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USAID Kenya Financial Inclusion for Rural Microenterprises Quarterly Progress Report

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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

This being the last quarter of the year, this report covers all both the quarterly and the annual indicators under FIRM.

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

FIRM received contract modifications #7 in September 2013 which obligated approximately \$605,000

Next Quarter's Work Plan

FIRM continues to meet progress on the original work plan to increase access to finance. With the new modification, FIRM prepared a supplemental work plan to address the new county investment support activities; this work plan was submitted to USAID this quarter and we are awaiting approval

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for this workplan and the proposed new indicators. The new indicators will be incorporate into the quarterly and annual reporting as proposed once approved.

II. KEY ACHIEVEMENTS (Qualitative Impact)

Agriculture

FEWA SACCO: FIRM assisted FEWA SACCO to develop its operational and financial plan in 2013. The plan was a blue print that was presented to SASRA (Sacco Society Regulation Authority) who gave FEWA SACCO a certificate to operate as BOSA (Back Office Service Activity). In the second phase, implementation of SACCO operations, FIRM and FEWA SACCO have a cost sharing arrangement in which FEWA SACCO is providing the core capital, office space and all necessary infrastructures to commence SACCO operations and FIRM is embedding two staff members for a period of six months. This is the first step into realizing inclusion for women in a woman-only SACCO at a 10% reducing balance interest rate.

Universal traders SACCO: FIRM's partnership with Universal Traders SACCO on agriculture value chain product refinement and organizational strategy in January 2014, led to the opening of its Kitui branch office (SA2) in July 2014. The branch's operations, guided by the strategy, will focus on the mango and honey value chains in the region and will finance at least 2,000 smallholder farmers within its first year of operations.

Moi Nab SACCO: Moi Nab is a women-only SACCO serving Uasin Gishu, Nandi and Elgeyo counties (HRI). The SACCO has over 3,000 members and partnered with FIRM to support its organic growth by developing the capacity of staff and members on financial education. FIRM finalized the capacity building program targeting both clients and board members and trained a total of 300 clients on understanding the SACCO model and financial literacy. The board members were trained on leadership and governance.

Crescent Takaful SACCO: FIRM partnered with Takaful SACCO and facilitated a training to introduce Sharia compliant finance to FIRM technical staff. The training would better equip FIRM technical staff as they focus on ASAL inclusion at both institutional and county levels.

Nitunze SACCO: A rapid assessment of the SACCO by FIRM technical staff informed the need for a workshop with the SACCO's board and management. FIRM conducted a two day workshop where the findings were disseminated and discussions on how the SACCO, which is already well positioned to play an inclusion role in Western Kenya (HRI), can achieve their objectives. FIRM will present a final report on the findings and recommendations agreed upon at the workshop which will be used to prioritize areas of partnership.

Skyline SACCO: The SACCO is head quartered in Baringo and serves small holders in Uasin Gishu and Elgeyo regions (HRI). Skyline is one of the leading SACCOs in the region on agrifinance and FIRM partnered with it to enhance its efficiency as an agri SACCO. FIRM will assist the SACCO in product development, strategic marketing and capacity building in agri-lending.

Sky SACCO: FIRM undertook an assignment starting on September 10, 2014 with Sky SACCO to develop a business operational model, develop manuals and conduct training for management and staff. The assignment will deeply examine the SACCO's business model and its interaction with other supporting enterprises such as the feeds factory and the poultry products marketing with a view of harmonizing operations to enhance economies and scale-up of operations. The harmonized business unit configuration is also aimed at assisting the management (made up of youthful and relatively inexperienced) to effectively lead and manage the innovative enterprise. Training is purposed to develop the management's capacity.

Stima SACCO: FIRM initiated an assignment with Stima SACCO on the Small and Micro Business lending initiative. The assignment will streamline the operations of the lending unit enabling it to effectively serve the micro business clients on savings and loan aspects across all its branches. The

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SACCO also aims to increase the number and value of loans within the unit and a review of the manuals, process and policies in the initial phase to streamline the operations.

EADD FSAs: FIRM has an ongoing assignment to assist 11 FSAs (Financial Service Associations) under the East African Dairy Development (EADD) project to develop strategic business plans and develop products. The drafts have been presented at workshops to all the FSAs and will assist them in the growth process by developing independent and sustainable financial institutions, while strengthening their bond with the parent dairy cooperatives. This assignment will see some of the FSAs transform into SACCOs and diversifying their products to not only serve the dairy value chain but also other small businesses.

KERUSSU Savings and Credit Associations: FIRM will assist KERUSSU (Kenya Rural Sacco Societies Union) in the transformation process of women and youth-dominated savings and credit associations to SACCOs. An agreement has been reached to develop two model SACCOs (Smart Ladies and Kasuna Traders) from the targeted 50 SACAs. The model Saccos will be used as centers of excellence for the program. For sustainability, developing the capacity of the implementing KERUSSU team and the SACA leadership has been prioritized. The transformation will see the groups take up more economic roles in addition to the social roles that they strongly play.

Crescent Takaful SACCO (CTS): CTS is the only Sharia compliant SACCO in Kenya and offers Sharia compliant financial services. It intends to engage in a branch and rural expansion program (especially to the ASAL regions) and intends to achieve this with support from FIRM. FIRM will assist CTS in this exercise through the branch locator services.

Bomet County: FIRM initiated support of ten rural SACCOs in Bomet County through the County Government of Bomet Co-operative, Agribusiness and Marketing departments. The support includes development of operations manuals, design of financial literacy materials, a TOT for SACCO management and leadership training for SACCO Board members. The consultant held a familiarization meeting in Bomet with leaders of the 10 SACCOs to discuss proposed approaches and the work-plan.

