

District 5580 World Community Service (WCS) Matching Grant Application

FOR DISTRICT 5580 USE ONLY (once Grant is approved)

District Grant No. WCS_13.4.14 *Date Approved:* Click here to enter a date.

District Grant Subcommittee Chair Signature: _____

District Rotary Foundation Chair Signature: _____

IMPORTANT: *A project already started will not be eligible for World Community Service funds.*

Explanation: Matching grants support the humanitarian service projects of Rotary Clubs and Districts. In this section, describe in detail the humanitarian need your project will address, the intent of the project, how the project will be implemented, and how Rotarians will be directly involved in the project (involvement is required by both the Host Club and International Partnering Club).

The Detroit Lakes Breakfast Rotary Club, the Detroit Lakes Noon Rotary Club, and public school students in Detroit Lakes have joined forces in a creative business partnership, which we have titled: The Detroit Lakes KIVA Club. Thanks to a donation in 2012 of \$1,700 from these two Rotary Clubs, public school students in Detroit Lakes have begun the process of helping to alleviate poverty around the world by giving microfinance loans to individuals and small groups through the KIVA program. Our goal is to accumulate approximately \$5,000 in funding to be used for the long term development of this partnership. As a result, we are asking for \$2,000 from the District 5580 Simplified Grant Foundation.

KIVA (www.kiva.org) is a nonprofit organization with a mission to connect people through lending to alleviate poverty. Leveraging the internet and a worldwide network of microfinance institutions, KIVA lets these students lend as little as \$25 to help create opportunities around the world. Breakfast Rotary Club Past-President Kathy Michaelson explained the partnership in this manner: "This year's Rotary theme is 'Reach Within to Embrace Humanity.' Rotary's vision is world understanding and peace being built with service, education and building bridges between ethnicities, countries, the rich and the poor...this project is getting our children to begin reaching out to others at an early age...you cannot get any better than this." Added Rotary President Brent Gerber: "This is the perfect demonstration of Rotary's mission to serve both locally and internationally. When you add the educational component, which allows Detroit Lakes' students to gain global understanding—this program is really a homerun in terms of fitting the values of Rotary."

Thus far Detroit Lakes students have given 56 different loans in 25 countries on five different continents. Samples of KIVA loans that students have made include helping a man named Salah rebuild a bombed out bookstore in Iraq; helping a group of women in Benin to create a business making and selling shoes; helping a peanut farmer in Bolivia buy seeds to sow his fields; and helping women in Kenya buy cloth to make clothing to sell. There are 52 other stories similar to these four. Kent Mollberg, a Detroit Lakes teacher and Rotary member is coordinating this partnership and stated, "In my 27 years as an educator I have seen a great many activities where students get to learn about this world, but this is one of the first where I have seen the students have the opportunity to not only learn about the world, but also participate in helping alleviate poverty. This project is a win-win for all involved."

Mindy Nielsen, a teacher in the Detroit Lakes district summed up her student participation. "My students have been busy researching their KIVA loan recipients. They are all fired up. They start writing down their information, and the people disappear because their loan has been reached right before their eyes. They are so excited. The conversations are amazing. They are actually arguing about which type of loan is more valuable, which would help more people. This is a great experience for them."

KIVA works with microfinance institutions on five continents to provide loans to people without access to traditional banking systems. 100% of every dollar lent through KIVA goes directly towards funding loans; KIVA does not take a cut. Furthermore, KIVA does not charge interest to their Field Partners, who administer the loans. Ladd Lyngaas, a member of the banking industry, a Rotary member and a Detroit Lakes School Board member commented, "This is a great deal. I am interested in what the kids are learning from both an educational standpoint and from a banking standpoint. The best feeling in the world is making a difference for somebody that is trying to do something to better themselves. There is a tremendous amount of pride and satisfaction in this and you feel a little ownership in what that person is trying to accomplish."

Added President Gerber, "Perhaps my perspective is a bit different as someone who works in the financial services industry, but I'm just as excited about the business and banking skills that these kids will learn, as I am with the newfound knowledge that they will acquire about how people live across the globe."

