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USAID Kenya Financial Inclusion for Rural Microenterprises Quarterly Progress Report – Draft Version

September 2015

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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	Molyn 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

FINANCIAL INCLUSION FOR RURAL MICROENTERPRISES

I. EXECUTIVE SUMMARY

Qualitative Impact

The qualitative impact continues to grow as FIRM deepens achievements from current partnerships and the network of relationships expands, especially outside traditional financial institutions, such as banks, DTMs and MFIs.

The cumulative effects of leveraging and compounding have significantly contributed to the impact FIRM has on the financial and renewable energy sectors. Since 2014, FIRM has been working with County Governments helping them to identify investment opportunities and helping them harness the opportunities across various sectors.

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 with a network of financial service providers and their nationwide branch locations but the project is focused on USAID's designated FTF zones.

During this reporting period, FIRM produced a total of 118 deliverables and released 4 RFPs for new areas of support. Those deliverables are discussed in the Key Achievement section and the documents are itemized by month in the Annex.

Quantitative Impact

Quantitative impact this reporting period, demonstrates FIRM's continued breadth and depth. In quarter three, FIRM reported exceeding annual targets for all indicators except two. Quarter four served to consolidate this achievement. In indicator 4.5.2 – 13: Number of rural households benefiting directly from USG interventions, FIRM reached a total of 241,558 households to close the year at 827,635 all of whom are new. A total of 182,955 farmers and others were reported in indicator 4.5.2-5; this serves to show that FIRM continues to reach more and more people to improve their livelihoods. FIRM also tracked additionality from KCB and KREP DCAs reported as value of agricultural and rural loans. This is because the success of a guarantee is in sustained growth above guarantee limits. These values are reported in indicator 4.5.2-29.

Project Administration

FIRM is in the process of finalizing the M&E plan for the extension period 2015-2016. FIRM has however laid down sound strategies to enable tracking and reporting of the operations in financial, energy, and county support work. The targets for the current activity have already been submitted and awaiting COR approval while the county and energy targets will be agreed between FIRM and the COR and incorporated in the new M&E plan.

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Next Quarter's Work Plan

FIRM closes the year on a high surpassing most of the targets set. In the next quarter, FIRM plans to lay a good foundation for good activity performance in the subsequent quarters as per the work plan.

Project Administration

FIRM is awaiting COR approval on our resubmitted PMP from early 2014 to incorporate proposed new indicators. Once approved, the new indicators will be incorporate into the quarterly and annual reporting. We are currently operating in accordance with the submitted work plan

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 Year 5 annual work plan was submitted to USAID in January Dec 2015 and we are awaiting approval.

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II. KEY ACHIEVEMENTS (Qualitative Impact)

Access to Finance

Century Microfinance Bank: FIRM assisted Century Microfinance Bank to develop and refine products in the agriculture/dairy sub sectors, and designed very elaborate market strategies for their business operations. The bank plans to open a new outstation in Bungoma County. This is in line with the strategy to finance agricultural value chains in the rural areas. The anchor value chain for the outstation is indigenous chicken. The microfinance bank has also obtained a Ksh. 100M grant from UKaid to support rural agriculture.

EADD: FIRM supported six EADD Financial Services Associations to develop/refine financial products and also develop implementation plans for monitoring performance against their strategic plans. The six FSAs are Kabiyet, Lelchego, Lelan, Olenguruone, Sot and Kipkelion. All the financial products and services offered by the FSAs target small-scale producers and other actors along the dairy value chain. The products refined include *ng'ombe/maziwa* loan, *endeleza/development* loan, school fees loan, *Kilimo shamba* loan, FSA staff loan, solar loan and *biashara* loan.

BRITAM: USAID FIRM supported BRITAM to identify emerging issues in its microinsurance product design and the implementation challenges faced by BRITAM's microinsurance operations. Subsequently, FIRM supported BRITAM to develop a broad level strategic direction in terms of its products, processes, institutional changes, distribution channels, communications and marketing, and regulations.

Rafiki Microfinance Bank: FIRM provided technical assistance to Rafiki Microfinance Bank (RMB) to develop a five-year micro-insurance strategy that draws the road map for the establishment of micro-insurance business within the bank. Using this strategy, RMB intends to develop and aggressively roll out innovative and attractive micro-insurance products to ensure that at least 80% of its over 90,000 account holders will have at least one insurance policy within the next five years

Credit Factory: FIRM assisted the Credit Factory to design a fundraising and marketing plan to help grow its client and loan portfolios.

