Thank you for your interest in a Global Women’s Leadership Network scholarship!

**Application Instructions**

Please read the Scholarship and Empowerment Grant Guidelines before filling out this two-part application. Be sure you submit a complete application including an Empowerment Grant proposal. Email completed applications to CUWomen@woccu.org by midnight April 3, 2015, for consideration.

**Part 1: Scholarship Application**

**(Please attach resume to application)**

|  |
| --- |
| **Personal Details** |
| Name  | JULIET C. RAWLINSON |
| Position | Microfinance Manager/Business Development Services-OIC  |
| Organization | Paglaum Multi-Purpose Cooperative |
| Address | 2/F PMPC Bldg., Eastern Looc, Plaridel, Misamis Occidental |
| Phone | +639187257631 |
| Email | Naika\_lyle@yahoo.com |
| Are you a World Council member? | No |
| Union Capital Base | Philippines |
| No. of Credit union members | 56,000 |
| Do you require travel assistance? | Yes |
| Community Involvement Activities | Millennium development Fund Goal Water System Program ,Project OfficerYear 2012* Help in the construction of water system level 1&2 to 2 villages with 619 households a total of 2,587 populations benefited.
* The project is enhancing access to and provision of water services with the active participation of the poor.
* Negotiate water supply land owner and local government unit for the establishment/construction of the water system.
* Conduct/Facilitate capability building related to water system.
* Create water system manual to be used to the local government unit in implementing its water system.
* Facilitate in the establishment/organized water service system (People’s Organization registered in Department of Labor and Employment)

Paglaum Multi-Purpose Business Development Services, Officer-In-ChargeNov. 2014 to Present* Create operation manual for business development services
* Network to government agencies in helping local micro entrepreneurs
* Assist and facilitate for the product development and marketing of 103 pilot micro-entrepreneurs products across Paglaum MPC.
* Assist micro-entrepreneurs in business licensing
* Assist in the establishment of Paglaum MPC Business Development Center wherein local products of members are displayed

Renewable Energy, Project Officer(The project is co-funded by USAID and Department of Energy specifically for capability building. Target are off-grid areas )* 567 household having access to renewable energy through solar home system. With 100% collection rate and able to encourage poor members in the area to save. A total of P900,00.00 ($20,545) savings generated
* It also increased children capability in school because they are able to study during night time.
* It also help household extend their economic activities during night time.

  Philippines-Australia Coconut Rehabilitation Program, Project OfficerYear 2011-Conduct/facilitate capability building related to coconut rehabilitation livelihood program to target beneficiaries (2 Peoples Organizations and 2 villages).-planted 15,000 coconut trees.-raised/dispersed 250 goats for additional livelihood of the poor beneficiaries.Paglaum MPC Microfinance Manager2004-present-community organizing and empowerment-conduct training to staffs and members-decreased portfolio at risk from 64% in the year 2003 to 1% until 2010-existing Portfolio at risk now is 17% due to some member’s challenges in its business because mostly it is in traditional way and the area also always hit by typhoon/calamities.Facilitator* skills training on beadworks and christmas decors making cum production and seminar on effective entrepreneurship to the youth and Pagluam Microfinance members.
* Conduct microfinance and enterprise and entrepreneurship related training to internal and external client (vocational schools, rural bank, cooperative, People’s Organization, Non-governmental organizations, Government agencies, foreign funded project like USAID and AUSAID
* Financial Literacy to youth and members

