



Sustainable Development Application Form			
<b>Submitting Partner:</b> Global Ministries		<b>Date Submitted:</b> Fall 2019	
<b>Address:</b> PO Box 1986	<b>City:</b> Indianapolis	<b>State:</b> IN	<b>Zip Code:</b> 46206
<b>Name of Contact:</b> Marco Cable		<b>Title:</b> Executive, Africa Office	
<b>Phone Number(s):</b> 317-713-2551		<b>E-mail Address:</b> lcable@dom.disciples.org	
<b>Project Name, Local Partner, and Location:</b>			
<b>Project Name:</b> Empowering Women Through Savings and Credit;			
<b>Local Partner:</b> Council of Churches in Sierra Leone (CCSL);			
<b>Location:</b> Sierra Leone. Districts of Kenema, Moyamba and Tonkolili			
<b>Person at DOM responsible for and accountable for this project:</b> Marco Cable			
<b>Partner's History/Relationship with the Project:</b>			
<p>The Council of Churches in Sierra Leone (CCSL) is an umbrella organization comprised of twenty Protestant church denominations and ten para-church organizations. The Council continues to remain relevant to the contemporary issues facing the church and society in Sierra Leone from a nonpartisan perspective. Food security, promotion of and enhancement of sustainable peace, mitigation of gender-based violence and access to quality education are several of the priorities that the CCSL is addressing through their life-giving ministries in Sierra Leone.</p> <p>The Council is beginning a new village savings and loan program for communities with limited access to financial services. This program will be carried out by local churches to select, train, and organize ten groups of 25 young adults to begin income-generating projects, practice savings habits, and return the interest generated for others to participate in the program. As a result, participants will have more resources for their family to provide food, housing, education, and savings.</p> <p>This unique initiative of the church's mission will not only empower young adults economically, but this initiative will bring together like-minded individuals who must rely on and trust one another in the group in order for all to succeed. In the CCSL's model of the village savings and loan program, the newly formed groups will make loans to members within the group and these loans are repaid with a small amount of interest so that additional funds can be made available to others. The power of the village savings and loan program, also referred to as microcredit programs, lies in the belief that many people victimized by poverty are capable of supporting themselves if they have access to the small amount of capital necessary for starting their own business.</p>			
<b>Description of Project</b>			
<b>Name of Project (agricultural, health, water, micro-credit, education, community development, etc.):</b>			
<b>Empowering Women Through Savings and Credit</b>			
The purpose of this project is to promote economic opportunities to enhance household income earning capacity and to encourage a culture of savings among young men and women. With this project initiative,			

youth will develop tendencies that would help them balance their income and expenditure for better savings for their households and for their income- generating projects.

Each group (10 to 25 persons) participating in the project will attend a one week training including the following topics:

1. Group formation and leadership selection
2. Financial literacy,
3. Forming a business plan,
4. Group financial record keeping and group decision making,
5. Individual record keeping,
6. Evaluating loan applications income generation project to decide whether it is a viable business or income generating activity

Each Savings and Credit Group will develop their own group by-laws, save together, and extend loans to one another upon approval of their applications to the group. Over the course of 52 weeks, the accumulated profits are shared among the members based on the amount they have deposited into their individual savings.

The CCSL will walk with these new groups to provide the following support:

1. Capacity building workshops
2. Money safes,
3. Ledger books,
4. Rulers, bags, calculators, red and blue pens,
5. notebooks,
6. passbooks, stamps, stamp pads and ink,
7. plastic bowls,
8. monitoring and evaluation

Currently, the project has been piloted with a small group over the past year with 14 Savings and Credit groups made up of 60 women. The Council of Churches in Sierra Leone provided training and regular monitoring and has found the following results:

-This project is viable and self-sustainable as the first set of groups are fully able to manage the project themselves and fully understand the systems and procedures necessary for a continuation of the project.

-Following the initial support and training, each group does not depend on outside resources for continuation of the project. To date each participant has seen an increase in their income as a result of this project.

