

The Rotary Foundation (TRF) Major Matching Grants Application

For grant requests of US\$ 2,001 to US\$ 150,000

Rotarians may use this application and attach additional pages as needed or may answer the questions below on blank paper, on the condition that the answers follow the same order as the application. Rotarians using the electronic version of the application will find that table cells expand automatically as information is added. *Incomplete applications will be returned to the primary host partner with a brief explanation. See **The Guide to Humanitarian Grants (I44-EN)** for instructions and eligibility and program requirements.*

Note: Applications for **low-cost shelter** and **revolving loan** projects and **grant requests of US\$25,001 or more** have additional requirements. See **The Guide to Humanitarian Grants (I44-EN)**, www.rotary.org, or contact TRF staff for more information.

1. PROJECT DESCRIPTION

1. What is the purpose of this project? Provide a brief description.

Establish a microcredit program in Lusaka, Zambia as part of an AIDS/Hospice Program.

2. How will it meet the needs of the community?

In Zambia 21% of the adult population is infected with AIDS or is HIV positive. Impoverished members of infected families are in need of financial assistance and support. Microcredit can provide this.

3. How will the host and international partners communicate and work together to implement this project? Please provide specific examples of activities.

By regular email connections and quarterly site visits.

2. COOPERATING ORGANIZATIONS

If this project involves a co-operating organisation:

Provide the name of the organisation below.

Attach a letter of participation from that organisation that specifically states its responsibilities, how it will interact with Rotarians in this project, and the organisation's agreement to cooperate in any financial review of activities connected with the project.

Attach a letter of endorsement of the organisation from the Rotarians in the project country.

Name of organisation	Power of Love Foundation
Is the letter of participation from the organisations attached (Yes / No)	Yes
Is the letter from the project country Rotarians attached (Yes / No)	Yes

3. RELATIONSHIP TO OTHER RI OR TRF PROJECTS (OPTIONAL)

Is this project related to, or has it resulted from, other Rotary International or TRF projects? (Yes / No): No

If so, please identify those projects.

Program	Individual's Name and/or Project #	Program	Individual's Name and/or Project #
WCS Projects Exchange		Group Study Exchange	
Individual Grant		Ambassadorial Scholarships	
3-H Grant		District Simplified Grant	
Matching Grant		Other:	

Could this project benefit from an international volunteer? (Yes / No)	Yes
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4. PRIMARY HOST PARTNER IN THE PROJECT COUNTRY

List the club or district *in the project country* that assumes joint responsibility for the project.

Rotary Club of	Nkwazi	Club ID #	23531
District	9210	Country	Zambia

Project Committee: A committee of at least two Rotarians must be established by the primary host partner to oversee the project for its duration, even if the project continues into another Rotary Year.

Primary Contact (must be a member of the above club/district)		Additional Contact	
Name	Innocent Chalabesa	Name	Nicholas Nyendwa
Member ID #	5650399	Member ID #	5950898
Rotary Club of	Nkwazi	Rotary Club of	Nkwazi
District	9210	District	9210
Position/title	President	Position/title	President-Elect
E-mail	ichalabesa@hotmail.com	E-mail	
Street address	PO Box 39345	Street address	PO Box 34291
City / state /postal code	Lusaka 10101	City / state /postal code	Lusaka 10101
Country	Zambia	Country	Zambia
Home Tel	260-1-232482	Home Tel	
Office Tel		Office Tel	260-1-222719
Fax		Fax	260-1-222719
Cellular	260-97-874580	Cellular	260-97-770610

5. PRIMARY INTERNATIONAL PARTNER OUTSIDE THE PROJECT COUNTRY

List the club or district *outside the project country* that assumes joint responsibility for the project.

Rotary Club of	La Jolla Sunrise	Club ID #	21944
District	5340	Country	USA

Project Committee: A committee of at least two Rotarians must be established by the primary host partner to oversee the project for its duration, even if the project continues into another Rotary Year.