Current DCA Facilities/Enhancements

Development Credit Authority:

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	9/19	Water	4,004,614	91%	24,194	31	365,500
4.	Oikocredit	9/08	9/18	Micro	8,987,730	70%	578,511	14	0
5.	KCB	9/10	9/17	SME	5,750,000	100%	78,895	835	499,100
6.	Acumen Fund/M-Kopa	3/12	9/17	Energy	1,000,000	100%	0	1	90,200
7.	KCB	9/12	9/18	Ag	15,000,000	7%	0	163	370,500
8.	KCB	9/12	9/22	Water	5,500,000	1.3%	0	10	493,350
9.	KWFT DTM	9/12	9/19	Ag/Energy	5,000,000	100%	0	27,000	120,000
10.	Micro Africa	9/12	9/19	Ag/Energy	2,000,000	23%	0	121	48000
11.	SMEP DTM	9/12	9/19	Ag/Energy	4,000,000	95%	0	7,407	96,000

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12.	Multi-Party Reserve	9/12	9/19	Ag/Energy	2,000,000	-	-	-	-
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%	0	1	420,000
15.	AGF/Jamii Bora	9/13	9/18	SME	12,000,000	100%	0	1	-
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					107,254,614		681,600	35,589	4,334,900

Clean/Renewable Energy

Iria Maina Small hydro Project: FIRM conducted a topographical survey for Iria Maina Small Hydro 2.34mw electricity generation project. FIRM will support the next phase on financial modeling

AM Ventures: FIRM supported AM Ventures to conduct a geological and geotechnical survey as well as a grid connection study for the development of their 1.44MW Kapteny Falls Hydro Project in Bungoma County

Northern Energy: FIRM supported Northern Energy conduct a grid connection study for the development of their 2.4MW biomass project in Garissa County

FIRM will assist both AM Ventures and Northern Energy conduct further study on the topography of these two locations in Bungoma and Garissa respectively in order to complete the two grid connection studies projects have been described in depth under the county support section.

County Support

Taita Taveta County

- FIRM supported Taita Taveta County government to develop an energy asset map detailing energy resources in the County with potential for exploration and income generation. These include solar (Sagala ranch), wind (Funju) and a micro-hydro site (Lugard Falls). FIRM will carry out a problem tree exercise to determine future engagement in energy projects.
- FIRM also organized several meetings with potential donors to support the Taita Taveta County team on conceptualizing an integrated bulk water project which stands as one of the County Government's key development goals. The Red Cross has already committed \$2 million for the execution and development of a borehole and irrigation scheme within the bulk water project, the result of a relationship brokered by FIRM.
- FIRM carried out an M&E training needs assessment with seven out of nine County Departments. The exercise was carried out at the request of the County and forms part of the deliverables in the MoU. FIRM's M&E team is currently engaged in designing an M&E curriculum to be rolled out in the County beginning in November 2015.

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Bomet County

- FIRM provided technical assistance to Bomet County and its Water Services Company to develop a gender mainstreaming policy. The goal of the policy is to assist in accelerating gender equality and institutional capacity for gender main-streaming within the functional responsibilities and internal operations of the company and sets out goals, objectives, strategies and actions to mainstream gender equality.
- FIRM supported Bomet to prepare PPP proposals for 2 projects - an integrated bus terminus hub with a commercial wing and an abattoir. The County is seeking to develop these facilities through PPPs. This is in line with the Strategic Investment Plan 2013-18 developed through FIRM's technical assistance.

Machakos County

- FIRM offered technical assistance to Machakos County to develop Monitoring and Evaluation Framework to monitor progress activities proposed within the Machakos Vision 2020 strategic plan whose development was supported by USAID FIRM.

Meru County

- FIRM assisted Meru County to develop a county energy asset map – this assignment was completed in August 2015. The asset map indicated the immense potential for investments in hydro electricity generation and other renewable energy sectors. There is a total potential of 25Mw of hydroelectricity generation portfolio from about 18 small hydro potential sites, 80Mw of solar PV potential from a site in Nturingwi area and 100Mw of wind potential from a site in the Tigania area.

Homa Bay County

- FIRM assisted Homa Bay County (HBC) to develop preliminary financial assessment models and proposal for 3 key PPP projects. They include the HBC county market, The County Headquarters and the Tom Mboya University Hostels. The preliminary models would enable the county defend their PPP proposals at the PPP unit at National Treasury in Nairobi and also determine whether the projects are financially viable for investors in the county.

County Volunteer Program

- Assisted 'My Country My County' program run under FIRM's County Investment Support pillar to develop brand audit report and brand profile.
- The pilot phase of the program had placement of 20 volunteers (18 in various counties and 2 at the Council of Governors). This was successfully completed in July 2015. In September 2015, the program placed 39 volunteers in 38 counties across the country. The goal is to have at least one volunteer in each of the 47 counties by February 2016. The volunteers have been posted to various county departments such as environment and natural resources, infrastructure and urban planning, health, ICT and Communications.

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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.

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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. FIRM closed this year on all time high with all the indicators even indicator 4.5.2-29 that FIRM did not achieve. In the extension period, FIRM will seek to consolidate the progress by reaching more individuals, more households and to increase the value of agriculture and rural loans.

