

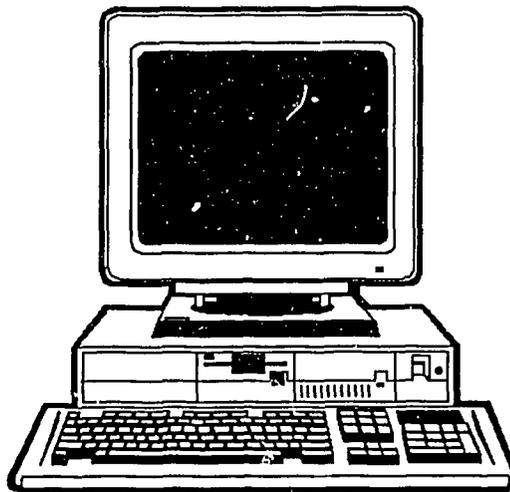
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FINAL REPORT

CREDIT UNION COMPUTERIZATION & FACILITATION

Strategic Short-Term Priority Assistance to the Cameroon Credit Union Movement

USAID/Cameroon
Grant No. 631-0463-G-00-4532-00



Madison, Wisconsin
April 25, 1994

FINAL REPORT
**CREDIT UNION COMPUTERIZATION &
FACILITATION**

**Strategic Short-Term Priority Assistance
to the Cameroon Credit Union Movement**

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CUdBASE User's Guide

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InfoCoopec User's Guide

I. Credit Union-Level Computerization

As anticipated, Mr. Martial Goeh-Akué, Computerization Department Director of FUCEC-TOGO, worked in Cameroon during the first few weeks of the project. Along with his CamCCUL counterparts, and assistance from WOCCU's own computerization specialist, Mr. Chet Aeschliman, the following results were obtained:

- The Togo credit union movement's extremely user-friendly *InfoCoopec* credit union financial software was adapted to the needs of Cameroonian credit unions and the various screens translated into English.
- An English language *InfoCoopec* User's Guide, or manual, was drafted by Mr. Goeh-Akué and is currently being finalized with WOCCU help. Both the easily-installed software and the draft user's guide are attached.
- A full technical manual was produced which would allow a third party to reconstruct *InfoCoopec/Cameroon* in case all those currently involved with it were no longer present. This manual, produced in limited quantity, are maintained only in Bamenda by CamCCUL.
- *InfoCoopec* was successfully tested in the Bamenda Police Credit Union. On-line operations, now in their second month there, are proceeding normally. Although the project agreement called for installing *InfoCoopec* in two credit unions during the project, all those involved decided early on that it would be foolhardy to install it in more than a single society before working out all the bugs in the pilot site. A second and third credit union (one francophone and a second anglophone) are currently scheduled for computerization in July. Mr. Goeh-Akué plans to return to Cameroon at that time to assist CamCCUL in these activities. In fact, a growing mutually-profitable relationship is growing between CamCCUL and FUCEC-TOGO, which augurs well for the future of credit union computerization in the region. Beyond these two countries, plans were developed during the project period to extend *InfoCoopec* to other countries in Africa hosting WOCCU projects, particularly Niger and Malawi. In this respect, USAID/Cameroon can take pride from the fact that their investment in this mini-project will have far-reaching results both within Cameroon and in the rest of Africa and, perhaps, in other developing countries.
- CamCCUL's Management Information Specialist (MIS) was thoroughly trained in the operations of *InfoCoopec*, as were three CamCCUL field inspectors resident in Bamenda. The manager, assistant manager and cashiers of Bamenda Police Credit Union were also trained in the daily and monthly operations of *InfoCoopec*. Year-end program code and procedures will be developed to custom specification during the upcoming July, 1994, visit by Mr. Goeh-Akué. However, CamCCUL still needs to recruit a high-level computer programmer/analyst to head up the development of this program which will eventually spread to 50 or more credit unions. The League needs to have someone on board that can modify the FoxPro code when necessary,

but currently all bugs have to be referred to Mr. Goeh-Akué in Togo. CamCCUL is, accordingly, currently recruiting a programmer/analyst along the lines of the job description shown in Attachment A, which was also developed on site during the project.

II. CamCCUL-Level Computerization

A. CUdBASE Operationalization

While Mr. Goeh-Akué concentrated his efforts on the pilot project *InfoCoopec* installation at Bamenda Police Credit Union, and in training the credit union and CamCCUL staff in its use, WOCCU's Mr. Aeschliman concentrated on finalization of CamCCUL's *CUdBASE* computerized credit union monitoring and rating system. While Mr. Aeschliman focussed primarily on *CUdBASE*, he also provided valuable technical advice concerning *InfoCoopec* features and in translating the latter from French to English. During the project, the following achievements were attained with respect to *CUdBASE*:

- *CUdBASE* was transferred from its previous DOS platform to the more practical, user-friendly and faster Windows platform, using Lotus 1-2-3 Release 4.0. Data base operations previously taking 4 to 6 hours to process under Lotus Release 3.4 are now done in 20 to 30 minutes. Arcane Lotus 1-2-3 for DOS data base commands were eliminated in favor of Lotus for Windows' dBASE-like querying interface. More efficient program code reduced the total number of lines of program (macro) code by more than one-half, while increasing *CUdBASE*'s functionality. For a complete description of *CUdBASE*'s capabilities, reports, charts and procedures, which make use of extremely user-friendly Windows-based dialog boxes and pull-down menus, please refer to the *CUdBASE User's Guide* attached as Volume II of this final report.
- CamCCUL's MIS Officer, Mr. Njie Likoko Joseph, an equal partner in the development of *CUdBASE* since its humble origins in 1992, was thoroughly trained in the new Windows-based technology by Messrs. Aeschliman and Goeh-Akué, and is thoroughly versed in its use. Other CamCCUL Headquarters and Regional Officer personnel were briefed in *CUdBASE*'s capabilities and reports and charts outputs during a series of regional workshops held during the project period (see more below). CamCCUL's intentions are to begin doing the input on a regional basis, and transmitting each quarter's new records on diskette. CamCCUL's MIS Officer, in turn, would then provide complete copies of the entire data base each quarter so that the regional offices can take advantage of *CUdBASE*'s state-of-the-art analytical capabilities. To further this objective, during the project, CamCCUL ordered a number of fast, new PCs, which will facilitate the

planned decentralized data input and report generation. CamCCUL invested its own funds in the purchase of these new PCs.

B. Computer Productivity Workshops

As shown in Attachment B to this report, essentially *all* of CamCCUL's professional, clerical and field staff received two and three days of training in being more productive using PCs, focussing on fundamental computer concepts, basic DOS commands, WordPerfect techniques, and, more than anything else, a firm grounding in Lotus 1-2-3. These workshops provided a total of 193 person-days of training. The program followed in the five workshops is shown in Attachment D. WOCCU's Mr. Aeschliman and CamCCUL's Mr. Njie jointly conducted all of these short workshops. With a heavy emphasis on practical exercises, CamCCUL staff should, from now on, produce much more high quality documents in-house, and rely less on commercial DTP and typesetting firms. A by-product of this training effort was the discovery of Mr. Njie's previously-unnoticed technical training skills.

C. Personnel Implications

As previously mentioned, CamCCUL's MIS Officer, Mr. Njie, has mastered basic software productivity tools (DOS, WordPerfect, Lotus 1-2-3, and to a lesser extent, dBASE). Moreover, as mentioned immediately above, he proved to be an able trainer in each of these office productivity packages. However, as concerns the *InfoCoopec* program, CamCCUL needs to employ a professional programmer/analyst according to the job description-specified qualifications shown in Attachment A. In fact, FUCEC-TOGO has made it clear that Mr. Goeh-Akué will only return to Cameroon for further credit union-level computerization efforts IF CamCCUL hires a competent xBASE programmer/analyst. By means of this report, WOCCU strongly encourages CamCCUL to proceed with all haste to fill this position.

III. Budget Report

Since work on this report and finalization of manuals went on right up to the end of the project period (April 30, 1994), the final budget report on the project will only be available in mid-May. As soon as it is produced, it will be sent to USAID/Cameroon. Preliminary indications are, though, that nearly all, if not the entire amount, of the budget will have been expended by that point in time.

Attachments

Attachment A
Draft CamCCUL Computerization Staff Job Descriptions

J O B D E S C R I P T I O N
COMPUTER SERVICES OFFICER

CamCCUL

1. **POSITION TITLE:** COMPUTER SERVICES OFFICER
2. **IMMEDIATE SUPERVISOR:** CamCCUL General Manager
3. **MISSION:**
 - Assure constant on-site hardware and software maintenance at all INFOCOOPEC credit union installations ;
 - Develop upgrades and tailored add-ons to meet particular credit unions' needs, constantly seeking to improve the department's product line, services and profitability ;
 - Advise credit unions on hardware and software purchases.
 - Trouble-shoot as necessary when software or hardware problems arise, and help computer users to solve and overcome their problems.
 - Maintain archives of all operating versions of INFOCOOPEC;
 - Responsible for the maintenance and care of all of CamCCUL's stock of computers, software, peripherals and supplies ;
 - Assure that all CamCCUL staff required to use computer equipment are properly trained in the latest available versions of available software. Toward this end, organize seminars on computer use and administration for CamCCUL and credit union staff, as well as provide on-the-job training to credit union and League staff in computer usage.
 - Effective supervision of departmental staff under his/her supervision.
 - Assist CamCCUL Management in development of improved management information systems, accounting and financial systems, control systems and communications systems (e.g., newsletter, brochure, and annual report production).

- Coordinates the preparation and monthly review of CamCCUL annual operating budgets and work plans.

4. **NECESSARY PROFILE:**

Age: Minimum of 25 years - Maximum of 35 years

Educational Level: University degree in management and accounting, with substantial training in computer sciences

Required Skills: Perfect knowledge of MS-DOS and xBASE programming (preferably FoxPro).

Good working knowledge of both DOS and Windows versions of WordPerfect and Lotus 1-2-3.

Solid accounting skills, preferably in banking and finance.

Good understanding of computer hardware and how different components work together.

Easily approachable, personable, and good business sense.

Willingness to work as an integral part of a team, as well as be easily adaptable to new environments.

A quick study.

Excellent oral and written skills in English and French.

Creativity and rigor in computer programming.

Well-organized, thorough.

5. **EXPERIENCE REQUIRED:**

- Substantial previous experience developing, installing and providing post-installation support to xBASE computer program installations.
- Must have intensive professional experience in the use of computers.
- Significant supervisory experience in professional setting.

