ROTARY CLUB GUIDE

COMMUNITY ECONOMIC DEVELOPMENT



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ROTARY CLUB GUIDE

Community Economic Development

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Rotary Club Guide: Community Economic Development

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Chapter 0: CED Doctrine and Minimum Standard

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This chapter lays down the doctrine. The chapters that follow put it into practice. Read it before the rest of the book. Reread it every year, at an expanded board meeting, with the CED coordinator, the incoming president and the club's Foundation chair.

A Rotary club engaged in community economic development is not a dispenser of good works. It is a *local mechanism for investing in capacity*: the capacity to diagnose an area, to design a project that still stands three years after Rotary has left, to mobilize partners whose trade is CED, and to account for a Global Grant down to the last cent. This book is the operational framework that makes this capacity standardizable, reproducible and transferable. It does not replace the CED coordinator's judgment. It gives that judgment a grid to work on.

Community Economic Development (CED) is one of Rotary International's seven official *Areas of Focus*. The Rotary Foundation spends around USD 9.2 million a year on it [to be verified against the current version of TRF reports]. For a club, this area remains the most underinvested of the seven, and, paradoxically, the one where the professional skills of Rotarians (business owners, bankers, accountants, agronomists, trainers) make the biggest difference compared with what generalist NGOs offer.

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The CED doctrine in seven steps

A well-run Rotary CED project follows seven steps. Not six, not eight. Learn them by heart.

```
1. UNDERSTAND
2. DIAGNOSE
3. DESIGN
4. FUND
5. IMPLEMENT
6. DOCUMENT
7. SUSTAIN
```

These seven steps structure the parts of this book. They structure your concept note. They structure your Global Grant application. They structure your final stewardship report.

1. Understand

Understanding means, first, understanding which Rotary ecosystem you operate in (seven areas of focus, five TRF funding mechanisms, one specialized RAG, RAGCED) and which local economic ecosystem the project will fit into: populations, activities, infrastructure, institutions, networks. A club that skips this step designs projects disconnected from the ground, and TRF staff spot them by the end of the first page.

Developed in Chapters 1 to 4.

2. Diagnose

No CED project without a *Community Needs Assessment*. The requirement has been contractual since July 1, 2018: every humanitarian Global Grant application must include an assessment report. But the requirement is ethical first: acting without a diagnosis means deciding on behalf of the beneficiaries what is good for them. The Foundation recognizes six methodologies (*community meeting, asset inventory, survey, interview, focus group, community mapping*), to be combined according to context. The biases to avoid: extractivism, paternalism, confirmation bias, seasonality.

Developed in Chapter 3 (the club's area diagnosis) and Chapter 9 (the project CNA).

3. Design

Designing means choosing the intervention family (microfinance, vocational training, value chains, cooperatives, integrated local development), structuring it, setting up the mandatory international partnership, building a realistic budget and writing an explicit theory of change (inputs → activities → outputs → outcomes → impact). It also means planning the exit from this stage on: the sustainability strategy is not a chapter of the final report, it is the skeleton of the project.

Developed in Chapters 5 to 14.

4. Fund

Activate Rotary's mechanisms (District Grant, Global Grant, DDF, Packaged Grants, with Oikocredit for CED, and possibly Programs of Scale) and add funding from outside Rotary when the ambition justifies it: ILO, UNIDO, UNCDF, development banks, IFC, private foundations. The Global Grant is the centerpiece: minimum budget USD 30,000, World Fund ceiling USD 400,000, 100% match on DDF and 50% on club cash.

Developed in Chapters 15, 16 and 19.

5. Implement

Execute in line with the budget, the timeline and the M&E plan. Handle field contingencies without improvising. Keep coordination going between the host club, the international partner club, the partner MFI or cooperative, and local authorities. Respect the separation of roles: a committee of at least three Rotarians, dual bank signatures, a dedicated account, declared conflicts of interest.

Developed in Chapters 10 to 14 and 20.

6. Document

Dated photos, receipts, beneficiary lists, financial records, committee minutes. Mandatory archiving for five years after closing. A progress report at 12 months, then every 12 months. A final report within two months of the end of the project. An undocumented dollar is a dollar lost to stewardship, and, in repeat cases, an entire district that loses its qualification.

Developed in Chapter 22.

7. Sustain

The Rotary Foundation defines sustainability as the ability to maintain results over time so as to serve a community's continuing need once the funds are exhausted. In practice: a self-supporting business model at 24 months, handover to a viable local institution, training of trainers, an *ex post* evaluation at 24 to 36 months. And, once the pilot project has proved itself, an explicit decision to replicate it (or not) through Programs of Scale or district-level replication.

Developed in Chapters 21 to 24.

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Why CED projects fail

This book exists because most Rotary CED projects struggle to keep their promises beyond three years. Not for lack of heart. For lack of a framework. Here are the nine recurring causes, documented by The Rotary Foundation, by RAGCED, by CGAP and by district reviews. Identify the ones that apply to your project. Deal with them before you submit, not after you are turned down.

Cause of failure	What it produces	Remedy
Superficial Community Needs Assessment	A project designed around what the club thinks is good for the community. Token consultation, vulnerable groups absent, no triangulation. The leading reason for TRF rejection.	Ch. 9: a rigorous CNA in four weeks, six accepted methodologies

Cause of failure	What it produces	Remedy
Unsuitable international partner	The sponsor club runs everything from abroad; the host club is only a local front. A project disconnected from the ground, rejected or unsustainable.	Ch. 17 and 19: a structuring role for the host, a partnership MOU, verified qualification
Beneficiary over-indebtedness	Microcredit with no *debt-to-income* cap, no credit bureau, no non-financial support. The Andhra Pradesh 2010, Bosnia 2008 and Morocco 2007 scenario.	Ch. 4 and 10: an MFI certified for *Client Protection*, Universal Standards for SPM
Unfair competition with local markets	The subsidized project destroys the small private operators already there (trainers, shopkeepers, service providers) that it claimed to support.	Ch. 4 and 12: an MSD logic of facilitation, never substitution
Paternalism and elite capture	Decisions made over the community's head; a "shell" cooperative captured by three local notables; "women's" loans managed by husbands.	Ch. 4 and 13: a *capabilities* approach, verified governance, real gender-disaggregated monitoring
Unitemized or ineligible budget	Salaries, buildings, overhead, inflated per diems, admin above 3%, contingency above 10%. Systematic rejection.	Ch. 16: a model CED Global Grant budget, TRF caps respected
Missing or inadequate M&E plan	No baseline, no disaggregated indicators, no data collection method. "Improved well-being" is not an indicator.	Ch. 9 and 22: CED *Rotary Standard Measures*, a baseline every time, an endline at 24 months
No exit strategy	"The community will take over" with no concrete mechanism. The service collapses six months after the last disbursement.	Ch. 21: four sustainability models planned from the design stage
Fragile project governance	A single Rotarian holds the application, the treasury and the reporting. Drift, conflict of interest, suspension.	Ch. 5 and 20: a mandatory committee of three Rotarians, dual signatures, COI declarations

Diagnostic rule. If your project combines three or more of these causes, it is structurally fragile. Do not wait for the TRF submission to deal with them. Contact RAGCED and your DRFC at the design stage: their free advice will save you six months of back-and-forth.

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The minimum standard for a club engaged in CED

A club is *operationally ready* to carry a CED project when it meets the ten criteria below: all ten, not eight out of ten. Below that, the club is exposed, and so is its international partner.

The ten criteria

#	Criterion	Chapter reference	Frequency
1	A CED coordinator appointed by the board, with an explicit mandate	Ch. 5	Annual, July 1
2	A CED committee of three to five members with distinct portfolios (finance, partnerships, field, communication, training)	Ch. 5	Annual
3	Up-to-date TRF club qualification: club-district MOU signed, GMS attended by the Foundation chair and the president-elect	Ch. 15	Annual
4	An up-to-date club area diagnosis (populations, economic activities, infrastructure, institutions, networks)	Ch. 3	Annual
5	A "members' CED skills" matrix (bankers, accountants, lawyers, trainers, agronomists, entrepreneurs)	Ch. 7	Annual
6	A map of the six families of local actors: finance, business, training, authorities, NGOs, faith-based organizations	Ch. 8	Annual
7	At least one formal partnership MOU with a local CED institution (MFI, cooperative, chamber of commerce, NGO)	Ch. 8 and 19	Every two years
8	Active RAGCED membership for at least one member of the CED committee; attendance at the monthly meetings	Ch. 17	Ongoing
9	A working CED documentation system: beneficiary register, financial register, M&E plan, five-year archiving	Ch. 22	Ongoing
10	An annual audit of the standard and a review of the CED project portfolio, presented to the board	Ch. 23	Annual, June

Annual audit of the standard

The CED coordinator audits the standard once a year, ideally in June before the handover to the new board. The coordinator checks the ten criteria, documents the gaps, and presents the result to the board and to the incoming president.

A club that scores *10/10* is a standard club, ready to submit a CED Global Grant, to take part in a regional project fair (West Africa Project Fair, Dakshinpatha), and to join a multi-club operation endorsed by RAGCED.

A club that scores *less than 7/10* must close its gaps before filing a draft in the Grant Center. Nothing stops you from supporting a project as a secondary partner while you bring the club up to standard; plenty stops you from going it alone as the lead *International Partner* with no structure in place.

This standard is not an official TRF certification. It gives a practice its structure, and it prepares your club to cross the threshold of formal qualification painlessly.

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The role of RAGCED in the doctrine

The *Rotary Action Group for Community Economic Development* (RAGCED) is *not a hierarchical authority*. It does not command clubs, districts or zones. Rotary International and The Rotary Foundation keep their prerogatives. The district governor decides at the district level, the president at the club level, the DRFC authorizes the use of DDF, and TRF staff approve Global Grants. RAGCED does not formally endorse projects in the TRF sense.

RAGCED does something else. It *advises, connects, captures lessons and equips*. Chaired by Wally Gardiner (Rotary Club of High River, Alberta), carried by more than 400 members in 34 countries, it has become, in a decade, the master key to Rotary CED.

Function	What it means in practice for your club
Advise	A free critical review of a CED concept note before submission to the Grant Center. Access to experts from the *TRF Cadre of Technical Advisers*, coordinated by Nilam Bedi. Support with the diagnosis, writing, M&E and impact measurement.
Connect	Introductions between your club and a qualified international partner through the regional chapters (LATAM, Dakshinpatha South Asia, African expansion under way). A RAGCED booth at the annual RI Convention, project fairs (West Africa Project Fair).
Capture lessons	Collection and sharing of lessons learned from past projects (Honduras HECD, Talanton East Africa, Dakshinpatha, LATAM in Action). Your final reports feed this knowledge base.
Equip	Methodological guides (*Guidebook for Building Sustainable Microfinance Programs*), webinars, training, *Project Assistance Requests* through the online form. The Talanton impact investing fund through the Economic Development & Empowerment Foundation.

Practical rule. As soon as your project has a budget above USD 50,000, involves a country where your club has no roots, or calls for a demanding technical methodology (microfinance, complex value chains, OHADA cooperatives, OHADA being the Organization for the Harmonization of Business Law in Africa), contact RAGCED. Sooner rather than later. Entry point: the online form on `ragced.org` and the functional contacts `president@ragced.org`, `secretary@ragced.org`, `researcheducation@ragced.org`.

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Using the book as a training base

This book is designed to support four training formats, from the shortest to the most demanding.

Club training: 2 hours

A single module, led by the CED coordinator, at a full club meeting.

- 20 min: the doctrine in seven steps (this chapter) + the case in Chapter 1
- 30 min: the minimum standard (this chapter), with a live audit of the club
- 30 min: the 5 families of CED interventions (Chapters 10 to 14, overview)
- 20 min: actions to launch within 90 days
- 20 min: discussion

Goal: align the club with the doctrine and start an improvement plan.

Annual workshop: half a day

Organized by the CED coordinator, with the board and at least ten members taking part, ideally in June before the handover.

First part: audit of the minimum standard (this chapter), review of the area diagnosis (Chapter 3), review of the skills matrix (Chapter 7). Second part: work on a pilot project: choice of the intervention family, a first draft of the concept note, identification of the target international partner, a first budget estimate.

Goal: produce a draft project ready to be sent to RAGCED for critical review.

District training: one day

For the CED coordinators of several clubs. Led by the DRFC, the district CED chair if the position exists, or a member of the TRF Cadre brought in by RAGCED.

Morning: doctrine, minimum standard, the Global Grant cycle (Chapters 15 and 16), a rigorous CNA (Chapter 9). Afternoon: RAGCED case studies (Honduras, Talanton, Dakshinpatha), a model budget workshop, cross-review of concept notes from the clubs present.

Goal: bring the CED preparation of the district's clubs to a common level and prepare the TRF submissions for the coming season.

Onboarding path: new CED coordinator

For a newly appointed CED coordinator, over three months:

- Month 1: read the whole book. Meet the outgoing president, the incoming president, the DRFC and the district's Cadre member. Audit the minimum standard.
- Month 2: join RAGCED, attend a monthly meeting, introduce yourself to the relevant regional chapter. Attend the district GMS. Make first contact with two potential local CED partners.
- Month 3: draft a concept note on a priority need identified by the area diagnosis. Submit it informally to RAGCED for review.

Goal: full operational onboarding before the TRF submission season opens.

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How to read the rest of the book

Parts I to VII of the book follow the chronology: understand, prepare, act, activate the network, afterward, practical sheets, appendices. But each part can also be read *as a development* of one of the seven steps of the doctrine.

Part	Corresponding doctrine step
I: Understand	1. Understand · 2. Diagnose (for the area)
II: Prepare	3. Design (structural preparation of the club) · 2. Diagnose (project CNA)
III: Act (5 families)	3. Design · 5. Implement (by type of intervention)
IV: Activate the network	4. Fund · 5. Implement (coordination)
V: Afterward	6. Document · 7. Sustain
VI: Practical sheets	Tools that cut across the seven steps
VII: Appendices	Tools that cut across the seven steps

If you only have an hour: read this Chapter 0 and Chapter 1. You will have the doctrine and the why. Everything else unfolds from there. If you have an evening: add Chapter 2 (the Rotary ecosystem for CED) and Chapter 16 (the CED Global Grant). You will then have enough of a framework for a first serious conversation with your DRFC.

Now let us start by understanding why, despite USD 9 million a year in Global Grants, CED remains the Rotary area where the gap between potential and delivery is most striking.

Part I: UNDERSTAND

Chapter 1: Why This Book

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This book is not a lecture on development

You are a banker, an accountant, an entrepreneur, an agronomist, a lawyer, a doctor, a trainer. You run a company, a practice, a farm, a department. You read a balance sheet, you build a business plan, you negotiate a loan, you put together a legal file, without anyone having to explain what *cash flow* or an *income statement* is. This book does not go back over that.

What it contains is the *specific operational framework* of community economic development when a Rotary club carries it. Not general management. Not the fundamentals of corporate finance. Not an 800-page introduction to microfinance: those manuals exist, they are written by CGAP, by the ILO, by the World Bank, and they are read by microfinance professionals. Our subject is narrower and more precise: *how a Rotary club mobilizes its members' professional skills to carry a serious CED project, fundable by a Global Grant, sustainable at 24 months, compliant with international standards*.

The difference comes down to two things. First: Rotary has its own rules (Global Grant, stewardship, qualification, DDF, Cadre) that no other development actor knows, and this book explains them line by line. Second: a Rotary club has a resource few NGOs can match: a local concentration of executives, technical experts and members of regulated professions, who can be mobilized without salaries, without bureaucracy, over a long period. This book shows how.

What you will not find here: an introduction to business management, a handbook of accounting, a primer on bank lending, a manual on running meetings. You already master these tools in your work. Going over them again would be both condescending and useless. What you will find here: the *specific adaptations* of your skills to a context where the beneficiary is not a creditworthy client used to the formal financial system; where the partner is not a subsidiary but a local MFI whose governance is sometimes fragile; where the regulator is not a securities authority but The Rotary Foundation with its own rules; where the calendar follows not a fiscal quarter but an agricultural season or a training cycle. In each of these asymmetries, your professional reflexes are valuable but not enough. They need recalibrating.

The doctrine set out in Chapter 0 comes down to seven steps: *understand · diagnose · design · fund · implement · document · sustain*. The parts of the book are simply these seven steps unfolded. Everything else (the five intervention families, the partners, the project sheets, the appendices) hangs on this grid.

*

CED, an underinvested Rotary area

Community Economic Development is one of Rotary International's seven official *Areas of Focus*. The other six: peacebuilding and conflict prevention; disease prevention and treatment; water, sanitation, and hygiene (WASH); maternal and child health; basic education and literacy; the environment (added on July 1, 2021).

The Rotary Foundation devotes around *USD 9.2 million a year* to CED. The figure needs updating against the current version of TRF reports, but the order of magnitude is stable. Measured against the total volume of humanitarian Global Grants approved each year, CED remains *at the back of the pack* among the seven areas. For reference, the environment, though the newest area, mobilized *more than USD 18 million* in Global Grants in the five years before its official acceptance, even though it was not yet an area in its own right.

This structural underinvestment is a paradox. Rotary has more than *1.4 million members* in *46,000 clubs* spread across every country in the world. The social makeup of these clubs (business leaders, senior managers, independent professionals, academics, experts) matches *exactly* the skills profile CED requires. An average Rotary club in a European, North American or Latin American district gathers, in some forty members, what many local NGOs take ten years to recruit: a senior banker, an accountant, a business lawyer, a certified trainer, an agronomist, an entrepreneur who has started three companies, a woman who runs a cooperative, a former development agency executive.

The figures behind the problem CED tackles are anything but abstract. Nearly *800 million people* live on less than USD 1.90 a day. *795 million* suffer from hunger. *60%* of food-insecure people are women and girls. *70%* of the poorest live in rural areas. CED is not one cause among others: it addresses the economic cause of poverty, the one that drives a significant share of the others upstream (health, education, WASH).

The diagnosis is simple: there is a massive gap between Rotary's theoretical potential in CED and what clubs actually deliver. This book is written to close that gap.

There are three structural explanations for this underinvestment, documented by RAGCED reviews and by feedback from TRF Regional Grants Officers. *First*: CED is technically more demanding than other areas. Building a well or distributing school kits is within reach of a motivated club; setting up a microfinance program that complies with the *Client Protection*

Principles requires expertise few clubs have on hand. *Second*: CED needs a horizon of two to five years where other projects fit into eighteen months, which discourages clubs used to a short cycle set by the annual rotation of presidents. *Third*: the visual impact of CED is less immediate than a new building or a vaccination campaign, which makes club communication and internal fundraising harder. All three obstacles can be dealt with. That is what this book is for.

*

Doing CED as a Rotarian

There is a false picture of Rotary CED, and a true one. Let us start by taking apart the false one.

Wrong: Rotary CED means buying 30 sewing machines, handing them out to women in a poor community, taking the photo, wrapping up the project in three months and moving on. That is *equipment donation* dressed up as a development project. It does not last six months. It does not create lasting income. It often creates local resentment, because thirty women received a machine, forty others did not, and the local sewing market is destabilized by the simultaneous arrival of thirty competing micro-workshops with no organized outlets.

Right: Rotary CED means a club that identifies a documented economic need in its community (or in a partner club's community), commissions a rigorous *Community Needs Assessment*, chooses an intervention family (microfinance, vocational training, value chains, cooperatives, integrated local development), and builds a technical partnership with an institution whose trade it is: an MFI certified for *Client Protection*, a cooperative with verified governance, a chamber of commerce, a UN agency (ILO, UNIDO, UNCDF), a specialized NGO (Heifer International, TechnoServe, Root Capital). The club does not carry out the technical work itself: it *funds, coordinates, guarantees stewardship and ensures sustainability*.

This difference is not a matter of vocabulary. It is what separates a project rejected in the Grant Center within three weeks from an approved Global Grant, still running at 24 months, honored by Rotary Showcase and cited as a case study by RAGCED.

What Rotary brings to CED, and what few other actors bring all at once, comes down to four distinctive advantages.

Advantage	What it means in practice for a CED project
A qualified international network	A *Host Partner* club in the project country + an *International Partner* club in a foreign country: that is the minimum structure of a Global Grant. Rotary is the only organization in the world that can mobilize, in three weeks, a qualified and motivated partner 8,000 km away, simply by activating the chain district → RAGCED → regional chapter.

Advantage	What it means in practice for a CED project
TRF leverage	USD 1 committed by a club to a Global Grant can mobilize *USD 4 to 10* once the district's DDF (100% match from the World Fund), club cash (50% match), co-funding from other contributing districts and contributions from partners outside Rotary are activated. No local NGO can reproduce this structure.
Professional skills	The club's banker reads the partner MFI's financial plan the way he reads a business loan file. The accountant audits the project accounts. The lawyer checks the cooperative's bylaws. The business owner reviews the business plan. These skills are *free* and *volunteer*.
Local permanence	The host Rotary club will still be there in ten years. That is the difference from an NGO that opens a country office, runs a three-year program, then closes. The club is a *permanent local anchor*, able to provide *ex post* follow-up at 12, 24 and 36 months, a sine qua non of sustainability.

None of these advantages is automatic. Each assumes the club is *structured*: an appointed CED coordinator, an active committee, an up-to-date area diagnosis, signed partnership MOUs, a working documentation system. That is the purpose of the minimum standard laid down in Chapter 0 and developed in Part II.

A worked example of leverage beats an abstract explanation. Take an average French club that raises *USD 4,000* from its annual CED fundraiser alone. Spent on its own, that amount produces nothing more than USD 4,000 spent. Committed to a Global Grant, with *USD 6,000* of district DDF matched 100% by the World Fund, club cash matched 50%, a Canadian International Partner bringing *USD 3,000* of DDF that is matched as well, and co-funding from outside Rotary by the partner cooperative worth *USD 12,000* in kind (training, premises, mentoring), the same initial dollar mobilizes a total project of *more than USD 35,000* in activated resources. The multiplier is not marketing: you can read it line by line in the model budget presented in Chapter 16.

*

Two projects, the same community

Take two Rotary clubs in the same district, in a West African country. Two midsize towns of 40,000 people, 120 kilometers apart, in the same RI district. Each has a club of 38 to 42 members with a comparable professional profile: two bankers, an accountant, a woman lawyer, three entrepreneurs, a doctor, a woman school principal, a retired agronomist, a chamber of commerce executive, a woman who runs an agricultural cooperative. In the same year, each decides to launch a CED project for women heads of household in the peri-urban neighborhood. Same target community, same resources, same ambition.

Scenario 1: The club without a framework

The club president makes the decision at a board meeting: "We're going to do a project for women. Let's buy sewing machines. It's useful, it's concrete, people will see it." The club approves by acclamation. Budget voted: *USD 45,000*, raised through the club's annual fundraiser and a request to the district to top it up with a District Grant. No CNA. No technical partner. No MOU. No M&E plan. No exit strategy.

Months 1 to 3. The club buys 40 electric sewing machines from a local supplier recommended by a member. Unit price: *USD 680*. Training provided by the seller: half a day on site at delivery, in French, a language several of the beneficiaries have a poor command of. The beneficiaries are selected by the leaders of the neighborhood women's associations, from a list provided by the town hall. No one in the club checked what the beneficiaries already knew how to do, or what they really wanted. Official photo, speeches, an article in the local press.

Month 6. A club member visits the field. Of the 40 machines, *12 have already broken down*: the beneficiaries were not trained in routine maintenance and the supplier offers no after-sales service in the town. *8 machines have been resold* by beneficiaries who needed money to pay a medical bill or school fees. *5 machines are actually running*, but the makeshift workshops have no commercial outlet: they produce for the family and the neighbor, not for a market. The *remaining 15 machines* sit idle, because the neighborhood's power is cut half of every other day and the beneficiaries were not given treadle models.

Month 12. The project comes up at club meetings, in vaguer and vaguer terms. No indicator is tracked. No one can say how much additional income has been generated, because no one has measured it. The district asks for a report. The club produces one page of text and three photos from the delivery. The outgoing president hands over to the incoming president with no documented handover of the project: no anonymized beneficiary register, no M&E grid, no follow-up file. The project's institutional memory lives in the heads of two members, one of whom will resign within the year.

Month 24. Of 40 beneficiaries, *3 have really built an income-generating sewing business*: those who already had the skills and the beginnings of a clientele before the project. The others have kept the machine under a tarp or resold it. A club member, passing through the neighborhood by chance for work, is stopped by a beneficiary who asks him *"when are you coming back to fix our machines"*. The club never planned for this. Diffuse resentment in the neighborhood: some beneficiaries tell their neighbors that Rotary *"came, gave, and disappeared"*. The stewardship report to the district is written by the incoming treasurer, who did not live through the project, on the basis of incomplete accounting records. The district forwards it to TRF without enthusiasm.

Scenario 2: The club with a doctrine

The neighboring club, same year. The president, an accountant, asks her board to wait six months before deciding. The club's CED coordinator, a former MFI executive and a RAGCED member for three years, proposes the sequence. Expected budget: equivalent, around *USD 75,000*, structured for a Global Grant.

Months 1 to 4: Diagnose. The club commissions a *Community Needs Assessment* in the target neighborhood. Four methodologies combined: women's focus groups (six groups of eight participants), a household survey on a stratified sample (142 households), interviews with community leaders, participatory mapping of economic activities. Findings presented publicly in the neighborhood schoolyard. Result: the main constraint is *not* production equipment, it is *access to seasonal credit* for existing activities (small food trade, local processing, market gardening) and *the lack of a shared storage facility* to avoid post-harvest losses. The project is reframed.

Months 5 to 8: Design. The club identifies two technical partners. First, a local *partner MFI*, certified for the *Client Protection Principles* by Cerise+SPTF, operating in the region for twelve years. Second, the *women's food processing cooperative* in the next neighborhood, which has a replicable model and agrees to mentor the creation of a sister organization. MOUs are signed with both. The club finds an *International Partner* through its RAGCED regional chapter: a Canadian club whose leader has specialized in CED and brings USD 12,000 of DDF plus the recruitment of two peer mentors. A second, European club joins the funding round with USD 8,000 of additional DDF. The concept note goes to RAGCED for critical review, and the feedback is built in over two iterations.

Months 9 to 12: Fund and start. Global Grant submitted in the Grant Center, approved in eleven weeks, with no major back-and-forth, because the application was structured, the CNA attached, the budget itemized below TRF caps (admin 3%, contingency 10%), the M&E plan explicit with a baseline, and the MOUs included. Final budget: *USD 74,500*. That is USD 32,000 of loan capital made available to the partner MFI for 60 microloans of USD 300 to 800, USD 18,000 of technical support from the mentor cooperative, USD 14,000 for the shared storage facility (co-funded by the town hall, which provides the land), USD 7,500 for M&E, and USD 3,000 for admin.

Month 18. First checkpoint. *58 women* have received a first loan through the partner MFI. Repayment rate at 90 days: *94%*. Additional income measured on a sample of 30 beneficiaries: *+42%* against the baseline (household survey carried out in month 3). The sister cooperative has held its first four general assemblies, elected its board and started processing 200 kg of peanuts a week. The storage facility is delivered a month late but works. Interim report submitted to TRF on time.

Month 24. 45 women in lasting economic activity, with a stable business and documented monthly income. *60 cumulative beneficiaries* with the partner MFI (a second credit cycle under way for 30 of them). The cooperative is *legally independent*, registered under the OHADA Uniform Act, with a bank account, certified financial statements and 22 active members. The shared storage facility is used by the cooperative and rented to other neighborhood associations, generating maintenance income. Final stewardship report submitted *within two months* of closing, with complete documentation, dated photos and a GDPR-compliant anonymized beneficiary register. The project is cited as a case study by the RAGCED regional chapter.

The difference

The two clubs had the same number of members. The same professional profiles. The same goodwill. The same target community. Comparable initial financial resources.

The difference comes down to four words: *diagnosis, technical partnership, stewardship*.

Indicator	Scenario 1 (no framework)	Scenario 2 (with doctrine)
Budget mobilized	USD 45,000 (club + DG)	USD 74,500 (Global Grant + co-funding)
Leverage on the club's stake	1:1.2	1:6.5
Community Needs Assessment	None	4 methodologies combined
Qualified technical partner	None	MFI + mentor cooperative
Beneficiaries with lasting income at 24 months	3 of 40 (7.5%)	45 of 60 (75%)
MFI repayment rate	N/A	94% at 90 days
Independent local structure at 24 months	None	OHADA cooperative + MFI relay
Final stewardship report	Incomplete, late	Compliant, on time
Replicability	None	RAGCED regional chapter case study

This book is written so that your club is Scenario 2.

*

The club's autonomy, at the heart of the system

The central concept of this book comes down to one phrase: *host club autonomy*.

Autonomy does not mean isolation. Autonomy means: *the local club steers the project, not the International Partner dictating from abroad*. The International Partner brings co-funding, an outside view and support with the concept review. It is neither the client, nor the project manager, nor the judge of last resort. This rule is operational (TRF staff spot a project disconnected from the ground by the end of the first page, and it triggers the first rejection), ethical (acting without local roots means deciding on behalf of the community) and legal (the Global Grant commits the host club to stewardship, not the foreign partner alone).

Here is the chain as it works in CED:

```
HOST CLUB → District → RAGCED → TRF
    ↑
    YOU ARE HERE
```

The host club is tier 1: the one that knows the community, commissions the CNA, signs the MOUs with local technical partners, keeps the project accounts and reports to TRF. The district qualifies, supports and co-funds through DDF. RAGCED advises, connects and captures lessons, with no hierarchical authority. TRF approves, funds and audits. The International Partner sits beside this chain, as co-funder and critical peer, not above it.

What the club does, and what it does not do

The club does:

- The annual economic area diagnosis (Chapter 3)
- The *Community Needs Assessment* of the target community (Chapter 9)
- The choice of intervention family among the five selected by RAGCED (Chapters 10 to 14)
- The selection of the local technical partner (MFI, cooperative, chamber of commerce, NGO, UN agency working through a local relay) and the signing of the MOU (Chapters 8 and 19)
- The financial structuring of the Global Grant with the International Partner and the DRFC (Chapters 15 and 16)
- Operational coordination among partners in the field (Chapter 20)
- Stewardship: financial register, beneficiary register, progress and final reports (Chapter 22)
- The exit strategy and *ex post* follow-up at 12, 24 and 36 months (Chapter 21)

The club does not do:

- The MFI's technical work (it does not lend money itself, it does not run the credit bureau)
- The cooperative's technical work (it does not manage production, it does not sell)
- The vocational training itself (it contracts with a qualified training provider)
- The approval of the Global Grant (TRF staff approve it, after review)

- The formal endorsement of the project (RAGCED advises, it does not endorse in the TRF sense)
- Local politics (absolute neutrality, a founding Rotary principle)
- Anything belonging to another intervention family without specific preparation (the rule is *one* main family per project; the others remain complements)

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How to use this book

This book is designed for three distinct moments. Not for a single linear reading from cover to cover.

BEFORE the project: the unhurried read

That is now. You are reading in an armchair, with time, with no delivery pressure. It is the only moment when you can absorb the concepts, understand the Rotary ecosystem, position your club, and bring your board to what Chapter 0 calls the *minimum standard*: the ten criteria that define a club operationally ready to carry a CED project.

Read Part I (Understand) in full. Then reread it at an expanded board meeting. Appoint a CED coordinator (if there is none). Fill in the members' CED skills matrix (Chapter 7). Audit the ten criteria of the minimum standard. Open the discussion on the intervention family that best fits your local roots and your members' skills.

If that is all you do (read, structure the club, aim for *10/10* on the minimum standard) you will already be in the top quartile of Rotary clubs worldwide for CED preparedness. You will not yet have submitted a Global Grant. You will be *ready to submit one*, which is half the journey.

DURING project development: the reference tools

You are in the middle of putting a project together. The concept note is in progress. The CNA has started. Partnerships are being formalized. The budget is taking shape. You do not have time to reread the whole book.

Open Part II (Prepare) and Part IV (Activate the Network) as toolboxes. The CNA (Chapter 9) becomes your field methodology. Chapter 16 (Global Grant) becomes your guide to financial structuring: model budget, caps, reasons for rejection, real timeline. Chapter 17 (RAGCED) becomes your directory: whom to write to for which critical review, when to attend a monthly meeting, how to request a member of the technical Cadre. Chapter 19 (partners outside Rotary) becomes your bedside reference: which ILO program for what, which UNCDF program for what, which faith-based foundation for what.

The tables in Part III (5 CED families) are your decision aids. The project sheets in Part VI are your templates.

AFTER closing: documentation and replication

The project is closed. The final stewardship report has been submitted. The funds are spent. Now is the time not to move on too quickly.

Go to Part V (Afterward). Chapter 21 guides the exit strategy: if it was not thought through up front, this is where it plays out. Chapter 22 frames documentation and Rotary Showcase. Chapter 23 walks through the debriefing: an *After-Action Review* adapted to CED, seven structured questions, sharing lessons with the district and RAGCED, the club's institutional memory. Chapter 24 opens the question of *scaling up*: horizontal replication (more sites), vertical replication (more services), an application for *Programs of Scale* (USD 2 million a year, competitive worldwide selection).

This BEFORE-DURING-AFTER sequence is not a teaching gimmick. It matches the three modes of attention of a CED coordinator: strategic thinking away from urgency, precise execution while an application is under way, and capturing lessons once the project is wrapped up. All three call for the book, but not in the same way.

On top of these three moments comes a use that Chapter 0 described in detail: the book as a *training base*. A two-hour module at a full club meeting, a half-day workshop in June before the handover, a district day led by the DRFC chair, a three-month onboarding path for a new CED coordinator. Four formats, one body of material. Keep them in rotation. What wears out a reference book is not being read: it is going unread.

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How the book is organized

The book is organized in seven parts that follow the operational logic of Rotary CED:

Part I: UNDERSTAND. The fundamentals: the Rotary ecosystem for CED, an economic diagnosis of the area, CED principles and ethics (economic Do No Harm, Client Protection Principles, Amartya Sen's *capabilities*, gender and inclusion). Read before anything else.

Part II: PREPARE. The club's CED structure: coordinator, committee, succession plan, inventory of human and material capital, activating networks before the project, a rigorous *Community Needs Assessment* as the cornerstone.

Part III: ACT. The five families of CED interventions: microfinance and financial inclusion, vocational training and job placement, value chains, cooperatives and collective entrepreneurship, integrated local development. One chapter per family, with the same structure

each time.

Part IV: ACTIVATE THE NETWORK. Funding and partners: the district as your first ally, The Rotary Foundation and CED Global Grants, RAGCED as an expert partner, the other complementary RAGs (WASH-RAG, ESRAG, RAGFP, DNA-RAG, RAG Refugees), partners outside Rotary (UN, development banks, microfinance networks, NGOs, faith-based actors), coordination in the field.

Part V: AFTERWARD. Sustainability and scaling up: exit strategies, documentation and stewardship, debriefing and capturing lessons, replication and *Programs of Scale*.

Part VI: PRACTICAL SHEETS. Seventeen project sheets coded by family (M, F, V, C, L), in a standard two-page format, ready for a CED committee to use.

Part VII: APPENDICES AND TOOLS. Operational forms (ten model documents), contact directory, glossary, online resources.

Each part stands on its own. Each chapter refers to the others through explicit cross-references. You can come in through Part VI to look for a template, go back to Part III for the methodology, consult Part IV for funding, and drop down to Part VII for the form.

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Let us start by mapping the Rotary ecosystem for CED: a six-tier pyramid, seven *Areas of Focus*, five funding mechanisms, and how RAGCED fits with The Rotary Foundation. Without this map, any conversation with the DRFC, with the TRF Regional Grants Officer or with a regional RAGCED coordinator will be a dialogue of the deaf. With it, your club will be *legible* to its institutional counterparts. And becoming legible already means, before you have even submitted an application, moving from the status of amateur applicant to that of serious partner.

Chapter 2: The Rotary Ecosystem for CED

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The 6-tier pyramid seen from the CED side

Rotary International is not a development agency. It is a global network of 1.4 million professionals organized in clubs, districts and zones, with a financial arm (The Rotary Foundation) and groups of specialized experts (the RAGs). When a club decides to carry a serious CED project, this network can mobilize up to USD 400,000 in funding and the technical expertise of several hundred volunteer advisers. Provided you know how it works.

The Rotary structure reads from the bottom up, from the field to the global level:

```
Tier 6  |  ROTARY INTERNATIONAL (RI), Evanston, Illinois
        |  Global policy, 7 Areas of Focus, annual conventions
        |
Tier 5  |  THE ROTARY FOUNDATION (TRF)
        |  Financial arm: Global Grants, DDF, Programs of Scale
        |
Tier 4  |  ROTARY ACTION GROUPS (RAGs)
        |  Cross-cutting expertise: RAGCED, WASH-RAG, ESRAG, RAGFP...
        |
Tier 3  |  ROTARY ZONE (~34 zones worldwide)
        |  Inter-district coordination, regional project fairs
        |
Tier 2  |  ROTARY DISTRICT (~530 districts)
        |  TRF qualification, DDF, District Grants, DRFC
        |
Tier 1  |  ROTARY CLUB (46,000+ clubs)  ◄── YOU
        |  Field diagnosis, project development, local stewardship
```

In CED, information flows up (area diagnosis, CNA, concept note, implementation reports) and resources flow down (funding, expertise, the international network). The club provides knowledge of the ground and the relationship with beneficiaries; the rest of the network provides the money, the method and the mandatory international partnership.

What each tier does for the club in CED

Tier	What it brings to CED	Typical lead time
District	Qualifies the club with TRF (MOU, GMS), allocates DDF to a CED Global Grant, awards a District Grant (typically USD 3,500 to 6,000), appoints a district CED chair where the position exists.	DDF reserved in 30 days, District Grant in 3 to 6 months, annual qualification
Zone	Organizes the *project fairs* where international partnerships are formed (West Africa Project Fair, Dakshinpatha), coordinates inter-district initiatives, supports RAGCED regional chapters (LATAM, South Asia).	Annual calendar
RAGs	Free technical expertise. RAGCED for CED *stricto sensu*; WASH-RAG, ESRAG, RAGFP, DNA-RAG and RAG Refugees for complementary components. Concept note review, Cadre of Technical Advisers, introductions to partners.	First response in 2 to 4 weeks
TRF	Funds through the Global Grant (USD 30,000 to 400,000 from the World Fund [to be verified]), Packaged Grants (Oikocredit for microfinance), Programs of Scale (USD 2 million a year) and the District Grant. Staff at grants@rotary.org review the applications.	Global Grant: 3 to 6 months of review after submission
RI	Defines the 7 Areas of Focus, of which CED is one, publishes the *Areas of Focus Policy Statements*, organizes the annual convention where RAGCED has a booth.	Annual cycle (Rotary year July 1 → June 30)

A club that ignores one of these tiers designs fragile projects. A club that knows how to activate all five doubles its chances of approval, and quadruples them when it goes through RAGCED before submitting.

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Key people to know for CED

You do not want to be hunting for your district DRFC's name two days before the deadline. These contacts should be in the address book of the CED coordinator, the president and at least two other members of the CED committee.

At the district level

Position	Acronym	Role in CED	Why you need them
District Governor	DG	The district's authority for the year. Cosigns every TRF application. Appoints the district CED chair.	Without the governor's signature, no Global Grant or District Grant leaves the district.

Position	Acronym	Role in CED	Why you need them
District Rotary Foundation Committee Chair	DRFC	Cosigns the Global Grant with the DG. Authorizes the use of DDF (dual signature). Three-year term.	*The* central signatory of a CED Global Grant. Talk to the DRFC before writing the concept note, not after.
District Grants Subcommittee Chair	n/a	Reviews applications at the district level, checks club qualification, reads the draft before it goes up to TRF.	Knows the district's specific pitfalls and can flag a weak project before you spend writing time on it.
District CED Chair	n/a	Optional position, found in districts with mature CED practice. Coordinates the clubs carrying economic development projects.	Where the position exists, this is your best ally: someone who knows neighboring projects, local partners and co-funding opportunities.
Club International Service Chair	n/a	Leads the international partnership setup within the club.	Mobilizes a personal network and Rotary Showcase to find the mandatory international partner.

At the RAG and TRF level

Contact	Organization	When to contact	How
Regional RAGCED representative	RAGCED (LATAM, Dakshinpatha, Africa in progress)	From the design stage, before the concept note	Form at `ragced.org/page/help-with-projects` or `president@ragced.org`
Cadre of Technical Advisers, CED	TRF Cadre (coordinated by Nilam Bedi on the RAGCED side)	As soon as the project exceeds USD 50,000 or calls for a technical methodology (microfinance, value chains, cooperatives)	Through the DRFC or through RAGCED
TRF Grants	The Rotary Foundation	Procedural questions, qualification, signatories	`grants@rotary.org`
Regional Grants Officer	TRF	Follow-up on an application under review	Contact details provided by the DRFC after submission

Contact sheet to fill in now

Take fifteen minutes. Fill in this sheet and hand it out to the members of the CED committee.

```
CED CONTACTS: Club of _____________________________

District no.: _________
Rotary year: _______ / _______

District Governor (DG):
  Name: _____________________________________
  Phone: _____________________________________
  Email: _____________________________________

District Rotary Foundation Chair (DRFC):
  Name: _____________________________________
  Phone: _____________________________________
  Email: _____________________________________

District Grants Subcommittee Chair:
  Name: _____________________________________
  Email: _____________________________________

District CED Chair (if the position exists):
  Name: _____________________________________
  Email: _____________________________________

TRF Cadre representative, CED area:
  Name: _____________________________________
  Email: _____________________________________

Regional RAGCED contact:
  Name: _____________________________________
  Email: _____________________________________

Club International Service Chair:
  Name: _____________________________________
  Phone: _____________________________________

TRF Grants:
  Email: grants@rotary.org

RAGCED:
  Website: ragced.org
  General email: secretary@ragced.org
```

Mandatory update: every year on July 1: new Rotary year, new DG, possibly a new DRFC, a new district CED chair.

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What is a RAG? What is RAGCED?

Rotary Action Groups are independent organizations, recognized by the RI Board of Directors, made up of Rotarians, Rotaractors and non-Rotarian professionals who share a common specialty. The mandatory statement that appears on their communications makes their status clear: *"This Rotary Action Group operates in accordance with Rotary International policy but is not an agency of or controlled by Rotary International".*

In practice, a RAG is a separate legal entity (most often a 501(c)(3) in the United States) that works across the whole organization. It sits in no district and no zone. It is available to every club in the world, whatever its location. RI currently recognizes more than twenty RAGs, covering the seven Areas of Focus and a few cross-cutting topics (gender, refugees, menstrual health, literacy).

The **Rotary Action Group for Community Economic Development (RAGCED)** is the RAG specialized in the CED area. It does not formally endorse projects (approving Global Grants remains the exclusive prerogative of TRF staff and districts), but it advises, connects, captures lessons and equips. Its official mission: *"to be a source of knowledge and expertise that helps Rotarians plan, implement, and manage impactful and sustainable economic development projects and create lasting change in poor and underserved communities."*

A few key facts. RAGCED has more than 400 members in 34 countries, organized in eight standing committees (Operations, Communications, Education, Partnerships, Membership, Finance, Fundraising, Administration) and three active regional chapters: LATAM (coordinated by Juliana Corredor González, covering Colombia, Mexico and Ecuador), Dakshinpatha for South Asia (India), and an African expansion that has been announced but is not yet organized as a dedicated chapter. The 2025-2027 presidency is held by **Wally Gardiner**, a member of the Rotary Club of High River (Alberta, Canada). Chapter 17 returns in detail to his background and to the group's governance.

The operational entry point is simple: the `ragced.org` website offers a membership form, a *Project Assistance Request* form, and the functional contacts (`president@ragced.org`, `secretary@ragced.org`, `researcheducation@ragced.org`). The monthly meetings (frequency and times [to be verified, contact `membership@ragced.org`]) are open to members.

One last useful point: RAGCED works hand in hand with the **Economic Development & Empowerment Foundation**, an affiliated 501(c)(3) foundation that channels tax-deductible donations in the United States and carries the investment in the **Talanton Impact Fund**, an impact investing vehicle active in East Africa (covered in Chapter 17).

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The 7 Areas of Focus and the place of CED

Rotary International organizes its development projects around **seven official Areas of Focus**, introduced on July 1, 2013 (the first six) and then July 1, 2021 (the addition of the environment). Each area gives access to Foundation Global Grants.

#	Area of Focus	Official French title	Major projects
1	Peacebuilding and Conflict Prevention	Paix et prévention des conflits	Rotary Peace Centers, mediation, post-conflict reintegration
2	Disease Prevention and Treatment	Prévention et traitement des maladies	PolioPlus, vaccination, training of health workers
3	Water, Sanitation, and Hygiene (WASH)	Eau, assainissement, hygiène	Boreholes, latrines, menstrual hygiene, school WASH
4	Maternal and Child Health	Santé de la mère et de l'enfant	Maternity units, nutrition, child vaccination
5	Basic Education and Literacy	Alphabétisation et éducation de base	Schools, adult literacy, teacher training
6	**Community Economic Development**	**Développement économique communautaire**	**Microfinance, vocational training, value chains, entrepreneurship**
7	Supporting the Environment	Protection de l'environnement	Regenerative agriculture, renewable energy, biodiversity

CED is area 6. In public-facing communication, it appears under the title *Growing Local Economies*. In the *Areas of Focus Policy Statements* (August 2021 version), it appears as *Community Economic Development*. The former name, *Economic and Community Development*, still circulates in documentation from before 2022.

The Rotary Foundation devotes about **USD 9.2 million a year** to it [to be verified against the current version of TRF reports]. That is one of the smallest budgets among the seven areas, which means, for a club, that competition for a CED Global Grant is less intense than for a health or WASH Global Grant, for an application of equal quality.

Natural links between CED and the other areas

The Foundation explicitly encourages multi-area projects as long as the coherence is substantial. Four combinations are documented as especially productive:

- **CED + WASH**. Access to safe drinking water frees up time: women and girls who walked several hours a day to carry water can take up an economic activity again. Market gardening, small livestock farming and food processing become possible. Example cited: El Salvador's *Safe Drinking Water* program across 25 rural communities.
- **CED + Health (maternal and child health or prevention)**. A community health center stabilizes the workforce and reduces absenteeism. Conversely, a health center with no operating business model collapses when Rotary leaves, hence the value of adding a CED component (health cooperative, mutual health insurance, services paid on a sliding scale).

- **CED + Education**. Functional adult literacy combined with vocational training. Financial education in schools. Without reading and numeracy, there is no lasting microcredit.
- **CED + Environment**. Regenerative agriculture, agroforestry, sustainable timber value chains, responsible fishing, productive renewable energy.

Practical rule: a multi-area project must name one **primary area** in the Global Grant application form, with the others listed as *secondary areas of focus*. Each area chosen must generate its own measurable objectives and its own indicators. A "catch-all" project that piles up components without coherence is rejected.

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The 5 Rotary funding mechanisms useful for CED

The Rotary Foundation has several instruments. From a CED club's point of view, five are relevant, each with very distinct uses.

#	Mechanism	Amount	Lead time	Who initiates	Typical CED use
1	**District Grant**	USD 3,500 to 6,000 per club (typical district allocations)	3 to 6 months	Club → District	Area diagnosis, funding an in-depth CNA, a training seminar for CED committee members, small equipment for a local training center. No mandatory international partner.
2	**Global Grant**	Min. USD 30,000 · World Fund ceiling USD 400,000 [to be verified]	5 to 10 months from draft to approval	Club + international partner → TRF	The centerpiece of Rotary CED. Structured microfinance through an MFI, a full vocational training center, an agrifood value chain, cooperative development.
3	**DDF (District Designated Fund)**	Variable: up to 50% of the district's DDF per year for Global Grants	Reservation in 30 days	District → TRF	Mandatory co-funding of a Global Grant. The World Fund matches DDF at 100% [to be verified: some sources say 80%], which automatically doubles the stake.
4	**Packaged Grant: Oikocredit**	Standardized structure, club co-funding	Shorter lead times	Club + Oikocredit	Microfinance projects through a prequalified partner microfinance institution. A strategic tool for CED, with a lighter methodology because the CNA and partnership terms are pre-structured.

#	Mechanism	Amount	Lead time	Who initiates	Typical CED use
5	**Programs of Scale**	USD 2 million a year (1 grant a year), 3 to 5 years	9 to 11 months, competitive two-stage selection	Club + outside partner (e.g., WFP) → TRF	A large-scale CED project, already proven through a pilot Global Grant. Requires USD 500,000 in outside co-funding. Use: scaling up a validated model (regional microfinance, national sustainable agriculture).

Two mechanisms are missing from this table because they belong to other contexts: the *Disaster Response Grant* (USD 25,000 per affected district, used in the emergency phase, covered in the twin book, the disaster guide) and TRF's central *Rotary Disaster Response Fund*. Post-disaster CED projects use these tools together with DNA-RAG (see Chapter 18).

Match ratios and what they mean in practice

The World Fund matches **100% of DDF** and **50% of club cash** [to be verified: ratios published by TRF, some district sources mention recent variations]. The practical consequence for structuring: mobilize DDF first, club cash second. An example from district tutorials: on a USD 70,000 grant, the club cash required drops from USD 20,000 (a balanced DDF/cash structure) to USD 12,727 when the DDF share is pushed to 2:1, a 37% saving for the club.

A **DDF reservation is valid for three years** from the filing of the draft. After that, the reservation expires and must be resubmitted. This is a real constraint for complex CED projects whose design takes more than 18 months.

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The CED Global Grant in two pages

The Global Grant is the centerpiece of Rotary CED. Here is what the club absolutely must keep in mind even before reading Chapter 16, which covers the full cycle in detail.

The financial parameters

- **Minimum budget**: USD 30,000 (World Fund floor: USD 15,000).
- **World Fund ceiling**: USD 400,000 [to be verified against the current version of the *Terms and Conditions*].
- **Match ratios**: 100% on committed DDF · 50% on club cash [to be verified]. No match on *in-kind* contributions or on directed gifts.
- **Spending caps**: grant-related administrative costs capped at **3%** of the budget; contingencies capped at **10%**. Salaries, overhead and buildings are **ineligible**.

- **A line-by-line itemized budget** is mandatory.

The partnership structure

- **A qualified Host Club (or District)** in the country where the project takes place.
- **A qualified International Partner Club (or District)** in another country.
- Both must be TRF-qualified for the entire Rotary year of the project, and stay that way. A loss of qualification freezes the grant.
- **A committee of at least three Rotarians** on both the host and sponsor sides, with signatories separate from the financial decision-makers.
- **A partnership MOU** between the two clubs setting out roles, finances, bank signatories and the internal reporting schedule.

The Community Needs Assessment

- **Mandatory since July 1, 2018** for every humanitarian Global Grant.
- Conducted by the Host Club, ideally over 4 weeks.
- Six methodologies recognized by TRF, to be combined: *community meeting, asset inventory, survey, interview, focus group, community mapping*.
- Deliverable: an assessment report attached to the application, on the standard TRF form *Global Grants Community Assessment Results*.

Real lead times (not the advertised ones)

The official guides speak of 3 to 6 months between submission and approval. In the reality of CED projects, the timescale is:

- **Identifying and building the partnership**: 2 to 4 months.
- **A rigorously conducted CNA**: 1 to 3 months.
- **Design, budget, M&E plan, MOU**: 2 to 4 months.
- **TRF review after submission**: 3 to 6 months, sometimes 8 to 10 months if a Cadre adviser is brought in or if *clarification requests* pile up.

A prudent club allows **12 to 18 months** between the decision to put together a CED Global Grant and the first disbursement. Clubs that plan on 6 months come to grief.

The three stewardship reports

- **A progress report at 12 months** from the first disbursement, then every 12 months while the project is active.
- **A final report** due within 2 months of the end of activities.

- [To be verified] some district sources mention a preliminary report at 6 months; the documented TRF standard is "12 months, then every 12 months".

A missed report blocks subsequent disbursements. Repeat offenses → grants frozen → in serious cases, **loss of the district's qualification**, which strips *every* club in the district of the ability to submit. One careless club penalizes its whole district.

Sustainability

TRF defines sustainability as the ability to maintain results over time so as to serve a community's continuing need once the funds are exhausted. In practice, TRF staff expect: a self-supporting business model at 24 months, handover to a viable local institution (MFI, cooperative, established NGO), training of trainers, an *ex post* evaluation plan. "The community will take over" with no concrete mechanism is the most frequent reason for rejection.

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RAGCED as an expert partner: an overview

RAGCED is not a hierarchical authority. It does not command clubs, districts or TRF staff. It does something else, and that is exactly what a club needs in CED.

The four functions

Function	What it means in practice
Advise	A free critical review of a CED concept note before submission to the Grant Center. Access to experts from the *TRF Cadre of Technical Advisers*, coordinated by Nilam Bedi. Support with the diagnosis, narrative writing, the M&E plan and impact measurement.
Connect	Introductions to a qualified international partner through the regional chapters (LATAM, Dakshinpatha). A RAGCED booth at the annual RI Convention. Participation in *project fairs* (West Africa Project Fair, Dakshinpatha meetings).
Capture lessons	Collection and sharing of lessons learned from past projects: Honduras HECD, Talanton East Africa, Dakshinpatha, LATAM in Action. Your final reports feed this knowledge base.
Equip	Guides (*Guidebook for Building Sustainable Microfinance Programs*), webinars, training. The Talanton impact investing fund through the Economic Development & Empowerment Foundation.

How to contact it

- *Project Assistance Request* form: `ragced.org/page/help-with-projects`.
- General email: `secretary@ragced.org`.
- President's email: `president@ragced.org`.

- Education and research email: `researcheducation@ragced.org`.
- Membership sign-up: `ragced.org/form/ragced-signup`.
- Monthly meetings [schedule to be verified with `membership@ragced.org`].

When to contact RAGCED

Practical rule: as soon as your project has a budget above **USD 50,000**, as soon as it involves a country where your club has no direct roots, or as soon as it calls for a demanding technical methodology (microfinance, complex value chains, OHADA cooperatives). Sooner rather than later. RAGCED would rather review a three-page concept note than a complete sixty-page application already blocked by TRF.

Chapter 17 covers in detail how RAGCED works, its committees, its regional chapters, its services, and the five documented flagship projects.

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Other RAGs useful for CED

A CED project rarely draws on only one area. The complementary RAGs bring technical expertise on the cross-cutting components.

Type of CED project	DNA-RAG	WASH-RAG	ESRAG	RAGFP	RAG Refugees
Rural microfinance (women, farmers)		●			
Urban microfinance					
Standard vocational training					
Vocational training in a refugee camp		●		●	●
Agricultural value chain		●	●		
Agricultural cooperative (agroforestry, organic)			●		
Covered market / community market hall		●			
Productive renewable energy			●		
Post-disaster CED (livelihood recovery)	●	●			
Post-conflict CED (economic reconstruction)		●		●	●

Type of CED project	DNA-RAG	WASH-RAG	ESRAG	RAGFP	RAG Refugees
Entrepreneurship among displaced people		●		●	●
Digitization / mobile money					

How to read it: a ● means the RAG offers expertise that can be put to direct use on this type of CED project. The absence of a ● does not mean the RAG is irrelevant altogether: it means it is not a priority partner. RAGCED is *always* relevant; it does not appear in the matrix because it is the default entry point.

- **WASH-RAG** (`wash-rag.org`): water and sanitation as an economic prerequisite. Specific Global Grant support.
- **ESRAG** (`esrag.org`): environmental sustainability, regenerative agriculture, renewable energy.
- **RAGFP** (`rotaryactiongroupforpeace.org`): economic development as a lever for peacebuilding.
- **DNA-RAG** (`dna-rag.com`): post-disaster economic recovery, the bridge to the disaster guide.
- **RAG for Refugees, Forced Displacement and Migration** (`ragforrefugees.org`): CED for displaced populations.

