



Lives and
Livelihoods
Fund

Call for Financing Applications

Application Guidelines 2027



Gates Foundation



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Overview of Call for Financing Applications

The Lives and Livelihoods Fund (LLF) is inviting eligible countries to submit project financing requests for its 2027 funding cycle. The LLF is a concessional financing facility dedicated to addressing critical health, agriculture, and social infrastructure challenges affecting the poorest communities in the Islamic Development Bank (IsDB)'s member countries in collaboration with development partners including the King Salman Humanitarian Aid and Relief Center, the Abu Dhabi Fund for Development, the Gates Foundation, the IsDB Concessional Fund, and the Qatar Fund for Development.

1.1 Achievements of LLF 1.0

The inaugural LLF portfolio (LLF 1.0), launched in 2016, channeled over USD 1.4 billion into 37 projects spanning 22 countries. Millions of the world's most vulnerable populations have already reaped the benefits of LLF initiatives, with millions more poised to benefit as projects continue to unfold.

Figure 1. Overview of countries and projects part of the LLF 1 portfolio

Countries and projects funded in LLF 1.0:

 Morocco USD 112.5M Making Aquaculture Work for Market and Social Inclusiveness Inclusive Rural Growth Project	 Uganda USD 33M Local Economic Growth Support Project	 Cameroon USD 73M Support of Elimination of Mother-to-Child Transmission (eMTCT) of HIV/AIDS Project Agriculture Infrastructure and Value Chain Development Project (AIVDP)	 Côte d'Ivoire USD 96M Water Sanitation Project Integrated Nutrition and Early Childhood Development	 Togo USD 73.8M Mini Grids Solar Systems for Rural Electrification Health System Strengthening & Primary Health Care Project	 Benin USD 68.3M Closing Gaps: Community Health, Human Resources, and Nutrition Integrated Agriculture Value Chain Development Project
 Mauritania USD 18.6M Support to the National Program for Reproductive Health Project Reproductive Health Support Project	 Burkina Faso USD 69.6M Strengthening Primary Health Care to Improve Health and Nutrition Sustainable Pastoralism Development Program Integrated Agriculture Value Chain Development Project	 Niger USD 55M Health System Strengthening with Emphasis on Maternal, Neonatal, and Child Health Services Regional Rice Value Chain Development Program	 Guinea USD 69M Conakry Sanitation Project Regional Rice Value Chain Development Program	 Nigeria USD 190M Scaling up the National Malaria Elimination Program Kano State Agro-Pastoral Development Project	 Mali USD 57.9M Poultry and Fisheries Value Chain Project to Improve Income and Nutrition Sustainable Pastoralism Development Program
 Tajikistan USD 23M Improving Maternal, Neonatal, and Child Health (MNCH) Services	 Djibouti USD 20M Health System Strengthening with Emphasis on Maternal, Neonatal, and Child Health Care	 Sierra Leone USD 20M Regional Rice Value Chain Development Program	 Bangladesh USD 56M Inclusive and Integrated Sanitation and Hygiene (InSanH) Project	 Indonesia USD 65.6M Development of Integrated Farming Systems in Upland Areas Project	
 Pakistan USD 160M Support to the Pakistan Polio Eradication Program	 Chad USD 45M Strengthening of Maternal and Child Health (MCH) Services Project	 The Gambia USD 15M Regional Rice Value Chain Development Program	 Senegal USD 97.8M Support to the Malaria Control and Elimination Project Regional Rice Value Chain Development Program Sustainable Pastoralism Development Program	 Maldives 13.5M Support People's Livelihoods in the Fishery Sector Through Sustainable Energy	

1.2 Enhancements Under LLF 2.0

In addition to its existing commitments to primary healthcare, agriculture, and social infrastructure, the second phase of the LLF (LLF 2.0) extends a **cross-cutting focus to women's empowerment and climate adaptation & resilience alongside a strong focus on embedding adaptive results-based management (aRBM)** within project design and implementation.

To promote high-quality project selection, design, implementation, and results, **LLF 2.0 may provide technical assistance (TA) to eligible projects upon request** and based on need across the project lifecycle (more information in Section 6: Technical Assistance). Technical assistance may be available after submission of the concept note, starting at the project proposal stage, and may include:

- ♦ Project design and implementation support
- ♦ Integration of women's empowerment and climate resilience & adaptation
- ♦ Monitoring, evaluation, and continuous improvement

- ♦ Activity-based budgeting guidance and procurement planning
- ♦ Communication of impact, results, and lessons learned

1.3 Objectives of Lives and Livelihood Fund

LLF 2.0 aims to advance sustainable development across its focus sectors, including primary healthcare, agriculture, and social infrastructure (see [Annex A](#) for details), in eligible IsDB member countries, through the following three core objectives:



Strong Social Return on Investment

Driving meaningful and sustainable improvements in lives and livelihoods by ensuring institutional, financial, and environmental sustainability beyond the project life-cycle, delivering lasting positive impacts for beneficiaries (project participants) and countries.



Service to Vulnerable Communities

Prioritizing support for the most vulnerable, including hard-to-reach populations within IsDB member countries, with a special focus on promoting equitable outcomes for women, girls, and boys.



Leverage and Collaboration

Bridging the investment gap towards achieving the Sustainable Development Goals (SDGs) through co-financing, shared platforms, technical assistance, and various collaborative approaches within the development community to amplify their developmental influence.

