

## SCOPE OF WORK

### AGRICULTURAL CREDIT TRAINING PROGRAM

#### BACKGROUND

The project supports a series of programmatic activities aimed at increasing awareness and access to agricultural credit in rural communities. The proposed activities will assist in building capacity at Development Finance Institutions (DFI's) interested in supporting the agriculture sector, while also establishing a better understanding and commitment at board and management level.

The target beneficiaries of this project will be farmers, agribusiness owners, members of District Development Assemblies (DDAs) and Community Development Councils (CDCs), Departments of Agriculture, Irrigation and Livestock (DAIL), and Development Finance Institutions (DFIs).

The objectives of the Program are twofold:

- To raise awareness on financial services – specifically credit - amongst relevant government authorities, farmers, community leaders, DFIs and other stakeholders;
- To enhance the capacity of DFIs on different aspects of agricultural lending.

The followings are the main project activities:

- AMA will hold a series of awareness workshops in eight selected provinces at which representatives of DFI's will present and provide information on their financial service offerings (with a focus on agricultural credit) to farmers and representatives of the community.
- AMA will design and disseminate a collection of promotional materials including informational brochures on agricultural credit, standing banners and using its existing media network to publish news, success stories and other relevant information on agricultural credit.
- AMA will implement specific capacity building initiatives that will induce and support the entry of DFI's into agricultural financing through structured trainings, an in-country and international study tour. This will help to equip providers of agriculture credit to address the needs and challenges they face in the areas where they operate.

To achieve the objectives of the project, AMA intends to organize two trainings for its members DFIs on Agriculture credit, hence is looking for an experienced trainer to conduct the trainings in Kabul, Afghanistan.

#### OBJECTIVE

The objective of the training program is to enhance the capacity of DFIs' middle management staff on different aspects of agricultural lending especially on Agricultural Credit Risk Management, and Financial Analysis and Portfolio Management.

#### PRINCIPAL DUTIES AND RESPONSIBILITIES

The principal duty of the Trainer will be to conduct two trainings 1. Agricultural Credit Risk Management 2. Financial Analysis and Portfolio Management in Agriculture Lending. Each training will be for five days for DFIs middle management staff in Kabul, Afghanistan. The assignment is expected to be completed in two phases;

1. The first training to be conducted in August 2017.
2. The second training to be conducted in November, 2017. Specific dates for each training will be identified later.

The Trainer will be responsible to develop the training plan and material and deliver the training as per the agreed timelines.

Specifically, the Trainer will be responsible for the following tasks:

- Develop a training plan for five days on Agricultural Credit Risk Management and five days on Financial Analysis and Portfolio Management in Agricultural Lending.
- Develop the training details and outline including the sub topics to be covered under each training.
- Develop the training curriculum, specifying the training method for each section.
- Develop the training presentations in slides, divided by days/topics.
- Identify training material (flip charts, markers, stationery, flash cards, etc.).
- Develop pre-test, post-test and evaluation forms for the training and conduct them accordingly.
- Deliver the training based on approved training plan and material.
- Apply principles of adult learning throughout the five days training.
- Evaluate trainees at the end of training and record its outcome.
- Prepare the training report, focusing on post-test and evaluation results, and share it with AMA with specific recommendations for future trainings.

## **DELIVERABLES**

The Consultant will be responsible for the following deliverables:

- Training plan, curriculum, and power point presentations for both trainings.
- Pre-test, post-test, and evaluation forms.
- Training reports including training evaluation reports.

## **QUALIFICATIONS AND COMPETENCIES**

- Proven expertise and experience in conducting trainings especially Agricultural Credit trainings.
- Ability to analyze financial statements to determine the degree of risk involved in extending credit
- Knowledge of economic and accounting principles and practices
- Experience or knowledge of microfinance and agriculture credit is required.
- Excellent written and oral communications skills
- Should be able to travel to and stay in Afghanistan
- Knowledge of Dari and Pashto (local languages) will be an advantage
- Prior working experience in Afghanistan is an advantage

## **PARTICIPANTS**

15 participants from the middle management of AMA member DFIs are expected to participate in each of these trainings.

## **SUPERVISION**

The Trainer will report to the AMA Project Manager and will be expected to have regular discussions with AMA, ACE II, and AMA members, if required, during the assignment.

## **SUBMISSION GUIDELINES**

Interested candidates should send their CVs along with a cover letter to [jobs@ama.org.af](mailto:jobs@ama.org.af).