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CAMEROON CREDIT UNION DEVELOPMENT

631-0044

Annual Report: Year 1

Grantee: The Credit Union National Association

and

The World Council of Credit Unions

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This report is the annual project progress analysis by the World Council of Credit Unions of USAID Credit Union Development Project No. 631-0044 in the United Republic of Cameroon. Although most of the information provided here has already been presented to the USAID/Yaounde Mission, this is to serve as the fulfillment of the World Council's responsibility, as per the project agreement. These findings are the result of the WOCCU technicians' monthly reports and a four week on-site visit by the WOCCU project manager.

A. Project Background and Purposes

The project officially began on July 20, 1981 with the commencement of orientation for the technicians in Washington, D.C. However, for the purpose of clearly representing project activities for the first year, August 1, 1981 is considered here to be the implementation date. The project has a planned duration of five years with the following principal purposes:

- a. Strengthening of Cameroon's national and regional credit union structures (secondary societies) so that they become financially self-sufficient and technically able to provide essential services required by their affiliated credit unions.
- b. Creation of an expanding network of credit unions which have, with the support of national and regional associations, the financial and technical capabilities sufficient to provide require savings, credit and related financial services to an increasing membership.

B. Technical Project Objectives: Achievements in Year 1 and Projections for Year 2

Over the course of the five year period, the project has the following objectives:

1. Development of a membership education program
2. Expansion of the production credit program
3. Training of fieldworkers in central services

4. Consolidation of non-viable credit unions
5. Personnel management
6. Planning capability
7. Development of national and regional structures
8. Shared management services
9. Preparation of manuals

In order to best determine the progress which the project may have made over the first year, and prioritize forthcoming activities for the second year, indicators and activities for each of the objectives are discussed below.

Objective I: Development of a membership education program

The project design essentially described this as the training of credit unionists (i.e., primary society officers) in the adequate performance of these processes:

- a. bookkeeping
- b. preparation and use of operating budgets
- c. credit policy and procedures
- d. basic financial statement and statistical analysis
- e. use of interest tables and formula
- f. membership and savings promotion
- g. office management
- h. risk management
- i. loan monitoring and collection techniques
- j. conduction of internal audits (by supervisory committees)

Achievements for the first year and plans for the second as related to this objective are as follows:

	<u>Year 1</u> <u>Actual</u>	<u>Year 2</u> <u>(Plan)</u>
1. Society secretaries and assistants trained to maintain accurate and complete financial records and prepare financial statements	209	294
2. Society committee members trained to effectively direct society management including planning, promotion, loan analysis, etc.	239	310
3. League Board of Directors trained to effectively execute policy-making responsibilities	--	13

These accomplishments were (will be) possible due to the following activity schedule:

	<u>Year 1</u>				<u>Year 2</u>			
	1	2	3	4	1	2	3	4
1. Identify priority credit union training needs			x				x	
2. Develop training materials	x	x	x	x	x	x	x	x
3. Conduct training in priority areas	x	x	x	x	x	x	x	x
4. Develop additional training materials					x		x	
5. Instruct fieldworkers in training methods					x		x	

Objective II: Expansion of the production credit program

The small farmer production credit (SFPC) program was originally begun as a pilot project. With the assistance of a full-time technician, this project will eventually expand the SFPC program to at least 28 credit unions, which will be able to place and collect League-sponsored production loans, as well as promptly repay any loans. (It is understood that loans are primarily granted from member savings, as is the typical credit union case.)

The following are the results of the first year's activities and projections for the second:

	<u>Year 1</u>	<u>Year 2</u>
1. Number of SFPC credit unions	10	15
2. Number of SFPC credit union members	2,122	4,083
3. Number of SFPC credit union members borrowing for direct agricultural purposes	78	250
4. Average SFPC loan size (CFAF)	63,971	70,500
5. Total value of SFPC loans distributed (CFAF)	4,919,500	17,625,000
6. CamCCUL staff trained in SFPC (person/days)	60	190

7. Number of secretaries and officers introduced to SFPC policy and procedures	652	250
8. Number of SFPC credit union officers trained in SFPC	567	650
9. SFPC borrowers/farmers trained (person/days)	334	150
10. Number of League loans to SFPC credit unions	1	5
11. Average value of League loans to SFPC credit unions (CFAF)	2,000,000	1,000,000
12. Total value of League loans to SFPC credit unions (CFAF)	2,000,000	5,000,000

