

CONTRACT INFORMATION MANAGEMENT SYSTEM (CIMS)

NOV 6 1991

DIRECT ACTION DATA FORM

(For awards to U.S. individuals and Third Country Nationals (not FSNs) with a TEC less than or equal to \$25,000/only the shaded items on pages 1-5 of the form need to be completed)

SECTION 1: GENERAL AWARD INFORMATION (All Actions)

| | | | |
|---|----------------------------|------------------|----------------------|
| 1a. Basic Award Number 612-0242-G-00-1001-00 | 1b. Basic Mod Number 00 | 1c. Order Number | 1d. Order Mod Number |
|---|----------------------------|------------------|----------------------|

AWARD NUMBER COMPONENTS [Items 2-6] NOTE: For modifications and orders — these items refer to the Basic Award

| | |
|---|-------------------------------|
| 2. Country/Office (Award Prefix) 612 | 3. Project Number 612-0242 |
|---|-------------------------------|

4. Procurement Instrument. Report one of the following codes to identify the type of action. For a work order or a modification to a contract or work order, indicate the category of the basic contract

| | |
|---|--|
| <input type="checkbox"/> A - Cooperative Agreement | <input type="checkbox"/> N - Other Federal Schedule Order |
| <input type="checkbox"/> B - Basic Ordering Agreement (BOA) | <input type="checkbox"/> O - Purchase Order (PO) |
| <input type="checkbox"/> C - Contract (Other than BOA, DQC, IQC, PO, RC, PSC) | <input type="checkbox"/> P - Participating Agency Service Agreement (PASA) |
| <input type="checkbox"/> D - Definite Quantity Contract (DQC) | <input type="checkbox"/> Q - Requirements Contract (RC) |
| <input type="checkbox"/> E - Blanket Purchase Agreement (BPA) | <input type="checkbox"/> R - Resources Support Services Agreement (RSSA) |
| <input checked="" type="checkbox"/> G - Grant | <input type="checkbox"/> S - Personal Services Contract (PSC) |
| <input type="checkbox"/> I - Indefinite Quantity Contract (IQC) | <input type="checkbox"/> X - Ribbon PASA |
| <input type="checkbox"/> M - GSA Schedule Order | <input type="checkbox"/> Z - Ribbon Contract (Buy-In) |

| | |
|--|----------------------|
| 5. Participating Agency (PASAIRSSA only) | 6. FY of Award 91 |
|--|----------------------|

7. Award Description
Grantee shall provide support in institutional development to MUSCCO

| | | | | |
|--|---|---------|----------|-------------|
| 8. Principal Place of Performance a. A.I.D. Country Code or Name 612 | U.S. ONLY <input checked="" type="checkbox"/> | b. City | c. State | d. Zip Code |
|--|---|---------|----------|-------------|

9. Benefiting Country (A.I.D. Country Code or Name)
612

| | | | |
|--|----------------------|----------------|---------|
| 10. Project Officer Cntry Code/Org. Symbol or A.I.D. /W Org Symbol 612 | Last Name McCloud | First David | MI E |
|--|----------------------|----------------|---------|

| | | | |
|--|--|--|--|
| 11. Requirement Received by Procuring Office (MMIDDIYY) N/A | 12. Date Award Signed by A.I.D. (MMIDDIYY) 08/27/91 | 13. Effective Date of Award (MMIDDIYY) 10/01/91 | 14. Estimated Completion Date (MMIDDIYY) 09/30/96 |
|--|--|--|--|

BASIC AWARDS ONLY

| | | |
|-----------------------|---|----------------------------------|
| 15a. SIC Code 7389 | 15b. Is This Vendor a Small Business for the SIC of Award? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | 16. Product/Service Code R699 |
|-----------------------|---|----------------------------------|

BASIC AWARDS AND ORDERS ONLY

17. Procurement Type

| | |
|--|---|
| <input type="checkbox"/> A - Technical Services To A.I.D. | <input type="checkbox"/> F - Participant Training |
| <input checked="" type="checkbox"/> B - Technical Services to Host Country | <input type="checkbox"/> G - Procurement Service Agent (PSA) |
| <input type="checkbox"/> C - Commodities | <input type="checkbox"/> H - Research |
| <input type="checkbox"/> D - Training Services to A.I.D. | <input type="checkbox"/> I - Architect and Engineering Services |
| <input type="checkbox"/> E - Training Services to Host Country | <input type="checkbox"/> J - Construction |

| | | |
|---|---|---------------|
| 18. Negotiator (Last, First, MI) McCloud, David E. | Country Code & Org. Symbol or A.I.D./W Org. Symbol 612 | Signature |
|---|---|---------------|

| | | |
|---|---|---------------|
| 19. Contract Officer (Last, First, MI) Peasley, Carol A. | Country Code & Org. Symbol or A.I.D./W Org. Symbol 612 | Signature |
|---|---|---------------|

CONTRACT INFORMATION MANAGEMENT SYSTEM (CIMS) DIRECT ACTION DATA FORM

GENERAL INSTRUCTIONS

Use this data form for reporting all contracts, DQCs, RCs, GSA and other Federal Schedule Orders, POs, PSCs and Ribbon Contracts with a total estimated cost (TEC) greater than \$25,000. Use this form to report all BOAs, BPAs, IQCs, Cooperative Agreements, Grante, PASAs, RSSAs, and Ribbon PASAs, regardless of dollar amount. Use this form to report all awards to U.S. individuals and Third Country Nationals (not FSNs), including PSCs and POs, regardless of the dollar amount. It should also be used to report any orders or modifications to all of the above awards, regardless of the dollar amount of the modification or order. Complete the appropriately labeled sections for different types of awards.

For awards to U.S. Individuals and Third Country Nationals (not FSNs) with a TEC less than or equal to \$25,000, only the shaded items on pages 1-5 of the form need to be completed. If the TEC is greater than \$25,000, all of the items pertaining to awards must be completed.

When all parts of this form have been completed send one copy, along with the requirement document(s) and the award to.

CIMS Section
MS/OP/PS/SUP
Room 1472, SA-14
Agency For International Development
Washington, DC 20523-1418

For detailed instructions, consult the Contract Information Management System (CIMS) Data Form Instruction Manual.

SECTION 1 - INSTRUCTIONS

1a. **Basic Award Number:** Enter the award number of the award. For a modification, report the basic award number in block 1a. and the modification number in block 1b. For actions such as IQC delivery orders, report the award number of the basic contract in block 1a. and the order number in block 1c. For a modification to an order, report the basic award number in block 1a., the order number in block 1c. and the order modification number in block 1d.

For item numbers 2 through 6, see the latest version of the Contract Information Bulletin (CIB) on the Uniform Numbering System for A.I.D. -Direct Procurement Documents, for instructions and a list of codes. A list of codes is also provided in the CIMS Data Form Instruction Manual. **NOTE:** For modifications or orders these items refer to the basic award.

2. **Country/Office (Award Prefix):** Report the Country or A.I.D./W Procurement Office Code as specified in the CIB.

3. **Project Number:** Enter the last four digits of the seven-digit project number funding the award. For awards funded by operating expense money or money other than project funds, enter "0000" (zeros).

5. **Participating Agency (PASA/RSSA only):** For PASA/RSSA type actions, report the code of the participating U.S. Government Agency providing services under the agreement. A list of codes is provided in the CIMS Data Form Instruction Manual and in the CIB on Uniform Numbering Systems.

7. **Award Description:** The award description shall consist of a brief one-sentence description of the products or services being procured. The sentence shall start with the phrase "Contractor/Grantee/Recipient shall provide/assist/support ." Fill in the Award Description for all basic Awards, Orders, and modifications to PASA/RSSA awards.

8. **Principal Place of Performance (Country):** Report the A.I.D. country code, if available, or the name of the area where the work for this award will be primarily performed. For products, report the code for the country where the product is manufactured. If the place of performance cannot be determined, report the vendor's billing location.

9. **Benefiting Country:** Report the A.I.D. Country Code, if available, or the name of the country receiving technical assistance from this award.

12. **Date award signed by A.I.D.:** Enter the date on which this action (basic award, order or modification) was signed by A.I.D.

15a. **SIC Code:** Enter the Standard Industrial Classification (SIC) code that best describes the product or service acquired in this basic award. See FAR 19.102 for codes. A short list containing the codes most often used in A.I.D. is also provided in the CIMS Data Form instruction Manual.

15b. **Small Business (Y/N)?:** Check "Yes" if the vendor is classified as "small" for the SIC of the award.

16. **Product or Service Code:** Enter the Principal Product or Service code that best describes the product or service acquired in the basic award. A short list containing the codes most often used in A.I.D. is provided in the CIMS Data Form Instruction Manual. See the FPDS Product and Service Codes Manual for a complete listing, if necessary.

17. **Procurement Type:** Check the box next to the code which best describes the category of service or commodity being procured under this award.

SECTION 2: DATA REQUIRED FOR SPECIFIC TYPES OF ACTIONS

GRANTS AND COOPERATIVE AGREEMENTS ONLY

20. Grant/Agreement Type

A - Disaster Assistance

B - American Schools and Hospitals Abroad (ASHA)

C - Other Specific Support Programs

D - Title XII Authority

E - Other than A, B, C, or D

21. Total Amount of Non-Federal Funds pledged to this Grant/Agreement

\$ 0

GSA & OTHER FEDERAL SCHEDULE ORDERS N/A

22. Schedule Contract Number

23. Name of Federal Agency Awarding Schedule

IQC BASIC ONLY N/A

24. IQC Service Area

25. Minimum

26. Maximum (life of contract)

\$

\$

ORDERS AND CONTRACTS ONLY

27. Advisory & Assistance Services?

Yes

No

BASIC CONTRACTS ONLY

28a. Contract Type

A - Cost-Plus (Fixed Fee)

B - Firm Fixed Price

C - Time and Materials

D - Labor Hour

E - Cost Sharing

F - Cost (No Fee)

G - Cost-Plus (Award Fee)

H - Cost-Plus (Incentive Fee)

I - Fixed-Price Incentive

J - Fixed-Price Redetermination

K - Fixed Price with Economic Price Adjustment

28b. If Cost-type Contract, is this a level of effort (term) contract?

