



USAID
FROM THE AMERICAN PEOPLE



Volunteer Name: “Juliana” (Jillann W. Richardson-Rohrscheib)
Country: Ethiopia
Country Project: Grain Production and Sector Support
Host & Venue: RCS-Koffele (Oromia)
Audience: RCS-Koffele Team Members & CRS FtF Representative
No. of people : Four (4)
Date: 27 May 2016 / 27 Gonbat 2008



1. Assignment Objectives as in SOW

The original objectives of in the SOW were:

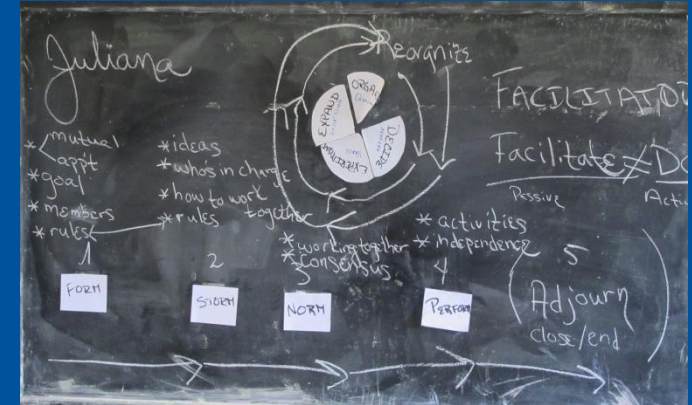
- *To train Savings and Credit Coop members on Microfinance Management (of their saving and credit schemes);*
- *Income Diversification; and*
- *Income Generating Activities (IGA)*

2. Achievement of the assignment objectives

- Nine (9) RCS team members participated in training on Group Development/Dynamics, Microenterprise/Income Generating Activity Management, and Savings-Credit Management

By the end of training, Participants will have more knowledge + tools to support Farmers Groups in RCS kebele.

- * Cite 4 Steps of IGA dev.
- * Cite 4+1 Steps of Group Dynamics
- * Explain 2+6+1 Process for Farmers Groups development



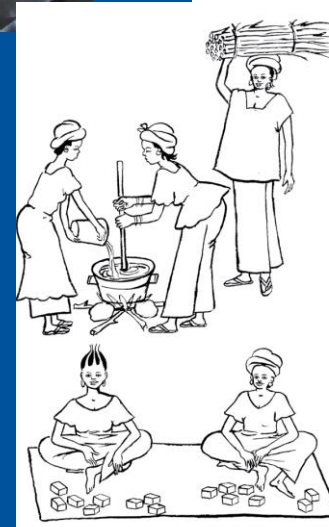
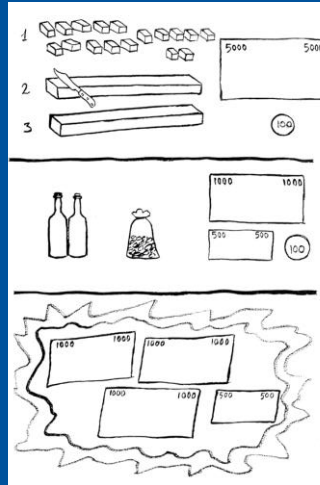
ToT Group Development / Dynamics



ToT Group ME / IGA Management

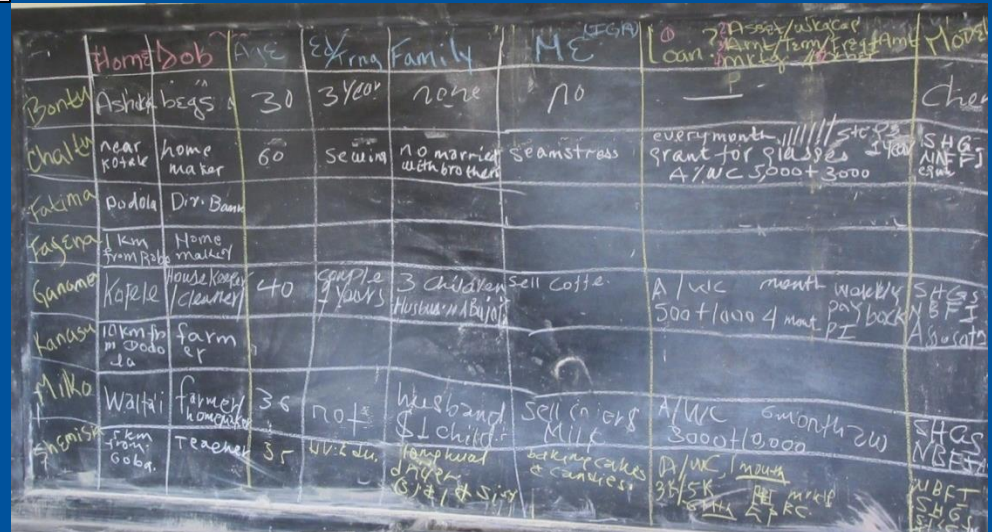
By the end of this training, participants will have more knowledge + tools to manage + support IGAs/MEs for Farmer's Groups in RCS Kaffele