Please provide the name of the project site, the city or village, state or province, and country. Provide a detailed map of the area or provide GPS (Global Positioning Site) coordinates.

List multiple locations, if applicable.

Project Site: **To be determined.**

City/Village:

State/Province:

Country:

GPS coordinates (if no map is provided):

Provide name of ownership of property that structure on which structure is to be built.

NA

Provide a blueprint/detailed drawing of the proposed structure as an attachment.

NA

Describe the project and the need it will address, including the intended beneficiaries and how the project will benefit the community in need.

Two of the most important aspects of this program is that there is no end date, and it is completely self-sustaining. ✓

There is no estimated project completion date because these are not grants that are being given, they are loans that are being repaid and then being redistributed. ✓

According to the website Charity Navigator, KIVA has a higher charity rating than the American

Red Cross, and the payback rate for these loans is greater than 99%. Simply put, students will make a loan. The recipient will pay back the loan. Students will then lend the same funds to another needy individual or group. Because these are loans, this program should be completely self-sustaining for the foreseeable future.

Finally, we want to include a year end celebration. We envision hosting an annual celebration at which we invite students, educators, parents, media and Rotary members to attend. At this celebration students would lead a presentation in the school district auditorium that would highlight all the loan recipients for that year. This would be a very upbeat and educationally enlightening celebration of not only what students learned in this process, but more importantly, how they impacted others around the globe. At this time, as we are partnered with the school district, we do not envision this celebration adding any additional costs to this program. The Detroit Lakes KIVA Club project is a win-win for all involved, and we ask for, and appreciate, the support of District 5580.

Provide the estimated length of time needed to complete the project. **We estimate that a final report can be completed within one year of receiving the funds.**

Describe how the benefiting community will maintain this structure or project (financing of maintenance, etc.) after grant funding has been fully expended and who will be responsible for sustainability of the structure. **See Above.**

Describe specific activities of the Host and International Partners in implementing the project.
NA

What will the Rotarians who are members of the partner clubs do during the project? Please note that financial support is not considered active involvement.

The two Rotary Clubs have a unique partnership with the schools as there are Rotary members who are also school district employees. Kent Mollberg has the unique opportunity of being both an active Rotary member and a school district employee. Mollberg will be responsible for the administration of this project at both the club and school district level.

Another creative aspect to this program is the opportunity for club members to visit student classrooms during the loan selection process. Rotary members will be informed of dates and times that students will select loan recipients and will be encouraged to visit classrooms at these times to participate in this educational process. Also, educators and students will be invited annually to share their experiences at Rotary Club meetings.

Explanation: The **Host Partner** is the **Club or District in the project country**. A committee of at least **three (3) Rotarians** must be established to oversee the project. The primary project contact must be a member of the primary Club identified below. The **Project Committee** must be composed of members of the sponsoring Rotary Club or NGO for Club-sponsored projects or District for District-sponsored projects. The committee members must be committed for the duration of the grant process. Please provide the primary address for all committee members, as all D5580 information will be sent to this address. It is **required** that the primary contact (who receives all information from D5580) have an email address to expedite communication.

Primary Rotary Club/District or NGO:

Club: Name and Number and/or NGO: **Detroit Lakes Morning Rotary**
District: **5580**
Country: **USA**

Primary Contact:

Name: Kent Mollberg
Laker KIVA Club Coordinator Member
Detroit Lakes Morning Rotary
kmollberg@detlakes.k12.mn.us
1301 Roosevelt Avenue
Detroit Lakes High School
Detroit Lakes, MN 56501
Home 2188476841
Cell 2182343284
Office 2188474491.

