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CRS Farmer to Farmer Program
Volunteer Assignment Scope of Work

Summary Information	
Assignment Code	LR232
Country	Liberia
Country Project	Cassava & Rice
Host Organization	SEBE Hills Kulasumo Multipurpose Farmers' Cooperative
Assignment Title	Building Capacity of VSLAs on financial education, risk management, and outreach.
Assignment preferred dates	February 2022
Objectives of the assignment	The objective of this assignment is to build Boma and Ngetomba Village Savings & Loan Associations' capacities on financial record-keeping, business planning, risk management, monitoring framework, farm and non-farm loan product development, and outreach.
Desired volunteer skill/expertise	<p>A volunteer suitable for this assignment must have adequate experience in working with community-managed microfinance institutions (CMMPs), banking institutions, especially in areas of retail banking, farm and non-farm loan product development and lending strategies, risk management strategies, and monitoring framework development. Six-plus years of experience as a retail banker or consumer loan officer, microfinance manager, senior business development and innovation manager for agriculture SMEs, financial analyst, senior business incubator consultant, and fundraiser. The candidate must have an advance degree in one of the below areas of study:</p> <ul style="list-style-type: none"> • Accounting. • Management. • Banking & Finance • Agribusiness Management. <p>Knowledge and relevant skills needed:</p> <ul style="list-style-type: none"> • Financial modeling and forecasting. • Agriculture SMEs loan products design & marketing. • Financial education training template development. • Financial ratio analysis and interpretation. • Earnings per share calculation. • Risk management strategies design and deployment. • Market research and trend analysis. • Excellent communication and writing skills. <p>He/she must be prepared to work in remote settings and work with developing communities.</p>
Type of Volunteer Assistance	Business/Enterprise Development (E)



Type of Value Chain Activity	Information and Input Support Services (S)
PERSUAP Classification ¹	III

A. BACKGROUND

Sebe Hills Kalusamo Farmers’ Multipurpose Cooperative Society

This farmers’ multipurpose marketing cooperative currently has the total of 1,962 members, and it is in Massabolahun Town which is in the Gbandi Chiefdom in Lofa County. The main line of business of this farmers’ multipurpose cooperative society is aggregation and sales of cocoa and coffee beans. As a farmers’ multipurpose cooperative society with diverse membership base of 1,962, 15% is cassava farmers, 25% is rice lowland and upland farmers, 17% is village savings and loan associations members, and the balance 43% is cocoa and coffee farmers. Sebe Hills Kalusamo Farmers’ Multipurpose Cooperative Society is a dully registered entity certificated by Cooperative Development Agency of Liberia. Gender configuration of this farmers’ multipurpose cooperative society is as follow:

- 60% is men. 35% of this percentage is youth.
- 40% is women. 25% of this percentage is youth.

World Food Program (WFP) developed 300 hectares of lowland farm for this cooperative society for its school feeding project at the time. Sebe Hills Farmers’ Multipurpose Cooperative Society has two functioning Village Savings & Loan Associations groups under its jurisdiction, and include:

- **Boma Savings and Credit Union.**
- **Ngetomba Village Savings and Loan Association**

Boma Savings and Credit Union

Boma Savings and Credit Union which accounts for 5% of the total membership of Sebe Hills Kalusamo Farmer Multipurpose Cooperative Society, is involved in managing members’ savings, loan making to members and non-members alike, keeping shares record of members, and monitoring loan portfolios collections and outstanding balances. Although Boma Savings and Credit Union are certificated by the Cooperative Development Agency of Liberia, it is a full-fledged member of Sebe Hills Farmers’ Multipurpose Cooperative Society. The cooperative society provides guidance in terms of its management.

Boma Savings and Credit Union is located in Porlowu Town near Massabolahun where Sebe Hills Kalusamo Farmer Multipurpose Cooperative Society warehouse and offices are located. It has a total of 101 members with 6,000 quoted shares value. The price per share is L\$1,000.00, and a member is required to purchase a maximum of 6 shares per annum. Boma Savings and Credit Union loan size ranges from the minimum of L\$5,000.00 to the maximum of L\$15,000.00 with a flat interest rate of 5%. The duration of the loan is 3 months. Boma Savings and Credit Union gender composition is as follow:

- Men = 22
- Women = 79

¹ USAID precisely classifies PERSUAP in four categories; **PERSUAP Type I** assignments directly related to pesticides recommendations, **Type II** as assignments with indirectly related with pesticides, **Type III** assignments related to curriculum review and designing, business plan development and strategies development and **Type IV** as assignments associated with other USAID projects and collaborators.