The activity schedule pertaining to the SFPC component of the project for years 1 and 2 is as follows:

	<u>Year 1</u>				<u>Year 2</u>			
	1	2	3	4	1	2	3	4
1. Precommencement assessment	x	x						
2. Define SFPC participation criteria	x	x						
3. Select SFPC credit unions to receive intensive training							x	
4. Train credit union personnel in SFPC operations*							x	x
5. Brief League Board of Directors on SFPC program development							x	x
6. Introduce secretaries and officers to SFPC principles and policies*							x	x
7. Grant League and credit union SFPC loans							x	
8. Coordinate agricultural extension and inputs supply with Ministry of Agriculture staff							x	x

*Includes training in the following areas: loan delinquency control, institutional records management, interest rate calculations under line-of-credit, (guidelines for) judging production credit limits, (guidelines for) determining production loan repayment schedules, conducting loan applicant interviews, farm planning and budgeting, profitability analysis, loan disbursement and credit use, financial management.

	Year 1				Year 2			
	1	2	3	4	1	2	3	4
9. Provide agricultural/office supplies to credit unions	x	x	x	x	x	x	x	x
10. Formal training of League fieldworkers on SFPC policy and procedures*					x		x	
11. Project impact survey and analysis						x		
12. Baseline data collection: savings and loan trend analysis	x	x	x	x	x	x	x	x
13. Development of SFPC training materials	x	x	x	x	x	x	x	x
14. Development of SFPC loan policy and procedures		x		x	x			
15. Development of SFPC credit union planning capability				x	x	x	x	x

Objective III: Training of fieldworkers in central services

By the end of the project, as a result of formal and on-the-job training by senior CamCCUL and WOCCU staff, CamCCUL fieldworkers will be able to properly perform the following processes: periodic inspections, annual audits, evaluations of credit union performance, risk management program operations, and, evaluations of loan applications from affiliates to CamCCUL.

During the project's first year all Cameroonian CamCCUL staff (18) attended a staff education seminar which dealt with the aforementioned subject areas, among others. The same type of seminar, with the same number of participants is planned for the project's second year. In addition, two of the senior staff participated in overseas training programs (in Great Britian and Kenya) and a fieldworker who is slated to become a supervisor is also attending a diploma course at the Cooperative

College in Loughborough, England. During the second year, it is anticipated that the League Manager will begin stateside training leading towards a Masters Degree and the League's Education and Training Officer will attend a shorter skills oriented stateside course. With such advanced training, the League's senior staff will be better able to conduct evaluate, and modify both formal and informal training of fieldworkers.

In order to accomplish the indicators determined by this objective, the following activities have been, or will be, undertaken in the first two years:

	<u>Year 1</u>				<u>Year 2</u>			
	1	2	3	4	1	2	3	4
1. Update and document inspection, auditing and reporting procedures for fieldworkers		x					x	
2. Conduct formal/on-the-job training of fieldworkers		x				x		
3. Conduct fieldworker refresher courses		x				x		
4. Overseas staff training					x	x	x	x

Objective IV: Consolidation of non-viable credit unions

The original project design stated that all non-viable credit unions shall be either liquidated or merged during the first two years of the project. This was to be preceded by the definition and documentation by CamCCUL of all criteria, steps and procedures for liquidation or merger, within the first three months of the project.

However, although the status of individual credit unions has been studied by the project's Chief of Party, this objective has proven one of the most difficult to achieve. The number of constraints in under-

taking mergers or liquidations is much more than had been anticipated. They include the légal requirement that a civil servant from the Department of Cooperation of Mutuality must be selected to supervise each action undertaken, the difficulty encountered in taking such action with societies in existence for long periods of time (especially "charter" affiliates), and, a sensitivity to the maintenance of ethnic and regional balances within the credit union movement. Nevertheless, during the project's first year four credit unions were liquidated and two were absorbed (merged) into other existing ones. For the project's second year it is anticipated that an additional six will be liquidated and three merged, resulting in a net number of 213 credit unions (both registered and pre-cooperatives).

Work towards this objective entailed quarterly on-site technical assistance to each credit union during the first year. This will be continued during the second year, along with the definition and documentation of merger and liquidation criteria in the third quarter and the development of an action plan for each field worker and credit union in the fourth quarter, which will take effect beginning in year three.