- * Define IGA, ME, Grant, Credit, Gross/Net Profit, Sales, Expenses, Op Costs, Savings, Bus Maint, Depn, Assets
- * Explain the 6 Rules for a successful business.
- * Demonstrate the 6 Steps on How to Conduct a Feasibility Study



ToT Savings - Credit Management

MODEL	ORGANIZATION				REQUIREMENTS	LOANS		TYPE CLIENT
	MEMBERS	REGULATIONS	MANAGEMENT	LOCATION		AMOUNT	TIME & OP COST	
CHARITY	0 - ∞, independent	Per the agency	Beneficiary	Local or Far	N/A	N/A	N/A	Very poor, Survivor of a trauma
EQUB / EDER (TONTINE)	3 - 20 close friends	None	None (mutual trust), no record-keeping	Close-by friends	None	Small to large amounts (depends on friends)	Short meetings; no cost	Anyone
SELF-HELP GROUPS	5 - 30 (same community)	Simple Rules	Exec Cmte; Mutual Trust; simple record-keeping	Villages and/or markets 5-10 mins. from each other	Member-ship, Savings	Micro (\$1-50) amounts (depends on friends)	Initial Training, Short Meetings (30-60 mins)	Women/ Men in secluded rural areas
Savings & Internal Lending Community (SILCs by CRS)	15-25 (same community)	Bylaws	General Assembly, Mgmt Cmte, Field Agent	Villages and/or markets 5-10 mins. from each other	Member-ship, Savings	Micro (\$1-50) amounts (depends on friends)	Initial Training, Short Meetings (30-60 mins)	Women/ Men in rural, peri-urban, (urban) areas
COOPS / ASSNS	20-50 (same community)	Bylaws, Internal Regulations, regulated by Govt	Exec Cmte; Assembly, more complex record-keeping, reporting	Villages, people within 1-2km of each other	Member-ship, Savings	Micro-Small (\$10-\$200)	Initial Training, Short Meetings (45-90 mins); op cost	Women/ Men in peri-urban and rural areas
NBFIs (MFIS & CUs)	Individuals (1), Solidarity Groups (3-7), Associations (15-30)	Bylaws, Internal Regulations, regulated by Central Bank	Board of Directors CEO, CFO, COO (INGO), sophisticated record-keeping & reporting	Towns with agents going to some villages	Existing business, collateral (SG); Member-ship, Savings for CU	Micro, Small, Medium (\$10-\$1,000)	Some Training, Some Meetings (SGs); Indiv application only	Women/ Men in urban, peri-urban and rural areas with existing businesses
Fis (BANKS)	Individuals	Bylaws, Internal Regulations, regulated by Central Bank	Board of Directors CEO, CFO, COO, sophisticated record-keeping & reporting.	Larger towns and cities	Savings, Business Plan, Collateral	Large (\$1,000+)	No training, Bus Plan prep, approval	Women/ Men in urban, peri-urban areas w/existing businesses

Name	Location	Age	Extra Family	ME (SGA)	Loan	Other
Bone	Ashka bega	30	3/400	none	no	Cher
Chaley	near Kotele	home maker	60	sewing	no married with brother	seamstress
Fakima	Podola	Dir. Bank				
Fagena	1 km from Paba	Home market				
Ganama	Kofele	housekeeper/cleaner	40	single 7 years	3 children	sell coffee, husband in jail
Kanasu	10 km from Dodo Ja	farmer				
Maliko	Waltai	farmer	36	not	wife and 1 child	sell in milk
Shemish	1 km from Goba	Teacher	35	40-2 du.	household duties	banking, cakes & candies

