

ACTION DEBOUT FEMMES RURALES CONGO (ADEFR)
" CONGOLESE RURAL WOMEN STAND UP FOR ACTION "
SOUTH KIVU , DR Congo

Contact : Rosette Safi Mparanyi
Email : adfercongo@gmail.com

CONTENTS

The following information's are about project documentation including business and the budget.

Additional information

Please find quickly the project in brief

I.PROJECT TITLE	SMALL BUSINESS TO 300 RURAL WOMEN IN DR Congo
II. CONTEXT OF THE PROJECT:	Many families in DR Congo survive on small initiatives of women, but they are often limited because they do not have access to micro-finance institutions and training for capacity building management income-generating activities. This project will provide the opportunity to access microcredit to diversify their sources and improve their living conditions.
III. BRIEF DESCRIPTION	The project will strengthen the technical skills, economic knowledge, and educational base by consolidating their status regularly to access the resources and know how to manage. The project also offers a start up aid of rotary microloan and introduce participatory approaches in the management of micro-credit through the creation of solidarity groups.
IV. PROJECT OBJECTIVES	<p>a) <u>Overall objective</u></p> <p>The project will contribute to the development of technical skills for managing small business and financial support to 300 women by allowing them to manage the Revenue Generating Activities for economic empowerment.</p>
	<p>b) <u>Specific objectives:</u></p> <p>1.By 2016, promote and support 300 women Walungu structured knit group to manage the small business for their economic empowerment.</p> <p>2. By 2016, support, advice and mentor 300 women established Kabare and Burhinyi , DR Congo to implement generating activities.</p> <p>3. By 2016, strengthening management capacity and technical support for 300 women in rural Kabare and Burhinyi.</p>
V. EXPECTED RESULTS	<p>1. 300 women are able to develop their business through microcredit, training tailored to their needs and specific advice support</p> <p>2. Women beneficiaries are organized into a minimum of 10 members in the mutual solidarity and their capacities are strengthened,</p> <p>3. At least 85% of beneficiaries have access to micro-finance institutions at the end of 13 months,</p>

	<p>4. 95% of loans granted are repaid within the required time and allows the extension of credits to other new beneficiaries.</p> <p>5. At least 80% of beneficiaries have improved their living conditions and support the education, medical care for their children</p> <p>6. Reproductive strategies / extension of the project to other poor beneficiaries are implemented.</p> <p>7. Increased number of beneficiaries through the rotary credit system</p> <p>8. 70% of faults found among beneficiaries are gradually corrected by trade with the monitoring team.</p> <p>9. Many women have access to the rotating background</p> <p>10. The rotating base allows an improvement of the social position of women</p> <p>11. Technical training (business management, work on self-esteem) were implemented</p>
VI. BENEFICIARIES OF THE PROJECT	<p><i>a) <u>Direct beneficiaries</u></i></p> <p>The project is aimed primarily at 300 vulnerable women identified and selected based on their credibility and their ability to conduct small Activities generating Revenues. They are from 14 villages in the territory of Kabare South Kivu, DR Congo.</p> <p><i>b) <u>Indirect beneficiaries</u></i></p> <p>Family members of beneficiaries of an average of 8 members per family, that gives a total of: 2,400 people.</p> <p>The entire population in the project area will benefit through induced effect</p> <p><i>c) <u>Criteria for selection of the beneficiaries</u></i></p> <ul style="list-style-type: none"> • To be credible and honest to manage microcredit • The ability to read and write • Have experience in achieving • Being vulnerable widows, abandoned women, women with disabilities, physical, unwed mothers.
VII. METHODOLOGY OF THE IMPLEMENTATION OF THE PROJECT	<p>a) The consolidation of 300 women in mutual solidarity (MUSO): This feature allows the exchange of good practices and promoting better governance with benefits for the group</p> <p>b) The offer microcredit adapted to the poor: through green funds MUSO, women have easy access to microcredit (rate: 100% monthly loan term 6 months) and also provides a retirement capital)</p> <p>c) An offer services tailored to the poor: with red boxes MUSO, women contribute 1000 Francs Congolese (U S \$ 1) per month to cover a portion of the operating expenses of their cooperative.</p> <p>d) Access to training in management of savings and credit, training on the rights of women and children, environmental management (hygiene and sanitation) to prevent disease of dirty hands: cholera</p>

