VIRGIN ISLANDS CLIMATE CHANGE TRUST FUND

The Grantee Handbook

What you need to do, why each rule exists, and how the Trust helps you do it.

VICCTF
VIRGIN ISLANDS CLIMATE CHANGE TRUST FUND

GRANTEE HANDBOOK

A Practical Guide for Our Partners in Climate Action

Clear guidance. Shared responsibility.
Stronger communities.



Every dollar entrusted to us comes from the people and visitors of the Virgin Islands.

Let's use it wisely, together.

Managed with integrity.
Invested in our future.
For the Virgin Islands.

Version 1.0 | 2026

WELCOME FROM
THE CHAIR OF THE BOARD

On behalf of the Board of Trustees, welcome to the Virgin Islands Climate Change Trust Fund (VICCTF).

This Handbook is designed to support you as you partner with us to deliver climate solutions that strengthen our communities and protect our islands for generations to come.

The resources of the Trust come from the environmental levy every visitor to the Territory pays, and they are held by the Trust on behalf of the people of the Virgin Islands under an Act of the House of Assembly.

That is why the Trust must account for every dollar it holds, and why it asks every grantee to do the same for the share entrusted to them.

Thank you for stepping forward as a partner in this important work. We look forward to your success and to the positive difference we will make together.

Edward Childs

Edward Childs
Chair, Board of Trustees
Virgin Islands Climate Change Trust Fund

Think of the Trust like your Mom.
She gives you money because she trusts you. She asks for a receipt because it's her money and she's responsible to the whole family.

EVERY RULE HAS A PURPOSE

The rules are not meant to be difficult.
They are here to protect the money, support you, and ensure your project makes the difference it should.

THE RULE
Follow the Grant Agreement, this Handbook, and all applicable laws and policies.

WHY IT MATTERS
It protects public money and keeps the Trust trusted by the people and our partners.

EXAMPLE
Your organisation buys only what is on the approved list and keeps every receipt to show what was spent.

QUICK TIP
When in doubt, ask your Grant Officer before you spend.

DON'T DO THIS
Don't use grant money for anything not approved — even if it seems small.

WORDS AND SHORT FORMS YOU'LL SEE IN THIS HANDBOOK

Word	What it means (in everyday terms)
The Trust / VICCTF	The Virgin Islands Climate Change Trust Fund – the organisation that holds the levy money and gives out grants.
Grant	Money given for a climate project that you don't pay back – as long as you use it properly.
Grantee	The organisation that receives and uses a grant.
Grant Agreement	The signed contract between you and the Trust that sets the rules for your grant.
Call for Proposals (CFP)	An announcement that a funding window is open and inviting applications.

When this Handbook and the Grant Agreement appear to differ, the Agreement governs.

A GRANT COMES WITH TRUST – AND RULES

Think of it like when Mom gives you money.



Mom gives you money
The Trust gives you a grant.

↓



Only for what's on the shopping list
You can only spend it on approved items.

↓



Show the receipt
You keep receipts and documents for everything.

↓



Report back
You tell Mom (the Trust) what you did and what it cost.

↓



Everyone benefits
Your community is stronger, and trust is built.

WHAT YOU WILL FIND IN THIS HANDBOOK

Applying for a Grant — 6
Step-by-step on how to apply and what documents you need.

Managing Your Grant — 10
Budgets, payments, procurement, and keeping records.

Reporting and the AI Assistant — 16
How to report, and how our AI tool makes it easier.

Monitoring and Site Visits — 20
Working together and hosting visits.

FAQs and Checklists — 22
Answers to common questions and handy checklists.

INTEGRITY
We do the right thing, always.

TRANSPARENCY
We are open, clear and accountable.

PARTNERSHIP
We succeed when we work together.

IMPACT
We invest in solutions that last.

Together, we are building a resilient, sustainable Virgin Islands.

Before You Start

Who this is for	Every entity that signs a Grant Agreement with the Trust — community organisations, NGOs, schools, churches, registered associations and businesses. Written in plain language on purpose.
What it covers	Your obligations from signing to closure: keeping receipts, buying properly, reporting quarterly, hosting site visits, raising problems early — and the AI Reporting Assistant that compiles your reports for you from your receipts and answers.
The one-line summary	Keep every receipt, tell us the truth quarterly, ask for help early. Do those three things and your grant will succeed.

Words and Short Forms You'll See in This Handbook

A few simple explanations before you start reading — with an everyday example for each, so nothing here needs a dictionary.