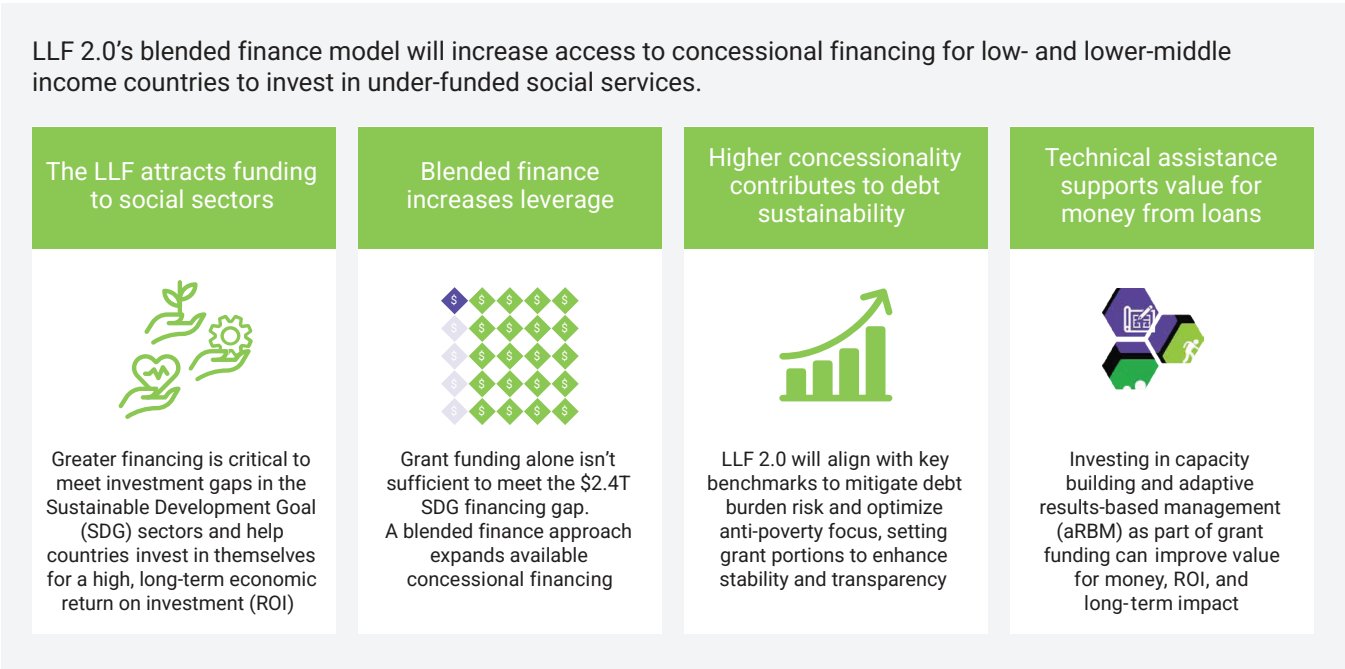
Benin, Comblant les écarts : Santé Communautaire, Ressources Humaines et Nutrition, funded by the Lives and Livelihoods Fund (LLF).



1.4 LLF 's Blended Finance Model and Concessionalality

Furthermore, LLF 2.0 introduces an enhanced level of concessionalality for member countries, aiming to mitigate debt distress while maximizing the potential for meaningful impact.

Figure 2. Benefits of LLF's blended financing



Community members (Fogny Bathiary) at the solar-powered milk collection center – Senegal, Projet de Développement durable des Exploitations Pastorales au Sahel (PDEPS–Sénégal), funded by the Lives and Livelihoods Fund (LLF).



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LLF 2.0 Financing and Eligibility Requirements

2.1 Funding Eligibility

LLF provides concessional financing for projects in eligible IsDB member countries. Financing packages vary based on a country's income level. Eligible countries and corresponding grant portions are indicated below:

Figure 3. Funding eligible countries and associated grant ceilings

35% Grant Portion		
1. Afghanistan	11. Guinea	21. Senegal
2. Bangladesh	12. Guinea-Bissau	22. Sierra Leone
3. Benin	13. Kyrgyz Republic	23. Somalia
4. Burkina Faso	14. Maldives	24. Sudan
5. Egypt	15. Mali	25. Tajikistan
6. Cameroon	16. Mauritania	26. Togo
7. Chad	17. Mozambique	27. Uganda
8. Comoros	18. Niger	28. Yemen
9. Djibouti	19. Pakistan	
10. Gambia	20. Palestine	

15% Grant Portion		
1. Côte d'Ivoire	3. Morocco	5. Uzbekistan
2. Indonesia	4. Nigeria	

* Grant Portion (GP) is the percentage of Donor Grant Funds in the financing package that will not be repaid, also known as "Up-Front Grant".

2.2 Project Eligibility

Eligible IsDB member countries are invited to submit a [Concept Note \(Annex C\)](#) for sovereign projects that qualify for concessional financing. These projects are expected to showcase high impact potential, sustainability, integration of women's empowerment, climate adaptation & resilience, and strong monitoring & evaluation practices. Moreover, the projects should embody the LLF's core values, emphasizing results-oriented approaches, inclusion, partnership, learning, and adaptability. Following approval of the concept note, applicants will be invited to develop a detailed [Proposal \(Annex D\)](#), with the possibility of availing LLF-provided technical assistance (see Section 6: Technical Assistance) for this purpose.

Key Eligibility Requirements



Sovereign Projects Only

LLF financing is available only for sovereign projects, with governments of eligible IsDB member countries being the applicants and beneficiaries.



Project Duration

Project duration should be 2 to 5 years, aligned with the interventions, implementation design, budget and approach, and other relevant contextual factors.



Development Impact

Proposed initiatives should clearly demonstrate development impact that is aligned with the country's priorities and the Sustainable Development Goals (SDGs). These initiatives should showcase innovation, high potential for impact, and value for money.