Jiinue Credit/I Choose Life: In a bid to increase youth inclusion, FIRM signed an MOU with Jiinue Credit, a microfinance program by I Choose Life Africa (ICL). ICL is an NGO running initiatives for behavior change amongst youths to fight HIV/AIDs. The initiatives are hosted under two pillars, entrepreneurship training and microfinance, and FIRM intends to bring innovation for youth inclusion under these pillars.

Musoni: Musoni is the only MFI that has 100% cashless operations. FIRM, using their branch locator tool, assisted MUSONI MFI identify potential areas of rural expansion, as part of their rural, agriculture focused expansion strategy. Kisii town was identified as the best location for Musoni's flagship branch, because of its rich agricultural land and its potential to serve the greater Nyanza region. The launch on 11th Sept 2014 was attended by His Excellency the Governor of Kisii, Mr. James Ongwae. Musoni's use of technology ensures not only greater financial inclusion but also timely, effective and efficient delivery of financial services in rural Kenya.

Letshego Kenya Ltd: FIRM assisted Letshego Kenya Ltd (formerly Micro Africa) with staff capacity development following their rapid growth in branch network, staff numbers and customer base. This capacity development will see the institution provide seamless services across its branches and will build on FIRM's previous work with the organization on horticulture value chain development.

Joyful Women Organization (JOYWO): JOYWO is a non-governmental organization formed to empower Kenyan women economically and enhance household food security through table banking. FIRM partnered with JOYWO for a capacity building assignment that targeted both program officers and community mobilizers. The capacity building interventions were designed after a needs

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assessment exercise that aimed to address the organization's human capacity gaps. The program thus developed customized capacity building interventions.

Transnational Bank (TNB): FIRM completed the formulation of an agribusiness SME finance strategy that will enable TNB to identify viable financing opportunities in various agricultural value chains to boost their SME portfolio and advance their growth agenda. The strategy is based upon 6 pillars: products, internal organization, distribution and marketing, partnerships, internal systems and processes, and staff structure.

African Women Entrepreneurs Program (AWEP): AWEP is an NGO that empowers women in Kenya with education, tools and skills to access business and leadership opportunities and become agents of change within their communities. FIRM assisted AWEP to develop a three year strategy that will give them a clear roadmap to achieve their objectives. AWEP targets to reach 108,000 women over the next 3 years. Out of these women, 108 are running successful enterprises; 43,200 are in micro and small enterprises; 540 are survivors of gender based violence; 1,080 are persons living with disability, 10,800 are youth; 32,400 are farmers; 10,800 are professionals; and 9,072 are women in leadership.

Lesiolo Grain Handlers & PanXchange: FIRM supported Lesiolo Grain Handlers develop an online grain trading platform. The platform is designed to increase efficiency and pricing within the grain value chain. Highlights from PanXchange's 6 week pilot report are: 4 transactions completed, 189 tons of grain traded, grain valued at KES 6.1M bulked from approximately 120,000 small holders. PanXchange is currently working on the feedback from the pilot to modify the platform. PanXchange is a US-based, woman-owned small business.

Current DCA Facilities/Enhancements

Development Credit Authority: Below is the updated DCA table as of September 30, 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
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

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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
Totals					101,504,614		681,600	53,499	3,592,050

Agriculture Policy

Metropol: This quarter, FIRM received the 2nd batch of deliverables from Metropol on the Credit Information Sharing (CIS) awareness campaign in rural Kenya. The campaign covered Vihiga, Kakamega, Busia, Kisumu, Siaya, Kericho and Kisii regions. The training was attended by 1,128 micro enterprise owners and 503 signed up for credit reports on individual and business levels. Once signed up, they will undergo training and apply for a loan with Equity Bank. Under Metropol's agreement with Equity bank the loan applications will be processed at a faster turnaround time and charged a lower rate of interest based on their risk grade.

Central Bank of Kenya: FIRM and CBK hosted a half day workshop with CEO's of Microfinance Banks to recap the major changes to the Microfinance Act 2014 and changes that Microfinance Banks should implement to participate in the National Payment System. The meeting brought out policy issues that may limit Microfinance Banks from participating in National Payment Systems and benefits of joining the system.

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

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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: Following a scoping visit to Homa Bay conducted in May 2014, FIRM held a follow up meeting in Q4 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.

County Support

Model County Cooperative Policy and Bill: The governance of the cooperative sector has been fully devolved. Through the Council of Governors, FIRM is supporting the development of model Cooperative Policy, Bills, and Rules for County Governments. After finalizing model County Cooperative Policy and Bills last quarter, FIRM now moved to develop model County Rules and Regulations. The first draft of the rules and regulations are now finished and will be moving to the next phase. USAID FIRM has been in discussions with the USAID AHADI project to hand over part of the County Cooperative Policy development process. A meeting occurred in early September 2014 and FIRM is awaiting AHADI's proposed venue of cooperation.

County PPP Support: FIRM is supporting County Governments to better understand, identify, and execute PPP-type projects. During the quarter, FIRM visited Bomet, Meru, and Nairobi County to discuss potential PPP projects which the County is considering. During these visits, FIRM provided a brief training on the basic fundamentals of developing PPP projects, including key aspects of financial analysis. FIRM also received a request from the PPP Unit to provide technical comments to the initial draft of the County PPP Regulations. Draft regulations are expected to be released next quarter, and FIRM remains ready to support the Council of Governors and the PPP Unit in the process as requested.

FIRM County Internship Program: FIRM launched the County Internship Program in June 2014. In total, 23 interns attended the onboard training in Nairobi where the interns received an introduction to USAID FIRM, a presentation from the Council of Governors on devolution and county governments, and attended trainings to provide some basic skills and expectations for the interns participating in the program. In total, 16 counties and the Council of Governors is participating in the first phase of the internship program. Each intern will serve for six months within their assigned County and will have an opportunity to personally see the work and promise of County Governments. At the end of the internship, FIRM plans to arrange an end of service event, as well as provide training on job search skills.

