



**USAID**  
FROM THE AMERICAN PEOPLE



**Country: Kenya**

**Country project: Farmer to Farmer**

**Host: Elgeyo Markwet Youth SACCO**

**Venue: Iten**

**Audience: SACCO Management**

**Number of people : 8**

**Date: 2/24/2017**



# **1. Assignment Objectives as in SOW**

1. Internal Communication and team blgn
2. Membership growth, loan monitoring, the lending process & reporting
3. Financial mgnt training of core staff.
  - Loan documentation and monitoring
  - Loan default management
  - Portfolio analysis and building techniques

## **2. Achievement of the assignment objectives**

1. SACCO member bookkeeping
2. Loan analysis and lending procedures
3. Responsibilities of loan committee and delegates
4. Loan default management procedures
5. Portfolio analysis for growth and sustainability
6. Ratio analysis techniques

## **3. Recommendations to the host with regards to the assignment**

- Growth
- Profitability
- Image
- Analysis
- Communication

## **4. Anticipated Impact**

- Continued SACCO growth in members and profitability
- Fewer problem loans
- More financial and ratio analysis of portfolio
- Members doing more bookkeeping

## **5. Recommended future volunteer Assistance**

- Help with a needs assessment of members for new loan products and membership growth
- More training in financial management and analysis of problems loans for loan committee and management

## **6. Recommendations to other non-host stakeholders**

- County cooperative committee involvement of activities
- CRS continual support with technical assistance
- More donor support for larger financial base
- KUSCCO support in training

# Action plan for host recommendations

Recommendation	Specific Action	Responsible person	By when
1.Recrut new members	New loan Products, larger loans	Membership and Staff	2017
2.Work with default loans	Collect loans in arrears .	Staff and delegates, loan committee	On going, especially first 30 days
3.Develop loan write off policy	Prepare loan aging chart Develop default loan toolkit	Manager and accountant	Next 6 months
4. Develop financial analysis package	Mine data and calculate financial ratios	Accountant	Next 6 months
5.Form aging loan committee	Write problem loan policy	Manager	Next 3 months
6.Put manager on salary	Provide SACCO motor bike and pay manager	Members	Immediately



## **7. How can CRS improve future volunteer experience**

- Provide copy of visa forms before travelling.
- Provide volunteer with more information on what CRS does in E. Africa
- I could not find on US embassy web site how to register being in country.

***Thank You!***