6. **MEANS:**

Human:

- Access to secretarial pool
- MIS Specialist

Material:

- Use of office computers, accessories and supplies
- Access to car/driver pool
- Desk, chairs, cabinets, bookshelves, filing cabinets
- Calculators
- Office supplies

7. **PROFESSIONAL ADVANCEMENT:**

Incumbent can be promoted to the position of CamCCUL General Manager.

J O B D E S C R I P T I O N

MANAGEMENT INFORMATION SYSTEMS (MIS) OFFICER

CamCCUL

1. **POSITION TITLE:** MIS OFFICER
2. **IMMEDIATE SUPERVISOR:** Computer Services Officer
3. **MISSION:**
 - To collect and analyze all information concerning the management, health and well-being of Cameroonian credit unions, as well as of the League itself, and prepare succinct reports of his/her findings. In particular,
 - Systematically monitor and control the collection of data base reports from the field and seek management assistance in obtaining delinquent reports
 - Input data base reports
 - Input field supervisor reports
 - Input annual audit reports
 - Input quarterly financial & statistical reports
 - File all data base reports, F&S reports and annual audit reports
 - Maintain supplemental data bases on numbers of credit unions created, dissolved/liquidated, and merged; a data base on training provided CamCCUL and credit union staff and officers; CLF financial statistics and health (loans granted, delinquency, profitability, etc.); a risk management data base (number of CUs enrolled/active, premiums and claims, insurance fund assets, etc.), and other data bases as required by employee's supervisor for good management.
 - Act as internal staff resource to CamCCUL employees using computers: problem-solving, help in production of important documents (e.g., CamCCUL annual reports).
 - Maintain and constantly improve the quality of CamCCUL's financial and statistical data base on credit unions, constantly seeking to get punctual information into the hands of decision-makers who need it.
 - Assist the Computer Services Officer in the performance of any of the latter's functions at either CamCCUL or the credit union level.

- With the Computer Services Officer, assist credit unions to install their computers and software programs as necessary, and provide post-installation support on a contractual basis.
- Maintain all CamCCUL computers in top operational condition, cleaning the exterior and floppy disk drives.
- Train League and credit union staff on a day-to-day basis in computer operations.
- Carry out any other non-technical duties assigned him/her by CamCCUL management, viz:
 - Audit and supervise credit unions assigned to him/her
 - Reconcile CamCCUL's cash book
 - Post risk management deductions monthly
 - post the cash book and general journal entries into general ledger accounts
- Perform any other assignment given to the MIS by the Computer Services Officer.

4. **NECESSARY PROFILE:**

Age: Minimum of 25 years - Maximum of 35 years

Educational Level: Technical college diploma in management and accounting, with substantial advanced-level training in computer sciences

Required Skills Perfect knowledge of MS-DOS and both DOS and Windows version of Lotus 1-2-3 as well as substantial capacity in accounting, finance and management, preferably in banking and finance.

Good understanding of computer hardware and how different components work together.

Be easily approachable and personable, as well as have good business sense. Know how to motivate others.

Willingness to work as an integral part of a team, as well as be easily adaptable to new environments.

Self-confident, a quick study.

Excellent oral and written skills in English and French.

Well-organized, thorough.

5. **EXPERIENCE REQUIRED:**

- Successful candidate will have previously worked in a responsible computer services unit, and have considerable aptitude and experience in the areas of mathematics, algebra, accounting, auditing, financial analysis and communications, as well as in computer sciences.
- Considerable, intensive experience in the use of MS-DOS, Lotus 1-2-3, and an xBASE programming language (preferably FoxPro or dBASE, in that order), WordPerfect, and other productivity software.

6. **MEANS:**

Human:

- Access to secretarial pool

Material:

- Use of office computers, accessories and supplies
- Access to car/driver pool
- Desk, chairs, cabinets, bookshelves, filing cabinets
- Calculators
- Office supplies

7. **PROFESSIONAL ADVANCEMENT:**

Can be promoted to position of CamCCUL Computer Services Officer or to head up another League operating department.

Attachment B

List of Persons Trained in Productivity Workshops

S E M I N A R

P A R T I C I P A N T S

DATE:

13 - 15 March, 1994		Messrs:- Mungwia David Fotoh Daniel Mbah Peter Njomou Celestine Robert Tchoutat Nforbin Lawrence Konang Godwill Njie Joseph
16 - 18 March, 1994	"	Khan Henry Awa Eric Tanyi Christine Tabi Eric Foneng Alfred Boloko Elias Grace Ndieshe Njie Joseph Bata Robert Nforbin Lawrence Lucas Ndengue
19 - 21 March, 1994	"	Nduma Ignatius Nchukie Mariana Kesam Ekam Margaret Ekanye Solomon Ekanye Nforbin Lawrence Njie Joseph
22 - 24 March, 1994	"	Nforbin Lawrence Kimbi Peter Aseh Elizabeth F. Aken Zacheus Tanyi Christine Wiysenyuy Aloysius Njie Joseph
27 - 28 March, 1994	(Mutengene)	Bote Joseph Tientchou Jonas Sounjoh Samuel Shu Amana Samuel Nche Awah Richard Teneng Solomon Kokankoh Crispus Gyeh Grace Nforbin Lawrence Njie Joseph

Attachment C
Project Grant Agreement



UNITED STATES OF AMERICA
AGENCY FOR INTERNATIONAL DEVELOPMENT
YAOUNDE

UNITED STATES ADDRESS:
USAID
YAOUNDR (AID)
DEPARTMENT OF STATE
WASHINGTON, D.C. 20521-2520

INTERNATIONAL ADDRESS:
USAID
B.P. 817
YAOUNDR, CAMEROON
TEL: (237) 23 05 81
FAX: (237) 23 18 90

February 15, 1994

Mr. Rowland Thurlow
Regional Manager, Africa
World Council of Credit Unions, INC.
P.O. Box 2982,
Madison, WI 53701-2982
U.S. A.

