

INUKA RELIEF

PROJECT CONCEPT NOTE & FULL DONOR DOSSIER

REBUILD WOMEN'S SMALL BUSINESSES IN GOMA, DRC

Women's economic recovery • Youth entrepreneurship • AVEC revitalization • Local resilience

Project duration: 12 months

Implementation area: Goma, North Kivu, Democratic Republic of the Congo

Total requested: USD 45,000

Version: October 2026

1. Document control and submission summary

Field	Information
Applicant / Implementer	INUKA RELIEF
Project title	Rebuild Women's Small Businesses in Goma, DRC
Location	Goma, North Kivu Province, Democratic Republic of the Congo
Duration	12 months
Total budget / requested grant	USD 45,000
Primary target groups	Women micro-entrepreneurs; young entrepreneurs; members of community savings groups (AVEC)
Core sectors	Livelihoods, MSME recovery, financial inclusion, women's economic empowerment, youth employment
Implementation approach	Conflict-sensitive, gender-responsive, market-aware, results-based
Primary donor fit	Humanitarian recovery / early recovery / resilience / livelihoods windows
Climate positioning	Climate-resilient livelihoods; full GCF positioning would require a stronger adaptation rationale and climate finance architecture
Reporting	Quarterly internal performance monitoring; donor narrative and financial reporting according to grant agreement

1.1 Executive summary

INUKA RELIEF proposes a 12-month economic recovery intervention in Goma, North Kivu, designed to help women and young entrepreneurs restart or stabilize small businesses disrupted by conflict, displacement, market disruption and loss of productive assets. The intervention combines small, controlled business grants, practical entrepreneurship training, coaching and the recapitalization of community savings groups (AVEC).

The project will directly support 35 entrepreneurs—25 women and 10 young entrepreneurs—with grants averaging below USD 1,000, while five AVEC groups will receive matching/revolving capitalization support. Participants will receive training in cash-flow management, pricing, record keeping, stock management, customer relations, risk management and business continuity. The project will prioritize applicants who can demonstrate loss of stock/equipment, an existing or restartable business model, household dependency on the enterprise, and willingness to participate in monitoring.

The requested budget of USD 45,000 allocates approximately 71% to direct economic recovery mechanisms (business grants and AVEC capitalization), with the balance covering training, implementation personnel, monitoring and evaluation, logistics, security/access, visibility, audit/compliance and essential administration. The design emphasizes speed, traceability, local ownership and measurable results.

1.2 One-page donor pitch

- Problem: conflict-related disruption has damaged livelihoods, depleted business stock and weakened access to finance for small entrepreneurs in Goma and surrounding communities.
- Solution: restore productive capital while rebuilding the financial and management capacities that allow businesses and savings groups to function again.
- Who: 25 women entrepreneurs, 10 young entrepreneurs and approximately 75 AVEC members through five savings groups.
- How: grants under USD 1,000; business training; individualized coaching; AVEC capitalization; monitoring and safeguarding.
- Expected result: at least 80% of supported businesses operational or restarted by project end; at least 70% reporting improved monthly net income versus baseline; five AVECs functioning with active lending cycles.
- Value for money: the majority of funding goes directly to productive recovery, while controls ensure eligibility, verification, documentation and follow-up.

2. Context, needs and problem analysis

2.1 Geographic and humanitarian context

Goma is the capital of North Kivu and a major humanitarian and commercial hub in eastern DRC. The escalation of conflict around Goma in early 2025 caused severe disruption to movement, services, markets, housing and livelihoods. UNHCR reported that the escalation in North and South Kivu displaced more than half a million people by the end of January 2025, while Goma itself faced major disruptions to water, electricity, connectivity and humanitarian access.

□cite□turn0search42□

Subsequent reporting confirms that livelihoods remain a key recovery concern in eastern DRC. UNHCR identifies livelihoods and economic inclusion among priority areas, while its 2025 impact reporting notes that markets and livelihoods were disrupted and that more than one million people returned to Goma and surrounding areas during 2025, placing additional pressure on damaged local systems. □cite□turn0search44□turn0search4□

The project therefore sits at the interface between humanitarian response and early recovery: households need immediate income restoration, but the assistance must also rebuild productive capacity and local financial mechanisms so that beneficiaries can reduce dependence on repeated emergency aid.

2.2 Problem statement

Women and young entrepreneurs in Goma frequently operate through low-capital, informal or semi-formal microbusinesses. Conflict and displacement can destroy stock, tools, working capital, supplier relationships and customer networks simultaneously. When access to formal credit is constrained, community savings groups can be an important local financial mechanism, but their liquidity can also be depleted when members draw down savings during crisis.