Three other RAGs are worth knowing: the **RAG on Girls Empowerment** (girls' economic empowerment), **BELRAG** (adult literacy, a prerequisite for microfinance), and the **RAG on Menstrual Health and Hygiene** (impact on school attendance and therefore on women's economic activity).

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Your district: six questions to ask

Before you start, find out where your district stands. Make an appointment with your DG and your DRFC (45 minutes is enough) and ask them the following six questions. Their answers will tell you whether your district is ready to carry a CED Global Grant with you.

1. **Is the district TRF-qualified for the current Rotary year?** (District-TRF MOU signed, DG/DRFC training completed, reporting on previous grants up to date.)
2. **Have the Foundation chair and the grants chair attended the Grant Management Seminar this year?** If not, the club will not be able to submit until they have.

3. **How much DDF does the district have available for CED projects this year?** This question is rarely asked, and the answer shapes the whole financial structure.
4. **Is there a district CED chair?** If there is, ask for their contact details right away. If not, propose creating the position.
5. **How many CED Global Grants has the district submitted in the last three Rotary years?** Zero, one, five? That tells you whether you will be a pioneer or a follower in the district.
6. **Of those CED Global Grants, how many were approved the first time, how many needed *clarification requests*, how many were turned down?** Recurring *clarification requests* point to a district weakness: a budget too vague, a CNA too light, M&E too weak. Knowing this keeps you from repeating the same weakness.

If the answer to several of these questions is "I don't know," you have a role to play: not by criticizing, but by proposing. A structured club pulls a district's CED upward.

*

Essential contacts: quick reference

Organization	Contact	Use
Rotary International	+1-866-976-8279 · `contact.center@rotary.org`	General questions
The Rotary Foundation, Grants	`grants@rotary.org`	Global Grants, District Grants, qualification, MOU
TRF, Grant Center	`grants.rotary.org`	Filing and tracking grants
RAGCED	`ragced.org` · `secretary@ragced.org`	CED expertise, partnerships, concept note review
RAGCED, president	`president@ragced.org`	Strategic requests
RAGCED, education	`researcheducation@ragced.org`	Training, documentary resources
Economic Dev. & Empowerment Fdn	`info@empowermentfdn.org`	US tax-deductible gifts, Talanton Fund
WASH-RAG	`wash-rag.org`	Water and hygiene component of a CED project
ESRAG	`esrag.org`	Environmental component of a CED project
RAGFP	`rotaryactiongroupforpeace.org`	Post-conflict CED

Organization	Contact	Use
DNA-RAG	`dna-rag.com`	Post-disaster CED
Oikocredit	Through the TRF Packaged Grant	Structured microfinance partnership

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Closing

You now know the Rotary pyramid for CED, the key people in your district and at TRF, the funding mechanisms available, and the role of RAGCED as an expert partner. That is the institutional ecosystem. There remains the local economic ecosystem: the one your CED project will fit into.

The next step: pinpoint the economic needs of your area. That is the subject of Chapter 3.

Chapter 3: An Economic Diagnosis of Your Area

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Why the diagnosis comes before everything else

A club that does not know its local economy designs projects with no roots in the ground. TRF staff spot this weakness on the first page. A superficial *Community Needs Assessment* is, remember, the leading reason a humanitarian Global Grant is rejected (Chapter 0). But this upstream flaw has a deeper cause: the club never did the mapping work *in calm times*, before any project even emerged.

This chapter covers that upstream work. *Knowing your area* is not a project step. It is a permanent stance of the CED club, which the coordinator updates every year, just like the minimum standard audit.

An important distinction. This Chapter 3 is about the club's *overall area* diagnosis: a broad, annual, strategic view. Its purpose is to know who the players are, where the needs lie, where CED makes sense, and which themes the club should adopt as priorities. It is not the same thing as the *Community Needs Assessment* for a specific project (Chapter 9), which formally documents the needs of one precise intervention and is attached to the Global Grant application. The area diagnosis feeds the club's strategic intelligence; the CNA feeds a TRF application. The two coexist: the first prepares the ground, the second harvests from it within a defined scope.

A club that invests four to eight weeks in its area diagnosis then saves six months on its project cycle. It is one of the best time-to-return ratios in the whole CED system.

*

The five layers to map

The area diagnosis is organized into five successive layers. Each one gets a summary table and a paragraph of analysis. Work through them *in order*: populations first, because they give the work its meaning; networks last, because they are only worth something in relation to the needs.

Layer 1: Populations

Data to collect	Why it is strategic	Typical source
Total population, age pyramid	Calibrate the scale of any intervention	National census, INS (national statistics institute), ONS
Monetary and multidimensional poverty rates	Identify priority areas for intervention	INS, World Bank, UNDP
Unemployed youth (ages 15-24 and 25-34)	Key target for vocational training	ILO ILOSTAT, labor ministry
Female heads of household	Key target for microfinance and savings groups	Census, household surveys
Displaced persons or refugees	Specific status, varying access rights	UNHCR, local authorities
People with disabilities	Cross-cutting CED inclusion obligation	Census, associations
Adult literacy rate (by gender)	Shapes the training tools	UNESCO, education ministry

The *populations* layer is never read as a block. It is read *disaggregated*: by gender, by age, by geographic area (urban, peri-urban, rural), by status (formal, informal, displaced). A country's national average is almost never the average of the club's area. The classic mistake is to quote a UNDP figure without checking whether the intervention zone sits above or below that average. Vulnerable groups (unemployed youth, female heads of household, displaced persons) must be identified by name, because they will become the targets of the projects and of the disaggregated indicators TRF requires.

Layer 2: Economic activities

Data to collect	Why it is strategic	Typical source
Dominant sectors (agriculture, crafts, trade, services, industry)	Point to the right CED intervention family	Economy ministry, INS, chambers
Local or regional GDP, if available	Economic scale of the area	INS, regional statistics
Rate of economic informality	Shapes access to credit and social security	ILO, household surveys
Dominant legal forms (micro and small businesses, SMEs, cooperatives, sole proprietors)	Entry point for support	Business registry, chambers
Seasonality of farm income	Critical for microfinance and savings	Agriculture ministry, field

Data to collect	Why it is strategic	Typical source
Growth sectors identified by the government	Alignment with public policy	Regional development plans

You do not design a CED project against the local economic structure; you build on it. An area dominated by subsistence farming is not the same as one dominated by informal retail or by craft processing. The informality rate is the most telling indicator: above 80%, classic individual microcredit struggles, and VSLA or cooperative models take over. Identifying the dominant legal forms then lets you choose the right entry point: a chamber of trades and crafts for artisans, an agricultural cooperative for producers, an incubator for urban micro-entrepreneurs.

Layer 3: Economic infrastructure

Data to collect	Why it is strategic	Typical source
Markets, market halls, storage areas	Selling what is produced	Field, town hall, land registry
Roads and access, bridges, rural tracks	Opening up isolated areas economically	Public works ministry, maps
Power grid, solar, coverage	A precondition for any productive activity	Utilities, energy ministry
Mobile and Internet connectivity	Mobile money, e-commerce, training	Telecom regulators, ITU
Credit access points (banks, MFI branches)	Map of financial inclusion	Central bank, MFIs
Food processing equipment	Agri-food value chains	Agriculture ministry, NGOs
Business parks, business nurseries, fab labs	Entrepreneurial ecosystem	Development agencies

This layer answers a simple question: *what already exists, and what is missing?* An isolated area with no passable road in the rainy season will not benefit from an agri-food value chain project until the access problem is solved. An area with no mobile coverage will not benefit from a mobile money project. The infrastructure diagnosis protects you from useless projects: the ones that add a part to a system whose previous part is missing.

Layer 4: Institutions

Data to collect	Why it is strategic	Typical source
Commercial banks, local development banks	Formal finance	Central bank

Data to collect	Why it is strategic	Typical source
Licensed MFIs (microfinance institutions)	Preferred CED partner	Central bank, national MFI network
Existing cooperatives (farm, credit, craft)	Groups ready to mobilize	Ministry, chambers, ICA
Chambers of commerce, of trades, of agriculture	Sector entry points	Chamber directory
Certified vocational training providers	F1-F4 partners	Ministry, ILO
Business incubators and nurseries	L3 partners	Development agencies
Decentralized government services	Permits, co-financing	Prefectures, sub-prefectures
Town halls and local governments	Potential project owner	Directly
Regional development agencies	Project alignment	Public bodies

The *institutions* layer is decisive because it determines who the club will sign MOUs with. An area where a licensed MFI already operates, with *Client Protection* certification and relevant sector coverage, is an area where a microfinance project can rely on an existing institution: Rotary does not need to create one, and would not seriously try to anyway (Chapter 10). Conversely, an area with no MFI and no credit cooperative points toward community models such as VSLAs or self-managed savings groups.

Layer 5: Networks

Data to collect	Why it is strategic	Typical source
CED NGOs active in the area	Partners and benchmarks	NGO registry, ministry
Local and community associations	Field relays	Field, community leaders
Cooperative movements and umbrella bodies	Shared expertise	Cooperative federations
Active diasporas (hometown associations)	Co-financing and expertise	Diaspora ministry, associations
Neighboring Rotary clubs, Rotaract, Interact	District coordination	District directory
Universities, engineering schools, IUTs (technical institutes)	Student and research resources	Higher education ministry directory
Faith-based actors (Caritas, CRS, Aga Khan)	Methods and coverage	Religious networks

Networks are not scenery: they are the condition for sustainability. A CED project that has no local institution to take over when it ends is a project that collapses by month six (M+6). The *networks* layer identifies in advance the relays (associations, cooperatives, NGOs, universities) that will carry things forward, and whose existence shapes the *exit strategy* (Chapter 21).

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Needs × capacities × opportunities matrix

The five layers produce raw material. The *needs* × *capacities* × *opportunities* matrix turns it into meaning. It is the synthesis tool that lets the CED coordinator show the club board, in two pages, where CED makes sense in the area and from which angle.

Identified need	Existing local capacity	CED opportunity	Potential partners	Priority
Rural women with no access to credit	1 licensed MFI, 15% coverage	Expansion via VSLA savings groups	MFI X, CRS, cooperative Y	High
Unskilled urban youth	2 outdated training centers	Revised curricula for growth trades	Chamber of trades, ILO	High
Unstructured shea sector	200 individual women producers	Processing cooperative	Agriculture ministry, Heifer	Medium
Informal retail trade	Saturated markets, no halls	Covered hall + formalization	Town hall, UNCDF	Medium
Digital inclusion of farmers	Mobile coverage but low use	Mobile money training	Operator, MFI, MTN/Orange	Low

This matrix has a direct operational benefit: it gives the club three to five priority opportunities, each already equipped with an existing relay and a potential partner. When a project comes along, you no longer start from a blank page; you start from the matrix. The rule is to enter at least seven needs and to come out with three priority opportunities rated *high*, approved collectively by the CED committee.

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Official sources by region

A diagnosis is only as good as its sources. Clubs that cite Wikipedia or a business press article are discredited in three lines by a TRF reviewer. The sources below are the *reference sources* every CED coordinator must know how to consult.

Region	Source	Data provided
France	INSEE, `insee.fr`	Demographics, poverty, median income, employment
France	Banque de France, `banque-france.fr`	SME financing, over-indebtedness rates
WAEMU (West Africa)	BCEAO, `bceao.int`	Financial inclusion, monetary aggregates
CEMAC (Central Africa)	BEAC, `beac.int`	Same data, CEMAC zone
English-speaking Africa	World Bank Data, `data.worldbank.org`	All internationally comparable indicators
Africa	African Development Bank, `afdb.org`	Country studies, sector policies
Latin America	CEPALSTAT, `cepalstat.cepal.org`	Social and economic statistics
Latin America	IDB, `iadb.org/en/data`	Regional projects and studies
Asia	ADB Data Library, `data.adb.org`	All Asian countries
Southeast Asia	ASEANstats, `aseanstats.org`	ASEAN bloc
World	UNDP Human Development Reports, `hdr.undp.org`	HDI, inequality-adjusted HDI
World	UN SDG Indicators, `unstats.un.org/sdgs`	SDG tracking by country
World	GDACS, `gdacs.org`	Disaster alerts, useful for context
World	World Bank Open Data, `data.worldbank.org`	Gini index, GDP per capita, all series
CED-specific	CGAP Global Findex, `globalfindex.worldbank.org`	Financial inclusion, all countries
CED-specific	ILO ILOSTAT, `ilostat.ilo.org`	Employment, informality, decent work
CED-specific	International Cooperative Alliance, `ica.coop`	Global map of cooperatives
CED-specific	UNCDF, `uncdf.org`	Local development finance

Practical rule: every club area diagnosis cites between ten and fifteen official sources, distinct and dated. If the report cites only three, it is too thin. If it cites thirty, it is too dense and will not be read. The target is *twelve*.

*

Field interviews: the method

Official sources are not enough. They aggregate, they go out of date, they miss local dynamics. The diagnosis is completed by a series of field interviews, carried out with a rigorous method. This step takes four to six weeks for a well-organized club; eight weeks if the coverage is broad.

Whom to interview first

A series of fifteen to twenty-five interviews, selected using the following grid.

Profile	Why	Suggested number
Community leaders and traditional chiefs	Customary authority, social roots	2-3
Local elected officials (mayors, councilors)	Public policy, local priorities	2-3
Local entrepreneurs (micro and small businesses, SMEs)	Practical view of the real economy	3-5
Leaders of associations	Field relays, knowledge of vulnerabilities	2-3
Women representatives (groups, cooperatives)	An essential gender perspective	2-3
Young people (students, apprentices, youth NGOs)	Generational dynamics	2-3
MFI and credit cooperative representatives	The reality of financial inclusion	1-2
Heads of training institutions	Match between training and jobs	1-2
Decentralized government services	Sector policy, co-financing	1-2

What to ask

The interview lasts forty-five minutes to an hour. It does *not* ask "what are your needs?", a trap question that invites a shopping list. It asks open, specific questions.

- What are the three most important economic changes in your town over the last five years?
- Which groups are hardest hit by the current economic difficulties?
- Which initiative, past or current, seems to you to have worked well? Why?
- Which initiative failed? Why, in your view?
- If you had USD 50,000 to invest in your area over the next three years, where would it go?
- Who in this area could be a reliable relay for CED action?

- Which permits, or which authorities, do you need behind you to act here?

How to conduct the interview

The *capabilities* approach (A. Sen, Chapter 4) shapes how you listen. You respect the other person's *agency*: you promise nothing, you hand out nothing, you never imply that a project has already been decided. The club is in a *listening* phase, not an *announcing* phase. An interview in which the Rotarian talks for more than five minutes out of sixty is a failed interview.

Ideally, two Rotarians work as a pair: one leads, one takes notes. Recording *only* with explicit consent. The local language whenever possible, otherwise through a reliable interpreter. Notes are typed up within 24 hours, faithfully, without paraphrasing.

How to report back

At the end of the cycle, an eight- to twelve-page synthesis is produced. It is shared with the key interviewees *for validation* before any external communication. This cross-check prevents misunderstandings and builds trust for future projects. It also grounds the diagnosis in shared voices, not in the club's one-sided view.

Ethics

Explicit consent. Anonymization when needed, especially for interviews with women in patriarchal settings, or with informal entrepreneurs who fear attracting official attention. Secure storage of notes. Audio recordings destroyed after transcription, unless permission to keep them has been given.

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Mapping your area: a concrete format

The diagnosis takes shape as three maps. Not a sophisticated GIS: three paper maps in A2 or A3 format, backed by a shared digital version.

- **Map 1: Priority action zones.** Urban neighborhoods, rural villages, peri-urban areas where the identified needs are concentrated. Three to five zones at most; beyond that, the club spreads itself too thin.
- **Map 2: Institutional players.** Locations of banks, MFIs, cooperatives, chambers of commerce and trades, town halls, CED NGOs. This is the map that prepares the partnerships.
- **Map 3: Economic resources and infrastructure.** Markets, passable roads, training centers, warehouses, business parks. This is the map that determines feasibility.

Practical tools: Google My Maps for the shared digital version (free, shareable, mobile), OpenStreetMap for a richer base map in African or Asian settings, free land registry maps obtained from the town hall or the prefecture. Total equipment cost: zero, apart from printing.

The three maps are kept at the club's headquarters and with the CED coordinator. They are updated every year. They are presented to the board of directors and to the incoming president at the handover of officers.

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The club's area diagnosis sheet

The sheet below is the formal deliverable of the diagnosis. It is filled out over several pages, signed by the CED coordinator and the president, and kept on file at the club for at least five years.

```
ECONOMIC DIAGNOSIS OF THE AREA: Rotary Club of _________________
Date completed: ___/___/______     Next review: ___/___/______
Prepared by: _____________________________________________
Approved by: _____________________________________________

1. AREA IDENTIFICATION

Town(s) or zone(s) covered: _____________________________________
Estimated total population: _____________________________________________
Land area: _____________________________________________________________
Administrative divisions: _______________________________________________

2. POPULATIONS: LAYER 1

Age pyramid (three brackets): ___________________________________________
Monetary poverty rate: __________________________________________________
Youth unemployment rate (ages 15-24): ___________________________________
Female heads of household (number / percentage): _____________________
Displaced persons/refugees: _____________________________________________
People with disabilities: ________________________________________________
Adult literacy (men / women): ___________________________________________

3. ECONOMIC ACTIVITIES: LAYER 2

Dominant sectors (top 3):
  1. _____________________________   estimated share: _____ %
  2. _____________________________   estimated share: _____ %
  3. _____________________________   estimated share: _____ %
Informality rate: _______________________________________________________
Local/regional GDP (if available): ______________________________________
Growth sectors: _________________________________________________________

4. INFRASTRUCTURE: LAYER 3

Markets and market halls: _______________________________________________
Road access (condition, seasonality): ___________________________________
Electricity coverage: ___________________________________________________
Mobile / Internet coverage: _____________________________________________
Credit access points: ___________________________________________________

5. INSTITUTIONS: LAYER 4

Banks present: _________________________________________________________
Licensed MFIs: _________________________________________________________
Cooperatives identified: ________________________________________________
Chambers (commerce, trades, agriculture): ______________________________
Training providers: _____________________________________________________
Decentralized government services: ____________________________________

6. NETWORKS: LAYER 5

Active CED NGOs: _______________________________________________________
Notable local associations: _____________________________________________
Active diasporas: ______________________________________________________
Neighboring Rotary clubs: ______________________________________________
Universities / schools: _________________________________________________

7. NEEDS × CAPACITIES × OPPORTUNITIES MATRIX (excerpt)

| Need   | Local capacity   | CED opportunity | Partners    | Priority |
```

```
|--------|------------------|-----------------|-------------|----------|
| ______ | ________________ | _______________ | ___________ | ________ |
| ______ | ________________ | _______________ | ___________ | ________ |
| ______ | ________________ | _______________ | ___________ | ________ |
| ______ | ________________ | _______________ | ___________ | ________ |
| ______ | ________________ | _______________ | ___________ | ________ |
```

8. THE CLUB'S THREE PRIORITY CED OPPORTUNITIES

Opportunity 1: _____
   Intervention family (M / F / V / C / L): _____
   Likely partners: _____
   Time frame: _____

Opportunity 2: _____
   Intervention family (M / F / V / C / L): _____
   Likely partners: _____
   Time frame: _____

Opportunity 3: _____
   Intervention family (M / F / V / C / L): _____
   Likely partners: _____
   Time frame: _____

9. SOURCES CITED (minimum 10, ideally 12)

1. _____ 7. _____
2. _____ 8. _____
3. _____ 9. _____
4. _____ 10. _____
5. _____ 11. _____
6. _____ 12. _____

10. INTERVIEWS CONDUCTED

Total number: _____ Period: from ___/___/___ to ___/___/___
Profiles covered (check):
  [ ] Community leaders [ ] Elected officials [ ] Entrepreneurs
  [ ] Association leaders [ ] Women [ ] Youth
  [ ] MFIs / cooperatives [ ] Training [ ] Government services

Synthesis shared with interviewees: [ ] Yes [ ] No

Signatures:
  CED coordinator _____ President _____

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Sample CED profiles by type of area

To illustrate the approach, here are three typical profiles. Your club probably resembles one of them, or combines two.

Rural club in sub-Saharan Africa (e.g., rural Burkina Faso or Côte d'Ivoire)

Dimension	Dominant profile
Populations	Young, rural, poverty rate 40-60%, low female literacy
Activities	Subsistence farming + cash crops (cotton, shea, cashew), informality > 85%
Infrastructure	Seasonal roads, limited electricity, growing mobile money
Institutions	Caisses populaires (credit unions), OHADA agricultural cooperatives, a few MFIs
Networks	Agricultural NGOs (Heifer, TechnoServe), active diasporas, CRS

Dominant needs: rural financial inclusion, structuring of value chains, functional adult literacy, training in farming and craft trades. Relevant intervention families: M (microfinance, VSLAs), V (agri-food value chains), C (OHADA cooperatives; OHADA is the Organization for the Harmonization of Business Law in Africa).

Urban club in Latin America (e.g., Colombia or Ecuador)

Dimension	Dominant profile
Populations	Young and urban, internal migration, pockets of peri-urban poverty
Activities	Trade and services, urban informal economy, manufacturing SMEs
Infrastructure	Well equipped downtown, run-down on the outskirts, strong digital coverage
Institutions	Banks well established, developed microfinance, public incubators
Networks	IDB, universities, urban NGOs, active RAGCED LATAM chapters

Dominant needs: youth entrepreneurship on the outskirts, economic inclusion of migrants, formalization of micro-businesses, digital skills training. Relevant intervention families: F (vocational training), L (integrated local development, incubators), M (urban microfinance through MFIs).

Peri-urban club in South Asia (e.g., rural India or the Philippines)

Dimension	Dominant profile
Populations	Dense, feminization of poverty, marginalized castes or communities
Activities	Agriculture + crafts + light industry, seasonal labor migration
Infrastructure	Very developed mobile money, irregular electricity, variable roads
Institutions	SHGs (self-help groups), NBFC-MFIs, dairy cooperatives, public banks

Dimension	Dominant profile
Networks	RAGCED Dakshinpatha chapter, strong NGOs (BRAC, SEWA), universities

Dominant needs: women's savings groups, dairy value chains, technical trades training, digital financial inclusion. Relevant intervention families: M (SHGs, microcredit), F (technical training), V (dairy and textile value chains).

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Annual update

The area diagnosis is not an archive document. It is a living tool. Its cycle is annual, aligned with the Rotary year.

- **June.** The CED coordinator launches the review. Official sources are updated (many publish in May-June). The matrix is reviewed with the CED committee.
- **July-August.** Additional interviews if needed (three to five new ones, so you do not redo the whole cycle every year).
- **September.** The updated version is approved by the CED committee and presented to the club board of directors.
- **October.** Shared with the district (DRFC, District CED Chair if the position exists) and with neighboring partner clubs.

The update is never a ritual. Every year, two or three parameters have changed: a new mayor, an MFI that has closed, a value chain that has emerged, a regional funding stream that opens up. A club that keeps this rhythm has a local intelligence that few NGOs maintain. It is a real comparative advantage in the competition for TRF funding, and above all a sign of seriousness that institutional partners recognize.

*

Priority actions from this chapter

Before moving on to Chapter 4, make sure your club has:

- ☐ Consulted at least ten official national and international sources
- ☐ Conducted at least fifteen field interviews using the *capabilities* method
- ☐ Mapped the five layers: populations, activities, infrastructure, institutions, networks
- ☐ Filled in the needs × capacities × opportunities matrix with at least seven entries
- ☐ Identified three priority CED opportunities, each assigned an intervention family

- ☐ Produced the three maps (action zones, institutional players, resources)
- ☐ Filled in and signed the area diagnosis sheet
- ☐ Filed the sheet at the club for a minimum of five years
- ☐ Presented the synthesis to the board of directors and to the district
- ☐ Scheduled the annual update (June-October)

A club that meets these ten points satisfies criterion no. 4 of the minimum standard on its own (Chapter 0). It is operationally ready to start designing a project. Chapter 4 now turns to CED principles and ethics, without which the best diagnosis produces only projects that are technically correct and humanly questionable. A good diagnosis sets the *where*; ethics sets the *how*. The two are inseparable.

Chapter 4: CED Principles and Ethics

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Why this chapter is essential

Good will is not enough. In community economic development, it can even become dangerous. Here, the road to hell is paved with good intentions, and the list of Rotary projects that *destroyed what they meant to protect* is instructive: it deserves to be read before you sign even one concept note.

Andhra Pradesh, 2010: some one hundred microfinance institutions operating in a market with no credit bureau, no *debt-to-income* cap, no non-financial support. Massive over-indebtedness. More than 150 documented suicides among borrowers unable to make their monthly payments. A moratorium imposed by the state government, a cascade of failures, ten years of Indian financial inclusion wiped out. None of these MFIs saw itself as ill-intentioned. All of them cited poverty reduction in their mission.

Bosnia, 2008. Morocco, 2007. Similar scenarios, same causes. Zeal to disburse that skips the analysis, pressure to grow that skips prudence, pricing that skips ethics. These are not accidents: they are *failures of framework*.

This chapter supplies the missing framework. It is not optional. It will be cited at every CED committee decision, every choice between two partners, every concept note you draft. Reread it once a year at an expanded board meeting, and before every new project.

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The four humanitarian principles adapted to CED

The four core humanitarian principles (humanity, neutrality, impartiality, independence) were formulated for action in crisis situations. They apply to CED in normal times, with some adaptations. They are not slogans: they are the hard core every CED committee must be able to recite.

Principle	Definition adapted to CED	What it means for a CED project
Humanity	The sole purpose of CED action is the lasting economic empowerment of underserved communities.	No project set up for the club's visibility, to feed a *Showcase* entry, to justify dues or to impress a district. The purpose is *the beneficiaries' purpose*, not the club's. If the two converge, so much the better; if they diverge, the first one wins.
Neutrality	CED is not a political instrument.	No project that favors one faction, party, ethnic or religious community over another in the same area. No implicit alignment with a local official who would exploit the project as an election approaches. No communication that suggests a political choice.
Impartiality	Beneficiaries are chosen on objective criteria of need.	Criteria written down before selection: income threshold, vulnerability indicator, level of financial exclusion, family situation, employment status. No list drawn from club members' personal connections. No priority for fellow believers, members' families or friends of local notables.
Independence	The club decides, no one else.	A private sponsor who provides funding dictates neither the selection, nor the direction, nor the communication. An official who smooths access does not choose the beneficiaries. A notable who lends a room does not write the cooperative's bylaws. Financial or logistical support does not buy editorial control of the project.

These four principles are linked. You cannot be humane without being impartial: as soon as you start helping *the people you know rather than the people in need*, the purpose drifts. You cannot be neutral without being independent: a club that gets 80% of its funding from one local industrialist sees its neutrality eroded by economic dependence.

The four-question test

Before every important decision (selecting a partner, settling a budget question, choosing an intervention zone, changing a selection criterion), the CED committee asks itself these four questions and records the answer in the minutes:

1. *Does this action empower the beneficiaries in a lasting way?* (Humanity)
2. *Is it neutral with respect to local tensions, whether political, ethnic, religious or economic?* (Neutrality)
3. *Are the beneficiary selection criteria objective, written and verifiable?* (Impartiality)
4. *Is the club deciding freely, without pressure from sponsors, politics or social circles?* (Independence)

If the answer to any of these questions is *no*, the decision is postponed until the gap is addressed. No exceptions, no "we'll see later."

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Economic Do No Harm: five mistakes that kill local markets

The *Do No Harm* principle is the practical corollary of the four principles: *do no harm*, as a minimum. In CED, harm almost always means destroying local economic players. Five mistakes come up again and again.

Mistake 1: The full subsidy that destroys private providers

Scenario. A club decides to train young people in auto mechanics for free. It pays for the premises, the trainers, the tools, the certification. The training is free. Fifteen kilometers away, two existing private centers charge USD 200 per cycle for this same training. Six months later, their enrollment has collapsed. Eighteen months later, both centers have closed. Three years later, the club has exhausted its budget and pulled out. Result: no mechanics training left anywhere in the area, a void left behind by a "development" project.

Rule. Never offer for free what local private providers sell, *unless* those providers are themselves built into the project (scholarships earmarked for their centers, accreditation, public procurement). Mercy Corps' *Market Systems Development* approach: *facilitator, not direct actor*. Rotary makes demand solvent; it does not replace supply.

Mistake 2: Handing out goods that breaks local trade

Scenario. An agricultural project decides to hand out improved seed to 400 families for free. Nearby, a local seed seller was selling the same seed at cost. His revenue collapses the following season. By the season after that, the club has left and the seed seller has closed: no one sells seed in the district anymore.

Rule. Giving away for free a good that is sold locally is economic aggression in disguise. Prefer vouchers redeemable at local merchants, subsidizing part of the price, or negotiating group rates with the existing merchant. The test: *after I leave, is the local market stronger or weaker than before?*

Mistake 3: A subsidized microcredit rate set too low

Scenario. To "really help," a club decides to subsidize a microcredit line at 4% a year in a country where the rate that covers the costs of a healthy MFI is around 24%. Borrowers flock in. Competition from neighboring MFIs collapses. When the project closes, the subsidized line disappears: there is no longer any alternative at that price, and the long-standing MFIs have lost their clients and their cash.

Rule. A microcredit rate subsidized below real cost destroys the viability of the partner MFI and of the local microfinance market. CGAP rule: sound microcredit covers its operating costs, its cost of risk and its cost of capital. Rotary support goes into subsidizing *inputs* (training, systems, new products), not into subsidizing the *rate*. Let the MFI price at its break-even level.

Mistake 4: Training with no job at the end

Scenario. A Rotary center spends two years training 180 young people in industrial sewing. When they graduate, the local market has no workshop hiring, and export orders do not go through this region. The 180 graduates remain unemployed or leave for the capital under precarious conditions.

Rule. Before choosing a trade to teach, *study the demand*: survey local employers, chambers of trades and crafts, value chains, labor migration. The ILO sets this requirement as a prerequisite for any *decent work* project. The curriculum follows demand, not the other way around. Acceptance criterion for a training project: *have at least three hiring commitments signed by local employers before the session opens*.

Mistake 5: Infrastructure with no business model

Scenario. A club builds a handsome covered market in a rural town. A grand opening with fanfare, photos, a ribbon cutting. Two years later, the building is empty: no management committee, no stall fees collected, no maintenance, no revenue plan. The roof starts to leak. The vendors have gone back to the dusty square where they used to be.

Rule. Economic infrastructure without a business model is an empty shell. Every *hard* project (covered market, market hall, storage area, incubator, fab lab) must produce, from the design stage: operating rules, a legally constituted managing entity, a fee schedule, a five-year projected operating account, a maintenance plan. No ribbon cutting without this file signed.

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Over-indebtedness and abusive microfinance

Over-indebtedness is the number one ethical risk in CED. It is the only one capable of turning an *aid project* into a *direct cause of distress*. No Rotary club wants to find its name in a report on an over-indebtedness crisis. That starts with understanding how these crises happen.

What history teaches

Andhra Pradesh, India, 2010. A state of 85 million people. Some one hundred MFIs operate with no coordination, no shared credit bureau, under growth pressure from investors. Aggressive sales, multiple loans per household, intimidating collection. In the second half of 2010, a wave of

suicides among over-indebted borrowers causes a scandal: more than 150 documented cases. The state government decrees a moratorium on repayments. Several MFIs go bankrupt. Ten years of progress in Indian financial inclusion wiped out in six months. CGAP drew from it a foundational report, *Over-Indebtedness: Who Should Bear the Risk?*, which remains the reference.

Bosnia, 2008. After the war, the country becomes a showcase for reconstruction microfinance. MFIs multiply in a narrow market. Growth of 70% a year, head-on competition, no information sharing. In 2008, the portfolio-at-risk rate explodes. Many borrowers take out three to five loans at once from different MFIs to repay earlier ones, a chain-borrowing mechanism now known as a *debt cycle*.

Morocco, 2007-2008. Four major MFIs in open competition. Internal fraud, failing collection, over-indebtedness. The crisis was resolved by a rescue plan from Bank Al-Maghrib and the mandatory creation of a *credit bureau*.

Warning signs

A Rotary club considering a microfinance project can, by asking the right questions, detect a problematic MFI before signing. Warning signs in a potential partner MFI:

- Unchecked *debt-to-income*: the MFI applies no household debt cap, or does not verify it.
- No membership in the local credit bureau where one exists.
- Portfolio growth above 40% a year for three years, a pace that almost always masks a decline in quality.
- Tied selling: the loan comes bundled with another product (insurance, mandatory savings) whose combined pricing is opaque.
- No grace period on the first cycle, no rescheduling mechanism in case of a shock.
- An annual percentage rate more than ten points above the advertised nominal rate, a sign of hidden fees.
- Heavy-handed collection practices: unregulated seizures, public pressure, intimidation.
- *PAR 30* (portfolio at risk over thirty days) above 8%, with no documented corrective measures.

The Client Protection Principles

The sector's answer to over-indebtedness crises is called the *Client Protection Principles* (CPP). Originally championed by the Smart Campaign (launched in 2008, with third-party certification launched in January 2013), they were integrated in 2020 into the *Universal Standards for Social*

and Environmental Performance Management hosted by Cerise+SPTF. To date, more than 135 financial institutions are certified in 42 countries. Seven standards must be met, and none is optional:

1. *Appropriate product design*: products suited to clients' cash-flow cycles, not copied from conventional banking products.
2. *Prevention of over-indebtedness*: repayment capacity analysis, *debt-to-income* cap, information sharing.
3. *Transparency*: annual percentage rate disclosed, no hidden fees, documents in the client's language.
4. *Responsible pricing*: rates that cover costs without rent-seeking, internal caps respected.
5. *Fair and respectful treatment of clients*: no discrimination, no pressure, collection governed by a code of conduct.
6. *Privacy of client data*: protection of client information, explicit consent for any sharing.
7. *Mechanisms for complaint resolution*: an accessible channel, tracked handling, a response within fifteen days.

Non-negotiable Rotary rule. A Rotary club is *never a direct lender* in a microfinance project. It always works through a partner MFI that is *Client Protection* certified or committed to the *Universal Standards SPM* and auditable with Cerise's *SPI4* tool. The club checks the certification before signing. If the MFI is not certified but commits in writing to become certified within 24 months, the agreement includes an automatic suspension clause in case of documented lack of progress.

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Paternalism and beneficiary agency

Paternalism is the second great trap in CED. It is not criminal; it is ordinary. It shows up wherever a well-meaning team thinks it *knows better than the beneficiaries what is good for them*. "We'll build them a bakery." "We'll set up a cooperative for them." "We'll lend to them at 4%." The telltale phrase: *we'll... them*.

The "Rotary knows best" syndrome

An all too common scenario: a club 800 km away from a rural community decides, at its general meeting, that this community needs a health center, a well, or a dairy cooperative. The decision is made by Rotarians, approved by the district, funded through a Global Grant. On arrival in the field: the priority need the community had expressed was access to electricity to run a small sawmill. The health center that gets built remains underused, for lack of medical staff that the town cannot pay over the long term.

The structural antidote is the *Community Needs Assessment* (CNA), mandatory since July 1, 2018, for every humanitarian Global Grant application. Chapter 9 of this book sets out the method in detail. Its philosophy fits in one sentence: *start from what the community expresses, not from what the club imagines*.

The capabilities approach

The philosopher and economist Amartya Sen, winner of the 1998 Nobel Prize, rebuilt development theory around the notion of *capability*: the real ability people have to do what they have reason to want. Applied to CED, helping does not mean handing out goods or services, but *widening the range of choices available* to people who remain the sole judges of their own priorities.

What this means in practice for a club: - Beneficiaries are included in the project's governance, not just as passive recipients. At least one third of the project steering committee is made up of elected representatives of the beneficiary community. - Key decisions (which neighborhoods to serve first, which training modules to offer, the timetable) are submitted for community approval, not made unilaterally by the club. - Project deliverables are co-designed: the training program, the cooperative's charter, the covered market's operating rules are written *with* the beneficiaries, not *for* them.

Gender and agency

The specific gender trap has a name in the microfinance literature: *shadow borrowing*. A program advertises its focus on women: 80% of borrowers are women. Disbursement is made in their name. A field survey two years later: in 40% to 60% of cases, depending on the study, the loans are actually used by the husbands, who decide on the amount, the use and sometimes even the repayment. The woman carries the debt; the man captures the capital.

Safeguards: - No "women's" project whose governance decisions are made by men. At least one third women on the project committee, including the chair or vice chair. - No loans "for women" signed by their husbands, managed through the husbands' accounts, or whose actual use is not verified. - Sex-disaggregated data on *every* indicator, not just on the number of beneficiaries. Including: actual control over additional income, participation in household spending decisions, actual attendance at cooperative meetings.

Cross-cutting inclusion

Three groups are routinely missing from beneficiary lists by default: young people (seen as unreliable), people with disabilities (seen as "unprofitable"), and local ethnic or religious minorities (not part of the project leader's social network). A rigorous CED approach *names*

them, *reaches out* to them and *represents* them in the steering bodies. No rigid arithmetic quota, but an explicit test at every project review: *are these three groups present in our lists, in our governance, in our indicators?*

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Elite capture

The third structural ethical trap, less documented but just as common: *elite capture*. A "community" cooperative turns out, after an audit, to be run by three local notables who share the surplus among themselves and control access to inputs. A village savings group sees its portfolio redirected toward the president's relatives. A covered market project allocates the best stalls to members of the canton chief's family.

Warning signs: - Unverified governance: bylaws are available, but no minutes of any general meeting ever circulate. - Opaque membership lists, routinely withheld, updated without a collective decision. - Ghost committees: the names appear on paper, the people have never met. - Concentration of power: president, treasurer and auditor all from the same extended family. - Zero turnover: the same leadership team since founding, no election held when terms expire. - Distribution of surplus that is opaque or undocumented.

Rules to require in the partnership agreement: - *Public* beneficiary lists, posted on a visible community board, updated quarterly. - Mandatory turnover of officers: limited terms, no more than two renewals. - An annual external audit by an independent third party (local accountant, statutory auditor), with the report shared with the general meeting. - An anonymous complaint mechanism accessible to members: a physical box, a dedicated phone number, or a contact person outside both the club and the organization. - Financial transparency: accounts available to any member, statements presented at every general meeting.

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Beneficiary dignity

Respect for people's dignity is not a communication issue; it is a matter of operational ethics. Three areas call for constant vigilance.

Photographs. Never an identifiable photo without explicit, written, informed consent (the person understands where the photo will be published). Never an identifiable photo of a child without written parental consent. Never a humiliating *before / after* setup of the "look how destitute they were before we came" kind. For photos intended for *Rotary Showcase*, stewardship reports and club communications, favor images of activity (training under way, a cooperative meeting, installed equipment) over portraits of distress. When in doubt, blur.

Language. *Beneficiaries* or *participants* are acceptable. *Victims* is a disaster response term, inappropriate in CED. *The poor*, *these poor people*, *disadvantaged population* carry an implicit belittling: prefer *residents of neighborhood X*, *producers in value chain Y*, *members of cooperative Z*. Vocabulary does not change reality, but it reflects your stance, and your stance ends up shaping your decisions.

Financial records. Beneficiary registers contain sensitive data: income, debts, family status, employment. This data is anonymized in any report meant to circulate beyond the small circle of project managers. Public reports never publish individual, named financial data. Consent to data processing is obtained when people join the project, recorded on a signed form, and can be withdrawn at any time.

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International standards you need to know

No club has to reinvent the ethical framework for CED: it exists, it is public, it is free, and it is maintained by serious organizations. Knowing the standards (at least their name, their issuer and their scope) is a prerequisite for any credibility in a Global Grant review.

Standard	Issuing body	When to apply it
Client Protection Principles (7 standards)	Cerise+SPTF (formerly Smart Campaign)	Any microfinance project; a condition for entering an MFI partnership
Universal Standards for Social Performance Management (audit via *SPI4*)	Cerise+SPTF	Vetting partner MFIs, social performance diagnosis
Decent Work Agenda (4 pillars)	ILO	Any vocational training, job placement, employment or apprenticeship project
ICA Principles (7 cooperative principles)	International Cooperative Alliance	Any cooperative project: creation, structuring, audit
SDGs	UN	Strategic alignment: SDG 1 (poverty), 5 (gender), 8 (decent work), 10 (inequalities)
OHADA AUSCOOP (397 articles)	OHADA	Cooperatives in the OHADA zone: 17 countries in West and Central Africa
MERS (Minimum Economic Recovery Standards)	Sphere Partnership	Post-disaster or post-conflict CED (see the *disaster guide*)
MSD (Market Systems Development)	Mercy Corps	Value chains, facilitation, non-substitution

A serious CED project leader cites at least three of these frameworks in the concept note. Not as ornament, but as a verifiable anchor for the project design.

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Legal and tax framework

CED involves financial flows, contracts and liabilities. The club exposes itself, and its officers, if the legal framework is not secured. Rules vary widely from country to country; what follows is a generic framework to adapt with a local Rotarian lawyer.

Club status. France: an *association loi 1901* (the standard French nonprofit association), with publication in the *Journal officiel* (the French official gazette) and registration with the prefecture. Canada: a nonprofit organization (NPO), under federal or provincial status. United States: 501(c)(4) for most Rotary clubs, sometimes 501(c)(3) for club foundations, which allows tax deductibility. OHADA zone: an association under national law, or a specific structure depending on the country. Check every year that the club's status complies with its legal obligations (filings, accounts, meetings).

Tax deductibility of donations. Going through The Rotary Foundation maximizes deductibility: TRF is recognized as a charity in most countries. A direct gift to the local club offers more flexibility but variable deductibility. For a CED project above USD 30,000, the choice between TRF and a direct club gift depends on the donors' profile and on their country's tax rules.

Anti-money laundering (AML-KYC). Partner MFIs and cooperatives are subject to customer due diligence obligations (*Know Your Customer*). A club that funds a non-compliant MFI is exposed to sanctions if the MFI turns out to be involved in money laundering. Check registration with the supervisory authority (the central bank for MFIs, the relevant ministry for cooperatives). In the OHADA zone, check registration in the trade and companies register or in the register of cooperative societies.

Legal advice. Any CED project with a budget above USD 100,000 warrants consulting a Rotarian lawyer: tax, contracts, liability, international transfers. Many clubs count a lawyer among their members; that is a skill to put to work, not to leave dormant.

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When NOT to launch a CED project

This may be the most important section of the chapter. The decision not to intervene is sometimes the most responsible decision. Five situations call for postponing or abandoning a project.

Situation	Why	What to do instead
Active armed conflict zone	Safety not guaranteed for teams and beneficiaries. Neutrality impossible: any outside actor will be exploited by one side. Impossible to sustain the effort over time.	Provide financial support through mandated agencies (ICRC, UNHCR, UN agencies). Wait for stabilization. Position the club for post-conflict recovery through *DNA-RAG* and *RAGFP* (the bridge to the *disaster guide*).
Country under international sanctions	Banking compliance impossible (AML-KYC blocked), TRF compliance impossible, legal exposure for club officers.	Support displaced populations through neighboring countries and mandated international agencies. Never get around sanctions, even for a cause you consider just.
Unqualified local partner	An MFI without *Client Protection* certification; a cooperative not compliant with OHADA; an NGO whose accounts are not audited. Direct ethical and legal risk.	Find another qualified partner, or help the potential partner reach qualification *before* the project is launched.
Strong local political tensions	The project will be exploited as an election approaches, or will be seen as siding with a faction. Neutrality lost the day you sign.	Postpone by one or two years. Meanwhile, map the players and build relationships with all parties.
Club not ready: below 7/10 on the minimum standard	Inadequate internal CED governance (no coordinator, no committee, no area diagnosis, no partnership MOU). The project is structurally fragile before it even starts.	Follow the capacity-building path in Chapter 0. Join a more mature club as a secondary partner while you get up to speed.

The iron rule: *better not to launch than to fail in public*. A failed CED project costs the club, the district, the beneficiaries, and Rotary's credibility in an area for years.

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Summary: field reminder card

This page is designed to be cut out, laminated and kept in the CED coordinator's kit. Reread it before every committee meeting.

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          CED: ETHICS REMINDER CARD

THE 4 PRINCIPLES
• HUMANITY      → Empower, not show off
• NEUTRALITY    → Not a political instrument
• IMPARTIALITY  → Objective criteria of need
• INDEPENDENCE  → The club decides, no one else

THE 4-QUESTION TEST
1. Lasting empowerment?
2. Neutral regarding tensions?
3. Objective selection criteria?
4. Decision free of all pressure?

CLIENT PROTECTION: 7 STANDARDS
Design · Over-indebtedness · Transparency ·
Pricing · Treatment · Privacy · Complaints
→ CPP / SPI4 CERTIFIED MFI MANDATORY

ECONOMIC DO NO HARM
• Don't destroy existing private providers
• Don't break local trade by handing out goods
• Don't subsidize the microcredit rate
• Don't train without a verified job market
• Don't build without a business model

DIGNITY
• Written consent for any identifiable photo
• "Beneficiaries," not "victims" or "the poor"
• Anonymized financial data in public

WHEN NOT TO ACT
• Active armed conflict
• Country under sanctions
• Unqualified partner
• Strong political tensions
• Club < 7/10 on the minimum standard
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Part I is complete. You now understand the Rotary ecosystem for CED, the mapping of your area, and the ethical principles that frame the work. You have the framework. Part II will give you the practical tools to prepare the club: the internal CED structure, preparing the coordinator, taking stock of the club's assets, activating networks, and the cornerstone of every project, a rigorous Community Needs Assessment.

Part II: PREPARE

Chapter 5: The Club's CED Structure

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The minimum structure: five people, five portfolios

You have run companies, firms, associations. You know that a project structure has nothing to do with a Rotary club's usual organization chart. A well-run CED project is a *small program*: a budget of USD 30,000 to 400,000, a duration of twelve to thirty-six months, three to five partners, about ten indicators to track. It is not the "service projects" column of the club newsletter. It is serious management, carried out by seriously defined roles.

A Rotary club's CED structure rests on **at least five people**, each with a clear portfolio:

```
CLUB PRESIDENT
│   Commitment decision / Co-signs budgets / District liaison
│
├── CED COORDINATOR
│   │   Project management / Partnerships / RAGCED/TRF reporting
│   │
│   └── CED COMMITTEE (3 members)
│       ├── Finance & stewardship portfolio
│       ├── Field & partners portfolio
│       └── Communication & training portfolio
│
└── RESOURCE MEMBERS
    (called on according to the intervention family: bankers,
     accountants, lawyers, agronomists, trainers,
     entrepreneurs)
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Five people, not fifteen. The rest of the club is a pool of skills. A CED project that tries to have everyone decide ends up deciding nothing, and a CED project that decides nothing misses its TRF deadlines.

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Role descriptions

Club president

The club president is not the project's operational manager. The president is the *institutional signatory* and the link with the district. The president's signature legally commits the club on the Global Grant application, on the partnership *Memorandum of Understanding*, and on the final stewardship report.

Responsibility	Scope
Approve the club's commitment to a CED project	Board decision, recorded in the minutes
Co-sign the Global Grant application	With the club's Foundation Chair
Sign the partnership *MOUs*	With the international partner and local partners
Represent the club at district meetings on grants	At least one a year with the DRFC
Approve requests to change the budget or timeline	With TRF staff and the international partner
Present the project's annual report to members	At a regular club dinner meeting, at least once a year

What the president does not do: - Lead the technical dialogue with TRF staff (that is the CED coordinator's role) - Manage the project's cash or sign payment orders alone (two signatures required) - Answer the international partner's methodological questions (*same*) - Rewrite interim reports single-handedly the day before submission

The president decides, authorizes, represents. The president does not run the project. This discipline is essential: a president who takes the operational controls creates a bottleneck and loses the perspective the project needs.

The club's CED coordinator

This is the most demanding position in the system. The CED coordinator is the *permanent engine* of the project cycle, the *conductor* of the partners, the *technical point person* for RAGCED, the TRF Cadre and the DRFC.

The mandate follows seven stages, the seven stages of the doctrine (Chapter 0). For each, an operational expectation.

Stage	Coordinator's responsibility
1. Understand	Follow TRF's CED policy, attend RAGCED monthly meetings, keep watch on changes to the *funding model*
2. Diagnose	Lead the club's annual area diagnosis (Chapter 3) and the *Community Needs Assessment* for each project (Chapter 9)

Stage	Coordinator's responsibility
3. Design	Draft the *concept note*, build the theory of change, choose the intervention family, negotiate the international partnership
4. Fund	Coordinate with the club's Foundation Chair, the district's DRFC, TRF staff, Packaged Grant partners (Oikocredit), funders outside Rotary
5. Implement	Lead the CED committee, keep the dashboard, handle the unexpected, document decisions
6. Document	Manage stewardship: progress report, 12-month reports, final report, five-year archiving
7. Sustain	Prepare the exit strategy from the design stage, lead the *ex post* evaluation, decide on replication

Ideal profile. A club member who combines three qualities that rarely come together:

1. *Sustained availability*: this position takes five to ten hours a week during design, two to five hours during implementation. It is not a role for the busiest member of the club. An active retiree, a manager with flexible hours, a business owner who can quickly delegate to a deputy, a professional who controls their own schedule.
2. *Relevant technical skills*: a background in economics, finance, law or social work. Banker, accountant, entrepreneur, business lawyer, former NGO manager, consultant. Not strictly required, but it speeds up the learning curve for TRF procedures and CED vocabulary.
3. *A long term*: two to three years minimum. A Global Grant cycle (from design to closeout) runs three to four years. A coordinator who rotates every year leaves a successor to take over a file they do not understand.

The coordinator receives a letter of appointment from the board of directors, specifying scope, term and resources (operating budget, access to the GMS, RAGCED membership).

CED committee: three members, three portfolios

Each CED committee member covers a distinct area. In normal times, their workload is light: two to five hours a month. During the active phase of a project, they switch to serious operational mode, meeting every two weeks or even weekly.

Finance & stewardship portfolio

Area	Responsibilities
Budget	Building the application budget, line-by-line tracking, variance control
Disbursements	Two bank signatures, receipt filing, monthly reconciliation
Co-financing	Tracking the DDF match, cash, *in-kind*, consolidation
Financial reports	Preliminary report, 12-month reports, final report

Area	Responsibilities
Stewardship	File archived five years, TRF compliance, answers to any audits

Natural profile. Accountant, chief financial officer, banker, association treasurer, auditor. This portfolio *cannot be delegated*: it underpins the project's entire credibility with TRF.

Field & partners portfolio

Area	Responsibilities
Local partners	MFI, cooperative, chamber of commerce, field NGO, trainers: mapping, MOUs, follow-up
International partner	Operational link with the partner club, communication schedule, sticking points
Field visits	At least two a year, mission reports, photographs, meetings with beneficiaries
Beneficiary relations	Complaint mechanisms, consultation, feedback sessions
Multi-stakeholder coordination	Calendar, meeting minutes, operational decisions

Natural profile. An entrepreneur comfortable with negotiation, a former project manager, a consultant, a humanitarian professional if the club has one, an agronomist for agricultural projects.

Communication & training portfolio

Area	Responsibilities
Internal communication	Club newsletter, twice-yearly updates, annual CED dinner
External communication	Rotary Showcase, social media, local press, club website, donor reports
Beneficiary protection	Photo consent, dignity, anonymized financial data (see Chapter 4)
Club training	Organizing the two annual training sessions (see Chapter 0, section *Using the book as a training base*)
Onboarding new members	Presenting the project and the CED system to each new member

Natural profile. Journalist, communications professional, teacher, marketing director, former NGO manager, advocacy officer.

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Resource members: the pool of skills

The five-person CED structure does not replace the specific technical skills a given project requires. For each intervention family, one or more resource members are called on, without joining the committee permanently.

Intervention family	Resource skills to call on
Microfinance & financial inclusion	Banker (credit analysis), accountant (MFI audit), lawyer (loan contracts), actuary (inclusive insurance)
Vocational training & job placement	HR director, accredited trainer, technical teacher, job placement consultant, entrepreneur who has hired certified graduates
Value chains	Agronomist, food engineer, logistics specialist, retail chain buyer, export expert
Cooperatives & collective entrepreneurship	Lawyer (OHADA AUSCOOP for French-speaking Africa, cooperative law for Europe), former cooperative manager, governance expert
Integrated local development	Architect, civil engineer, ICT specialist, local economist, urban planner

A resource member commits per project, for an explicit period. A resource member is not on the CED committee, but attends the relevant meetings. Their contribution in hours is *counted* as *in-kind* co-financing (see Chapter 16), a real lever for the cash match of the Global Grant.

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Mapping the club's professional skills

A general Rotary club of thirty to fifty members concentrates professional capital whose market value often exceeds USD 500,000 a year in consulting. Mapping that capital makes visible, and usable, what the club holds in potential.

Every year, at the start of the Rotary year, the CED coordinator updates a matrix of available skills. For each member, seven questions:

1. Main profession, sector, years of experience?
2. Transferable CED skills (finance, management, legal, agricultural technology, training, communication, etc.)?
3. Languages spoken and level of fluency?
4. International experience? Countries worked in?
5. Professional networks that can be activated (banks, chambers of commerce, MFIs, suppliers, universities)?
6. Monthly availability for a CED project (hours)?

7. Restrictions (cannot travel, sectors to avoid because of a conflict of interest)?

The consolidated matrix is a strategic tool for the club, not an HR exercise. It helps size possible projects, respond to RAGCED requests (when a club is looking for an international partner with a specific skill), and value the *in-kind* contribution to ongoing Global Grants.

> ***Practical rule.*** *Do not map the whole club at once. Start with ten volunteer members. Share the first results at the next dinner meeting. Momentum does the rest within six months.*

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Succession plan: anticipating turnover

Rotary is structurally exposed to the annual turnover of presidents. For a CED project that lasts three years, that means three successive presidents. Without a succession plan, the project runs out of steam at the second change.

CED chain of succession

Order	Role	Authority if the previous one is absent
1	Club president	Full authority
2	Immediate past president	Takes over as signatory for the ongoing CED project during the transition
3	President-elect	Brought into all CED committees upon election, with dedicated training
4	Club Foundation Chair	Ongoing TRF contact, independent of presidential turnover
5	CED coordinator	*Institutional guardian* of the project: does not change every year

Succession rules

1. **A long term for the CED coordinator**: two to three years minimum, voted by the board of directors, confirmed at the start of each Rotary year. The coordinator's continuity offsets the turnover of presidents.
2. **A stable Foundation Chair**: same logic. The Foundation Chair is the permanent interface with TRF. The term extends beyond the annual presidential term.
3. **A structured handover briefing**: at each change of president, a formal one-hour briefing between the outgoing president, the incoming president, the CED coordinator and the Foundation Chair. A written briefing document, filed and signed.

4. **Dual approval of long-term commitments**: any contractual commitment of the club lasting more than eighteen months requires the signature of the sitting president *and* of the president-elect. This prevents a commitment made at the end of a term from being challenged by the successor.

Succession sheet to fill out and distribute

Every member of the chain keeps a laminated copy:

```
CED CHAIN OF SUCCESSION
Rotary Club of _____

Sitting president: _____ Phone: _____
Immediate past president: _____ Phone: _____
President-elect: _____ Phone: _____
Foundation Chair: _____ Phone: _____
CED coordinator: _____ Phone: _____

Finance & stewardship portfolio: _____
Field & partners portfolio: _____
Communication & training portfolio: _____

District contacts:
DG: _____ Phone: _____
DRFC: _____ Phone: _____
District CED Chair (if any): _____