Priority Sectors

Proposed projects should align with one or more of the LLF priority sectors:

Primary Healthcare

See [Annex A](#) for detailed descriptions of relevant sub-sectors

Agriculture

See [Annex A](#) for detailed descriptions of relevant sub-sectors

Social Infrastructure

See [Annex A](#) for detailed descriptions of relevant sub-sectors

Cross-Cutting Requirements

01 | Gender Equality & Women's Empowerment

Projects must assess gender-related barriers and enablers and demonstrate relevant strategies that demonstrate positive impacts and outcomes for Gender Equality and Women's Empowerment (GEWE).

02 | Climate Adaptation & Resilience

Projects must assess climate change-related vulnerabilities and demonstrate strategies for climate adaptation & resilience.

03 | Adaptive Results-Based Management (aRBM)

Projects must apply adaptive results-based management (aRBM) by anchoring implementation in a clear Theory of Change (ToC), results framework, structured and adaptive learning and feedback mechanisms, real-time evidence for decision-making, and adequate M&E resourcing across the project cycle.



End-to-End Project Selection & Approval Process

LLF projects go through a multi-step review and selection process under the LLF and IsDB approval pathway, which typically spans two years from initial design to funding approval. The Gantt chart below illustrates the overall approval cycle, and is followed by a breakdown of each step in the pathway.

	Stage 1 – LLF Approval Stage					Stage 2 – IsDB Approval Stage				First Disbursement
	CFA step 1: Project Concept Note Development		CFA step 2: Project Proposal Development							
	2026	2027				2028				2029
	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1
Call for Financing Applications (CFA) 2027 launched										
Eligible countries submit Concept Notes and request technical assistant (TA), if needed										
Lives and Livelihoods Fund reviews Concept Notes and TA support requests										
If the project is selected for the 2027 cycle, the country team begins proposal development (with TA support, if applicable)										
The project moves to securing endorsement by the LLF Technical Review Committee (TRC) and the LLF Impact Committee (IC) for LLF concessional financing										
If endorsed by LLF IC, project advances to Bank’s internal project development and approval processes										
Project proceeds to the Signing & Effectiveness / Pre-Launch stage										
Project start-up and first disbursement initiated										
Project Implementation										



3.1 LLF Approval

CFA Stage 1: Concept Note Development

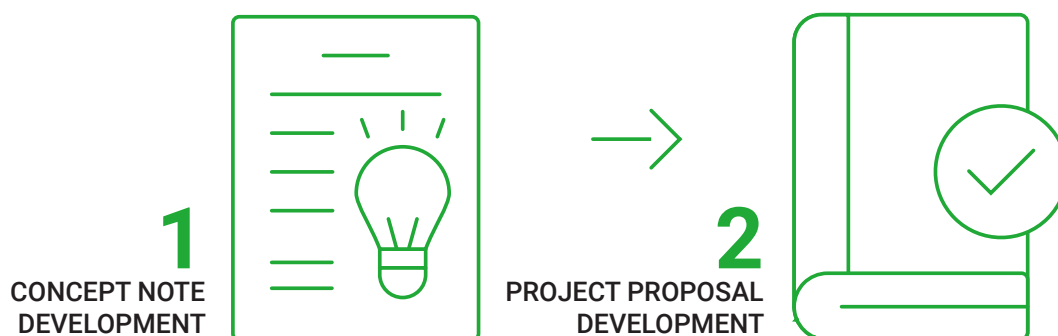
1. The Call for Financing Applications is issued annually to invite eligible IsDB member countries to **submit high-quality LLF Project Concept Notes** through their respective **IsDB Governor's Office**.
2. Eligible countries prepare a Concept Note using the provided template and guidance outlined in [Annex C](#). The Concept Note should be submitted in English, and should clearly present the project's objectives, expected impact, and alignment with LLF 2.0 priorities. It serves as an **initial submission** to assess strategic fit and project feasibility.
3. The submitted Concept Note will be reviewed by the LLF to assess its strategic alignment, feasibility, and potential for impact. Concept Notes that meet LLF criteria will proceed to the full proposal stage. Evaluation will be guided by the Key Evaluation Criteria outlined in [Section 4](#).

Request for technical assistance to support with the proposal development

Countries may request technical assistance (TA) from the LLF Management Unit (LLFMU) through the LLF Project Preparation and Implementation Facility (LLF-PPIF) to support the development of the full proposal. **TA should be requested as part of the Concept Note submission using the TA form included in the Concept Note template.** This support is designed to strengthen project design and ensure alignment with LLF priorities. For more information on the types of support available, please refer to [Section 6: Technical Assistance](#).

CFA stage 2: Project Proposal Development

4. In coordination with the IsDB Regional Hubs and the LLFMU, project teams from eligible countries whose Concept Notes are shortlisted are then **invited to prepare a comprehensive Project Proposal, following the template and guidance provided in Annex D**. The proposal should include all necessary documentation, including detailed budgeting, monitoring and evaluation frameworks, risk assessments, gender action plan, climate action plans, communication plan, procurement planning, and financial and institutional sustainability planning. Proposal development may be supported through targeted TA provided from the LLF-PPIF.
5. Proposals are submitted to the Technical Review Committee (TRC) and Impact Committee (IC) for evaluation, focusing on alignment with LLF priorities, technical feasibility, and impact potential. Projects requiring further refinement may undergo additional iterations and must be resubmitted for approval at a future TRC/IC meeting.



