



REVOLVING LOAN FUND SUPPLEMENT

Please carefully complete each question. This form is given to a technical reviewer who will evaluate the viability of the project based on your grant application AND the information provided on this supplement.

1. Establishment of Programs. Clubs and districts are encouraged to establish their own revolving loan programs, whether they involve money, animals, equipment, or other types of loan programs, as a way of undertaking sustainable development projects. Describe the project and the loan policies, including interest rates and loan amounts:

a) project design (Please include the number of borrowers, how the beneficiaries will be selected and how the project will be run)

b) loan policies

c) interest rates

d) loan amounts

2. Grants for Capital. Grant funds may be used for revolving loan capital for up to US\$10,000 per credit group, and one grant may support multiple credit groups. Credit groups are used to cross guarantee loans. It is important that the planning of the groups is set-up before the money is received. Please describe the details of the proposed groups including:

a) the number of credit groups and the number of borrowers per group

b) group organization

c) training for credit groups (Grant projects that involve the establishment of a revolving loan fund must include training. Describe the counseling and training support that will be provided to the loan recipients, such as vocational training)



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3. Cooperating Organizations. Cooperating organizations or non-governmental organizations (NGOs) can assist Rotary clubs and districts working with microcredit and revolving loan funds, but supervision and control of the project must rest with the club or district. The Foundation will not consider any grant applications for microcredit or revolving loan funds involving cooperating organizations until those organizations can demonstrate their ability to meet the requirements of TRF and significantly involve Rotarians in these activities. If a cooperating organization is involved, identify the organization, their experience with similar projects and how Rotarians will create internal controls for management of funds.

Cooperating Organization/NGO and history with revolving loan fund projects:

Rotarian Involvement with cooperating organization/NGO in management of project and funds:

4. Bank Account. Will a project bank account be opened specifically for the Revolving Loan funds, and will the Rotarians provide oversight and monitoring of these funds and any interest earned?

Bank Account:

5. Project Administration Expenses. As of April 2003, under the standard Humanitarian Grants Policies and Guidelines, Rotary Foundation grant funds may be used for Rotary club and district start-up costs to support revolving loan projects until the loan fund is self-sustaining. What costs will be incurred besides loan fund capital to establish and run the project?

Project Administration Expenses:

6. Use of Interest and Fees. Interest and fees generated by revolving loan fund capital from TRF may be used for administrative expenses that support the revolving loan project. How will the interest and fees be used in the project?

Interest and Fees:

7. Payback schedule. Please describe how the loan recipients will payback the loans and on what time frame?



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8. Loan Guarantee Systems. TRF does not fund loan guarantee systems. How will the program guarantee funds if a borrower does not payback a loan?

Loan Guarantee:

9. Continuity Plan. Capital from TRF funded revolving loan grants should continue to be used for revolving loans after reporting to TRF has been completed. Identify who will take control of the funds, and how this transfer of funds will be documented after the final report for the grant project is submitted. The transfer will need to ensure that the loan fund capital will continue to be used for revolving loans in accordance with the policies adopted:

Continuity Plan:

10. Ultimate Disposal of Funds. As of April 2003, in the event that the Rotarian project sponsors decide to discontinue the revolving loan fund, the loan capital is to be returned to TRF. Describe what will be done with the loan fund capital and any remaining earned interest in the event that the revolving loan project is terminated, either before or at any time after the final report for the grant project is submitted.

Disposal of Funds:

11. Local Laws. Will the revolving loan fund project comply with local laws and regulations governing revolving loan funding and financial agencies? By stating YES, it is understood that applicants have researched the local laws.

Local Laws:



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ALL STANDARD POLICIES OF THE TERMS AND CONDITIONS OF THE GRANT APPLY TO THIS SUPPLEMENT. BY SIGNING BELOW YOU ARE INDICATING THAT THE ABOVE ANSWERED INFORMATION IS CORRECT.

HOST PARTNERS

HOST ROTARY CLUB (DISTRICT, IF DISTRICT-SPONSORED):	
SIGNATURE:	DATE:
PLEASE PRINT NAME:	
TITLE: CLUB PRESIDENT OR DISTRICT GRANTS SUBCOMMITTEE CHAIR	

INTERNATIONAL PARTNERS

INTERNATIONAL ROTARY CLUB (OR DISTRICT):	
SIGNATURE:	DATE:
PLEASE PRINT NAME:	
TITLE: CLUB PRESIDENT OR DISTRICT GRANTS SUBCOMMITTEE CHAIR	



REVOLVING LOAN FUND CREDIT GROUP PLAN

INSTRUCTIONS: A COPY OF THIS PAGE NEEDS TO BE COMPLETED FOR **EACH** CREDIT GROUP BEFORE THE GRANT WILL BE APPROVED*. A CREDIT GROUP IS AN ORGANIZED GROUP OF BORROWERS AGREEING TO CROSS-GUARANTEE EACH OTHER'S LOANS. (THE TEXT BOXES BELOW EXPAND.)

1. IDENTIFY THE PROCESS TO DETERMINE THE CREDIT GROUP:

2. LOCATION:

3. DESCRIBE THE LOAN POLICIES, INCLUDING INTEREST RATES, LOAN AMOUNTS AND PAYBACK SCHEDULES:

4. DESCRIBE THE COUNSELING AND SUPPORT TO BE PROVIDED TO THE LOAN RECIPIENTS, SUCH AS VOCATIONAL TRAINING:

5. IDENTIFY WHO WILL TAKE CONTROL OF THE FUNDS, AND HOW THIS TRANSFER OF FUNDS WILL BE DOCUMENTED AFTER THE SUBMISSION OF THE FINAL REPORT FOR THE GRANT PROJECT, TO ENSURE THAT THE LOAN FUND CAPITAL WILL CONTINUE TO BE USED FOR REVOLVING LOANS IN ACCORDANCE WITH THE POLICIES ADOPTED:

BY SIGNING BELOW, I CERTIFY THAT MY ROTARY CLUB/DISTRICT AGREES TO ADMINISTER THE REVOLVING LOAN FUND IN ACCORDANCE TO THE PROCESS SET FORTH ABOVE AND ABIDE BY THE REVOLVING LOAN FUND POLICY OF THE ROTARY FOUNDATION.

PRIMARY CONTACT, *HOST ROTARY CLUB PARTNER*

SIGNATURE

DATE

* If this information is not available prior to grant approval, please state the reasons why on an attached page. Please know that no grant funds will be released until an agreement is received for each credit group.