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Organization of the  
United Nations

**AGRICULTURAL FINANCE AFRICA**  
**COACHING PROGRAMME**  
**GUIDANCE NOTES**

**ADA/FAO APRIL 2017 – APRIL 2021**





LUXEMBOURG

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D'IVOIRE

# AGRICULTURAL FINANCE AFRICA

COACHING PROGRAMME GUIDANCE NOTES

ADA/FAO APRIL 2017 – APRIL 2021



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## BOXES:

1. ACFB (Benin): the weight of commitment
2. FUCEC (Togo): the coachee's positive mindset and the institution's commitment
3. RENACA (Benin): when coach and coachee are not on the same side

## APPENDIXES:

1. List of financial service providers (FSPs) involved in the pilot
2. Agricultural finance training programme
3. Expression of interest form to be completed by FSPs
4. Agricultural Finance Coaching Project Charter
5. Information flow between different parties involved in the coaching programme
6. Coach assessment questionnaires

## ABBREVIATIONS AND ACRONYMS

|               |   |
|---------------|---|
| <b>ADA</b>    | Appui au Développement Autonome                         |
| <b>ATTF</b>   | Financial Technology Transfer Agency                    |
| <b>AVC</b>    | agricultural value chain                                |
| <b>CABFIN</b> | Improving Capacity Building in Rural Finance            |
| <b>CGAP</b>   | Consultative Group to Assist the Poor                   |
| <b>CEO</b>    | Chief Executive Officer                                 |
| <b>CODIR</b>  | management committee                                    |
| <b>FAO</b>    | Food and Agriculture Organization of the United Nations |
| <b>FSP</b>    | financial service provider                              |
| <b>FUCEC</b>  | Faîtière des Unités Coopératives d'Épargne et de Crédit |
| <b>GIZ</b>    | German Agency for International Cooperation             |
| <b>IFAD</b>   | International Fund for Agricultural Development         |
| <b>MFI</b>    | microfinance institution                                |
| <b>PAR</b>    | portfolio-at-risk                                       |
| <b>PMO</b>    | Project Management Organization                         |
| <b>RAFP</b>   | Rural and Agricultural Finance Programme                |
| <b>TA</b>     | technical assistance                                    |
| <b>TOR</b>    | terms of reference                                      |
| <b>UNCDF</b>  | United Nations Capital Development Fund                 |
| <b>WFP</b>    | World Food Programme                                    |



# 1. INTRODUCTION

The coaching programme was launched in 2017 by Appui au Développement Autonome (ADA) and the Food and Agriculture Organization of the United Nations (FAO) under Improving Capacity Building in Rural Finance (CABFIN), a partnership comprising FAO, the German Agency for International Cooperation (GIZ), the Consultative Group to Assist the Poor (CGAP), the International Fund for Agricultural Development (IFAD), the United Nations Capital Development Fund (UNCDF), the World Bank and the World Food Programme (WFP). Two initial pilot programmes – a national pilot in the Lao People’s Democratic Republic and a regional pilot in West Africa – included the participation of eight financial service providers (FSPs).

The methodology used stemmed from the recognition that traditional forms of consultant-based, time-bound technical assistance (TA) delivery to FSPs in the areas of rural and agricultural finance have tended to produce suboptimal results and are generally characterized by a partial and/or lack of long-term internalization of the intended knowledge transfer.

The initial failure rate was quite high. Out of a total 19 partners receiving support (3 in the Lao People’s Democratic Republic, 6 in Central Africa and 11 in West Africa), 14 were cut off when ADA decided to end the partnership due to communication difficulties, the inability to agree on a coherent action plan or governance issues. Despite the adversities of the early years, in June 2019, after the first phase of the project, FAO and ADA decided jointly to extend the collaboration in order to support the expansion of the programme with additional partners and to harvest the knowledge and lessons learned around the coaching approach.

The coaching programme in agricultural finance has evolved in the last four years as a balance has been sought between the various elements involved in the process. With this balance now achieved, the approach can be formalized in a more systematic and documented way.

This guide aims to share the experience accumulated by ADA and FAO from 2017 to 2021 during implementation of the programme. It is intended for donors, development organizations, FSPs and other private or public stakeholders wishing to bring about a lasting improvement in smallholder farmers’ access to funding in agricultural value chains (AVCs).

The document sets out the context of the programme and its objectives; it presents the results and lessons learned over the last four years of experimentation and describes the various stages of a successful approach to coaching in agricultural finance.

## 2. CONTEXT

Formal financial institutions tend to be constrained in providing financial services to households dependent on small-scale agriculture or even agribusiness ventures presenting higher levels of mechanization. The resulting shortfall in rural funding means limited agricultural investment with a significant impact on small farmers and their organizations as well as on small and medium-sized agricultural enterprises. Despite this, the agriculture sector and agrifood transformation still have a great deal of potential in emerging countries. However, most financial institutions lack the tools and skills needed to: i) properly evaluate agricultural markets; ii) design and develop financial products and services tailored to the needs of smallholder farmers not integrated into organized value chains as well as producer organizations and their members involved in structured market-driven value chains; and iii) manage the risks involved in agricultural finance.

The development of training provision by programmes such as the Rural and Agricultural Finance Programme (RAFP) created by FAO, the Boulder Institute of Microfinance and the CABFIN partnership has only partially met the high demand for the capacity building of financial institutions, especially FSPs. Therefore, ADA and FAO decided to include coaching and technical assistance to increase the impact of agricultural finance training. The planned support draws inspiration from a model carried out as a joint project with the Financial Technology Transfer Agency (ATTF) on the theme “Excellence in risk management”. The project – positively evaluated in 2017 – started in October 2008 with the aim of sharing with southern countries Luxembourg’s financial knowledge and capacity in inclusive finance. The initial training course for institutions was followed by one year of coaching by experts based on a work plan established in a related workshop. Between 2009 and 2016, 25 FSPs – Tier 1 or Tier 2, from Latin America, Africa and Asia – were supported by risk management experts working in the Luxembourg financial marketplace and who had been introduced to the coaching approach. The support comprised a three-day initial workshop (Chief Executive Officer [CEO] + coach) in Luxembourg to set out an action plan, followed by nine months of remote coaching and a five-day mission by the coach in the FSP. Depending on the first year’s results, coaching could continue for a second year, and then a third year for a limited number of institutions. The objective was to increase the likelihood of the technical support delivered resulting in concrete and sustainable changes within the institutions, by ensuring that the CEOs of the FSPs were responsible for developing and implementing an action plan that they themselves had defined.

## THE “AGRICULTURAL FINANCE COACHING PROGRAMME” WAS THUS LAUNCHED IN 2017

In order to give a sustainable boost to agricultural finance in the financial institutions of the target countries – the Lao People’s Democratic Republic and countries in French-speaking Africa with a focus on least developed countries – several stages were defined:

- initial training in agricultural finance as a prerequisite to any form of TA;
- coaching of the FSPs selected; and
- technical support from ADA project managers, who were also in charge of monitoring and evaluating the project and managing a TA fund for the benefit of the selected FSPs.

The agricultural finance coaching programme from April 2017 to April 2021 involved 19 microfinance institutions (MFIs), including 3 in the Lao People’s Democratic Republic and 16 in sub-Saharan Africa, identified in successive waves. In addition to the Lao People’s Democratic Republic, the countries involved were the Democratic Republic of the Congo, Cameroon, Burkina Faso, Togo, Benin and Côte d’Ivoire.

This technical guide is based on the knowledge gained and the lessons learned during implementation of the programme, as well as the results of the mid-term evaluation carried out in Q1 2020 and the final evaluation carried out in Q1 2021.

### 3. WHAT IS A COACHING PROGRAMME AND WHY USE THIS APPROACH?



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## 3.1 DEFINITION & PURPOSE

In the context of this programme, coaching consists in providing interactive support to an FSP facing a challenge, looking for a solution to a problem, striving to achieve a goal in the field of agricultural finance. Within the FSP, a figure (usually the CEO and hereafter “coachee”) receives support from a coach who helps them unlock their potential and come up with their own solutions.

The coach is not a professional coach,<sup>1</sup> rather an expert who assumes the mantle of coach. The rationale behind selecting a non-professional coach is that the coachee does not have enough maturity to develop an action plan with full autonomy. Occasional guidance is required from a coach who is an expert in the field and a reference for the institution.

### More specifically, the coach:

- **supports** the institution in its efforts to overcome challenges;
- **guides** the institution in analysing solutions, formulating plans and making decisions etc.;
- **advances** the institution and regularly follows up the action plan;
- **motivates**;
- **advises** as necessary to point towards solutions; and
- **is a reference** for the institution.

In this respect, the coach does not provide ready-made solutions but assists the FSP in its process of planning and implementing agricultural finance initiatives, on the assumption that the coachee understands better than anyone the needs of the FSP and what the most suitable solution is.

**As part of the programme developed by ADA together with FAO, each coaching project has two components: the coaching itself and technical support implemented in accordance with an action plan.**

### EACH COMPONENT HAS DIFFERENT PEOPLE IN CHARGE

#### COACHING

is provided by local consultants who have received training in the coaching approach and have the support of an expert coach based in Luxembourg.

#### TECHNICAL SUPPORT

is provided by ADA project managers, who are also in charge of monitoring and evaluating the project and managing a TA fund over a 12–18-month period.

<sup>1</sup>A professional coach implies a certified coach with a formal qualification.

The local coach helps the FSP to develop its action plan relating to agricultural finance, instilling a positive attitude by reinforcing the self-confidence of the coachee. The ADA project manager assesses the feasibility of the action plan and provides technical input to finalize it. During implementation of the action plan, the ADA project manager provides TA on several aspects (market survey methodology, agricultural financial product development, management tools, pilot evaluation, training in value chain financing etc.) and follows the execution calendar and the level of achievement of the set indicators, while the coach is at the coachee's disposal in case of doubt or difficulties encountered. The role of the coach, which mainly consists in addressing the soft skills challenges faced by the coachee during the project, may go beyond the strict framework of the action plan and is therefore complementary to the TA provided by ADA.

As the selected coaches are not certified, they can rely on the support of the expert coach who provides advice related to coaching techniques as and when necessary.

ADA has established a package earmarking no more than EUR 30 000 per FSP over a maximum period of three years. This TA fund is intended to co-finance the activities provided for in the action plan approved by ADA/FAO. A one-year partnership contract is signed between ADA and the FSP, and it may be extended by an addendum depending on the progress of the action plan. Any request for funding is subject to a prior approval request submitted to ADA. The FSP fills in the apposite form and provides the necessary supporting documents (pro forma, estimate, terms of reference [TOR], technical and financial proposal of consultants etc.). Payment is sent to the FSP after receipt of an invoice.

## ELIGIBLE EXPENSES INCLUDE THE FOLLOWING:

---

- **Expertise**
    - realization of studies (e.g. market study, satisfaction study);
    - technical assistance (e.g. design of tools, methodologies, processes);
    - capacity building (e.g. staff training).
  - **Additional human resources** dedicated to the project (salaries).
  - **Investments and fixed assets** directly linked to implementation of the project (e.g. equipping dedicated staff with motorcycles and laptops).
-

## 3.2 RELEVANCE

The coaching is intended to facilitate implementation of the action plans developed under the programme, but also, in broader terms, to make the FSP more autonomous. The aim is to increase the degree to which FSPs make use of the technical support available to them to promote agricultural finance.

Through a combination of on-site visits and remote exchanges, the coach supports the financial institution in its endeavours and provides guidance with analysing solutions, making plans, making decisions and organizing the stages of progressive and constructive advancement of the action plan that defines the focuses of the FSP. Coaches are not just experts on a given matter. They use their soft skills and interpersonal know-how to enable the institution to learn on its own with a view to making the institution autonomous in the pursuit of its goals.

Ultimately, the coaching approach aims to increase the probability of **consolidating the financial services** offered for agriculture by identifying and implementing the **improvements and changes** desired by the FSP and tailored to its needs.

