

India Application

(Please send your proposal to india-applications@rswr.org)

Project Proposal

The following template shall be used for the elaboration of the project proposal. Please fill all sections below completely. Please consider the following before writing the project proposal:

- Be clear about what you want to achieve and how you propose to do it
- Write clearly and accurately
- Ensure that the budget relates to the activities listed

1. APPLICANT INFORMATION

Organization Name:	
Trust / Society/Others	
Registration Number with your Government and date of registration:	
Representative's Details:	
First and Last Name:	
Position in the organization:	
Full Address:	
Contact Number	
Email	
Website (if any)	
NGO Dharpan Regd. Number	
Registration Under 12 A of I T Act- 1961	Yes / No : Date :
Approval Under 80 - G of I T Act- 1961	Yes / No : Date :
Registration Under FCRA Act – 1976 & 2010	Yes / No : FCRA Number :
Total Members (Trust / Society) as per Society Byelaws / Trust Deed	

Society / Trust Members Details :			
S.No	Name	Gender	Designation
1			
2			
3			
4			
5			
6			
7			

Source of Funds	
RSWR Previous grant/s details	
NGO's participation in RSWR-India proposal writing workshop.	Yes /No : Détails :
Latest Financial Year (Budget) Turnover	Indian Rupees:
No. of Staff / Volunteers	1. Female : 2. Male :
Brief description about the Chief Functionary/NGO Head:	
Describe your organization's focus area and related activities carried out during the last Financial year.	

2. PROJECT INFORMATION

Project title	
Grant amount requested from Right Sharing in INR	(The amount requested should not exceed 7,500 USD)
Location of the project	

2.1. Project summary (All projects must be micro-credit, self-employment projects with a revolving loan component)

(No more than 500 words)

2.2. Specific objective(s) of the project

(Please define objectives that are specific, measurable, achievable, relevant and time-bound.)

2.3. Activities to be implemented

(Please describe the project activities.)

2.4. Revolving Fund Management

(Please explain the revolving fund management strategies. Also mention how quickly will the repaid money be utilized)

2.5. Income

(Please mention how much each woman earns at present on average)

2.6. Project end-beneficiaries and role of the community. (gender and age)

(Please provide information on the target beneficiaries. Give an estimate of how many women would benefit from the project also, describe how the community will be involved in the project.)

2.7. Expected Income

(Please mention how much each woman is expected to earn after receiving Revolving loan fund)

2.8. Savings

(Please describe how much each woman would save per week.)

2.9. Interest Rate

(Please mention the interest rate decided by the group)

2.10. Training Components of the Project (5% project budget)

(Please describe the proposed trainings for the women – must include Trainings on Self-help group management, Rules and regulations of SHGs, Roles and responsibilities of members and leaders, Leadership, Entrepreneurship, Marketing, and Accounts.)

2.11. Social Action Programmes (5% project budget)

(Please describe how would you incorporate the below programs in this project for the welfare of women beneficiaries and the business/project sustainability – medical camp, legal aid camps, grama sabha participation, career guidance for the children of the beneficiaries, women's day celebration)

2.12. Govt. Welfare Schemes (State and Central) (5% project budget)

(Please describe how would you incorporate the below activities in this project for the welfare of women beneficiaries and the business/project sustainability - obtaining health/insurance card for all beneficiaries, registering and following up in unorganized worker's welfare board, obtaining legal entitlement widows/destitute, disabled, aged)

2.13. Expected results of the project

(Please explain the expected outcome of the proposed project)

2.14. Monitoring

(Please explain how your organization will monitor the project and specify one or more indicators per activity that will be used to assess the progress and performance of the project.)

2.15. Evaluation (internal evaluation plans)**2.16. Transparency***(Please explain what measures would be taken to ensure transparency)***2.17. Accountability***(Please explain what measures would be taken to ensure Accountability)***2.18. Sustainability***(What measures will be taken to ensure sustainability after the funding ends?)***2.19. Reporting and documentation***(Please describe the reporting and documentation plans of the proposed project)***2.20. Economics of the proposed Income Generation Activities***(Each income generating activity should have separate economics i.e. income, expenses, and profit etc.)*

INVESTMENTS				SALES		
Items	Units	Costs	Total costs in Rupees	Units	Costs	Total costs
Recurring investments				Sales		
Product 1				Product 1		
Product 2				Product 2		
Product 3				Product 3		
Product 4				Product 4		
Product5				Product 5		
Product 6				Product 6		
Product 7				Product 7		
Product 8				Product 8		
9.Transport						
10.Rent for space						

Total												
Profit												
Profit per month												
Non-recurring items												
Item 1												
Item 2												
Item 3												
Total												
Revolving fund per head												
Monthly installment												
Monthly interest												
Savings per month												
Total remittance												
Monthly income after remittance of her fund installment, interest and savings												

3. WORK –TIME PLAN

Main Planned activities	Project Implementation Period											
	Months											
	1	2	3	4	5	6	7	8	9	10	11	12