Objective V: Personnel Management

By the end of the second year of the project, CamCCUL, with WOCCU technical assistance, will develop and document, in the form of an employees' policies and procedures manual, a personnel system including, at minimum, policies and procedures related to:

1. position identification;
2. development and format of job descriptions;
3. position grading;
4. salary scale and benefits establishment;
5. performance appraisals;
6. skill assessment and staff development; and
7. an incentive system to promote quality work.

During the project's first year, six affiliates were assisted with hiring and other personnel matters by the League's senior staff and four new formal job descriptions were developed. In the second year, three new posts will be filled and job descriptions will be developed for these. Also, another six affiliated credit unions will be assisted in personnel matters. As specifically regards CamCCUL's personnel system, major technical assistance will be offered by the WOCCU team's third advisor, who is due to arrive in country during the fourth quarter. At that time a priority will be the design and documentation of the personnel system, its review and adoption by the Board and staff, to be followed by the staff's orientation to the new system. This will also result in a documented performance appraisal procedure, with formal performance appraisals undertaken for fourteen employees.

Objective VI: Planning capability

By the end of the project, CamCCUL will demonstrate the ability to develop and implement strategic and action plans consistent with affiliated credit unions' needs and resource availability. Success in achieving the objective will be determined by examination of plans produced and the degree to which specified plan objectives are actually achieved.

Each year planning and budgeting sessions are held, followed by the development and implementation of an annual seminar plan, which seeks to address identified needs. However, detailed planning, such as that envisioned by the end of the project, has not yet been undertaken in a formalized manner. Such a development may be aided by the acquisition and proper utilization of a mini-computer. At the end of year two, a

study will be performed to determine the feasibility of such a capability for the League.

Objective VII: Development of national and regional structures

By the end of the project, all Cameroonian credit unions (caisses populaires) will be united through provincial secondary bodies to a single national association. Prior to achieving this objective, CamCCUL with World Council technical assistance will, in chronological order:

- a. undertake a series of exchange visits to familiarize both francophone and anglophone movement staff and leadership with each other's philosophy, approaches, and techniques;
- b. open provincial level branch offices in those areas where justified, and, once these offices are operating soundly;
- c. determine which of CamCCUL's functions can be most efficiently carried out by a national association or by the provincial leagues;
- d. develop and obtain Government of the United Republic of Cameroon approval of bylaws for the provincial leagues and national association, including a new representational system; and
- e. convert the provincial branch offices into provincial leagues.

It was recognized by all parties at the time of the project design that this objective would, by far, be the most difficult of all nine to achieve. Two major reasons for this are the existence of a fast growing, very competent "caisse populaire" movement in the Center South province which must retain its identity and autonomy, and the history of CamCCUL itself which has been oriented towards services mainly in the two english-speaking provinces for most of its life. On the other hand, the movement nationally will gain strength through unity and this is recognized by the leadership of both CamCCUL and the Union des Caisses Populaires de Yaounde. Each of these organizations has now reached a

level of both technical and financial self-sufficiency, which perhaps may be part of the reason for their initiation of the first exchange visits in year two. These visits should be held in the third and fourth quarters of the project year and involve only elected officials, in order to both properly represent membership's sentiment and avoid minor technical comparisons.

The attitude of the Government towards greater cooperation between these movements is most positive. In this vein, a four day seminar was held in the second quarter of the first year by CamCCUL with all interested divisional and provincial chiefs of the Department of Cooperation and Mutuality. As patient steps are actually taken, there will be more and more justifiable reason for optimism that a true national association will take shape.

Objective VIII: Shared management services

By the end of the project, CamCCUL with WOCCU technical assistance will have developed and tested alternative methods of providing professional management to credit unions operating in close geographical proximity to each other, but which individually do not require or cannot obtain qualified part or full time management. Alternatives to be tested include the use of itinerant bookkeepers and/or managers, service centers, combining several small credit unions into one credit union with several branches, League management contracts, use of posting machines, and centralized data processing facilities.

This objective was not treated during the first year. By definition, it is an efficient option to the fourth objective discussed above.