Bomet County: FIRM's partnership with Bomet County is fully up and running as of this quarter. FIRM is supporting Bomet to develop a Strategic Investment Plan which will operationalize Bomet's County Integrated Development Plan (CIDP) into an actionable and measurable strategy. This strategy will help Bomet to prioritize investing its own resources as well as identify resource gaps and identify opportunities to attract increase private sector investment. Further, FIRM launched this quarter efforts in working with Bomet to revive the cooperative/SACCO sector in the County to support its agribusiness and food security strategy. FIRM also commenced activities to support initial activities in the energy and water sectors through priorities identified in the Strategic Investment Plan process.

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Homa Bay County: This quarter, FIRM's initial discussions with Homa Bay moved to a full partnership. As with Bomet, FIRM's support will start with a Strategic Investment Plan which will help the county operationalize its CIDP and provide a roadmap for county investment. During the quarter, FIRM launched that effort by selecting a consulting organization to work with Homa Bay on the assignment. Further, FIRM's financial services team visited Homa Bay to work with the County Executive member responsible for the cooperative sector to discuss support in reviving the sector. FIRM is also exploring support in the water and energy sector.

Meru County: After launching the FIRM – Meru partnership last quarter, FIRM staff traveled twice to Meru this quarter to develop a scope of work for the Strategic Investment Plan as well as areas of support in the cooperative, water, and energy sectors. FIRM has shared draft scopes for the assignments with Meru and is awaiting feedback to begin implementation.

Nairobi County: During the quarter, FIRM held an initial meeting with Nairobi County to discuss potential support regarding the revitalization of the Wakulima Market. The current Wakulima Market now exists in the middle of the city, making it difficult for produce around the county to access. Further, the market is faced with challenges from being captured by cartels which control access and skim revenue. Nairobi potentially has access to an African Development Bank grant to help establish a new site for Wakulima Market along the new ring road section being constructed between Thika Highway and Mombasa Road.

Taita Taveta County: At the request of Taita Taveta County Governor John Mruttu, FIRM's County Support team met to discuss our work and approach. Through the meeting, Governor Mruttu requested that a FIRM team visit his county to explore a potential Partnership. FIRM is planning to send a team to Taita Taveta County early next quarter.

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 \$95 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.

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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:

As requested by USAID, FIRM has continued to integrate disaggregation of beneficiary data by youth. A total of 17 FIRM partners gave the data disaggregates by age making it possible for FIRM to report on this indicator. From the data received, approximately 34% or \$8.3 million of the \$24 million (as a result of FIRM's Financial Services technical support) under indicator 4.5.2-29, Value of Agricultural and Rural Loans, were made to youth. The age bracket was between 27 and 34 years, consistent with last quarter's report.

The technical lead in charge of DCA & Special projects has continued to pursue partnerships with various stakeholders in the women and youth space. For example, FIRM is currently assisting 4H Kenya Foundation, an organization that focuses on empowering youth in agriculture and agribusiness using the 4H US model, to develop their 5 year strategic plan and business model. The activity will be complete by end of November 2014. FIRM is also working closely with Bomet, Homa Bay, Taita Taveta and Meru Counties to identify potential areas of partnership to benefit the youth.

Small Holder Farmers Estimates

This is the second time FIRM is reporting on this indicator, as requested by USAID Kenya. FIRM requested partners to compute what figures of their beneficiaries were small holders, as per the indicator description. From the figures obtained from 15 partners this quarter, 83% of the beneficiaries reached were small holder farmers, up from 80% in Q3 when this indicator was first reported. This percentage increase demonstrates FIRM's progress in rural reach. The smallholder indicator table is on page 19 below. It is important to note that this indicator is not in our approved PMP and there is no target for it. This is the best estimate available to FIRM given USAID's request later for an estimate.

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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 Clients</i>		Q1 – Q4		Q1 – Q4		Q1 Oct – Dec 2014	Q2 Jan – Mar 2014	Q3 Apr – Jun 2014	Q4 Jul - Sep 2014	TOTAL (Q1 – Q4)	Annual Target	Annual Target
		Target	Actual	Target	Actual	Actual	Actual	Actual	Actual	Actual		
GENDER	N/A	10,000	36,523	104,700	296,710	24,863	141,619	179,381	194,125	584,528	189,400	279,900
M			28,006	52,350	149,948	3,376	99,700	120,199	129,254	386,303	85,230	111,960
W			8,517	52,350	146,762	21,487	41,919	59,182	64,871	198,225	104,170	167,940
NEW/CONTINUING	N/A	10,000	36,523	104,700	296,710	24,863	141,619	179,381	194,125	584,528	189,400	279,900
New Clients			36,523	70,000	296,710	24,863	141,619	179,381	194,125	584,528	90,000	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	
- Type of Organization -New / Continuing clients		Q1 – Q4		Q1 – Q4		Q1 Oct – Dec 2014	Q2 Jan – Mar 2014	Q3 Apr – Jun 2014	Q4 Jul - Sep 2014	TOTAL (Q1 – Q4)	Annual Target	Annual Target
		Target	Actual	Target	Actual	Actual	Actual	Actual	Actual	Actual		
TYPE OF ORG.	N/A	N/A	313	400	372	92	2	119	118	331	450	450
Private Enterprises			36	50	51	6	-	1	0	1	60	60
Producer Orgs			12	20	12	85	1	67	3	89	25	25
Water Users Assoc.			21	40	35	-	-	35	36	71	45	45
Women’s Groups			241	270	262	-	1	-	0	1	285	285
Trade & Business Assoc.			3	10	11	1	-	1	12	40	20	20
Community-Based Orgs			-	10	1	-	-	15	67	129	15	15
NEW/CONTINUING	N/A	N/A	313	400	372	92	2	119	118	331	450	450
New			313	-	59	92	2	84	82	260	-	-
Continuing			-	-	313	-	-	35	36	71	-	-