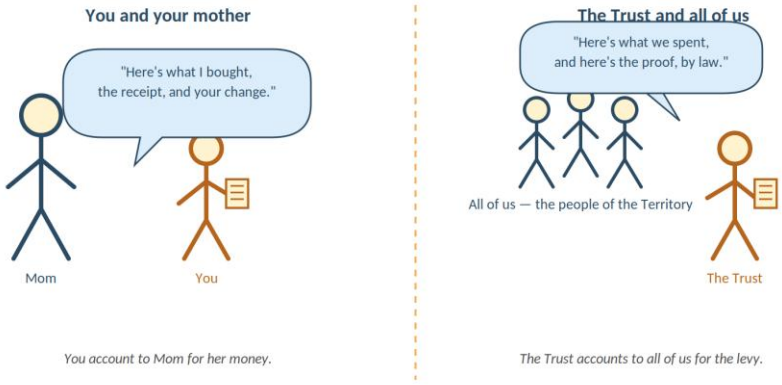
Word	What it means
The Trust / VICCTF	The Virgin Islands Climate Change Trust Fund — the organisation that holds the levy money and gives out grants. *Think of it as a community piggy bank: everyone puts a little in (through the visitor levy), and it pays out for projects that help us all cope with climate change.*
Grant	Money given to your organisation for a climate project, that you don't pay back — as long as you use it properly and follow the rules. *Like a scholarship, not a loan: it's yours to use for the stated purpose, not something you repay.*
Grantee	The organisation that receives and uses a grant. *Once your proposal is approved, that's you.*
Grant Agreement	The signed contract between you and the Trust, spelling out how much money, for what, and under what conditions. *It's the rulebook for your specific grant — if this Handbook and the Agreement ever seem to say different things, the Agreement wins.*
Call for Proposals (CFP)	An announcement that a funding window is open and inviting applications. *Like a notice on the community board: "Applications open now — apply by [date]."*
Proposal	Your written application — who you are, what you want to do, and how you'll spend the money. *Think of it as your pitch: not fancy, just clear and honest about your plan.*
Review Committee	The group at the Trust that reads every proposal and decides whether it's approved. *Like the judges at a village competition — a group, not one person, so the decision is fair.*
Board resolution	A formal written decision by your own organisation's Board, agreeing to apply for the grant. *Proof that your whole leadership said yes — not just one enthusiastic member.*
Tranche / disbursement	One payment of grant money released at an agreed stage. *Like getting paid in instalments for a job — a bit up front, more as the work is shown to be progressing.*
Budget category / floor / cap	The "buckets" your budget is divided into (project costs, running costs, monitoring, etc.). The floor is the minimum share that must go to the actual project; caps are the maximum allowed for the other buckets. *Like a household budget: most goes to groceries (the floor), and only a small capped share to "miscellaneous."*
Technical Assistance (TA)	Extra expert help — an engineer, a trainer, a procurement specialist — that the Trust arranges and pays for directly, on top of your grant. *Like a tutor the school brings in for free, alongside your own textbooks.*

Negative List	The list of things grant money can never be spent on. *The "definitely not" list — diesel generators and fossil-fuel vehicles are two examples.*
Two-person / two-signature rule	No single person acts alone on money — at least two people must sign off on every document, purchase, and account decision. *Like needing both parents' signatures on a school trip form — one signature alone isn't enough.*
Conflict of interest	A situation where a decision could unfairly benefit you, a relative, or someone close to you. *Buying supplies from your own cousin's shop — allowed only if you declare it upfront and get written approval first.*
Certified financial statement / audit	An independent check, done by an accountant or auditor, confirming your reported spending is accurate. *Like a teacher marking your homework — someone outside the family checks the work is really correct.*
Force majeure	A serious, unforeseeable event beyond anyone's control that can fairly adjust deadlines and obligations. *A hurricane damaging your project site — nobody's fault, so the timeline adjusts instead of penalising you.*
Grant Officer	Your main point of contact at the Trust. *The person you call first with a question — like your homeroom teacher, but for your grant.*
AI Reporting Assistant	The Trust's tool that reads your receipts and your quarterly answers, then drafts your report for you to check and sign. *Like a helpful clerk who fills in the form from what you've already told them — you still have to read it and sign it yourself.*
Reconsideration	Your right to ask the Trust to review a decision again if you believe a process error was made. *Like asking a teacher to recheck a grade if you think the marking itself was wrong — not just because you disagree with the mark.*
The Territory	The Virgin Islands, where the Trust operates and all grantees are based. *Home — where the levy is collected and where every grant-funded project must take place.*

