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Summary Information				
<b>Assignment Code</b>	BJ276			
Country	Benin			
Country Project	Soybean			
Host Organization	Agence le Phoenix Consulting (AP-Consulting)			
Assignment Title	Capacity building of young agro-entrepreneurs in financial education, including accounting and financial management of small and medium enterprises			
Assignment preferred	January 2021			
dates				
Objectives of the	Improve 100 farmers and agribusiness entrepreneurs' capacities in			
assignment	accounting management and financial education			
Desired volunteer	sired volunteer - Experience in SME accounting and management			
skill/expertise	- Experienced in financial education			
	- Experienced in strengthening entrepreneurs' capacities			
	- Be familiar with participatory training approach			
Type of Volunteer	Business/Enterprise Development = E			
Assistance				
Type of Value Chain	Information and Input support services (S)			
Activity				
PERSUAP	III			
Classification <sup>1</sup>				

## A. BACKGROUND

The "Farmer-to-Farmer" (F2F) program is an American initiative that provides technical assistance from highly qualified volunteers to farmers, farmer groups (cooperatives and associations), agribusinesses, research institutes and other organizations in the agricultural sector in developing countries and countries in transition. Support is usually provided by American volunteers but due to the COVID-19 pandemic, currently, the missions are carried out by pairs of volunteers; a volunteer recruited locally and an American

<sup>&</sup>lt;sup>1</sup> 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.

volunteer. The F2F project has been implemented in Benin since September 2018 by CRS, to support the cashew and soybean value chains for over 5 years, both approved by the USAID mission in Benin.

Agence le Phoenix Consulting (AP-Consulting) is an advisory and support organization for micro, small and medium enterprises, farmers' organizations, and decentralized and local government organizations. It was created with the main objective of offering quality business development services to enterprises and organizations. AP-Consulting contributes to the promotion of self-employment and sustainable businesses and works with farmers, processors as well as other agribusiness entrepreneurs in many communes. The company is strongly involved in the issues of agricultural entrepreneurship for young people in Benin. It is headquartered in the commune of Natitingou (Northern part of Benin).

Since February 2021, AP-Consulting has been working to create the Network of Young Dynamic Entrepreneurs of Benin (RéJED-BENIN), which is made up of members from six communes (Natitingou, Tanguita, Djougou, Bassila, Malanville, Kandi and Parakou) in four departments. Members of ReJED are mostly food processors (pineapple, cassava, soybean, cashew nut and cashew apple, mango, an ancient grain called fonio, cashew, soybean farmers and poultry farmers. Though the network has a leading team, elected by members, it is not yet officially registered. With AP-consulting's support, RéJED promotes sustainable agricultural economic growth, employment, better working conditions and benefits. It promotes and improves the employability and empowerment of women and young people, through the promotion of entrepreneurship and capacity building. As a support organization for ReJED, AP-Consulting places a particular interest in members' capacities strengthening for sustainable businesses.

## **B. ISSUE DESCRIPTION**

ReJED has more than 400 young entrepreneurs who are mainly working in the crop production, food processing, and animal production sectors. All have established their own businesses and are young enterprises (farms or food processing units) with limited financial capacity to recruit and retain an accountant. They also lack knowledge in the concepts of financial management for the success of their businesses. Even though these entrepreneurs want their business to grow, most have not developed the right financial attitude or mindset to achieve their objectives. As an example, the enterprise's profit and the promoter's pocket are one, and there is no difference between profits and personal income. This lack of knowledge and poor management of finances has the direct effect of destroying businesses, as there is no longer any traceability of private and business transactions. It becomes very difficult to assess the business profitability and, above all, it is difficult to file tax returns, which is a requirement for all business enterprises. Poor finance management also limits the enterprises' ability to access finances to support business growth, since financial institutions require accurate accounting and financial documents before they can provide funds to these enterprises.

Failure to maintain accurate finance records slows down the development of the entrepreneurship sector in the region. As a result of this mismanagement, many projects or enterprises (especially from young people) cannot survive in the market and close within two to three years.

ReJED's members need to be trained and reinforced on the basics of accounting management of micro, small, and medium enterprises including relevant and useful accounting tools and practices as well as financial education.

## C. OBJECTIVES OF THE ASSIGNMENT

The main objective of this assignment is to strengthen the capacities of some of the ReJED's business owner members in SME accounting management and financial education to improve the performance and the development of their enterprises. The assignment is specifically designed to:

- Train participants on basic and relevant accounting management tools and help entrepreneurs discover simplified accounting tools and train them in their use
- Train participants on key accounting management notions
- Help participant start developing some account management tools
- Train participant on financial education

## D. HOST CONTRIBUTION

The contribution of the AP-Consulting to this assignment will consist of mobilizing, supporting the commuting, the lodging and the feeding fees of the participants to the training sessions. It will also provide a conference room and working materials.