Boma Savings and Credit Union collections per sitting is L\$85,500.00, and it sits 5 times in a month. Boma Savings and Credit Union's goal is to become one of the largest community managed microfinance Programs (CMMP) in the Gbandi Chiefdom. Attainment of this goal will be elusive without cogent financial education, business planning, risk management, product development and outreach training.

Ngetomba Savings and Loan Association

Ngetomba Village Savings and Loan Association is an affiliate of Sebe Hills Kalusamo Farmers' Multipurpose Cooperative Society. Even though it is dully registered, it is a staunch affiliate of Sebe Hills Farmers' Multipurpose Cooperative Society. This savings and loan association is in Massabolahun Town in Kolahun District in Lofa County.

Ngetomba Savings and Loan Association has a total of 235 members with a quoted share value of 6,000 shares. The price per share is LS1,000.00, and members are allowed to subscribe for 6 shares per annum. Ngetomba Savings and Loan Association loan size ranges from the minimum of L\$10,000.00 to the maximum of L\$25,000.00 with a flat interest rate of 5%. The gender structure of Ngetomba Savings and Loan Association is as follow:

- Women 75%.
- Men 25%.

Ngetomba Savings and Loan Association collections per sitting are L\$117,500.00 and sit 55 times per annum. Ngetomba Savings and Loan Associations could be a good source of finance for aggregators and smallholder cassava and rice farmers in the Gbandi Land in Lofa County. But it needs financial education, risk management strategies, business planning, farm, and non-farm SMEs product development and marketing strategies, community assessment and mobilization strategies, and loan portfolio monitoring strategies training.

B. ISSUE DESCRIPTION

The success of microfinance has been widely recognized in the last couple of decades as a testament that the poor are **"bankable"**. At the same time, the microfinance industry has grown more sophisticated and sometimes inaccessible to some of the poorest communities in rural Africa, Liberia is no exception. Lack of infrastructure, combined with poor roads, low population density, and high labor costs make microfinance services in Liberia extremely expensive compared to Asia and Latin America. Moreover, the average loan demand for a village-based income-generating activity is under \$50, about 40 percent less than the average entry-level microfinance loans, which also require rigid terms and conditions.

The Village Savings and Loans Association (VSLA) methodology helps fill in the abovementioned gap. VSLA is a low-cost financial service founded on the principle of fund pooling designed to serve the very poor whose income is irregular and high risk to MFIs. As such, VSLAs play an important role in meeting the needs of women and men whose principal purpose for accessing finance is to help them manage household cash flow, respond to life-cycle events, or invest in agriculture and small income-generating activities. Moreover, VSLAs provide people, no matter how remote or poor, with access to small amounts of local capital on flexible terms and to transact such loans frequently at very low risk and negligible cost.

But Boma Savings and Credit Union as well as Ngetomba Savings and Loan Association are unable to meet the rising demand of agricultural and non-agricultural SMEs in the Porlowu and Massabolahun Towns in the Gbandi Chiefdom as a result of the below listed challenges:

- Non-existence of a lucid financial records keeping system.
- Lack of knowledge in cash flow projection and management.



- Lack of knowledge in financial reporting (profit and loss statement, cash flow statement, and balance sheet preparation).
- Lack of knowledge in financial modeling and forecasting.
- Lack of knowledge in business planning and development.
- Lack of knowledge in risk management strategies formulation.
- Lack of knowledge in community assessment and mobilization.
- Lack of knowledge in loan portfolio monitoring and evaluation strategies development.
- Lack of knowledge in agricultural and non-SMEs product development and marketing strategies.

These constraints or challenges have limited the abilities of Boma Savings and Credit Union as well as the Ngetomba Savings and Loan Association to grapple with the reality of sufficiently becoming the sources of finance for aggregators, processors, and smallholder rice and cassava alike.