3.2 IsDB Approval

- 1. Once endorsed by the LLF Committees, proposals **proceed through the Bank’s internal project development and approval processes**. These include preparation, appraisal, negotiation, and ultimately approval from the Board of Executive Directors (BED).
- 2. **Foundational planning activities begin during the signing and effectiveness stage, referred to as the pre-launch phase**. This stage provides a critical window to prepare key operational elements ahead of formal implementation.
- 3. During the pre-launch period, **critical activities such as finalizing toolkits and operational plans, drafting job descriptions for Project Management Unit recruitment, preparing procurement notices and bidding documents, and launching procurement processes are initiated**. Arrangements for adaptive results-based management (RBM), procurement, and contract management are also established to lay the groundwork for effective implementation.
- 4. Once the **financing agreement is signed** and declared effective, **the formal project start-up phase begins. This phase is focused on preparing for full-scale execution**. During this time, systems are set up, initial activities may begin, and foundational elements are finalized. *Technical assistance (TA) support for the PMU may also be mobilized, alongside the finalization of operational requirements, communication plans, and comprehensive M&E/RBM systems.*

When designing the project, consider that project implementation is expected to begin between 18 to 24 months from the initial project concept note, depending on project complexity, readiness, and approval timelines.

Field visit in the Centre region, 2024 – Burkina Faso, Programme de Développement durable des Exploitations Pastorales du Sahel (PDPS–Burkina Faso), funded by the Lives and Livelihoods Fund (LLF).



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Evaluation Criteria & Characteristics of a Strong Project Design

Key Evaluation Criteria and Characteristics of a Strong LLF 2.0 Submission – [Concept Note \(Stage 1\)](#)

The evaluation of concept notes submitted under the LLF 2.0 Call for Financing Applications will follow a two-part process: a **Fit Assessment** to determine basic eligibility and strategic alignment, and a **Strength Assessment**, which reviews the quality and completeness of each section based on the LLF concept note template.

4.1 Concept Note Fit Assessment (Eligibility and Strategic Fit)

CRITERIA	WHAT EVALUATORS LOOK FOR
Country Eligibility	The project is from an LLF-eligible IsDB member country
Sector Eligibility	Project falls under at least one LLF priority sector (Health, Agriculture, Social Infrastructure)
Alignment with LLF Theory of Change	Concept Note aligns with LLF's overarching results framework
Alignment with LLF Mission and Values	Supports LLF's focus on poverty alleviation, inclusion, equity, and sustainability
Contribution to SDGs	Clearly contributes to relevant Sustainable Development Goal targets
Focus on women and girls	Project demonstrates measurable and positive outcomes for women and girls
Support to vulnerable populations	Targets marginalized, underserved, or hard-to-reach communities
Low risk of harm	Project presents minimal risks to communities and the natural environment

4.2 Concept Note Strength Assessment (Section-by-Section Evaluation)

CONCEPT NOTE SECTION	EVALUATION CRITERIA
Executive Summary	Clearly summarizes project objectives, LLF alignment, and integration of gender equality & women's empowerment and climate adaptation & resilience considerations
1. Context and Rationale	Defines development challenges with relevant data, aligns with national policies and SDGs, and reflects meaningful stakeholder engagement
2. Project Description & Theory of Change	Presents a coherent and logical project approach, with a well-articulated preliminary Theory of Change and integration of cross-cutting themes

CONCEPT NOTE SECTION	EVALUATION CRITERIA
3. Women and Girls' Empowerment	Integrates high-impact gender practices, aligns with national strategies, and defines measurable outcomes for women and girls
4. Climate Adaptation & Resilience	The project identifies relevant climate risks, incorporates strategies to adapt to these risks, and aligns with national climate adaptation plans
5. Project Participants (Beneficiary Description)	Uses disaggregated data, focuses on priority groups, and incorporates evidence-based needs assessments
6. Communication Requirements	Outlines how the project will communicate progress and results to key stakeholders; includes strategies for visibility, knowledge sharing, and alignment with LLF branding and reporting expectations
7. Risk Assessment and Mitigation	Identifies key risks with realistic mitigation strategies, including for gender and climate vulnerabilities
8. Sustainability Strategy	Demonstrates social, financial, institutional, and environmental sustainability, with plans for government ownership and integration
9. Preliminary Budget	Provides a logical budget summary, includes a RBM, communications, gender, and climate allocations, and indicates potential co-financing
Annex – Theory of Change	Presents a clear results pathway with integrated gender and climate outcomes, aligned with LLF impact goals

Please note that the approval of Concept Notes and progression to full proposal development will be determined through a thorough evaluation process. As LLF financing is limited, only Concept Notes that demonstrate high quality and strong alignment with LLF's objectives will be approved for further development.

4.2.1 Proposal Stage 2 - Key Evaluation Criteria and Characteristics of a Strong LLF 2.0 Submission

Once a shortlisted Concept Note has been developed into a full Project Proposal (Stage 2), it will be evaluated based on the characteristics of strong LLF 2.0 proposals. These criteria focus on technical quality, alignment with LLF principles, readiness for implementation, sustainability, and overall potential for impact.

EVALUATION ELEMENT	CHARACTERISTICS OF STRONG PROPOSALS
LLF Fit	Strong alignment with LLF's eligibility criteria and priority sectors and sub-sectors, reflecting LLF's Value for Money (VfM) principles
Stakeholder Readiness	Clearly defined governance structure, regional and local stakeholder analysis, demonstrated government ownership and investment; identification of co-financing partners where applicable

