



AFRICAN CONFEDERATION OF COOPERATIVE SAVINGS AND CREDIT ASSOCIATIONS (ACCOSCA)

ASSOCIATION DES COOPERATIVES D'EPARGNE ET DE CREDIT D'AFRIQUE

TERMS OF REFERENCE

COOPERATIVE PHILOSOPHY AND SACCO SUPERVISION TRAINING WORKSHOP

FOR “Improving Rural Financial Inclusion through Cooperatives”

Number of Consultants :1 Consultant
Country : Tanzania
Dates : NOVEMBER 2018

1.0 Background:

The co-operative movement in Tanzania has experienced ups and downs over the years. By 1968, Tanzania (then Tanganyika) had the largest co-operative movement in Africa and the third largest co-operative in the world in terms of percentage of the market share of agricultural exports. Agricultural marketing co-operatives were dominant but other co-operatives were also encouraged by the Government i.e. consumer, transport, Savings and Credit Co-operatives.

The cooperative movement suffered a major setback on 14 May, 1976 when radical changes in Government policy on co-operatives occurred after the introduction of socialism for all macro-economic and social programme-Ujamaa. Primary co-operatives were dissolved and the crop marketing functions taken over by communal villages. The Government formerly announced the re-introduction of primary co-operatives and unions in 1982. SACCOs have grown rapidly since 1980 and by 2015; there were about 5000 SACCOs of which 2000 were described as dormant

ACCOSCA is a Pan-African confederation of national associations of savings and credit cooperatives societies. Currently ACCOSCA has developed programs aimed at improving socio-economic needs of Africa through saving and credit unions, partnering with various government bodies, development agencies and research institution so as to contribute towards mitigating challenges facing Africa in the twenty-first century aimed at effectively supporting members, working on bringing services to the people not generally served by the formal sector.

ACCOSCA is in Year 2 of a 3.5-year long project entitled ‘Improving Rural Financial Inclusion through Cooperatives.’ This is funded by IFAD and is being implemented in three countries in collaboration with CCA (lead agency) and ILCUF. The countries are Tanzania, Malawi and Ethiopia. ACCOSCA is managing the project aspects that relate to Tanzania. The project has 3 components:

- I. Building the technical capacity of financial co-operatives and their network organization
- II. Introducing innovation to financial co-operatives and their network organization.
- III. Knowledge management and policy dialogue.

These Terms of Reference (ToR) are in line with the program objective of building the technical capacity of financial cooperatives and their network organization.

These (ToR) encompass the workshop to be conducted including training materials development, preparation, training delivery and training written report

2.0 Purpose

To train and develop supervision and licensing tools for Sacco regulators with the aim of improving in efficiency in Sacco management.

3.0 Specific objectives

- I. Develop supervision tools
- II. Development of licensing tools
- III. Offsite Analysis and Interpretation of Financial Statements training
- IV. Onsite and offsite analysis-Key components
- V. Credit Risk Assessment
- VI. Training of TCDC staff of return analysis and interpretation based on the regulatory requirements is key
- VII. Designing and training of the staff responsible for licensing on license assessment matrix, analysis and feedback mechanism to the Saccos
- VIII. Report Writing

4.0 Scope of work (10 Days- 50% of which are voluntary)

Stage	Activities
PHASE 1 NO OF DAYS 3	Preparation of training materials. e.g. lesson plan, background reading materials, PowerPoint presentations, case studies and handouts
PHASE 2 NO FO DAYS 5	Workshop days <ol style="list-style-type: none">I. Deliver training ensuring the content is aligned with participants' expectation and needsII. Ensure participants understand the presented materialIII. Obtain feedback from participants on the training at the end of each day verbally and at the end of the workshop using evaluation forms
PHASE 3 NO OF DAYS 2	Drafting of report and tools of supervision and submission of report to CEO ACCOSCA.

5.0 Output

- I. Participants equipped with understanding on how to supervise Saccos
- II. Training materials on Sacco supervision developed.
- III. Written report on the training that will be prepared by the lead consultant encompassing.
- IV. A brief description of the training development process –who was involved, different roles and what may still be outstanding.
- V. A description of the group (number of participants, contact details including their primary SACCOs, years of experience and any other relevant detail.
- VI. Methodology used in the training (lectures/group discussions/case studies) plus an assessment of which method worked practically well and what could be improved.
- VII. Recommendations for the next training and future technical assistance for the group
- VIII. Training registration sheets and daily training attendance sheets verified and signed by the consultants
- IX. Training evaluation sheets filled out by the participants at the end of the training
- X. Supervisory tools and licensing tools developed

6.0 Lines of communication

The consultants will report to the CEO ACCOSCA.

The consultants will liaise with **Constance Wasike**, the program coordinator and **Maureen Njoroge**, project assistant on logistical support.

The lead consultant shall prepare report on the training delivered, training materials other and other outputs and submits to the CEO, ACCOSCA.

7.0 Information

Any other relevant information documentation required will be provided by official within ACCOSCA as advised during the signing of the contract

8.0 Summary and Timeframes

Dates	Activities
24 th September 2018	ToR advertised
¹⁰ th October 2018	Consultants selected
5 th to 8 th November 2018	Training materials developed by consultants
12 th November 2018	workshop training materials submitted for review
19 th to 23 th November 2018	Workshop days
27 th November 2018	Lead consultants submit output report to ACCOSCA

9.0 Deadline

The deadline for delivering the training report document is 27th November, 2018

10.0 Approval

ACCOSCA is seeking candidates:

- I. With a master's level qualification in business and marketing related subjects
- II. Proven experience of 7 years or more in management of credit union,
- III. Who have applied these skills in Africa and preferably East Africa.
- IV. Qualified Development Educator would be an advantage
- V. The Consultant must be fluent in both written and spoken English

11. Fitness to Travel. It is the consultants' responsibility to ensure that they are medically fit for travel to and work in the destination country. In accepting this TOR/ Terms and Conditions the Consultants confirm that the consultants' general state of health and fitness is good for the trip in question and that the Consultants take full responsibility for themselves. The onus is on the individuals involved to ensure that ACCOSCA is advised of any medical information that may impact their trip. All information will be held in confidence

12. Application process

Please submit CV with cover letter via email to

George Ombado, CEO, ACCOSCA, Kilimanjaro Road, Upper hill Nairobi, Kenya

Email: George.ombado@accosca.org

Closing date for applications is Friday, 5th October, 2018

All applicants are thanked for their interest in the assignment. However, only those selected for an interview will be contacted.