Others* Clean and Green program advocate (120k trees planted every year for microfinance members started since 2010)
* Food always in the Home (FAITH) advocate (advocating microfinance members/ poor household to do backyard gardening)
* Gender Equality advocate
* Human Trafficking advocate
* Child abuse advocate
* Organize Educational Tours and events related to community development and empowerment
 |
| Professional Accomplishments  | Microfinance Manager – Paglaum MPCBusiness Development Services Officer-In-charge – Paglaum MPCProject Officer for Millennium Development Fund Goal Project /Paglaum MPCProject Officer Coconut Rehabilitation Program/Paglaum MPCTechnical officer – Paglaum MPCTraining and Research Development Officer – Paglaum MPCRenewable Energy Project Officer – Paglaum MPC Development Educator, Asia |
| Leadership Roles in Professional Career and Community | Vice-chairman Phils.-Australia Community Assistance Program FOCAS Management Committee - one of the program focus project is on rehabilitating Iligan Bay and giving livelihood program to small fisherfolk and haveless communities and empower them to protect its local resources and livelihood source. The program was able to rehabilitate Iligan Bay Coral Reef, mangrove and stopped illegal fishing.Red Cross of the Philippines Member – promoting disaster awareness among communities Youth President , The Church of Jesus Crist of Latter Day Saint -help in building/promoting faith to church member and non-member to  come unto Christ -help in developing youth sport skills, entrepreneurial skill trough livelihood programs being conceptualized and enhancing financial management capability. - help youth in preparing to go in a mission or serve as missionary of ChristPaglaum MPC Education Committee MemberSister’s Society Leader, Philippines |
| Formal Degrees | Master of Arts in Education (MAED-1)Bachelor of ArtsBachelor of Science in EducationNational Certificate II in Microfinance TechnologyComputer Office AssociateSpecial Education Courses:* Entrepreneurship Development for Agri-Coops, Cooperative Business Institute and and South East Asia Rural Social Leadership Institute
* Strategic Credit and Risk Management, Ateneo de Manila University Development Studies
* Building Resources in Developing Greater Effectiveness of Social Enterprises, Business Outcomes, Inc.
 |
| Why do you want to participate in the Network and what do you hope to accomplish as a scholarship participant?  | I want to participate in the Network because I want to learn more or gain new ideas from other participants and speaker’s in-order to improve my knowledge on enterprise development, networking, marketing and leadership skills, so I can share and apply it in the remote communities whom I served with to improve its economic status. I also want to learn more on product innovations and technology specifically in developing untapped resources that can be found in our local areas.As a scholar participant I hope to empower Paglaum Microfinance Members in enhancing its entrepreneurial capabilities and help them develop new business opportunities which are promoting value chain of its untapped local resources to control traditional business in-order to augment household income. I also hope to increase savings and loan portfolio of our coop so we can continue serving the poor and for sustainability. That is why I want to participate in this endeavor of GWLN.  |
| What value do you bring to the Network? | As a Sister’s Society Leader in the Philippines I can share my little expertise based on my experiences stated above to the network, because I do believe the more we share the more we gain knowledge, and the more we learn. It is my passion to serve my fellow haveless sisters and brothers. |
| Special Needs |  |

**Part II: Empowerment Grant Proposal**

**(Maximum 5 pages)**

**Executive Summary:**

Paglaum MPC was last year 2004 grant recipient of the GWLN through ACCU (Asian Confederation of Credit Union) which result the establishment of its Business Development Center, which main purpose is to help in the development and marketing of the member’s enterprises/products and enhancing knowledge of coop member’s on financial literacy which is on- going in its implementation. With this project it helps other enterprises to have a position in the market place but due to the concern on supply versus demand it hinders the entrepreneurs to deliver orders not on time or sometimes stop business a while.

Since Paglaum MPC want to accomplish more, this project was being conceptualized as a continuation of the previous one and as a response of the above mentioned challenges, which goal is to form a group of farmers to be growers and suppliers of the existing enterprises who have market demand but don’t have enough supply to deliver. By December it aimed to:

* Conduct capability building related to agri-enterprises to rural farmers.
* Organized farmer/growers per commodity
* Increase number of enterprises having position in the market.
* Increase income and employment opportunities in rural household and encourage farmers children to take up agricultural related courses.
* Increase number of start-ups.
* Increase utilization of untapped local resources with respect to the environment.

Below is the proposed budget to implement the one year project (January 1 to December 2016):

|  |  |  |
| --- | --- | --- |
|  | In USD | % |
| PMPC | 1570 | 14.4% |
| Grant | 9267 | 85.5% |
| Total Project | 10,837 | 100% |

**Problem and Need**

**PMPC**

Since 1992, the funding year of PMPC its one primary concern is developing small farmers that’s why the coop first engaged in rice trading to augment farmers income, but due to high cost of farm inputs but low buying price farmers income is sometimes not enough to cover the cost of farming or sometimes break-even or have a minimal increased because farmers only engaged in one commodity. The situation sometimes discouraged farmers to do farming and even it also discourage children to take up agricultural course due to farming low productivity. Out of PMPC membership 45% are farmers.

The Philippines is an agricultural country composed of 92.34 million people (Census of Population and Housing, 2012), with 3.56 million students enrolled in higher education programmes in 1,699 (88%) public and 224 (12%) private higher education institutions (Commission on Higher Education, 2014).

In a predominantly agricultural country like the Philippines, there is a need for constant supply of well-trained, skilled and knowledgeable agriculture graduates to provide the manpower base for the implementation of the country’s agricultural production and development programs.