Subject: Grant No. 631-0463-G-00-4532 00

Dear Mr. Thurlow:

Pursuant to the authority contained in the Foreign Assistance Act of 1961, as amended, the Agency for International Development (hereinafter referred to as "A.I.D." or "Grantor") hereby grants to World Council of Credit Unions, INC. (hereinafter referred to as "WOCCU" or "Grantee"), the sum of \$46,171 (Forty Six Thousand one hundred and seventy one dollars) to conduct short-term technical assistance and training for the Cameroon Cooperative Credit Union League, Ltd. "CamCCUL" in the Computerization of financial management system as described in Attachment 1 entitled "Schedule" and Attachment 2 entitled "Statement of Work" of this Grant.

This Grant is effective and obligation is made as of February 15, 1994 and shall apply to commitments made by the Grantee in furtherance of program objectives during the period beginning with the effective date and ending April 30, 1994.

This Grant is made to WOCCU, on condition that the funds will be administered in accordance with the terms and conditions as set forth in Attachment 1, entitled "Schedule", Attachment 2 entitled "Statement of Work," and Attachment 3 entitled "Illustrative Budget," which have been agreed to by your organization.

Please sign the original and each copy of this letter to acknowledge your receipt of the grant, and return the original and all but one copy to the Grant Officer.

Sincerely,

John A. May
Grant Officer

Grant No. 631-0463-G-00-4532-00
Training assistance to CamCCU

Attachments:

- 1. Schedule
- 2. Program Description
- 3. Standard Provisions

ACKNOWLEDGED:

WORLD COUNCIL OF CREDIT UNIONS, INC.

BY: _____
Rowland Thurlow

TITLE: Regional Manager, Africa.

DATE: _____

FISCAL DATA

Appropriation : 72-113/41014 (E930034)
 Budget Plan Code : GSS3-93-21631 KG12
 PIO/T No. : 631-0463-3-30024
 Total Est. Amount : \$46,171
 Total Oblig. Amt : \$46,171

Clearances:
 CONT:RJacobs *[Signature]* Date: 2/18/94
 ARD:JMcMahon *[Signature]* Date: 2/18/94

RCO:JMay:bt,2/15/94 *[Signature]*

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Training Assistance to CamCCul

SCHEDULE

ATTACHMENT I

A. Purpose of Grant

The purpose of this Grant is to conduct short-term technical assistance and training for the Cameroon Cooperative Credit Union League Ltd. (CamCCul) in the computerization of financial management system as described in the "Statement of Work" - Attachment II.

B. Period of Grant

The effective date of this Grant is February 15, 1994. The estimated completion date of this Grant is April 30, 1994.

C. Amount of Grant and Payment

- (1) AID hereby obligates the amount of \$46,171 for purposes of this Grant.
- (2) Payment shall be made to the Grantee in accordance with procedures set forth in Attachment IV - Optional Standard Provision 1, entitled "Payment - Letter of Credit."
- (3) The Grantee's Letter of Credit Number is 72-00-1446.

D. Financial Plan: The Grant budget is on Attachment III. Under no circumstances shall the Grantee incur expenditures that exceed the total amount obligated (see Part C above) without first obtaining written approval from the AID Grant Officer. Revisions to this budget shall be made in accordance with the Standard Provisions of this Grant entitled "Revision of Grant Budget".

E. Reporting and Evaluation

The Grantee shall submit to the Chief of ARD an interim training report no later than April 30, 1994. This report should briefly describe major activities conducted and accomplishments under the grant. This includes, but is not limited to, the specific type of training provided, the number of people trained, the status of CUdBASE systems, and the status of computerization of pilot credit unions.

F. Special Provisions

- (1) Close-out Procedures

This section prescribes uniform closeout procedures.

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- (a) The following definitions shall apply for the purpose of this section.
- (1) Closeout: The closeout of a grant or agreement is the process by which AID determines that all applicable administrative actions and all required work of the grant or agreement have been completed by the recipient and AID.
 - (2) Date of Completion: The date of completion is the date on which all work under grants and agreements is completed or the date on the award documents, or any supplement or amendment thereto, on which AID sponsorship ends.
 - (3) Disallowed Costs: Disallowed costs are those charges to a grant or agreement that AID or its representative determines to be unallowable in accordance with the applicable Federal cost principles or other conditions contained in the grant or agreement.
- (h) AID closeout procedures include the following requirements:
- (1) Upon request, AID shall make prompt payments to a recipient for allowable reimbursable costs under the grant or agreement being closed out.
 - (2) The recipient shall immediately refund any balance or unobligated (unencumbered) cash that AID has advanced or paid and that is not authorized to be retained by the recipient for use in other grants or agreements.
- (c) AID shall obtain from the recipient within 90 calendar days after the agreement all financial, performance, and other reports required as a condition of the grant or agreement. AID may grant extensions when requested by the recipient.
- (d) The recipient shall account for any property acquired with AID funds or received from the Government in accordance with Attachment N of OMB Circular A-110 entitled "Property Management Standards".
- (e) In the event a final audit has not been performed prior to the closeout of the grant or agreement, AID shall retain the right to recover an appropriate amount after fully considering the recommendations on questioned costs resulting from the final audit.