VIII. PROJECT ACTIVITIES	<ol style="list-style-type: none"> 1. Meetings identification, planning and selection of the Beneficiaries 2. Coalition of Beneficiaries in solidarity group 3. Installation of the Monitoring Committee of microloans 4. Management Training of microloans 5. Training in entrepreneurial 6. Technical Training in livestock 7. Provision of microcredit in the 1st group of 150 Beneficiaries (duration 6 months) 8. Support in counseling and training to Beneficiaries 9. Recovery of funds from the first group Beneficiaries 10. Granting 10 microloans to 150 Beneficiaries of the 2nd group (duration 6 months) 11. Mobilization of Beneficiaries to join the Savings and Credit Cooperative 12. Mission Project Coordination (monitoring) 13 Visit the women 's home and in their daily work 14. Briefings on the project's impact on media 15. Project visibility 16. Mid-Term Evaluation 17. Final Evaluation 18. Project externship audit
IX. FASHION PROJECT MANAGEMENT	<p>At the operational level, the Executive ADFR cell is responsible for the management and implementation of project activities in the field. It must provide reports of periodic reports on the progress of activities, outputs and outcomes of the project.</p> <p>* Conditions for the audit, the Executive shall submit to the cell donor certified at the end of the project on the status of project funds statement.</p> <p><i>a) Human resources allocated and resources allocated to the project are respectively:</i></p> <ol style="list-style-type: none"> 1. 1 Project Director 2. One specialist in microfinance who will play the role Technical Officer and advisory support 3 . Two social workers who will act as agent's coater's microcredit 4. Four volunteers who will mentor women beneficiaries of micro credit to their workstation . <p><i>b) The material resources of the project, respectively:</i></p> <ol style="list-style-type: none"> 1. A hangar building at Kabare serving location of meetings and exchange 2. Accounting documents and office supplies for the operation of the project 3 . One printer and photocopier 4. One second desktop computer should be strengthened by the purchase of a lap top more practical and professional <p>c) The funds for this project are exclusively funding sought to GlobalGiving and a small local contribution.</p>

X .MECANISMES OF EVALUATION PROVIDED IN THE PROJECT	<p>Among the mechanisms for monitoring and evaluation required for this project, we used: The adoption of quantitative and qualitative indicators to measure include:</p> <ul style="list-style-type: none"> ✓ The number of women beneficiaries who adhere to microfinance institutions ✓ The rate of participation of women in training sessions provided by the project ✓ The number and nature of micro-initiated and developed by women ✓ The number of beneficiaries met by the project ✓ Improving the quality of life for women and their children ✓ Sustainability of sources of income ✓ Percentage increase in household income ✓ The rate of loan repayments. ✓ Reports training ✓ The periodic progress reports of activities ✓ The reports of field visits ✓ Evaluation reports
XI .PROJECT PROFITABILITY	<p>The profitability will be measured against the profits made by the activities run by the women first and then to the effects at the household beneficiaries. This means concretely: " <i>what these women earn at the end of the month and with it gain what problems they solve and how much, from the point of departure.</i>" In addition to the sustainability of the project is seen by these women access to micro-finance institutions located in their midst by just paying the membership fee of \$ 25 USD for being members. Over time, they may request a loan by paying a deposit of 30% of the funds requested on presentation of a membership card to the Cooperative Savings and Credit in the presence of a witness and a guarantor</p>
IMPACT OF THE PROJECT TO THE BENEFICIARIES	<p>These women micro entrepreneurs could also increase their income after completing training tailored to their needs. These women are able to take charge, to enable them to solve the problem with their children's schooling, regular feeding and care of health care.</p>
XII. SUSTAINABILITY PROJECT	<p>The sustainability factors of this project are in fact:</p> <ul style="list-style-type: none"> • Knowledge (knowledge and expertise) transferred to beneficiaries through training. • The availability of each beneficiary of the means of production • The existence of markets for the benefit of the beneficiaries • Adherence to microfinance institutions for access to micro-credit • Being a project revolving micro-credit, credit recovery from the beneficiaries of the second phase (150 women of

