

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: Norbert Soltwedel
- b) State of Origin Illinois
- c) Host Organization: Integrated Disabled Women Activities (IDIWA)
- d) Assignment: Savings and Credit Management
- e) Dates of Assignment: Jan 25-Feb 8, 2018
- f) Number of days worked: 15

1.2.1 Objective 1 in your SOW

- a) Progress with the objective: Improve the practice of record keeping in women's businesses. This was primarily covered by UG133. As part of this assignment, an evaluation of records was covered including preparation of budgets using records and cost benefit analysis using completed record example from UG133.
- b) Attendees now have an appreciation for the data collected for use in managing their small businesses for a profit.
- c) Encourage the submission of records in the loan making process. ¹

1.2.2 Objective 2 in your SOW

- a) Progress with the objective: Promote the savings culture by group members. Training was devoted to explaining the reasons, methods, and use of savings both as a single topic and also integrated into presentations on record keeping and borrowing. Savings was promoted for everyone regardless of income, even in small but regular amounts and with a specific goal in mind. Savings will be most successful if kept in a less accessible place or form so that the temptation to use for "wants" is diminished.
- b) Attendees should now see the benefits of saving as demonstrated in the record keeping exercise and emphasized in the presentations. Actual savings will depend on individual discipline, incentives offered by the Group, and incidences of emergency needs.
- c) Develop a savings incentive for the group such as rewarding a member who saves regularly over a specified period some bonus.

1.2.3 Objective 3 in your SOW

- a) Progress with the objective: Improve group members' usage of credit. Training was presented to explain borrowing purposes, sources of credit, costs of using credit, and what makes for "good Loans" and "bad Loans". The concepts of using "your own money" as opposed to "other people's money" were used to illustrate the benefits and hazards of credit usage. The importance of timing of loan disbursement and repayment were pointed out in relationship to the business production cycle. Loan costs include fees, indirect expenses as well as interest often expressed by different

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.

methods of calculation. The risks of co-signing and the dynamics of group loans were explained since this is a policy of the local SACCO.

b) Attendees have a high degree of interest in using credit. Current usage appears to be more personal than business and smaller than required for a viable agriculture enterprise. Group loans also tend to remain small in amount due to the risk as a co-signer for larger loans. Without a change in the loan policy to allow larger loans for agriculture with appropriate Grace Period, farmers do not have an adequate source of agricultural credit.

c) Recommendations: A source of supervised agricultural credit needs to be developed for member use. Loan officers need to have appropriate agriculture production skills to properly evaluate a farmer Business Plan and to advise the borrower in the use of technology and farming practices that provide proven and reliable business profits. Loans must be secured by budgets and planned activities rather than simple collateral and co-signers. This may involve a marketing cooperative that collects sales proceeds and deducts the loan disbursements made to the farmer.

As for the non-farm small business enterprises, group loans are more appropriate. Group members however must be encouraged to help one another in selecting a viable use of business credit and encouraging the use of loans for self liquidating investment loan purposes. Consumption loans should be discouraged. Groups should share records and discuss ways to improve their individual businesses, often learning from another member's experience.

1.3 Recommended future volunteer assignment

Unless the current loan policy is changed to accommodate individual agricultural loans, I see no need for additional volunteers. Possibly as a precursor to such a policy change, loan officers could receive detailed training on locally developed Farm Business Plans for some of the most common agricultural enterprises. This training would need to include a small number of hand-picked IDIWA members having the resources and skills to become trainers or demonstration farms to benefit remaining group members.

1.4 Action Plan

Recommendation	Specific Action	Responsible person	By when
1. Incorporate member records in loan applications	Loan making process	Enid & Esther	6 months
2. Offer incentives to members completing savings program.	Bonus at end of 6 months	Damalie	6 months
3. Develop source of Agriculture loans	Study and Consider Policy change	Elizabeth & Damalie	1 year
4. Group Marketing of Grain, produce, and livestock.	Form Marketing cooperative	Elizabeth	1-2 year
5.			
6.			

1.5 Number of people Assisted

- a) Through formal training (Classroom setup)
- b) Through direct hands on practical assistance (Do not double count)
- c) Out of these above, number of host staffs
- d) Training/assistance by field

Category	Total	Males	Females
Members/ owners	74	30	44
Employees	5	1	4
Clients/ Suppliers	4		4
Family Members			
Total	83	31	52

1.6 Gender

- a) What gender roles did you recognize in your host community? Emphasis on the empowering of women Did these roles play a part in your assignment? Not really. How? Men and women interacted equally, but men provided the more vocal role.
- b) How might CRS or the host organization improve opportunities for the women in this host or host community? Encourage the designated woman group leader to solicit vocal input from other women in the group, possibly identifying other women to speak on behalf of others.