While agricultural education has been recognized as strategic factor in boosting productive and human resource development in the Philippine agriculture sector, it has failed to turn out sufficient number of competent graduates (Pres. Aquino, 2005).

Higher education enrolment and graduates by discipline group, academic year 2010-2011

|  |  |  |
| --- | --- | --- |
| Discipline Group | Enrolment | Graduates |
| Agricultural, Forestry, and Fisheries | 49,832 | 10,616 |
| Engineering and technology | 629,157 | 93,578 |
| Arts and sciences  | 210,461 | 35,522 |
| Education Science and teacher training | 304,993 | 59,117 |
| Medical and allied | 564,661 | 144,629 |
| Business administration and related | 672,130 | 100,107 |
| Other discipline | 191,524 | 30,949 |
| total | 2,622,749 | 474,518 |

Northern Mindanao where PMPC located has a total agricultural land area of 746,901 hectares with an idle land of 20,374 hectares a total population of 4,297,323 with poverty incidence among families in 2012 of 32.80%.

Trough this project PMPC –Business Development Services can conduct capability building related to agriculture particularly to contract growers and its household. Growers produced will be the supply of those enterprises that don’t have enough supply in the area so it already has a ready market. Contract growers and the entrepreneurs can access loan to PMPC and with that a memorandum of the three parties will be made to ensure ready market of the farmers output with a competitive price base and productivity between the farmer (contract growers) and the entrepreneur (contract buyer). In this way it also raises awareness of the next generation or farmers children to take up agricultural related courses. PMPC recognizes the importance of “Access to Markets” as an important component of the Business Development Services.

Paglaum Multi-Purpose Cooperative in the Philippines[[1]](#footnote-1), is a recipient of CUMI Performance Award in 2010 by ACCU, and a multi-awarded coop in the Philippines recognizing its commitment to reaching out the ‘have less” and depress communities. PMPC operates in 53 municipalities and 9 cities in the Southern part of the Philippines where poverty incidence is high.

As of January 2015, PMPC has the following outreach performance:

|  |  |
| --- | --- |
| No. of ‘have less’ members  | 30,463 |
| Average Loan per member | Pesos 2,939 (US$ 67) |
| Average Savings per member  | Pesos 675 (US$ 15) |
| Average Shares per member  | Pesos 3,022 (US$69) |
| Portfolio at Risk (1 day missed payment) | 17% |
| Staff to member Ratio | 1:417 |
| Number of Members with Loan | 17,606 |
| Number of Members without Loan  | 12,857 |

With the above achievements, the program is unable to finance larger loans because of the low absorption capacity of members. Lack of agri- entrepreneurial skills and market opportunities are constraints in enabling poor women run viable and innovative enterprises.

The CUMI program aims to provide capital to entrepreneurial poor women/men that will consequently generate income to meet their basic needs and build their wealth in the long term. The enterprises being supported by PMPC are small in nature and have not evolved or expand. It is not surprising therefore to find many household engaged in small food processing, weaving, personal services, beverage preparation, and selling of snack foods, and market vending. The income of these businesses is just sufficient for loan repayment, small savings and meeting some basic needs.

In 15 years operation, average savings per member of US$ 15 and Shares of US$ 69 is still insignificant. However, there are of course few members who excel and in their business, but generally most members still struggle to meet their needs. PMPC does not have entrepreneurship support for their members and lacks of expertise in developing new enterprises in which materials are found locally.

**Project Goal**

With this project it helps other enterprises to have a position in the market place but due to the concern on supply versus demand it hinders the entrepreneurs to deliver orders not on time or sometimes stop business a while.

This project was being conceptualized as a continuation of the previous project with GWLN-ACUU-PMPC and as a response of the above mentioned challenges. The goal is to form a group of farmers to be growers and suppliers of the existing enterprises who have market demand but don’t have enough supply to deliver. By December it aimed to:

* Conduct capability building related to agri-enterprises to rural farmers.
* Organized farmer/growers per commodity
* Increase number of enterprises having position in the market.
* Increase income and employment opportunities in rural household and encourage farmer’s children to take up agricultural related courses.
* Increase number of start-ups.
* Increase utilization of untapped local resources with respect to the environment.

Paglaum MPC has established its Business Development Center and this will play a crucial role in developing members ’agri- entrepreneurial skills and access to markets, information, and linkages to business development services with other institutions, accreditation, quality assurance and trade facilitation. This is also to ensure that their agri-businesses are sustainable and viable so it will attract youth in the communities to take up agricultural courses.