The intervention addresses this combined liquidity and capability gap rather than providing cash alone. Grants restore productive assets and working capital; training reduces business management weaknesses; coaching helps entrepreneurs adapt to crisis conditions; and AVEC capitalization restores a community-level revolving mechanism.

2.3 Evidence and strategic fit

Evidence / lesson	Relevance to the project
World Bank evidence from DRC SME programming	Previous DRC SME programming created thousands of firms and jobs and increased revenues among supported enterprises, demonstrating the potential of integrated entrepreneurship and finance support. □cite□turn0search0□turn0search3□
Women's economic inclusion in fragile settings	Women's access to productive finance and entrepreneurship support is a recognized pathway to household and local economic recovery. □cite□turn0search0□
Humanitarian recovery priorities	UNHCR identifies livelihoods/economic inclusion as part of recovery and self-reliance programming in DRC. □cite□turn0search4□
Climate resilience	Current DRC MSME programming increasingly links enterprise growth to climate resilience, supporting the inclusion of practical climate-risk measures in business plans. □cite□turn0search1□

2.4 Key needs

- Restoration of working capital and productive assets after business disruption.
- Practical business management skills adapted to volatile markets and crisis conditions.
- Access to small-scale finance where formal lending is limited or difficult to access.
- Reactivation of community savings and lending mechanisms.
- Safe and accountable channels for beneficiary selection, grant disbursement and feedback.
- Support for women and youth to maintain income, protect household welfare and generate local employment.
- Business continuity measures that reduce exposure to future conflict, market and climate shocks.

3. Applicant, target groups and beneficiary selection

3.1 INUKA RELIEF

INUKA RELIEF is presented in this proposal as the local implementing organization responsible for community mobilization, beneficiary selection, grant management, entrepreneurship training, AVEC support, monitoring, safeguarding and donor reporting. Before submission, the organization should insert its exact legal registration details, governance structure, key staff CVs, bank information, prior project references and audited/financial documentation where required by the donor.

3.2 Target beneficiaries

Group	Target	Selection focus	Expected benefit
Women entrepreneurs	25	Loss/disruption of business assets; household dependence on business; restart potential; vulnerability; willingness to participate	Productive grant + training + coaching
Young entrepreneurs	10	Age-defined youth category under donor rules; viable restart/growth idea; vulnerability and employment potential	Productive grant + training + coaching
AVEC groups	5 groups (~15 members/group assumed)	Existing community savings group; governance records; transparent membership; capacity to operate a revolving fund	Capitalization + governance strengthening
Indirect household members	~140–180	Household members of direct beneficiaries	Improved income, food security, education continuity and resilience

3.3 Beneficiary selection process

1. Community information sessions and publication of eligibility criteria.
2. Application and/or assisted registration, including basic business profile and evidence of disruption.
3. Vulnerability and viability screening using a standardized scorecard.
4. Verification visits or phone verification, where security permits.
5. Community/committee review with conflict-of-interest declarations.
6. Final approval and beneficiary agreement specifying permitted use of grant funds.
7. Disbursement through the safest feasible channel, preferably traceable financial or mobile-money mechanisms where available.
8. Post-disbursement coaching and verification of asset/stock use.

3.4 Inclusion and protection

- At least 60% of individual grant recipients will be women; the project target is 25 women out of 35 entrepreneurs.
- Selection will avoid discrimination based on disability, displacement status or other non-relevant characteristics, subject to donor eligibility rules.
- Safeguarding, PSEA, confidentiality and complaint channels will be explained before participation.
- Grant agreements will prohibit diversion of funds to armed actors or prohibited activities.
- Where safe, women-only or mixed small-group sessions will be used according to participant preference and protection considerations.

4. Theory of Change and intervention logic

4.1 Theory of change

IF conflict-affected women and young entrepreneurs receive timely productive capital, practical business skills and tailored coaching, AND local savings groups regain sufficient liquidity and governance capacity to restart internal lending, THEN supported enterprises can restart or stabilize, generate income and preserve/create employment. IF these improvements are combined with conflict-sensitive monitoring, climate-risk screening, accountability and safeguarding, THEN households and local economic networks will be better able to absorb future shocks and reduce reliance on repeated emergency assistance.

