



Lives and
Livelihoods
Fund

Call for Financing Applications

Application Guidelines 2025



Gates Foundation



مركز الملك سلمان
للإغاثة والأعمال الإنسانية
KING SALMAN
HUMANITARIAN AID & RELIEF CENTRE



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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 2025 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 IsDB's member countries in collaboration with development partners including the Abu Dhabi Fund for Development, the Gates Foundation, the Islamic Solidarity Fund for Development, King Salman Humanitarian Aid and Relief Center, and the Qatar Fund for Development.

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:



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

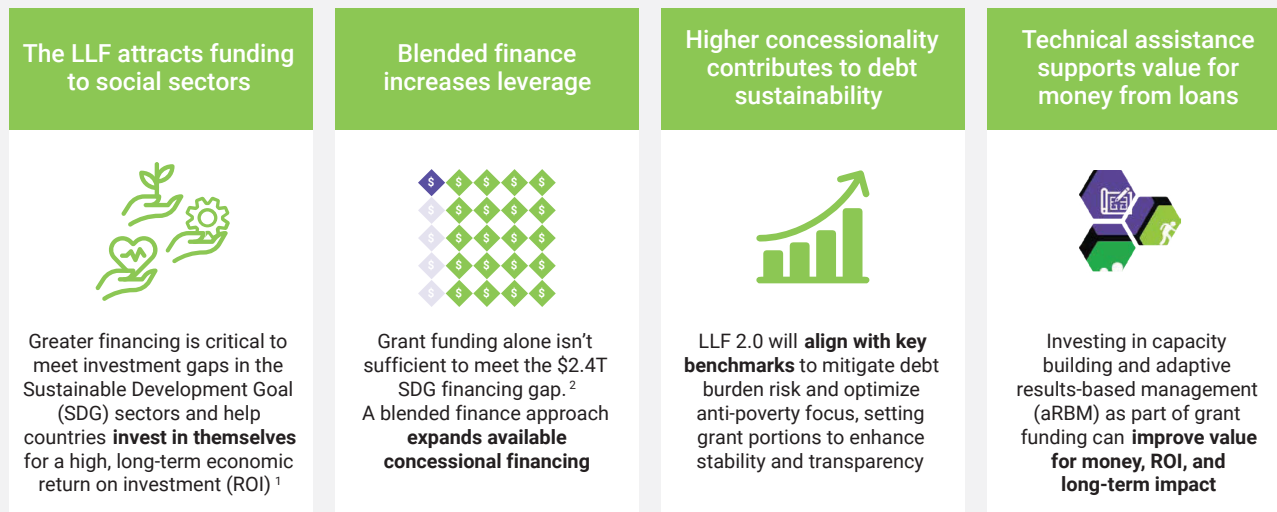
To promote high-quality project selection, design, and implementation, LLF 2.0 may provide technical assistance (TA), to eligible projects upon request and based on need, across the project lifecycle, extending well beyond disbursement to ensure meaningful results and value for money. Technical assistance will be made available starting from the project proposal stage, following the approval of the concept note, **including**:

- ◆ Project design and implementation support
- ◆ Integration of women's empowerment & climate resilience & adaptation
- ◆ Monitoring, evaluation, and continuous improvement
- ◆ Communication of impact, results, and lessons learned

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

Figure 2. Benefits of LLF's blended financing

LLF 2.0's blended finance model will increase access to concessional financing for low- and lower-middle income countries to invest in under-funded social services.



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).



Objectives of Lives and Livelihoods Funds

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:



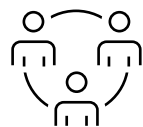
Service to Vulnerable Communities

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.



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.



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.

LLF 2.0 Financing and Eligibility Requirements

LLF provides concessional financing for projects in eligible IsDB member countries. Financing packages vary based on country's income level. LLF Eligible Countries and Grant Portions by Income Group have been indicated below:

Figure 3. Funding eligible countries and associated grant ceilings

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

15% Grant Portion ²	
1. Cote d'Ivoire	4. Morocco
2. Egypt	5. Nigeria
3. Indonesia	6. Uzbekistan

¹ Countries under debt distress may be allocated a higher grant portion at the discretion of the LLF Impact Committee.

