



SEMANA DE COMPASIÓN
Informe de Proyecto de Desarrollo Sostenible
para los
Ministerios Globales

Por favor escriba o imprima claramente.

SECTION 1—BASIC INFORMATION
SECCIÓN 1—INFORMACIÓN BÁSICA

Area Office Oficina de Área	Latin America and the Caribbean / América Latina y el Caribe
Date of Proposal Submission Fecha de presentación de la Propuesta	April / Abril 2021
Project Title Título del Proyecto	Women’s Microcredit Project: “Strengthening the production of domestic animals and various family businesses with the families of the women's group in the community of Planchaloma - Cotopaxi, Ecuador”
Project Period Periodo del Proyecto	May 2021 through August 2021
Name of Local Partner Nombre de la Contraparte	FEDICE-Ecuador (Ecumenical Foundation for Integral Development Training and Education)
Location (City/State/Country) Localización (Ciudad/Estado/País)	Planchaloma, Cotopaxi, Ecuador
Total Amount Received from WoC Cantidad de Fondos recibidos de parte de Semana de Compasión	US \$8,000.00
Person Completing Report Nombre de la Persona que administra el Informe	This report was completed by FEDICE and prepared by Global Ministries Resource Development
Contact Information (Phone, email) Información de Contacto (Teléfono, correo electrónico)	317-713-2571 kcameron@dom.disciples.org

SECTION 2—Project Summary

SECCIÓN 2—Resumen del Proyecto

Project Goal / Objetivo del Proyecto

Referring back to your original proposal, what is the overall goal of the project? If your plans have changed from the original proposal, please describe.

Volviendo a su propuesta original, ¿cuál fue el objetivo general del proyecto? Si los planes originales del proyecto han cambiado, favor de describir por que cambiaron.

The goal of this project has been to provide working capital for the 20 participating families, who wish to carry out agricultural or commercial work such as dairy farming, onion farming, or food sales. The grant funding from Week of Compassion was requested to purchase the raw materials, merchandise, seeds, and livestock, which will be cared for by participating families for an income-generating opportunity.

Primary Activities Implemented / Implementación de Actividades Primarias

Describe administrative and programmatic activities implemented in your request for funding.

Describe las actividades administrativas y programáticas implementadas en su solicitud de financiación.

This new microcredit group went through the successful FEDICE microcredit model, which has been implemented in other communities. Activities that took place over the beginning months of the project include:

- Monthly training sessions on topics related to the technical needs of the project and dialogue on agriculture and livestock rearing.
- Increasing the financing sources through the re-investment of a portion of the revenue generated by the project.
- Periodic monitoring and participatory evaluations, followed by corrections or improvements implemented to ensure success for all families.
- Projects of the 20 participating families were started. Eleven (11) families began raising cattle and providing the necessary shots and medications, four (4) families began raising sheep, and five (5) families began small shops to sell items such as stationary, internet, diapers, clothes, or agricultural products.

Challenges and Actions Steps Taken to Resolve

Summarize what organizational and environmental (political, social, infrastructural, etc.) challenges arose during this past year that hindered the project achievement of its goals. Also, include how the project/program addressed them.

Resuma los desafíos organizacionales y ambientales (políticos, sociales, infraestructurales, etc.) que surgieron durante el periodo del proyecto que obstaculizaron el logro de los objetivo original.

Access to the community and language are the main problems that FEDICE faced regularly in trying to meet the planned objectives and timeline.

Additionally, since the COVID-19 pandemic, the FEDICE technical staff has started to provide several of the training sessions and monitoring through virtual sessions. In order to maintain the health and safety of staff members and community members, all have had to adapt to these new realities and challenges.

SECTION 3—Project Results SECCIÓN 3—Resultados del Proyecto

Client/Participant Success Story or Details of a Program Achievement / Historia del Éxito de los Participantes o Detalles de Logros del Proyecto

Please share a client success story or a program achievement from this project. The success story or the program achievement should be related to program activities implemented and should convey the need or impact of the project. If using a client/participant success story, please keep client confidentiality in mind. If available, include pictures as attachments to your report.

Comparta una historia de éxito de un participante o un logro del proyecto. La historia de éxito o logro del proyecto debe estar relacionada a las actividades del proyecto implementadas y deben transmitir la necesidad o el impacto del proyecto. Si utiliza una historia de éxito de un participante, tenga en cuenta la confidencialidad del participante. Si están disponible, incluya imágenes (fotos) e inclúyalas como parte de este informe.

My name is Josefina Herrera, and I belong to the Planchaloma women's group. Thanks to the resources that FEDICE provided (\$ 1,000), I have planted onions.

I bought 15 loads of onion at \$20 each. I also invested funds to pay for a day's work: a tractor to prepare the land and two people to plant. I will plant more onions in another field that is still being prepared. Thanks to God and FEDICE, the resources have helped us a lot."

