



VOLUNTEER REPORT FORMAT

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

1.1 Assignment information: UG51

- a) Volunteer Name: **Deloris Holliday**
- b) Host Organization: Loro-Oyam SACCO
- c) Assignment: To empower Loro-Oyam SACCO staff and management in developing accounting policies and procedures in credit management, budget preparation, and financial reporting.
- d) Dates of Assignment: August 15th – 29th, 2015
- e) Number of days worked: 12

1.2.1 Objective 1 in your SOW: Review loan products in terms of loan purpose, eligibility for loans, maximum loan sizes, loan security (collateral), interest rates, replacement period and loan supervision (monitoring).

- a) Progress with the objective: Reviewed the calculation (formula) for the interest charged members. Review the reasons (purpose) Loro-Oyam and VSLAs would give a member a loan. Reviewed the eligibility for a loan. Reviewed the collateral for loans. Reviewed replacement period. Provided training to Manager, Cashier and Board on how to calculate loan interest and dividends.
- b) Expected impacts/results: Expect Board to meet to decide if they will change the way that interest charged on loans are calculated.
- c) Recommendations¹: Discuss with lawyer and Centenary Bank Credit Services official the proper method of calculating loan interest and interest dividends to members of Loro-Oyam and VSLAs.

1.2.2 Objective 2 in your SOW: Review and establish procedures for how to deal with defaulters and/or rescheduling loans.

- a) Progress with the objective: Reviewed procedures that Loro-Oyam and VSLAs groups dealt with defaulters.
- b) Expected impacts/results: Expect Board to start taking possession of items used as collateral. Expect VSLA to continue to reduce the members savings by amount owed or collect collateral.

¹ **Note:** Only make not more than 6 recommendations. 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.

- c) Recommendations: Recommendation that Board collects collateral from defaulters. Recommend that VSLAs continue the practice of reducing the members savings by amount owed or collecting the collateral.

1.2.3 Objective 3 in your SOW: New product development skills.

- a) Progress with the objective: Discussed with Loro-Oyam that they could start lending money to members who wanted to buy a motorcycle or bicycle. Also discussed using farmers' crops as collateral so that the farmer could plant more crops. Also discussed using business assets as collateral. Also discussed using the motorcycle or bicycle or farmers crops as collateral. Discussed with VSLAs that the members could pool their money and rent the services of an ox or purchase machinery that would allow them to cultivate more land and plant more crops. Also discussed with VLSA I that a person could apply for literacy grants for the older generation over the internet.
- b) Expected impacts/results: Expect Loro-Oyam to start lending money to members who want to buy motorcycles, bicycles, crops and using the business persons' business assets as collateral such as a carpenter's furniture.

- c) Recommendations: Increase lending to members who have secure collateral.

1.3 Action Plan

Recommendation	Specific Action	Responsible person	By when
1. Use Generally Accepted Accounting Principles (GAAP) to calculate loan interest and interest dividends to members of Loro-Oyam SACCO.	Discuss with lawyer and Centenary Bank Loan Credit Services representative on the proper method of calculating loan interest and interest dividends to members of Loro-Oyam SACCO.	Loro-Oyam board members.	As soon as possible.
2. Board should collect collateral from defaulters. Recommended that VSLAs continue the practice of reducing the members savings by amount owed or collecting the collateral from members who default.	Board collect items used as collateral	Loan committee & SACCO Manager	Upon default if loan not rescheduled.

3. Increase lending to members who have secure collateral.	Increase loans to people with collateral and who meet other criteria.	Lending committee	As soon as possible.
4. SACCO starts providing loans for motorcycles and bicycles.	Lend money to members for motorcycles and bicycles.	Lending committee	As soon as possible.

1.4 Number of people Assisted

- a) Through formal training 30
- b) Through direct technical assistance (Do not double count)
- c) Out of these above, number of host staffs 2
- d) Training/assistance by field

Category	Total	Males	Females
Members/ owners	28	16	12
Employees	2	1	1
Clients/ Suppliers	0	0	0
Family Members	0	0	0
Total	30	17	13

1.5 Gender

- a) What gender roles did you recognize in your host community? Did these roles play a part in your assignment? None. How? They hired a female and some of the board members are female and treated with equal respect.
- 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 \$ **881.25**

- a. Hours volunteer spent preparing for assignment 15
- b. Estimated value of all material contributions volunteer contributed to host during assignment

1.7 Value of hosts' contribution in \$ **231.77**

- a) Meals
- b) Transportation for participants: \$ **66.22**
- c) Lodging 0
- d) Translation: CRS contributed to this cost
- e) Other (Specify): Mobilization of participants: \$ **41.39**
- f) Training Venue: \$ **124.16**



1.8 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.

Corrected formula for calculating interest payments.

1.9 Recommendations for CRS:

Provide financial training to all SACCO and VSLA organizations.

1.10 Press Release

FOR IMMEDIATE RELEASE

CONTACT: Deloris Holliday
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Severn Area Volunteer Travels to Uganda to Share Skills with Local Farmers

Farmer to Farmer program promotes economic growth and Agricultural development in East Africa

Deloris Holliday, a Retired Program Analyst from **Severn, Maryland** travelled to **Uganda** for 2 weeks to share her technical skills and expertise with local farmers.

Deloris Holliday's assignment is part of Catholic Relief Services' Farmer-to-Farmer (FTF) program that promotes economic growth, food security, and agricultural development in East Africa.

"My greatest joy comes from knowing that I have helped someone in need," said Deloris Holliday.

Funded by the U.S. Agency for International Development (USAID), the five-year program matches the technical assistance of U.S. farmers, agribusinesses, cooperatives, and universities to help farmers in developing countries improve agricultural productivity, access new markets, and increase their incomes.

In **Uganda**, Deloris Holliday worked with Loro-Oyam SACCO in providing financial awareness and training and giving technical assistance to farmers, community leaders and educational institutions to enable them to develop accounting policies and procedures in credit management, budget preparation, and financial reporting. Up to 30 beneficiaries were reached.



Mrs. Holliday's volunteer assignment is one of nearly 500 assignments that focus on agriculture, food security and nutrition in Ethiopia, Tanzania, Kenya and Uganda. This is the first time CRS has been involved in the 28-year-old Farmer-to-Farmer Program funded by the U.S. government.

CRS is partnering with five U.S. institutions to tap into the rich diversity of the U.S. agriculture community: the National Catholic Rural Life Conference, Foods Resource Bank, National Association of Agricultural Educators, American Agri-Women, and the University of Illinois' College of Agricultural, Consumer and Environmental Sciences.

The U.S. volunteers will travel to East Africa for anywhere from one to six weeks, their expenses covered by USAID.

"One thing we are certain of is that this program will be beneficial not just to the farmers in East Africa, but also to the volunteers from America," said Bruce White, CRS' director for the program. "It's going to make the world a little bit smaller for everyone involved."

For more information, visit farmertofarmer.crs.org

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Catholic Relief Services is the official international humanitarian agency of the Catholic community in the United States. The agency alleviates suffering and provides assistance to people in need in nearly 100 countries, without regard to race, religion or nationality. For more information, please visit crs.org or crsespanol.org.