



To express interest in this assignment please email
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CRS Farmer to Farmer Program
Paired Remote Volunteer Assignment Scope of Work

Summary Information			
Assignment Code	BJ2109		
Country:	Benin		
Country Project:	Cashew		
Host Organization:	Agricultural Finance Cooperative (AgriFinance)		
Partner:	-		
Date of baseline data collection:	5/7/2019		
Date of host agreement signing:	5/7/2019		
Number of previous volunteer assignments:			3
Volunteer recommendations given (Total):	14	Volunteer recommendations applied (Total):	11
Assignment Title:	Training of Agricultural Finance Cooperative’s agents on anti-money laundering and anti-terrorist financing.		
Objective of the assignment:	Strengthen capacities of AgriFinance’s staff to commit to following national applicable laws and regional and international standards related to anti-money laundering and anti-terrorist financing through finance institutions.		
Assignment preferred dates:	Second half of November/early December 2022		
Desired volunteer skill/expertise	<ul style="list-style-type: none"> • Expert in microfinance/finance, accounting and banking. • Experience in the development of anti-money laundering and anti-terrorist financing measures in agricultural microfinance systems. • Ability to train adults and familiarity with participatory approaches. 		
Type of Volunteer Assistance	Business/Enterprise development (E)		
Type of Value Chain Activity	Information and Input support services (S)		
PERSUAP Classification[1]	III		
Number of people to be trained	Men	Women	Youths
	15	10	8
Will the assignment address gender gaps? (Yes/No)			Yes
Will the assignment address climate change? (Yes/No)			No

A. BACKGROUND

The Farmer-to-Farmer (F2F) program is an American initiative that provides technical assistance from highly qualified volunteers to farmers, farmer groups (cooperatives and associations), agribusinesses, research institutes and other organizations in the agricultural sector in developing countries and countries in transition. The supports are usually provided by American volunteers but due to the COVID-19 pandemic, currently, the missions are carried out by pairs of volunteers; a volunteer recruited locally and an American volunteer. The F2F project has been implemented in Benin since September 2018 by CRS, to support the cashew and soybean value chains over a period of five years, both approved by the USAID mission in Benin.

The Agricultural Finance Cooperative (AgriFinance) is a decentralized financing organization created in 2012 by DEDRAS NGO (Organization for Sustainable Development, Strengthening and Self-promotion of Community Structures), itself founded in 1990. AgriFinance's head office is in Parakou, northern Benin. The introduction of Law No. 2012-14 regulating Benin's decentralized financial system (SFD) limited DEDRAS NGO's operations, leading to the creation of AgriFinance. AgriFinance was established as a rural and peri-urban Mutual Savings and Loans Institution (IMEC) providing loans to its members. AgriFinance is specialized in inclusive agricultural financing and its mission is "to support the people of Benin, particularly in rural areas, in a process of sustainable economic and social development by offering local financial services adapted to their needs." AgriFinance serves mostly low income rural and suburban populations. Starting with four communes, its activities currently cover 11 communes: such as: Ouèssè, Tchaourou, Parakou, N'Dali, Bembéréké, Sinendé, Pèrèrè, Nikki, Kalalé, Banikoara and Djougou.

AgriFinance received a prior F2F assignment integrating digital/mobile banking into its financing system and one of the recommendations from that assignment was to update the operational and financing policies to improve their performance. The last assignment received by AgriFinance on "Financial operations policies and procedures review and updating" promoted the updating of some internal manuals and policies on agricultural finance as well as the role, governance, and control of elected officials within the institution.

B. ISSUE DESCRIPTION

After updating the credit and savings policies and manuals facilitated by F2F, AgriFinance itself trained all its elected officials on their role and the organization's governance structure. It reviewed its agricultural financing operations, statutes, policies and procedures, and drafted an anti-money laundering and anti-terrorist financing manual. In regard to the latter, the law makes it a crime for any microfinance institution, either as an entity or through an employee or agent, to provide material support (transfer of money, services supply, etc.) to designated organizations and individuals (including unidentified person) engaged in terrorist, criminal or illegal activity. This last review was carried out on the recommendation of the National Fund for Agricultural Development (FNDA). The manual was drafted without the support of an expert, and as such it needs to be reviewed by a specialist in order to be approved by the board of directors and other appropriate governmental agencies.