With this in mind, during the second year, it is planned that three credit unions will participate in shared management services, as a pilot program. During the third quarter, other shared services will be developed, including perhaps, data processing. To prepare for a data processing feasibility study in the fourth quarter, an in-house needs analysis will be conducted in the third quarter which will result in the study's terms of reference.

Objective IX: Preparation of Manuals

During the project period, CamCCUL with WOCCU assistance will complete development and documentation in French and English of operating manuals for at least the following credit unions operating systems:

- bookkeeping,
- budgeting,
- credit policy and procedures,
- membership and savings promotion, and
- internal auditing.

All credit unions will obtain copies of these manuals and instruction in their use during the course of CamCCUL's membership education program. The first of these manuals (bookkeeping) was prepared towards the end of the first year and 225 copies will have been distributed by the end of year two's first quarter. Additionally, three standard policies and procedures guides were prepared and distributed in the first year.

During year two, a budgeting manual will be prepared in the second quarter and two others (credit policy and procedures, credit union introduction) by the end of the year. The arrival of the Education and

Training Advisor before the end of the second year will facilitate the completion of the remainder of the manuals, as well as instruction in their use to CamCCUL's affiliates.

C. Financial Project Objectives: Indicators and Achievements

By the end of the project, CamCCUL should, in addition to becoming technically self-sufficient, have raised its level of financial self-sufficiency to a full 100%. Financial self-sufficiency denotes that the organization will generate sufficient revenues from its own sources to enable it to sustain the required level of program operations.

In order to best put this objective in the proper perspective, it would seem appropriate to review CamCCUL's financial self-sufficiency progression over a number of years. The following table represents those years for which data has been determined to be most reliable. (CamCCUL began full operations in 1969.):

1970	- 28.7%
1971	- 45.7%
1972	- 21.6%
1973	- 44.0%
1974	- 75.9%
1975	- 73.8%
1976	- 97.6%
1977	-118.3%
1978	- 83.2%
1979	- 80.8%
1980	-104.2%
1981	- 91.4%

An analysis of the income and expenditure breakdowns for the last three of these years shows that financial expenses were 49.6% of all expenses, while financial income was 90.3% of all income. Both of these result directly from the League's central finance program. Briefly, through this program, excess savings of credit unions are put

on deposit with the League where they gain a rate of interest, otherwise unavailable since they would be inactive. These deposits are then invested by the League, with credit unions, or other cooperatives, or in banks. Thus, total movement savings are the single most important variable in estimating the League's future income and expenses. Historical growth of savings is shown below:

<u>Year Ending</u>	<u>'000's CFAF</u>
1969	21,500
1970	40,700
1971	89,005
1972	142,861
1973	224,124
1974	354,969
1975	549,732
1976	777,432
1977	985,941
1978	1,366,080
1979	1,799,418
1980	2,338,517
1981	2,939,424

Although savings has increased each year, the most conservative projection of total movement savings (TMS) in future years would take into account the fact that the annual savings growth rate has declined each year since 1978. An extrapolation of this trend, using an exponential curve model, results in the following projected TMS:

<u>Year Ending</u>	<u>'000's CFAF</u>
1982	3,604,000
1983	4,321,000
1984	5,081,000
1985	5,869,000
1986	6,667,000

Since the average loans/savings ratio from 1978 through 1981 was .694; it is reasonable to assume that it will remain about the same (i.e., at the highest level since the League's inception).

Using these TMS projections, it is possible to estimate most of the League's income and expenses over the next five years. Those variables which make this possible are:

- a) investible TMS - 1982 = 22%, 1983 = 22%, 1984 = 24%, 1985 = 26%, 1986 = 28%;
- b.) % of investible TMS in bank investments - 1982 = 97%, 1983 = 85%, 1984 = 65%, 1985 = 50%, 1986 = 50%;
- c) average interest rate from bank investments = 8.25%;
- d) % of investible TMS lent to credit unions - 1982 = 1%, 1983 = 8%, 1984 = 15%, 1985 = 20%, 1986 = 20%;
- e) interest rate on loans to credit unions = 9%;
- f) % of investible TMS lent to other cooperatives - 1982 = 2%, 1983 = 10%, 1984 = 20%, 1985 = 30%, 1986 = 30%;
- g) dues paid to CamCCUL from affiliates = 0.2% of previous year's savings;
- h) dues paid to the African Cooperative Savings and Credit Association (ACOSCA) = 0.8% of previous year's savings of registered affiliates (85% of TMS);
- i) interest paid to affiliates for funds invested with the League = 6% of average investible funds for each year.