Primary Contact (must be a member of the above club/district)		Additional Contact	
Name	Deborah Lindholm	Name	Deloria Doe
Member ID #	3102837	Member ID #	3251570
Rotary Club of	La Jolla Sunrise	Rotary Club of	La Jolla Sunrise
District	5340	District	5340
Position/title	International Chair	Position/title	Foundation Chair
E-mail	Deborah@foundationforwomen.org	E-mail	ddoe@finsvcs.com
Street address	PO Box 2786	Street address	4747 Morena Blvd. Ste 375
City / state /postal code	La Jolla, CA 92038	City / state /postal code	San Diego, CA 92117
Country	USA	Country	USA
Home Tel	858-454-0544	Home Tel	760-741-0315
Office Tel	858-483-0400	Office Tel	858-490-1460
Fax	858-483-0405	Fax	858-272-2685
Cellular	858-945-3426	Cellular	858-967-0100

6. PROJECT BUDGET

Include a complete itemised budget for the project and indicate which currency is used. Please answer the questions provided about purchase of equipment, materials, or supplies. Use separate pages if necessary. **Pro forma invoices, supplier price quotes, and/or other cost documentation may be required upon request.**

Item to be purchased	Name of supplier	Cost
Program Materials	Power of Love Foundation	\$2,500
Microcredit Loans	Power of Love Foundation	\$9,000
Total		\$11,500
Exchange rate used		
US\$ Equivalent		\$11,500
Note: To calculate the total automatically, place your cursor on the cell, click on Table, then Formula, then OK.		

7. PURCHASE OF EQUIPMENT

- Who will own equipment and maintain, operate, and secure items purchased with grant funds? (Equipment cannot be owned by a Rotary Club or Rotarian)

The Power of Love Foundation

- Is software necessary to operate any budget items? If so, has software been provided?

No software request in this request

- Will training in use and maintenance of technical equipment be provided?

Yes

- If budget items will be shipped, have arrangements been made for customs clearance?

No shipping required

8. PROPOSED FINANCING

If *SHARE* District Designated Funds (DDF) are part of the funding for this Major Matching Grant, either attach a letter(s) from the **district Rotary Foundation committee (DRFC) chair(s)** authorizing the use of those funds and specifying the amount *or* have the DRFC chair(s) authorize the use of the *SHARE* funds by signing below. **Only the chair, on behalf of the DRFC, can authorize the use of *SHARE* DDF.** Please list all financing and indicate *cash* or **SHARE (DDF)** amounts.

Rotary Club / District		US\$ Amount Contributing	Cash /DDF	DRFC Chair Authorization
Rotary Club of	La Jolla Sunrise	\$7,000	Cash	
Rotary Club of				
District #	5340	\$500	DDF	
District #				
Sub-total				
Amount requested from TRF		\$4,000	Cash	
Additional funding from other sources				
TOTAL		\$11,500		(Must be equal to budget)
Note: To calculate the subtotal and total automatically, place your cursor in the correct cell, click on Table, then Formula, then OK.				

6. PROJECT BUDGET

Include a complete itemised budget for the project and indicate which currency is used. Please answer the questions provided about purchase of equipment, materials, or supplies. Use separate pages if necessary. **Pro forma invoices, supplier price quotes, and/or other cost documentation may be required upon request.**

Item to be purchased	Name of supplier	Cost
Program Materials	Power of Love Foundation	\$2,500
Microcredit Loans	Power of Love Foundation	\$8,000
Total		\$10,500
Exchange rate used		
US\$ Equivalent		\$10,500

Note: To calculate the total automatically, place your cursor on the cell, click on Table, then Formula, then OK.