More photos of participants from Planchaloma are provided at the end of the report.



Short- and Long-Term Results / Resultados de Corto y Largo Plazo

Realistically link program activities to the difference they are making. Describe how the project's activities are making a difference in the short and long-term for both the client and the community.

De manera realista, conecte las actividades del proyecto con la diferencia que están viviendo. Describa como los resultados del proyecto marcan la diferencia a corto y largo plazo para los participantes, como también para la comunidad.

1. Monthly training with topics according to the technical needs of the Project.

In 2019, FEDICE began collaborating with women in Planchaloma. They formed a group, known as "Virgen del Cisne" and once formed, FEDICE started to provide training lessons on holding meetings as a microcredit group, how to share the results of their obligations, and the rights each individual has as a member. In an effort to focus on increasing livestock productivity, FEDICE also began teaching women in Planchaloma how to apply minerals and vitamins, as well as recognizing an animal's physiological

characteristics. Having women in the group who are qualified in these areas has resulted in a cost savings, since it was not necessary to hire an additional party for these purposes.

2. Generation of financing sources through the re-investment of resources.

The resources that the families received from FEDICE are paid out every four months for the members. These loans are paid back after one year, and resources are loaned again between themselves, so that they form their operating capital in such a way that they can access new loans for investments. The microcredit group in Planchaloma today has \$1,642.47 of capital.

3. Correction of weaknesses and strengthening of advantages through periodic monitoring and participatory evaluations.

The biggest problem that new members face is accessing credit in conditions that allow them to earn a profit, when sometimes the results of agricultural activity are delayed. For this reason, FEDICE worked with the treasurer of the group to set a maximum value of capital (i.e., \$200), the term (i.e. three months), and how to verify compliance with the loan objective (i.e., purchase of grass, vaccines, etc.). Unlike banks that begin intensive collection management when there is a payment default, the microcredit group treasurer establishes a line of communication with the debtor, and together they find a solution to the problem. This new process has been resulting in the repayment of the loan and the elimination of the psychological anguish that occurs in the person for not being able to comply with the payment upon the deadline.

4. Training and monitoring of activities, by the technical team of FEDICE.

So far, through the Planchaloma microcredit group, FEDICE has had over 30 meetings (16 face-to-face and 14 virtual). During this time, the meetings have focused on developing their projects, recovering funds, discussing any problems that members are facing, delivering new funds to the members, and verifying the purchase of animals.

Best Practices / Mejores Prácticas

Please Identify and describe processes or practices that you implemented in this project that were successful, and that you recommend for use in similar situations.

Favor de identificar o describir los procesos o prácticas que fueron implementadas durante el proyecto que tuvieron éxito y se puedan recomendar/usar en situaciones similares.

The project design is developed jointly between FEDICE and the microcredit group in Planchaloma. Throughout this process, the following best practices have been discovered.

1. Women who produce and select their income-generating activity generate better results.

Women are able to use their capital to raise chickens and cows, plant and grow onions, or start a small shop. FEDICE does not impose the type of project; they guide microcredit members on how to decide what to start based on the resources and knowledge they have.

2. Sustainability of the project through the participation of women from planning, operation and financing.

The process developed by FEDICE is aimed at “the creation of human talent to be capable of executing

administrative, organizational, and productive operations by themselves.” For this reason, FEDICE continually trains microcredit groups in a practical and theoretical way. On the other hand, the projects are financed by women and FEDICE. Women, therefore, create a sense of belonging to the project. Ultimately, women understand that saving money will help them have their own capital to work with and this creates a positive effect on reducing financial dependence on banks and cooperatives.

Quantitative Results / Resultados Cuantitativos

Provide “numeric indicators” of your work in serving people and implementing project activities.

Provea “indicadores numéricos” de trabajo al servicio de personas e implementación de actividades del proyecto.

PEOPLE Served <i>Avoid Duplicate Counts between Categories</i> PERSONAS SERVIDAS <i>Evite recuentos duplicados entre categorías</i>	# of People Served # de Personas Servidas	Comments or Description / Comentarios o descripción
Women age 18+ Mujeres edad 18+	14	Single mothers and heads of households living in the Planchaloma community. These participants are responsible for raising the children while their husbands migrate to work in other parts of the provinces in Ecuador.
Men age 18+ Hombres, edad 18+	6	Parents who became unemployed as a result of the COVID-19 pandemic
Youth age 13-18 Juventud edades 13-18	3	Students
Children age 0-13 Niñez edades 0-13	15	Students
Families/Households Familias / Hogares	20	The 2021-2022 projects are benefitting 20 low-income families who live in the community and depend on generating their own income. It is estimated the project will directly benefit a total of 100 people.
Disabled Discapacitado	--	

