



# Pengia Village Financial Literacy Initiative

## Grant Proposal

02.04.2021

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**Kpo'ma Women Inc.**

236 S Negley Ave.

Pittsburgh, PA

Website: [www.kpomawomen.org](http://www.kpomawomen.org)

***Responsible Officer -Pittsburgh, PA United States***

**Constance Mulbah, President**

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***Alternate Responsible Officer - Monrovia, Liberia***

**Chelsea Johnson, Program Director**

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## Background Information

### Familiarity with Liberia

Kpo'ma Women Inc. is a non-profit that is registered in Monrovia, Liberia. We are also registered as a 501c3 in the United States. We have a three person team in Monrovia and a four person board in Pengia village, Bong County. Our volunteer team in Pittsburgh works on fundraising, grant writing and program development.

### Purpose

Kpo'ma Women Inc. is dedicated to eradicating poverty by empowering the women of rural Liberia. We want to ensure that these resilient women have the tools they need to improve outcomes for their families and their communities. It is important to us that we are not imposing our ideas, but rather helping women implement actions that they believe will be most beneficial. We are committed to working at the grassroots level to build capacity and support long-term growth opportunities.

### History

Kpo'ma Women Inc. was established in May, 2020. Our founder, Constance Mulbah was born in Monrovia and lived in Liberia until violence from the civil war forced her to flee. She eventually moved to the United States where she completed her bachelor's degree in Public Health. After college, she became a Peace Corps volunteer (RPVC Senegal 2015) and worked on development projects in rural Senegal. In 2020, she completed her master's degree in Business Administration and decided to use her knowledge of sustainable business development to empower women in rural Liberia. This led to a collaboration with Chelsea Johnson who had developed close relationships with the residents of remote farming communities within Bong County while completing her nursing education.

### Previous Activities

We are currently working with the Pengia Village Women's Farming Cooperative in Bong County. Our recent project focused on improving the value chain for rice production. Leaders from the farming cooperative and our team worked closely to decide on actionable items for this collaborative project. Kpo'ma Women Inc. provided the training and the equipment for a rice mill and post-harvest storage while the members of the farming cooperative utilized their own resources to build a large structure to house the rice milling operation. The women used to spend many long hours threshing rice by hand. Now, they process their own rice quickly and have the opportunity to process rice for neighboring farmers for a small fee.

## Executive Summary

### Problem

Pengia Village, a community of smallholder farmers, depends solely on rice and cassava farming for income generation. Families in this community face many hardships including food insecurity, health issues and a high illiteracy rate. A lack of income diversification is a key factor in this cycle of poverty that disproportionately impacts women. The low literacy rate paired with a lack of access to financial education and small business funding has prevented the women from diversifying their income and participating in long-term sustainable entrepreneurial activities that could improve their financial outcomes.

### Solution

The *Pengia Village Financial Literacy Initiative* will combine VSLA (Village Savings and Loan Association) training with business development support and start-up money. This program will improve livelihoods by increasing self-efficacy and building a strong foundation for creating new business opportunities. The program will include a 6 day intensive training program along with 11 months of follow-up training to ensure successful implementation. The program will operate in Pengia Village and will serve 51 women. The United Women for Sustainable Development (UWSD) has implemented similar programs in Bong county. This training program has increased rural women's access to credit and built capacities in literacy, numeracy and business skills. Denise Karway, (+231 777264591) the lead instructor for the UWSD program, will be facilitating the Pengia Village training.

### Funding Requirements

The total cost for this project will be \$7,338. We are requesting \$3,000 from FOL to cover the costs of the instructors' fees, materials, equipment rental and refreshments. Kpo'ma Women Inc. will be receiving \$2,550 from a private donor to cover the cost of the start-up capital for our participants. Our annual fundraising event is projected to gross \$1,000 which will pay for the program coordinator fee and part of the refreshment fee. In-kind donations including administrative costs and curriculum development will equal \$1,000. After the first year, participants will be trained, and the program will be self-sustaining.

### Organization's Expertise

Our organization is uniquely capable of implementing this program because of our familiarity with the community and our staff expertise. Our president, Constance Mulbah, has implemented and managed multiple social impact projects with a focus on grass-roots initiatives. Denise Karway, our lead instructor, has extensive experience facilitating Village Savings and Loan Associations in rural communities with low literacy rates.

### Challenges

One key challenge is ensuring that women from the community participate fully in the program. We will mitigate this challenge by providing an incentive for completing the program in the form of start-up capital. We will provide specific guidelines that clearly explain how the incentives will be earned by participants.