* Grant Portion (GP) is the percentage of Donor Grant Funds in the financing package that will not be repaid.

² The grant element for the 35% financing package is 45%+, and the grant element for the 15% grant portion category is 30%. The grant element takes into account the other components of the financing package and overall financing terms.

Eligible IsDB member countries are invited to submit a [concept note \(Annex C\)](#) (a detailed proposal will be developed after approval of the concept note) for sovereign projects that qualify for concessional financing. These projects are expected to showcase high impact potential, sustainability, integration of women's empowerment, and climate resilience & adaptation, and strong monitoring & evaluation practices. Moreover, the projects should embody the LLF's core values, emphasizing results-oriented approaches, inclusion, partnership, learning, and adaptability.

Here are the key eligibility requirements:

- ◆ LLF financing is available for only sovereign projects with governments of **eligible IsDB member** countries being the applicants and beneficiaries.
- ◆ Project duration should be **2 to 5 years**, aligned with the interventions, implementation design, budget and approach, and other relevant contextual factors.

- ◆ Proposed initiatives should **clearly demonstrate a 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.
- ◆ Proposed projects should **align with one or more of the LLF priority sectors**: Primary Healthcare; Agriculture; Social Infrastructure (See [Annex A](#) for detailed descriptions of relevant sub-sectors).
- ◆ 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.
- ◆ Projects must assess climate change-related vulnerabilities and, where appropriate, demonstrate strategies for Climate Resilience & Adaptation.
- ◆ Projects must clearly demonstrate robust **integration of adaptive results-based management (aRBM)** within their design by embedding a clear Theory of Change and Results Framework linking activities to measurable outcomes, defining mechanisms for adaptive learning and stakeholder feedback, ensuring structured evidence-based reporting to refine implementation using real-time data, and allocating resources for M&E, learning reviews, and capacity-building to sustain adaptive management throughout the project cycle.

Proposals focused on lesser developed IsDB member countries are strongly encouraged to apply. Moreover, eligible IsDB member countries that have not previously received LLF financing are also encouraged to submit their proposed initiatives.