1. Why these rules exist at all

The money in your grant belongs to all of us — it comes from the environmental levy every visitor to the Territory pays, and it's held by the Trust on behalf of the people of the Virgin Islands under an Act of the House of Assembly. The Act doesn't use the words "public money", but that's the plain truth of what it is: money that belongs to the community, not to the Trust and not to any one grantee. Because it belongs to all of us, the law requires the Trust to report and account for every dollar — to the House of Assembly, to the Minister, and to the international climate funds it works with. Every rule in this Handbook exists to let the Trust do that. None of it exists to catch you out — and, as you

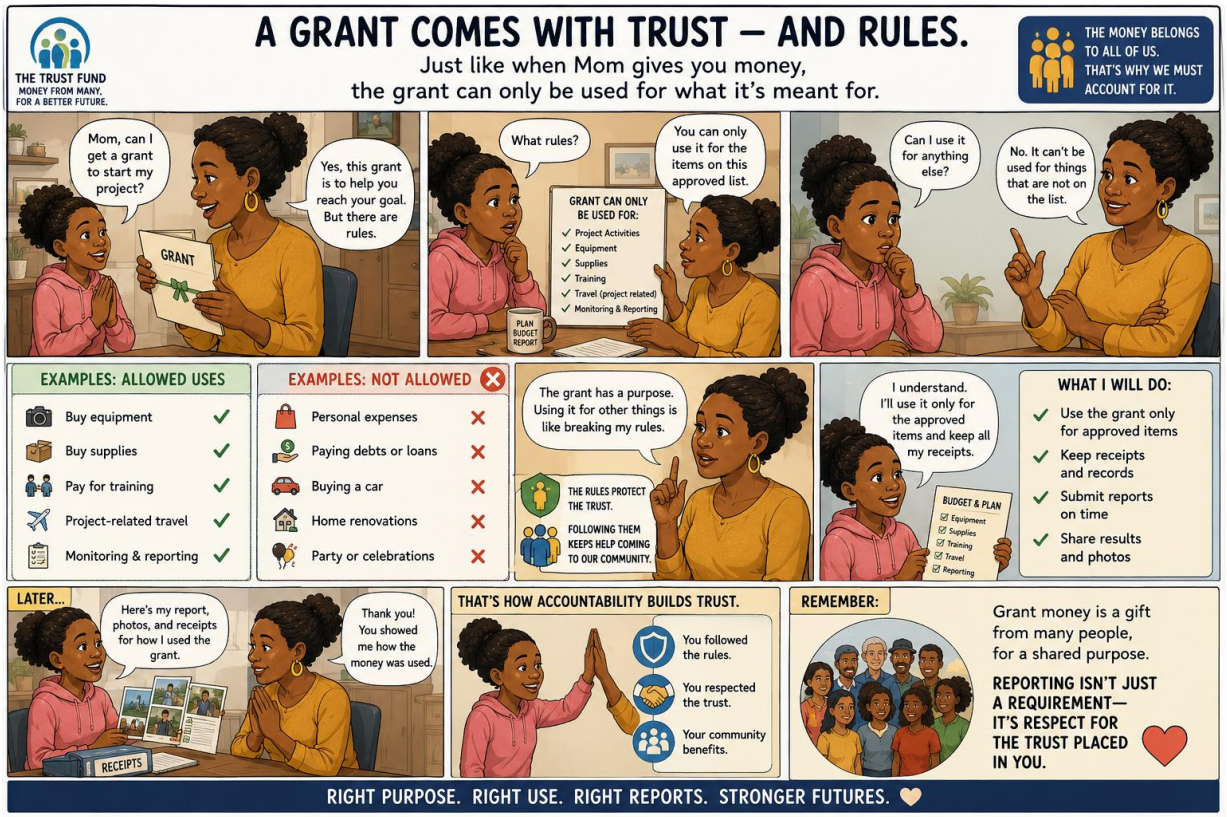
will see, the Trust has built its systems so that the paperwork burden on you is as close to zero as we can make it.



Think of it like this. If your mother sends you to the shop with her money, she expects you to come back and say what you bought, show her the receipt, and hand back the change — not because she doesn't trust you, but because it's her money and she's entitled to know. The Trust has a "Mom" too — all of us, the people of the Territory, through the House of Assembly and the Minister. That's why the Trust must account for every dollar it holds, and why it asks every grantee to do the same for the share entrusted to them. Keeping your receipts and reporting honestly isn't red tape — it's you helping the Trust keep its own promise to all of us.

One more thing worth knowing up front: because this is everyone's money, this isn't private between you and the Trust. If your organisation is awarded a grant, that award is published — and so is information on how the funds were spent. This isn't a punishment or a sign of distrust in you specifically; it's the same transparency the Trust owes the public for its own accounts, extended one step further to what the money actually did. Most grantees find it works in their favour — a published track record of a project delivered well is the best reference an organisation can have for the next Call.

