



## GLOBAL GRANT APPLICATION TEMPLATE

The following pages outline the questions you will be asked on the online global grant application. You can use this document for planning purposes. Find the actual grant application at [www.Rotary.org/grants](http://www.Rotary.org/grants).

### Step 1: Basic information

**What's the name of your project?**

Microfinance for Vulnerable Women in Roatan

**What type of project are you planning? (humanitarian project, vocational training, scholarship)**

All global grants support activities within Rotary's areas of focus.

Humanitarian – Community Economic Development

**Select the primary host and international contacts for this project.**

The primary host contact lives in the country where the project, training, or study will take place. The primary international contact lives in another country. Both contacts will be responsible for all grant-related correspondence and reporting to The Rotary Foundation.

Roatan Rotary Club –host, Denver Cherry Creek Rotary Club – international sponsor

### Step 2: Committee members

The committee will include at least three members from the host sponsor and three members from the international sponsor.

**Who will serve on the grant's host committee?**

Lisa Blythe, Mike Wittry, Christtel Cáceres Torres

**Who will serve on the grant's international committee?**

Dick Hayes, Rogene Howe, and Robert Mintz

**Do any of these committee members have potential conflicts of interest? If so, please briefly explain.**

A conflict of interest is a relationship through which an individual involved in a program grant or award causes benefit for such individual or such individual's family, acquaintances, business interests, or an organization in which such individual is a trustee, director, or officer.

No, however full disclosure...Dick Hayes on the grant's international committee served on the board of directors of Adelante Foundation many years ago. He has no financial interest in Adelante and does not

receive any type of financial compensation.

### Step 3: Project overview

**Tell us a little about your project. What are the main objectives of the project, and who will benefit from it?**

We're only asking for a general idea of the project. Try to be as concise as possible here. We'll ask you for details later in the application.

To enable underserved women living in impoverished communities of Roatan, Honduras with microloans and education to start or grow enterprises and become self-sufficient. This project intends to serve 250 women over the course of two microloan distribution cycles.

### Step 4: Area of focus

**Which area of focus will this project support?**

Select at least one area. Note that we'll ask you to set goals and answer questions for each area of focus you select.

- Peacebuilding and conflict prevention
- Disease prevention and treatment
- Water, sanitation, and hygiene
- Maternal and child health
- Basic education and literacy
- Community economic development
- Environment

### Step 5: Measuring success

**Which goals of this area of focus will your project support?**

We'll ask you questions about the goals you choose, and at the end of the project, you'll report on your results for each goal. Each area of focus has its own set of goals. Select only the goals that your project will address.

Poverty reduction  
Women's empowerment  
Financial literacy

**How will you measure your project's impact?**

Use only measures that are clearly linked to your goals and will demonstrate the project's impact on participants' lives, knowledge, or health. Find tips and information on how to measure results in the [Global Grant Monitoring and Evaluation Plan Supplement](#). You need to include at least one standardized measure from the drop-down menu as part of your application. (Add rows as needed.)

Measure	Collection Method	Frequency	Beneficiaries
Total number of direct beneficiaries	Number of loans distributed which will be measured through record keeping and reports	Quarterly	Women living in poverty who otherwise cannot obtain loans from traditional lending institutions
Number of entrepreneurs trained	Number of women who receive financial literacy education/training which will be measured through record keeping and reports	Quarterly	Same as above
Poverty levels	Surveys distributed before and after microloan distribution using PPI (Poverty Probability Index) questions	Per loan cycle (typically 6-10 months)	Same as above
Empowerment	Surveys distributed before and after microloan distribution asking if women feel more comfortable contributing to household decisions	Per loan cycle (typically 6-10 months)	Same as above
Number of businesses that thrive	Businesses that remain open and in operation which will be collected by Well-Being Officer through direct observation & reports	12 months after loan	Same as above

**Do you know who will collect information for monitoring and evaluation?**

If yes, please provide the name and contact information for that person or organization and briefly explain why this person or organization is qualified for this task. If no, please tell us how you plan to find a person or organization to complete this task.

The Adelante Foundation Well-Being Officer. The person in this role will be local to the region and will be

responsible for checking in monthly with all beneficiaries on how business development is going and to provide mentorship. Adelante has provided microloans and education/training in the country of Honduras for over 20 years and their existing staff will oversee local Roatan Well-Being Officer hire and training to include training on monitoring and evaluation consistent with data the organization already collects and to include any additional data needed from TRF for future reporting. Roatan Rotary Club members are welcomed to participate in any stage of the hiring and project oversight.

Adelante already has a robust monitoring and evaluation system that includes gathering qualitative and quantitative information. They also gather PPI (poverty probability index) indicators before and after borrowers receive support. The gathered information allows us to assess whether services are improving poverty indicators for women and their families, and to understand extent of empowerment enabling women to have greater agency and household decision-making. Adelante is happy to share survey questions and previous data collected if that is of interest to TRF. More information on financial metrics that will be tracked is also available in the accompanying Microcredit Project Supplement document.