7. PURCHASE OF EQUIPMENT

1. Who will own equipment and maintain, operate, and secure items purchased with grant funds? (Equipment cannot be owned by a Rotary Club or Rotarian)

The Power of Love Foundation

2. Is software necessary to operate any budget items? If so, has software been provided?

No software request in this request

3. Will training in use and maintenance of technical equipment be provided?

Yes

4. If budget items will be shipped, have arrangements been made for customs clearance?

No shipping required

8. PROPOSED FINANCING

If *SHARE* District Designated Funds (DDF) are part of the funding for this Major Matching Grant, either attach a letter(s) from the district Rotary Foundation committee (DRFC) chair(s) authorizing the use of those funds and specifying the amount or have the DRFC chair(s) authorize the use of the *SHARE* funds by signing below. **Only the chair, on behalf of the DRFC, can authorize the use of *SHARE* DDF. Please list all financing and indicate cash or *SHARE* (DDF) amounts.**

Rotary Club / District		US\$ Amount Contributing	Cash /DDF	DRFC Chair Authorization
Rotary Club of	La Jolla Sunrise	\$7,000	Cash	
Rotary Club of				
District #	5340	\$500	DDF	<i>Marge Cole</i>
District #				
Sub-total				
Amount requested from TRF		\$4,000	Cash	
Additional funding from other sources				
TOTAL		\$11,500		(Must be equal to budget)

Note: To calculate the subtotal and total automatically, place your cursor in the correct cell, click on Table, then Formula, then OK.

9. COMMUNITY NEEDS ASSESSMENT (FOR GRANT REQUESTS OF US\$25 001 TO US\$ 150 000)

If your grant request is for US\$ 25 001 or more, a community needs assessment must be included. This assessment should demonstrate how the proposed project:

- Is viable and can be maintained by the benefiting community after grant funding has been fully expended
- Involves the benefiting community, including its ownership of the project

Please refer to *The Guide to Humanitarian Grants (144-EN)* for additional information.

Community needs assessment attached (Yes / No)	No
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10. PARTNERSHIP AUTHORIZATION

All Rotary Clubs or districts involved in this project are responsible to The Rotary Foundation (TRF) for the conduct of the project and reporting on it. The partners’ signatures confirm that they understand and accept responsibility for the project. Partners may either sign this page or submit a separate letter of commitment.

By signing below, we are agreeing to the following:


- All information contained in this application is true and accurate, to the best of our knowledge.
- This application meets all Matching Grant criteria as stated in *The Guide to Humanitarian Grants (144-EN)*.
- We will ensure all cash contributions (as detailed in item 8) will be forwarded to TRF **after** Trustee approval of a Matching Grant.
- We understand that if our club/district or our partner club/ district has overdue progress or final reports for any previously awarded Matching Grants, this application will be returned to the host partner.

HOST PARTNER		INTERNATIONAL PARTNER	
<input type="checkbox"/>	Club President (if club-sponsored)	<input type="checkbox"/>	Club President (if club-sponsored)
<input type="checkbox"/>	District Grants Subcommittee Chair (if district-sponsored)	<input type="checkbox"/>	District Grants Subcommittee Chair (if district-sponsored)
Name	Innocent Chalabesa	Name	James Poirier
Title	President	Title	President
Rotary Club of	Nkwazi	Rotary Club of	La Jolla Sunrise
District #	9210	District	5340
Signature		Signature	
Date		Date	12-28-04

11. DISTRICT GRANTS SUBCOMMITTEE CHAIR CERTIFICATION

The Trustees strongly suggest that the district grants subcommittee chair from either the host or international district certify the application as complete. *If the application is not complete or eligible, it will be returned to the host partner with a brief explanation.*

“On behalf of the committee, I hereby certify that to the best of my knowledge and ability this grant application is complete and meets all TRF guidelines.”

	5340	
District Grants Sub-Committee Chair Signature	District	

12. REPORTS

Although *both* partners are responsible for completing progress and final reports, the Trustees require that one partner take primary responsibility for submitting the reports to TRF.

“By signing below, our club/district accepts primary reporting responsibility.”

	Nkwazi	9210
Signature	Rotary Club of	District

COMMUNITY NEEDS ASSESSMENT AND COMMUNITY OWNERSHIP OF PROJECTS

If your grant request is for US\$ 25 001 or more, a community needs assessment must be included. This assessment should demonstrate how the proposed project:

- Is viable and can be maintained by the benefiting community after grant funding has been fully expended
- Involves the benefiting community, including its ownership of the project

Please refer to *The Guide to Humanitarian Grants (144-EN)* for additional information.