Here's the whole idea in one picture — the same "Mom" story from before, walked all the way through to what it means for what you can spend on, and why reporting back matters.



2. How to apply for a grant

Like everything else, you have to apply — the money doesn't just arrive. The way you apply is called a Call for Proposals. The Trust announces one when a window is open, says what kind of climate action it's looking for and by when, and invites anyone eligible to put in a proposal.

What a proposal actually is

A proposal is simply a write-up — about you, your organisation, and your plan. It tells the Trust who you are, what problem you're trying to solve, what you intend to do with the money, and how that action helps the community adapt to or fight climate change. It doesn't need fancy language; it needs to be clear, honest, and specific about what you'll actually do. The Trust may issue specific application forms and proposal templates for you to use.**Who fills out the form**

The application form is filled out by the entity itself — your organisation and whichever team members are putting the project together. But it can't just be submitted by one person acting alone: the completed form must be signed by two members of your organisation, and it must be accompanied by a Board resolution formally approving the application. This is the same two-signature discipline that runs through the rest of your grant (Section 5) — it starts at the very first document you send us, not just once you have the money.

Where your proposal goes

Every proposal goes to the Review Committee — a group set up specifically to look at applications fairly and on their merits. They check your proposal against the eligibility rules and the Call's criteria, and they come back with one of three outcomes:

- Approved — congratulations, you've got the grant, and the Trust moves straight to preparing your Grant Agreement. Your award, and later how the funds were spent, will be published — see Section 1 for why.
- Approved with conditions — you're getting the grant, but there are a few things to fix or clarify first (a missing document, a budget line to adjust, a detail to confirm) before the Agreement is signed.
- Not approved this time — your proposal didn't make it through this particular Call.

If you don't get through this time

Take a little time, then write to the Trust and ask why. The Trust is obligated to answer you — you are entitled to know the reason, not just the outcome. By far the most common reason a proposal doesn't succeed is that the activities proposed weren't on the eligible list for that particular Call — not that the idea was bad, just that it didn't fit what that specific Call was funding.



Don't feel discouraged. If you don't get through this time, there will be other Calls — this is not your only chance. The Trust also plans to run grant-writing workshops, so you can come back stronger and do even better next time. There will be a next time.

3. Your grant at a glance

The rule. Your grant is paid in stages (normally 50% on signing, 40% when your first progress report shows at least 70% of the first payment used, 10% on completion). Where your budget contains imported items, the schedule flexes: the Trust can pay your supplier directly, or size the first payment to the supplier's invoice.

Why it matters. *Staged payment protects both sides — you are never holding more of the community's money than your project currently needs, and the Trust can help you fast when something goes wrong, because it finds out at the next stage rather than at the end. Direct payment of suppliers means large import sums never have to sit in, or move through, your account at all.*

The rule. Your budget follows the standard categories: the project itself (the floor — most of the money), and capped shares for running costs, monitoring, the certified financial statement, visibility, and contingency. You may move money freely between lines inside a category; moving money between categories needs the Trust's written OK first.

Why it matters. *The categories are how the Trust proves — to its Board, its auditors and international funds — that grant money became project results rather than overhead. The caps also protect you: they are the pre-agreed answer to anyone who later questions your running costs.*

The rule. Alongside your grant you may have access to technical assistance (TA) allowance based on a seperate assessment by the Trust. Asking for TA never reduces your project money.

Why it matters. *Most grant projects that fail, fail on technical execution, not on honesty. The TA grant exists so that a community group can build its capacity for implementation.*

The rule. The Trust cannot release any disbursement — first, second, or final — without evidence to support it. Have every required document ready and complete before you ask for a payment, and build in time for the Trust to check what you've submitted before funds move; a payment is never released the same day it's requested.

Why it matters. *This checking step is what lets the Trust tell its own "Mom" — the public, the Minister, the auditors — that every dollar it paid out was properly earned, not just requested. It can feel tedious when you're waiting on money you need urgently, and we understand that. But it's the best way: a payment released without proper checking is one that can be questioned later, and that puts your project at far greater risk than a short wait does now.*

4. The golden rule: keep every receipt

The rule. Every dollar of grant money you spend must have a receipt, invoice, or written proof of payment behind it — no exceptions, however small the amount. Photograph each receipt with your phone the day you get it and send it in (Section 6 tells you how). Keep the paper originals in one envelope or box per quarter; the Trust or its auditors may ask to see them, and you must keep them for three years after your project closes.

