



To express interest in this assignment, please email mireille.ngokion@crs.org

Notice for potential volunteers:
Some assignment details are subject to change.

**Farmer to Farmer Benin
 Volunteer Assignment Scope of Work**

Summary Information	
Assignment Code	BJ204
Country	Benin
Country Project	Cashew subsector
Host Organization	Agri finance (IMF)
Type of Volunteer Assistance	Organizational Development (O)
Type of Value Chain Activity	Information and Input support services (S)
Assignment Title	Digital Finance
Assignment preferred dates	March-April, 2019
Objectives of the assignment	<ul style="list-style-type: none"> • Train the Agri finance team on finance digitizing appraisal, • Make an inventory of the required equipment that exist and define the remaining equipment to purchase to set up a digital finance services, • Document the start-up remaining procedures to complete the system.
Desired volunteer skill/expertise	<ul style="list-style-type: none"> • Expert in digital finance activities and in setting up a digital system • Expert digitizing software • Ability to set up an easy, simple and less costly digitizing software that requires limited equipment for financial services delivering • Be familiar to microfinance systems in developing countries

A. BACKGROUND

The Agricultural Finance Cooperative (AgriFinance) is a decentralized financing structure, created in 2012. It is a Microfinance Institution (MFI) based on the achievements of the microfinance component of the Organization for Sustainable Development, Strengthening and Self-promotion of Community Structures (DEDRAS) which is a Non-Governmental Organization created in 1979 with a confessional identity of a social and non-profit nature. DEDRAS-ONG is an instrument of development of the Union of Evangelical Churches of Benin. By opting to support the institutional, organizational and operational reinforcement of AgriFinance through technical and financial support for its implementation, DEDRAS-ONG wishes to establish a bridge of partnership with the institution in the framework of the achievement of its main objectives.

The microfinance activities were launched in 1990 by DEDRAS-MICROFINANCE, with the support of Tearfund of England with small loans granted to women in the communes of Ouèssè, Tchaourou, Parakou and Nikki and ICCO of Holland for the development of agriculture and agricultural value chains while ensuring food security. The need to comply with the requirements of Law No. 2012-14 of March 21, 2012 bearing the regulation of the Decentralized Financial System (SFD) in Benin constrained DEDRAS NGO to bear another initiative that leads to the creation of AgriFinance which involved farmers and other actors in the rural world. AgriFinance is established as a Mutualist Savings and Loan Institution (IMEC) which collects rural and peri-urban savings and provides credit to its members. The choice of AgriFinance as the new structure responsible for the microfinance component indicates the willingness of DEDRAS-ONG to (i) specialize in financing inclusive in general and in agricultural financing in particular. The head office of Agrifinance is in the northern zone of Benin, its current area of intervention.

AgriFinance's vision is "to be an autonomous, viable and competitive financial institution serving agricultural entrepreneurship for bottom-up economic development". Its mission is "to support the people of Benin, particularly in rural areas, in a process of sustainable economic and social development by offering local financial services adapted to their needs". So, AgriFinance intends to serve mostly rural and suburban populations, low income and especially those who invest in the promotion of agricultural sectors. AgriFinance's activities currently cover Eleven (11) communes, namely: Ouèssè, Tchaourou, Parakou, N'Dali, Bembéréké, Sinendé, Pèrèrè, Nikki, Kalalé, Banikoara and Djougou where it has settled a local agency in each Commune.

B. ISSUE DESCRIPTION

As stated above, the savings' collection and loans delivering activities of Agrifinance are mainly in the benefit of farmers in particular and rural people in general. But, the Communes where Agrifinance intervenes are all far from Parakou the headquarter. Even in the Communes, the villages covered are generally far from the cities. So, most of their customers are in remote areas and there are many risks related to money transportation for loans delivering and reimbursement money and savings collecting. In addition, it is difficult for the headquarter to follow up the ongoing activities in the local agencies on time. For the customers, it is also risky and costly to transport money from the local agency to their house and go back when the reimbursement terms arrive. Sometimes, both of Agrifinance's agents and the customers face accidents or robberies during their commuting and these occur money lost. These

risks couple with the commuting expenses to cover all the villages make the costs of transaction very high. Then, there is a strong need for Agrifinance to settle a system to digitalize its financial activities.

C. OBJECTIVES OF THE ASSIGNMENT

The main objective of this assignment is to help the Agrifinance MFI to set up a digitized finance system. Especially, it intends to:

- Train the Agrifinance team on finance digitizing appraisal,
- Make an inventory of the required equipment that exist and define the remaining equipment to purchase to set up a digital finance services,
- Document the start-up remaining procedures to complete the system.

D. HOST CONTRIBUTION

The contribution of Agrifinance to this assignment will consist of mobilizing, supporting the commuting, the lodging and the feeding fees of the participants to the training sessions. In addition, it will provide conference room for the training sessions. Finally, Agrifinance promises to take in charge the roundtrip commuting of the volunteer from his or her hotel to its headquarter every day.

E. ANTICIPATED RESULTS FROM THE ASSIGNMENT

With volunteer technical assistance, the all the management of Agrifinance activities and its decision-making process will greatly be improved. Especially, it will speed up the loans delivering to the farmers as well as savings collection. In addition, this technical assistance will help them to increase the amount of loans and reach also some remote areas not yet covered. It will also help to satisfy on time the partners' requests and will help to avoid delays in information delivering and reporting. They also intend to increase their loans from 20% to %50% and improve the reimbursement rate through the digital finance system. Finally, Agrifinance is looking forward to developing salary paying system in remote areas and the digital finance system will greatly help them to achieve this goal.

