



Project Proposal: Enhancing Women's Empowerment through Sustainable Development (EWESD)

1. Executive Summary ABSS Limited, a primary cooperative based in Jashore District, Bangladesh, is dedicated to uplifting women and fostering sustainable community development. Our initiatives focus on financial empowerment, agriculture, livestock development, and fair access to essential commodities. To enhance the quality and scalability of these impactful programs, ABSS Limited seeks a soft loan of BDT 50,000,000 (approximately [Euro amount]) from GOPA AFC GmbH. This funding will enable us to expand our initiatives, ensuring improved economic opportunities and quality of life for women and their families.

2. Organizational Background ABSS Limited:

- **Location:** Jashore District, Bangladesh
- **Mission:** To drive economic empowerment and sustainable development, prioritizing women-led initiatives.
- **Core Programs:**
 - FairCo Fans Club for Women
 - Agriculture Value Chain for Women
 - Enterprise Development Loan Program
 - Partnership Livestock Development Programme
 - Fair Price Cooperative Home Delivery Store (FairCo)

3. Project Objectives

- **Expand Reach and Impact:** Strengthen and scale up existing programs to empower more women and families.
- **Ensure Economic Stability:** Provide financial resources and training for women in business, agriculture, and livestock farming.
- **Promote Women's Entrepreneurship:** Equip women with the skills, capital, and opportunities to become self-reliant entrepreneurs.

4. Project Activities

- **FairCo Fans Club for Women:** Supports women-led financial groups to foster entrepreneurship. *(Current outstanding balance: BDT 5,500,000)*
- **Agriculture Value Chain for Women:** Strengthens women's participation in agriculture and goat farming. *(Current outstanding balance: BDT 6,500,000)*
- **Enterprise Development Loan:** Provides crucial financial assistance for small business growth. *(Current outstanding balance: BDT 6,500,000)*
- **Partnership Livestock Development Programme:** Enhances livestock farming practices through sustainable partnerships. *(Current investment: BDT 2,500,000)*
- **Fair Price Cooperative Home Delivery Store (FairCo):** Operates a fair-price grocery and food delivery service for the community. *(Current investment: BDT 3,500,000)*



5. Project Timeline

- **Duration:** 5 years
- **Phases:**
 - **Year 1-2:** Strengthen and expand existing initiatives.
 - **Year 3-5:** Scale up programs and measure long-term impact.

6. Budget Allocation

- **Total Fund Request:** BDT 50,000,000
- **Breakdown:**
 - Program Expansion: BDT 35,000,000
 - Operational Expenses: BDT 10,000,000
 - Contingency: BDT 5,000,000

7. Expected Outcomes

- **Social Impact:** Directly improve the livelihoods of 10,000 women and their families.
- **Economic Impact:** Increase women's income generation, foster job creation, and stimulate local economic growth.
- **Environmental Impact:** Promote sustainable agricultural practices and efficient resource management.

8. Monitoring and Evaluation

- **Key Performance Indicators:**
 - Number of women benefiting from programs
 - Income growth and business expansion metrics
 - Customer satisfaction and community engagement

9. Sustainability Strategy

- **Revenue Generation:** Profits from program activities and FairCo store will support ongoing sustainability.
- **Strategic Partnerships:** Collaborations with local and international organizations to ensure program longevity.
- **Capacity Building:** Training and development programs to equip women with sustainable skills.

10. Conclusion ABSS Limited remains steadfast in its commitment to sustainable development and women's empowerment. With the support of GOPA AFC GmbH, we aim to create lasting economic stability, enhance entrepreneurial opportunities, and inspire future generations of women leaders in Bangladesh.

Attachments:



- Detailed Financial Projections
- Impact Assessment Reports
- Organizational Brochure

We welcome the opportunity to discuss this proposal further and explore potential collaboration.

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Annexure-I: Detailed Financial Projections

Enhancing Women's Empowerment through Sustainable Development (EWESD)

1. Overview The proposed project requires a total funding of **BDT 50,000,000** over a **five-year period**, with an annual allocation of **BDT 10,000,000**. The funds will be strategically invested in program expansion, operational expenses, and contingency to ensure long-term sustainability and impact.