Yes

No

29a. Is this a Letter Contract?

Yes

No

29b. Is this a Definitization of a Letter Contract?

Yes

No

30. Preference Program

A - No Preference Program or Not Listed

B - 8(a) Program

C - Small Business (SB) Set-aside

D - Sheltered Workshop

E - Tie-bid Preference

F - Labor Surplus Area (LSA) Set-aside

G - Combined LSA/SB Set-aside

31. Subject To Labor Statute

A - Walsh-Healey Act, Manufacturer

B - Walsh-Healey Act, Regular Dealer

C - Service Contract Act

D - Davis-Bacon Act

E - Not Subject to the Above (Include PSCs)

32. Country of Manufacture/Origin of Services (A.I.D. Country Code or Name)

000

33. Subcontract Plan Required?

Yes

No

34. Date Solicitation Notice Published in CBD (MM/DD/YY)

35. Date Solicitation Issued (MM/DD/YY)

SECTION 2 - INSTRUCTIONS

20. **Grant/Agreement Type:** For Grants and Cooperative Agreements, check the box next to the code which best describes the award. Code C- "Other Specific Support Programs" refers to Chapters 4 and 6 of Handbook 13. Use Code E- "Other than A, B, C, or D," for unusual types which are not covered in codes A, B, C or D.
21. **Total Amount of Non-Federal Funds pledged to this Grant/Agreement:** Enter the total amount of matching (non-federal) funds pledged to this Grant or Cooperative Agreement
22. **Schedule Contract No:** Enter the schedule contract number assigned by GSA or other Federal Agency which awarded the basic schedule contract. Do not use dashes in the schedule contract number.
23. **Name of Federal Agency Awarding Schedule:** Enter the name of the Federal Agency which awarded the basic schedule contract.
24. **IQC Service Area:** For IQC basic awards, enter the code which best describes the services rendered by the vendor. See listing provided in the CIMS Data Form Instruction Manual.
27. **Advisory & Assistance Services? (Y/N):** Check "Yes" if the award is for advisory and assistance services. See FAR 37.2 for definitions and examples.
- 28a. **Contract Type:** Check the box next to the code for the type of contract. Use code C- "Time and materials" for IQCs. Most PSCs are usually code C or D.
- 28b. **If Cost-Type Contract, is this a level of effort (term) contract? (Y/N):** If this is a Cost-Type Contract, check the box to indicate whether the award is a level of effort or completion. (See FAR 16.306)
Y - Yes, Level of effort (term)
N - No, Completion
30. **Preference Program:** Check the box next to the code which best describes the preference program used in making this award. Check A if no preference program.
31. **Subject to Labor Statute:** Select the Labor Statute which applies to this award by checking the appropriate box. Most A.I.D. contracts, including PSCs, are code E.
32. **Country of Manufacture/Origin of Services (Country Code or Name):** Enter the A.I.D. country code, if available, or the name of the country where the product is manufactured. For services, report the code for the nationality of the vendor. If there are multiple sources, enter the code of the country that supplies the greatest portion.
33. **Subcontract Plan required (Y/N)?:** Check "Yes" if the vendor for this award is required to submit a plan for using small business concerns and small disadvantaged business concerns as subcontractors. (See FAR 19.707(a)).
34. **Date Solicitation Notice Published in CIBD:** If applicable, enter the date that a synopsis of the solicitation appeared in the Commerce Business Daily (CBD).

36. CICA Applicability

- | | |
|---|---|
| <input type="checkbox"/> A - CICA Applicable (Include 8(a)) | <input type="checkbox"/> C - Subject to a Statute other than CICA (use for FAA) |
| <input type="checkbox"/> B - Small Purchase Procedure | <input type="checkbox"/> D - Pre-CICA |

37. Extent Competed

- | | |
|---|---|
| <input type="checkbox"/> A - Competed Action (Include Small Business set-aside) | <input type="checkbox"/> C - Follow-on to Competed Action |
| <input type="checkbox"/> B - Not Available for Competition (use for sole-source 8(a)) | <input checked="" type="checkbox"/> D - Not Competed |

38. Solicitation Procedure

- | | |
|---|---|
| <input type="checkbox"/> A - Full and Open Competition (Sealed Bid) | <input type="checkbox"/> G - Alternate Source (Reduced Cost) |
| <input type="checkbox"/> B - Full and Open Competition (Competitive Proposal) | <input type="checkbox"/> H - Alternate Source (Mobilization) |
| <input type="checkbox"/> C - Full and Open Competition (Combination) | <input type="checkbox"/> J - Alternate Source (Engineering/R&D) |
| <input type="checkbox"/> D - Architect - Engineer | <input type="checkbox"/> K - Set Aside (Include competitive 8(a)) |
| <input type="checkbox"/> E - Basic Research | <input checked="" type="checkbox"/> L - Other Than Full & Open Competition (Include sole-source 8(a), FAA.) |
| <input type="checkbox"/> F - Multiple Award Schedule | |

39. Authority — Other than Full & Open Competition (Complete Only if No. 38 = L)

- | | |
|--|--|
| <input type="checkbox"/> A - Unique Source | <input type="checkbox"/> J - Mobilization |
| <input type="checkbox"/> B - Follow-on Contract | <input type="checkbox"/> K - Essential R&D Capability |
| <input type="checkbox"/> C - Unsolicited Research Proposal | <input type="checkbox"/> L - International Agreement |
| <input type="checkbox"/> D - Patent/Data Rights | <input type="checkbox"/> M - Authorized by Statute (inc. sole-source 8(a), FAA.) |
| <input type="checkbox"/> E - Utilities | <input type="checkbox"/> N - Authorized Resale |
| <input type="checkbox"/> F - Standardization | <input type="checkbox"/> P - National Security |
| <input checked="" type="checkbox"/> G - Only One Source - Other than A-F above | <input type="checkbox"/> Q - Public Interest |
| <input type="checkbox"/> H - Urgency | |

40. A.I.D. Special Authorities — Other than Full & Open Competition (Complete only if No.39 = M)

- | | |
|--|---|
| <input type="checkbox"/> A - Impairment of Foreign Aid Programs: All Personal Services Contracts (PSCs) (See AIDAR 706.302-70) | <input type="checkbox"/> E - Impairment of Foreign Aid Programs: Title XII Selection Procedure-Collaborative Assistance. (See AIDAR 706.302-70) |
| <input type="checkbox"/> B - Impairment of Foreign Aid Programs: Award of \$100,000 or less by an overseas contracting activity. (See AIDAR 706.302-70) | <input type="checkbox"/> F - Disaster Relief (See Handbook 8, Chapter 2) |
| <input type="checkbox"/> C - Impairment of Foreign Aid Programs. Written Determination by Assistant Administrator or Administrator. (see AIDAR 706.302-70) | <input type="checkbox"/> G - None of the Above Special Authorities |
| <input type="checkbox"/> D - Impairment of Foreign Aid Programs: Title XII Selection Procedure-General. (See AIDAR 706.302-70) | |

41. Synopsis of Procurement

- | |
|---|
| <input type="checkbox"/> A - Synopsized prior to award |
| <input type="checkbox"/> B - Not synopsized due to urgency (use only if No. 39 = H) |
| <input type="checkbox"/> C - Not synopsized for other reason |

42. No. of Offers

43. No. of Offers of Non-U.S. Item(s)

MODIFICATIONS ONLY

44. Modification purpose (Mark all that apply)

- | | |
|--|---|
| <input type="checkbox"/> Incremental Funding | <input type="checkbox"/> Exercise of Option |
| <input type="checkbox"/> Administrative Change | <input type="checkbox"/> Transfer Administrative Responsibility |
| <input type="checkbox"/> Extension of Term | <input type="checkbox"/> Novation Agreement |
| <input type="checkbox"/> New/Revised Scope of Work | <input type="checkbox"/> Termination for Convenience |
| <input type="checkbox"/> Increase in TEC | <input type="checkbox"/> Termination for Default |
| <input type="checkbox"/> Decrease in TEC | <input type="checkbox"/> Other: _____ |
| <input type="checkbox"/> Overhead Rate Adjustment | _____ |

SECTION 2 - INSTRUCTIONS

For a modification which was non-competitive (i.e., which required a non-competitive justification and was outside of the scope of work of the original contract) complete items 36 thru 43. See FAR 6.302 and 6.303.

36. CICA Applicability: Check the box next to the code which describes the applicability of CICA or other statutes to this award. Select code B - "Small Purchase Procedure" if this action is a small purchase pursuant to the procedures in FAR Part 13. Select Code C - "Subject to a Statute other than CICA" if this action is pursuant to the procurement procedures authorized under the Foreign Assistance Act (FAA) for Impairment of Foreign Aid Programs, Title XII Selection Procedures, or Disaster Relief. Select code A - "CICA Applicable" for all other procurement actions resulting from a solicitation issued on or after April 1, 1985 and codes B or C do not apply. 8(a) awards are coded as A. Non-competitive modifications are coded as A. Select code D - "Pre-CICA" for new procurements resulting from a solicitation issued prior to April 1, 1985.

37. Extent Competed: Check the box next to the code which describes the extent to which this award was competed. Select code A - "Competed Action" for Small Business set-asides and competitive 8(a) awards. Competed actions also include procurements authorized under the Foreign Assistance Act (FAA) for Impairment of Foreign Aid Programs, Title XII Selection Procedures, or Disaster Relief, where more than one offer was received. Select Code B - "Not Available for Competition" for sole-source 8(a) awards. Select Code B for procurements authorized under the Foreign Assistance Act (FAA), where only one offer was received.

38. Solicitation Procedure: Check the box next to the code which describes the method by which this award was competed (See FAR Part 6). Select Code K - "Set-Aside" for small business set-asides and competitive 8(a) awards. Code L - "Other Than Full & Open Competition" includes sole-source 8(a) awards and procurements authorized under the Foreign Assistance Act (FAA) for Impairment of

Foreign Aid Programs, Title XII Selection Procedures, or Disaster Relief.