PMPC will run capability for agri-enterprise development and entrepreneurial related capability building in-order to achieve these project goals and consequently helping members get out of poverty.

The Global Women Leadership support will be sought to help out in implementing this capability building to trainers and target participants to be piloted in this project, and also for the packaging of essential oil products to be produced. The GWLN can also help the project trough sharing their ideas and skills either through email or actual visit or conduct of training based in its expertise.

Since in Asia PMPC in Philippines, Thailand and Nepal have a Sister Society Group they can also share their expertise to us through visitation, exchange visit, and conducting training considering the similarity in climate maybe their technique in farming will be applicable also in the Philippines. Since Thailand is also known in its product packaging PMPC can access also this to them trough internet or other communication medium.

**Project Design**

Developing new business opportunity with application of value chain among members helps create demand for loans. PMPC generally loans for productive purpose but in the absence of proper investment analysis, the loan recovery is at risk. This project supports the lending activity of PMPC. This will also support farmers and entrepreneurs productivity and sustainability. This can also encourage youth in the community to enroll in agricultural courses.

The following are the activities:

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Problem or Needs**  | **Objectives/****Strategies**  | **Activities**  | **Responsible**  | **Qtr 1** | **Qtr 2** | **Qtr 3** | **Qtr 4** |
| **Lack of needed supply of the member enterprise versus its demand (example: peanut/turmeric/herbal and etc.)** | **Form contract growers on peanut/turmeric****Herbal plant** **(50 farmers)** | * Identification of enterprise that have high market demand and with existing member entreprenuers
* Identification of areas and farmers
* Form farmers as contract growers
* Building linkages to government agencies (Dept. of Agriculture and Dept. of Trade and Industry)
* Soil testing
* Orientation of 50 farmers
* Conduct training on farm establishment and management to 50 farmers
* Farm inputs canvass & procurement
* Dispersal
* Farm Monitoring
* Marketing
 | **BDS Team** | **X****X****X****X****X****X****X** | **X****x** | **x** | **x** |
| **Lack of skills in product development that result in engaging members in traditional enterprises** | **Develop herbal essential oil and form group of essential oil makers****(20 individuals)***The group serves as buyers of the herbal contract growers***Develop marketing approach and Form group of marketers (for essential oils) – 30 marketers** | * Identification of group to be engage in essential oil making
* Orientation of group for essential oil making
* Build linkage to department of trade and Industry
* Scout trainer for essential oil making and packaging
* Scout essential oil packaging and suppliers
* Conduct training on essential oil making and packaging to 20 women
* Label lay-outing
* Licensing
* Monitoring
* Conduct marketing training to 30 marketers
* Monitoring
 | **BDSTeam** |  | **X****X****X****X****x** | **X****X****X****x** | **x****x** |

**Sustainability**

Partnerships with different stakeholders and interest groups will be established. Paglaum MPC Business Development Services (BDS) can outsource the expertise from these partners:

* Government agencies: including the Department/Ministry of Trade and Industry; Department/Ministry of Labor and Employment; Department/Ministry of Agriculture and Cooperatives; Cooperative Department; Department of Education/Academe and other agencies promoting and supporting microenterprises
* Non-profit organizations: promoting and supporting microenterprises
* Municipalities or Provincial Government: the local government units also support and promote entrepreneurship.
* Other microenterprise service providers
* In addition, BDS will also recognize the important contributions of volunteers from GWLN and numerous private businesses and individuals.

The BDS stimulates the lending business of PMPC by creating demand for business loans. The small and microenterprise business engaged in by the members will have greater chances of success through the opportunities offered by the center e.g. business skills, technology, market linkages and information provided for the BDS through the primary credit unions.

In the long term, the following income sources are at hand:

* Consulting services- since BDS is creating business opportunities to credit unions, the BDS charges fees on the services it provides to members.
* Sales of products-the center earns profit to cover the cost of its operation from the trade deal closed within or outside the credit union sphere. In addition, BDS can also have income in contracting event decorations.
* Training Fees-the center can also charge fees in conducting training programs

Furthermore, PMPC with its commitment to work with the poor and disadvantage can promote BDS to other primary credit union in the Philippines since there are only few cooperative in the nation who establish Business Development Services. PMPC is willing also to share its technology to the global network.