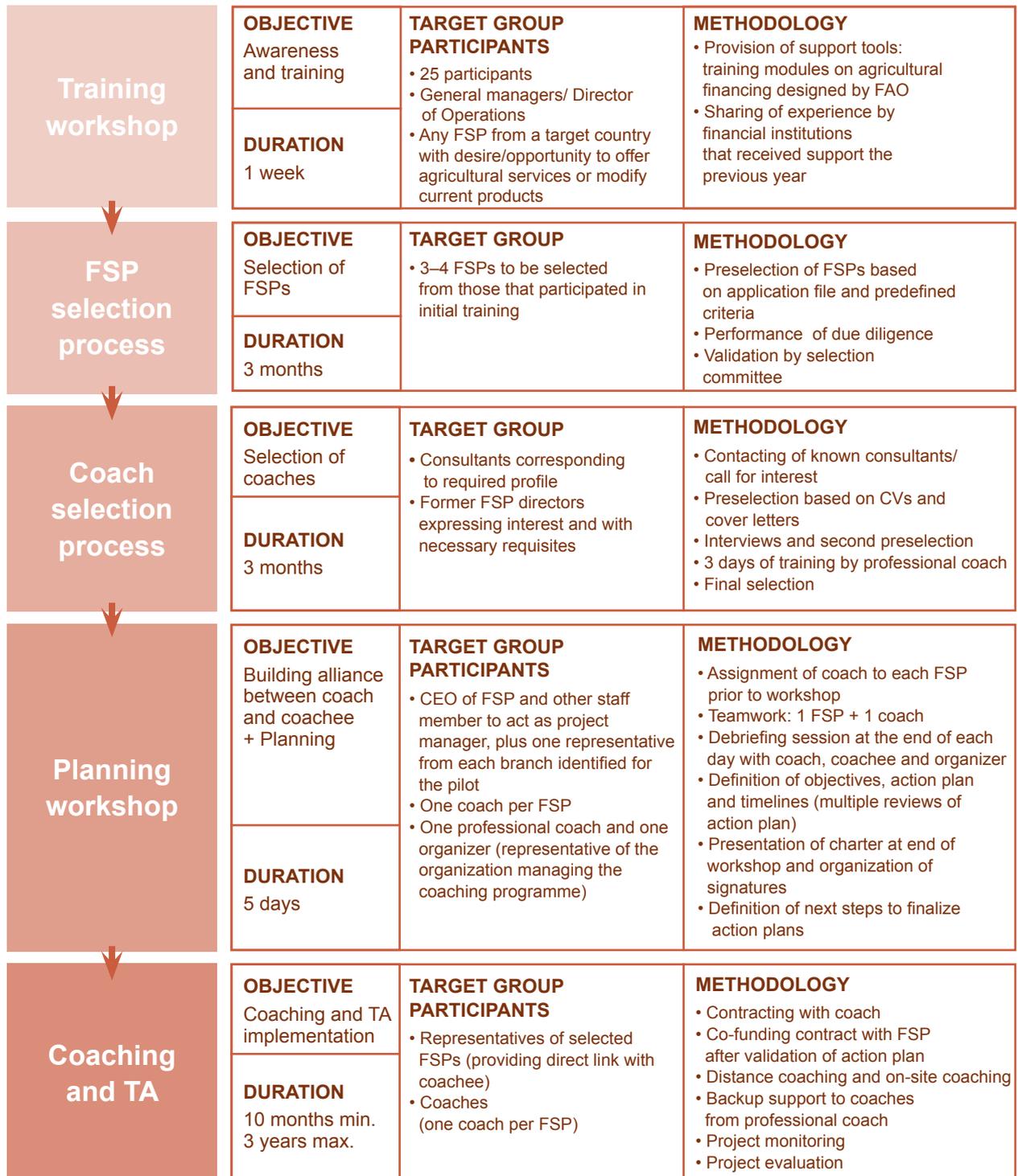
FSPs benefiting from the institutional support offered under the programme will have had between two and three years to develop financial services adapted to smallholder farmers and selected actors in agricultural value chains. During this period, the services will have been adjusted and optimized to be included in the range of products offered by the FSPs to their clients/members on a sustainable basis.

At the same time, the FSPs will have acquired the capacity and skills necessary to further develop new products and services for AVC actors.



# 4. TECHNICAL GUIDANCE FOR THE DESIGN AND IMPLEMENTATION OF A COACHING APPROACH IN AGRICULTURAL FINANCE

Figure 1 describes the main steps of an agricultural finance coaching programme (described in more detail in subsections 4.1 – 4.11).



Results of the first 10 months to be presented at the training workshop the following year

## 4.1

### SELECTION OF COUNTRIES OF INTERVENTION

#### STEP 1.

Special attention should be paid to cultural aspects when selecting countries for a programme based on the coaching approach. Coaching requires an open mind and a readiness to challenge and compare ideas – attitudes that are not compatible with societies where vertical communication predominates. It is also vital that all the parties involved (organization in charge of technical support and programme management, expert coach, coaches and FSPs) can interact as often as needed without language barriers. These factors largely explain the failure of the experiment in the Lao People's Democratic Republic.

With regard to agricultural finance, other elements worth considering when selecting countries are agricultural potential, agricultural policy, the degree of state intervention and the presence of private stakeholders or donors committed to supporting market-driven value chains. State projects can provide valuable information about the agriculture and finance sectors, but they should not be stakeholders in the programme, because a single political or administrative change can halt everything, as was the case in Cameroon.

## 4.2

### INITIAL TRAINING IN AGRICULTURAL FINANCE

#### STEP 2.

The training provides an understanding of the opportunities, gaps and challenges of agricultural finance, as well as an introduction to key market assessment and product design principles and tools. Participants can acquire precise knowledge as the training:

- heightens awareness of the fundamental issues involved in financing agriculture;
- defines the concept, context and approach of AVC finance;
- provides principles, methodologies, tools and other resources to help participants from financial institutions design and deliver agricultural financial products in an innovative, profitable and sustainable manner;
- illustrates the key issues in the development of agricultural financial products that may involve both the public and the private sectors and examines recent models of collaboration between these two sectors.

When selecting the institutions to take part in the training course, it is important to gauge the FSP's actual interest in the theme in question (e.g. through specific actions implemented in its structure) and to build a pool of institutions that can be chosen for the support/coaching stage.

It is highly recommended that a member of the management participate in the initial training course (e.g. the CEO, Chief Operations Officer or Chief Credit Officer); this individual should be directly involved in operations and have the authority and ascendancy to influence the focus of the institution.

The training method should alternate between theoretical sessions and practical work, providing opportunities to share experiences, which can be prepared by the institutions in advance.

Ideally, the training course should last four days to leave sufficient time for sharing of experiences, and it should be delivered in an official language of the country.

## 4.3

### SELECTION OF FINANCIAL SERVICE PROVIDERS

#### STEP 3.

**Identification of the right partners** is crucial to maximize the likelihood of success in implementing a coaching approach in agricultural finance. The selection process should be based on the following **lessons learned**:

- Give preference to FSPs with prior participation in the training course on the agricultural finance value chain. This ensures that all the participants have the same level of comprehension, knowledge and understanding of AVC finance and product development. It also provides some indication of the FSP's implication in and motivation for the topic.
- Base the preselection of FSP candidates on an application form providing information about the FSP's size, outreach, financial performance, target clients, track record and strategic partnerships on agricultural finance and indicating its motivation to be part of the coaching programme.
- Do **not** consider FSPs that do not meet the necessary requisites and which correspond to any of the following criteria:
  - Inability to provide an updated factsheet for assessment of financial performance trends.
  - Existence for less than two years.
  - Operational self-sufficiency (OSS) of less than 90 percent.
  - Portfolio-at-risk (PAR) 30 and PAR 90 too high in relation to the standard.
  - Client outreach below 5 000 and poor presence in rural areas.
  - High level of insecurity in area of intervention.
- In contrast, give preference to the following factors:
  - Availability of a credit fund for the pilot.
  - Possibility of dedicating human resources to agricultural finance.
  - Institution's experience in offering agricultural financial products and services.
  - Institution's motivation towards the coaching approach.

**Due diligence** allows the selection committee to further clarify the suitability of the preselected FSPs:

- Consult their application file to get a deeper understanding of the FSP as a whole.
- Undertake a two–three-day field visit to assess the FSP's motivation and its capacity to handle such a project. The visit is an opportunity to collect information on the FSP's governance, products and services, strategic orientations, financial and operational aspects, as well as the human resources that could be involved in the programme.

- Pay particular attention to the profile of the coachee and their mindset in order to spot issues that could cause the project to fail (e.g. hidden intentions such as a CEO more interested in being funded than in being coached, or the authority profile of the coachees through their personality or personal history such as traditional chieftaincy or political mandate).
- Note also positive aspects (e.g. CEOs with a strong desire to become more professional or those seeking to become more assertive). Specifically, the coachee should:
  - be open to changing both the organization and their own management method;
  - be humble enough to accept being challenged by the coach;
  - be willing to descend from their CEO role to really partner the coach;
  - be ready to welcome the impacts of change on their employees;
  - be prepared to challenge the board of directors and have the capacity to influence them to change; and
  - consider the project high on their agenda.

## 4.4

### SELECTION OF COACHES

#### STEP 4.

When the country/ies of intervention has/ve been identified and the call for interest has been launched among the FSPs involved in the agricultural training programme, it is important to recruit coaches to be part of the project. The coaches sought are microfinance experts able to put themselves in the shoes of a coach and act accordingly.

For the ADA pilots, coaches were selected based on the TOR with an overall definition of the post. Consultants known to ADA and included in its database received the TOR and were invited to express their interest by attaching a cover letter with their CV. Following a preselection, telephone interviews were carried out to set out ADA's expectations, to ensure that the applicants understood the role properly and to gauge their level of motivation.

Ideally, consultants should have a background as a former practitioner or equivalent within a microfinance institution and exposure to agricultural finance through either a previous occupation or an assignment undertaken as a consultant. Within the programme, there was no opportunity to test coaches with solid management experience (e.g. former FSP directors) or female coaches who may be more suitable in some cases; it may be worthwhile exploring these avenues.

At a later stage in the programme, concerns arose about the personality of some of the selected candidates. Coaches with little inclination to challenge their own skills and knowledge, who had a rigid and not very conciliatory nature and claimed to be very certain and assured about things, turned out to be ill-suited for the position of coach or were rejected by the coachees.

The experience of 19 projects with a coaching approach over three years has made it possible to identify the **key characteristics required in a coach**:

### HARD SKILLS

**Hard skills** are fundamental, as coaches' technical abilities are essential for the mission and for their own credibility. They need to understand the reality of the coachee, not only in the field of the MFI and its management, but also with regard to financing, credit and risks, as well as agriculture and related products. Moreover, the coach needs to talk the same language as the coachee as they will be partners. Such skills underline the legitimacy of the coaches: even if they do not often use their knowledge during the coaching sessions, expertise in microfinance and agricultural finance legitimizes their role.

### SOFT SKILLS

**Soft skills** are also vital. Personality, behaviour and the ability to handle interpersonal relations are all important factors when selecting the coaches.

### CULTURAL CONTEXT

**Cultural context** must be taken into account and the coach must be familiar with the environment in which the FSPs operate. Therefore, the choice of subregional coaches is an asset and reinforces mutual understanding between coach and coachee.

### THE FOLLOWING LIST SUMMARIZES THE MAIN REQUISITES FOR A COACH:

- Competent and experienced, but also ready to face new challenges as a consultant.
- Eager to learn and to develop their coaching approach.
- Aptitude for soft skills (communication, interpersonal relations, motivation, education, personal development, autonomy, leadership etc.).
- Able to understand that the content of the project is as important as the process itself, and that the more closely the conditions of the support are met (setting the framework, developing the relationship and the alliance) the better the results will be.
- Not afraid to challenge the coachee and ask difficult questions.
- Good listener, allowing the coachee ample room to express themselves.
- Prepared to accept the coachee's opinion.
- Not conditioned by the position or authority of the coachee.
- Focused, determined and goal-oriented.
- Humble, prepared to be challenged and to accept suggestions on how to improve.
- Pleasant, congenial and able to make people feel comfortable.
- Capable of being nice but firm; demanding and benevolent.
- Commanding respect thanks to natural charisma, experience and wisdom.
- Able to be less of a "doer" and more of a "conductor".

Once the TOR have been shared to collect expressions of interest, consultants with a convincing CV and cover letter are invited to take part in a remote interview to gauge their understanding of the coaching methodology and their ability to take on the role of coach. It is advisable to involve a professional expert coach in this assessment.