39. Authority - Other Than Full & Open Competition: Complete only if Item No. 38 is equal to "L". For awards exercising other than full and open competition, check the box next to the code which describes the authority by which the award was not fully competed (See FAR Part 6.) Code M - "Authorized by Statute" includes sole-source 8(a) awards and procurements authorized under the Foreign Assistance Act (FAA) for Impairment of Foreign Aid Programs, Title XII Selection Procedures, or Disaster Relief.

40. A.I.D. Special Authorities - Other Than Full & Open Competition: Complete only if Item No. 39 is equal to "M". For those awards authorized by the Foreign Assistance Act (FAA) for other than full and open competition, check the box next to the code which describes the authority. Select Code G - "None of the Above Special Authorities" for sole-source 8(a) awards.

41. Synopsis of Procurement: Check the box next to the appropriate code based on the Commerce Business Daily synopsis requirements of FAR 5.2. Code B - "Not synopsisized due to urgency" may be used only if Item 39 is equal to "H".

43. No. of Offers of Non-U.S. Item(s): Enter the number of bidders offering non-U.S. foreign end items worth 51% or more of the contract value. If the contract is exclusively for services, enter "0".

44. Modification Purpose (Mark all that apply): If this action is a Modification to a Basic Award or a Modification to an Order, check all of the Modification Purposes that apply to this action. If the purpose is other than those listed on the form, check "Other" and provide a brief description.

SECTION 3: VENDOR INFORMATION (All Actions)

45. Prime Vendor: (Full Name and Address)

Bradford Murphy
CUNA/WOCCU
P.O Box 2982
Madison, Wisconsin 53701

46 DUNS or CEC Number

47 Taxpayer ID No. (TIN)

BASIC AWARDS AND NOVATIONS ONLY

48. Economic Sector

- | | |
|--|---|
| <input checked="" type="checkbox"/> A - Private | <input type="checkbox"/> C - Federal Government |
| <input type="checkbox"/> B - International Public Sector | <input type="checkbox"/> D - State/Local Government |

49. Business Organization Type

- | | |
|--|--|
| <input type="checkbox"/> A - Corporation | <input checked="" type="checkbox"/> H - Voluntary Organization |
| <input type="checkbox"/> B - Individual | <input type="checkbox"/> I - Foundation |
| <input type="checkbox"/> C - University or College | <input type="checkbox"/> J - Hospital |
| <input type="checkbox"/> D - Historically Black College or University | <input type="checkbox"/> K - Partnership |
| <input type="checkbox"/> E - Educational Organization other than University or College | <input type="checkbox"/> L - Proprietorship |
| <input type="checkbox"/> F - International Center | <input type="checkbox"/> M - Sheltered Workshop |
| <input type="checkbox"/> G - Research Organization other than International Center | <input type="checkbox"/> Z - Other |

50 For Profit?

- Yes No

51 U.S. Nationality? (If U.S. Nationality, then answer items 52-53)

- Yes No

52 Ownership Type (Complete only if Item No. 51 = Yes)

- | | |
|---|--|
| <input type="checkbox"/> A - Asian-Indian American | <input type="checkbox"/> E - Native American |
| <input type="checkbox"/> B - Asian-Pacific American | <input type="checkbox"/> F - Other Minority |
| <input type="checkbox"/> C - Black American | <input checked="" type="checkbox"/> Z - Non-Minority |
| <input type="checkbox"/> D - Hispanic American | |

53 Woman/Woman-Owned?
(Complete only if Item No. 51 = Yes)

- Yes No

54. If the Vendor is an individual who is not a U.S. Citizen, is he/she a Green Card holder?

- Yes No N/A

55. If U.S. University, Host Country Counterpart Institution

N/A

56a. Common Parent Organization (tax purposes)

- N/A Yes No

56c. DUNS or CEC Number

56b. Parent Vendor (Full Name)

N/A

56d. Taxpayer ID No. (TIN)

57a. Joint Venture?

- N/A Yes No

57b. Participant Vendor (Full Name)

57c. DUNS or CEC No. 57d. Taxpayer ID No. (TIN)

SECTION 3 - INSTRUCTIONS

45. **Prime Vendor:** Record the vendor's full name and address in the space provided. For U.S. Universities include participating School/Center/Institute. For PASA/RSSAs include participating Agency and Department. For Individuals, record the name as last, first and middle initial.
46. **DUNS or CEC No..** Enter the 9-digit Dun & Bradstreet number or Contractor Establishment Code for the vendor of this action.
47. **Taxpayer ID No. (TIN)** Enter the 9-digit Taxpayer Identification Number used by the IRS for the vendor of this action. (Note for Individuals, the TIN is the Individual's Social Security Number.) Foreign vendors which do not do business in the U S do not have a TIN See FAR 4.9
48. **Economic Sector** Check the box next to the code which best applies to the sector in which the vendor of this action participates
49. **Business Organization Type:** Check the box next to the code which best describes the vendor of this action.
50. **For Profit (Y/N)?:** Check "Yes" if the vendor is a profit organization. Check "No" if the vendor is a non-profit organization (Even if a non-profit organization charges a fee, it is still considered to be non-profit).
51. **U.S. Nationality (Y/N)?** Check "Yes" if the vendor is a U.S. citizen, is a corporation or partnership organized under the laws of the U.S.; is a U.S.- controlled foreign corporation (per 957 et seq. of the U S. Internal Revenue Service Code), or is a joint venture consisting entirely of individuals, corporations, or partnerships falling into one of the three foregoing categories.
52. **Ownership Type:** Complete only if Item No. 51 is equal to "Yes". If the vendor is a firm or individual of U.S Nationality, check the box next to the code which best describes the ownership type of the vendor of this action.
53. **Woman/Woman-Owned (Y/N)?:** Complete only if Item No. 51 is equal to "Yes". If the vendor is a firm or individual of U.S. Nationality, indicate whether or not the vendor is a woman or woman-owned A woman-owned business is a business that is at least 51% owned, controlled, and operated by women who are U.S citizens.
54. **If the Vendor is an Individual who is not a U.S. Citizen, is he/she a Green Card holder? (Y/N):** Answer "Yes" if the Individual has a green card, even if they are not currently residing in the U.S
55. **Host Country Counterpart Institution:** If the vendor is a U S University, enter the name of the host-country Institution receiving technical assistance.
- 56a. **Common Parent Organization (Tax Purposes):** Answer "Yes" if the firm is a member of an affiliated group of corporations that files Federal Income Tax returns on a consolidated basis If "Yes", complete items 56b - 56d. related to the parent firm
- 56c. **Common Parent DUNS or CEC No..** Enter the 9-digit Dun & Bradstreet number or Contractor Establishment Code for the common parent (tax filing) organization
- 56d. **Common Parent Taxpayer ID Number (TIN)** Enter the 9-digit Taxpayer Identification Number used by the IRS for the common parent organization See FAR 4.9
- 57a. **Joint Venture?:** Answer "Yes" if the awardee is a joint venture. If "yes", complete items 57b, 57c and 57d for each participant in the joint venture.
- 57c. **Participant DUNS or CEC No.:** Enter the 9-digit Dun & Bradstreet number or Contractor Establishment Code for each joint venture participant.
- 57d. **Participant Taxpayer ID Number (TIN):** Enter the 9-digit Taxpayer Identification Number used by the IRS for each joint venture participant.

SECTION 4: FINANCIAL INFORMATION (All Actions)

58. Total Estimated Cost (TEC)

| | | |
|-----------------------|--|--------------------------------|
| a. Previous TEC \$ | b. (Increase/Decrease) This Action \$ 2,500,000 | c. Current TEC \$ 2,500,000 |
|-----------------------|--|--------------------------------|

OBLIGATION DATA

| 59. a. Budget Plan Code | b. Project Number | c. Amount Obligated/Deobligated (This Action) | d. Funds Type* |
|----------------------------|-------------------|--|----------------|
| GSS1-91-21612-KG13 | 612-0242 | \$2,500,000 | USD |
| | | \$ | |
| | | \$ | |
| | | \$ | |
| | | \$ | |
| | | \$ | |
| | | \$ | |
| | | \$ | |
| | | \$ | |
| | | \$ | |
| | | \$ | |
| | | \$ | |
| | | e. TOTAL | \$2,500,000 |

* Funds Type Codes
 USD: U.S. Dollars
 USL: U.S. Owned Local Currency

60. Paying Office: Identify the Office responsible for paying vendor invoices.

For Mission Payments, enter:

USAID/ (country) N/A

For A.I.D./W Payments, check either:

PFM/FM/A/OE PFM/FM/CMPD/DCB

61a. Incrementally Funded?

YES NO

61b. If Incrementally Funded;

Date Funded through: (MMDDYY)

SECTION 4 - INSTRUCTIONS

NOTE: All financial information must be in U.S. dollars or U.S. dollar equivalents. All local currency amounts must be converted to the U.S. dollar equivalent. "U.S. dollar equivalent" is the dollar value of the local currency at the time of the action signature.

58a. Previous Total Estimated Cost (TEC): Enter the total estimated cost to be incurred during the expected life of this award, as of the previous action.

58b. Total Estimated Cost (TEC): (Increase/Decrease) This Action: Enter the amount of change in the total estimated cost as a result of this action. Use a minus sign to indicate a decrease. If there is no change, enter "0".

58c. Current Total Estimated Cost (TEC): Enter the current total estimated cost to be incurred during the expected life of this award.

59a. Budget Plan Code (BPC): Enter each Budget Plan Code associated with this action.

59b. Project Number: Enter the Project Number associated with each BPC.

59c. Amount Obligated/Deobligated (This Action): Enter the obligation amount associated with each BPC. Use a minus sign to indicate a deobligation.

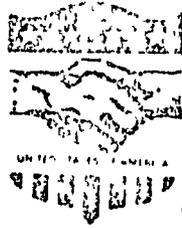
59d. Funds Type: Enter the Funds Type Code associated with each BPC. "USD" = U.S. Dollars. "USL" = U.S. Owned Local Currency.