Level	Logic
Inputs	USD 45,000; INUKA RELIEF team; trainers; monitoring tools; community networks; donor oversight.
Activities	Select beneficiaries; disburse small grants; train and coach entrepreneurs; recapitalize AVECs; monitor business performance; manage feedback and safeguarding.
Outputs	35 entrepreneurs receive grants and training; 5 AVECs receive capitalization; coaching visits completed; monitoring system operational.
Outcomes	Businesses restart/stabilize; business management practices improve; income improves; AVEC lending resumes; local economic resilience increases.
Impact	Conflict-affected households have stronger, more diversified and locally financed livelihoods, contributing to inclusive economic recovery in Goma.

4.2 Intervention components

Component 1 – Productive grants

Provide 35 grants, all below USD 1,000, for verified stock, tools, equipment, working capital or business restart needs.

Component 2 – Entrepreneurship skills

Deliver practical modules on budgeting, cash flow, pricing, stock control, record keeping, customer management, digital/mobile-money safety and crisis business continuity.

Component 3 – AVEC revitalization

Provide controlled capitalization to five existing savings groups, combined with governance, record keeping, lending rules and portfolio monitoring.

Component 4 – Coaching and market adaptation

Conduct structured follow-up to identify bottlenecks, adjust business plans and promote safer/local supplier and market linkages.

Component 5 – MEAL, accountability and learning

Establish baseline, routine monitoring, beneficiary feedback, endline assessment, lessons learned and donor reporting.

4.3 Results chain

- Capital restored → stock/tools purchased → business restarts → sales resume → net income improves.
- Skills strengthened → better pricing/records/cash flow → reduced leakage and improved business decisions.
- AVEC capital restored → members access small internal loans → liquidity circulates locally → resilience improves.
- Monitoring + coaching → early identification of misuse/underperformance → corrective action → higher sustainability.
- Climate/conflict screening → safer business choices → reduced exposure to future shocks.

5. Results framework / Logical Framework (Logframe)

Level	Result statement	Indicator	Baseline	Target	Verification
Impact	Conflict-affected households in Goma improve sustainable livelihoods and economic resilience.	% supported households reporting improved livelihood resilience	Baseline established at M1	≥70% by M12	Baseline/endline survey
Outcome 1	Supported microbusinesses restart or stabilize.	% of supported businesses operational at M12	0 at project start for supported grant cohort	≥80%	Business verification
Outcome 1	Supported entrepreneurs improve income.	% reporting ≥20% increase in monthly net business income vs baseline	Baseline M1	≥70%	Business records/survey
Outcome 2	AVEC groups resume internal lending.	# of supported AVECs completing at least one lending cycle	0	5	AVEC records
Outcome 2	Entrepreneurs apply business management practices.	% maintaining basic cash-flow/stock records	Baseline M1	≥75%	Spot checks/coaching
Output 1	Productive grants disbursed to eligible entrepreneurs.	# entrepreneurs receiving grants	0	35	Grant register
Output 1	Women are prioritized.	% of grant recipients who are women	0	≥71% (25/35)	Beneficiary database
Output 2	Entrepreneurs trained.	# completing core training package	0	35	Attendance + post-test
Output 2	Coaching delivered.	# documented coaching contacts	0	≥105 (3 per entrepreneur)	Coaching logs
Output 3	AVECs recapitalized and supported.	# AVECs receiving capitalization + governance support	0	5	Agreements + records
Output 4	Accountability mechanisms functional.	% complaints/feedback cases acknowledged within 5 working days	0	≥90%	Feedback register
Output 5	Learning generated.	# learning products/lessons shared with donor	0	2	Reports/briefs

5.1 Key SMART indicators

- 35 entrepreneurs receive a productive grant within the first six months, subject to due diligence and security conditions.
- At least 25 of 35 individual grant recipients are women.
- At least 80% of supported businesses are operational or have a documented restart pathway at project close.
- At least 70% of monitored entrepreneurs report a ≥20% increase in monthly net business income relative to their baseline.
- At least 75% maintain basic records for sales, costs, cash and/or stock at endline.
- All five supported AVECs maintain updated member and transaction records and complete at least one lending cycle.
- At least 90% of registered complaints/feedback cases receive acknowledgement within five working days.

