



Local Assignment: Ugandan or East African volunteer to be paired with virtual supporting American volunteer.

Potential volunteers from Uganda or East Africa should email George.ntibarikure@crs.org and maria.nakayiza@crs.org to express interest.

American volunteers wishing to support virtually should email maria.figueroa@crs.org

CRS Farmer to Farmer program

Volunteer Assignment Scope of Work

Summary Information	
Assignment Code	UG241
Country	Uganda
Country Project	Agribusiness Country Project
Host Organization	Kasolwe Savings and Credit Cooperative (SACCO) society Ltd
Assignment Title	Financial literacy incorporating Farming as business concepts
Assignment preferred dates	Flexible
Objectives of the assignment	<ol style="list-style-type: none"> 1. To build the skills of Kasolwe SACCO clients on financial literacy concepts- what does credit/ savings mean for small holder farmers, what are available options, how are these important in growing your farm business and managing finances for business growth. 2. Concepts of farming as a business will focus on managing finances for farm operations- discussing planning, budgeting, record keeping- the how and importance of these skills for loan investment, repayment and overall business growth. 3. Training on basic business management skills with a focus on enterprise selection/ cost benefit analysis to determine the best loan investment decisions
Desired volunteer skill/expertise	Experience in credit access and financial literacy trainings, and financial management for small holder farmers in developing countries Good communication and inter-personal skills Good adult facilitation skills
Type of Volunteer Assistance	Financial Services (F)
Type of Value Chain Activity	Information and Input Support Services (S)

PERSUAP Classification	Type III
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A. BACKGROUND

CRS Farmer -to-Farmer program (F2F) is a USAID funded five-year (2019- 2023) program currently in its 2nd year of implementation with a primary goal of reducing hunger, malnutrition, and poverty across six countries: Benin, East Timor, Ethiopia, Nepal, Rwanda and Uganda. The program aims at achieving this goal through advancing inclusive and sustainable agriculture led growth aimed at generating sustainable, broad-based economic growth in the agricultural sector. The program’s secondary goal is to increase US public understanding of international development issues and programs and share the knowledge back in the US. To achieve its goals, F2F program provides volunteer technical assistance to farmers and farmer groups (associations and cooperatives), private agribusinesses, agriculture education institutions in developing countries like Uganda to address host identified technical needs in selected agricultural value chains. F2F volunteers are pooled from abroad range of US agricultural expertise, from private farmers with varied experience, University professors, bankers/certified accountants, animal health and nutrition specialists, soil scientists, agronomists who support local host organizations. F2F program introduces innovation and develops local organisations capacity for more productive, profitable, sustainable and equitable agricultural systems while providing an opportunity for people- to-people interactions within the agricultural sector. In Uganda, F2F program focuses technical interventions towards the livestock and agribusiness value chains.

Among the many strategies GoU has employed to make agriculture more attractive, it has encouraged and promoted savings and credit societies (SACCOs) as the engine to accelerate the accessibility of loans by value chain actors particularly small holder farmers. Savings and Credit Co-operatives (SACCOs) are community membership-based financial institutions that are formed and owned by their members in promotion of their economic interests. These institutions mobilize and intermediate savings exclusively within their membership under the co-operative statute 1991. Furthermore, they are one of the several types of cooperatives that are unique micro finance institutions categorized under tier four in the financial market and therefore not regulated by Bank of Uganda. The aim of promoting SACCOs is because in developing countries like Uganda, there are low levels of saving culture owing to poor underdeveloped stock markets, dominance of urban based commercial banks, and non-regulated Micro Finance Institutions (MFIs) in the financial markets as vehicles for savings. Hence Savings and Credit Cooperatives (SACCOs) are intended to offer an alternative to improve the above undesirable situation in low income countries especially helping members who in most cases are farmers. SACCOs tend to be closer to farming communities increasing accessibility, the level of required paperwork/documentation is far less as compared to the larger commercial institutions, hence preferred for the more illiterate /semi-literate populations. Kasolwe SACCO is one of such cooperatives serving the financial needs of farmers and other business actors with in Kamuli district, Uganda. However, most farmers join SACCOs solely for borrowing purposes and less on the savings component, in most instances- the loan funds

are diverted to cater for other financial needs other than the original intended purposes of investing in farming operations. This has been largely attributed to lack of financial literacy skills and poor farm business skills among Kasolwe SACCO clients resulting into poor repayments and contributing to high default rates. Its therefore against this background that Kasolwe SACCO board and management has requested for F2F technical expertise to conduct a financial literacy training while also addressing key concepts of managing farm business operations for small holder farmers.