There is much evidence that the coaches who distinguished themselves in the programme were those with an appetite for the coaching approach and a strong motivation to extend their coaching knowledge. For this reason, it is recommended to make the final selection after the initial training.

For the selection of the “coach of the coaches” – the expert coach – it is necessary to identify a professional certified coach with extensive experience and multicultural exposure. The successful candidate will have a proven track record in management to ensure that they understand the challenges faced by the coachees who are mainly CEOs. They must have good teaching skills and a wish to transfer knowledge to the coaches; therefore, proven experience in providing training in coaching methodology is ideal.

## 4.5

### TRAINING OF COACHES

#### STEP 5.

All identified coaches are initially consultants.

A preliminary three-day course moderated by the expert coach should be planned in order to:

- train the coaches in the coaching methodology;
- offer an overview of what is expected from them throughout the programme; and
- explain the coaching “state of mind”, attitude, techniques and tools, and how to interact with the coachee (who is the CEO of the FSP).

**The training course builds on theoretical knowledge and also involves practical exercises with simulations.**

As explained above, it is useful to have participants undergo an evaluation at the end of the training course to establish which of them are best suited to the position of coach.

## 4.6

### ASSIGNING OF A COACH TO EACH FINANCIAL SERVICE PROVIDER

#### STEP 6.

Once partner MFIs have been identified and the coach selection procedure is complete (coach training), coaches are assigned to FSPs to assist and guide the CEO in unlocking its potential.

The coach needs to believe in the coachee’s ability to unlock their potential and must not have preconceived ideas. It is therefore advisable to avoid assigning coaches to FSPs/coachees whom they already know and for whom they have worked in the past. In order to start from a solid base and on neutral ground, it is highly recommended to assign a coach from a different country from the FSP manager receiving coaching. Likewise, the coach should not be working on a project on the same theme or in the same country, thereby ensuring that the coach has no conflict of interest and does not deviate from the task in hand.

For the coaching to take place in optimal conditions, it is crucial that a trust-based relationship develops and that some chemistry exists between the coach and the coachee.

Before formalizing the alliance, the coach and coachee should be encouraged to make contact by scheduling remote exchanges. The expert coach should also hold a separate meeting with the coach and coachee to assess the quality of their exchanges, their relationship and the desire of each of the parties to forge a coaching relationship.

Assigning a coach to a coachee involves numerous subjective elements that may introduce biases into the relationship. It is therefore important for the project management committee to know both parties as well as possible in order to determine whether their personalities are compatible.

## 4.7

### IMPLEMENTATION OF THE PLANNING WORKSHOP

#### STEP 7.

The planning workshop marks the kick-off to the project with the selected institution and brings together the coach, the coachee and other representatives of the FSP, the expert coach and representatives of the project's lead organization. It is the key moment for explaining the project's objectives and philosophy, the coaching methodology and each party's roles and responsibilities. It also represents a unique opportunity for the CEOs and their colleagues to take a step back, away from the day-to-day running of their institution, and design a comprehensive agricultural finance action plan with the support of their coaches and a technical support team.

To allow participants to be fully committed to the process, it is advisable to organize the event outside the FSP premises in a residential setting.

The participation of the CEO and the project manager in the planning workshop is a fundamental requirement; without their presence, the FSP cannot join the coaching programme.

The senior management of the FSP are expected to come up with a preliminary assessment of the choice of branches involved in the programme in the pilot phase. Indeed, experience shows that it is better to involve the managers of the local credit institutions identified for the pilot phase in the design of the action plan. The branch managers' on-site knowledge enriches the debate within each institution, and operation of the action plan is facilitated because local credit institution representatives who take a leading role in implementation are involved in the process from the beginning.

It is recommended to carry out prior to the workshop preliminary data collection and documentary review on the agricultural value chains that the FSP is considering supporting. This advance preparation can help prevent possible wrong courses of action that may be attractive on paper but difficult to implement in the field.

The workshop timetable needs to be clear, flexible and as efficient as possible.

#### DAY 1

Day 1 is used to recall the basis of the product development cycle and agricultural finance value chain, and to introduce the coaching principles and methods, if possible with the testimony of a former coachee to present a practical case to the participants and answer any questions they may have.

**DAY 2**

Day 2, the coaches and coachees (CEOs of each FSP) take half a day to get to know each other and create their alliance; meanwhile, a parallel session is organized with the other representatives of each institution to specify the content of the action plans. A presentation is handed over on a USB stick, with all presentations and support tools.

**THE PRESENTATION ILLUSTRATES:**

- the stages of the pilot test;
- a reminder of the action plan, including the main aspects to be taken into consideration (e.g. internal communication, institutional evaluation, development stages of financial products, mobilization of financial resources and management of the project itself);
- the level of detail expected in the action plan (objectives, results, activities, concrete tasks/actions, person in charge and teams involved, detailed chronogram); and
- examples of indicators for monitoring objectives/outcomes and the progress of activities.

**DAY 2 P.M.  
TO  
DAY 5 A.M.**

Day 2 p.m. to Day 5 a.m., after receiving the constructive information required for preparation of the action plan, and once the alliance has been created, each FSP and their coach work together on developing the action plan. The expert coach and the project lead organization's representative visit the groups, either to observe the positioning of the coach and reframe the process if necessary, or to provide technical support and estimate the degree of progress. The assistance of the expert coach and the project lead organization's representative may be called on at any time if necessary.

Time should be allocated for reviewing the proposed action plans, allowing for at least two sessions with each institution to discuss the document and a third session to confirm the final version. In the early stages of the project, coaches had complete freedom to work on the action plan during the workshop, but the result was not optimal. Reviews, checks and presentations to monitor progress of the action plan should be scheduled throughout the week to allow for swift adaptation when required, rather than a single presentation at the end of the week. In addition, it is important to ensure that the expert coach and the organization responsible for managing the TA observe the groups working on their action plan at all times, intervening as necessary to unblock certain situations or make valuable contributions.

At the end of each day, a "feedback" session is held during which the expert coach takes the time to talk with the coaches and garner their input on how the day went, share the difficulties encountered and provide feedback on the observations made during the work sessions with the coachees. This helps coaches to steadily improve their coaching approach and practice.

**DAY 5 P.M.**

Day 5 p.m. is the final half-day dedicated to presenting and signing the charter, agreeing on the next steps and sharing feelings about the workshop (snapshot evaluation).

## 4.8

### FINALIZATION OF THE ACTION PLAN

#### STEP 8.

During the workshop, the action plan is designed but not finalized. Further investigation, budgeting and board approval are required to obtain the final action plan and ADA is involved in this phase, providing its expertise and sharing its views on the process.

Coaches should be systematically copied into exchanges between the FSP and the organization responsible for managing the TA in order to involve them in the process and allow them to interact with the coachees as needed to facilitate their work. The same applies to the annual action plan update.

## 4.9

### CONTRACTUALIZATION OF SUPPORT

#### STEP 9.

The organization in charge of technical support and management of the project has to draw up several contracts:

- Service agreement for the coach.
- Service agreement for the expert coach who will guide the coaches throughout the programme.
- Co-funding contract for the FSP.

The signature of the co-funding contract with the FSP becomes effective once the action plan is finalized. The validated action plan and the expected results must be appended to the coach's and FSP's contracts.

Monitoring a coaching programme with several actors interacting is not easy; therefore, in such cases, formalization is particularly important.

The charter, i.e. a statement of the basic rules and objectives to which the signatories declare their adherence at the end of the planning workshop, is appended to the contract between the FSP and the coach.

Given the number of participants in the programme – coach, coachee, project manager designated by the coachee, expert coach and organization in charge of managing the TA – the roles and responsibilities of each party, the communication loop and the information circuit have to be as clear and transparent as possible to avoid delays, loss of information and misunderstandings during implementation. The information flow is then appended to each contract initiated by the organization managing the project (with the FSPs, coaches and expert coach).

Finally, clear reporting guidelines are provided to coaches, the expert coach and the FSPs.

## 4.10.1

### ROLE OF THE EXPERT COACH

#### STEP 4.10.1 PROGRAMME IMPLEMENTATION

As mentioned earlier, coaches involved in the programme are not certified coaches but local consultants trained in the coaching approach. Therefore, refresher courses and backup support from a certified expert coach are crucial throughout the programme.

**Support** from the expert coach is helpful, especially when an impasse arises due to communication problems between coach and coachee. Advice from the expert coach can help unblock such situations.

**Conversations** with the expert coach can systematically be used to:

- properly redefine the role of the coach in the process;
- help focus on the process and meaning as much as on the content and technique;
- insist that the coach “set the framework” for the coachee, thereby allowing them to focus on the content of the plan;
- concentrate on the key aspects of the relationship between the coach and the coachee and focus on their alliance and mutual trust to ensure that the project succeeds; and
- push the coaches to enhance their coaching attitude and challenge their coachee more.

Coaches appreciate having an expert to turn to in the event of problems and are reassured by the support they receive. They take note of the correctness of specific advice.

On the other hand, coaches understand that the expert coach is not there to provide a miracle solution, rather to make useful suggestions without actually turning a difficult situation around. The best or most experienced coaches use the expert coach less and less.

## 4.10.2

### INVOLVEMENT OF COACHES DURING THE PROGRAMME

#### STEP 4.10.2 PROGRAMME IMPLEMENTATION

Coach and coachee remain in contact by phone, WhatsApp, Skype or email. It is the coachee’s responsibility to take the initiative and get in touch with their coach when needed. On the other hand, if communication is lost for some time, it is the coach’s responsibility to re-establish contact. In addition to remote coaching, on-site coaching sessions should be scheduled twice a year, with the dates to be determined jointly by the coach and coachee. On-site sessions provide an opportunity for the coach to better define the context for the intervention of the coachee, interact with the project manager and the other team members involved in the project, and have quality exchanges with the coachee.

At the end of each year of guidance, the coachee states whether they wish to continue receiving support from the coach and specifies how many days are deemed necessary.

## 4.10.3

### TA PACKAGE MANAGEMENT AND PROJECT MONITORING

#### STEP 4.10.3 PROGRAMME IMPLEMENTATION

Once the action plan is approved, it is important to grant the FSP financial support to help it roll out its action plan and meet the identified occasional requirements for technical support. All requests for funding must receive prior written approval. A funding request form prior to any commitment must be filled in by the FSP, and documented by quotes, pro forma invoices, TOR, responses to the call for tenders, an evaluation report with the final choice of service provider, consultant contract etc. Payment can be made to the FSP on the basis of an invoice on completion of the activity; pre-financing is also an option if requested by the FSP.

Close monitoring and good project management are crucial to the success of an agricultural finance coaching programme, ensuring that communications between the coachee and the organization in charge of managing the project are direct and effective, recognizing that in a partnership agreement the coach cannot make demands on the coachee.

## 4.11

### EVALUATION OF COACHES

#### STEP 11.

A formal annual evaluation of coaches provides the opportunity to assess their performance and level of maturity, and to identify areas for improvement. The evaluation must enable tailored support for the expert coach and allow for the planning of an exit strategy for coaches who have become experienced.



# 5. COACHING PROGRAMME RESULTS AND KEY LESSONS LEARNED

## 5.1

### MAIN RESULTS ACHIEVED

- 1 The majority of coachees claim to have **improved their management practices and increased their leadership skills and confidence**. As one coachee commented during the assessment: “coaching has helped bring out skills that were dormant”.
- 2 All coachees have stated their commitment to the coaching approach, and confirm that they have **integrated the new methodology** into their management. However, the assessment indicates that the approach has had the greatest operational impact in the two smallest institutions<sup>2</sup>, where the two directors have already applied coaching techniques to managing their teams. For example, the coaching received by the Executive Director of YIKRI had a significant impact on her management vision; she built on this by transposing the approach to other themes, and more specifically by setting up development strategy discussions with her branch managers – a practice extended to all branches in 2021. Also, the Director of Assilassimé Solidarité, with the support of four people from the management committee (CODIR), set up a branch coaching project to help employees achieve their goals; he began by holding a coaching awareness raising and training session for CODIR members, largely based on input from the coach.
- 3 Almost all coachees claim to have **made progress in agricultural finance** although it is not possible to distinguish how much is attributable to coaching and how much to the technical support provided. The progress made gave rise to the following results:
  - All institutions that followed the entire process made significant improvements to their agricultural finance offer. They targeted crops and value chains effectively, each time developing products taking into account specific features related to production (market gardening, fish farming, soybean, cocoa, poultry farming etc.) and/or marketing.
  - The institutions that received support under the agricultural finance coaching project effectively internalized the capacities and methods provided in terms of developing agricultural financial services. Each institution now has an official or de facto project manager, who imparts a significant portion of the technical knowledge.
  - The supported institutions improved their capacity for management of agricultural finance risk, thus enhancing the quality of their portfolios and bringing them generally in line with accepted industry standards.

