

# **EGYPT ERAS PROJECT**

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## **MICROFINANCE EXPERT SCOPE OF WORK**

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| <b>Employer:</b>              | J.E. Austin Associates       |
| <b>Title:</b>                 | Microfinance Expert          |
| <b>Period of Performance:</b> | May 15 to July 15, 2022      |
| <b>Level of Effort (LoE):</b> | A maximum of 15 working days |

### **1. PROJECT BACKGROUND:**

Feed the Future Egypt Rural Agribusiness Strengthening Project (ERAS) is a USAID-funded activity, supported by the U.S. government's Feed the Future initiative. The project aims improve the competitiveness of Egypt's horticulture producers and related down-stream businesses and food processors. The project promotes a more competitive and inclusive Egyptian economy through growth in selected horticultural sectors with special focus on securing employment and increasing agriculture-related incomes of smallholder farmers.

### **2. ASSIGNMENT BACKGROUND**

The objective of the assignment is to help Egyptian micro finance institutions (MFIs) understand and develop means to expand their services, improve business operations, and increase lending to smallholder farmers. The consultant will work with the ERAS team and Moroccan MFIs to develop and conduct workshops during a study tour to Morocco that will be attended by approximately ten Egyptian MFIs. The study tour will likely take place in June 2022, exact dates to be determined. The consultant will plan the workshops, develop the training material, lead trainings, and facilitate learning and dialogue between Egyptian and Moroccan MFIs. Topics for workshops, trainings, and meetings will include: growth trajectories and lessons learned in micro finance in Morocco, particularly in the agriculture sector and particularly for smallholder farmers; MFI governance and management; MFI products and services; MFI marketing and customer service; processes and tools to support growth, compliance and financial management; MFI operations; MFI financial management; legal and regulatory compliance.

### **3. PRINCIPLE DUTIES AND RESPONSIBILITIES:**

- The Microfinance Expert will work with Moroccan microfinance associations, and/or the Fédération Nationale des Associations de Microcrédit (FNAM), to plan workshops and meetings for the Egyptian delegation.
- Develop a briefing paper on Microfinance in Morocco for distribution at least two weeks in advance of the study tour. The paper should be less than five pages, and should cover the history of microfinance in Morocco, particularly in the agricultural sector and for smallholder farmers; MFI regulations and oversight; the state of the MFI industry (size, institutions, customers); products and services offered; technology used; lessons learned, particularly in lending to the agricultural sector.
- Conduct a workshop (in Morocco) for the visiting Egyptian delegation at the outset of the study tour to provide them with an overview of the workshops and meetings to come, provide in-depth information on the issues covered in the briefing paper referenced

above, understand the needs of the participants, and answer questions from the delegation.

- Facilitate meetings with FNAM and microfinance institutions.
- Prepare a final report of lessons from the study tour and recommendations for further learning for the Egyptian MFIs.

#### **4. DELIVERABLES:**

- △ Briefing paper on Microfinance in Morocco.
- △ Schedule of workshops and meetings.
- △ Presentation for workshop on Microfinance in Morocco.
- △ Study Tour short Final Report

#### **5. JOB QUALIFICATIONS:**

The ideal candidate will have the following qualifications:

- △ At least 10 years of work experience in the field of microfinance, including experience in agriculture lending and finance for smallholder farmers.
- △ Experience in MFI regulation, products and services, marketing, and financial management.
- △ Experience/ knowledge of the agriculture sector in Morocco.
- △ Excellent analytical, interpersonal, verbal and written communications skills.
- △ Advance relevant degree, in finance, agricultural economics or agribusiness management.
- △ Previous work experience in development projects with microfinance technical assistance is preferable.

#### **6. LANGUAGE OF INSTRUCTION AND HANDOUT:**

The consultant will deliver the training and technical assistance in Arabic. Handouts and training material, presentations and exercises will be in Arabic. English and French qualifications are a plus.