2. Achievement of the assignment objectives

- 37 women in Koffele, Goba, and Robe received training on savings-credit management and/or microenterprise development



Training to Women's Group in Goba



Training to Women's Group in Robe



2. Achievement of the assignment objectives

- Training Manual & Tools for the “Six Keys for a Successful ME/IGA” were developed in English & Oromian
- Electronic reference materials and tools were provided

Six Keys for a Successful Microbusiness

MICROENTERPRISE – a very small business that provides income to a person

INCOME GENERATING ACTIVITY – any activity that brings money into the household

It is better that a person should take a rope and bring a bundle of wood on his back to sell so that Allah may preserve his [her] honour, than that he should beg from people (regardless of whether they give to him or refuse him).'

~ Sahih al-Bukhar

Key #1 / Furtuu #1

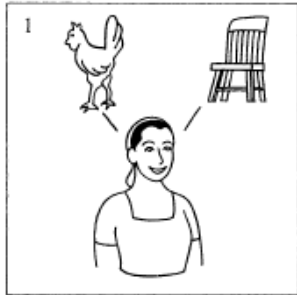
DO WHAT YOU KNOW HOW TO DO AND WHAT YOU LIKE TO DO – BE HAPPY!

**ATI MAALI HUBATTA ,AKKAMITTI AKKA
DALAGDUUFIYOO MAALI – DALAGDE GAMMDA!**

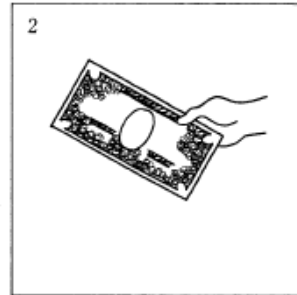


CONDUCT A MARKET SURVEY / FEASIBILITY STUDY

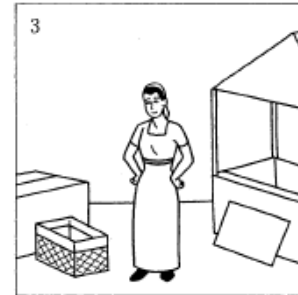
AMALA (HAALA) Q'OANNOO GABAA



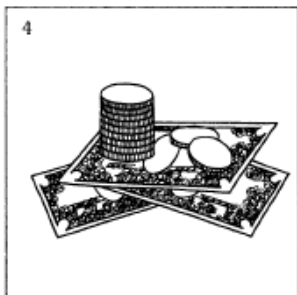
Choose a product or service to sell.



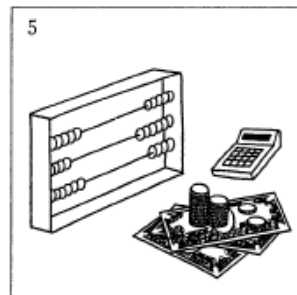
Find out if people will buy the product or service.



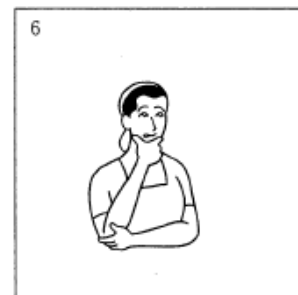
Determine how the business will operate.



Calculate business expenses.



Estimate sales income.

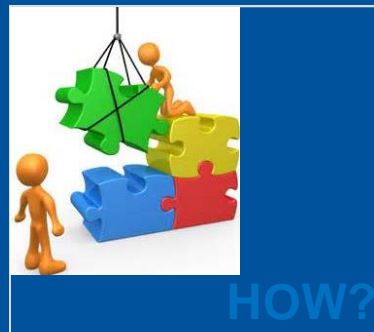
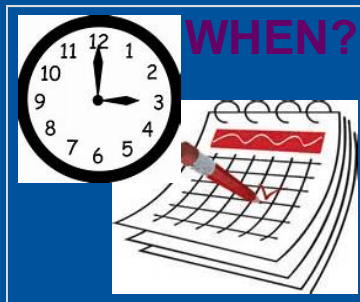


Decide: Is the business a good idea?