59e. TOTAL Obligation/Deobligation: Enter the sum of all BPC amounts found in Item 59.c. Use a minus sign to indicate a deobligation.

61a. Incrementally Funded (Y/N)?: An award which is not fully funded but will be funded in increments. The award states the amount presently available for payment by the government and allotted to the award, and the period of performance it is estimated the allotted amount will cover.

UNITED STATES AGENCY FOR INTERNATIONAL DEVELOPMENT
MISSION TO MALAWI

P O. Box 30455
Lilongwe 3
Malawi



NICO House, City-Centre
Tel: 731 455/731 632/731 093
Telex: 4627
Fax 730-237

Mr. William Sterner
Senior Vice President, CUNA/CSG
CUNA/WOCCU
P. O. Box 2982
Madison, Wisconsin 53701

27 AUG 1991

Subject: Grant No. 612-0242-G-00-1001-00

Dear Mr. Sterner:

Pursuant to the authority contained in the Foreign Assistance Act of 1961, as amended, and the Federal Grant and Cooperative Agreement Act of 1977, the Agency for International Development (hereinafter referred to as "A.I.D." or "Grantor") hereby grants to the Credit Union National Association/World Council of Credit Unions (hereinafter referred to as "CUNA/WOCCU" or "Grantee") the sum of two million five hundred thousand dollars (\$2,500,000) to support the project in Malawi as described in Attachment 1 (Schedule) and Attachment 2 (Program Description) to the Grant.

The sum of \$2,500,000, hereby obligated, represents the total funds required to implement the Grantee's activities from October 1, 1991 to September 30, 1996 in accordance with the terms and conditions of this letter and its attachments.

This Grant is effective and obligation is made as of the date of this letter and shall apply to commitments made by the Grantee in furtherance of project objectives during the period beginning with the effective date and ending on September 30, 1996.

This Grant is entered into with CUNA/WOCCU on condition that the funds will be administered in accordance with the terms, conditions and provisions, as set forth in the Schedule (Attachment 1), Program Description (Attachment 2), Financial Plan (Attachment 3), and Standard Provisions (Attachment 4), which have been agreed to by both organizations.

U.S. Postal Address: Lilongwe (ID), 2280
Washington, D.C. 20090-6950

//

Please sign the original and three (3) copies of this letter to acknowledge your acceptance of the Grant and your concurrence in its provisions. Please return the original and one copy to me and send one copy to the following office to expedite the issuance of your Letter of Credit:

FM/CMP/LC
Room 700
SA-2
Department of State
Washington, DC 20523-0209.

Sincerely,

Carol A. Peasley
Carol A. Peasley
Grant Officer
USAID/Malawi

Acknowledged:

CUNA/WOCCU

BY: *Bradford L. Murphy*

Title: Senior Vice President

Date: September 5, 1991

Attachments:

1. Schedule
2. Program Description
3. Financial Plan
4. Standard Provisions

Fiscal Data

Project No.: 612-0242

App: 72-111/21014

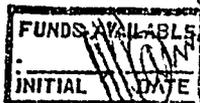
BPC: GSS1-91-21612-KG13

ECN:

RCN: M210152

Com Doc No: OPG 612-0242-G-00-1001-00

Obligation: \$2,500,000



SCHEDULE
Grant No. 612-0242-G-00-1001-00

A. Purpose of the Grant

The purpose of this Grant is to strengthen the institutional capacity of the Malawi Union of Savings and Credit Cooperatives (MUSCCO) and its member credit societies to serve their rural and urban members. Through this grant to CUNA/WOCCU, A.I.D. will continue its support to MUSCCO which began in 1980. The project is described more fully in Attachment 2 of this Grant entitled "Program Description."

B. Period of the Grant

The effective date of this Grant is indicated in the cover letter. The expiration of the Grant is September 30, 1996.

C. Amount of the Grant and Payment

1. A.I.D. hereby obligates the amount of \$2,500,000 which represents the total funds required to implement the project.
2. Payment shall be made to the Grantee in accordance with the procedures set forth in Attachment 4 -- Mandatory and Optional Standard Provisions.

D. Financial Plan

The Financial Plan for implementation of the project is contained in Attachment 3. Revisions to the Financial Plan will be made in accordance with Mandatory Standard Provision No. 4 entitled "Revision of Grant Budget."

E. Reporting and Evaluation

1. One copy of all reports by the Grantee shall be submitted to the Project Officer, USAID/Malawi.
2. One copy of all reports, except those required by Optional Standard Provision No. 1 entitled "Payment - Letter of Credit", shall be submitted to the Government of Malawi's Principal Secretary, Ministry of Finance, and Principal Secretary, Ministry of Trade and Industry.
3. One copy of all financial reports shall be submitted to the Controller's Office, USAID/Malawi.
4. The following reports are required:
 - a. within the first three months of the Grant, a work plan for the first year and a five year development plan; thereafter an annual work plan and annual report on expenditures by each element of the Financial Plan;
 - b. brief quarterly reports on project activities and accomplishments, and at the end of each project year a comprehensive annual report;
 - c. financial reports as required by Optional Standard Provision No. 1; and

- d. in addition to paragraph (c)(1) of Optional Standard Provision No. 1, an information copy of the "Financial Status Report", Standard Form 269, to the Project Officer, USAID/Malawi, in the most expeditious manner, e.g. fax.
5. In addition to any internal project evaluations which the Grantee may conduct, USAID/Malawi reserves the right to conduct an evaluation of MUSCCO and the assistance provided by the Grantee as part of USAID's overall support to the private sector. The Grantee will receive a copy of any such evaluation.

F. Overhead Rate

Pursuant to the terms of Optional Standard Provision No. 13 entitled "Negotiated Indirect Cost Rates - Provisional", a provisional rate is established at 32.2% of total direct costs. This is subject to revision.

G. Title to Property

CUNA/WOCCU will take and hold title to all capital goods and equipment acquired with Grant funds during the life of the project. Upon the project's completion, title to all such goods and equipment will be transferred to MUSCCO, as instructed by A.I.D. at the time.

H. Authorized Geographic Code

1. The authorized geographic code for procurement of goods and services financed with foreign exchange is A.I.D. Geographic Code 935.
2. The Republic of Malawi is the authorized source and origin for goods and services financed with Malawi Kwacha.

I. Special Provisions

1. CUNA/WOCCU will fully implement a vehicle policy for MUSCCO and CUNA/WOCCU staff in accordance with A.I.D regulations regarding use of Project - Funded commodities within the project's first year. The Grantee will inform the Project Officer, USAID/Malawi, on the text and implementation of the policy.
2. The Standard Provisions that apply to this Grant are:
 - a. Mandatory and Optional Standard Provisions for U.S., Nongovernmental Grantees (OMB Control No. 0412-0510); and
 - b. the following Optional Standard Provisions, however, are deleted because they do not apply: 2, 3, 8, 10, 12, 16, 17, 18, 21, 22 and 23.

WORLD COUNCIL OF CREDIT UNIONS
TECHNICAL ASSISTANCE PROGRAM
FOR THE MALAWI UNION OF SAVINGS AND CREDIT COOPERATIVES
OCT.1, 1991 TO SEPT.30, 1996

BACKGROUND

The World Council of Credit Unions (WOCCU) has been involved with the development of MUSCCO (Malawi Union of Savings and Credit Cooperatives) since it was formed in 1980. The objective has been to help create a financially sound system of savings and credit cooperatives throughout Malawi.

The Malawi Union of Savings and Credit Co-operatives (MUSCCO) is a national democratically controlled apex organization for savings and credit co-operatives in Malawi. Its aim is to build an economically viable and safe system of savings and credit co-operatives that can mobilize savings to create capital pools to use for loans for economic and social development.

The Savings and Credit Cooperative (SACCO) system operates in the informal sector of the Malawi economy. It assists members to make the transition to the formal economy. The goal is to develop an efficient, stable and self reliant institutional infrastructure to provide financial services needed by members. SACCOs are the only financial institutions being developed as both a place to save and a place to borrow for common men or women. The system is dedicated to teaching money management, the importance of regular savings and the productive use of credit.

WOCCU is the international organization for credit unions (savings and credit cooperatives) and, as such, specializes in this form of institutional development. WOCCU's role is providing technical support to help MUSCCO and its affiliates to attain technical and financial self sufficiency as soon as possible. Technical assistance is geared toward developmental support in the areas of corporate planning; management and board training; development of an appropriate organization structure; financial planning, budgeting, monitoring and control; risk management; and management information systems.

CHALLENGES TO THE SYSTEM: THE NEXT FIVE YEARS

The main challenge confronting MUSCCO and its affiliated societies is to develop the management capacity to handle the rapid growth

expected in the next five years. When MUSCCO was formed in 1980, there were 26 SACCOs with a total membership of 7,800, total shares of MK 360,000 and loans to members MK 354,000. The main role of MUSCCO was to organize and train local volunteers to manage the modest savings pooled in local societies and to use these funds for loans to members. MUSCCO was a one-man operation, totally dependent on donor support to finance its organization activity. It had no earning capacity to pay for its activities other than some modest dues collections.

From 1980 to 1986, the system experienced steady growth although MUSCCO was still totally dependent on donor support to carry out its programs. In 1985, a credit fund was set up in MUSCCO to help support small business development through local societies. Operational in 1986, this revolving loan fund served the dual function of providing a source of credit to promote development at the local level and a source of revenue to help finance MUSCCO.

Assets of the SACCO system are currently almost 5 times what they were in 1986. At year-end 1990, there were 115 SACCOs with 18,000 members, shares of K3.5 million, assets of K5.0 million and loans outstanding of K3.7 million. In addition, 21 study clubs were in training to form new societies, with several interested groups on a waiting list.

MUSCCO is evolving from a small promotional and training association into a central financial intermediary for a national network of savings and credit cooperatives. It has grown to a staff of 36, assets of over K4.0 million and at the end of 1990, had the earning capacity to finance 40% of its operational costs.