**EVALUATION:**

**Project Outcomes:**

At the end of the project, PMPC will realize the following outcomes:

1. Formed 50 farmer members as contract growers
2. Formed 20 manufacturers of herbal essential oils
3. Formed 30 essential oils and other BDC product marketers
4. Established partnerships with at least 3 institutions that provide market linkage, technological transfer, and skills development

**Measurement:**

The following are the measurable indicators of the project:

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Baseline****January 2015** | **Minimum Target****December 2016** | **% increase (decrease)** |
| No. of ‘have less’ members  | 30,463 | 33,509 | 10% |
| Average Loan per member | Pesos 2,939 (US$ 67) | US$ 134 | 100% |
| Average Savings per member  | Pesos 675 (US$ 15) | US$ 50  | 233% |
| Average Shares per member  | Pesos 3,022 (US$69) | US$ 83 | 20% |
| Portfolio at Risk (1 day missed payment) | 17% | 5% | (70%) |
| Staff to member Ratio | 1:417 | 1:418 | 1% |
| Number of Members with Loan | 17,606 | 27,289 | 55% |
| Number of Members without Loan  | 12,857 | 6,220 | (48%) |
| Number of contract growers  |  |  |  |

**Annexes:**

 **Costs Outline:**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Problem or Needs**  | **Objectives/****Strategies**  | **Activities**  | **Budget Assumptions**  | Total Budget in USD | Grantin USD  | PMPC Budget in USD |
| **Lack of needed supply of the member enterprise versus its demand (example: peanut/turmeric/herbal and etc.)** | Form contract growers on peanut/turmeric/herbal plant | * Identification of enterprise that have high market demand and with existing member entrepreneurs
* Identification of areas and farmers
* Form farmers as contract growers (focus group discussion)
* Building linkages to government agencies (Dept. of Agriculture and Dept. of Trade and Industry)
* Soil testing
* Orientation of 50 member farmers as contract growers
* Conduct training on farm establishment and management to 50 famers
* Farm inputs canvass & procurement
* Dispersal
* Farm Monitoring
* Marketing
 | Transportation & meals of staffs/materialsTransportation & meals of staffs/materialsTransportation & meals of staffs, members, facilitator/materials /service provider fee 50 farmers + 4 staff + 1 facilitator = 55pax($17.47/pax)Transportation & meals of staffs/materialsTransportation & meals of staffs and dept.of agriculture/materials/Laboratory feeOrientation of farmers contract growers (meal/venue/transpo/service provider fee)50 + 4 staffs +2 facilitators = 56pax($17.14/pax)Training of farmers meals/transpo./service provider fee/venue (2 days)50 + 4 staffs + 2 facilitators = 56($17.32/day\*2days)Transportation/meal of staffs/labor feeTransportation/meal of staffs Transportation/materialsTransportation of staff | 1651659611004289701,940126126200115 | 9614289701,200 | 165165100126126200115 |
| **Lack of skills in product development that result in engaging members in traditional enterprises** | **Develop herbal essential oil and form group of essential oil makers****(20 individuals).** *The group serves as buyers of the herbal contract growers***Develop marketing approach and Form group of marketers (for essential oils) – 30 marketers** | * Identification of group to be engage in essential oil making
* Orientation of group for essential oil making 20 pax (focus group discussion)
* Build linkage to department of trade and Industry
* Scout trainer for essential oil making and packaging
* Scout essential oil packaging and suppliers
* Conduct training on essential oil making and packaging to 20 women
* Label lay-outing
* Licensing
* Monitoring
* Conduct marketing training to 30 marketers
* Monitoring
 | Transportation /meals of staffsTranspo/meal/venue20 member + staff 4($9.50/pax)Transpo/meal of staffsScout in Manila or Cebu CityAirfare/taxi fare/ meal/accommo-dationPackaging and label cost (2000pcs. X $.50 each)Meals/materials/pax and facilitator accommodation/facilitator airfare from Thailand/taxi fare of facilitator/venue/service provider fee(2 days)20 pax +4staff+1 facilitator($56.74/day)Transpo/meal of staff/licensing processing feeTransportation/mealof staffs/materialsTranspo./meals/ma-terials/venue13members + 21 staffs($11/pax)Transpo./meal of staffs | 150228384559092,837150200374200 | 2284559092,837374 | 15038150200200 |
|  |  |  | **Total Budget**  | **10,837** | **9267** | **1570** |

1. As of December 2012, 27.9% of Philippine population is living below poverty line (income below US$377/mo.) or 270 million. The country’s population growth is 2.36% or 5,000 people daily. The unemployment rate is of high 6.8%. [↑](#footnote-ref-1)