Impact on Youth:

Under the current PMP, FIRM is not required to report on Youth disaggregates. However upon request from USAID, FIRM requested partners to disaggregate beneficiary data by youth. The data obtained from 22 partners show that 35% of the youth were reached, a significant increase from 30% reported in quarter 3. This percentage increase demonstrates FIRM's progress in rural reach. Applied to value of agriculture and rural loans, this implies that more and more youth are accessing credit.

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, 80% of the beneficiaries reached are small holder farmers. This is data extracted from 23 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. As consistently reported, this is a stable data range between the 75-85% that FIRM has consistently reported.

The smallholder indicator table is reported 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					
-Gender(M/W) -New/Continuing Clients		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		
GENDER	N/A	10,000	36,523	104,700	296,710	189,400	584,528	201,133	183,914	172,384	182,955	740,386	279,900
M			28,006	52,350	149,948	85,230	386,303	134,039	129,942	119,010	131,390	514,381	111,960
W			8,517	52,350	146,762	104,170	198,225	67,094	53,972	53,374	51,565	226,005	167,940
NEW/ CONTINUING	N/A	10,000	36,523	104,700	296,710	189,400	584,528	201,133	183,914	172,384	182,955	740,386	279,900
New Clients			36,523	70,000	296,710	90,000	584,528	201,133	183,914	172,384	182,955	740,386	100,000
Continuing Clients			-	34,700	-	99,400		-	-	-	-	-	179,000

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Indicator 4.5.2 – I1: 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													
DISAGGREGAT E	FY 2011	FY 2012		FY 2013		FY 2014		FY 2015					
- Type of Organization -New / Continuing clients		Q1 – Q4		Q1 – Q4		Q1 – Q4		Q1 Oct – Dec 2014	Q2 Jan – Mar 2015	Q3 Apr - Jun 2015	Q4 July – Aug 2015	TOTAL Q1 – Q4	Annual Target
		Target	Actual	Target	Actual	Target	Actual	Actual	Actual	Actual	Actual		
TYPE OF ORG.	N/A	N/A	313	400	372	450	331	110	38	76	265	489	450
Private Enterprises			36	50	51	60	60	8	1	-	-	9	60
Producer Orgs			12	20	12	25	89	-	-	-	-	-	25
Water Users Assoc.			21	40	35	45	71	36	36	36	36	144	45
Women’s Groups			241	270	262	285	1	-	-	-	93	93	285
Trade & Business Assoc.			3	10	11	20	40	66	1	40	132	199	20
Community-Based Orgs			-	10	1	15	129	-	-	-	4	44	15
NEW/CONTINUIN G	N/A	N/A	313	400	372	450	331	110	38	76	265	489	450
New			313	-	59	-	-	8	2	40	229	315	-
Continuing			-	-	313	-	-	102	36	36	36	174	-

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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					
-Gendered H/H Type -New/Continuing Clients		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		
HOUSEHOLD TYPE	N/A	245,000	212,000	300,000	642,863	730,000	666,094	207,181	195,623	183,273	241,558	827,635	850,000
WNM				150,000	314,603	209,000	246,134	68,930	59,593	60,105	83,600	272,228	270,000
MNW				150,000	323,614	171,000	419,146	137,317	135,393	122,678	156,584	551,972	180,000
M&W	N/A			-	4,646	-	814	934	637	490	1,374	3,435	-
CNA				-	-	-	-	-	-	-	-	-	-
NEW / CONTINUING		245,000	212,000	300,000	642,863	380,000	666,094	207,181	195,623	183,273	241,558	827,635	450,000
New				-	642,863	-	666,094	207,181	195,623	183,273	241,558	827,635	-
Continuing				-	-	-	-	-	-	-	-	-	-

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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					Annual Target
-Type of A/C-Policy -Gender of A/C-Policy Holder		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)	
		Target	Actual	Target	Actual	Target	Actual	Actual	Actual	Actual	Actual	Actual	
TYPE OF A/C POLICY	N/A	N/A	49,772	75,000	217,567	85,000	320,960	505,733	347,497	394,865	121,158	1,369,253	90,000
Savings			46,750	37,500	208,944	42,500	275,187	476,928	313,188	375,572	60,872	1,226,560	45,000
Insurance			3,022	37,500	8,623	42,500	45,773	28,805	34,309	19,293	60,286	142,693	45,000
GENDER OF OWNER	N/A	N/A	49,772	75,000	217,567	85,000	320,960	505,733	347,497	394,865	121,158	1,369,253	90,000
M			27,378	37,500	90,246	38,250	129,893	193,354	139,721	144,646	50,151	527,867	39,600
W			22,394	37,500	127,321	46,750	191,067	312,381	207,777	250,219	71,007	841,386	50,400