TRF and RAGCED contacts:
Regional Grants Officer: _____ Email: _____
Regional RAGCED contact: _____ Email: _____

Ongoing CED projects (Global Grant numbers):
1. _____
2. _____

Updated: ___/___/_____
```

*

Involving Rotaract and Interact: structured, not decorative

Rotaract (ages 18-30) and Interact (ages 12-18) bring skills that are useful to CED, but their involvement must be precisely structured: no financial authority, no signing of institutional commitments, but recognized operational participation.

What Rotaract brings to CED

Asset	Practical application
Digital natives	Digitizing beneficiary registers, M&E tracking sheets, collaborative tools with the international partner, technical monitoring

Asset	Practical application
Availability	Field visits, baseline/midline surveys, help with data collection
Academic skills	Students in economics, management, international development, agriculture, statistics: support for evaluation
Multilingualism	Eases the relationship with the international partner, working translations
Young entrepreneur network	Links with local incubation ecosystems when the CED project targets young entrepreneurs

What Interact brings

Asset	Application
Fundraising	Targeted school campaigns for the club's cash co-financing
Youth communication	Amplification on suitable social networks (Instagram, TikTok)
Awareness	Educational activities on the SDGs and Rotary's areas of focus

CED involvement rules

1. **No financial authority.** Rotaractors and Interactors sign no payment order, no MOU, no contract. They are not co-signatories of Global Grants.
2. **An explicit mandate per project.** At most one or two Rotaractors on any given CED project, with a letter of assignment specifying the tasks, the duration and the reporting line (the club's CED coordinator).
3. **Minors kept out of risk zones.** Interactors are never deployed in the field in uncertain security contexts, and they handle neither cash nor beneficiaries' personal data.
4. **Credit in reports.** The Rotaract/Interact contribution is recognized in TRF stewardship reports as *in-kind* and in communications, strengthening the project's intergenerational dimension.

*

Setup checklist: the first CED season

- ☐ CED coordinator appointed by the board of directors, with a written 2- to 3-year mandate
- ☐ 3-member CED committee formed, three portfolios assigned
- ☐ Club Foundation Chair confirmed as part of the CED structure
- ☐ Role descriptions distributed to the five people in the structure

- ☐ CED skills matrix opened and started (at least 10 members mapped)
- ☐ Chain of succession signed by the president and distributed to all five levels
- ☐ Spending limit delegated to the CED coordinator voted by the board (typically USD 500 to 2,000 without the president's approval)
- ☐ Rotaract club president informed and a Rotaract CED liaison appointed
- ☐ Structure presented to the whole club at a dedicated meeting
- ☐ Contact established with the district's DRFC
- ☐ RAGCED membership confirmed for at least one CED committee member

*

The structure is in place. It produces nothing by itself: it makes what follows possible. It still has to be fed: by the coordinator's ongoing preparation (Chapter 6), by taking stock of the club's assets (Chapter 7), by activating networks before any project (Chapter 8), and by the discipline of the *Community Needs Assessment*, on which the eligibility of every TRF application depends (Chapter 9). Together, these four building blocks turn a structure on paper into real operational capacity.

Chapter 6: Preparing the Rotarian Who Takes On CED

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A Rotary club that carries a solid CED project does not improvise it. Behind every Global Grant of USD 75,000, 150,000 or 400,000 stands a coordinator who has mastered a precise vocabulary, knows the TRF platforms inside out, can write a budget line by line, and can tell a concept note from a stewardship report. That mastery is not innate. It is built.

This chapter describes the *preparation path* of a Rotarian who takes on CED: training to complete, documents to master, essential reading, online resources, an annual rhythm. It is not reserved for the coordinator. The Foundation Chair, the three committee members and the club president all gain from following at least part of it.

*

Required and recommended training

The Grant Management Seminar (GMS)

The GMS is the technical gateway to the Global Grant system. No club can submit a Global Grant if its district is not qualified, and district qualification requires that certain roles have completed the GMS in the current Rotary year.

Feature	Detail
Format	Online through the My Rotary *Learning Center*, self-paced modules
Length	About 1 hour for the *Grant Management Basics* version
Validity	One Rotary year (July 1 of year N to June 30 of year N+1)
Required for	The club's official grant signatories, typically the president, the *Foundation Chair*, sometimes the treasurer, as the Club-District MOU requires
Recommended for	CED coordinator, CED committee members, regular resource members
Cost	Free

Feature	Detail
Access	my.rotary.org > Learning & Reference > Learning Center > *Rotary Grants*

The GMS covers grant types, roles and responsibilities, qualification requirements, financial management, *stewardship*, fraud and conflict of interest, and reporting. For a club getting started, it is the *bare minimum*. Below that, you are not in the game.

The Rotary Foundation Cadre of Technical Advisers (a word on it)

The *Cadre* is a network of expert Rotarians that TRF calls on to audit grants, advise clubs facing technical difficulties and train on methodologies. An experienced CED coordinator can apply to join the *Cadre* after several successful projects: it is both a recognition and privileged access to the TRF community.

The *CED Cadre* is coordinated by a dedicated person (Nilam Bedi at RAGCED as of the research date). A club can ask a *Cadre* member, free of charge, to review a complex concept note or audit a technical component. It only needs to go through the district's DRFC.

RAGCED training

RAGCED offers educational programming through its *Education* committee. The format varies from year to year: monthly webinars (typically on the second Monday), workshops at the annual *Rotary International Convention*, regional project fairs (*West Africa Project Fair*, *Dakshinpatha*), and case studies shared through the newsletter.

A member of the club's CED committee *should*:

- Join RAGCED (modest dues, to be confirmed for the year)
- Sign up for the newsletter
- Attend at least four monthly webinars a year
- Attend a regional fair or the RI Convention every two to three years

These activities are not decorative. They open access to a network that, in return, greatly speeds up the search for an international partner and the critical review of a concept note.

Recommended outside certifications

Depending on the intervention family you are aiming at, some outside training gives you a decisive edge.

Intervention family	Relevant certifications or training
Microfinance & financial inclusion	CGAP online courses, Universal Standards SPM (SPI4) track with Cerise+SPTF, *Client Protection Principles* training

Intervention family	Relevant certifications or training
Vocational training & job placement	ILO courses on the *Decent Work Agenda*, *ITC-ILO* training (Turin), national certifications in training design
Value chains	*ValueLinks* training (GIZ methodology adopted by UNIDO), UNIDO online courses on industrial development
Cooperatives	ICA (International Cooperative Alliance) training; for French-speaking Africa, OHADA AUSCOOP studies
Integrated local development	UNDP courses on *local economic development*, UNCDF training

None of these certifications is required by TRF. All of them are assets in your relationships with partners outside Rotary, and in the coordinator's credibility with TRF staff on a technical project.

*

The coordinator's standing document kit

A well-prepared CED coordinator keeps a *document kit*: a set of references within reach, updated every year. The kit has a digital part (a cloud folder shared with the CED committee) and a paper part (a binder kept at the club's premises).

Core Rotary documents

Document	Source	Update frequency
Rotary Grants Terms and Conditions (latest version)	my.rotary.org	Annual
Areas of Focus Policy Statements (includes CED)	my.rotary.org	After each TRF revision
Community Assessment Tools	my.rotary.org	At each CNA
Global Grant Monitoring and Evaluation Plan Supplement	my.rotary.org	Annual
Grant Management Manual	my.rotary.org	Annual
Signed *Club-District MOU*	District	Annual
Rotary Code of Policies section 42 (Rotary Action Groups)	RI	Occasional revisions
RAGCED *Bylaws*	ragced.org	Occasional

Useful international standards

Document	Use in a CED project
Client Protection Principles (Cerise+SPTF)	Choosing a partner MFI
Universal Standards for Social Performance Management (SPI4)	MFI audit, rate negotiation
ILO Decent Work Agenda: pillars and indicators	Vocational training and job placement projects
ICA: seven cooperative principles	Cooperative projects
OHADA AUSCOOP (Uniform Act)	Cooperatives in West and Central Africa
Sphere: MERS (*Minimum Economic Recovery Standards*)	CED projects in post-crisis settings (link with the *disaster* guide)
Sustainable Development Goals: SDG 1, 5, 8, 10 indicators	Strategic alignment and communication

These documents are not read in one sitting. The coordinator *consults* them at the right moment: the Client Protection grid when selecting the partner MFI, the seven cooperative principles when drafting a cooperative's bylaws, the SDG indicators when framing the outcomes.

Templates and forms (keep them current)

- Engagement letter template for the CED coordinator
- Host club/international partner club MOU template (Appendix A, form F8)
- CED Global Grant concept note template
- CED Global Grant budget template
- CNA report template
- Stewardship report templates: preliminary, 12-month, final
- Completeness checklist for the file before Grant Center submission
- M&E tracking grid (baseline/midline/endline)

All these templates appear in Appendix A of this book. The coordinator adapts them once to the club's format and keeps them, versioned, in the kit.

*

Essential reading

A CED coordinator who wants to grow reads *alongside* the Rotary documents. Here is a tight selection of reading that shapes CED thinking without drowning you. Read the order this way: the first two are indispensable, the rest are to pick from according to your intervention family.

Indispensable

1. **Amartya Sen, *Development as Freedom* (1999)**: the *capabilities* framework that underpins modern CED ethics. Why development is not GDP growth, and why it cannot be imposed from above. Reread it when writing each CNA.
2. **Mary Anderson, *Do No Harm: How Aid Can Support Peace, or War* (1999)**: the classic on the unintended effects of aid. Applied to CED: how a badly calibrated grant kills the markets it claimed to support. Reread it when choosing the form of intervention.

Microfinance & financial inclusion

3. **Beatriz Armendáriz & Jonathan Morduch, *The Economics of Microfinance* (2nd ed., 2010)**: the standard academic textbook on the Grameen model, VSLAs, interest rates, defaults.
4. *CGAP notes* (downloadable at cgap.org): operational summaries on current topics (mobile money, inclusive insurance, digital credit, over-indebtedness).

Vocational training & job placement

5. **The ILO's *World Employment and Social Outlook* reports** (annual): macro context and framing of the Decent Work Agenda.
6. ITC-ILO (Turin) publications on training design in developing countries.

Value chains

7. **GTZ/GIZ, *ValueLinks: Making Value Chains Work for the Poor* (2007 and updates)**: the standard methodology manual, adopted by UNIDO.

Cooperatives

8. **International Cooperative Alliance, *Statement on the Cooperative Identity* (1995)** and its commentaries: the seven principles, their history, their present-day interpretation.
9. For French-speaking Africa: *OHADA: Uniform Act on the Law of Cooperative Societies* (AUSCOOP), available free at ohada.org.

Integrated local development

10. **UNCDF, *Local Development Finance Initiative*: program documents** (uncdf.org): an operational framework for community economic infrastructure projects.

A CED coordinator who has read the first two titles, and picks one title in each intervention family they handle, has a solid base for talking with confidence to a qualified international partner or to technical TRF staff.

*

Attending RAGCED monthly meetings

RAGCED holds a video meeting once a month. The rhythm is an asset: it lets a CED coordinator keep a live link with the network without having to travel.

What happens there

- Presentations of ongoing projects by member clubs
- TRF updates on the *funding model*, the *Areas of Focus*, CED Packaged Grants
- Talks by invited experts (partner MFIs, CED NGOs, UN agencies)
- Q&A on real cases
- Announcements of regional fairs, calls for *International Partners*

How to sign up and prepare

1. Join RAGCED (ragced.org, online form)
2. Confirm your newsletter subscription
3. Receive the video meeting invitation about a week ahead
4. Prepare one or two precise questions: the format allows interaction

How to make the most of attending

A CED coordinator who attends a monthly meeting should, in the following days:

- Give the club's CED committee a five-minute update (what was said, what is relevant to the current project)
- File the materials in the document kit
- Reach out, if useful, to a contact mentioned during the meeting

Without this discipline, attendance stays passive and does not produce the expected network effect.

*

The coordinator's annual preparation rhythm

A CED coordinator at cruising speed follows a simple annual rhythm, aligned with the Rotary year (July to June).

Month	Main action
July	GMS renewal (if not done), RAGCED membership confirmed, document kit updated
August-September	Annual area diagnosis (Chapter 3), minimum standard audit (Chapter 0)
October	Annual club training (2 hours in plenary, see Ch. 0)
November-December	Review of the ongoing CED project portfolio, preparation of annual reports
January-February	Concept note for a new project if relevant, consultation with the DRFC
March-April	Drafting and submission if the TRF calendar allows; attending a RAGCED regional fair
May	Annual club CED workshop (half day, see Ch. 0)
June	Handover and briefing to the president-elect, archiving, preparing the next season

This rhythm is not mandatory: it is *an example*. The idea is for the coordinator to experience CED as a structured annual cycle, not as a series of crises and emergencies.

*

CED Rotarian preparation checklist

Hand this checklist to every CED committee member and to the club's Foundation Chair. Complete it before taking up the role, then every year.

- ☐ GMS completed and validated for the current Rotary year
- ☐ RAGCED membership active, newsletter received
- ☐ Attended at least 2 RAGCED monthly meetings in the last 12 months
- ☐ Core Rotary documents downloaded and filed (updated less than 12 months ago)
- ☐ *Client Protection Principles* and SPTF standards read at least once (if a microfinance project is planned)
- ☐ At least the 2 indispensable readings (Sen, Anderson) done
- ☐ Digital document kit shared with the CED committee

- ☐ Paper document kit at the club's premises up to date
- ☐ Direct contact established with the district's DRFC
- ☐ Direct contact with TRF's Regional Grants Officer identified
- ☐ Coordinator's skills self-assessed and any training needs identified

A CED coordinator who checks nine or ten items is operationally ready. Below seven, they are taking risks: procedural errors, delays, avoidable rejections. Time invested in preparation pays back a hundredfold during the active phase of the project.

*

With personal preparation in place, the question is what the club brings collectively: which skills, which networks, which potential partners. That is the subject of Chapter 7: taking stock of the assets the club can mobilize.

Chapter 7: Taking Stock of the Club's Assets for CED

*

Three kinds of capital, one project

A Rotary club with thirty members is not thirty volunteers free on Saturday morning. It is thirty professionals who, between them, hold a capital few organizations can bring together. For a CED project, three kinds of capital count:

- **Human capital**: the technical skills you can draw on (banker, certified accountant, lawyer, trainer, agronomist, entrepreneur, HR manager) and the languages spoken
- **Material capital**: premises, vehicles, tools, offices, office equipment, printing capacity, sometimes warehouses
- **Relational capital**: professional networks, contact lists, dual memberships (chambers of commerce, bar associations, professional bodies, other RAGs, local authorities)

A club's strength in CED is not measured by its number of members. It is measured by the *quality of the inventory* the club has made of these three kinds of capital, and by its ability to activate them at the right moment.

The CED coordinator is responsible for this inventory. Frequency: **annual**, at the start of the Rotary year (July-September). The coordinator updates three tables shared with the CED committee and prepares a one-page summary presented to the club's board.

*

Human capital: the skills you can draw on

Individual inventory sheet

Each member fills in a sheet, or agrees to have it filled in by the coordinator during a twenty-minute interview. A refusal to answer is respected, but rare: the approach is well received when it is presented as *capturing* the club's talents, not as keeping files on people.

Field	Completed example
Full name	Marie Dubois
Main profession	Certified accountant, partner in a firm
Primary CED skill	Financial audit, stewardship, budget management of internationally funded projects
Secondary CED skill	Training in simplified bookkeeping
International experience	3 short assignments in West Africa (2018, 2021, 2023)
Languages	French (native), English (fluent), Portuguese (basic)
Annual availability for CED	80-100 hours, mainly evenings and weekends
Restrictions	No field trip longer than 5 consecutive days (firm to run)
Declared conflict of interest	Firm has a local MFI as a client: to consider before any partnership

The sheet is deliberately short. The goal is not a detailed résumé but a *quick-activation indicator* for the CED committee when a project takes shape.

Consolidated CED skills matrix

The coordinator consolidates the individual sheets into a single table (a spreadsheet shared with the CED committee, plus a laminated paper version at the club's premises).

Member	Profession	Primary CED skill	Languages	Annual availability	Conflict of interest
Dubois, M.	Certified accountant	Audit, stewardship	FR, EN	80-100 h	MFI client
Martin, J.	Construction business owner	Site management, infrastructure assessment	FR, EN	Variable	None
Da Silva, R.	Retail banker	SME credit analysis, financial inclusion	FR, PT, EN	40-60 h	None
Konaté, A.	Telecom engineer	Mobile money, digitization	FR, WO, EN	30-50 h	None
Moreau, S.	Business lawyer	Corporate law, cooperatives, MOUs	FR, EN	50-80 h	None
Petit, F.	Farmer	Agricultural value chains, farmer cooperatives	FR	20-40 h	None

Member	Profession	Primary CED skill	Languages	Annual availability	Conflict of interest
Chen, L.	Restaurant owner	Food processing, HACCP	FR, ZH, EN	30-50 h	None
Nakamura, H.	Architect	Rural infrastructure, covered markets	FR, JA, EN	40-60 h	None
Berger, C.	Business journalist	Communication, advocacy, market studies	FR, EN, ES	40-60 h	None
Da Silva, P.	Job placement trainer	Training design, VAE (validation of prior experience), youth	FR, PT	60-80 h	None

The CED committee reviews this table each time a new project is launched. It steers the choice of intervention family: a club with three microfinance skills and an OHADA lawyer will not have the same natural project as a club with two agronomists and a food engineer.

Professional networks you can draw on

This is where Rotary stands apart from every other volunteer organization. Your members do not come alone. They bring their contact lists.

Member	Professional network	Potential CED resource
Dubois, M. (accountant)	Ordre des experts-comptables (French accountants' professional body), CNCC network (French statutory auditors' body)	*Pro bono* audit of a partner MFI, bookkeeping training
Martin, J. (construction)	Materials suppliers, subcontractors, engineers	Building economic infrastructure at a negotiated price
Da Silva, R. (banker)	Regional banking network, bankers' association	Introductions to MFIs, access to sector data
Moreau, S. (lawyer)	Bar, notaries, experts	Pro bono drafting of a cooperative's bylaws, MOUs
Petit, F. (farmer)	Regional agricultural cooperative, chamber of agriculture	Expertise exchanges with a cooperative in the Global South, sponsorships
Da Silva, P. (trainer)	AFPA, GRETA, OPCO network (French public adult training and skills bodies)	Adapting training standards to a partner country

Concrete action. During the annual individual interview, the coordinator asks: "If a CED project starts within 6 months, which professional contacts could you call on?" Note the names, positions and resources available. This second circle multiplies the club's real capacity five- to

tenfold without adding a single member.

Counting human capital in the Global Grant budget

Members' contribution in working hours is counted as *in-kind* cofinancing in the TRF budget. The hourly rate used is the *market labor cost* of the skill concerned.

Skill	Indicative hourly valuation rate (USD)
Accounting, audit	100-150
Legal advice, lawyer	150-250
Banking, credit analysis	80-120
Training design	60-100
Architecture, construction engineering	100-200
Agronomy	50-80
Communication, translation	50-80

A club that mobilizes eight technical skills at fifty hours each on a project produces roughly **USD 30,000 to 60,000 of *in-kind* value per year**. For a USD 100,000 Global Grant, that is half the required *match*. It is a real lever, provided it is rigorously documented: signed timesheets, contributors' résumés, a description of the services provided.

*

Material capital: what the club can make available

The material inventory is not an inventory of members' personal belongings. It is a census of what can *actually be made available* to a CED project, for how long, and on what terms.

The club's own equipment

The club as a legal entity rarely owns heavy equipment. But it may have:

- A meeting room usable for training sessions or committee meetings
- Office equipment (laptops, printer, projector)
- Emergency or project funds (covered in Chapter 16)
- Access to digital tools (Google suite, Microsoft 365, video conferencing platforms)

These resources do not make a CED project, but they reduce running costs and can be counted *in-kind*.

Equipment available through members

Type of resource	Examples	Typical terms of use
Premises	A member's office, a firm's meeting room, a member company's warehouse	Occasional use, with a written agreement
Vehicles	A member company's utility vehicle for field transport	One-off agreement, insurance to check
IT equipment	Refurbished computers from a member company for a partner training center	Donation with receipt for tax purposes
Printing capacity	A member's print shop for flyers, posters, registers	*Pro bono* or negotiated cost
Platform access	A company license for a project management or CRM tool	Access limited to the project

Counting equipment in the budget

Equipment provided is counted *in-kind* at **market cost** or **equivalent rental cost**. A training room made available for 20 sessions of 4 hours, at a comparable rental cost of USD 50 per session, represents USD 1,000 in value. The supporting document is a use agreement signed by the owner of the premises and by the club president, stating the period, the number of sessions and the reference market cost.

*

Relational capital: dual memberships

Rotarians do not live in a Rotary bubble. Many are also involved in chambers of commerce, professional bodies, city councils, other service clubs, faith communities. These *dual memberships* are considerable operational bridges, provided the CED coordinator *knows about* them.

Dual membership table

Member	Outside affiliation	Role in that organization	CED resource available
Leroy, P.	[City] city council	Deputy mayor for economic development	Link with city services, registration of a cooperative, institutional support
Moreau, S.	[City] bar, international committee	Active member	Access to *pro bono* international legal expertise

Member	Outside affiliation	Role in that organization	CED resource available
Dubois, M.	Ordre des experts-comptables, NGO committee	Delegate	Access to NGO audit methodologies, national network
Da Silva, R.	Regional association of microfinance professionals	Board member	Direct link with regional MFIs, sector monitoring
Konaté, A.	West African diaspora community	Solidarity lead	Network in the home countries, cultural knowledge
Berger, C.	Business journalists' association	Member	Media network to publicize project results
Nakamura, H.	Alumni of a leading architecture school	Ongoing contact	Network to mobilize skills for infrastructure projects
Petit, F.	Regional chamber of agriculture	Elected member	Institutional agricultural link, network of farm cooperatives

Formalizing dual membership: the liaison officer

When a member holds a position in an outside organization that is strategic for a CED project (for example an MFI, a chamber of commerce, a city council in the partner country), the club *formally designates* them as **liaison officer**. This status has four implications:

1. They are the club's first point of contact with that organization
2. They officially represent the club at joint meetings
3. They keep contacts and shared documents up to date
4. They flag opportunities (calls for proposals, events, partnerships)

The liaison officer is named in the partnership MOU where relevant. The role has limits: the liaison officer does not commit the club by their signature, and declares any conflict of interest as soon as it arises.

*

Mapping local actors: a complement to Chapter 3

The area diagnosis in Chapter 3 mapped five layers (populations, economic activities, infrastructure, institutions, networks). Chapter 7 adds one dimension: *who, in the club or its first circle, personally knows these actors?*

For each major actor identified in Chapter 3, ask:

- Does a club member have a direct contact?
- Does someone in the first circle (a member's spouse, business partner, close friend) have one?
- If not, who could *put us in touch*?

The answer goes into the actor mapping table in Chapter 8. It saves weeks of pointless prospecting and turns the CED coordinator into a true *connector of relationships*.

*

The mandatory dual format: digital and paper

The asset inventory always exists in a *dual format*, for the same reasons as in the *disaster* guide: digital alone is fragile, paper alone is frozen.

Medium	Content	Use
Shared spreadsheet (Google Sheets, Airtable, Microsoft 365)	Skills, networks, dual memberships matrix	Continuous updating, remote access, filtering
Laminated paper binder at the club's premises	Simplified printed version	Meetings without connectivity, handover to the incoming president, visible display
Encrypted USB drive kept by the coordinator	Full backup	Continuity if the cloud fails

Mind data protection. The individual sheets contain personal information. They fall under the GDPR in Europe and equivalent regimes elsewhere. Each member's consent is recorded in writing at the time of the inventory. The data does not leave the club without authorization: it is not shared with the district or with RAGCED, except in aggregated, anonymized form.

*

Annual asset inventory checklist

To be carried out between July and September of each Rotary year, led by the CED coordinator.

- ☐ Skills sheet filled in by every member (new and longstanding)
- ☐ Consolidated CED skills matrix up to date
- ☐ Each member's professional networks documented
- ☐ Material inventory updated (premises, vehicles, equipment, digital access)
- ☐ Dual memberships listed, liaison officers designated where relevant
- ☐ *In-kind* valuation capacity estimated for the current or upcoming Global Grant
- ☐ Digital version backed up to the cloud + encrypted USB drive

- ☐ Paper version printed and filed at the club's premises
- ☐ Individual GDPR consent archived for each sheet
- ☐ One-page summary presented to the club's board
- ☐ Results presented to the club at a plenary meeting dedicated to CED

*

The lesson of the inventoried assets

A club's capital is not in its treasury. It is around the table, every week, in the conversations before and after the regular dinner meeting. The difference between a club that carries ambitious CED projects and a club that complains it *lacks resources* almost always comes down to this single point: the first has *mapped* what it has, the second leaves it dormant.

This inventory turns thirty professionals who meet for Tuesday lunch into a structured project capacity, ready to be mobilized right away. It is the prerequisite for concrete activation, which is the subject of Chapter 8.

Chapter 8: Activating Networks Before the Project

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Good partners are found before, not during

A club that looks for a local partner *after* writing its concept note has an eighty percent chance of getting it wrong. A club that looks for its *International Partner* in the week before submitting a Global Grant has a one hundred percent chance of producing a token partnership, which TRF staff will spot on the first read.

Good partners are found *upstream*, in quiet times, through methodical mapping and outreach. This chapter describes that work. Carry it out in parallel with the inventory of the club's assets (Chapter 7): the two feed each other.

*

The six families of actors to map

A CED project does not draw on the same partners for every intervention family. But the mapping itself must be *exhaustive* from the start: you do not yet know which project the club will carry two years from now. Six families of actors shape the local CED scene. Mapping all of them leaves the club ready, whatever direction it chooses.

Family 1: Inclusive finance actors

Actor	What it does	Contact to establish
Commercial banks with a social mission	SME credit, digital financial inclusion	Regional *retail* director or CSR partnerships officer
Microfinance institutions (MFIs)	Microcredit, solidarity savings, inclusive insurance	Operations director or partnerships manager
Savings and credit cooperatives (COOPECs, mutuals)	Savings and credit in a cooperative structure	Board chair

Actor	What it does	Contact to establish
Fintechs and *mobile money* operators	Digital payments, digital inclusion	Impact or *public affairs* manager
Microfinance networks (e.g., AEMF West Africa)	Sector advocacy, standards, training	Regional secretariat

Family 2: Economic and entrepreneurship actors

Actor	What it does	Contact to establish
Chambers of commerce and industry	Support for micro and small businesses, incubators, training	President or director general
Chambers of trades and crafts	Craft value chains, apprenticeship, certifications	Secretary general
Chambers of agriculture	Agricultural technical support, farmer cooperatives	Development officer
Business groups and employers' federations	Mentoring, placement, SME financing	CSR or development manager
Incubators and accelerators	Entrepreneur support, mentoring, hosting	Incubator director
Regional or local development agencies	Public programs, local cofinancing	Program officer

Family 3: Training and job placement actors

Actor	What it does	Contact to establish
Vocational training providers	Training design, certifications, VAE (validation of prior experience)	Management, partnerships manager
Trade schools and apprenticeship centers	Initial and continuing technical training	Director, board
Universities and technical institutes	Market studies, evaluations, student interns	Corporate partnerships manager
Local employment agencies	Guidance, placement, post-training follow-up	Agency director
Job placement associations (youth, women, disability)	Targeted support, mediation toward employment	Management

Family 4: Public authorities and services

Actor	Role in a CED project	Contact to establish
City hall (target town or city)	Approvals, land, local coordination	City manager, economic development officer
Regional or departmental council	Cofinancing, alignment with public policy	CED or CSR program officer
Line ministry (economy, labor, agriculture)	Authorizations, sector approvals	Relevant regional directorate
Prefecture or governorate	Security, coordination of large operations	Relevant department
Embassy or consulate of the partner country	Diplomatic and economic contacts	Economic counselor

Family 5: NGOs and third-sector actors

Actor	What it brings	Contact to establish
Generalist CED NGOs (Mercy Corps, CARE, Oxfam, Secours Catholique)	Field presence, methodology, cofinanced partnerships	Country director or partnerships officer
Specialized NGOs (TechnoServe, Heifer, Root Capital, Opportunity International)	Sharp technical expertise by value chain	Country or regional manager
Cooperative networks (members of the International Cooperative Alliance)	Support for local cooperatives	National network secretariat
Diaspora associations active in the partner country	Cultural link, collective cofinancing	President or treasurer
Local or international private foundations	Complementary cofinancing	Program officer

Family 6: Religious communities and faith-based actors

Often underestimated, local religious communities are among the first relays of community trust. They have meeting spaces, established mutual aid networks, and legitimacy with populations that are sometimes wary of secular NGOs. For a CED project focused on the most vulnerable groups, ignoring this family means giving up a disproportionate lever.

Actor	Typical resource	Contact to establish
Parishes, dioceses, Caritas, Secours Catholique / CRS	Halls, volunteer network, SILC (*Savings and Internal Lending Communities*) track	Parish priest, diocesan delegate, national Caritas director

Actor	Typical resource	Contact to establish
Muslim communities, mosque-linked organizations	Zakat and sadaqa that can be mobilized, solidarity network	Imam, president of the religious association
Protestant and evangelical communities (World Vision, VisionFund)	Microfinance and CED through VisionFund, cooperatives	Country director
Buddhist or Hindu communities	Community network, foundations	Head of the local community

Caution. Your approach to faith-based actors must respect Rotary's *neutrality*, discussed in Chapter 4. The partnership covers CED, not the religious mission. That boundary is set down in writing in the MOU.

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Formalizing relationships: three levels

Not every relationship deserves an MOU. Every relationship does deserve minimal formalization, or it dies when the member who carried it leaves.

Level	Method	Effort	Added value
1. Documentation	Enter the contact in the club's external directory (Appendix B): name, position, phone, email, resources available, last contact	5-10 minutes	The contact outlives the departure of the member who brought it in
2. Institutional introduction	Invite the contact to a club meeting, lunch or dinner. The president and the CED coordinator host them together	2 hours	The contact knows the *club*, not just one member. The relationship is institutional, not personal
3. Partnership agreement (MOU)	Sign a written memorandum of understanding stating the purpose of the partnership, mutual commitments, duration	Several weeks	A formal commitment, ready to activate without negotiation when the time comes

Level 1 applies to every mapped contact. Level 2 to about fifteen strategic contacts. Level 3 to three or four key partners. More is bureaucracy; less is improvisation.

Structure of a simple CED MOU: one page

An MOU is not a contract. For a Rotary club, a one-page letter is enough:

1. Identification of the parties (Rotary Club of [...], and [organization])

2. Purpose of the cooperation (e.g., facilitating access to a youth vocational training project in the town of [...])
3. The club's commitments (funding, volunteers, technical support, international connections)
4. The partner's commitments (resources, expertise, participation in committees, reports)
5. Duration (typically 12 or 24 months, renewed automatically)
6. Focal points (one name and one phone number on each side)
7. Signatures (club president + head of the organization)

A more detailed MOU is required only when the joint project exceeds a USD 5,000 budget or a 3-month duration, and within the formal framework of a TRF Global Grant (see Chapter 19 for the expanded template).

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Annual relationship calendar

Relationships are not built in bursts. They are kept up in small, regular doses, on a predictable rhythm. An annual calendar makes the effort sustainable for the CED coordinator.

Month	Action	Lead	Target partner
September	Invite the head of a local MFI or cooperative to a club meeting	CED coordinator	Family 1 (finance)
October	Meet the chamber of commerce or an incubator	Coordinator + 1 member	Family 2 (economy)
November	Meet the director of a vocational training provider	Field portfolio	Family 3 (training)
January	Meet the economic development officer of the city or department	Club president	Family 4 (authorities)
February	Meet the head of a CED NGO working in the area	CED coordinator	Family 5 (NGOs)
March	Interfaith meeting around a shared CED cause	President + Coordinator	Family 6 (faith-based)
April	Renew or sign active MOUs	President + Coordinator	All MOU partners
May	Cross-organization meeting: bring several actors together around a pilot project	CED coordinator	Several families
June	Annual review of partner relationships; update the external directory	CED coordinator	Internal, handover preparation

> ***Principle.*** *One meeting a year per key partner. This is not bureaucracy, it is relationship investment. The day you call on an MFI, a chamber of agriculture or a city hall to get a Global Grant over the line, the "yes" or the "no" will depend on a relationship built three years earlier over coffee.*

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The 5W principle, adapted to CED

Classic humanitarian coordination uses the 3W rule (*Who does What Where*) to avoid duplication in emergencies. CED, which unfolds over time and involves value chains, needs two more questions: **5W: Who, What, Where, When, Why**.

The CED project 5W matrix

Question	What is at stake for CED
Who: who is involved?	Avoid duplication (several MFIs in the same area with the same target group), identify possible alliances, define roles without ambiguity
What: what is delivered?	Clarify the service or product delivered (microcredit, training, cooperative support, infrastructure), volumes, terms
Where: where?	Precise geographic area: neighborhood, village, canton, town. Avoid areas already covered by other actors
When: when?	Calendar: funding cycles, farming seasons, school calendar, key moments in the local economy
Why: why?	Theory of change: what change is expected, over what time frame, with what expected effects on beneficiaries' capabilities

This matrix is filled in from the mapping phase onward, then refined at each design stage. A club that cannot answer all five questions for its CED project is not yet ready to launch it.

Where to get 5W information

Source	Type of information
Local authorities (city hall, regional chamber)	Census of economic actors, priority areas, public cofinancing
CED NGOs working in the area	Map of ongoing interventions, uncovered areas
Sector networks (MFIs, cooperatives, training)	Competing or complementary projects, possible saturation

Source	Type of information
RAGCED	Past or ongoing Rotary projects in the same area or on the same issue
Rotary Showcase database	History of Rotary CED projects by country
United Nations (country agencies: UNDP, ILO, UNIDO, UNCDF)	National sector frameworks, priority action plans

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Your regional RAGCED contact: a relationship to build early

For a club getting started in CED, contact with the RAGCED *Regional Coordinator* is one of the most profitable investments of the preparation phase. Three reasons.

1. **Introduction to a qualified *International Partner*.** RAGCED has a network of more than 400 members in 34 countries. In one or two video calls, a regional coordinator can suggest two or three partner clubs aligned with your project.
2. **A *pro bono* critical review of your concept note.** An experienced regional coordinator spots in ten minutes the mistakes that would cost weeks at the TRF Grant Center. This review is free and confidential.
3. **Access to regional fairs.** RAGCED's regional chapters (LATAM, Dakshinpatha South Asia, African expansion under way) organize regional project gatherings. Presenting your draft there, even an imperfect one, often brings out a partner you would never have found on your own.

You make contact through the online form at ragced.org, or by emailing *secretary@ragced.org* directly, stating the target geographic area and the type of project you have in mind. Typical response time: a few days.

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Actor mapping sheet

The CED coordinator keeps a consolidated table up to date and reviews it every year. The table below is the template to copy into the club's external directory (Appendix B).

Organization	Family (1 to 6)	Contact name + position	Phone and email	CED resource available	Formalization level (1/2/3)	Last contact	Next follow-up
MFI [name]	1	[Name], operations director	[...]	Microcredit at a competitive rate, credit analysis training	2	10/2025	03/2026
Chamber of commerce	2	[Name], director general	[...]	Business incubator, legal support	3 (MOU)	11/2025	04/2026
AFPA center [partner city]	3	[Name], director	[...]	Training design, certification	2	09/2025	01/2026
Target city hall	4	[Name], deputy mayor for econ. dev.	[...]	Approvals, land, cofinancing	2	01/2026	06/2026
TechnoServe (NGO)	5	[Name], country director	[...]	Agricultural value chains	1	02/2026	08/2026
Caritas [country]	6	[Name], director	[...]	SILC method, rural network	1	04/2026	10/2026
RAGCED LATAM coordinator	RAGCED	Juliana Corredor González	[role email]	International partner introductions, concept note review	1	03/2026	Monthly meeting

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Pitfalls to avoid

Pitfall	Consequence	Solution
Relying on a single member for a key contact	Contact lost if the member leaves or changes role	Introduce the contact to the CED coordinator *and* the president: systematic triangulation
Mapping without maintaining	Directory obsolete within 12-18 months	Annual calendar of follow-ups and meetings

Pitfall	Consequence	Solution
Ignoring informal actors (diaspora, religious communities, neighborhood associations)	Loss of community legitimacy, gaps in coverage	Always include Families 5 and 6
Piling up MOUs with partners you never call on	Bureaucracy with no effect, signing fatigue	Limit MOUs to 3-4 truly strategic partners
Reaching out at TRF submission time	Token partnerships, detected immediately	Reach out 12-18 months in advance
Promising capacities you cannot deliver	Disappointment, lasting damage to reputation	Formalize only what the club can really mobilize; leave aspirations as verbal intentions
Forgetting political and religious neutrality	Project used for other ends, TRF rejection	Strict respect of the neutrality principle (Chapter 4), a clear MOU on the limits

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Annual checklist: networks and partnerships

To be carried out between July and September of each Rotary year.

- ☐ Map of the six families of actors updated
- ☐ External contact directory checked, each contact confirmed by a call or an email
- ☐ At least one active MOU signed with a partner from each priority family for the current or upcoming project
- ☐ District DRFC contact activated and formalized
- ☐ Regional RAGCED contact made and maintained
- ☐ Annual calendar of partner meetings planned
- ☐ At least one outside partner invited to the club in the last 12 months
- ☐ Club took part in at least one partner event in the last 12 months (RAGCED fair, chamber event, NGO conference)
- ☐ Liaison officers designated for strategic partners
- ☐ Mapping results presented at a club plenary meeting

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The network already exists

Your members already know the right people. Your job as CED coordinator is not to create a network. It is to make *visible* and *ready to activate* a network that sits around the table every week. Mapping, institutional introductions and MOUs are not administrative exercises. They are the moves that turn thirty individual contact lists into a collective project capacity, durable and readable by funders.

With a CED structure in place (Chapter 5), a prepared coordinator (Chapter 6), inventoried assets (Chapter 7) and an activated network (this chapter), the club has the foundation to take on the most demanding step in designing a project: a rigorous *Community Needs Assessment*, the subject of the next chapter.

Chapter 9: The Community Needs Assessment: Cornerstone of the Project

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Why the CNA makes the difference between a credible project and a rejected one

Since July 1, 2018, The Rotary Foundation has required a *Community Needs Assessment* (CNA) to accompany every humanitarian Global Grant application. This requirement is not a formality. It reflects a finding: a significant share of Rotary projects in the past were designed *from what Rotarians imagined was good for the community*, not from what the community itself had identified.

A rigorous CNA meets three distinct requirements:

- **An ethical requirement**: respect the agency of beneficiaries (the *capabilities* approach, Chapter 4). Do not decide for them.
- **A technical requirement**: produce a documented, quantified, triangulated base that guides project design and impact evaluation.
- **A TRF contractual requirement**: attach a CNA report to the Global Grant application, or face immediate rejection.

This chapter describes the methodology for a CNA carried out to TRF standards, in four weeks, by a rigorous host club. It draws on the *Community Assessment Tools* published by The Rotary Foundation and on RAGCED's established practices.

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CNA and area diagnosis: do not confuse them

The *area diagnosis* in Chapter 3 maps the club's usual area of action at a broad scale: populations, economic activities, infrastructure, institutions, networks. It is a *strategic* tool, updated every year.

The CNA, by contrast, is the *specific audit of a given project*, with three major differences:

Dimension	Area diagnosis (Ch. 3)	Community Needs Assessment (Ch. 9)
Subject	The club's usual area	The specific community the project serves
Frequency	Annual	Once per project
Granularity	Aggregated	Fine (households, vulnerable groups)
Audience	Internal club use	Mandatory attachment to the TRF file
Who does it	The club's CED coordinator	Host club + local partner + community relay team
Length	4-8 weeks a year	4 intensive weeks
Deliverable	Area diagnosis sheet	Formal CNA report (10-25 pages)

The area diagnosis *prepares* the CNA: it identifies areas of interest, possible partners, priority themes. The CNA *makes a project concrete*: it documents the precise needs, the existing capacities, the possible solutions.

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The six methodologies recognized by The Rotary Foundation

The Rotary Foundation recognizes six *Community Assessment* methodologies. None is required on its own: a solid CNA usually combines three or four. The choice depends on the type of project, the size of the community and the cultural context.

Method	Description	When to use it
Community meeting	Open community meeting, facilitated, with minutes taken	Homogeneous rural communities, identifying shared problems
Asset inventory	Inventory of existing assets (human, material, natural, institutional, financial)	Opening phase, to identify what already exists before talking about what is missing
Survey	Structured questionnaire survey, representative sample	When you need quantified data (access to credit, income levels, job placement rates)
Interview	Semi-structured interviews with key actors	Gathering institutional perspectives, understanding how actors interact
Focus group	Discussion group of 6-10 people on one theme	Exploring perceptions in depth, bringing out internal consensus or disagreement
Community mapping	Participatory mapping of resources, risks, opportunities	Visualizing together, involving beneficiaries in building the picture

Common combination rule for a CED project: an *asset inventory* to open + two or three differentiated *focus groups* (e.g., women entrepreneurs, youth, MFI clients) + interviews with 8-15 institutional actors + a survey of 100-300 households. That gives a sufficient base for a Global Grant of up to USD 150,000. Above that, strengthen it with *community mapping* and structured field observation.

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A CNA in four weeks

This four-week pace is intensive but manageable. A CNA that drags on for three months loses its coherence, and part of its data goes stale.

Week 1: Preparation and scoping

Day	Activity	Deliverable
Days 1-2	Scoping with the local partner (MFI, NGO, cooperative, chamber)	Shared CNA terms of reference
Day 3	Defining the precise area (village, neighborhood, target group)	Initial geographic map
Day 4	Choosing the methodologies to combine	Approved methodological protocol
Days 5-7	Designing the tools (focus group guides, survey questionnaire, interview grid)	Finalized tools

Week 2: Data collection

Day	Activity	Deliverable
Days 8-9	*Asset inventory* carried out with the local partner and community leaders	Consolidated inventory
Days 10-11	2-3 differentiated focus groups (e.g., women, youth, low-income households)	Detailed write-ups
Days 12-14	Institutional interviews (city hall, MFI, NGOs, chamber, technical services)	Structured interview notes

Week 3: Household survey and mapping

Day	Activity	Deliverable
Days 15-18	Questionnaire administered to 100-300 households by trained enumerators	Raw data

Day	Activity	Deliverable
Days 19-21	*Community mapping* session(s) with a representative group	Consolidated maps, validated in session

Week 4: Analysis and feedback

Day	Activity	Deliverable
Days 22-24	Processing quantitative data, synthesizing qualitative data	Tables, cross-analyses
Day 25	Preliminary feedback session with the community (validation)	Minutes of the feedback session
Days 26-27	Writing the final report	Complete report
Day 28	Review by the international partner and the host club's CED committee	Approved report ready for TRF submission

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The biases to avoid

Four classic biases kill the quality of a CNA. They deserve to be named, because they show up almost every time a club starts without a method.

Extractive bias

You come, you ask questions, you leave. The community learns nothing, sees nothing come back, feels used. The preliminary feedback session (Day 25) is the minimum antidote: the results are shared, discussed and validated in a public session before being passed on to Rotary. The raw data remains accessible to the people who agreed to provide it.

Paternalism bias

Rotarians arrive with their *idea of what would be good*. The questions asked, the methodologies chosen, the analysis grid all carry that preconception. The result: the community answers what is expected of it, and the CNA confirms what the club already thought.

The antidote: *let priorities emerge*. Open each focus group with open-ended questions ("What, for you, would keep your children from having a better life than yours?"). Be willing to hear what does not fit the project you had in mind. Let the local partner run some phases without Rotarians in the room.

Confirmation bias

You select, often unconsciously, the testimonies and data that confirm your starting hypothesis. The CNA becomes an exercise in validation, not in discovery.

The antidote: *systematic triangulation*. Every major finding in the report must rest on at least three different sources (survey + focus group + institutional interview; or asset inventory + field observation + national statistics). A finding that rests on a single source is flagged as such.

Seasonality bias

Needs perceived in March are not the needs perceived in September. In a farming area, economic questions take on a very different meaning depending on whether it is harvest time, the lean season or planting time. In a tourist area, depending on whether it is high or low season.

The antidote: *date the CNA explicitly*, state the time of year and, if possible, add historical data covering several seasons. For sensitive agricultural projects, organize two rounds of data collection six months apart if the project timeline allows.

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Inclusion and gender in the CNA

A CNA that ignores differences of gender, generation, ethnicity or social class produces an average picture that reflects no one's reality. Three concrete principles:

Disaggregated sampling

The survey questionnaire, focus groups and interviews are designed to hear separately from:

- women and men
- young people (under 30) and adults
- very low-income households and middle-income households
- minority ethnic or religious groups where present
- people with disabilities
- refugees or displaced people where relevant

Data is systematically *disaggregated* in the final report: no overall average without a breakdown.

Focus group composition

Mixing men and women, or several generations, in the same focus group structurally *inhibits* the voices of those with less social power. Focus groups are built on a *homogeneous* basis along the line of analysis: one focus group of women, one of young women, one of women heads of

household, not one general mixed focus group.

Identifying who is left out

A serious CNA also identifies who is *not represented* in its data. Who did the survey not reach? Who did not come to the community meeting? Why? One paragraph of the final report is devoted to this question: that is often where the most relevant beneficiaries for a CED project are hiding.

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Structure of the CNA report

The final report is the deliverable TRF expects. Its structure is fairly standardized. Target length: 10-25 pages, plus appendices (questionnaires, raw data, photos).

Standard outline

1. Executive summary (1 page) - Context, community concerned, objectives of the CNA - Main findings in three or four bullet points - Recommendations for project design

2. Context and methodology (2-4 pages) - Presentation of the host club and the local partner - Geographic area covered, rationale - Methodologies used, why they were chosen - Timeline, team, partners involved - Acknowledged methodological limitations

3. Profile of the community (2-3 pages) - Demographics, poverty, vulnerabilities - Main economic activities, income levels - Existing infrastructure - Institutional and civil society fabric

4. Identified needs (3-6 pages) - Priority economic needs (ranked) - Breakdown by subgroup (women, youth, vulnerable people) - Secondary needs and non-economic needs to take into account

5. Existing capacities and assets (2-3 pages) - Inventory of human, material, natural, institutional and financial assets - CED actors already present and what they do (5W)

6. Opportunities and likely solutions (2-3 pages) - Solutions identified by the community itself - Solutions proposed by institutional actors - Possible options by CED intervention family (microfinance, training, value chains, cooperatives, integrated local development)

7. Recommendations for project design (1-2 pages) - Suggested intervention family - Priority target groups - Strategic partners to involve - Identified risks and mitigation measures

8. Appendices - Survey questionnaire, focus group guides, interview grid - Anonymized raw data - Focus group write-ups - *Community mapping* maps - Photos (with consent) - List of people met (anonymized where needed)

Report language

For a bilingual French-English project, the report is written in English (TRF's working language) with an executive summary in French. Fieldwork is done in French or in the local language: source materials are kept in their original language and translated afterward.

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TRF validity criteria

TRF does not publish a public scoring grid for CNAs, but Regional Grants Officers apply a consistent set of criteria. The six questions below are the ones TRF staff ask, *de facto*, when reading the report.

Criterion	Question asked
Participation	Was the community the *subject* of the CNA, or its *object*?
Triangulation	Are the major findings backed by at least three sources?
Disaggregation	Is the data broken down by gender, age, vulnerability?
Timeliness	Is the CNA less than 12 months old at the date of submission?
Consistency with the project	Are the CNA recommendations reflected in the Global Grant design?
Methodological transparency	Are limitations and biases spelled out?

A CNA that meets all six criteria goes through smoothly. A CNA that misses two or more gets a request for clarification, sometimes a request to complete it or redo it.

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Budget for a CNA

A serious CNA costs money. But it costs far less than the weeks lost redoing a poorly targeted project, or than a Global Grant rejected after six months of review.

Item	Indicative range (USD) for a medium-sized CNA
Local consultant fees (if hired)	1,500-4,000
Field enumerators (5-10 people x 4 days)	1,000-3,000
Local transport	300-800
Printing questionnaires, materials	200-500

Item	Indicative range (USD) for a medium-sized CNA
Logistics (focus group room, refreshments)	300-800
Translation, transcription	500-1,500
Publishing the report	200-500
Total	**4,000-11,100**

This budget is *eligible* under the Global Grant as a pre-project expense, within the limit set by TRF (rules to be checked in the current version of the *Terms and Conditions*). Part of it can be covered *in-kind* by the club (hours of the coordinator and of the Field portfolio) and by the local partner (staff made available).

The district can sometimes support a CNA through a District Grant, for clubs preparing their first Global Grant. Ask the DRFC early.

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From CNA to concept note

The CNA is not a stand-alone document. It feeds directly into project design. Six elements of the CNA report carry over into the Global Grant concept note:

CNA element	Matching concept note section
Community concerned (§ 3)	*Community* in the TRF form
Priority needs identified (§ 4)	*Problem statement*
Existing assets (§ 5)	*Community involvement*, *in-kind* contributions
Recommended intervention family (§ 7)	*Project objectives and activities*
Implicit baseline indicators (§ 3 and 4)	*Standardized measures*, quantified baseline
Strategic partners identified (§ 7)	*Cooperating organizations*

TRF staff scrutinize the direct link between the CNA and the concept note. A project that does not clearly reflect the CNA's conclusions raises suspicion: either the CNA was done for show, or the project was designed independently and the CNA tacked on at the end.

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A common mistake: the post-design CNA

A classic trap: the club *first* decides on the project it wants to run (e.g., "we're going to set up 40 sewing machines for the women of the village"), *then* organizes a CNA to "validate" it. The result is a circular CNA, which asks questions whose answers are already known and produces exactly the data that confirms the prior idea.

The correct sequence is the reverse: the CNA *first*, *then* the decision on the intervention family and the project design. Rotarians may have a prior intuition about the theme (they often do), but the *concrete shape* of the project must emerge from the CNA, not come before it.

This discipline is what separates a *serious* Rotary CED project from an *amateur* one. TRF spots it. Local partners spot it. Beneficiaries spot it first.

*

Checklist: a CNA ready for TRF

- ☐ Written scoping with the local partner (signed terms of reference)
- ☐ At least three of the six recognized methodologies combined
- ☐ Data broken down by gender, age, vulnerability
- ☐ Triangulation documented for each major finding
- ☐ Methodological limitations spelled out in the report
- ☐ Preliminary feedback session held with the community before finalization
- ☐ Report written in English, executive summary in French
- ☐ Less than 12 months old at the date of TRF submission
- ☐ Recommendations explicitly carried into the concept note
- ☐ CNA budget documented with supporting receipts
- ☐ Consent archived for photos and personal data
- ☐ Report reviewed by the international partner and the CED coordinator

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The CNA as an act of respect

A well-run CNA is not a procedural exercise. It is an *act of respect* toward the beneficiary community: taking the time to listen to it, to document what it says, to report the conclusions back to it, to let it correct them if needed. It is also an act of seriousness toward The Rotary Foundation and toward donors: showing that the money to be raised will be used on the basis of a well-founded diagnosis, not a hunch.

Part I laid the foundations: doctrine, ecosystem, area, ethics. Part II provided the tools: structure, preparation, assets, networks, CNA. Part III now opens the operational heart of the book: the five CED intervention families, each covered in depth, starting with microfinance and financial inclusion.

Part III: ACT: THE FIVE CED FAMILIES

Chapter 10: Microfinance and Financial Inclusion

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What microfinance is, and what it is not

Microfinance covers the full range of financial services designed for people shut out of the conventional banking system: microcredit, solidarity savings, microinsurance, mobile payments, low-cost money transfers. Two billion adults worldwide still have no formal bank account. Microfinance gives them a way in.

It is not charity. Nor is it a universal cure for poverty, as many believed in the 2000s. Microfinance is a *tool*, useful for part of the population of underserved communities, and harmful when poorly calibrated. A Rotary club that steps into this field must know both its power and its limits.

This is the longest chapter in Part III, and that is deliberate. Microfinance is at once the most visible CED family of intervention (and the most publicized), the one most supported by TRF Packaged Grants (Oikocredit), and the one most exposed to the ethical abuses documented over the past twenty years. A club that understands it well can decide whether to commit to a project, or to leave the field to more specialized players.

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The three historical models

Three models dominate microfinance worldwide. They are not interchangeable: each one fits different contexts and different target populations.

Model 1: Group microcredit (the Grameen model)

Founded by Muhammad Yunus in Bangladesh in 1976 and formalized by the Grameen Bank. The logic: five to ten borrowers form a *joint liability group*. Each member guarantees the others' loans. No physical collateral required. Mandatory weekly meetings, installment repayments, social pressure as the discipline mechanism.

Feature	Typical value
Main target	Rural women with very low incomes
First loan size	USD 50-300
Term	6-12 months
Annual interest rate (APR)	20-35% depending on context
Observed repayment rate	> 95% in the best networks
Flagship countries	Bangladesh, India, Philippines, Bolivia

Strengths of the model: no collateral, inclusion of the poorest, the group effect as social capital. Limits: rigid meetings, exclusion of people unable to take part in a group, social pressure that can turn coercive, difficulty with amounts above USD 500.

Model 2: Individual microcredit (the reinforced solidarity model)

Individual loans, no group, with a personal assessment of the project and close follow-up by a loan officer. Typical progression: a first loan of USD 100-300, a second of 300-600, then up to several thousand depending on documented capacity.

Feature	Typical value
Main target	Micro-entrepreneurs, artisans, traders
Loan size	USD 100-5,000
Term	6-24 months
Security	Third-party guarantee, movable assets, the project itself
Follow-up	Monthly visit from the loan officer
Flagship countries	Peru, Colombia, Morocco, Tunisia

Strengths: flexibility, fit with the individual profile, no dependence on a stable group. Limits: higher operating costs per loan, over-indebtedness risks that are harder to detect, exclusion of the most vulnerable profiles who have no structured project.

Model 3: Savings and credit groups (Village Savings and Loan Associations, SILC, AVEC)

A more recent form, promoted by CARE, CRS (the SILC method, *Savings and Internal Lending Communities*) and Plan International. The logic is radically different: a group of 15-25 people *saves collectively*, then *lends to its own members* from its own funds. No outside capital, no external MFI, full self-management.

Feature	Typical value
Main target	Deeply rural populations, very low incomes
Meeting frequency	Weekly or twice a month
Size of the collective fund at end of cycle	USD 500-5,000 depending on country
Length of a cycle	9-12 months (then proportional share-out and a new cycle)
Internal interest rate	5-10% per month, returned to the group
Repayment rate	> 98% observed

Strengths: full autonomy after 9-15 months of training, zero dependence on an outside player, stronger social capital, suited to areas with no MFI present. Limits: small amounts, no outside leverage, no insurance, effectiveness that varies with the group's existing cohesion.

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The 2010 Andhra Pradesh crisis: what it teaches

Every Rotary microfinance project must keep the Andhra Pradesh crisis (India, 2010) in mind. It is the historical reference point on which today's client protection standards were built.

Timeline

Over the 2000s, Andhra Pradesh became one of the largest microfinance markets in the world. Several MFIs competed for borrowers there, piling up loans with no coordination. In 2010, a series of *suicides* among over-indebted people drew media attention (estimates range from 80 to 200; the exact figure is disputed). The state government imposed an immediate moratorium on collections. Repayments collapsed. Several major MFIs went bankrupt or were absorbed. The Indian sector took nearly a decade to rebuild.

Identified causes

Cause	Mechanism
Unregulated multiple borrowing	A single household borrows from 3, 4, 5 MFIs at once, with no centralized information
Sales pressure on loan officers	Performance bonuses tied to the *volume of loans disbursed*, not to repayment quality
Aggressive collection practices	Intimidating home visits, public pressure, humiliation
Unchecked *debt-to-income* ratios	No cap on total borrowing relative to household income

Cause	Mechanism
High interest rates combined with hidden fees	Real APR sometimes above 60% despite a stated nominal rate of 28%

Lessons built in since 2010

- Mandatory credit bureaus (*credit bureaus*) in the main microfinance markets
- Formalization of the *Client Protection Principles*: seven standards now built into the SPI4 methodology of Cerise+SPTF
- Caps on the number of MFIs a household may borrow from at once in several countries
- Regulated collection practices (no evening visits, no public intimidation, mandatory recourse to a mediator before seizure)
- Mandatory *debt-to-income* assessment before every loan

A Rotary club that funds or facilitates microfinance activities without mastering these elements reproduces, on a small scale, the conditions that produced Andhra Pradesh. This mastery is not optional.

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The Client Protection Principles: the seven standards

The *Client Protection Principles* (CPP), first formalized by the *Smart Campaign* and built into the Cerise+SPTF framework since 2020, set seven non-negotiable standards for any MFI. A Rotary club that gets involved in microfinance must require its partner MFI to demonstrate compliance with all seven.

1. Appropriate product design and delivery

Financial products fit clients' needs and capacities. No forced sales, no unsuitable products, no loans for purposes that cannot generate repayment.

2. Prevention of over-indebtedness

Systematic assessment of repayment capacity before every loan, *debt-to-income* caps respected, consultation of the credit bureau where one exists, an explicit refusal when repayment is not sustainable.

3. Transparency

Interest rates disclosed as an APR (*annual percentage rate*) including all fees, written terms given to the client in a language they understand, no hidden clauses.

4. Responsible pricing

Rates that cover operating costs without being excessive. No usurious practices. Regular comparison with local market benchmarks. Periodic review by an independent governance body.

5. Fair and respectful treatment

No discrimination (gender, ethnicity, religion, political opinion). Collection practices governed by a written code. Respect for dignity in all circumstances.

6. Data privacy

Clients' personal and financial data are protected. Shared only with their informed consent, except where the law requires it (credit bureau).

7. Complaint and recourse mechanisms

An accessible, free, responsive complaint system. Complaints are handled within a set time frame. Independent recourse exists if the client remains dissatisfied.

How to check a partner MFI's CPP compliance

Three concrete indicators:

Indicator	What it proves
Recent SPI4 audit (under 3 years old)	The MFI has submitted its social performance to an external audit. Report available from Cerise+SPTF
Membership in a microfinance sector network (SAM, MFR, MIX, AEMF)	The MFI applies sector standards and shares its data
Social rating (e.g. MicroRate, M-CRIL, Planet Rating)	Independent assessment of social and financial performance

A Rotary club considering a microfinance partnership *requires* at least one of these three indicators. Below that bar, the ethical and reputational risk is too high.

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Rotary does not lend directly

Absolute rule. A Rotary club must not be a direct lender. Ever.

There are four reasons for this rule:

1. **Competence.** Lending requires technical trades (credit analysis, risk management, collection, litigation) that are not those of a volunteer club. Even a club with several bankers among its members lacks the operational structure of an MFI.
2. **Regulation.** In most countries, microcredit is a regulated activity that requires a license. An unlicensed club that lends exposes itself to administrative and criminal penalties.
3. **Continuity.** An MFI survives because it is designed to last. A Rotary club, with its yearly rotation of presidents and its multi-year projects, cannot carry the decades-long commitment that microfinance demands.
4. **Ethics.** If a borrower defaults, should the club sue the beneficiary? Seize their belongings? The very question shows the structural incompatibility.

The right role for Rotary

Instead of lending, the Rotary club acts as:

Role	Concrete activity
Facilitator	Connects the target community with a qualified partner MFI
Institutional co-funder	Funds the MFI so it can serve segments it usually neglects (isolated rural women, young people with no capital)
Capacity builder	Funds loan officer training, digitization, upgrades to the MFI's management information system
Financial education supporter	Funds pre-loan financial education modules for beneficiaries (budgeting, saving, responsible borrowing)
Co-funder of inclusive insurance	Partly subsidizes first enrollments in crop, health and funeral insurance
Non-financial support	Mentoring entrepreneurs, coaching, complementary technical training

The *Oikocredit* Packaged Grant is a textbook example of this model: Oikocredit is a qualified international cooperative MFI, Rotary funds projects that Oikocredit implements, and TRF has pre-negotiated a partnership framework.

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Links with the other families

Microfinance alone is not enough. A solid CED microfinance project always connects with at least one other component.

Combination	Logic
Microfinance + financial education	Credit without budgeting skills breeds over-indebtedness. Pre-loan financial education modules are a high-return investment
Microfinance + vocational training	Capital without technical skills goes to waste. Link the loan to a training pathway (see Chapter 11)
Microfinance + entrepreneur support	The first loan succeeds more often when the borrower is mentored through the first year of business
Microfinance + mobile money	In rural areas with no bank branch, *mobile money* multiplies access and cuts operating costs
Microfinance + inclusive insurance	A loan without insurance breaks at the first shock (illness, livestock loss, flood). Bundling credit and microinsurance is the sector's structural trend

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Impact indicators to track

A Rotary microfinance project must track a small but solid set of indicators. Not too many (paralysis), not too few (blindness).

Output indicators (activities completed)

Indicator	Typical target for a USD 100,000 Global Grant
Number of beneficiaries who received a first loan	200-800 depending on context
Share of women beneficiaries	> 60%
Number of beneficiaries who completed pre-loan financial training	100% of borrowers
Number of savings groups formed (if there is a VSLA component)	8-20 groups
Total amount of loans disbursed	60-80% of the credit component budget

Outcome indicators (measured changes)

Indicator	Measurement method
Average additional income generated per beneficiary at 12 months	Endline survey on a sample comparable to the baseline
Repayment rate (*Portfolio at Risk 30*)	Quarterly reporting from the partner MFI

Indicator	Measurement method
Survival rate of funded activities at 24 months	Follow-up survey at 24 months
Access to a formal bank account or mobile money after the project	Endline survey
Financial literacy level measured before/after	Standardized pre- and post-training test

Protection indicators (safeguards)

Indicator	Alert threshold
Rate of recorded complaints	> 5% = communication or handling problem
Share of beneficiaries reporting abusive collection practices	> 0% = immediate alert, partnership suspended
Detected over-indebtedness rate (households with multiple loans > threshold)	> 10% = project redesign needed
Share of women whose loan is *managed by someone else*	> 5% = alert on real autonomy

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Documented Rotary examples

Oikocredit Packaged Grant

The Rotary Foundation has signed a *Packaged Grant Partnership* with Oikocredit, making Rotary projects with this international cooperative microfinance institution easier. Clubs that want to set up a microfinance project in a country where Oikocredit operates benefit from a simplified framework: a pre-negotiated partnership, partial due diligence, CPP compliance already established.

For up-to-date practical terms: see the *Packaged Grants* page on my.rotary.org and contact *partnerships@ragced.org*.

RAGCED projects: Talanton East Africa

RAGCED, through its affiliated foundation, the *Economic Development & Empowerment Foundation*, co-founded the *Talanton Impact Fund*, an impact investment vehicle operating in East Africa. Talanton invests in SMEs that create jobs for vulnerable populations. Clubs that want to pair a Global Grant with an impact investment component have a natural point of reference in Talanton.

Details (amounts, sectors, countries, pipeline) should be updated directly with RAGCED (`partnerships@ragced.org`). Information consolidated as of the research date: see the report `References/RAGCED_identite-et-mission.md`.

Honduras HECD

The *Honduras Economic and Community Development* (HECD) project is one of the flagship projects documented by RAGCED. Led by District 5340 (San Diego, California) and Honduran clubs, it has combined vocational training, microcredit and support for cooperatives for more than ten years. Several million USD in Global Grants and co-funding have been mobilized over the period. A model of how several CED families of intervention fit together in a single multi-phase program.

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Pitfalls specific to microfinance

Pitfall	Mechanism	Mitigation
Interest rates subsidized below operating costs	Makes the MFI unviable, creates unfair competition for commercial MFIs, collapses once Rotary exits	Fund capacity building and coverage of special segments instead, not rate subsidies
Commitment to a single loan cycle	One cycle does not change a life. Think in successive cycles over 3-5 years	Plan a project that covers 2-3 cycles, or link it to a long-term MFI partnership
Targeting only creditworthy profiles	Excludes the poorest, betrays the project's social purpose	Explicitly include a quota of *very poor clients*, measure poverty at entry (PPI, *Poverty Probability Index*)
Ignoring seasonality	Repayments demanded when incomes are at their lowest	Match the schedule to local farming or economic cycles
Rushed financial education	A 30-minute session before the first loan, no real ownership	A pathway of 3-6 sessions before the loan, assessment before disbursement
Forgetting gender in the design	Loans "for women" taken over by husbands, no real empowerment	An explicitly gendered design, measuring *who really controls the loan* at 3 and 12 months

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When NOT to launch a microfinance project

- When there is no credible partner MFI in the area (no CPP compliance, no SPI4 audit, no active regulator)

- When the area is already saturated with MFIs and over-indebtedness is high
- When the club lacks the minimum in-house skills (at least one banker or financial expert on the CED committee)
- When local demand is really for a different service (simple savings, insurance, transfers, with no real need for credit)
- When the legal context does not protect borrowers (no legal framework for microfinance, no complaint mechanism)
- When the political timing creates a risk that the project becomes politicized (pre-election period, identity-based tensions)

In each of these cases, another type of intervention (VSLA savings groups, financial education alone, digitization, a value chain with no credit component) is preferable.

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Checklist for a microfinance project ready to submit

- ☐ Chosen family of intervention aligned with the CNA
- ☐ Partner MFI identified, SPI4-audited within the last 3 years, member of a sector network
- ☐ CPP compliance checked, with supporting documents
- ☐ MOU between Rotary and the partner MFI drafted
- ☐ Rotary's role clearly set as facilitator, not lender
- ☐ Financial education component built in
- ☐ Link with at least one other family of intervention (training, support, value chain)
- ☐ Output, outcome and protection indicators defined
- ☐ Baseline planned before launch
- ☐ Explicit exit strategy: what happens to access to services once Rotary funding ends?
- ☐ In-house financial skills present on the CED committee
- ☐ Application reviewed by RAGCED and by the DRFC before submission

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The lesson of microfinance

Microfinance was *oversold* in the 2000s as the miracle cure for poverty. Twenty years of impact evaluations have brought back a more modest truth: it helps part of the population, it makes no difference for another part, and it can harm a minority when poorly calibrated. Since 2010, the

sector has matured and produced solid standards (CPP, SPI4) and diverse models (VSLA, mobile money, inclusive insurance).

A Rotary club that wants to contribute seriously to financial inclusion positions itself where it brings *what professional players do not*: the club's social capital, non-financial support, institutional advocacy, funding for segments that are hard to reach commercially. The next chapter covers another family where Rotary has strong comparative advantages: vocational training and job placement.

Chapter 11: Vocational Training and Job Placement

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Vocational training as a direct lever for *capabilities*

Vocational training is the CED family of intervention where Rotary has the most obvious comparative advantages. The members of a general club are *practitioners* of their trades: bankers, accountants, engineers, entrepreneurs, doctors, architects, teachers. They know what an employer expects, what a training program must deliver, what is learned by rote and what is learned by doing. When a club funds a training project, it funds it with knowledge of a sector, not blindly.

This chapter sets out the framework for a solid CED vocational training project: target groups, standards, partners, the link with job placement. It draws on the *Decent Work Agenda* of the International Labour Organization (ILO), the global reference for this type of project.

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The ILO Decent Work Agenda: the four pillars

In 1999, the ILO (International Labour Organization) defined a framework that has become the universal reference for assessing the quality of job placement projects. A CED training project that fits none of these four pillars lacks structural depth.

Pillar 1: Productive and freely chosen employment

Work must be productive (it creates economic value) and freely chosen (it is not forced labor, child labor, or work imposed by absolute poverty). In a training project, this means: training for trades where demand exists, supporting placement in decent conditions, refusing to certify people for indecent jobs even when those jobs are available.

Pillar 2: Rights at work

Respect for international labor standards: freedom of association, collective bargaining, elimination of forced labor, abolition of child labor, non-discrimination. A Rotary project does not train people for jobs that violate these rights, even if such jobs are statistically common in the local context.

Pillar 3: Social protection

Access to health coverage, a pension, compensation for workplace accidents. Where informality is widespread, a CED project can include a *health microinsurance* component or support toward formal registration (micro-enterprise, self-employed status, cooperative status).

Pillar 4: Social dialogue

Workers take part in the decisions that affect them. In a CED project, this means involving beneficiaries in defining the training pathway (see the CNA, Chapter 9), in evaluating the program, and in adapting content as the program runs.

How to use the pillars in design

A *well-designed* Rotary training project explicitly ticks at least two of the four pillars in its theory of change. The four pillars are not boxes to fill in; they are questions to ask at every decision point.

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Targeting the right groups

An undifferentiated training project aimed at "anyone motivated" generally produces mediocre results: the most employable people find jobs on their own, and the most vulnerable are pushed out by informal selection. A serious CED project targets explicitly.

Priority groups in CED

Group	Why target them	Pathway specifics
Young people without diplomas (ages 16-25)	Youth unemployment often 2-4 times the national average	Alternating theory and practice, 6-12 months of post-placement support
Women heads of household	Overrepresented among the poorest, shut out of the formal market	Hours that fit childcare, a childcare component, female role models

Group	Why target them	Pathway specifics
People with disabilities	Employment rate often < 20%, mainstream programs ill-suited	Partnership with specialized organizations (Handicap International, CBM), physical adaptations
Former prisoners and people in reentry	Stigma that deepens economic exclusion	Partnership with prison services or post-release organizations, heightened confidentiality
Refugees and displaced people	Prior qualifications not recognized, administrative barriers	Coordination with the local UNHCR office, recognition of prior learning
Former combatants or ex-members of armed groups	Post-conflict transition requiring economic reintegration	Coordination with RAGFP (Rotary Action Group for Peace), official DDR process

Avoiding invisible selection

A program that says "open to all" but requires minimum literacy, valid identity papers and a way to get to the center excludes the most vulnerable people *de facto*. The CNA must identify these invisible barriers, and the project must address them (literacy classes first, help with paperwork, transportation covered or training brought closer to people).

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The three main types of programs

Type 1: Initial technical training

A structured pathway of 3 to 24 months in a technical trade: carpentry, sewing, motorcycle mechanics, electrical work, welding, IT maintenance, professional cooking, hairdressing and beauty care, market gardening.

Parameter	Typical value
Length	6-18 months depending on trade
Total hours	600-1,500 hours
Target age	16-25
Trainees per cohort	15-30
Cost per trainee (*all-inclusive*)	USD 400-1,500 depending on country and sector
Placement rate at 6 months (target)	> 60% employed or self-employed

This type of program requires a training center, qualified trainers, a technical workshop, and a structured link with local businesses for internships. Rotary can fund the creation of the center (building, equipment and first cohorts), but must plan for sustainability: who takes over management when the Global Grant ends? The answer shapes the design.

Type 2: Continuing education and retraining

Shorter pathways (2-6 months) for working adults who want to change careers or upgrade their skills. Examples: informal traders moving to digital management, traditional farmers moving to new techniques, unskilled employees moving to certified skills.

Parameter	**Typical value**
Length	8-24 weeks
Format	Part-time, often evenings or weekends
Target age	25-50
Participants per session	10-20
Cost per participant	USD 150-600
Measured application rate at 6 months	> 70% actually apply the skills acquired

Lighter to organize, and better suited when continuing education centers already exist in the area. Rotary often comes in as co-funder of an existing program, or for a targeted sector adaptation.

Type 3: Dual apprenticeship

Alternating between a training center and a business. Very powerful for job placement, but it requires enough local businesses to host apprentices. Historically found in Germany, Switzerland and Austria, and developing in several African countries (Côte d'Ivoire, Ghana, Senegal, Rwanda).

Parameter	**Typical value**
Length	12-36 months
Split	20-30% theory, 70-80% at the business
Target age	16-22
Apprentice pay	Yes, gradual (e.g. 20% of the local minimum wage in year 1, 40% in year 2, 60% in year 3)

Parameter	Typical value
Post-apprenticeship retention rate at the business	> 50%

Rotary can play a valuable role in recruiting host businesses (the club members' network is the network of local businesses) and in funding teaching supervision.

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Quality standards for training

Training without quality standards produces empty certificates. Three families of standards apply.

Recognized certifications

Favor certifications recognized by the state or by professional bodies, not certificates internal to the project. Most countries have a *national vocational qualifications framework* (the CNCP in France, the NVQF in the United Kingdom, CVET in several West African countries) that defines the levels (in France: CAP, BEP, Bac Pro, Licence Pro, etc., the vocational diplomas from entry level up to the professional bachelor's degree). The project aligns with these levels.

Training design

Content is built through a structured design process: occupational standard → competency standard → training standard → assessment standard. A project that skips these steps produces approximate training. The ILO and the ITC-ILO (Turin) publish standard methodologies that can be downloaded free of charge.

Trainer qualifications

Trainers hold a trainer's qualification themselves, or proven professional experience *plus* minimum teacher training (typically 200-300 hours). A project that relies on unqualified trainers produces mediocre results despite the resources spent.

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The link with job placement: decisive

Training without a job placement component ends with certified cohorts who cannot find work. Post-training follow-up is the difference between a *successful* project and an *incomplete* one.

The five job placement tools to build in

Tool	What it brings
Agreements with local employers	Businesses commit before training starts to take interns, apprentices and hires
Hands-on internships during training	20-30% of total hours spent in a business, assessed and validated
Job matching platform	An up-to-date database of graduates, shared with local employers, refreshed for 24 months
Individual post-training coaching	3-6 sessions over the first 6 months (résumé, interview, negotiation)
Self-employment support	For graduates who do not find salaried work: a link with microcredit (Chapter 10) or a savings group

Measure placement, not certification

The success indicator is not the certification rate (often close to 100% if the training is well run), but the *placement rate at 6 months, 12 months and 24 months*, broken down into salaried employment, self-employment, further training and no outcome.

A 12-month placement rate below 40% signals a problem: either the trade is not in demand, or the training is poorly calibrated, or the support system is inadequate. A project that discovers this rate at the endline evaluation could not correct course in time. Hence the importance of quarterly interim measurements.

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Setting up a training center: checklist

For a Rotary project that aims to create or scale up a training center, eleven elements must be framed. All of them appear in the Global Grant concept note.

Infrastructure and equipment

- ☐ Premises identified: ownership, lease, agreement with a local authority
- ☐ Floor space and layout suited to the trade taught
- ☐ Equipped technical workshop (machines, tools, consumables)
- ☐ Reliable power supply, ventilation, fire safety
- ☐ Suitable restrooms (including for women, if applicable)
- ☐ Depreciation and maintenance budget planned

Teaching

- ☐ Occupational standard validated by a professional body or the state
- ☐ Formal curricula, evaluated
- ☐ Qualified trainers recruited and under contract
- ☐ Trainee assessment methods defined
- ☐ Attendance and progress tracking system

Governance and management

- ☐ Lead legal entity identified (partner NGO, cooperative, registered association)
- ☐ Advisory board including local businesses, the community, graduates, funders
- ☐ Business model for sustainability (partial tuition fees, public subsidy, contracts with businesses)
- ☐ Exit plan from Rotary co-funding spelled out
- ☐ Monthly financial reports planned

Link with businesses and job placement

- ☐ Agreements signed with at least 8-15 host businesses
- ☐ Structured hands-on internship program
- ☐ Post-training job matching platform
- ☐ Post-training coaching program (3-6 sessions)
- ☐ Cohort follow-up at 6, 12 and 24 months

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Strategic partners

Type of partner	Typical role
ILO / ITC-ILO	*Decent Work Agenda* framing, training of trainers, training design methodologies
UNIDO	Industry-related training, youth entrepreneurship, sector clusters
Specialized NGOs (e.g. *Junior Achievement*, *Aflatoun*, *Éducation et développement*)	Entrepreneurship modules, youth financial education
National public training centers	Recognition of certifications, integration into official standards
Local professional bodies	Fit with the real labor market, placement of graduates

Type of partner	Typical role
Partner businesses	Internships, apprenticeships, direct hiring
Specialized organizations (disability, youth placement, refugees)	Support for groups with specific needs

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Impact indicators

Output indicators

- Number of beneficiaries enrolled / trained / certified (watch the dropout ratio)
- Share of women, priority groups, young people under 25
- Number of qualified trainers recruited and trained
- Number of agreements signed with businesses
- Number of training hours delivered

Outcome indicators

- Placement rate at 6, 12 and 24 months (salaried employment / self-employment / further training)
- Graduates' income at 12 months compared with the baseline (broken down by women / men)
- Share of graduates who have gained access to any form of social protection
- Share of host businesses that renew their agreement
- Job retention rate at 12 months

Quality indicators

- Trainee satisfaction rate (end-of-training survey)
- Employer satisfaction rate (survey 6 months after hiring)
- Rate of replication by peers or by other areas (*showcase effect*)

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Specific pitfalls

Pitfall	Mechanism	Mitigation
Training out of step with the market	Training for a trade with no local demand (e.g. industrial sewing with no textile company within 200 km)	A CNA that explicitly identifies employer demand, not just trainees' wishes
Unqualified trainers	Relying on well-meaning retirees with no structured teaching approach	Formal recruitment with minimum qualifications, training of trainers at the start of the project
No post-training component	Certify, then disappear	A support program planned for 12-24 months after the last cycle ends
Competing with existing private provision	Free training that crushes paid training of equal quality	Prior assessment of what is on offer; moderate or partial fees to preserve paid provision
Invisible selection of the most employable	The most vulnerable excluded by implicit barriers	Explicit quotas for priority groups, specific measures (literacy classes first, transportation)
Trainer turnover	Quality drops mid-cycle	Multi-year contracts, internal career prospects
No official recognition	Certifications not recognized by employers	Alignment with the national qualifications framework, partnership with an accredited center

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Documented examples

RAGCED projects: Philippines, Honduras, India

The *Honduras Economic and Community Development (HECD)* project has combined vocational training, microcredit and support for cooperatives for more than ten years. Training cycles in hairdressing, sewing, IT and professional cooking run with a documented placement rate of around 60-70%. Several training centers have been funded through successive Global Grants.

The *Dakshinpatha* (RAGCED South Asia chapter) and *West Africa Project Fair* projects highlight vocational training as a recurring entry point for host clubs in India and West Africa.

For updated details (budgets, partners, current indicators), see the report `References/RAGCED_identite-et-mission.md` and the case studies published on ragced.org and on my.rotary.org > Rotary Showcase.

Reference models outside Rotary

- **Junior Achievement**: entrepreneurship training for young people, a proven methodology in more than 100 countries
- **Techno Brain** (TechnoServe): training programs for young entrepreneurs in Africa
- **ITC-ILO, *Start and Improve Your Business***: a proven methodology for training entrepreneurs, available free of charge

These methodologies can be adapted and used in Rotary projects, subject to licensing and support from an approved partner organization.

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Links with the other families

Combination	Logic
Training + microcredit	A graduate with no capital cannot set up shop. Post-certification microcredit as a built-in component
Training + cooperative	Graduates can form a cooperative to share a workshop, supplies and marketing
Training + value chain	Train for trades that move up or process a sector's output (local value added)
Training + local development	The training center as a cornerstone of an area's economic infrastructure
Training + basic education	When the target groups lack the necessary literacy, the CED project includes a functional literacy component

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When NOT to launch a vocational training project

- When local employers have no demand for the trade under consideration
- When a comparable training center already exists and is not at full capacity (risk of unfair competition)
- When the target group lacks the prerequisites and no literacy classes are built in beforehand
- When the club has not identified the lasting entity that will take over management of the center after the Global Grant
- When the planned certifications are not aligned with a recognized national framework

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Checklist for a training project ready to submit

- ☐ CNA identifying a clear, quantified demand for the trade
- ☐ Priority groups explicitly targeted, with quotas
- ☐ Standards aligned with the national qualifications framework
- ☐ Qualified trainers identified, training of trainers planned
- ☐ Infrastructure and technical workshop budgeted
- ☐ Agreements signed with 8-15 host businesses
- ☐ Post-training job placement program planned over 12-24 months
- ☐ Placement indicators (not just certification) defined
- ☐ Business model for sustainability documented
- ☐ Exit from Rotary co-funding planned
- ☐ Link with at least one other family of intervention
- ☐ The four pillars of the *Decent Work Agenda* respected

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The trade Rotary already knows

Vocational training is the field where club members' professional expertise creates the most direct value: a banker on the advisory board of a business management training center supports graduates better; an artisan who takes on apprentices helps them more than a generic program; an HR director who coaches graduates for their first interviews saves them months of unemployment.

The next chapter covers a more complex but very powerful family: value chain development, where training combines with market access and the organization of local economic sectors.

Chapter 12: Value Chain Development

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Understanding what a value chain is

A *value chain* is the full set of steps that turn a raw material into a finished product that someone consumes, along with the players, the economic flows and the relationships that connect them. Take a simple example: the cocoa sector.

