



To express interest in this assignment, email Mireille.Ngokion@crs.org

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

Summary Information	
Assignment Code	BJ211
Country	Benin
Country Project	Cashew subsector
Host Organization	Agrifinance (IMF)
Type of Volunteer Assistance	Organizational Development (O)
Type of Value Chain Activity	Information and Input support services (S)
Assignment Title	Training on financial audit improved techniques and tools
Assignment preferred dates	June-July, 2019
Objectives of the assignment	<ul style="list-style-type: none"> • Make a quick diagnosis of the existing manual and procedures of the financial audit system of Agrifinance • Define the relevant weaknesses and the capacity building needs of the staff • Train the financial audit staff on the required topics to reinforce their capacity
Desired volunteer skill/expertise	<ul style="list-style-type: none"> • Expert in financial audit, • Practical experiences in staff training and coaching on financial audit • Experiences with a microfinance institution audit system is an asset

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 5 local agencies that covers all those Communes.

B. ISSUE DESCRIPTION

Agrifinance MFI, is operating with an accounting system well computerized based on a software named "PERFECT". In addition, there is one staff devoted to financial audit at the main agency in its headquarter at Parakou who is coordinating 5 other persons in charge of audit in the local agencies. But the executive director and the board of administrative council members expressed that they need to be confident that the financial staff is doing their job in an efficient way with the relevant tools and procedures. In addition, for them, the financial audit procedures need to be updated as well as the technical audit staff need to be trained or refreshed to learn more about the improved techniques of audit and the improved tools and strategies to better succeed their job. Then, they will be confident that the financial audit activities is being done in an efficient way both at the main agency in Parakou and in the local agencies in the field.

C. OBJECTIVES OF THE ASSIGNMENT

The main objective of this assignment is to train the audit staff of AgriFinance MFI on financial audit improved techniques and tools:

- Make a quick diagnosis of the existing manual and procedures of the financial audit system of Agrifinance
- Define the relevant weaknesses and the capacity building needs of the staff
- Train the financial audit staff on the required topics to reinforce their capacity

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, all the management of Agrifinance activities and its decision-making process will greatly be improved. Especially, It will also help to set up some clear and more efficient audit system policies and procedures as well as updating their existing manual. In addition, with this technical assistance, the audit staff will also be more efficient in their work and the financial management of the institution will globally be improved.

F. DELIVERABLES

The deliverables expected from this assignment are the follows:

- Review the existing financial audit system of the Agrifinance microfinance institution,
- Define the required capacity building needs of the team,
- Train and coach financial audit staff on the relevant themes,
- Debrief with USAID and in country group after assignment
- Provide activity report

G. SCHEDULE OF VOLUNTEER ACTIVITIES IN COUNTRY (DRAFT)

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 review of the existing financial audit system of Agrifinance Microfinance Institution (MFI)
Days 7	Share the audit results and define the required needs of training and coaching of the HRM staff
Day 9	Report elaboration and training materials preparing
Day 10-11-12	Train and coach the audit staff on the improved techniques and tools to reinforce their capacity
Day 13	Wrap up the meetings and debriefing with Agrifinance responsible and CRS Benin F2F staff, actions plan and recommendations review and travel back to Cotonou
Day 14	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 and depart for USA
TBD	Outreach event in the US

H. DESIRABLE VOLUNTEERS SKILLS

As described above, the volunteer we are looking for this assignment must have relevant professional skills and practical experiences in financial audit. He or she must:

- Expert in financial audit,
- Practical experiences in staff training and coaching on financial audit
- Have experiences with a microfinance institution is an asset
- 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 Soleil d’Afrique Hotel. In Benin, CRS will pay for hotel accommodation and 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 and the chief auditor 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 Agrifinance office in case the volunteer wishes to make some illustrations. If possible for the assignment, the volunteer could bring a laptop with him, but a spare computer can be obtained locally. For the 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 its financial audit 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 and the microfinance institution functioning in Benin and or Africa 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 May.

K. KEY CONTACTS

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