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Volunteer Name: Cliff Ruder

Country: Kenya

Country project: Horticulture Country Project

Host: Inades Formation Kenya - Mwala solidarity fund for rural development (SOFDEV)

Venue: Mwala

Audience: Governing Committee, Subcommittees, and Members

Number of people : 92

Date: July 26-August 14



1. Assignment Objectives as in SOW

- 1. Visits to selected small-scale farmers who are members of Softdev.**
- 2. Training on risk and risk management, basic financial management skills, leadership and organizational management skills, and identify training gaps.**
- 3. Develop investment plan.**
- 4. Provide recommendations for future F2F assignments**

2. Achievement of the assignment objectives

1. Three walk-throughs of farms of Softdev members were done. The following priorities were identified by each of the farmers: (i) marketing of farm products; (2) water; and (3) transportation.
2. A large training session was held with 92 Softdev members on issues including risk and risk management, operational management, entrepreneurship, budgeting, credit and credit risk, and financial management.
3. Softdev's investment plan was reviewed and discussed with its members, managing Committee, and various Committees. Options for proceeding with current plans were identified and ways to mitigate risks discussed.
4. Recommendations formulated for future F2F assignments.

3. Recommendations to the host with regards to the assignment

Governance

- Review and update organizational by-laws of Softdev before filing as a SACCO.
- Increase transparency by having short monthly reports prepared by each Subcommittee
- Consider hiring a full or part-time General Manager.
- Develop a 12-18-36 month strategic plan for Softdev.
- Develop an accompanying 12-18-36 month work plan.

Education/Membership

- Increase membership and build members' capacity by providing basic business skills training to members, potential members, and groups (farmers', womens', and youth).

Recommendations (cont'd)

- Develop a 6-12-18 month work plan for education, marketing, and membership growth. The work plan should outline specific activities and actions Softdev will take to increase membership (including youths) and market itself to the community.
- Bring in an ag specialist for technical extension-type skills training.
- Develop and enhance the mango and horticultural value chain for Softdev members.
- Identify and implement mobile banking for Softdev members as services become available.
- Develop financial literacy among members and potential members.

Financial, Operations, and Supervisory

- Develop and implement cash management protocols: handling, management, and security.
- Obtain 1-3 computers to automate bookkeeping and recordkeeping and reduce operational risk. Excel spreadsheets can be used to start.

Recommendations (cont'd)

- Consider developing or increased marketing of educational loans (to promote tuition payments for primary and secondary schooling).
- Consider developing entrepreneurship among members by rollout of a new lending product for new businesses or entrepreneurs.
- Verify the starting balances for Softdev's various accounts as of 31 December 2013 and 31 July 2014.

Investment Plan

- File as a SACCO to acquire the plot for development of a training center.
- Seek alternative financing sources for building out the training center (membership investments, donor funding, fundraising, other).
- Diversify investments to reduce risk.

4. Anticipated Impact

- Members more knowledgeable about benefits of Softdev and of need to develop entrepreneurial and financial skills.
- Softdev Committee/management more knowledgeable about needs for transparency.
- Marketing of Softdev and growth of its membership now identified as a key area for future activities.
- Registration as a SACCO will allow future growth and development of Softdev.
- Benefits of groups (farmers, womens' , and youth) are better understood.
- Importance of Softdev in developing the community is better understood.
- Basic financial management and business skills passed on to members.
- Enhancement of Softdev's governance structure and management of financial and operational risk.

5. Recommended Future Volunteer Assistance

- Development of marketing and educational work plan.
- Fruit and horticulture extension-type services.
- Development of strategic plan and work plan.

6. Recommendations to other non-host stakeholders

- For a relatively small investment, Softdev can be a conduit for vitally-needed business and financial training for its members and the community.
- It can also be a conduit for improving small-scale farm operations in three critical areas: water, transportation, and access to markets.
- Study tours.



7. How can CRS improve future volunteer experience

- Working with CRS has been a first-class experience.

Thank You!