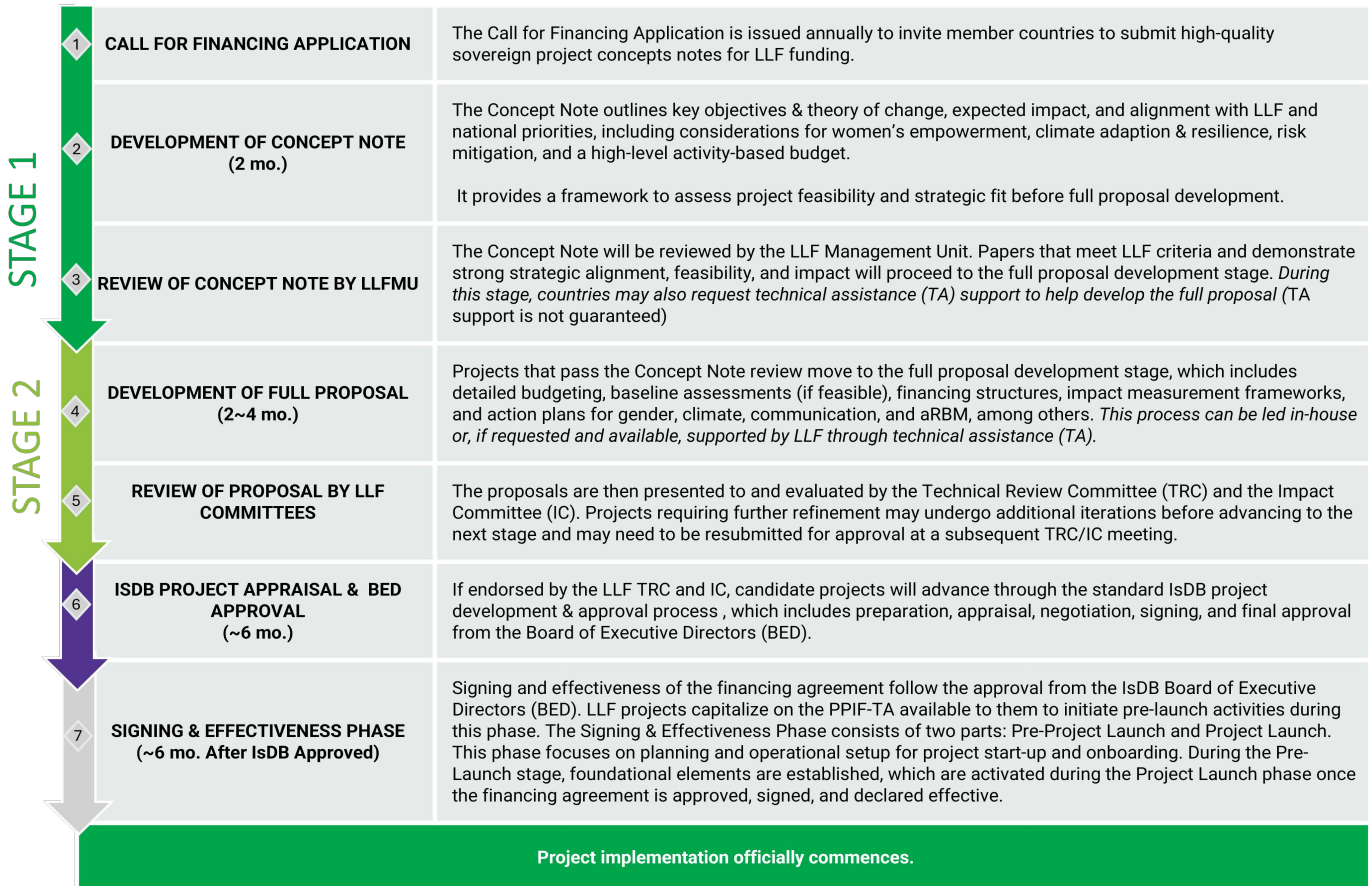
Benin, Comblent les écarts : Santé Communautaire, Ressources Humaines et Nutrition, funded by the Lives and Livelihoods Fund (LLF).



Evaluation and Selection Process

LLF projects will go through a multi-step review and selection process which encompasses the following steps:

Figure 4. (Linked to source figure) Process for project application submission and approval



1. The Call for Financing Applications is issued annually to invite eligible IsDB member countries to **submit high-quality LLF Project concept note** through their respective [IsDB Governor's Office](#).
2. Countries prepare a **concept note using the provided template and guidance** outlined in [Annex C](#). The paper 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 Management Unit (LLFMU) 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 the section below.

Countries may request **technical assistance (TA)** from the LLF Management Unit (LLFMU) through the LLF Project Preparation and Implementation Facility (LLF-PPIF). TA can be requested as part of the concept note submission using the TA form. 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 Request](#).

4. In coordination with the IsDB regional hub team and the LLMU, short-listed concept note from eligible countries then prepare a comprehensive **Project Proposal, following the template and guidance** provided in [Annex D - Guidelines for developing a Proposal for LLF2](#). The proposal should include all necessary documentation, including detailed budgeting, monitoring and evaluation frameworks, risk assessments, gender action plan inclusion and climate action plans, communication plan and financial and institutional sustainability planning. Proposal development will generally 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.
6. Once endorsed by the LLF Committees, proposals are incorporated into the IsDB's annual pipeline and proceed through the **Bank's internal project development and approval processes**. These include preparation, appraisal, negotiation, and ultimately, approval from the board of executives directors (BED).
7. The project launch is not triggered immediately upon approval. Instead, 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.
8. During the pre-launch period, activities such as finalizing toolkits and operational plans, drafting job descriptions for Project Management Unit recruitment, preparing procurement notices and bidding documents, and launching critical procurement processes are initiated. **Key setups for results-based management (RBM), procurement, and contract management** are also established to lay the groundwork for effective implementation.
9. 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 reviews the quality and completeness of each section based on the LLF concept note template.