B. ISSUE DESCRIPTION

Kasolwe savings and credit cooperative society is a member owned cooperative started in 2007 and obtained legal registration in 2011, the cooperative is an affiliate member of Kamuli district farmers' association both located in Kamuli district. The SACCO has a total membership of 1,045 individual members out of which 42% are women, 33 savings groups and 5 institutions. The cooperative is democratically governed with 7 board members, a supervisory committee and various committees including a loans committee responsible for loan portfolio management. The board is responsible for policy formulation and provide overall guidance to ensure efficient management and operation of the SACCO. On the other hand, the management team comprised of 5 staff is responsible for the day-to-day operations of the SACCO. The cooperative has a vision *“to have sustainable and profitable enterprises for the active rural poor”*, and two mission statements; *“to improve the economic well-being by creating sustainable house hold incomes through quality economic service delivery”*, and *“to develop a savings culture among the low and medium incomes earners, and financially empower them by availing affordable credit services for sustainability of their businesses and other social needs”*. The cooperative has three savings products offered to members; voluntary savings (deposited and withdrawn at will), fixed savings and compulsory savings which are 20% of the required loan amount which must be deposited into the account before loan request. The SACCO also issues loan products such as; business loans, agriculture loans, motorcycle (“boda boda”), teachers, emergency and school fees loan, different loan products attract specific interest rates between 2 – 3% per month. Besides provision of savings and credit services, the cooperative provides financial literacy trainings to members and mobile money services to increase accessibility and wider coverage of its services to members.

Main challenge/problem: As more members join the SACCO, many are interested in accessing the loan products without clear intentions/plans on how the funds will be utilized, the repayment plan hence resulting into defaulting. The host currently has a default rate of 35%, with a higher loan portfolio of US\$ 111,111 compared to the savings volume of US\$ 47,222, implying that members are more interested in borrowing than saving. **Cause:** This has been largely attributed to the members lack of financial literacy skills- farmers lack the skills and knowledge on how to make informed and effective decisions regarding money matters (why save, and how and where to save, when is it necessary to access credit and farmer readiness, plans for a repayment schedule).

Farmers also lack skills on managing finances in farm business operations- almost all often have no plan, budget, and most importantly have no records of business transactions which makes it difficult to plan on proper loan repayment.

This F2F technical assistance will therefore focus on equipping members of Kasolwe SACCO who are primarily small holder farmers in financial literacy skills (covering the why and how of saving, credit access – farmer readiness to access credit, how much, and repayment terms). Since most of the funds are accessed for agriculture investment, the volunteer will also train on basic of financial management for farm business operations.

C. OBJECTIVE OF THE ASSIGNMENT

The overall objective of this volunteer assignment is to equip members of Kasolwe SACCO with financial literacy skills and farming as business concepts for better/improved money management in farm business operations.

Specific assignment objectives will include:

1. To build the skills of Kasolwe SACCO clients on financial literacy concepts- what does credit/ savings mean for small holder farmers, what are available options, how are these important in growing your farm business and managing finances for business growth.
2. Concepts of farming as a business will focus on managing finances for farm operations- discussing planning, budgeting, record keeping- the how and importance of these skills for loan investment, repayment and overall business growth.
3. Training on basic business management skills with a focus on enterprise selection/ cost benefit analysis to determine the best loan investment decisions

Target audience: The trainings will target SACCO members who are largely illiterate/semi-literate small holder farmers, the trainings should be delivered in a simplified and participatory manner to allow participant engagement and capture key concepts through a practical approach. The volunteer will also conduct a trainer of trainer (ToT) session with selected group representatives with participation of some of the Kasolwe SACCO staff- these will be responsible for tailoring content to local context (providing examples that are relevant based on the context) and also cascade the trainings to a larger SACCO audience not reached through the volunteer trainings.