	<p>Phase II) will extend the project activities to other women in the region and on.</p> <p>ADFER will commit to women who express the need to renew requests credit and who repaid their loans in the agreed settlement, but if the financial resources of the ADFER allow to set up the blue bins on their own credit fund. These financial services will always be accompanied by training and close monitoring are the specificity of the project.</p>
XIII. PROJECT VIABILITY	<p>a) Technical Viability: Beneficiaries to sustainable ownership of the project Developed through the practice of the work with the knowledge Acquired skills</p> <p>b) Economic Viability: Resocialization of the Poorest and the satisfaction of women involved in new economic and social life of their environment is a very positive factor for sustainable development and the fight against endemic Poverty. This will facilitate savings and the development of activities for the Benefit --other of the satisfaction of Basic Needs of families .</p> <p>c) Financial Viability: The various small business Provide a safe way out of financial vulnerability and allows the recipient to Be viable financially independent in order to meet Their basic needs.</p> <p>d) socio-cultural sustainability: Against this fight social exclusion project and Gives Dignity, self-esteem and Strengthens the position Within the household, Thus Contributing to the Promotion of Gender Equality and a better development of women and girls Chief Households.</p>
XIV. CHALLENGE OF THE PROJECT	<ul style="list-style-type: none"> • Search the market outlets for products made by women • Strengthen the daily practice in bookkeeping for small cash accounts of these women divided into group solidarity, understanding the market and improving the quality of goods and / or services rendered.
XIV. DISCLOSURE PROJECT	<p>The draft will be circulated on social networks of the association'' ACTION DEBOUT FEMMES RURALES CONGO'' and the GlobalGiving website. It will also be shown during the exhibition of the association in the form of explanatory panel's microcredit and pictures. The logos and / or names of donors who have contributed financially to the project will be affixed. An article in the local press present the project to the public.</p>

ANNEXES TO THIS PROJECT ARE :

- **A BUSINESS PLAN**
- **PROJECT BUDGET**
- **ARTICLE**
- **SOME ACHIEVEMENTS**

BUSINESS PLAN OF SMALL BUSINESS TO 300 RURAL WOMEN IN DR Congo

[illegible]

PROJECT BUDGET : \$ 49754**ACTION DEBOUT FEMMES RURALES CONGO (ADFER)**

N°	AMOUNT	DESCRIPTION	QUANTITY	TOTAL AMOUNT	IN KIND CONTRIBUTION
1	\$ 10	Will provide training manual for one woman	300 women x \$10	\$ 3000	\$780
2	\$ 50	Will intensively train 1 entrepreneur in building a business plan	3 entrepreneur x \$ 50	\$ 150	\$150
3	\$ 150	Will provide capital for women who is starting a business fritter	10 women x \$150	\$ 1500	\$ 400
4	\$ 50	Purchase one banner for project visibility	5 banners x \$50	\$ 250	\$250
5	\$ 20	Provide telephone bills for the team project member per month	4 members x 12 month x \$ 20	\$ 960	00
6	\$ 120	Finance internet navigation per month	12 month x \$120	\$ 120	00
7	\$ 100	Provide rental room for management training per day	5 days x 5 training x \$ 100	\$ 2500	00
8	\$ 3840	Pays the salary for 1 specialist in microfinance for 12 month	1 specialist x 320 \$ per month x 12 months	\$ 3840	00
9	\$ 60	Will provide 1 media broadcasting for the project activity	5 media x \$ 60	\$ 300	00
10	\$ 2250	Will provide rotary business for 15 women for 6 month microcredit fritter	15 women x \$ 150	\$ 2250	00
11	\$ 150	Will finance a start up of crafts men production for 1 woman	5 women x \$ 150	\$ 750	00
12	\$ 150	Will finance a start up business fishes	10 women x \$ 150	\$ 1500	00
13	\$ 150	Will provide the breeding of 15 local hens for 1 woman	15 women x\$ 150	\$ 2250	00
14	\$ 2250	Will finance small business for second hand clothes for 15 women	15 women x \$ 150	\$ 2250	00
15	\$ 750	Will provide a small trading second hand choose of 5 women	5 women x \$ 150	\$ 750	00
16	\$ 1200	Will provide small business in selling rice for 8 women	8 women x \$ 150	\$ 1200	00
17	\$ 150	Will provide sale of peanuts for 1 woman	7 women x\$ 150	\$ 1050	00
18	\$ 1500	Will fund 10 women for small business for corn flour	10 women x\$ 150	\$ 1500	00
19	\$ 600	Will provide small business for selling beans for 4 women	4 women x\$ 150	\$ 600	00
20	\$ 150	Will provide small trading for soap for 1 women	11 women x \$ 150	\$ 1650	00
21	\$ 450	Will provide selling of vegetable oil for 3 women	3 women x \$ 150	\$ 450	00
22	\$ 1800	Will fund start up capital for 12 women in selling sugar	12 women x \$150	\$ 1800	00
23	\$ 250	Will fund a hair dressing salon for 1 women	5 women x \$ 250	\$ 1250	00
24	\$130	Will fund start up capital for installing restaurant for 25 women	25 women x \$ 130	\$ 3250	00
25	\$ 25	Buys 5 boxes of marker for the training session	5 training session x \$ 5	\$ 25	\$25

