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# USAID Kenya Financial Inclusion for Rural Microenterprises Quarterly Progress Report

**December 2014**

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# **Financial Inclusion for Rural Microenterprises, AID 623 BC II 0000 I**

Quarter I, Fiscal Year 2015

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The authors' views expressed in this publication do not necessarily reflect the views of the United States Agency for International Development or the United States Government.

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## Acronyms and Abbreviations

ASCU	Agricultural Sector Coordinating Unit
BCB	Biometric Credit Bureau
CMA	Capital Markets Authority
CBA	Commercial Bank of Africa
CBK	Central Bank of Kenya
DCA	Development Credit Authority
DTM	Deposit-Taking Microfinance
EADD	East African Dairy Development
ERC	Electricity Regulatory Commission
FIRM	Financial Inclusion for Rural Microenterprises
FMA	Fund Managers Association
FSA	Financial Services Associations
FSD	Financial Sector Deepening
FTF	Feed the Future
GPS	Global Positioning System
IFAD	International Fund for Agricultural Development
IRA	Insurance Regulatory Authority
JOYWO	Joyful Women's Organization
KCISI	Kenya Credit Information Sharing Initiative
KCB	Kenya Commercial Bank
KENDBIP	Kenya National Domestic Biogas Program
KFIE	Kenya Feed the Future Innovation Engine
KHCP	Kenya Horticulture Competitiveness Program
K-LIFT	Kenya Livestock Finance Trust
KMT	Kenya Market Trust
KRA	Kenya Rainwater Association
KWFT	Kenya Women's Finance Trust
M&E	Monitoring and Evaluation
MCL	Moyln Credit Limited
MFI DTM	Microfinance Institution Deposit-Taking Microfinance
MFI NGO	Microfinance Institution Non-Government Organization
MFS	Milango Financial Services
MFT	Microfinance Trust
MRR	Microenterprise Results Reporting
MKG	Mt Kenya Gardens
NESC	National Economic and Social Council
SHoMaP	Small Holder Horticulture Marketing Program
SISDO	Smallholder Irrigation Development Organization
SMEP	Small and Medium Enterprise Program
STTA	Short-Term Technical Assistance
TTS	Taka Taka Solutions
USAID	United States Agency for International Development
YEDF	Youth Enterprise Development Fund

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## I. EXECUTIVE SUMMARY

### Qualitative Impact

Qualitative impact continues to grow as FIRMs deepen the achievements from current partnerships and the network of relationships is expanded, especially outside traditional financial institutions, such as banks, DTMs and MFIs.

The cumulative effects of leveraging and compounding are beginning to significantly contribute to the impact FIRM has on the financial sector.

Currently, FIRM has over 150 partnerships in the following areas:

- Commercial Banks
- MFI DTMs
- NGO MFIs
- SACCOs (Credit Unions)/Specialized Providers
- Government of Kenya Agencies
- Donor Projects/Associations
- Business Service Providers with the addition of new clean and renewable energy enterprises.
- Value Chain Businesses
- County Governments

FIRM works throughout the country its network of financial service providers and their nation-wide branch locations but the project is focused on USAID's designated FTF zones.

During the reporting period, FIRM produced a total of 45 deliverables and released 9 RFPs for new areas of support. Those deliverables are discussed in the Key Achievement section the documents are itemized by month in the Annex.

### Quantitative Impact

The numbers FIRM is reporting this quarter helped FIRM consolidate the annual performance actuals and to thus a comparison between the targets and the actuals is possible. The numbers received during this reporting period enabled FIRM to surpass its annual targets in a number of the annual targets. In summary, FIRM grew the total number of the rural households applying new technologies to over 580,000 against a total target of 189,000. In the same period, FIRM reports growth in the uptake of insurance and saving accounts to over 320,000 rural beneficiaries. Finally FIRM grew the total value of agricultural and rural loans to approximately USD 287M from its 241 direct beneficiaries who were received USG assistance. These are reported in the indicator tables on page 9 of this report.

### Project Administration

USAID FIRM submitted Key Personnel change request to reflect the departure of the Operations Manager.

FIRM submitted our annual workplan to the COR Benson Kimithi during this quarter. We are still awaiting feedback and his approval, but we are operating in accordance with that submitted plan.

FIRM is still waiting for COR approval on our resubmitted PMP which submitted in early 2014 to incorporate proposed new indicators. The new indicators will be incorporate into the quarterly and annual reporting as proposed once approved.

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## **Next Quarter's Work Plan**

FIRM continues to meet progress on the original work plan to increase access to finance and build the capacity of our partner counties. Per the contract, FIRM's annual workplan was submitted this quarter and we are awaiting approval.

## II. KEY ACHIEVEMENTS (Qualitative Impact)

### Access to Finance

**ECLOF Kenya:** As a follow on to the agribusiness and product development assignment, FIRM assisted ECLOF develop a three-year marketing strategy (2013-2017). The strategy aims to assist the MFI redesign, develop and deliver superior demand-driven products more efficiently, particularly in the agribusiness sector. This crucial strategy will resolve most of ECLOF's present challenges in consolidating and growing its customer base and will contribute to the MFIs' success in agribusiness. ECLOF has aggressively taken on agriculture lending moving its agriculture portfolio share from 0% in 2013 to 4% in the current year.

**BRITAM:** FIRM has signed an MOU with BRITAM Insurance Co. The partnership with BRITAM will see FIRM assist the insurance company improve the quality of their product and implementation of its micro insurance component. It will address such aspects as positioning itself for the micro market, specific customer needs; customer communication and either refine existing insurance products or develop new ones that suit more low income Kenyans to enhance greater financial inclusion.

**Bomet County SACCOs:** FIRM completed the training of 10 SACCOs on financial literacy and review and adjustment of their business manuals. The SACCOs now have capacity to efficiently and sustainably increase their reach within rural Bomet.

**JOYWO:** FIRM completed the assignment designed to build JOYWO's human resource capacity. FIRM also commenced refinement and improvement of key business processes with the aim of enhancing efficiency, achieving standardization, compliance and building a culture of continuous process improvement. The assignments will see JOYWO effectively and sustainably service its over 1M women client base across Kenya.

**Association of Microfinance Associations of Kenya (AMFI):** FIRM partnered with AMFI to train its members on how to conduct effective financial education trainings for its clients. One of the main challenges in inclusion is customers' understanding of financial services, products and individual financial management skills and knowledge in rural Kenya. To educate the populace on this, FIRM conducted a 2-month Training of Trainers (ToT) that ran for two months in Nairobi, Embu, Meru and Machakos. A total of 293 credit officers were trained. To guarantee impact, FIRM developed a manual to track the impact of this training at branch level as reflected by increased levels of savings, good credit management and small business growth.

**Taita Taveta Visit:** FIRM organized a scouting visit to pursue partnerships and technical activity in Taita Taveta County. The county is one of the focus areas under the Feed the Future Strategy and has not had direct FIRM interventions. During the visit, the team identified Taita Taveta Teachers SACCO, Taita Taveta Youth Bunge SACCO and Wundanyi Women's SACCO as high potential partners. The SACCOs offer an opportunity to support agriculture (mainly dairy and horticulture), women, and youth financing interventions. However, commitments through MOUs will be subject to availability of resources.

**KLIFT:** Kenya Livestock Finance Trust developed a 3-year strategic plan with the assistance of FIRM. The plan was formally launched during a stakeholder forum in October 2014. The forum was in addition to the launch meant to brief the partners on the milestones into implementation of the plan attracting technical and financial support towards the implementation of the growth strategy. From this forum, KLIFT has been able to obtain Ksh. 8M loan to lend to its clients. This has enabled the micro-lender to open operational hubs in Kericho and Nyeri.