6. 12-month workplan and Gantt

Activity	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12
Inception, security and stakeholder mapping	•	•	—	—	—	—	—	—	—	—	—	—
Baseline & beneficiary targeting	•	•	•	—	—	—	—	—	—	—	—	—
Selection, due diligence & agreements	—	•	•	—	—	—	—	—	—	—	—	—
Entrepreneurship training	—	—	•	•	•	—	—	—	—	—	—	—
Grant disbursement – cohort 1	—	—	•	•	—	—	—	—	—	—	—	—
Grant disbursement – cohort 2 / catch-up	—	—	—	—	•	•	—	—	—	—	—	—
AVEC capitalization & governance	—	•	•	•	—	—	—	—	—	—	—	—
Business coaching & market follow-up	—	—	•	•	•	•	•	•	•	•	•	—
Routine monitoring & verification	—	—	•	•	•	•	•	•	•	•	•	•
Feedback/PSEA/accountability reviews	•	•	•	•	•	•	•	•	•	•	•	•
Midterm review & adaptive management	—	—	—	—	—	•	•	—	—	—	—	—
Endline & lessons learned	—	—	—	—	—	—	—	—	—	•	•	•
Final narrative/financial reporting	—	—	—	—	—	—	—	—	—	—	•	•

6.1 Milestones

Milestone	Deadline	Success criterion
Inception package approved	End M1	Workplan, risk register, tools and stakeholder map approved
Baseline completed	End M2	Beneficiary database and baseline indicators validated
First grants disbursed	M3–M4	Eligible cohort verified and grants traceably disbursed
All grants/AVEC support substantially deployed	M6	35 entrepreneurs + 5 AVECs supported
Midterm review	M6–M7	Performance reviewed and corrective actions documented
Endline assessment	M10–M12	Outcome indicators measured
Final report	M12	Narrative, financial and lessons-learned package submitted

7. Detailed budget – USD 45,000

Budget principle: maximize direct recovery while maintaining sufficient controls, safeguarding, monitoring and operational capacity. All grants to individual entrepreneurs remain below USD 1,000.

Budget line	Calculation / scope	USD	%
1. Productive business grants – women	25 beneficiaries × USD 800	20,000	44.44%
2. Productive business grants – youth	10 beneficiaries × USD 700	7,000	15.56%
3. AVEC capitalization	5 groups × USD 1,000	5,000	11.11%
4. Training & coaching	Trainer fees, materials, venue/refreshments, coaching tools	3,000	6.67%
5. Project personnel / management	Part-time coordination, finance/admin, field supervision	4,000	8.89%
6. MEAL	Baseline, monitoring, endline, data quality and learning	1,500	3.33%
7. Transport & logistics	Local field transport, communication and delivery logistics	1,200	2.67%
8. Security & access	Risk management, communication, contingency access measures	800	1.78%
9. Visibility & communication	Consent-based stories/photos, donor visibility materials	500	1.11%
10. Audit & compliance	Independent financial review / audit support	500	1.11%
11. Essential administration	Bank/transaction charges, office consumables, utilities and records	1,500	3.33%
TOTAL		45,000	100%

7.1 Line-by-line detailed budget

Sub-line	Basis	USD	Use
1.1 Women business grants	25 × \$800	20,000	Stock, tools, equipment, working capital; prohibited expenditures excluded
1.2 Youth business grants	10 × \$700	7,000	Stock, tools, equipment, working capital; prohibited expenditures excluded
3.1 AVEC capitalization	5 × \$1,000	5,000	Revolving capital under signed agreement and transparent records
4.1 Entrepreneurship trainer	1 package	1,000	Preparation + delivery of core modules
4.2 Training materials	35 participants	400	Workbooks, forms, record-keeping tools
4.3 Training logistics	3 sessions	600	Safe venue/logistics
4.4 Individual coaching	105 contacts	1,000	Approx. 3 contacts per entrepreneur
5.1 Project coordination	12-month part-time allocation	2,200	Coordination, reporting and donor liaison
5.2 Finance/admin	12-month allocation	1,000	Payment controls, records, filing
5.3 Field supervision	Periodic allocation	800	Verification and corrective action
6.1 Baseline	1 exercise	500	Household/business baseline
6.2 Routine monitoring	12 months	500	Data collection, verification and dashboards
6.3 Endline/learning	1 exercise	500	Outcome assessment and lessons
7.1 Field transport	12 months	800	Local movement for verification/coaching
7.2 Communications/data	12 months	400	Phones/data for field reporting
8.1 Security/access measures	12 months	800	Risk communications, access adjustments and contingency measures
9.1 Visibility	Package	500	Consent-based photos/stories and donor visibility
10.1 Audit/compliance	Package	500	Financial review/audit support
11.1 Bank/transaction charges	Package	300	Payment/transfer charges
11.2 Office/consumables	Package	700	Printing, stationery, filing
11.3 Utilities/records	Package	500	Essential operational costs

7.2 Budget allocation by strategic function

Function	USD	Share
Direct economic recovery (grants + AVEC)	32,000	71.1%
Capacity strengthening (training + coaching)	3,000	6.7%

Implementation personnel	4,000	8.9%
MEAL	1,500	3.3%
Operations, access & compliance	4,000	8.9%
Visibility	500	1.1%
TOTAL	45,000	100%

7.3 Value for money

The budget prioritizes direct productive recovery: USD 32,000 (71.1%) goes directly to business grants and AVEC capitalization. The project uses standardized grants, staged disbursement, beneficiary agreements, verification and coaching to reduce leakage and improve the probability that funds generate productive assets and income.