Project Contact #2:

Name: Brent Gerber
Breakfast Rotary Club President
cdis@arvig.net
PO Box 286
Detroit Lakes, MN 56501
Home 2188476841
Cell 7013885909
Office 2189833008

Project Contact #3:

Name: Dave Karsnia
Noon Rotary Club President
karsnia@tekstar.com
1150 South Shore Drive
Detroit Lakes, MN 56501
Home 2188476294
Office 2188474147

NA Explanation: The **International Partner** is the Club or District outside the project country. In this case, **the International Partner would be a Club in District 5580.** A committee of at least three (3) Rotarians must be established to oversee the project. The primary contact must be a member of the primary Club identified below. The project committee must be composed of members of the sponsoring Rotary Club(s) for Club-sponsored projects or District-sponsored projects. The committee members must be committed for the duration of the grant process. Please provide the primary address for all committee members, as all D5580 information will be sent to this address. It is **required** that the primary contact (who receives all information from D5580) have an email address to expedite communication.

Primary Club/District:

Club or District Name: Click here to enter text.
Club ID Number: Click here to enter text.
District #: 5580
Country: USACAN

Primary Contact:

Name: Click here to enter text.
Member ID (if known): Click here to enter text.

Club Name: Click here to enter text.
Position: Click here to enter text.
Street Address: Click here to enter text.
City/State or Province/Postal Code: Click here to enter text.
Phone: Click here to enter text.
Email Address (**Required**): Click here to enter text.

Project Contact #2:

Name: Click here to enter text.
Member ID (if known): Click here to enter text.
Club Name: Click here to enter text.
Position: Click here to enter text.
Street Address: Click here to enter text.
City/State or Province/Postal Code: Click here to enter text.
Phone: Click here to enter text.
Email Address (**Required**): Click here to enter text.

Project Contact #3:

Name: Click here to enter text.
Member ID (if known): Click here to enter text.
Club Name: Click here to enter text.
Position: Click here to enter text.
Street Address: Click here to enter text.
City/State or Province/Postal Code: Click here to enter text.
Phone: Click here to enter text.
Email Address (**Required**): Click here to enter text.

Explanation: Official Exchange Rates can be found at:

Budget Item	# Units	Amount Each	Subtotal
-------------	---------	-------------	----------

Total

www.rotary.org/newsroom/downloadcenter/support/rates.html. Please use the most recent rate.

NOTE: The host club/district contributions are NOT matched by D5580.

ITEMIZED BUDGET TO BE COMPLETED BELOW:

Project Budget Detroit

Lakes KIVA Club

Current Balance: \$1700 Startup ^{WCS} provided by Rotary Clubs in Detroit Lakes

Grants Requested: \$4000 ~~HSB~~ and Matching Funds from Detroit Lakes

Total Operating Budget \$5700

Subtotal all items in country currency: \$

Exchange rate used US \$1 = \$

Explanation: Clearly list all financing in US dollars in the section below, noting which funds will be contributed in cash and which will be contributed from D5580 WCS funds. Use of WCS must be approved by the Grants Subcommittee and authorized by the District Rotary Foundation Chair. **The Host Club or District must provide at least \$100 in cash**, and it is highly recommended that they match as much as possible with “in kind” donations of sweat equity whenever possible.

Note: *A project bank account must be established in District 5580 or Host Country before WCS Grant Funds will be distributed. When established and total club/cash contributions have been deposited into the account, the WCS Grant matching funds will be sent directly to the project bank account.*

Host Club (Project Country) cash donation:

D5580 Rotary Club(s) or District outside the Project Country:

Cash (US\$): **\$3,700** ✓

Subtotals, Cash: **\$3,700**

Total Cosponsor Contributions:

Total Funds requested from D5580 WCS Fund: **\$2,000**

Total Project Financing (Must equal budget): \$5,700

Explanation: Before an application is submitted to D5580, project partners should discuss various planning details. The questions and statements below are a guide to aid project planning. Note that a Rotary Club/District or Rotarian may not own anything purchased with grant funds.

Identify who will own equipment and maintain, operate and secure items purchased with grant funds. There is no equipment, materials or supplies that will be purchased however, Kent Mollberg will be responsible for all accounting records. These records will be shared annually with the participating local clubs and District 5580.