**Crescent Takaful SACCO (CTS):** FIRM, through its Branch Locator Services initiated assistance to CTS to develop a rural expansion strategy that targets the Muslims and the pastoral communities with its Sharia-compliant products. A draft strategy has been developed focusing on Branch location

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for Muslim-dense regions and a Common Interest Group/SACCO outsourcing model for the sparsely populated and low-infrastructure areas. CTS plans to open 2 physical branches and start virtual operations leveraging on IT and mobile networks.

**Sky SACCO:** FIRM facilitated a workshop with management and board to discuss the draft business model and policies and procedures was held to elicit feedback and refine the documents. This assignment is to support Sky SACCO develop an operational model and system manuals. The operational model and the system manuals are aimed at assisting the SACCO to efficiently manage its business units and the interaction with the supporting businesses. FIRM is considering opportunities for technology application in the processes for requisite recommendations.

**Skyline SACCO:** FIRM conducted a market research to assist the 14, 000-member strong Skyline SACCO in Baringo and its environs, to develop and refine its products, and to develop a strategic marketing plan. The assignment has kicked off and the market research to gather qualitative and quantitative data will gather data to support development of both the products and the strategic marketing plan.

**Wakenya Pamoja:** FIRM has commenced the re-engineering of products and processes to for Wakenya Pamoja SACCO. The assignment is aimed at improving the competitiveness and suitability of the products in the agriculturally rich Kisii region and to increase efficiencies in operations. With this, the SACCO expects to increase its lending activity. The internal and external (market) data collection has also began.

**Musoni:** USAID FIRM has been supporting workshops on the development of a model for selling renewable energy loans that Musoni developed in-house. The workshop followed a market study and a review of their products to identify how to make them more responsive to market needs and how to incorporate renewable energy into productivity targets for its staff. The selling model will see Musoni increase its lending to clean/renewable energy across all its branches.

## Current DCA Facilities/Enhancements

**Development Credit Authority:** Below is the updated DCA table as of December 31, 2014. FIRM technical assistance and CMS support to the new and existing DCA partners to ensure utilization of the facilities and up-to-date reporting is ongoing. USAID Kenya sent the cancellation letter to Fina Bank (now GT bank) rendering this facility inactive at the end of October 2014. The subsidy recovered will be added to the pool of funds available to close new deals for FY 2015. KCB attributes the sluggish utilization of both agriculture and water DCAs to slow product approval and coding processes internally. However, they are targeting large SMEs and county government utilities and anticipate higher utilization rates in over the next fiscal year. Going forward, FIRM has synchronized its reporting cycle with the CMS bi-annual reporting schedule in order to ease the reporting burden on partners who are beneficiaries of both DCA and FIRM technical assistance.

### Current Facilities/Enhancements

	Partner Financial Institution	Start	End	Sector	Value (\$)	Utilization %	Claims (\$)	Total no. of loans	Subsidy (\$)
1.	BOA/Faulu Kenya DTM	9/08	9/16	Health	5,000,000	100%	0	1	250,000
2.	Equity Bank	9/08	9/15	Micro	1,012,270	100%	0	4	0
3.	K-Rep Bank	9/08	9/16	Water	4,004,614	96%	24,194	30	365,500
4.	Oikocredit	9/08	9/18	Micro	8,987,730	81%	578,511	18	0
5.	KCB	9/10	9/17	SME	5,750,00	100%	78,895	845	0
6.	Acumen Fund	3/12	9/17	Energy	1,000,000	100%	0	0	90,200
7.	KCB	9/12	9/18	Ag	15,000,000	1.70%	0	67	370,500

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8.	KCB	9/12	9/22	Water	5,500,000	0.75%	0	6	493,350
9.	KWFT DTM	9/12	9/19	Ag/Energy	5,000,000	100%	0	45,000	120,000
10.	Micro Africa	9/12	9/19	Ag/Energy	2,000,000	23%	0	121	48,000
11.	SMEP DTM	9/12	9/19	Ag/Energy	4,000,000	95%	0	7,407	96,000
12.	Multi-Party Reserve	9/12	9/19	Ag/Energy	2,000,000	0%	0	0	48,000
13.	Rafiki DTM	9/13	9/18	Ag	2,500,000	0%	0	0	135,500
14.	Housing Finance	9/13	9/25	Water	6,000,000	16.66%	0	0	420,000
15.	AGF/Jamii Bora	9/13	9/18	SME	12,000,000	0%	0	0	-
16.	KCB/General Electric	9/13	9/23	Health	10,000,000	0%	0	0	660,000
17.	Chase Bank	9/14	9/21	Agriculture	10,000,000	0%	0	0	495,000
18.	Stima SACCO	9/14	9/20	Energy	7,500,000	0%	0	0	291,750
<b>Totals</b>					<b>101,504,614</b>		<b>681,600</b>	<b>53,499</b>	<b>3,592,050</b>

### Clean/Renewable Energy

**Letshego Kenya Ltd:** FIRM initiated assistance to Letshego Kenya Ltd (formerly Micro Africa) on their renewable energy lending approach. The assignment will equip Letshego Kenya with a revised renewable energy selling approach that aim to increase their renewable energy lending portfolio.

**Viability Energy Ltd:** Viability Energy was retained to advance to financial close several renewable energy generation projects that had been supported by FIRM through feasibility studies. Under Viability Energy's current contract, they will support the following projects: Tindinyo Falls Resort Ltd's hydro energy generation project, Northern Energy Ltd's biomass energy generation project, AM Ventures' hydro energy generation project. County governments such as Bomet County Government and Homa Bay County Government will be included with identification of hydroelectricity potential and feasibility studies. Other sites are expected to be identified during this period to bring to a total of six the sites that Viability Energy has been progressing forward.

**Stima SACCO:** Stima SACCO is a recipient of a DCA credit guarantee that will go towards renewable energy by making available small holder loans for connection to the grid.

**Innovations for Poverty Action Workshop: Financing for grid connection:** USAID FIRM sponsored a workshop held for financial institution to disseminate a study conducted by Innovations for Poverty Actions on barriers to grid connection for rural households closely located to the electricity grid. The workshop identified that some of the barriers to finance include the high cost and the slow pace of connection by the utility provider. The workshop decided that USAID FIRM and other key stakeholders will meet with the Kenya Power to identify their challenges and find a solution that will increase uptake of grid connection for rural households closely located to the grid.

**Homa Bay County:** FIRM held a follow up meeting with the Homa Bay CEC for Energy to review a site that had been identified and thought to have high potential for hydroelectricity generation. Viability Energy attended the meeting as they were contracted to identify sites and develop feasibility studies for the identified site. At the conclusion of the meeting, it was decided that additional data from Homa Bay was needed before a visit to the site is made.

**Tindinyo Falls Resort Ltd:** USAID FIRM supported a feasibility study for Tindinyo Falls Resort Limited, which has a proposed 1.5MW hydroelectricity generation site. Additional services for the development of the site including a topography study and technical design drawings were procured, with the topography study being concluded. Further work in technical design drawings will be concluded in the coming quarter.

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## County Support

**Bomet County;** FIRM's support to Bomet County to develop their Strategic Investment Plan culminated in its completion and launch in December. The launch was a 3 day event opened by the Mission Director, USAID Kenya, that involved 2 days of workshop where the county executive engaged with invited guests from private sector, donors and USAID project, the 3<sup>rd</sup> was a public launch event. On the 2 workshop days, the county executive made presentations on their strategic objectives, specific activities to achieve objects, resource gaps and potential partners. The outcome for the launch event was partnerships between the county government and donors and potential investors.

**Water;** Over the last 3 months FIRM has supported Bomet Water Department and Water Company to develop an investment plan for its water sector, a plan that will help the county identify short and medium investments that will have an impact on increasing access to water for the people of Bomet County. Through FIRM's support the county has been able to review their existing water investment strategy, to establish the status of the current investment plans in the county with regulated stakeholders, to conduct an investment needs assessment for registered water service providers for the county and we have supported the county to gender inclusion in water provision. FIRM has also supported the Bomet Water Company develop a strategic plan that is important for.....