```
PRODUCER ── COLLECTOR ── EXPORTER ── PROCESSOR ── DISTRIBUTOR ── CONSUMER
 (Côte      (local)     (national)  (industrial)  (supermarket,
 d'Ivoire)                                         chocolatier)
```

Each link adds value, and each link captures part of the final price. In the case of cocoa, the African producer typically captures 6-8% of the final price of a chocolate bar in Europe. The other 92-94% is captured further up the chain.

For a CED project, developing a value chain means working to *move value back down* to the lower links (the poorest and least protected): through local processing, grouping producers together, direct market access, certification, fair contracts. It is a structural lever against poverty, because it acts not on the symptoms (producers' low incomes) but on the *structure* that produces them.

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Why CED cares about value chains

Classic interventions (microcredit, training) improve beneficiaries' individual capacity, but leave the *economic structure* intact. A trained, financed producer remains vulnerable if a dominant middleman buys the product at 8% of the final price.

Value chain work changes that structure: it lets producers *capture more value* by processing on site, by banding together, by reaching better-paying markets, and by earning certifications that unlock the *fair trade* or *organic* premium.

It is a longer intervention (a 24-36 month cycle rather than 12) and a more technical one (it requires understanding the sector), but also a more lasting one: once the structure has changed, the benefits hold without a constant drip of support.

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GIZ's *ValueLinks* methodology

The most proven methodology is *ValueLinks*, developed by German development cooperation (GIZ) and adopted by UNIDO, the World Bank and several bilateral agencies. It structures the intervention in three phases.

Phase 1: Value chain analysis

Before any intervention, map the existing chain precisely. For each link:

- Who are the players (number, size, profile)?
- What volumes move through it?
- What prices are charged? What margins?
- What technical, logistical and regulatory constraints apply?
- What power relationships exist between players?

This analysis produces a visual *map*: a flow diagram, a table of players, a margin chart. It takes 4-6 weeks to build, with in-depth interviews at each link, sector data and field visits.

Phase 2: Identifying bottlenecks

From the map, identify the *blocking points* that keep the most vulnerable players from capturing more value:

Type of bottleneck	Concrete examples
Production	Low yields, unsuitable varieties, no improved seed, lack of inputs
Post-harvest	High losses (10-40% depending on the sector), no suitable storage, poor packaging
Processing	No local processing (raw material exported unprocessed), outdated equipment, failure to meet health standards
Marketing	Dependence on one or two buyers, no price information, weak bargaining power
Market access	Remote location, poor transportation infrastructure, required certification missing
Financing	No credit suited to production cycles, no seasonal smoothing mechanism

Type of bottleneck	Concrete examples
Governance	Unequal power relationships, no written contracts, no producer representation

Phase 3: Designing the interventions

For each priority bottleneck, design the most effective intervention. The guiding principle: *facilitate*, do not *substitute*. The CED project does not replace market players; it improves the conditions in which they operate.

Bottleneck identified	Type of intervention
Low yields	Technical training, access to improved seed through a local private distributor
Post-harvest losses	Support to set up a storage cooperative, funding for shared equipment
No local processing	Support to set up a small-scale processing unit, training in processes, bringing it up to health standards
Dependence on a single buyer	Introductions to other buyers, price information, model contracts
No certification	Support through the certification process (*fair trade*, *organic*, geographical indication)
Unsuitable financing	Link with an MFI (Chapter 10) or a savings group

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Promising sectors for CED

Not all sectors lend themselves equally to a value chain intervention. Five families account for most CED opportunities.

Agricultural and agri-food sectors

Cocoa, coffee, vanilla, shea, cassava, yams, oil palm, vegetable crops, fruit trees, poultry farming, small-scale fishing. The value added by local processing is often dramatic: a cashew nut processed locally earns 4-6 times the price of the raw nut. Natural partners: *TechnoServe*, *Root Capital*, *Heifer International*, FAO.

Crafts

Weaving, pottery, leatherwork, jewelry, basketry. Market access (international trade fairs, fair trade e-commerce, organized export) is the main lever. Partners: the *International Co-operative Alliance*, the *World Fair Trade Organization*, platforms such as Novica or Ten Thousand

Villages.

Textiles

Cotton, garment making, dyeing. Processing locally rather than exporting the raw material multiplies the value captured by a factor of 5-10. Partners: UNIDO (textile programs), the ILO (working conditions), associations of textile cooperatives.

Food processing

Fruit juices, jams, drying, cheesemaking, semi-industrial baking. Setting up a processing unit requires infrastructure, compliance with health standards (HACCP) and sales support. Typical projects: USD 50,000 to 200,000 in Global Grant funding.

Sustainable community tourism

Rural lodging, local guides, related crafts. Rotary's role: help structure the offering, market it and get it certified.

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The *Do No Harm* rule in value chains

Value chain development can *destroy* the very players it set out to support. A few principles help avoid these perverse effects.

Do not replace middlemen without a structured alternative

Middlemen (collectors, processors, resellers) are often criticized for their margins. But they provide a real service: pre-financing, transportation, storage, market information, coverage of default risk. Removing them with no alternative *worsens* the situation of producers, who end up isolated.

A well-designed CED intervention *improves producers' bargaining position* with middlemen rather than trying to push them out: cooperatives that pool negotiation, publication of market prices, written contracts.

Do not create dependence on a single channel

A project that hooks a cooperative up to a single buyer (even a fair trade one) creates a *dependence* as strong as the one it set out to reduce. If the buyer changes strategy or goes bankrupt, the cooperative collapses.

The intervention aims to *diversify* outlets: two to four identified buyers, local and export markets, short and long supply chains.

Do not certify if the market does not reward certification

Getting *fair trade* or *organic* certification costs time and money. If the market the producer can reach does not reward that certification (no premium, no premium outlet), the cost exceeds the benefit.

Validate the market first, then certify. Not the other way around.

Do not intervene in a sector where local private businesses are already active and competitive

If local SMEs that are not project beneficiaries already provide similar services (training, support, market access), the subsidized intervention kills those SMEs. The *Market Systems Development* (MSD) principle: strengthen the existing market rather than bypass it.

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Rotary's specific role

In a value chain project, Rotary is not the technical operator. Sector expertise comes from specialized organizations (TechnoServe, Root Capital, Heifer, FAO). Rotary brings what technical NGOs lack:

- **Local relationship capital**: the club knows the authorities, businesses and communities in the project area. This web of connections speeds up the entry of a technical project considerably
- **International network**: an international club can open an export outlet that local producers could never reach on their own
- **Institutional credibility**: the Rotary name inspires trust in private partners and makes contracting easier
- **Complementary funding**: a Global Grant combined with the technical partner's funding, public co-funding
- **Mentoring**: club members, entrepreneurs and executives, can mentor the leaders of an emerging cooperative

A value chain project without an experienced *technical partner* does not work. That is a constant.

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Typical structure of a value chain project

Component	Share of budget
Value chain study (ValueLinks phase 1)	5-10%
Building productive capacity (technical training, access to inputs)	20-30%
Infrastructure or equipment (processing unit, storage, shared equipment)	25-40%
Support for collective organization (cooperative, economic interest grouping)	10-15%
Sales support and market access	10-15%
Certification and quality	5-10%
Monitoring and evaluation	5%
Administration	3% (TRF cap)

This breakdown is indicative and is adjusted to the bottlenecks identified.

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Impact indicators

Output indicators

- Number of producers or artisans who are direct beneficiaries
- Number of training sessions delivered, number of hours
- Volume of equipment or infrastructure delivered
- Number of cooperatives or producer groups created / strengthened
- Volumes processed locally

Outcome indicators (economic impact)

- Average additional income per producer at 12 and 24 months
- Share of value captured locally (before / after)
- Average price obtained by producers (before / after)
- Volumes sold for export or on premium markets
- Share of producers with access to several outlets

Structural indicators (systemic change)

- Change in the number of active players in the sector

- Emergence of new links (e.g. local processing)
- Better governance (written contracts, representation)
- Spillover effect on producers who are not direct beneficiaries

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Strategic partners

Partner	Expertise	How to engage
TechnoServe	Agricultural value chains, entrepreneurship	Regional offices, first contact via ragced.org
Root Capital	Financing for ambitious agricultural cooperatives	Joint approach by Rotary and the beneficiary cooperative
Heifer International	Livestock, dairy and poultry sectors (*Passing on the Gift* method)	Present in some thirty countries
FAO	Sector programs, market access, agroecology	FAO country office
UNIDO	Industrial value chains, agri-food	Regional offices, *MTPF* programs
ILO	Labor standards in value chains	Through the Decent Work Agenda
World Fair Trade Organization (WFTO)	*Fair trade* certification and markets	Overview on wfto.com
Development banks (AfDB, IDB, ADB)	Co-funding of infrastructure or equipment components	Through SME and rural development windows

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Documented examples

East Africa Dairy Development (EADD): Heifer × TechnoServe

A large-scale flagship program (Kenya, Uganda, Tanzania), co-funded by the Gates Foundation and run as a partnership between Heifer and TechnoServe. Organizing dairy cooperatives, collection and chilling centers, access to formal processors, technical support. Several hundred thousand producers benefited over the decade.

It is not a Rotary project *stricto sensu*, but it is a *reference model* whose methodology can be transferred to smaller Rotary projects run with Heifer or TechnoServe.

West Africa Project Fair (RAGCED)

An annual CED project fair held in West Africa by RAGCED, where clubs present their projects to potential partners. Several documented value chain projects have found their *International Partner* there: cashew (Côte d'Ivoire, Burkina Faso), shea (Ghana, Mali), parboiled rice (Benin).

See the recent editions documented on ragced.org.

Adopt-a-Village (RAGCED partnership)

An integrated village development program combining several families (water, training, agriculture, microfinance), in which the agricultural value chain component is often central. Successive Rotary Global Grants are mobilized over 5-10 years per village.

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Specific pitfalls

Pitfall	Mechanism	Mitigation
Launching without an experienced technical partner	Rotary does not know the sector, so the mistakes are structural	Never launch without a partner such as TechnoServe, Root Capital, Heifer, FAO, UNIDO
Intervening on a single link	Improving only production leaves market problems intact, and vice versa	A *systemic* approach to the chain, working on 2-3 connected links
Infrastructure with no operating model	A funded processing unit becomes an empty building for lack of management	Operating model validated *before* construction, not after
Overambitious certification	*Fair trade* or *organic* targeted with no clear outlet or operational capacity	Prior study of a market that rewards the certification
Replacing middlemen with no alternative	Producers end up isolated once the project ends	Strengthen producers' bargaining power, do not push out middlemen
Underestimating the time needed	A full value chain project takes at least 24-36 months	Explicit phasing, possibly over two successive Global Grants

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When NOT to launch a value chain project

- When no credible technical partner is available in the area
- When the sector under consideration is in structural decline (saturated markets, prices trending down)
- When producers are too scattered geographically for effective collective organization
- When the club does not have the time ahead of it (2-3 Global Grant cycles needed)
- When the legal context does not allow cooperative organization in the intended form

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Links with the other families

Combination	Logic
Value chain + cooperative	Practically inseparable: structuring a chain often means creating or strengthening a cooperative (Chapter 13)
Value chain + vocational training	Technical training in the chain's trades (processing, quality, marketing) is a recurring component
Value chain + microfinance	Access to credit suited to the sector's cycles (storage, growing season, inputs)
Value chain + local development	Processing infrastructure, markets and storage areas as shared assets of the area
Value chain + environment	Agroecological practices, sustainable resource management, environmental certifications

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Checklist for a value chain project ready to submit

- ☐ Value chain study (ValueLinks methodology or equivalent) completed beforehand
- ☐ Experienced technical partner identified and formally committed (MOU)
- ☐ Priority bottlenecks identified and addressed
- ☐ Systemic approach (2-3 connected links, not an isolated intervention)
- ☐ Operating model for the infrastructure validated before funding
- ☐ Certification considered only if the market rewards it
- ☐ Collective organization (cooperative) planned or strengthened
- ☐ Diversified outlets (at least 2-4 buyers)
- ☐ Systemic indicators in addition to individual indicators

- ☐ Phasing over at least 24-36 months, possibly over two successive Global Grants
- ☐ *Do No Harm* principle respected (no pushing out middlemen without an alternative)

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A demanding structural lever

Value chain projects are among the most technically demanding, but also among the most transformative. A Rotary club that commits seriously to this field must accept a long horizon (5-10 years), an open dependence on a technical partner, and continuous learning. In return, the possible structural impact (a lasting change in a community's economic capacity, a new activity rooted in the area) has no equal in the other families of intervention.

The next chapter covers the institutional foundation on which many value chain projects rest: cooperatives and collective entrepreneurship.

Chapter 13: Cooperatives and Collective Entrepreneurship

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The cooperative, a distinctive economic vehicle

A cooperative is a business form of its own. Legally, it is a legal entity. Economically, it is an activity that produces and sells. But unlike a conventional company, it belongs to its members, is governed democratically, and shares out its surplus according to rules it sets for itself, not in proportion to the capital contributed.

For a CED project, the cooperative is neither a whim nor nostalgia. It is a vehicle *structurally suited* to economic situations where isolated individuals have no market power: small producers facing a handful of large buyers, artisans who need to pool purchases or equipment, savers who want credit without depending on an outside MFI, consumers who organize their own supply.

This chapter sets out the framework for a CED project that creates, strengthens or supports a cooperative.

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The seven principles of the International Co-operative Alliance

In 1995, the International Co-operative Alliance (ICA) formalized seven principles that define cooperative identity. These principles are not decorative: they separate a real cooperative from a *shell* cooperative (a structure that bears the name but does not apply the rules, often for tax or political purposes).

Principle 1: Voluntary and open membership

Cooperatives are voluntary organizations, open to all persons able to use their services and willing to accept the responsibilities of membership, without discrimination based on sex, origin, political affiliation or religion.

CED implication: a cooperative that excludes groups of people *de facto* (through barriers of capital contribution, literacy or ethnicity) is not a cooperative. The project must build in this check from the design stage.

Principle 2: Democratic member control

One person, one vote. Power is not measured by the capital contributed.

CED implication: the board of directors is elected by the general assembly. Strategic decisions (investments, distribution of surplus, admissions) are voted on democratically. A project that concentrates power in the hands of a promoter, a support NGO or an active minority betrays this principle.

Principle 3: Member economic participation

Members contribute equitably to the capital of their cooperative and control it democratically. Part of the surplus is used to develop the cooperative; another part is returned to members in proportion to their transactions with the cooperative (patronage refunds), not in proportion to the capital contributed.

CED implication: the rules for sharing out the surplus are written into the bylaws and respected. Patronage refunds are visible, traceable and understood by all.

Principle 4: Autonomy and independence

The cooperative cannot subordinate itself to an outside interest (government, party, dominant company, NGO). If it receives outside funding (such as a Rotary Global Grant), it does so on terms that preserve its autonomy and its democratic control.

CED implication: Rotary funding confers no voting rights and no decision-making power over the cooperative. The MOU states this explicitly.

Principle 5: Education, training and information

Cooperatives train their members, leaders and employees, and inform the public about the nature and benefits of cooperation.

CED implication: a training component in almost every project that creates or strengthens a cooperative. Governance, management, marketing, membership.

Principle 6: Cooperation among cooperatives

Cooperatives serve their members most effectively by working together through local, regional, national and international structures.

CED implication: whenever possible, link up with existing regional unions or federations. Do not create an isolated cooperative if a larger network can take it in.

Principle 7: Concern for community

Cooperatives contribute to the sustainable development of their communities through policies set by their members.

CED implication: the cooperative has effects that reach beyond its own members (indirect jobs, local economic energy, services to the community). These effects are measured and showcased.

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Types of cooperatives relevant to CED

Not every cooperative belongs in a Rotary CED project. Five forms dominate the projects that clubs lead.

Agricultural production cooperatives

Producers in the same sector (cocoa, coffee, shea, cassava, market gardening, livestock) band together to pool input purchases, collection, processing and marketing. Often at the heart of value chain projects (Chapter 12).

Feature	Typical value
Size	30-500 members
Governance	Board of directors of 7-15 members, annual general assembly
Employees	0-10 depending on size
Revenue	USD 50,000 to several million depending on sector and size
Legal complexity	High (accounting, tax and labor requirements)

Savings and credit cooperatives (COOPECs in French-speaking countries, SACCOs in English)

Members save and lend to one another. Close to VSLA savings groups but more formal, and often regulated as full-fledged financial institutions.

Feature	Typical value
Size	100-10,000 members
Regulation	Supervised by the central bank or a microfinance authority

Feature	Typical value
License required	Yes, often under a specific law on financial cooperatives
Services	Savings, credit, transfers, sometimes inclusive insurance

Creating a COOPEC is a heavy undertaking: several years, regulatory expertise, solid governance. Most often, a Rotary project strengthens an *existing* COOPEC rather than creating a new one.

Consumer cooperatives

Members band together to buy collectively (farm inputs, consumer goods, services). Pooling lowers the unit cost.

Artisan or service cooperatives

Artisans, drivers, tailors, IT technicians. Pooling of workshop, equipment, marketing, accounting.

Multi-activity cooperatives

More common in rural African settings, combining several functions (production, savings and consumption). A flexible form, but one that requires clear governance to keep the activities from getting mixed up.

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Legal framework: OHADA AUSCOOP and equivalents

Cooperative law varies from country to country. A project that sets up in a jurisdiction without mastering its legal framework can create a *non-compliant* cooperative, exposed to legal challenges or tax reclassification.

OHADA: French-speaking West and Central Africa

The *Organisation pour l'Harmonisation en Afrique du Droit des Affaires* (OHADA, Organization for the Harmonization of Business Law in Africa) brings together 17 African states (14 CFA franc zone states plus Guinea-Conakry, Comoros and the DRC). In 2010 it adopted a *Uniform Act on Cooperative Societies* (AUSCOOP, from its French name) that sets a common legal framework.

The AUSCOOP distinguishes two main forms:

Form	Description	Use case
Simplified cooperative society (SCOOPS)	A lighter form, fewer than 100 members, low minimum capital, simple governance	Small production and craft cooperatives, early stages of organization
Cooperative society with a board of directors (SCOOP-CA)	A sturdier form, no size limit, three-tier governance (general assembly, board, management)	Large agricultural cooperatives, COOPECs, multi-activity cooperatives

A CED project in the OHADA zone chooses between these two forms based on expected size and the complexity of the activity. A local business lawyer who knows the AUSCOOP is a near-indispensable partner at the creation stage.

Other legal areas

Area	Framework	Features
European Union	European Cooperative Society statute (SCE) + national laws	Flexible framework, allows multinational cooperatives
France	1947 Act on cooperatives + specific statutes by type (SCIC, SCOP, etc.)	Mature framework, tax treatment favorable to SCOPs (worker cooperatives)
English-speaking Africa (outside OHADA)	Generally one *Co-operative Societies Act* per country (Kenya, Uganda, Tanzania, etc.)	Varied frameworks, often a British legacy
Latin America	Wide variation by country (Argentina, Brazil, Colombia, Ecuador)	Historically strong cooperative sector
South Asia	National frameworks (India, Bangladesh, Nepal)	Long cooperative tradition, varied regulation

In every case, a project that creates a cooperative has a *prior legal study* validating the chosen form. This study is part of the budget eligible for the Global Grant.

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The steps in creating a cooperative

Step 1: Preliminary assessment (2-3 months)

Check that the cooperative form really suits the situation. Not every collective activity calls for one. Questions to ask:

- Is there a *motivated core* of at least 10-15 potential members?

- Is the planned activity *economically viable* over the medium term?
- Is there an *applicable legal framework* that is well understood?
- Is there *local expertise* to support the creation?
- Do the potential members *understand* the difference between a cooperative and a charity?

If the answer to any of these questions is no, it is better to postpone or to choose another form (association, informal group, sole proprietorship).

Step 2: Awareness-raising and preparatory training (3-6 months)

Future members are trained in cooperative principles, democratic governance and accounting requirements. Without this training, the cooperative exists on paper but does not work as one.

Typical length: 20-40 hours of training spread over several months, with qualified trainers (cooperative federations, specialized NGOs, the ICA).

Step 3: Bylaws and registration (2-4 months)

Drafting bylaws that comply with the local legal framework, approval by the founding members at an inaugural general assembly, official filing. Support from a local business lawyer is all but mandatory to avoid shaky bylaws that will hamper the cooperative's life later on.

Step 4: Operational launch (6-12 months)

Setting up day-to-day operations: bookkeeping, member management, business operations, internal communication. The mistakes made in this phase are the ones that kill most young cooperatives.

Ongoing support from an experienced organization (federation, cooperative NGO, an existing *sponsor* cooperative) is essential.

Step 5: Consolidation and scale-up (12-36 months)

The cooperative becomes operationally autonomous, grows its business volume, trains successive leaders and employees, and faces its first internal challenges (conflicts, departures, deaths, successions).

A Rotary CED project that supports the creation of a cooperative *must* plan for this consolidation phase in its design. Funding only up to registration means delivering a shell.

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Components of a CED cooperative project

Component	Typical content	Indicative % of budget
Assessment and feasibility	Preliminary studies, mobilizing the founding core	5-10%
Awareness-raising and initial training	Cooperative principles, governance, accounting	10-15%
Legal support	Local lawyer, bylaws, registration, compliance	5-10%
Start-up capital	Shared equipment, premises, initial working capital	25-40%
Continuing training for leaders and employees	Management, accounting, marketing, HR	15-20%
Operational support (coaching, mentoring)	Sponsor organization, occasional expertise	10-15%
Link with the sector or markets	Marketing, relations with buyers	5-10%
Monitoring and evaluation	Economic and governance indicators	5%
Administration	TRF cap	3%

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Pitfalls specific to cooperatives

The shell cooperative

A registered structure with no democratic life and no real economic activity. Often created to capture grants, for tax reasons, or under political pressure.

Warning signs: no general assembly held for more than two years, no elected board of directors, members who contribute nothing and receive nothing, money flowing only downward (from funders to the cooperative, never internally between members).

Mitigation: a cooperative vitality audit before funding an *existing* cooperative, quarterly tracking of governance indicators after creation.

Elite capture

Three to five local notables, usually men, run the cooperative and capture most of the benefits. The other members are tolerated, not heard.

Warning signs: the same people on the board for 10 years, low turnout at general assemblies, opaque patronage refunds, recurring conflicts hushed up, intimidation of critical members.

Mitigation: mandatory board rotation (term limits in the bylaws), quotas for women and young people, accessible complaint mechanisms, an annual external audit.

Mixed-up activities

A cooperative that piles up activities (production, internal credit, consumption, services) without clear separate accounts. Losses in one activity are quietly covered by profits from another, until collapse.

Mitigation: cost accounting by activity, legal separation of regulated activities (financial credit in particular), an annual audit.

The conflict between professionalization and democracy

As the cooperative grows, it needs professional skills (manager, accountant, sales staff). These skills are expensive and involve technical decisions that not all members understand. A classic tension between *efficiency* and *democratic control*.

Mitigation: two-headed governance (the elected board oversees, salaried management executes), continuing training for board members in oversight, full transparency on management decisions.

Post-project fatigue

The cooperative works well as long as the Rotary project supports it and funds its operations. Once the project leaves, it collapses within six to eighteen months.

Mitigation: a *self-sustaining* business model validated from the design stage (the cooperative must cover its operating costs from its own activity before the project ends), a gradual withdrawal phase over 12-18 months.

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Indicators to track

Organizational indicators

- Number of registered members in good standing (capital contribution, attendance at general assemblies)
- Turnout at general assemblies
- Board composition (gender, age, length of service)
- Number of employees, turnover

- Annual business volume (revenue)

Governance indicators

- Number of general assemblies held per year, quality of the minutes
- Number of board meetings, attendance rate
- Actual board rotation in line with the bylaws
- Number of complaints received and handled
- Results of external audits

Economic impact indicators

- Average additional income for members thanks to the cooperative
- Price obtained by members compared with the average price outside the cooperative
- Patronage refunds paid out (amount and regularity)
- Jobs created and maintained
- Survival rate of the cooperative at 24 and 36 months

Indicators of compliance with the ICA principles

- Membership actually open (are refusals justified?)
- Internal democracy in practice (is *one person, one vote* actually respected?)
- Autonomy from funders and political players
- Continuing member training delivered
- Participation in cooperative networks

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Strategic partners

Partner	Role
International Co-operative Alliance (ICA) and its national members	Methodologies, training, networks
National cooperative federations	Sponsorship, support, integration into a network
Ministry of agriculture or rural development	Licenses, co-funding, official recognition
Local business lawyers versed in OHADA or local law	Bylaws, registration, compliance

Partner	Role
NGOs specializing in cooperatives (CRS with the SILC method, Oikocredit, Swisscontact, SOS Faim)	Technical and financial support
Sponsor cooperatives (experienced cooperatives that take an emerging cooperative under their wing)	Mentoring, sharing experience

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Links with the other families

Combination	Logic
Cooperative + value chain	Agricultural cooperatives are often the *organizational vehicle* for value chain development (Chapter 12)
Cooperative + microfinance	COOPECs are savings and credit cooperatives, on the border between the two families
Cooperative + vocational training	Training for leaders, employees and members; sometimes the creation of a cooperative training center (UIRCA)
Cooperative + local development	Cooperatives as tools for integrated local development (see Chapter 14)

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When NOT to create a cooperative

- When there is no motivated core of at least 10-15 committed members
- When the underlying economic activity is not viable
- When the local legal framework is too opaque or corrupt to allow a compliant cooperative
- When potential members cannot tell a cooperative from an association or an NGO handing out aid
- When the area is saturated with *shell* cooperatives that have bred lasting distrust
- When the Rotary club does not have the necessary time horizon (at least 3-5 years)

In these cases, alternative forms exist: informal groups, associations, economic interest groupings (GIE), producer networks without legal personality. They are often better suited as an intermediate step.

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Checklist for a cooperative project ready to submit

- ☐ Preliminary assessment carried out, motivated core identified
- ☐ Legal form chosen and validated by a local lawyer
- ☐ Experienced partner (federation, cooperative NGO, sponsor cooperative) committed
- ☐ Initial training planned (ICA principles, governance, accounting)
- ☐ Budget that includes the consolidation phase (24-36 months)
- ☐ Start-up capital suited to the planned activity
- ☐ *Self-sustaining* business model validated before launch
- ☐ Governance indicators in addition to economic indicators
- ☐ Gradual exit strategy over 12-18 months
- ☐ Board composition that provides for women, young people, diversity
- ☐ Explicit plan for respecting the seven ICA principles

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A demanding but powerful form

The cooperative is probably the most demanding economic form to build: legally complex, slow to learn, politically vulnerable to capture. It is also, when well designed, one of the most durable: cooperatives a century old exist on every continent. For a Rotary club that seeks long-term structural change in a community, supporting a serious cooperative is often the best investment.

The next chapter takes up the last CED family of intervention: integrated local development, which combines economic infrastructure, incubation and links across several areas of focus.

Chapter 14: Integrated Local Development

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Economic infrastructure as a lever for the whole area

The four previous families of intervention (microfinance, vocational training, value chains, cooperatives) work mainly on *flows*: loans, training hours, volumes sold, market share. Integrated local development works on another level: the *facilities* and *infrastructure* that give an area its economic structure.

A well-designed covered market can double or triple a village's commercial activity. A shared storage facility cuts post-harvest losses by 30-40%. A rural fab lab transforms the business fabric of a small town. A slaughterhouse that meets standards opens high-end markets to an entire supply chain.

But these interventions are also among the most *exposed to failure*. Infrastructure funded without a sustainable business model quickly becomes an empty building: a visible, costly testament to a poorly designed project. This chapter sets out the framework for a CED infrastructure or integrated local development project that lasts.

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The main types of intervention

Market infrastructure

Covered market, market hall, neighborhood business center, collective sales outlet, agricultural wholesale market, crafts zone. The intervention creates a *shared facility* that strengthens the economic activity of dozens or even hundreds of operators.

Processing infrastructure

Food processing unit, slaughterhouse, community mill, shared textile workshop, drying unit. Heavy equipment, which requires compliance with health standards and a solid business model.

Storage and logistics infrastructure

Storage warehouses (grain, vegetables), community cold rooms, packing areas. Lower post-harvest losses, sales spread across the seasons, access to more distant markets.

Business incubators

Housing for young businesses, shared services (accounting, legal, sales), group mentoring. Often combined with entrepreneurship training.

Fab labs and shared workshops

Shared technical equipment (3D printers, machine tools, digital equipment). Opens up prototyping and production to artisans and entrepreneurs who could never afford access to this equipment on their own.

Digital economic infrastructure

Internet centers, rural coworking spaces, community Wi-Fi access points combined with training in their economic use. In areas where the individual cost of connectivity is prohibitive.

Slaughterhouses, livestock markets, livestock facilities

Particularly relevant in rural livestock-raising areas. Compliance with standards is required to reach formal markets.

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The empty building trap

This is the dominant trap of integrated local development. Dozens of covered markets, processing units and training centers built in the 2000s and 2010s with official development assistance are deserted today. The causes are almost always the same:

Cause 1: No business model defined before construction

A question left unanswered at the design stage: *who pays the running costs* (electricity, water, upkeep, cleaning, security) when the project ends? If the answer is vague, the building will close.

Cause 2: Ownership and management not clarified

The land belongs to the municipality, the building was put up by the Rotary club, operations are entrusted to a cooperative. Who decides on repairs? Who collects the stall rents? Who signs the water and electricity contracts? Ownership and management disputes kill more infrastructure than technical problems do.

Cause 3: The wrong location

A covered market built 500 meters from the historic market (which took two centuries to take shape) stays empty. The users do not follow. A slaughterhouse set up 15 km from the production area empties out in favor of nearby clandestine slaughterhouses. Location is decided with the potential users, not on a map in an office.

Cause 4: Design that does not fit actual use

A market hall with no storage space for the traders. A processing unit that trucks can hardly reach. An incubation center with no meeting room. Details that look minor at the design stage make the facility unattractive in use.

Cause 5: Incomplete compliance with standards

A slaughterhouse or food unit that does not meet health standards: no access to formal channels, so a limited market, so a structural deficit.

Cause 6: No governance for the facility

Who sets the access rules? Who settles conflicts between users? Who schedules maintenance work? A facility without an operational governing body ends up falling apart.

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The four non-negotiable prerequisites

Before committing a single cent to economic infrastructure, four elements must be locked in.

Prerequisite 1: A self-supporting business model

Through normal operation, the facility must generate the revenue needed to cover *at least* its running costs (maintenance, utilities, management fees, a reserve for major repairs). Possible sources:

- Rent from occupants (market stalls, incubator offices, workshop bays)
- User fees (weighing, milling, processing, slaughtering)
- Dues from a managing cooperative
- Secured *recurring* public subsidies (a multiyear municipal agreement, not a one-off)

A model that relies solely on subsidies renewed every year is fragile. Diversifying sources is the rule.

Prerequisite 2: An identified governance structure

Who owns? Who manages? Who arbitrates? Three recurring options:

Arrangement	Owner	Manager	How it works
Municipality owns, cooperative manages	Municipality	Formally established cooperative	Management agreement over 10-25 years, with a set of specifications
Cooperative owns and manages	Cooperative created *ad hoc*	Cooperative	Full autonomy, long-term ground lease if the land is public
Dedicated partnership structure (economic interest group, public-private company)	Dedicated structure	Salaried management	Brings together several stakeholders (municipality, cooperatives, private sector)

Prerequisite 3: A serious technical study

The technical study details: location, sizing, plans, applicable standards, construction cost, operating cost, timelines. It is carried out by a qualified professional (architect, engineer, engineering firm). Typical cost: 2-8% of the total infrastructure budget. Cost of a project launched without a technical study: 100% of the budget wasted in the worst case.

Prerequisite 4: Verified community acceptance

Through the Community Needs Assessment (Chapter 9), but also through a consultation process specific to the infrastructure. Who will use it? On what terms? What could block actual use? What conflicts over use should you anticipate? An infrastructure project is only useful if its users buy into it.

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Typical structure of an economic infrastructure project

For a USD 200,000 market hall project, a typical budget:

Component	Relative share
Technical study and architectural design	5-8%
Construction (structural work, finishing)	50-60%
Fixed equipment (stalls, shelving, utility hookups)	10-15%
Outdoor works (access, parking, signage)	5-8%
Setting up governance (creating the cooperative, training)	5-10%

Component	Relative share
Training the operators	3-5%
Management support during the start-up phase (12-18 months)	5-10%
Monitoring and evaluation	3%
Administration	3% (TRF cap)

The post-handover management support phase is often underestimated. A facility handed over without support during its first 12 months never reaches cruising speed.

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Links with public authorities

An economic infrastructure project almost always involves a public body: municipality, regional council, department or county, sometimes the central government. The quality of the relationship with these actors shapes the project.

Before design

- Project approval by the competent local authorities
- Check for compatibility with the zoning plan or the municipal development plan
- Identification of the land and its legal status
- First discussion of the planned governance model

During implementation

- Building permit and administrative authorizations
- Possible co-financing by the authorities (often 10-30% of the budget)
- Coordination on hookups (water, electricity, roads)
- Enrollment in public support programs where applicable

After handover

- Formal management agreement
- Municipal commitment to cover recurring costs, or a clear counterpart contribution
- Inclusion of the facility in municipal capital spending for future maintenance
- Participation of the authorities in governance (without taking control of it)

The district's DRFC, the District CED Chair, and club members known to local elected officials are valuable intermediaries on this front.

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Indicators to track

Output indicators (construction)

- Budget adherence (overrun as a % of the initial budget)
- Schedule adherence
- Compliance with technical and health standards
- Quality of the handover (documented acceptance report)

Use indicators (operation)

- Occupancy rate of the facility (stalls rented, offices occupied, time slots used)
- Number of regularly active operators
- Volumes handled (products processed, animals slaughtered, transactions recorded)
- Revenue generated by operations

Indicators of economic impact on the area

- Number of direct jobs created
- Number of indirect jobs generated in the area
- Additional revenue generated for the operators using the facility
- Additional tax revenue for the municipality

Sustainability indicators

- Coverage of running costs by operating revenue (target rate > 100%)
- Maintenance reserves built up
- Renewal of governance (general meetings held, board renewed, decisions made)
- User satisfaction (annual survey)

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Strategic partners

Partner	Role
National rural development agencies	Technical support, co-financing, inclusion in national programs
Regional development agencies	Additional funding, coordination across the area

Partner	Role
UNCDF (United Nations Capital Development Fund)	*Local Development Finance* programs: possible co-financing of economic infrastructure
UNDP	Integrated local development programs
Development banks (AfDB, IDB, ADB, BOAD)	SME and rural development windows, infrastructure co-financing
Specialized private foundations	Gates Foundation, Mastercard Foundation, Aga Khan Foundation, depending on sector and geography
Committed architects and engineering firms	Quality design, adaptation to the context
Local construction companies	Execution, local jobs generated

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Documented examples

Community covered market hall (West Africa Project Fair type)

Several Rotary Global Grant projects in West Africa have funded covered market halls paired with a cooperative of traders that manages them. Typical budgets: USD 80,000-250,000. How it works: stall rents cover costs and maintenance, the managing cooperative is elected by the traders, and an agreement with the municipality covers the land.

Food processing unit

Projects that combine: building a unit (cassava, mango, tomato, peanut depending on the region), HACCP compliance, training a managing cooperative, marketing. Budgets: USD 100,000-300,000. Expected return: the value captured locally along the supply chain multiplied by 3 to 5.

Urban business incubator

More common in recent projects: a facility housing young businesses, with shared services (accounting, legal, sales), entrepreneurship training, and support over 18-24 months. Budgets: USD 80,000-200,000. Business model based on moderate rents and dues paid on leaving the incubator.

Details of specific projects (locations, funders, dates, results) should be updated through Rotary Showcase (my.rotary.org) and RAGCED publications.

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Combining areas of focus

By its very design, integrated local development is the intervention most closely linked with Rotary's other *Areas of Focus*. A project can legitimately combine several areas of focus in a single Global Grant (TRF rules to be checked in the current version).

Combination	Rationale
CED + WASH	Water point attached to a market hall; sanitation block built into the market; processing unit that needs safe drinking water
CED + Education	Vocational training center attached to a business zone (Chapter 11)
CED + Maternal and child health	Day care built into the covered market so women traders can work; community health post attached to a business center
CED + Environment	Markets and units designed to sustainable standards (solar, water harvesting, waste management); linked with protecting a watershed
CED + Peace	Shared infrastructure in a post-conflict setting as a tool for economic reconciliation between communities

A well-designed multi-focus project can aim for a larger budget and more diverse co-financing, at the price of greater management complexity. Consider it only once the club has already carried a single-focus project through to completion.

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Specific pitfalls

Pitfall	Mechanism	Mitigation
Building without a business model	Empty building within 12-24 months	Business model validated *before* the first shovel hits the ground
Location chosen on a map, not on the ground	Users do not follow	User consultation + repeated site visits
Technical design without users	Poorly suited, unattractive facility	Users involved in the design from the study stage
Vague governance	Unresolved conflicts over use, deterioration	Structured governance with written rules before handover
Incomplete compliance	No access to formal markets	Detailed technical studies on applicable standards, enough budget to meet them

Pitfall	Mechanism	Mitigation
No post-handover support	Poorly managed start-up phase	12-18 months of post-handover support built into the budget
Unfair competition with existing private facilities	Free services that kill local private businesses	Impact study on existing supply, consistent pricing
No maintenance reserve	Rapid deterioration within 3-5 years	Maintenance reserve built into user fees, governance that takes responsibility for it

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When NOT to launch an economic infrastructure project

- When the operating business model has not been shown to be viable
- When ownership of the land is not clarified or legally secured
- When no local structure is able to handle long-term management
- When a comparable facility already exists nearby and is not at capacity
- When the local authorities do not want the project or contribute nothing to it
- When the club lacks the necessary technical skills among its members or in its network (construction, architecture, rural engineering)
- When the club's time horizon is shorter than 3-4 years (a consolidation phase is essential)

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Checklist for an integrated local development project ready to submit

- ☐ CNA that identified the need and confirmed the facility is a good fit
- ☐ Technical study carried out by a qualified professional
- ☐ Operating business model documented and validated
- ☐ Governance structure identified (owner / manager / users)
- ☐ Legal status of the land secured (title, lease, agreement)
- ☐ Administrative authorizations obtained or secured
- ☐ Full technical and health compliance planned
- ☐ Budget that includes the post-handover management support phase (12-18 months)
- ☐ Partnership with local authorities formalized (agreement, co-financing)
- ☐ Maintenance plan and reserves in place
- ☐ Links with the other CED families spelled out (managing cooperative, operator training)
- ☐ Evaluation based on actual use (not just on construction)

- ☐ Impact study on existing supply carried out (no unfair competition)

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A demanding structural intervention

Integrated local development is the most *visible* family of CED intervention: a market hall, a processing unit, an incubator can be seen, shown and photographed. That visibility also makes it the family most exposed to *infrastructure bias*: building feels like progress. Yet the real difficulty is not building. It is making what has been built *work over the long term*.

A Rotary club that takes on this family with the discipline of the four prerequisites, an eye on the pitfalls and roots in a lasting local partnership produces deep change across an area. A club that falls for the building without thinking about how it will run produces modern ruins, and those ruins cost more symbolically than a project that never got off the ground at all.

Part III is now complete. The five families of CED intervention are in place, with their methods, standards, partners and pitfalls. Part IV covers activating the Rotary network: how the district, the Foundation, RAGCED, the other RAGs and partners outside Rotary come together to turn a well-designed project into a funded, implemented one.

Part IV: ACTIVATE THE NETWORK

Chapter 15: The District as Your First CED Ally

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What the district does for your CED project

The district is the *institutional threshold* between your club and The Rotary Foundation. No Global Grant can be submitted without going through it. No DDF can be committed without its signature. No TRF qualification holds without its support. For a club new to CED, the district is not a distant intermediary: it is the project's day-to-day contact.

The five concrete functions the district performs in CED:

Function	What it means for your club
Access to TRF funding	Only the district can submit a Global Grant. Your club provides the application; the district co-signs it and forwards it.
Committing DDF	The *District Designated Fund* is a reserve drawn from EREY contributions made three years earlier. The district decides how it is used for a Global Grant.
Coordination between clubs	When several clubs in a district run CED projects, the district links them, avoids duplication and facilitates co-financing.
TRF qualification	The district maintains its annual qualification with TRF. Without qualification, no Global Grant is possible, for any club in the district.
Access to the Cadre and to expert resources	The district refers you to members of the *Rotary Cadre of Technical Advisers* when a technical component needs outside validation.

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Key people at the district

Three people, sometimes four, are your direct contacts.

The district governor (DG)

Elected for one year. He or she co-signs Global Grants, sets the district's strategic direction, and represents the district to RI and TRF. The governor's CED role is *political* more than *technical*: getting the district moving, encouraging clubs, deciding between priorities.

For a CED coordinator, the DG needs to know the project exists and where it is headed. One meeting a year is enough, but it is not optional. A project the DG never saw go by is a project that will move through the pipeline more slowly.

The District Rotary Foundation Committee Chair (DRFC)

This is your main technical contact. The DRFC maintains the district's TRF qualification, helps clubs prepare their applications, co-signs Global Grants with the DG, and oversees stewardship reporting on the district side. The typical term is three years, which provides continuity independent of the yearly rotation of presidents.

A CED coordinator who does not personally know the DRFC has not started preparing a Global Grant. Build the relationship as soon as the club is seriously considering a project, not at submission time.

The District CED Chair (where there is one)

Not a mandatory position, but increasingly common in districts active in CED. A subject-matter lead specifically for the CED area of focus: keeping up with developments, sharing good practice among the district's clubs, liaising with RAGCED. Where this position exists, it is a valuable contact for a CED coordinator getting started.

The Cadre member: Rotary Cadre of Technical Advisers

Not always attached to the district, but reachable through the district. The Cadre is an international network of expert Rotarians called on by TRF and by clubs to review, audit and advise on complex technical components (microfinance, training, value chains, environment, and so on). Using the Cadre is free for a club; the request goes through the DRFC.

> ***A concrete step to take now.*** *If you do not personally know your DRFC, call this week. If your district has a CED Chair, meet within 30 days. Save their phone numbers in your own contacts, not just in the district directory.*

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The District Grant and the Global Grant: two complementary tools

The district has two main mechanisms to combine for a CED project.

District Grant: the starting lever

The District Grant is a grant funded by the district's DDF (up to 50% of the annual DDF can go to District Grants). It is more flexible than the Global Grant: short review times, a simplified application, no mandatory international partner, no formal CNA required. But the amounts per

project are smaller (often USD 1,000 to 5,000, sometimes more depending on the district), and coverage is limited to the initiating district.

Typical CED uses of the District Grant:

- Funding a *pilot* before moving to a Global Grant (e.g., testing a training module on a pilot group of 15 people before launching a more ambitious project)
- Funding the *Community Needs Assessment* for a future Global Grant project (an eligible preliminary study)
- Co-financing the *institutional strengthening* phase of a local partner (e.g., support for setting up a cooperative before it takes on a bigger project)
- Supporting a *light component* of a CED project (e.g., a financial literacy training component that complements a value chain)

Global Grant: the centerpiece

Budget USD 30,000 to 400,000+, duration 12-36 months, international partner required, CNA required. It is the backbone tool of serious CED projects. Chapter 16 is devoted to it.

How they fit together in practice

Many successful CED projects follow a sequence: *preparatory District Grant → Global Grant → expansion through a second Global Grant*. This step-by-step approach serves two purposes. It gives the club time to learn and to build its partnership's credibility before the big commitment. And it lets the DRFC check that the club can properly document a first round of funding before co-signing a more exposed Global Grant.

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District qualification: why it matters to you

The district's *TRF qualification* is a *prerequisite* for any Global Grant. Without district qualification, no club in the district can receive a Global Grant, however good its project.

Typical qualification criteria

Criterion	Description
Club-district MOU signed	The club has signed the TRF MOU that defines its grant stewardship obligations
GMS completed	The club's grant signatories have attended the *Grant Management Seminar* in the Rotary year
No late reports	No overdue stewardship report on previous grants

Criterion	Description
No active sanction	Neither the club nor the district is under a TRF suspension procedure
District USD account in order	Dedicated, active bank account, able to receive and disburse funds

What the CED coordinator should check

Before investing several months in a Global Grant application, check with the DRFC that:

- The district is qualified for the current Rotary year
- The club has signed the club-district MOU
- The identified signatories have current GMS training
- None of the club's stewardship reports is overdue

A perfectly designed project run by a club or district that is not qualified will wait months, sometimes a whole year, before it can be submitted. Do this check early, not at the last minute.

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Bringing several clubs in a district together on a shared CED project

An ambitious CED project often benefits from bringing two to five clubs in the district together around a shared initiative. Several configurations are possible.

Configuration 1: Multi-club CED project with a lead club

One club runs the project (signature, contact with TRF, management); the other clubs contribute cash co-financing or technical volunteers. A simple arrangement that brings people together without administrative overhead.

Configuration 2: Multi-club CED project with an inter-club committee

Several clubs sign jointly. An inter-club CED committee governs the project. A heavier arrangement, but suited to projects of USD 200,000 and up, where a diversity of contributions is an asset.

Configuration 3: District program with several coordinated projects

The district defines a *CED strategy* over 3-5 years with several related projects (e.g., a vocational training program rolled out across several areas). Each club runs one component; the district coordinates. An ambitious arrangement, suited to districts with an active *District CED Chair*.

How to start bringing clubs together

Concrete steps for a CED coordinator who wants to broaden the project:

1. Present the idea to the club's CED committee and confirm the intention to broaden it
2. Talk to the DRFC and the DG: the district can spread the word, or even organize an inter-club CED meeting
3. Identify neighboring clubs active on related topics (check the district newsletter, Rotary Showcase, RAGCED contacts)
4. Set up a video call or a meeting to present the project and discuss a possible contribution
5. Formalize commitments through letters of intent between clubs, then by signing the Global Grant

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What the district expects from your club

The relationship with the district runs both ways. A club that uses DDF without ever contributing, turns in its reports late and changes its contact person every time the president changes wears out the patience of the DRFC and the DG. Conversely, a rigorous, responsive, transparent club becomes a preferred partner the district relies on.

The district's typical expectations:

Dimension	Expectation
Following TRF procedures	Complete application, compliant budget, CNA attached, deadlines met
Quality of documentation	Accurate, on-time stewardship reports, backed by supporting documents
Communication	Regular progress updates to the DRFC, early warning of difficulties
Contribution to the DDF	Club participation in the district's EREY campaigns
Sharing with other clubs	Presenting the project at the district conference, sharing the method
Continuity	A stable CED coordinator, a long term, a structured handover

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Contributing to the DDF: a long-term logic

The DDF available today comes from the district's EREY contributions three years earlier. Each EREY dollar given by a Rotarian is split, in varying proportions, between the *World Fund* (TRF's global matching pool) and the district's DDF. When the district wants to invest in a

Global Grant three years later, it draws on that DDF.

For a club planning to run CED projects over the long term, this logic is decisive. What the club does not contribute today will not be available to co-finance a future Global Grant. Encouraging club members to take part in EREY, to make one-time gifts to the Foundation, to become a *Paul Harris Fellow*, is preparing the funding for the CED projects of 2028.

This logic, rarely spelled out, separates clubs that are active in CED *over the long term* from clubs that try a one-off project and are surprised to lack resources the next time around.

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The 5 questions to ask your DG or DRFC

For a CED coordinator taking office, or considering a project:

1. **Is the district TRF-qualified this Rotary year?** When is the next renewal date?
2. **How much DDF is available** for Global Grants this year and the next two?
3. **What CED projects are under way in the district?** Is coordination possible?
4. **Can a District Grant be used** to fund a preparatory CNA or a pilot?
5. **Who is the Cadre member** for CED topics available to our district?

These five questions, asked during a one-hour meeting with the DRFC, get a project moving in concrete terms. They save months of guesswork.

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Checklist for preparing the district relationship

- ☐ DRFC identified by name, personal phone number in the CED coordinator's contacts
- ☐ DG met or contacted at least once during the year
- ☐ District CED Chair identified (if there is one) and met
- ☐ District's TRF qualification checked for the current Rotary year
- ☐ Club-district MOU signed and filed
- ☐ Club signatories' GMS up to date
- ☐ Status of the club's previous stewardship reports checked (none overdue)
- ☐ Available DDF documented with the DRFC
- ☐ CED projects of other clubs in the district listed (ongoing monitoring)
- ☐ Club participation in EREY encouraged and tracked
- ☐ At least one club member attending the annual district conference

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The district as accelerator or brake

An active, well-organized district, with an experienced DRFC and a committed District CED Chair, is a powerful accelerator for a club getting started. It guides, connects, co-signs quickly, and helps through the first difficulty.

A district with little CED engagement can become a brake: slow processing, signatures that are hard to get, a shaky grasp of TRF procedures. In these situations, the right response is not to go around the district (which is impossible and counterproductive), but to *activate* it: offer to host a training session at a regular club meeting, invite the DG to visit an ongoing project, write a summary note to present at the district conference.

A club that *helps professionalize its district* sets up smoother funding for its future projects, and does a service to every other club in the district.

The next chapter details the technical heart of Rotary CED: the full cycle of a Global Grant, from concept note to final report.

Chapter 16: The Rotary Foundation and CED Global Grants

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The Global Grant, centerpiece of Rotary CED

The Rotary Foundation (TRF) is the financial arm of Rotary International. Each year it commits about USD 400 million across several programs, and Global Grants are the largest funding line for clubs' CED projects.

A well-run CED Global Grant brings in anywhere from USD 30,000 to more than USD 400,000, over 12 to 36 months, with TRF leverage on local co-financing. It is the most powerful financial tool a club has for turning a diagnosis into a project on the ground.

This chapter details the full Global Grant cycle, from first concept to closure, with the required documents, timelines, pitfalls and indicators to track. Some amounts and ratios are flagged *[to be verified]*: TRF has reformed its *funding model* in recent years and keeps adjusting it. Refer to the current version of the *Terms and Conditions for Rotary Foundation Grants* for the exact values at the time of submission.

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The eight phases of the cycle

A Global Grant follows an eight-phase cycle. Each phase has its deliverables, its contacts and its typical timelines.

Phase 1: Identification (1-3 months)

The club's diagnosis of its area, first community meetings, identification of a priority CED issue, first discussions with potential local partners. The club's CED committee confirms that a Global Grant project is relevant and feasible.

Deliverable. A 2-3 page statement of intent for the club committee and for the district's DRFC.

Phase 2: Design (3-6 months)

The methodological core. Community Needs Assessment carried out (Chapter 9), theory of change formulated, international partner identified and committed, detailed budget built, M&E plan written, local partners formalized through MOUs.

Deliverables. Complete concept note, CNA report, partnership MOUs, line-item budget, M&E plan.

Phase 3: Submission (1-2 months)

The complete application is filed in the My Rotary *Grant Center*. Attached documents, electronic signatures of the club president, the district's DRFC, the DG, and the international club and district. Final check by the DRFC before it goes to TRF staff.

Deliverable. Application submitted on my.rotary.org through the Grant Center.

Phase 4: TRF review (2-4 months)

Review by TRF staff. Clarification questions sent to the club and the district through the Grant Center. Adjustments requested to the budget, indicators or components. The *Cadre*'s opinion sought if a technical component is complex. Final decision.

Deliverable. Notification letter (approval, request for revision, or rejection).

Phase 5: Transfer of funds (2-4 months)

After approval, the co-financing must be *paid in full* before any payment goes out: DDF, cash from the club and the international partner, documented in-kind. TRF then releases the *World Fund match* and the total to the host district's USD account. The district then pays the club according to the approved schedule.

Deliverables. Deposit confirmations, first payment.

Phase 6: Implementation (12-36 months depending on the project)

Carrying out the project in line with the budget, the schedule and the M&E plan. Rigorous financial management, ongoing documentation, indicator tracking, any adjustments approved by TRF.

Deliverables. Financial records, internal quarterly reports, photos, M&E data.

Phase 7: Stewardship and reporting (ongoing + at 12 months + at the end)

Three formal reports to TRF:

- **Progress report** every 12 months after the first payment

- **Final report** within two months of the end of the project
- Any specific *interim report* requested by TRF or initiated by the club in case of a major change

Deliverables. Narrative and financial reports submitted through the Grant Center.

Phase 8: Closure (2-6 months after the end of the project)

TRF approval of the final report, official closure of the grant, documents archived for at least five years. *Ex post* evaluation at 12-24 months when the project lends itself to it (not always funded by the grant itself, but recommended).

Deliverables. Official closure, archived file, final feedback to stakeholders.

Typical total duration: 20 to 48 months from identification to closure. Accept this duration as a given from the start.

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Documents required for submission

The complete application for a CED Global Grant includes about ten documents. Each takes time to prepare: several weeks to several months depending on complexity.

Main documents

Document	Typical length	Main author
Concept note / application narrative	15-30 pages	Host club (with international partner)
Detailed line-item budget	3-10 pages (Excel)	Host club (DRFC approval)
Monitoring and evaluation (M&E) plan	5-10 pages	Host club (with local partner)
