

Information about becoming a Right Sharing of World Resources partner in KENYA

Right Sharing of World Resources offers training, support, and financial grants to small, grassroots women's groups that do not have access to other adequate support and funding. In Kenya, RSWR offers two different programs:

Group Strength and Financial Training– Independent self-help groups in Kenya are invited to apply for a FREE training program with the RSWR Kenyan Country Coordinators. Training, a savings plan, and effective group management are essential ingredients for the success of a group. The Kenyan RSWR Country Coordinators will help groups develop an effective leadership structure, group management practices, and a group savings plan. The women's groups will also be trained in best business practices and revolving loan funds.

Managing a Revolving Loan Fund -- Groups that successfully complete the *Group Strength and Financial Training* program are eligible to apply for **the second RSWR program of mentorship and support, which includes a seed fund of US \$6,500**. In the mentoring program, groups will receive support, oversight, and mentoring from the Country Coordinators for 3 years. The group will be expected to attend training and mentoring programs offered by the RSWR Country Coordinators and send self-evaluation progress reports to RSWR each year.

Groups in the **Managing a Revolving Loan Fund** program will use their grant to establish a **revolving loan fund for their women group**. This fund will be used to make loans to members of the group so that they can begin or expand a small business. Borrowers are expected to pay back their loans to the group, with a reasonable interest rate. This allows the group to loan funds to others to begin businesses. The money will continue to be recycled and the revolving loan fund will hopefully grow over time.

After 18 months, partner groups in the **Managing a Revolving Loan Fund** program can apply for another grant of \$3,000 to expand and enhance their project.

The need is great and Right Sharing's capacity is limited. There are not sufficient funds for everyone to be accepted into these programs. Not all groups will be accepted.

If your group is interested in becoming a RSWR partner, please **read the RSWR criteria below carefully and make sure that your group fits the criteria for the training program**. If it does, you can fill out the application that follows and send it to: kenya-applications@rswr.org.

Criteria for Groups eligible to apply for RSWR programs approved by RSWR Board of Directors, October 18, 2024

Right Sharing of World Resources gives training and grants to small, grassroots women's groups that do not have access to other adequate funding or resources. RSWR grants are for micro-enterprise, self-employment projects. RSWR programs help with training and seed money so that a group can begin a revolving loan fund for members to take loans to begin their own small businesses. It is important 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 the list of criteria that is used in deciding which groups to consider:

Group Strength & Financial Training - criteria for groups eligible to apply for training program

1. Group must be located in RSWR geographic project areas¹.
2. Group does not have access to other adequate funding or resources. The group should be an independent, grassroots group, not affiliated with any other larger organization. Annual income for the group should be less than \$4,000 USD.
3. Group must have been established less than 20 years ago.
4. Leaders and all members of the women's groups must be women.
5. All self-help group members must be a part of the decision making in determining project activities.
6. For effective group dynamics, a group size of 15-30 women is required.

Managing a Revolving Loan Fund- criteria for groups eligible to apply for a financial grant

1. The group must have completed the RSWR training program.
2. The bank account must be jointly controlled by at least 3 authorized members of the group, duly appointed by the group.
3. Financial reports must be part of the applications for funding. The group's most recent financial report, showing at least 8 months of group activity, is required. Financial reports should show that the group has little or no access to other resources. Annual income should be less than \$4,000.

¹ RSWR project areas in **Kenya** – 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 Nzoia County, 13. Uasin-Gishu County.

4. The application must give a clear description of proposed businesses that the women wish to must be viable businesses for the geographic area and have potential to make the women a sustainable living. The application 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. The women's business income should bring them above the World Bank International Poverty Line (currently \$2.15 per day) AFTER business expenses, loan repayment, and savings.
5. All projects must be compatible with the principles which guide the work of RSWR: local self-reliance, sustainability, mutual support and accountability.
6. The budget for each project must include a revolving loan fund that is at least 80% of the budget. 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 10% for other expenses such as transportation, tools, and other activities of the group.
7. The project must include a clearly described loan repayment plan which includes interest charged, monthly repayment amounts, and length of the repayment period. Interest rates for loans must cover inflation plus a modest amount for administrative expenses so that the revolving loan fund will be preserved and the group will be able to carry the project into the future. Interest rates should not exceed the national "prime rate" in Kenya, which is the best rate an established business person would be able to get from a bank.
8. The application must include a clearly described group savings plan for each woman to save money for emergency needs.

Below are other considerations which the Board considers favorable:

- A. Groups 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 businesses 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.

Application to participate in the PREPARING THE SOIL Training Program - KENYA

6-10 groups per year will be chosen to participate in this program, based on the RSWR criteria listed above. Unfortunately, Right Sharing's capacity is limited. There are not sufficient funds for everyone to be accepted into the program. Not all groups will be accepted.

1. Basic information about the group:

Name of Group:

Contact person and her position in group:

Location (so that the RSWR Country Coordinators can visit the group if needed):

Phone:

Email:

Date established:

Number of active members:

2. Please give any other information about the members of your group that you think is important, including special strengths they have and challenges they face. You should include information on the present economic status of members and how they support themselves right now.

3. Why did you form the group?

4. Trainings your group has received or workshops you have attended:

5. What other specific areas would you like RSWR to cover in training your group?

6. Has the group or individual members been involved in any Development project in the past. Yes () No ()

If yes, describe the project:

What were the difficulties/challenges faced?

What were the lessons learned?

7. Any other information that RSWR should know about your group:

APPLICATION DEADLINE: Applications will be accepted from **July 1 to December 31 of each year. For those groups that are accepted, training will be conducted during the months of April, May and June of the following year. Send you completed application to: kenya-applications@rswr.org.**