## Step 6: Location and dates

### HUMANITARIAN PROJECT

#### Where and when will your project take place?

Projected launch date is Fall, 2023 in Roatan, Honduras. We anticipate it will take 18 months for two cycles of microcredit disbursements. Once funds are secured, Roatan Rotary Club will work closely with the Cooperating Organization to identify a suitable Well-Being Officer. Once hired, training and training of trainers will commence followed by borrower screening and microcredit business applications. Typical loan cycles are 6-12 months with an average closer to 10 months. Cooperating Organization will provide periodic updates and reports, and a final report upon completion.

## Step 7: Participants

### COOPERATING ORGANIZATIONS (OPTIONAL)

#### Provide the name, website and location of each cooperating organization.

A cooperating organization can be a nongovernmental organization, community group, or government entity. Please attach Rotary's [memorandum of understanding](#) that's signed by a representative of the organization. (Add rows as needed.)

Name	Website	Location
Adelante Foundation	<a href="http://www.AdelanteFoundation.org">www.AdelanteFoundation.org</a>	Headquarters is located in La Ceiba, Honduras. Once funding is approved, will also have Well-Being Officer based in Roatan.

### **Why did you choose to partner with this organization and what will its role be?**

We have chosen to work with cooperating organization, Adelante Foundation, due to its past performance and success serving 4,000 – 8,000 women annually in Honduras for the last 20+ years. It has also achieved an average 97% repayment rate. Adelante charges a very nominal interest, unlike other financial institutions in Honduras that practice more predatory lending methods. The organization previously operated in Roatan 10 years ago, and although it ceased working there after a year or two, they have learned to modify some of their existing parameters to adapt to some of the more unique circumstances of the island. Adelante Foundation has implemented Rotary funds in the past on an entirely different project and had former board members who currently participate in Rotary activities. Adelante Well-Being Officers are accustomed to having a portfolio of 150-250 borrowers. We have talked in depth with Adelante representatives and pending project funding, look forward to working with them at various stages of the project to ensure its success.

### **PARTNERS (OPTIONAL)**

Partners may include other Rotary clubs, Rotaract clubs, Rotary Community Corps, or individuals.

**List any other partners that will participate in this project.**

Roatan Business Chamber has offered to be of service if needed, same with Abundant Life, and the Roatan Mayor's Office. Lynn Ripplemeyer (former female pilot who goes back and forth to Roatan from Houston monthly) has also offered to be of assistance if needed.

### **VOLUNTEER TRAVELERS (OPTIONAL)**

A grant for a humanitarian project can pay for travel for up to two people who will provide training or help implement the project if the necessary skills are not available locally.

**Provide name, email of traveler(s).**

Not relevant, training will be implemented by local Adelante staff, Oscar Soler, [oscar.soler@fundacionadelante.org](mailto:oscar.soler@fundacionadelante.org) and Alejandra Duenas [amartinez@fundacionadelante.org](mailto:amartinez@fundacionadelante.org)

### **ROTARIAN PARTICIPANTS**

**Describe the role that host Rotarians will have in this project.**

Host Rotarians will provide a separate bank account for funds to be distributed for microloans and will visit borrowers on an ad hoc basis or with international visitors.

**Describe the role that international Rotarians will have in this project.**

The international Rotary club has been actively involved with Rotary projects in Roatan and in mainland Honduras in the past. Nearly a 1/3 of the club (at least 10 members) have been to Honduras at least once, several have been on multiple occasions. The club members and their guests hope to do site visits once microloans for this project have been disbursed. The club has an upcoming dental mission also in Roatan later in 2023 and can coordinate activities and help where and if needed on the microfinance project.

## **Step 8: Budget**

**What local currency are you using in your project's budget?**

The currency you select should be what you use for a majority of the project's expenses.

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**What is the U.S. dollar (USD) exchange rate?**

The average USD/HNL rate was 24.358 in 2022
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**What is the budget for this grant?**

List each item in your project's budget. Remember that the project's total budget must equal its total funding, which will be calculated in step 9. Project budgets, including the World Fund match, must be at least \$30,000. (Add rows as needed.)

