



Sustainable Development Application Form

Direct any questions regarding development projects to Rev. Vy Nguyen, Executive Director. Please return this form by email.

Submitting Partner: Global Ministries		Date Submitted: Spring 2021	
Address: PO BOX 1986	City: Indianapolis	State: IN	ZIP Code: 4620
Name of Contact: Angel Rivera Agosto		Title: Executive for Latin America and the Caribbean	
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Project Name, Local Partner, and Location:			
Project Name: Women's Microcredit Group in Romerillos Local Partner: Ecumenical Foundation for Integral Development, Training, and Education (FEDICE) Location: Cotopaxi, Ecuador			
Person at D.O.M. responsible for and accountable for this Project:			
Rev. Angel Luis Rivera Agosto, Area Executive, Latin America and the Caribbean			
Partner's History/Relationship with the Project:			
<p>The Ecumenical Foundation for Integral Development, Training and Education (FEDICE) coordinates educational, health, agriculture, and community development projects with the indigenous population in rural communities of Ecuador, where between 70 and 80 percent of the population lives in poverty. FEDICE carries out income-generation and construction projects, medical clinics, pastoral presence, and other programs in the provinces of Imbabura and Cotopaxi. FEDICE also has been instrumental in the development of water systems and agricultural and animal husbandry programs (mostly led by indigenous women), including cultivation of garlic and onions, and raising sheep, guinea pigs, rabbits, chickens, and cows.</p> <p>Since 2009, FEDICE has been working with the Romerillos community in different projects such as the Children's Center, agricultural projects, and the Medical Center. Since 2013, FEDICE started the Community Savings and Credit Fund Project with 29 families in the Romerillos Community.</p>			
Description of Project			
Name of Project (agricultural, health, water, micro-credit, education, community development, etc.):			
"Dulces Angelitos" Community Savings and Credit Women's Group in Romerillos			
<p>This women's microcredit project focuses on offering support for women and their families. The group is made up entirely of women, many of whom are single mothers. The funds from the group are administered by the group's board of directors – each member has received financial training from FEDICE. FEDICE continues to follow up and offer additional training to the directors as well. The microcredit group in Romerillos has been successful in working together and supporting one another. During the past year, the economic system in Ecuador which had struggled before COVID-19 was made worse by the pandemic which led to a loss of employment or reduced income for many of the women. During this time of uncertainty, access to resources for supporting family agricultural projects and businesses has been very helpful for many. Now, FEDICE hopes to increase the funds available to the group in order to increase capacity to support one another.</p>			

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

The target population of this project are women of working age in Ecuador who wish to carry out agricultural or commercial work such as dairy farming, onion farming, or food sales.

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

The group is made up of 29 families from the community of Romerillos, Cotopaxi Province.

Each of these 29 women who are part of the microcredit group have a family of at least five persons who will benefit from this project as well.

Key Objectives:

-Provide local finance options that are timely, have very low interest rates, and appropriate terms and funding amounts for each women's needs.

-Promote the culture of community microfinance groups as an alternative source of finance to the traditional exploitative financial system.

-Encourage members of the group to work together to find solutions to local problems in their community.

Key Activities:

1. Hold monthly meetings to manage loans, savings deposits, and financial reports for the organization.
2. Monitor the use of funds by members to ensure the use of funds complies with the group's agreements and offer support when needed.
3. Re-invest any economic surplus to increase the group's operating funds.
4. FEDICE will offer training and monitoring from the FEDICE finance team.

Duration of Project:

The activities listed in this proposal and within the budget will take place over one year.

The duration of the project is aimed to be a long-term project, where FEDICE is involved for approximately ten years, or until the group, on their own, are able to meet the following criteria:

- 1) Financial Sufficiency, 2) Management Ability, and 3) Legal Validity.

According to the working experience of FEDICE, it is understood that organizations need around 10 years to be sustainable. This is achieved by meeting or reaching the three parameters mentioned.

