

GUIDELINES FOR PROPOSALS TO RIGHT SHARING OF WORLD RESOURCES - KENYA

What is Right Sharing of World Resources?

RSWR is a Quaker organization supported primarily by the Religious Society of Friends (Quakers) in the United States. RSWR has two main goals: 1) Provide grants for women in the developing world to begin small income-generating businesses so that they may help themselves and their families out of poverty. 2) Help Quakers in the United States learn about the negative effects of poverty in the developing world and the negative effects of materialism in North America.

What types of projects does RSWR support?

RSWR supports income-generating, self-employment projects for poor women who are members of a self help group. The project must include a revolving loan component. We believe that small scale income-generating projects offer a means of establishing self sufficiency to very poor people. By requiring that the project include a revolving loan program, we can multiple the impact of our grant as the funds are revolved to different women within the community.

Why do we call our grant recipients “Project Partners”?

Burdens of materialism and poverty affect all peoples, in the developing and developed world. The projects RSWR supports in the developing world build awareness and capacity in the beneficiaries as well as assisting them by providing employment alternatives so that they can move out of poverty. Likewise, RSWR strives to provide awareness building and alternatives for lifestyle changes for Quakers in the United States as we seek God’s leading in our lives. RSWR believes that we have much to learn from one another as we work together in partnership.

Who may apply?

In Kenya, all groups must be self-directed by the women beneficiaries themselves. The leadership and management must come from within the group. The group cannot be formed or managed by outside coordinators. Groups should be less than 20 years old and have an annual budget of less than \$4,000.

Where does RSWR provide grants?

RSWR focuses its funding in Kenya in the districts of: 1. Siaya County, 2. Kisumu County, 3. Homa Bay County, 4. Migori County. 5. Kisii County. 6. Nyamira County, 7. Vihiga County, 8. Kakamega County, 9. Bungoma County, 10. Busia County, 11. Nandi County, 12. Trans Nzoï County, 13. Uasin-Gishu County.

What size grants does RSWR provide?

Up to US \$5,500 for a one year project. Each group may receive only one grant.

How do we apply for RSWR grants?

An officer of the group may write an email to the RSWR Program Director, Sarah Northrop, and ask for an application form, which the group can fill out and return. Write to: sarahnorthrop@rswr.org. Or, you may write up a proposal describing your project and send it in. Your group and your application or proposal must fit the RSWR criteria below. RSWR has two funding cycles. There is a deadline for each cycle, June 30 and December 31. **We strongly recommend that applications or proposals be received by us at least a month in advance of these deadlines** so that there is time for revisions if necessary. If we receive an application or proposal after the deadline, we cannot consider it until the next funding cycle. In addition to your application or proposal, send **your group's last annual financial report**. It does not need to be audited. Just have the treasurer prepare a report for us.

Where should we send our application or proposal?

Applications and proposals should be sent by email to: sarahnorthrop@rswr.org.

Criteria for Proposals to Right Sharing of World Resources

Approved by RSWR Board on April 18, 2020

Right Sharing of World Resources gives grants to small, grassroots women's groups that do not have access to other adequate funding. Our grants are for micro-enterprise, self-employment projects. We help with seed money and training so that a group can begin a revolving loan fund for members to take loans to begin their own small businesses. It is important to us that the women work together in self-help groups and use the RSWR resources to help themselves grow into independent and strong groups. Below is our list of criteria that we use in deciding which applications and proposals to consider:

1. Project is located in RSWR geographic project area. In Kenya, the RSWR geographic project area includes only the following counties: 1. Siaya County, 2. Kisumu County, 3. Homa Bay County, 4. Migori County, 5. Kisii County, 6. Nyamira County, 7. Vihiga County, 8. Kakamega County, 9. Bungoma County, 10. Busia County, 11. Nandi County, 12. Trans Nzoï County, 13. Uasin-Gishu County.
2. Women's self help groups are no more than 20 years old.
3. Leaders of the Women's Groups must be women.
4. Project is for women only and the women self-help group members have been a part of the decision making in determining project activities. We expect the women themselves to be wholly in charge of the projects without involvement of outside persons, including the management of the bank account.
5. Proposal should include a clear description of the Women's Self Help Group. Include, size and makeup of group, history, current activities and current economic circumstances.
6. For effective group dynamics, we recommend a group size of 20-35. However, different groups have different organizational structures, so please explain your group structure if your group is larger than 35.
7. Indication that the group is able to receive and use money as intended. In Kenya, we must see the group's end-of-year financial report.
8. Group has little or no access to other resources. Annual income is less than \$4,000.
9. A clear description of the proposed Income Generating Project(s) (IGP). NOTE: The projects must be compatible with the principles which guide the work of RSWR: local self-reliance, sustainability, mutual support and accountability.
10. The Income Generating Projects are viable businesses for the geographic area and have potential to make the women a sustainable living. The proposal should describe an economic plan for each business proposed, including the amount of the loan per woman, the projected monthly gross income, monthly business expenses, loan repayment, and net monthly income projected. We expect the women's business income to bring them above the World Bank International Poverty Line (currently \$1.90 per day) AFTER business expenses, loan repayment, and savings.
11. 20 to 35 women should receive the initial loans.
12. Proposal has a clearly described loan repayment plan which includes annual interest charged, monthly repayment, and length of the repayment period. Interest rates for loans should cover inflation plus a modest amount for administrative expenses, but in no case should they exceed the interest rate an established business person would be able to get from a formal sector lender.
13. The proposal should include a clearly described group savings plan for each woman to save money for emergency needs.
14. Budget categories must be outlined clearly and within the following guidelines: 60% or more for seed money, no more than 15% for training, no more than 5% for travel, no more than 10% for administration.

Below are other considerations which the Board considers favorable, but they are not determining criteria:

- A. Projects which have applied before and not been funded but have continued to work on their training and group structure are attractive to RSWR.
- B. RSWR regards diversity in ethnic and/or religious affiliation as positive.
- C. RSWR encourages projects that involve value-added goods or goods production that generally result in greater profit margins as compared to petty trade projects.
- D. RSWR considers how the project impacts the environment.