C. OBJECTIVES OF THE ASSIGNMENT

Strengthen AgriFinance's staffs' capacity to follow national laws and regional and international standards relating to anti-money laundering and anti-terrorist financing.

Specific objectives:

- Clarify money laundering and terrorist financing concepts, and their usefulness in finance.
- Carry out a summary diagnosis of the operationalization of the anti-money laundering and anti-terrorist financing system.
- Train AgriFinance's staff on standard anti-money laundering and anti-terrorist financing techniques and methods.
- Lead participants to identify their obligations in anti-money laundering and anti-terrorist financing measures.

D. HOST CONTRIBUTION

AgriFinance will transport participants to the relevant working sessions. It will also ensure that the necessary venues, local training aids and other teaching and working materials are in place. The host will also transport the volunteer between his/her hotel and its headquarters every day.

E. ANTICIPATED RESULTS FROM THE ASSIGNMENT

Through this volunteer technical assistance, AgriFinance's staff will be better equipped to deal with money laundering and terrorist financing issues and the associated risks will now be minimized. AgriFinance will be able to detect and sanction breaches by individuals and organizations, including its staff, in this regard. This will improve and ensure greater transparency of AgriFinance's financial transactions, as well as their general performance and, as a result, the reputation and image of the institution will be strengthened. This will also impact the number of loans provided and people served by the host, as some requests may be rejected due to lack of information/knowledge or weakness in the procedure.

F. DELIVERABLES

- Volunteer final report due BEFORE departure.
- Participant attendance list.
- Debrief with USAID and F2F country staff.
- Group presentation with local stakeholders at the end of the assignment in country.
- Volunteer outreach activities in the US and in country using social media, Journal, radio, TV, etc.
- Training manuals and tools developed during the sessions.

G. SCHEDULE OF VOLUNTEER ACTIVITIES

Days	Activities
Day 1	<ul style="list-style-type: none"> • Volunteer’s welcome and orientation at CRS office in Cotonou and signing of administrative documents. • Travel to Parakou and check in to hotel.
Day 2 to 3	<ul style="list-style-type: none"> • Introduction of the volunteer to AgriFinance by F2F team: General orientation with the host, first-hand briefing on the main objectives and modality of the assignment and adjustment of the agenda for the coming days (work planning session). • Conduct a quick diagnosis of the level of operationalization of the anti-money laundering and anti-terrorist financing system.
Day 4 to 13	<ul style="list-style-type: none"> • Analyze and review (with inputs based on his/her experience) the content of existing draft documents. • Hold training sessions with staff.
Day 14 to 15	<ul style="list-style-type: none"> • Prepare and submit volunteer reports, training attendance sheet, PPT presentation and any reference materials to CRS F2F team. • Debrief with host organization
Day 16 to 17	<ul style="list-style-type: none"> • Debrief with USAID. • Volunteer departs.

H. DESIRABLE VOLUNTEERS SKILLS

To complete this assignment, the volunteer should be/have:

- Expert in microfinance/finance, accounting and banking.
- Experience in the development of anti-money laundering and anti-terrorist financing measures in agricultural microfinance systems.
- Ability to train adults and familiarity with participatory approaches.

I. ACCOMMODATION AND ANOTHER IN-COUNTRY LOGISTICS

The volunteer will work and be accommodated in Parakou at the hotel “[Soleil d’Afrique](#)”. CRS will pay for hotel accommodation. However, the host organization will contribute to the volunteer’s commuting as well as mobilizing and supporting its members for the required sessions. AgriFinance’s director will work closely with the volunteer during the preparations and his/her work, to ensure that the assignment goals are being achieved. The communication networks and security are very good in the area. Travel arrangements, adhering to COVID-19 safety precautions, will be made by CRS. The volunteer will be paid a per diem to cover the cost of meals.