F. DELIVERABLES

The deliverables expected from this assignment are the follows:

- Train the Agrifinance technical staff on digital finance appraisal,
- Make an inventory of the required equipment that exist and define the remaining equipment to purchase to set up a digital finance services,
- Provide a training manual on digital finance,
- Document the start-up remaining procedures to complete the system
- Debrief with USAID and in country group after assignment
- Provide activity report

G. SCHEDULE OF VOLUNTEER ACTIVITIES IN COUNTRY

Day	Activity
Day 1	Travel from home to US international airport
Day 2	Arrival at Benin International Airport, picked up and check in at Livingstone Hotel
Day 3	At 9.00 am, the volunteer is greeted at the hotel by CRS staff and thereafter go to CRS office for introductions and orientations (briefings including host brief), logistics and expectations and anticipated outcomes. Any necessary hand-outs will be prepared at CRS offices and Travel to Parakou and check in Pluriel Hotel
Day 4	CRS Benin F2F team introduces the volunteer to DEDRAS NGO and Agrifinance staff. Together with F2F staff and agrifinance management team, the volunteer will review and finalize the work-plan. The action plan should include group presentations to be done after the assignment.
Day 5-6	Make a quick diagnosis of the Agrifinance working system and organize the training session
Days 7-11	Train the Agrifinance technical staff on digital finance
Day 12-15	Make an inventory of the required equipment that exist and define the remaining equipment to purchase to set up a digital finance services
Day 15-17	Document the start-up remaining procedures to complete the system
Day 18-19	Review and streamline the system with the Agrifinance staff, actions plan designing and report finalizing
Day 20	Wrap up the meetings with Agrifinance and DEDRAS representatives, debriefing with CRS Benin F2F staff, actions plan and recommendations review and travel back to Cotonou
Day 21	Debriefing at CRS office with USAID Mission and CRS staff. Volunteer will finalize his/her reporting at CRS office and fill out all necessary M&E forms as well finalize advances and expenditures with finance
Day 22	Depart for USA
TBD	Outreach event in the US

This is a draft schedule. A final itinerary will be discussed and agreed upon between the volunteer, host, and F2F team.

H. DESIRABLE VOLUNTEERS SKILLS

As described above, the volunteer we are looking for this assignment must have relevant professional skills and practical experiences in digital finance system or technologies, he or she must be:

- Expert in digital finance setting up,
- Expert in banks and financial institution systems management
- Be familiar to microfinance systems in developing countries is an asset,
- Well experienced in setting up an easy, simple and less costly digital finance system that requires limited equipment
- Be used to adult training
- Opened to sharing knowledge and it experiences

I. ACCOMMODATION AND OTHER IN-COUNTRY LOGISTICS

In Cotonou, the volunteer will stay at Livingstone Hotel, whereas in Parakou, the volunteer will stay at Pluriel Hotel. CRS will pay for hotel accommodation, and provide volunteer with per diems to cater for meals and other incidentals. The volunteer may get an advance which has to be cleared before departing Benin. In addition, a local network SIM card will be provided to the volunteer at his or her arrival in Cotonou. In Parakou, CRS will hire a local translator for the volunteer’s work and Agrifinance will contribute to the volunteer ‘commuting as well as mobilizing and supporting its members for training sessions. The Agrifinance Executive Director will work closely with the volunteer, during the preparations and the training sessions, to ensure that key persons are trained and that the assignments goal are achieved.

J. RECOMMENDED ASSIGNMENT PREPARATIONS

1. Training Materials

The volunteer should prepare materials for hand out which can be printed at CRS office in Benin before his arrival. Flip charts, markers, masking tapes can be obtained at CRS offices in case the volunteer wishes to make some illustrations. If required for the assignment, the volunteer bring a laptop with him. But for presentations, Agrifinance can provide a projector for PowerPoint presentations.

2. Working Environment

Parakou is in the North of Benin from about 450 km of Cotonou. Agrifinance is headquartered in the city of Parakou where most of the sessions will take place. But some commuting could be required around Parakou and in some remote areas where the some Agrifinance local agencies are settled if required. The volunteer will work mainly with Agrifinance’ staff, and the members of its administrative board as well with DEDRAS NGO executive staff. In Parakou, the volunteer will meet both Muslims and Christians and the main languages are dendi, bariba and fon. People are open to collaborate with foreigners.

3. Recommended Reading

We strongly recommend that the volunteer becomes familiar with this SOW, the cashew subsector country project description prior to arrival in the country as well as country information that will be provided. The volunteer can read some books or reports on Microfinance in rural areas in Benin. Anyway, some orientations will be given to him or her before his departure to the field.

4. Weather Appropriate Clothing

The weather appropriate clothing is light and not dark clothes. In the North of Benin, the weather is a bit hot and dry with some temperatures varying between 25 to 42 Celsius degree. It is also a sunny weather with some rains fall from June.

K. KEY CONTACTS

CRS Baltimore Mireille Ngokion Volunteer Coordinator Farmer to Farmer Program 228 W. Lexington Street Baltimore, MD 21201 410-951-7315 Email: mireille.ngokion@crs.org	Country Director Nestor ALOKPAI CRS Benin F2F Country Program Director Cotonou, Benin Email: nestor.alokpai@crs.org Tel: 69 84 29 12 or 97 52 54 56 (also for WhatsApp)
CRS Country Program	
RONGEARD Marie CRS Benin Head of Programs Cotonou, Benin Email: rongeard.marie@crs.org Tel: 97975080	Sean GALLAGHER, Country Representative CRS Benin and Togo Haie Vive, Cotonou Benin Email: sean.gallagher@crs.org Tel : 97975082
Host Organization:	
Djobo ALFA, Executive Director of Agrifiance Parakou Benin Tel: 96 86 46 62/97 96 27 38 Email: djobalfa@yahoo.fr	