2. Annual Budget Allocation

Category	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)	Year 4 (BDT)	Year 5 (BDT)	Total (BDT)
Program Expansion	7,000,000	7,000,000	7,000,000	7,000,000	7,000,000	35,000,000
Operational Expenses	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000	10,000,000
Contingency & Miscellaneous	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	5,000,000
Total Allocation Per Year	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	50,000,000

3. Program Expansion Breakdown (BDT 35,000,000 Total)

Program Name	Yearly Allocation (BDT)	5-Year Total (BDT)
FairCo Fans Club for Women	1,500,000	7,500,000
Agriculture Value Chain for Women	1,500,000	7,500,000
Enterprise Development Loan Program	1,500,000	7,500,000
Partnership Livestock Development Programme	1,000,000	5,000,000
Fair Price Cooperative Home Delivery Store	1,500,000	7,500,000
Total	7,000,000	35,000,000

4. Operational Expenses Breakdown (BDT 10,000,000 Total)

Expense Category	Yearly Allocation (BDT)	5-Year Total (BDT)
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Staff Salaries & Training	800,000	4,000,000
Office Rent & Utilities	500,000	2,500,000
Administrative Costs	400,000	2,000,000
Monitoring & Evaluation	300,000	1,500,000
Total	2,000,000	10,000,000

5. Contingency & Miscellaneous (BDT 5,000,000 Total)

A contingency fund of **BDT 1,000,000 per year** is set aside to cover unforeseen circumstances, economic fluctuations, and emergency needs. This ensures project sustainability and risk management.

6. Expected Financial Impact & Sustainability

- **Revenue Generation:**
 - Income from Fair Price Cooperative Home Delivery Store (FairCo)
 - Returns from Enterprise Development Loan Program
 - Contributions from program participants
- **Break-even Expectation:**
 - By Year 3, revenue from FairCo and loan repayments is expected to contribute to covering 30-40% of operational expenses.
 - By Year 5, revenue streams should contribute up to 60% of sustainability efforts.

7. Conclusion This financial projection provides a structured roadmap for efficient fund utilization, ensuring the project's long-term success. With the requested funding from GOPA AFC GmbH, ABSS Limited is committed to achieving its mission of empowering women and fostering sustainable economic development in Bangladesh.

Annexure-II: Impact Assessment Report

Enhancing Women's Empowerment through Sustainable Development (EWESD)

1. Introduction This report assesses the impact of the EWESD project, implemented by ABSS Limited, in empowering women in Jashore District, Bangladesh. The project focuses on financial empowerment, sustainable agriculture, livestock development, and fair access to essential commodities.

2. Key Performance Indicators (KPIs)

Indicator	Baseline (Year 0)	Year 1	Year 2	Year 3	Year 4	Year 5
Women Beneficiaries Reached	0	2,000	4,000	6,500	8,500	10,000
Women-Owned Businesses Supported	0	500	1,200	2,000	3,000	4,500
Increase in Household Income (Avg. in %)	0%	5%	12%	20%	28%	35%
Jobs Created Through Project Activities	0	250	600	1,000	1,500	2,000
FairCo Store Sales Growth (%)	0%	10%	20%	30%	40%	50%

3. Social Impact

- **Women's Financial Empowerment:** Over 10,000 women are expected to gain access to financial resources and training, improving their ability to start and expand businesses.
- **Community Development:** Families benefiting from increased income and employment will experience improved quality of life.
- **Leadership & Advocacy:** Women are trained in leadership roles, advocating for their rights and fostering social change.

4. Economic Impact

- **Increase in Small Enterprises:** By Year 5, approximately 4,500 new women-led businesses will contribute to the local economy.
- **Employment Generation:** Over 2,000 jobs created, enhancing financial stability for many families.
- **Sustainable Revenue Streams:** Income from FairCo store and loan repayments will ensure continued project sustainability.

5. Environmental Impact

- **Sustainable Agriculture:** Promotion of eco-friendly farming practices has led to better resource management and reduced waste.
- **Livestock Development:** Improved breeding and feeding practices have increased productivity with lower environmental impact.
- **Fair Price Store Initiatives:** Encouraging local and organic product sales supports sustainability.

6. Challenges & Mitigation Strategies

Challenge	Mitigation Strategy
Limited Financial Literacy Among Women	Provide additional financial training and mentorship programs.
Market Access Barriers	Facilitate partnerships and networking opportunities for women entrepreneurs.
Economic Fluctuations Affecting Businesses	Diversify business models and introduce risk management strategies.
Cultural Barriers to Women's Participation	Conduct awareness campaigns and engage community leaders to support the initiative.

7. Conclusion & Recommendations The EWESD project has shown promising progress in empowering women and fostering sustainable economic growth. To further maximize its impact, we recommend:

1. **Scaling Up Financial Literacy Programs:** Providing more training on financial management for women entrepreneurs.
2. **Strengthening Market Linkages:** Developing direct partnerships between women-led businesses and larger markets.
3. **Enhancing Monitoring & Evaluation:** Implementing real-time tracking systems for project impact assessment.
4. **Expanding Community Engagement:** Encouraging local stakeholders to support and sustain project activities.

With continued support from GOPA AFC GmbH, the project is on track to achieve its long-term objectives, driving lasting social and economic change.