26	\$ 100	Will provide 20 note books for various for project activities	20 note books x \$ 5	\$ 100	00
27	\$ 200	Buys 5 cartridges for printer	5 cartridges x\$ 40	\$ 200	00
28	\$ 120	Buys 3 cartridges for copies	3 cartridges x\$ 120	\$ 480	00
29	\$ 140	Purchase 20 reams of A4 papers duplicator	1 ream of duplicator paper :\$ 7	\$ 140	\$140
30	\$ 150	Will pay the salary of project director	1 person x12months x \$150	\$ 1800	00
31	\$ 80	Will provide 8 productions of report	6 production report x\$80	\$ 640	\$640
32	\$ 90	Will pay salary for one month per agent harrow microcredit	3 agents x12 months x \$ 90	\$ 3240	00
33	\$ 70	Will cover the cost fees of project monitoring per month for 2 staffs per month	2 staff members x \$ 70 x 12 months	\$ 1680	00
34	\$1250	Will cover the expenses of the project evaluation (mid time and final evaluation)	2 evaluations x \$ 1250	\$ 2500	00
35	\$ 1460	Will cover external audit expenses of the project	External auditor	\$ 1460	00
36	Sub total			\$47385	00
37	Unexpected events (5%) of the subtotal			\$ 2369	\$ 2369
38	TOTAL OF THE PROJECT BUDGET			\$ 49754	00
	REQUESTED AMOUNT FROM GLOBAL GIVING			\$ 45000	00
	IN KIND CONTRIBUTION			\$ 4754	\$ 4754

ARTICLE :

The rotary Microcredit , a stroke of luck for the vulnerable women in Kabare, DR Congo

Over 80% of poor women in the south Kivu, DR Congo , have often proved to be better than men in terms of savings, refund loans. They also tend to invest more in health and family nutrition and in the education of children. Targeting women will have a greater positive impact on reducing child poverty.

In KABARE , **ACTION FEMMES RURALES CONGO** has been started microcredit program with a limited number of beneficiaries. A total of 30 women who have benefited most from the credit are those upon graduation from diversified credit their activities. Of the 40 women interviewed, only 30% used credit only for activities for which they have taken credit, 70% used credit for various activities.



IMPACT AND SOCIAL PERFORMANCE :

Various studies impact 5 hold the following positive effects of microfinance:

- increased revenues in dollar equivalent through business improvement;
- improving human capital (food consumption, nutrition and health);
- increase in the assets;
- improving the "social capital" (community development, women's empowerment)
- positive effects on the environment and its

2. Empowerment by improving the well being of women beneficiaries of micro-credit in the micro credit program " Action Debout Femmes RuralesCongo"

A) The welfare of the beneficiaries of microcredit

The impact of the project in 2012 can only be assessed on 75% of women who have small trade and market gardening as an activity and 7.5% of beneficiaries who have small livestock from granting loans to diversify their generating activities, 82.5% of women have improved their clothing.

As for health care, have good health insurance is one that can allow any human being to engage in activities and ensure its survival. The appearance of the disease becomes obviously a handicap for its bloom. Of the 33 women interviewed, 71% said their spouses are always busy with their health care; whether in the traditional healer or the clinic. 29% said they borrowed money for health care. With regard to housing, the 33 women surveyed, 5% improved the quality of housing.

B) The benefits to the family of the beneficiaries of microcredit

The benefits of microcredit are not limited to the economic empowerment at the individual level.

Providing financial services to women has a multiplier effect simply because they spend more of their income to their families than men, which results in improved housing, food,



medical care and education of children.

In the area of food, women recognize that the family meal was quality poor before the arrival of microcredit project. Of the 33 women, 43% have improved the quality of the family diet against 47% who kept their diet. These have the desire to avoid business failure that lead to improved little meal. They are afraid of not being able to repay the credit. Because the dietary

change causes new spending leading to levies on profits or on funds trade.

C) Self-confidence and self-esteem

Building self-esteem is one of the most striking aspects of the impact of microcredit. One aspect that greatly enhances the self-confidence of women the attitude of other family members: a proud husband activities and commitment of its wife is usually a key factor in the evolution of the image that the woman may have it.