4. BUDGET

(budget should not exceed US \$ 7500 or equal to Indian Rupees)				
S. No	Purpose	Amount in INR	NGO Contribution	Amount Request from RSWR
1	Revolving Funds (80%)			
2	Training Costs (5%)			
3	Social Action Program's Costs (5%)			
5	Govt. Welfare Scheme's Costs (5%)			
6	Administration Costs (5%)			
7	Others (if any)			
8				
9				
10				
	Total Amount			

5. ADDITIONAL DOCUMENTS

Please attach the following documents as attachments along with your application:

- A copy of the Trust deed (first page) or Certificate of Registration from your organization;
- A copy of the Certificate of Registration U/s 12 –A / 80- G of I T Act – 1961 & FCRA – 1976 & 2010;
- A copy of your organization's last year audited financial statement;
- Economics of the proposed Income Generation Activities

Signature: _____

Date (dd/mm/yy): _____

CHECKLIST

Please make sure your application satisfies all the criteria specified in the below checklist.

S.No	Documents / Particulars	YES	NO
1	Duly completed applicant information		
2	Duly completed project information		
3	Duly completed work- time plan		
4	Budget in Indian Rupees		
5	A copy of the Trust deed (first page) or Certificate of Registration from your organization;		
6	A copy of the Certificate of Registration U/s 12 –A / 80- G of I T Act – 1961		
7	A copy of the Certificate of Registration Under FCRA Act – 1976 & 2010		
8	Audit Report / financial statements for the last fiscal year		
9	Economics of the proposed Income Generation Activities		

GUIDELINES FOR 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, Tirupati and Annamaya in Andhra Pradesh.

What size grants does RSWR provide?

Up to US \$7,500 for an initial grant. Based on the performance, RSWR may provide PSF-Project Sustainability Fund to the NGOs during the second and/or third year for stabilizing and sustaining the project activities.

How do we apply for RSWR grants?

You must fill in the application form given in the website. Be sure that your project follows the RSWR criteria below. RSWR has only one funding cycle. The deadline is June 30 each year. **We strongly recommend that applications be received by us at least a month in advance of the deadline.** If we receive a grant application after the deadline, we cannot consider the application.

Respond to all the items on the application form and attach all the enclosures as per the check-list. In addition to your application, send **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.

Each income generation activity should be described separately with economics of that particular activity as per the template given in the application form.

How are we expected to use the RSWR funds?

If your organization is chosen for a grant, it is a grant for the NGO. The NGO is expected to utilize the major part of the grant for SEED MONEY by using the money to establish a REVOLVING LOAN FUND to make loans to beneficiary women who meet the RSWR criteria and are organized into self-help groups managed by your NGO. The women are expected to use the loans for their small businesses. The borrowers are expected to pay back their loans to their group with a reasonable interest decided among themselves. The group should utilize the repaid money and interest to reach more women so that the money will continue to be revolved amongst the group, will never diminish, and will hopefully, grow over time. The NGO is expected to train the women in various aspects of the project including self-help group management training and various other trainings. The NGO is also expected to inculcate a savings habit by helping the women's groups create a savings plan comprising of Rs:100-200/month. All of the funds must be managed by the women group themselves. The NGO should only facilitate the trainings and other requirements for the group.

RSWR focuses on QUALITY OF LIFE IMPROVEMENT of women, their families and their community through an integrated approach. Therefore, it is expected that the NGOs implement various other activities along with the savings and credit program. For example, the NGO should aid the women groups in benefiting from the existent government schemes by acting as a bridge in guiding them to obtain the schemes like CM/PM health insurance, E Shram, Roadside dwellers ID card, membership in unorganized welfare board etc., Also, the NGO should provide various social action programs for the benefit of the individual women, women groups and the community, like Medical Camp, Legal aid camp, Career Guidance & DDUGKY for children of the women groups, Women's day celebration and Gram sabha participation.

Where should we send our proposal?

Proposals should be sent by email to: india-applications@rswr.org.

Criteria for Proposals to Right Sharing of World Resources

Approved by RSWR Board 04-18-20

Right Sharing of World Resources gives grants to small, grassroots NGOs 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 an NGO can assist self-help group women to 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, Tirupati and Annamaya 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 the women beneficiaries.
 - a. The description of the beneficiaries should include the number of women who will receive the initial loans and their general characteristics, history, current activities and current economic circumstances.
 - b., Also include a short profile of the NGO, and of the NGO director/project coordinator
6. Indication that the NGO is able to receive and use money as intended. In India, we must see the latest annual audit.
7. NGO has little or no access to other resources. Annual audited income is less than \$16,500.
8. 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.
9. 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.
10. 20 to 35 women should receive the initial loans.

11. 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.

12. The proposal should include a clearly described group savings plan for each woman to save money for emergency needs.

13. Budget categories must be outlined clearly and within the following guidelines: 80% or more for seed money/revolving loan fund, no more than 5% for training, no more than 5% for administration, and no more than 20% for staff, 5% for government welfare schemes and 5% for social action programs.

Other considerations which the Board considers favourable, but they are not determining criteria:

A. NGOs 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.

E. Is the NGO woman led?

F. Projects in which the NGO supplies part of the cost are attractive to us.