There are, of course, other factors to be considered in making financial projections for the next five years. Some of these, such as the anticipated staffing levels and meeting/seminar costs can be reasonably forecast, while others (e.g., government decreed salary increments) are unpredictable.

Based on the variables and factors discussed above, CamCCUL's financial self-sufficiency projections for the next five years are as follows:

1982	85.4%
1983	87.3%
1984	102.2%
1985	114.7%
1986	118.3%

Thus, real (i.e., sustained) institutional financial self-sufficiency will be achieved by the project's end.

D. Related or Pending Activities

Among those activities to be undertaken during the project's second year, these will merit special attention:

1. At the end of October, 1981, the CamCCUL Board of Directors chose from among three proposals for the design of a longitudinal project impact evaluation. The proposal of Dr. Virginia Delancey was selected and Dr. Delancey is due to arrive in Cameroon at the end of January 1983. The results of this short term assistance will be finalized by May 1983. The importance of this activity is increased by its potential for replication throughout other credit union movements, and the fact that it was the CamCCUL Board which actually made the selection, thus providing evidence of its maturity and growing sophistication.

2. At the same meeting cited above, the Board also decided that the League Manager and the WOCCU team's Chief of Party should develop a scope of work for an Accounting Systems/Data Processing Feasibility Study, to be conducted during 1983. The acceptance of such a study, with its implicit potential for greater services to affiliates, reflects the vision of the Board.
3. Also in October 1982, the managers of the two credit union movements in Cameroon (Union des Caisses Poulaires of Yaounde and CamCCUL) met and decided that the first exchange visits should take place in the very near future. Tentatively, the month of February was agreed upon as the likely time for the elected officials of the Center South movement to tour the four provinces where CamCCUL operates. The CamCCUL Board has also expressed interest in returning the gesture shortly afterwards. This event will be a most historic moment for the Cameroonian cooperative movement.
4. In mid 1983, the WOCCU technical assistance team will be complemented by a third advisor who will specialize in education and training. This position is presently being recruited for and a particular effort is being made to advertise it within the U.S. credit union movement.

E. Administrative Matters

As a result of the October 1982 visit by the World Council of Credit Union's project manager for USAID project No. 631-0044, several

matters were clarified, and decisions concerning them were either made or are pending:

1. Reporting by the WOCCU technical assistance team has been monthly, as per the grant agreement. However, for the purposes of informing the USAID/Yaounde Mission of the project's progress it was mutually decided by USAID/Y and the WOCCU project manager that project reporting to the Mission will henceforth be quarterly. Further, only the grantee will deal with administrative problems and indicators for project progress will be treated in greater detail. Monthly reports to the WOCCU home office will continue on a monthly basis through July 1983, in order that grant conditions may be met.
2. In order that the information gathering for the aforementioned reports becomes institutionalized, technical project years; e.g., as related to quarters, will now coincide with calendar years. Therefore, projected indicators and activities will be readjusted for 1983 by the WOCCU advisors and CamCCUL management, and this will be communicated in the next appropriate quarterly report.
3. Most administrative problems in the project's first year seem to be related to misunderstandings concerning the status of a grant and its implementation by a grantee. These seem to have been resolved to the satisfaction of all parties. All support services and monitoring of the project will continue to be the responsibility of WOCCU which will, in turn, keep USAID/Y informed of the project's progress on a regular basis.

4. Project implementation has suffered because of the necessity to use vehicles for which critical spare parts are, as a rule, unavailable in Cameroon. For instance, the vehicle purchased for the League has been inoperable from May through, at least, the end of October because the dealership in Douala was not able to procure needed parts (which were finally hand-carried from the U.S.). Additionally, valuable project time is repeatedly lost by both the project's technicians and their vehicles in making 600 kilometer round trips to Douala for parts and servicing. Since both USAID and WOCCU are concerned with the most effective means of achieving the project's purposes and objectives within the agreed upon time frame, the USAID/Y assistant project manager has agreed to investigate the facilitation of a waiver for the two forthcoming project vehicles. Information regarding this action is expected to be forthcoming shortly.