FINANCIAL INCLUSION FOR RURAL MICROENTERPRISES

Indicator 4.5.2 – 13: Number of rural households benefiting directly from USG interventions Baseline 0: FTF indicator												
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 Oct – Dec 2014	Q2 Jan – Mar 2014	Q3 Apr – Jun 2014	Q4 Jul - Sep 2014	TOTAL (Q1 – Q4)	Annual Target	Annual Target
		Target	Actual	Target	Actual	Actual	Actual	Actual	Actual	Actual		
HOUSEHOLD TYPE	N/A	245,000	212,000	300,000	642,863	123,387	166,048	193,523	182,922	666,094	730,000	850,000
WNM				150,000	314,603	70,718	57,013	59,369	59,034	246,134	209,000	270,000
MNW				150,000	323,614	52,383	109,218	134,011	123,534	419,146	171,000	180,000
M&W	N/A			-	4,646	286	147	143	354	814	-	-
CNA				-	-	-	-	-	-	-	-	-
NEW/CONTINUING		245,000	212,000	300,000	642,863	123,387	166,385	193,523	182,922	666,094	380,000	450,000
New				-	642,863	123,387	166,385	193,523	182,922	666,094	-	-
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		Q1 Oct – Dec 2014	Q2 Jan – Mar 2014	Q3 Apr – Jun 2014	Q4 Jul - Sep 2014	TOTAL (Q1 – Q4)	Annual Target	Annual Target
		Target	Actual	Target	Actual	Actual	Actual	Actual	Actual	Actual		
TYPE OF A/C POLICY	N/A	N/A	49,772	75,000	217,567	78,449	37,088	119,647	85,776	320,960	85,000	90,000
Savings			46,750	37,500	208,944	78,123	33,159	110,655	53,520	275,187	42,500	45,000
Insurance			3,022	37,500	8,623	326	3,929	8,992	32,526	45,773	42,500	45,000
GENDER OF OWNER	N/A	N/A	49,772	75,000	217,567	78,449	37,088	119,647	85,776	320,960	85,000	90,000
M			27,378	37,500	90,246	20,994	18,670	40,639	49,590	129,893	38,250	39,600
W			22,394	37,500	127,321	57,455	18,418	79,008	36,186	191,067	46,750	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 Oct – Dec 2014	Q2 Jan – Mar 2014	Q3 Apr – Jun 2014	Q4 Jul - Sep 2014	TOTAL (Q1 – Q4)	Annual Target	Annual Target
		Target	Actual	Target	Actual	Actual	Actual	Actual	Actual	Actual		
TYPE OF ORG.	N/A		113,228	200,000	232,966	44,793	130,538	155,347	153,390	484,068	250,000	300,000
Producer Orgs.			30,728	80,000	174,141	44,789	538	547	153,115	483,793	125,000	180,000
CBOs			82,500	120,000	58,825	4	130,000	154,800	275	275	125,000	120,000
GENDER OF MEMBER	N/A		113,228	200,000	232,966	44,493	130,538	155,165	153,390	484,068	250,000	300,000
M			88,845	100,000	155,483	33,917	97,815	40,467	114,432	361,632	112,500	120,000
W			24,383	100,000	77,483	10,876	32,723	114,880	38,958	122,436	137,500	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 Oct – Dec 2014	Q2 Jan – Mar 2014	Q3 Apr – Jun 2014	Q4 Jul - Sep 2014	TOTAL (Q1 – Q4)	Annual Target	Annual Target
		Target	Actual	Target	Actual	Actual	Actual	Actual	Actual	Actual		
TYPE OF LOAN RECIPIENT		225M	103M	250M	259,766,580	21,690,139	33,455,287	27,696,860	213,493,715	287,288,115	350M	500M
Producers		-	-	150M	140,273,953	635,974	43,693	63448	97,570,473	98,313,588	243.75M	350M
Local Traders/Assemblers		-	-	50M	-	-	-	-	-	-	75M	125M
Wholesalers/Processors		-	-	25M	-	-	-	-	-	-	37.5M	25M
Others		-	-	25M	119,492,627	21,054,165	33,411,594	27,633,412	115,923,242	188,975,527	18.75M	-
GENDER OF RECIPIENT		225M	103M	250M	259,766,580	21,690,139	33,455,287	27,696,860	213,493,715	287,288,115	375M	500M
M		146.25M	51.68M	150M	84,793,588	2,875,376	10,720,981	7,069,136	66,578,584	217,638,188	187.5M	200M
W		78.75M	51.32M	100M	174,669,762	18,814,763	22,597,928	20,524,000	145,023,856	68,645,581	187.5M	300M
Joint A/C			-	-	303,230	-	136,378	103,724	1,891,275	1,004,106	-	-

