

**Farmer to Farmer East Africa**

**Volunteer Assignment Scope of Work**

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

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| **Summary Information** |
| Assignment Code: | KE 48 |
| Country: | Kenya |
| Country Project: | Horticulture  |
| Host organization: | Uasin Gishu Youth Bunge SACCO |
| Assignment Title: | SACCO Youth Friendly Loan Development & Marketing Skill Training  |
| Type of Volunteer Assistance: | Organizational Development (O)  |
| Type of Value Chain Activity: | Information and Input support services (S) |
| Preferred assignment dates: | May – July 2015 |
| Objective: | Facilitate loan products development and equip the SACCO management with marketing skills |
| Desirable Volunteer Knowledge and Skills:  | Extensive knowledge and experience in working with micro-finance institutions or SACCOs.  |

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 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. As an important corollary result, through the program 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.

Uasin Gishu Youth Bunge Forum (USYBF) is a Community Based Organization established in 2011 and duly registered with the Ministry of Gender and Social Services and Sports in 2012. In partnership with Mercy Corps, the organization is implementing the Yes Youth Can! Program funded by USAID. The organization formed a SACCO to facilitate youth in accessing financial services to establish small scale businesses and promote their living standards. The membership of the organization is open to all youth aged 18-35 years and is free from discrimination either by gender, race or religion. Out of the 23,124 youth members reached, the SACCO has been able to recruit 335 members. The organization is among few youth led and managed financial SACCOs in Kenya and has issued loans worth Ksh3, 600,000 ($39,130) to 72 members

**ISSUE DESCRIPTION**

Savings and Credit Co-operative Societies (SACCOs), which are started locally in Kenya, are more attractive to customers thus deeply entrenching themselves in the financial sectors. In fact, they have solid bases of small saving accounts constituting a stable and relatively low-cost source of funding and low administrative costs. SACCOs are able to advance loans at interest rates lower than those charged by other financial providers. In addition, SACCOs have the ability and opportunity to reach clients in areas that are unattractive to banks such as rural or poor areas. Mercy Corps through USAID funded Yes Youth Can! facilitated establishment of Uasin Gishu Youth SACCO is to ensure members empowerment through mobilization of savings and disbursement of credit to promote youth business enterprises. The management of the SACCO comprises of youth aged 18 – 35 years and though they have formal education, they lack adequate knowledge, exposure and skills to effectively and efficiently manage SACCO activities. Discussions with the youth revealed that they lack skills in development of loan and saving products attractive to the youth in the county.

The prime concern of the Uasin Gishu SACCO is to build the financial strength that would ensure continued service to members. However, the SACCO is facing challenges in increasing share capital due to low membership, inadequate loan management, limited skills in development of youth friendly loan products and lack of adequate marketing skills. Inspite of these challenges, Uasin Gishu SACCO Youth needs to generate income which is adequate to cover all its operational costs, enhance the institutional capital through membership recruitment drive, dividends and rebates. In this regard, development of youth attractive loan and saving products is essential on addition to sound financial stewardship. Therefore Uasin Gishu SACCO has requested for F2F volunteer technical expert in development of youth attractive loan products and marketing skill training to enhance rolling out of the developed products. Designing of loan products that fit members’ needs will ensures satisfaction, enhance innovativeness which leads to variety and quality loan products hence growth of Sacco’s wealth

**SPECIFIC OBJECTIVES OF THE ASSIGNMENT**

The overall aim of volunteer technical assistance is to facilitate loan products development and equip the Uasin Gishu Youth Bunge SACCO management with marketing skills. Product development and marketing efforts will focus on meeting the local demand for the organization’s savings and loan services. Good product offerings and effective marketing will result in a successful savings mobilization program that will lead to the SACCOs growth. The volunteer training will entail the following;

1. Meet with Uasin Gishu Youth Bunge SACCO members and management to review current loan and discuss potential loan products and various ways to market them to target groups
2. Determine how to meet target youth (client) demand by finding out what clients and potential clients want in their savings services
3. Facilitate development of youth friendly loan products and implementation guidelines/manual
4. Familiarize Uasin Gishu Youth Bunge SACCO members and management on processing and administration of developed loan products
5. Develop tailor made credit education to empower the borrower to make informed decisions on the various loans developed and investment options for the target youth
6. Hold meetings with selected youth groups (Bunges) and or members to discuss SACCO lending practices and the potential risk mitigation associated with utilization of various agricultural loans. Identify demand and need levels of different loans and loan categories
7. Provide recommendations and identify F2F future volunteer training gaps

**Host contribution** – Uasin Gishu Youth Bunge SACCO in collaboration with Mercy Corps has committed to mobilize the board members to attend the training. The cooperative will also avail key personnel to work closely with the volunteer, during the preparations and actual trainings, to ensure that key staff are trained and will continue training other members even after the assignment is completed. Mercy Corps will provide backstopping support during and after the assignment.