Community needs assessment attached (Yes/No) Yes No

COMMITMENT TO THE PROJECT

All Rotary Clubs or districts involved in this project are responsible to The Rotary Foundation (TRF) for the conduct of the project and reporting on it. The partners' signatures confirm that they understand and accept responsibility for the project. Partners may either sign this page or submit a separate letter of commitment.

By signing below, we are agreeing to the following:

- All information contained in this application is true and accurate, to the best of our knowledge
- This application meets all Matching Grant criteria as stated in *The Guide to Humanitarian Grants (144-EN)*.
- We will ensure all cash contributions (as detailed in item 8) will be forwarded to TRF after Trustee approval of a Matching Grant.
- We understand that if our club/district or our partner club/district has overdue progress or final reports for any previously awarded Matching Grants, this application will be returned to the host partner.

Key →

	HOST PARTNER		INTERNATIONAL PARTNER
District #	9210	District	5340
Signature		Signature	
Date	2004 12 29	Date	12-28-04

COMPLETION OF GRANTS

The Trustees strongly suggest that the district grants subcommittee chair from either the host or international district certify the application as complete. If the application is not complete or eligible, it will be returned to the host partner with a brief explanation.

"On behalf of the committee, I hereby certify that to the best of my knowledge and ability this grant application is complete and meets all TRF guidelines."

District Grants Sub-Committee Chair Signature _____ District _____

Please sign →

REPORTING

Although both partners are responsible for completing progress and final reports, the Trustees require that one partner take primary responsibility for submitting the reports to TRF.

"By signing below, our club/district accepts primary reporting responsibility."

Signature Rotary Club of NKWAZI District 9210

9. COMMUNITY NEEDS ASSESSMENT / EVALUATION OF GRANT REQUEST (PROJECTS \$500 TO \$50,000)

If your grant request is for US\$ 25,001 or more, a community needs assessment must be included. This assessment should demonstrate how the proposed project:

- Is viable and can be maintained by the benefiting community after grant funding has been fully expended
- Involves the benefiting community, including its ownership of the project

Please refer to *The Guide to Humanitarian Grants (144-EN)* for additional information.

Community needs assessment attached (Yes/No)	Yes	No
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10. PARTNERSHIP AGREEMENT

All Rotary Clubs or districts involved in this project are responsible to The Rotary Foundation (TRF) for the conduct of the project and reporting on it. The partners' signatures confirm that they understand and accept responsibility for the project. Partners may either sign this page or submit a separate letter of commitment.

By signing below, we are agreeing to the following:

- All information contained in this application is true and accurate, to the best of our knowledge.
- This application meets all Matching Grant criteria as stated in *The Guide to Humanitarian Grants (144-EN)*.
- We will ensure all cash contributions (as detailed in item 8) will be forwarded to TRF after Trustee approval of a Matching Grant.
- We understand that if our club/district or our partner club/district has overdue progress or final reports for any previously awarded Matching Grants, this application will be returned to the host partner.

HOST PARTNER		INTERNATIONAL PARTNER	
<input type="checkbox"/>	Club President (if club-sponsored)	<input type="checkbox"/>	Club President (if club-sponsored)
<input type="checkbox"/>	District Grants Subcommittee Chair (if district-sponsored)	<input type="checkbox"/>	District Grants Subcommittee Chair (if district-sponsored)
Name	Please complete, sign and return	Name	James Poirier
Title		Title	President
Rotary Club of		Rotary Club of	La Jolla Sunrise
District #		District	5340
Signature		Signature	X <i>James Poirier</i>
Date		Date	12-28-04

11. DISTRICT GRANTS SUBCOMMITTEE CHAIR CERTIFICATION

The Trustees strongly suggest that the district grants subcommittee chair from either the host or international district certify the application as complete. If the application is not complete or eligible, it will be returned to the host partner with a brief explanation.

"On behalf of the committee, I hereby certify that to the best of my knowledge and ability this grant application is complete and meets all TRF guidelines."