8. Budget narrative and expenditure controls

Productive grants

The largest budget allocation supports 35 entrepreneurs. Grants are intentionally kept below USD 1,000 per person. Eligible uses include productive stock, basic equipment, tools, small working capital and business restart needs. Rent arrears, personal consumption, alcohol/tobacco, weapons, political activities and any prohibited expenditure under donor rules are excluded.

AVEC capitalization

Five existing savings groups receive controlled capitalization rather than unrestricted cash. Each group signs a capitalization agreement defining governance, loan ceilings, record keeping, repayment expectations, conflict-of-interest rules and reporting.

Training and coaching

Training focuses on practical application rather than theoretical entrepreneurship. Sessions use simple tools that participants can continue using after project closure.

Personnel

Personnel costs are deliberately modest and limited to functions required for delivery, financial control, field supervision and donor compliance.

MEAL

The MEAL allocation funds baseline/endline measurement, routine verification and learning. Monitoring will disaggregate data by sex, age and other relevant vulnerability variables permitted by the donor.

Operations

Transport, communications and security are necessary in a volatile operating environment. Costs will be incurred only when linked to project delivery and documented through receipts or approved supporting records.

Visibility

Visibility follows donor branding rules and informed consent. Beneficiary stories will not disclose sensitive information without consent and protection review.

Audit/compliance

A financial review or audit supports donor confidence and internal accountability.

Administration

Administration covers essential payment, filing and office costs. INUKA RELIEF will seek to minimize overhead and keep records available for donor verification.

8.1 Financial control measures

- Segregation of duties between authorization, payment and reconciliation where staffing allows.
- Two-level approval for grants and material procurement.
- Beneficiary identity and eligibility verification before payment.
- Signed beneficiary/grant agreements and receipts or acknowledgement of transfer.
- Monthly bank/cash reconciliation.
- Asset and grant register linked to beneficiary IDs.
- Document retention in accordance with donor rules.
- Conflict-of-interest declarations for selection and procurement committee members.
- Prompt reporting and investigation of suspected fraud, diversion or misuse.

9. MEAL, accountability and learning plan

9.1 MEAL architecture

Stage	Method	Timing	Responsible	Output
Baseline	Structured entrepreneur/business survey + AVEC profile	M1–M2	MEAL focal point	Baseline dataset
Process monitoring	Grant, training, coaching and AVEC tracking	Monthly	Project team	Progress dashboard
Outcome monitoring	Business performance, income proxy, records, operational status	M6 and M12	MEAL + field team	Outcome dataset
Data quality assurance	Spot checks, source verification and reconciliation	Quarterly	Project coordinator	DQ notes
Learning review	Reflection with beneficiaries/team	M6 and M11	Project team	Learning actions
Endline	Repeat core outcome measures	M10–M12	MEAL focal point	Endline report

9.2 Indicator reference sheet

Indicator	Definition	Frequency	Disaggregation	Target
Business operational status	Business trading/producing or documented restart with productive assets	M3–M12	Sex, age, business type	≥80% operational/restarted
Monthly net business income	Sales minus direct operating costs, based on records/self-report	Baseline, M6, M12	Sex, age	≥70% +20% vs baseline
Record keeping	Participant maintains minimum agreed records	Quarterly	Sex, age	≥75%
AVEC lending cycle	At least one documented internal lending cycle completed	M6/M12	Group	5 groups
Training completion	Participant completes required modules	After sessions	Sex, age	35
Feedback response	Case acknowledged within 5 working days	Continuous	Case type	≥90%

9.3 Accountability to affected people

- Information on selection criteria, grant size, permitted use and complaint channels will be communicated before selection.
- Complaints may be submitted through a designated focal point, phone/WhatsApp where safe, suggestion mechanism or direct confidential reporting.
- Sensitive protection/PSEA complaints will be referred through appropriate confidential pathways rather than handled as ordinary project complaints.
- Retaliation for feedback or complaints is prohibited.
- Feedback trends will inform adaptive management.

