

**Farmer to Farmer East Africa**

**Volunteer Assignment Scope of Work**

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

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| **Assignment Summary** |
| **Assignment Code** | **UG53** |
| Country | Uganda |
| Country Project | Maize country project |
| Host Organization | Integrated Disabled People’s Activities (IDIWA)(Iganga Disabled People’s SACCO Ltd) |
| Assignment Title | Review and formulation of SACCO documents and policies |
| Type of Volunteer Assistance: | Financial Services (F) |
| Type of Value Chain Activity: | Information and Input Services (S) |
| Assignment objectives |  |
| Desired skills | Formal qualifications in savings and credit /microfinance development and a strong background in finance related training  |
| Assignment preferred dates | August-September, 2015 |

1. **Background**

Iganga Disabled People’s Cooperative Savings and Credit cooperative Society was established in 2003 (Reg. No 6638) to provide financial services to People with Disabilities in Iganga District. This was inspired by the fact that PWDs face extreme conditions of poverty, do not have social capital which would enable them access credit for investment. They are also discriminated by commercial financial service providers who always equate disability to inability to perform, hence financial services were previously out of reach to PWDs. The SACCO has since then been able to mobilize 319 members. The SACCO currently has five active saving groups each comprising five people. Groups have received training in savings, credit and loan management.

Much as the loan portfolio is still small, it has grown steadily through the disbursement of business and agricultural loans to its members. However, few agricultural loans have been given out due to the fact that the SACCO has concentrated mainly on business because these do not have a period compared to agricultural loans which attract a grace period of three months.

As more members get loans, the portfolio at risk also increases hence, the need to devise means of reducing the risk or completely doing away with it by equipping the management staff with skills and knowledge in portfolio and delinquency management.

1. **Issue Description:**

The membership of Iganga Disabled People’s (IDP) SACCO is steadily growing and needs to be further encouraged to grow. This growth comes along with, new demands and challenges in the areas of having policies in place as relates to the business. To effectively lead and manage the organization, the board and management must be able to guide the cooperative to meet its strategic objectives and develop new ones as the cooperative grows or as members’ needs change in response to the changing environment. The board and management need to have good financial management knowledge as well skills and knowledge on how to reduce the default rate and increasing loan portfolio in the long run.

In addition, the leaders should have the capacity to monitor and evaluate the organization’s activities to ensure that set objectives are met and services are delivered to the members. Furthermore, the policies and procedures of the cooperative should provide an enabling environment in which the organization can grow both in membership and relevance.

IDP SACCO has operating policies which include the lending policy, Annual business plan, Human resource management and financial management policies, Administration, Agriculture and Group lending policies for day to running of the society. However, the policies have several gaps and need to be reviewed and updated. There is need for new policies on procurement and fraud management. The SACCO operates on a manual financial system which is not efficient and effective enough given the increasing number of members. The SACCO needs to migrate from manual to a computerized financial system for easy efficient operations. For these reasons, Iganga Disabled People’s (IDP) SACCO requests CRS’s Farmer-to-Farmer (F2F) technical assistance in review and formulation of SACCO policies and equips staff with knowledge and skills in portfolio and delinquency management.

1. **Specific Objectives of the Assignment**
2. Reviewing financial policies, credit policy including group and agricultural lending policies.
3. Develop policies on procurement and fraud mitigation.
4. Assist establish efficient financial management systems.
5. Review business plan, annual work plan and budget
6. Equip management staff with skills and knowledge in portfolio and delinquency management.
7. **Anticipated Results from the Assignment**
8. Streamlining policies and procedures of IDP SACCO. The SACCO will provide a strategic link between the company's vision and its day-to-day operations.
9. Overall, the CRS volunteer will assist IDP- SACCO leadership and management clearly understand basic planning principles/tools, follow set procedures and policies, learn how to conduct effective monitoring and evaluation, and establish efficient financial management systems. This will lead to improved service delivery to members, improved transparency and accountability, strengthened group cohesion, improved cooperative performance, and enhanced sustainability of the SACCO.

**The anticipated deliverables include:**

1. IDP-SACCO policies and products reviewed and updated; these include financial resources management policies, credit policy including group and agricultural lending policies.
2. Developed policies on procurement and fraud
3. **Schedule of Volunteer Activities in Uganda**

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| Day | Activity |
| Day 1 | Travel from home to US international airport |
| Day 2 | Arrival at Uganda Entebbe Airport, picked by Airport shuttle to Kampala and check in at Hotel. |
| Day 3 | At 9.00 am, the volunteer is greeted at the hotel by CRS staff and thereafter proceed to CRS office for introductions and briefings including host brief, logistics and expectations and anticipated outcomes. Hand-outs will be prepared at CRS offices.  |
| Day 4 | Travel to Iganga district to commence the assignment.  |
| Day 5 | In the morning CRS introduces the volunteer to IDP SACCO board & management team. Together with CRS and the management, the volunteer will review and finalise the action -plan. The action plan should include group presentations to be done after the assignment. In the afternoon, visit some of the SACCO clientele- the saving groups in particular. |
| Days 6-10 | Volunteer reviews SACCO’s financial, agricultural and group lending policies.  |
| Days 10-14 | Review business plan, annual work plan and budget |
| Days 15-17 | Develop policies on fraud and procurement |
| Day 18 | Train staff in portfolio and delinquency management. |
| Day 19 | Wrap up with discussions of the recommendations and the final report with the host management and staff.  |
| Day 20 | Travel back to Kampala |
| Day 21 | Debriefing at CRS office with USAID Mission and CRS staff.Volunteer will finalize his/her reporting at CRS office.  |
| Day 22 | Depart for USA |
| TBD | Outreach event in the US |

1. **Desired Volunteer Qualifications**
* Formal qualifications in savings and credit /microfinance development and a strong background in agriculture related small enterprises is necessary
* Business development and management studies are desirable.
* Wide experiences in working with rural farmer savings schemes.
* Good working knowledge in credit management and finance management
* Good writing and analytical skills, including good interpersonal communication
* Additional requirements may include knowledge on agricultural loan managements and policy formulation
1. **Accomodation and Other In-Country Logistics**

In Kampala, the volunteer will stay at Fairway hotel, www.fairwayhotel.co.ug. While at the host in Iganga, the volunteer will stay at Hotel Continental. The hotel has all the basic facilities such as running water, electricity and internet.

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 cleared before departing Uganda. For more information, please refer to country information that will be provided.

**Host contribution** – IDP- SACCO has committed to mobilize its Executive Committee and staff, members to attend the trainings to be conducted by the volunteer. Personnel from the SACCO staff will be allocated to work closely with the volunteer, during the preparations and actual trainings, to ensure that key staff are trained and will continue training other staff and members even after the assignment is completed.

1. **Recommended Assignment Preparation**
* The volunteer should prepare materials for hand out which can be printed at CRS office in Kampala 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. 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.
* Knowledge on agricultural financing in rural settings of developing countries is required
* The volunteer should also bear in mind that the host has one computer for its operations.
1. **Key Contacts**

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