Why it matters. *The receipt is the atom of accountability — the single piece of evidence from which everything else (your reports, the Trust's audit, the Territory's standing with international climate funds) is built. It is also your personal protection: a grantee with a complete receipt file can never be accused of*

misusing funds, because the file answers every question before it is asked. And under the Trust's AI reporting system, your receipts do double duty — they write most of your report for you.

> What counts as a receipt? A till receipt, a supplier invoice marked paid, a bank or transfer confirmation, a signed cash voucher for small local payments (with the payee's name, date, amount and what it was for), or a stamped delivery note paired with proof of payment. For labour, a simple signed timesheet or payment voucher. If you genuinely cannot get any of these for a small unavoidable expense, write it down — date, amount, what, who — sign it, and flag it in your next report. A declared gap is a footnote; an undeclared gap is a finding.

5. Buying things properly (Procurement Guidelines)

The rule. As good practice, get three written quotes for everything you buy, and choose the one that gives the best value — keep all three on file with a one-line note of why you chose the winner. (Your Grant Agreement sets a threshold above which three quotes are mandatory; below it, one documented quote is the minimum — but three is always the safer habit.) Buying from yourself, your board members, close family, or friends is not allowed. If a purchase like this is genuinely unavoidable, you must declare the conflict of interest to the Trust first and get written approval before you buy — never after.

Why it matters. *Three quotes is the simplest proof in existence that the community's money bought at a fair price — it protects you from any later suggestion of favouritism, and it usually saves you money. The conflict-of-interest rule protects your organisation's name: the appearance of self-dealing damages a community group as badly as the reality.*

The rule. The two-person rule: your grant bank account has at least two authorised signatories, and the person who buys something is never the only person who checks it. Every receipt and every document you submit to the Trust must be signed by two members of your organisation — never just one, however small the purchase.

Why it matters. *This rule protects your people more than it protects the Trust. A treasurer who works alone can be accused alone; a treasurer whose work a second signatory sees every month can always answer "we both signed it". Every serious funder in the world uses some version of this rule (the Global Fund calls it segregation of duties) — yours is just small enough to fit a community group.*

The rule. For imported items, work with the Trust rather than around the shipping problem: identify each import in your work plan with the supplier's proforma invoice, and let the Trust pay the supplier directly or match the first payment to the order. Insure shipments above the quote threshold, and inspect goods within the supplier's inspection window the day they land — photograph any damage immediately.

Why it matters. *Nearly everything a climate project needs comes on a boat. Suppliers want payment before shipping; grants normally pay in arrears; that mismatch has stalled more Caribbean projects than any other single cause. The Trust's import mechanics exist precisely to dissolve it — but only if the Trust knows about your imports at Agreement stage. The inspection window matters because a claim reported on day 3 is paid and a claim reported on day 30 is refused.*

6. Reporting — and your AI Reporting Assistant

The rule. You report quarterly, on the Trust's template, within 30 days of each quarter's end — progress against your work plan, the money spent by category, problems and help needed. Your second grant payment is released against your first accepted report.

Why it matters. *The quarterly report is how the Trust keeps helping you instead of merely paying you — it is where delays surface early enough to fix, where TA gets targeted, and where your evidence file assembles itself a quarter at a time instead of in one desperate heap at closure.*

How the AI Reporting Assistant works

The Trust knows that most grantees are community organisations, not accounting departments — so the Trust has built the report burden down to what a busy volunteer can do from a phone. You do three things through the quarter; the Assistant does the rest:

Step	You do	The Assistant does
1	Photograph each receipt when you get it and send it to the Trust's reporting channel (WhatsApp or email or Smartsheet — final details in your welcome pack), with a one-line note if the item isn't obvious	Reads each receipt, extracts supplier, date, item and amount, files it to the correct budget category, and builds your receipts register as the quarter goes
2	Near quarter-end, answer five short questions (by voice note, text or a short call): what got done, what's delayed and why, any changes, any problems, what help you need	Drafts your full quarterly report on the official template — milestones, narrative, expenditure by category, receipts annex — and runs the compliance pre-check: category caps, the 70% utilisation test, missing receipts, anything that looks ineligible, quote-threshold items without quotes
3	Read the draft (the Trust sends it to you), correct anything wrong, and sign the declaration. Nothing is submitted until you have signed it	Flags every pre-check finding to you and to the Trust's Grant Officer in plain language — e.g. "receipt 14 puts operations $210 over its cap; move to contingency with CEO approval, or attach an explanation" — so problems are fixed before the report is formally submitted, not found in audit after

What the Assistant is — and is not. The Assistant drafts; people decide. Every report it compiles is reviewed by the Trust's Grant Officer and is not valid until you — the grantee — have checked it and signed the declaration that it is true. You remain fully responsible for the accuracy of your report, exactly as if you had typed it yourself; "the AI wrote it" is never a defence, which is why you must read before you sign. The Assistant never decides your tranche release, never approves or rejects anything, and never replaces the site visit — it removes the typing, not the accountability. Your receipts and messages are stored securely in your grant file, are used only to administer your grant, are seen only by the Trust and its auditors, and are covered by the confidentiality rules in your Agreement.