**Homa Bay County;** In this past quarter, FIRM kicked off their partnership with Homa Bay county with one of the key activities, the development of a Strategic Investment Plan. FIRM held a workshop with the county executive to present the technical approach for carrying out this assignment, and also held a follow on workshop with 55 participants from different levels of the county leadership to make a presentation on the SIP inception report and collect feedback from the county executive on their key priority investment opportunities. Unfortunately this assignment stalled because of under-performance with the BSP conducting the assignment. The BSP's contract has since been canceled and FIRM looks to re-start this assignment next quarter.

**Council of Governors;** Over the last 3 months, FIRM has supported the Council of Governors (CoG) develop their first ever annual statutory report. The report indicates the CoG's progress in carrying out their mandate as stated in the law over the last one year. FIRM helped the CoG facilitate engagement with their beneficiaries for this report, assess the impact they have had in supporting county and their overall organizational strengths, weakness and capacity and to assess issues of gender mainstreaming with the CoG and the county governments. The report also provides the CoG with an M&E framework to help guide them in evaluating their work in the future years. The final report has been submitted to the CoG for publishing and distribution to the senate, the summit and the general public.

**Machakos County;** FIRM provided support to Machakos County in the development of a Strategic Investment Plan. Contracting two consultants who worked closely with the Machakos Investment Board and other departments in the County Government, the Strategic Investment Planning Process is nearing culmination. Towards the end of December, the Investment Board, along with FIRM and the Consultants carried out a strategic planning process with County leaders, the private sector and some County Government employees. A similar exercise was held with ten Members of the County Assembly giving their input. A draft Strategic Investment Plan has been handed to the Governor for his contribution and a lobbying exercise with Members of the County Assembly, catered for by the County, will be carried out early in the first quarter of 2015. FIRM expects the Strategic Plan will be launched before the end of Quarter 1, 2015.

**Taita-Taveta County;** Drawing from Taita-Taveta County's CIDP, FIRM is in the nascent stages of working with the County on developing strategies around two flagship projects: Integrated Water Project and Energy. Travelling to the County in December 2014, FIRM established areas of engagement with Transform Taita-Taveta 2020, an entity established by the County to oversee

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development plans and working across all County Government departments. Based on discussions and field visits, FIRM anticipates a two-pronged involvement with the Integrated Water Project—engaging a Consultant to help the County think through the strategy around the longer-term flagship water projects (piping from the Mzima Springs to surrounding livestock ranches, building tanks and pipelines into other parts of the County from Lake Chala and other water sources); and working with Tavevo, the County’s Water Service Provider to look into immediate water needs in the County. With energy, FIRM will be looking at supporting the development of an energy asset map, looking at the smaller-scale household needs in the County and helping the department of Industrialisation, Energy, ICT and Research with its strategic planning. FIRM is also exploring the possibility of assisting the County develop its M&E system to complement a tool being created by the World Bank, mirroring a similar strategic planning process with Bomet County.

## Lessons Learned

FIRM’s quantitative results continue to grow year-on-year.

The growing achievements are due to the following conditions in Kenya and the approach utilized by FIRM:

- Kenya is the economic and financial hub of East and Central Africa; it has the largest GDP in the region.
- Kenya is the leader in mobile money and ICT (worldwide).
- In Kenya, USAID owns the largest DCA portfolio measured by number of transactions and diversity. It now stands at more than \$100 million
- Kenya has a population of over 40 million and 90% of Kenyans live in rural areas.
- FIRM has over 100 partnerships with financial institutions from the largest banks to DTM MFIs to NGO MFIs, SACCOs, etc.
- FIRM’s approach is driven by partnerships grounded in TA and consulting.
- Partnership developed early in the project cycle drive results later due to leveraging and compounding.
- DAI has been continuously active in the financial sector for 20 years in Kenya and, as a result, the company is well-known and respected; DAI did not have to introduce itself, build trust and create networks – that was already done.

These factors, taken together, have driven FIRM’s growing success year-on-year. Results will continue to increase.

## III. PROGRAM PROGRESS (Quantitative Impact)

The indicator data tables further below provide basic information to assess FIRM’s progress toward achievement of our Development Objectives. The format is designed to collect data in a consistent manner for each reporting period. FIRM indicators require data collection on a quarterly basis and contain unaudited results. In subsequent quarterly reports, FIRM may update the reported data based on data quality assessments and audits as well as receiving additional information from partners.

### Impact on Youth:

FIRM continues to integrate youth disaggregates as part of the reports. In this reporting period a total of 21 FIRM partners submitted disaggregate by age. Data from these partners on ages of MSMEs assisted to access loans show that 25% of the beneficiaries are youth in the age bracket 18 and 34 years. Applied to the total Value of Agricultural and Rural Loans, it then implies that

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approximately \$12.9 Million of the total value went to the youth. It is important to note that this value is from FIRM's partners that technical support, excluding the DCA. Comparing this data against the past quarters, it shows a 9% drop from 34% in quarter 4 of FY 2014.

FIRM is deliberate in spreading and expanding the project reach to youth beyond 25% recorded this reporting period. As a result, the Technical lead in charge of DCA and Special project, under which youth falls, shall continue to pursue partnerships with various stakeholders in women and youth space.

### **Small Holder Farmers Estimates**

FIRM continues to track and report the number of small holder farmers reached by the project as requested by USAID Kenya. In this reporting period, 70% of the beneficiaries reached are small holder farmers. This is data extracted from 22 partners that responded to the data call on this section. This compares well to the past quarters where FIRM has been able to reach 80% small holder farmers. It is expected that in the second and third quarters, the data shall stabilize at 80-85% as more partners increase operations.

The smallholder indicator table is on page 18 below. It is important to note that this indicator is not in our approved PMP and there is no target for it. Like in the past quarters, the data provided here is an approximation from data submitted by FIRM partners.

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Indicator 4.5.2 – 5: Number of farmers and others who have applied new technologies or management practices as a result of USG assistance													
Baseline 0: FTF indicator													
DISAGGREGATE	FY 2011	FY 2012		FY 2013		FY 2014		FY 2015					
<i>-Gender(M/W)</i> <i>-New/Continuing</i> <i>Clients</i>		Q1 – Q4		Q1 – Q4		Q1 – Q4		Q1 Oct – Dec 2014	Q2 Jan – Mar 2015	Q3 Apr – Jun 2015	Q4 Jul - Sep 2015	TOTAL (Q1 – Q4)	Annual Target
		Target	Actual	Target	Actual	Target	Actual	Actual	Actual	Actual	Actual	Actual	
<b>GENDER</b>	<b>N/A</b>	<b>10,000</b>	<b>36,523</b>	<b>104,700</b>	<b>296,710</b>	<b>189,400</b>	<b>584,528</b>	<b>201,133</b>					<b>279,900</b>
M			28,006	52,350	149,948	85,230	386,303	134,039					111,960
W			8,517	52,350	146,762	104,170	198,225	67,094					167,940
<b>NEW/CONTINUING</b>	<b>N/A</b>	10,000	36,523	104,700	296,710	<b>189,400</b>	<b>584,528</b>	201,133					<b>279,900</b>
New Clients			36,523	70,000	296,710	90,000	584,528	201,133					100,000
Continuing Clients			-	34,700	-	99,400	-	-	-	-	-	-	179,000

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**Indicator 4.5.2 – 11: Number of food security private enterprises (for profit), producer organizations, water users associations, women’s groups, trade and business associations, and community-based organizations receiving USG assistance**