Community Needs Assessment report	10-25 pages	Local partner with host club support
Host club / international club MOU	1-3 pages	Both clubs, DRFC approval
MOUs with local partners (MFI, NGO, cooperative)	1-5 pages per partner	Host club
Letters of support (local authorities, institutional partners)	1 page each	Authorities / partners
CV of the host club's project leader(s)	1-2 pages	The people concerned

Document	Typical length	Main author
Proof of committed co-financing (pledge letters)	1 page per pledge	Signatories of the pledges

Supporting items that often help

- Photos of the area and the target community (with consent)
- Location maps
- Sector studies or statistical documents
- Templates for beneficiary registers, tracking, etc.

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The concept note: a winning structure

The concept note is the central document. Its structure follows the TRF template available in the Grant Center. Here are its sections, with the points TRF staff scrutinize most.

Section 1: Project information

Project title, geographic area, *Area of Focus* (CED), amount requested, duration.

Section 2: Project description (2-4 pages)

The problem the project addresses, target population, expected results, summary theory of change. This section is often read first and shapes the reviewer's impression. Clear, concise, concrete: no generalities.

Section 3: Community

Description of the beneficiary community: demographics, economy, context, vulnerabilities. Grounded in the CNA.

Section 4: Partners

Host club, international club, local partners (*cooperating organizations*). The role of each, demonstrated capacity, track record in the sector.

TRF staff check:

- Is the international partner *really* involved, or just a signatory?
- Is the local partner competent on the project's specific subject?
- Are the roles clear and not redundant?

Section 5: Project objectives and activities

Objectives framed as measurable outcomes, activities detailed by component, schedule. Consistency with the budget.

Section 6: Budget

Every budget line is justified. Typical TRF categories: personnel (limited), equipment, supplies, transportation, training, monitoring and evaluation, administration (3% cap), contingency (10% cap).

Section 7: Standardized measures and M&E plan

Indicators aligned with the *Rotary Standardized Measures* for the CED area of focus. Planned baseline, measurement frequency, person responsible, method.

Section 8: Sustainability

How the project continues after the grant ends. Self-supporting business model, handover to a local operator, integration into public policy, training of trainers, etc. This is the section most often underdeveloped, and one of the most closely scrutinized.

Section 9: Community involvement

How the beneficiary community is involved in design, implementation and evaluation. Grounded in the CNA and in formal participation mechanisms (beneficiary committee, surveys, feedback sessions).

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Budget: rules, caps, practices

Typical TRF categories and caps [to be verified in the current version]

Category	Description	Cap or practice
Equipment	Durable purchases, technical equipment	Eligible, receipts required
Supplies	Supplies, raw materials	Eligible
Training	Trainer fees, teaching materials	Eligible
Transportation and logistics	Activity-related costs	Eligible, flat rates or receipts

Category	Description	Cap or practice
Local personnel	Fees for staff dedicated to the project	Eligible under TRF rules
International travel	Travel by the international club	Limited, must be justified
Administration	Overhead for managing the project	**3% cap** on the total budget
Contingency	Reserve for unforeseen costs	**10% cap** on the total budget
External evaluation	Independent consultant	Eligible, recommended for projects > USD 100,000

Common ineligible expenses

Category	Reason
Construction of permanent buildings for club use	Not the purpose of a CED Global Grant
Vehicles, motorcycles, boats	Unless directly and demonstrably essential to the project
Salaries of the club's or partner's regular staff	Only costs dedicated to the project are eligible
Meals and lodging for Rotarians	Paid by the clubs, not by TRF
Expenses incurred before grant approval	Only later expenses are eligible (except a pre-project CNA in some cases)
Rotary giveaways, club visibility materials	Club budget, not the grant

Co-financing: the ratios

The total project amount is *greater* than the amount requested from TRF. It includes the required co-financing.

Source of co-financing	World Fund match ratio *[to be verified]*
DDF (District Designated Fund) from the host or international district	100%: each DDF dollar is matched by one World Fund dollar
Cash from clubs or partners	50%: each cash dollar is matched by 50 cents from the World Fund
Documented *in-kind* contributions	0%: counted toward the project total but not matched

Illustrative example with figures. A USD 100,000 project might be structured like this:

- USD 20,000 DDF (matched with USD 20,000 by the World Fund) = USD 40,000

- USD 20,000 cash from host club + international club (matched with USD 10,000) = USD 30,000
- USD 30,000 *in-kind* (not matched) = USD 30,000
- *Total = USD 100,000*, of which USD 30,000 from the World Fund and USD 70,000 contributed by the clubs, DDF and in-kind

This mechanism explains why DDF is the most powerful lever: USD 1 of DDF produces USD 2 of project funding, while USD 1 in cash produces USD 1.50.

The exact rules of the *funding model* may change. Check with the DRFC and in the *Terms and Conditions* for the year in question.

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Monitoring and evaluation (M&E) plan

The M&E plan is often underdeveloped in CED applications, even though TRF staff read it carefully. A strong M&E plan lines up indicators, methods, schedule and responsibilities.

Typical structure

Project outcome	Indicator	Baseline	Endline target	Measurement method	Frequency	Responsible
Higher beneficiary income	Average monthly income per beneficiary (USD)	Measured at M0	+40% at M24	Household sample survey	Baseline M0, endline M24	Local partner
Lasting funded activities	% of activities still active at 12 months	0 (not yet started)	> 70% at M24	Follow-up survey	M12, M18, M24	Local partner
Microcredit repayment rate (if applicable)	PAR 30	N/A	< 5%	MFI reporting	Quarterly	Partner MFI
Access to formal financial services	% of beneficiaries with a bank or mobile money account	Measured at M0	+30 pp at M24	Endline survey	Baseline, endline	Local partner

The M&E plan is built *during* the design phase, not *after* the grant is awarded. It determines the quality of the stewardship reports.

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The *Rotary Standardized Measures* for CED

TRF publishes a list of standardized indicators for each *Area of Focus*. For CED, the recommended indicators cover several levels:

- Number of direct beneficiaries (disaggregated by gender)
- Estimated number of indirect beneficiaries
- Additional income generated
- Jobs created or maintained
- Measured poverty level (*Poverty Probability Index* or equivalent)
- Access to formal financial services
- Indicators specific to the subtopic (training, cooperative, value chain, etc.)

The project must adopt these standardized indicators *and* may add more precise indicators of its own. Alignment with the standardized measures is a good practice TRF staff look for.

The current list is available on my.rotary.org > Grants > Monitoring and Evaluation Plan Supplement.

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The 10 most common reasons for rejection

TRF staff do not publish official statistics on reasons for rejection, but experienced coordinators agree on ten recurring causes. Anticipating them early drastically reduces the risk of losing six months.

#	Cause	Mitigation
1	Superficial or missing Community Needs Assessment	Chapter 9, rigorous method
2	Inadequate international partner (just a signatory, not a real partner)	Early outreach through RAGCED, two-way partnership
3	Budget not itemized, admin over 3%, contingency > 10%	Line-by-line review, help from an accountant in the club
4	Sustainability not addressed or addressed superficially	Explicit sustainability model, no generic formula
5	Vague indicators (*improved well-being* measures nothing)	SMART indicators, planned baseline
6	Ineligible expenses mixed into the budget	Strict check against the eligibility list

#	Cause	Mitigation
7	Vague or overlapping partner roles	Clear RACI matrix, no overlapping responsibilities
8	No demonstrated *community involvement*	Formal participation mechanisms, grounded in the CNA
9	District or club not qualified	Early check of TRF qualification
10	Earlier stewardship reports overdue	Audit of open reports before starting a new project

An application that checks all ten mitigations stands every chance. One that misses three or four triggers time-consuming requests for clarification, or even a rejection.

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Stewardship obligations

Stewardship is the obligation to account for the use of TRF funds. Three formal reports, plus ongoing documentation obligations.

Annual progress report

Submitted through the Grant Center every 12 months after the first payment. It describes:

- Activities carried out since the last report
- Line-by-line expenses (compliance with the budget)
- Indicators measured (baseline at M12, interim values after that)
- Difficulties encountered, adjustments
- Commitments for the next 12 months

The report is signed by the host club and the international club, and approved by the DRFC before submission.

Final report

Within two months of the official end of the project. It documents the whole cycle, the results achieved, the lessons learned and the sustainability set in motion. It is the document TRF will use to judge the project's success, and the one it will rely on for the club's and district's future applications.

Ongoing obligations

- Supporting documents kept for **at least five years** after closure

- Availability for a possible TRF audit (rare but possible)
- Photos documenting the activities, with consent
- Beneficiary registers kept up to date

Consequences of noncompliance

Breach	Consequence
Late progress report	Remaining payments frozen, reminder from the DRFC
Final report not submitted	Club and district placed in default, *any new application blocked* for the entire district
Expenses that cannot be justified	Request to refund the unjustified portion
Proven fraud	Disciplinary procedure, expulsion, prosecution

A club that fails to meet its stewardship obligations harms every other club in the district. This negative externality justifies the rigor required of every club that takes on a grant.

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The DRG, Global Grant, Global Grant sequence

For clubs that have also run a Disaster Response Grant (see the *twin* book on disaster response), a post-crisis CED sequence can be structured like this:

- **DRG** in the first 72 hours to 3 months (emergency)
- **Transitional CED Global Grant** at M+6 / M+12 to restart the damaged local economy
- **Structural CED Global Grant** at M+24 / M+36 to put lasting mechanisms in place (microfinance, cooperatives, restored value chains)

This sequence is documented in several RAGCED × DNA-RAG projects (notably after hurricanes in the Caribbean, earthquakes after Haiti, etc.). It provides consistent continuity from emergency to structural recovery.

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Checklist for a CED Global Grant ready to submit

- ☐ Concept note complete and reviewed by RAGCED and the DRFC
- ☐ CNA attached, less than 12 months old
- ☐ Genuine international partner (not a partner in name only)

- ☐ Partnership MOUs signed
- ☐ Line-item budget, admin ≤ 3%, contingency ≤ 10%
- ☐ Co-financing committed with *pledge letters*
- ☐ M&E plan with SMART indicators, planned baseline
- ☐ *Sustainability* spelled out with a concrete model
- ☐ *Community involvement* documented
- ☐ CED Standardized Measures aligned
- ☐ Ineligible expenses removed from the budget
- ☐ Signatories identified, GMS up to date
- ☐ TRF qualification of the district and the club checked
- ☐ Earlier stewardship reports up to date
- ☐ Internal human resources available for the next 24-36 months

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Rigor as an investment

A well-run CED Global Grant delivers a triple benefit: the project itself, a stronger club, and credibility built up with TRF and RAGCED for the next projects. A club that has properly carried out two or three CED Global Grants becomes a *recognized player*: its name gets around, its partners propose collaborations, and the district counts on it to support clubs that are just starting.

That reputation is not built on one grant. It is built by keeping every one of them up to standard. Today's rigor is tomorrow's access to opportunities.

The next chapter describes the expert partner that supports this entire journey: RAGCED, its exact role, its concrete services, its committees and its regional chapters.

Chapter 17: RAGCED as an Expert Partner

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Who RAGCED is

The *Rotary Action Group for Community Economic Development* (RAGCED) is one of the *Rotary Action Groups* recognized by the RI Board of Directors. It describes itself as a global network of Rotary members, non-Rotarian professionals and partners committed to advancing sustainable economic growth and improving living conditions around the world.

Like all RAGs, RAGCED operates under the mandatory regulatory wording: *"This Rotary Action Group operates in accordance with Rotary International policy but is not an agency of or controlled by Rotary International."* This means it has no hierarchical authority over clubs or districts, does not run Global Grants, and does not formally endorse projects in the TRF sense. It is not an agency of Rotary International, but an affiliated network that operates *in accordance with* RI policy.

What RAGCED does (advise, connect, capture knowledge, equip) is exactly what a club starting out in CED needs most. This chapter details how to make the most of this partner.

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History and roots

According to its current chair, Wally Gardiner, RAGCED grew from a small group of five people in District 5360 into a global organization of more than 400 members in 34 countries. District 5360 covers southern Alberta, Canada, with Calgary as its main city. These Canadian roots explain the strong presence of Alberta clubs in its historical projects.

The exact founding date and the names of the five cofounders are not published on RAGCED's public pages. These details are to be confirmed by contacting `secretary@ragced.org` directly or through the Rotary Service archives.

Mission and values

The official mission: "to be a source of knowledge and expertise that helps Rotarians plan, implement, and manage impactful and sustainable economic development projects and create lasting change in poor and underserved communities."

The stated values (gratitude, renewal, compassion, perseverance) read as an extension of Rotary's classic *Four-Way Test*.

Legal status

RAGCED itself operates as an entity affiliated with Rotary International. Its own tax status is not directly documented on the public website, but it is linked to the *Economic Development & Empowerment Foundation* (contact `info@empowermentfdn.org`), a US 501(c)(3) foundation, which makes donations tax-deductible in the United States.

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Governance

The Board of Directors (2025-2027 term)

RAGCED is led by an eleven-member *Board of Directors*, renewed for two-year terms. As of the research date, the members of the 2025-2027 Board are:

- Wally Gardiner (chair), Rotary Club of High River, Alberta
- Sunny Akuopha
- Rakesh Babuji
- Christina Calaguian
- Juliana Corredor
- Biswajit Ghosh
- Adrienne Booth Johnson
- Gomathy Manickam
- Xavier Sentamu
- Carl Treleaven (Past President, treasurer)
- Peter Verbeek (also spelled Verbeeck)

The Executive Committee: thirteen functional portfolios

The executive committee, larger than the Board, runs day-to-day operations. The main portfolios:

Portfolio	Holder *[as of the research date]*
Treasury and *Immediate Past President*	Carl Treleaven (St. Petersburg, Florida)
Membership Director	Peter Verbeek (Key Biscayne)
Public Image	Gomathy Manickam
Technical Officer	Robin Steele
Partnerships	Biswajit Ghosh
Foundation	Peter Verbeek
CED Area of Focus Manager	Bonaventure Fandohan
Governance	Margaret Williamson
Operations	Nick Frankle
Education	Rakesh Babuji
RICON (RI Convention)	Mary Coward
TRF Liaison	Lynne Duckham and AnneMarie Mostert
Technical Coordinator, TRF Cadre	Nilam Bedi

These holders change over time. The current list is published at `ragced.org > Leadership Team`.

The eight standing committees

Operational governance is divided among eight committees:

Committee	Mission
Operations	Supports members in designing and implementing CED projects
Communications & Public Image	Website, newsletter, online presence
Education	Global CED educational programming (webinars, workshops, publications)
Partnerships	Connects Rotarians and Rotaractors with outside organizations
Membership	Information and support for creating local chapters
Finance	Financial management of RAGCED
Fundraising	Fundraising, liaison with the Empowerment Foundation

Committee	Mission
Administration	Chair, secretariat, treasury

For a CED coordinator, the committees most worth tapping are **Operations** (operational support), **Education** (training, webinars) and **Partnerships** (matchmaking with international partners).

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Regional chapters

Beyond its central governance, RAGCED works through geographic chapters that adapt what it offers to regional realities.

RAGCED LATAM

The Latin America chapter, coordinated by Juliana Corredor González. Covers Colombia, Mexico and Ecuador, with support from Canada and the United States. Documented regional events, impact investment projects (linked with the *Talanton Fund*).

RAGCED South Asia / Dakshinpatha

The chapter for India and South Asia. Organizes CED project fairs and facilitates international partnerships for Indian host clubs. The name *Dakshinpatha* refers to the ancient southern Indian trade route, a symbol of prosperity and exchange.

African expansion

An African chapter is being developed. The *West Africa Project Fair* is the main regional event in French-speaking Africa. *Talanton East Africa* operates in East Africa.

How to find the right chapter for your project

For a club considering a project in a given part of the world, first contact is made:

1. Through the online form on `ragced.org`, specifying the target country
2. By email directly to `secretary@ragced.org` or `partnerships@ragced.org`
3. By attending a monthly RAGCED meeting where the regional coordinators speak

Typical response time: a few days.

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Joining RAGCED

Membership is open to Rotarians and, depending on the terms, to non-Rotarians committed to CED issues. Annual dues are modest (exact amount to be confirmed on the website at the time of joining).

For a club seriously committed to CED, **at least one member of the CED committee should be an individual member** of RAGCED. This gives access to:

- The monthly newsletter
- Invitations to the monthly video meetings
- Access to restricted resources on the members' site
- The chance to be put in touch with international partners
- Voting rights at RAGCED general meetings

You join through the form at `ragced.org > Membership` or by contacting `membership@ragced.org`.

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Concrete services for a CED club

RAGCED is not a funding window. It does not award funding, does not run projects and does not replace the technical partner. It *amplifies* a club's capacity by offering five concrete services.

Service 1: Pro bono critical review of a concept note

A CED coordinator can submit a concept note in progress to RAGCED. An experienced member reviews it, points out weaknesses, suggests adjustments and flags the risks TRF staff will raise. A free, confidential service of considerable value.

To request this review:

- By email to *secretary@ragced.org* or to the relevant regional coordinator
- At a monthly meeting, by briefly presenting the project
- Through the *Project Assistance Request* form (if available on the website)

Service 2: Matchmaking with a qualified International Partner

TRF's international partner requirement is often the hardest hurdle for a club without an established network. RAGCED *solves* this problem in a few video calls. The relevant regional coordinator (LATAM, South Asia, Africa) proposes two or three potential partner clubs, already engaged in CED and aligned with your topic.

This matchmaking is the main payoff of taking part in RAGCED activities: a club that puts a year into it almost always finds its international partner through this channel.

Service 3: Access to the TRF Cadre for CED

The TRF Cadre's *Technical Coordinator* for RAGCED (Nilam Bedi as of the research date) directs requests to the most relevant Cadre members. The Cadre steps in on complex technical components:

- Audit of a potential partner MFI
- Review of the M&E plan for a value chain project
- Technical evaluation of an economic infrastructure project
- Advice on designing a complex cooperative

Requests to the Cadre go through the district's DRFC (who submits the formal request to TRF), but RAGCED helps identify the right person.

Service 4: Documentary resources and training

RAGCED publishes or circulates several resources:

- **Monthly newsletter**: a selection of articles, field reports, calls for partners, event announcements
- **Webinars**: one or two a month on average, on specific topics (microfinance, value chains, cooperatives, digital financial inclusion, etc.)
- **Methodological guides**: depending on what is published, for example the *Guidebook for Building Sustainable Microfinance Programs*
- **Case studies**: documented lessons from Rotary CED projects
- **Educational programming at RI conventions**: CED-specific sessions

Service 5: Taking part in regional project fairs

The regional chapters organize fairs where host clubs present their projects to potential international partners:

- **West Africa Project Fair**: West Africa, annual
- **Dakshinpatha**: South Asia (India in particular)
- **LATAM in Action**: Latin America
- **RI conventions**: RAGCED booths, dedicated sessions

Attending these fairs, even as an observer the first year, is a decisive learning experience. You see how other clubs structure their projects, make lasting contacts and spot opportunities for collaboration.

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Documented RAGCED projects

Honduras Economic and Community Development (HECD)

RAGCED's flagship project, run for more than ten years in partnership with Honduran clubs and District 5340 (San Diego, California). HECD combines vocational training, microcredit and support for cooperatives across several areas of Honduras. Several million USD raised through a series of successive Global Grants. More than 5,000 documented direct beneficiaries.

It is a model of combining several families of intervention within a multiphase program: a living illustration of what the doctrine in Chapter 0 calls the *long cycle*.

Talanton East Africa

The *Talanton Impact Fund* is an impact investment vehicle operating in East Africa, cofounded by RAGCED through the *Economic Development & Empowerment Foundation*. It invests in SMEs that create jobs for vulnerable populations. Talanton is the preferred link for clubs that want to pair a standard Global Grant with an impact investment component.

Operational details (sectors, amounts, pipeline) to be updated through `partnerships@ragced.org`.

Dakshinpatha and South Asia

The RAGCED South Asia chapter, coordinated for India. An annual fair, Indian host projects, support for clubs working on village microfinance, vocational training for young people and women's cooperatives.

West Africa Project Fair

An annual fair bringing together West African host clubs and potential international partners. Over several editions, it has given rise to CED Global Grants in several countries (Côte d'Ivoire, Burkina Faso, Senegal, Ghana, Benin).

LATAM in Action

The Latin American chapter, coordinated by Juliana Corredor González. Documented projects in Colombia, Mexico and Ecuador, linked with CED Global Grants and Talanton investments.

All of these details should be updated through recent RAGCED publications and direct contact with the regional coordinators.

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The *Economic Development & Empowerment Foundation*

A US foundation (501(c)(3)) linked to RAGCED. It acts as:

- A vehicle for collecting tax-deductible donations in the US
- An investor in the Talanton Impact Fund
- An additional financial lever alongside Global Grants for CED projects with an *impact investing* dimension

Contact: `info@empowermentfdn.org`.

For a club that wants to add an impact investment component to its standard project, this foundation is a natural contact, to be approached through `partnerships@ragced.org`.

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RAGCED's four functions, revisited

Chapter 0 set out the doctrine of RAGCED's four functions. This chapter gives them concrete content.

Function	In practice
Advise	*Pro bono* concept note review, referral to the Cadre, methodological recommendations, discussion of the club's strategic direction
Connect	Matchmaking with a qualified *International Partner*, introductions to NGOs or UN agencies, links with the other RAGs
Capture lessons	Newsletter, case studies, webinars, archives of past projects, regional sharing fairs
Equip	Methodological guides, document templates, online training, educational programs at conventions

None of these functions is exclusive: RAGCED remains a volunteer association of Rotarians. How quickly it responds depends on the availability of the members asked. A club that invests in the relationship (membership, attending meetings, contributing to the newsletter) gets faster, more thorough attention in return.

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Getting the most out of RAGCED: seven practices

For a club that wants to get the most value out of RAGCED:

1. **Join** as soon as the club's CED committee is launched
2. **Attend** at least four monthly meetings a year
3. **Speak** at least once a year (presenting a project, sharing lessons learned): contributing is how you gain visibility
4. **Attend** a regional fair at least every other year
5. **Offer** an article to the newsletter on a completed project, as requested by the *Communications* committee
6. **Use** the *pro bono* review service at least once per project cycle
7. **Attend** the RI Convention at least once every three years, stopping by the RAGCED booths and the CED sessions

A club that checks four or five of these practices is *visible* in the RAGCED network. A club that simply joins without ever engaging stays invisible, and will miss out on the most valuable connections.

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Key contacts: a business card

RAGCED's main functional contacts as of the research date:

Contact	Use
`president@ragced.org`	Chair's office, strategic direction
`secretary@ragced.org`	General first point of entry, concept note review, referrals
`treasurer@ragced.org`	Membership, dues, financial questions
`operations@ragced.org`	Operational support for projects
`partnerships@ragced.org`	Matchmaking with international partners, Talanton
`membership@ragced.org`	Individual membership, creating local chapters
`researcheducation@ragced.org`	Training, webinars, studies
`funds@ragced.org`	Empowerment Foundation, donations, funding
`publicimage@ragced.org`	Communications, newsletter, media
`stories@ragced.org`	Sharing lessons learned, newsletter articles

Main website: `ragced.org` **Empowerment Foundation:** `empowermentfdn.org` **Social media:** Facebook `@RAGCED`, Instagram `@ragcedglobal`, LinkedIn *Rotary Action Group for Community Economic Development*

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A network to take you further

RAGCED does not replace the club's internal rigor, the quality of the CNA or the seriousness of the concept note. Nor is it a shortcut to TRF. But for a club that starts out seriously, it is the *multiplier* that turns an isolated effort into a connected one: same topics, same standards, same contacts, same access to international resources.

A club that engages with RAGCED discovers it is not alone. That discovery alone changes the energy of the project.

The next chapter broadens the view to the other RAGs useful for CED (WASH-RAG, ESRAG, RAGFP, DNA-RAG, RAG Refugees) and to how to combine their expertise.

Chapter 18: Other Rotary Action Groups That Complement CED

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Why combine expertise

A rigorous CED project rarely unfolds in a silo. Access to water determines economic productivity. Environmental resilience determines whether value chains last. Local peace makes investment possible. Recovery after a disaster depends on a fast economic restart. Hosting displaced people has a central economic dimension.

Rotary has recognized these connections by creating some thirty Rotary Action Groups. Five of them complement RAGCED particularly well for a broader CED project. This chapter presents them, explains how to bring them in, and offers a combination matrix by type of project.

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WASH-RAG: water as an economic prerequisite

Who

The *Water, Sanitation and Hygiene Rotary Action Group* (WASH-RAG) covers WASH, one of Rotary's seven areas of focus. Website: `wash-rag.org`.

What it brings to CED

Access to safe drinking water and sanitation has massive economic effects, often underestimated. For a CED project:

- Women freed from fetching water (several hours a day in rural areas) gain the time they need for an economic activity
- Workers' health improves (fewer waterborne diseases), and so does their productivity
- Food processing units need quality water to meet HACCP standards
- Facilities (covered markets, training centers, workshops) must be equipped with water and sanitation

When to link it with a CED project

- In an agrifood value chain project: water quality for processing
- In an economic infrastructure project (market, market hall): sanitation equipment
- In a vocational training project: the physical conditions of the center
- In a CED project in an area where access to water is a major bottleneck

How to bring it in

Contact it through the WASH-RAG website, or through RAGCED. A multi-focus CED+WASH project can be structured as a single Global Grant, provided the components are clearly separated and the project complies with TRF rules for multi-focus projects (to be checked in the *Terms and Conditions*).

*

ESRAG: environment and sustainability

Who

The *Environmental Sustainability Rotary Action Group* (ESRAG) covers the Environment area of focus, the seventh, added in 2020-2021. Website: `esrag.org`.

What it brings to CED

Environmental sustainability and CED meet on several fronts:

- **Regenerative agriculture**: farm value chains that protect soil, biodiversity and water resources. Built into value chain projects.
- **Renewable energy**: solar in particular, for processing units, training centers, covered markets and rural COOPECs (savings and credit cooperatives).
- **Waste management**: a standard component of community economic infrastructure; economic value chains built around recycling and reuse.
- **Climate resilience**: adapting economic value chains to the impacts of climate change (resilient varieties, diversification, adapted infrastructure).
- **Environmental certifications**: *organic*, *fair trade* and geographical indications that add value to products and open premium markets.

When to link it with a CED project

- Farm value chains with an agroecology component

- Economic infrastructure to be built to sustainable standards (solar, rainwater harvesting, eco-friendly materials)
- Community ecotourism project
- Recycling and waste processing value chains
- Any intervention in an area vulnerable to climate change

How to bring it in

Contact it through esrag.org, or through a joint referral with RAGCED. Especially relevant for multi-focus CED+Environment projects, which can draw on both TRF's CED resources and its environmental resources.

*

RAGFP: the Rotary Action Group for Peace

Who

The *Rotary Action Group for Peace* (RAGFP). Website: `rotaryactiongroupforpeace.org`. It covers Peacebuilding and conflict prevention/resolution, historically Rotary's first area of focus.

What it brings to CED

Economic development is one of the most powerful levers for building peace. In several contexts:

- **Post-conflict**: economic restart as a condition for a return to normal life, support for former combatants, economic reintegration of refugees and displaced people
- **Prevention**: creating economic opportunities for young people as an antidote to radicalization
- **Intercommunity coexistence**: economic projects shared between groups in tension (documented examples in Bosnia, Rwanda, Colombia and Northern Ireland)
- **Inclusion of marginalized populations**: women, minorities, disadvantaged castes, Indigenous peoples

When to link it with a CED project

- CED project in a post-conflict area
- CED project benefiting several communities with a history of tension
- CED project for the reintegration of former combatants
- CED project within a formal peace process (peace agreement, DDR)

How to bring it in

Through `rotaryactiongroupforpeace.org` or through RAGCED, which knows the RAGFP contacts. Clubs that take on this link must be *especially* careful about the principle of neutrality (Chapter 4): CED cannot favor one side without compromising its legitimacy.

*

DNA-RAG: recovery after a disaster

Who

The *Disaster Network Assistance Rotary Action Group* (DNA-RAG). Website: `dna-rag.com`. It covers disaster response, which is treated in depth in the twin book *Rotary Club Guide: Autonomous Disaster Response*.

What it brings to CED

After a disaster, recovery goes through three successive phases:

1. **Emergency** (0-3 months): survival, shelter, water, food. Led by DNA-RAG and the *Disaster Response Grant*.
2. **Stabilization** (3-12 months): restoring essential services, repairs, first steps back to normal. DNA-RAG working alongside the start of CED.
3. **Structural economic recovery** (12-36 months): rebuilding livelihoods, restarting markets, restoring value chains, reactivating local financial institutions. **CED in the lead, working with DNA-RAG.**

A club that has carried out a DRG in a disaster-stricken area has exceptional assets for then carrying out a CED Global Grant: it already knows the community, has built trust, has mapped the actors and has documented the initial impact. Moving from a DRG to a CED Global Grant is a natural path, and RAGCED and DNA-RAG both encourage it.

When to link it with a CED project

- Post-disaster area, 6 to 24 months after the event
- Alignment with Sphere's *MERS* (*Minimum Economic Recovery Standards*): see the glossary in Appendix C
- Continuity of the club's work in the same community

How to bring it in

DNA-RAG is the first RAG to turn to for any post-disaster issue. Contacts via `dna-rag.com`. RAGCED and DNA-RAG have established ways of working together; the handover happens naturally between the two RAGs' coordinators at the regional level.

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RAG for Refugees and displaced populations

Who

The *Rotary Action Group for Refugees, Forced Displacement, and Migration*. Website: `ragforrefugees.org`.

What it brings to CED

Refugee and displaced populations have specific economic needs:

- **Job placement in the host country**: recognition of prior qualifications, validation of prior learning and experience, additional training
- **Micro-entrepreneurship**: often the most accessible path for people without work permits
- **Financial inclusion**: access to basic banking services, even without complete identity documents
- **Economic reintegration in case of voluntary return**: start-up capital, training, support

When to link it with a CED project

- Area hosting refugees or internally displaced people
- Program for the economic integration of migrants in the host country
- Economic support for voluntary return organized with UNHCR or IOM

How to bring it in

Contact it directly through the RAG for Refugees website. Linking CED and refugees often involves UNHCR and IOM as major institutional partners, and they should be approached too.

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Other related RAGs

Depending on the exact nature of the project, other RAGs can bring useful expertise without being centrally about CED. Among them:

- *Rotary Action Group Against Slavery*: fighting human trafficking and forced labor, an inherent dimension of some CED projects in high-risk areas
- *Rotarians Against Malaria*: health and CED coordination in tropical rural areas
- *RAG Mental Health Initiatives*: linking mental health and job placement
- *RAG on Blockchain Technology*: financial inclusion through blockchain, traceability in value chains

This list is not exhaustive. A club that identifies a need for specific expertise checks the official list of RAGs recognized by the RI Board of Directors (available via `my.rotary.org`).

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Combination matrix: which RAG for which type of CED project

Key: ●● Essential · ● Relevant · *(blank)* Not a priority

Type of CED project	RAGCED	WASH-RAG	ESRAG	RAGFP	DNA-RAG	RAG Refugees
Microcredit / MFI	●●					●
VSLA/SILC savings groups	●●					
Mobile money / financial inclusion	●●		●			●
Vocational training	●●			● (if post-conflict)		● (if refugees)
Youth job placement	●●			●		●
Refugee / displaced job placement	●●	●		●		●●
Agricultural value chain	●●	●	●●			
Handicraft value chain	●●		●			
Agrifood (processing)	●●	●●	●			
Agricultural cooperative	●●	●	●			
COOPEC / savings and credit cooperative	●●					
Covered market	●●	●●	●			
Training center	●●	●	●			

Type of CED project	RAGCED	WASH-RAG	ESRAG	RAGFP	DNA-RAG	RAG Refugees
Business incubator	●●		●			
Slaughterhouse or livestock unit	●●	●●	●			
Post-disaster economic rebuilding	●●	●	●		●●	
Post-conflict rebuilding	●●	●		●●		●
Climate adaptation of value chains	●●	●	●●			
Community ecotourism	●●	●	●●			
Recycling and circular economy	●●	●	●●			

How to read it

- A project can legitimately involve *2 to 4 RAGs* in its design without becoming overly cumbersome
- *Essential* links (●●) mean the RAG concerned should be involved from the project design stage
- *Relevant* links (●) mean it can provide occasional expertise or a specific partnership

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How to set up a multi-focus project

A Rotary project can cover several areas of focus within a single Global Grant, subject to TRF rules *[to be verified]*:

- The components for each area of focus must be identifiable and budgeted separately
- The indicators must cover each area of focus
- The technical partners must be relevant to each area of focus
- The *main area of focus* is the one that accounts for the largest share of the budget

Practical example: a CED+WASH+Environment project

A club funds a cassava processing unit in a rural area of West Africa. Budget: USD 180,000. Indicative breakdown:

- **CED component** (value chain, cooperative, training, market): USD 110,000, *main area of focus*
- **WASH component** (borehole, water treatment system for processing, sanitation): USD 40,000
- **Environment component** (solar power for the unit, residue management, agroecology for the producers): USD 30,000

This project brings in RAGCED (lead), WASH-RAG and ESRAG. The *technical partner* is probably a generalist NGO (e.g., Mercy Corps, CRS) or a consortium with specialized actors for each component.

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The pitfalls of multi-focus projects

Pitfall 1: Spreading too thin

The project tries to tick every box without going deep on any of them. Result: no component reaches the critical mass it needs to make an impact.

Mitigation: 2 to 3 areas of focus at most per project, with one clearly dominant *main area of focus* (> 50% of the budget).

Pitfall 2: Management complexity

Each RAG brings its own requirements, contacts and standards. The club coordinator ends up juggling several frameworks. Stewardship reports get heavier.

Mitigation: only set up a multi-focus project after completing a single-focus project, so you have the operational maturity it takes.

Pitfall 3: Diluted technical partnerships

A generalist technical partner (e.g., a rural support NGO) may not be an *expert* in every component. Results plateau below expectations.

Mitigation: partner with a *consortium* that pairs a generalist lead with specialists for each area of focus (e.g., a CED NGO + a WASH NGO + an environmental NGO, working together under a shared MOU).

Pitfall 4: Mismatched timelines

CED unfolds over 24-36 months, WASH over 12-18 months, Environment continuously. The timelines do not line up on their own.

Mitigation: explicit phasing in the project plan, with dependencies and milestones shared between components.

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The special case of RAGCED × DNA-RAG

The bridge between disaster response (DNA-RAG) and lasting economic recovery (RAGCED) is one of the most natural and best-documented links. It typically follows three phases:

Phase	Duration	Lead	Main tool
Emergency	0-3 months	DNA-RAG	Disaster Response Grant (max USD 25,000)
Stabilization	3-12 months	DNA-RAG in support, CED started	Additional DRG + start of CED Global Grant
Structural recovery	12-36 months	RAGCED in the lead	Structuring CED Global Grant

A club that plans for this sequence from the emergency phase onward saves 6 to 12 months on the recovery phase. The Community Needs Assessment for the CED Global Grant can build on the needs assessments already carried out during the emergency phase, with targeted additions.

Documented example: after hurricanes in the Caribbean, several American and Caribbean clubs combined a DRG and a CED Global Grant focused on the livelihoods of affected fishers and farmers. Sequences documented on Rotary Showcase: see the projects in Haiti after Matthew in 2016, the Bahamas after Dorian in 2019, and others.

These sequences are why the disaster response book and this CED book are designed *as a pair*: some readers will carry out both kinds of projects in the same community.

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Multi-RAG coordination checklist

- ☐ Identify the relevant RAGs at the area diagnosis stage (Chapter 3)
- ☐ Contact each relevant RAG from the design phase onward
- ☐ Clarify who leads (RAGCED for a project where CED dominates)
- ☐ Have each RAG involved review the component that concerns it
- ☐ Structure the budget by identified component
- ☐ Bring in specialized technical partners for each area of focus

- ☐ Define indicators for each component
- ☐ Plan stewardship reports with each component in mind
- ☐ Check compliance with TRF rules for multi-focus projects
- ☐ Plan a gradual wind-down phase to avoid breaks between components

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The strength of a connected network

A club that brings in several RAGs the right way gains access to a depth of expertise that no single organization can offer. This is one of Rotary's structural strengths as an ecosystem: not the stand-alone power of one agency, but the *ability to pool* complementary expertise.

The next chapter widens the lens further to partners *outside Rotary* (UN agencies, development banks, microfinance networks, specialized CED NGOs) that strengthen the setup of an ambitious CED project.

Chapter 19: Partners Outside Rotary

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Why look beyond Rotary

Rotary is a huge network: 1.4 million Rotarians, 46,000 clubs, 530 districts, 34 zones. But for an ambitious CED project, Rotary alone is not enough. Cutting-edge methods, additional funding and the institutional roots a project needs to last are found *outside* Rotary.

This chapter maps the main CED partners outside Rotary, grouped into four families: UN agencies, development banks, microfinance networks and specialized NGOs, and faith-based organizations. For each one, the aim is to give the CED coordinator a first point of reference (mandate, type of projects, entry point) without claiming to be exhaustive.

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United Nations agencies

International Labour Organization (ILO)

The oldest UN agency (founded in 1919). Headquartered in Geneva. Its mandate centers on decent work, international labor standards, social protection and social dialogue.

What it brings to CED:

- A normative framework for vocational training and job placement projects
- Its own programs (*Start and Improve Your Business*, *Training for Rural Economic Empowerment*)
- Expertise on the informal economy and the transition to formality
- The International Training Centre of the ILO in Turin (*ITC-ILO*): training for development actors
- Reference publications (the *World Employment* and *World Social Protection* reports)

How to bring it in:

- ILO country office in most capitals (for operational partnerships)
- ITC-ILO Turin for training: `itcilo.org`

- Main website: `ilo.org`

UNIDO (United Nations Industrial Development Organization)

The UN agency dedicated to inclusive and sustainable industrial development. Its medium-term program, the *MTPF*, is set every four years.

What it brings to CED:

- SME development, sector clusters
- Industrial and agro-industrial value chains
- Appropriate technology transfer
- Entrepreneurship programs for young people and women
- Quality certification and bringing businesses up to standard
- Circular economy and energy efficiency in SMEs

How to bring it in:

- Main website: `unido.org`
- Regional offices (Abidjan, Pretoria, Bangkok, Vienna, Mexico City, etc.)
- SME support programs listed by country on the website

UNCDF (United Nations Capital Development Fund)

A UN agency focused on the *last mile* of development: the hardest-to-reach communities in the least developed countries. It specializes in financial inclusion and local development.

What it brings to CED:

- Funding for innovations in financial inclusion (fintech, mobile money, digital finance)
- Integrated local development programs (*Local Development Finance Initiative*)
- Support for local governments in financing development
- Expertise on *Graduation Programs* (moving people out of extreme poverty)

How to bring it in:

- Main website: `uncdf.org`
- Present in some forty countries
- Programs listed by country on the website

UNDP (United Nations Development Programme)

A generalist UN network present in more than 170 countries. The largest and most diversified UN agency, often the first entry point.

What it brings to CED:

- Integrated local development programs
- Support for the private sector and entrepreneurship
- Alignment with the SDGs (Sustainable Development Goals)
- Resilience infrastructure, green jobs, blue economy

How to bring it in:

- UNDP country office in every capital, generally accessible
- Main website: `undp.org`
- Identify the sector program officer for your theme

UN Women

The UN agency dedicated to gender equality and the empowerment of women.

What it brings to CED:

- Women's entrepreneurship programs
- Economic empowerment of rural women
- Fighting economic violence
- Advocacy for women's economic rights

How to bring it in:

- Main website: `unwomen.org`
- Country offices in some sixty countries
- A relevant partner for any CED project with a strong gender component

FAO (Food and Agriculture Organization of the United Nations)

The UN agency for agriculture, fisheries, forestry and food security.

What it brings to CED:

- Agricultural value chains (value chains, inputs, production)
- Food security and nutrition
- Family farming
- Agricultural cooperatives (FAO hosts the International Cooperative Alliance for certain initiatives)

How to bring it in:

- Main website: `fao.org`

- Country representation in most of the capitals concerned
- The *Hand in Hand Initiative* for the most vulnerable countries

Other relevant UN agencies

Depending on the project, other agencies can be useful:

- **IFAD** (International Fund for Agricultural Development): smallholder agricultural value chains
- **UNHCR**: refugee populations (already mentioned in Chapter 18)
- **UNICEF**: children and young people (links with youth training, education)
- **UNESCO**: culture, education (cultural tourism, heritage)
- **WFP**: food assistance (post-crisis links with the *disaster* guide)

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Development banks

World Bank and IFC (International Finance Corporation)

The World Bank is an international development finance institution. The IFC is its *private sector* arm, focused on SMEs and commercial operations with impact.

What it brings to CED:

- Financing for large infrastructure (not directly for Rotary, but useful context)
- SME programs through the IFC
- Sector studies and country diagnostics (*Doing Business*, the *World Development Report* publications)
- Possible links for large-scale CED projects in countries where the World Bank has an active program

How to bring it in:

- Websites: `worldbank.org`, `ifc.org`
- Country office in most IDA/IBRD-eligible countries
- Direct contact is rare for a standard Rotary project; more useful as a *documentary source* and for identifying national program frameworks

African Development Bank (AfDB)

The African regional financial institution. Headquartered in Abidjan, with offices in some forty African countries.

What it brings to CED:

- SME programs (*AfDB SME Program*)
- Entrepreneurship support funds (*Africa SME Program*)
- Possible co-financing for large-scale projects
- Sector studies on Africa

How to bring it in:

- Website: `afdb.org`
- Country office in the main African capitals

Inter-American Development Bank (IDB / IADB)

The regional financial institution for Latin America and the Caribbean.

What it brings to CED:

- *MIF (Multilateral Investment Fund)*, dedicated to small businesses
- Financial inclusion programs
- Co-financing for large-scale projects
- Regional studies

How to bring it in:

- Website: `iadb.org`
- Country office in the main Latin American capitals

Asian Development Bank (ADB)

The regional financial institution for Asia and the Pacific.

What it brings to CED:

- SME and microfinance programs
- Financial inclusion, fintech
- Co-financing for infrastructure and rural development projects
- Sector studies on Asia

How to bring it in:

- Website: `adb.org`
- Country office in the main Asian capitals

Other regional banks

- **BOAD** (Banque Ouest Africaine de Développement, the West African Development Bank): for WAEMU (UEMOA)
- **BDEAC** (Banque de Développement des États de l'Afrique Centrale, the Development Bank of Central African States): for CEMAC
- **CAF (Banco de Desarrollo de América Latina)**
- **Islamic Development Bank**: for OIC member countries

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Microfinance networks and CED NGOs

Oikocredit: a strategic Rotary partner

An international cooperative microfinance institution founded in 1975, based in the Netherlands. Operations in more than sixty countries. A TRF Packaged Grant partner, with privileged status for Rotary clubs running microfinance projects.

What it brings to CED:

- A ready-made TRF Packaged Grant framework that speeds up microfinance projects
- Due diligence on partner MFIs already carried out
- Compliance with the CPP (Client Protection Principles) / Universal Standards for SPM already in place
- Operational presence in many countries

How to bring it in:

- Through RAGCED (`partnerships@ragced.org`), which manages the Packaged Grant relationship
- Website: `oikocredit.coop`

FINCA International

An international microfinance network present in some twenty countries. Its historic *Village Banking* methodology, with subsidiaries in its main countries of operation.

What it brings to CED:

- A qualified partner MFI in the countries where FINCA operates
- Microcredit, savings, inclusive insurance
- Staff training, institutional strengthening

How to bring it in:

- Website: `finca.org`
- Country subsidiaries listed by country

Grameen Foundation

A foundation that grew out of Muhammad Yunus's Grameen Bank model. Methodological and technological support for partner MFIs.

What it brings to CED:

- Microfinance methodologies (group lending, the PPI or *Poverty Probability Index*)
- Training and technology for MFIs
- Expertise in digital financial inclusion

How to bring it in:

- Website: `grameenfoundation.org`

Accion

Formerly *Accion International*, a historic microfinance player in Latin America, now global.

What it brings to CED:

- Microfinance, digital financial inclusion
- Investment in impact fintechs
- Training and publications

How to bring it in:

- Website: `accion.org`

Opportunity International

An international microfinance network with Christian roots, operating in some thirty countries.

What it brings to CED:

- Microfinance, microinsurance, financial education
- An integrated approach (credit + training + optional spiritual support)
- Especially present in remote rural areas

How to bring it in:

- Website: `opportunity.org`

TechnoServe

An international NGO specializing in value chain development and entrepreneurship, operating in some thirty countries. A frequent partner of agricultural CED projects.

What it brings to CED:

- Development of agricultural and handicraft value chains
- Business accelerators, incubation
- Large-scale entrepreneurship training

How to bring it in:

- Website: `technoserve.org`

Root Capital

An impact investment institution for ambitious agricultural cooperatives in Africa and Latin America. Loans from USD 100,000 to several million to well-structured cooperatives.

What it brings to CED:

- Financing for agricultural cooperatives that are already structured and have serious volumes
- Links with Rotary projects that help cooperatives scale up

How to bring it in:

- Website: `rootcapital.org`

Heifer International

A livestock and rural development NGO present in some thirty countries. Known for its *Passing on the Gift* methodology (recipients of a first animal pass offspring on to the community).

What it brings to CED:

- Dairy, poultry and small livestock value chains
- Livestock farmers' cooperatives
- Links with Rotary projects in rural areas

How to bring it in:

- Website: `heifer.org`

Mercy Corps

An international humanitarian and development NGO present in some forty countries.

What it brings to CED:

- Post-crisis recovery programs
- Financial inclusion, market access
- Particularly suited to fragile contexts

How to bring it in:

- Website: `mercycorps.org`

International Cooperative Alliance (ICA)

The global federation of cooperative organizations. Guardian of the seven cooperative principles (Chapter 13).

What it brings to CED:

- Methodologies for creating and strengthening cooperatives
- A network of national cooperative organizations
- Training and documentary resources

How to bring it in:

- Website: `ica.coop`
- National members listed by country

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Faith-based organizations

Faith-based organizations are often underestimated in partner mapping. Yet they are among the oldest, the most firmly rooted locally and the most effective at reaching the most vulnerable people.

Catholic Relief Services (CRS)

An American Catholic agency present in about a hundred countries. Its SILC methodology (*Savings and Internal Lending Communities*) has proven itself in rural areas of Africa and Asia.

What it brings to CED:

- The SILC methodology: savings and internal lending groups
- A dense network of local Catholic partners
- Expertise in agricultural value chains in areas of extreme poverty

How to bring it in:

- Website: `crs.org`

- National offices

Caritas Internationalis

An international confederation of Catholic charitable organizations. Present almost everywhere.

What it brings to CED:

- Local national Caritas organizations as operational partners
- Parish roots, strong community legitimacy
- Job placement and integrated development programs

How to bring it in:

- Website: `caritas.org`
- The national Caritas of the target country

World Vision International and VisionFund

World Vision is an international Christian NGO, one of the largest in the world. VisionFund is its microfinance arm, an independent subsidiary.

What it brings to CED:

- Microfinance through VisionFund (present in some thirty countries)
- Integrated community development programs
- An approach that links economic development and child well-being

How to bring it in:

- Websites: `wvi.org` and `visionfund.org`

Aga Khan Foundation

Part of the Aga Khan Development Network, with a particularly strong presence in Central Asia and in regions of Africa with Muslim populations.

What it brings to CED:

- Integrated rural development programs
- Microfinance through First MicroFinanceBank
- Infrastructure, education and health working together

How to bring it in:

- Website: `akdn.org`
- Presence by country

Other significant faith-based organizations

- **Muslim Aid, Islamic Relief**: international Muslim NGOs with CED programs
- **Secours Islamique France** (Islamic Relief France): CED work in French-speaking sub-Saharan Africa
- **Action Chrétienne des Églises Unies** (a Christian action body of united churches): Protestant development networks
- **Foundations linked to religious orders** (Jesuits, Franciscans, etc.): depending on the region

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Private foundations and philanthropic actors

Several private foundations can co-finance or support CED projects.

Foundation	Focus	Website
Bill & Melinda Gates Foundation	Health, agriculture, financial inclusion	`gatesfoundation.org`
Mastercard Foundation	African youth, education, financial inclusion	`mastercardfdn.org`
Ford Foundation	Social justice, movements	`fordfoundation.org`
Rockefeller Foundation	Resilience, health, climate	`rockefellerfoundation.org`
Kellogg Foundation	Children, rural communities in the USA and the Americas	`wkkf.org`

Bringing these foundations into a Rotary project *rarely happens directly* (they deal with established organizations, not with individual clubs), but it can happen *indirectly* through a technical partner (NGO, UN agency) that already has a relationship with the foundation.

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How to structure a partnership outside Rotary

Three main configurations for a connected CED project.

Configuration 1: Delegated technical partnership

The NGO or UN agency is the main *technical partner*. It implements a major component of the project. The Rotary club funds it (through the Global Grant), oversees implementation and coordinates, but does not carry out the work itself. This structure suits a complex technical component (microfinance, advanced vocational training, value chain development).

Configuration 2: Co-financing without joint operations

The partner provides co-financing (additional grant, loan, guarantee) for the Rotary project, but operations stay in the hands of the host club and the local partner. This structure works well for adding funding without adding operational weight.

Configuration 3: Multi-stakeholder consortium

An ambitious project led jointly by 3 to 5 actors (Rotary + NGO + public authority + UN agency + private partner), with a dedicated *steering structure*. Reserved for large projects (over USD 300,000 in total) with proven operational maturity.

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The expanded MOU for a partnership outside Rotary

The MOU from Chapter 8 (a simple one-page template) needs to be fleshed out for a major technical partnership. A typical expanded structure:

1. **Parties**: full identification of the signatories, legal status, authorized representatives
2. **Background and purpose**: project, geography, target population, duration
3. **Roles and responsibilities**: detailed RACI matrix (*Responsible, Accountable, Consulted, Informed*) by activity
4. **Financial commitments**: who contributes what, on what schedule
5. **Operational commitments**: human and material resources, expertise
6. **Governance**: steering committee, frequency, decisions
7. **Indicators and evaluation**: alignment with the M&E plan, evaluation responsibilities
8. **Communication and visibility**: acknowledgment of partners, logos, image rights
9. **Intellectual property**: on deliverables and methodologies developed
10. **Confidentiality**: data, beneficiary information
11. **Dispute resolution**: mediation, arbitration
12. **Termination**: exit clauses, transfer of assets
13. **Duration and renewal**
14. **Signatures**

An expanded MOU deserves a review by a business lawyer, often available free of charge within the club for this kind of use.

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The pitfalls of partnerships outside Rotary

Pitfall	Mechanism	Mitigation
Overwhelming power imbalance	A large UN agency or international NGO can *absorb* the Rotary project and turn it into an appendage	Strictly clarified roles, Rotary visibility preserved
Alignment with the partner's priorities, not the project's	The partner steers the project toward its own KPIs	Primacy of the CNA and the beneficiary community, stated in the MOU
Incompatible pace	Large organizations move slowly; Rotary projects have precise TRF timelines	Clear time clauses, possible penalties for delays
Change of contact person at the partner	The program officer changes and the successor does not know the project	Shared documentation, formal handover, backup contact
Administrative overload	Each large partner brings its own processes and reporting	Consolidated reporting, delegated to the best-placed actor
Loss of project ownership	With so many partners, the Rotary club no longer knows what it is leading	Regular return to the CNA and the original theory of change

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Checklist for a partnership outside Rotary

- ☐ Partner identified and validated by its track record on the theme
- ☐ Partner's mandate, resources and operational capacity verified
- ☐ Ethical compliance verified (international standards, no controversies)
- ☐ Roles and responsibilities written into a detailed MOU
- ☐ Financial and in-kind commitment quantified and secured
- ☐ Compatible timelines ensured
- ☐ Shared governance mechanism defined
- ☐ External review or *due diligence* carried out if the commitment is > USD 50,000
- ☐ Rotary visibility preserved in communications
- ☐ Intellectual property clarified
- ☐ Exit and transfer clauses included

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The power of a wider network

A Rotary CED project that brings in its partners outside Rotary the right way gains capabilities that no single actor has: the proven methodology of a technical NGO, co-financing from a UN agency, the political roots of a local government, the scaling capacity of a private foundation. The club then becomes the *conductor* of a multi-partner setup, a demanding but powerful role.

Orchestrating all this in the field is exactly what the next chapter covers: how to coordinate all the actors day to day without getting lost in the complexity.

Chapter 20: Coordinating in the Field

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From paper to execution

The concept note is approved. The Global Grant is signed. The co-financing is deposited. The funds arrive in the district's account. The international partner is on board, the partner MFI is under contract, the beneficiary cooperative is set up, the local authorities are informed. Everything is in place.

And this is exactly when most CED projects run into their first real difficulty: day-to-day *operational coordination*. A project that brings together a host club, an international partner club, a local technical partner, a beneficiary cooperative, end beneficiaries, local authorities, additional funders and sometimes two or three linked RAGs involves a good half-dozen actors, each with its own timelines, priorities and internal constraints.

This chapter covers what the concept note cannot foresee: the weekly mechanics that keep the project on track over time.

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The seven typical actors in a CED project

Before talking about coordination, you need to name precisely *who* coordinates *whom*. In an average CED project, seven actors meet.

Actor	Main role
Host club	Strategic leadership, Global Grant signatory on the beneficiary country side, relationship with the local partner and the authorities
International partner club	Co-signatory, co-financing, cross-border mentoring, remote financial oversight
Host district	TRF qualification, co-signature, project oversight, link with TRF
International district	Co-signature, DDF resources

Actor	Main role
Local technical partner	Day-to-day operator: MFI, NGO, cooperative, training center
Beneficiaries	Target community, active stakeholders through consultation mechanisms
Local public authorities	Approval, sometimes co-financing, alignment with public policy

Depending on the project, add the other RAGs (WASH-RAG, ESRAG, etc.), partners outside Rotary (UN agency, foundation, development bank) and occasional technical subcontractors.

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The coordination meeting: rhythm and format

Recommended frequency

Project phase	Frequency of the project coordination meeting
Start-up phase (first 3 months)	Weekly
Cruising phase (stabilized)	Every two weeks
Closing phase (last 3 months)	Weekly
Critical phase or major incident	As needed, possibly several times a week

The project coordination meeting is *not* the meeting of the club's CED committee (which is broader and covers all ongoing projects), nor the meeting of the club's board (which is more general still). It is a meeting *dedicated to the specific project* with the actors directly involved.

Participants by format

Small format (weekly during a critical phase): - CED coordinator of the host club - Project manager of the local partner - Representative of the international partner club (joining remotely)

Expanded format (every two weeks or monthly): - The three above - The host club's *Finance & stewardship* portfolio - Representative of the beneficiary cooperative (if applicable) - Representative of the partner MFI (if applicable)

Strategic format (quarterly): - All of the above - DRFC of the host district - Representative of the local authorities - Representative of the other partners (UN agency, foundation, etc.)

Length

Small meeting: 45-60 minutes maximum. Expanded meeting: 90 minutes maximum. Strategic meeting: 2-3 hours, with a tightly structured agenda.

A coordination meeting that runs past two hours loses its effectiveness: participants tune out, decisions scatter, the minutes become vague.

Standard agenda

1. Review of *action items from the previous meeting* (5-10 minutes): progress, sticking points
2. *Overall project progress* by component (15-20 minutes): 3-5 minutes per component
3. *Finances and co-financing* (10 minutes)
4. *M&E indicators* (10 minutes)
5. *Items for decision* (20-30 minutes): pending trade-offs, approvals, adjustments
6. Action items for the next period (5-10 minutes): who does what, by when

The CED coordinator chairs. A secretary (often the *Communication* portfolio) takes notes. Minutes go out within 24-48 hours.

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Basic coordination tools

A CED project does not need sophisticated tools. It needs tools that are *actually used*.

Project dashboard

A concise dashboard, kept up to date continuously, that shows where the project stands at any moment. Typical format: a spreadsheet shared with the members of the steering committee.

Dimension	Content
Schedule	Planned vs. achieved milestones, gap, comment
Budget	Budgeted, committed, disbursed, remaining to commit, by line
M&E indicators	Baseline, targets, current values, trend
Activities	List of key activities with % complete
Risks	Identified risks, probability, impact, mitigation measure
Pending decisions	Decisions to make, deadline, owner

This dashboard is the project's *logbook*. It is kept up to date however rough the going gets.

Decision log

A chronological document where every significant decision is recorded: date, decision, people involved, rationale, impact. Often neglected at the start of a project, this log becomes *decisive* in the medium term: when a partner changes, a misunderstanding sets in or a disagreement emerges, going back to the decision log lets you recover the context.

Quick communication group

WhatsApp, Signal, Teams, Slack: the tool matters little, as long as all participants are on it and the rules are clear. A group dedicated *to the project* (not to the club in general), limited to the relevant people, moderated (one message = one useful piece of information, no chitchat). For important decisions, follow up with a formal email.

Shared folder

All project documents accessible to all authorized stakeholders. Google Drive, Dropbox, OneDrive, SharePoint: it does not matter. What matters is a *filing structure* that is rigorously maintained:

```
Project [Name]
├── 01-Design
│   ├── Concept note v1, v2, vfinal
│   ├── Community Needs Assessment
│   └── Budget
├── 02-Partnerships
│   ├── MOU international partner club
│   ├── MOU local partner
│   └── Letters of support
├── 03-Implementation
│   ├── Coordination meeting minutes
│   ├── Dashboard current version
│   └── Monthly reports
├── 04-Finances
│   ├── Expense register
│   ├── Supporting documents by month
│   └── Financial reports
├── 05-M&E
│   ├── Baseline
│   ├── Midline data
│   └── Endline
├── 06-Communication
│   ├── Photos with consent forms
│   ├── Rotary Showcase posts
│   └── Media
└── 07-Stewardship
    ├── Progress report year 1
    ├── Progress report year 2
    └── Final report
```

This simple structure beats ten elaborate folders kept without discipline.

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Managing asynchronous communication

Most CED projects involve at least two time zones (host club and international partner club). Asynchronous communication becomes the norm.

Ground rules

Rule	Rationale
Clearly distinguish *urgent* from *important*	A question that can wait 48 hours does not call for an emergency call at 3 a.m. the partner's time
Group your requests	Rather than ten micro-messages, one structured message with several points. It respects the recipient's time
Give context in every message	Someone reading later must understand without digging through earlier exchanges
Set a realistic deadline	Not *"as soon as possible"* but *"ideally reply before Friday 3 p.m., X time"*
Acknowledge important messages	Even a *"got it, I'll get back to you within 48 hours"* prevents worry
Go back over the points at regular meetings	Asynchronous exchanges get lost quickly. The coordination meeting takes stock of them

The silence trap

In a multicultural project, a partner's silence can mean many things: unspoken disagreement, an internal problem, work overload, a hierarchy slowing things down, or even a silent breakdown. An attentive CED coordinator actively *checks in* when a partner goes quiet: a direct phone call, an open question, not an impersonal reminder email.

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The 6 coordination pitfalls specific to CED

Pitfall 1: Diluted responsibility

Several actors assume that *someone else* will do the task. Result: nobody does it.

Mitigation: a RACI matrix at every meeting, continuous dashboard updates, explicit assignments.

Pitfall 2: Mission creep along the way

The project slowly drifts from its original purpose. New needs emerge, components get added, the target group widens. Six months in, the project is doing something other than what was budgeted.

Mitigation: return regularly to the approved concept note. Any major deviation is documented, formally decided and reported to TRF if it affects the budget or the results.

Pitfall 3: The invisible beneficiary

With so much coordination among partners, you lose touch with the real beneficiaries. Decisions are made without checking that they make sense on the ground.

Mitigation: at least one field visit per quarter by the CED coordinator, with direct meetings with beneficiaries, independently of the local partner. Complaint channels that beneficiaries can reach directly (not filtered through the intermediary MFI or cooperative).

Pitfall 4: The untreated latent conflict

A disagreement between partners (over priorities, procedures, the share of resources) goes unspoken. It grows until it bursts into open conflict six months later.

Mitigation: time set aside for strategic discussion at the quarterly meetings. Do not let tensions simmer. Call on an outside mediator (RAGCED, the DRFC, a member of the TRF Cadre) if needed.

Pitfall 5: CED coordinator burnout

The coordinator ends up carrying too much alone: partner relations, financial management, documentation, representation, trade-offs. He or she cracks or resigns mid-project.

Mitigation: real delegation to the CED committee (three clearly separate portfolios); do not accept a coordinator who also holds four portfolios. Organized backup when the coordinator goes on vacation or goes through a busy period at work.

Pitfall 6: The annual rotation of presidents

The club president changes. The new president does not have the same understanding of the project. Decisions slow down, external relationships start over, the project loses two months.

Mitigation: a formal, documented briefing between the outgoing and incoming president (Chapter 5, succession plan). A CED coordinator who stays in place beyond the presidential year. A stable Foundation Chair.

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Handling local political pressure

A CED project can come under political pressure: a local elected official who wants to steer how the benefits are distributed, a political party trying to exploit the program, a community leader trying to capture the funding, a journalist looking for a critical angle.

A few principles for handling it:

Anticipate, do not react

Identify early on the actors likely to want to exert influence. This political dimension belongs in the CNA (Chapter 9) and in the stakeholder mapping (Chapter 8).

Set the rules in writing from the start

Written beneficiary selection criteria, formal governance, public lists, accessible complaint mechanisms. The more formal and transparent things are, the less pressure can succeed.

Never give in to individual pressure

If a local notable *asks* for a relative to be included outside the criteria, the answer is no, even if the political cost seems high. A single exception sets a precedent that kills the project's credibility.

Document every attempt

Every episode of political pressure is recorded in the decision log: date, actor, request, coordinator's response. This record is a *protection* in case of an incident later on.

Turn to the club president or the DG if it escalates

When the pressure goes beyond the CED coordinator's level, the club president takes over. If that is not enough, the district governor (DG). The coordinator does not have to handle this kind of tension alone.

Do not panic over the media

A journalist who wants to write a critical article is an ordinary actor. The response: transparency, documentation, structured communication. No secrets, no refusals, but no overreaction either.

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The international partner club's field visit

When the international partner club sends a field mission to the host country, several pitfalls lie in wait:

Pitfall	Mitigation
Mission too long or too costly	Short mission (3-5 days), focused on specific objectives
Humanitarian tourist role	Packed agenda, meetings with beneficiaries, no self-congratulatory photo sessions
Decisions made abroad imposed during the mission	A mission to *listen and support*, not to impose. Decisions made over time, not on the back of a napkin
Project disrupted during the mission	Mission planned with the host club, balanced workload, no excessive demands on the local partner
Poor external communication	Photos and stories approved by the host club and the local partner before release

A well-prepared mission strengthens the cross-border relationship. A poorly prepared one damages it for a long time.

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Photo documentation and communication

The project produces communication material throughout its life. Three absolute rules:

Consent, every time

No identifiable photo of a beneficiary without his or her explicit, informed consent. For children, written parental consent, on a form kept for five years. The rule is restated in the partnership MOU.

Dignity in all circumstances

No humiliating *before/after* shots, no staging of poverty, no "pitiful" photos to raise funds. The project documents *work*, *change* and *moments of normal life*, not destitution.

Approved release

Every external publication (Rotary Showcase, social media, news media, thank-you letters to donors) goes through a light but systematic approval: the host club's CED coordinator + the local partner. Five minutes of approval prevent lasting mistakes.

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Indicators of good coordination

How do you know whether coordination is working? A few indicators you can use at the quarterly reviews:

- **Meeting deadlines**: % of project milestones reached on time
- **Quality of minutes**: circulated in < 48 hours, rate of corrections requested
- **Meeting vitality**: attendance rate of key participants > 80%
- **Budget / spending gap**: under 10% unless formally revised
- **Time to resolve pending decisions**: average < 15 days
- **Partner satisfaction**: a simple survey twice a year (satisfaction and suggestions)
- **Team turnover**: stability of key contacts

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Project coordination checklist

At project start

- ☐ Steering committee set up with a written mandate
- ☐ Coordination ground rules formalized (frequency, agenda, participants)
- ☐ Project dashboard started
- ☐ Decision log opened
- ☐ Shared folder structured and accessible
- ☐ Quick communication channel created
- ☐ RACI matrix by activity approved

Monthly

- ☐ Dashboard updated
- ☐ Coordination meeting held, minutes circulated
- ☐ Decision log updated
- ☐ Alert sent to the DRFC and RAGCED in case of a major gap

Quarterly

- ☐ CED coordinator field visit
- ☐ Full M&E review
- ☐ Detailed budget review
- ☐ Review of risks and any adjustments

- ☐ Expanded strategic meeting

Annually

- ☐ Progress report submitted to TRF
- ☐ Internal project evaluation (strengths, weaknesses, adjustments)
- ☐ Partner satisfaction survey
- ☐ Handover briefing if the president or coordinator changes

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Coordination is a profession

Field coordination of a CED project is not a side task handed off to the CED coordinator. It is the *core of the job*, the skill that separates clubs that deliver from clubs that get bogged down. It can be learned, it improves with experience, and it can be passed on.

A CED coordinator who has led a Global Grant to completion gains multi-stakeholder coordination skills worth several years of experience on the job or consulting market. That is one reason CED work transforms Rotarians: beyond the benefits for the communities served, it builds skills that few other commitments offer.

Part IV is now complete. The club has its partners, its funding and its coordination in place. Part V turns to the decisive phase of sustainability, documentation, debriefing and scaling up.

Part V: AFTERWARD: SUSTAINABILITY AND SCALE

Chapter 21: From Project to Sustainability

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The question TRF asks first

In a Global Grant application, the *Sustainability* section comes near the end. But when TRF staff read it, it is often the first question they ask: *what happens to this project when Rotary funding stops?*

This question is not a detail. It is the *reason for being* of a CED project. An intervention that has an effect for 18 months and then disappears has not changed a community's economic capacity. It has merely provided a temporary subsidy. CED aims for *structural* change, which by definition lasts.

This chapter sets out the four sustainability models, how to plan the exit *from the design stage*, the sustainability indicators to track at 12, 24 and 36 months after funding ends, and the delicate question of projects that fail despite everything.

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The golden rule: plan the exit from the start

The sustainability strategy is not something you think about at the end of the project. You think about it at the very beginning, in the concept note. And you *check* it at every intermediate stage: mid-project, three months before the end, the closing month, the 12-month review.

A project that tells itself *"we'll see at the end"* will never become sustainable. Sustainability mechanisms take time, preparation and relays to build, none of which can be done in a project's last three months.

The four questions to ask at the design stage

1. **Who keeps operating it?** Which legal entity carries the continuity: a cooperative, an MFI, a training center handed over to another body, a beneficiary association, a local government?
2. **Who pays for operations?** Where does the revenue that covers running costs come from after the Global Grant ends: its own activity, a public subsidy, membership dues, additional

funding?

3. **Who handles maintenance and renewal?** Who replaces equipment, trains new staff, updates content, maintains the premises?
4. **Who evaluates and adapts?** Who observes the results, adjusts the methods, documents the lessons learned?

The answers to these four questions are *set out in the concept note*, *checked during the project* and *finalized before closing*.

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The four sustainability models

Four main models, often combined, allow a CED project to last beyond Rotary funding.

Model 1: Own revenue

The setup created by the project generates the revenue that covers its own running costs. Examples:

- **Vocational training center** funded by trainees' tuition fees (modest but real), contracts with businesses and possibly public training subsidies
- **Covered market** funded by stall rents and maintained by the traders' cooperative
- **Agricultural cooperative** that covers its operating costs from its margins
- **Processing unit** whose net margin covers depreciation and expenses
- **MFI** that covers its operating costs from its interest income (the classic viability model)

This model is the strongest when it works. It is also the most demanding to build: a viable business model cannot be decreed, it has to be *demonstrated* during the project, with growing margins, a break-even point reached before the end, and management that plans ahead for renewals.

Model 2: Partner institution

The project transfers its activity to an institution that *already exists and is sustainable*, which integrates it into its regular operations. Examples:

- A training center built by the project and then integrated into the public vocational training network
- A savings group that partners with a regional MFI to access refinancing
- A cooperative that joins a national federation and benefits from its ongoing support
- A microcredit program integrated into a national MFI network

This model depends on the ability to build a partnership, from the design stage, with an institution ready to *inherit* the setup. The partner must be identified, committed and involved in project governance from the start, not approached at the last minute.

Model 3: Public policy

The setup is taken over by public authorities (municipality, department, region, national government) as part of their regular policies. Examples:

- A municipal training center subsidized through the municipal budget
- Economic infrastructure taken over by the municipality with a maintenance commitment
- An entrepreneurship support program integrated into the services of a regional development agency
- A financial education program integrated into the school curriculum by the Ministry of Education

This model requires *political alignment* up front, ongoing advocacy during the project, and a signed *agreement* before the end that commits the local government. It is slower to obtain but more durable when it succeeds.

Model 4: Knowledge transfer

The project trains trainers, local relays and multipliers who keep applying the methodology independently of the original setup. Examples:

- Training 20 VSLA/SILC facilitators who create new savings groups without Rotary funding
- Training 15 financial education trainers who run modules in several settings
- Training 10 cooperative development officers integrated into local governments
- Training 12 community facilitators who replicate the value chain method in other sectors

This model is powerful when it is complete: the trainees are truly trained (not just certified), they have access to ongoing resources (network, documentation, periodic *coaching*), and they find the conditions to practice (an employer, local demand, available time).

Combination: the rule

In practice, the most sustainable CED projects combine *two or three* of these models. An agricultural cooperative (Model 1, own revenue) that is backed by a regional federation (Model 2, partner institution) and some of whose members are trained as farmer-trainers (Model 4, knowledge transfer) is structurally stronger than a single-model project.

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Sustainability indicators at 12, 24 and 36 months

The Rotary Foundation requires a final report within two months of the project's end. But the real assessment of sustainability happens in the medium term: 12, 24 and 36 months after closing. Projects that commit to producing indicators at these milestones build lasting *credibility*.

Indicators at 12 months

- **Operational continuity**: is the setup (cooperative, MFI, center, etc.) still running at a comparable level? Volume of activity, staff in place, equipment in working order.
- **Self-financing**: does revenue cover running costs? What is the operating margin?
- **Governance**: do the governing bodies hold their statutory meetings? Have there been changes in leadership?
- **Active beneficiaries**: do the project's direct beneficiaries continue to use the setup?

Indicators at 24 months

- **Resilience**: has the setup weathered a difficulty (departure of a key leader, market fluctuation, internal conflict)? How did it adapt?
- **Expansion or consolidation**: have new beneficiaries joined? Has the setup expanded geographically or into new sectors?
- **Accumulated capital**: has it built up its own financial reserve for renewals and contingencies?
- **External recognition**: is the setup recognized by the authorities, by sector actors, by peers?

Indicators at 36 months

- **Institutional roots**: is the setup integrated into the local ecosystem (public policy, professional networks, regulatory framework)?
- **Replication**: has the methodology been taken up, reproduced or adapted elsewhere?
- **Real transformation**: have the beneficiaries of the initial cycle progressed themselves (diploma, business, job, self-sufficiency)?

How to measure

These 12-24-36 month indicators are *not* always funded by the initial Global Grant. But the club can:

- Plan *follow-up visits* with its own resources, tying them in with members' travel
- Ask a local partner for light-touch monitoring (phone questionnaire, quarterly visit)
- Build these indicators into the *final report* by stating them as commitments in advance

- Present these results at 12, 24 and 36 months at the district conference and to RAGCED

A club that documents these indicators builds up credibility that makes subsequent Global Grants considerably easier, for itself and for the other clubs in the district.

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The gradual wind-down phase

Between *the project is running at full intensity* and *the project is over*, you need a *gradual wind-down* phase (typically 6 to 12 months) during which the setup becomes self-sufficient.

Typical wind-down sequence

Period	Activities of the host club and the international partner
T-12 months before the end	Review of the sustainability model, identification of gaps, action plan to close them
T-9 months	Finalization of continuity partnerships (agreement with the municipality, membership in a federation, integration into a public policy)
T-6 months	Reduced intensity of club support (coordination meetings go from every two weeks to monthly, quarterly visits)
T-3 months	Endline evaluation, final report drafting, handover ceremony if appropriate
T-0	Official closing, archiving, organization of the 12-month follow-up
T+12 months	Follow-up visit, collection of 12-month indicators, follow-up report shared with the district and RAGCED
T+24 months	Second follow-up visit if appropriate
T+36 months	Possible *ex post* evaluation

This gradual wind-down takes discipline: do not keep *feeding* the setup beyond the original agreement (*financial mission creep*), but do not walk away abruptly either.

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Projects that fail: yes, it happens

Not every CED project lives up to its promise at 24 or 36 months. Cooperatives collapse, MFIs run into trouble, training centers close, processing units remain underused. This is a reality of the sector, not a scandal.

Common causes of post-project failure

Cause	Mechanism
Overestimated business model	Projected revenue does not materialize at the expected pace
Departure of a key leader	One person was carrying the setup; their departure leaves a void
Unresolved internal conflict	Cooperative paralyzed by a conflict between factions
Major external shock	Health crisis, armed conflict, collapse of the sector's market
Weakening of the local partner	The partner MFI, cooperative or NGO loses its capacity
Political reversal	A change of elected officials withdraws critical support
Undetected structural flaw	A fundamental design problem that only appears when funding ends

How to manage a project that is running out of steam

If, during the wind-down phase or 12 months after closing, signs of flagging appear:

1. **Document honestly**: do not dress up reality to protect an image
2. **Alert the DRFC and RAGCED**: not to assign blame, but to capture the learning
3. **Analyze the cause**: design error, bad luck, external factor?
4. **Assess the options**: can it be revived with targeted support? Should you accept that it has ended? Should it be transferred to another organization?
5. **Share the lesson**: in an article for the RAGCED newsletter, in a talk at the district conference, in a contribution to Rotary Showcase (yes, an intelligent account of a failure is *valuable*)

The failure taboo

Rotary culture values success. Accounts of failure are rare, sometimes suppressed. This culture creates a collective *blind spot*: the same mistakes recur because no one dares to name them.

A club that honestly documents a project that did not meet its objectives at 24 months does Rotary a *collective service*. It protects the clubs that follow from similar mistakes. This honesty is one of the hallmarks of a mature club.

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The special case of microfinance projects

Microfinance projects raise a specific sustainability question. Should a partner MFI that has been strengthened by a Rotary project remain independent, or join a larger network?

Both options exist:

Independent MFI

Advantage: autonomy, strong local roots. Risk: vulnerability to shocks, difficulty reaching an economically viable size, risk of amateur governance over the long term. Relevant when: the MFI serves a specific segment that the large networks do not.

Joining a network

Advantage: access to refinancing, economies of scale, stronger governance and controls. Risk: loss of local roots, decisions made far from the field. Relevant when: the MFI needs to grow to become viable, or operates in an environment where regulations favor large players.

The choice is made *before the end* of the project, after a serious assessment, with support from RAGCED and possibly from the TRF *Cadre* on microfinance questions.

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Design for sustainability checklist

To check *before* submitting the Global Grant:

- ☐ Sustainability model stated explicitly in the concept note
- ☐ At least two of the four models (own revenue, partner institution, public policy, knowledge transfer) combined
- ☐ Continuity partners identified and committed through an MOU
- ☐ Operating budget after the project's end estimated
- ☐ Sources of revenue or funding covering that budget identified
- ☐ Long-term governance defined (legal structure, governing bodies)
- ☐ Gradual wind-down phase planned (6-12 months)
- ☐ Indicators at 12, 24 and 36 months planned
- ☐ Post-closing monitoring budgeted or organized on a volunteer basis
- ☐ Plan B if the main sustainability model falters

To check *during* the project, at midpoint:

- ☐ Is the projected business model materializing? Explain and adjust any gap
- ☐ Are the continuity partners keeping their commitments?
- ☐ Are the beneficiaries taking ownership of the setup?
- ☐ Are the skills needed for sustainability being acquired?

To check *before closing*:

- ☐ Has the setup reached its point of self-sufficiency?
- ☐ Are the continuity agreements signed?
- ☐ Are equipment renewals budgeted?
- ☐ Are the post-closing monitoring protocols formalized?

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Sustainability as a responsibility

A club that engages a community in a CED project takes on a *responsibility* toward the beneficiaries. Leaving a setup to fall apart after 24 months betrays that responsibility. Planning for sustainability from the start, watching over it along the way, documenting it after closing: that is the form this responsibility takes over time.

The CED projects that leave a mark are the ones that, 5 or 10 years after Rotary funding ends, are still there: perhaps transformed, perhaps expanded, but still alive. The next chapter deals with another dimension of this responsibility: rigorous documentation, which is both a TRF requirement and the foundation of the club's institutional memory.

Chapter 22: Documenting and Reporting

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Documentation as invisible infrastructure

A well-documented CED project impresses no one at the time. Supporting documents filed in plastic-sleeved binders, beneficiary registers kept up to date, photos with archived consent forms, quarterly reports filed in chronological order: none of this produces a flattering picture for social media.

Yet this invisible infrastructure is exactly what separates a project that is *under control* from a project that is *at risk*. It is the condition for:

- TRF compliance (stewardship, with stewardship reporting that can be required for five years)
- The club's credibility with its donors and its members
- Handing over to the CED coordinator's successor
- Legal protection if anything is challenged
- The ability to document impact at 12, 24 and 36 months

This chapter sets out the documentation systems you need, The Rotary Foundation's stewardship requirements, good practice for showcasing the project through Rotary Showcase, and the rules for protecting personal data.

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The six permanent registers of a CED project

A CED project keeps *six* distinct *registers*, each for a specific purpose. These registers are not aggregates and are not interchangeable: they cross-reference one another, but none replaces another.

Register 1: Financial

Every project expense, line by line, with supporting documents. Format: a spreadsheet or accounting software, backed by a paper binder holding the original documents.

Field per expense	Content
Date	Date of the expense
Budget line	Matching line in the TRF-approved budget
Supplier	Full identity
Purpose	Precise description (not *"miscellaneous costs"*)
Amount (local currency and USD)	With the exchange rate used
Payment method	Transfer, check, cash (with a maximum threshold for cash)
Supporting document reference	Receipt or invoice number
Signatories	Names of the people who approved it (two signatures required)

Register 2: Beneficiaries

Identifies the people who directly receive a service or a good from the project. The format fits the nature of the project.

Type of project	Form of the register
Microcredit / MFI	Individual file per borrower: identity, repayment capacity, loans granted, repayments
Vocational training	List of trainees by cohort, attendance, assessments, certification, post-training follow-up
Value chain / cooperative	List of members, contributions, transactions, distributions
Economic infrastructure	List of users (traders, trainers, incubated entrepreneurs)

The beneficiary register is *confidential*. It contains personal data (sometimes sensitive: financial situation, health, income). It is subject to the GDPR in Europe and to equivalent regimes elsewhere. Restrict access, and anonymize it in public reports.

Register 3: Activities

The activities carried out, in chronological order: training sessions, field visits, coordination meetings, public events, loan disbursements, equipment deliveries.

Field	Content
Date	Date of the activity
Type	Training, meeting, distribution, visit, event

Field	Content
Place	Precise location
Facilitator / lead	Name
Participants	Number and, if relevant, names
Content or objectives	Summary
Results / observations	What was produced, difficulties

Register 4: M&E (monitoring and evaluation)

Indicator data, collected according to the M&E plan. Format: a spreadsheet with indicators in rows and dates in columns.

Indicator	Unit	Baseline (M0)	M6	M12	M18	M24	M24 target
Direct beneficiaries	people	0	80	150	220	280	250
Average income per beneficiary	USD/month	45	60	75	90	105	100
Repayment rate, PAR 30 (MFI)	%	n/a	97	96	97	97	>95
Share of women among beneficiaries	%	n/a	62	64	65	65	>60

Register 5: Decisions

The decision log mentioned in Chapter 20. For each significant decision: date, decision, people involved, rationale, consequences.

Register 6: Photos and media

The project's image bank, with for each photo: date, place, context, people (identified or anonymized), consent. Filed by date or by component.

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Supporting documents: the golden rules

Originals and copies

Original supporting documents (receipts, invoices, signed purchase orders) are kept in an organized paper binder. Digital copies (high-resolution scans or good-quality photographs) are archived in the project's shared folder.

Retention

At least five years after the grant is officially closed. That is the TRF requirement. In some cases (controversial projects, audits under way), you may need to keep them longer.

Format

Originals are kept in the format in which they were issued. Digital copies are stored as PDF or high-resolution JPEG. Word or Excel files are kept but are not considered final supporting documents: *signed PDFs* are.

Organization

Recommended filing	Content
Binder A	Financial supporting documents, in chronological order
Binder B	Signed original contracts and MOUs
Binder C	Reports and official documents (CNA report, progress reports, final report)
Binder D	Official correspondence (TRF, district, major partners)
Digital folder 1	Photos and media
Digital folder 2	Working documents (successive versions of the concept note and the budget)

Who holds what

The main binder is kept at the host club's premises (or at the CED coordinator's home if the club has no permanent premises). The *Finance & stewardship* portfolio of the CED committee keeps a duplicate of the essential financial documents. The international partner has access to the digital folder. The club's Foundation Chair has access to everything.

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The required TRF reports

The Rotary Foundation requires three formal reports on a Global Grant (see Chapter 16 for the technical details).

The annual progress report

Submitted through the Grant Center in My Rotary every 12 months from the first payment. It contains:

- **Narrative** (3 to 8 pages depending on the project): activities carried out, interim results, difficulties encountered, adjustments made, forecasts for the following year
- **Financial**: expenses line by line compared with the approved budget, explanation of significant variances, balance available
- **Indicators**: measured values of the planned indicators, gap from the target, measurement method, sample
- **Photos** (5 to 15 photos with captions and consent forms)

This report is signed by the host club and the international partner club, and approved by the DRFC before it goes to TRF.

Interim reports (if requested)

TRF may ask for a specific interim report on one component when there is a warning sign (indicators far from their targets, a major budget variance, a relationship problem with a partner). The format depends on the request.

The club can also *voluntarily* submit an interim report to document a major change (new partner, strategic adjustment) and obtain TRF's formal approval.

The final report

Within two months of the project's official end. Typical structure:

Section	Content
Executive summary	Initial objectives, final results, total amount, beneficiaries
Project framework	Recap of the context, the CNA, the objectives
Activities carried out	Full description, chronological, by component
Results	Indicators measured, targets met or missed, analysis of variances
Sustainability	Mechanisms put in place to last, continuity partners, first signals at 0 to 12 months
Full financials	Budget vs. actual, by line, with explanations
Lessons learned	What worked, what can be improved, recommendations for future projects
Acknowledgments	Partners, beneficiaries
Appendices	Photos, case studies, testimonials, supporting documents if required

The final report is the project's *reference document*. Five or ten years from now, clubs looking for inspiration or for lessons will read it. It deserves the rigor of a lasting reference document.

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Rotary Showcase: putting the project on display

Rotary Showcase (`my.rotary.org/showcase`) is the worldwide display window for Rotary projects. Publishing a CED project on Showcase serves several purposes.

Why publish

- **Visibility for the club**: show concrete commitment, attract new members, keep donors loyal
- **Inspiration for other clubs**: clubs discovering CED look for concrete examples
- **Attracting partners**: a club that wants to be an *International Partner* can use Rotary Showcase to identify serious host clubs
- **Institutional credibility**: a project documented on Showcase is easier to present to a future funder, an authority or a private partner
- **Contribution to Rotary's heritage**: taken together, Showcase projects form the collective memory of Rotary's work around the world

Typical content of a Showcase post

A CED project published on Showcase includes:

- A precise title (evocative but factual)
- Geographic area
- Main *Area of Focus* (CED) and any secondary ones
- A 300- to 500-word description of the project
- Partners (host club, international partner club, local partner, RAGs)
- Total amount, including the Global Grant and co-financing
- Direct and indirect beneficiaries
- Key indicators achieved
- 5 to 10 photos (with consent forms) and possibly a video
- Links to more detailed publications (club website, press article, external report)

Publication rhythm

Ideally, a CED project is published on Showcase in *three stages*:

1. **At launch**: publish the project and its objectives, to call for contributions or partners
2. **At midpoint**: update with the first results
3. **At closing**: full review with final indicators and sustainability dimensions

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Protecting personal data

CED projects collect personal data: identities, income, family situation, sometimes medical information, photos. This collection is *necessary*, but it brings responsibilities.

The general framework

Depending on the jurisdiction:

- **GDPR** (European Union): the strictest framework, applicable to processing carried out from the EU *or* involving European citizens
- **National laws** in the beneficiary countries: to be identified specifically for each project
- **International principles** (OECD, UN): a common minimum that applies even where there is no local law

The principles to apply

Principle	In practice
Informed consent	Each beneficiary understands what data is collected, why, who will see it and how long it will be kept
Minimization	Collect only the data the project *needs*. No collecting "just in case"
Limited purpose	The data serves the project, not other uses (marketing, etc.)
Limited retention	Deletion or anonymization at closing + 5 years maximum
Security	Restricted access, passwords, encryption of sensitive files
Individuals' rights	Access to one's own data, correction, deletion where legally possible

Photos: a strict rule

No identifiable photo of a beneficiary is published without explicit written consent on a form. For children, written parental consent. Consent forms are archived for five years with the project's other documents.

Anonymization in public reports

Reports intended for TRF sometimes contain individual data (with consent). Reports intended for the public (Showcase, website, press article) are *anonymized*: no full names, no identifiable photos without consent specific to that use, no individual loan or income amounts.

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Project communication: rules of restraint

Communication about a CED project follows a line of restraint. Three principles.

No exaggeration

A project that helped 250 people did not *transform the life of a village*. It helped 250 people. Factual precision is more convincing than grand claims.

No staging of poverty

No humiliating "before / after" photos. No tear-jerking stories. No poverty porn. The dignity of beneficiaries is not negotiable.

No Rotary washing

The project is not *Rotary's work*. It is the fruit of a partnership among several actors, Rotary among them. The local partners, the beneficiaries and the public institutions that contributed are *named* in the communication. Rotary is one component: often a decisive one, but not the only one.

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Showcasing internally: toward the club

Beyond external communication, documentation serves to *keep the project alive* within the club. Three key moments.

Monthly update at club meetings

At the regular club meeting, a 10- to 15-minute slot is set aside for the CED project: progress, decisions made, upcoming events, opportunities to contribute. A monthly rhythm keeps members engaged without wearing them out.

Annual review for the club

Once a year, a full half-hour review: results, budget, photos, testimonials if possible. A moment of recognition for the members involved, a moment of information for the others, and a moment to recruit new volunteers.

Recognition at closing

At the end of the project, an evening devoted to it: full review, thanks to the members involved, possibly with representatives of the partners or the authorities present. This moment generates *the energy* for the next project.

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The handover file: organized memory

At the annual handover (change of president), the CED coordinator prepares a *handover file* for the incoming president. It contains:

- The status of each ongoing CED project (progress, upcoming deadlines, points to watch)
- The consolidated project dashboard
- The list of active partners and contacts
- The calendar for the coming Rotary year (TRF deadlines, RAGCED meetings, regional fairs)
- Current and planned financial commitments
- The CED committee's points to watch (latent difficulties, identified risks)

This file is not an abstract document. It is handed over in person, together with a one-hour briefing among the outgoing president, the incoming president, the CED coordinator and the Foundation Chair. This handover discipline is what separates clubs that stay active *over time* from clubs that start from scratch every year.

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Checklist

At project launch

- ☐ Six registers opened (financial, beneficiaries, activities, M&E, decisions, media)
- ☐ Shared folder structure approved
- ☐ Consent and confidentiality rules formalized and communicated
- ☐ Detailed M&E plan, people in charge designated
- ☐ First baseline data point collected and archived

Monthly

- ☐ Financial register up to date, supporting documents filed
- ☐ Activities register filled in
- ☐ Photos archived with consent forms
- ☐ Dashboard updated

Quarterly

- ☐ M&E register filled in

- ☐ Documentation quality review by the *Finance & stewardship* portfolio
- ☐ Full backup of the digital folder

Annually

- ☐ Progress report prepared, approved, submitted to TRF
- ☐ Annual review for the club
- ☐ Rotary Showcase post updated
- ☐ Full backup archived

At closing

- ☐ Final report written, approved, submitted to TRF within 60 days
- ☐ Complete archive assembled (paper + digital)
- ☐ Sensitive documents protected (restricted access for 5 years)
- ☐ Final Showcase post with the indicators achieved
- ☐ Handover file including the project, prepared for the incoming president

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Invisible rigor

Documentation is not glamorous. Nobody congratulates a club on the quality of its binders. But a club that keeps its registers, documents its decisions and archives properly builds an *infrastructure* that makes everything else possible: new Global Grants, international partnerships, mentoring other clubs, influence in the district and within RAGCED.

This invisible rigor is what lets you tell, ten years later, what was done, and what can still be done. The next chapter explores another side of learning from experience: debriefing and continuous improvement.

Chapter 23: Debriefing and Improving

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Debriefing as a way of learning

A CED project produces two kinds of results. The *external* results (beneficiaries helped, income generated, cooperatives created, certified training) are the ones TRF requires in the final report. The *internal* results (what the club learned, what the coordinator understood, what the committee improved in its practices) are rarely documented. Yet they are what allows the *next* project to be better than the last.

Debriefing is the practice through which a club captures this learning. It is not the technical evaluation of the project (that is documented in the TRF final report). It is the *lessons learned* by the people who carried the project: what did we learn, what would we do differently, what do we want to pass on?

This chapter sets out the method for debriefing a CED project, adapted from the *After-Action Review* (AAR) format used in the disaster guide. It extends it to the club's continuous improvement cycle: the annual retrospective, preparing the following season, institutional memory.

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The project debriefing: seven questions

When a CED project closes, the coordinator holds a debriefing meeting with the people involved. Format: 2 to 3 hours, indoors, away from operational emergencies, with time for individual preparation.

Who takes part

A broad list, but not open to everyone:

- The club's CED coordinator
- The three portfolios of the CED committee (Finance, Field, Communication)
- The current club president + the president who launched the project, if different

- The club's Foundation Chair
- A representative of the local partner (invited, essential)
- A representative of the international partner club (remotely or in person)
- The district's DRFC (invited)
- A Rotaract member, if involved

Typically six to twelve people. Beyond that, the discussion loses focus.

The seven questions to cover

1. What worked well?

Start with the positive. No false modesty. What worked (methods, partnerships, technical choices, high points) is noted so it can be *replicated* in future projects. Between 5 and 10 items.

2. What did not work?

Without looking for someone to blame. The undersized M&E plan, the difficult partnership with a given MFI, the CNA that missed an important dimension, the unrealistic schedule at a given point. Each item is a *lesson* for next time. Between 5 and 10 items.

3. What did we learn about CED?

The *methodological* lessons: one microfinance approach works in this context but not in another, combining training + microcredit produces a particular effect, cooperative governance under OHADA (the Organization for the Harmonization of Business Law in Africa) raises a specific issue. These lessons become the *heritage* of the coordinator and the CED committee.

4. What did we learn about our club?

How did the club carry the project? What skills emerged? What weaknesses? Did the CED committee hold up over time? Did the committee have the support of the club board? This question is introspective: it helps the club progress beyond the specific project.

5. What did we learn about our partners?

Did the local partner keep its commitments? Was the international partner club a real partner or a distant signatory? Were the local authorities reliable? These lessons guide the choice of partners for future projects.

6. What do we pass on to the club that will take over the project or launch the next one?

Even when the project is closed, there is almost always a *follow-up*: a post-project evaluation at 24 months, replication in another context, an ongoing link with the beneficiary community, a new project on the same theme. Who ensures this handover? With what documents? Under what conditions?

7. What concrete actions do we take from this for the next 12 months?

The debriefing does not end with an observation. It produces an *action list*: three to five decisions to carry out during the year, such as adjusting the minimum standard, additional training, adapting the documentation kit, a relationship with a new partner, a review of the annual calendar.

Running the debriefing

A seasoned CED coordinator facilitates. If the coordinator is too emotionally involved in the project (often the case), a third party can be asked: the club's Foundation Chair, the district's DRFC, an experienced member of a neighboring club, a regional RAGCED coordinator.

Note-taker: takes notes and writes a short summary report within 7 days. The report is *not* circulated outside (it is an internal document). It is archived in the club's handover file.

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Debriefing pitfalls

Pitfall	Consequence	Mitigation
Looking for culprits	The discussion freezes, participants protect themselves	Rule set at the start: *we look for lessons, not culprits*
Staying in consensus	The real lessons never surface	Encourage disagreement, let people voice dissent
Debriefing too late	Memories fade, people have scattered	Hold it within 6 weeks of closing, at most
Debriefing with no follow-up	The lessons lead to nothing	Concrete action list, person in charge, deadline
Debriefing without the local partner	You talk about others without hearing them	The local partner's presence is *essential*
Debriefing as settling scores	Personal tensions get in the way of learning	If the mood is tense, bring in an outside facilitator

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The club's annual improvement cycle

Beyond debriefing a single project, a club running several CED projects at once needs a separate *annual improvement cycle*. This cycle follows the Rotary year.

June: review of the Rotary year just ended

The CED committee consolidates:

- A review of the projects under way or closed during the year
- The status of the club's minimum standard (Chapter 0, the ten criteria)
- A review of accumulated assets (members' skills, active partnerships, RAGCED network, district relationships)
- Gaps identified against the initial ambitions

July: handover and repositioning

- The handover file goes to the incoming president
- A structured briefing for the new president
- Confirmation of CED commitments for the new year

September: updating the asset inventory

As described in Chapter 7: members' skills, material assets, relationship capital, stakeholder mapping. The CED coordinator carries out this work on a rolling basis between July and September.

October: club training and doctrinal alignment

The club's annual 2-hour training (Chapter 0): a reminder of the doctrine, a review of the minimum standard audit, commitment for the year.

February: review of ongoing projects

A detailed review of each ongoing project: progress, gaps, decisions needed. Any adjustments to the portfolio.

May: annual half-day CED workshop

As described in Chapter 0: minimum standard audit, work on a pilot project or one in preparation, a draft concept note.

Over 2 to 3 years, this structured annual cycle brings the club to *maturity* in CED. The first projects improve in quality, the next ones are more ambitious, the cycles speed up.

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Sharing outward: giving back to the network

A club that debriefs for itself builds local capital. A club that *shares* what it has learned builds collective capital. Three main channels.

The district

Present your lessons learned at the annual district conference: 15 to 20 minutes, with the results and above all the *lessons learned*. The other clubs in the district learn, your club establishes its position, and the DRFC and the district governor see your operational maturity.

RAGCED

Offer an article for the newsletter, speak at a monthly meeting, present at the regional fair. RAGCED has a constant *appetite* for documented lessons learned: they feed its body of methodology.

Rotary Showcase

A final update of the Showcase post with explicit lessons learned (not just the raw results). A Showcase project that openly shares its difficulties *and* its successes does a great service to the clubs that will draw on it.

Sharing failures: a rare and valuable contribution

As mentioned in Chapter 21, publicly documenting a project that did not reach all its objectives takes courage. But that is exactly what Rotary culture lacks: *honest lessons learned* about difficulties. A club that takes this step contributes to a collective maturity that is sorely needed.

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The club's institutional memory

The annual rotation of presidents is built into Rotary. It has its virtues: renewal, broader engagement, shared leadership. It also has a cost: lost memory, starting from scratch, discontinuity.

The three memory tools

1. The CED handover file (Chapter 22): handed each year to the incoming president, updated by the outgoing CED coordinator.

2. The historical register of CED projects: a simple table consolidating the history of the club's projects: year, project name, country, budget, results, key lessons. Kept by the club's Foundation Chair. This register can be *consulted* whenever a question comes up (*"Have we ever*

run a microfinance project?" "Which partner did we use for this type of project?").

3. A stable CED coordinator: the best institutional memory is not a document. It is a person who stays in the role over time. The ideal CED coordinator serves 3 to 5 years, not one. This stability is what allows the memory to be *carried* beyond the documents.

When a coordinator leaves

When the CED coordinator changes (death, move, resignation, end of term), an *in-depth* handover is organized. Ideally with 2 to 3 months of overlap. It includes:

- Complete handover of the handover file
- Introduction by name to the active partners
- A round of visits to local partners to introduce the successor
- A one-day briefing with the Foundation Chair, the club president and the DRFC
- GMS registration and RAGCED membership confirmed
- Access to all of the project's digital accounts

A rushed handover between coordinators is one of the leading causes of slowdown or failure in ongoing projects.

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Critical moments to document

Beyond the final debriefing, some moments in the project deserve *immediate lessons learned*, even just 30 minutes. The dates to mark:

Moment	Lessons-learned format
End of the CNA	30 min in the CED committee: what did we learn, what would we do differently?
TRF response to the submission (approval or request for revision)	30 min: what warnings? what to improve next time?
First payment received	A symbolic moment, a milestone review, a review of partners
First operational incident (conflict, delay, break with a partner)	Lessons learned within 15 days so it does not happen again
Midpoint	Full strategic review: are we still on the right track?
Major external event (health crisis, conflict, political crisis)	A meeting devoted to adapting

These mini-debriefings do not replace the final debriefing. They let you *learn continuously* rather than all at the end.

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Passing it on to other clubs in the district

A club experienced in CED has an *implicit* responsibility toward the district's beginner clubs. This responsibility comes from no formal rule, but it is the foundation of the district's *CED culture*.

Forms of transfer

- **An invitation to a beginner club's meeting** to present a project and answer questions
- **Informal mentoring** of a neighboring club's CED coordinator
- **Support** for a club putting together its first Global Grant: reviewing the concept note, advice on choosing partners, recommendations on risks
- **Taking part in the district conference** as a speaker on CED topics
- **Co-leading** a project with a beginner club to train it *on the job*

These contributions are unpaid. They build the club's reputation, they recharge the coordinator (explaining forces you to structure your thinking), and they prepare the ground for future inter-club partnerships.

What the district can formalize

A district can go further and organize:

- A *CED mentoring program* with formal pairs of experienced club / beginner club
- *District training sessions* led by experienced CED coordinators
- A *reference CED club* in the district, explicitly mandated by the district governor to support the others

Where such institutionalization exists, it greatly speeds up the CED maturity of the district as a whole.

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Checklist

For each closed CED project

- ☐ Debriefing held within 6 weeks of official closing

- ☐ The seven questions covered, short summary report written
- ☐ Concrete action list for the next 12 months, people in charge designated
- ☐ Shared with the district, RAGCED, Rotary Showcase
- ☐ Archived in the club's handover file

Annually

- ☐ Annual improvement cycle carried out (June to May)
- ☐ Historical register of CED projects updated
- ☐ Annual club training in October
- ☐ Annual CED workshop in May
- ☐ Handover file updated and passed to the incoming president

At each change of CED coordinator

- ☐ In-depth handover organized over at least 2 to 3 months
- ☐ Introduction to the active partners
- ☐ Complete handover of documents
- ☐ GMS registration and RAGCED membership confirmed for the successor

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Continuous learning as the mark of a mature club

A club that debriefs after every project, keeps its annual cycle, shares what it learns and supports beginner clubs acquires a *maturity* that changes its standing in the district and within RAGCED. Funding comes more easily, partners approach the club, and the DRFC recommends it unprompted to clubs that are getting started.

This maturity cannot be decreed. It is built project after project, debriefing after debriefing. It is the most valuable asset a club can accumulate over the years.

The last chapter of Part V covers what the club does when a pilot project deserves to be *replicated* or *expanded*: the logic of scaling up, the natural culmination of a mature CED club.

Chapter 24: Scaling Up

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When does a pilot deserve to be replicated?

A well-run CED project demonstrates an effect on a specific community over a limited period. The next question is almost inevitable: can we *reproduce* this effect elsewhere, on a larger scale, for more beneficiaries? That is the subject of scaling up, or *scaling* in the development literature.

Not every innovation can be replicated. A project that worked here may fail elsewhere because of context. A model that worked on a small scale may deteriorate as it grows. Scaling up is neither automatic nor easy: it is a demanding exercise that calls on different skills from the original project.

This chapter covers the conditions for scaling up, the Rotary tools suited to it (in particular *Programs of Scale*), the possible forms of replication, and the point at which a club does better to *hand over* its model to a larger operator than to try to carry the expansion itself.

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The three conditions for scaling up

Before talking about expansion, a club checks three conditions. Without them, replication repeats the initial effort without multiplying the impact, or even produces disappointing results that damage the credibility of the approach.

Condition 1: Proven effectiveness

The pilot project produced *measured* results, with a rigorous baseline and endline. Not just testimonials, photos and good feelings. Numbers: additional income, jobs created, survival rate of the activities financed, indicators aligned with TRF standards.

This data lets you say: *"out of 250 beneficiaries, 180 increased their income by more than 30%, 85% of the activities financed are still active at 24 months, the microcredit repayment rate is 96%."* These figures ground the conviction that the model works and deserves to be replicated.

Condition 2: A transferable theory of change

Can what worked be reproduced elsewhere? What are the necessary *conditions*, some tied to the local context, others to the method?

A *transferable* theory of change is one that clearly identifies:

- Which elements are *contextual* and will not be reproduced identically (a personal relationship with a specific community leader, the support of a particular mayor, a one-off market opportunity)
- Which elements are *methodological* and can be reproduced (the structure of the training, the cooperative's governance model, the borrower assessment grid, a partnership with a type of MFI)
- Which elements are *structural* and require minimum conditions (legal framework, literacy level, density of complementary actors)

A model that does not distinguish these three levels gets copied blindly and partly fails.

