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**Farmer to Farmer East Africa**

**Volunteer Assignment Scope of Work**

**NOTE: SCOPE OF WORK AWAITING FINAL EDITS**

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| **Summary Information** | |
| Assignment code | ET63 |
| Country | Ethiopia |
| Country Project | Grains |
| Host Organization | Bussa Gonofa Microfinance Institution – Hasasa/Bekoji Branch |
| Assignment Title | Micro-credit finance management |
| Assignment preferred dates | August 30-Sept 19, 2015 |
| Assignment objectives | Improve the efficiency of the MFI staff in financial management, record-keeping and cash transfer systems |
| Desired volunteer skill/expertise | Knowledge and experience in saving and credit system, financial and business management, and related fields |

1. **Background**

The Farmer-to-Farmer (F2F) East Africa program leverages US volunteer’s expertise to assist small holder farmers and small scale processors in East Africa to improve their business practices through volunteer assignments conducted with host organizations. Through F2F interventions, CRS will improve the livelihoods and nutritional status of significant numbers of low income households by: i) broadening their participation in established commodity value chains as producers and service providers; ii) strengthening community resilience to shocks such as droughts, that adversely affect livelihoods; and iii) preserving/enhancing natural resources upon which most rural communities depend. CRS will also increase the American public’s understanding of international development programs and foster increased cross-cultural understanding between host countries and US volunteers.

Savings by the community and credit provision by financial institutions in Ethiopia are pillars to development and considered proxies for economic growth. However, the limited access to credit and other microfinance services contributes to national poverty[[1]](#footnote-1) The Ethiopian government, therefore, identified microfinance institutions (MFIs) as priority instititions as part of strategies for poverty reduction and development programs[[2]](#footnote-2).

Bussa Gonfa MFI started offering a community-based financial service system in remote, rural areas of Ethiopia in 2005 (Ethiopian Calendar) with the aim of reaching rural communities commonly excluded from financial services by the traditional finciers. The Rural Service Facility (RSF), is offered in two areas: Hasasa, West Arsi Zone and Gindebert, West Shoa Zone. The coverage in the USAID Feed the Future and Government of Ethiopia Agricultural Growth Program regions. The RSF is accessed by over 2,450 smallholder farmers through 12 service points in West Arsi and nine service points in West Shoa.

Most of Bussa Gonofa’s client farmers cultivate wheat, barley and potato and receive loans to purchase agricultural inputs (fertilizer, seed) and to engage in livestock fattening, apiaculture and petty trade. The RSFs are located at the village or, *kebele* (lowest administrative structure) level. A field coordinator and about three field agents supervise each RSF, based at the coordinating office in a larger town. At the RSF level, services are provided by a manager, cashier and saving and credit committee, all of whom are elected by the local community. Each RSF is open about 1-2 days each week.

1. **Issue Description**

Bussa Gonofa MFI has identified a gap at the Hasasa Branch Office with regards to business processes of the RSFs. The RSF staff are from remote rural areas, where individuals typically have lower levels of education, their knowledge on financial management is low. The largest need currently identified at the RSF offices is standardization of records of saving and credit. This includes review of the contents of the existing savings and loan documents, filing systems and transferring documents for other users including data encoders who encode to the management information system (MIS) at a center. As the RSFs are rural, they do not currently have computer access and so there is a great deal of paperwork which is a challenge to internal control systems.

1. **Assignment Objectives**

The objective of this assignment is to strengthen the knowledge and skills of the MFI staff at both the coordination office in Hasasa and village-level RSFs with regards to financial management, record standardization and cash transfer systems. Major topics of the training should include but not be limited to;

* Concepts and importance of financial management,
* Financial record keeping and record standardization methods,
* Cash transfer systems

In addition to these topics, the F2F volunteer will have the opportunity to assess the knowledge and skills gap of the MFI staff during the first days of the assignment in order to comprehensively develop training topics for successful intervention.

The target beneficiaries for this assignment include 6 coordination office staff members and 36 RSF staff members. The gender composition of the beneficiaries is expected to align with the 52% women target of the F2F program.

