

WOMEN - NET ... WOMEN NO

NO TO APATHY

NO TO CHARITY

NO TO POVERTY

**TAKING UP THE TORCH FROM CWS-
RWANDA TO HELP RWANDAN POOR
WOMEN AND WIDOWS LIVING IN
RURAL AND URBAN AREAS TO
TAKE THE CHALLENGE FROM THE
NEW CLEAR EFFECTS OF THE 1994
GENOCIDE**

**RWANDA WOMEN COMMUNITY
DEVELOPMENT NETWORK**

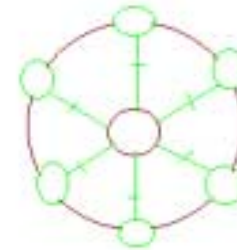
**WOMEN-NET
For Economic Justice**

A Self Socio-Economic Advancement NGO

of Rwandan women

for Rwandan women

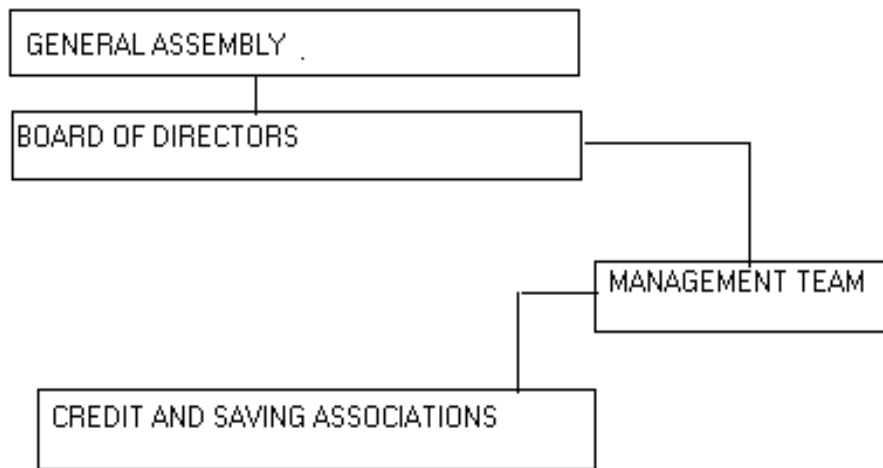
by Rwandan women



**ORGANIZATIONAL
STRUCTURE**

**CREDIT
MECHANISM**

ORGANIZATIONAL STRUCTURE



General Assembly:

Made up of Representatives of various groups.

Board of Directors:

A policy making body made up of people with business and development background and leaders of women Groups.

Management Team:

Headed by a Program Director assisted by a Project Coordinator, a Financial Advisor, 1 or 2 Social workers and an Accountant.

Credit and Savings Associations:

30 to 70 poor women indulging in productive economic activities. Run by a Chairlady, a Treasurer, a Secretary, plus 3 elected Assistants.

THE CREDIT MECHANISM

CREDIT SYSTEM	LOANS		SAVINGS	REPAYMENTS
	Principles	5% Interest	20% Principle	Principle + Interest
Initial Loan	\$80	\$4	\$16	\$84
2nd Loan	\$96	\$5	\$19	\$101
3rd Loan	\$115	\$6	\$23	\$121
4th Loan	\$138	\$7	\$27	\$145
5th Loan	\$165	\$8	\$33	\$173
6th Loan	\$198	\$10	\$40	\$208
7th Loan	\$238	\$12	\$48	\$250
8th Loan	\$286	\$14	\$57	\$300

Access to credit will be linked to savings and the amount of subsequent loans will increase according to the amounts members have accumulated in savings.

Priority will be given to groups and associations that CWS-Rwanda has worked with.

CONTACT

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