F. Project Financing

Attached are budget reports for the project through both July 31, 1982 and October 31, 1982 to reflect the project's first year and the period of time through the project manager's monitoring visit. Due to the time lag between project design and approval, a budget amendment has been proposed to the contract office in REDSO/WA. An amendment is needed since some line items would be altered by more than 20% (the allowable flexibility under the grant agreement). In November, as requested, the WOCCU project manager sent his concurrence with the proposed changes to the Deputy Chief of ARD for USAID/Y, following

discussions with the project's Chief of Party and WOCCU's Director of Finance and Administration. A final decision is pending.

G. Summary

It is always fairly difficult to determine the status of a five year institutional development project after only its first year. However, as evidenced by the above, all activities are on track and the indicators for the project's overall purposes are most positive. Necessarily, some of the objectives have barely been affected during the first year, but this is due more so to the ambitious nature of institutional development than any fault on the part of the project's implementors.

This positive impression should not be at all surprising, since prior official guests of the project had indicated similar sentiments. Following a December 1981 visit, the USAID/Y assistant project manager reported that "...project activities are proceeding well." A few months later, based on his observation from April 14th - 17th, the Chief of ARD wrote "...it appears that the project is making good progress."

As long as the Cameroon Cooperative Credit Union League continues to work towards the purposes and objectives established commonly with WOCCU, the project will continue to be, in many respects, a model for replication in other African countries.

CAMERDON CREDIT UNION DEVELOPMENT PROJECT NO. 631-0044

Budget Report as of: July 31, 1982

5-Year Project Budget	Line Items:	ACTUAL EXPENSES			Funds Amount	Remaining %
		July- December 1981	January- July 1982	Totals Year to Date		
TA BUDGET:						
312842	Salaries	\$ 23527	30688	54215	258627	82.67 %
85474	Fringe Benefits	3812	5575	9387	76087	89.02 %
66100	Consultants	0	0	0	66100	100.00 %
134935	Allowances	1283	1693	2975	131960	97.79 %
274551	Travel & Transportation	13173	30653	43827	230724	84.04 %
63254	Commodities	5014	34686	39700	23554	37.24 %
80000	Data Collection, Evaluations & Contingencies	0	0	0	80000	100.00 %
42647	Other Direct Costs	4357	1549	5906	36741	86.15 %
191302	Indirect Costs	14822	19333	34156	157146	82.15 %
1251105	Total TA Budget	65989	124177	190166	1060939	84.80 %
IS BUDGET:						
33550	Personnel		0	0	33550	100.00 %
121000	Training		0	0	121000	100.00 %
105500	Commodities	310	15404	15714	89786	85.10 %
88845	Other Costs & Conting.		567	567	88278	99.36 %
348895	Total IS Budget	310	15971	16281	332614	95.33 %
1600000	GRAND TOTALS	\$ 66300	140148	206448	1393552	87.10 %

CAMEROON CREDIT UNION DEVELOPMENT PROJECT NO. 631-0044

Budget Report as of: October 31, 1982

		ACTUAL		EXPENSES			
5-Year Project Budget	Line Items:	July-December 1981	January-October 1982	Totals Year to Date	Funds Amount	Remaining %	
TA BUDGET:							
312842	Salaries	\$ 23527	45009	68536	244306	78.09 %	
85474	Fringe Benefits	3812	8542	12354	73120	85.55 %	
66100	Consultants	0	0	0	66100	100.00 %	
134935	Allowances	1283	3881	5164	129771	96.17 %	
274551	Travel & Transportation	13173	35953	49126	225425	82.11 %	
63254	Commodities	5014	33996	39011	24243	38.33 %	
80000	Data Collection, Evaluations & Contingencies	0	0	0	80000	100.00 %	
42647	Other Direct Costs	4357	2482	6840	35807	83.96 %	
191302	Indirect Costs	14822	28356	43178	148124	77.43 %	
1251105	Total TA Budget	65989	158220	224209	1026896	82.08 %	
IS BUDGET:							
33550	Personnel		0	0	33550	100.00 %	
121000	Training		25733	25733	95267	78.73 %	
105500	Commodities	310	16540	16851	88650	84.03 %	
88845	Other Costs & Conting.		1180	1180	87665	98.67 %	
348895	Total IS Budget	310	43453	43764	305131	87.46 %	
1600000	GRAND TOTALS	\$ 66300	201673	267972	1332028	83.25 %	