**Baseline 0: FTF indicator**

DISAGGREGATE	FY 2011	FY 2012		FY 2013		FY 2014		FY 2015				Annual Target
		Q1 – Q4		Q1 – Q4		Q1 – Q4		Q1 Oct – Dec 2014	Q2 Jan – March 2015	Q3 April - June 2015	Q4 July – Aug 2015	
- Type of Organization -New / Continuing clients		Target	Actual	Target	Actual	Target	Actual	Actual	Actual	Actual	Actual	ACTUAL
<b>TYPE OF ORG.</b>	<b>N/A</b>	<b>N/A</b>	<b>313</b>	<b>400</b>	<b>372</b>	<b>450</b>	<b>331</b>	<b>110</b>				<b>450</b>
Private Enterprises			36	50	51	60	60	8				60
Producer Orgs			12	20	12	25	89	-				25
Water Users Assoc.			21	40	35	45	71	36				45
Women’s Groups			241	270	262	285	1	-				285
Trade & Business Assoc.			3	10	11	20	40	66				20
Community-Based Orgs			-	10	1	15	129	-				15
<b>NEW/CONTINUING</b>	<b>N/A</b>	<b>N/A</b>	<b>313</b>	<b>400</b>	<b>372</b>	<b>450</b>	<b>331</b>	<b>110</b>				<b>450</b>
New			313	-	59	-	-	8				-
Continuing			-	-	313	-	-	102				-

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<b>Indicator 4.5.2 – 13: Number of rural households benefiting directly from USG interventions</b>													
<b>Baseline 0: FTF indicator</b>													
DISAGGREGATE	FY 2011	FY 2012		FY 2013		FY 2014		FY 2015					
<i>-Gendered H/H Type -New/Continuing Clients</i>		Q1 – Q4		Q1 – Q4		Q1 – Q4		Q1 Oct – Dec 2014	Q2 Jan – Mar 2015	Q3 Apr – Jun 2015	Q4 Jul – Sep 2015	TOTAL (Q1 – Q4)	Annual Target
		Target	Actual	Target	Actual	Target	Actual		Actual	Actual	Actual	Actual	
<b>HOUSEHOLD TYPE</b>	<b>N/A</b>	<b>245,000</b>	<b>212,000</b>	<b>300,000</b>	<b>642,863</b>	<b>730000</b>	<b>666,094</b>	<b>207,181</b>					<b>850,000</b>
WNM				150,000	314,603	209000	246,134	<b>68,930</b>					270,000
MNW				150,000	323,614	171000	419,146	137,317					180,000
M&W	<b>N/A</b>			-	4,646	-	814	934					-
CNA				-	-	-	-						-
<b>NEW/CONTINUING</b>		<b>245,000</b>	<b>212,000</b>	<b>300,000</b>	<b>642,863</b>	<b>380000</b>	<b>666,094</b>	<b>207,181</b>					<b>450,000</b>
New				-	642,863	-	666,094	207,181					-
Continuing				-	-	-	-	-					-

## FINANCIAL INCLUSION FOR RURAL MICROENTERPRISES

Indicator 4.5.2 – 25: Number of people with a savings account or insurance policy as a result of USG Assistance													
Baseline 0: FTF indicator													
DISAGGREGATE	FY 2011	FY 2012		FY 2013		FY 2014		FY 2015					
<i>-Type of A/C-Policy -Gender of A/C- Policy Holder</i>		Q1 – Q4		Q1 – Q4		TOTAL Q1 – Q4		Q1 Oct – Dec 2014	Q2 Jan – Mar 2015	Q3 Apr – Jun 2015	Q4 Jul – Sep 2015	TOTAL (Q1 – Q4)	Annual Target
		Target	Actual	Target	Actual	Target	Actual	Actual	Actual	Actual	Actual		
<b>TYPE OF A/C POLICY</b>	<b>N/A</b>	<b>N/A</b>	<b>49,772</b>	<b>75,000</b>	<b>217,567</b>	<b>85,000</b>	<b>320,960</b>	<b>505,733</b>					<b>90,000</b>
Savings			46,750	37,500	208,944	42,500	275,187	476,928					45,000
Insurance			3,022	37,500	8,623	42,500	45,773	28,805					45,000
<b>GENDER OF OWNER</b>	<b>N/A</b>	<b>N/A</b>	<b>49,772</b>	<b>75,000</b>	<b>217,567</b>	<b>85,000</b>	<b>320,960</b>	<b>505,733</b>					<b>90,000</b>
M			27,378	37,500	90,246	38,250	129,893	193,354					39,600
W			22,394	37,500	127,321	46,750	191,067	312,381					50,400

## FINANCIAL INCLUSION FOR RURAL MICROENTERPRISES

Indicator 4.5.2 – 27: Number of members of producer organizations and community-based organizations receiving USG assistance													
Baseline 0: FTF indicator													
DISAGGREGATE	FY 2011	FY 2012		FY 2013		FY 2014		FY 2015					
-Type of Organization -Gender		Q1 – Q4		Q1 – Q4		Q1 – Q4		Q1 Oct – Dec 2014	Q2 Jan – Mar 2015	Q3 Apr – Jun 2015	Q4 Jul – Sep 2015	TOTAL (Q1 – Q4)	Annual Target
		Target	Actual	Target	Actual	Target	Actual	Actual	Actual	Actual	Actual	Actual	
<b>TYPE OF ORG.</b>	<b>N/A</b>		<b>113,228</b>	<b>200,000</b>	<b>232,966</b>	<b>250,000</b>	<b>484,068</b>	<b>164,200</b>					<b>300,000</b>
Producer Orgs.			30,728	80,000	174,141	125,000	483,793	163,842					180,000
CBOs			82,500	120,000	58,825	125,000	275	358					120,000
<b>GENDER OF MEMBER</b>	<b>N/A</b>		<b>113,228</b>	<b>200,000</b>	<b>232,966</b>	<b>250,000</b>	<b>484,068</b>	<b>164,200</b>					<b>300,000</b>
M			88,845	100,000	155,483	112,500	361,632	122,944					120,000
W			24,383	100,000	77,483	137,500	122,436	41,256					180,000

## FINANCIAL INCLUSION FOR RURAL MICROENTERPRISES

Indicator 4.5.2 – 29: Value of Agricultural and Rural Loans Baseline 0: FTF indicator													
DISAGGREGATE	FY 2011	FY 2012		FY 2013		FY 2014		FY 2015					
-Type of Loan Recipient -Gender of recipient		Q1 – Q4		Q1 – Q4		Q1 – Q4		Q1 Oct – Dec 2014	Q2 Jan – Mar 2015	Q3 Apr – Jun 2015	Q4 Jul - Sep 2015	TOTAL (Q1 – Q4)	Annual Target
		Target	Actual	Target	Actual	Target	Actual	Actual	Actual	Actual	Actual	Actual	
<b>TYPE OF LOAN RECIPIENT</b>		<b>225M</b>	<b>103M</b>	<b>250M</b>	<b>259,766,580</b>	<b>375M</b>	<b>287,288,115</b>	<b>51,464,239</b>					<b>500M</b>
Producers		-	-	150M	140,273,953	243.75M	98,313,588	291,101					350M
Local Traders/Assemblers		-	-	50M	-	75M	-	-					125M
Wholesalers/Processors		-	-	25M	-	37.5M	-	-					25M
Others		-	-	25M	119,492,627	18.75M	188,975,527	51,173,138					-
<b>GENDER OF RECIPIENT</b>		<b>225M</b>	<b>103M</b>	<b>250M</b>	<b>259,766,580</b>	<b>375M</b>	<b>287,288,115</b>	<b>51,464,239</b>					<b>500M</b>
M		146.25M	51.68M	150M	84,793,588	187.5M	217,638,188	17,346,928					200M
W		78.75M	51.32M	100M	174,669,762	187.5M	68,645,581	33,018,347					300M
Joint A/C			-	-	303,230	-	1,004,106	1,098,964					-