<sup>2</sup>Assilassimé Solidarité in Togo and YIKRI in Burkina Faso.

4

**CEOs have taken ownership.** There are at least two reasons for this:

- Action plans are designed by the CEOs. While they do not develop them alone – they are helped by their coach and lead organization project managers – they are at the heart of the process from beginning to end, in contrast with traditional TA, which makes them not only customers, but often mere spectators of the support provided to them.
- Coaching is greatly appreciated by the CEOs and therefore has a positive impact on the project, strengthening their commitment to the project and to the partnership as a whole.

5

There are signs that **sustainable learning has been achieved**. FSPs have acquired many key skills in agricultural product development tailored to the targeted producers, including the ability to interact and gain relevant information from the discussions, and the capacity to structure projects (development of strategies, action plans, studies and ongoing pilots; identification and selection of external resources; future widespread roll-out). Absorbing these skills remains a challenge in terms of the long-term impact of the programme. The transfer of skills will enable willing institutions to replicate the product development work for new crops and guarantee the ongoing development of agricultural financial services for their rural customers.

## 5.2.1

### SELECTING THE RIGHT TYPE OF COACHEE

#### LESSONS LEARNED

The personality of the CEO, i.e. the coachee, is a very important parameter and for this reason, selection should be made at two levels: the FSP and its CEO. A coachee must be in the right mental space to receive the coach's input and must agree to open up to the coach regarding any doubts or knowledge gaps. It goes without saying that such a process is far from intuitive, pleasant or even acceptable for managers. One of the keys to good coaching is therefore an informed assessment of the future coachee's personality, which can compromise the project if they are not on side (see Box 1).

Open-minded managers, committed to doing their job better and willing to be challenged, will generally make good coachees. On the other hand, it is important to be particularly vigilant if the CEO has an authority profile.

The coachee should ideally be the CEO, since it is the CEO who proposes a strategy to the board and is responsible for implementing the operational activities in line with the approved strategy.

Without the CEO's implication in the project, the chances of success are greatly reduced.

## BOX 1

### ACFB (BENIN): THE WEIGHT OF COMMITMENT

The Association des Caisses de Financement à la Base (ACFB) is one of the five microfinance institutions (MFIs) in the first intake. However, the process was long and difficult and did not result in Appui au Développement Autonome (ADA) signing a partnership agreement.

ACFB is an MFI with a mission to advance active, low-income populations, particularly women, by offering them ongoing high-quality financial and non-financial services. ACFB has successfully integrated a gender policy into its development strategy, making it a benchmark institution in Benin for the advancement of women and the development of microenterprises.

At the end of 2017, the institution had more than 110 000 customers with outstanding loans of EUR 5.7 million and savings of EUR 5 million. ADA selected ACFB for the first intake on this basis, believing that its influence on the ground would lead to a fruitful partnership.

ACFB was represented at the initial training workshop by the Operations Manager, and at the planning workshop by the Executive Director and the Operations Manager.

Contrary to the workshop guidelines and commitments made, the Executive Director left the planning workshop before it had finished. He informed the organizers that he had delegated his Operations Manager to lead the rest of the workshop with the Coach. ADA could have pulled out at that point, but instead treated the delegation of power as a guarantee and opted to continue with ACFB. However, the degree of delegation was insufficient to allow the Operations Manager to take over the project, and the Executive Director did not make the necessary time to work on finalizing the action plan with the Coach, despite multiple approaches from the Project Manager and the support of the Expert Coach.

One year after the planning workshop, the action plan had not progressed to the point of signing an agreement. ADA therefore notified ACFB that the process had ended, and the Coach was reassigned to another MFI.

## 5.2.2

### THE FINANCIAL SERVICE PROVIDERS PROFILE

#### LESSONS LEARNED

The level of maturity, size and institutional capacity of the FSP are important in terms of compatibility with the coaching approach. Two FSPs (ACFIME and GRAINE in Burkina Faso) selected for the first wave of the programme had other more pressing priorities, such as solving PAR issues and institutional transformation, and they did not meet their responsibilities regarding the agricultural finance coaching project as signed in the charter. For these reasons, a decision was taken to not continue with these two FSPs because the conditions conducive to a breakthrough were not in place.

It is important to identify the true intentions of the coachee regarding the project. One failure (PAIDEK in the Democratic Republic of the Congo) was related to the FSP's lack of willingness to embrace the TA provided under the programme and to meet partnership requirements, because the main motivator was actually the acquisition of funds.

An in-depth analysis is strongly recommended prior to final selection of the FSP candidates for the coaching programme. The due diligence process introduced after the first phase of the programme considerably reduced the failure and dropout rate, allowing for a better understanding of the real intentions and motivation of the coachee with regard to the project and of the FSP's capacities to carry it out.

The approach is much more likely to bear fruit with FSPs where agricultural finance represents a major strategic challenge. This may involve the FSP aligning itself with a strong social mission, considering relocation following the saturation of urban markets, or, for those already in rural areas, providing a better service for people in immediate reach of their branches (see Box 2).



## BOX 2

### FUCEC (TOGO): THE COACHEE'S POSITIVE MINDSET AND THE INSTITUTION'S COMMITMENT

Faïtières des Unités Coopératives d'Épargne et de Crédit du Togo (FUCEC) is a network of cooperative institutions that span the entire country. It joined the agricultural finance coaching project in the first intake and received support for the three-year duration of the project.

At the time of selection, agricultural credit accounted for 6.5 percent of the institution's overall portfolio, while the 30-day portfolio-at-risk (PAR 30) was 16 percent.

FUCEC therefore had extremely high expectations of the agricultural finance coaching project, especially in terms of the transfer of skills that could be internalized for better risk management and improved control of value chain financing mechanisms.

Despite a significant turnover of ADA project managers, coaches and coachees, FUCEC was able to stay on course and achieve significant results at the end of the three years, with the large-scale launch of seasonal credits tailored to various crops (maize, cocoa, cassava and soybean), as well as storage and marketing credit for three to five savings and credit cooperatives (COOPEC) in 2020.

In two years, from the end of 2018 to the end of 2020, FUCEC saw growth of around 281 percent in the loans disbursed for products developed as part of the project. A total of 8 847 beneficiaries received financing, and the risk remained well controlled with a PAR 30 of 2.5 percent at the end of December 2020.

The value chain approach initiated for cocoa and soybean was confirmed with the signing of three-way agreements (FUCEC – producer organizations – aggregators). These agreements helped to finance the producers' input needs, as well as the aggregators' cash requirements, ensuring money was collected at harvest.

#### Several factors contributed to these results, including:

- the institution's strong commitment to increasing investment in agricultural finance<sup>1</sup> and developing expertise in the field;
- an agricultural training Project Manager who was motivated and involved from the start;<sup>2</sup>
- the appointment in the second year of a new Coachee<sup>3</sup> who was very open to the coaching approach and who developed an excellent working relationship with the Coach; and
- a shift from the initial approach, where the umbrella organization was mainly in charge of developing and implementing the action plan, towards a more participatory approach from the second year whereby the primary COOPEC was involved in choosing and implementing the identified activities.

Enthusiasm for the coaching approach, competent and motivated human resources, and an institution willing to professionalize its agricultural finance and consider the concerns of the primary banks in setting up action plans were thus central to the success of the project carried out in partnership with FUCEC.

<sup>1</sup> During 2019, FUCEC had to manage a major institutional crisis with the network's main COOPEC based in Lomé. The crisis shook FUCEC and strengthened the Coachee's belief that agricultural finance is a key strategic development focus for the institution in the coming years.

<sup>2</sup> An Agricultural Technical Expert was appointed to lead the project roll-out on the ground, overseen by the Credit Director and the Managing Director. This expert was promoted to Head of Support Services in the Agricultural Support Department at the end of 2020.

<sup>3</sup> When the project began, the new Coachee was still Director of Credit. Before becoming Coachee, there had therefore been the opportunity to assess the project's added value for the institution's operations, both in developing the agricultural portfolio and through its methodology, without being the person coached.

## 5.2.3

### WHAT MAKES A COACH SUCCESSFUL

#### LESSONS LEARNED

The coaching approach is not compatible with all cultures and societies. This was illustrated by the failure of the programme in the Lao People's Democratic Republic. Indeed, coaches were not used to favour autonomy, as a more top-down approach was expected. Moreover, Lao culture does not expect people to challenge each other; for this reason, the coaches were often far too soft and diplomatic, while their role should have been to "rock the boat".

The quality and solidity of the **alliance between coach and coachee** is vital for achieving the objectives. The same coach may be successful with one coachee but experience difficulty with another (see Box 3).

Even if a coach only makes limited use of their **microfinance competences** during a coaching session, being a microfinance expert is crucial to obtain legitimacy in the eyes of the coachee.

Intensive **support from the expert coach at the start of the programme** is imperative to avoid the coaches falling back into the role of consultant and discarding the mantle of coach. Indeed, coaches are senior experts and consultants who have been counselling clients for years, and it is difficult for them to not offer solutions and to leave the coachee to reflect alone and find their own solutions. Regular conversations with the expert coach helped to identify such deviations and inappropriate behaviour, reminding coaches of the right way to proceed as defined in the project. These regular "wake up calls" were much appreciated by the coaches. Nevertheless, it was still difficult for some of them to avoid acting as consultants, in which cases the coaches ultimately left the programme.

It is important to tighten the framework and achieve a **balanced coach-coachee relationship**. The projects benefited from the lessons learned and experience gathered over the years. Initially, mistakes were made due to the freedom and autonomy granted

to the MFIs in designing and rolling out their action plan. Furthermore, the role of coach was initially less practical, offering support at a distance. There has since been a gradual move towards a guided way of working in a spirit of partnership. The framework of the mission, including the rules of the game, deliverables and reporting, has also been transformed into a more rigorous and demanding environment. It was necessary to strike a balance between achieving the desired result and guiding the MFI. On the one hand, the more guidance there was, the quicker the results – but at the expense of autonomy. On the other hand, the more freedom was offered, the greater the autonomy – but the fewer and slower the results. Continual adjustments were made over the three years in order to find the appropriate framework and attitude for achieving the right balance.

Learning from experience, the main adjustment made to the method was to increase the guidance to the MFIs to help them reach their objectives while taking care to allow them the necessary autonomy regarding their decisions and actions in line with the coaching principles.

**BOX 3****RENACA (BENIN):  
WHEN COACH AND COACHEE ARE NOT ON THE SAME SIDE**

The Réseau National des Caisses Villageoises d'Épargne et de Crédit Autogérées du Bénin (RENACA), which has 8 primary banks and 23 branches, joined the project in the second intake.

At the planning workshop, the Appui au Développement Autonome (ADA) team felt, bewilderingly, that the Coach and Coachee had a difference of opinion regarding the approach. Following a discussion between ADA and the Expert Coach, it was hoped that things would return to normal. The initial collaboration between the Coach and the Coachee made it possible to finalize the action plan and start performing tasks. However, at a later stage in the process, the Coachee (Managing Director) declared himself unavailable and left everything to the Operations Manager. The Coach was not pleased, as the instructions had been clear from the start and the Coachee had not reported the problem to project management to try to find a solution together.

At the end of 2019, RENACA felt able to implement the plan alone, with the support of the ADA Project Manager. It did not ask to renew the Coach's contract.