- Will training in use and maintenance of technical equipment be provided? If so, who will provide such training?
- Is software necessary to operate any items? If so, has software been provided?
- Indicate what arrangements have been made for customs clearance if items will be purchased and shipped from outside the project country.
- Provision of plumbing and electrification to structures where people live or work may be funded with WCS funds. Have plumbing or electrification for equipment and appliances in existing buildings (hospitals, schools, libraries, orphanages, etc.) been considered and funded?

Explanation: Authorizations ensure that both partners are aware of, and interested in, pursuing the described project. By signing below, the current Club Presidents for Club-sponsored projects, and current District Grants Subcommittee Chair for District-sponsored projects, as well as the committee members, agree to the criteria listed and affirm their support of the projects.

All Rotary Clubs, Districts and Rotarians involved in this project are responsible to D5580 for the conduct of the project and its subsequent reporting. The signatures of all involved parties confirm that they understand and accept responsibility for the project. Parties may either sign this page or submit a separate letter of commitment.

By signing below, we agree to the following:

- All information contained in this Application is, to the best of our knowledge, true and accurate, and we intend to implement the project as presented in this Application.
- The Club/District agrees to undertake this project as an activity of the Club/District.
- We ensure all cash contributions (as detailed in Project Financing) will be forwarded to the proper bank account after approval of the grant.
- District 5580 may use information contained in this Application to promote the project by various means, such as the D5580 Website, the District Newsletter and other publications of the District.
- The partners agree to share information on the best practices when asked, and D5580 may provide partners' contact information to other Rotarians who may wish advice on implementing similar projects.
- To the best of my knowledge and believe, except as disclosed herewith, neither I nor any person with whom I have or have had a personal or business relationship, is engaged or intends to engage in benefiting from D5580 grant funds, or has any interest that may represent a potential competing or conflicting interest.
- A conflict of interest is defined as a situation in which a Rotarian, in relationship to an outside organization, is in a position to influence the spending of D5580 grant funds, or influence decisions in ways that could lead directly or indirectly to financial gain for the Rotarian, a business colleague, or his or her family, or give improper advantage to others to the detriment of D5580. (**NOTE:** Any and all exceptions must be explained in an attached statement.)

Host Partner

President (Club-sponsored)

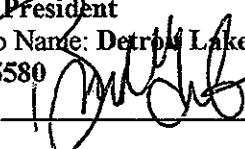
District Grants Subcommittee Chair (District-sponsored)

Name (print): Brent Gerber

Title: Club President

Rotary Club Name: Detroit Lakes Breakfast Rotary Club

District #: 5580

Signature: 

Date: 5/16/13

- Letter of participation from *cooperating organization* that specifically states:
 - ✓ Its responsibilities and how it will interact with Rotarians.
 - ✓ The organization's agreement to cooperate in any financial review of the project.

Explanation: Although both partners are responsible for completing the Interim and Final reports, **D5580 requires that one (1) partner take primary responsibility for submitting the Final Report to D5580. It is recommended that the primary project Club in D5580 takes this responsibility.**

By signing below, our Club accepts Primary Reporting responsibility.

Print Name: Kent Mollberg

Signature: Kent Mollberg 5/10/17

Rotary Club Name: Detroit Lakes Breakfast Rotary Club

District 5580

Before submitting your Matching Grant Application, please take a moment to review this checklist.

- ✓ Does the project meet all grant policies and guidelines?
- ✓ Does the project description clearly state how the project will assist those in need?
- ✓ Are the activities of the host and international partners clearly explained?
- ✓ How will Rotarians be actively involved in the project?
- ✓ Have both the host and international partners created committees to oversee the project?
- ✓ Are these individuals correctly listed on the Application with their complete contact information?
- ✓ Is a detailed, itemized budget included in the Application?
- ✓ Is ownership of the property on which the structure will be located clearly stated?
- ✓ Is a blueprint/detailed drawing of the structure included?
- ✓ Are all partner contributions listed in the application, noting which are from the WCS fund?
- ✓ Have the Club Presidents from the host and international partners provided their authorizing signatures?