## Proposal

### Goals

The goal of *Pengia Village Financial Literacy Initiative* The Financial Education program is to enable women to improve their financial literacy and business skills to the point where they can participate in a Women's Savings Association and leverage their savings to create small businesses.

### Objectives

Specific Objectives:

- Measurably increase in knowledge of finance, record keeping and market values
- Promote exchanges of experience by showcasing successful business women to encourage entrepreneurship
- Strengthen women's participation in the Village Savings and Loan Association
- Utilize financial literacy and business skills to create a plan for business development

### Time Table

Submit Grant Proposal	February 5, 2021
Secure Contracts for Instructors	March 5, 2021
Begin Intensive VSLA /Financial Literacy program	April 10, 2021
Follow up training/ support (Twice a month)	May 1, 2020 - April 9, 2022
Business Development Seminars	October 9, 2021 October 23, 2021 November 6, 2021
Program Graduation	November 27, 2021

## Project Personnel

**Financial Educator** – Denise Karwayd will be ensuring that all project activities are carried out in a timely, cost- efficient and responsible manner

**Program Coordinator** – Chelsea Johnson will be responsible for reporting, daily operations, supervising staff, assisting with defining current and future needs of the project, maintenance of partner and faculty relationships, working with village leadership.

**Business Development Instructors** – Sophi Gonyon and Rhonda Monkoney will be providing business development instruction and coordinating guest speakers for the program.

**Curriculum Development-** Constance Mulbah, Denise Karway and Theresa Andrews will work together to develop the curriculum. No funds are requested for this position (see in-kind donations)

**Program Administration** Constance Mulbah, Denise Karway and Theresa Andrews will work together to oversee the program design. Chairwomen of Women's Cooperative – Gbarwoe Kollie will provide guidance on retention. No funds are requested for this position (see in-kind donations)

## Material Resources to be Utilized

Meeting facilities with a generator and projector

### Supply List

- 6 padlocks
- 2 Central Registers
- 51 Numbered Cards
- Rubber stamp/ink pad
- 4 pens: Black or Blue/Red
- Calculator
- 4 Plastic bowls
- 4 cloth money bags
- 2 Copies of group constitution
- Two large lock boxes

## Budget

Total Students: 51		Length of Program: 12 months	
Total Project Cost: \$7,338		Total Grant Amount Requested: \$3,000	
Budget Item	Description	Total Cost	Grant Amount
Personnel Fees			
Financial Literacy Instructors	<i>2 Instructors will be paid for 60 hours of instruction @ \$9 per hour</i>	\$1,080	\$1,080
Follow-up Instruction	<i>1 instructor for 22 hours of instruction @ \$9 per hour</i>	\$198	\$198
Transportation Cost for follow-up instruction	<i>1 Instructor will visit 2 times per month for 11 months @ \$10 for transportation</i>	\$220	\$220
Program Coordinator	<i>Coordinator will be paid for 60 hours of service @ \$8 per hour</i>	\$480	
Transportation for Program Coordinator	<i>6 meetings @ \$10</i>	\$60	
Business Development Instructors	<i>\$50 stipend will be paid to each speaker / instructor to cover costs including transportation 6 @ \$50</i>	\$300	\$300
<b>Personnel Fees Total</b>		<b>\$2,338</b>	
Materials	<i>\$ 650</i>	\$650	\$650
Curriculum Development	<i>\$500</i>	\$500	
Start-up Capital for each participant	<i>51 participants @\$50</i>	\$2550	
Refreshments	<i>\$100 per session (intensive course)</i>	\$600	\$352



Administration Cost	<i>50 hours @ \$10 per hours</i>	\$500	
Equipment Rental	<i>Generator and Projector Diesel fuel</i>	\$200	\$200
In-Kind Donations		\$1,000	
Private Donor Funds		\$2,550	
Fundraising Total		\$788	
Grand Total		<b>\$7,338</b>	
Total Grant Amount Request			<b>\$3,000</b>

## Project Evaluation

Program facilitators will complete a pre and post evaluation of learning outcomes in order to determine whether the learning goals have been met. Further, we will conduct pre and post focus group evaluation to determine the effectiveness of the program. During bi-monthly follow-up visits, participants will be evaluated on their understanding of the Village Savings and Loan Program.

## References:

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## Assistance with Grant

The grant was written by Constance Mulbah and Theresa Andrews, our volunteers in Pittsburgh.