

## Develop a three-year business plan to reflect the ambitions/short term goals of Rushere Sacco

Ref.nr. AS 8681  
Terms of Reference

The development of a three-year Business plan for Rushere Sacco, is an assignment within the framework of project 17rush-7158-Delivery of farmer focused strategies to expand financial Inclusiveness. The Agriterra business advisor responsible for this assignment is Henry Mpanga.

### **BACKGROUND RUSHERE SACCO**

Rushere SACCO business was started in 2001 under a legal framework of a private Company limited by shares with 50 shareholders with the major objective to empower the community to eradicate poverty in Nyabushozi County. With coming in force of the Microfinance Deposit Taking Institutions Act 2003 which outlawed deposit taking from the public if not licensed by Bank of Uganda or if not registered as a Cooperative under the Cooperative Societies' Act CAP 112, Rushere was transformed and was registered as Rushere Cooperative Savings and Credit Society Limited Registration Certificate No.7139.

Although initial mobilization was done in Rushere Catholic Church parish spearheaded by Fr. Tomaino Paolino, the founding chairperson, membership in Rushere SACCO is open to any eligible legal person, or similar association whose membership is made up primarily of individuals who meet the eligibility requirements for the society membership and all individuals who are of good character and able to buy at least one share in addition to meeting the membership profile as defined by the society committee in line with Cooperative Principles.

Following a company assessment conducted by Agriterra mid-2016, and from the gaps identified during the exercise, this mission will focus on guiding and building the Business plan for Rushere to cover at least three years, This will largely be extracted from the Sacco's strategic objectives for the set period and will also develop Cashflow forecasts to back up/support the their midterm goals.



## **AGRITERRA**

Agriterra supports farmers' organizations in fighting poverty, with advice from experts from the Dutch agricultural sector and with finance from the Dutch government. Our opinion is that strong farmers' organizations lead to more democracy, economic growth and a better distribution of income. We focus on economic development and work closely together with the Dutch agribusiness.

The aim of Agriterra is making cooperatives bankable. By focusing on few clients within a limited number of countries, Agriterra can target those cooperatives or other farmer owned enterprises, who are ambitious, have good management, have been economically active, have more than 1,000 members and who have plans to invest to expand their business. Agriterra's support is especially based on technical support from experts from the Dutch agricultural and cooperative sector combined with limited project financing. The advisory services can be applied to all aspects of the business planning process, access to finance trajectory or the implementation phase.

## **OBJECTIVES**

The objectives of this mission are:

- develop a written three-year business plan
- projected cashflows to support the business plan.

## **Mission**

Agriterra will bear all the costs for the daily subsistence of the mission team, incl. hotel and transport:

- composition of the mission: the mission will be executed by one agripool expert in the requested field and Henry Mpanga a business advisor from Agriterra
- duration of the mission: the mission will take place for ten days (including travelling, excluding one-day preparation and one-day reporting) from (tentatively) 2<sup>nd</sup> September until 11<sup>th</sup> September 2017.

## **ACTIVITIES/ PROGRAM**

<b>Date</b>	<b>Day</b>	<b>Activities</b>
02 Sept	Saturday	Flight to Entebbe, transfer to Kampala; transfer to hotel
03 Sept	Sunday	Transfer to Sky-blue Hotel, Lyantonde.
04 Sept	Monday	Agripool mission
05 Sept	Tuesday	Agripool mission
06 Sept	Wednesday	Agripool mission
07 Sept	Thursday	Agripool mission
08 Sept	Friday	Agripool mission
09 Sept	Saturday	Transfer to Entebbe; flight to Amsterdam
10 Sept	Sunday	Arrival Amsterdam
11 Sept	Monday	Report Writing

## **Expected results**

The expected results of this mission are:

- a clear and precise business plan written
- cashflow forecasts as annex to the business plan.