Host contribution

The SACCO management will avail key personnel to work closely with the volunteer during the preparations and actual reviews and ensure that the volunteer accesses relevant information needed for the assignment. The key contact person will manage assignment/training schedules while ensuring that SACCO members are benefitting from the trainings

D. ANTICIPATED RESULTS FROM THE ASSIGNMENT

Kasolwe SACCO members become financially literate because: They now understand the importance of saving, through learning and practicing better saving techniques and better investment of their savings. In terms of credit access, members will have a better understanding of the importance of credit for improving farm business operations, and farmers are aware of the different sources of credit and what are existing and feasible options for small holder farmers. In regard to finance management of farm businesses, members will manage finances better because they understand the importance of farm records in tracking the financial performance of the farm business, generating proper records for financing institutions to access credit, plan for future savings from the farming activities, and clearer decision making on farm business investment options based on a calculated cost benefit analysis.

D. DELIVERABLES

1. Volunteer assignment final report due BEFORE departure
2. Training guide on financial literacy /records templates /manual developed
3. Group presentation with local stakeholders at the end of the assignment
4. Training attendance lists
5. Volunteer debrief with CRS team, or USAID
6. Assignment related photos

E. SCHEDULE OF VOLUNTEER ACTIVITIES IN UGANDA

The volunteer will be expected to spend 2.5 weeks in country, with a strong preference for the longer duration.

Activity
Travel from home to US international airport
Arrival at Uganda Entebbe Airport. Pick up by Fairway Hotel shuttle to Kampala and check in at Hotel.
At 9.00 am, the volunteer is greeted at the hotel by CRS staff and thereafter proceed to CRS office for introductions and briefings including host brief, logistics and expectations and anticipated outcomes. Hand-outs will be prepared at CRS offices. In the afternoon: Travel to Kamuli district
In the morning CRS introduces the volunteer to Kasolwe SACCO board and management team. Together with CRS and board members, the volunteer will review and finalise the action -plan. The action plan should include group presentations to be done after the assignment.
Familiarisation visit and courtesy call to district local government offices

Activity 1: Training selected group members as ToTs and Kasolwe staff in financial literacy and farming as business concepts. (2 days activity)
Activity 2: Training selected savings/farmer groups in the two topics above. The volunteer will train at least 8 farmer/savings groups in the two topics. Two half day trainings per group.
Develop a manual on financial literacy and Farming as business concepts for future reference and use by the SACCO staff.
Wrap up meetings, whilst emphasizing key concepts of the assignment. Participants evaluate the training and together with the volunteer discuss final report recommendations. End of assignment presentation.
Travel back to Kampala
Debriefing at CRS office with USAID Mission and CRS staff. Volunteer finalizes his/her reporting at CRS office and fill out all necessary M&E forms as well as finalise liquidations with finance.
Depart for the US
Outreach event in the US
Note: <i>This is a draft schedule that will be finalized based on volunteer actual dates of availability, Sundays are typical rest days and working on Saturday is, per the host's request</i>

F. ACCOMODATION AND OTHER IN-COUNTRY LOGISTICS

In Kampala, the volunteer will stay at Fairway Hotel & Spa (www.fairwayhotel.co.ug). In Kamuli, the volunteer will stay at Century Hotels which is located within Kamuli town.

CRS will pay for hotel accommodation and provide the volunteer with per diems to cater for meals and other incidentals. The volunteer may get an advance which has to be cleared before departing Uganda. For more information, please refer to Uganda country information that will be provided.

G. RECOMMENDED ASSIGNMENT PREPARATION

The volunteer should prepare materials for hand out which can be printed at CRS office in Kampala before commencement of the assignment. Flip charts, markers, masking tapes can be obtained at CRS offices in case the volunteer wishes to make some illustrations.

- CRS strongly recommends that the volunteer becomes familiar with Uganda's agriculture sector plans and priorities, the management of savings and credit cooperatives in developing countries like Uganda. Details on weather, security and appropriate clothing are included in the country visitor's information pack.

H. KEY CONTACTS

To express interest in this assignment, please email the CRS Baltimore contact listed below. To find out additional information about the host, issue description or field conditions, please email the country contact provided below, copying the CRS Baltimore contact.

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