## FINANCIAL INCLUSION FOR RURAL MICROENTERPRISES

Indicator 4.5.2 – 30: Number of MSMEs, including farmers, receiving USG assistance to access bank loans													
Baseline 0: FTF indicator													
DISAGGREGATE	FY 2011	FY 2012		FY 2013		FY 2014		FY 2015					
-Size of MSME -Gender of Owner		Q1 – Q4		Q1 – Q4		Q1 – Q4		Q1 Oct – Dec 2014	Q2 Jan – Mar 2015	Q3 Apr – Jun 2015	Q4 Jul - Sep 2015	TOTAL (Q1 – Q4)	Annual Target
		Target	Actual	Target	Actual	Target	Actual	Actual	Actual	Actual	Actual	Actual	
<b>SIZE OF MSME</b>	<b>N/A</b>		<b>158,175</b>	<b>200,000</b>	<b>189,168</b>	<b>250,000</b>	<b>597,048</b>	<b>207,127</b>					<b>300,000</b>
Micro			158,175	100,000	189,168	150,000	-	-					200,000
Small			-	50,000	-	62,500	558,975	188,734					80,000
Medium	<b>N/A</b>		-	50,000	-	37,500	38,073	18,393					20,000
<b>GENDER OF OWNER</b>			<b>158,175</b>	<b>200,000</b>	<b>189,168</b>	<b>250,000</b>	<b>597,048</b>	<b>207,127</b>					<b>300,000</b>
M			79,847	100,000	37,174	112,500	364,966	137,265					120,000
W			78,328	100,000	150,966	137,500	231,529	68,930					180,000
Joint A/C			-	-	1,028	-	553	932					-
N/A			-	-	-	-	-	-					-

## FINANCIAL INCLUSION FOR RURAL MICROENTERPRISES

### Indicator 4.5.2-37 Number of MSMEs, including farmers, receiving business development services from USG assisted sources Baseline 0: FTF indicator

DISAGGREGATE	FY 2011	FY 2012		FY 2013		FY 2014		FY 2015					
-Size of MSME -MSME Type -Gender of Owner		Q1 – Q4		Q1 – Q4		Q1 – Q4		Q1 Oct – Dec 2014	Q2 Jan – Mar 2015	Q3 Apr – Jun 2015	Q4 Jul – Sep 2015	TOTAL (Q1 – Q4)	Annual Target
		Target	Actual	Target	Actual	Target	Actual	Actual	Actual	Actual	Actual	Actual	
<b>SIZE OF MSME</b>	<b>N/A</b>		<b>38</b>	<b>50</b>	<b>53</b>	<b>65</b>	<b>241</b>	<b>110</b>					<b>65</b>
Micro			3	25	4	45	89	-					50
Small			22	15	31	15	146	110					10
Medium	<b>N/A</b>		13	10	18	5	6	-					5
<b>TYPE OF MSME</b>			<b>38</b>	<b>50</b>	<b>53</b>	<b>65</b>	<b>241</b>	<b>110</b>					<b>65</b>
Ag Producers			12	20	12	30	212	66					35
Input Suppliers			-	10	-	15	-	-					15
Traders			-	5	-	10	2	-					10
Output Processors			-	5	-	5	-	-					5
Non-Agricultural			-	-	-	-	4	-					-
Other			26	10	41	5	23	44					-
<b>GENDER OF OWNER</b>			<b>38</b>	<b>50</b>	<b>53</b>	<b>65</b>	<b>241</b>	<b>110</b>					<b>65</b>
M			1	5	1	10	-	-					20
W			1	15	1	25	-	-					30
Joint			-	10	-	15	-	-					15
N/A			36	20	51	15	241	110					-

## FINANCIAL INCLUSION FOR RURAL MICROENTERPRISES

Indicator / Disaggregation	Baseline Year	Baseline Value	2013		2014		2015						
			Target	Actual	Target	Actual	Q1	Q2	Q3	Q4	Q1-Q4	Target	
			PPR										
FTF 01(): Estimated number of FTF beneficiaries holding 5 hectares or less of arable land or equivalent units of livestock	0	0			19,170.00	129,052.00	27,638						30,000
FTF 01(): Estimated percentage of FTF beneficiaries holding 5 hectares or less of arable land or equivalent units of livestock	0	0			50%	80%	70%						80%
<b>Land</b>													
Estimated number of beneficiaries	0	0											
Estimated percentage of all beneficiaries	0	0											
<b>Livestock</b>													
Estimated number of beneficiaries	0	0			19,170.00	129,052.00	27,638						30,000
Estimated percentage of all beneficiaries					50%	80%	70%						80%

\*This number of farmers is from the agricultural and rural loans (4.5.2-29). As per the guidelines, we report the farmers in Livestock segment only since the small-holders herein reported fall under land and livestock.

## **IV. PERFORMANCE MONITORING**

In October and November 2014, FIRM M&E team extended risk register support to Jamii Bora Bank expansion in Kisumu and Busia Counties. Risk register is the last step in branch locator Jamii Bora Bank is one of FIRM partners that sought Branch Locator services assistance. The risk assessment is the last step on the Branch Locator platform and serves to demonstrate the internal and external risks that exist in each county that a financial institution is considering expansion. The report on the two week long exercise has been completed and shared with Jamii Bora for utilization.

In October 2014, FIRM completed the Environment Compliance Policies assignment for 11 of its partners. These policies have become part of the institutional policies for the partners. They shall be useful documents in evaluating the activities of the financial institutions and that of their clientele. The assignment also culminated in development of an environment compliance template for FIRM. FIRM shall use this template in evaluating the commitment and compliance of the partners to environment preservation. A copy of the template and sample policy is annexed in this report.

FIRM sustained the one on one support to existing and new partners on M&E activities and reporting requirements initiated last quarter. Through these support, FIRM has enhanced the partners' accuracy in reporting and used less time in cleaning the data received. The direct interaction with these partners has also enhanced the relationship between FIRM M&E team and the financial partners. As a result, fewer reporting challenges were experienced this quarter.

## **V. PROGRESS ON LINKS TO OTHER USAID PROGRAMS**

Following FIRM's successful launch of the Bomet County SIP, FIRM received at the events request from USAID Kenya Mission Director Karen Freeman and USAID Kenya Economic Growth Director Mark Carrato requests to pursue connections to other USAID project in order to connect to the work in the SIP in Bomet and then build on this for other counties. USAID submitted a request to our COR and other USAID Economic Growth personnel for support to carry this out.

As a result of the above, FIRM is discussing with the regional USAID Africa LEAD II project which has just received funding form USAID Kenya on areas of collaboration. FIRM is also continuing discussions with AHADI on their potential scope of work and how to work together in overlapping counties.

## **VI. PROGRESS ON LINKS WITH GOK AGENCIES**

Linkages with GOK agencies remain unchanged from the previous period.

## **VII. PROGRESS ON USAID FORWARD**

During this quarter, FIRM continued to incrementally sustain progress on USAID Forward objectives.

In its partnership with financial institutions, FIRM supports an array of agriculture activities under Feed the Future and in clean/renewable energy and water. Financial institutions appetite for consulting services will remain strong and consistent overtime. FIRM's role in this area is two-pronged.

First, the project seeks to increase each institution's profitability while demonstrating the value provided by the local consulting industry (i.e. the financial institution grows while increasing profits). After FIRM concludes, these financial institutions are expected to source Kenyan consultants and

companies to support ongoing business needs – all forms of technical assistance and capacity building but across increasing levels of sophistication.

Second, FIRM sources Kenyan consultants on behalf of financial institutions to demonstrate the value offered by the local industry. In cases gaps exist in the market for services, FIRM works with local consultants or companies to build the missing capacities and capabilities. In the Kenyan marketplace, the greatest challenge is the over reliance placed on an owner/operator to complete multiple, ongoing, high-quality assignments. In most, if not all cases, these companies are small and entirely dependent on the technical skills and managerial abilities of the owner/operator. If the company has too many assignments at the same time, it does not have the personnel able to fill in for the owner/operator. The key challenge calls for assisting these high-quality individuals build their companies in order to handle multiple assignments while meeting acceptable standards.

