



"Empowering Communities, Transforming Lives!"

Face Up Generation Aid Organization (FUGAO)
Addis Ababa, Ethiopia
Registration Number: 7569
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Our Ref No: FUGAO/Oct/2025/L.No.0038
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♥ **Project Title: “Microcredit Marvels: Empowering Women”**

🌐 Vanity URL (Proposed): globalgiving.org/projects/microcredit-marvels

✦ Submitted by

Face Up Generation Aid Organization (FUGAO)

💰 Funding Goal:

\$1,000,000

📅 Project Duration:

January 2026 – December 2031 (6 Years)

📍 Project Location:

Addis Ababa | Oromia | Amhara | Tigray | Somali | Sidama | SNNP Regions
(Targeting poor and conflict-affected women, widows, and women-led households)



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🔑 Key Themes

Primary Themes

1. Women's Economic Empowerment

- ✓ Provide microcredit loans to 10,000 women to start or grow small businesses.
- ✓ Build financial literacy, saving culture, and entrepreneurship skills.

2. Sustainable Livelihoods & Poverty Reduction

- ✓ Promote eco-friendly, income-generating ventures (urban gardening, poultry, crafts).
- ✓ Support women cooperatives and social enterprises.

3. Gender Equality & Social Transformation

- ✓ Empower women to take leadership in community development.
- ✓ Reduce dependence, vulnerability, and domestic violence linked to poverty.

4. Resilience & Recovery for Conflict-Affected Women

- ✓ Offer livelihood grants and counselling for displaced or widowed women.
- ✓ Strengthen self-reliance and restore dignity through microenterprise.

Secondary Themes

- ✓ Financial inclusion & women's entrepreneurship
- ✓ Social protection & household resilience
- ✓ Gender equality and economic rights
- ✓ Sustainable community development

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🔍 Project Summary

Millions of Ethiopian women remain trapped in cycles of poverty, unemployment, and economic dependence. Many face gender discrimination, displacement, and lack of access to financial services. "Microcredit Marvels: Empowering Women" aims to unleash the potential of women through access to small loans, business training, and mentorship.

Over six years, the project will empower 10,000 women to establish microenterprises, generate income, and improve their families' living standards. FUGAO envisions a future where women are financially independent, resilient, and leading change in their communities.

📍 Pressing Problem

- ✓ Only **25% of Ethiopian women** have access to formal financial services.
- ✓ Women-owned businesses receive **less than 10%** of total credit financing.
- ✓ Gender-based economic inequality limits participation in growth sectors.
- ✓ Poverty and displacement increase women's exposure to exploitation and abuse.



Sources: National Bank of Ethiopia (2023), UN Women, MoWSA, World Bank Gender Data Portal



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🔥 Why This Matters

- ✓ When a woman earns income, **80%** goes back to her family's welfare.
- ✓ Women's entrepreneurship boosts community resilience and local economies.
- ✓ Economic empowerment reduces gender-based violence and dependency.

💡 Our Solution

- ✓ Over six years, FUGAO will:
- ✓ Create Regional Microcredit Hubs in six regions.
- ✓ Provide small loans (average \$150–\$500) to 10,000 women.
- ✓ Deliver entrepreneurship & financial literacy training to 15,000 participants.
- ✓ Establish 200 women-led cooperatives in urban and rural areas.
- ✓ Launch mentorship & savings groups to promote long-term success.

📊 Key Activities & Budget Snapshot

<i>Activity</i>	<i>Amount (USD)</i>
Establishment of Regional Microcredit Hubs	\$200,000
Microloans & revolving fund for women	\$300,000
Business training & mentorship programs	\$150,000
Cooperative development & market linkage	\$100,000
Livelihood support for vulnerable women	\$100,000
Monitoring, evaluation & audits	\$50,000
Project management & logistics	\$100,000
Total	\$1,000,000



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✔ Expected Long-Term Impact by 2031

- ✓ 10,000 women financially empowered and self-reliant.
- ✓ 200 women-led cooperatives operational and profitable.
- ✓ 50,000 indirect beneficiaries (families and dependents) lifted from poverty.
- ✓ Improved gender equality and local economic participation.
- ✓ Sustainable microcredit system sustained by women's networks.

🌍 Sustainability Plan

- ✓ Revolving loan fund replenished through repayments and local savings groups.
- ✓ Partnerships with microfinance institutions and local cooperatives.
- ✓ Capacity-building for long-term financial management.
- ✓ Integration into MoWSA's Women's Economic Empowerment Framework.
- ✓ Annual "Women Entrepreneurs Forum" to showcase innovations and success stories.

💰 Donation Options

Donation Amount	Impact
\$10	Provide a woman with business starter materials (e.g., tools or seeds).
\$25	Train one woman in entrepreneurship and financial literacy.
\$50	Support a woman's first microloan to start a small business.
\$100	Mentor two women for six months in business management.
\$500	Help five women expand their enterprises.
\$1,000	Establish one community savings group of 25 women.
\$5,000	Launch a women's cooperative with seed capital and equipment.
\$10,000	Establish a full Microcredit Hub in one region.

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□ Partners & Coordination

- ✓ Ministry of Women and Social Affairs (MoWSA)
- ✓ Ministry of Labor and Skills (MoLS)
- ✓ Cooperative Agency of Ethiopia
- ✓ Local microfinance institutions
- ✓ Women's unions, cooperatives, and savings groups
- ✓ UN Women, UNDP, and private sector mentors

📷 Photos & Visual Showcase (Proposed)

Photo 1

Caption: Women attending business training sessions.

Description: Empowering women with entrepreneurship and financial skills.



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Photo 2

Caption: Women launching new small enterprises.

Description: Microcredit recipients starting businesses in local markets.



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Photo 3

Caption: Cooperative women showcasing their handmade products.

Description: Economic independence through creativity and collaboration.



Monitoring & Reporting Plan

- ✓ Quarterly progress reports and financial updates to GlobalGiving.
- ✓ Regular beneficiary tracking and loan repayment data.
- ✓ Success stories and testimonials from empowered women.
- ✓ Annual independent audit and evaluation of economic outcomes.

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📊 Key Performance Indicators (KPIs)

- ✓ 10,000 women access microcredit support.
- ✓ 15,000 women trained in entrepreneurship and savings.
- ✓ 200 sustainable cooperatives established.
- ✓ 80% loan repayment rate achieved by year 5.
- ✓ 50,000 indirect beneficiaries supported.

🏢 Implementing Organization

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📞 Contact Information

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★ Project Motto

“Empower Her Hands, Transform Her World — Microcredit Marvels for Ethiopia’s Women.”

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