1.6 Value of volunteer contribution in \$ 500/ day is the opportunity cost of being absent from our family farm and appraisal businesses.

- a. Hours volunteer spent preparing for assignment? Approximately 3 days or 50 hours
- b. Estimated value of all material contributions volunteer contributed to host during assignment

1.7 Value of hosts' contribution in \$ (Please consult the host as well)

- a) Meals \$0
- b) Transportation ?? I think the net effect was that the CRS contribution exceeded the cost of actual volunteer transport.
- c) Lodging \$0
- d) Translation \$250
- e) Other (Specify)

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.

1.9 Recommendations for CRS: Change the way transport is paid. The volunteer should retain control of the funds, paying the driver the contracted fee each day in exchange for specified services and a receipt from the driver.

1.10 Press Release

FOR IMMEDIATE RELEASE

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Shumway Farmers Trains Counterparts in Uganda

Farmer-to-Farmer program promotes economic growth and agricultural development in East Africa

Kampala, Uganda, February, 23, 2018---Norbert and Linda Soltwedel, farmers from Effingham County who combined their experience as farmers and agricultural credit loan officer travelled **to Uganda** for 2 weeks to share their technical skills and expertise with local farmers. The Soltwedel's assignment is part of Catholic Relief Services' Farmer-to-Farmer program that promotes economic growth, enhanced nutrition through access to healthy food, and agricultural development in East Africa.

Linda Soltwedel, said the assignment was designed to provide the framework for farm businesses as a basis for transitioning from subsistence farming to commercial agriculture. She spent her time training a Women's group on basic record keeping skills. Linda commented that "the task was challenging in that some of the participants were illiterate but very engaged and showed a great desire to learn". Norbert discussed the usage of credit and promoted a culture of savings. Norbert observed that "Saving is very difficult with very low incomes and a severe lack of economical credit, especially credit tailored to agricultural production". A majority of those attending the classes combined their small farming enterprise with a small business selling produce and providing various non-farm services. Training emphasized the need to operate as a business separate from their household use of income.

Farmer-to-Farmer matches the technical expertise of U.S. farmers and professionals in agribusinesses, farming cooperatives, and universities with farmers in developing countries to assist them in improving agricultural productivity, accessing new markets, and increasing their incomes. Farmer-to-Farmer is funded by the U.S Agency for International Development (USAID).

In a world where 80% of food is produced by farmers working on small farms or fisheries, the movement to share proven farming and business skills can improve the quality and quantity of the world's food supply. For communities in the developing world who often struggle to produce enough food, this can improve access to a reliable source of food and better nutrition. For the farmers, it can strengthen their path to prosperity.

The goal of the Soltwedel husband and wife team's assignment was to improve record keeping skills, promote savings, and improve the use of credit. The couple worked with 44 women and 30 men during their 6 days of instruction. Several of the women also brought their babies who



provide no distractions to the class. Notebooks donated by Farm Credit Illinois were provided to participants who kept very detailed notes of the chart presentations. Norbert commented that “there were several questions and comments from the group, often pointing out details of how things are done in Africa, often quite different than in the USA. Teaching in Africa is always a learning experience as we try to introduce new concepts but adopt them to the local culture”. Most of Soltwedel’s time was spent in Iganga, located in the SE part of Uganda near Lake Victoria and the source of the Nile river, working with the Integrated Disabled Women Activities group. This group has 900 members in 30 sub-groups and have hosted several Farmer-to-Farmer volunteers offering various types of training.

This is Norbert’s 11th and Linda’s 1st volunteer assignment with Farmer-to-Farmer and is one of nearly 500 assignments that focus on improving approaches to local agriculture practices, expanding production of quality food crops and nutrition in Ethiopia, Tanzania, Kenya and Uganda. The program, funded by the U.S. government has been running for nearly 30 years.

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 volunteers travel to East Africa for anywhere from one to six weeks.

“We are certain 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 and a whole lot better 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 more than 100 countries, without regard to race, religion or nationality. CRS’ relief and development work is accomplished through programs of emergency response, HIV, health, agriculture, education, microfinance and peacebuilding. For more information, visit www.crs.org or www.crsespanol.org and follow Catholic Relief Services on social media: [Facebook](#), [Twitter](#) at [@CatholicRelief](#), [@CRSnews](#) and [@CRSnoticias](#), [Instagram](#), [Pinterest](#) and [YouTube](#).*