#	Category*	Description	Supplier	Cost in local currency	Cost in USD
	Loan Pool	Funds for microloans	TRF	1,217,900	\$50,000
	Personnel	Well-Being Officer	Foundation	321,526	\$13,200
	Personnel	Taxes, insurance, benefits, and bonus	Foundation	109,611	\$4,500
	Administrative	Mail, marketing, cell phone, meetings, uniform	Foundation	92,560	\$3,800
	Travel & accommodations	Periodic check-ins by Adelante staff	Foundation	85,253	\$3,500
	Transportation	Motorcycle fuel & leasing	Rotary Clubs	60,895	\$2,500
	Publicity & signage	Photo/video and materials for raising awareness	Rotary Clubs	48,716	\$2,000
	Monitoring/evaluation	Data compilation & analysis	Rotary Clubs	12,179	\$500
	Equipment	Phone, computer, hardware, software	Rotary Clubs	12,179	\$500

	Program	International events and client site visits	Rotary Clubs	48,716	\$2,000
Total budget:				2,009,535	\$82,500

\*Possible categories: Accommodations, Equipment, Monitoring/evaluation, Operations, Personnel, Project management, Publicity, Signage, Supplies, Training, Travel, Tuition

### Supporting documents

Upload any documents, such as price bids or pro forma invoices, to substantiate the listed expenses.

## Step 9: Funding

**Tell us about the funding you've secured for your project.**

We'll use the information you enter here to calculate your maximum possible funding match from the World Fund. List all of your funding, including cash contributions and District Designated Funds (DDF).

#	Source	Details	Amount (USD)	Support*	Total
	DDF		TBD (meeting minimum requirements)		
	Family Foundation	Pledged to Adelante Foundation	\$25,000	Independent of any Rotary Foundation support to be used towards overhead costs of program	\$25,000
	Rotary Clubs in CO, AK, CA	Various stages of commitment	\$7,500	To be used towards overhead costs of program	\$7,500

\*Whenever cash is contributed to the Foundation to help fund a global grant project, an additional 5 percent is applied to help cover the cost of processing these funds. Clubs and districts can receive Paul Harris Fellow recognition points for the additional expense.

**How much World Fund money would you like to use on this project?**

\$50,000 – We propose using World Fund support for the \$50,000 loan pool and the remaining program and operational support from foundations and Rotary clubs that have pledged. If there are any shortfalls, Adelante Foundation will supply the differential.

## Step 10: Sustainability

Sustainable projects provide long-term solutions to community problems – solutions that community members themselves can support after grant funding ends. Your answers to the questions below will help us understand the components of your project that will make it sustainable.

### **HUMANITARIAN PROJECTS – PROJECT PLANNING**

**Describe the community needs that your project will address.**

Honduras is one of the poorest countries in the Western Hemisphere. Over 65% of the population lives on \$1.90 per day or less according to the World Bank. Challenges are greatest for women who lack access to capital and job opportunities. This leads to cycles of poverty that is compounded by lack of access to quality health care and education. Women living in poverty struggle to survive and to provide necessities for their families. By providing women who lack a credit history or collateral with access to small loans to start or grow enterprises, profits increase, and mothers invest in the health, education, and welfare of their families, which helps to break cycles of poverty.

**How did your project team identify these needs?**

Through informational interviews and inventory assessment, engaging local stakeholders, and individuals who currently and previously worked with the target beneficiary group. Please see accompanying Community Needs Assessment document for additional information.

**How were members of the benefiting community involved in finding solutions?**

A 2- year microloan project was offered by the Roatan Mayor's Office a few years ago. The team of local women who facilitated this project shared that the women who benefitted from the program asked to have mothers, sisters, daughters engaged who also wished to borrow funds for enterprise development, but the program had a finite amount of funds and timeline for implementing the project.

**How were community members involved in planning the project?**

Dozens of individuals and organizations were asked at various stages of program planning to weigh in on the ideas and direction of the project. Please see Community Needs Assessment document for further information.

### **HUMANITARIAN PROJECTS – PROJECT IMPLEMENTATION**

**Summarize each step of your project's implementation.**

Do not include steps related to fundraising, applying, or reporting. (Add rows as needed.)

#	Activity	Duration
1	Hire local Well-Being Officer	1 month
2	Train Well-Being Officer	1 month

3	Introduce Well-Being Officer to women in beneficiary communities to educate them of program offerings & accept applicants	2 weeks
4	Assess microloan requests – assessment committee & determine recommended training modules for beneficiaries	2-3 weeks
5	Distribute loans	1 week
6	Well-Being Officer visits and mentorship	Weekly ongoing at inception, monthly after first 1-2 months
7	Upon successful repayment of loans, determination if a successive loan is needed to advance the business activities, OR in cases where women have defaulted, investigate, and provide revision of repayment procedure.	Ongoing
8	Provision of updates and reports from Cooperating Organization to Host & International Rotary Clubs + a final report at lesser of 18 months or two loan cycles	Ongoing + at 18 months or end of 2 loan cycles

**Will you work in coordination with any related initiatives in the community? If yes, briefly describe the other initiatives and how they relate to this project. If no, please explain. Are local initiatives not addressing these needs? Or, if they are, why did you decide not to work with them?**

There can be value in working with other groups including governments, nonprofit organizations, and private companies.