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 Oct – Dec 2014	Q2 Jan – Mar 2014	Q3 Apr – Jun 2014	Q4 Jul - Sep 2014	TOTAL (Q1 – Q4)	Annual Target	Annual Target
		Target	Actual	Target	Actual	Actual	Actual	Actual	Actual	Actual		
SIZE OF MSME	N/A		158,175	200,000	189,168	54,641	166,061	193,515	182,831	597,048	250,000	300,000
Micro			158,175	100,000	189,168	25,786	78,043	-	-	-	150,000	200,000
Small			-	50,000	-	28,855	88,018	155,453	182,820	558,975	62,500	80,000
Medium	N/A		-	50,000	-	-	-	38,062	11	38,073	37,500	20,000
GENDER OF OWNER			158,175	200,000	189,168	54,641	166,061	193,515	182,831	597,048	250,000	300,000
M			79,847	100,000	37,174	7,238	109,056	125,138	123,534	364,966	112,500	120,000
W			78,328	100,000	150,966	47,403	56,858	68,234	59,034	231,529	137,500	180,000
Joint A/C			-	-	1,028	-	147	143	263	553	-	-
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	
<i>-Size of MSME -MSME Type -Gender of Owner</i>		Q1 – Q4		Q1 – Q4		10/01/2013 – 12/31/2013	01/01/2014 – 03/31/2014	04/01/2014 – 06/30/2014	07/01/2014 – 09/30/2014	TOTAL (Q1 – Q4)	Annual Target	Annual Target
		Target	Actual	Target	Actual	Actual	Actual	Actual	Actual	Actual		
SIZE OF MSME	N/A		38	50	53	92	2	69	78	241	65	65
Micro			3	25	4	85	2	2	-	89	45	50
Small			22	15	31	2	-	66	78	146	15	10
Medium	N/A		13	10	18	5	-	1	-	6	5	5
TYPE OF MSME			38	50	53	92	2	69	78	241	65	65
Ag Producers			12	20	12	85	1	60	66	212	30	35
Input Suppliers			-	10	-	-		-	-	-	15	15
Traders			-	5	-	-		1	1	2	10	10
Output Processors			-	5	-	-		-	-	-	5	5
Non-Agricultural			-	-	-	2	1	1	-	4	-	-
Other			26	10	41	5		7	11	23	5	-
GENDER OF OWNER			38	50	53	92	2	69	78	241	65	65
M			1	5	1						10	20
W			1	15	1						25	30
Joint			-	10	-						15	15
N/A			36	20	51	92	2	69	78	241	15	-

FINANCIAL INCLUSION FOR RURAL MICROENTERPRISES

Indicator / Disaggregation	Baseline Year	Baseline Value	2013		2014		2015	
			Target	Actual	Target	Actual	Target	Actual
			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	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%	80%	
Land								
Estimated number of beneficiaries	0	0						
Estimated percentage of all beneficiaries	0	0						
Livestock								
Estimated number of beneficiaries	0	0			19,170.00	129,052.00	30,000	
Estimated percentage of all beneficiaries					50%	80%	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 August 2014, the FIRM M&E team focused on supporting REMU, one of FIRM's partners, to conduct a risk assessment for Kirinyaga, Tharaka Nithi, Isiolo and Meru Counties. The risk assessment was the last step on the Branch Locator platform and serves to demonstrated the internal and external risks that exist in each county that a financial institution is considering expansion. The intensive three weeks long process culminated in a risk profile and recommendations in form of a report to REMU.

In August and September 2014, FIRM M&E offered support to II partners in developing their Environment Compliance Policies. FIRM also developed a template to be used in drafting an environmental policy for future partners. The process is still on-going and completion is expected at the end of November 2014. So far, FIRM has received and reviewed the draft template as well as the draft partners' environment policies. Each of the II partners will receive a tailor-made policy as the end deliverable in this process. The policies are expected to sensitize FIRM partners on the potential adverse impact of their activities on the environment, help partners devise measures to mitigate any possible negative impact, and to establish minimum standards that must be fulfilled by their clients whose activities have potential negative impacts. This environmental policy will eventually be embedded in each institution's Credit Policy and will be useful in the loan review and approval process.

Towards the end of the quarter, the FIRM M&E team offered one-on-one support to existing and new partners on USAID reporting requirements and formats. The visits to existing partners were necessitated by some challenges noted in the data submitted to FIRM while the new partners were getting instructed on the same. These visits were made in Bomet, Nakuru and Eldoret Counties. It is expected that this interaction will enhance the quality of data received to FIRM and reported to USAID Kenya.

V.PROGRESS ON LINKS TO OTHER USAID PROGRAMS

FIRM and AHADI Discuss Potential Cooperation: In September, USAID FIRM and USAID AHADI project staff met to discuss potential areas of collaboration to support Kenya's new county governments. The two teams shared the areas and activities that each is working in. Specific cooperation in working on the County legislation for the cooperative sector was explored. FIRM provided AHADI with the model County Cooperative Policy, County Cooperative Bill, and the draft model County Cooperative Regulations that it has developed in partnership with the Council of Governors and select partner counties. Next quarter, AHADI should respond with a proposed cooperation on this topic moving forward.

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]

[REDACTED]

[REDACTED]

[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

[REDACTED]

- [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 not 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

Operations Managers Grace Mwai, informed the project that she had accepted a position on another USAID project, effective September, 30 2014. Changes in the staffing structure and a Key Personnel Change Request will occur in the coming quarter. Contracts and Accounting Manager Evarista Ingaa returned from maternity in September 2014.

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 111 VAT exemptions submitted through to September 2014 from January 2011 amounting to \$250,545.42.

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

FIRM did received contract Modification #7 this quarter, incrementally increasing FIRM's obligated amount by \$608,149.62 to a new total obligated amount of \$19,281,826.62.

Annexes

Annex I: Quarterly Deliverables

Request for Proposals Issued

RFP no.	RFP Activity	RFP Issue Date	Est. Contract Price
73	Assist Eclof Kenya Develop A Three-Year Marketing Strategy	4-Jul-14	█ ██████
74	Assist Grameen Foundation to Evaluate and Re-Design It's Ewarehouse Product	9-Jul-14	█ ██████
75	Assist The County Government Of Homa Bay Develop A Strategic Investment Plan	21-Jul-14	█ ██████
76	Assist FIRM Partners Develop Environmental Compliance Policies	1-Aug-14	█ ██████
77	Assist Skyline Sacco Develop/ Refine Financial Products And Develop A 3 Year Strategic Marketing Plan	24-Jul-14	█ ██████
78	Assist Equity Bank Develop A Marketing And Promotion Plan For Clean Energy, Design And Conduct Training Of Staff And Last Mile Clean Energy Traders	31-Jul-14	█████
79	Assist Africa Banking Corporation (ABC Bank) Ltd Develop A Three Year Agribusiness SME Finance Strategy	31-Jul-14	█ ██████
80	Assist Adok Timo MFI to review and develop products, comprehensive system manuals and process maps	6-Aug-14	█ ██████
81	Assist County Government Of Bomet Develop And Implement Capacity Building Programs, Financial Literacy And Operational Manuals For SACCO's.	6-Aug-14	█ ██████
82	Re-issue: Assist Equity Bank Develop A Marketing And Promotion Plan For Clean Energy, Design And Conduct Training Of Staff And Last Mile Clean Energy Traders	18-Aug-14	█████
83	Assist Musoni MFI Develop and Implement a Capacity Development Program for Frontline Staff	21-Aug-14	█████