Despite this situation, the institution stayed on course to exceed its target for 31 December 2020, as shown in the table below.

| No.                     | Elements     | Market gardening |               | Local chickens   |               | Fish farming     |               | Snails           |               | Total            |               | Total       |
|-------------------------|--------------|------------------|---------------|------------------|---------------|------------------|---------------|------------------|---------------|------------------|---------------|-------------|
|                         |              | Former customers | New customers |             |
| 1                       | Achievements | 51               | 60            | 30               | 15            | 5                | 7             | 6                | –             | 92               | 82            | 174         |
| 2                       | Forecasts    | 15               | 30            | 10               | 20            | 5                | 10            | 5                | 10            | 35               | 70            | 105         |
| <b>Achievement rate</b> |              | <b>340%</b>      | <b>200%</b>   | <b>300%</b>      | <b>75%</b>    | <b>100%</b>      | <b>70%</b>    | <b>120%</b>      | <b>0%</b>     | <b>263%</b>      | <b>117%</b>   | <b>166%</b> |

In addition, RENACA established a reliable framework for testing non-financial services for developers.

**These results were also due to:**

- the institution's strong commitment to increase investment in agricultural finance and develop expertise in selected crops;
- the wide range of international partners integrated into the institution's agricultural strategy;
- the constant motivation and commitment of the agricultural training technical manager;
- the involvement from the outset of the local cooperative banks in implementing the activities identified by the Faïtière (based on lessons learned from FUCEC);
- ADA's flexibility in accepting the RENACA Coachee's decision not to renew the collaboration with the Coach.

This RENACA case illustrates how the coaching approach was a key initial factor in the financial institution developing a suitable action plan.

However, the approach did not play a major role in implementing the planned activities. The technical support and monitoring provided by ADA on the one hand, and RENACA's motivation to specialize in agricultural finance on the other, were enough to achieve the expected results.

The four main elements for the successful implementation of the coaching approach can be summarized as follows:

- 1 The FSP's deep interest in the project topic and its strategic or urgent nature.
- 2 The capacities of the CEO (i.e. the coachee), their degree of involvement and motivation, and their personal rigour.
- 3 The involvement of a capable project manager, and a good balance of responsibilities between the project manager and the CEO.
- 4 The quality of the relationship between the FSP and the organization managing the programme.

## 5.2.4 FINANCING ASPECTS

### LESSONS LEARNED

It is recommended to **avoid dependency on government funds** for co-financing the programme (the project was abandoned in Cameroon because the counterpart did not contribute to the TA funds as agreed following new policy orientations).

In order to implement the projects, **financial support is vital**. Although sometimes insufficient, such support is decisive for agricultural finance projects because the FSPs are not ready to bear all the related costs. Funds are crucial to enable FSPs to recruit staff with agronomic skills and ensure their mobility through the acquisition of motorcycles, to ensure the training of their agents, and to carry out complementary studies (e.g. market studies, feasibility studies and evaluation of pilots).

A scheme based on a financial contribution from the FSP to all project costs via a **contribution rate should be preferred to eligible costs per nature**. This should minimize drawbacks such as overpricing of expenses covered by donors.

The **costs of the coach should be set out in the FSP co-funding contract and the FSP should contribute to these costs**. Although coaching is highly appreciated by the coachees, because it promotes the acquisition of broader management and leadership skills that go beyond the specific needs and competencies of agricultural finance, communication between the coach and the coachee is arduous, slow and often delayed (missed telephone calls, exchanges interrupted when the coachee has to talk with employees etc.). Having the MFI share the coaching costs may help to improve this situation.

In a coaching programme, delay in itself is not an indicator of failure, rather a natural corollary of ownership. Nevertheless, **delays increase the actual cost** of the project, and cost may be an important factor in an upscaling phase.

## 5.2.5

### PROGRAMME SET-UP AND ROLE DIVISION

#### LESSONS LEARNED

It is important to have someone from the MFI other than the coachee involved in the project as backup to ensure continuity when the coachee is busy or not available. Therefore, **designating a project manager** is a prerequisite to launching the programme.

It is important to establish a clear **link between the project manager and the coach**, given the importance of the project manager in the smooth running of the activities defined in the action plan and their crucial role in the success of the project.

The **complementarity between coaching and monitoring and TA** provided by the organization in charge of managing the programme is a guarantee of success. Coaching creates the conditions for ownership and self-training, while the project provides the technical, methodological and financial support required.

## 5.2.6

### THE COACHING SCOPE

#### LESSONS LEARNED

Coaching is designed to accompany the elaboration and implementation of agricultural finance action plans, but it can also reach much further. The more confidence coachees have in their coach and the coach's contributions, the more prepared they will be to discuss broader topics. To enable coaches to respond effectively to their coachees, a **simple extension of the annual days in their contract** is crucial. They can thus extend their action or mobilize specific external expertise as and when necessary.

Coaching enables **flexibility, ongoing questioning, and the ability to bounce back while respecting set goals**. Interviews with the heads of the FSPs revealed that this state of mind was present throughout the project and that the freedom to redirect certain actions according to variations in the expected progress helped improve results.<sup>4</sup>

The programme's **institutional impact was stronger in small, associative FSPs** than in cooperative networks. Cooperative networks operate in a relatively decentralized way (each basic cooperative in the umbrella structure enjoys a certain degree of autonomy), and their size means that any change in corporate culture must be considered in the long term (over several years), especially when this change is introduced via a relatively small-scale project. On the other hand, coaching found a role in areas outside the strict context of the project with smaller, associative institutions with a less vertical management structure. Such institutions are very open to any type of support enabling innovative, institutional development.

Implementation of a successful thematic action plan is very demanding, but still insufficient to ensure FSP professionalization. In order to achieve a long-term impact, it is important to **build a strong partnership with selected FSPs over time, allowing the development of 360-degree coaching**.

<sup>4</sup> Example of the implementation of the non-financial component, initially not included in the project.

## 6. CONCLUSION

The proposed support model has helped institutions completing the project to achieve significant results. It has enabled many farmers and other players in the agricultural and agrifood value chains in Benin, Burkina Faso and Togo to access suitable financial and non-financial services, and to develop new agricultural finance skills that are capitalized sustainably within the various institutions. This is evidenced by their universal desire to continue developing their agricultural offer using the methodologies acquired through the project. In this sense, the project has achieved its overall goal.

However, it should be noted that multiple adjustments were needed during the implementation phase, given the high number of dropouts in the first year. Of the nine selected institutions from the initial training workshop, only four actually integrated the project long term – over a three-year period for Faïtière des Unités Coopératives d'Épargne et de Crédit (FUCEC) and over a two-year period for the other three institutions.<sup>5</sup> This reflects the importance of selecting institutions with a strong motivation to complete the project. Unlike a “traditional” technical support project, where a consultant’s input can enable the institution to monitor the project’s progress with varying degrees of urgency, the coaching approach requires a much greater commitment, with progress linked directly to the institution’s efforts. It is up to the institution to design not only the action plans but also the deliverables. Logically, it is also up to the institution (and more specifically the director, the coachee) to seek out the coach’s support when needed.

Similarly, the integration of TA provided by the organization in charge of managing the project offered a different perspective and additional support, which the FSP project stakeholders found valuable.

The financial support provided to the FSPs undoubtedly played an important role in the project’s success. In particular, it enabled them to hire staff (agricultural technical advisers), train agents,<sup>6</sup> and carry out feasibility studies and pilot assessment surveys. These expenses are all essential for short-term impact, and just as crucial to the project’s long-term sustainability.

Finally, it should be noted that financing training for producers via specialized bodies – proposed from 2020 but not included in the coaching initiative – is fundamental to the project’s bearing. The implementation of non-financial services was widely welcomed by beneficiaries in their final assessment. It increased the project’s impact and efficiency for operators who made use of it.

<sup>5</sup> FUCEC signed its seed financing agreement with ADA on 1 November 2017, and the other three institutions on 9 February 2019.

<sup>6</sup> Other expenditure items included purchase of work tools (e.g. computers), small equipment and vehicles (motorcycles), development of educational training materials, and implementation of various internal workshops.

To conclude, the coaching approach gave FSPs the tools to better manage agricultural finance risk, develop internal skills in the product development cycle, and improve their motivation to become further involved in agricultural financing. However, certain limitations were observed. Indeed, the financial services developed focused on a credit offer in line with that of traditional microfinance, i.e. low-value loans with terms no longer than the duration of a campaign, and in any case never more than 12 months. In most cases, these were repayable at the end of the cycle.

However, it may be worth taking a longer-term perspective of the implementation mechanisms for financial products that meet different needs:

- Product diversification must enable institutions to meet producers' non-agricultural needs, in particular their social needs, in order to protect them against the risks of defunding the activity.
- Storage facility operators need to be able to seize opportunities to buy or sell crops when they arise. Offering a credit line to these customers will enable them to manage stock levels and make sales with much greater flexibility, or to launch several purchasing campaigns to reduce fluctuations over the year.
- Coverage is required for all investment needs, namely:
  - Infrastructure: many producers in the plant sector face storage problems due to lack of stores in the area; likewise, poultry farms, fish farmers and pig farmers need to build expensive infrastructures (e.g. buildings, ponds or dikes for water supply) that cannot be financed over periods modelled on production cycles.
  - Renewal of ageing plantations: farmers of sustainable crops (e.g. cocoa) in particular require financing.
  - Development of new plots: such works require several years before they produce an income.

Lastly, despite being planned over a three-year period, in three of the four institutions the project was implemented over only two years, leaving little time for the development of actions to cover all agricultural value chains. The "AVC approach" is central to the project's original philosophy, and it proved its relevance with the activities implemented by FUCEC. This aspect needs to be further emphasized in the post-project phases, in particular through identification of synergies with external players with convergent goals.



# LIST OF FINANCIAL SERVICE PROVIDERS (FSPS) INVOLVED IN THE PILOT

| COUNTRY                                 | FSP   |
|---|---|
| <b>Lao People's Democratic Republic</b> | Xainiyom Microfinance Institution<br>Phongsaly Microfinance Institution for Development<br>Hongsa-Ngeun NDT Microfinance Institution  |
| <b>Cameroon</b>                         | Cameroon Cooperative Credit Union League (CAMCCUL)<br>Coopératives d'Épargne et de Crédit des Promotrices Matures (CEC PROM MATURE)<br>Coopérative d'Épargne et de Crédit des Artisans du Wouri (CECAW)<br>Mutuelle Communautaire de Croissance (MC2)<br>Nouvelle Financière Africaine (NOFIA S.A.)<br>Mutuelle pour la Promotion de l'Épargne et du Crédit d'Investissement (MUPECI)<br>Rural Investment Credit (RIC S.A.) |
| <b>Burkina Faso</b>                     | Groupe d'Accompagnement à l'Investissement et à l'Épargne (GRAINE)<br>Agence Communautaire pour le Financement de la Micro Entreprise (ACFIME)<br>YIKRI   |
| <b>Benin</b>                            | Réseau National des Caisses Villageoises d'Épargne et de Crédit Autogérées du Bénin (RENACA)<br>Union Nationale des Caisses Rurales d'Épargne et de Prêt (UNACREP)  |
| <b>Togo</b>                             | Assilassimé Solidarité<br>Faïtière des Unités Coopératives d'Épargne et de Crédit (FUCEC)   |
| <b>Côte d'Ivoire</b>                    | Union Nationale des Coopératives d'Épargne et de Crédit de Côte d'Ivoire (UNACOOPEC-CI)   |
| <b>Democratic Republic of the Congo</b> | Promotion et Appui aux Initiatives de Développement Economiques du Kivu (PAIDEK)  |

The full package of the coaching programme was implemented with seven FSPs from the above list (GRAINE, ACFIME, FUCEC, YIKRI, RENACA, Assilassimé Solidarité and UNACOOPEC-CI). The decision was taken to not continue with GRAINE and ACFIME after the first year.

FUCEC integrated the programme from the first year and was supported over three years, YIKRI, RENACA and Assilassimé Solidarité were supported over two years, and UNACOOPEC-CI over only a few months before the final evaluation.