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.

4.1 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.

4.1.1 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

CRITERIA	WHAT EVALUATORS LOOK FOR
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 is designed to deliver measurable benefits to women and girls
Support to vulnerable populations	Targets marginalized, undeserved, hard-to-reach, and other vulnerable communities
Low risk of harm	Project presents minimal risks to communities and the natural environment

4.1.2 Strength Assessment (Section-by-Section Evaluation)

CONCEPT NOTE SECTION	EVALUATION CRITERIA
Executive Summary	Clearly summarizes project objectives, LLF alignment, and integration of gender and climate 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
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	Identify key risks with realistic mitigation strategies, including for gender and climate vulnerabilities

CONCEPT NOTE SECTION	EVALUATION CRITERIA
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 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 Key Evaluation Criteria and Characteristics of a Strong LLF 2.0 Submission - Proposals (Stage 2)

Once a concept note has passed the initial review and shortlisting, and has subsequently been developed (Stage 2) into a full Project Proposal, 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, and overall potential for impact.

EVALUATION ELEMENT	CHARACTERISTICS OF STRONG PROPOSALS
LLF Fit	Strong alignment with LLF's 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
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 with proposed interventions directly addressing the identified challenges
Beneficiary Analysis	Clearly defined target groups with disaggregated data; benefits to women and vulnerable populations are explicit and measurable
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, 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 into project design or implementation

EVALUATION ELEMENT	CHARACTERISTICS OF STRONG PROPOSALS
Sustainability	Forward-looking strategies that address financial, institutional, and social/environmental sustainability post-implementation
Developmental Leverage	Evidence of collaboration and/or coordination 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 throughout the proposal, including sector-specific interventions, tailored indicators and strategies

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.

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).



31/05/2021

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Application 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, along with an official request for financing (see below - concept note submission instruction)

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

Eligible countries that require support in preparing their full proposal after the concept note is approved may request technical assistance from the LLF Management Unit (LLFMU). Limited funding may be available through the LLF Project Preparation and Implementation Facility (LLF-PPIF) to strengthen project design and documentation.

If interested in receiving TA support, please see [Section 6](#) for more information and guidance.

EXPRESSION OF INTEREST

To initiate the application process, please send an email expressing your interest in submitting a concept note llf-mu@isdb.org by **April 20, 2025**.

This step enables the LLF Management Unit to track expressions of interest, ensure you receive all relevant communications and documentation 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), brief project description

CALL OF FINANCING APPLICATION WEBINAR

An *informational webinar* will be hosted by the IsDB Country Programs team and the LLFMU on **April 24, 2025**. The session will walk through the Call for financing application process and provide an opportunity to ask questions.

[Please sign up here](#) to receive the invitation and join the webinar. A recording will be shared afterward via email.

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.

Any questions regarding this Call for Financing Applications should also be directed to this address llf-mu@isdb.org before **May 20, 2025, 23:59 GMT**.

The deadline for submitting Concept notes is **June 7, 2025, 23:59 GMT**. Concept notes submitted by the May 31st deadline will be scheduled for full proposal review and approval during the Q4 of 2025 Cycle. Submissions received after the May deadline will be included in the subsequent approval cycle (2026).

For an overview of Frequently Asked Questions (FAQs) regarding the application process please refer to [Annex B. Frequently Asked Questions \(FAQ\)](#).

SECTION 6

Technical Assistance Request for Proposal Development (Stage 2)

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 alignment of the project with LLF priorities as well as the quality 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 gender and climate considerations
- ◆ 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 to ensure contextual relevance, proximity to stakeholders, and responsive support throughout the process.

