



## PROPOSAL GUIDELINES – 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 multiply the impact of our grant as the funds are revolved many times to many 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.

### **Where does RSWR provide grants?**

RSWR focuses its funding in south India, Kenya, and Sierra Leone.

### **What size grants does RSWR provide?**

Up to US \$5,500 for a one year project. Each group may receive only one grant. Exceptions can be made to this only if it is clearly shown that a second grant will support a different group of women.

### **How do we apply for RSWR grants?**

You must write up a proposal describing your project. Be sure to follow the guidelines below so that your proposal fits RSWR criteria. RSWR has two funding cycles. There is a deadline for each cycle, June 30 and December 31. **We strongly recommend that 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 a proposal after the deadline, we cannot consider the proposal until the next funding cycle. Make your proposal as short as possible but respond to all the items on the enclosed checklist. In addition to your proposal, send your **detailed project budget** and **your group's last annual financial report**.



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## What does RSWR look for in a project?

- A. A clearly described proposal for an income generating activity which will improve the quality of life for project participants. An income generating activity proposal must include the following:
  1. Number of participants. An optimal project will serve between 20 and 40 women.
  2. An economic plan showing anticipated income and expenses of the business or businesses the women will undertake. It is expected that the women will be able to earn a net income of at least \$1.25 per day from their businesses after all expenses and savings are deducted.
  3. A loan repayment plan for the repayment of the seed money back to the group. The loan repayment plan should tell the interest charged and the monthly repayment amount. Currently, RSWR expects interest charged to be between 12% and 24% per annum or 1-2% per month. This covers the current cost of inflation and administrative expenses necessary to carry the project into the future.
  4. There should also be an explanation of how the group will revolve the funds and use them to benefit the larger community. It is expected that, at the very least, the group will take in new members and the new members will also receive loans from the group fund to start their own businesses. Each group needs to understand that a grant from RSWR carries with it the expectation that the group will be good stewards of the funds and will use them, not only for their own needs, but also to help others in the community, beyond the current members of the group.
  5. A savings plan to encourage the beneficiaries to begin the discipline of saving some money each month for family emergency needs.
- B. An explanation of how the work can become self-supporting or can find local sources of support after RSWR funding ends.
- C. An understanding that the project is compatible with the three principles which guide RSWR:
  1. Local Self-Reliance – Businesses should be locally-based. Production should be geared toward local consumption and should serve the local community.
  2. Sustainability - Economies should be sustainable in a number of ways including environmental, fiscal, social, political, and cultural.
  3. Mutual Support and Accountability -Beneficiaries must be part of a group which offers support and accountability to its members.
- D. The project beneficiaries must be only women and the beneficiaries themselves must be the ones who design the project, choose the businesses, and set the repayment terms and interest rate. The project beneficiaries must be only women and the beneficiaries themselves must be involved in designing the project, choosing the businesses, and setting the repayment terms and interest rate.
- E. Budget categories must be within the following guidelines: at least 60% for seed money, no more than 15% for training, no more than 5% for travel, no more than 15% for administration.



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## **Where should we send our proposal?**

Proposals can be sent email to:

Sarah Northrop, Program Director

[sarahnorthrop@rswr.org](mailto:sarahnorthrop@rswr.org)

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