The effects of the lack of sources of finance to aggregators, processors, smallholder cassava and rice farmers in the Kolahun District in Lofa County produces the below listed negative outcomes:

- **Low productivity**

Aggregators are unable to meet the inputs and financial needs of smallholder farmers, processors are unable to have adequate raw material supply for their processing entities, and smallholder cassava and rice farmers are unable for increase farm for increased productivity.

- **Low profitability**

Aggregators, processors, and smallholder cassava and rice farmers are unable to have sustainable profit because of low productivity.

- **Low growth potential**

Aggregators, processors, and smallholder cassava and rice farmers are unable to drive growth because of low profitability due to low productivity.

- **Skewed chances for sustainability**

Aggregators, processors, and smallholder cassava and rice farmers have skewed chances to sustainably operate because of low growth potential due to low profitability because of low productivity.

Strategies or solutions needed to mitigate the above-mentioned problems or challenges that the two VSLAs combined with aggregators, processors, and smallholder cassava and rice farmers are facing is provide the two VSLAs with cogent financial education and outreach training.

C. OBJECTIVES OF THE ASSIGNMENT

The objective of this assignment is to build Boma and Ngetomba Village Savings & Loan Associations capacities on financial record-keeping, business planning, risk management, monitoring framework, farm and non-farm loan product development, and outreach.

The specific objectives are:

- Empower trainees with skills to efficiently management their VSLAs.
- Develop the training methodology/approach



- Provide training for 60 people, Boma Savings and Credit Union and affiliates (15), Ngetomba Savings and Loan Association and affiliates (18), Sebe Hills Kalusamo Farmers' Multipurpose Cooperative (9), aggregators (9) and smallholder cassava and rice farmers (12) in the above areas of weakness.
- Designing user-friendly templates and providing on use for efficient management of the VSLAs.
- Providing knowledge on best practices in business planning and development.
- Providing the two VSLAs and affiliates with knowledge appropriate for increased revenue while reducing expenses.
- Develop templates of improved financial record-keeping system that are user-friendly and provide training to Boma savings and Credit and as well as Ngetomba Savings and Loan Association.
- Develop templates on cash flow projection and management and provide hands-on training to Boma savings and Credit Union and as well as Ngetomba Savings and Loan Association.
- Develop templates on financial modeling and forecasting and provide hands-on training to Boma Savings and Credit Union and as well as Ngetomba Savings and Loan Association.
- Provide Boma Savings and Credit Union and as well as Ngetomba Savings and Loan Association training on basic business planning and development. A flow chart pattern can be the way forward.
- Develop templates on risk management and loan portfolio monitoring and evaluation strategies development and provide hands-on training to Boma Savings and Credit Union and Ngetomba Savings and Loan Association for the purpose of enabling them to develop customize risk management, monitoring and evaluation strategies.
- Develop a user-friendly trainer of trainer guide on need assessment and community mobilization.
- Develop user-friendly templates on agricultural and non-agricultural SMEs products development and marketing for the purpose of enabling them to develop customize farm and non-farm SMEs products and how market them.
- Preparing a training report, detailing how the trainings were conducted, achievements, challenges, lessons-learned, opportunities for future engagements and recommendations.
- Organizing a half -day presentation to the two VSLAs to share the training report and recommendations.

D. HOST CONTRIBUTION

To conduct this assignment, SEBE Hills Kulusumo Multipurpose Farmers' Cooperative is expected to meet the following requirements:

- Mobilize and facilitate members and affiliates to attend all the training sessions.
- Commit to implement all the recommendations provided by the volunteer (s) after the completion of the assignments.

E. ANTICIPATED RESULTS FROM THE ASSIGNMENT

Following the completion of this assignment, the below listed outcomes are anticipated:

- Improved business and financial management practices
- Improved chances of access to finance
- Timely preparation of month-end financial reports
- Organized financial record-keeping system that will track financial transactions of SEBE Hills Kulusumo Multipurpose Farmers' Cooperative operations for production of month-end financial reports to facilitate the securing of bank line of credit or loan.