Recent studies by Deloitte-Touche confirm that this growth trend is likely to accelerate in the next 5 years. The demand is present. The potential for financial self sufficiency is also attainable within the decade, provided that the internal management capacity is developed. Otherwise, the demands and pressures brought about by growth will cause problems at all levels in the system, thus adversely affecting services offered to members.

MUSCCO is on the threshold of a whole new phase in its development. It can become a self-sustaining part of the financial system in Malawi, specialized in meeting the needs of small businesses, small farmers and ordinary wage earners. The institutional infrastructure to do this is rapidly being developed.

MUSCCO is however, very vulnerable at this stage. It has outgrown the capacity of some of its key management personnel. This has placed a heavy emphasis on training of key personnel and on recruitment of higher calibre people to fill vacancies. It is critical to have external technical support available at this

juncture while internal management is being strengthened and while the internal control systems and disciplines are being developed to cope with the demands emerging from the new role of MUSCCO.

Growth trends have caused wide disparities in development at the local level. MUSCCO serves small rural groups which are managed by volunteers and have limited expectations for growth and development. It must also meet the more sophisticated needs of SACCOs formed in urban communities and among employee groups. These groups have tremendous growth potential and the desire to advance into the delivery of more sophisticated financial services provided by professional management.

At the end of 1990, 19 SACCOs out of 115 represented 73.3% of the assets of K5 million.

CHANGES IN BUSINESS PLANS

MUSCCO workplan developed in late 1989 for the period from Jan.1, 1990 to Mar. 31, 1996 projected a system with 240 societies, 35,000 members, shares and deposits of over K10 million, assets exceeding K12 million and a loan/investment portfolio of around K10 million.

Development trends in the system were thoroughly analyzed, during 1990. Strengths and weaknesses in each part of MUSCCO operations were studied with the objective of preparing the soundest possible business development strategies for the next 5 years. The result is some very significant changes in business plans and development strategies for the period.

1. **Economic Viability:** More emphasis will be placed on economic viability in development of new SACCOs, and on the economic viability of the system itself. Groups wishing to form a local society must have the capacity to save or the local unit will never be economically viable. In addition to continued emphasis on development in rural areas, strategies will expand to include development of urban and employee based societies. Experience has shown that these groups have a much higher capacity to save. This will increase the capital available to the entire system, as funds flow from areas of surplus to areas of need (via the system).

This is consistent with the rural development goals of the project. Studies of the SACCO system demonstrate that 80% of savings generated in urban employee groups is used for productive loans. These are for income generating activities in either agriculture or small business, usually back in the person's home village area. Mobilization of savings in these groups will speed up capital formulation in the system and in

so doing, speed up development of the economic base required to attain self sufficiency.

2. **Growth:** Growth in the number of SACCOs may be less than originally projected. The emphasis will be on development of societies with an economic base large enough to support employment of well qualified management and provision of good safe keeping and member service facilities. The result will be larger growth in membership, assets and savings but a more limited growth in the number of new societies.
3. **Leadership/Management:** MUSCCO will develop the management and leadership capability to be the catalyst for change in development strategy. At the same time, it must continue to serve the small informal rural groups which have been organized over the last ten years and are still very dependent on MUSCCO support for their survival.

This will require expanded management capability through training and recruitment and a more qualified board of directors. It will also require more sophisticated financial service capabilities, as well as systems for monitoring of financial controls to maintain the financial integrity of the whole system.

MUSCCO PLANS AND TECHNICAL ASSISTANCE NEEDS

The year 1990 was a year of self assessment for MUSCCO. Studies were completed on all aspects of MUSCCO operations. In addition, a detailed demographic study was done on the membership of all societies. This provided the base for development of detailed strategic plans to meet the systems needs over the next 5 years.

1. CORPORATE LEVEL

a. Cooperative Act: Technical support will be needed for development of appropriate Rules under the new Cooperative Societies Act and modifications in Bylaws to support implementation.

While government approval for payroll deduction was approved in April 1990, there is a lot of follow up work required to make it fully operational. At present, the government of Malawi has one hundred million Kwacha tied up in staff loans and advances. This represents a potential market for savings and credit cooperatives. Development of SACCOs in the government sector also represents a real opportunity for the government to use the system to help release financial

resource currently tied up in staff loans and advances for use in other areas where they are very short of resources. However, there is a subtle resistance to implementation of payroll deduction systems in some areas by beneficiaries of existing programs. In addition, the issue of charges for payroll deductions and bottlenecks in administrative procedures have not been resolved. Technical assistance is required to support MUSCCO in resolving these issues which have broad implications on system development.

b. Board of Directors: The board policy manual needs to be completed which includes approval of a job description for directors, minimum qualifications for directors, an annual planning cycle and provision for an Advisory Technical Committee to support the board in its role. Planned technical support includes increased emphasis on director training, implementation of the Technical Committee's role and development of an Audit Committee function. In addition, the board role in long term strategic planning will be developed.

c. General Management: The general manager went through an intensive training course in the first 6 months of 1991. An operations manager was hired. The accountant was given a two year educational leave to upgrade his professional qualifications. Technical support plans for the next 5 years provide for follow-up on the above and the following:

- * Implementation of the approved management organization plan.
- * Recruitment of two senior persons for the positions of Chief Accountant and a Manager of Human Resources and Administration.
- * Completion of an Operations and Procedures Manual.
- * Implementation of effective operational planning and control systems.
- * Implementation of long term human resource development plans to meet system development needs.
- * Implementation of Management Information Systems plans to meet the needs of the emerging system.
- * Institutionalization of business planning at local, regional and national levels.

2. OPERATIONS LEVEL:

a. Field Services: All phases of field operations have been analyzed and new strategies developed to meet emerging needs over the next 5 years. Technical support will focus on -

- * On the job training of the new field services manager.
- * Specialization within the staff to meet the diverse needs of the system;
- * Emphasis on strong financial management and fiscal controls within SACCOS;
- * Development of economically viable and self sustaining local units as a base for self sufficiency in the system;
- * Increased emphasis on efficiency and maximizing productivity in the delivery of MUSCCO services through the Field Service department, including the organization of new SACCOS, monitoring and development of existing societies, and the delivery of MUSCCO credit services to the system.

b. Risk Management: The Quota Share program for savings and loan insurance has been put in place. Steps are being taken to improve the monitoring of financial performance of societies. The society classification system was upgraded and the society audit program was evaluated. Plans for the next 5 years call for:

- * Upgrading the audit program;
- * Risk rating of all societies for implementation of a fidelity bonding program;
- * Implementation of an internal audit program in MUSCCO;
- * Upgrading the financial monitoring system to maintain the financial integrity of the system; and
- * Development of a Stabilization Program for the system.

c. Asset/Liability Management: MUSCCO investment and loan policies are currently being upgraded. Plans for Central Financial Services include:

- * A pooled investment program for societies to maximize return while maintaining liquidity;

- * Development of programs for extending credit services to include secured lending for small businesses, small farmers, and mortgage loans for housing;
- * Diversifying the range of products offered to attract savings and deposits at the local society level and from societies to MUSCCO.

3. HUMAN RESOURCE DEVELOPMENT AND MANAGEMENT

- a. **Staff and Leadership:** Studies done during 1990 identified the recruitment and development needs both within MUSCCO and at the local society level. A new Personnel Policy, new job descriptions and new salary and benefit packages for all positions were prepared, approved and are in the process of being implemented. MUSCCO is recruiting a new manager of Human Resources. The big challenge of the next 5 years is the development and implementation of a comprehensive management development program to keep pace with financial growth in the system. Plans provide for implementation of personnel administration systems to monitor performance, provide career path training opportunities; and set standards of excellence for management and leadership at all levels in the system.
- b. **Vehicle and Property Management:** MUSCCO vehicle, property and communications system management policies will be revised to meet current requirements of MUSCCO, WOCCU and USAID.
- c. **Women's Participation:** Greater emphasis will be placed on women's participation in the system. Women are a key part of the economic and social structure, and need to have a stronger role in the SACCO system. Initiatives in this area include:-
 - * Employment of women in two senior management posts in MUSCCO in 1991.
 - * Encouragement of women to seek election in local SACCO boards of directors.
 - * Special training programs for women conducted through local societies.
 - * Promotional programs to encourage local SACCOs to increase participation of women in membership and leadership activities.
 - * A 3 year pilot project is being launched in 1991 in cooperation with the Christian Services Committee to promote income generating activities among rural women.

Two locations have been selected in each region where local SACCOs will administer credit funds specifically for women who have been trained in small business activity through this program.

4. ACCOUNTING AND MANAGEMENT INFORMATION SYSTEMS

All aspects of MUSCCO's accounting and management information systems have been reviewed. Weaknesses in existing management information and control systems were noted. Detailed plans have been prepared for meeting the management information, financial control, budgeting and planning needs of the system in the next 5 years. In addition, steps were taken to computerize these systems.

Plans for the next period include intensifying training of MUSCCO staff in financial management, recruitment of higher calibre staff in key positions in the accounting department and completing the implementation of strategies developed from the above studies to improve the accounting functions in MUSCCO. Implementation of the improved management information system will provide more timely information on all key financial performance areas in MUSCCO and the entire SACCO system. This is essential for effective budgeting, monitoring and control.

5. LOCAL SACCO DEVELOPMENT STRATEGY

There are three key factors that influence people to save their money in a financial institution - safety, accessibility and yield (in that order). Since attracting savings is paramount to the success of MUSCCO in developing a self sustaining cooperative financial system in Malawi, a critical review was undertaken of all aspects of the current development strategy to assure maximum utilization of resources toward that goal.

It is recognized that strong local societies are the base for delivery of all financial services to members. The strategy for system development focuses on creating an institutional infrastructure for delivery of financial services throughout Malawi to persons not adequately served by existing systems - small farmers, small businesses and wage earners. Particular attention is given to mobilizing capital to provide credit to promote small enterprise, income generating activities for women and others needing financial services.