84	Assist Viability Africa to Carry Out an Environmental and Social Impact Assessment in Support of the Feasibility Study for the Northern Energy Biomass Power Plant	21-Aug-14	█	████████
85	Assist Century Microfinance Bank Refine and Develop Financial Products	21-Aug-14		████
86	Assist Makueni County Aka Housing Coop Society Limited to Develop an Operational and Financial Framework	22-Aug-14		████
87	Assist the National Economic and Social Council and the Energy Regulatory Commission to Conduct an Exploratory Study on Solar Water Heating in Kenya	22-Aug-14	█	████████
88	Re-issue: Assist Century Microfinance Bank Refine and Develop Financial Products	18-Sep-14	█	████████
89	Assist Northern Rangelands Trust (NRT) Develop an Operational and Financial Framework	18-Sep-14	█	████████
90	Assist Joyful Women Organization (JOYWO) to Review and Develop Comprehensive System Manuals and Process Maps and Deliver a Comprehensive Training Program	18-Sep-14	█	████████

Deliverables Paid

July 2014

Date paid	Vendor	Deliverables Paid	USD
1-Jul-14	Retasi Strategic Solutions	PO-177 Del#1 Draft report indicating, data on Prosopis Juliflora growth for the defined study area for the Northern Energy biomass energy generation project. Assignment - Biomass Feed stock study	\$ ██████████
9-Jul-14	JM Mantle	Del#2 Strategy workshop report with clearly outlined recommendations by SISDO. Assignment - Technical Assistance-Agribusiness Finance Strategy for SISDO Microfinance	\$ ██████████

9-Jul-14	JM Mantle	Del#3 A draft agribusiness strategy. Assignment - Technical Assistance- Agribusiness Finance Strategy for SISDO Microfinance	■	██████
9-Jul-14	JM Mantle	Del#4 A Final three-year agribusiness strategy complete with refined agriculture based products. Assignment - Technical Assistance- Agribusiness Finance Strategy for SISDO Microfinance	■	██████
9-Jul-14	JM Mantle	Del#5 A detailed implementation plan and budget, tools and systems to monitor performance against plan. Assignment - Technical Assistance- Agribusiness Finance Strategy for SISDO Microfinance	■	██████
10-Jul-14	Viability Africa	Del# 12. PO-102. Information Memorandums Negotiations reports. Assignment; to build local capacity and increase the number of viable renewable energy generation projects	■	██████
14-Jul-14	Open Capital Advisors	Del#2 A draft agribusiness SME finance strategy. Assignment - Assist Transnational Bank Develop An Agribusiness SME Finance Strategy and Related Documentation	■	██████
14-Jul-14	Open Capital Advisors	Del#3 A workshop report with recommendation on the draft strategy. Assignment - Assist Transnational Bank Develop An Agribusiness SME Finance Strategy and Related Documentation	■	██████
11-Jul-14	Winfred Nyaguthie Isika	Del#1 Progress report outlining monthly achievements in line with AMPKs strategy and signed by AMPK executive Director June 2014	■	██████
14-Jul-14	Nungo Oduor and Waigwa Advocates	Legal fees for incorporation of credit factory	■	██████
15-Jul-14	Peter Wanyama	Del# 3 - Revised County cooperative policy framework. Assignment - Offer technical assistance to the CoG to develop a draft County cooperative policy framework and draft county cooperative bill.	■	██████

15-Jul-14	Peter Wanyama	Del# 4 - Revised County cooperative bill. Assignment - Offer technical assistance to the CoG to develop a draft County cooperative policy framework and draft county cooperative bill.	■	██████
16-Jul-14	Crispin Bokea	Del#2 Inception report. Assignment - Support Bomet County to provide TA towards the design and development of a comprehensive Strategic Framework and specific departmental plans	■	██████
17-Jul-14	Weston Hotel	Conference facilities for the Transnational bank strategy implementation Workshop on 07/18/14	■	██████
18-Jul-14	Musoni Kenya Limited	PO-173 Del#1-Operational plan. Assign.-financial & operational assistance to Musoni MFI to set up a branch in Kisii that will facilitate access of financial services to smallholder farmers & SMEs in the larger Kisii Nyanza.	■	██████
Total deliverables paid in July 2014			■	██████

August 2014

1-Aug-14	Winfred Nyaguthie Isika	Progress report outlining monthly achievements in line with AMPKs strategy and signed by AMPK executive director - July 2014	■	██████
1-Aug-14	Ewin Munene Kinyua	July 2014 report duly signed by FEWA Board members - July 2014	■	██████
1-Aug-14	Agnes A. Mbuya	July 2014 report duly signed by FEWA Board members - July 2014	■	██████
1-Aug-14	Kenya School of Monetary Studies	Microfinance Bank Workshop on central clearing and national payments	■	██████
4-Aug-14	Kisumu Hotel	Conference package for 22 participants during Nitunze Workshop from 08/04/2014 - 08/07/2014	■	██████
5-Aug-14	Essence International Ltd	PO-120- Del# 2 - A draft five-year Strategic Business Plan. Assignment - Develop a five year Strategic Business Plan for Adok Timo	■	██████
5-Aug-14	Essence International Ltd	PO-120- Del# 3 - A workshop on the draft report including recommendations given by Adok Timo. Assignment - Develop a five year Strategic Business Plan for Adok Timo	■	██████