D) Participation in decision-making in the household



This has resulted in the involvement of women in decision-family decisions. Beneficiary participation of women in family expenses (family nutrition, education, health care and children's clothing) has contributed significantly to improve their relationships with their partners and bring them to involve them in making certain decisions important. Changes in attitude and behavior of the husband (but also son of the in-laws, etc

“ Let us become strong with tour donation”

ACTION FEMMES RURALES CONGO

In DR Congo deals with the rural women , girls and children in extreme poverty

Main goals of ADFER

- - To encourage rural women to take control of their future by the means they deem appropriate.
- - Raising awareness through education and training in non-violence against women.
- - Mobilizing women in solidarity to bar the way to any act aimed at the violation of their fundamental rights.
- - Initiate activities to improve the social, cultural, and political and health (care and primary health care, fight against malaria, HIV AIDS and other water-borne diseases).
- - Promoting the development of rural communities and help them on the path to self-reliance through self-help projects environmentally friendly.

Mission

- To improve the socio economic conditions of local communities and especially vulnerable women and girls in vulnerable situations by setting up programs focused on training development, information, financial and material support in the achievement of key activities .

Vision:

- Keep elbows to reverse the anti-values that plunged Congolese society in a vicious cycle of violence of any form against women and children been the main victims.

Achievement of the above objectives will be mainly through the following strategies:

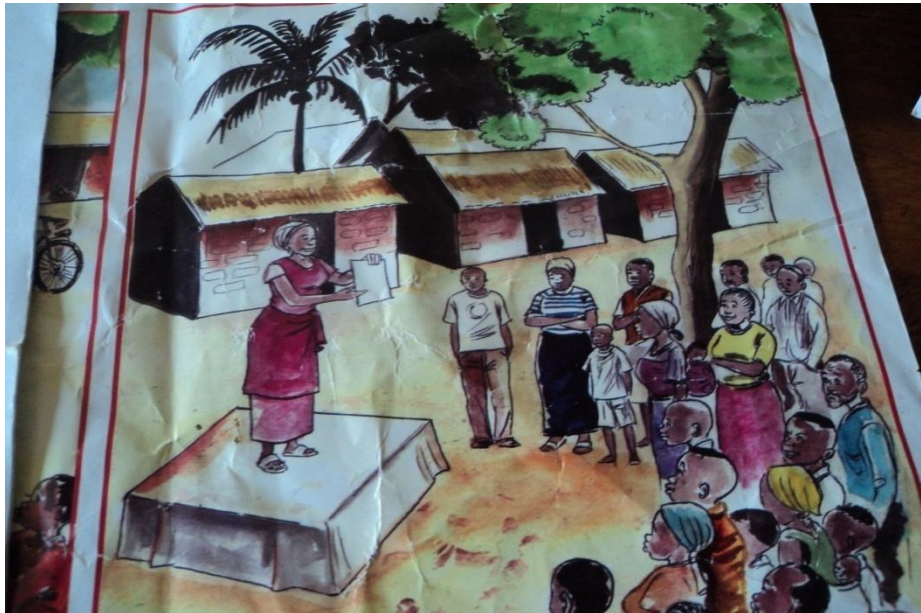
- The organization of activities aimed at strengthening the synergy of women's groups in the database so that members of ADFER.
- - Accumulation and dissemination of experience in various fields of human rights, health and community development.
- - Collaboration with other local, national and international organizations
- - Creation of income generating activities (IGA)
- - Training and information in gender, civic rights
- - Education and promotion of reproductive health, HIV awareness AIDS and other diseases (malaria, disease of dirty hands ...)
- - Literacy

Areas:

- **Education and Training**
- - **Women's Rights (fight against violence against women)**
- - **Health (reproductive health, HIV AIDS, public health)**
- - **Literacy**
- - **Income Generating Activities (IGA)**

1. Community awareness against sexual Violence

ADFER makes use of images or theater or proximity to raise communit  about the evils of sexual violence and help victims.



2. Theater on social reintegration of victims of sexual violence

Theater on social reintegration the victim of sexual violence

The play is performed by women who had experienced sexual violence.

They became active and many organizations use them to play the parts of the theater situation sexual abuse they suffered.



3. Learn self defense martial arts

For some time ADFER has developed the self defense of rural women to help them develop skills and expertise in sports martial arts program. This means that a woman should be passive leave without fighting with his last energy until the emergency comes to him in case of attack.



4. women cured of trauma receive seeds for their garden.

women cured of trauma receive seeds for their garden.

A source of pride for Mom FAIDA who is happy in his garden and the fact that her husband agreed to bring her home after having repudiated because of the rape.

She needs to micro credits to participating in the creation of income within the family.



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