It is also recognized that while trained volunteers can provide the leadership and management required for a new society, the ultimate goal must be to have each local SACCO managed by a person trained in financial management. The problem is that a society cannot afford the cost of trained management until it has accumulated at least K100,000 in member savings.

Study of the problem over the past three years showed the following stages of development of local societies:

- a. Up to K5,000 in assets - A trained treasurer can usually provide the management required.
- b. K5,000 to K 20,000 - Some reimbursement is required for the trained treasurer to spend the time required to effectively manage the assets and provide financial services to members. This helps assure accountability.
- c. K20,000 to K100,000 - This is the critical stage where income is still not sufficient to pay a qualified manager but the workload is more than can be handled by a trained volunteer. The SACCO needs at least a part time trained book keeper. Installing a full time qualified manager at this stage can speed up the process of attaining financial solvency in the society.
- d. Over K100,000 - A well managed society with over K100,000 in member savings should be able to afford a full time qualified manager and also pay a reasonable dividend on member shares.

The following steps have been taken to address the management problem in local societies:-

- * Job specifications have been developed for local managers and reviewed with each of the 26 local societies in Malawi who now require full time qualified managers. The approved job description requires a person with at least an MCE plus other financial training and experience.

- * Salary schedules were developed for local managers. The purpose was to help local boards to be able to recruit the calibre of person required for management.
- * Recognizing the shortage of qualified managers, MUSCCO developed A Certificate in Financial Management program which is now operational at the Malawi College of Accountancy. MUSCCO is using this course as part of a planned training program for local society managers.
- * A Contract Management program was developed and is currently being implemented in societies with the potential for self sufficiency within a three year period. The contract clearly sets out development targets to be attained each year during the period of subsidized management support from MUSCCO. These programs are monitored by field services to be sure workplans are implemented.

A critical evaluation of local SACCO development programs has been carried out as part of the process for preparing strategic plans for the Field Services Department. A non-functional local society that has little or no growth takes more a field officers' time than a well managed society. This is because it requires constant hands-on support. Therefore, efforts will be made to weed out non performers and focus development on groups with the leadership and economic potential to be self sustaining financial service units.

All aspects of the development process have been analyzed including the criteria for setting up a new study clubs, the curriculum for their development, the basis for determining when they are ready for registration as SACCOS and the support required to help them to mature as sound, self reliant local financial institutions. The result is some major changes in strategic plans for the next 5 years.

A complete demographic study was done to determine the age, sex and occupation of SACCO members and the nature of savings and lending activity to members in each SACCO. The data base will also provide accurate information on credit granting - sex of borrowers, purpose of loan, amount borrowed, etc. It will also provide similar data on savers thus providing a complete impact analysis of the system.

Development strategy for the next period includes the following:

- a. **On-Going Data Capture:** All original entry forms used in local SACCOS are being modified to capture demographic data produced in the survey on an ongoing basis. This includes membership application forms, loan application forms and ledger cards. With these modifications, quarterly reports will provide regular updates on the impact of system development throughout the country. The information will also be a tool for use in developing of marketing plans.
- b. **Strengthened Organization Criteria:** Criteria for setting up new groups and curricula for their development are being revised to minimize the possibility of wasting resources on non performers.
- c. **Financial Integrity Focus:** Field service activity will focus on effective planning, strong financial management, safety of deposits, effective risk management, monitoring and control systems in local societies. Plans include providing financial ratio and trends analysis to help local management plan growth strategies, maintain effective asset/liability and liquidity management. The major emphasis will be on maintaining the financial integrity of the system as a safe, reliable, accessible place to save. Local SACCOS must manage their resources so that the savers can get a reasonable return on their investments. The keys to this are:
 - * Strong local financial management.
 - * Well trained local leadership.
 - * A good membership education program.
 - * Safe, accessible facilities for delivery of financial services.
 - * Well-documented policies and procedures.
 - * Effective monitoring and control systems to maintain efficiency and financial integrity in operations.
 - * Effective marketing to make the most effective use of resources for economic development.

The major focus will be on strengthening local management through advancement of the programs now in place as well as introducing more sophisticated levels of training in board/management relations in local societies with full time management.

Major objectives in this area are:-

- * Within the next year, complete the recruitment of managers for societies with the potential of having at least K100,000 in member savings within three years. (14 of the 26 are now staffed.)
 - * Assist field services to set up appropriate marketing and development plans, performance standards, budgets and monitoring systems for these societies as well as training programs for both the managers and boards.
 - * Continue emphasis on reducing loan delinquency throughout the entire system. (The average delinquency at the local level at March 31, 1991 stood at 12.17% - Southern Region 5.9%, Central Region 9.14% and the Northern Region 23.12%. This is less than half of what it was 3 years ago. However, there are still a number of societies particularly in the north with very serious problems. The objective is to have the average under 10% by yearend. The performance standard set for societies in this area is not over 5%.)
 - * Mobilization of local savings as this is fundamental in the development of a self sustaining system. While growth in this area has exceeded targets set in MUSCCO workplans, 80% of the savings in the system are in 20% of the societies. Special attention will be focussed on increasing the savings in those societies where growth has been less than the annual inflation rate. The goal is to have these societies aim for at least attaining the system average savings per member which at March 31, 1991 was K204.00.
- d. **Facilities:** There is a growing need for buildings and safe-keeping facilities to provide safe, reliable and easily accessible financial service, particularly in larger societies.

Acquiring capital and planning to meet system requirements and to help build member confidence in this area will be a priority in the next phase of development.

- e. **Special Focus:** Local society development will maintain a focus on project objectives related to women's development and stimulation of small enterprise to help create new employment and additional income generating opportunities in the community.

TECHNICAL SUPPORT NEEDS IDENTIFIED

The Deloitte-Touche Studies supported the work being done internally by WOCCU technicians to assist MUSCCO in the preparation of development strategies for its next five year workplan. Their reports also recognized MUSCCO's current vulnerability and dependency on outside technical support during this period. Financial growth has been much faster than the development of internal technical capacity. The 5 year plans outlined are designed to develop a solid base of internal management capacity,

matched with the financial growth and development required for a self sustaining system.

As the organization grows and decentralizes its services, effective delegation of authority and responsibility must be implemented within the management control system. Support will be required to assist management to develop and implement proper systems for managing by objectives, effective use of organization charts, policies, procedures and monitoring systems to make effective use of the human resources in the system and to maintain financial integrity.

Experience has shown that these management concepts are not well developed or understood. It is more than a matter of assisting in the development of policies, procedures and training. Hands on support is required through the implementation stage. When positive results are demonstrated, concepts are usually adopted and external technical support can then be phased out. Discontinuing technical support prematurely during this transitional period can end in failure.

Asset/liability management to maximize returns on available capital within the system without taking undue risk will become increasingly important as the loan/investment portfolio grows.

This means that MUSCCO must develop the technical capability to do financial ratio analysis, equate financial performance to recognized norms in its own operations and in local societies and apply matching and margin management techniques.

Particular emphasis will be placed on loan administration at both MUSCCO and local levels. Credit granting is a key activity and loans represent the major asset at both levels. Refinements are required in policies, procedures, documentation, registration of security, interest and principle collection systems.

WOCCU technical support will be designed to support all aspects of institutional development outlined in MUSCCO's workplans for the period. Technical support will be reduced or redirected as the internal management strength of MUSCCO increases. The goal is to make MUSCCO financially and technically self sufficient as early as physically possible.

TECHNICAL SUPPORT SUMMARY

The READI project financial assessment, which was just completed, suggested that MUSCCO financial self sufficiency can be reached by 2002, 11 years from now. MUSCCO's own workplans project a 72% self sufficiency by 1996 which is consistent with the evaluators view.

The Financial Assessment report first recommendation was that " The presence of the WOCCU advisors in MUSCCO is key to its success in the financial management area."

Building the internal management capacity of MUSCCO over the next three years may have the short term effect of slowing down growth in financial self sufficiency as it will require higher salary scales in order to recruit more highly qualified personnel and increased expenditures on training of existing management. Providing the needed support at this time could have the effect of shortening the total time period required to reach both financial and technical self sufficiency.

MUSCCO is on the threshold of a whole new phase in its development. The most critical time for providing appropriate technical support is during the next 5 years to help introduce required financial and technical systems and procedures, train management and board, and recruit and develop required internal management personnel to handle the expanded financial base.

To provide the needed technical assistance, two resident advisors will be assigned. (Job descriptions and budget are attached.) At the end of the third year, an evaluation of progress will be made

to determine the nature and extent of technical support required for the last two years and beyond. Technical support should gradually reduce as MUSCCO attains technical and financial self sufficiency. However, the immediate need for MUSCCO's continued technical assistance is supported by the recommendation contained in the Readi Project Financial Assessment of MUSCCO. It is intended for MUSCCO to be self-sufficient in the area of management by the end of the project period.

MANPOWER REQUIREMENTS

Two resident advisors will be assigned - a Chief of Party, Management and Planning Advisor and a Credit and Institutional Development Specialist.

A part time clerk/typist with bookkeeping experience is also required until March 31, 1992. If at that time WOCCU assumes responsibility for administration of MUSCCO financial support, this position will become full time.

Other required technical support will be met through short term consultancies. VOCA, ACCOSCA and WOCCU resources will be utilized as required.

This technical support program is designed to compliment MUSCCO workplans for the same period. Plans were developed in collaboration with MUSCCO management to address identified needs.

The Chief of Party will be accountable to WOCCU for implementation of the approved technical assistance program. He/she will report to USAID Malawi and to MUSCCO on behalf of WOCCU and will work in close collaboration with MUSCCO's general manager and board of directors in program development. The Credit and Institutional Development Specialist reports to the General Manager of MUSCCO and will be supervised by the WOCCU Chief of Party for WOCCU reporting and personnel matters. He/she will work in close collaboration with the Operations Manager, The Manager of Field Services and the Central Finance Manager of MUSCCO in the design and implementation of credit and institutional development programs. Other positions provided for in this plan will report to the Chief of party.

ASSUMPTIONS UNDERLYING THE PLAN

1. That READI project will end June 30, 1991 and temporary arrangements will be made for funding MUSCCO operational, credit and commodity support required to March 31, 1992.

