signed on **[Date]**;
- Provide information required to identify, prioritise, and/or structure resilience projects, including:
    - A prioritised CAPEX plan, or in the absence of that, a list of potential CAPEX projects that could increase the resilience of the utility;
    - information available regarding exposure and vulnerability of the utility's existing assets and operations to natural hazards;
    - information regarding the utility's operations and fixed assets to estimate costs and benefits of potential projects
- Participate in site visits with CWUIC SP and its advisors;
- Ensure timely feedback and participation in key project milestones and decision points;
- Lead engagement with government authorities and other relevant stakeholders, as required, to identify, develop, fund, and implement capital investment projects;
- Report on cost and time to develop projects, and any results derived after projects have been implemented;
- Make the best effort to begin implementation of any projects developed with technical assistance from CWUIC SP within two years of completion of the technical assistance;
- Keep current on obligations for any funding provided as part of the CWUIC Resilience Programme.

3. Criteria for Defining Resilience Projects

Under the CWUIC Resilience Program, the resilience projects are those that meet the following criteria:

- **The participating utility has the legal authority to develop and operate the project.** For example, if it is a wastewater project, the national legal and regulatory framework provides the participating utility with the right to develop and operate wastewater projects. The participating utility will provide documentation confirming that it has the legal authority to develop and operate the project.

- **The project is located within the participating utility's service area.** This is the service area that is established by the jurisdiction's legal and regulatory framework. The participating utility will provide documentation confirming that the project is located within its service area.

- **The project addresses a specific impact of a natural hazard** (for example, high winds, coastal flooding, and excess rainfall). The participating utility must be able to clearly demonstrate that development of the project will lead to a reduction in the vulnerability of the utility to the specific impact of a natural hazard.

- **The project has an estimated CAPEX of less than US$5.0 million.** This range is based on the following two objectives of the CWUIC Resilience Programme:

- To leverage the non-reimbursable advisory services with loan and grant funding from financial institutions.
- To develop projects that can be completed relatively quickly. Projects with an estimated CAPEX above US$5.0 million may take multiple years to complete.

This criterion may be waived on a case-by-case basis by the CWUIC SP Team Leader and adjustments to the cap may be considered.

- **The project should be eligible for funding from financial institutions.** One of the objectives of the CWUIC Resilience Programme is to support participating utilities in identifying, prioritising, and/or structuring projects that can be financed by external financial institutions. Therefore, resilience projects must be eligible for financing by these financial institutions.

4. Right of first refusal
In recognition that the grant funding supporting the implementation of the CWUIC Resilience Programme for **[Water Utility]** is provided by the Caribbean Development Bank (CDB), it is hereby acknowledged and agreed that:

The Caribbean Development Bank shall retain a right of first refusal to finance, either partially or in full, any resilience project(s) identified and structured under the implementation of the CWUIC Resilience Program. Accordingly, prior to seeking or accepting alternative financing for such project(s), **[Water Utility]** shall provide the CDB with a reasonable opportunity to review the proposed investment(s) and indicate its interest in participating in the financing on terms to be mutually agreed upon.

We look forward to a productive collaboration and to supporting **[Water Utility]** in advancing impactful climate resilience initiatives. Please confirm your acceptance of this engagement by signing below.
Should you have any questions or require further information, do not hesitate to contact us.
Sincerely,

_____
Christopher Husbands,
Team Leader
CWUIC

Acknowledged and agreed by [Water Utility]:

_____
[Name]
[Title]
[Water Utility]
Date: _____

APPENDIX 8

PERFORMANCE ASSESSMENT SUMMARY

Criteria	Score	Justification
Sustainability	3	The sustainability of this TA is anchored in its focus on building institutional capacity, integrating resilience into utilities' long-term planning, and strengthening financial and operational mechanisms for disaster response and recovery. By developing and institutionalising ERPs, BCPs, and COOPs, the project will ensure that water utilities have structured, actionable frameworks to maintain service delivery during and after disasters. The participatory approach—engaging utility staff, national disaster agencies, and key stakeholders—fosters local ownership and knowledge retention, reducing reliance on external support. Additionally, the integration of gender and social considerations into resilience planning enhances the social sustainability of water services, ensuring that vulnerable populations are protected. Financial sustainability will be supported through investment prioritisation, enabling utilities to access funding for resilience-building projects.
Relevance	4	This TA directly addresses the urgent need to strengthen the resilience of water utilities in the Caribbean, ensuring their ability to prepare for, respond to, and recover from disasters and climate risks. The TA aligns with the Bank's priorities for environmental and climate resilience, infrastructure sustainability, as well as regional frameworks for better disaster risk management. This project supports the critical role of water and sanitation services in public health, economic stability, and social well-being. The project is grounded in a robust analysis of water sector challenges, including aging infrastructure, limited financial and technical capacity for disaster preparedness and resilience planning, and gaps in emergency planning and response. Additionally, the financing modality is appropriate, leveraging partnerships and best practices from existing regional institutions to provide a targeted and effective response to the identified development problem.
Efficiency	4	By leveraging an existing consultancy firm with prior experience in the MAA and supporting other Caribbean water utilities, the project will minimise procurement delays and ensure continuity in methodology, maximising value for money. The participatory approach—engaging utilities, national disaster agencies, and key stakeholders—will enhance knowledge transfer and institutional ownership, reducing the risk of duplication and inefficiencies. Additionally, the integration of resilience planning into utilities' capital investment strategies will ensure long-term benefits that outweigh initial costs, making the intervention a high-impact, cost-effective investment in climate adaptation and disaster risk management.
Effectiveness	3	This TA will strengthen the resilience of water utilities through improved disaster preparedness, response, and recovery mechanisms. The intervention will result in the development and institutionalisation of ERPs, BCPs and COOPs, ensuring that utilities are better equipped to manage climate and disaster risks. Capacity-building initiatives, including training for utility staff and key stakeholders, will enhance technical expertise and coordination, leading to a more proactive and efficient emergency response.
Overall Score	3.50	

APPENDIX 9

DUTIES AND RESPONSIBILITIES

PROJECT COORDINATOR

1. BACKGROUND

1.01. The Project Coordinator (PC) shall be responsible for managing and monitoring all aspects of the implementation of the project, in compliance with Caribbean Development Bank (CDB) policies and guidelines.

2. SCOPE OF SERVICES

2.01. The PC will have the following responsibilities:

(a) **Project Management:**

(i) Develop and maintain a detailed project plan, including timelines, milestones, and deliverables.

(ii) Coordinate and oversee all project activities, ensuring their timely and successful completion.

(iii) Monitor project progress, identify potential risks and issues, and develop mitigation strategies.

(iv) Facilitate effective communication and collaboration among project stakeholders.

(v) Ensure gender considerations are strategically incorporated during implementation.

(vi) Oversee all incoming and outgoing project documentation.

(vii) Update project procurement plan as necessary and at least annually.

(viii) Prepare regular progress reports and present them to project stakeholders and the Project Steering Committee (PSC).

(ix) Maintain records of PSC meetings, decisions and actions.

(b) **Financial Management/Procurement**

(i) Assist with the financial management of the Project, including budgeting, tracking expenditures, and ensuring compliance with funding requirements.

(ii) Undertake the procurement of consultants.

(iii) Monitor project expenditures and ensure efficient utilisation of Project funds.

(c) **Technical Implementation:**

(i) Work closely with CCRIF SPC to coordinate and oversee the implementation of project activities.

(ii) Provide guidance and support in on all consultancies associated with this

project.

(iii) Coordinate capacity-building initiatives with consultants.

(d) **Stakeholder Engagement**

(i) Liaise with utilities, regional institutions and other key stakeholders to ensure their active participation and support in the project.

(ii) Organise and facilitate meetings, workshops, and training sessions to promote stakeholder engagement and collaboration.

(iii) Foster effective relationships and partnerships with key stakeholders to achieve project objectives.

3. QUALIFICATIONS AND EXPERIENCE

3.01. The ideal candidate for the position of PC should possess the following qualifications and skills:

(a) A university degree in a relevant field (e.g., project management, civil engineering).

(b) Five (5) years proven experience in project management, preferably in the field of water and sanitation.

(c) Strong organisational and leadership skills, with the ability to manage multiple tasks and stakeholders simultaneously.

(d) Excellent communication and interpersonal skills, with the ability to engage and collaborate with diverse stakeholders.

(e) Proficiency in English is essential.

(f) Knowledge of water sector resilience is highly desirable.

(g) Knowledge of the cultural and socio-economic context of the Caribbean and experience working with water utilities in the Caribbean.