# AGRICULTURAL FINANCE TRAINING PROGRAMME

## DAY 1

| SCHEDULE    | SESSION TITLE  | DESCRIPTION AND GOALS   | PARTICIPANTS   |
|-------------|--|---|--|
| 8.00–8.30   |  | <b>ARRIVAL OF PARTICIPANTS</b>  |  |
| 8.30–10.00  |  | Introductory welcome speech<br>Presentation of the training workshop<br>Participants introduce themselves and describe their expectations   | Soulémane Djobo, ADA (SD)<br>Niclas Benni, FAO (NB)<br>Gauthier Malnoury, ADA (GM) |
| 10.00–11.00 | <b>Module 0/A:</b><br>Agricultural value chains (AVCs) overview                        | Module aims:<br>1. Become aware of the role of agriculture in economic growth, food security and poverty reduction in African countries.<br>2. Learn about the concept and approach of agricultural value chains (AVCs).  | SD   |
| 11.00–11.30 |  | <b>COFFEE BREAK</b>   |  |
| 11.30–12.45 | <b>Module 0/A (cont.)</b>  |   |  |
| 12.45–13.45 |  | <b>LUNCH BREAK</b>  |  |
| 13.45–17.00 | <b>Module 0/B:</b><br>Agricultural value chain financing (AVCF) – Context and concepts | Module aims:<br>1. Define the financing approach for AVCs.<br>2. Understand how production flows and financial flows circulate in an AVC.<br>3. Present different agricultural value chain financing (AVCF) possibilities.<br>4. Discuss the balance between AVCF supply and demand.<br>5. Outline the central themes of AVCF analysis and the contexts favourable to AVCF. | SD   |
| 17.00–17.30 |  | <b>KEY POINTS TO REMEMBER FROM DAY 1</b>  |  |

## DAY 2

| SCHEDULE    | SESSION TITLE  | DESCRIPTION AND GOALS   | PARTICIPANTS |
|-------------|--|---|--------------|
| 09.00–09.15 | Recap of Day 1   | Summary of key points   | NB           |
| 09.15–10.30 | <b>Module 1:</b><br>Analysis of agricultural financial markets | Module aims: <ol style="list-style-type: none"> <li>Analyse the latest trends in agriculture and agricultural finance.</li> <li>Distinguish between agricultural finance and general finance from the customer's perspective.</li> <li>Identify key weaknesses in the current delivery of agricultural financial services.</li> <li>Discuss data sources and an analysis process that can be used to identify growing customer segments in the agriculture sector.</li> </ol>   | NB           |
| 11.00–11.30 |  | <b>COFFEE BREAK</b>   |              |
| 11.30–12.30 | <b>Module 2:</b><br>Designing agricultural financial products  | Module aims: <ol style="list-style-type: none"> <li>Discuss the current financial needs of customers involved in various segments of the agricultural value chain.</li> <li>Identify key commonalities between general financial products and agricultural financial products.</li> <li>Identify opportunities to better understand market trends in order to design high-value proposition products.</li> <li>Apply the knowledge acquired to design a process that gathers market outlook information to arrive at the right product design and offer.</li> </ol> | SD           |
| 12.30–13.30 |  | <b>LUNCH BREAK</b>  |              |
| 13.30–15.30 | Module 2 (cont.)   |   | SD           |
| 15.30–16.00 |  | <b>COFFEE BREAK</b>   |              |
| 16.00–17.00 | <b>Sharing experiences of agricultural finance</b>             | Participants share their experiences of designing, developing and implementing an agricultural financial product at their institution.  | GM, NB, SD   |
| 17.00–17.30 |  | <b>KEY POINTS TO REMEMBER FROM DAY 2</b>  |              |

# DAY 3

| SCHEDULE    | SESSION TITLE  | DESCRIPTION AND GOALS   | PARTICIPANTS |
|-------------|--|---|--------------|
| 09.00–09.15 | Recap of Day 2   | Summary of key points   | GM           |
| 09.15–10.30 | <b>Module 3:</b><br>Designing a risk management strategy tailored to an agricultural portfolio | Module aims: <ol style="list-style-type: none"> <li>1. Identify risks that are unique to the agricultural finance sector.</li> <li>2. Create a process to integrate risk management into product design.</li> <li>3. Analyse strategies and tools used by financial institutions to manage the risk inherent in agricultural financial products.</li> <li>4. Compare cost of hedging strategies associated with risk management.</li> </ol> | GM           |
| 10.30–11.00 |  | <b>COFFEE BREAK</b>   |              |
| 11.00–12.30 | Module 3 (cont.)   |   | GM           |
| 12.30–13.30 |  | <b>LUNCH BREAK</b>  |              |
| 13.30–15.00 | Module 3 (cont.)   |   | GM           |
| 15.00–15.30 |  | <b>COFFEE BREAK</b>   |              |
| 16.00–17.00 | Sharing experiences of agricultural finance  | Participants share their experiences of designing, developing and implementing an agricultural financial product at their institution.  | GM, NB, SD   |
| 17.00–17.30 |  | <b>KEY POINTS TO REMEMBER FROM DAY 3</b>  |              |

# DAY 4

| SCHEDULE    | SESSION TITLE   | DESCRIPTION AND GOALS   | PARTICIPANTS |
|-------------|---|---|--------------|
| 09.00–09.15 | Recap of Day 3  | Summary of key points   | GM, NB, SD   |
| 09.15–10.30 | <b>Module 4:</b><br>Definition of a profitable product delivery strategy                                    | Module aims:<br><ol style="list-style-type: none"> <li>1. Define three common principles that make agricultural financial products profitable.</li> <li>2. Learn from the various approaches that institutions use to offer financial products.</li> <li>3. Identify key factors that influence the financial viability of a product offer strategy.</li> <li>4. Design a product offer strategy based on learning outcomes.</li> </ol>   | SD           |
| 10.30–11.00 |   | <b>COFFEE BREAK</b>   |              |
| 11.00–12.30 | <b>Module 4 (cont.)</b>   |   | SD           |
| 12.30–13.30 |   | <b>LUNCH BREAK</b>  |              |
| 13.30–15.30 | <b>Module 5:</b><br>Areas of public–private collaboration for the launch of agricultural financial products | Module aims:<br><ol style="list-style-type: none"> <li>1. Discuss why public and private sectors collaborate to promote rural and agricultural financial services.</li> <li>2. Compare the roles played by public and private stakeholders in recent collaboration models.</li> <li>3. Discuss the effectiveness of subsidies to promote agricultural finance.</li> <li>4. Share ideas for implementing at least one new principle, process or tool that they have learned about on this course.</li> </ol> | NB           |
| 15.30–16.00 |   | <b>COFFEE BREAK</b>   |              |
| 16.00–17.00 | <b>Sharing experiences of agricultural finance</b>  | Participants share their experiences of designing, developing and implementing an agricultural financial product at their institution.  | GM, NB, SD   |
| 17.00–17.30 |   | <b>KEY POINTS TO REMEMBER FROM DAY 4</b>  |              |

## DAY 5

| SCHEDULE    | SESSION TITLE  | DESCRIPTION AND GOALS  | PARTICIPANTS |
|-------------|--|--|--------------|
| 9.00–10.30  | CONCLUSION   | Summary of each module<br>Key points to remember<br>Closing speech<br>Training assessments   |              |
| 10.30–10.45 |  | COFFEE BREAK   |              |
| 10.45–11.30 | Introduction to the coaching methodology and to the coaching programme | Module aims:<br>1. Become aware of the role of agriculture in economic growth, food security and poverty reduction in African countries.<br>2. Learn about the concept and approach of agricultural value chains (AVCs). | GM           |
| 11.30–12.30 |  | CLOSING CEREMONY AND AWARD OF CERTIFICATES   |              |

# EXPRESSION OF INTEREST FORM TO BE COMPLETED BY FINANCIAL SERVICE PROVIDERS

## AGRICULTURAL FINANCE COACHING PROJECT

### Stage two: Institutional coaching

Preselection of the next institutional promotion with a view to taking part in the planning workshop scheduled for [date...], [place...]

Please provide as much detail as possible

|  |   |                                |
|--|---|--------------------------------|
| <b>Name of institution:</b>                            |   |                                |
| Name of Managing Director:                             |   |                                |
| Address:   |   |                                |
| Country:   |   |                                |
| Telephone:   |   |                                |
| Email:   |   |                                |
| Website:   |   |                                |
| Legal status:  |   |                                |
| Main shareholders (more than 5% stake)                 |   |                                |
| Rating (by whom? when?)                                |   |                                |
| Financial report published on MIX Market:              | Yes <input type="checkbox"/><br>No <input type="checkbox"/> | Date of last published report: |
| Total assets (in USD) at 31/12/20 [previous year]      |   |                                |
| Outstanding loans (in USD) at 31/12/20 [previous year] |   |                                |
| % of loan portfolio dedicated to agricultural finance  |   |                                |
| Quality of loan portfolio in agricultural finance      | PAR 30  |                                |
|  | PAR 90  |                                |
| Number of borrowers at 31/12/20 [previous year]        |   |                                |
| % of borrowers in rural areas                          |   |                                |
| Number of employees in the institution                 |   |                                |

1. How does agricultural finance fit into your institution's multi-year strategy?

---

2. What are the main agricultural finance challenges that your institution faces?

---

3. Did the information shared during the training workshop at [place...] on [date...] change your view of the agricultural financial products/services already offered by your institution and the related processes? If so, how?

---

4. What are the main features of your products and services aimed specifically at agricultural finance?

---

5. How does your institution manage its agricultural loan portfolio in terms of human resources, information system, risk analysis etc.?

---

6. What interests you about the agricultural finance coaching project?

---

7. How might your institution benefit from the coaching?

---

8. What specific skills would you like your coach to have?

---

9. What topic(s) do you want to address during the project?

---

- Adapting current products/services
- Adapting the marketing strategy
- Adjusting the analysis methodology
- Management information systems (MIS)
- Developing a new product/service
- Staff capacity building
- Other: .....

Please describe the activities relating to the topics you wish to address in more detail.

10. Who are your former and current partners for agricultural finance matters?

| YEAR(S) | NAME OF PARTNER | DESCRIPTION OF THE PARTNERSHIP |
|---------|-----------------|--------------------------------|
|         |                 |                                |
|         |                 |                                |
|         |                 |                                |
|         |                 |                                |
|         |                 |                                |
|         |                 |                                |
|         |                 |                                |
|         |                 |                                |
|         |                 |                                |

Do you currently have financial resources (credit or technical support funds) relating to agricultural finance? If yes, please indicate each source and its amount.

Please attach a copy of your most recent factsheet (as at 31/12/20xx) and your last annual report, including audited accounts (financial year 20.. if possible, otherwise the previous financial year 20.. ).

**I, the undersigned**

\_\_\_\_\_ (Name)

**Managing Director of**

\_\_\_\_\_ (Institution)

**Hereby confirm as follows:**

- **I understand that my application may not be accepted.**
- **I certify that all information provided herein is accurate and complete.**
- **I undertake, as Managing Director, to make myself personally available for the planning workshop and the subsequent activities.**

\_\_\_\_\_ Place and Date

\_\_\_\_\_ Name

\_\_\_\_\_ Signature with stamp

Note: All information provided in this form will be treated confidentially by X [name of the Project Management Organization] and FAO. It will be only be used for the purposes of this agricultural finance coaching project.



©ADA

First planning workshop with the coach, September 2017, Lomé, Togo



©ADA

Group photo, September 2017, Lomé, Togo

# AGRICULTURAL FINANCE COACHING PROJECT CHARTER<sup>1</sup>

## DEFINITION

X [name of the organization managing the project] has developed a technical assistance project in collaboration with FAO. The project uses a coaching methodology to promote access to financial and non-financial services for stakeholders in agricultural value chains via financial institutions.

**The coaching in this project consists in interactive support for institutions facing challenges, those seeking solutions to a problem, and those wishing to achieve an objective or develop new products. The institution will have to rely on its own abilities to bring about change, as well as on the support of a “coach” whose expert opinion on inclusive finance and whose managerial profile will be used to discover directions that maximize the institution’s potential.**

**Technical support for stakeholders in implementing the project is based on an action plan approved by the institution’s board and accepted by X.<sup>2</sup>**

**The action plan to be drawn up will include the project’s targeted expected outcomes.**

## PURPOSE OF THE CHARTER, FINANCIAL MECHANISM AND INTERACTIONS

The purpose of this Charter is to set out the basic rules and objectives to which the signatories state they adhere. To speed up the implementation of the action plan (approved by the institution’s board and accepted by X), a **technical assistance financing mechanism** is planned for an indicative amount of ..... euros [in words] EUR xxxxx [in figures]. Its purpose is to co-finance certain key activities linked directly to the action plan.