J. RECOMMENDED ASSIGNMENT PREPARATIONS

▪ Targeted trainees’ Description

The participants for this assignment will be composed of the majority of AgriFinance’s staff: advisers, savings and loans collectors, loan managers, heads of accounting, IT and audit departments, heads of

local agencies, and the Executive Director of AgriFinance. They have at least a university degree which will allow them to follow the training and use the tools.

- **Training Materials**

The volunteer should prepare documents that can be printed at the CRS office in Benin prior to travel. Flipcharts, markers, masking tapes can be obtained from the host's office in case the volunteer wishes to do illustrations. If possible, for the mission, the volunteer can bring a laptop with them, but it is possible to get a spare on site. For PowerPoint presentations, the host can provide a video projector.

- **Electricity, internet, cellphone signal, key security, health issues**

In general, electricity supply, internet connectivity and cell phone signal are stable in Benin's towns like Parakou. The hotel and the training venues have stable access to electricity. The cell phone reception is good for both mobile networks (MTN and Moov) available in the country. In these towns, the volunteer will be accommodated, the electricity supply and the internet are more stable.

Even though security in the area of assignment is high, the volunteer will be instructed about security measures and safeguarding before going to the host organization. Volunteers are advised to take all necessary precautions such as carrying any medication they need in their hand luggage.

- **Working Environment and culture**

Parakou is located in the north part of Benin, about 450 km from Cotonou. AgriFinance is headquartered in the city of Parakou where most of the sessions will take place. In Parakou, the volunteer will meet both *Muslims* and *Christians* and the main local languages are *Dendi*, *Nagot/Yoruba*, *Bariba* and *Fon*. People are very nice and respectful, especially towards foreigners; they are social and open to collaborating with foreigners. Note that some commuting could be required around Parakou and in some remote areas where the some AgriFinance local agencies are settled if required.

- **Recommended Reading**

CRS strongly recommends that the volunteer familiarize her/himself with this SOW and anti-money laundering and anti-terrorist financing documents in Benin and worldwide. The volunteer can also read some documents on agricultural financing policies and rules. The volunteer can also visit the [farmer-to-farmer digital library](#) for relevant documentation about similar work.

- **Weather Appropriate Clothing**

Weather appropriate clothing is light (not dark) clothing. The weather will generally be hot during the assignment period and dry with temperatures varying between 77 and 90 degrees Fahrenheit. It will be very sunny. Daily weather conditions in the departments can be found [here](#) and on <https://meteobenin.bj/alibori/>.

K. REMOTE/LOCAL VOLUNTEER ROLES AND RESPONSIBILITIES

Both volunteers participate in a call to discuss their objectives and collaborative approach at the start of the assignment. Collaboration platforms vary depending on the assignment and connectivity. The most frequently used platforms are MS Teams and WhatsApp. The volunteers are highly encouraged to visit [CRS' F2F Digital Resource Library](#), and search for resources that they could use or customize for training. Upon completion of your assignment, volunteers are requested to send any resources they would like to contribute to the library (whether created or found) to farmertofarmer@crs.org.

The local volunteer is responsible for assignment design, training, assignment reports, action planning with hosts, outreach in-country, and achievement of the assignment objectives. The local volunteer works directly with the host with assistance/input from the US volunteer. Assignments usually last up to two weeks, sometimes extending beyond two weeks due to pending follow-up visits, emails etc. Local volunteers are asked to track assignment hours per day and to stay under 112 hours total (14 days x 8 hrs).

Virtual support from a paired US volunteer helps provide supplementary training resources, fill in the gaps for technical areas, and share creative ideas and solutions. Two specific responsibilities are to: (i) complete the outreach component of the assignment and (ii) support the in-country volunteer as needed. US volunteers typically dedicate 4-8 hours per week, depending on the nature of the assignment and collaboration.

L. KEY CONTACTS

To express interest in this assignment, please email the CRS Baltimore contact listed below. To find out additional information about the host, issue description or field conditions, please email the country contact provided below, copying the CRS Baltimore contact.

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