

**Terms of Reference  
of  
Replication Facilitator**

**1. Background and objective of the assignment**

Sana Kisan Bikas Laghubitta Bittiyasanstha Ltd. (SKBBL) has been working with SFACLs to expand Access to Finance in Karnali province of Nepal. SKBBL is recruiting Replication Facilitator (RF) for providing required training and field based technical support to the board, staff and members of SFACLs under the cluster basis to maintaining up to date records and account, preparing of financial reports and financial analysis, formulating and implementing business plan, and expanding outreach and business volume.

**2. Responsibilities of the Replication Facilitator (RF):**

The RF are expected to perform the following task:

- Participate in the orientation training or ToT to be conducted by the SKBBL
- Study the cooperatives act, rules, policies, study reports, and other relevant documents of SKBBL and Small Farmer Agriculture Cooperatives Ltd. (SFACLs) to understand the prevailing issues of the cooperative sector.
- Visit Area Office (AO) team and get information of the assigned cooperatives
- Visit the assigned SFACLs/cooperatives, study books of accounts, records, and other relevant documents, interact with the board and staff and inform the serious issues to AO, if any
- Conduct institutional assessment
- Prepare SWOT matrix and formulate business plan of the assigned cooperatives
- Implement cooperative strengthening/restructuring plan and monitor the progress
- Prepare benchmark and cooperatives strengthening plan, get approval from the board and submit to Area Office
- Prepare work division and job description plan of the board, staff and committee members and follow up the progress of the plan
- Motivate board and members for their active participation in different activities of the cooperatives
- Support cooperative staff to prepare up to date records of books of accounts, closing of the account, preparation of financial reports and financial analysis on half-yearly basis
- Provide required training technical assistance to board and staff of cooperatives in the areas of cooperative management, good governance, financial education, financial analysis, portfolio management, business planning and others
- Monitor the uses of knowledge and skill imparted through training to the cooperatives
- Amend existing policies or formulate new policies of cooperatives as per requirement
- Supports cooperatives to prepare documents for affiliating with SKBBL and applying for wholesale credit
- Disseminate information about products and services of SKBBL in order to attract potential customers
- Cross verify the sample loan and savings account of the members

- Provide training on cooperative education and financial literacy to members and potential members
- Mobilize staff and board members to provide cooperative education financial literacy training to members and potential members
- Resolve any issues and problems that may arise in the operation of cooperatives
- Attend meeting organize by SKBBL to review the periodic progress or to discuss particular issues
- Document the lessons learned and best practices in the areas of providing orientation in cooperative and financial education to members and potential members, training to board and staff, strengthening of cooperatives, business expansion, internal control, good governance and other areas
- Carry out any other task asked by SKBBL Central Office, AO and as specified in the satellite service center operation guideline

### 3. Deliverables

- Weekly verbal reports to AOs and update the progress of strengthening cooperatives
- Monthly written reporting highlighting major activities implemented in the assigned cooperatives and improvement of indicators of the cooperatives
- Training report recommending suggestions for improving training manuals and training methodology
- Institutional assessment report of assigned cooperatives
- Closing report, business plan and yearly action plan of assigned cooperatives
- Training and orientation report with list and contact detail of participants, photos of the program, and recommendations suggestions for improving training manuals and training methodology
- Monthly reports highlighting major activities implemented in the assigned cooperatives and improvement of indicators of the cooperatives
- Final progress report comparing progress of cooperatives after interventions

### 4. Expected outputs:

Indicators	Target
Growth in membership	> 40%
Growth in share	> 20%
Growth in savings	> 20%
Growth in outstanding loan	> 30%
Regular monthly interest payer	> 90%
Regular saver	> 95%
Delinquency rate	Below 2 %
Up to date account and record	Monthly progress report
Achievement of target set in business plan	100%