



Central Bank of Nigeria

Internal Memorandum

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Email Address:- info@cenbank.org

NIRSAL

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Office of the Deputy Governor
(Corporate Services)
RECEIVED
02 APR 2012
Central Bank of Nigeria
Abuja.

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Ref: NIRSAL/EMP/2012/SARF

To: Deputy Governor, Corporate Services

From: Head, NIRSAL Programme Implementation Office (PIO)

Date: March 30, 2012

Subject: Employment / Secondment of Dr. Mariam Yaro of Federal Ministry of Agriculture to NIRSAL

Following an agreement reached at the December 2011 Minna meeting between the Federal Ministry of Agriculture & Rural Development and the senior management of Central Bank, the above named officer was officially proposed to CBN for secondment to NIRSAL. Please see attached the letter of recommendation from the Honourable Minister of State, Federal Ministry of Agriculture.

As part of the agreement, CBN consented to funding the cost of the transfer i.e. cover salary and all benefits. The above named candidate was interviewed on March 23, 2012 for a role as a Senior Adviser on Rural Finance Access.

Based on the discussions and professional experience, candidate will also be given a key role in the following areas:

- Development of rural financing support initiatives in partnership with MFIs and banks
- Supporting the creation of credit monitoring and due diligence teams at NIRSAL
- Advising on livestock relative initiatives by NIRSAL

The interview was conducted by the Head, PIO. A copy of her CV is attached for your records.

OBSERVATIONS

You are invited to note the following about the candidate whom we adjudge to be well qualified for the role:

- Possesses appropriate knowledge and work experience for the proposed role including years spent as
 - the National Programme Officer, Rural Finance team at the Federal Ministry of Agriculture
 - Member of team which developed Nigeria's Food Security Monitoring and Supervision Handbook
 - Extensive role as an adviser or team member on a range of agricultural initiatives e.g. CADP, RUFIN, ADP, FAO and UN WFP
 - Investment Officer at Bank of Agriculture
- Possesses excellent field expertise in working with smallholder farmers, a key NIRSAL target; created a loan management handbook for small farmers thereby improving repayment rates

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10 JUN 2012

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23 APR 2012
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- Played a vital role in shaping the policy framework for improving access to finance for rural farmers; was a member of the CBN team which worked on improving access to microfinance and rural finance
- Demonstrates a keen understanding of the strategic intentions of the NIRSAL project as well as the nuances of stakeholder management across multiple Nigerian states and MDAs
- Understands the importance of maintaining strong relationships between the Federal Ministry of Agriculture and NIRSAL
- Experienced manager capable of managing a team, and supervising project and long term initiatives

PRAYER

We, hereby respectfully seek your approval and consent as follows:

1. Approve the proposed employment of Dr. M. Yaro starting with a 12 month contract as expeditiously as possible and offer a start date (target of May 1, 2012) that is mutually convenient for all parties
2. Provide all necessary on-boarding assistance to facilitate access to the CBN building once an offer of employment is extended

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per approve as
mayed above. We would like info
account every diversity in future recruitment

Appand. 1 think Gender
is a good basis for diversity
here & candidate is
qualified.
20/6

Rec'd
18/1/12



FEDERAL REPUBLIC OF NIGERIA

OFFICE OF THE HONOURABLE MINISTER OF STATE
**FEDERAL MINISTRY OF
AGRICULTURE AND RURAL DEVELOPMENT**

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HMS/CG/39/II

March 12, 2012

Mallam Sanusi Lamido Sanusi
Governor
Central Bank of Nigeria
Central Business District
Abuja.

**RECOMMENDATION OF DR (MRS.) MARYAM YARO
AS PART OF NIRSAL PROGRAMME**

I wish to kindly refer to our discussion on the above during the last Ministerial Retreat held in December, 2011 in Minna.