1. **ANTICIPATED RESULTS FROM THE ASSIGNMENT**

The anticipated deliverables include:

* Trainings conducted and SACCO members trained
* Assignment related photos
* Developed youth friendly loan products and implementation guidelines/manual
* PowerPoint presentation to SACCO stakeholders/Mercy Corps/ Uasin Gishu County
* Debriefing with Mercy Corps in Eldoret
* Debriefing with USAID and CRS & Mercy Corps in Nairobi
* Field trip report
* Outreach activity, press release or a media event back in US

1. **SCHEDULE OF VOLUNTEER ACTIVITIES IN KENYA**

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| Day | Activity |
| Day 1 | Travel from home to US international airport |
| Day 2 | Arrival into Kenya. The volunteer shall be met by a cab driver, who will have a placard bearing **CRS logo**, and who will wait at the arrivals section with the placard displaying the volunteer name. The volunteer will be driven to **AACC guesthouse in the Westlands** suburbs of Nairobi City or any other hotel to be communicated prior to arrival |
| Day 3 | Introductions and briefing including; scope of work review, finalize with logistics, assignment expectations and anticipated outcomes. Any training material that the volunteer wishes to carry along to the field will be printed/photocopied at CRS offices. |
| Day 4 | Travel to Eldoret – Uasin Gishu County  |
| Day 5 | In the morning CRS introduces the volunteer to Mercy Corps and later to the SACCO board and management. Together with Mercy Corps, CRS and the SACCO management, the volunteer will review the scope of work and develop an action plan.  |
| Days 6 | Review of the existing documents to familiarize with the SACCO activities |
| Day 7 | Rest day  |
| Day 8 – 9 | Meeting with Uasin Gishu SACCO members and management to review current loan and discuss potential loan products and various ways to market them to target groups |
| Day 10 – 11 | Facilitate development of youth friendly loan products and guidelines for their implementation |
| Day 12 - 13 | Familiarize Uasin Gishu Youth board and management on processing and administration of developed loan products |
| Day 14  | Rest Day |
| Day 15 -16 | Develop implementation guideline/manual for the new loan products |
| Days 17 - 18 | Meeting with selected youth groups to discuss micro finance lending practices and new loans developed |
| Day 19 | Conducting an outreach activity with Uasin Gishu County government officials and other development partners working with Uasin Gishu SACCO  |
| Day 20 | 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 and de briefing with Mercy Corps in Eldoret |
| Day 21 | Travel back to Nairobi  |
| Day 22 | Debriefing at CRS office with USAID Mission, Mercy Corps and CRS staff.Volunteer will finalize his/her reporting at CRS office and fill out all necessary M&E forms Travel back to the US |
| TBD | Outreach event back in the US. |

# F: DESIRABLE VOLUNTEER SKILLS

The volunteer will have the following qualifications and competencies:

* Formal qualifications in business SACCO loan products development
* In-depth understanding of financial institutions and community development.
* Excellent hands-on training skills to an adult audience is necessary
* Good writing and analytical skill as well as good communication skills
* Experience in loan products marketing and management is highly desirable

**G: ACCOMODATION AND OTHER IN-COUNTRY LOGISTICS**

While in Nairobi, the volunteer will stay at the AACC guest house is located along Wayaki Way, Westlands area of Nairobi. <http://aacc-guesthouse.com/> Tel: 254 20 4440224, 4442215 Mobile: 254 710 734728. Or any other hotel identified by CRS and communicated to the volunteer prior to arrival. While in Uasin Gishu County, the volunteer will stay at the Wagon hotel located in Eldoret Town.

Contacts

Eldoret Wagon Hotel

P.O. Box 2408, Eldoret

Tel: +254 0727 504 364

Tel: +254 053 206 2270/1

Fax: +254 053 206 2400

Email: reservations@eldoretwagonhotel.co.ke

wagonhotel@africaonline.co.ke

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

**H: RECOMMENDED ASSIGNMENT PREPARATION**

* The volunteer should prepare materials for hand-outs, which can be printed at CRS office in Nairobi 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. Depending on the training venue the volunteer may use a laptop and projector for power point presentations. However if the training venue is in the community, it will be difficult to use PowerPoint. In this case the volunteer will be expected to prepare training materials and have hand-outs printed at CRS offices for distribution to the participants.
* CRS strongly recommends that the volunteer becomes familiar with the maize country project description and the operation of rural financial institutions prior to arrival in the country as well as country information that will be provided.
1. **KEY CONTACTS**

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| **CRS Baltimore** | **CRS EA. Regional Office** |
| **Maria Figueroa**Volunteer CoordinatorEA Farmer-to-Farmer Program228 W. Lexington StreetBaltimore, MD 21201410-951-7366Email: maria.figueroa@crs.org | **Nyambura Theuri**Deputy Project DirectorEA Farmer=to-Farmer ProgramP.O. Box 49675 – 00100Nairobi, KenyaSt. Augustine Court Karuna Close RoadEmail: nyambura.theuri@crs.org |
| **CRS Kenya** |
| **Gabriel Mbokothe**Project DirectorFarmer-to-Farmer ProgramKenyaOffice Tel: +254 20 421 0000, ext. 116Mobile cell phone +254 733990299Email: gabriel.mbokothe@crs.org | **Marcy Trueb**Head of ProgramsCRS Kenya Office Tel: +254 20 421 0000Mobile: +254733788850Email: Marcy.Trueb@crs.org |
| **Martin Waweru**Project CoordinatorFarmer-to-Farmer ProgramKenyaOffice Tel: +254 02 421 0000, ext. 119Mobile cell phone +254 734600693Email: martin.waweru@crs.org  | **Elijah Marambo**Chief of Party,Yes Youth Can! ProgramMercy CorpsTel: +254 731 8800405Email: emarambo@ke.mercycorps.org |