EVALUATION ELEMENT	CHARACTERISTICS OF STRONG PROPOSALS
Project Soundness	Detailed and coherent project components and activities, with strong linkage to intended outcomes
Workplan Readiness	Well-organized implementation approach and timeline with realistic, actionable steps
Problem Analysis & Interventions	Well-articulated problem diagnosis informed by gender and climate vulnerability analyses, with proposed interventions directly addressing the identified challenges
Beneficiary Analysis	Clearly defined target groups with disaggregated data; measurable benefits to women and vulnerable populations
Logical Framework & Causality	Robust results logic and implementation chain with credible linkages to LLF's Results Framework and data sources
Monitoring, Evaluation & Learning	Clear baseline and target-setting approach; appropriate budget allocated for M&E systems, data collection, and learning
Budget	Comprehensive and realistic budget with appropriate allocations for all project components, including gender, climate, communications, and M&E; demonstrates cost-efficiency and co-financing if applicable
Technical Assistance Planning	Identification of external TA needs and how they will be integrated
Sustainability	Environmental, financial, institutional, and social sustainability measures to sustain projects results beyond completion.
Developmental Leverage	Evidence of collaboration with development or financing partners, or layered interventions to enhance reach and effectiveness
Communications	Identification of relevant communication channels and target audiences to share results, progress, and learning
Risk Assessment	Identification of key project risks with realistic mitigation strategies, including community and environmental considerations
Country Capacity	Consideration of country track record and, where needed, plans to address capacity gaps through institutional support
Women's Empowerment and Climate Adaptation & Resilience	Strong integration of women's empowerment and climate adaptation & resilience sector-specific interventions, tailored indicators and strategies that generate mutually-reinforcing outcomes

In addition to the evaluation criteria outlined above, the Lives and Livelihoods Fund (LLF) applies a Pipeline Prioritization Framework to comparatively assess countries based on a set of strategic considerations. This framework takes into account factors such as progress toward the SDGs, project feasibility, country performance, and overall strategic alignment with LLF and national priorities. While the framework supports country-level prioritization, the evaluation criteria apply specifically to submitted concept notes and full proposals.

Concept Note Submission Instructions

This Call for Financing Applications is open to eligible IsDB member countries with project ideas that meet the eligibility criteria and priority areas outlined in this package. To initiate the LLF application process, countries are expected to **submit a concept note using the provided template and guidance (Annex C)**, along with **an official request for financing**. **Final concept notes should be submitted in English.**

To support applicants, the LLF Call for Financing Applications package includes all necessary documentation, templates, and guidance notes. Please refer to the [Annexes](#) for a full list.

Expression of Interest

To initiate the application process, please send an email **expressing your interest** (EOI) in submitting a concept note to: llf-mu@isdb.org by **October 29, 2026**.

An EOI is not an official request. A simple email indicating that your country is exploring the preparation of a concept note is sufficient. Even if a concept note is not ultimately submitted, this early indication helps LLFMU track interest and ensure you receive all relevant communications, documentation, and guidance related to the application process.

Tip: In your email, include: Name of executing ministry/agency, country, primary point of contact for IsDB, area of interest (align with LLF sector), and brief project description.

Call for Financing Applications Webinar

An informational webinar will be hosted by the LLFMU on **November 10, 2026**. The session will walk through the Call for Financing Application, including concept note development, sector priorities, cross-cutting priorities, and other key steps in the process, and will provide an opportunity to ask questions. The webinar will be held in English and French.

[Please sign up here](#) to receive the invitation and join the webinar.

Submission of Concept Note

All concept note submissions must be submitted through the **IsDB Governor's office**, to the relevant IsDB Regional Hub, along with an official request. You may also cc LLFMU at the IsDB HQ at llf-mu@isdb.org when submitting. Concept notes should be submitted in English.

Any questions regarding this Call for Financing Applications should also be directed to llf-mu@isdb.org.

The deadline for submitting concept notes is **December 10, 2026, 23:59 GMT**. Concept notes submitted by this deadline will be reviewed for shortlisting. Those approved to advance to full proposal development will be scheduled for LLF review and approval in Q1 2027. Submissions received after the 10 December 2026 deadline may be considered for the 2028 approval cycle.



Application Timeline

To support planning and coordination, the timeline below presents the key submission milestones for the 2027 Call for Financing Applications. This timeline provides a clear reference for countries to align internal preparation, submission steps, and follow-up activities throughout the application cycle.

KEY MILESTONES	DATES
Call for Financing Applications (CFA) 2027 launched	September 21, 2026
Email (informal) Expression of Interest (EOI) shared	October 29, 2026
Call for Financing Applications (CFA) Webinar held	November 10, 2026
Concept Note submission deadline ¹	December 10, 2026
Announcement of shortlisted Concept Notes and approval of TA requests	Q1 2027 (TBC)

¹ Following submission, the LLFMU may reach out to applicants to gather feedback on the CFA process through an optional survey.

Technical Assistance Request for Proposal Development

The LLF Management Unit (LLFMU) offers targeted technical assistance (TA) through the LLF Project Preparation and Implementation Facility (LLF-PPIF) to support eligible countries in preparing strong, well-aligned Project Proposals. TA may be requested when submitting the concept note to support with the proposal development (Stage 2), subject to the shortlisting of the concept note. TA is made available at the discretion of the LLF review committees and the LLFMU.

LLFMU can provide tailored technical support to assist with the development of technically strong and aligned submissions. TA can help strengthen all key elements of project proposal preparation, including:

- ◆ Problem identification and stakeholder analysis
- ◆ Integration of women's empowerment and climate adaptation & resilience commitments
- ◆ Development of a Theory of Change and logical results framework
- ◆ Design of Monitoring, Evaluation, and Learning (ME&L) plans
- ◆ Risk assessment, sustainability strategies, and budget planning
- ◆ Final packaging and submission of the full proposal

In addition to technical inputs, TA may also support stakeholder engagement and coordination activities, such as:

- ◆ Organizing and facilitating in-country consultations with key stakeholders
- ◆ Supporting project design workshops with relevant ministries and implementing partners
- ◆ Coordinating closely with the IsDB Regional Representative and other actors to promote alignment, local ownership, and institutional support

Subject to availability, TA will be delivered by a regional or in-country expert(s) to ensure contextual relevance, proximity to stakeholders, and responsive support throughout the process.