## **VIII. SUSTAINABILITY AND EXIT STRATEGY**

FIRM’s sustainability and exit strategy is grounded on USAID Forward objectives. While seeking to achieve contractual objectives under the Task Order, the project works to enable financial and non-financial service providers to enter new markets and increase profitability. In time, these businesses will source services from the Kenyan consulting industry. Likewise, the local consulting industry will reach of level of technical and managerial capacity necessary to meet the increasing sophistication of Kenya’s businesses.

## **IX. NEXT QUARTER’S WORK PLAN**

This quarter, FIRM finalized a workplan specific to activities in county support and energy. FIRM does not anticipate any deviations or setbacks to the project workplan. In fact, the growth of new opportunities outpaces original planning forecasts. Current partners continue to request new support to position and prepare for new business opportunities (that are fully aligned with the Feed the Future goals).

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

## **XI. PROJECT**

### **ADMINISTRATION Constraints**

#### **and Critical Issues**

In August 2014, FIRM received a notification from USAID regarding new VAT and DA-I submission procedures that would go into effect October 1, 2014. These new procedures will introduce a 30- day window from the date of the invoice by which implementing partners may submit DA-I forms to USAID. FIRM has no problem with providing DA-I forms that quickly; however, we have not been able to receive sufficient DA-I forms recently from USAID in timely manner. This may result in challenges and delays of submission of DA-I after the 30-day window. FIRM will address the subject with our COR and other USAID personnel for guidance on how to handle.

#### **Personnel**

FIRM employed Patrick Oyoo as Partnership Specialist to support the County Investment Support sub-project; and Jane Chao to provide administrative and logistics support. Laura Chao has been attached to the Council of Governors as an independent consultant to work with the Deputy Chairman and the Committee on Resource Mobilization as the primary relationship manager for the FIRM Project. She will support COG on resource mobilization.

#### **Changes in the Project**

There were no significant changes to the project this quarter.

In this quarter we have received no DA-I forms for VAT exemption from USAID / KRA. FIRM is currently awaiting 243 VAT exemptions submitted through to December 2014 from January 2011 amounting to \$420,798.98.

Also related to VAT, FIRM received guidance from USAID regarding new DA-I submission requirements moving forward from October 1, 2014. FIRM has put in place new procedures to meet the new timelines; however, FIRM will note that we have had challenges in receiving sufficient DA-I forms to process invoices and may seek USAID guidance in the future.

#### **Contract Modifications and Amendments**

There were no modifications or amendments to the contract during this quarter.

## **Annexes**

## Annex I: Quarterly Deliverables

### Deliverables Paid

FIRM Deliverables for October - December 2014

Description

Date paid	Vendor	Deliverables paid in July 2014
3-Oct-14	CRISPIN N BOKEA	Del#6 Four Departmental plans that support ministry-level initiatives. Assign - Support Bomet County to development of a comprehensive Strategic Framework and specific departmental plans
9-Oct-14	Nation Media Group	EOI Advertisement of preferred vendors and business service providers- Daily Nation on 10/10/2014
9-Oct-14	Portquip Kenya Limited	PO-226 - Del# 2 - Delivery and Acceptance of a refined financial literacy manual. Assignment - Assist AMF
9-Oct-14	Peter M. Wanyama	Del#1 Draft Model County co-operative rules and regulations - Assignment - To offer technical assistance of governors.
9-Oct-14	BRIGID OTIATI	Deliverables as outlined in contract no: FIRM-ICA-029 ,Credit Factory for the month of August 2014

9-Oct-14	Agnes A. Mbuya	Deliverables as outlined in contract no: FIRM-ICA-025 for the month of September 2014. Report duly signed 2014
9-Oct-14	Agnes A. Mbuya AGNM.10.09.14   WT91 111019Oct14-158 111019 -78000 KES	Unmet deliverables as outlined in contract no: FIRM-ICA-025 for the month of September 2014. Report due September 2014
9-Oct-14	Ewin Munene Kinyua	Deliverables as outlined in contract no: FIRM-ICA-025 for the month of September 2014. Report duly signed 2014
9-Oct-14	Ewin Munene Kinyua	Unmet deliverables as outlined in contract no: FIRM-ICA-025 for the month of September 2014. Report due September 2014
9-Oct-14	Lord Erroll Limited	AWEP meeting expenses on 06/10/2014
9-Oct-14	Winifred Nyanguthie Isika	Progress report outlining monthly achievements in line with AMPKs strategy and signed by AMPK executive
14-Oct-14	JM Mantle & co. Lt	Del# 2 - A draft five year strategic business plan - Assignment - Assist REMU DTM to develop a 5 year strategic documentation.
14-Oct-14	JM Mantle & co. Ltd	Del# 3 - A workshop on the draft report including recommendations given by REMU DTM - Assignment - strategic business plan and all related documentation.

14-Oct-14	JM Mantle & co. Ltd	Del# 4 - A comprehensive final five year strategic business plan - Assignment - Assist REMU DTM to develop all related documentation.
14-Oct-14	JM Mantle & co. Ltd	Del# 5 - A detailed implementation plan and budget, systems to monitor performance against plan - Assist in developing 5 year strategic business plan and all related documentation.
14-Oct-14	Viability Africa	Del# 2 - Technical Supplier Proposals (Tindinyo Falls Hydro) Site Identification - To progress to financial closure for power generation projects
15-Oct-14	Crowne Plaza	Meeting expenses during barriers to electrification for 'under grid households in rural kenya' meeting in Kenya
15-Oct-14	LAICO REGENCY NAIROBI	Meeting expenses with KUSCCO on 09/26/14
15-Oct-14	Micro Enterprises Support Programme Trust (MESPT)	Training on Value Chain Development (VCD) for Titianne Donde and Joseph
17-Oct-14	Gilbert Vidolo Ambani	Del#3 - Develop Business , Functional and Technical Specifications for the Credit Factory
17-Oct-14	CREDIT FACTORY LIMITED	Del#4 - Quarterly Progress Report; June 2014 to August 2014 .Assignment - Nyanza Lending pilot support

21-Oct-14	Serena Hotel	Event; Launch of book; Credit Guarantee Schemes, the road to expanding business and investment in Kenya
28-Oct-14	Paul Maina Gacari	Del# 1 - Draft model County cooperative rules and regulations - Assignment - To offer technical assistance to the council of governors (CoG)
29-Oct-14	Consolata Mbalwa Akumu	Deliverable#1 - October 2014 report detailing tasks accomplished during the month as captured in the SOI
31-Oct-14	School of African Microfinance/ Frontfin Training	DEI# 1 - Course fees - Assignment - SAM Training 2014
31-Oct-14	School of African Microfinance/ Frontfin Training	DEI# 1 - Full Board Hotel Accommodation and meals - SAM Training 2014
<b>Total deliverables paid in October 2014</b>		
<b>Deliverables for November 2014</b>		
5-Nov-14	Nation Media Group	Newspaper advertisement for Solar PV training at Government of Kenya Technical Training College

7-Nov-14	Winifred Nyanguthie Isika	Progress report outlining monthly achievements in line with AMPKs strategy and sig October 2014
7-Nov-14	Viability Africa	Del# 3 - Detailed Financial Model (Tindinyo Falls Hydro) - Assignments - To progres energy generation projects.
7-Nov-14	INSTITUTE OF AFRICAN DEVELOPMENT ECONOMIES	Del #5 Final Report submitted to the CoG - Assignment - Assist Council of Governors
7-Nov-14	Hilton Nairobi Limited	Conference package on 09/23/2014. Full day conference
7-Nov-14	Royal Media Services LTD	Provide media and communication services to MUSONI for Kisii Branch Launch
7-Nov-14	Royal Media Services LTD	Production Services for Advert for the Musoni Kenya Kisii Launch
11-Nov-14	Ewin Munene Kinyua	Deliverables as outlined in contract no: FIRM-ICA-025 for the month of October 201 members - October 2014
11-Nov-14	Ewin Munene Kinyua	Unmet eliverables as outlined in contract no: FIRM-ICA-025 for the month of Octob Board members - October 2014
11-Nov-14	Agnes A. Mbuya	Deliverables as outlined in contract no: FIRM-ICA-025 for the month of October 201 members - October 2014
11-Nov-14	Agnes A. Mbuya	Unmet deliverables as outlined in contract no: FIRM-ICA-025 for the month of Octo Board members - October 2014