There are no other groups currently providing microloans to impoverished communities or underserved women in this region, but there are initiatives in the community that are complementary with groups we intend to work with.

**Please describe the training, community outreach, or educational programs this project will include.**

Cooperating Organization, Adelante Foundation, has a series of education modules related to financial literacy that spans content related to debt burden appropriateness/assessment, budget planning and monitoring, the importance of savings, how to develop good credit history, to more specific industry related information for entrepreneurs working in retail, the food industry, agriculture, etc. Although Adelante does not require beneficiaries to complete education/training, the Well-Being Officer is trained to identify gaps in knowledge to make recommendations on which areas the beneficiary should become more knowledgeable about. Adelante then intends to provide the borrower with online education modules and/or will offer to screen the training at a centrally located and accessible community space for small groups of women. Please see accompanying training supplemental document for more information.

Complimentary training from Abundant Life and the Roatan Tourism Bureau has also been offered. Abundant life offers impoverished community members with life skills, whereas the Tourism Bureau can offer training specific to entrepreneurs with services/products related to the tourism industry. Please note Roatan Rotary Club members will be informed of and invited to participate and oversee any in person screenings.

**How were these needs identified?**

Through a series of in-depth conversations had with dozens of stakeholders in the community over the span of a year.

**What incentives (for example, monetary compensation, awards, certification, or publicity), will you use, if any, to encourage community members to participate in the project?**

There is no incentive other than to access micro loans for business development.

**List any community members or community groups that will oversee the continuation of the project after grant-funded activities conclude.**

These may or may not be Rotary members or clubs.

Cooperating Organization, Adelante Foundation, will manage the continuation of the project after the grant-funded activities conclude. The goal is to reinvest loans that are repaid to more women in the community that express desire to start or grow businesses that qualify for the program. With an anticipated repayment of 95-97% repayment of loan funds, we hope to support Adelante's goal to establish a permanent satellite office in Roatan and expand to serve neighboring Bay Islands over time. A second Well-Being Officer can be hired to expand service and increase the number of women served.

**BUDGET**

**Will you purchase budget items from local vendors? Explain the process you used to select vendors.**

There will be items purchased such as hardware/software for office equipment, fuel for transportation, and marketing materials. If leasing a motorcycle in Roatan is more expensive than leasing in La Ceiba and bringing the motorcycle over on the ferry, the Cooperating Organization will do that.

**Did you use competitive bidding to select vendors? If no, please explain.**

We have not, we extrapolated costs based on actual expenditures for same products/services from the mainland and increased slightly to account for higher cost of living and higher cost of products and services in Roatan.

**Please provide an operating and maintenance plan for the equipment or materials you purchased for this project. This plan should include who will operate and maintain the equipment and how they will be trained.**

Adelante has a small IT team located in La Ceiba, a 1.5 hour ferry ride from Roatan. The IT specialist will be able to ensure that all software/hardware is kept in working condition for the typical lifespan of said tech.

**Describe how community members will maintain the equipment after grant-funded activities conclude. Will replacement parts be available?**

The Well-Being Officer will be trained on best practices on use of above technology. Replacement parts will be available if needed.

If the grant will be used to purchase any equipment, will the equipment be culturally appropriate and conform to the community's technology standards? If yes, please explain. If no, describe how the project team will help community members adopt the technology.

Yes, the local Adelante staff of nearly 50 employees in Honduras have been using the same equipment throughout the country.

After the project is completed, who will own the items purchased by grant funds? No items may be owned by a Rotary district, club, or member.

The items will be owned by the Cooperating Organization, Adelante Foundation.

## **FUNDING**

Have you found a local funding source to sustain project outcomes for the long term? If yes, please describe this funding source.

Adelante Foundation has already received favorable reception from the business community on the island and will solicit support from corporate sponsorship for program funds. Will also raise funds through individual donations from impact tours. A portion of interest and fees will also help cover a portion of the operational costs.

Will any part of the project generate income for ongoing project funding? If yes, please explain.

Yes. with an anticipated 97% repayment rate for loan funds, this will ensure ongoing funds for revolving loan pool.

Is your economic and community development activity a microcredit project? If yes, upload your [microcredit supplement](#) file.

Yes

**\*\*SCHOLAR APPLICANTS WILL ANSWER THE FOLLOWING QUESTIONS:**

List the two educational institutions you have most recently attended:

Provide the following information about the academic program you plan to attend:

Matriculating educational institution (including city and country):

Language of instruction:

Website:

Academic program:

Academic program start date:

Academic program end date:

List the classes you plan to take and provide any relevant links to information about the program.

How does your educational, professional, or volunteer experience align with Rotary's goals in the selected area of focus?

What are your plans immediately after the scholarship period?

How do your long-term professional goals align with Rotary's goals in the selected area of focus?