10. Risk analysis and mitigation

Risk	Likelihood/Impact	Potential effect	Mitigation
Conflict/insecurity	High/High	Access disruption, delayed implementation	Context monitoring; flexible sequencing; no movement when unsafe; contingency scheduling
Market volatility	High/Medium	Grant purchasing power or profitability falls	Business plans based on local demand; diversified suppliers/products; coaching
Grant misuse	Medium/High	Loss of donor funds	Due diligence, agreements, staged controls, verification, complaints
Elite capture/favoritism	Medium/High	Wrong beneficiaries selected	Transparent criteria, committee declarations, verification and appeals
Fraud/corruption	Medium/High	Financial loss	Segregation of duties, reconciliations, audit, whistleblowing
Gender-based violence/protection risk	Medium/High	Harm to participants	Safeguarding/PSEA protocols, safe venues, referral pathways, confidentiality
Climate/weather shock	Medium/Medium	Damage to stock, mobility disruption	Climate screening, safe storage, diversification, contingency planning
Weak AVEC governance	Medium/Medium	Capital not revolved effectively	Governance training, written rules, transaction records and periodic review
Low participant engagement	Medium/Medium	Training/coaching targets missed	Flexible scheduling, short practical modules, follow-up
Data/privacy risk	Medium/Medium	Exposure of sensitive information	Data minimization, access controls, consent and secure storage

10.1 Risk appetite and adaptive management

Because the project operates in a conflict-affected setting, implementation will prioritize duty of care and responsible delivery over rigid adherence to calendar dates. If insecurity temporarily prevents field access, the project may sequence remote follow-up, postpone movement, or shift delivery windows with donor notification. No financial target will justify exposing beneficiaries or staff to unacceptable risk.

11. Climate vulnerability and environmental & social safeguards (ESS)

11.1 Climate vulnerability analysis

Goma's livelihoods are exposed to multiple shocks that can interact with conflict: heavy rainfall and flooding, landslide risk in vulnerable areas, disruption of roads and markets, volcanic/geophysical hazards, and heat or water-related stress. For a small-business recovery project, the relevant climate objective is therefore practical resilience: protecting productive assets, maintaining access to suppliers/customers, diversifying income and reducing avoidable operational losses.

Climate/shock risk	Business exposure	Adaptation measure	Indicator
Heavy rainfall/flooding	Stock/equipment damage; mobility disruption	Safe storage; elevated shelving where relevant; avoid high-risk storage locations	% businesses with basic continuity measure
Landslide/road disruption	Supplier/customer access	Alternative suppliers/routes; local sourcing	% with alternative supplier/route
Water stress	Production/hygiene	Water-efficient practices where relevant	Business-specific action
Heat/extreme weather	Worker productivity/product quality	Adjusted operating hours and storage practices	% applying relevant measure
Volcanic/geophysical hazards	Physical asset loss and access disruption	Continuity plan; asset prioritization; documentation	% with basic continuity plan

11.2 ESS screening

ESS area	Risk level	Project standard
Involuntary resettlement	Low	No land acquisition or relocation financed
Biodiversity	Low	No protected-area conversion or natural resource extraction financed
Pollution/waste	Low–Medium	Avoid hazardous inputs; promote safe storage and disposal
Labour and working conditions	Low	No child labour; fair treatment; safe working conditions
Community health and safety	Medium	Safe movement, venues and communications; security risk assessment
GBV/SEA/SH	Medium–High	PSEA/safeguarding code, confidential reporting and referrals
Conflict sensitivity	High relevance	Do-no-harm analysis, transparent targeting and market-sensitive grants
Data protection	Medium	Data minimization and controlled access

11.3 Environmental and social commitments

- No financing of activities prohibited by donor environmental/social standards.
- No financing of weapons, armed groups, political campaigning or activities that could contribute to conflict.
- No child labour and no forced labour.
- Where grants purchase equipment, basic safety and environmental checks will be documented.
- Complaints and safeguarding channels will be accessible and confidential.

12. Gender, safeguarding, PSEA and conflict sensitivity

12.1 Gender equality approach

Women are the primary target group because women entrepreneurs can face compounded barriers to productive finance, asset ownership, mobility, safety and market access. The project does not treat women only as beneficiaries: women will participate in selection feedback, business decisions, AVEC governance and learning activities.

Commitment	Target / measure
Women among grant recipients	≥25/35 (71%)
Training access	All selected women offered the same core package
AVEC participation	Women represented in governance and decision-making of supported groups
Data	Sex- and age-disaggregated monitoring
Safety	Sessions scheduled and located to reduce avoidable protection risks

12.2 Safeguarding and PSEA

- All staff, trainers and volunteers sign a code of conduct.
- Zero tolerance for sexual exploitation, abuse, harassment and transactional relationships linked to project assistance.
- Beneficiaries are informed that assistance is free and cannot be exchanged for sexual, political or other favors.
- Confidential reporting and survivor-centered referral procedures will be established.
- Any allegation will be managed according to applicable law, donor requirements and safeguarding procedures.

