

VOLUNTEER REPORT FORMAT

To be submitted to CRS at the end of volunteer assignment and shared with the Host

1.1 Assignment information

- a) Volunteer Name: Velma D. Gwishiri
- b) Host Organization: Oromia Credit and Saving Share Company, Dukem Microfinance Branch
- c) Assignment: Financial management and business plan training to staffs and clients
- d) Dates of Assignment: April 1, through April 17, 2015
- e) Number of days worked: 13

1.2.1 Objective 1 in your SOW: Understand the basic concepts of financial management

Progress with the objective: Completed

- a) Expected impacts/results: Staffs will perform duties more efficiently.
- b) Recommendations¹:
 - In addition to preparing Balance Sheet and Income Statement, Finance Officers should also prepare a Cash Flow Statement.
 - Staffs and clients should design and implement a work-plan for the upcoming year.
 - Clients should keep complete records of sources of income and expenditures. Customer Services Officers should require that clients submit an operational budget when applying for a loan

1.2.2 Objective 2 in your SOW: Understand the basic principles on which microfinance is organized

- a) Progress with the objective: Complete
- b) Expected impacts/results: Host will develop more training programs for clients to ensure they use the loans to add greater value to their enterprises and to encourage them to save more of their profits for future expansion or projects.

1.2.3 Objective 3 in your SOW: Measuring & controlling delinquency

- a) Progress with the objective: Complete
- b) Expected impacts/results: Recommendations: For the most part, clients are repaying their loans according to the specified requirements and delinquency is not a serious problem. Keep up the good work!

1.2.4 Objective 4 in your SOW: Business planning and development

- a) Progress with the objective: Complete
- b) Expected impacts/results: / Recommendations: Host reviews the performance from operations thus far this year and start planning for next year, noting what's working and what changes are necessary for better service to clients, profitability and sustainability.

1.3 Number of people Assisted

- a) Through formal training ... 101
- b) Through direct technical assistance (Do not double count)
- c) Out of these above, number of host staffs ... 18
- d) Training/assistance by field

¹ **Note:** The most useful recommendations for hosts are ones that they can implement themselves with minimal expense. For example, a cooperative might change its financial reporting procedures or hold more regular meetings of its board. Broad recommendations on tax or credit reform, changes in government policy, or investment in large-scale equipment, are usually not within the host organization's reach.

Topic/field	Total	Males	Females
Financial Management Microfinance basic principles Business planning	101	81	20
Total	101	81	20

1.4 Gender

- a) What gender roles did you recognize in your host community? Did these roles play a part in your assignment? How? Women's participation is valuable to the host.
- b) How might CRS or the host organization improve opportunities for the women in this host or host community

1.6 Value of volunteer contribution in \$ 150 per day

- a. Hours volunteer spent preparing for assignment 30
- b. Estimated value of all material contributions volunteer contributed to host during assignment \$100

1.7 Value of hosts' contribution in \$ (Please consult the host as well) not known

- a) Meals \$20
 - b) Transportation
 - c) Lodging
 - d) Translation \$150
 - e) Other (Specify)
- Total 170

1.9 Host Profile Data:

Did you obtain any data that supplements or corrects the data in the existing host information as detailed in the SOW? Please list it.