Volunteer Name: Troy Emory
Country: Uganda
Country project: UG53 Maize Country Project
Host: Integrated Disabled People's (IDIWA)
**   (Iganga Disabled People's SACCO Ltd)**
Venue: CRS Office
Audience: CR- CRS Ug, AOR – F2F USAID & AOR – IDIWA, F2F Staff and Volunteer (Bryce Malsbary)
Number of people : 6
Date: August 14, 2015

1. Assignment Objectives as in SOW

1. Reviewing financial policies, credit policy including group and agricultural lending policies.
2. Develop policies on procurement and fraud mitigation.
3. Assist establish efficient financial management systems.
4. Review business plan, annual work plan and budget
5. Equip management staff with skills and knowledge in portfolio and delinquency management.

2. Achievement of the assignment objectives

1. Reviewed and modified each policy. Checked for evidence of compliance
2. Developed fraud mitigation techniques
3. Automated accounting system not implemented because of resource constraints. Provided detailed items needed for system implementation.
4. Reviewed and modified business plan, annual plan, and budget. Emphasized managing budget to actual results.
5. Provided tools to manage day to day portfolio and delinquency management.

3. Recommendations to the host with regards to the assignment

- 1. Produce Monthly Balance Sheet, Income Statement, Cashflow Statement Obtain signoff from management.

- 2. Have board clarify policy on maximum petty cash disbursements

- 3. New members will wait 6 months and have consistent deposits before receiving a loan.

- 4. Use additional questions that volunteer suggested with interviewing loan applicants.

- 5. Issue each member quarterly statements. Members will be grouped into categories according to risk.

4. Anticipated Impact

- 1. Use financial statements to set lending limits and deposit goals

- 2. Ability to detect fraud using testing techniques designed to detect theft of cash

- 3. Migrate to an automated accounting system by 3/31/2016

- 4. Revenue and expenses within Approved Budget

- 5. Better determine what the portfolio size should be, reduce delinquencies, and operate with without insolvency risk

5. Recommended future volunteer Assistance

- 1. Assist with implementing automated accounting system.
- 2. Additional assistance balancing portfolio size, reserves, and deposits

- None

Action plan for host recommendations

Recommendation	Specific Action	Responsible person	By when
1. Produce Monthly Balance Sheet, Income Statement, Cashflow Statement. Sign off by management	Finish reconciling accounts. Manager will be begin reporting the 3 statements monthly	Damalie, Stephen, Elizabeth	Starting Period ending 30 September 2015
2. Have board clarify policy on maximum petty cash disbursements	Board will convene in August. This topic will be covered for approval.	Elizabeth	31 August 2015
3. Determine reserve size to reduce risk of default on loans outstanding.	Board will convene in August. This topic will be covered for approval.	Elizabeth	31 August 2015
4. New members will wait 6 months and have consistent deposits before receiving a loan.	Board will convene in August. This topic will be covered for approval.	Elizabeth	31 August 2015
5. Use additional questions that volunteer suggested with interviewing loan applicants.	Update loan application and script when interviewing references	Esther, Elizabeth	31 August 2015
6. . Issue each member quarterly statements. Members will be grouped into categories according to risk.	Automated accounting system must be implemented first. Next, the monthly statements to members can be issued from new system.	Esther, Paul, Elizabeth	31 August 2015

7. How can CRS improve future volunteer experience

- 1. CRS should get the entire set recommendations as a backup in case the Host can not complete the agreed upon recommendations. Alternatives can be suggested from the full set. Or, if all are met then, others can be added.

- 2. Whenever feasible, have more than one volunteer together

- 3. Print out an attendance sheet for each day. Site may have technology issues

     4. Recommend changes the power point presentation. List the Objective then immediately follow with the achievement. It helps with the oral presentation instead

of listing all the objectives, then the achievement.

Thank You!