**Target Population (children, women, farmers, urban poor, etc.):**

This proposal seeks support to create eight new groups of 200 women organized into groups of 25 members each. This project will include new groups located in rural and urban areas across Sierra Leone, each area with an average income of \$1.50 or less/day.

**How many persons are/will be served? (please give as specific a figure as possible)?**

Approximately 200 women will directly participate in the program, and this will greatly impact the livelihood of each family.

<b>Key Objectives:</b>
1. Establish eight new groups of 25 women each in various rural and urban areas across the country.
2. Each saving and credit group group member will accumulate a savings fund within 52 weeks.
3. Each of the eight savings and credit groups will accumulate a communal loan fund to generate new loans.
<b>Key Activities:</b>
<p>Training covering the following:</p> <ol style="list-style-type: none"> <li>1. Group formation and leadership selection,</li> <li>2. Financial literacy,</li> <li>3. Formulating a business plan,</li> <li>4. Group financial record keeping and group decision making,</li> <li>5. Individual record keeping,</li> <li>6. Evaluating loan applications income generation project to decide whether it is a viable business or income generating activity</li> </ol> <p>Monitoring by CCSL Staff to occur:</p> <ol style="list-style-type: none"> <li>1. Monthly for the first six months</li> <li>2. Bi-monthly after the first six months</li> </ol>
<b>Duration of Project:</b> One year
<b>Project Budget</b>
<b>Total Budget:</b> \$16,250.00
<b>Amount Requested from Week of Compassion:</b> \$10,000.00
<b>Is this a one-time request or an on-going request?</b> This is a one-time request
<b>Is the project financially supported by ecumenical or outside partners? If so, what percentage does it cover for this project?</b> Yes. 100% of the first year's implementation (2018-2019) was supported by other ecumenical partners. This year, 38% will be supported financially by other ecumenical partners.
<b>Please list partners who are funding this project:</b> This project is being financially support by the United Church of Christ's Genesis Fund and the H.C. Gemmer Family Foundation.
<b>Does this project/partner receive funding from UCC OGHS, if so how much?</b> No, but it has received support from the Genesis Fund of the UCC.
<b>What is the overall percentage of fund requested that will be used for administration/overhead?</b> None, zero percent, of the funds requested from Week of Compassion will be used for administration. Of the total project for the year, less than 8% of the budget will be used for the administration of this task by the Council of Churches in Sierra Leone.
<b>Please attached a detailed, itemized budget and cost breakdown for the requested funds.</b>

<b>Objective</b>	<b>Budget Allocation</b>
<b>Training</b>	<b>\$1,000</b>
Consultant expenses and training materials	
<b>Event expenses for training workshops</b>	<b>\$2,500</b>
<b>Safe boxes, calculators, money bags</b>	<b>\$1,500</b>
<b>Program-related staff and administration</b>	<b>\$1,250</b>
printing of group constitutions, staff time, transportation to visit each group	
<b>Grants for beginning new groups</b>	<b>\$10,000</b>
<b>Total</b>	<b>\$16,250</b>

**Dates and project names of previous proposal submissions:** N/A

**Please attach the organization's audited financials or recent financial report.**

**How do you plan to monitor, evaluate, and report back to Week of Compassion? (Please note that future funding is contingent upon reporting. In addition to reporting, please provide stories of transformation and photos.)**

Monitoring will be done by CCSL Staff:

1. Monthly for the first six months
2. Bi-monthly after the first six months

Monitoring visits include meeting with the full group, inspecting all group and individual financial records, and conducting an actual "cash count".

Reporting to the Global Ministries Africa Office will occur throughout the year, and a report will be made available to Week of Compassion one year following the grant.

**If granted, is there a deadline by which to receive funding?**

Ideally, November, 2019 or whenever funding is available.

**If granted, please provide full information for how (wire transfer, check, etc.), where, and to whom funds should be sent:**

Global Ministries  
PO BOX 1986  
Indianapolis, IN 46206

Designation: Council of Churches in Sierra Leone's Women's savings and credit program