How to request technical assistance

If your institution would like to request TA for full proposal development, please indicate this in your concept note submission. **The TA request form can be found in [Annex 2](#) of the concept note template.**

All TA support is subject to review and approval by the LLFMU.

ANNEX A

Scope of Financing – LLF Priority Sectors

LLF projects must specifically intend to support vulnerable communities and should fall clearly under one or more of the following intervention areas:

Health Projects

Primary health care strengthening through one or more of the following:

- ◆ Improved nutrition, particularly among women and children
- ◆ Improved maternal, newborn, and child health (MNCH)
- ◆ Infectious disease prevention and control
- ◆ Improved access to reproductive health and family planning
- ◆ Reduced public health risk through improved system strengthening
- ◆ Health risk reduction and management

Agriculture Projects

- ◆ Increased production & productivity and income of smallholder farmers, particularly women farmers
- ◆ Increased food security and access to inputs
- ◆ Improved agricultural infrastructure, value chains, and systems

Social Infrastructure Projects

- ◆ Inclusive, safely managed water and sanitation services
- ◆ Digital financial inclusion
- ◆ Off-grid rural power supply, particularly from renewable energy sources

For a detailed overview of the LLF Subsector definitions and Value for Money Statements please refer to this link [here](#).

Cross-Cutting Themes: Women's Empowerment and Climate Adaptation & Resilience

All LLF-funded projects are grounded in the core mission of supporting vulnerable communities across key sectors—health, agriculture, and social infrastructure. Central to this mission are two critical cross-cutting priorities: women's empowerment and climate adaptation and resilience.



ANNEX B

Frequently Asked Questions (FAQ) – LLF 2.0 Call for Financing Applications

1. Who is eligible to apply for LLF funding?

Only sovereign projects submitted by governments of eligible IsDB member countries are eligible for LLF 2.0 financing. The full list of eligible countries is included in [Section 2: LLF 2.0 Financing and Eligibility Requirements](#).

2. Can countries that received LLF 1.0 funding still apply under LLF 2.0?

Yes. Countries that benefited from LLF 1.0 are welcome to submit new proposals under LLF 2.0.

3. What is the country contribution requirement for LLF 2.0 funding?

Countries are expected to contribute between 5% to 10% of the total project cost. This contribution is necessary to demonstrate the country's commitment to the project and ensure the sustainability of the intervention.

4. What types of projects are eligible?

Projects must fall within one or more of the LLF priority sectors: Primary Healthcare, Agriculture, or Social Infrastructure. In addition, proposals should demonstrate co-benefits related to women's empowerment and include an assessment of climate vulnerabilities, with relevant adaptation strategies where appropriate. Please see [Annex A. Scope of Financing – LLF Priority Sectors](#).

5. What is the expected duration of LLF-funded projects?

Projects should be designed to run between 2 to 5 years, depending on scope, context, and implementation design.

6. What's the difference between the Concept Note and the Project Proposal?

The [concept note](#) is a preliminary document, submitted to the LLFMU to assess the project's strategic alignment with LLF 2.0 priorities. The deadline for submitting concept notes for consideration in 2027 is **December 10, 2026**.

The concept note outlines the development problem, key objectives & preliminary theory of change, expected impact, and alignment with LLF and national priorities, including considerations for women's empowerment, climate adaptation & resilience, risk mitigation, and an indicative activity-based budget. It provides a framework to assess project feasibility and strategic fit before full proposal development.

If the concept note is shortlisted, the project team is invited to develop a more detailed [project proposal](#) (approximately 20-30 pages—not including annexes). The project proposal builds on the concept note and includes the full technical design (scope), stakeholder analysis, implementation plan, risk mitigation strategies, Gender Action Plan, Climate Action Plan, stakeholder communication plan, baseline assessment, monitoring and evaluation framework, completed budget, and sustainability considerations.

All concept notes and proposals must use the templates provided in the LLF Proposal Support Package. ([Annex C](#) and [Annex D](#)).

7. What is the time period between concept note submission and project implementation?

While timelines can vary depending on the complexity of the project and approval processes, it is important to note that the implementation phase will most likely begin 18 to 24 months after the concept note submission. When designing your project at the concept note stage, please take this timeframe into consideration for planning and sequencing activities.

8. How should concept notes be submitted?

The concept note, along with the official request, must be submitted to the relevant IsDB Regional Hub Office and cc'd to the LLFMU at HQ at llf-mu@isdb.org.

9. What is the deadline for submission?

The deadline for submitting concept notes is **December 10, 2026, 23:59 GMT**. Late submissions will move to the 2028 cycle for consideration.

10. Is technical assistance available during proposal development?

Yes. Technical assistance (TA) can be requested for proposal development after Concept Note approval. TA is not automatic and may be provided based on the project's specific needs and alignment with LLF priorities. Interested countries should include this request in their Concept Note submission by completing the [technical assistance request](#) form to initiate the process and receive more information. Applications may contact the LLFMU at llf-mu@isdb.org for more information.

11. Are there guidelines and templates to support the concept note & proposal development?

Yes. The LLF Proposal Support Package includes detailed guidelines and templates for the concept note and proposal. Please refer to [Annex C](#) and [Annex D](#).

12. What are the key criteria used to evaluate concept notes and proposals?

See [Key Evaluation Criteria and Characteristics of a Strong LLF 2.0 Submission](#) for a full overview of evaluation criteria.

13. Is co-financing from development or financing partners required?

Co-financing from development or financing partners is not mandatory, but it is encouraged. Proposals that demonstrate collaboration with development or financing partners may be regarded more favourably.

