



To express interest in this assignment please email maria.figueroa@crs.org with copy to emily.keast@crs.org

**CRS Farmer to Farmer Program
Volunteer Assignment Scope of Work**

Summary Information	
Assignment Code	BJ280
Country	Benin
Country Project	Cashew
Host Organization	Agrifinance (Agricultural Finance Cooperative)
Assignment Title	Financial operations policies and procedures review and updating
Assignment preferred dates	March 2022
Objectives of the assignment	<p>Improve Agrifinance's micro financing systems and enable staff to proactively fulfil their roles, promote sustainable development activities in the agricultural value chains</p> <ul style="list-style-type: none"> • Revise the loan policy manuals and credit procedures. • Assist in conducting a risk analysis and develop the risk map of agricultural loans, and savings. • Build the capacity of Agrifinance staff toward national and regional updated policies in agricultural financing • Help key staff in identifying relevant skills set to develop to increase their performances in compliance with the new procedures
Desired volunteer skill/expertise	<ul style="list-style-type: none"> • Expert in banking, finance and audit and compliance. • Experience in agricultural micro-finance lending products development, policies and procedures is highly desirable • Ability to train adults, familiarity to participatory approaches.
Type of Volunteer Assistance	Business/Enterprise development (E)
Type of Value Chain Activity	Information and Input support services (S)
PERSUAP Classification ¹	Type III

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.



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. The supports are 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 volunteer. F2F project has been implemented in Benin since September 2018 by CRS, to support the cashew and soybean value chains over a period of five years, both approved by the USAID mission in Benin.

The Agricultural Finance Cooperative (AgriFinance) is a decentralized financing organization, created in 2012 and has its head office in Parakou, in northern Benin. It is a Microfinance Institution (MFI) launched in 1990 by DEDRAS NGO (Organization for Sustainable Development, Strengthening and Self-promotion of Community Structures). 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, and this led to the creation of AgriFinance. AgriFinance was established as a Mutualist Savings and Loan Institution (IMEC) which collects rural and peri-urban savings and provides loans to its members. Agrifinance is specialized in inclusive agricultural financing

AgriFinance's 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." AgriFinance serves mostly rural and suburban populations, low income and especially those who invest in the promotion of agricultural sectors. Starting with four communes, its activities currently cover 11 communes, such as: Ouèssè, Tchaourou, Parakou, N'Dali, Bembéréké, Sinendé, Pèrèrè, Nikki, Kalalé, Banikoara and Djougou where it has settled 5 local agencies to facilitate activities in all those Communes. Agrifinance has received an assignment to integrate digital/mobile banking to its financing system and of the recommendations from that assignment was to update the operational and financing policies to improve their performances.

B. ISSUE DESCRIPTION

Agrifinance has developed its management and operational documents, including loan policy and procedures manuals, since 2012. Much has changed and so have microfinance practices. The number of beneficiaries and number of loans have increased, the staff number has increased, and most importantly, the banking and microfinancing system has significantly changed. With the digital boom, AgriFinance is



facing administrative and technical needs that were not considered in the current policies. With all these changes, the policies and procedure manuals are outdated and obsolete, hence the need to have these reviewed and updated as well as develop updated risk analysis and risk map associated with agricultural loans and savings collected from rural farmers. In addition to these, there is a need to guide key financing staff members on relevant skills set (especially related to digital financing) to enable them to proactively fulfil their roles in compliance with the new regulations and policies.

C. OBJECTIVES OF THE ASSIGNMENT

With this assignment, Agrifinance will enhance the sustainability of projects through delivery of the appropriate services to its clients. The main objective of this assignment is to assist Agrifinance's staff on administrative development management policies and procedures, allowing them to proactively fulfil their role, and to actively promote sustainable activities development toward agricultural value chain.

The specific objectives of the assignment will be to:

- Revise the Loan Policy Manuals and credit procedures.
- Assist in conducting a risk analysis and develop the risk map of agricultural loans, and savings.
- Build the capacity of Agrifinance's staff toward national and regional updated policies in agricultural financing.
- Assist in the development of staff career development and management plans for different types of positions

In addition to these specific output, comprehensive capacities strengthen training will be provided to the host's staff on compliance with policies and risk analysis based on their skill gaps.

D. HOST CONTRIBUTION

For the achievement of this assignment, Agrifinance will mobilize key staff who will work closely with the volunteer to ensure objectives achievements, as well as participants to the relevant training sections. It will also ensure that the necessary venues, local training aids and other teaching materials are in place. The host will also support the commuting, lodging and feeding of the participants to the training sessions.