4. REPORTING REQUIREMENTS AND DELIVERABLES

4.01. The PC shall report to the Chief Executive Officer (CEO) of CCRIF SPC. The CEO is responsible for the approval and execution of all contractual matters. Key deliverables include:

(a) Preparation of a Project plan.
(b) Reporting on the consultancies.
(c) Preparation of progress narrative and financial reports to the CCRIF SPC on a quarterly basis highlighting project advancement, challenges and adjustments. Upon validation of these reports by CCRIF SPC, submit these to CDB for review and approval.
(d) Preparation of a completion report within one (1) month of completion of the project which details the achievement of the outcome and output of the project. Upon validation of this report by CCRIF SPC, submit to CDB for review and approval no later than two (2) months after completion of the project.

5. DURATION AND LOCATION

5.01. The PC will be assigned by CCRIF for a minimum 12-month duration.

APPENDIX 10

ROLES AND RESPONSIBILITIES

PROJECT STEERING COMMITTEE

1. COMPOSITION

1.1. The CWUIC Management Committee (MC) will function as the Project Steering Committee (PSC) for this project. The PSC therefore will comprise of:

(a) CCRIF SPC Board Director, Chair.
(b) CCRIF SPC CEO.
(c) CDB-Appointed Representative.
(d) IDB-Appointed Representative.
(e) Water Utility Representative.

1.2. The quorum for conducting a PSC meeting will be three (3) members.

2. ROLES AND RESPONSIBILITIES

2.1. The PSC's roles and responsibilities include:

(a) Project Compliance: The PSC is responsible for ensuring that the Project activities align with the Project proposal approved by CDB. This involves monitoring and verifying that the Project is on track in terms of its objectives and activities.
(b) Project Resource Efficiency: The PSC oversees the judicious use of Project resources and assets to advance the Project's defined goals. This includes ensuring that funds, equipment, and personnel are allocated efficiently and effectively.
(c) Strategic Issue Resolution: The PSC plays a crucial role in addressing strategic-level issues and risks that may arise during the project's implementation. This involves making informed decisions and providing guidance on how to navigate challenges and uncertainties.
(d) Change Management: The PSC approves or rejects proposed changes to the project that have a significant impact on project timelines and budget. This oversight ensures that any modifications are thoroughly assessed and aligned with the project's objectives and CDB guidelines.
(e) Project Progress Assessment and Reporting: The PSC evaluates the project progress, milestones and outcomes, and ensures project progress reports are accurate.

2.2. Decisions within the PSC will be made by consensus. In cases where consensus cannot be reached, the Chairperson will facilitate discussions to find a resolution.

2.3. These roles and responsibilities will be reviewed periodically to ensure their relevance and effectiveness in guiding the PSC's activities. It may be amended by consensus within the PSC. Any proposed amendments should be communicated in advance and discussed during committee meetings.

3. MEETINGS

3.1. The PSC will convene regular meetings, at least on a quarterly basis, to review project progress and address strategic issues. These may be discussed within the regular CWUIC MC meetings or as standalone meetings for discussion on project matters only. Additional meetings may be scheduled as needed to address urgent matters or emerging challenges.

4. REPORTING

4.1. The PSC will receive regular progress reports from the Project Coordinator, providing updates on achievements, challenges, and upcoming activities. These reports will include financial updates, performance metrics, and any deviations from the project plan.

5. DURATION

5.1. The PSC will be active for the duration of the project's implementation. The Committee's role may evolve over time, adapting to the Project's progress and changing priorities.

5.2. The PSC will be dissolved upon the completion of the project's objectives and deliverables. A final meeting will be held to review the project's outcomes, lessons learned, and recommendations for future initiatives.