(1) Restrictions on Lobbying

- (a) Definitions. As used in this clause,

"Agency," as defined in 5 U.S.C. 552(f), includes Federal executive departments and agencies as well as independent regulatory commissions and Government corporations, as defined in 31 U.S.C. 9101(1).

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"Covered Federal action" means any of the following Federal actions:

- (1) The awarding of any Federal contract;
- (2) The making of any Federal grant;
- (3) The making of any Federal loan;
- (4) The entering into of any cooperative agreement; and
- (5) The extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement.

Covered Federal action does not include receiving from an agency a commitment providing for the United States to insure or guarantee a loan.

"Indian tribe" and "tribal organization" have the meaning provided in section 4 of the Indian Self-determination and Education Assistance Act (25 U.S.C. 450B). Alaskan Natives are included under the definitions of Indian tribes in that Act.

"Influencing or attempting to influence" means making, with the intent to influence, any communication to or appearance before an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with any covered Federal action.

"Local government" means a unit of government in a State and, if chartered, established, or otherwise recognized by a State for the performance of a governmental duty, including a local public authority, a special district, an intrastate district, a council of governments, a sponsor group representative organization, and any other instrumentality of a local government.

"Officer or employee of an agency" includes the following individuals who are employed by an agency:

- (1) An individual who is appointed to a position in the Government under title 5, U.S. Code, including a position under a temporary appointment;
- (2) A member of the uniformed services as defined in section 101(3), title 37, U.S. Code;
- (3) A special Government employee as defined in section 202, title 18, U.S. code; and
- (4) An individual who is a member of a Federal advisory committee, as defined by the Federal Advisory Committee Act, title 5, U.S. Code, appendix 2.

"Person" means an individual, corporation, company, association, authority, firm, partnership, society, State, and local government, regardless of whether such entity is operated for profit or not for profit. This term excludes an Indian tribe, tribal organization, or any other Indian organization with respect to expenditures specifically permitted by other Federal law.

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"Reasonable compensation" means, with respect to a regularly employed officer or employee of any person, compensation that is consistent with the normal compensation for such officer or employee for work that is not furnished to, not funded by, or not furnished in cooperation with the Federal Government.

"Reasonable payment" means, with respect to professional and other technical services, a payment in an amount that is consistent with the amount normally paid for such services in the private sector.

"Recipient" includes all contractors and subcontractors at any tier in connection with a Federal contract. The term excludes an Indian tribe, tribal organization, or any other Indian organization with respect to expenditures specifically permitted by other Federal law.

"Regularly employed" means, with respect to an officer or employee of a person requesting or receiving a Federal contract, an officer or employee who is employed by such person for at least 130 working days within one year immediately preceding the date of the submission that initiates agency consideration of such person for receipt of such contract. An officer or employee who is employed by such person for less than 130 working days within one year immediately preceding the date of the submission that initiates agency consideration of such person shall be considered to be regularly employed as soon as he or she is employed by such person for 130 working days.

"State" means a state of the United States, the District of Columbia, the Commonwealth of Puerto Rico, a territory or possession of the United States, an agency or instrumentality of a State, and a multi-State, regional, or interstate entity having governmental duties and powers.

(b) Prohibitions.

(1) Section 1352 of title 31, U.S. code, provides in part that no appropriated funds may be expended by the recipient of a Federal contract, grant, loan, or cooperative agreement to pay any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with any of the following covered Federal actions: the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, renewal, amendment, or modification of any Federal contract, grant loan, or cooperative agreement.

(2) The prohibition does not apply as follows:

(i) Agency and legislative liaison by Own Employees.

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(A) The prohibition on the use of appropriated funds, in paragraph (1) of this section, does not apply in the case of a payment of reasonable compensation made to an officer or employee of a person requesting or receiving a Federal contract if the payment is for agency and legislative liaison activities not directly related to a covered Federal action.

(B) For purposes of paragraph (A) of this section, providing any information specifically requested by an agency or Congress is allowable at any time.

(C) For purposes of paragraph (A) of this section, the following agency and legislative liaison activities are allowable at any time only where they are not related to a specific solicitation for any covered Federal action:

(i) Discussing with an agency (including individual demonstrations) the qualities and characteristics of the person's products or services, conditions or terms of sale, and service capabilities; and

(ii) Technical discussions and other activities regarding the application or adaptation of the person's products or services for an agency's use.

(D) For purposes of paragraph (A) of this section, the following agency and legislative liaison activities are allowable only where they are prior to formal solicitation of any covered Federal action:

(i) Providing any information not specifically requested but necessary for an agency to make an informed decision about initiation of a covered Federal action;

(ii) Technical discussions regarding the preparation of an unsolicited proposal prior to its official submission; and

(iii) Capability presentations by persons seeking awards from an agency pursuant to the provisions of the Small Business Act, as amended by Pub. L. 95-507 and other subsequent amendments.

(E) Only those activities expressly authorized by paragraph (i) of this section are allowable under paragraph (i).

