

PROPOSAL GUIDELINES - INDIA

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 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?

We strive to help newer, smaller organizations whose budgets may not allow them to receive grants from other sources. NGOs must be less than 20 years old and have annual budgets of less than \$16,500.

Where does RSWR provide grants?

Because of staff and fiscal limitations, RSWR focuses its funding in India in Tamil Nadu and the districts of Chittoor, Cuddapah, Anantapur, and Nellore in Andhra Pradesh.

What size grants does RSWR provide?

Up to US \$5,500 per year, for a maximum of five years. Projects are funded one year at a time and each new proposal must target a new group of women.

How do we apply for RSWR grants?

You must write up a proposal describing your project. Be sure to follow 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 proposals be received by us at least a month in advance of these deadlines.** 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 check-list. In addition to your proposal, send your **detailed project budget** and **your organization's most recent annual financial audit**. Please note that we require the most recent audit for your **entire organization**, not just one section or one project.

Where should we send our proposal?

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 proposals to consider:

1. Project is located in RSWR geographic project area. In India, the RSWR geographic area is the state of Tamil Nadu and the districts of Chittoor, Cuddapah, Anantapur, and Nellore in the state of Andhra Pradesh.
2. NGOs are no more than 20 years old.
3. Project Coordinators must be women.
4. Project is for women only. RSWR understands that transgender women are women. The women self-help group members must have been a part of the decision making in determining project activities.
5. Proposal should include a clear description of the NGO and Women's Self Help Group:
 - a. For women's self-help groups include, size and makeup of group, history, current activities and current economic circumstances.
 - b. For projects in India, also include a short profile of the NGO, and of the NGO director/project coordinator
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 India, we must see the latest annual audit.
8. Group has little or no access to other resources. Annual audited income is less than \$16,500 for an NGO in India.
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, and no more than 20% for staff.

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.

Additional considerations for projects in India:

- A. Is the NGO woman led?
- B. Is the NGO a past partner with successful project completion? (We do not consider past partners who have not sent the required completion reports). RSWR funds multiple year projects only for NGOs which are past partners who have successfully completed at least one project and have submitted project reports.
- C. Projects in India in which the NGO supplies part of the cost are attractive to us.