**Host Contribution**: - The host has committed to mobilize its staff members to attend the trainings that will be conducted by the volunteer. The host will also avail key personnel to work closely with the volunteer at all times, assisting her/him during training and visiting sessions and also to ensure translation to the local language. The host will also provide the volunteer with office space in Dodola or Bokoji town (320 km Southeast of Addis Ababa). For field travel in the assignment area, the host will provide the volunteer with transport.

1. **Anticipated Results from the Assignment**

This assignment is expected to contribute to improved knowledge and skills of the staff members of the Hasasa Branch Office of Busa Gonofa MFI resulting in proper understanding on financial management, record-keeping, cash transfer methods and customer service.

Specific outputs from this assignment include, but are not limited to the following:

* Train 42 staff members on financial management for MFIs,
* Equip host staffs and their customers with skills in proper record keeping and record standardization,
* Assist staff to develop an effective cash transfer system,

Deliverables by the volunteer include;

* Financial management, record-keeping and standardization and customer service training handouts or guidelines developed,
* Effective cash transfer system is developed and/or recommended to MFI,
* Initial presentation (outlines/list of activities, plan, approach, etc.) prepared and presented,
* If possible, training of trainers guidelines or handouts developed and submitted;
* Field trip reports with recommendations to host organization and CRS are submitted;
* All logistics and advances (if any) are reconciled at CRS;
* Final debriefing (PPT presentation) meeting with host organization (plus key stakeholders) and CRS/USAID conducted;
* Outreach events conducted upon return to the US by the volunteer.

1. **Schedule of Volunteer Activities in Ethiopia**

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| **Day** | **Activity** |
| Days 1 | Arrival to Ethiopia, Bole international Airport. The volunteer will be picked by Sor-Amba Hotel with a placard bearing “**CRS logo and volunteer name”**. |
| Day 2 | * Introduction with and welcoming by CRS management and briefing meeting (security, general orientation, logistic, reporting, etc) at CRS office. Discuss anticipated outcomes and work plan. * Introduce the volunteer at Bussa Gonofa MFI head office in Addis Ababa |
| Days 3 | * Travel to the assignment site (Hasasa town 310 km Southeast of Addis Ababa). S/he will be introduced to the host and accommodated in Dodola or Bekoji town. * If time permits, general orientation with the host will be pursued. First hand briefing on the main objectives and modality of the assignment and adjustment of the agenda for the coming days (work planning session). Briefing with the field staff. |
| Days 4 | * Further identify skill and training gaps through visiting and discussing with clients/customers and RSF staff. * Based on information gathered and gaps identified, enrich the prepared training materials incorporating hands-on practices. * Firsthand information/data collection by volunteers as applicable. |
| Day 5-7 | * Conduct firsthand training and presentation to host staff * Assess and refine the quality of trainings through feedback and observations. |
| **Day 8** | **Rest day.** |
| Days 9-14 | Continuation of the trainings and technical assistance. |
| **Day 15** | **Rest day** |
| Day 16-18 | Continuation of the trainings and technical assistance. |
| Day 19 | * Group debriefing presentation to the host in the presence of CRS. * Volunteer travels back to Addis Ababa. |
| Day 20 | * Finalize reimbursement expenditures and liquidations (if any) with finance. * Volunteer also finalizes his/her reporting and submit training M&E forms to CRS F2F staff. * Debriefing at CRS office with CRS staff or at the US embassy with USAID Mission |
| Day 21 | * Depart for USA (evening hours) |
| TBD | Outreach event when back in the US could include: presentation with a local group/organization, press release, media event and/or speaking tour. |

1. **Desirable Volunteer Skills**

The volunteer is expected to have the following qualifications and competencies:

* Knowledge and experience in savings and credit finance and business management
* Formal qualifications in business management, financial management and related studies are desirable.
* Experience in adult training methodologies
* Good interpersonal and communication skills including analytical skills