If a cooperating organization is involved, please make sure the following letters are included with the Application:

- ✓ Letter from the organization specifically stating its responsibilities, how it will interact with Rotarians, and agreeing to cooperate in any financial review of the project.
- ✓ Has the District Grants Subcommittee Chair of D5580 certified that the Application is complete and eligible?

***** Have the partners made copies of all documents for their files prior to submitting them to D5580?**

***** Completed Applications should be sent to:**

- ✓ District 5580 Office: bigfish@uslink.net
- ✓ Grants Subcommittee Chair (See Member Roster on Grants Website)

If you have any questions or concerns, please contact the Grants Subcommittee Chair.

- ✓ Does the project meet all grant policies and guidelines?
- ✓ Does the project description clearly state how the project will assist those in need?
- ✓ Are the activities of the host and international partners clearly explained?
- ✓ How will Rotarians be actively involved in the project?
- ✓ Have both the host and international partners created committees to oversee the project?
- ✓ Are these individuals correctly listed on the Application with their complete contact information?
- ✓ Is a detailed, itemized budget included in the Application?
- ✓ Is ownership of the property on which the structure will be located clearly stated?
- ✓ Is a blueprint/detailed drawing of the structure included?
- ✓ Are all partner contributions listed in the application, noting which are from the WCS fund?
- ✓ Have the Club Presidents from the host and international partners provided their authorizing signatures?

If a cooperating organization is involved, please make sure the following letters are included with the Application:

- ✓ Letter from the organization specifically stating its responsibilities, how it will interact with Rotarians, and agreeing to cooperate in any financial review of the project.
- ✓ Has the District Grants Subcommittee Chair of D5580 certified that the Application is complete and eligible?

***** Have the partners made copies of all documents for their files prior to submitting them to D5580?**

***** Completed Applications should be sent to:**

- ✓ District 5580 Office: bigfish@uslink.net
- ✓ Grants Subcommittee Chair (See Member Roster on Grants Website)

If you have any questions or concerns, please contact the Grants Subcommittee Chair.

david gottenborg

From: "Brent Gerber" <cdis@arvig.net>
To: <gott2134@loretel.net>
Cc: "Kent Mollberg" <kmollberg@detlakes.k12.mn.us>
Sent: Wednesday, May 01, 2013 9:35 AM
Subject: KIVA Grant Request
Dave,

As the president of the DL Breakfast Rotary Club I just wanted to check on the status of things pertaining to our grant request for KIVA. I understand that there has been some snag as it pertains to approval from TRF.

Sometimes I have to admit that this whole process just makes me shake my head. I realize that the DSG program is being wound down in favor of the new Grants management program as we now enter the new Rotary year. After attending GM Training, it's fairly clear to me that part of the reason for the overhaul of this program was to avoid repetitive grants for the same projects over and over. The word sustainability was repeated over and over.

Again, I realize we're talking about an old program under the old rules—but it would seem somehow fitting to me that TRF approve this one last grant request from the old system under the spirit of rules for the new!

That being said, let me perhaps offer some potential solution for you and TRF as it pertains to the concern over end-dates. The Kiva system provides reporting function covering nearly any time frame. In fact, this reporting and monitoring is an additional aspect of the program that will be expanded as it moves into the middle school curriculum. So while obviously not all loans will be paid back in a year, we can certainly have all loans made under that time table, be able to provide reporting data for types of improvements made with these loans, provide pertinent data for the repayment of this loan, etc. Point being, the loan won't be done in a year, but the benefits of the loan proceeds being used by the loan recipients should be.

I'm hopeful this can provide you with enough ammunition to get this done as submitted. I'd hate to see us have to start over with all new paperwork. And let me just end where I should have begun—we appreciate your enthusiasm for this project and your willingness to help us find a way to get this done. I truly think it's an exceptional program that if duplicated could provide some powerful and amazing world-wide benefits.

Brent Gerber, President
DL Breakfast Rotary
PO Box 38
Ogema, MN 56569
218-983-3008