- SEBE Hills Kulasumo Multipurpose Farmers’ Cooperative will be operated as a going-concern enterprise.
- SEBE Hills Kulasumo Multipurpose Farmers’ Cooperative knows its cash flows and financial stance.
- SEBE Hills Kulasumo Multipurpose Farmers’ Cooperative demonstrates the ability to apply general management know-how in practical business situations.
- Submission of final assignment report.

F. DELIVERABLES

1. Volunteer final report due BEFORE departure
2. Group presentation with local stakeholders at the end of the assignment in country
3. Volunteer outreach activities in the US and in country
4. Training manual

G. SCHEDULE OF VOLUNTEER ACTIVITIES IN COUNTRY

Days	Activity
Day 1	Orientation session Meet with ASA Team to review the scope of work and develop detailed work plan covering all activities required to effectively implement this scope of work.
Day 2	Leave for Massabolahun Town, Lofa County for introduction to cooperative management and review of scope of work. Develop detailed Work Plan covering all activities in the scope of work. Check in the hotel.
Day 3-12	Start the rollout of agreed work plan and conduct the training.
Day 13	Organize workshop to share achievements, and recommendations.
Day 14	Conduct debrief session with CRS country team and perhaps USAID Mission on the completed assignment. Fill out all necessary M&E forms and submit to ASA staff

This is a draft schedule, final itinerary will be discussed and agreed by all parties upon arrival.

H. Participants Chart

Participant’s description	Number required
Boma Savings and Credit Union and affiliates	15
Ngetomba Savings and Loan Association and affiliates	18
Sebe Hills Kalusamo Farmers’ Multipurpose Cooperative Society	9
Aggregators	9
Smallholder cassava and rice farmers	12
Total	60



I. DESIRABLE VOLUNTEERS SKILLS

Additional requirements: A Volunteer should be:

- Proactive, result-oriented, and service-oriented
- Have very good interpersonal skills
- Flexible to work in rural settings

J. ACCOMMODATION AND ANOTHER IN-COUNTRY LOGISTICS

In Voinjama City, Lofa County, the volunteer's transportation and accommodation will be taken care of by CRS.

K. RECOMMENDED ASSIGNMENT PREPARATIONS

• **Training Material**

In the event the volunteer prepares materials for hand out, they can be printed at the CRS office in Voinjama City. Flip charts, markers, and a projector, if needed, can be obtained at CRS Liberia.

• **Working Environment**

The working environment is good. There is electricity, internet, cell phone signal, key security, and a healthcare facility is in Voinjama City. There is no security threat. Culturally, the people are very friendly to work along with. The volunteer will work closely with SEBE Hills Kulasumo Multipurpose Farmers' Cooperative management team, and in county ASA field team as well.

• **Recommended Reading**

The ASA project recommends that the volunteer carefully reads and familiarizes himself/herself with the scope of work and spend his/her time to study about cassava and rice value-chain.

• **Weather Appropriate Clothing**

The weather is hot in the dry season, but very cold at night.

L. REMOTE/LOCAL VOLUNTEER ROLES AND RESPONSIBILITIES

Both volunteers participate in a call to discuss objectives and collaboration approach at the start of the assignment. Collaboration platforms vary depending on the assignment and connectivity. The most frequently used platforms are MS Teams and WhatsApp. The volunteers are highly encouraged to visit [CRS' F2F Digital Resource Library](#), and search for resources that they could use or customize for training. Upon completion of your assignment, volunteers are requested to send any resources they would like to contribute to the library (whether created or found) to farmertofarmer@crs.org.

The local volunteer is responsible for assignment design, preparation, training, developing assignment reports, conducting action planning with hosts and outreach in country, and achieving the assignment objectives. The local volunteer works directly with the host with assistance/input from the US volunteer. Assignments usually last up to 2 weeks; Sometimes extending beyond two weeks due to pending follow up visits, emails etc. Local Volunteers are asked to track assignment hours per day, to stay under 112 hours (14 days x 8 hrs).

Virtual support from a paired US volunteer helps provide supplementary training resources, fill in the gaps for technical areas, and share creative ideas and solutions. Two specific responsibilities are to: (i) complete the



outreach component of the assignment and (ii) support the in-country volunteer as needed. US volunteers typically put in 4-8 hours per week, depending on the nature of the assignment and collaboration.

M. 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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