Condition 3: The institutional capacity to carry the scale

A USD 100,000 project in one municipality has its own logic. The same model rolled out across ten municipalities is a USD 1,000,000 program, with management, supervision and coordination demands far beyond what a single club can carry.

Scaling up requires:

- A *lead organization* able to run a multi-site program
- Formalized, documented *processes*, not homemade practices
- A paid or quasi-paid *team*, not only volunteers
- An *information system* that allows consolidated monitoring
- *Funding* that matches the new size

No Rotary club has these capacities on its own. An experienced club can *initiate* scaling up; it cannot carry it alone.

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The three forms of scaling up

Form 1: Horizontal replication

The same model, reproduced in other areas. For example: a vocational training center in Ouagadougou, then a similar center in Bobo-Dioulasso, then in Koudougou. Each center is autonomous and adapted to the local context, but follows the same method.

Horizontal replication multiplies the *number of beneficiaries* without changing the nature of the project. It is the most accessible form for a club taking on scaling up: the model is known, the early mistakes are behind you, and each new site benefits from experience.

Form 2: Vertical deepening

The same area, but with additional services. For example: after a microcredit project, add a financial literacy component, then an inclusive insurance scheme, then support for micro-entrepreneurship. Each beneficiary gradually gains access to a *bundle* of services.

Vertical deepening turns one-time beneficiaries into *long-term clients*. It strengthens the impact per beneficiary without increasing their number.

Form 3: Systemic transformation

The model influences the *system* it is part of. For example: a training center whose method is adopted by the Ministry of Education for its reform of vocational high schools. A VSLA method rolled out regionally by an international NGO. A cooperative model built into a national program supporting agricultural value chains.

Systemic transformation is the most ambitious. It takes years of advocacy, impeccable documentation, and political and institutional allies. It is also the form of impact that *truly changes the rules of the game* for entire populations.

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Rotary tools for scaling up

A second Global Grant in the same community

The simplest form: a club that has carried a first CED Global Grant submits a second Global Grant in the same community, to consolidate or extend. A similar or larger budget, the same partners plus new ones, new components.

This *vertical deepening* pattern is common and natural. Clubs that adopt it accumulate USD 500,000 to 2,000,000 invested in the same community over 5 to 10 years, with lasting, measurable effects.

A series of coordinated Global Grants

Several clubs in the same district carry Global Grants built on the same model, in different areas. The *District CED Chair* coordinates, experiences are shared, and technical partners are pooled.

This *district-level horizontal replication* pattern requires strong coordination at district level and an active District CED Chair. Where it exists, it creates a district-wide CED *momentum* that draws in other clubs.

Programs of Scale

Programs of Scale are a specific TRF funding line, launched in 2020, devoted to large-scale projects with measurable impact at the level of a region or a country.

Feature	Value
Budget	USD 2,000,000 funded by TRF per year, one competitive selection *[current amount to be verified]*
Duration	Up to 3 to 5 years
Selection	Competitive, one or two projects chosen per year
Prerequisites	Proven experience with the model, evidence of impact, a consortium of actors, significant co-financing
Lead	A *lead* club plus a consortium

A CED *Program of Scale* is rare but not out of reach for an experienced club that has joined a credible consortium of actors. The application process spans several months and goes through an expression-of-interest phase followed by a full application.

For more information, see `my.rotary.org > Grants > Programs of Scale` and contact RAGCED for support.

Expanded Packaged Grants

Some TRF Packaged Grants (notably with Oikocredit for microfinance) provide a ready-made framework for projects that can be replicated easily. For a club that has validated a microfinance model through a standard Global Grant, a Packaged Grant makes a second phase smoother.

Partnerships with mid-sized NGOs

An NGO already working in the sector can *inherit* a model validated by a Rotary club and replicate it in its own area. The club becomes a *source of inspiration* more than an operator. This transfer is rarely formalized by a contract: it happens through shared documentation, presentations and informal mentoring.

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The pitfalls of scaling up

Pitfall 1: Mechanical replication

Transposing a model unchanged into a different context, with no adjustment. The training center that worked in Kinshasa will not necessarily work the same way in Bamako. Legal contexts, the trades in demand, the availability of trainers, the purchasing power of trainees: everything varies.

Mitigation: *systematic adaptation*. Each replication starts with its own CNA, an adaptation study and documented methodological adjustments.

Pitfall 2: Diluted leadership

A pilot project often has a charismatic leader who carries its energy. When it is replicated, that leader cannot be everywhere. The following sites lack the same intensity.

Mitigation: *train multiplier leaders*. Identify and train successive leaders *during* the pilot, not after. Document leadership practices so they can be passed on.

Pitfall 3: Quality loss as volume grows

Approaches that work on a small scale can deteriorate as volume increases. Close supervision becomes impossible as sites multiply. Informal processes that worked with ten beneficiaries become erratic with a thousand.

Mitigation: *systematize* before scaling. Document processes, train staff, set up an information system, define verifiable minimum quality standards.

Pitfall 4: Burnout in the lead club

A club that has run a successful pilot often underestimates the energy that scaling up requires. Coordinators burn out, volunteers reach saturation, operational routine swallows all the available space.

Mitigation: *hand over when the time is right*. A club that has proven itself on a pilot is not obliged to carry the scale-up. It can transfer the model to an organization better sized for expansion.

Pitfall 5: Original partners out of their depth

The local partner that ran the pilot with excellence may not have the capacity to carry the scale-up. An MFI with 5,000 clients does not easily become an MFI with 50,000 clients.

Mitigation: an *honest assessment* of partners before ramping up. If needed, new partnerships for the new sites, or backing from a regional network.

Pitfall 6: A context-dependent model

Some CED projects owe their success to a specific context: a favorable political relationship, a growing sector market, no local competition. These conditions do not repeat elsewhere.

Mitigation: a *context diagnosis* before any decision to replicate. The CNA for each new site explicitly includes an analysis of the conditions the model needs.

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How a club decides whether to scale up

A club that has carried a CED project through to the end has three options to consider.

Option 1: Stay with the pilot

Consolidate, make it last, document it, do not expand. Hand over to a local institution that takes over the scheme. The Rotary club has played its part: it does not itself become the large-scale operator.

This option is often the wisest. A club that knows when to *stop* once the pilot is complete does a service to the community and to itself.

Option 2: Deepen in the same community

A second Global Grant in the same area, with new components or consolidation. A deeper relationship with the community, accumulated learning.

This option comes naturally to a club that has invested time and relationships in a specific area. It can unfold over 5 to 10 years.

Option 3: Replicate elsewhere

A new area, the same model, adapted. Either a new Global Grant carried by the same club, a transfer to another club that draws on the model, or a consortium for a *Program of Scale*.

This option requires the rigor described above. It is not mandatory, and for some highly contextual models it may never be relevant.

Criteria for deciding

A few concrete criteria to help the decision:

Criterion	Favors scaling up	Against
Measured pilot results	Clear impact, lasting at 12 to 24 months	Ambiguous results, uncertain durability

Criterion	Favors scaling up	Against
Transferability of the model	Documented, transferable, adaptable	Highly dependent on the specific local context
Club capacity	Stable coordinator, mature CED committee, active Foundation Chair	Tired team, difficult presidential rotation
District appetite	Engaged DRFC, active District CED Chair, interested neighboring clubs	District not very engaged, no relay
Existing partners	Quality partners for new sites	Partners exhausted or limited to the original area
External demand	NGOs and institutions ask for the method	No outside requests

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Advocacy with public authorities

The most powerful scaling up is the kind that ends in integration into *public policy*. A training method adopted by the Ministry of Education, a cooperative model built into the policy supporting agricultural value chains, a financial inclusion approach taken up by the central bank: these transformations truly change the scale.

This advocacy requires:

- **Rigorous documentation**: public decision-makers want verified figures, not activist stories
- **Institutional relationships**: patience, continuity, an understanding of administrative constraints
- **Political allies**: people within the system who champion the cause
- **A favorable political moment**: sector reform, a change of government, a government priority
- **Coordination with major actors**: UN agencies, bilateral donors who also support the cause

A club alone does not carry such advocacy. It contributes to it: by documenting its pilot, by being available for official visits, by speaking in consultation forums. The partner organizations (national NGOs, UN agencies, foundations) lead the political advocacy.

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Transfer to a long-term operator

In many cases, the best scaling is *transfer*. A Rotary club has shown that a model works; a larger, better-sized organization with lasting resources takes it up and carries it to a scale the club could never have reached.

This transfer is prepared:

- **Complete documentation** so the model can be passed on
- **Support for the transfer**: exchange visits, attending meetings, training the new leads
- **Keeping the link** with the original community: the Rotary club remains an attentive observer, not an implementer
- **Shared recognition**: the transfer is not a withdrawal, it is *broader cooperation*

A club that accepts this role of *catalyst* rather than permanent operator achieves far greater impact than it could have by remaining the sole operator.

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The special case of a *Program of Scale* as host club

For a club that wants to apply for a *Program of Scale* as host club or main partner:

Formal prerequisites

- At least *three Global Grants* carried through to completion, with approved final reports
- Spotless TRF district qualification for several years
- Demonstrated capacity to coordinate multiple actors
- A partner consortium in place, with formal commitment

Application phases [to be verified in current TRF documentation]

1. *Expression of Interest* (EOI): a short letter describing the proposed project
2. Shortlisting
3. Full application (detailed proposal)
4. Final selection
5. Contracting

What changes compared with a standard Global Grant

- Budget scale (USD 2 million per year rather than USD 30,000 to 400,000)
- Duration (3 to 5 years rather than 12 to 36 months)

- Coordination complexity (a consortium of 3 to 6 actors)
- Even more demanding documentation and M&E rigor

A CED *Program of Scale* is a *career* commitment for a CED coordinator. It is not undertaken lightly. But for a mature club it can be the natural culmination of a decade of commitment to CED.

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Checklist

Before deciding

- ☐ Rigorous evaluation of the pilot's results (indicators, durability at 12 to 24 months)
- ☐ Distinction made between contextual, methodological and structural elements
- ☐ Model documented thoroughly enough to be passed on
- ☐ Club's institutional capacity honestly assessed
- ☐ District appetite identified
- ☐ RAGCED and potential partners consulted

If the decision is to replicate

- ☐ A specific CNA for each new site
- ☐ Documented methodological adaptation
- ☐ Local partners assessed for each new site
- ☐ Processes systematized to handle the volume
- ☐ Human resources sized accordingly

If the decision is to transfer

- ☐ Receiving organization identified and committed
- ☐ Complete documentation handed over
- ☐ Transfer supported over 6 to 12 months
- ☐ Link with the original community maintained
- ☐ Mutual recognition formalized

If the decision is to apply for a Program of Scale

- ☐ Formal prerequisites checked
- ☐ Partner consortium formed and committed

- ☐ EOI file prepared
- ☐ Multi-year budget estimated
- ☐ Stable human resources planned for 3 to 5 years

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The lesson of scaling up

Scaling up is a *possible* culmination of a mature CED project. It is neither mandatory nor automatic. A club that has carried a pilot to completion, transferred it to a lasting local institution and drawn lessons from it for itself has not failed to scale up: it has simply played its part where it was most useful.

The question is not *"how do we get bigger?"* but *"what form of impact best fits what Rotary can specifically contribute?"* Sometimes it is the completed pilot, handed over; sometimes horizontal replication across several districts; sometimes vertical deepening; sometimes an ambitious *Program of Scale*. All these forms are legitimate.

Part V is now complete. The club knows how to make its work last, document it, debrief it, and consider scaling up. Part VI brings together the *practical sheets* by type of CED project: seventeen project types presented in two pages each, meant to be printed, filed in the coordinator's kit, and consulted quickly during operations.

Chapter 25: Practical Sheets by Type of CED Project

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> ***How to use these sheets.*** *Each sheet fits on two pages. Print the ones that match your family of intervention and keep them in the CED coordinator's kit. In the operational phase, open the sheet and follow the steps in order. Don't read. Execute.*

The 17 sheets are organized into 5 families:

- **Family M: Microfinance and financial inclusion**, 4 sheets (M1-M4)
- **Family F: Vocational training and job placement**, 4 sheets (F1-F4)
- **Family V: Value chains**, 3 sheets (V1-V3)
- **Family C: Cooperatives**, 3 sheets (C1-C3)
- **Family L: Integrated local development**, 3 sheets (L1-L3)

Every sheet follows the same structure: identity · prerequisites · key steps · critical pitfalls · indicators · Rotary tools · cross-references.

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Family M: Microfinance and financial inclusion

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M1: Village Savings and Loan Association (VSLA)

Code	M1, Microfinance family
Definition	Self-managed group of 15-25 members who save collectively and lend to one another from their own funds
Indicative budget (Global Grant)	USD 40,000-100,000 to set up and support 10-30 groups
Duration	18-24 months (1 to 2 full savings cycles)

Typical partners	CRS (SILC method), CARE, Plan International, trained local NGOs

Prerequisites

- Rural or peri-urban area with little access to formal MFIs
- Enough community cohesion to sustain collective responsibility
- Local partner experienced in facilitating savings groups
- 2-3 club members with microfinance experience or training

Key steps

1. Identify target communities through the CNA (Chapter 9)
2. Train 5-10 local *Field Agents* in the methodology (SILC or VSLA)
3. Community outreach, training of candidate groups
4. Phase 1: form the groups, open the savings boxes, elect the officers
5. Phase 2: supervised savings and credit cycle (9-12 months)
6. Phase 3: share-out at the end of the cycle, decision on a 2nd cycle
7. Phase 4: remote support during the 2nd cycle for consolidation
8. Endline evaluation, transition to autonomy

Critical pitfalls

- **Groups formed under pressure**: without real cohesion, they dissolve quickly
- **Unpaid Field Agents**: burnout, turnover, declining quality
- **Too much financial ambition**: pushing contributions beyond what is possible, excluding the poorest
- **No transition**: support stops abruptly after the 1st cycle

Indicators to track

- Number of groups formed, average size
- Survival rate at 12 and 24 months (target > 80%)
- Cumulative amount saved, amount lent, internal repayment rate
- Number of final beneficiaries (share of women)
- Member satisfaction (annual survey)

Rotary tools available

- CED Global Grant (lead)
- District Grant for a pilot phase
- No specific Packaged Grant (direct partnership with a specialized NGO)

Cross-references

- Chapter 10 (microfinance in general), Chapter 13 (cooperatives), Chapter 17 (RAGCED)

*

M2: Solidarity microcredit through a partner MFI

Code	M2, Microfinance family
Definition	Capacity building for a qualified local MFI so it can extend its reach to the target beneficiaries
Indicative budget (Global Grant)	USD 80,000-300,000
Duration	24-36 months
Typical partners	Local MFI qualified under CPP/SPI4, Oikocredit (Packaged Grant), FINCA, Grameen, Opportunity International, VisionFund

Prerequisites

- Partner MFI audited with SPI4 within the last 3 years, compliant with the Client Protection Principles (CPP)
- Explicit targeting of usually underserved beneficiaries (rural women, young people with no capital, remote areas)
- A banker or chartered accountant on the club's CED committee
- A local legal framework that allows microfinance activity

Key steps

1. Due diligence on the partner MFI (SPI4 audit, rating, references)
2. Rotary-MFI MOU specifying the target segment and mutual commitments
3. Pre-loan financial education module designed or adapted

4. First cycle of loans disbursed to the target segment
5. Non-financial support (mentoring of entrepreneurs, technical training)
6. Quarterly monitoring of PAR 30, complaints, satisfaction
7. Successive phases with scale-up
8. Impact evaluation, transition to the MFI's regular operations

Critical pitfalls

- **Rotary as a direct lender**: avoid at all costs (Chapter 10)
- **Subsidized interest rates**: they destroy the MFI's viability and make exit impossible
- **Pressure on the MFI for unrealistic volumes**: poorly assessed loans, over-indebtedness
- **No credit bureau check**: multiple borrowing goes undetected

Indicators to track

- Number of *first-time borrowers*
- Share of women, share from rural or remote areas
- Repayment, PAR 30 (target < 5%)
- Additional income measured at 12 months (target > +30%)
- Over-indebtedness detected (target < 3% of beneficiaries)
- Complaints recorded (quality monitoring)

Rotary tools available

- CED Global Grant (lead)
- **Oikocredit Packaged Grant**: a simplified framework for microfinance
- Talanton Impact Fund (RAGCED) for an investment component

Cross-references

- Chapter 10 in detail, Chapter 16 Global Grants, Chapter 19 partners

*

M3: Women's savings group

Code	M3, Microfinance family

Definition	A VSLA variant targeted specifically at women, with a gender-focused economic empowerment component
Indicative budget	USD 40,000-120,000 for 15-40 groups
Duration	24 months
Typical partners	UN Women, specialized NGOs (CARE, Plan, Oxfam), local feminist NGOs

Prerequisites

- A CNA that identified women as a priority segment, along with their specific economic barriers
- A cultural context that allows women's meetings (to be checked through the CNA, not assumed)
- Trained female *Field Agents* (representation is critical in this type of project)
- Additional non-financial support (functional literacy, health, childcare)

Key steps

1. Participatory identification of communities and women leaders
2. Training of VSLA facilitators
3. Group formation with gender-specific rules (required attendance, systematic voting, rotating leadership)
4. First cycle with enhanced support (more frequent supervision)
5. Complementary component: training in the economic activity of their choice (crafts, trade, processing)
6. Second cycle with lighter follow-up
7. Possible federation of the groups after cycle 2

Critical pitfalls

- **Loans managed by husbands**: check at 3 and 12 months who actually uses the loan
- **Domestic violence triggered by the project**: women's economic success can sometimes cause tension; plan a listening mechanism
- **Competition in men's economic space**: a latent conflict zone to anticipate
- **Insufficient literacy**: keeping account books is impossible; build in a functional literacy component

Indicators to track

- Meeting attendance rate (target > 80%)
- Share of decisions actually made by the women themselves
- Additional income *controlled* by the beneficiaries (not just generated)
- Progress in functional literacy
- Empowerment indicators (participation in household decisions, mobility)

Rotary tools available

- CED Global Grant (lead)
- Link with UN Women for a large-scale project
- Gender component highlighted through alignment with SDG 5

Cross-references

- Chapter 10, Chapter 4 (ethical principles, inclusion)

*

M4: Mobile money and digital financial inclusion program

Code	M4, Microfinance family
Definition	Introducing or strengthening the use of mobile payments and digital financial services in a target population
Indicative budget	USD 60,000-200,000
Duration	18-24 months
Typical partners	Local mobile money operator, UNCDF, GSMA Mobile Money, impact fintechs

Prerequisites

- Sufficient mobile network coverage in the target area
- An active mobile money operator with agents in the area
- Basic literacy and familiarity with a simple mobile phone (or a smartphone, depending on context)

- A regulatory framework that allows account opening by populations who often lack complete identity papers

Key steps

1. Diagnosis of barriers to adoption (technical, cultural, regulatory, economic)
2. Partnership with the operator and possibly with a complementary fintech
3. Training of *community relay trainers*
4. Beneficiary training sessions (individual + group)
5. Help with opening accounts (assistance with paperwork if needed)
6. First transactions with support, resolving blockages
7. Gradual integration of uses (merchant payments, transfers, savings, targeted credit)
8. Evaluation of sustained adoption at 12 months

Critical pitfalls

- **Digital exclusion**: the most vulnerable can be left behind; plan human relays
- **Service fees**: transaction costs that eat into beneficiaries' small amounts
- **Scams and fraud**: training in online vigilance is essential
- **Dependence on a single operator**: aim for interoperability when possible

Indicators to track

- Number of beneficiaries who opened an account
- Share who made at least 3 transactions / month at 6 months
- Share who saved on the account at 12 months
- Number of complaints about fraud or errors
- Qualitative: emerging spontaneous uses (positive surprises)

Rotary tools available

- CED Global Grant (often CED + UNCDF for the technical components)

Cross-references

- Chapter 10, Chapter 19 (UNCDF, tech partners)

*

Family F: Vocational training and job placement

*

F1: Training center for a technical trade

Code	F1, Training family
Definition	Creating or strengthening a vocational training center with a technical workshop
Indicative budget	USD 120,000-400,000
Duration	30-36 months (including ramp-up)
Typical partners	ILO / ITC-ILO, UNIDO, public training centers, local companies in the sector

Prerequisites

- Validated market demand (CNA + consultation with businesses)
- Occupational standard aligned with the national certification framework
- Premises available (owned or on a secure long-term lease)
- A lasting host organization identified (NGO, cooperative, public mandate)

Key steps

1. Detailed technical study (workshop, equipment, curricula)
2. Agreement with the host organization and the authorities
3. Construction or fit-out of the premises
4. Equipping the technical workshop (machinery, tools, consumables)
5. Recruiting and training the trainers
6. First pilot cohort (15-25 trainees)
7. Methodological adjustment
8. Successive cohorts at cruising speed
9. Post-training placement tracked at 6, 12, 24 months
10. Self-sustaining business model by the end of the project

Critical pitfalls

- **Training not matched to market demand**: systematic CNA and employer consultation
- **Unqualified trainers**: formal recruitment, built-in training of trainers

- **Obsolete technical workshop**: a replacement budget planned, industrial donations to seek
- **A free center that wipes out local private providers**: impact study, appropriate pricing
- **No post-training support**: support for 6-12 months after certification

Indicators to track

- Number of trainees certified per cohort
- Placement rate at 6, 12, 24 months (target > 60%)
- Average income of those placed
- Employer satisfaction (survey 6 months after hiring)
- Financial viability of the center (% of costs covered by revenue)

Rotary tools available

- CED Global Grant (lead)
- Multi-area combination: CED + Basic Education and Literacy

Cross-references

- Chapter 11 in detail, Chapter 14 (infrastructure), Chapter 21 (sustainability)

*

F2: Youth apprenticeship program

Code	F2, Training family
Definition	A work-study training system linking a training center with host companies
Indicative budget	USD 80,000-250,000
Duration	24-36 months
Typical partners	Local trade associations, chambers of trades and crafts, committed companies, Junior Achievement, GIZ dual-training programs

Prerequisites

- Enough local businesses to take on apprentices
- A legal framework that allows apprenticeship (apprentice status, legal pay)

- Trades chosen for demand
- Structured teaching support (not just *learning by doing*)

Key steps

1. Identify promising trades and host companies
2. Sign agreements with 15-30 companies
3. Recruit and select apprentices (priorities: young people without diplomas, women, vulnerable groups)
4. Initial training (work-study split 20-30% center / 70-80% company)
5. Teaching follow-up by a trained apprenticeship mentor
6. Interim and final certification aligned with the national framework
7. Placement support (retention in the company or self-employment)
8. Capitalization and long-term anchoring with a trade association

Critical pitfalls

- **Companies that use apprentices as cheap labor**: real teaching supervision is essential
- **Improvised methodology with no design**: use ILO/ITC-ILO tools
- **Apprenticeships in saturated sectors**: continuous adjustment to market changes
- **No pay, not even a token amount**: excludes the poorest, who cannot afford it

Indicators to track

- Number of apprentices recruited, diversified, certified
- Retention rate in the company at 6 and 12 months after certification
- Number of participating companies renewing their commitment
- Satisfaction of apprenticeship mentors
- Replicability in other sectors or areas

Rotary tools available

- CED Global Grant
- Link with Junior Achievement networks for the entrepreneurship dimension

Cross-references

- Chapter 11, Chapter 20 (multi-stakeholder coordination)

*

F3: Adult career change

Code	F3, Training family
Definition	A short course for career change or upskilling for adults already working
Indicative budget	USD 50,000-150,000
Duration	18-24 months
Typical partners	Continuing education providers, VAE (validation des acquis de l'expérience, the French recognition of prior learning), professional chambers, ILO

Prerequisites

- Target group identified (informal workers, employees in transition, women returning to work)
- Destination trades in demand
- A format compatible with working life (evenings, weekends, distance)
- Possibility of recognition of prior learning where relevant

Key steps

1. Diagnosis of career-change needs (targeted CNA)
2. Course design (2-6 months depending on the trade)
3. Recruitment of specialized trainers
4. Outreach to target groups (social relays, unions, associations)
5. Training sessions with continuous assessment
6. Aligned certification or certificate of completion
7. Post-training support (résumé, interviews, job search or setting up a business)
8. Follow-up at 6 and 12 months

Critical pitfalls

- **Schedules incompatible** with family or work obligations
- **Trainers who are too theoretical**: favor experienced practitioners

- **No official recognition**: an in-house certificate carries little weight with employers
- **Graduates left alone after training**: 30% drop out of putting skills into practice without support

Indicators to track

- Course completion rate
- Rate of application of acquired skills at 6 months (target > 70%)
- Additional income among those who apply them
- Satisfaction of employers hiring the graduates

Rotary tools available

- CED Global Grant
- District Grant for short pilot courses

Cross-references

- Chapter 11

*

F4: Women's entrepreneurship incubator

Code	F4, Training family
Definition	A full support program for women with plans for an economic activity
Indicative budget	USD 100,000-300,000
Duration	30-36 months
Typical partners	UN Women, specialized women's NGOs, partner general incubators, MFIs

Prerequisites

- A CNA that identifies a pool of women with business projects or ideas
- A legal context that allows women to start businesses (inheritance, economic rights)
- Complementary skills on the club's CED committee (lawyer, HR director, woman entrepreneur)

Key steps

1. Call for applications, selection on motivation and potential
2. Entrepreneurship training (ILO *Start and Improve Your Business* training design or equivalent)
3. Individual support from a mentor (often a club member)
4. Access to suitable microcredit or a start-up grant
5. Workspace or access to shared services (legal, accounting, sales)
6. Tapering follow-up over 18-24 months
7. Evaluation of the survival of the businesses created at 24 months

Critical pitfalls

- **Overly demanding selection**: excludes the most vulnerable, who need the support all the same
- **Unrealistic business expectations**: not every project will succeed; plan for ~30% not lasting
- **Unmanaged family pressure**: psychosocial support is sometimes needed
- **Mentor with no real availability**: define the mentor's mandate precisely

Indicators to track

- Number of applications received vs projects selected
- Number of projects actually launched
- Survival rate at 24 months (target > 60%)
- Income generated by the women whose businesses last
- Indirect effects (jobs created, mutual support among women)

Rotary tools available

- CED Global Grant
- Link with microfinance (M2 or M3)
- Possible link with Talanton for more ambitious projects

Cross-references

- Chapter 11, Chapter 10, Chapter 18 (UN Women)

*

Family V: Value chains

*

V1: Agri-food value chain with local processing

Code	V1, Value chain family
Definition	Organizing an agricultural value chain with value added through local processing (cassava, mango, shea, cocoa, peanut, etc.)
Indicative budget	USD 150,000-400,000
Duration	30-36 months
Typical partners	TechnoServe, Root Capital, Heifer, FAO, UNIDO, specialized national NGOs

Prerequisites

- An identified value chain with validated market demand
- Producers who can be organized into a cooperative (see C1)
- A technical partner experienced in that specific value chain
- Diversified outlets (local markets + export or premium)

Key steps

1. Full ValueLinks value chain study
2. Setting up or strengthening a farmers' cooperative
3. Improving upstream practices (inputs, farming techniques)
4. Investing in a processing unit (installation, bringing up to standard)
5. Training in processing and business management
6. Connecting with diversified buyers
7. Possible certification (*fair trade*, *organic*, GI)
8. Commercial and financial consolidation

Critical pitfalls

- **Processing unit with no operating model**: an empty building (see Chapter 14)
- **Cooperative created without training**: an empty shell (Chapter 13)

- **Certification with no market**: an extra cost never recovered
- **A single dominant buyer**: dangerous dependence

Indicators to track

- Volumes processed, prices obtained by producers
- Additional income per producer household
- Number of jobs created in processing
- Viability of the managing cooperative
- Diversified market access (at least 3 buyers)

Rotary tools available

- Multi-area CED Global Grant (CED + Environment + sometimes WASH)
- Link with *Root Capital* once the cooperative is mature

Cross-references

- Chapters 12, 13, 14

*

V2: Crafts and fair trade

Code	V2, Value chain family
Definition	Organizing a craft value chain with access to fair trade markets
Indicative budget	USD 80,000-250,000
Duration	24-30 months
Typical partners	World Fair Trade Organization, International Cooperative Alliance, craft NGOs (e.g., the Artisans du Monde networks)

Prerequisites

- Existing, recognized craft know-how
- Ability to deliver consistent quality (or an improvement plan)
- Possible access to a market that can pay (local premium, tourist, export)

- Possible collective organization of the artisans

Key steps

1. Diagnosis of the know-how and production conditions
2. Strengthening technical and quality skills
3. Setting up a cooperative or artisans' group
4. Developing a brand identity
5. Access to sales channels (fair trade shops, e-commerce, trade fairs)
6. Fair trade certification if relevant
7. Export capacity or moving upmarket

Critical pitfalls

- **Inconsistent quality**: loss of premium markets
- **Volumes too small** for serious export channels
- **Predatory middlemen**: direct contracting is essential
- **Dependence on a single foreign designer**: better to promote local design

Indicators to track

- Number of artisans trained and active
- Volumes sold, average prices obtained
- Share of sales on premium markets
- Artisans' income
- Survival at 24 months

Rotary tools available

- CED Global Grant

Cross-references

- Chapters 12, 13

*

V3: Market access for small producers

Code	V3, Value chain family
Definition	Helping isolated or poorly connected producers reach better-paying markets
Indicative budget	USD 60,000-200,000
Duration	24 months
Typical partners	Market access NGOs (TechnoServe, Root Capital), existing farmers' cooperatives, traceability fintechs

Prerequisites

- Producers identified, volumes that can be aggregated
- A destination market identified with higher prices
- Minimal transport or logistics infrastructure
- Ability to contract between producers and buyers

Key steps

1. Diagnosis of access barriers (transport, price information, contracting, volumes)
2. Collective organization of producers (producer group, cooperative)
3. Market price information (bulletins, text messages, rural radio)
4. Negotiating contracts with reliable buyers
5. Investment in shared logistics (storage, transport)
6. Sales capacity (training in negotiation and selling)
7. Diversifying outlets

Critical pitfalls

- **Main buyer changing strategy**: diversification is mandatory
- **Underestimated logistics costs**: negative margins
- **Producers selling outside the contract** when prices spike temporarily: governance to clarify

Indicators to track

- Average prices obtained by producers (before / after)

- Volumes sold through the scheme
- Additional income per producer
- Number of active buyers (target at least 3)
- Contracts lasting over 24 months

Rotary tools available

- CED Global Grant

Cross-references

- Chapters 12, 13

*

Family C: Cooperatives

*

C1: Agricultural production cooperative

Code	C1, Cooperatives family
Definition	Creating or strengthening a cooperative of agricultural producers (OHADA SCOOP-CA type, a cooperative with a board of directors, or equivalent)
Indicative budget	USD 100,000-300,000
Duration	30-36 months
Typical partners	National federation of cooperatives, ICA, Heifer, TechnoServe, FAO, OHADA (if West/Central Africa)

Prerequisites

- A motivated core of at least 15-30 producers
- An economically viable value chain
- A well-understood cooperative legal framework (OHADA Uniform Act on Cooperatives, AUSCOOP, or equivalent)
- A local partner lawyer

Key steps

1. Diagnosis and identification of the core group
2. Training in cooperative principles (ICA) and governance
3. Drafting and registering the bylaws
4. Start-up capital (shared equipment)
5. First cycle of economic activity
6. Accounting and sales support
7. Consolidation (or a second cycle with reinforcement)
8. Operational and financial autonomy at 24-36 months

Critical pitfalls

- **Shell cooperative** (Chapter 13)
- **Elite capture**
- **Unsuitable legal form** (e.g., a SCOOPS, the simplified cooperative, where a SCOOP-CA would be sturdier)
- **No exit strategy from Rotary cofunding**

Indicators to track

- Number of members, general assembly attendance rate
- Board composition (diversity)
- Business volumes, margins, patronage refunds distributed
- Survival rate at 24 and 36 months
- Compliance with the 7 ICA principles

Rotary tools available

- CED Global Grant (lead)
- Link with a cooperative federation or Root Capital once mature

Cross-references

- Chapter 13 in detail

*

C2: Savings and credit cooperative (COOPEC)

Code	C2, Cooperatives family
Definition	Strengthening (or, more rarely, creating) a financial cooperative in which members save and borrow, comparable to a credit union
Indicative budget	USD 100,000-400,000
Duration	36 months (COOPECs are heavy structures)
Typical partners	WOCCU (World Council of Credit Unions), national microfinance regulator, CGAP

Prerequisites

- A regulatory framework that authorizes COOPECs
- An existing COOPEC to strengthen (rather than creating one *ex nihilo*)
- Capable governance and staff
- Strong financial skills on the club's CED committee

Key steps

1. Diagnosis of the partner COOPEC (or of the need to create one)
2. Capacity building (MIS, accounting, risk management)
3. Training of managers and staff
4. Expanding services (savings, credit, transfers, possibly insurance)
5. Bringing into prudential compliance
6. Opening up to new target members (women, young people, isolated rural residents)
7. External evaluation at 24 and 36 months

Critical pitfalls

- **COOPEC without effective regulation**: systemic risk
- **Growth that is too fast**: deteriorating portfolio quality
- **Unqualified managers**: improvised, inadequate management
- **Conflict between professionalization and democracy**

Indicators to track

- Number of members, savings collected, loans disbursed
- PAR 30 (target < 5%)
- Operational self-sufficiency (target > 100%)
- Governance (general assembly, board, rotation)
- Compliance with the CPP and SPI4 standards

Rotary tools available

- CED Global Grant
- Expertise from the TRF Cadre of Technical Advisers (CED)

Cross-references

- Chapters 10, 13

*

C3: Multi-activity crafts cooperative

Code	C3, Cooperatives family
Definition	A cooperative bringing together artisans from different trades, with shared services
Indicative budget	USD 80,000-200,000
Duration	24-30 months
Typical partners	Chambers of trades and crafts, crafts federations, ICA

Prerequisites

- An existing base of artisans
- A shared interest in pooling (workshop, equipment, marketing, training)
- A cooperative legal framework that allows multiple activities

Key steps

1. Diagnosis of pooling needs
2. Training in cooperation (ICA)
3. Legal structuring (a SCOOPS is often suitable)

4. Investing in shared services (workshop, machines, showroom)
5. Launching the services
6. Collective sales capacity
7. Consolidation over 2 years

Critical pitfalls

- **Mixing up activities** in accounting and operations
- **Disparate skills**: hard to define a relevant common service
- **Too many activities, not enough depth**

Indicators to track

- Usage rate of the shared services
- Improved individual business activity
- Member satisfaction

Rotary tools available

- CED Global Grant

Cross-references

- Chapter 13

*

Family L: Integrated local development

*

L1: Covered market / community market hall

Code	L1, Local development family
Definition	Building or renovating a covered market with community governance
Indicative budget	USD 100,000-300,000
Duration	24-30 months

Typical partners	Municipality, traders' cooperative, local architects, regional development agencies

Prerequisites

- A viable business model (rents covering costs)
- Land available and legally secured
- A management structure identified (traders' cooperative + municipality)
- A location consistent with existing flows (not imposed)

Key steps

1. Technical and architectural study
2. Community validation (consultation of traders, customers, neighbors)
3. Permits and administrative authorizations
4. Construction or renovation
5. Opening with formalized governance
6. Support for the managing cooperative
7. Indicator tracking at 12-24 months

Critical pitfalls

- **Empty building** if the business model was not validated
- **Disputes over stall allocation**
- **Unfair competition with the long-standing informal market**
- **No budget set aside for maintenance**

Indicators to track

- Stall occupancy rate
- Traders' sales (before / after)
- Foot traffic
- Self-financing of operations

Rotary tools available

- CED Global Grant, often multi-area (CED + WASH for sanitation facilities)

Cross-references

- Chapter 14 in detail

*

L2: Community seed bank

Code	L2, Local development family
Definition	A collective system for conserving, reproducing and distributing well-adapted seeds
Indicative budget	USD 40,000-120,000
Duration	24-30 months
Typical partners	FAO, food sovereignty organizations, national agricultural research institute

Prerequisites

- Local varieties worth promoting (adapted to climate change, superior quality)
- Relay producers (farmer seed growers) who can be mobilized
- A seed regulatory framework that allows reproduction

Key steps

1. Diagnosis of relevant varieties
2. Organizing the network of farmer seed growers
3. Building or fitting out a storage facility
4. Training in selection, conservation, reproduction
5. Production and distribution cycle
6. Collective governance (often a cooperative)
7. Long-term anchoring through a link to an agricultural value chain

Critical pitfalls

- **Hostile seed framework** (plant breeders' rights, protected varieties)
- **Insufficient quality** on reproduction
- **No commercial outlet**

Indicators to track

- Volume of seed produced, distributed
- Number of producers benefiting
- Yields among beneficiaries
- Survival at 24 months

Rotary tools available

- CED + Environment Global Grant (often combined)

Cross-references

- Chapters 12, 14

*

L3: Business incubator / rural fab lab

Code	L3, Local development family
Definition	A facility that hosts and supports young businesses, with shared services (accounting, legal, sales) and possibly shared technical equipment (fab lab)
Indicative budget	USD 100,000-300,000
Duration	30-36 months
Typical partners	Local universities, chambers of commerce, incubator networks (ANIMA, AfriLabs), UNIDO

Prerequisites

- A pool of potential entrepreneurs in the area
- A market that can pay for the incubated products and services
- A partner experienced in incubation
- A tax framework favorable to micro-enterprises

Key steps

1. Diagnosis of the local entrepreneurial ecosystem

2. Program design (selection, support, services)
3. Fit-out of the premises + technical equipment if a fab lab
4. Recruiting and training a support team
5. First cohort of 10-20 entrepreneurs
6. Individual support + shared services
7. Graduation from the incubator at 12-18 months
8. New cohort, capitalization

Critical pitfalls

- **Incubator with no mentoring**: an empty shell
- **Tech sectors with no ecosystem**: isolated entrepreneurs
- **Unviable incubator business model**

Indicators to track

- Number of businesses supported
- 24-month survival rate of graduated businesses
- Jobs created by these businesses
- Cumulative sales
- External recognition of the incubator

Rotary tools available

- CED Global Grant
- Possible link with Talanton for the more ambitious *spin-offs*

Cross-references

- Chapters 11, 14

*

How to use these sheets

For a CED coordinator who is just starting

Read all 17 sheets in one sitting to identify the family that fits the club's area diagnosis (Chapter 3) and the directions identified by the CNA (Chapter 9). Some sheets will clearly not fit the context; others will jump out as relevant.

For a CED coordinator in the middle of a project

Print the sheet or sheets that match your project and file them in the kit. They are designed as *operational reminders*, not as exhaustive manuals.

For a CED committee at a strategy workshop

Hand out the 17 sheets to a committee trying to frame a future project. Ask each member to pick the 3 most promising sheets for the club. Compare the choices, discuss, converge.

For a club that wants to broaden its work

The sheets can suggest combinations the club had not thought of: a microfinance project (M2) linked with a women's incubator (F4), an agricultural cooperative (C1) linked with an agri-food value chain (V1) and a covered market (L1). Combinations are the rule, not the exception.

*

The limits of these sheets

The 17 sheets do not replace the methodological chapters of Part III (the CED families in depth) or the chapters of Part IV (implementation). They are *operational summaries*, useful only once you have absorbed the full chapters. A club that starts out using only the sheets takes serious risks: the nuances, the pitfalls and the conditions for success are in the chapters.

Part VII, which follows, brings together the operational appendices: forms, contact directory, the glossary already written, online resources. With these appendices, the CED coordinator has a complete document kit, ready to print and use.

Appendix A: Operational Forms

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> ***How to use:*** *These 10 forms are designed to be photocopied and used in managing a CED project. Print them BEFORE a project launches. Keep 20 copies of each in the CED coordinator's document kit (Chapter 6). Every form works on paper or in digital form.*

*

List of forms

1. Club area diagnosis sheet (Chapter 3)
2. Members' CED skills matrix (Chapter 7)
3. Community Needs Assessment report: template (Chapter 9)
4. CED Global Grant concept note: outline (Chapter 16)
5. Standard CED Global Grant budget (Chapter 16)
6. Partnership MOU (Chapter 19)
7. Beneficiary register (Chapter 22)
8. CED project financial ledger (Chapter 22)
9. CED after-action report (Chapter 23)
10. M&E tracking grid: baseline / mid-term / endline (Chapter 22)

*

Form 1: Club Area Diagnosis Sheet

> ***Use:*** *Strategic mapping of the club's area of action. Updated every year by the CED coordinator.*

*

Identification

Rotary Club of: _____ District: _____

Area covered: _____

Estimated total population: _____

Valid from: ____/____/_____ to ____/____/_____

CED coordinator in charge: _____

*

Layer 1: Populations

Category	Estimated number	Sources
Total population	_____	_____
Population living in poverty	_____	_____
Young people < 25 not in employment or training	_____	_____
Women heads of household	_____	_____
People with disabilities	_____	_____
Refugees or displaced people (if applicable)	_____	_____
Other vulnerable groups	_____	_____

Layer 2: Economic activities

Sector	Weight	Comments
Farming / livestock	_____	_____
Informal trade / markets	_____	_____
Crafts	_____	_____
Services	_____	_____
Industry / processing	_____	_____
Other	_____	_____

Layer 3: Economic infrastructure

Type	Condition	Comments
Markets	☐ Sufficient ☐ Insufficient ☐ None	_____
Access roads	☐ OK ☐ Fair ☐ Poor	_____
Electricity	☐ OK ☐ Intermittent ☐ None	_____
Mobile connectivity	☐ OK ☐ Fair ☐ Poor	_____
Storage/processing	_____	_____

Layer 4: Institutions

Type	Present in the area	Comments
Banks	_____	_____
MFIs	_____	_____
Active cooperatives	_____	_____
Chamber of commerce	☐ Yes ☐ No	_____
Chamber of trades	☐ Yes ☐ No	_____
Chamber of agriculture	☐ Yes ☐ No	_____
Vocational training bodies	_____	_____
Public econ. dev. services	_____	_____

Layer 5: Networks

Type	Actors identified	Comments
CED NGOs present	_____	_____
Local associations	_____	_____
Active diaspora	_____	_____
Other nearby Rotary clubs	_____	_____
Universities, institutes	_____	_____

Needs × capacities × CED opportunities matrix

#	Need identified	Local capacities	CED opportunity	Priority
1				☐ High ☐ Medium ☐ Low
2				☐ High ☐ Medium ☐ Low
3				☐ High ☐ Medium ☐ Low
4				☐ High ☐ Medium ☐ Low
5				☐ High ☐ Medium ☐ Low

Three priority opportunities for the club

Opportunity no. 1: _____ Potential partners: _____ Family of intervention (M/F/V/C/L): _____

Opportunity no. 2: _____ Potential partners: _____ Family of intervention: _____

Opportunity no. 3: _____ Potential partners: _____ Family of intervention: _____

Signatures: CED coordinator _____ President _____ Date _____

*

Form 2: Members' CED Skills Matrix

> ***Use:*** *Mapping of the skills and capital the club can draw on. Updated every year.*

*

Club: _____ **Rotary year:** _____

*

Consolidated table (one row per member surveyed)

Name	Profession	Primary CED skill	Secondary skill	Languages	Availability (hrs/yr)	Restrictions	Declared conflict of interest

Skills summary

Skill	Number of members
Finance / accounting / audit	____
Legal (business law, OHADA, cooperatives)	____
Banking / microfinance	____
Entrepreneurship / business management	____
Training / instructional design	____
Agriculture / agronomy	____
Construction / engineering	____
Communication / advocacy	____
Medical / health	____
Digital / information systems	____
Professional foreign languages	____

Professional networks available

Member	Network/organization	Type of resource available

Strategic dual memberships

Member	Outside affiliation	Role	Designated liaison?
			☐ Yes ☐ No
			☐ Yes ☐ No
			☐ Yes ☐ No

Signatures: CED coordinator _____ Date _____

*

Form 3: Community Needs Assessment Report (Template)

> ***Use:*** *Template for the CNA report to attach to every Global Grant application. Adapt it to each project.*

*

1. Executive summary

Context, community concerned, CNA period, methodologies used, main findings (3-4 bullet points), recommendations for the project.

2. Context and methodology

2.1 Host club and partners

Host club: _____ **Local partner:** _____ **International partner club (if identified):** _____ **Methodology(ies) used:** _____ **Data collection period:** from ___/___/___ to ___/___/___

2.2 Geographic area

Description: _____ **Rationale for the choice:** _____

2.3 Methodologies (check and describe)

- ☐ Community meeting (number: ___ / participants: ___)
- ☐ Asset inventory
- ☐ Survey (number of households: ___)
- ☐ Interviews (number: ___)
- ☐ Focus groups (number: ___ / composition: _____)
- ☐ Community mapping

2.4 Methodological limitations

Statement of the limitations and biases identified:

_____
_____

3. Community profile

3.1 Demographics

Total population: _____ **Median age:** _____ **% women:** _____ **Share under 18:** _____ **Share over 60:** _____

3.2 Economy

Main activities: _____ **Estimated informality rate:** _____ **Median income:** _____ (measurement method: _____)

3.3 Infrastructure

Access to safe water: _____ **Access to electricity:** _____ **Access to passable roads:** _____ **Accessible financial services:** _____ **Training services:** _____

3.4 Institutions present

_____

3.5 Vulnerabilities identified

_____

4. Needs identified

#	Need	Priority as seen by the community	Triangulated priority	Most affected subgroups
1		☐ High ☐ Medium ☐ Low	☐ High ☐ Medium ☐ Low	
2		☐ High ☐ Medium ☐ Low	☐ High ☐ Medium ☐ Low	
3		☐ High ☐ Medium ☐ Low	☐ High ☐ Medium ☐ Low	
4		☐ High ☐ Medium ☐ Low	☐ High ☐ Medium ☐ Low	
5		☐ High ☐ Medium ☐ Low	☐ High ☐ Medium ☐ Low	

5. Existing capacities and assets

5.1 Human assets

_____

5.2 Physical assets

_____

5.3 Natural assets

_____

5.4 Institutional assets

_____

5.5 Financial assets

_____

6. Opportunities and potential solutions

6.1 Solutions identified by the community

_____

6.2 Solutions proposed by institutional actors

_____

6.3 Options by CED family

- Family M (microfinance): _____
- Family F (training): _____
- Family V (value chains): _____
- Family C (cooperatives): _____
- Family L (integrated local dev.): _____

7. Recommendations

7.1 Suggested family of intervention

_____

7.2 Priority target groups

_____

7.3 Strategic partners to engage

_____

7.4 Risks identified and mitigation

Risk	Probability	Impact	Mitigation
	☐ H ☐ M ☐ L	☐ H ☐ M ☐ L	
	☐ H ☐ M ☐ L	☐ H ☐ M ☐ L	
	☐ H ☐ M ☐ L	☐ H ☐ M ☐ L	

8. Annexes

- Survey questionnaire (annex A)
- Focus group guides (annex B)
- Institutional interview guide (annex C)
- Anonymized raw data (annex D)
- *Community mapping* maps (annex E)
- Photos (with consent) (annex F)
- List (anonymized if needed) of people met (annex G)

Signatures: CED coordinator _____ Local partner _____ Date _____

*

Form 4: CED Global Grant Concept Note (Outline)

> ***Use:*** *Outline aligned with the TRF template in the Grant Center. Write it in English for submission; the executive summary may be translated.*

*

Project information

- **Project title:** _____
- **Host club / district:** _____
- **International partner club / district:** _____
- **Area of Focus (primary):** Community Economic Development
- **Secondary Areas of Focus:** _____
- **Geographic scope:** _____
- **Total budget (USD):** _____
- **TRF amount requested:** _____
- **Start date:** _____ **End date:** _____

1. Project description (2-4 pages)

Problem, target population, intended outcomes, theory of change.

2. Community

Demographics, economic profile, vulnerabilities, context, based on CNA.

3. Partners

- Host Rotary club and its capabilities
- International partner Rotary club and its engagement
- Cooperating organizations (local technical partners, authorities)
- RAGCED involvement if applicable

4. Project objectives and activities

- Outcome 1: _____
- Outcome 2: _____
- Outcome 3: _____
- Activities linked to outcomes
- Timeline
- Deliverables

5. Budget

Line-by-line, with category totals. Admin ≤ 3%. Contingency ≤ 10%.

6. Standardized measures and M&E plan

List of the CED *Rotary Standardized Measures* adopted, plus project-specific indicators.

7. Sustainability

An explicit sustainability model: own revenue, partner institution, public policy, knowledge transfer. Post-closure indicators at 12-24 months.

8. Community involvement

Formal mechanisms for community participation in design, implementation and evaluation. Grounded in the CNA.

9. Required documentation attached

- ☐ CNA report
- ☐ Detailed budget
- ☐ Monitoring and Evaluation Plan
- ☐ MOU with cooperating organizations
- ☐ Support letters (local authorities, institutional partners)
- ☐ Pledge letters from cofunding sources

*

Form 5: Standard CED Global Grant Budget

> ***Use:*** *Standard budget structure. Adapt it to the project. Always line by line.*

*

Category	Description	Unit cost	Quantity	Subtotal (USD)	Source (TRF / DDF / club cash / in-kind)
1. Community Needs Assessment (if eligible)					
2. Infrastructure / equipment					
3. Consumables / supplies					
4. Training / capacity building					
5. Local project staff					
6. Transport and logistics					
7. Communication / project visibility					
8. Monitoring and Evaluation					
9. Administration (≤ 3% of total)					
10. Contingency (≤ 10% of total)					
TOTAL PROJECT					

Cofunding summary

Source	Amount (USD)	Match ratio	World Fund match
DDF host district		1:1	
DDF international district		1:1	
Cash host club		0.5:1	
Cash international club		0.5:1	
In-kind (valued)		0	0
TOTAL PROJECT FUNDING			

*

Form 6: Partnership Memorandum of Understanding (MOU)

> ***Use:*** *A simple one-page template for an operational partnership; expand it as complexity requires (see Chapter 19).*

*

MEMORANDUM OF UNDERSTANDING

Between:
ROTARY CLUB of _____
Represented by _____, President
Address: _____

And:
[ORGANIZATION NAME] _____
Represented by _____, [Role]
Address: _____

ARTICLE 1: PURPOSE
The parties agree to cooperate on a Community Economic Development project in _____, aimed at _____.

ARTICLE 2: DURATION
From ___/___/_____ to ___/___/_____ (____ months), renewable by written agreement.

ARTICLE 3: ROTARY CLUB COMMITMENTS
1. _____
2. _____
3. _____

ARTICLE 4: PARTNER COMMITMENTS
1. _____
2. _____
3. _____

ARTICLE 5: FINANCIAL ARRANGEMENTS
Total budget: _____ USD
Rotary contribution: _____ USD
Partner contribution: _____ USD
Disbursement schedule: _____

ARTICLE 6: GOVERNANCE
Meetings: □ Monthly □ Quarterly □ Ad hoc
Point of contact Rotary: _____ Phone: _____
Point of contact Partner: _____ Phone: _____

ARTICLE 7: REPORTING
□ Monthly narrative reports
□ Quarterly financial reports
□ Final report within 60 days of project end

ARTICLE 8: COMMUNICATION AND VISIBILITY
Both parties commit to mutual mention in communications. Photos of beneficiaries require written consent.

ARTICLE 9: DISPUTES
Any dispute will be resolved amicably first, then through the District Rotary Foundation Committee if unresolved.

ARTICLE 10: TERMINATION
Either party may terminate with ____ days written notice.

Signed in two copies:

For the Rotary Club: For the Partner:

```
_____________________          _____________________
Name, title                    Name, title
Date: _____________            Date: _____________

Witness:                       Witness:
_____________________          _____________________
```

*

Form 7: Beneficiary Register

> ***Use:*** *A register that can be anonymized depending on circulation. Sensitive personal data: restricted access.*

*

Project: _____ **Period:** from ____/____/_____ to ____/____/_____ **Register keeper:** _____

*

#	ID	Full name	Sex	Age	Town / neighborhood	Specific vulnerability	Service(s) received	Date	Beneficiary signature
1									
2									
3									
4									
5									
6									
7									
8									
9									
10									

Consent collected: ☐ Written ☐ Oral, documented **Retention:** at least 5 years after project closure **Access:** CED coordinator + *Finance & stewardship* portfolio only

*

Form 8: CED Project Financial Ledger

> ***Use:*** *Daily ledger of the project's financial transactions. Two signatures for every disbursement.*

*

Project: _____ **Dedicated account:** _____ **Period:** Month of _____ Year _____

*

Receipts

Date	Source	Amount (local currency)	Amount (USD)	Reference	Person responsible

Total receipts for the month: _____

Payments

Date	Budget line	Supplier / payee	Purpose	Amount (local currency)	Amount (USD)	Voucher no.	Signatures (2)

Total payments for the month: _____

Balance

Opening balance: _____ + Receipts: _____ – Payments: _____ =
Closing balance: _____

Bank reconciliation done on: ___/___/___ by _____

*

Form 9: CED After-Action Report (AAR)

> ***Use:*** *Project debriefing, within 6 weeks after closure. See Chapter 23.*

*

Project: _____ Debriefing date: ___/___/_____
Facilitator: _____

Participants

Role	Name	Organization
CED coordinator		Host club
Finance portfolio		Host club
Field portfolio		Host club
Comms portfolio		Host club
President		Host club
Foundation Chair		Host club
Representative		Local partner
Representative		International club
DRFC		Host district

Question 1: What worked well

1. _____
2. _____

3. _____
4. _____
5. _____

Question 2: What did not work

1. _____
2. _____
3. _____
4. _____
5. _____

Question 3: Lessons about CED

_____
_____

Question 4: Lessons about our club

_____
_____

Question 5: Lessons about our partners

_____
_____

Question 6: Handover to the next project

_____
_____

Question 7: Concrete actions for the next 12 months

#	Action	Person responsible	Deadline
1			
2			
3			
4			
5			

Report written on: ___/___/_____ Written by: _____

Filed in the club's handover folder: ☐ Yes

*

Form 10: M&E Tracking Grid

> ***Use:*** *Consolidated table of all indicators. Updated every quarter.*

*

Project: _____ M&E lead: _____

Outcomes

Outcome	Indicator	Unit	Baseline (M0)	M6	M12	M18	M24	M30	Endline target	Method
1										
2										
3										

Outputs

Output	Indicator	Unit	M3	M6	M9	M12	M15	M18	Final target
1									
2									
3									

Safeguarding indicators (if applicable: microfinance, gender, children)

Indicator	Alert threshold	Current value

Comments on variances

_____

_____

Updated: ___/___/_____ By: _____

*

Appendix A: Operational Forms, Rotary Club Guide: Community Economic Development

Appendix B: Contact Directory

*

> ***How to use it:*** *Fill in this directory BEFORE any CED project. Update it every Rotary year (July). Distribute it to all members of the club's CED committee. Keep a paper copy in the CED coordinator's documentation kit and a shared digital copy (Google Drive, Dropbox or equivalent, with restricted access because it contains personal data).*

*

1. Club internal contacts

Rotary Club of: ... **District:** ...

Last updated: ..../..../.....

Role	Name	Phone	Email	Notes
Club president				
Secretary				
Treasurer				
Club Foundation Chair				
CED coordinator				
Deputy CED coordinator				
Finance & stewardship portfolio				
Field & partners portfolio				
Communication & training portfolio				
Rotaract president, if active				
Immediate Past President				

*

2. District contacts

District: ... Rotary year: ...-...

Role	Name	Phone	Email	Notes
District Governor (DG)				
District Rotary Foundation Chair (DRFC)				
Assistant DRFC, if any				
District Grants Chair				
District CED Chair (if any)				
District International Service Chair				
District treasurer				
Zone Coordinator				

*

3. RAGCED and other RAGs

Organization	Role / contact	Website	Functional email
RAGCED: Secretariat	General entry point	ragced.org	secretary@ragced.org
RAGCED: President		ragced.org	president@ragced.org
RAGCED: Partnerships	Connecting with international partners	ragced.org	partnerships@ragced.org
RAGCED: Membership	Membership	ragced.org	membership@ragced.org
RAGCED: Operations	Operational support for projects	ragced.org	operations@ragced.org
RAGCED: Education	Training, webinars	ragced.org	researcheducation@ragced.org
RAGCED: LATAM regional coordinator		ragced.org	(via website)

Organization	Role / contact	Website	Functional email
RAGCED: South Asia / Dakshinpatha regional coordinator		ragced.org	(via website)
RAGCED: Africa (chapter in development)		ragced.org	(via website)
Economic Development & Empowerment Foundation	Foundation linked to RAGCED	empowermentfdn.org	info@empowermentfdn.org
WASH-RAG	Water, sanitation, hygiene	wash-rag.org	(via website)
ESRAG	Environment, sustainability	esrag.org	(via website)
RAGFP	Peace, post-conflict	rotaryactiongroupforpeace.org	(via website)
DNA-RAG	Disaster response	dna-rag.com	(via website)
RAG Refugees	Refugees, displacement	ragforrefugees.org	(via website)

> ***Note:*** *Specific RAGCED contacts (names of the people in office) change with each term. Check the current list at* `ragced.org > Leadership Team` *before reaching out directly.*

*

4. The Rotary Foundation (TRF)

Service	Email / phone	Website
General grants	grants@rotary.org	my.rotary.org/en/take-action/apply-grants
Grant Management Seminar	Via Learning Center	my.rotary.org/en/learning-reference/learn-topic/grants
Regional Grants Officer (your zone)	To be identified by the DRFC	
Rotary Support Center	contact.center@rotary.org / +1 866 976 8279	rotary.org

*

5. Frequent RAGCED international partners

Organization	Website	Contact	Type of partnership
Oikocredit	oikocredit.coop	(via website)	Microfinance Packaged Grant
Talanton Impact Fund	(via RAGCED partnerships)	partnerships@ragced.org	Impact investing
ShelterBox	shelterbox.org	(via website)	Post-disaster (linked with DNA-RAG)

*

6. UN agencies

Agency	Main mandate	Website	Country contact
ILO	Decent work, vocational training	ilo.org	Country office
ITC-ILO (Turin)	Development training	itcilo.org	
UNIDO	Industrial development, SMEs	unido.org	Regional or country office
UNCDF	Financial inclusion, local development	uncdf.org	Depending on country program
UNDP	Generalist	undp.org	Country office
UN Women	Gender	unwomen.org	Country or regional office
FAO	Agriculture, cooperatives	fao.org	Country representation
IFAD	Smallholder agriculture	ifad.org	Depending on project
UNICEF	Children, youth	unicef.org	Country office
UNESCO	Culture, education	unesco.org	Country office
UNHCR	Refugees	unhcr.org	Country office
WFP	Food assistance	wfp.org	Country office
IOM	Migration	iom.int	Country office

*

7. Development banks

Institution	Coverage	Website	SME window
World Bank Group	Global	worldbank.org	Via country programs
IFC (International Finance Corporation)	Private sector, SMEs	ifc.org	Contact depending on project
AfDB (African Development Bank)	Africa	afdb.org	SME program
IDB (Inter-American Development Bank)	Latin America and the Caribbean	iadb.org	MIF / IDB Invest
ADB (Asian Development Bank)	Asia, Pacific	adb.org	Country programs
BOAD (West African Development Bank)	West Africa (WAEMU)	boad.org	
BDEAC (Central African States Development Bank)	Central Africa (CEMAC)	bdeac.org	
CAF (Development Bank of Latin America)	Latin America	caf.com	
Islamic Development Bank	OIC member countries	isdb.org	

*

8. Microfinance networks and CED NGOs

Organization	Specialty	Website
CGAP	Microfinance standards, research	cgap.org
Cerise+SPTF	Universal Standards for SPM, SPI4	cerise-sptf.org
WOCCU	Credit unions and financial cooperatives	woccu.org
FINCA International	Village Banking, microfinance	finca.org
Grameen Foundation	Microfinance methods	grameenfoundation.org
Accion	Microfinance, impact fintech	accion.org
Opportunity International	Integrated microfinance	opportunity.org
VisionFund (World Vision)	Christian microfinance	visionfund.org
FINCA Impact Finance	MFI network	fincaimpact.com

Organization	Specialty	Website
TechnoServe	Value chains, entrepreneurship	technoserve.org
Root Capital	Investment in agricultural cooperatives	rootcapital.org
Heifer International	Livestock, rural development	heifer.org
Mercy Corps	Development, fragile contexts	mercycorps.org
International Cooperative Alliance	Global federation of cooperatives	ica.coop
World Fair Trade Organization	Fair trade, artisans	wfto.com

*

9. Faith-based actors

Organization	Website	CED specialty
Catholic Relief Services (CRS)	crs.org	SILC method, agricultural value chains
Caritas Internationalis	caritas.org	Global Catholic network
World Vision International	wvi.org	Community development
Aga Khan Development Network	akdn.org	Central Asia, Africa
Islamic Relief Worldwide	islamic-relief.org	Muslim contexts
Muslim Aid	muslimaid.org	
Secours Catholique / Caritas France	secours-catholique.org	France / partner countries
Secours Islamique France	secours-islamique.org	French-speaking Africa

*

10. Local contacts for the current project

These contacts are filled in as a project gets under way.

10.1 Local technical partner (MFI, NGO, cooperative)

Item	Value
Organization	
Legal status	

Item	Value
Address	
Focal point	
Direct phone	
Direct email	
Alternate focal point	

10.2 Local public authorities

Role	Name	Phone	Email
Mayor / head of municipality			
Municipal chief executive			
Deputy mayor for economic development			
CED / SME program officer			
Prefecture / governorate			

10.3 Local economic actors

Type	Organization	Contact	Phone
Chamber of commerce			
Chamber of trades and crafts			
Chamber of agriculture			
Relevant trade associations			
Vocational training providers			
Local non-partner MFIs			

10.4 Local faith communities

Community	Leader	Phone	Potential role

10.5 Local NGOs and associations

Organization	Sector	Contact	Phone

10.6 Neighboring Rotary clubs active in CED

Club	Country	CED coordinator contact	Email

*

11. International project contacts

11.1 International partner club

Item	Value
Club	
District	
Country	
President	
CED coordinator	
Phone	
Email	
Foundation Chair	

11.2 TRF Regional Grants Officer for your zone

Item	Value
Name	
Email	
Zone covered	

11.3 TRF Cadre member engaged (if applicable)

Name	Expertise	Email

*

12. Annual check

To be done every year in July when the directory is updated.

Item	Checked	Date	By whom
Club internal contacts updated after the annual meeting	☐		
District contacts updated (new DG, DRFC if changed)	☐		
RAGCED contacts checked (current Leadership Team)	☐		
Local partners contacted again (call or confirmation email)	☐		
Partner NGOs contacted again	☐		
UN agency and donor contacts checked	☐		
Directory distributed to CED committee members	☐		
Paper copy updated in the emergency kit	☐		
Shared digital copy updated	☐		

*

Appendix B: Contact Directory. Rotary Club Guide: Community Economic Development

Appendix C: Glossary

*

> ***How to use this glossary:*** *This glossary covers the Rotary acronyms, international standards, CED operational terms and related-field references used in this book. Each entry gives the term, its full name where it is an acronym, and its definition. Entries are in strict alphabetical order within each section.*

*

1. Rotary acronyms and terms

- **Areas of Focus**: Rotary's areas of focus (also called cause areas). The seven official areas of Rotary International that guide the Foundation's funding: peacebuilding and conflict prevention, disease prevention and treatment, water, sanitation and hygiene (*WASH*), maternal and child health, basic education and literacy, community economic development (*CED*), and the environment. CED is one of the seven areas in its own right (see Chapter 2).
- **Cadre**: Rotary Cadre of Technical Advisers. An international network of volunteer Rotarians who are experts in their field (microfinance, public health, education, *WASH*, CED, etc.). Clubs and districts can call on it to review concept notes, help write Global Grants and evaluate projects. RAGCED coordinates the Cadre's CED experts (see Chapter 17).
- **CED**: Community Economic Development. One of Rotary International's seven *Areas of Focus*. Covers all actions that aim to improve livelihoods durably in poor and underserved communities: microfinance, vocational training, value chains, cooperatives, integrated local development.
- **CNA**: Community Needs Assessment. A participatory assessment required since July 1, 2018 for every TRF Global Grant application. It must come before project design and involve the beneficiaries, local authorities and partners. Six accepted methodologies (focus groups, household surveys, interviews with community leaders, participatory mapping, community SWOT, direct observation). See Chapter 9.

- **DDF**: District Designated Fund. The share of *SHARE* that The Rotary Foundation returns to the district. It can fund District Grants and provide the local contribution (1:1 World Fund match) to a Global Grant. A strategic resource to negotiate early with the DRFC (see Chapters 15 and 16).
- **DG**: District Governor. The highest elected officer of the Rotary district. One-year term. Co-signs Global Grant applications and authorizes the commitment of DDF. The required entry point for any large-scale CED project (see Chapter 15).
- **DNA-RAG**: Disaster Network Assistance Rotary Action Group. A RAG specializing in disaster preparedness, response and recovery. A natural partner of RAGCED for economic reconstruction after a shock (restarting markets, getting small businesses running again, post-crisis microcredit). See Chapter 18 and the twin book, *Rotary Club Guide: Autonomous Disaster Response*.
- **DRFC**: District Rotary Foundation Committee Chair. Responsible for coordination between the district and The Rotary Foundation. Co-signs grant applications with the DG and approves the allocation of DDF. The essential contact for any TRF-funded CED project.
- **Endowment Fund**: The Rotary Foundation's permanent capital, of which only the earnings are spent. It supports long-term priority areas, CED among them. Distinct from the World Fund (annual capital).
- **EREY**: Every Rotarian, Every Year. A program inviting every member to give to The Rotary Foundation each year (indicative target: USD 100 a year). These contributions feed *SHARE* and, in turn, the DDF available for CED projects.
- **Four-Way Test**: The Rotarian ethical test of 1932 (Herbert J. Taylor): Is it the truth? Is it fair to all concerned? Will it build goodwill and better friendships? Will it be beneficial to all concerned? It serves as an ethical review grid for any CED project, alongside humanitarian principles and economic *Do No Harm*.
- **Global Grant**: TRF's main financial instrument for large-scale CED projects. Minimum budget USD 30,000, World Fund cap USD 400,000, World Fund match of 80% of committed DDF. Typical duration 12 to 36 months. Requires a local Host Club, an International Partner and a CNA (see Chapter 16).
- **GMS**: Grant Management System. The Rotary Foundation's online platform (built into My Rotary) for submitting, tracking, documenting and reporting on all grants. Every Global Grant, District Grant or Packaged Grant application goes through the GMS.
- **Host Club**: A Rotary club located in the beneficiary community, operationally responsible for the CED project in the field. It must be paired with an *International Partner* for any Global Grant. The Host Club manages the relationship with the beneficiaries, local

authorities and the technical partner.

- **International Partner**: A club or district located outside the project country that co-funds and co-sponsors the Global Grant with the Host Club. It usually brings the financial resources (cash, DDF, cash contributions) and complementary expertise. The relationship is formalized in the grant application.
- **MOU**: Memorandum of Understanding. A written agreement formalizing a partnership between Rotary (club or district) and an outside organization: NGO, MFI, local authority, UN agency, technical partner. Required for Global Grants involving a cooperating organization. A French/English template is provided in Appendix A.
- **Packaged Grant**: A TRF instrument in which the Foundation preselects the technical partner and the program design. For CED, the Oikocredit Packaged Grant gives direct access to institutional microfinance without the club having to find the MFI itself. See Chapter 16.
- **Paul Harris Fellow**: An honorary recognition given to donors who have contributed a cumulative USD 1,000 to The Rotary Foundation, or in whose name a Rotarian has donated that amount. A classic way to recognize a CED project's partners when the project closes.
- **Program of Scale**: A competitive TRF grant of USD 2 million a year for a project that has proven itself as a pilot and is ready to scale up. A very selective annual selection. It can apply to a mature CED project (see Chapter 24).
- **Qualified Club / Qualified District**: Status obtained after GMS training, signing the MOU with TRF and putting *stewardship* procedures in place. Annual qualification is required to access Global Grants. A club that is not qualified cannot be a Host Club or an International Partner.
- **RAG**: Rotary Action Group. An independent thematic association recognized by the RI Board of Directors. It brings together Rotarians, Rotaractors and non-Rotarians committed to a common cause. More than twenty RAGs exist (WASH, environment, peace, disasters, CED, refugees, etc.). They operate in line with RI policy without being an agency of RI.
- **RAGCED**: Rotary Action Group for Community Economic Development. The reference RAG for CED. More than 400 members in 34 countries. Based in Detroit (Michigan, USA). Provides expertise, a technical cadre, regional chapters (LATAM, Dakshinpatha, Africa), documentary resources and international matchmaking. See Chapter 17.
- **RAGFP**: Rotary Action Group for Peace. A RAG specializing in peacebuilding, conflict resolution and post-conflict reconstruction. Works alongside RAGCED in fragile areas where economic development is a lever for peace.

- **RI**: Rotary International. The worldwide organization of all Rotary clubs (about 1.2 million members, 46,000 clubs). Headquartered in Evanston (Illinois, USA). Provides the institutional framework, the brand, the policies (Code of Policies) and global coordination. Distinct from The Rotary Foundation (TRF), its charitable arm.
- **Rotary Showcase**: An online platform where clubs post their projects (photos, results, partners). A tool for sharing lessons learned and gaining visibility. Posting is recommended for every completed CED project (see Chapter 22).
- **SHARE**: SHARE program. The TRF mechanism that, every three years, distributes Rotarians' annual contributions: 50% go back to the district of origin as DDF, 50% feed the World Fund. A pillar of decentralized funding for CED projects.
- **Stewardship**: The obligation to account for the use of The Rotary Foundation's funds. Includes narrative, financial and photographic reports, beneficiary registers and supporting documents. Required at mid-term and at closing of Global Grants. The quality of *stewardship* determines whether the club and district can obtain future grants.
- **TRF**: The Rotary Foundation. The charitable arm of Rotary International. Manages Global Grants, District Grants, Packaged Grants, Programs of Scale, Disaster Response Grants, the Peace Fellowships, the World Fund, the *SHARE* program and the Endowment Fund. Allocates an average of USD 9.2 million a year to CED.
- **World Fund**: The Rotary Foundation's annual capital, 50% of it fed by *SHARE*. Funds Global Grants (80% match of committed DDF, cap of USD 400,000 per grant) and Programs of Scale. Not to be confused with the Endowment Fund (permanent capital).

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2. International acronyms and standards

- **ADB**: Asian Development Bank. Based in Manila. Windows supporting CED in Asia: microfinance, small businesses, agricultural value chains, financial inclusion.
- **AfDB**: African Development Bank. A pan-African financial institution based in Abidjan. Instruments available for CED: small-business windows, credit lines to MFIs, *blended finance*, support for women's entrepreneurship (AFAWA). See Chapter 19.
- **AUSCOOP**: Acte Uniforme relatif au droit des Sociétés Coopératives (OHADA Uniform Act on Cooperative Societies). The legal text governing the creation and operation of cooperatives in the seventeen OHADA member countries (West and Central Africa). It distinguishes the *SCOOP-CA* (cooperative society with a board of directors) from the *SCOOPS* (simplified cooperative society). The mandatory reference for cooperative CED projects in the OHADA zone.

- **BOAD**: Banque Ouest Africaine de Développement (West African Development Bank). The WAEMU institution (eight West African countries), based in Lomé. Instruments for CED: credit lines to MFIs, support for small businesses, financing of agricultural value chains.
- **Cerise+SPTF**: Cerise + Social Performance Task Force. An alliance formed in 2022 between Cerise (France) and the *Social Performance Task Force* (USA), steward of the Universal Standards for Social Performance Management and the SPI tools. It has succeeded the Smart Campaign for *Client Protection* certification since 2021. The global reference for the social performance of MFIs.
- **CGAP**: Consultative Group to Assist the Poor. A consortium housed at the World Bank, the leading global think tank on microfinance and financial inclusion. Publishes standards, studies and training. A required resource for any RAGCED project in family M (microfinance), see Chapter 10.
- **CPP**: Client Protection Principles. Seven international standards governing the work of microfinance institutions: appropriate product design, prevention of over-indebtedness, transparency, responsible pricing, fair treatment, privacy, complaint mechanisms. Set by the *Smart Campaign* and taken over by Cerise+SPTF. See Chapter 4.
- **Decent Work Agenda**: The ILO's program framework built on four pillars: job creation, rights at work, social protection, social dialogue. A structuring reference for RAGCED vocational training and job placement projects.
- **FAO**: Food and Agriculture Organization of the United Nations. A UN agency based in Rome. A partner for rural CED projects: food security, agricultural value chains, small-scale fisheries, family farming.
- **ICA**: International Co-operative Alliance. The global umbrella body of the cooperative movement, founded in 1895. Sets the seven universal cooperative principles (voluntary membership, democratic governance, member economic participation, autonomy, education, cooperation among cooperatives, concern for community). The reference for any RAGCED project in family C (cooperatives), see Chapter 13.
- **IDB**: Inter-American Development Bank. Based in Washington. Active in CED in Latin America and the Caribbean through IDB Lab (formerly MIF) for microfinance and social innovation.
- **IFC**: International Finance Corporation. The private-sector arm of the World Bank Group. Finances small businesses, partner banks, MFIs and economic infrastructure. A possible co-investor in CED Global Grants with a small-business component.

- **ILO**: International Labour Organization. A specialized UN agency based in Geneva. The global reference for decent work, vocational training and the social and solidarity economy. Author of the *Decent Work Agenda*. A preferred partner for RAGCED projects in family F (training and job placement). See Chapter 19.
- **MERS**: Minimum Economic Recovery Standards. An international framework published by the SEEP Network, the economic counterpart of the humanitarian *Sphere* standards. Sets the minimum standards for market recovery, microfinance in crisis and rebuilding livelihoods. The reference for the RAGCED/DNA-RAG link.
- **MFI**: Microfinance Institution. An organization specializing in providing financial services (credit, savings, insurance) to unbanked populations. *Not to be confused* with the International Monetary Fund (IMF). Rotary must never be a direct lender: it works in a formal partnership (MOU) with a licensed MFI (see Chapter 10).
- **OHADA**: Organisation pour l'Harmonisation en Afrique du Droit des Affaires (Organization for the Harmonization of Business Law in Africa). A regional treaty signed in 1993 by seventeen West and Central African states. It harmonizes company law, commercial law and cooperative law (*AUSCOOP*). The essential legal framework for any CED project in the OHADA zone (see Chapters 13 and 19).
- **PAR 30**: Portfolio at Risk 30 days. The reference indicator in microfinance: the share of the loan portfolio with at least one payment more than 30 days overdue. Warning threshold: 5%. Above 10%, the MFI is in trouble. A standard indicator in any CED project that includes credit (see Chapter 10).
- **SDGs**: Sustainable Development Goals. Seventeen global goals adopted by the UN in 2015, with a 2030 horizon. CED contributes directly to SDGs 1 (no poverty), 5 (gender equality), 8 (decent work and economic growth) and 10 (reduced inequalities). Every Global Grant must reference the relevant SDGs.
- **SILC**: Savings and Internal Lending Communities. A methodology developed by Catholic Relief Services (CRS), a documented variant of the VSLA model. Groups of fifteen to twenty-five people who save together and make small internal loans to one another. See Chapter 10.
- **Smart Campaign**: A global initiative launched in 2009 by the Center for Financial Inclusion (Accion) to promote client protection in microfinance. It defined the seven CPP. Certification transferred to Cerise+SPTF in 2021. A historical reference still cited in RAGCED doctrine (see Chapter 4).
- **Sphere**: Sphere Minimum Standards. The global reference for minimum humanitarian standards (water, food, shelter, health). Used at RAGCED alongside the MERS for any CED project carried out in a crisis or post-disaster context.

- **SPI4 / Universal Standards**: Social Performance Indicators 4 / Universal Standards for Social Performance Management. An audit tool (SPI4) and global framework (Universal Standards) stewarded by Cerise+SPTF to measure how well an MFI is aligned with its social mission. Increasingly a condition of eligibility for ethical investors.
- **UN Women**: United Nations Entity for Gender Equality and the Empowerment of Women. A UN agency based in New York. A partner for CED projects focused on women's entrepreneurship, women's economic empowerment and a gender lens on interventions.
- **UNCDF**: United Nations Capital Development Fund. A UN agency based in New York, specializing in inclusive finance for the least developed countries. Provides seed capital to MFIs, guarantees to financial institutions and digital inclusion programs. A strategic partner for ambitious CED Global Grants.
- **UNDP**: United Nations Development Programme. A UN agency based in New York. Works in nearly 170 countries on poverty reduction, governance and local economic development. Champion of the SDGs. A natural partner for multi-area CED projects.
- **UNIDO**: United Nations Industrial Development Organization. A UN agency based in Vienna. Specializes in inclusive and sustainable industrial development, agro-industrial value chains and energy efficiency. It has adopted the *ValueLinks* methodology for value chain analysis. A key partner for family V (see Chapter 12).
- **VSLA**: Village Savings and Loan Association. A methodology popularized by CARE International in the 1990s. Groups of fifteen to twenty-five people who pool weekly savings, make short-term loans to one another and share the interest at the end of the cycle (nine to twelve months). The reference format for sheet M1 (see Part VI).

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3. CED operational terms

- **Agency / capabilities approach**: The capabilities approach (Amartya Sen). A theoretical framework in which development is not income growth but the expansion of people's real freedoms (*capabilities*) and of their ability to make choices (*agency*). It grounds the ethical obligation of Rotarian CED to respect beneficiaries as subjects, not as objects of aid. See Chapter 4.
- **Baseline / Mid-term / Endline**: Baseline, mid-term and endline evaluation. Three measurements required for any serious CED project. The *baseline* is taken before the project starts (without it, no impact can be demonstrated), the *mid-term* at 50% of the timeline (to correct course), the *endline* at closing (to measure change). Template in Appendix A.

- **Beneficiary**: A person who directly receives help from the CED project. Preferable to "victim" or "aid recipient," which deny the person's *agency*. The term "participant" or "project partner" is even more respectful where the beneficiary contributes in kind, in time or in co-financing.
- **Blended finance**: A combination of public or philanthropic resources (Global Grants, DDF, grants) and private capital (*impact investing*, concessional commercial debt) to fund a CED project. It allows leverage of USD 1 from Rotary to USD 4 to 10 mobilized.
- **Collective entrepreneurship**: The creation and growth of economic activities by an organized group: cooperative, GIE (*groupement d'intérêt économique*, economic interest grouping), producers' association. A preferred form of CED intervention where individual capital is low.
- **Community Assessment**: A practical synonym for CNA in RAGCED internal communications. It refers to the whole participatory assessment process, not only the written deliverable.
- **Cooperative**: An association of people grouped on a democratic basis (one person, one vote) to pool an economic activity: production, consumption, services, credit, multi-activity. Governed in OHADA Africa by the *AUSCOOP* (see Chapter 13).
- **Do No Harm (economic)**: Do No Harm (Mary Anderson). A fundamental humanitarian principle applied to CED: every economic intervention must avoid creating side damage (unfair competition with the local market, dependency, over-indebtedness, elite capture, destruction of social cohesion). See Chapter 4.
- **Exit strategy**: A plan set from the project design stage to organize the end of Rotary's involvement without the program collapsing. Four models: the activity's own revenue, takeover by a partner institution, integration into public policy, transfer of know-how to the beneficiaries. See Chapter 21.
- **Financial inclusion**: Effective access to, and responsible use by the population of, a range of formal financial services: account, savings, credit, insurance, payments. A cross-cutting objective of family M (see Chapter 10).
- **Impact investing**: Investing capital in businesses or projects that generate a measurable social or environmental impact as well as a financial return. The Talanton Impact Fund (RAGCED) is a direct example.
- **KPI**: Key Performance Indicator. A quantitative measure of an expected result of the CED project. Three to five KPIs at most per project, aligned with the theory of change, disaggregated by gender and recorded at baseline, mid-term and endline.

- **M&E**: Monitoring and Evaluation. An ongoing system for collecting and analyzing project data, linked to the KPIs and the theory of change. Required in every Global Grant. See Chapter 22 and the grid in Appendix A.
- **Match / co-financing**: A TRF requirement for every Global Grant: DDF matched at 80% by the World Fund (USD 1 of DDF triggers USD 0.80 from the World Fund); cash matched at 50% (USD 1 in cash triggers USD 0.50 from the World Fund). Total co-financing must reach at least USD 30,000.
- **Microcredit**: A small loan (typically USD 50 to 5,000) granted to an unbanked entrepreneur by an MFI or a savings group. Historically popularized by Muhammad Yunus and the Grameen Bank.
- **Microfinance**: A broader set than microcredit: credit, savings, insurance, transfers and mobile money for unbanked populations. One of the five CED intervention families (see Chapter 10).
- **Mobile money**: Financial services available through a mobile phone (storing money, transfers, payments) without a bank account. Global leader: M-Pesa (Kenya). A key driver of rural financial inclusion. See Chapter 14 (sheet M4).
- **Savings group**: The most basic form of financial inclusion: fifteen to twenty-five people who pool regular savings and make small internal loans to one another. Main models: VSLA, SILC, improved tontines (traditional rotating savings groups). No outside MFI is needed (see Chapter 10).
- **SCOOP-CA / SCOOPS**: Société coopérative avec conseil d'administration (cooperative society with a board of directors) / Société coopérative simplifiée (simplified cooperative society) (OHADA). Two legal forms of cooperative defined by the *AUSCOOP*. The *SCOOP-CA* (minimum 15 members) suits cooperatives of some size with complex governance. The *SCOOPS* (minimum 5 members) is suited to small groups. A critical choice at the bylaws stage (see Chapter 13).
- **Social and solidarity economy**: SSE. All the businesses with a social purpose and democratic governance: cooperatives, mutual societies, associations, social enterprises. A conceptual framework that legitimizes CED interventions as an alternative to purely profit-driven models.
- **Sustainability**: The project's ability to keep producing its effects after Rotary funding is withdrawn. Measured at 12, 24 and 36 months after the project. The ultimate test of success: if the project stops when the grant closes, it has not achieved its mission.

- **Theory of Change**: A logic diagram that spells out the project's causal chain: activities → outputs → outcomes → impact. It makes implicit assumptions visible, lets you test the project's coherence and build the M&E plan. Required in every Global Grant concept note.
- **Value chain**: All the stages a product or service goes through from the first producer to the end consumer: inputs, production, processing, distribution, marketing. The reference unit of analysis for family V (see Chapter 12).
- **Value Chain Analysis / ValueLinks**: Value chain analysis / ValueLinks methodology (GIZ). A methodology developed by German development cooperation (GIZ) to map, diagnose and upgrade a value chain. Adopted by UNIDO and a global reference. The cornerstone of family V (see Chapter 12).
- **Vocational Training**: Vocational training (Technical and Vocational Education and Training, TVET). All forms of training for technical and skilled trades: apprenticeship, training centers, retraining, certification. One of the two CED eligibility lines explicitly mentioned by TRF. See Chapter 11.
- **Workforce integration / reintegration**: Returning to employment or to independent economic activity for people far from the labor market: young people without qualifications, former inmates, people with disabilities, refugees, women leaving violent situations. A priority target of family F (see Chapter 11).

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4. Related-field terms

- **Andhra Pradesh 2010**: The 2010 microfinance crisis in the Indian state of Andhra Pradesh. The collapse of the commercial model in that state (35 million borrowers) after a wave of suicides attributed to over-indebtedness and aggressive collection practices. A founding event of modern regulation (CPP, Cerise+SPTF, Smart Campaign). A mandatory ethical reference in RAGCED doctrine (see Chapter 4).
- **Dakshinpatha**: RAGCED's South Asian chapter (RAGCED South Asia). Also refers to the support program for Indian communities run by this chapter: entrepreneurship, microcredit, education, health, emergency relief, environmental sustainability. A participatory methodology (assessment → training → microcredit → mentoring). See Chapter 17.
- **Empowerment Foundation**: Economic Development & Empowerment Foundation. An American 501(c)(3) foundation linked to RAGCED (contact `info@empowermentfdn.org`). It receives tax-deductible donations and invests, among other things, in the Talanton Impact Fund. RAGCED's legal vehicle for co-financing.

- **Grameen Bank / Grameen model**: A microfinance bank founded in 1983 in Bangladesh by Muhammad Yunus (2006 Nobel Peace Prize). A pioneer of group microcredit: solidarity loans to five women who guarantee one another, with no collateral. One of the three microfinance models taught in Chapter 10.
- **Honduras HECD**: Honduras Economic & Community Development. A flagship RAGCED project launched in 2012, a ten-phase program (seven completed by 2021), more than USD 2 million raised. Puerto Cortés microcredit portfolio of USD 1.27 million at the end of 2021, 523 active clients. NGO partners: IDH (International Development Hondureña), Opportunity International Canada. Case studies in Chapter 17.
- **Oikocredit**: A Dutch international financial cooperative specializing in social investment. TRF's partner for the microfinance Packaged Grant: a club can direct a Global Grant to Oikocredit, which selects and supervises the recipient MFI. An easy option for clubs without a local microfinance network (see Chapter 16).
- **Rotary Disaster Response Grant**: Disaster Response Grant. A TRF grant of up to USD 25,000 per affected district, separate from Global Grants. Mentioned here for the RAGCED/DNA-RAG link: post-disaster economic recovery can start on a DRG, then move to a CED Global Grant for the durable rebuilding of livelihoods.
- **Talanton Impact Fund**: An impact investing fund operated by Talanton LLC (talantonllc.com), targeting small businesses in East Africa. Rotary investor: Economic Development & Empowerment Foundation. A concrete example of the link between Rotary philanthropy and impact finance. See Chapter 17.
- **WASH-RAG**: Water, Sanitation and Hygiene Rotary Action Group. A natural partner of RAGCED: access to safe drinking water is an economic prerequisite (productivity, health, time freed up for women, a chance to run a small business). Many CED projects include a *WASH* component (see Chapter 18).
- **West Africa Project Fair**: The annual West Africa project fair (RAGCED). An event organized by RAGCED that brings together clubs from Ghana, Nigeria and other West African countries to present their projects to international partners. Areas: health, education, *WASH*, vocational training, renewable energy. An international matchmaking program documented in Chapter 17.

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Appendix C: Glossary. Rotary Club Guide: Community Economic Development

Appendix D: Online Resources

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> ***How to use this appendix:*** *This appendix gathers the websites, portals, platforms and reference documents that are useful to the CED coordinator. Test these links BEFORE you share them with your team. Bookmark them in your browser. The URLs were valid at the time of publication; if a link is broken, search for the exact title on the parent site.*

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1. Rotary portals

Core platforms

- **MyRotary** (`my.rotary.org`): Rotary's central portal. The required entry point for any Rotary business online. Every member of the CED committee must have an active account.
- **Rotary International** (`rotary.org`): Rotary International's public institutional website.
- **The Rotary Foundation** (via `my.rotary.org`): everything about the Foundation, grants, DDF and the World Fund.

TRF grant tools

- **Grant Center** (`my.rotary.org > Grants`): submitting and tracking Global Grants, District Grants and Disaster Response Grants.
- **Grant Management Seminar (GMS)**: `my.rotary.org > Learning & Reference > Learning Center > Rotary Grants`. Required for grant signatories.
- **Grant Tracker**: inside the Grant Center, lets you follow a grant's progress.
- **Monitoring and Evaluation Plan Supplement**: a TRF document you can download from `my.rotary.org` > Grants, essential for structuring the M&E plan.
- **Areas of Focus Policy Statements**: the official TRF document listing eligible activities by area of focus.
- **Rotary Grants Terms and Conditions**: current version available on MyRotary, to be checked every year because it changes.

Showcases and sharing

- **Rotary Showcase** (`my.rotary.org/showcase`): the worldwide project showcase. Post your project and browse other clubs' projects for inspiration.
- **Club Finder** (`my.rotary.org/en/search/club-finder`): find a Rotary club in a given country, useful when looking for an *International Partner*.

Brand Center

- **Brand Center** (`brandcenter.rotary.org`): logos, brand guidelines, official visuals. Use it for all public communication.

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2. RAGCED and partner RAGs

RAGCED

- **Main site** (`ragced.org`): home page, mission, leadership, resources.
- **Our Committee** (`ragced.org/page/our-committee`): RAGCED's eight committees and their missions.
- **Leadership Team** (`ragced.org/page/leadership-team`): members of the Board and the executive committee, updated regularly.
- **Stories** (`ragced.org/stories`): project experience reports, worth reading for inspiration.
- **Membership** (`ragced.org/page/membership`): individual membership and terms.
- **Publications** (`ragced.org/page/publications`): newsletter, methodology guides.
- **Partnering with Talanton for Impact Investing in East Africa** (`ragced.org/stories/partnering-with-talanton-for-impact-investing-in-east-africa`): presentation of the Talanton Impact Fund.
- **RAGCED LATAM in Action** (`ragced.org/stories/ragced-latam-in-action-empowering-communities-through-economic-development`): Latin American regional chapter.
- **Dakshinpatha: Empowering Communities through Rotary** (`ragced.org/stories/dakshinpatha-empowering-communities-through-rotary`): South Asia regional chapter.

Foundation linked to RAGCED

- **Economic Development & Empowerment Foundation** (`empowermentfdn.org`): a 501(c)(3) foundation linked to RAGCED, a vehicle for tax-deductible donations and an investor in Talanton.

Other RAGs

- **WASH-RAG** (`wash-rag.org`): water, sanitation, hygiene.
- **ESRAG** (`esrag.org`): environmental sustainability.
- **RAGFP: Rotary Action Group for Peace** (`rotaryactiongroupforpeace.org`): peace, post-conflict.
- **DNA-RAG: Disaster Network Assistance** (`dna-rag.com`): disaster response. Twin book: *Rotary Club Guide: Autonomous Disaster Response*.
- **RAG Refugees, Forced Displacement and Migration** (`ragforrefugees.org`): refugee and displaced populations.

Official list of RAGs

- **Rotary Action Groups official list** (via `my.rotary.org`): the official list of RAGs recognized by the RI Board of Directors, to consult when you need specific expertise.

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3. International CED standards

Microfinance and financial inclusion

- **CGAP: Consultative Group to Assist the Poor** (`cgap.org`): the global reference on microfinance. Notes, reports, *Global Findex* statistics.
- **Cerise+SPTF: Social Performance Task Force** (`cerise-sptf.org`): Universal Standards for Social Performance Management, SPI4. Social performance standards for MFIs.
- **Client Protection Pathway** (`cerise-sptf.org/cpp-pathway`): the new client protection framework for microfinance (incorporates the historical Smart Campaign).
- **MixMarket / MFR** (`mfr.org`): microfinance ratings and data.
- **GSMA Mobile Money** (`gsma.com/mobilemoney`): the global reference on mobile money.

Decent work and vocational training

- **ILO** (`ilo.org`): website of the International Labour Organization.
- **ITC-ILO: International Training Centre of the ILO** (`itcilo.org`): training for development practitioners, based in Turin.
- **Decent Work Country Programmes** (via `ilo.org`): national Decent Work frameworks, country by country.
- **Start and Improve Your Business (SIYB)** (ILO): an accessible entrepreneurship methodology, license available.

Value chains and industrial development

- **UNIDO** (`unido.org`): industrial development and small-business programs.
- **ValueLinks Manual** (GIZ, downloadable): the reference methodology for value chains, adopted by UNIDO.
- **UNCDF** (`uncdf.org`): financial inclusion, local development.

Cooperatives

- **International Co-operative Alliance** (`ica.coop`): the seven cooperative principles, global network.
- **OHADA: Organisation pour l'Harmonisation en Afrique du Droit des Affaires (Organization for the Harmonization of Business Law in Africa)** (`ohada.org`): the Uniform Act on Cooperative Societies (AUSCOOP), free to download, applicable in 17 African states.
- **WOCCU: World Council of Credit Unions** (`woccu.org`): financial cooperatives (COOPEC, credit unions).

Sustainable Development Goals

- **SDGs: United Nations** (`sdgs.un.org`): the Sustainable Development Goals, global framework 2015-2030.
- **National SDG tracker** (varies by country): national SDG implementation plans.

Humanitarian standards (for post-crisis CED projects, linked to the disaster guide)

- **Sphere Standards** (`spherestandards.org`): the reference handbook.
- **Minimum Economic Recovery Standards (MERS)** (via `spherestandards.org`): post-disaster economic standards.

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4. Databases and analysis tools

Economic and social data

- **World Bank Open Data** (`data.worldbank.org`): macroeconomic and social data, by country.
- **Global Findex** (via the World Bank): global survey of financial inclusion (published every 3 years).
- **UN Data** (`data.un.org`): UN statistics portal.
- **UNDP Human Development Reports** (`hdr.undp.org`): HDI, inequality by country.

- **CEPAL / ECLAC Stats**: Latin America.
- **African Development Bank Open Data**: Africa.
- **Asian Development Bank Open Data**: Asia-Pacific.

Microfinance

- **MIX Market archives / Findev Gateway**: historical data on MFIs worldwide.
- **Global Findex Database**: financial inclusion by country (World Bank).

Labor and employment

- **ILOSTAT** (`ilostat.ilo.org`): statistics on employment, unemployment and decent work, by country.

Poverty

- **Multidimensional Poverty Index** (OPHI / UNDP): multidimensional poverty.
- **Poverty Probability Index** (PPI, `povertyindex.org`): a tool for measuring household poverty in microfinance and CED projects.

Agriculture and supply chains

- **FAOSTAT** (`fao.org/faostat`): global agricultural statistics.
- **IFPRI Data Portal** (`ifpri.org`): data on agricultural and food policy.

Mapping and coordination

- **OCHA Financial Tracking Service** (`fts.unocha.org`): humanitarian funding flows.
- **ReliefWeb** (`reliefweb.int`): humanitarian reports by country and by crisis.
- **OpenStreetMap** (`openstreetmap.org`): free collaborative mapping.
- **Google My Maps** (`google.com/mymaps`): free collaborative maps.

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5. Online training

Rotary training

- **Rotary Learning Center** (via `my.rotary.org`): courses on grants, leadership and communication. Includes the GMS.

External CED training

- **CGAP Learning**: online courses on microfinance and financial inclusion.

- **ITC-ILO: Delta e-Campus** (`itcilo.org`): ILO online courses on decent work, entrepreneurship, value chains and cooperatives. Some free, some paid.
- **edX / Coursera: development MOOCs**: open university courses (Harvard, MIT, partner universities) on microfinance, economic development and social entrepreneurship.
- **World Bank Open Learning Campus** (`wbg.edcast.com`): online courses on development.
- **SPI4: Cerise+SPTF Training** (cerise-sptf.org): training on the Universal Standards for SPM.

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6. Case studies and reports

Documented CED projects

- **Rotary Showcase** (via `my.rotary.org`): filter by the CED *Area of Focus* for examples of Rotary projects.
- **RAGCED Stories** (`ragced.org/stories`): RAGCED project experience reports.
- **Oikocredit publications** (`oikocredit.coop/publications`): studies and annual reports.

Impact evaluations in microfinance

- **3ie: International Initiative for Impact Evaluation** (`3ieimpact.org`): rigorous evaluations.
- **J-PAL: Poverty Action Lab** (`povertyactionlab.org`): randomized evaluations, microfinance included.

Key sector reports

- **State of the Microfinance Industry** (various annual sector reports: MFR, responsAbility, SPTF).
- **Global Monitoring Reports** (World Bank).
- **World Employment and Social Outlook** (ILO, annual).

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7. Media and CED news watch

Newsletters to follow

- **RAGCED Newsletter**: sign up via `ragced.org`.
- **CGAP Newsletter**: microfinance news.
- **ILO country newsletters** (by region).

- **Nextbillion** (`nextbillion.net`): blog on inclusive development and social enterprise.
- **Devex** (`devex.com`): international development news (partly paid subscription).
- **ImpactAlpha** (`impactalpha.com`): impact investing news.

Podcasts

- **Rotary Podcasts**: via `rotary.org`.
- **CGAP Podcast**: via `cgap.org`.
- **Nextbillion Podcast**: interviews with inclusive development practitioners.

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8. Annual resource check

To be done by the CED coordinator once a year.

Item	Checked	Date	By
Active MyRotary account for every CED committee member	☐		
Access to the Grant Center tested	☐		
GMS up to date for the club's signatories	☐		
RAGCED links checked, recent documents downloaded	☐		
Current TRF resources (Terms and Conditions, M&E Plan Supplement) downloaded	☐		
Database access renewed	☐		
Key newsletter subscriptions active	☐		
Resource directory updated in the digital and paper kit	☐		

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9. Reminder: sources change

The internet keeps moving. URLs go out of date, organizations restructure, platforms change names. The CED coordinator keeps this appendix as a *living* document, not a frozen snapshot. An annual check takes 2 to 3 hours and keeps the club's document kit in good shape for the next five years.

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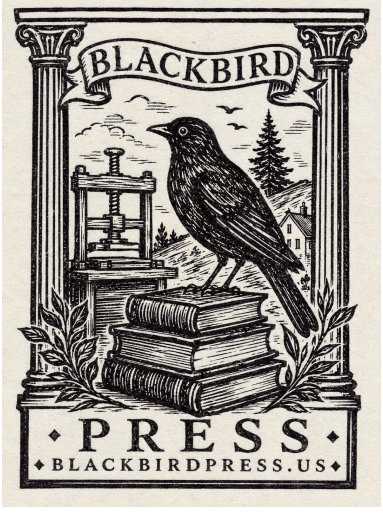
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Two neighboring Rotary clubs, the same member profiles, the same project for the women of the same neighborhood. Two years later, one has 3 beneficiaries out of 40 with lasting income; the other, 45 out of 60.

The difference is not money or goodwill. It is the framework. Community economic development is one of Rotary's seven Areas of Focus, and one of the least funded, even though clubs bring together exactly the skills it requires.

This guide gives your club that framework, from assessing your area to scaling up. You will learn how to:

- Meet the ten criteria of the minimum standard
- Run a rigorous Community Needs Assessment
- Choose among the five families of CED interventions
- Build a Global Grant with qualified partners
- Plan exit and sustainability from day one

"This book is written so that your club is Scenario 2."