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 \(Annex C\).](#)

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

ANNEX A

Scope of Financing – LLF Priority Sectors

LLF projects must be specifically intended to support vulnerable communities and should fall clearly under 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 improved system strengthening
- ◆ Health risk reduction and management

Agriculture Projects

- ◆ Increased productivity and income of smallholder farmers, particularly women farmers
- ◆ Increased food security and access
- ◆ 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 & Climate Adaptation and 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 and sectors is included in [Section 3: 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 [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 proposal?

The [concept note](#) is a preliminary proposal document, submitted at an early stage to gauge alignment with LLF 2.0 priorities and submitted to the LLFMU for approval.

The concept note (stage 1) outlines key objectives & theory of change, expected impact, and alignment with LLF and national priorities, including considerations for women's empowerment, climate adaption & resilience, risk mitigation, and a high-level activity-based budget. It provides a framework to assess project feasibility and strategic fit before full proposal development.

Once the concept note is approved, the [proposal](#) is developed as a more detailed document (approximately 20-30 pages—not including annexes). Targeted TA is generally available from the LLF for this phase (stage 2). The proposal is developed by the country team in coordination with the IsDB regional hub team and the LLFMU. It builds on the concept note and includes the full technical design, 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.

7. What is the time period between proposal 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 proposals 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 proposals is **June 7 2025, 23:59 GMT**. Late submissions may not be considered for the Q4 2025 approvals but may be considered for subsequent approval cycles.

10. Is technical assistance available during proposal development?

Yes. Technical assistance (TA) can be made available 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 and either email the LLF Management Unit at llf-mu@isdb.org and [complete the technical assistance request](#) form to initiate the process and receive more information.

11. Are there guidelines and templates to support the concept note (stage 1) & proposal development (Stage 2)?

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

12. What are the key criteria used to evaluate 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 required?

Co-financing is not mandatory, but it is encouraged. Proposals that demonstrate collaboration with development or financing partners may be regarded more favourably. A 5-10% contribution from the government is expected in LLF investments.

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

Projects must demonstrate clear benefits for women and girls and assess vulnerabilities related to climate change to determine integrated actions to address these issues as relevant for the project design. Where relevant, proposals should include strategies to support climate adaptation & resilience initiatives.

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

Yes. LLF Management Unit will host a webinar on April 24 2025. Participants can sign up to join the website [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 the IsDB focal point within the IsDB Governor's office.

ANNEX C

Concept Note Template & Guidance

As part of the 2025 Call for Financing Applications, the Lives and Livelihoods Fund (LLF) invites eligible member countries to complete and submit a concept note using the Annex C 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.

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.

What This Resource Includes

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
- ◆ Communication considerations
- ◆ Preliminary budget estimates with funding contributions
- ◆ Annexes for the visual ToC and relevant supporting documents

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

Sample Concept Note – MNCH Project

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.

Download material here:

[The Concept Note Template \(Annex C\)](#) • [The Concept Note Completion Checklist](#)

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**. 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 are invited to submit a detailed Full Proposal using 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. The full proposal development is done in coordination with the IsDB RH team and the LLFMU along with an appropriate TA partner.

About This Resource

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.

How to Use This Template

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.



What's Included in the Proposal Package

The full proposal must address:

- ◆ 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
- ◆ Communication Plan and Risk Mitigation
- ◆ Sustainability Strategy and Implementation Timeline
- ◆ Activity-Based Budget

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:

[Annex D – Full Proposal Guidelines](#)

[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 \(Excel Template\)](#)

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 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 (see page 46).
- ◆ [WHO: AAAQ Framework for the Right to Health](#)
A framework focusing on availability, accessibility, acceptability, and quality in health systems.
- ◆ [IFPRI: Women's Empowerment in Agriculture Index \(WEAI\) Tools](#)
Instruments and guidance for measuring women's empowerment in agricultural settings.

Sample Templates

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

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