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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	
TYPE OF ORG.	N/A		113,228	200,000	232,966	250,000	484,068	164,200	168,162	154,292	163,106	649,760	300,000
Producer Orgs.			30,728	80,000	174,141	125,000	483,793	163,842	167,875	2,280	1,946	5558	180,000
CBOs			82,500	120,000	58,825	125,000	275	358	287	152,012	161,160	644,202	120,000
GENDER OF MEMBER	N/A		113,228	200,000	232,966	250,000	484,068	164,200	168,162	154,292	163,106	649,760	300,000
M			88,845	100,000	155,483	112,500	361,632	122,944	125,834	115,120	121,755	485,653	120,000
W			24,383	100,000	77,483	137,500	122,436	41,256	42,328	39,172	41,351	164,107	180,000

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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	
TYPE OF LOAN RECIPIENT		225M	103M	250M	259,766,580	375M	287,288,115	51,464,239	21,167,196	20,108,757	58,516,617	151,256,808	500M
Producers		-	-	150M	140,273,953	243.75 M	98,313,588	291,101	401,943	554,481	605,118	1,852,643	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	20,765,253	19,554,276	57,911,499	149,404,165	-
GENDER OF RECIPIENT		225M	103M	250M	259,766,580	375M	287,288,115	51,464,239	21,167,196	20,108,757	58,516,617	151,256,808	500M
M		146.25 M	51.68M	150M	84,793,588	187.5M	217,638,188	17,346,928	8,123,039	6,605,806	26,480,159	59,344,540	200M
W		78.75M	51.32M	100M	174,669,762	187.5M	68,645,581	33,018,347	12,559,801	13,215,716	31,038,112	89,125,130	300M
Joint A/C			-	-	303,230	-	1,004,106	1,098,964	484,356	287,235	998,346	2,787,138	-

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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					Annual Target
-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)	
		Target	Actual	Target	Actual	Target	Actual	Actual	Actual	Actual	Actual	Actual	
SIZE OF MSME	N/A		158,175	200,000	189,168	250,000	597,048	207,127	194,554	184,416	240,023	826,120	300,000
Micro			158,175	100,000	189,168	150,000	-	-	-	1,770	7,262	9,032	200,000
Small			-	50,000	-	62,500	558,975	188,734	187,971	178,872	229,394	782,914	80,000
Medium	N/A		-	50,000	-	37,500	38,073	18,393	6,583	3,774	3,367	34,174	20,000
GENDER OF OWNER			158,175	200,000	189,168	250,000	597,048	207,127	194,554	184,416	240,023	826,120	300,000
M			79,847	100,000	37,174	112,500	364,966	137,265	135,719	123,887	155,418	552,289	120,000
W			78,328	100,000	150,966	137,500	231,529	68,930	58,199	60,039	83,239	270,407	180,000
Joint A/C			-	-	1,028	-	553	932	636	490	1,366	3,424	-
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	
SIZE OF MSME	N/A		38	50	53	65	241	110	38	76	168	392	65
Micro			3	25	4	45	89	-	1	40	132	173	50
Small			22	15	31	15	146	110	37	36	36	219	10
Medium	N/A		13	10	18	5	6	-		-	0	0	5
TYPE OF MSME			38	50	53	65	241	110	38	76	168	392	65
Ag Producers			12	20	12	30	212	66	-	-	132	198	35
Input Suppliers			-	10	-	15	-	-	-	-	-	-	15
Traders			-	5	-	10	2	-	2	40	-	42	10
Output Processors			-	5	-	5	-	-	-	-	-	-	5
Non-Agricultural			-	-	-	-	4	-	-	-	-	-	-
Other			26	10	41	5	23	44	36	36	36	152	-
GENDER OF OWNER			38	50	53	65	241	110	38	76	168	392	65
M			1	5	1	10	-	-	-	-	-	-	20
W			1	15	1	25	-	-	-	-	-	-	30
Joint			-	10	-	15	-	-	-	-	-	-	15
N/A			36	20	51	15	241	110	38	76	168	392	-

FINANCIAL INCLUSION FOR RURAL MICROENTERPRISES

Indicator / Disaggregation	Baseline Year	Baseline Value	2013		2014		2015					
			Target	Actual	Target	Actual	Q1	Q2	Q3	Q4	Total	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	15,122	12,062	18,165	72,987	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%	79%	96%	91%	84%	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	27,638	15,122	12,062	26,051	80,873	30,000
Estimated percentage of all beneficiaries					50%	80%	70%	79%	96%	92%	84%	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

Performance Monitoring

Partners were required to submit data collection forms, duly dated and signed, showing aggregate values specific to the stated reporting period, and spreadsheet to back up the values reported on the data collection form. The reporting and data collection process improved this quarter. The data-flow process has been streamlined to ensure timeliness, accuracy and validity of data from partners.