The rule. Every AI-compiled report carries a disclosure line stating it was compiled with the Trust's AI Reporting Assistant from grantee-supplied records, checked by the Grant Officer, and confirmed as accurate by the grantee's signature.

Why it matters. *The Trust believes this is among the first AI-assisted grant reporting and compliance systems operated by a climate trust fund anywhere — and pioneers get scrutinised. The disclosure line, the human review and your signature are what make the innovation an audit strength instead of an audit question: the evidence trail is receipts → register → report → two human sign-offs, every link inspectable.*

7. Site visits, problems, and finishing well

The rule. The Trust may visit your project before any payment and during implementation — to see progress, verify landed goods, and sight original receipts. Visits are arranged with you, not sprung on you.

Why it matters. *A site visit is the cheapest possible way for the Trust to advocate for you: a Grant Officer who has stood on your site can defend your project to the Board from personal knowledge. Treat visits as your showcase, not an inspection.*

The rule. If something goes wrong — a delay, a price jump, a contractor problem, a storm — tell the Trust as soon as you know, not in the next report. Early-flagged problems get remediation plans, adjusted schedules and TA; a declared disaster triggers the force majeure clause, which pauses your obligations fairly.

Why it matters. *The Trust's problem system is built to rescue projects, not punish them — but it can only rescue what it can see. In grant management there is exactly one unforgivable sin, and it is silence.*

The rule. At the end: submit your completion report and final expenditure statement, return any unspent funds (they go back into the grant pot for the next community), arrange the certified financial statement your Agreement requires (budgeted in its own category), and keep your records for three years.

Why it matters. *A clean closure is a credential. The Trust's register of grantees who finished well is the shortlist for every future call — and returned unspent funds are not a failure but proof of honest budgeting.*

The rule. The things the grant buys stay with the project. Assets bought with grant funds (the solar system, the cistern, the EV) belong to your organisation for the project's purpose. For three years after closure you may not sell, lease out or repurpose any major asset without the Trust's written consent — and if your organisation winds up in that period, the assets pass to a successor community purpose the Trust agrees.

Why it matters. *The community's resilience is the asset — not the cash it could fetch. This rule (standard across international funds) is also your shield: no member can ever pressure the organisation to "sell the solar and split it", because the answer is written in the Agreement.*

The rule. Anyone may report. Any person — your staff, volunteers, TA providers, community members — may report suspected misuse of grant funds directly and confidentially to the Trust at any time, and no one may be penalised or retaliated against for a good-faith report.

Why it matters. *An organisation where concerns can only travel through the chairperson is an organisation where one person's mistake becomes everyone's scandal. An open, protected reporting line keeps small problems small — and its mere existence is one of the strongest fraud deterrents known.*

8. Frequently Asked Questions

These are the questions grantees ask most, answered from the Grant Management Manual and the Trust's Business Plan. If anything here ever seems to clash with your actual Grant Agreement, the Agreement governs — ask your Grant Officer to explain the difference.

Who can apply for a grant?

Only organisations can apply — not individuals. Government and Statutory entities, Community organisations, NGOs, schools, churches, registered associations, and local businesses are all eligible, but the organisation itself has to meet certain criteria before it can apply.

What does my organisation need to show to be eligible?

In short, that you're a real, functioning entity, not just an idea on paper. You'll need to show: financial statements (so the Trust can see you manage money responsibly); a Board resolution authorising the application (so the Trust knows your own governance has approved this, not just one person); and evidence that your organisation has actually been operating for at least three years. Together, these show the Trust that there's a stable, accountable body behind the proposal — the same kind of standing the Trust itself has to demonstrate to the Minister and to international funds.

What can the money be used for?

Whatever is on the eligible-activities list published with that specific Call — things like solar power and battery storage, rainwater harvesting, hurricane-proofing buildings, mangrove and reef restoration, climate-smart farming and fishing, and climate education or research. Each Call opens with a narrower slice of this list, so always check the current Call before you apply.

What can't the money be used for?

A Negative List is published with every Call. As a rule of thumb: no fossil-fuel generators or vehicles (solar and electric vehicles instead), no banned or ozone-depleting refrigerants, no asbestos or lead paint, no uncertified second-hand electrical goods, no cryptocurrency-mining equipment, and no weapons or surveillance gear. Grant money also can't cover your organisation's everyday running costs or pay government salaries — it has to go to the project itself.