(ii) Professional and technical services by Own Employees.

(A) The prohibition on the use of appropriated funds, in paragraph (1) of this section, does not apply in the case of a payment of reasonable compensation made to an officer or employee of a person requesting or receiving a Federal contract or an extension, continuation, renewal, amendment, or modification of a Federal contract if payment is for professional or technical services rendered directly in the preparation, submission, or negotiation of any bid, proposal, or application for that Federal contract or for meeting requirements imposed by or pursuant to law as a condition for receiving that Federal contract.

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(B) For purposes of paragraph (A) of this section, "professional and technical services" shall be limited to advice and analysis directly applying any professional or technical discipline. For example, drafting of a legal document accompanying a bid or proposal by a lawyer is allowable. Similarly, technical advice provided by an engineer on the performance or operational capability of a piece of equipment rendered directly in the negotiation of a contract is allowable. However, communications with the intent to influence made by a professional (such as a licensed lawyer) or a technical person (such as a licensed accountant) are not allowable under this section unless they provide advice and analysis directly applying their professional or technical expertise and unless the advice or analysis is rendered directly and solely in the preparation, submission or negotiation of a covered Federal action. Thus, for example, communications with the intent to influence made by a lawyer that do not provide legal advice or analysis directly and solely related to the legal aspects of his or her client's proposal, but generally advocate one proposal over another are not allowable under this section because the lawyer is not providing professional legal services. Similarly, communications with the intent to influence made by an engineer providing an engineering analysis prior to the preparation or submission of a bid or proposal are not allowable under this section since the engineer is providing technical services but not directly in the preparation, submission or negotiation of a covered Federal action.

(C) Requirements imposed by or pursuant to law as a condition for receiving a covered Federal action include those required by law or regulation, or reasonably expected to be required by law or regulation, and any other requirements in the actual award documents.

(D) Only those services expressly authorized by paragraph (ii) of this section are allowable under paragraph (ii).

(iii) Reporting for Own Employees.

No reporting is requirements with respect to payments of reasonable compensation made to regularly employed officers or employees of a person.

(iv) Professional and technical services by Other than Own Employees.

(A) The prohibition on the use of appropriated funds, in paragraph (1) of this section, does not apply in the case of any reasonable payment to a person, other than an officer or employee of a person requesting or receiving a covered Federal action, if the payment is for professional or technical services rendered directly in the preparation, submission, or negotiation of by bid, proposal, or application for that covered Federal action or for meeting requirements imposed by or pursuant to law as a condition for receiving that covered Federal action.

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(B) For purposes of paragraph (A) of this section, "professional and technical services" shall be limited to advice and analysis directly applying any professional or technical discipline. For example, drafting of a legal document accompanying a bid or proposal by a lawyer is allowable. Similarly, technical advice provided by an engineer on the performance or operational capability of a piece of equipment rendered directly in the negotiation of a contract is allowable. However, communications with the intent to influence made by a professional (such as a licensed lawyer) or a technical person (such as a licensed accountant) are not allowable under this section unless they provide advice and analysis directly applying their professional or technical expertise and unless the advice or analysis is rendered directly and solely in the preparation, submission or negotiation of a covered Federal action. Thus, for example, communications with the intent to influence made by a lawyer that do not provide legal advice or analysis directly and solely related to the legal aspects of his or her client's proposal, but generally advocate one proposal over another are not allowable under this section because the lawyer is not providing professional legal services. Similarly, communications with the intent to influence made by an engineer providing an engineering analysis prior to the preparation or submission of a bid or proposal are not allowable under this section since the engineer is providing technical services but not directly in the preparation, submission or negotiation of a covered Federal action.

(C) Requirements imposed by or pursuant to law as a condition for receiving a covered Federal action include those required by law or regulation, or reasonably expected to be required by law or regulation, and any other requirements in the actual award documents.

(D) Persons other than officer or employees of a person requesting or receiving a covered Federal action include consultants and trade associations.

(E) Only those services expressly authorized by paragraph (iv) of this section are allowable under paragraph (iv).

(1) Disclosure.

(a) Each person who requests or receives from an agency a covered Federal action shall file with that agency a certification that no person has not made, and will not make, any payment prohibited by paragraph (b) of this provision.

(b) Each person who requests or receives from an agency a covered Federal action shall file with that agency a disclosure form, disclosure form, Standard Form-III, "Disclosure of Lobbying Activities," if such person has made or has agreed to make any payment using non-appropriated funds (to include profits from any covered Federal action), which would be prohibited under paragraph (b) of this provision if paid for with appropriated funds.

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(c) Each person shall file a disclosure form at the end of each calendar quarter in which there occurs any event that requires disclosure or that materially affects the accuracy of the information contained in any disclosure form previously filed by such person under paragraph (2) of this section. An event that materially affects the accuracy of the information reported includes:

(i) A cumulative increase of \$25,000 or more in the amount paid or expected to be paid for influencing or attempting to influence a covered Federal action; or

(ii) A change in the person(s) or individual(s) influencing or attempting to influence a covered Federal action; or

(iii) A change in the officer(s), employee(s), or Member(s) contacted to influence or attempt to influence a covered Federal action.

(2) Any person who requests or receives from a person referred to in paragraph (1) of this section a subcontract exceeding \$100,000 at any tier under a Federal contract shall file a certification, and a disclosure form, if required, to the next tier above.

