



## 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: **Patrice R. Harris**
- b) Host Organization: Loro-Oyam SACCO
- c) Assignment: UG37 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 15<sup>th</sup> – 29<sup>th</sup> , 2015
- e) Number of days worked 12

1.2.1 Objective 1 in your SOW: Review the financial records used by the organization and savings groups and propose suggestions for improvement.

- a) Progress with the objective: Reviewed the financial records used by Loro-Oyam SACCO, VLSA I and VLSA III, Modern Vocational Trading Center and Charity Nursery and Primary school and made recommendations for improvement. Provided training to Manager and Cashier of Loro-Oyam SACCO on detail methods of record keeping and preparing financial reports. Made presentation to Board members of Loro-Oyam SACCO on weaknesses in internal controls regarding financial records and policies and procedures for Loro-Oyam, the two VLSAs and the two institutions. Explained the risks involved when adequate supporting documentation is not maintained and internal controls are weak. Also provided training to Manager, Cashier and Board members on how to interpret the audited financial statements.
- b) Expected impacts/results: That Loro-Oyam SACCO used Generally Accepted Accounting Procedures (GAAP) to calculate interest on loans and dividends. That Loro-Oyam maintains all documentation for expenditures, loans and savings. That Loro-Oyam use preprinted numerical sequence forms and keep all forms, including voided forms, and keep them in numerical sequence. That Loro-Oyam reviews the voided forms periodically. That Loro-Oyam creates separate ledgers for expenditures, loans, and savings. That the ledgers show the information in categories. For example the expenditure ledger should have categories of Office Supplies, Printing, Food, Travel/Transportation, etc. That the ledger show totals for each category. That Loro use reasonable estimates when estimating the budget.
- c) Recommendations<sup>1</sup>: Recommended that Loro-Oyam SACCO use Generally Accepted Accounting Principles (GAAP) to calculate loan interest and interest dividends to member of Loro-Oyam SACCO. Recommended that SACCO inform the VLSA of the issue regarding the calculation of interest. Recommended that SACCO consult a lawyer and bank credit services regarding the

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<sup>1</sup> **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.



method used to calculate interest. Recommended that Loro procure the services of an armored vehicle company to transfer schillings to bank. Recommended that Loro-Oyam create separate ledgers for expenditures, loans and savings. Recommended that the ledgers show the information by categories. For the Administrative Cost Expenditure ledger all administrative cost categories should be listed in the Administrative Cost ledger. Recommended that each category show a total. Recommended that all forms, including void forms, should be maintained. All forms should be in numerical sequence. Forms that were previously destroyed should be kept with the good forms and noted in the record that the form was not used. All forms have preprinted numbers in numerical sequence. Store used forms in numerical sequence. Management should periodically check to see if any forms are missing. Forms that are not used should be present. The recording ledger should have a notation that the void form was not used. All forms that are shown in the recording ledger as void should be verified by the Board.

1.2.2 Objective 2 in your SOW: Reviewed book keeping for the VSLA groups.

- a) Progress with the objective: Reviewed the financial records maintained by VLSLA I and III and made recommendations for improvement. Provided training to VLSA I and III on proper bookkeeping.
- b) Expected impacts/results: That the VLAs create separate ledges for savings and expenditures and show expenditures by category. Not withdraw all or most of savings at the end of year (December). That VLAs provide subtotals at bottom of categories.
- c) Recommendations: The recommendation is that the VLSA maintain separate ledgers for savings, loans and expenditures and that the ledgers show information by categories. Also show subtotals at end of column.

1.2.3 Objective 3 in your SOW: Reviewed budget preparation and financial reporting for SACCO and reviewed financial documents for education institutions.

- a) Progress with the objective: Trained SACCO Manager and Board on how to prepare more reasonable budget estimates for upcoming fiscal year and for later years. Trained Manager on how to produce financial reports. Compared information recorded in SACCO ledger and supporting documentation for Modern Vocational Trading Center and Charity Nursery and Primary with the information recorded in the institutions records.
- b) Expected impacts/results: Staff will improve on preparing budget estimates that more realistically project income and expenditures and also prepare enhanced financial reports. Staff will maintain schedules that support the summary page. Not treat saving as income and not treating dividends as expenditures.



c) Recommendations: The recommendation is that the Manager will use prior year's actuals to project future year budget estimates. That the manager will make adjustments to the budget estimates based on planned activities, annualize expenditures and remove one time only expenditures from budget estimates.

1.2.4 Objective 4 in your SOW: Create awareness about the importance of building a group fund for VSLAs.

A) Progress with the objective: Discussed with Loro-Oyam SACCO board and VSLA members the importance of saving for a goal. Suggested that they do not refund all savings in December for the Christmas holidays. Informed them of the importance of saving for emergencies, education of their children and grandchildren education, and retirement.

B) Expected impacts/results: SACCO and VSLA members would save more money over the years because they would not be drawing the money out at Christmas time.

C) Recommendations: That VSLA groups do not withdraw all their savings in December at Christmas time. Also that members increase the amount of savings to reach their goals.

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 member 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. Ensure a safe environment for the schillings to be transferred to bank.	Hire an armored motor vehicle company to transfer the schillings to bank.	Loro-Oyam board members	As soon as possible.
3. Maintain adequate documentation for all expenditures.	When vendor is unable to provide a receipt take a blank sheet of paper and have the vendor record the vendor name, date, amount, description of purchase and have the	Loro-Oyam SACCO manager	Immediately

	vendor and Loro-Oyam SACCO manager sign the piece of paper.		
4. All forms should be pre-numbered, used and maintained in numerical sequence.	Do not destroy any forms. Forms that were previously destroyed should be kept with the used forms and noted on the form that it is VOID and note in ledger that the form is VOID.	Loro-Oyam SACCO manager	Immediately
5. Create Financial summaries by categories. Create a ledger for receipts and a separate ledger for expenditures.	Ledgers by categories should be prepared.	Loro-Oyam SACCO manager	Immediately
6. Periodically review policies and make changes as needed.	Policies be applied equally to all members.	Loro-Oyam SACCO Board Members	Immediately

#### 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? How? They hired a female and one of the members was 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 \$

- a. Hours volunteer spent preparing for assignment 45
- 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 due to the technical nature of assignment( Financial Management)
- 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.

Corrected calculation for budget estimates.

1.9 Recommendations for CRS:

Provide financial training to all SACCO and VSLA organizations.

Use certified public accountants to review all SACCOs, VLSAs, and Institutions financial records and policies and procedures.

Provide an assistant to work with the CPA.

Allot more time to review SACCOs financial records and policies and procedures (estimate 3 weeks).

1.10 Press Release

**FOR IMMEDIATE RELEASE**

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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**

**Patrice R. Harris, a Manager Financial Management from Severn, Maryland travelled to Uganda for 2 weeks to share her technical skills and expertise with local farmers. Patrice R.**



Harris'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 Patrice R. Harris.

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**, Patrice R. Harris 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. Harris'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 Agriculture-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](http://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](http://crs.org) or [crsespanol.org](http://crsespanol.org).*