12.3 Conflict sensitivity / Do No Harm

- Use transparent eligibility criteria to avoid perceptions of favoritism.
- Monitor local market prices so grants do not unintentionally inflate scarce goods.
- Avoid selecting beneficiaries in ways that expose them to retaliation.
- Do not disclose beneficiary financial or vulnerability information publicly without consent.
- Review relationships with suppliers and local power holders for conflict-of-interest risks.

13. Grant management, procurement and compliance

13.1 Grant lifecycle

9. Publicize eligibility and application process.
10. Screen applications against standardized criteria.
11. Verify identity, business existence/restart potential and loss/disruption where feasible.
12. Approve beneficiaries through documented committee decision.
13. Sign grant agreement and business recovery plan.
14. Disburse through traceable channel.
15. Verify use of funds and productive assets.
16. Provide coaching and corrective support.
17. Record results and lessons at endline.

13.2 Procurement principles

- Value for money, transparency, competition and proportionality.
- At least three quotations for higher-value purchases where feasible and required by donor thresholds.
- Conflict-of-interest declaration for procurement decision-makers.
- Supplier screening where appropriate.
- No procurement from sanctioned or prohibited parties.
- All supporting documents retained for audit.

13.3 Grant controls

Control	Purpose
Beneficiary ID and eligibility file	Prevent duplicate/ineligible payments
Signed grant agreement	Define permitted use and accountability
Traceable disbursement	Reduce cash leakage
Post-disbursement verification	Confirm productive use
Coaching log	Document support and corrective action
Exception report	Escalate misuse or non-performance

14. Sustainability, exit and scale

14.1 Sustainability strategy

- Business grants are one-time productive capital, not recurrent household consumption support.
- Training and coaching leave participants with reusable business management tools.
- AVEC capitalization creates a revolving mechanism that can continue lending after the grant period.
- Beneficiaries are encouraged to rebuild their own savings and reinvest part of profits.
- Local supplier and customer linkages reduce dependence on external actors.
- Business continuity plans help protect gains from future shocks.

14.2 Exit strategy

During the final quarter, INUKA RELIEF will shift from intensive support to light-touch follow-up. Each entrepreneur will receive a simple continuation plan covering working-capital needs, savings, supplier diversification, risk management and next financing options. AVEC groups will be assessed for governance and portfolio quality, and the project will document which groups are ready for continued internal lending.

14.3 Scale pathway

If results demonstrate that the model improves enterprise survival and income, INUKA RELIEF can scale through larger cohorts, partnerships with financial institutions, digital payment providers, local business networks and humanitarian/development actors. The proposed model is deliberately modular so donors can finance additional cohorts without redesigning the core operating system.

15. Donor visibility and communications plan

Activity	Timing	Deliverable	Safeguard
Project launch communication	M1–M2	Approved project profile	No sensitive beneficiary data
Human-interest story	M5–M7	1 consented story	Written informed consent
Photo documentation	M3–M10	Small photo library	Consent + protection review
Midterm results brief	M6–M7	2–3 page donor brief	Verified figures
Final impact story	M11–M12	Story + results snapshot	Consent and anonymity where needed
Final results dissemination	M12	Results/learning brief	Donor branding compliance

15.1 Visibility principles

- Use donor logo and acknowledgement only according to the signed visibility agreement.
- Do not photograph or identify beneficiaries where doing so could create protection risks.
- Use informed consent for stories, names and images.
- Present verified results and avoid exaggerated claims.

16. Positioning for EU, UN and foundations

Donor family	Strongest positioning	Adaptation needed
European Union	Humanitarian-development-peace nexus; early recovery; livelihoods; women/youth; resilience	Use EU logical framework, visibility, procurement and compliance templates
UNDP	Local economic recovery; livelihoods; resilience; governance; youth/women entrepreneurship	Emphasize institutional/local economic systems and SDG alignment
FAO	Livelihood recovery where activities include agriculture/food systems/value chains	Add agrifood livelihoods, producer groups or food-market components if applicable
OCHA / pooled humanitarian funds	Early recovery/livelihoods only where clearly linked to humanitarian needs and response priorities	Strengthen needs evidence, humanitarian nexus, timeliness and lifesaving/recovery logic
GCF	Climate adaptation and resilience	Requires a materially stronger climate rationale, climate-risk evidence, adaptation outcomes, accredited-entity architecture and climate finance logic; current project is not GCF-ready as a standalone livelihoods grant
International foundations	Women's economic empowerment; youth livelihoods; crisis recovery; financial inclusion	Tailor theory of change, storytelling and evidence to foundation priorities