District Grants Sub-Committee Chair Signature	District
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12. REPORTS

Although both partners are responsible for completing progress and final reports, the Trustees require that one partner take primary responsibility for submitting the reports to TRF.

"By signing below, our club/district accepts primary reporting responsibility."

Please sign	Rotary Club of	District
Signature		

13. COMPLETION CHECKLIST

Before submitting your Major Matching Grants Application, please take a moment to review this checklist. If you have any questions or concerns, please contact TRF staff (see below).

- Are there written sponsorship confirmations from the club president(s)/district leadership who will be in office during the year of the funding request?
- Does the project meet all grant policies and guidelines (see *The Guide to Humanitarian Grants* (144-EN) or the RI Web site at www.rotary.org)? Does the project description clearly state how the project will assist those in need?
- Have both the host and the international partner created committees to oversee the project? Are these individuals correctly listed on the application?
- Have the responsibilities of the project country partner and international partner been outlined? Do they meet the requirements of a Matching Grant project?
- Are there written commitments (or signatures on section 10 of the application) from each primary project partner? If SHARE District Designated Funds (DDF) are used, the current district Rotary Foundation committee chair must provide a written confirmation authorizing use of DDF (or signature on section 8 of the application).
- Is a co-operating organization involved? If so, are there letters from 1) the organization, specifically stating its responsibilities, how it will work with Rotarians, and its agreement to co-operate with any financial review of the project; and 2) the primary host partner, indicating that it has knowledge of the organization and endorses the co-operative effort?
- Is your project to build low-cost shelters? If yes, is a Low-Cost Shelter Agreement attached together with the other required documentation?
- Does the project involve a revolving loan? If so, is appropriate documentation included?
- If your grant request is for US\$ 25 001 or more, is a community needs assessment attached.
- Has the district grants subcommittee chair certified your application as complete (see section 11 of the application)?

Have you made copies of all documents for your files prior to submitting them to TRF?

Note: You will receive a file number when the application is received at RI Headquarters. This does not indicate that the grant has been approved. You will receive an announcement packet if the Trustees approve your completed application. **The project cannot be started until the Matching Grant application has been approved by The Rotary Foundation Trustees.**

Send the completed application and all attachments to:

E-mail: grants@rotaryintl.org

OR

Fax: (847) 328 8554

OR

**Matching Grants
The Rotary Foundation
One Rotary Centre
1560 Sherman Avenue
Evanston, IL 60201-3698 USA
Telephone: (847) 866 3000**





December 28, 2004

Deborah Lindholm
International Chair
Sunrise Rotary Club
La Jolla, CA


Dear Deborah

It has been very energizing and inspirational to learn about your involvement with international microfinance programs. As you know, Power of Love is committed to comprehensive community-based projects in Zambia and Kenya, to help communities cope with the AIDS epidemic. We have just launched a major project located in Matero compound in Lusaka that includes training and support of a medical care-giving program, a mobile clinic and a hospice. In addition, part of the solution we are helping build is a microfinance project targeted towards widows, grandmother, and children head of households in the impacted communities.

Through this letter I would like to request the partnership and participation of the Sunrise Rotary Club in the microfinance portion of the project.

I look forward to our work together.

Sincerely,


Suresh Subramanian
Executive Director

Power of Love Foundation
11626 Alderidge Lane
San Diego, CA 92131
Tel: 858-442-4600
info@poweroflove.org
www.poweroflove.org

REVOLVING LOAN FUND APPLICATION SUPPLEMENT

The following additional information is provided as a supplement to the grant application.

1. Describe the planned loan policies, including interest rates, loan amounts, and payback schedules.

The women will be organized into groups of five; six groups will form one center. Each group will receive a loan of about \$150.00 (Kwacha 750,000). The group will meet weekly. The interest rate for the loan will be in alignment with the accepted bank interest rate in the country at the time of the funding. Repayments including principle, interest and a savings contribution will be made weekly at microcredit center meetings.