2. That the current evaluation of READI will be completed and will help set the direction for USAID future institutional and credit support to MUSCCO in the period from Mar.31, 1991 to Mar.31 1996.
3. That the options available for future funding of MUSGCO:
 - * A READI II to continue a similar format for funding support.
 - * WOCCU administration of USAID Institutional Support funding to MUSCCO as requested in Al Charbonneau's letter to the Mission Director.
4. That dollar funded external training requirements of MUSCCO during the period will be planned and financed through WOCCU but MUSCCO commodity support will be provided through mission resources.
5. That commodities employed by the current READI Project will be made available to meet some of the immediate needs of MUSCCO.
6. That WOCCU will have responsibility for enforcement of USAID rules and regulations with respect to-use of AID financed commodities.

Malawi Financial Plan

Line Items

| | Year One | Year Two | Year Three | Year Four | Year Five | Total |
|---------------------------------------|------------------|------------------|------------------|------------------|------------------|--------------------|
| Technical Assistance | | | | | | |
| 1. Personnel Costs | \$135,975 | \$149,573 | \$164,530 | \$180,983 | \$199,082 | \$830,143 |
| 2. Allowances | \$58,100 | \$62,810 | \$72,291 | \$76,001 | \$90,801 | \$360,003 |
| 3. Travel | \$43,000 | \$36,100 | \$78,360 | \$44,296 | \$63,426 | \$265,182 |
| 4. Consultancies | \$0 | \$26,500 | \$0 | \$26,500 | \$0 | \$53,000 |
| 5. Project Support | \$18,000 | \$18,900 | \$19,845 | \$20,837 | \$23,982 | \$101,564 |
| 6. Other Direct Costs | \$21,000 | \$28,500 | \$31,400 | \$34,500 | \$38,000 | \$153,400 |
| 7. Vehicle/Equipment | \$3,500 | \$22,500 | \$4,500 | \$23,500 | \$5,000 | \$59,000 |
| 8. Total Indirect Costs | \$90,023 | \$117,492 | \$125,878 | \$138,981 | \$135,334 | \$607,708 |
| Total Technical Assist. Budget | \$369,598 | \$462,373 | \$496,804 | \$545,598 | \$555,625 | \$2,430,000 |
| Institutional Support | | | | | | |
| 9. Training | \$0 | \$20,000 | \$20,000 | \$30,000 | \$0 | \$70,000 |
| Total Institutional Support | \$0 | \$20,000 | \$20,000 | \$30,000 | \$0 | \$70,000 |
| Total Budget | \$369,598 | \$482,373 | \$516,804 | \$575,598 | \$555,625 | \$2,500,000 |

Under the grant, CUNA/WOCCU may increase or decrease the amount of funding allocated to any particular line item by 20% without the prior approval of USAID, as long as the line item adjustment does not change the total amount of the Grant. Adjustments of over 20% of any one line item require the prior approval of USAID/Malawi.

Malawi Financial Plan

Line Items

| | Total |
|---------------------------------------|--------------------|
| Technical Assistance | |
| 1. Personnel Costs | \$830,143 |
| 2. Allowances | \$360,003 |
| 3. Travel | \$265,182 |
| 4. Consultancies | \$53,000 |
| 5. Project Support | \$101,564 |
| 6. Other Direct Costs | \$153,400 |
| 7. Vehicle/Equipment | \$59,000 |
| 8. Total Indirect Costs | \$607,708 |
| Total Technical Assist. Budget | \$2,430,000 |
| Institutional Support | |
| 9. Training | \$70,000 |
| Total Institutional Support | \$70,000 |
| Total Budget | \$2,500,000 |

Under the grant, CUNA/WOCCU may increase or decrease the amount of funding allocated to any particular line item by 20% without the prior approval of USAID, as long as the line item adjustment does not change the total amount of the Grant. Adjustments of over 20% of any one line item require the prior approval of USAID/Malawi

RESIDENT ADVISORS' JOB DESCRIPTION

POSITION: Chief of Party - Management and Planning Advisor

I. GENERAL

The advisor will be responsible for providing on-site technical advice to the Malawi Union of Savings and Credit Cooperatives (MUSCCO) and its affiliated credit unions, in addition to normal project liaison and project reporting.

II. DUTIES

A. Management

- 1. In collaboration with MUSCCO Board and Management the advisor will assist in the improvement and expansion of personnel and financial management systems, policy formulation, decision-making and financial control systems.**
- 2. Work closely with the General Manager, Operations Manager, Central Finance Officer and the Risk Management (Insurance) Officer to assist in further development of appropriate policies and procedures for these programs and will assist, as required, in implementing the program.**
- 3. Assist in the efforts of computerization of MUSCCO financial records, reports etc. management information systems and in data collection and analysis.**
- 4. Assist in the implementation of financial management, monitoring systems, risk management, stabilization programs.**

B. Planning

- 1. Work in close collaboration with the MUSCCO Board and Management to further develop and implement strategic and action planning systems consistent with affiliates' needs and resource availability. The advisor will also assist MUSCCO in training societies and league officials and staff to prepare written operational plans and to design long-range plans and self-sufficiency strategies.**

2. **Assist MUSCCO Board and Management in the continued development of management planning and control systems.**
3. **In collaboration with the Credit and Institutional Development Specialist, assist the Manager of Central Finance in identifying and developing strategy planning, management, lending and collection policies, information retrieval, financial accounting and control system for the Central Finance facility. This includes guidelines for loan evaluation, monitoring and collection, investment, project selection and analysis and determination of credit program delivery costs and returns.**

C. MUSCCO Administration

Assist in strengthening and expansion of central administration systems including: office management systems, personnel management systems, recruitment and hiring of staff as necessary; and development relevant procedural and policy manuals.

D. Training

Assist and advise management on the content of training programs, participate in formal training programs as appropriate and advise in development of written manuals, training materials and audio-visual teaching aids. Provide training to MUSCCO leadership and staff.

E. Human Resource Development

Assist and advise management in development of the system. This will include personnel recruitment, selection and training at MUSCCO and credit union levels.

F. Institutional Development

Assist through both formal and on-the-job training in assuring that the institutional development program functions and processes of MUSCCO and its affiliate societies are being accomplished. This will involve periodic performance evaluation of those responsible for the processes and help in developing strategies to accomplish the objectives of the program.

G. System Safety and Soundness

Assist in the establishment of monitoring, inspection, auditing and control systems for MUSCCO and local societies.

H. Liaison, Reporting and Administrative Procedures

As the Chief of Party, the advisor will work closely with USAID Malawi in the implementation of the approved technical assistance program. He/she is the primary liaison between WOCCU, USAID/Malawi, the Government of Malawi and other participating organizations in Malawi and will regularly evaluate these liaisons efforts and take any corrective steps required to assure effective communication between WOCCU and these organizations. In particular he/she will:

- 1. Determine the information requirements of the USAID/Malawi in respect to the project.**
- 2. Assure mutual agreement on the objective of the project and WOCCU's role in achieving these and clearly identify any lack of consensus on these subjects that may exist.**
- 3. Assist in defining and insuring mutual agreement on the project responsibility and obligations of each of the project's principal parties, i.e., MUSCCO, USAID/Malawi, WOCCU, ACCOSCA, the U.S. Peace Corps and the Government of Malawi, as represented by the pertinent supervisory Ministry.**
- 4. Provide USAID/Malawi with documentation that clearly establishes WOCCU's responsibilities and plans with adequate updating which will allow for proper USAID monitoring of the work done by the advisor.**
- 5. Prepare and forward quarterly progress reports, in an agreed-upon format, plus any other special reports and studies, to the WOCCU, USAID/Malawi, ACCOSCA, MUSCCO, and other participating parties.**
- 6. In writing, draw to the attention of the USAID/Malawi, WOCCU, ACCOSCA, and MUSCCO, any changes in conditions that could significantly affect the proper execution of the project.**

- 7. Determine appropriate communication channels and assure that all communications are carried out through these channels.**
- 8. Assure identification and provision of adequate and timely provision of short-term technical assistance to MUSCCO.**
- 9. Assure proper safeguarding of all project assets under the control of the technician, in accordance with WOCCU and MUSCCO policy and relevant USAID regulations.**
- 10. Prepare annual workplan and submit to WOCCU and MUSCCO.**

RESIDENT ADVISOR JOB DESCRIPTION

POSITION: Credit and Institutional Development Specialist

I. GENERAL

The technician will be responsible for providing on-site technical assistance to the management of MUSCCO in credit union institutional development, credit administration and systems for enhancing the financial integrity of the system.

II. DUTIES

A. Cash Flow Management

In collaboration with MUSCCO management, develop and implement systems for monitoring/forecasting cash flow of MUSCCO and the Credit Union System to manage liquidity and maximize return on investments.

B. Asset/Liability Management

Develop the technical skills of MUSCCO management in concepts of matching yields, terms and risks in portfolio management to maintain adequate liquidity and yet obtain the optimum return on assets.

- recommend debt/equity structure of MUSCCO and implementation strategy and policies
- develop loan and investment strategy and policies

C. Investment

In collaboration with MUSCCO management, develop and implement strategies for operating a Central Investment Pool for MUSCCO affiliates.

D. Financial Intermediation

Work with MUSCCO management in developing and strengthening MUSCCO's role in providing quality financial services to its members. This includes:

- minimizing costs of funds transfers
- researching the feasibility of new types of services to members - new types of loans, types of deposits, checking services, housing loans, fixed term deposits, etc.

E. Money Market Management

Work with the Chief of Party and MUSCCO management in developing and implementing systems to most effectively utilize the financial market in Malawi to maximize yield while meeting system safety and liquidity needs.

F. Productive Lending

Provide technical support for development of MUSCCO loan services to local societies, particularly for promotion and development of the Small and Medium Enterprises (SME).

G. Research and Development

In collaboration with MUSCCO management, research new fields of financial services to members and the role of MUSCCO in supporting delivery of services such as:

- secured lending
- housing loans
- fixed term deposits
- etc.