16.1 Recommended primary donor positioning

The strongest immediate fit is a humanitarian/early-recovery or women's economic resilience fund, rather than a pure climate-finance instrument. For EU/UN/OCHA-type windows, the proposal should emphasize conflict-related livelihood disruption, rapid recovery, protection-sensitive cash/grant support, local financial mechanisms and measurable self-reliance. For foundations, the same core model can be framed around women's economic agency, household resilience and local recovery.

17. Technical annexes

Annex A – Beneficiary scoring matrix

Criterion	Weight	Scoring guide
Conflict/business loss	25%	0–5: extent of stock/equipment/market disruption
Household vulnerability	20%	0–5: dependency, displacement, income loss and other permitted vulnerability criteria
Business viability	20%	0–5: demand, supplier access, realistic restart plan
Women/youth inclusion	10%	0–5: priority to target groups
Employment potential	10%	0–5: ability to maintain/create jobs
Repayment/savings/discipline capacity	5%	0–5: for relevant AVEC/business mechanisms
Risk/protection feasibility	10%	0–5: safe and responsible implementation

Annex B – Minimum business recovery plan

- Business activity and location
- Main products/services
- Customers and demand
- Supplier sources
- Assets lost/damaged or capital gap
- Grant use and quantities
- Expected monthly sales and costs
- Expected net income
- Main risks and mitigation
- Record-keeping method

Annex C – Minimum AVEC support package

- Updated membership list
- Written savings and lending rules
- Transaction ledger
- Loan register
- Committee roles and signatures
- Conflict-of-interest declaration
- Capitalization agreement
- Monthly portfolio review

Annex D – Reporting calendar

Report	Timing	Content
Inception note	M1	Final workplan, risks, beneficiary methodology
Quarterly progress report	M3, M6, M9	Activities, indicators, finance, risks, safeguarding
Midterm review	M6–M7	Outcome trends and corrective actions
Final report	M12	Results, financial report, lessons, sustainability

18. Ready-to-submit checklist

- ☐ Legal registration certificate of INUKA RELIEF
- ☐ Organizational profile and governance chart
- ☐ Key staff CVs
- ☐ Bank account / financial due diligence documents
- ☐ Previous project references and donor contacts, if available
- ☐ Safeguarding/PSEA policy
- ☐ Anti-fraud and anti-corruption policy
- ☐ Procurement policy
- ☐ Finance manual or financial procedures
- ☐ Latest financial statements / audit, if available
- ☐ Detailed beneficiary targeting tools
- ☐ Baseline questionnaire
- ☐ Grant agreement template
- ☐ AVEC capitalization agreement
- ☐ Risk register and security protocol
- ☐ Donor-specific budget template
- ☐ Donor-specific logical framework
- ☐ Photos with consent and captions
- ☐ INUKA RELIEF logo and official contact details
- ☐ Exact donor visibility language

18.1 Final donor-facing narrative

INUKA RELIEF seeks USD 45,000 to restore the economic capacity of conflict-affected women and young entrepreneurs in Goma. The project combines productive grants below USD 1,000, practical business training, coaching and capitalization of five community savings groups. The design responds to an immediate liquidity gap while investing in the systems that make recovery durable: business skills, local savings, transparent grant management, risk reduction and accountability.

Over 12 months, the project will directly support 35 entrepreneurs and approximately five AVEC groups, with a deliberate focus on women's economic empowerment and youth livelihoods. Results will be measured through baseline and endline data, routine business verification, income monitoring, record-keeping indicators and AVEC lending-cycle evidence. The project will apply conflict-sensitive, gender-responsive and safeguarding standards throughout implementation.

The proposed intervention is intentionally small enough to manage tightly and large enough to demonstrate a replicable recovery model. With 71.1% of the budget allocated directly to productive grants and AVEC capitalization, the proposal offers a clear line of sight between donor resources, restored productive capital, household income and local economic resilience.

18.2 Important submission note

Before submission to any specific donor, replace generic references in this dossier with the donor's exact terminology, eligibility rules, budget template, indirect-cost rules, safeguarding standards, visibility requirements, geographic priorities and reporting formats. The project location should remain consistently stated as Goma, North Kivu unless a donor explicitly requests a multi-location design.