5-Aug-14	Essence International Ltd	PO-120- Del# 4 - A comprehensive final five year Strategic Business Plan Assignment - Develop a five year Strategic Business Plan for Adok Timo	■	██████
5-Aug-14	Essence International Ltd	PO-120- Del# 5 -A detailed implementation plan and budget, and systems to monitor performance against plan Assignment - Develop a five year Strategic Business Plan for Adok Timo	■	██████
5-Aug-14	Retasi Strategic Solutions	PO-177 Del#2 final report on the quantity of Prosopis Juliflora available for use as feed stock, the policy and socioeconomic environment and overview of the supply chain for delivery of feed stock - Assignment - Biomass Feed stock study	■	██████
12-Aug-14	Bridgid Otiato	Del# 1 Detailed Monthly report - 7th August 2014	■	██████
14-Aug-14	Musoni Kenya Limited	PO-173 Del#2-Progress report on HR, marketing, comm. & admin. Assignment- Financial & operational assistance to set up a branch in Kisii that will facilitate access of financial services to smallholder farmers & SMEs in the larger Kisii Nyanza.	■	██████
14-Aug-14	Credit Factory Limited	Del#2 - A financial model for the Credit Factory set up. Assignment - Nyanza Lending pilot support to The Credit Factory	■	██████
14-Aug-14	Credit Factory Limited	Del#1 - A pilot operational plan .Assignment - Nyanza Lending pilot support to The Credit Factory	■	██████
14-Aug-14	Credit Factory Limited	Del#3 - Pilot lending IT infrastructure plan Assignment - Nyanza Lending pilot support to The Credit Factory	■	██████
14-Aug-14	Open Capital Advisors	Del#4 A final comprehensive agribusiness SME. Assignment - Assist Transnational Bank Develop An Agribusiness SME Finance Strategy and Related Documentation	■	██████
14-Aug-14	Open Capital Advisors	Del#5 A detailed implementation plan, budget and systems to monitor performance against the plan. Assignment - Assist Transnational Bank Develop An Agribusiness SME Finance Strategy and Related Documentation	■	██████
15-Aug-14	Institute if African Development Economies	Del #2 Inception Report with clear outlines of the assignment, timelines and milestones - Assignment - Assist Council of Governors develop an Annual Report.	■	██████
18-Aug-14	Fairview Hotel	Accommodation for Jamal Rahal June 17, 2014 to June 28, 2014; to support the County Investment Initiative and the Branch Locator project	■	██████


18-Aug-14	Fairview Hotel	Conference costs during Islamic finance training on 08/01/14	■	██████
20-Aug-14	African Advanced Level Telecommunication Institute	Meeting expenses during Strategic Business Launch on 08/14/2014	■	██████
20-Aug-14	Maninfotek Geomatics Limited	Del# 1 Work plan/inception report - Assignment - To conduct a topography survey and produce related documentation	■	██████
21-Aug-14	Brevan Hotel	Meeting expenses during Bomet Strategic Investment Planning Trip on 08/20/2014	■	██████
26-Aug-14	Rusinga Island Lodge	Meeting expenses during pre-award meeting between consultant and Homa Bay County Government on 08/26/2014	■	██████
26-Aug-14	Homa Bay Tourist Hotel	Meeting expenses during one day conference for Homabay Women groups on 08/27/14	■	██████
28-Aug-14	Nation Media Group	Purchase of advert Space in support of Sky SACCO's 'Exemplary journey' pull out on the Daily Nation	■	██████
29-Aug-14	Homa Bay Tourist Hotel	Meeting expenses during one day conference for Homa Bay women groups on 08/27/14	■	██████
29-Aug-14	Business Renewal Consult	PO 222 _Del#3 Standardized training curriculum and materials for all business units, TOT and Leadership & Governance toolkit for the board-BIMAS	■	██████
29-Aug-14	Business Renewal Consult	PO 222 _Del# 4 Training Of Trainers(TOT) delivery report. - Assignment - Assist BIMAS review Business manuals complete with process maps and conduct Training for Staff	■	██████
29-Aug-14	Business Renewal Consult	PO 222 _Del#5 BIMAS Board Training Report. - Assignment - Assist BIMAS review Business manuals complete with process maps and conduct Training for Staff	■	██████
29-Aug-14	Business Renewal Consult	PO 222 _ Del# 2 Comprehensively revised system manuals- BIMAS review Business manuals complete with process maps and conduct Training for Staff	■	██████
29-Aug-14	Alpex Consulting Africa Ltd	PO 209 _Del#2 Draft three year strategic business plan. Assignment - Assist AWEP develop a 3 year strategic business plan	■	██████
29-Aug-14	Alpex Consulting Africa Ltd	PO 209 _Del#3 Workshop report with recommendation on the draft strategic business plan. Assignment - Assist AWEP develop a 3 year strategic business plan	■	██████

