



**Development Bank
of Jamaica Limited**

Facilitating economic growth and development



GEMINI
GROWTH & EXPANSION OF MSMEs THROUGH INNOVATION
GRANT PROGRAMME



FREQUENTLY ASKED QUESTIONS

The DBJ's GEMINI Grant Programme (GGP) is designed to support the growth and development of Micro, Small, and Medium-sized Enterprises (MSMEs) who play a critical role in job creation, poverty reduction, and economic growth.



1. What is the DBJ GEMINI Programme?

The DBJ GEMINI Grant Programme (GGP) provides capacity building support to MSMEs to help them meet their business needs. The programme is a strategic collaboration between the Development Bank of Jamaica (DBJ) and the Jamaica Business Development Corporation (JBDC).

2. Is there a cost attached?

Once the MSME has been admitted to the programme and assessed, they will be presented with the cost of the capacity development support. The MSME will be required to cover 20% of the overall cost up to the DBJ's maximum amount.

3. What is the Abbreviation "GEMINI" mean?

Growth and Expansion of MSMEs through Innovation and Capacity Building

4. What are the specific support programmes that will be available under the GEMINI Programme?

Nursery:

The programme is established to support MSMEs that are classified as new venture or recently registered businesses with the Companies Office of Jamaica.

Incubator:

The intervention, spanning 12 months, is designed to enhance performance for established businesses that possess a solid business model but face restricted growth as a result of inadequate strategy and structure.

Accelerator:

The programme is established to provide support to MSMEs who are classified as established growing businesses registered with the Companies Office of Jamaica and have significant market demand.

Scale up Community:

This programme is for scalable businesses that are ready to deepen

their market penetration through the strengthening of their internationalisation strategies. The ultimate goal is to secure global contracts.

5. Will DBJ be offering the services?

No, the DBJ will provide funding for the execution of services by the JBDC.

6. What is DBJ's role in the Programme?

The DBJ will provide funding to the JBDC to cover a percentage of the capacity building support to the MSME.

7. What is JBDC role in the programme?

The JBDC will provide the capacity building support to the MSME, while monitoring and managing their progress.

8. How do I apply for the Programme?

Apply at www.DBJGEMINI.com

9. Who can apply to participate in the programme?

All MSMEs who earn less than \$425 Million annually in sales

10. Will vouchers be issued to MSMEs? (Can I access a voucher under this programme)?

No, vouchers will be issued under the GEMINI Grant Programme

11. Will all applicants be admitted to the programme?

The evaluation and administration of applicants for the programme will be conducted on an individual basis, taking into consideration their specific circumstances. Successful applicants will receive notifications and will be contacted by the Jamaica Business Development Corporation (JBDC). MSMEs that are not admitted to the programme will still have the opportunity to participate in other learning programmes designed to support their growth.

12. Will DBJ cover the full cost of the Service?

The DBJ will cover 80% of the cost of

the capacity building support, up to a specified maximum amount. MSMEs will be responsible for covering the remaining 20% of the cost. Any amount exceeding the maximum amount will be the responsibility of the MSME to cover.

13. Can an MSME apply for more than one programme?

MSMEs can be a part of two programmes

14. How can I contact a JBDC officer?

You can contact them at 1-876-928-5161-5 or You may contact an officer by contacting the JBDC directly, or by contacting a JBDC Small Business Development Centre (SBDC).

15. If I own more than one business, can I apply for each business.

No, each MSME may only apply for one business

16. What businesses are excluded from the programme?

- Shell Banks
- Telegraph/Wire Transfer Offices
- Money/Currency Exchange Houses
- Unauthorised Telephone card sales
- Pyramid Sales Schemes
- Fantasy Phone Call Companies
- Internet Gaming (including Sports Books)
- Internet or Virtual Casinos
- Unauthorised Direct Sales/Marketing
- Cambios (unlicensed)
- White Label Automatic Banking Machine (ABM) Operators
- Massage parlours
- Escort Services
- Adult Content Web Sites
- Sale/Distribution of pornographic or obscene material and other sexual communication / paraphernalia

17. Do I need to be a registered company to be administered to the programme?

Yes, applicants must be registered with the Companies Office of Jamaica (COJ) to be eligible for the programme.