2. Describe the counseling and support to be provided to the loan recipients, e.g., vocational training.

Since the women have had very little experience running a small business and interacting with a microfinance program, education and counseling sessions will be organized for them to ensure that they understand basic business rules and repayment schedules required by the microfinance program. This will assist them in making use of the loan opportunity to provide for themselves and their families.

3. Identify who will take control of the funds, and how this transfer of funds will be documented, after the final report for the grant project is submitted, to ensure that the loan fund capital will continue to be used for revolving loans in accordance with the policies adopted.

The funds will be continually recycled into more on-line lending for more women as the program expands and grows.

4. In the event that the revolving loan project is terminated, either before or at any time after the final report for the grant project is submitted, describe how you will ensure that the loan fund capital and any remaining earned interest will be returned to The Rotary Foundation.

Power of Love Foundation, San Diego, CA will return any unused portion of the funds or loan funds capital to Sunrise Rotary of La Jolla within 60 days of termination of program.

All standard policies of the Terms and Conditions of the grant apply to this agreement. In addition, the host co-sponsors and international co-sponsors agree to:

5. Ensure that this revolving loan fund project will comply with any local laws and regulations governing revolving loan funding and financial agencies.
6. Establish a project bank account specifically for the revolving loan funds and provide oversight and monitoring of these funds and any interest earned.
7. Appoint Rotarians from the host club to sit on the board of the revolving loan agency, if appropriate; to attend the organizational meeting of each revolving loan fund credit group; to inform the credit group members of Rotary's participation, emphasizing that the loan fund capital is furnished by Rotarians and The Rotary Foundation; and to visit the revolving loan project at least bi-monthly.
8. Utilize, wherever possible, other programs of Rotary International and its Foundation to support revolving loan activities, e.g., Rotary Community Corps, Rotaractors, Rotary Volunteers, Individual Grants, Matching Grants, and District Simplified Grants.
9. Contact The Rotary Foundation if any changes to the project are required.

Host Co-sponsors (in the project country)

Host Rotary club (or district, if district-sponsored):	
Signature:	Date:
Please print name:	
Title: Club President G District grants subcommittee chair	

International Co-sponsors (outside project country)

International Rotary club (or district, if district-sponsored): La Jolla Sunrise	
Signature:	Date:
Please print name: Jim Poirier	
Title: X Club President D District grants subcommittee chair	

REVOLVING LOAN FUND APPLICATION SUPPLEMENT

The following additional information is provided as a supplement to the grant application.

1. Describe the planned loan policies, including interest rates, loan amounts, and payback schedules.

The women will be organized into groups of five; six groups will form one center. Each group will receive a loan of about \$150.00 (Kwacha 750,000). The group will meet weekly. The interest rate for the loan will be in alignment with the accepted bank interest rate in the country at the time of the funding. Repayments including principle, interest and a savings contribution will be made weekly at microcredit center meetings.

2. Describe the counseling and support to be provided to the loan recipients, e.g., vocational training.

Since the women have had very little experience running a small business and interacting with a microfinance program, education and counseling sessions will be organized for them to ensure that they understand basic business rules and repayment schedules required by the microfinance program. This will assist them in making use of the loan opportunity to provide for themselves and their families.

3. Identify who will take control of the funds, and how this transfer of funds will be documented, after the final report for the grant project is submitted, to ensure that the loan fund capital will continue to be used for revolving loans in accordance with the policies adopted. **The funds will be continually recycled into more on-line lending for more women as the program expands and grows.**

4. In the event that the revolving loan project is terminated, either before or at any time after the final report for the grant project is submitted, describe how you will ensure that the loan fund capital and any remaining earned interest will be returned to The Rotary Foundation. **Power of Love Foundation, San Diego, CA will return any unused portion of the funds or loan funds capital to Sunrise Rotary of La Jolla within 60 days of termination of program.**

All standard policies of the Terms and Conditions of the grant apply to this agreement. In addition, the host co-sponsors and international co-sponsors agree to:

5. Ensure that this revolving loan fund project will comply with any local laws and regulations governing revolving loan funding and financial agencies.
6. Establish a project bank account specifically for the revolving loan funds and provide oversight and monitoring of these funds and any interest earned.
7. Appoint Rotarians from the host club to sit on the board of the revolving loan agency, if appropriate; to attend the organizational meeting of each revolving loan fund credit group; to inform the credit group members of Rotary's participation, emphasizing that the loan fund capital is furnished by Rotarians and The Rotary Foundation; and to visit the revolving loan project at least bi-monthly.
8. Utilize, wherever possible, other programs of Rotary International and its Foundation to support revolving loan activities, e.g., Rotary Community Corps, Rotaractors, Rotary Volunteers, Individual Grants, Matching Grants, and District Simplified Grants.
9. Contact The Rotary Foundation if any changes to the project are required.

Host Co-sponsors (in the project country)

FROM : FOUNDATION FOR WOMEN

FAX NO. : 8584830405

Dec. 28 2004 03:22PM P2

Host: Rotary club (or district, if district-sponsored):	
Signature:	Date:
Please print name:	
Title: Club President G District grants subcommittee chair	

International Co-sponsors (outside project country)


International Rotary club (or district, if district-sponsored):	
LA JOLLA SUNRISE	
Signature:	Date: 12/20/04
Please print name:	
JAMES POIRIER	
Title:	D Club President D District grants subcommittee chair

FROM : FOUNDATION FOR WOMEN

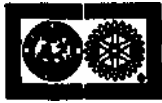
FAX NO. : 8584830405

Dec. 30 2004 11:44AM P8

Handwritten signature/initials

Host Rotary club (or district, if district-sponsored): NKWAZI	
Signature: 	Date: 2004/12/30
Please print name: INNOCENT CHALABESA	
Title: <input checked="" type="radio"/> Club President <input type="radio"/> District grants subcommittee chair	

International Co-sponsors (outside project country)	
International Rotary club (or district, if district-sponsored):	
Signature:	Date:
Please print name:	
Title: <input type="radio"/> Club President <input type="radio"/> District grants subcommittee chair	



REVOLVING LOAN FUND CREDIT GROUP AGREEMENT

A copy off this page needs to be completed by each credit group. A credit group is an organized group of borrowers agreeing to cross-guarantee each other's loans.

1. Name or identity of credit group:

Microfinance for the Matero Community Care Project of the Power of Love -Anglican Children’s Project.

2. Location: Power of Love is based in San Diego, California, USA. The Anglican Childrens Project and The Matero Community Care Project are based in Lusaka, Zambia.

3. Descriibe the loan policies, including interest rates, loan amounts, and payback schedules.

The women will be organized into groups of five; six groups will form one center. Each group will receive a loan of about \$150.00 (Kwacha 750,000). The group will meet weekly. The interest rate for the loan will be in alignment with the accepted bank interest rate in the country at the time of funding. Repayments including principle, interest and a savings contribution will be made weekly at microcredit center meetings.

4. Describe the counseling and support to be provided to the loan recipients, such as vocational training. Since the women have had very little experience running a small business and interacting with a microfinance program, education and counseling sessions will be organized for them to ensure that they understand basic business rules and repayment schedules required by the microfinance program. This will assist them in making use of the loan opportunity to provide for themselves and their families.

5. Identify who will take control of the funds and how this transfer of funds will be documented after the submission of the final report for the grant project, to ensure that the loan fund capital will continue to be used for revolving loans in accordance with the policies adopted.

The funds will be continually recycled into more on-line lending for more women as the program expands and grows.

6. In the event that the revolving loan project is terminated, cither before or at any time after the final report for the grant project is submitted, describe how you will ensure that the loan fund capital and any remaining earned interest will be returned to The Rotary Foundation.

Power of Love Foundation, San Diego, CA will return any unused portion of the funds or loan funds capital to Sunrise Rotary of La Jolla within 60 days of termination of program.