In this reporting period, FIRM intensified County support work and extended technical assistance to Bomet Water Company in reducing the non-revenue water as well as finalizing the strategic plan. FIRM also supported Machakos County to develop monitoring and evaluation plan and to transfer the County numbers to the framework for possible project monitoring. FIRM also designed a one year extension proposal, submitted it to USAID and had it successfully approved. FIRM is in the process of completing the M&E plan that will complete the design process.

V. PROGRESS ON LINKS TO OTHER USAID PROGRAMS

FIRM continues to partner with Africa LEAD II to collaborate and coordinate counties in which partnerships overlap. This has primarily happened in Bomet, where LEAD is utilizing the findings of the SIP to provide capacity building and leadership training to county staff. A similar collaboration is in the pipeline for Taita Taveta County as well.

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 cut 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 the level of technical and managerial capacity necessary to meet the increasing sophistication of Kenya's businesses.

IX. NEXT QUARTER'S WORK PLAN

FIRM does not anticipate any deviations or setbacks to the project work plan submitted in 2014. 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).

X. FINANCIAL INFORMATION

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

XI. PROJECT ADMINISTRATION

Constraints and Critical Issues

FIRM continues to face challenges with the VAT reimbursement process. As indicated below, FIRM currently has a significant portion of funds tied up in the VAT reimbursement process. This has limited the amount of funds available for project activities.

Personnel

During this quarter FIRM's Deputy Team leader – County Investment Support, Danny Adams and Technical Services Team Lead, Titianne Donde relinquished their positions.

Changes in the Project

There were no significant changes to the project this quarter.

VAT Reimbursement Status

In this quarter FIRM received 7 VAT exemptions certificates from USAID / KRA.

FIRM is currently awaiting 129 VAT exemptions submitted from January 2011 to September 30 2015 amounting to \$199,761.26

Also related to VAT, FIRM is currently using the new USAID VAT guidelines on DA-I submission requirements that took effect 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 current contract runs through to Dec 31, 2015 – this has however been extended by one year to Dec 31, 2016.

Annexes

Annex I: Quarterly Deliverables

Date paid	Vendor	Deliverables paid in July 2015	Ksh	USD
1-Jul-15	GELIAN INVESTMENT LTD	Meeting expenses for 200 persons during Machakos strategic Launch on 06/11/2015	████████	██████
7-Jul-15	Brevan Hotel & Conference Centre Ltd	Meeting expenses during Bomet SACCOs Training and M&E follow up from 06/30/2015 - 07/03/2015	████████	██████
8-Jul-15	Laura Chao Mwangola	Deliverable No. 6 - May 31-2015 - Assignment -provide ongoing technical support to the Council of Governors through diversifying the resource base for county-led development programming and stakeholder liaison.	████████	██████
9-Jul-15	ROM Enterprises Ltd	Large broad base banner during Machakos County strategic investment Launch	████████	██████
9-Jul-15	ROM Enterprises Ltd	Roll up banners co-branded with Machakos County and USAID FIRM logos	████████	██████

9-Jul-15	ROM Enterprises Ltd	Roll up banners co-branded with Machakos County and USAID FIRM logos	████████	████████
10-Jul-15	Betty Wamaitha	Deliverables # 4 as outlined in contract no: FIRM-ICA-043 for the month of June 2015.	████████	████████
10-Jul-15	Gilbert Vidolo Ambani	Del#10 - Monthly report; May 2015 - Assignment - Coordinate infrastructure management and quality assurance	████████	████████
10-Jul-15	Evans Ouma Ochieng	Deliverables as outlined in contract no: FIRM-ICA-047 for the month of June 2015.	████████	████████
14-Jul-15	BEAMA CLASSIC DECO	Decoration of exhibition booth for Meru international investment conference	████████	████████
15-Jul-15	Viability Africa	Del# 11 - Detailed Financial Model (Project #4), energy Asset Map (Taita Taveta), monthly County Summary Report - Assignments - To progress to financial close for viable renewable energy generation projects.	████████	████████
16-Jul-15	MAPINFOTEK GEOMATIKS LIMITED	PO -280 - Deliverable 2 - Actual topographic planning data- Assignment - Conduct a Topographical Survey For The 2.34mw Iria Maina Small Hydropower Project, Bomet County	████████	████████
16-Jul-15	MAPINFOTEK GEOMATIKS LIMITED	PO -280 - Deliverable 3 - Technical report (Logistics) - Assignment - Conduct a Topographical Survey For The 2.34mw Iria Maina Small Hydropower Project, Bomet County	████████	████████