(3) All disclosure forms, but not certifications, shall be forwarded from tier to tier until received by the person referred to in paragraph (1) of this section. That person shall forward all disclosure forms to the agency.

d) Penalties.

(1) Any person who makes an expenditure prohibited under paragraph (b) of this clause shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such expenditure.

(2) Any person who fails to file or amend the disclosure form to be filed or amended if required by this clause, shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such expenditure.

(3) Contractors may rely without liability on the representation made by their subcontractors in the certification and disclosure form.

(e) Cost allowability.

Nothing in this clause is to be interpreted to make allowable or reasonable any costs which would otherwise be unallowable or unreasonable in accordance with Part 31 of the Federal Acquisition Regulation. Conversely, costs made specifically unallowable by the requirements in this clause will not be made allowable under any of the provision of part 31 of the Federal Acquisition Regulation.

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G. Indirect Cost Rate

Indirect Costs will be paid in accordance with the procedures set forth in Attachment 3, Optional standard Provision 14, entitled "Negotiated Indirect Cost Rates - Provisional (Nonprofits)"

II. Title to Property

Title to all property financed under this Grant shall vest in the U.S. Government, in accordance with the procedures set forth in Attachment 3 -, Optional Standard Provision 22, entitled "Title To and Care of Property (U.S. Government Title)."

I. Authorized Geographic Code

Commodities and services financed by A.I.D. under this project shall have their source, origin and nationality in the United States of America, Cameroon and the countries in A.I.D. Geographic Code 935.

ATTACHMENT II

STATEMENT OF WORK

TRAINING FOR CREDIT UNIONS IN THE COMPUTERIZATION
OF FINANCIAL MANAGEMENT SYSTEMS

I. OBJECTIVE:

Conduct short-term technical assistance and training for the Cameroon Cooperative Credit Union League, Ltd. (CamCCUL) in the computerization of financial management systems.

II. PROGRAM DESCRIPTION:

USAID Cameroon has supported the development of the Cameroon Cooperative Credit Union League, Ltd. (CamCCUL) savings and credit unions for more than a decade. The World Council of Credit Unions, Inc. (WOCCU) has been the key source of technical assistance and training for CamCCUL during this period. USAID Cameroon received an unsolicited proposal in May 1993 from WOCCU to address critical training and technical assistance in the computerization of CamCCUL's and individual credit unions' financial management systems. The end of project evaluation for the Cameroon Credit Union Development Project (631-0057) also stressed the need for this type of training in order for CamCCUL and individual credit unions to become more efficient and financially sound in their overall operations. Notwithstanding the merits of WOCCU's proposal, USAID withheld a decision on support for this training pending the approval by AID/Washington of its FY 94-96 development strategy. This was done in view of CamCCUL's relationship to the Mission's proposed agribusiness interventions. The Mission's strategy was endorsed by AID/Washington in mid 1993. However, in November 1993, AID/Washington announced the decision to close the USAID Cameroon development assistance program in FY 95 as part of a world wide restructuring of USAID. USAID Cameroon subsequently advised WOCCU that it would consider funding a more restricted training and technical assistance program than what was proposed by WOCCU in its May 1993 proposal. On December 17, 1993, WOCCU resubmitted a proposal entitled "Credit Union Computerization and Facilitation, A Proposal for Strategic Short-Term Priority Assistance to the Cameroon Credit Union Movement. This proposal is the basis of the activity for funding under this PIO/T.

USAID Cameroon will issue a grant to WOCCU to work with CamCCUL as outlined below.

Specific objectives of WOCCU's assistance to CamCCUL include:

1. Completion, primary testing and documentation, as well as transfer to the Windows platform, of

CamCCUL's CUdBASE electronic credit union monitoring and rating system, and training of relevant CamCCUL and credit union staff in its use.

2. Adapt the INFOCOOPEC credit union software developed by WOCCU in Togo to the Cameroon credit union market's needs, test the software in a half-dozen credit union-level projects in both English and French-speaking areas, and train all appropriate CamCCUL and credit union staff in its use and support.

USAID's funding will support two training consultations by WOCCU's computerization consultant to be completed no later than the end of April 1994. In addition, support will be provided for in-country training workshops, home office support, training materials, and related costs.

Projected outputs of WOCCU's assistance, financed by USAID, include:

- (a) input of previous years' CamCCUL financial and statistical reporting records into CUdBASE; b) finalization of a CUdBASE users manual; c) testing and finalization of electronic credit union monitoring and rating system; d) training of CamCCUL staff in the use of CUdBASE; e) CUdBASE financial management system operational; f) revision of Togo's INFOCOOPEC program code to CamCCUL specifications; and, g) computerization of pilot credit unions (1 French and 1 English).

It should be noted that this proposed activity will continue beyond April, 1994 with WOCCU and CamCCUL providing the required funding. This will lead to the computerization of several other credit unions. In addition, a final report on the training project will be completed by WOCCU.

III. REPORTING REQUIREMENTS:

The contractor is required to submit to the Chief of the USAID Cameroon Agricultural and Rural Development Office an interim training report (three copies in English) no later than April 30, 1994. This report should briefly describe major activities conducted and accomplishments under this grant. This includes, but is not limited to, the specific type of training provided, the number of people trained, the status of CUdBASE systems, and the status of computerization of pilot credit unions.