## E. ANTICIPATED RESULTS FROM THE ASSIGNMENT

Through this volunteer technical assistance, at least 120 agribusiness entrepreneurs will gain knowledge and skills on SME accounting management and start using basic financial tools to improve their business. This will also contribute to the success rate of new businesses, as promoters will follow their incomes and develop better resource use and investment plans. Entrepreneurs are equipped to better manage their financial resources.

#### F. DELIVERABLES

- 1. Vol 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 manuals and simplified accounting tools
- 5. Debriefing with USAID and F2F country staff

## G. SCHEDULE OF VOLUNTEER ACTIVITIES

Days	Activities
Day 1	Volunteer's welcome and orientation at CRS office in Cotonou and signing of administrative documents
	Travel to Tanguieta and checking at "Yakti Hotel" Hotel
Day 2	Introduction of the volunteer to AP-Consulting by CRS Benin F2F team.
	Volunteer will review and finalize the work-plan and discuss with host on any other arrangement for the assignment
	Make a quick diagnosis to better understand the issues related to the participants businesses

Day 3 to 6	Hold training sessions at Tanguieta
Day 7	Travel to Natitingou and checking in at the hotel
Day 8 to 10	Hold training sessions at Natitingou
Day 11	Travel to Djougou and checking in at the hotel
Day 12 to 14	Hold training sessions at Djougou
Day 15	Travel to Bassila and checking in at the hotel
Day 16 to 18	Hold training sessions at Bassila
Day 19	Debriefing with CRS Benin F2F staff, actions plan and recommendations review
Day 20	Volunteer returns to Cotonou

#### H. DESIRABLE VOLUNTEERS SKILLS

The desired volunteer for this assignment is expected to have:

- Relevant education in agribusiness and rural enterprises management
- Experience in SME and rural enterprises accounting and management
- Experiences in financial education
- Experience in strengthening entrepreneurs' capacities and working with rural entrepreneurs
- Be familiar to participatory approaches

#### I. ACCOMMODATION AND ANOTHER IN-COUNTRY LOGISTICS

For this assignment, the volunteer will work in 3 communes which are Natitingou, Tanguieta and Djougou in the northen region of Benin. In Natitingou, the volunteer will be accommodated at the hotel Beau Sejour, while in Tanguita he/she will stay at Yakti Hotel and at Donga Hotel at Djougou.

AP Consulting's Director will work closely with the volunteer, during assignment implementation, to ensure that goals are achieved in good conditions. Electricity is available at the hotels and in training halls.

#### J. RECOMMENDED ASSIGNMENT PREPARATIONS

## Targeted Trainees' Description

The participants in this assignment will be composed of the staff and members of RéJED-BENIN; young agribusiness entrepreneurs. They have a minimum educational level to follow training and use basic tools properly. However, translation in local languages may be needed sometimes and translators will be found among participants.

## Training Materials

The volunteer should prepare documents that can be printed at the CRS office in Benin prior to arrival. Flipcharts, markers, masking tapes can be obtained from CRS offices in the event the volunteer wishes to do illustrations. If possible for the assignment, the volunteer can bring a laptop. For PowerPoint presentations, AP-Consulting can provide a video projector.

## Electricity, internet, cellphone signal, key security, health issues

In general, electricity supply, internet connectivity and cellphone signal are stable in Benin's towns. The hotels and the training venue have stable access to electricity and internet connectivity even though

the internet becomes very weak sometimes outside Cotonou. The cellphone reception is good for both mobile networks (MTN and Moov) available in the country.

As for security, even though the security level in Benin and in the area of assignment is high, the volunteer will be instructed about security measures and safeguard before going to the host organization. It is advised that volunteer take necessary precautions like coming along with their usual medicines, to prevent health issues.

## Working Environment and culture

The localities are in the north of Benin, about 600 km from Cotonou. In each locality certain local languages are spoken (see the table below) and the people are Christians, Muslims and animists. The people there are very nice and respectful, especially towards foreigners; they are social and open to collaboration with strangers. As part of this mission, the volunteer will have to work in the municipalities of:

Departments	Communes	Place of accommodation	Local Languages
Atacora	Tanguiéta	Yakti Hotel	Berba,
	Natitingou	Beau Séjour Hotel	Waama et Ditamari
Donga	Djougou	Donga Hotel	Yom, Dendi,
_	Bassila	Romance Hotel	

## Recommended Reading

CRS strongly recommends that the volunteer become familiar with this SOW, read documents on project management in Benin, the different actors and stakeholders in the agricultural sectors (cashew; soybeans). The volunteer may read some documents on pineapple and cashew markets in Africa and processing activities and sales.

## K. 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 <u>CRS' F2F Digital Resource Library</u>, 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 <u>farmertofarmer@crs.org</u>.

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.

# L. 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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