16-Jul-15	MAPINFOTEK GEOMATIKS LIMITED	PO -280 - Deliverable 3 - Technical report (Professional) - Assignment - Conduct a Topographical Survey For The 2.34mw Iria Maina Small Hydropower Project, Bomet County	██████████	██████████
16-Jul-15	Eric Tiff Adams	ICA-052 - Del#4 - list of donors, partners and government agencies - Assignment - To support the Taita-Taveta county team on conceptualizing the integrated bulk water project.	██████████	██████████
16-Jul-15	Eric Tiff Adams	ICA-052 - Del#5 Set up of three to five meetings with potential donors - Assignment - To support the Taita-Taveta county team on conceptualizing the integrated bulk water project.	██████████	██████████
20-Jul-15	Paul Maina Gacari	Del# 2 - Co-operative rules and regulations - Assignment - To offer Technical assistance to Bomet county to customize the FIRM-supported model policy, legislation and regulations for cooperatives	██████████	██████████
20-Jul-15	Paul Maina Gacari	Del# 3 - Bomet SACCO rules and regulations - Assignment - To offer Technical assistance to Bomet county to customize the FIRM-supported model policy, legislation and regulations for cooperatives	██████████	██████████
21-Jul-15	CRISPIN N BOKEA	Del#1 - Work plan- Ass. - To support County Government of Taita-Taveta to provide TA towards the design and development of a strategic investment plan and comprehensive investment implementation plans.	██████████	██████████
21-Jul-15	CRISPIN N BOKEA	Del# 2 - Workshop and inception reports - Assignment. - To support County Government of Taita-Taveta to provide TA towards the design and development of a strategic investment plan and comprehensive investment implementation plans.	██████████	██████████
23-Jul-15	Maurice Olum	Temporary Driver services for the period June 23 to July 22 2015 - Maurice Olum	██████████	██████████
23-Jul-15	CHEZ PROMOTIONS LIMITED	PO-305 - Deliverable - Branded White Polo Shirts with USAID FIRM and Meru County Logos - Assignment - Promotion material for Meru International Investment Conference	██████████	██████████

23-Jul-15	Image plus Limited	PO-303 - High Density, screen printed white & black round polo T-shirts co-branded - Assignment - Machakos Vision 2020 SIP Launch Promotional Materials	██████████	██████████
23-Jul-15	Image plus Limited	PO-303 - Medium density screen printed white baseball caps (co-branded) superior quality - Assignment - Machakos Vision 2020 SIP Launch Promotional Materials	██████████	██████████
28-Jul-15	Consolata Mbalwa Akumu	Deliverable#10 - July 2015 report detailing tasks accomplished during the month as captured in the SOW.	██████████	██████████
30-Jul-15	BRIGID OTIATI	Deliverables as outlined in contract no: FIRM-ICA-044 for the month of July 2015.	██████████	██████████
30-Jul-15	SEYDOU RESOURCES LIMITED	Del#5 - One Report on developed products for the four (4) FSAs. Assignment - Strategic Business Plans for EADD FSAs	██████████	██████████
30-Jul-15	SEYDOU RESOURCES LIMITED	Del#6 - One Report on refined financial products for six (6) FSAs. Assignment - Strategic Business Plans for EADD FSAs	██████████	██████████
30-Jul-15	SEYDOU RESOURCES LIMITED	Del#7 - A detailed implementation plan and budget, Tools and systems to monitor performance against plan(s) including simple automated integrated financial reporting templates. Assignment - Strategic Business Plans for EADD FSAs	██████████	██████████
30-Jul-15	Erickson International	PO-261 - Deliverable#4 - Final report on developed/refined and tested products concepts with clear market strategies, business and financial analysis - Assignment - Product Refinement and Development for Century MFB	██████████	██████████

30-Jul-15	Erickson International	PO-261 - Deliverable#5 - A framework for new product development, product performance monitoring and improvement for Century MFB - Assignment - Product Refinement and Development for Century MFB	██████████	██████████
		Total deliverables paid in July 2015	██████████	██████████
Deliverables for August 2015				
16-Jul-15	Eric Tift Adams	ICA-052 - Del#4 list of donors, partners and government agencies - Assignment - To support the Taita-Taveta county team on conceptualizing the integrated bulk water project.	██████████	██████████
16-Jul-15	Eric Tift Adams	ICA-052 - Del#5 Set up of three to five meetings with potential donors - Assignment - To support the Taita-Taveta county team on conceptualizing the integrated bulk water project.	██████████	██████████
31-Jul-15	Image plus Limited	Machakos Investment Brochures, A4 folded in DL 135 gms, off set UV finish	██████████	██████████
31-Jul-15	Image plus Limited	Bomet County one pager brochures	██████████	██████████
31-Jul-15	Image plus Limited	Bomet County Mwekezaji	██████████	██████████
6-Aug-15	Let It Grow	Del# 1 - Fundraising strategy report - Assignment - Assist credit factory develop fundraising and Marketing plan	██████████	██████████