2. I am pleased to recommend Dr. (Mrs.) Maryam Yaro, Rural Finance Specialist with the National Programme for Food Security to participate in the NIRSAL Programme. Dr. (Mrs.) Yaro is an experienced Rural Finance expert and has many years experience in helping to bridge the gap between Rural Farmers and Financial Institutions under the National Programme for Food Security which is being implemented in all the thirty-six States and FCT.

3. Her experience in helping to implement the rural finance sub component of NPFS through the preparation of a rural finance structure used by the programme to provide rural farmers with loans and its proper utilization will be of immense benefit to the NIRSAL Programme.

4. Accept my brother, the assurances of my personal and highest regards, please.

Bukar Tijani
Honourable Minister of State

hcl

Maryam Waisu Yaro
National Programme on Agriculture and Food Security NPAFS
Federal Ministry of Agriculture and Rural Development
No 127 Adetokunbo Ademola Crescent Wuse 2
Abuja
FCT, Nigeria
Phone: +234-803-4049662
margubio@yahoo.com

MAJOR ACCOMPLISHMENTS:

Prepared a loan management handbook to guide Rural farmers in successfully repaying back their loans with minimal financial constraints.

Participated in all NPFS work plan and budget review workshops

Participated in NPFS/ISDB Project internal Review

Participated in the first and second IFAD/FGN supervision mission of Rural Finance Institution Building Programme (RUFIN)

Organized a workshop on Financial Service Linkage Arrangement where farmers were introduced to commercial banks for access to credit.

Part of the Appraisal team on Commercial Agriculture Development Project (CADP)

Organized workshops on savings mobilization, group formation and cohesion, Loan management and enterprise development.

Organized and participated in workshops on Community Development for RID and relevant staff of ADP and PCU

Developed a guideline for the implementation of recovered funds for all sites.

Prepared the modalities for implementation of Food and Agriculture Organization of the United Nations (FAO) Telefood School Gardens Project on Calabar South Senatorial District.

Participated in the development of the Programme Implementation Manual (PIM) for the Expanded Phase of the National Programme for Food Security.

Participated in the development of the National Programme for Food Security Monitoring and Supervision Handbook

Put in place modalities in place for the sustainability and expansion of the NPFS to other farmers in the Country.

Organized and participated in the Nigerian Rural and Micro Finance Institution Building Programme for International Fund for Agricultural Development (IFAD) involving the NPFS Apex associations.

Organized agricultural workshop on Planning, monitoring, evaluation and on loan management for rural farmers and extension agents in 109 communities in Nigeria.

Participated and assisted in providing Logistic support for the successful completion of the United Nation World Food Programme UNWFP and NEMA workshop held in the country.

Organized and participated in site level sensitization workshops on the Concept and Philosophy of Special Programme for Food Security (SPFS)

Ran a small scale business venture which involved poultry, sheep and cattle fattening,

Recovered agricultural loans from small scale and big time farmers.

EXPERIENCE:

September 2008 National Programme Officer/National Facilitator-Rural Finance
National to Present Programme for Food Security, Abuja, Nigeria

October 2002 National Consultant Livestock/Cost recovery
To August 2008 FAO/SPFS Abuja, Nigeria

Under the guidance and supervision of the Senior Field Project Support Officer and the National Project Coordinator, in close coordination with the two NPO's and PCU;

- To make recommendations related to the credit recovery mechanisms in place at the 109 SPFS sites.
- Assist in the monitoring of Para veterinary services rendered in the SPFS sites.
- Review and summarize reports emanating in respect of the livestock component of the food security sub-project.
- Participate in the preparatory activities related to sub project "animal disease and trans-boundary pest control".
- After conducting some cost recovery monitoring visits to some sample states, some simple modified changes with some incentives has been proposed for the livestock and agro processing packages which will go a long way in improving cost recovery in the SPFS sites.
- A very successfully livestock training programme was conducted to help solve problems the SPFS farmers are having in respect to feeding and housing in implementing the livestock packages.
- Attended several workshops and provided relevant contribution relating to cost recovery and livestock production.