1. **Accommodation and other In-Country Logistics**

* Before travelling to the assignment place, the volunteer will stay in Addis Ababa at one of the CRS’s client hotels, Sor-Amba Hotel ([www.sorambahoteladdis](http://www.sorambahoteladdis)) or another hotel that will be booked and confirmed before the arrival date. The hotels in Addis Ababa offer airport services and wireless internet connection
* The hotel or CRS will arrange a vehicle for short travel from the hotel to CRS and vice versa while in Addis Ababa.
* All required materials will be prepared ahead of time and will be provided to the volunteer. CRS Ethiopia will provide the volunteer with a laptop computer (if s/he needs), local internet dongle (modem/EVDO) and mobile phone with charged local SIM-card. Any other required logistics and facilities can also be requested by the volunteer during her/his stay in Addis Ababa.
* CRS Ethiopia will arrange hotel accommodation and cover the lodging bills against receipts.
* CRS HQ will provide the volunteer with a per-diem advance to cater meals and other incidental expenses
* CRS Ethiopia will also reimburse the volunteer with laundry costs upon receipts, in accordance with CRS regulations.
* Before departing from Ethiopia, the volunteer will also liquidate if s/he received any advances in Ethiopia.
* For more information, please refer to country information that will be provided.

1. **Recommended Assignment Preparations**

* Although CRS F2F has developed this SOW, the volunteer can fine-tune through her/his professional qualifications to successfully carry out this saving and credit skills and knowledge transfer.
* The assignment site is adjacent to dry lowland (hot) areas where malaria maybe a problem. Therefore, the volunteer is advised to take anti-malarial pills
* Prior to travel, the volunteer is advised to prepare necessary training and demonstration aids and written handouts. Electronic copies of the handouts and any other paper materials can be printed for immediate use at the CRS office in Addis Ababa on request by the volunteer.
* If the volunteer requires use of simple training aids like flip charts, markers or tape s/he should make the request and collect from the CRS office in Addis Ababa prior to travel to the assignment place.
* Translation of handouts to the local language can be done in the locality of the assignment, if required.
* Depending on the meeting places and availability of electric power and LCD projector, the volunteer may use a laptop and projector for power point presentations.

1. **Key Contacts**

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| **CRS Baltimore** | **CRS EARO** |
| Maria Figueroa,  Volunteer Coordinator,  EA Farmer-to-Farmer Program  228 W. Lexington Street  Baltimore, MD 21201  Email: [maria.figueroa@crs.org](mailto:maria.figueroa@crs.org)  Phone: 410-951-7366 | Nyambura Theuri,  Deputy Project Director  EA Farmer-to-Farmer Program  P.O. Box 49675 – 00100  Nairobi, Kenya  St. Augustine Court Karuna Close Road  Email: [nyambura.theuri@crs.org](mailto:nyambura.theuri@crs.org) |
| **CRS Ethiopia:** | |
| Eshetayehu Tefera,  F2F Project Director,  P. O. Box 6592, Addis Ababa.  Email: [eshetayehu.tefera@crs.org](mailto:eshetayehu.tefera@crs.org)  Phone (landline): +251-112 788800;  Cellphone: +252-911-101381 | Art Kirby,  Head of Programs (HoP)  P. O. Box 6592, Addis Ababa.  Email: [art.kirby@crs.org](mailto:art.kirby@crs.org)  Phone (landline): +251-112 788800  Cellphone: +252-911-507305 |
| Biruk Tesfaye  F2F Project Coordinator  P. O. Box 6592, Addis Ababa.  Email: [biruk.tesfaye@crs.org](mailto:biruk.tesfaye@crs.org)  Phone (landline): +251-112 788800; |  |
| **Host Organization** | |
| **Furgassa**  **Bussa Gonofa MFI coordinator**  **Email:** [**furgassa@bgmfi.com**](mailto:furgassa@bgmfi.com)  **Telle: +251-911620880** | **Teshome**  **Bussa Gonofa MFI G/Manger** |

1. *Journal of Business and Economic Management 1(1): 010-017, January 2013*  [↑](#footnote-ref-1)
2. *Meklit Microfinance Institution, Progynist and Alisei NGO (2005). Trends, Challenges and Other Key Issues in Micro Finance Development in Ethiopia. Workshop Proceedings. Alisei Publishing.* [↑](#footnote-ref-2)