6-Aug-15	Let It Grow	Del# 2 - Funders list- Assignment - Assist credit factory develop fundraising and Marketing plan	████████	████████
6-Aug-15	Let It Grow	Del# 3 - Info graphics - Assignment - Assist credit factory develop fundraising and Marketing plan	████████	████████
6-Aug-15	Let It Grow	Del# 4 - Teaser/pitch Deck - Assignment - Assist credit factory develop fundraising and Marketing plan	████████	████████
6-Aug-15	Let It Grow	Del# 5 - Marketing strategy report - Assignment - Assist credit factory develop fundraising and Marketing plan	████████	████████
6-Aug-15	Evans Ouma Ochieng	Deliverables as outlined in contract no: FIRM-ICA-047 for the month of July 2015.	████████	████████
7-Aug-15	Gilbert Vidolo Ambani	Del#11 - Monthly report; June 2015 - Assignment - Coordinate infrastructure management and quality assurance	████████	████████
16-Jul-15	Eric Tift Adams	ICA-052 - Del#4 list of donors, partners and government agencies - Assignment - To support the Taita-Taveta county team on conceptualizing the integrated bulk water project.	████████	████████
16-Jul-15	Eric Tift Adams	ICA-052 - Del#5 Set up of three to five meetings with potential donors - Assignment - To support the Taita-Taveta county team on conceptualizing the integrated bulk water project.	████████	████████

12-Aug-15	Betty Wamaitha	Deliverables # 5 as outlined in contract no: FIRM-ICA-043 for the month of July 2015.	██████████	██████████
18-Aug-15	Cubiq Print	PO-311 - Printing of Meru County Investment Portfolio booklet (200 copies)	██████████	██████████
18-Aug-15	Viability Africa	Del# 12 - Draft Power Purchase Agreement (Project #4), Monthly County Summary Report - Assignments - To progress to financial close for viable renewable energy generation projects.	██████████	██████████
19-Aug-15	Godmin Geoservices	PO-284 Del# 2 - Geological & Geotechnical report - Assignment - Conduct a Geological and Geotechnical Survey for the Development of the 1.44 MW Kapkateny Falls Small Hydro Power Project, Bungoma County - Logistics	██████████	██████████
19-Aug-15	Godmin Geoservices	PO-284 Del# 2 - Geological & Geotechnical report - Assignment - Conduct a Geological and Geotechnical Survey for the Development of the 1.44 MW Kapkateny Falls Small Hydro Power Project, Bungoma County - Professional services	██████████	██████████
20-Aug-15	Mohamed Mafta	Del#3 - Report summarizing the actions taken to follow-up as needed with County officials - Assignment - To provide the primary consultants hired by FIRM to develop the Homa Bay County SIP with additional logistics support - May 11 2015	██████████	██████████
21-Aug-15	Microsave Consultants	Del# 2 - Situational analysis report on the state of Micro Insurance at BRITAM - Assignment - Assist BRITAM conduct Market Research to Refine and reposition micro insurance products	██████████	██████████

24-Aug-15	Laura Chao Mwangola	Deliverable# 1 - June 2015 progress report - Assignment -provide ongoing technical support to the Council of Governors through diversifying the resource base for county-led development programming and stakeholder liaison.	██████████	██████████
24-Aug-15	Laura Chao Mwangola	Deliverable#2 - July 2015 progress report - Assignment -provide ongoing technical support to the Council of Governors through diversifying the resource base for county-led development programming and stakeholder liaison.	██████████	██████████
26-Aug-15	Maurice Olum	Temporary Driver services for the period July 23 to August 22 2015	██████████	██████████
28-Aug-15	Let It Grow	PO #314 assignment to Assist My Country My County develop a Brand Audit Report and Brand Profile	██████████	██████████
28-Aug-15	Eric Tift Adams	ICA-052 - Balance on Del#5 Set up of three to five meetings with potential donors - Assignment - To support the Taita-Taveta county team on conceptualizing the integrated bulk water project.	██████████	██████████
		Total deliverables paid in August 2015	██████████	██████████
Deliverables for September 2015				

1-Sep-15	Consolata Mbalwa	Deliverable#11 - August 2014 report detailing tasks accomplished during the month as captured in the SOW.	████████	████████
1-Sep-15	Eric Adams	Deliverable#1 Delivery and acceptance of a work plan. Assignment - to assist Meru county with water sector strategic planning, governance and financing proposal development training for new investments.	████████	████████
1-Sep-15	Big Five Africa	PO-271 - Deliverable# 6 - Delivery and acceptance of draft gender policy for Bomet County and Bomet Water Company consideration.	████████	████████
3-Sep-15	Brigid Otiato	Deliverables as outlined in contract no: FIRM-ICA-044 for the month of August 2015.	████████	████████
3-Sep-15	Alba Hotels	Accommodation for 46 pax from August 31, 2015 to check out on September 04, 2015	████████	████████
3-Sep-15	Alba Hotels	Dinner for 38 pax for four nights August 31, 2015 to September 03, 2015	████████	████████
3-Sep-15	Alba Hotels	Full day Conference for 46 pax for three days	████████	████████
3-Sep-15	Kimani Kimotho	Mobilization fees for company secretarial and tax compliance services	████████	████████

