



PROPOSAL CHECKLIST – Kenya

In order to assist you in writing a good proposal, please review the check list on the following page and insure that your proposal has responded to each item on the list. RSWR expects that proposals will be unique to your group’s needs and will be designed by the women who will benefit from the loans.

While it is permissible to engage the assistance of a proposal writer, proposals which are not clearly originated from and designed by the women beneficiaries themselves will not be considered by RSWR.

“V” when complete

<p>1. Give a clear and detailed description of the business or businesses the women will engage in. NOTE: If your group is undertaking more than one business, you must describe each business, giving the details for each.</p>	
<p>2. Give the number of women who will receive the initial loans from the RSWR grant. (An optimal number is between 20 and 40 women.)</p>	
<p>3. RSWR requires that the beneficiaries of our grants must be members of a self-help group. Please describe the group, telling when, why and how it was formed. <u>All groups must be self-directed and the leadership and management must come from within the group itself. They cannot be formed or managed by outside coordinators.</u></p>	
<p>4. How much money will each woman be lent?</p>	
<p>5. Tell how each woman will repay her business loan, including the following information:</p> <ul style="list-style-type: none"> A. How much interest will be charged. (Currently, RSWR requires that interest be 12% to 24% per year or 1% to 2% per month.) B. For how many months will the women make their repayments? (six months to one year is an optimal time period.) C. How much will they repay each month? 	



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<p>6. RSWR expects that each proposal will include a savings plan for each woman so that she may begin the discipline of saving some money each month for family emergency needs. Describe the savings plan for your group, including amount saved each month.</p>	
<p>7. Give an economic plan for each income generating project you propose. The economic plan should include all of the following:</p> <ul style="list-style-type: none">A. The gross monthly income each woman can make (before expenses are deducted).B. The monthly expenses of the business.C. The monthly repayment amount including interest (should be same as #5C above.)D. The amount each woman will save each month (should be same as #6 above.)E. The net income each woman will make each month. ($A - B - C - D = E$)	
<p>8. Each proposal should include your group's most recent annual financial report.</p>	
<p>9. Your budget request may include the following items:</p> <ul style="list-style-type: none">A. Seed money requestedB. TrainingC. AdministrationD. Travel	

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