A **diagram of interactions** between project stakeholders presented is drawn up in the form of an information flowchart and appended to both the partnership agreement with the financial service provider (FSP) and the consultant agreement with the coach.

To achieve the objectives approved in the action plan and to adhere to coaching principles, **it is an essential requirement that the coachee be the Managing Director of the FSP or a person awarded decision-making powers by senior management (accompanied by an engagement letter) for the area in question.**

In addition, the signatories to this Charter undertake to invest the time and effort necessary to ensure the effective collaboration, clarity and efficiency of the project’s implementation with a view to achieving the objectives set out in the action plan, in accordance with the roles and responsibilities described below.

<sup>1</sup> This charter framework incorporates the recommendations of the mid-term review.

<sup>2</sup> Replace X throughout the text with the name of the project management organization.

## ROLE OF THE COACHEE

### The Coachee:

- Commits and mobilizes the human, technical and financial resources necessary to implement the action plan and achieve its set objectives.
- Demonstrates a strong, ongoing commitment to the principles and dynamics of the coaching methodology.
- Schedules meetings to take place at least once a month for the duration of the agreement with his/her Coach, and makes himself/herself available to take part in discussions on the project process and any specific needs.<sup>3</sup>
- Is a director, who is fully committed to his/her role as Coachee, and who does not authorize another person to act in his/her place. He/she confirms that his/her role and responsibilities will not be delegated for the duration of the coaching project.
- Actively maintains regular communication with the Coach via the various available communication channels.
- Actively seeks support from the Coach and/or Project Manager of X as soon as the institution encounters difficulties or obstacles in implementing the action plan, or for any other issues of significant importance.
- Takes part in regular reviews with X by various means (e.g. telephone, Skype, Zoom, WhatsApp, email) regarding the implementation of the action plan and any difficulties encountered.
- Agrees to send periodic reports (progress reports, final report) to X using the templates sent by X and at the agreed frequency.
- Informs X of technical assistance needs within a reasonable timeframe and according to the recommendations provided by X regarding a possible technical assistance financing mechanism.
- Proposes and requests the annual update of the action plan, first from the Coach and then from X.
- Agrees to inform X if he/she feels that the coaching relationship is no longer bearing fruit. He/she may question the Coach's support. However, this must involve a substantiated report submitted to the Expert Coach via X. The Expert Coach will assess the nature of the difficulties or impediments to progress. Initially, the Expert Coach may seek a solution for an amicable resumption of the coaching. Otherwise, and in the event of an end to the relationship in accordance with the Coachee's request, he/she will notify X for them to take action.

<sup>3</sup> 360° coaching.

## ROLE OF THE COACH

### The Coach:

- Is the focal point for the FSP and is therefore in direct contact with the FSP's Managing Director or the person authorized by FSP management to take decisions on the area in question.
- Agrees to take on the role of Coach and to support the institution by respecting the principles and dynamics of the coaching methodology.
- Is responsible for creating and managing the general framework throughout the coaching support process.
- Motivates, coaches, supports and guides the Coachee.
- Steers the Coachee towards solving problems via a coaching method that utilizes their own technical and intellectual resources and know-how.
- Encourages a proactive attitude in the Coachee and helps raise awareness and accountability in the ownership and implementation of the action plan.
- Regularly monitors the implementation of the action plan and helps keep it updated.
- Makes himself/herself available to the Coachee within a reasonable timeframe, primarily remotely, whenever the Coachee expresses the need for support.
- Holds monthly remote meetings with the Coachee, initiated by either party.
- Actively seeks support from the Expert Coach as soon as he/she is confronted with a challenge.
- Commits to being available to carry out fieldwork with the Coachee.
- Agrees to send periodic reports (progress reports, detailed assignment reports, final report) to X, using the templates sent by X and with the agreed frequency.
- Agrees not to accept any personal, professional or monetary benefit or advantage resulting from the coach–coachee relationship, aside from the remuneration agreed in the contract signed with X.
- Agrees to inform X of any conflicts of interest that may arise as part of the coaching and to withdraw in the event that this happens.
- Agrees to inform X of any personal problems that may harm, interfere or conflict with his/her performance as Coach, and to suspend or terminate the coaching relationship if necessary.
- Undertakes to provide X with prompt reports on critical technical concerns discussed with the Coachee but not recorded as key activities in the action plan.

## ROLE OF X AND FAO

### X and FAO:

- Monitor the implementation of the action plan regularly and closely.
- Guarantee the institution the technical support that it needs to implement the action plan.
- Send comments and suggested amendments to the reports sent by the institution and by the Coach within a reasonable timeframe (15 days).
- Provide the institution with a technical assistance financing mechanism if required, specifying the maximum amount available during the term of the contract, to allow for the co-financing of key activities. The terms of the financial mechanism will be specified in a document appended to the agreement.
- Respond to requests for technical assistance sent by the institutions within a reasonable timeframe, in accordance with the technical assistance system recommendations sent by X.
- Identify another Coach if the Coachee expresses a substantiated need for a replacement.
- Carry out field monitoring tasks to ensure the implementation of the action plan, remove any obstacles to progress, and provide the necessary advice at key moments. The precise dates of these monitoring tasks are agreed with the Coachee.

## ASSESSMENT

The Coachee's progress in achieving his/her objectives as set out in the action plan will be assessed annually in compliance with professional secrecy regulations. This will be done by means of coaching assessment questionnaires, to be completed by the Coachee and the Coach.

The institution's level of commitment will be observed and monitored throughout the project. It will be taken into consideration at the end of each financial year to measure results and decide on the future of the partnership.

At the end of each financial year, X reserves the right to interrupt the support intended under the contract if year-long monitoring reveals the institution's level of commitment and results to show insufficient evidence of progress.

**The three parties undertake to accept and comply with the provisions and rules set out in this Charter.**

---

Signed in ...,

---

on ...

---

[Name Surname]  
FSP Coachee

---

[Name Surname]  
Coach

---

[Name Surname]  
Project Manager X

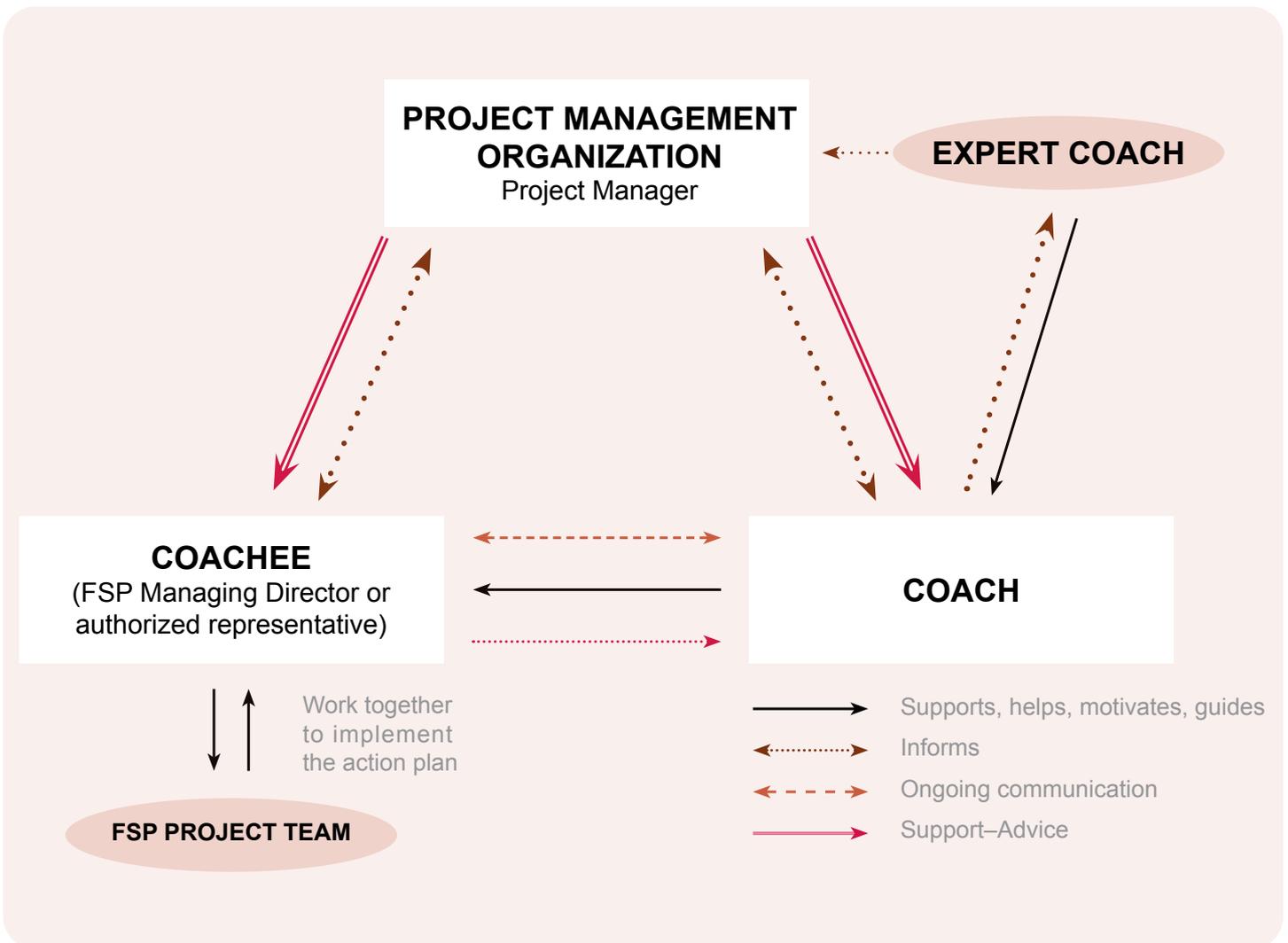
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[Name Surname]  
Project Manager FAO

# INFORMATION FLOW BETWEEN DIFFERENT PARTIES INVOLVED IN THE COACHING PROGRAMME

## DIAGRAM OF PROJECT INTERACTIONS

The following diagram depicts the interactions between the various parties involved in drawing up, implementing and monitoring the agriculture coaching project action plan. The flowchart must be presented in a plenary session before the Charter is signed by the parties.



## PLAYERS BOUND BY THE CHARTER

The coaching system involves several players across its different phases. The following four players have direct ties and communicate with one another frequently:

- The Project Management Organization (PMO) is the base for all coaching project stakeholders. It is the system's main contact point. The PMO is therefore responsible for all administrative matters relating to the project. It is represented by its Project Manager(s).
- The financial service provider (FSP), represented by its Director, is the beneficiary of the technical assistance. The FSP sets its objectives based on its updated business plan. The Director, as the Coachee or the authorized party, is the representative for the achievement of these objectives. The FSP's project team is the "instrument" that the Coachee uses for the practical implementation of the project. The implementation must be formalized by the Director. The project team must be made aware of the action plan and in particular the project objectives.
- The Expert Coach coordinates the coaching. His/her main point of contact is the Coach and the PMO.
- The Coach is trained in the coaching method. He/she thus also takes on the role of Coach in carrying out the FSP's activities (providing support for deliverables, without delivering them personally). He/she is in constant contact with both the FSP and the Expert Coach, and contractually with the PMO.

## INTERACTION DURING THE ACTION PLAN DEVELOPMENT PHASE

The flowchart is drawn up during this intricate key phase. All the players are theoretically in place. The Expert Coach guides the bond being formed between the Coach and the FSP. At the same time, the PMO Project Manager ensures that all the technical elements are taken into account. To this end, the Expert Coach and the Project Manager agree a rotation among the different work groups in which they mainly play an observer role. The "tying-up sessions" held at the end of each day by the Expert Coach allow the PMO and the Coaches to measure progress, identify any obstacles and impediments during this action plan development phase, and make adjustments to the process if necessary.

The action plan is outlined during the planning workshop, where some of the details are put together. The action plan will be finalized and approved by the FSP bodies (Management and Board of Directors). This is when challenges and issues relating to the flow of information between the parties begin to emerge, as the Coachee, Coach, Expert Coach and Project Manager are involved in the work, but remotely.