3-Sep-15	Evans OUMA	Deliverables as outlined in contract no: FIRM-ICA-047 for the month of Aug 2015.	████████	████████
8-Sep-15	FEWA SACCO	Meeting expenses during FEWA SACCO Members" education clinic report	████████	████████
12-Aug-15	Betty WAMAITHA	Part payment - Deliverables # 6 as outlined in contract no: FIRM-ICA-043 for the month of August 2015.	████████	████████
11-Sep-15	Microsave Consultants	Del# 3 - Market research Report with recommendations on how to refine and reposition the insurance products - Assignment - Assist BRITAM conduct Market Research to Refine and reposition micro insurance products	████████	████████
11-Sep-15	Microsave Consultants	VAT on Del# 3 - Market research Report with recommendations on how to refine and reposition the insurance products - Assignment - Assist BRITAM conduct Market Research to Refine and reposition micro insurance products	████████	████████
11-Sep-15	Open Capital Advisors	PO-260 Del#2 -Delivery and Acceptance of a Situational Analysis Report - Assignment - Operational and financial framework	████████	████████
11-Sep-15	AB Consultants	PO-281- Del#2 - Institutional assessment reports- Assignment - Assist Rafiki Microfinance Bank conduct a comprehensive institutional assessment and develop a five-year micro insurance strategy	████████	████████
11-Sep-15	AB Consultants	PO-281- Del#3 - draft five-year micro insurance strategy and an implementation plan- Assignment - Assist Rafiki Microfinance Bank conduct a comprehensive institutional assessment and develop a five-year micro insurance strategy	████████	████████

11-Sep-15	AB Consultants	PO-281- Del#4 - final five-year micro insurance strategy and implementation plan - Assignment - Assist Rafiki Microfinance Bank conduct a comprehensive institutional assessment and develop a five-year micro insurance strategy	████████	████████
11-Sep-15	AB Consultants	PO-281- Del#5 - dissemination workshop - Assignment - Assist Rafiki Microfinance Bank conduct a comprehensive institutional assessment and develop a five-year micro insurance strategy	████████	████████
11-Sep-15	Viability Africa	Del# 13 - Debt Term Sheets (Project #4), project Prospectus (Taita Taveta), monthly County Summary Report - Assignments - To progress to financial close for viable renewable energy generation projects.	████████	████████
16-Sep-15	Alba Hotels	Accommodation for 55 pax from August 31, 2015 to check out on September 04, 2015	████████	████████
16-Sep-15	Alba Hotels	Dinner for 55 pax for four nights August 31, 2015 to September 03, 2015	████████	████████
16-Sep-15	Alba Hotels	Full day Conference for 46 pax for three days	████████	████████
16-Sep-15	Alba Hotels	Evening beverage cocktails and 2 extra Breakfast	████████	████████
17-Sep-15	Betty WAMAITHA	Balance payment - Deliverables # 6 as outlined in contract no: FIRM-ICA-043 for the month of August 2015.	████████	████████
24-Sep-15	Peter Lewa	Del#5 Delivery and acceptance of report on training workshop - Assignment - Provide Machakos County investment Board with the technical assistance to lead the development of a strategic investment plan to meet Machakos Vision 2030	████████	████████

24-Sep-15	Eric Adams	Deliverable#2 Delivery and acceptance of a report detailing the corporate governance training program delivered to the MEWASS Board of Trustees and corporate management team.	██████████	██████████
25-Sep-15	Maurice Olum	Temporary Driver services for the period August 23 to Sep. 22 2015	██████████	██████████
25-Sep-15	Martin Mburu	Del#5 Delivery and acceptance of report on training workshop- Assignment - Provide Machakos County investment Board with the technical assistance to lead the development of a strategic investment plan to meet Machakos Vision 2030	██████████	██████████
29-Sep-15	Eric Adams	Del# 1. Delivery and acceptance of a report summarizing K-Rep Water DCA additionality database - Assignment - To review WASH projects financed by K-Rep and HF	██████████	██████████
29-Sep-15	Eric Adams	Del# 2- A presentation of the report noted above to DAI FIRM to assess the status and agree on the plans for subsequent investigation as needed - Assignment To review WASH projects financed by K-Rep and HF	██████████	██████████
		Total deliverables paid in Sept 2015	██████████	██████████
		Total Deliverables Payments for the Quarter	██████████	██████████