E. ANTICIPATED RESULTS FROM THE ASSIGNMENT

With its updated financial policies and procedures, Agrifinance will establish better operational system to ensure accuracy, timeliness and completeness of financial data. This will contribute to the improvement of staff performance, services delivery and increase the number of clients and then the number and amount of loans as requests will processed faster and appropriately.



F. DELIVERABLES

- Volunteer final report due BEFORE departure.
- Participants' attendance list.
- Debriefing with USAID and F2F country staff.
- Group presentation with local stakeholders at the end of the assignment in country.
- Volunteer outreach activities in the US and in country using social media, journal, radio, TV, etc...
- Updated policies and procedures documents, training manuals and tools developed during the sessions.

G. SCHEDULE OF VOLUNTEER ACTIVITIES

Days	Activities
Day 1	<ul style="list-style-type: none"> • Volunteer's welcome and orientation at CRS office in Cotonou and signing of administrative documents. • Travel to Parakou and checking at the hotel. •
Day 2	<ul style="list-style-type: none"> • Introduction of the volunteer to the host organization by F2F team: General orientation with the host, first-hand briefing on the main objectives and modality of the assignment and adjustment of the agenda for the coming days (work planning session).
Day 3 to 12	<ul style="list-style-type: none"> • Work closely with management team and policies update committee of Agrifiance, • Conduct a diagnosis of the financing operational system of the organization • Analyze the content of existing documents • Collect necessary data and carry out the document updating • Develop staff career development and management plans for different types of positions • Hold training sessions with staffs
Day 13 to 14	<ul style="list-style-type: none"> • Prepare reports and recommendations for the host. • Debriefing with CRS Benin F2F staff and host. • Submit volunteer reports, training attendance sheet, PPT presentation and any reference materials to CRS F2F team.
Day 15	Volunteer travels back

H. DESIRABLE VOLUNTEERS SKILLS



To complete this assignment, the volunteer should be/have:

- Expert in banking, finance and audit and compliance.
- Experience in applied procedures manuals design with relevant knowledge in microfinance institution audit systems.
- Proven experience in the preparation of financial administrative documents (loan policy manual; credit procedure; agricultural loan risk mapping) and in the development of agricultural projects.
- Strong experience in supporting microfinance institutions.
- Ability to train adults, familiarity to participatory approaches a good knowledge of National Agriculture Development Fund (FNDA) systems and the criteria for analyzing microprojects by banks or Decentralized Finance Systems (SFDs) (for local volunteer).

I. ACCOMMODATION AND ANOTHER IN-COUNTRY LOGISTICS

The volunteer will work and be accommodated in the commune of Parakou located in northern Benin. The work will be done in the town center of the municipality. The volunteer will stay at hotel Soleil d'Afrique. In addition, the communication networks are very good with excellent security situation. Travel arrangements, adhering to COVID-19 safety precautions, will be made by CRS. The volunteer will be paid a per diem to cover feeding.

J. RECOMMENDED ASSIGNMENT PREPARATIONS

▪ Targeted Trainees' Description

The main participants to this assignment who will be working closely with the volunteer are: loan managers, heads of accounting, IT and audit departments (with at least a university degree), heads of local agencies, and the Executive Director of Agrifinance. Advisers, savings and loans collectors will be invited to the capacity building sections.

▪ Training Materials

The volunteer should prepare documents that can be printed at the CRS office in Benin prior to travel. Flipcharts, markers, masking tapes can be obtained from the host's office in case the volunteer wishes to do illustrations. If possible, for the mission, the volunteer can bring a laptop with them, but it is possible to get a spare on site. For PowerPoint presentations, Agrifinance will provide a video projector.

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

In general, electricity supply, internet connectivity and cell phone signal are stable in Benin's towns. The hotels and the training venue have stable access to electricity. The cell phone reception is good for both



mobile networks (MTN and Moov) available in the country. In these towns, the volunteer will be accommodated, the electricity supply and the internet are more stable.

About security, even though the security level in Benin and in 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**

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 local languages are *Dendi*, *Nagot/Yoruba*, *Bariba* and *Fon*. People are open to collaborate with foreigners.

- **Recommended Reading**

CRS F2F team strongly recommends that the volunteer becomes familiar with this SOW and the microfinance institution functioning in Benin and/or Africa prior to travel as well as country information that will be relevant. We also recommend reading about the national policies regarding microfinance and agricultural loans (the FNDA program of Benin can serve as an example). The volunteer can read some books or reports on microfinance in rural areas, especially in cashew, soyabean subsectors in Benin. Some additional orientations could also be given by the host before assignment starts.

- **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 28 to 42 Celsius degree. It is also a sunny weather with some rains fall from May.

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 [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.

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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