ATTACHMENT III

ILLUSTRATIVE BUDGET

TRAINING FOR CREDIT UNIONS IN THE COMPUTERIZATION
OF FINANCIAL MANAGEMENT SYSTEMS

Line Item	Amount (\$)
Salaries	11,802
Fringe	3,305
Travel	8,923
Other Direct Costs	10,895
TOTAL	34,925
Indirect Costs	11,246
TOTAL ESTIMATED COSTS	46,171

Attachment D

Standard CamCCUL Staff Computerization Program

PROGRAMME		
CamCCUL Personal Computer Productivity Workshop		
F I R S T H A L F D A Y	Intro- duction	Introduction Training Objectives
	C U d B A S E	Need for CUdBASE
		Uses of CUdBASE
		Sample Reports <ul style="list-style-type: none"> ○ Chron Reports ○ Spatial Reports ○ Charts
		Need for FWs to send in MFSRs & Annual Accounts
		Eventual Local Data Input/Report Generation
		Other Points of Interest
	D O S B A S I C S	Introduction to PCs
		DOS Defined
		Basic Commands: <ul style="list-style-type: none"> ○ Directories: DIR, DIR/S, DIR/P,MD, CD, RD ○ File Mgmt: COPY, REN, DEL, DISKCOPY ○ Format A: (Never EVER C:)
		DOS 5.0 and Later <ul style="list-style-type: none"> ○ DOS 5/6's Four Windows ○ Point & Shoot Window Setup
		Text File Editor with EDIT or w/WP51
		C:\DOS\KEYB __, KEYBOARD.SYS Command Alt-Ctrl-F1 Alt-Ctrl-F2
Practical Exercises: <ul style="list-style-type: none"> ○ Set up batch file to run Lotus 123 with EDIT or WP51 ○ Copy Files from C:\ to A:\ 		

PROGRAMME		
CamCCUL Personal Computer Productivity Workshop		
S E C O N D	L O T U S	Need for Self-Training & Experimentation
		Different Versions of Lotus 123 Used by CamCCUL
		Lotus Access Menu(s)
		Main Menus and Menu Trees <ul style="list-style-type: none"> o 123 Spreadsheet Menu ("the Original") o Allways & WYSIWYG Add-Ins
H A L F	1 2 3	Some Basic Pointers: <ul style="list-style-type: none"> o Copying Cells and Ranges w/ & w/o \$ sign o Rapid cursor movement with End key o File Save, Extract, Combine, Retrieve & Open o Resetting Punctuation Defaults o Formatting Label & Value Data o Text Alignment in/over cell(s) o Protection o /Range (Name, Justify, Search, Transpose) o Locking Titles o On-Line Help o Printer Setup Codes (for Compressed Type, etc.)
		The Basics of Drawing Charts (Graphs): Range, Titles, Legends, Axis Formatting, Chart Types, Saving, Naming
		Using Allways or WYSIWYG Add-Ins <ul style="list-style-type: none"> o Setting, Copying and Resetting Attributes o Centering Data o Using Borders o Placing charts on sheets for easier printing o Printing in Allways or WYSIWYG o The /W commands
D A Y		Exercise: Jazzing up CamCCUL's Balance Sheet

PROGRAMME		
CamCCUL Personal Computer Productivity Workshop		
T H I R D H A L F D A Y	L O T U S 1 2 3	Importing/Exporting <ul style="list-style-type: none"> ○ PrintGraph ○ Print to File (.PRN) ○ Bring WP51 text into Lotus 123 ○ Placing a chart in WP51 ○ Importing 123 columnar data as WP51 table
		Using 123 Functions in Formulas <ul style="list-style-type: none"> ○ Math functions: @SUM, @COUNT, @AVG, @MIN, @MAX, @ROUND ○ @DATE & @TIME stamps ○ Using @UPPER, @LOWER & @PROPER ○ @IF statements to avoid dividing by zero and other no-no's ○ @PMT to handle installment credit questions
		Exercise: Make Loan Repayment Schedule using @PMT Exercise: Calculate Chapter Dues
E V E N I N G	L O T U S 1 2 3	Data Analysis <ul style="list-style-type: none"> ○ Frequency Distributions ○ Regression (Trends) Analysis ○ Sorting tabular data ○ Queries (data base operations) Exercise: Regress CU Mbrshp/Sh-Svgs Data & Plot on Graph Exercise: Sorting a multicolumnar list
		Introduction to Programming with Macros <ul style="list-style-type: none"> ○ The basic rule: use commands' 1st letters ○ Macro Commands' basic syntax Exercise: Writing a few short macros

Attachment E
Computerization Training Summary

Computerization Training Summary

	<u>Person- Days</u>
Windows/Lotus 123 R4.0/CUdBASE	15
 <u>INFOCOOPEC</u>	
15 days x 3 persons at credit unions	45
15 days x 3 persons at CamCCUL	<u>45</u>
Subtotal	90
 <u>Productivity Software</u>	
(DOS, Lotus 123, and WordPerfect)	
1st workshop: 6 persons x 3 days	18
2nd workshop: 9 persons x 3 days	27
3rd workshop: 4 persons x 3 days	12
4th workshop: 5 persons x 3 days	15
5th workshop: 8 persons x 2 days	<u>16</u>
Subtotal	88
 GRAND TOTAL	 193

Attachment F

CUdBASE & InfoCoopec Program & User Guide Computer Files