Key #3 / Furtuu #3

MAKE A PLAN AND A BUDGET QOOPHII KAROORAAFI BAAJATA

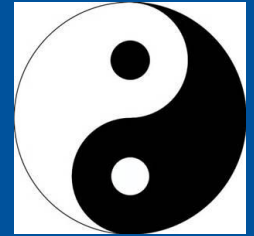


Key #4 / Furtuu #4

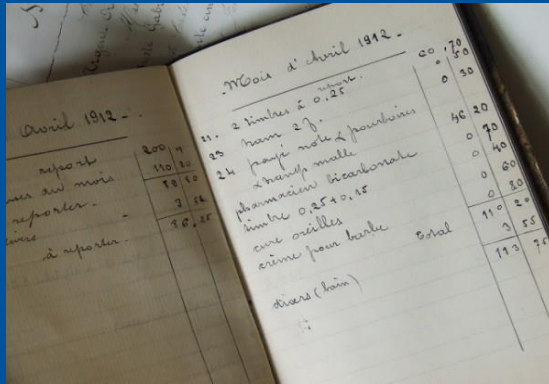
SAVINGS AND LOANS QUSANAAFI LIQII



MARKETING AND CUSTOMER SERVICE GABAYAAFI TAJAAJILA MAAMILAA



FINANCIAL MANAGEMENT AND RECORDKEEPING BULCHINSA MALLAQAA (DINAFDEE) FI HAALA QABANNAA RAGAA



3. Recommendations to the host with regards to the assignment

- ❖ Develop a plan for starting up Farmer's Groups/Associations/Cooperatives using internal savings as loans to group members
- ❖ Discuss using RCS funds from Comprehensive Plan as investments in the GF/Assn/Coops' Revolving Loan Funds (still returning the funds)
- ❖ Continue to develop the tools and materials for ME/IGA and Savings-Credit Group Development & Management in Oromian
- ❖ Develop tools and materials for ME/IGA improved practices, learning new skills, and marketing

4. Anticipated Impact

- ✓ Many new Women's Groups/Associations being formed, especially in the more rural areas
- ✓ Women are able to manage their MEs/IGAs and the Savings-Credit Groups
- ✓ Women are employing better practices with animals/agriculture, learning new skills, using appropriate technology to transform agricultural products, and learning to read/write numbers/letters.

5. Recommended future volunteer Assistance

- Transformation of and Appropriate Technology for Agricultural Products, in conjunction with Marketing/Packaging
- Numeritization / Alphabetization ToT (if it does not already exist in Ethiopia)

Action plan for host recommendations

RECOMMENDATION	SPECIFIC ACTION	RESPONSIBLE PERSON	BY WHEN
<p>Discuss modifying the current use of RCS Funds for WED from funding individual women to seeding Revolving Loan Funds of the Farmer's Groups/ Coops/Assns</p>	<ul style="list-style-type: none"> • Discuss dis/advantages of each methodology • Visit the CRS SILCs project in neighboring Vicariates to learn more about how Savings & Loan Groups function • Decide if this methodology would work for the women that the Robe Vicariate is supporting. 	<p>Sister Maria with Habtuma and other Team Members (Faiysal)</p>	<ul style="list-style-type: none"> • Within 1 month • Within 1 month • Within 1.5 months
<p>Develop a plan and tools for assisting women on improving their current practices for their MEs</p>	<ul style="list-style-type: none"> • Identify specific areas for improvement • Develop training materials and tools • ToT to staff • Training and support to the women 	<p>Sister Maria with her team (support from Habtuma)</p>	<p>During the next 3-6 months</p>

Action plan for host recommendations

RECOMMENDATION	SPECIFIC ACTION	RESPONSIBLE PERSON	BY WHEN
Develop training materials and tools for marketing	<ul style="list-style-type: none"> • Identify specific marketing ideas (Women, Ink) • Develop training materials and tools • ToT to staff • Training and support to the women 	Sister Maria with her team (support from Habtuma)	During the next 3-6 months
Develop training materials and tools for transformation / added-value agriculture	<ul style="list-style-type: none"> • Identify specific marketing ideas • Develop training materials and tools • ToT to staff • Training and support to the women 	Sister Maria with her team (support from Habtuma)	During the next 6-9 months
Develop training materials and tools for new skills	<ul style="list-style-type: none"> • Identify specific marketing ideas • Develop training materials and tools • ToT to staff • Training and support to the women 	Sister Maria with her team (support from Habtuma)	During the next 6-12 months

7. How can CRS improve future volunteer experience

Provide more detailed information about the host, location, living conditions, and groups so that each volunteer is not starting at zero. Having a FAQ sheet that we all contribute to would be helpful. I have started this FAQ sheet and hope that past and future Volunteers will contribute



GALATOOMA!

THANK YOU!