Three priority information flows are set up:

- Expert Coach and Coach for the framework
- Coach and Coachee for how to finalize the action plan
- Project Manager and Coachee for how to finalize the action plan and the project's entire technical and administrative framework

A detailed flow of information between the Project Manager and the Coach occurs when technical and/or administrative watch points arise, especially after the first field assignments of either party.

## INTERACTION DURING THE ACTION PLAN IMPLEMENTATION PHASE

Once the action plan is approved by the FSP governing bodies and the partnership contract signed with the PMO, the flowchart takes a contractual form:

- Expert Coach and Coach for regular periodic follow-up
- Coach and Coachee for follow-up of the implementation agenda
- Project Manager and Coach on the state of progress
- Project Manager, Coach and Expert Coach for periodic contractual reports

## INTERACTION DURING THE ACTION PLAN UPDATE PHASE

The flow of information becomes crucial when updating the action plan, as the Coachee must notify the Project Manager about whether he/she wants to renew the Coach's support.

If the Coachee does not want to renew, he/she will update the action plan with the support of the Project Manager. Otherwise, the flow of information follows a contractual framework:

- Project Manager and Expert Coach for notification
- Project Manager and Coach for notification
- Expert Coach and Coach for assessment and possibly replacement of the Coach
- Coach and Coachee to update the action plan
- Project Manager and Coachee to finalize and approve the action plan

The parties' level of commitment and compliance with these interactions will be observed and monitored throughout the coaching project. This will be taken into consideration at the end of the cycle to evaluate the results and decide on any updates to the flowchart.

**The three parties undertake to accept and respect the roles and responsibilities mentioned in this interaction flowchart, which is an integral part of the Charter.**

---

Signed in ...,

---

on ...

---

[Name Surname]  
FSP Coachee

---

[Name Surname]  
Coach

---

For the PMO Project  
Manager

# COACH ASSESSMENT QUESTIONNAIRES

## FORM TO BE COMPLETED BY THE COACH AND THE EXPERT COACH

Coach name: \_\_\_\_\_

Assessment period: \_\_\_\_\_

Expert Coach name: \_\_\_\_\_

Date: \_\_\_\_\_

Assignment assessed: \_\_\_\_\_

| SKILL ASSESSED                        | DESCRIPTION OF SKILL:<br>COACH'S ABILITY TO...  | COACH'S<br>SELF-ASSESSMENT | EXPERT COACH'S<br>ASSESSMENT | EXPERT COACH'S<br>RECOMMENDATIONS |
|---------------------------------------|---|----------------------------|------------------------------|-----------------------------------|
| <b>Establishing relations</b>         | <ul style="list-style-type: none"> <li>• contact the Coachee</li> <li>• greet the Coachee warmly, showing empathy and professionalism</li> <li>• build trust</li> </ul>   |                            |                              |                                   |
| <b>Maintaining the bond</b>           | <ul style="list-style-type: none"> <li>• develop the relationship throughout the assignment</li> <li>• maintain trust</li> <li>• maintain regular contact and avoid long periods with no contact</li> </ul>   |                            |                              |                                   |
| <b>Having a coach's attitude</b>      | <ul style="list-style-type: none"> <li>• position self as a partner and not as a service provider</li> <li>• step back from the technical role to leave as much room as possible for support</li> <li>• work constantly to develop the Coachee's sense of independence</li> </ul>   |                            |                              |                                   |
| <b>Keeping the framework in place</b> | <ul style="list-style-type: none"> <li>• establish rules for how the relationship will work</li> <li>• keep the framework in place effectively</li> <li>• know how to reframe when necessary</li> <li>• not switch roles with another individual</li> </ul>   |                            |                              |                                   |
| <b>Moving the project forward</b>     | <ul style="list-style-type: none"> <li>• distinguish between encouraging, supporting, assisting and intervening</li> <li>• do utmost to ensure the success of the project (e.g. sticking to the schedule, proposing solutions when progress has stalled, having a proactive attitude)</li> <li>• not take action in place of the Coachee</li> </ul> |                            |                              |                                   |
| <b>Using coaching tools</b>           | <ul style="list-style-type: none"> <li>• find and use tools appropriate to the situation</li> <li>• dare to use new techniques</li> <li>• if in difficulty, ask the Expert Coach for support</li> </ul>   |                            |                              |                                   |

| SKILL ASSESSED   | DESCRIPTION OF SKILL: COACH'S ABILITY TO...   | COACH'S SELF-ASSESSMENT | EXPERT COACH'S ASSESSMENT | EXPERT COACH'S RECOMMENDATIONS |
|--|---|-------------------------|---------------------------|--------------------------------|
| <b>Interacting with other counterparts</b>                                     | <ul style="list-style-type: none"> <li>• create bonds and trust with other key players within the FSP</li> <li>• get people to work together as part of the project's progress</li> <li>• alert the Project Management Organization (PMO) if difficulties or obstacles are encountered relating to the progress of the action plan</li> </ul> |                         |                           |                                |
| <b>Closing a project and ending the relationship</b>                           | <ul style="list-style-type: none"> <li>• ensure that the Coachee has the necessary capability and resources, and that he/she is sufficiently independent to continue alone</li> <li>• review everything that has been done during the project with the Coachee</li> </ul>   |                         |                           |                                |
| <b>Growth as a coach</b>   | <ul style="list-style-type: none"> <li>• apply the knowledge acquired</li> <li>• dare to use new techniques</li> <li>• document the work to gain a deeper understanding of the methods (e.g. reading, internet, videos)</li> <li>• keep in touch with the Expert Coach</li> </ul>   |                         |                           |                                |
| <b>Mindset and attitude</b>  | <ul style="list-style-type: none"> <li>• be open to new practices</li> <li>• challenge oneself</li> <li>• leave the comfort zone</li> <li>• have a desire to develop and train</li> <li>• be humble and caring but firm and demanding</li> <li>• go above and beyond</li> </ul>   |                         |                           |                                |
| <b>Other comments, observations, suggestions and proposals for improvement</b> |   |                         |                           |                                |

Explanatory note on self-assessment:

In carrying out the self-assessment, the Coach is asked to give his/her opinion on the different skills in question. They are requested to do so as precisely as possible (using concrete examples to support their comments), while keeping their personal development and growth in mind. The Coach is asked to take a step back and think critically to point out the areas for self-improvement that he/she envisages and suggests. The self-assessment is also an opportunity to review the complete or in-progress assignment in a spirit of continuous improvement, not only of the Coach's personal practice but also as the capitalization of global know-how for all coaches.

## FORM TO BE COMPLETED BY THE COACHEE

Coach name: \_\_\_\_\_

Name of Coachee making the assessment: \_\_\_\_\_

Institution name: \_\_\_\_\_

Assessment period: \_\_\_\_\_

Assignment assessed: \_\_\_\_\_

Date: \_\_\_\_\_

| THEME ASSESSED                    | WHAT DO YOU THINK OF ...   | COACHEE'S ASSESSMENT AND COMMENTS |   |   |   |   |           |
|-----------------------------------|--|-----------------------------------|---|---|---|---|-----------|
| <b>Making contact</b>             | <ul style="list-style-type: none"> <li>• how your Coach contacted you, his/her quality of welcome, his/her empathy and ability to generate trust?</li> </ul>   | 1                                 | 2 | 3 | 4 | 5 | Comments: |
| <b>The relationship</b>           | <ul style="list-style-type: none"> <li>• your Coach's ability to maintain the relationship, keep in touch with you, and work to develop a relationship of trust?</li> </ul>                                | 1                                 | 2 | 3 | 4 | 5 | Comments: |
| <b>The support</b>                | <ul style="list-style-type: none"> <li>• the level of support, involvement and encouragement your coach has given you throughout the project?</li> </ul>   | 1                                 | 2 | 3 | 4 | 5 | Comments: |
| <b>Coach/Coachee interactions</b> | <ul style="list-style-type: none"> <li>• the quality of the framework and operating rules that your Coach set out for your collaboration, and his/her ability to ensure they are complied with?</li> </ul> | 1                                 | 2 | 3 | 4 | 5 | Comments: |

| THEME ASSESSED  | WHAT DO YOU THINK OF ...  | COACHEE'S ASSESSMENT AND COMMENTS   |   |   |  |  |   |   |   |   |   |  |  |  |  |  |
|---|---|---|---|---|--|--|---|---|---|---|---|--|--|--|--|--|
| <b>Internal interactions with other counterparts</b>  | <ul style="list-style-type: none"> <li>your Coach's ability to interact and create a relationship of trust with other key players at your institution?</li> </ul>   | <table border="1" data-bbox="1167 261 2136 336"> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </table> <p>Comments:</p>   |   |   |  |  | 1 | 2 | 3 | 4 | 5 |  |  |  |  |  |
| 1   | 2   | 3   | 4 | 5 |  |  |   |   |   |   |   |  |  |  |  |  |
|   |   |   |   |   |  |  |   |   |   |   |   |  |  |  |  |  |
| <b>Project progress and achievement of objectives</b> | <ul style="list-style-type: none"> <li>your Coach's ability to work towards the success of the project (e.g. respecting the schedule, proposing solutions when progress stalled, having a proactive attitude, calling on external resources)?</li> </ul>  | <table border="1" data-bbox="1167 445 2136 520"> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </table> <p>Comments:</p>   |   |   |  |  | 1 | 2 | 3 | 4 | 5 |  |  |  |  |  |
| 1   | 2   | 3   | 4 | 5 |  |  |   |   |   |   |   |  |  |  |  |  |
|   |   |   |   |   |  |  |   |   |   |   |   |  |  |  |  |  |
| <b>The end of the project and the relationship</b>    | <ul style="list-style-type: none"> <li>how your Coach has ensured that you and your institution have sufficient resources, knowledge or skills to continue to move forward and develop without them?</li> <li>the review carried out by you and your Coach of everything that occurred during the project?</li> </ul> | <table border="1" data-bbox="1167 633 2136 708"> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </table> <p>Comments:</p>   |   |   |  |  | 1 | 2 | 3 | 4 | 5 |  |  |  |  |  |
| 1   | 2   | 3   | 4 | 5 |  |  |   |   |   |   |   |  |  |  |  |  |
|   |   |   |   |   |  |  |   |   |   |   |   |  |  |  |  |  |
| <b>Your personal development</b>                      | <ul style="list-style-type: none"> <li>the way in which your Coach's support has helped your personal development throughout this project?</li> </ul>   | <table border="1" data-bbox="1167 809 2136 884"> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </table> <p>Comments:</p>   |   |   |  |  | 1 | 2 | 3 | 4 | 5 |  |  |  |  |  |
| 1   | 2   | 3   | 4 | 5 |  |  |   |   |   |   |   |  |  |  |  |  |
|   |   |   |   |   |  |  |   |   |   |   |   |  |  |  |  |  |
| <b>Your overall assessment</b>                        | How would you rate your overall satisfaction with your Coach in this project?   | <table border="1" data-bbox="1167 971 2136 1046"> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </table> <p>Comments:</p>  |   |   |  |  | 1 | 2 | 3 | 4 | 5 |  |  |  |  |  |
| 1   | 2   | 3   | 4 | 5 |  |  |   |   |   |   |   |  |  |  |  |  |
|   |   |   |   |   |  |  |   |   |   |   |   |  |  |  |  |  |
| <b>Other comments</b>                                 | Please add any other comments, observations, suggestions and proposals for areas for improvement relating to your Coach and/or the project itself, or even the PMO.   | <table border="1" data-bbox="1167 1144 2136 1219"> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </table> <p>Comments:</p> |   |   |  |  | 1 | 2 | 3 | 4 | 5 |  |  |  |  |  |
| 1   | 2   | 3   | 4 | 5 |  |  |   |   |   |   |   |  |  |  |  |  |
|   |   |   |   |   |  |  |   |   |   |   |   |  |  |  |  |  |

Explanatory note about this assessment form:

Thank you for this feedback. It forms a valuable part of our continuous improvement as support providers. Indeed, your feedback is the best way for us to assess the relevance and effectiveness of this support. It will enable us to implement the necessary improvements for future PMO assignments. The content of this form will be kept confidential and will not be sent to your Coach. It will act as a basis for discussion between your Coach and the Expert Coach, to help with their professional development.

We therefore invite you to be as objective as possible. Please do not hesitate to use specific, concrete examples to support your comments. Congratulations on the progress made during the project and thank you for your involvement.



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