

ABOUT RAGM



RAGM Membership around the globe is growing daily. Benefits of joining RAGM include:

RAGM offers assistance and expert advice for clubs and Rotarians looking to develop successful and sustainable microfinance and community economic development projects.

RAGM helps you get started by providing templates and guidelines for community needs assessments.

RAGM provides processes for planning, implementing, and evaluating microfinance and community development projects.

RAGM helps to identify funding sources including Rotary Foundation Grants.

RAGM provides curricula for business education, mentoring and project support.

RAGM provides information and resources describing successful projects that can be used as models for new ones.

RAGM helps you change lives sustainably in your local community and in communities around the world.

MEMBERSHIP FEES

1 Year US\$25.00 5 Year US\$100.00

Sign up at <http://ragm.org>

2018-2019

RAGM LEADERSHIP TEAM

President and Chair – Jim Louttit

President Elect – Nick Frankle

President Nominee – Sam Veerasingham

Secretary – Matthew Kane

Treasurer – Karen Sommerville

Immediate Past President – Larry Wright

Liaison To RI – Wilf Wilkinson

Microfinance: Changing Lives Sustainably

- **Training**
 - **Loan Capital**
 - **Mentors**
 - **Networking**

SHARE YOUR STORY

If you have a successful microfinance or community development project to share with other Rotarians, send a one page summary with pictures to:

ragm2000@gmail.com

Be sure to include your name, Rotary Club and District, and contact information. Thank you for sharing your experiences that are changing the lives of others.



Presenting the Loan



The Watermelon Man



The Chickens Distributor



The Tortilla Maker

El Marifall, Choluteca, Honduras
\$67,000 Loan Fund
Multiple Businesses Supported
Repayment Rate 98.3%
Community Impact
Economically Self Sufficient



The Avon Lady

RAGM

**Rotarian Action Group for Microfinance
& Community Development**

**Eliminating Poverty
Through
Empowering People**



Mario Alonso
4M Innovations



Reyna Chavez
Scrubs on the Run



Corey Evans
Dr. Ja Boyce Shop



Emmaly Knecht
EBA Creations

Ventura/Santa Barbara, CA USA
\$240,000 Loaned
21 Businesses Supported
Repayment Rate 98.3%
Community Impact
\$3,000,000 Per Year



Juliana Slube
JESMade

**To learn more visit us at
www.RAGM.org**

This Rotary Action Group operates in accordance with Rotary International Policy but is not an agency of, or controlled by, Rotary International.

MICROFINANCE

Nearly 800 million people live on less than \$1.90 a day. Rotarians provide financial services for poor people that are a powerful instrument for reducing poverty by enabling them to build assets, increase incomes, and reduce their vulnerability to economic stress. Services such as savings, loans, and money transfers enable poor families to invest in enterprises, better nutrition, improved living conditions, and the health and education of their children.

Microfinance has built a solid track record as a critical tool in the fight against poverty and has entered the financial mainstream. The rapid growth of microfinance has reached almost 130 million clients over the past fifteen years. Microfinance has also been a powerful catalyst for empowering women. Yet it still reaches less than 20 percent of its potential market among the world's three billion or more poor.



RAGM enables Rotarians to implement microfinance projects by communicating best practices, supporting education, coordinating funding and providing experts to encourage engagement. Microcredit spawns other forms of poverty alleviation providing an avenue to access Rotarians' vast array of knowledge in all of the areas of focus for improving lives.

HOW RAGM CAN HELP



"Our movement is not just about money, it is about unlocking human dreams. We seek to employ financial capital to unleash human potential".

Nobel Peace Prize Laureate
Muhammad Yunus

RAGM provides the following services:

- Information such as grants and funding opportunities.
- Availability of microfinance institutions operating in different regions and countries.
- Assistance in building partnerships with other Rotary clubs to formulate a Rotary Global Grant project.
- Microfinance conferences, training sessions for Rotary clubs or Districts.
- Speakers Bureau for presenters.
- Communication through social media.
- Enhanced website featuring a wide variety of articles of interest to RAGM members.



Microfinance loans with interest have an amazing 97% repayment rate.

COMMUNITY DEVELOPMENT

In Rotary Year 2015-16, The Rotary Foundation invested US\$9.2M to grow local economies and reduce poverty.

Community economic development is more than microfinance. It includes providing the tools and education required to start new businesses or improve existing ones and the development of community leaders who take ownership of their own future.

RAGM helps Rotary members learn how to train people to become resources for their community, offering networking activities, advice on new business development and training on financial management.

RAGM provides support and information on successful projects that employ a multifaceted and coordinated strategy to break the cycle of poverty in extremely impoverished communities. A particular focus of this strategy has been to improve economic opportunities for low income women.



RAGM can show how investment in areas such as sustainable farming can make a difference in local economies by giving farmers the skills they needed to improve crop yields and profits.