29-Aug-14	Alpex Consulting Africa Ltd	PO 209_Del#4 Final comprehensive three year strategic business plan. - Assignment - Assist AWEF develop a 3 year strategic business plan	■	██████
29-Aug-14	Alpex Consulting Africa Ltd	PO 209_Del#1 Detailed implementation plan and budget, and systems to monitor performance against plan - Assignment - Assist AWEF develop a 3 year strategic business plan	■	██████
29-Aug-14	Frontfin Training Limited	PO-204 - Del# 2 Management Training Needs Assessment report. Assignment - Assist Micro Africa with change management and leadership training and staff capacity building with related documentation	■	██████
29-Aug-14	Frontfin Training Limited	PO-204 - Del#3 Loan Officer Training Needs Assessment report. Assignment - Assist Micro Africa with change management and leadership training and staff capacity building with related documentation	■	██████
29-Aug-14	Institute if African Development Economies	Del #3 Draft report submitted to CoG - Assignment - Assist Council of Governors develop an annual Report	■	██████
29-Aug-14	Crispin Bokea	Del#3 Consultative workshop Report. Assignment - Support Bomet county to provide TA towards the design and development of a comprehensive Strategic Framework and specific departmental plans	■	██████
29-Aug-14	Crispin Bokea	Del#4 Investment framework. Assignment - Support Bomet County to provide TA towards the design and development of a comprehensive Strategic Framework and specific departmental plans	■	██████
29-Aug-14	Crispin Bokea	Del#5 Strategic Investment .Assign - Support Bomet County to provide TA towards the design and development of a comprehensive Strategic Framework and specific departmental plans	■	██████
29-Aug-14	Winfred Nyaguthie Isika	Progress report outlining monthly achievements in line with AMPKs strategy and signed by AMPK excecutive director - August 2014	■	██████
Total deliverables paid in August 2014			■	██████

September 2014

10-Sep-14	Ewin Munene Kinyua	Deliverables as outlined in contract no: FIRM-ICA-025 for the month of August 2014. Report duly signed by FEWA Board members - August 2014	■ ■■■■■
10-Sep-14	Ewin Munene Kinyua	Unmet deliverables as outlined in contract no: FIRM-ICA-025 for the month of August 2014. Report duly signed by FEWA Board members - August 2014	■ ■■■■■
10-Sep-14	Agnes A. Mbuya	Deliverables as outlined in contract no: FIRM-ICA-026 for the month of August 2014. Report duly signed by FEWA Board members - August 2014	■ ■■■■■
10-Sep-14	Agnes A. Mbuya	Unmet deliverables as outlined in contract no: FIRM-ICA-026 for the month of August 2014. Report duly signed by FEWA Board members - August 2014	■ ■■■■■
10-Sep-14	Bridgid Otiato	Deliverables as outlined in contract no: FIRM-ICA-029, credit Factory Brigid the month of August 2014.	■ ■■■■■
11-Sep-14	Chez Promotions Limited	Printing KC Brochures AWEP	■ ■■■■■
11-Sep-14	Willart Productions Limited	County initiative support publicity materials - Notebooks with USAID FIRM and DAI logos	■ ■■■■■
12-Sep-14	Gilbert Vidolo Ambani	Del#1 - Investigate 3 suppliers of credit management solution and rate them	■ ■■■■■
12-Sep-14	Gilbert Vidolo Ambani	Del#2 - Investigate 2 providers of CRM services (one being salesforce.com) and rate them.	■ ■■■■■
17-Sep-14	Metropol Corporation Limited	PO-183 Del# 4 A comprehensive report on the Forum 4 meeting . Assignment. - Ten forums on Credit Information Sharing for SMEs to be organized by Metropol.	■ ■■■■■
17-Sep-14	Metropol Corporation Limited	PO-183 Del#5 A comprehensive report on the Forum 5 meeting. Assignment. - Ten forums on Credit Information Sharing for SMEs to be organized by Metropol .	■ ■■■■■
17-Sep-14	Metropol Corporation Limited	PO-183 Del#6 A comprehensive report on the Forum 6 meeting. Assignment - Ten forums on Credit Information Sharing for SMEs to be organized by Metropol	■ ■■■■■
17-Sep-14	Metropol Corporation Limited	PO-183 Del#7 A comprehensive report on the Forum 7 meeting. Assignment - Ten forums on Credit Information Sharing for SMEs to be organized by Metropol	■ ■■■■■

17-Sep-14	Metropol Corporation Limited	PO-183 Del#8 A comprehensive report on the Forum 8 meeting. Assignment - Ten forums on Credit Information Sharing for SMEs to be organized by Metropol	■	■
22-Sep-14	Metropol Corporation Limited	PO-183 Del#9 A comprehensive report on the Forum 9 meeting. Assignment-Ten forums on Credit Information Sharing for SMEs to be organized by Metropol	■	■
22-Sep-14	Metropol Corporation Limited	PO-183 Del#10 A comprehensive report on the Forum 10 meeting. Assignment-Ten forums on Credit Information Sharing for SMEs to be organized by Metropol	■	■
22-Sep-14	Neib Holdings Limited	Printing of 20 KLIFT SBP Booklets	■	■
22-Sep-14	Seydou Resources Limited	Del#2 - 11 (Eleven) Draft Strategic Business Plans (for each. Assignment - Strategic Business Plans for EADD FSAs	■	■
29-Sep-14	Kenya School of Monetary Studies	3rd AKCP Governing council meeting expenses	■	■
30-Sep-14	Serena Hotels	Balance payment for meeting expenses during launch of AMPKs strategic business plan on 07th May 2014	■	■
30-Sep-14	Maninfotek Geomatics Limited	Del# 2 Actual topographic planning data - Assignment - To conduct a topography survey and produce related documentation	■	■
30-Sep-14	Frontfin Training Limited	PO-204 - Del#4 Training materials for Leadership and Change Management Training and Loan officer Training - Assist Micro Africa with change management and leadership training and staff capacity building with related documentation	■	■
30-Sep-14	Frontfin Training Limited	PO-204 - Del# 5 Leadership and Change Management Training report - Assignment - Assist Micro Africa with change management and leadership training and staff capacity building with related documentation	■	■
30-Sep-14	Frontfin Training Limited	PO-204 - Del#6 Loan Officer Training Report - Assignment - Assist Micro Africa with change management and leadership training and staff capacity building with related documentation	■	■

Total deliverables paid in September 2014	
Total Deliverables Payments for FY 2014 Quarter 4	