13-Nov-14	CRISPIN N BOKEA	Del#7 Four Departmental Plans workshops meetings . Assign- Support Bomet County development of a comprehensive Strategic Framework and specific departmental p
13-Nov-14	BRIGID OTIATI	Deliverables as outlined in contract no: FIRM-ICA-025 for the month of October 2014 members - October 2014
13-Nov-14	Serena Hotel	Breakfast Meeting for 30 Women Association Leaders (FEWA) on August 27, 2014.
14-Nov-14	KENYA INVESTMENT AUTHORITY	Registration fee for Kenya International conference (KIICO) from 11/19/14-11/20/14
14-Nov-14	KENYA INVESTMENT AUTHORITY	Registration fee for Kenya International conference (KIICO) from 11/19/14-11/20/14
14-Nov-14	KENYA INVESTMENT AUTHORITY	Registration fee for Kenya International conference (KIICO) from 11/19/14-11/20/14
14-Nov-14	KENYA INVESTMENT AUTHORITY	Exhibition space during Kenya International conference (KIICO) from 11/19/14 -11/20/14
17-Nov-14	Fredrick F.Odhiambo	Del#1 Draft model county co-operative rules and regulations - Assignment - To off government through council of governors
19-Nov-14	EcoDym Africa Consultants	PO-245 - Deliverable# 1 - Delivery and acceptance of a time lined work plan - Assign Out an Environmental and Social Impact Assessment.

20-Nov-14	Open Capital Advisors Ltd	PO-235 - Del # 2 - Delivery and Acceptance of a draft three year agribusiness SME f ABC Bank develop a three year agribusiness SME finance strategy
20-Nov-14	Open Capital Advisors Ltd	PO-235 - Del # 3 - Delivery and Acceptance of a workshop on the draft report - Assi three year agribusiness SME finance strategy
20-Nov-14	Erickson International	PO-240 - Deliverable # 2 - Delivery and acceptance of a System manuals for each SA Government of Bomet develop and implement a capacity building program for SAC
20-Nov-14	Erickson International	PO-240 - Deliverable # 3 - Delivery and acceptance of a Leadership and Governance - Assignment - Assist County Government of Bomet develop and implement a capa
20-Nov-14	Erickson International	PO-240 - Deliverable # 4 - Delivery and acceptance of a SACCO operations training o - Assist County Government of Bomet develop and implement a capacity building p
20-Nov-14	Erickson International	PO-240 - Deliverable # 5 - Delivery and acceptance of a Financial literacy training cu manuals - Assignment - Assist County Government of Bomet develop and impleme
20-Nov-14	Sarova, Panafric Hotel	Meeting expenses during County internship programme Launch/Co-operative poli
20-Nov-14	Image plus Limited	Back-drop banner (3m*3m pop up stand) - Assignment - Assist AWEP KC acquire pro launch
20-Nov-14	Image plus Limited	Roll-up banners (85 cm*200 cm) - Assignment - Assist AWEP KC acquire promotiona
20-Nov-14	Image plus Limited	Tear-drop banners (medium size) - Assignment - Assist AWEP KC acquire promotion
20-Nov-14	Image plus Limited	Brochures A5, full color, 135 GSM paper, back to back) - Assignment - Assist AWEP I Strategic Plan launch

20-Nov-14	Image plus Limited	Credit note on Back-drop banner (3m*3m pop up stand) - Assignment - Assist AWEI the Strategic Plan launch
20-Nov-14	Lake Naivasha Simba Lodge	Conference package for 11 pax from October 22, 2014 to October to October 24, 2014 for government officials
20-Nov-14	Fairview Hotel Ltd	PO-239 - AMFI Breakfast meeting expenses on October 2, 2014 for 30 pax
20-Nov-14	Fairview Hotel Ltd	PO-239 - AMFI Breakfast conference projector costs
21-Nov-14	Tribe Hotel limited	Nairobi County Council Half day meeting on October 07, 2014
21-Nov-14	Alpex Consulting Africa Ltd	PO--211 - Del#2 - Comprehensive system manuals and process maps for Credit, Op Resource - Assignment - Assist Moi Nab SACCO develop and implement a capacity building program
21-Nov-14	Alpex Consulting Africa Ltd	PO--211 - Del#3 - Standardized training curriculum, TOT manuals and Leadership training for members - Assignment - Assist Moi Nab SACCO develop and implement a capacity building program
21-Nov-14	Alpex Consulting Africa Ltd	PO--211 - Del#4 - Training of trainers delivery report . - Assignment - Assit Moi Nab SACCO develop and implement a capacity buiding program
21-Nov-14	Alpex Consulting Africa Ltd	PO--211 - Del#5 - Board members training report including a training evaluation report for SACCO develop and implement a capacity buiding program
26-Nov-14	BEAMA CLASSIC DECO	Decoration drapings for Bomet and machakos county Booths during KIICO investment conference
26-Nov-14	BEAMA CLASSIC DECO	Plasma screens Set up and service for Bomet and machakos counties for the two county investment conference

26-Nov-14	BEAMA CLASSIC DECO	Carpet layout and rental for Bomet and Machakos counties for two conference days
<b>Total deliverables paid in November 2014</b>		
<b>Deliverables for December 2014</b>		
2-Dec-14	Consolata Mbalwa Akumu	Deliverable#2 - November 2014 report detailing tasks accomplished during the month
2-Dec-14	Essence International Ltd	PO-214 - Del#2 - SMiB: Develop policy and procedures guidelines - Assignment - To develop policies, procedures, process maps and operations manuals
2-Dec-14	Essence International Ltd	PO-214 - Del#3 - SMiB: develop process maps for operations, credit, credit risk and SACCO develop policies, procedures, process maps and operations manuals
2-Dec-14	Essence International Ltd	PO-214 - Del# 4 General credit. Assignment - To assist Stima SACCO develop policies, procedures, process maps and operations manuals
2-Dec-14	Essence International Ltd	PO-214 - Del# 5 - SMiB: develop system manuals; Credit, Operations, Risk Management develop policies, procedures, process maps and operations manuals

2-Dec-14	Essence International Ltd	PO-214 - Del# 6 - General SACCO lending - Assignment - To assist Stima SACCO develop and operations manuals
2-Dec-14	Essence International Ltd	PO-214 - Del# 7 - SMiB: Develop a standardized training curriculum and materials and Stima SACCO develop policies, procedures, process maps and operations manuals
2-Dec-14	Essence International Ltd	PO-214 - Del# 8 General SACCO lending: Develop standardized training curriculum and Assignment - To assist Stima SACCO develop policies, procedures, process maps and operations manuals
2-Dec-14	Essence International Ltd	PO-214 - Del#9 - Staff capacity building report - Assignment - To assist Stima SACCO develop policies, procedures, process maps and operations manuals
2-Dec-14	Open Capital Advisors Ltd	Deliverable# 2 -Delivery and acceptance of a draft report - Assignment - To assist M and renewable energy product portfolio and implementation plan.
2-Dec-14	SEYDOU RESOURCES LIMITED	Del#3 - 11 (Eleven) Workshop reports detailing recommendations ( workshop per FSA for EADD FSAs
2-Dec-14	Winifred Nyanguthie Isika	Progress report outlining monthly achievements in line with AMPKs strategy and signed November 2014
3-Dec-14	ROM Enterprises Ltd	Machakos County roll up Banner with broad base stand during Kenya International