APPENDIX 11

PROVISIONAL IMPLEMENTATION PLAN

Activities	2025			2026				2027
	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1
PROJECT MANAGEMENT								
President's Approval.								
Signing of Grant Agreement.								
Publish General Procurement Notice and Request for Expressions of Interest.								
Meet Grant Conditions Precedent to first Disbursement.								
Project Completion Report.								
RESPONSE PROGRAMME								
Establish the CWUIC Response Programme (IDB-CWUIC Led)								
Activity 1: Develop the MAA, SOPs, Communication Protocol, Pre-Agreements and Guiding Documents for ERPs and BCPs.								
Activity 2: Conduct Stakeholder Workshops.								
Procurement of Consultancy Firm.								
Component 1: CWUIC Response Programme (Strengthening institutional capacity of three (3) water utilities to prepare for climate and disaster risks).								
Activity 1: Capacity needs assessment for three (3) utilities.								
Activity 2: Develop response plans for three (3) utilities.								
Activity 3: Training in emergency response delivered to three (3) utilities.								
RESILIENCE PROGRAMME								
Develop a decision support tool (DST) for Prioritising Resilient, Capital Projects (IDB-CWUIC Led)								
Activity 1: Develop the DST (integrating the CDB's WaterRiSK tool).								
Activity 2: Test the tool to assess performance and usability.								
Activity 3: Develop a user guide for the DST.								
Procurement of Consultancy Firm.								
Component 2: CWUIC Resilience Programme (Developing investment programmes to build resilience to disasters and climate change).								
Activity 1: Identify resilient projects for three (3) utilities.								
Activity 2: Prioritise and rank at least ten (10) resilience projects per utility.								
Activity 3: Prepare three (3) resilient projects (one (1) per utility).								

APPENDIX 12

PROCUREMENT PLAN

All Estimated Costs are in USD

A. General

1. Project Information

Country:	Regional
Recipient:	CCRIF SPC (Caribbean Catastrophe Risk Insurance Facility Segregated Portfolio Company)
Project Name:	Building Resilience and Recovery Capacity of Water Utilities through the Caribbean Water Utilities Insurance Collective Segregated Portfolio (CWUIC SP)
Implementing Agency:	CCRIF SPC

2. Bank's Approval Date of the Procurement Plan: April 30, 2025

3. This Procurement Plan is valid until: September 30, 2026

4. Prior Review Threshold: Procurement decision subject to prior review by the Bank.

Procurement Method	Prior Review Threshold	Comments
Direct Selection (DS)	**ALL**	
Quality Based Selection (QBS)	**ALL**	

5. Reference to relevant Procurement Framework

Procurement Policy for Projects Financed by CDB (November 2019) and Procurement Procedures for Projects Financed by CDB (January 2021).

6. Any Other Special Procurement Arrangements

Financing shall be provided under the CARE agreement thus procurement eligibility shall be extended to countries eligible for procurement under EU-funded projects which are not CDB Member Countries, in accordance with the Eligibility Rules.

7. Procurement Waivers

None.

B. Consulting Services

Ref No.	Assignment (Description)	Estimated Cost	Actual Cost	Selection Method	Review Bank (Prior/Post)	Expected Proposal Submission Date	Comment
1.	Consultancy Services – Implementation of the CWUIC Response Programme in Three Water Utilities			DS	Prior	April 30, 2025	The consultancy firm, CH Business Consulting is already supporting CWUIC through IDB's resources to develop the CWUIC Mutual Aid Agreement and one-on-one support to other Caribbean water utilities to develop their Emergency Response Plans and Business Continuity Plans, as well as training. Engaging this same firm will provide for continuity, consistency and efficiency in expanding this ongoing work. IDB would have engaged this firm using procurement procedures consistent with CDB's, ensuring that the firm's selection was based on merits and qualifications.
2.	Consultancy Services – Preparation of Resilience Projects for Three Water Utilities			QBS	Prior	August 1, 2025	

C. **Implementing Agency Procurement Capacity Building Activities with Time Schedule**

No.	Expected Outcome/ Activity Description	Estimated Cost	Estimated Duration (days)	Start Date	Comments
1.	Project kick-off meeting involving CDB and CCRIF SPC aimed at enhancing the IA's capacity to effectively adhere to CDB's procurement procedures.	0	1	Q2 2025	
2	IA Team to be enrolled in CDB's Online Procurement Training, to enhance their capacity to conduct procurement in alignment with CDB's Procurement Procedures.	0	15	Q1 2025	The full CWUIC SP Team are already enrolled. All three courses can be completed in 20 contact hours and are self-paced.

D. Procurement Arrangement Summary

Component	CDB (USD)		Total Cost
	DS	QBS	
Institutional Strengthening			
Implementation of the CWUIC Response Programme in Three Water Utilities.			
Preparation of Resilience Projects for Three Water Utilities.			
Summary Costs			

DS – Direct Selection
QBS – Quality-Based Selection

This information is withheld in accordance with one or more of the exceptions to disclosure under the Bank's Information Disclosure Policy.