How much can I get?

It depends on your tier — from smaller grants for community-level projects up to larger grants for bigger projects that bring in their own co-financing. The Board is finalising the exact ceiling for each tier; the confirmed amounts will be published with the Call you apply to.

Do I get all the money at once?

No — it comes in three stages tied to progress: roughly half when you sign your Agreement, a larger share once you've shown good use of the first payment, and the final piece on completion. If your project depends on imported equipment, we adjust that schedule so you're never left fronting money a supplier needs before you have it.

My project needs equipment from overseas — how does that work?

Tell us at application stage. We can pay your supplier directly, or size your first payment to match what they need before shipping, so the usual grant-payment timing never leaves you stuck. Insure any high-value shipment, and inspect goods — reporting any damage immediately — the day they land.

What if I don't spend all the grant money?

You return what's left over. There's no penalty for this — coming in under budget is a sign of good management, not a problem.

What if my project runs into trouble?

Tell us the moment you know, not in your next report. The Trust has a whole system built to help a project in trouble get back on track — the earlier we hear, the more we can do. If the trouble is a hurricane or other declared disaster, a separate process kicks in that adjusts your timeline fairly, with no penalty at all.

What if I don't get a grant this time?

You'll get a written explanation of why. If it was a close call on minor issues, you may be invited to fix them and resubmit, or your application may be held in rank order for the next Call if funds free up. If you believe we made a process error — not just a difference of opinion on merit — you can request reconsideration within 15 business days.

Do I need an audit?

Every grant needs some independent check on how the money was spent — a straightforward certified statement from an accountant for smaller grants, a fuller audit for larger ones. This is budgetedby the Trust; it is not an extra cost you have to find yourself.

What happens to the equipment after my project ends?

It stays with your organisation or community, for the purpose it was bought for. For five years after closure, you can't sell it, lease it out, or repurpose it without asking the Trust first — this protects the community's investment, not just the Trust's.

What if I suspect someone is misusing grant funds?

You can report it directly and confidentially to the Trust at www.vicctf.org — this channel is open to anyone, not only your own leadership — and nobody can be penalised for a good-faith report.

Does the Trust visit my project?

Yes — at least once during implementation, and possibly before your first payment too. Visits are arranged with you in advance. Treat them as your chance to show off the work, not an inspection to fear.

9. Your quick-reference card

Do	Don't
Photograph every receipt the day you get it and send it in	Spend a single grant dollar without proof behind it
Get three written quotes for everything; keep them all	Buy from yourself, your board, family or friends without a declared, approved conflict of interest
Get two signatures on every receipt and document — always	Let the person who buys be the only person who checks
Identify imports early and let the Trust pay suppliers directly	Wire large sums abroad from your own account and hope
Answer the five quarterly questions; read and sign your AI-drafted report	Sign a report you have not read — you own every word in it
Ask for TA whenever you are unsure — it costs your budget nothing	Struggle silently past a problem the Trust could have fixed
Tell the Trust about problems the day you learn of them	Wait for the quarterly report to reveal bad news
Return unspent funds and keep records three years	Treat leftover funds as a bonus or records as optional

Annex A: Are You Grant-Ready?

Before you dive into writing a proposal, grab your team and run through this together. It's not a test to fail — it's a friendly way to spot what you already have and what you might want a little help with first. Be honest, tick what's true, and don't worry about the empty boxes — that's exactly what the Trust is here to help with.



Who we are

- ☐ We are a registered / recognised organisation — not just a group of individuals
- ☐ We have been up and running for at least x years
- ☐ We have a Board (or equivalent leadership body) that can pass formal resolutions

Where our money lives

- ☐ We have a bank account in the organisation's name — not a personal account
- ☐ That account has at least two authorised signatories
- ☐ We keep basic financial records — a ledger, filed receipts, something

How we spend

- ☐ We understand we'll need to get multiple quotes before buying — a "procurement" process
- ☐ All spending is approved by our Board (or a body our Board authorises) before we commit to it
- ☐ We know we can't spend on people connected to the organisation without declaring it first

How we prove it

- ☐ We have financial statements from the last year (audited is wonderful — but any honest statement is a start)
- ☐ We have someone who can prepare quarterly reports and answer the Trust's questions

- [ ] We're comfortable asking for help with anything on this list we don't yet have

Don't have audited financial statements yet? That's completely fine — many good organisations don't, starting out. The Trust can help fund the process of getting your organisation fully compliant with best practice: setting up simple bookkeeping, opening the right kind of bank account, or getting your first proper financial statement done. None of this is a locked door — tell us honestly where your organisation stands, and we'll help you get grant-ready rather than turn you away.