1. *Financial Sufficiency* - Having the capital to work on one's own account or reducing external influence to achieve it. In the specific case of Romerillos, the organization provides loans where 82% corresponds to its own resources.
2. *Management Capacity* - When FEDICE works with a community, they train the members of the organization, accounting, administrative, and agricultural techniques. This allows them to have more efficient management of their organization and family projects *enhances the human talent of the members*.
3. *Legal Validity* – It is a goal for each FEDICE microcredit group to achieve acknowledgement from the government. Although the legalization process is suspended, for now, it is necessary to work on this point, not only in the legal authorization but also in the orientation.

Project Budget
Total Budget: The total budget for the microfinance group will be \$42,900.00. Currently, the project has received \$34,900.00 in funding. The requested \$8,000.00 will be added to that amount and enable more participants to join this project. The request seeks \$6,800.00 to fund new loans and \$1,200.00 for the training, monitoring, training, administration, and evaluation for the group.
Amount Requested from Week of Compassion:
\$ 8,000.00
Is this a one-time request or an on-going request?
It is a one-time request.
Is the Project financially supported by ecumenical or outside partners? If so, what percentage does it cover for this Project?
This project has confirmed \$34,900 in funding for the project.
Please list partners who are funding this Project:
The Romerillos project receives support through local contributions back toward the microcredit fund, support through the Christian Church (Disciples of Christ) in Oregon and Southwest Idaho, and other sources.
Does this project/partner receive funding from U.C.C. Global H.O.P.E. (formerly O.G.H.S.)? If so, how much?
FEDICE received \$3,000.00 through UCC Global HOPE.
Please attached a detailed, itemized budget and cost breakdown for the requested funds.
A cost breakdown for the requested funds is attached.
Dates and project names of previous proposal submissions:
FEDICE received \$3,320 in July 2016 from Week of Compassion following the earthquakes in Sua, Ecuador. The FEDICE microcredit projects started by women in Sua as an opportunity to recover from the impacts of the earthquakes still exist today.
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.)
FEDICE reviews the accounting from each microcredit group every month and verifies the balance of accounts, deposits, and withdrawals that are made by the group. Additionally, FEDICE also offers further accompaniment to ensure that funds provided through microcredits loans are used well. For example, if a loan is given for an agriculture project, a FEDICE agricultural technical will follow up with the family to check on their progress and provide support if needed. A report on the project after one year will be provided to Week of Compassion.
Testimony of Piedad Chancusig, Treasurer of the Community Saving and Credit Group in Romerillos



My name is Piedad, I am 45 years old, married, and I have three children. I belong to the Dulces Angelitos Community Savings and Credit Women's Group in Romerillos, Cotopaxi Province.

During the pandemic, the credit (loan) from our microcredit group helped me a lot because I could cover the expenses for my son's education and the day-to-day support for my family.

With the credit, I invested in onion planting, which was very useful because I contracted COVID-19. My husband was also infected, and this was very hard for us.

I had to isolate myself from my children, my family, stay at home, and not work for a month.

As I said, the credit came in a crucial moment because I overcame my personal situation. Now, I have recovered and continue working on the onion planting. Also, I have cows I am raising to sell.

I am moving forward, thank God I have recovered from COVID-19, and I will continue to provide for my children, their studies, and daily sustenance.

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

This is an ongoing project. If this grant is received, the funds will be used to support the microcredit group in the next twelve months and increase the capacity of FEDICE to support women in Romerillos.

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

Funds should be sent to Global Ministries designated for the FEDICE Romerillos Microcredit Project in Ecuador.

PICTURES FROM COMMUNITY SAVINGS AND LOANS IN ROMERILLOS

Members of the microcredit group.



Members of the group preparing food ration for the seniors of the community.



Piedad, treasurer of the organization, records loan payments.



Martha, partner
Making payments and depositing savings.



Jenny – President of the organization,
with two cows
bought with a FEDICE microcredit loan

Marco – FEDICE technician participating in the monthly meeting.



Monthly meeting of the microcredit group.





Pastor Carmen Castañeda,
President of FEDICE
Visiting the Project in Romerillos.

Hugo Pacheco – FEDICE Project Coordinator
Presents the Economic Report
of the organization.



Blanca Puma, Executive Director of
FEDICE with Piedad Chancusig,
treasurer Coordination of the activities
with the organization.