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- Carried out cost benefit analysis on all the packages being implemented under the NSPFS to assess the viability and profitability and make recommendations otherwise.
- Prepared a loan management handbook to guide SPFS farmers in successfully repaying back their loans with minimal financial constraints and also putting modalities in place for the sustainability and expansion of the SPFS to other farmers in the Country.
- Took part in organizing a workshop on Planning, monitoring, evaluation and loan management for farmers and extension agents in the 109 SPFS sites in Nigeria.
- Participated in the IFAD/FAO/FGN joint workshop on the rural credit scheme in Nigeria.
- In general I have been in close contact with the NSPFS farmers through monitoring and supervision visits, giving me a good knowledge of the needs, problems and some solutions for them.
- Perform any other duties assigned by the NPC and SFPSO.

January 1995
To October 2002

Small Scale Entrepreneur, Abuja, Nigeria

- I ran a small scale business venture which involved poultry, sheep and cattle fattening.
- Supply contract with some Federal Parastatals.
- Buying and selling of commodities.

January 1994
To January 1995

Investment Officer 1

Nigerian Agriculture and Cooperative Bank Limited, Lagos, Nigeria

- I was responsible for the Appraisal, Implementation, Disbursement and Supervision of various agricultural projects.
- The projects I handled included Arable crop production, poultry production marketing of agricultural produce and other apex organization.
- These projects ranged from N50, 000 to N20 million.

- I worked with rural farmers under the small scale loan scheme and the big time farmers under the large scale loan scheme.

February 1993
To November
1993

Investment Officer 1
Nigerian Agriculture and Cooperative Bank Limited Maiduguri,
Nigeria

- In addition to the appraisal, Implementation and Supervision of Large Scale Project ranging from N25, 000 and above, I was in charge of the Second Livestock Development Programme which I handled in collaboration with NLPD in Borno State.
- This programme entails giving small scale loans to rural Livestock Producers. I also handled a Small Holder Scheme in four Local Government Areas in Borno State, involving the Supervision of Livestock Farmers, Arable Crop Producers and Marketers of Agricultural Produce.

October 1991
To February
1993

Investment Officer 1
Nigerian Agriculture and Cooperative Bank Limited, Kaduna, Nigeria

- My job entails project Identification, Formation of Feasibility Studies, Project Implementation and Supervision of both Small and Large Scale Schemes and Co-operative Societies.
- I was also the Head of Agroservices which dealt with marketers in Agricultural Produce on a Small Scale basis.

October 1990
To October
1991

National Youth Service Corp: Kaduna, Nigeria
Livestock Credit Unit of the NACB Limited

- Conducting field assessment for small scale livestock farmers seeking loan.
- Monitoring and supervision of farmers' utilization of loan.
- Recovery of loans from farmers.

CONFERENCES AND WORKSHOPS ATTENDED WITH DATES:

22nd – 23rd June 2011 Africa Business Forum and Awards 2011, London, United Kingdom

21st – 23rd December 2010 International Training on Project Leadership and Teambuilding, Banjul, Gambia

22nd November 2010 Review meeting of Off-Farm Income Generating Activities (OFIGA)

25th – 26th September 2008 Review Workshop on the NPFS performance indicators and Logframe

2nd September 2008 Review Workshop on NPFS Impact Study

30th June – 2nd July 2008 Training of Trainers Workshop on Community Development for RID relevant Staff of ADP and National Food Reserve Agency

23rd – 25th October 2007 Training of Trainers Workshop on Community Development for RID Staff of ADP and PCU

31st July – 18th August 2005 Loan Management Training Workshop on Group Resource Management and Group Capacity Building

16th – 20th May 2005 World Food Programme/National Emergency Management Agency Contingency Planning and Emergency Preparedness Workshop

September 26th 2004 Joint IFAD-FAO Rural Finance Mission under NSPFS Phase II

July 2004 Site Level Sensitization Workshop on Concept and Philosophy of SPFS

March 2004 Planning Monitoring and Evaluation/Loan management Workshop, ARMTI, Ilorin