H. Institutional Development

Provide support and training to MUSCCO management in the design and implementation of cost effective local SACCO development strategies that emphasize:

- financial viability and integrity
- effective mobilization of local savings
- strong financial management
- effective credit administration including development and implementation of loan policies
- effective board/management relations
- leadership, management and staff training
- effective membership education and participation systems

- **implementation of business plans and budgets.**
- **monitoring and control systems.**

I. Credit

Provide technical support for the credit appraisal granting and collection process in MUSCCO, including the development of training and policies.

J. Operations

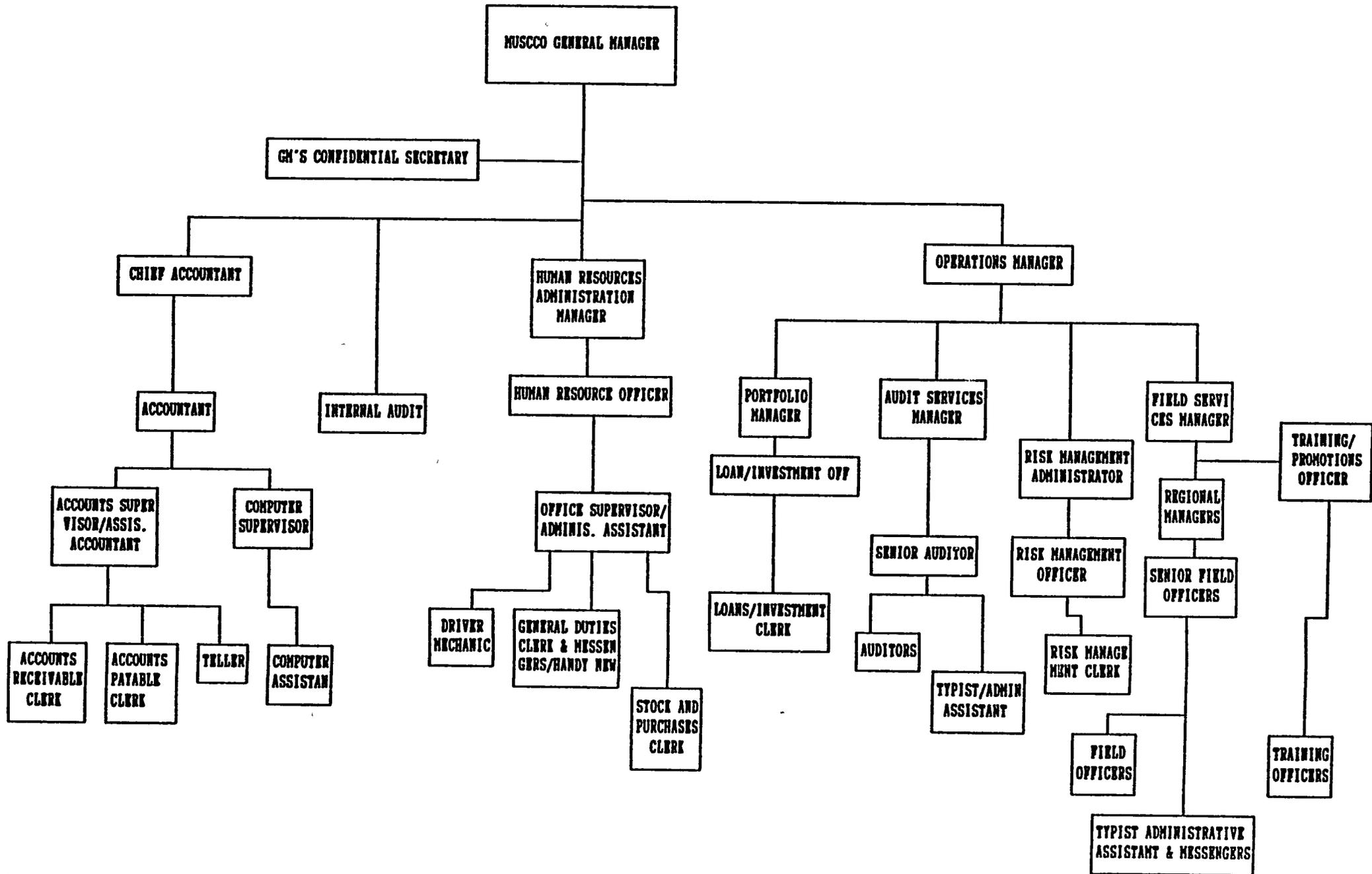
Assist MUSCCO management and leadership to develop norms, standards and standards of operation that will allow them to determine if all things are not proceeding appropriately and to take corrective action. Advise on setting up a mechanism allowing for MUSCCO to receive comments and feedback from member societies on operations of the department, and to ensure full two-way communication.

K. Liaison, Reporting and Administrative Procedures

The technician will:

- 1. Work with the Operations Manager in developing and implementing strategic plans for development of field service credit facilities.**
- 2. Report to the General Manager of MUSCCO and will be supervised by the WOCCU Chief of Party for WOCCU reporting and personnel matters.**
- 3. Prepare and submit quarterly workplans and report to the WOCCU Chief of Party.**
- 4. Properly safeguard project assets under the control of the technician, in accordance with WOCCU and MUSCCO policies.**
- 5. Prepare annual workplan and submit to the WOCCU Chief of Party to be submitted to MUSCCO's General Manager.**

MUSCCO LTD - ORGANIZATION CHART



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Financial Plan

| | |
|--|----------------|
| 1. Provision of Technical Assistance to MUSCCO | \$1,609,892 |
| 2. Vehicles/Equipment | 59,000 |
| 3. Training | 70,000 |
| 4. Other Direct Costs | 153,400 |
| 5. Indirect Costs | <u>607,708</u> |
| Total | \$2,500,000 |

Under the Grant, CUNA/WOCCU may increase or decrease the amount of funding allocated to any particular line item by 20% without the prior approval of USAID, as long as the line item adjustment does not change the total amount of the Grant. Adjustments of over 20% of any one line item require the prior approval of USAID/Malawi.

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|-----------------|---------------------------|----------------------------------|------------------|
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MANDATORY STANDARD PROVISIONS FOR
U.S., NONGOVERNMENTAL GRANTEEES¹

INDEX OF
MANDATORY STANDARD PROVISIONS

- | | |
|---|---|
| <ul style="list-style-type: none"> 1. Allowable Costs 2. Accounting, Audit, and Records 3. Refunds 4. Revision of Grant Budget 5. Termination and Suspension 6. Disputes 7. Ineligible Countries | <ul style="list-style-type: none"> 8. Debarment, Suspension, and other Responsibility Matters 9. Nondiscrimination 10. U.S. Officials Not to Benefit 11. Nonliability 12. Amendment 13. Notices |
|---|---|

1. ALLOWABLE COSTS (NOVEMBER 1985)

The grantee shall be reimbursed for costs incurred in carrying out the purposes of this grant which are determined by the grant officer to be reasonable, allocable, and allowable in accordance with the terms of this grant, any negotiated advance understanding on particular cost items, and the applicable* cost principles in effect on the date of this grant.

* NOTE: For Educational Institutions use OMB Circular A-21; for all other non-profits use OMB Circular A-122; and for profit making firms, use FAR 31.2. and AIDAR 731.2.

* 2. ACCOUNTING, AUDIT, AND RECORDS (SEPTEMBER 1990) *

(a) The grantee shall maintain books, records, documents, and other evidence in accordance with the grantee's usual accounting procedures to sufficiently substantiate charges to the grant. The grantee's financial management system shall provide for the following:

¹When these Standard Provisions are used for cooperative agreements, the following terms apply: "Grantee" means "Recipient," "Grant" means "Cooperative Agreement," and "AID Grant Officer" means "AID Agreement Officer."

| | | | |
|-----------------|---------------------------|----------------------------------|-------------------|
| AID HANDBOOK 13 | Trans. Memo. No. 13:56 | Effective Date March 30, 1989 | Page No. 4C-8a |
|-----------------|---------------------------|----------------------------------|-------------------|

**OPTIONAL STANDARD PROVISIONS FOR
U.S., NONGOVERNMENTAL GRANTEES**

The following standard provisions are required to be used when applicable. Applicability statements are contained in the parenthetical statement preceding the standard provision. When a standard provision is determined to be applicable in accordance with the applicability statement, the use of such standard provision is mandatory unless a deviation has been approved in accordance with Paragraph 1E of Chapter 1 of Handbook 13. Each grant is required to have a payment provision. Check off the optional standard provisions which are included in the grant. Only those standard provisions which have been checked off are included physically within this grant.

- | | |
|---|-------|
| 1. Payment - Letter of Credit | x |
| 2. Payment - Periodic Advance | _____ |
| 3. Payment - Cost Reimbursement | _____ |
| 4. Air Travel and Transportation | x |
| 5. Ocean Shipment of Goods | x |
| 6. Procurement of Goods and Services | x |
| 7. AID Eligibility Rules for Goods and Services | x |
| 8. Subagreements | _____ |
| 9. Local Cost Financing | x |
| 10. Patent Rights | _____ |
| 11. Publications | x |
| 12. Negotiated Indirect Cost Rates - Predetermined | _____ |
| 13. Negotiated Indirect Cost Rates - Provisional | x |
| 14. Regulations Governing Employees | x |
| 15. Participant Training | x |
| 16. Voluntary Population Planning | _____ |
| 17. Protection of the Individual as a Research Subject | _____ |
| 18. Care of Laboratory Animals | _____ |
| 19. Government Furnished Excess Personal Property | x |
| 20. Title to and Use of Property (Grantee Title) | x |
| 21. Title to and Care of Property (U.S. Government Title) | _____ |
| 22. Title to and Care of Property (Cooperating Country Title) | _____ |
| 23. Cost Sharing (Matching) | _____ |
| 24. Use of Pouch Facilities | x |
| 25. Conversion of United States Dollars to Local Currency | x |

(INCLUDE THIS PAGE IN THE GRANT)

(Appendix Continues on Page 4C-9)