Annex B: Your Application Package Checklist

Annex A asks whether your organisation is ready in general. This one is narrower and more practical: the moment you're actually about to submit, run through this to make sure nothing's missing from the envelope (or the upload) before it goes to the Trust.

The core documents

- ☐ Completed Application Form, signed by two members of your organisation
- ☐ Board resolution approving the application
- ☐ Proof of registration / legal status for your organisation
- ☐ Financial statements from the last year (audited or otherwise)

Your project, on paper

- ☐ A clear proposal: what you're doing, why, and how it helps with climate change (For CFP-1, your Full Proposal Application covers this)
- ☐ A budget that follows the standard categories (Section 3) (For CFP-1, your Full Proposal Application Proposal accompanying Worksheet covers this)
- ☐ Import details for any equipment you'll buy from overseas, if relevant (Section 5)

Before you hit send

- ☐ Both signatories have actually signed — not just one
- ☐ You've checked your proposed activities are on the eligible list for this specific Call (Sections 2 and 7)
- ☐ You've kept a complete copy of everything for your own records

Missing something? Don't panic. Reach out to your Grant Officer at grants@vicctf.org or the Trust's helpdesk at +1 284 345 7207 before the deadline — it's always easier to fix a document gap now than to have an application delayed or rejected after the Call has closed.

Annex C: Know Your Money — A Simple AML/CTF Checklist

A quick word on why this exists: the Trust — like every bank and every regulated fund anywhere in the world — must make sure grant money never ends up connected, even unknowingly, to money laundering or the financing of terrorism. This isn't a suspicion about you specifically; it's a check every recipient of every payment, everywhere, goes through. Community organisations doing honest, transparent work have nothing to worry about here — if you can answer these honestly, you're already compliant.

Who we really are

- ☐ We can clearly state who owns and controls our organisation — our real decision-makers, not just names on paper
- ☐ To the best of our knowledge, none of our leadership or key decision-makers appear on any international sanctions list
- ☐ We are not acting on behalf of, or passing funds to, any other organisation or individual we haven't disclosed to the Trust

Where the money comes from and goes

- ☐ We can explain, if asked, where our organisation's other funding comes from
- ☐ We will only use grant funds for the purposes stated in our Agreement — never pass them to a third party without the Trust's approval first
- ☐ We keep records that show a clear, honest trail from the grant to what it was spent on — exactly what your receipts already do (Section 4)

If something feels off

- ☐ We understand that unusual requests — like being asked to pay an unfamiliar third party, or to use cash instead of a bank transfer for a large purchase — are a signal to pause and ask the Trust first
- ☐ We know we can report any concern about how funds are being used, by us or by anyone else, confidentially and without fear of penalty (Section 7)

If any answer above genuinely gives you pause, that's not a reason to hide it — it's exactly the moment to talk to your Grant Officer. Being upfront early is always the right move, and it's the same principle running through this whole Handbook: honesty and an open conversation are never the wrong choice.

Annex D: VICCTF Board Members, Secretariat & Consultants (2026)

VICCTF Board Members:

- Edward Childs (Chairperson) - Private sector representative of any sector responsible for making contributions to the Fund, not already represented on the Board
- John Klein (Deputy Chair) - Private sector representative of the tourism industry
- Jeremiah Frett - Financial Secretary, ex officio
- Ronald Berkeley (PhD) - Permanent Secretary of the Ministry of Environment, Natural Resources and [Climate Change], ex officio
- Shannon Gore (PhD) - a representative from a non-governmental organisation or community-based organization ordinarily resident in the Territory
- Ronnie Lettsome - individual ordinarily resident in the Territory, who may possess relevant knowledge, expertise or experience related to the purposes of the Act
- (Pending appointment) - Representative from an academic or research organisation ordinarily resident in the Territory
- (Pending appointment) - Private sector representative of the financial services sector

VICCTF Secretariat:

- Chamberlain Emmanuel - Chief Executive Officer (CEO)
- Jerrilyn King - Assistant to the CEO
- (Pending Appointment) Chief Operations Officer
- (Pending Appointment) Executive Assistant

VICCTF Consultants supporting CFP1:

- Diann Black-Layne - Strategic (External)
- George Romilly - Legal (External)
- Jamila Gregory - Technical (External)
- Lauren Keil / Nautilus Project Management & Consulting Services Ltd. - Strategic (Local)
- Charlotte Brodie / Odyssey Digital Consultancy - Communications (Local)
- Adrianna Soverall / Soverall Inc - Public Relations (Local)
- CROWE (BVI) Ltd - Financial (Local)