REPRESENTATIVE, HOST ROTARY CO-SPONSOR SIGNATURE
DATE

CHAIR OR PRESIDENT OF CREDIT GROUP NAMED ABOVE SIGNATURE
DATE

**REVOLVING LOAN FUND CREDIT GROUP AGREEMENT**

A copy off this page needs to be completed by each credit group. A credit group is an organized group of borrowers agreeing to cross-guarantee each other's loans.

1. Name or identity of credit group: Microfinance for the Matero Community Care Project of the Power of Love -Anglican Children's Project.

2. Location: Power of Love is based in San Diego, California, USA. The Anglican Childrens Project and The Matero Community Care Project are based in Lusaka, Zambia.

3. Describe the loan policies, including interest rates, loan amounts, and payback schedules.
The women will be organized into groups of five; six groups will form one center. Each group will receive a loan of about \$150.00 (Kwacha 750,000). The group will meet weekly. The interest rate for the loan will be in alignment with the accepted bank interest rate in the country at the time of funding. Repayments including principle, interest and a savings contribution will be made weekly at microcredit center meetings.
4. Describe the counseling and support to be provided to the loan recipients, such as vocational training. Since the women have had very little experience running a small business and interacting with a microfinance program, education and counseling sessions will be organized for them to ensure that they understand basic business rules and repayment schedules required by the microfinance program. This will assist them in making use of the loan opportunity to provide for themselves and their families.

5. Identify who will take control of the funds and how this transfer of funds will be documented after the submission of the final report for the grant project, to ensure that the loan fund capital will continue to be used for revolving loans in accordance with the policies adopted. The funds will be continually recycled into more on-line lending for more women as the program expands and grows.

6. In the event that the revolving loan project is terminated, either before or at any time after the final report for the grant project is submitted, describe how you will ensure that the loan fund capital and any remaining earned interest will be returned to The Rotary Foundation. Power of Love Foundation, San Diego, CA will return any unused portion of the funds or loan funds capital to Sunrise Rotary of La Jolla within 60 days of termination of program.

FROM : FOUNDATION FOR WOMEN
Dec 28 07 03:22P

FAX NO. : 8584830405
Suresh Subramanian

Dec. 30 2004 01:22PM P7
8585666500 P. 1

FROM : FOUNDATION FOR WOMEN

FAX NO. : 8584830405

Dec. 28 2004 03:44PM P2

REPRESENTATIVE, HOST ROTARY CO-SPONSOR SIGNATURE

DATE

Suresh Subramanian

CHAIR OR PRESIDENT OF CREDIT GROUP NAMED ABOVE SIGNATURE

DATE 12/28/04

THE ROTARY FOUNDATION OF ROTARY INTERNATIONAL

FROM : FOUNDATION FOR WOMEN

FAX NO. : 8584830405

Dec. 30 2004 11:42AM P5

[Handwritten signature]

REPRESENTATIVE, HOST ROTARY CO-SPONSOR SIGNATURE

[Handwritten signature]

DATE *2004/12/30*

CHAIR OR PRESIDENT OF CREDIT GROUP NAMED ABOVE SIGNATURE
DATE

62 THE ROTARY FOUNDATION OF ROTARY INTERNATIONAL



Rotary Club of Nkwazi
P.O Box 34291
Lusaka

TEL: +260-1-232482/222567 Mobile: +260-95-888606
Fax: +260-1-235579
Email: ichalabesa@hotmail.com



15 March 2005

TO: Rotary International

FROM: Nicholas M. Nyendwa, Incoming President

RE: Matching Grant for Zambia

Please be advised this we are partnering with the NGO Power of Love Foundation here in Lusaka for the microcredit program funding request in connection with La Jolla Sunrise Rotary.

The Power of Love Foundation is known to us in Lusaka and we have no reason to believe that they are operating in any way other than in accordance with the laws and regulations of our country.

We endorse this grant request and strongly request funding as there is such a need for this work in Lusaka.

Best regards,

A handwritten signature in black ink, appearing to read "Nicholas M. Nyendwa".

Nicholas M. Nyendwa

"Service above self"

Secretary: Mary Zulu

President: Innocent Chalabesa