14. How should women's empowerment and climate adaptation & resilience be integrated?

Projects must integrate women's empowerment and climate adaptation & resilience throughout the project cycle. Gender and climate assessments should inform the project design, including the theory of change, beneficiary targeting, objectives, components, results framework, implementation arrangements, and budget.

15. Will there be a webinar to explain the CFA process?

Yes. LLF Management Unit will host English and French language webinars on **November 10, 2026**. Participants can sign up to join the webinars [here](#).

16. Who should be contacted with questions or requests for support?

For questions about the Call for Financing Applications or to request technical assistance, please contact the LLF Management Unit at llf-mu@isdb.org or your contact person within the IsDB Governor's office.

17. Can a country submit multiple concept notes?

LLF encourages countries to combine related ideas into a single multi-sector concept note, rather than submit separate concept notes, when doing so creates strong synergies and delivers measurable benefits for vulnerable populations.

18. Can a concept note be revised and resubmitted in the same cycle?

Yes. Revisions may be accepted if received before the submission deadline. After the deadline, revised concept notes may be considered for the next approval cycle. However, if a concept note is shortlisted and proceeds to Stage 2, any refinements or changes can be incorporated during the full proposal development process.

19. Will countries receive feedback if a concept note is not shortlisted?

Where feasible, LLFMU/IsDB Regional Hub may provide high-level feedback on concept notes that are not shortlisted to help inform future resubmission or improvement.

20. Can TA be used to support baseline assessment, gender assessment, and climate assessment?

Yes. If TA is approved for Stage 2 (Proposal Development), TA funds may be used to support data collection for baseline studies, gender assessments, and climate vulnerability assessments, as well as occasional facility assessments if required. TA may also cover stakeholder consultations or project design workshops, subject to LLFMU approval and availability.

21. Are joint proposals allowed across multiple ministries or sectors?

Yes. Joint or cross-sectoral proposals are encouraged, especially where they demonstrate clear co-benefits for vulnerable populations, women's empowerment, and climate resilience. Coordination should be reflected in the concept note design and implementation arrangements.

22. Can projects include implementing partners?

Yes. Partnerships are encouraged where they strengthen delivery or technical capacity. Where applicable, the concept note should briefly describe the implementing partner(s), including their role, responsibilities, and expected contribution to project implementation and results.

ANNEX C

Concept Note Template & Guidance (CFA Stage 1)

As part of the 2027 Call for Financing Applications, the Lives and Livelihoods Fund (LLF) invites eligible member countries to complete and submit a concept note using the concept note template. This submission marks the preliminary step in the application process, enabling the LLF Management Unit (LLFMU) to assess alignment with LLF 2.0 priorities before moving to the full proposal stage. Concept note submissions should be made in English.

Please note that LLF financing is limited and will be awarded based on the quality and merit of the concept note. Only the most compelling and well-aligned concept notes will move forward to the proposal development stage.

Concept note Template:

The [concept note template](#) is a structured tool to help countries articulate the intent and foundation of their proposed project. It includes sections to capture:

- ♦ Project overview, sector/sub-sector, and implementation timeline
- ♦ Problem context and alignment with national priorities and SDGs
- ♦ Stakeholder engagement, including consultation with women's groups
- ♦ Project design and a Preliminary Theory of Change (Annex 1)
- ♦ Integration of women's empowerment and climate adaptation & resilience
- ♦ Beneficiary profile, risk assessment, and sustainability strategy
- ♦ Communication considerations
- ♦ Preliminary budget estimates with funding contributions
- ♦ Annexes for the visual ToC and relevant supporting documents

Download material here:

These tools are intended to help you structure your thinking clearly and ensure that cross-cutting themes such as women's empowerment and climate adaptation & resilience are integrated from the outset. A Checklist is also available to help ensure completeness and compliance before submission

- ♦ [Concept Note Template & Guideline \(includes Annex 1- Theory of change template, and Annex 2 – Request for Technical Assistance\)](#)
- ♦ [The Concept Note Completion Checklist](#)

Concept note guidance:

As you develop your Preliminary Theory of Change (ToC), you may refer to the accompanying [Excel-based ToC template and guide](#) to support your design process. At this stage, we recommend reviewing the following components within the Excel file:

- ♦ Overview Guidance – a brief explanation of the ToC process
- ♦ ToC Template (fillable) – the main structure for mapping out impact pathways
- ♦ ToC Development Guidance (2a) – step-by-step instructions to complete the template
- ♦ Theory of Change Example (2b) – a sample ToC to help guide your approach and formatting

Example: [Sample Concept Note – MNCH Project](#)

REMINDER Requesting Technical Assistance (TA)

If your institution requires Technical Assistance (TA) for full proposal development, please contact the LLF Management Unit at llf-mu@isdb.org and complete the TA request form, which can be found in [Annex 2 of the concept note template](#). Please be sure to submit the completed form along with your concept note.

Please note that TA is not guaranteed and will be provided based on project need, alignment with LLF priorities, and resource availability.



ANNEX D

Proposal Template and Guidance

Following concept note approval, eligible member countries will be asked to submit a detailed proposal following the official LLF Annex D template and supporting annexes. This submission marks Stage 2 of the application process and is essential for advancing to final review and funding approval. Please note that targeted TA is generally available from the LLF at this stage and should be requested along with the initial concept note submission. Proposal development is done in coordination with the IsDB Regional Hub and the LLFMU along with an appropriate TA partner (if applicable).

About the Proposal Package

The full proposal package offers comprehensive guidance and templates to support project teams in developing a technically sound, results-oriented proposal grounded in adaptive Results-Based Management (aRBM) principles. It is designed to help applicants clearly articulate how their proposed interventions will lead to measurable outcomes, while allowing for learning, adaptation, and improvement throughout implementation.