3-Dec-14	ROM Enterprises Ltd	Machakos County + USAID pens during Kenya International Investment Conference Investment Conference (KIICO 2014).
3-Dec-14	ROM Enterprises Ltd	Bomet County + USAID branded pens during Kenya International Investment Confer
3-Dec-14	ROM Enterprises Ltd	USAID FIRM roll up with a broad base stand during Kenya International Investment
4-Dec-14	ROM Enterprises Ltd	Printing of A4 flier double sided in full color with UV finis during Kenya Internationa
4-Dec-14	Ewin Munene Kinyua	Deliverables as outlined in contract no: FIRM-ICA-025 for the month of November 2014 members - November 2014
4-Dec-14	Ewin Munene Kinyua	Unmet deliverables as outlined in contract no: FIRM-ICA-025 for the month of November 2014 Board members - November 2014
4-Dec-14	Agnes A. Mbuya	Deliverables as outlined in contract no: FIRM-ICA-025 for the month of November 2014 members - November 2014
4-Dec-14	Agnes A. Mbuya	Unmet deliverables as outlined in contract no: FIRM-ICA-025 for the month of November 2014 Board members - November 2014

5-Dec-14	Viability Africa	Del# 4 - Draft Power Purchase Agreement (Tindinyo Falls Hydro) - Assignment - To p renewable energy generation projects
5-Dec-14	Eldad Promotions	PO-250 - Delivery and Acceptance of Grey round neck T-shirts with USAID From the FINANCIAL INCLUSION FOR RURAL MICROENTERPRISES (blue font) branded at the b
5-Dec-14	Eldad Promotions	PO-250 - Grey & Black baseball caps with USAID IFrom The American People Logo (i
9-Dec-14	Maanzoni Lodge	Meeting expenses during SIP discussion with Machakos County Government and Co 12/10/2014
11-Dec-14	BRIGID OTIATI	Deliverables as outlined in contract no: FIRM-ICA-025 for the month of November 2 members - November 2014
15-Dec-14	Erickson International	PO-240 - Deliverable # 8 -Training report on Board member training including numl Assist County Government of Bomet develop and implement a capacity building pro
15-Dec-14	Erickson International	PO-240 - Deliverable # 7 - Delivery and acceptance of aTraining report on SACCO ma Assist County Government of Bomet develop and implement a capacity building pro
15-Dec-14	CREDIT FACTORY LIMITED	Del#5 - Quarterly Progress Report:September 2014 to November 2014 .Assignment Credit Factory

15-Dec-14	Gilbert Vidolo Ambani	Del#4 - Investigate 2 applications development companies of saas environment tha
15-Dec-14	Open Capital Advisors Ltd	Deliverable# 3 - Delivery and acceptance of a workshop - Assignment - To assist Mic renewable energy product portfolio and implementation plan.
15-Dec-14	Open Capital Advisors Ltd	Deliverable# 4 - Delivery and acceptance of a final report - Assignment - To assist M and renewable energy product portfolio and implementation plan.
18-Dec-14	ECOHEALTH COMPANY LTD	Del# 2 - Delivery and Acceptance of a Draft standardized template for environmen environmental policies for selected FIRM partners
18-Dec-14	ECOHEALTH COMPANY LTD	Del# 3 - Delivery and Acceptance of a Final standardized template for environmenta environmental policies for selected FIRM partners
18-Dec-14	ECOHEALTH COMPANY LTD	Del# 4 - Delivery and Acceptance of a Draft environmental policy for each of the 11 standardized template - Assignment - Develop environmental policies for selected F
18-Dec-14	ECOHEALTH COMPANY LTD	Del# 5 -Delivery and Acceptance of a Final environmental policy for each of the 11 standardized template - Assignment - Develop environmental policies for selected F
18-Dec-14	Gilbert Vidolo Ambani	Del#5 - Monthly report; November 2014; Cordinate infrastructure and quality assu

18-Dec-14	EcoDym Africa Consultants	PO--245 - Deliverable# 2 - Delivery and acceptance of a Full Environmental and Social Assignment - Assist Viability Africa to Carry Out an Environmental and Social Impact
18-Dec-14	INSTITUTE OF AFRICAN DEVELOPMENT ECONOMIES	Del #5 Final Report submitted to the CoG - Assignment - Assist Council of Governors
19-Dec-14	Image plus Limited	High density, screen printed white & black polo t-shirts with USAID logo and Bomet during Bomet strategic investment plan
19-Dec-14	Image plus Limited	High density screen printed white & black polo t-shirts with USAID logo and Bomet Bomet strategic investment plan
19-Dec-14	Image plus Limited	High density screen printed white & black polo t-shirts with USAID logo and Bomet Bomet strategic investment plan
19-Dec-14	Image plus Limited	High density screen printed white & black polo t-shirts with USAID logo and Bomet Bomet strategic investment plan
19-Dec-14	Image plus Limited	Medium density screen printed grey & black baseball caps with USAID/Bomet Coun superior during Bomet strategic investment plan
19-Dec-14	Image plus Limited	Normal fabric cotton, screen printed grey & black baseball caps with USAID/Bomet should be standard during Bomet strategic investment plan

19-Dec-14	Image plus Limited	USAID folders –( A4 Size holders)L during Bomet strategic investment plan
19-Dec-14	Image plus Limited	Pull-up banners (Standard Size) – USAID & County Logos during Bomet strategic inv
19-Dec-14	Image plus Limited	Hanging banners (Size Standard) – USAID & County LogosL during Bomet strategic i
19-Dec-14	Image plus Limited	USAID branded pens during Bomet strategic investment plan
19-Dec-14	ECOMEDIA LIMITED	Printing Bomet Strategic Investment plan BookletSpecifications: pages, High Glossy with UV finish,book size: 17.3 cm * 24.7 cmprinted on A4 paper size.Approximately
19-Dec-14	ECOMEDIA LIMITED	Design and Formatting of Bomet Strategic Investment plan booklet
19-Dec-14	Portquip Kenya Limited	PO-226 - Del# 3 - Delivery and Acceptance of a report on the TOT program. Assignm Literacy TOT
19-Dec-14	Portquip Kenya Limited	PO-226 - Del# 4 - Delivery and Acceptance of a report on the TOT program. Assignm Literacy TOT

19-Dec-14	Peter Mutuku lewa	Del#1 Delivery and acceptance of workplan for assignement - Assignment - Provide the technical assistance to lead the development of a strategic investment plan to meet
19-Dec-14	Peter Mutuku lewa	Del#2 Delivery and acceptance of summary report of inceptionworkshop - Assignment - Provide technical assistance to lead the development of a strategic investment Board with the technical assistance to lead the development of a strategic investment plan to meet Vision 2030
19-Dec-14	Peter Mutuku lewa	Del#3 draft report prepared for the Governor - Assignment - Provide Machakos County Government with technical assistance to lead the development of a strategic investment plan to meet Vision 2030
19-Dec-14	Martin Murigi Mburu	Del#1 Delivery and acceptance of workplan for assignement - Assignment - Provide the technical assistance to lead the development of a strategic investment plan to meet
19-Dec-14	Martin Murigi Mburu	Del#2 Delivery and acceptance of summary report - Assignment - Provide Machakos County Government with technical assistance to lead the development of a strategic investment plan to meet
30-Dec-14	Laura Chao Mwangola	Deliverable No. 1 - Dec 31-2014 - Assignment -provide ongoing technical support to Machakos County Government in diversifying the resource base for county-led development programming and stakeholder engagement
30-Dec-14	Winifred Nyanguthie Isika	Monthly report for month of December 2014, Outlining achievements for the month
20-Dec-14	Maanzoni Lodge	Meeting expenses during SIP discussion with Machakos County Government and County Executive Committee on 12/10/2014

20-Dec-14	Brevan Hotel & Conference Centre Ltd	Meeting expenses during Bomet County Strategy Launch from 12/01/2014 - 12/05/2014
24-Dec-14	Consolata Mbalwa Akumu	Deliverable#3 - December 2014 report detailing tasks accomplished during the month
		<b>Total deliverables paid in December 2014</b>
		<b>Total Deliverables Payments for the Quarter</b>