<p>Other: <i>specify such as employed, unemployed, immigrants, etc.</i></p> <p>Otro: <i>Especifique como empleados, desempleados, inmigrantes, etc.</i></p>		
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<p>ACTIVITIES Implemented <i>Specify Activities</i></p> <p>ACTIVIDADES Implementadas <i>Especifique Actividades</i></p>	<p># of Activities or Service Units</p> <p># de Actividades o Unidades de Servicio</p>	<p># of Participants or Beneficiaries <i>If applicable</i></p> <p># de Participantes o Beneficiarios <i>Si aplica</i></p>	<p>Comments or Description / Comentarios o descripción</p>
<p>Example / Ejemplo:</p> <p><i>Food Distribution</i> <i>Distribución de Alimentos</i></p>	<p>3</p> <p>3</p>	<p>3,500</p> <p>3,500</p>	<p><i>Participants were provided with grain and rice</i></p> <p><i>Participantes recibieron granos y arroz</i></p>
<p>Monthly meetings with topics according to the technical needs of the projects.</p>	<p>12</p>	<p>20</p>	<p>Training Meetings</p>
<p>Generation of financing sources through the re-investment of resources.</p>	<p>2</p>	<p>20</p>	<p>Internal loans within the organization for members</p>
<p>Training and monitoring of activities by the FEDICE technical team</p>	<p>15</p>	<p>20</p>	<p>Meetings for design, verification, and evaluation of purchases according to the project.</p>
<p>Correction of weaknesses and strengthening of advantages through periodic monitoring and participatory evaluations.</p>	<p>12</p>	<p>20</p>	<p>Monthly meetings to review payments and monthly meetings with the FEDICE team.</p>

Examples of Activity Descriptions: food distribution, legal assistance, trainings, workshops, clinical services, TB screening, intakes, pigs raised, wells dug, school supplies provided (units), etc.

SECTION 4—Financial Management
SECCIÓN 4—Gestión Financiera

Required Attachment: How was funding used? /

Adjunto Requerido: ¿Cómo se utilizaron los fondos?

Provide a financial report of how gifts were put to use in support of your project. A template for this financial report is attached for your reference. Any report that does not follow this template will not be considered a completed report and not eligible for applying for WOC Sustainable Development grant.

Proporcione un informe financiero de cómo se utilizaron los fondos en apoyo del proyecto. Adjunto encontrará una planilla (en inglés) para su uso y referencia. Cualquier informe que no siga esta planilla no se considerará completo y no será elegible para solicitar Subvención de Desarrollo Sostenible de la Semana de Compasión.

Total budget:

Including the cost of each participant's labor and work on their projects, the total budget for this two-year project is \$91,314. Of this total, \$20,000 was financed by FEDICE, including the \$8,000 provided by the sustainable development grant from Week of Compassion.

Description	FEDICE	WOC Grant	PLANCHALOMA	VALUE
Investments, Raw Materials, Merchandise	12,000.00	8,000.0	55,484.00	75,484.00
Direct Labor	--	--	11,130.00	11,130.00
Technical Assistance	--	--	4,500.00	4,500.00
Selling Expenses	--	--	200.00	200.00
Total	12,000.00	8,000.00	71,314.00	91,314.00

The grant of \$8,000 was distributed among 20 families for an initial loan of \$1,000 for each family. Our institution will finance the remaining \$ 12,000. Each family decided what type of project to begin with this initial loan. Of the families from Planchaloma, eleven (11) families began raising cattle and providing the necessary shots and medications, four (4) families began raising sheep, and five (5) families began small shops to sell items such as stationary, internet, diapers, clothes, or agricultural products.

Items under Investments, Raw Materials, and Merchandise attributed to the microcredit group in Planchaloma (\$55,484) includes the purchase of vaccines, de-wormers, vitamins for cows, rent payment, and basic services for businesses.

The value of each family's labor (\$11,130) corresponds to the daily care of an animal or crop and customer service.

Technical assistance (\$4,500) corresponds to the sum of all expenses for administration, monitoring, training, and evaluation of the project while they are ongoing.

Selling expenses (\$200) are the values paid for transportation of the different products.

**If expenses differ from the original proposal, please explain variances here. /
Si los gastos difieren de la propuesta original, explique las variaciones aquí.**

In the original proposal, the grant was to be used for \$6,800 in microcredit loans and \$1,200 for technical training, transportation, and administration. Instead, the cost of technical training, transportation, and administration were covered through the interest of repaid loans, and the full \$8,000 was used to provide the initial loans to the 20 participating families.

PICTURES OF WOMEN'S GROUP IN PLANCHALOMA



Members of Planchaloma Group



FEDICE technician, Marco Garzón, practical training with the women of the group

Several members of the microcredit group with their family businesses.





**Blanca Puma, Executive Director of FEDICE
with Josefina Herrera during a visit to verify the productions with the women's group.**



FEDICE Technician, Marco Garzón, during a visit to verify the productions with the women's group



Beneficiaries of the project include children, women, and elderly women