Proposals are expected to demonstrate strong alignment with LLF 2.0 priorities, integrate the cross-cutting themes of women's empowerment and climate adaptation & resilience, and show strategic coordination with national development plans.

The package can be found here: [Full Proposal Template & Guidance](#)

Guidance on how to complete the Proposal Package

To ensure a strong and complete submission, please follow the guidance below when completing the Full Proposal Template:

- ♦ **Read the Guidance Sections Carefully:** Each section in the template includes specific instructions and key points that must be addressed. These are designed to help you present your project clearly and in alignment with LLF priorities.
- ♦ **Complete All Relevant Sections:** Fill in all applicable sections. If a section does not apply to your project, mark it as "N/A" with a brief explanation.
- ♦ **Remove All Instructional Text:** Delete all guidance notes, illustrative examples, and tips included in the template before submitting your final version.
- ♦ **Use the Required Annexes:** Refer to and complete the corresponding annex templates ([Annexes 1–6](#)), as these are essential for evaluation.
- ♦ **Ensure Alignment Across Sections:** Your Theory of Change, Results Framework, ME&L Plan, and Budget should align closely with your stated project objectives, activities, and outcomes.
- ♦ **Check for Consistency and Completeness:** Before submission, use the Proposal Development Checklist to verify that all required components have been addressed and attached.
- ♦ **Ensure Clarity and Professional Formatting:** Write clearly and concisely. Avoid jargon, use bullet points where helpful, and ensure consistent formatting across sections.



Components of the Proposal Package

The full proposal must include:

- ♦ Executive Summary and Project Overview
- ♦ Context, Stakeholder Engagement, and Institutional Capacity
- ♦ Project Objectives, Components, and Activities
- ♦ Results Framework, Logframe, and ME&L Plan
- ♦ Strategies for Women's Empowerment and Climate Adaptation & Resilience (Gender Action Plan and Climate Action Plan)
- ♦ Communication Plan and Strategy
- ♦ Risk Mitigation
- ♦ Sustainability Strategy and Implementation Timeline
- ♦ Activity-Based Budget
- ♦ Procurement Strategy and Plan

Required Annexes

To ensure your submission is complete and in compliance with LLF guidance, all applicants must use the Proposal Development Checklist ([Annex 7](#)) and submit the following annexes:

[Full Proposal Template & Guidance](#)

[Proposal Annex 1 – Theory of Change, Results Framework, and ME&L Plan \(Excel Template\)](#)

[Proposal Annex 2 – Gender Action Plan \(Table Template\)](#)

[Proposal Annex 3 – Climate Adaptation Plan \(Table Template\)](#)

[Proposal Annex 4 – Communication Plan \(Table Template\)](#)

[Proposal Annex 5 – Full Implementation Timeline \(Excel Template\)](#)

[Proposal Annex 6 – Activity-Based Budget Template & Guidance \(Excel Template\)](#)

[Proposal Annex 7 – Procurement Plan \(Table template\)](#)

To ensure your submission is complete and in compliance with LLF guidance, all applicants must use the Proposal Development Checklist.

[Download the Proposal Development Checklist \(Annex 7\)](#)

If you encounter any issues accessing any links in this document, please reach out to llf-mu@isdb.org.

ANNEX E

Key Resource Documents

This section serves as a curated library of foundational documents to help you better understand the Lives and Livelihoods Fund (LLF), its financing model, operational priorities, and alignment with broader IsDB policies. These resources provide background context, policy references, and technical guidance to support the development of high-quality proposals.

LLF-Related Resources

- ♦ [Lives and Livelihoods Fund \(LLF\) Website](#)
- ♦ [LLF 1.0 Project Highlights](#)
Overview of success stories and key achievements from LLF 1.0 projects.
- ♦ [LLF Financing Model](#)
Details on the structure and approach of the LLF blended finance model.
- ♦ [LLF Subsector Definitions & Value for Money Statement](#)
Guidance on eligible sectors and how LLF defines value for money in programming.

Policy Documents

- ♦ [IsDB Health Sector Policy](#)
Policy framework for IsDB investments in health.
- ♦ [IsDB Women's Empowerment Policy](#)
Framework and commitments to advancing gender equality across IsDB operations.
- ♦ [IsDB Climate Adaptation Policy](#)
Policy direction on integrating climate resilience and adaptation in development projects.
- ♦ [IsDB Environmental and Social Safeguards Policy](#)
Framework for managing environmental and social risks in IsDB projects, promoting sustainability and resilience.

External Technical Guidance

- ♦ [ADB: Enhancing Gender Equality in Infrastructure Development](#)
Includes sector-specific Theories of Change (urban, transport, WASH, energy) and gender indicators.
- ♦ [WHO: Human Rights and Health](#)
Presents availability, accessibility, acceptability, and quality as the four elements of the right to health.
- ♦ [WHO and UNICEF: Operational Framework for Primary Health Care](#)
Practical guidance for designing and strengthening PHC-oriented health systems
- ♦ [IFPRI: Women's Empowerment in Agriculture Index \(WEAI\) Tools](#)
Instruments and guidance for measuring women's empowerment in agricultural settings.
- ♦ [UN Women: Gender Mainstreaming: A Global Strategy for Achieving Gender Equality & the Empowerment of Women and Girls](#)
Defines gender mainstreaming and presents approaches for its application throughout the program cycle

Sample Templates

- ♦ [Sample Concept Note – MNCH Project, Kano, Nigeria](#)
A previously submitted concept note, focused on maternal, newborn, and child health. Useful as a reference for structure, content, and alignment with LLF priorities.