



2015

Nano and Micro Business (NAMB) Grants & loans for refugees-women



SPHER International

1/1/2015

1. Introduction

The core programs of the Society for the Protection of Human and Environmental Rights International Ltd. ("SPHER" International) align with the human and environmental rights programs addressed by UNEP (United Nations Environment Program) and OHCHR (Office of the United Nations High Commissioner of Human Rights). The human and environmental rights program is fairly new in the United Nations; it was established in March 2012, and so was SPHER International.

SPHER International is a non-governmental organization that aims to secure and uphold the rights outlined in the Universal Declaration of Human Rights and International Environmental Law. We are a self-governed, democratic and financially autonomous organization, entirely independent of any government, political ideology, or economic interest.

With our activities we aim to introduce services into the field of human and environmental rights through educational and training programs. We will develop plans and promote grants for these programs to ensure continuing development in these areas. We will also: 1) develop and implement regional media education programs and documentaries; 2) Share practices and case studies with the public and related organizations; 3) Attend and make best use of seminars and conferences; 4) Take advantage of advisory meetings.

SPHER International's vision focuses on contributing to the welfare of humanity and the environment by helping to develop more humane societies in the world, particularly in times of conflict. One of our organization's fundamental missions is to encourage and enable a growing spirit of human decency towards one another.

NAMB Program background

In definition; micro business employing 10 people or less, that have a capital asset of less than \$10,000.000. There is no definition yet for Nano businesses; however, we assume they will be a self-employed business, which may have one or two part time people, and capital assets of less than \$100,000.

There is no Nano business example that we are aware of, unless they are considered within small businesses. However, in this program we differentiate between the 2 according to the loan/grant value; Nano business loan/grant is up to \$3,000, and for the Micro business it is up to \$10,000.

The micro business idea was spread out during the 1970s. The concept was pioneered in 1976 by Muhammad Yunus, founder of the Grameen Bank (bank of the poor), in Bangladesh. Yunus is a Nobel Prize recipient. The bank was established for the purpose of making small loans to the poor – mainly women – to help them obtain economic self-sufficiency.

By the 1990s, the micro business field grew rapidly worldwide. In the United States it was starting with a small number of non-profit organizations. In developing countries, the vast majority of the small business sector developed because of the relative lack of formal jobs available for the poor.

It is well known that small businesses may have close relationships with customers; however, increasing the customer numbers is a big challenge. With today's internet, apps and other technologies available, Micro and Nano businesses can have a much larger impact, products and services.

NAMB Program Overview

Poverty is common in the third world. However wars, political instability and natural disasters are accentuating the poverty. Furthermore, the recent wars are exporting this social economic issue (poverty) into the first world. As a general rule in orderly circumstances women have fewer

chances to obtain a good income, but the situation is much worse in unusual circumstances such as conflicts or political instability.

Primarily SPHER International created Nano and Micro business grants and loans for refugee-women worldwide. The program was initiated to help them to earn a living to support themselves and their families, instead of relying on the social services in the hosting countries. We believe that by helping the refugees to start a new life we are giving them hope, and by helping women, we are helping families to develop a better future for a large sector of the population.

In relation to women refugees, this grant\loan was created to recognize their fundamental right to apply their creativity, talents and hard work to improve their lives. In relation to the hosting countries, this type of grant will add value to the country's economy by adding business convenience, enhancing income, creating jobs and strengthening purchasing power. Finally, for SPHER International, this is a step to success to make the world a better place.

The program will provide the women with grants of small amounts (\$1000 to \$10.000) of credit to support the development or start-up of a Nano or Micro business. The program will guide them into getting off the ground, growing and achieving their goals through the loan\grant, education and mentorship. At the end of every calendar year an annual event will be held to celebrate the outstanding achievements of the businesses set up by the women who were awarded grants.

Grant targets & objectives

SPHER International is focused on initiatives aimed at protecting civilians in peace and war from violations of their fundamental rights. The right to live is one of fundamental human rights. Accordingly, SPHER International is working hard to provide those affected by instability and wars with a decent level of life. This relates to SPHER International's fourth objective about contribution to a more humane global Society.

Our plan is to develop a million Nano and Micro business by year 2025, and coach them to grow to the next level within 10 years' time. In another word, our plan is to make one million families improve their situation to give them a good standard of life.

Application Criteria

The Nano and Micro Business Grant and Loans is designed to be operated by individual refugee-females who are usually economically disadvantaged. Other group of women e.g. disabled, single mothers, etc. will be considered too. All age groups are classified as eligible. A group (maximum 3 people) may submit one proposal for a Micro business. In this case they have to show the role of each person in the proposal, and explain why this role is necessary in the group. The grants are subject to availability.

Timeline and Review Process

Submitting an application for the grant will be open throughout the year. The application forms will be available in 2 languages: Arabic and English. The applicant should write to us or download the application from our website. The application may submitted by e-mail, or post. After submitting an application, a notice of receipt will be sent within a maximum of 2 weeks of its arrival at the SPHER International offices. The response to a project application will take at least 8 weeks.

Program Cost

The annual budget for a Nano or Micro Business for a minimum of 25 projects is \$180,000 (see the table below for more details). This is repeatable on the basis of funds being available.

Items	Cost in US \$
Trainee fee	5000
Travelling costs	5000
Mentor salary\per year\for 25 granted women	40,000
Grant for 20 Nano Projects	50,000
Grant for 5 Micro Projects	50,000
Subtotal	150,000
Management fee (20%)	30,000
Total cost	180,000

Sources of Funding or Support: will be national and international organizations.

Partnerships & Sponsorships

This project is huge, to be handled by SPHER International alone, although we are looking for partners and sponsors to collaborate with us. One grant can be sponsored for as little as \$7200, or a package of 5 grants is available for \$36000.