

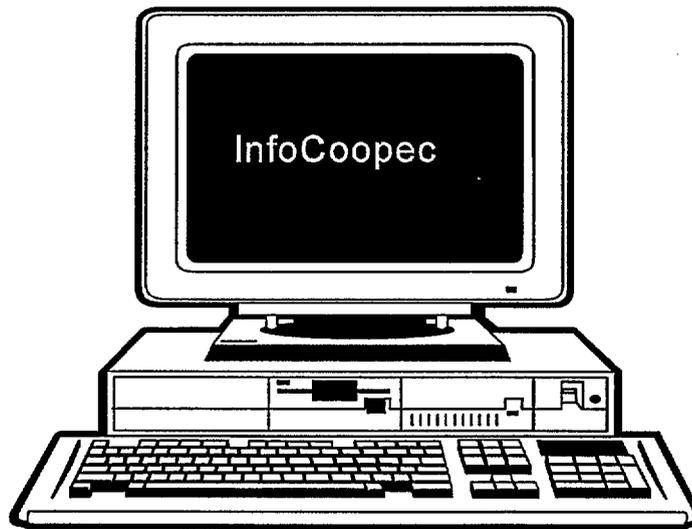
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InfoCoopec International Extension Project

A.I.D. Project No. 938-0192
Cooperative Agreement No. FAO-0192-A-00-4058-00

FINAL REPORT

(November 15, 1996)



Submitted by the
World Council of Credit Unions, Inc.

November, 1996

InfoCoopec International Expansion Project

FINAL REPORT

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Glossary

ACCOSCA	African Confederation of Cooperative Savings & Credit Associations
ACO	African Computerization Office
AID	U. S. Agency for International Development
A.R.P.	African Revitalization Project
BOY	Beginning of Year
CamCCUL	Cameroon Co-Operative Credit Union League, Ltd.
CCA	Canadian Co-Operative Association
CIDA	Canadian International Development Agency
CLF	Central Financial Facility
COOPEC	Coopérative d'Épargne et de Crédit (French for "Credit Union")
CU	Credit Union
CUA-Ghana	Credit Union Association of Ghana
CUdBASE	A.R.P. project credit union monitoring and rating system
CUNA	Credit Union National Association of the U.S.A.
EDP	Electronic Data Processing (Computerized Bookkeeping)
EOPS	End-of-Project Status
EOY	End of Year
FAO	The United Nations' Food & Agriculture Organization
FECECAM	Fédération des Coopératives d'Épargne et de Crédit Agricole Mutuel
FUCEC-TOGO	Fédération des Unions Coopératives d'Épargne et de Crédit du Togo
IDO	InfoCoopec Business Development Officer
IIO	WOCCU's InfoCoopec International Office in Lomé, Togo
InfoCoopec	Credit Union Accounting/Management Software Originally Developed by WOCCU and FUCEC-TOGO in Togo
KUSCCO	Kenya Union of Savings & Credit Co-Operatives
MicroBanker	FAO-Developed Banking Software (to be adapted to credit unions under this project)
MUSCCO	Malaŵi Union of Savings and Credit Co-Operatives
OCAM	Organisation Commune des États Africains et Malgaches
PC	Personal Computer
PEARLS	WOCCU-developed computerized credit union monitoring rating system
PM	WOCCU's Project Manager
SACCDO	Savings & Credit Cooperatives Development Office, Division of National Bank of Ethiopia
SACCO	Saving & Credit Co-Operative (Synonymous with "Credit Union")
SACCOL	Savings and Credit Co-Operative League of South Africa
SASCCO	Swaziland Association of Savings & Credit Co-Operatives
TDY	Temporary Duty Assignment
UNDP	United Nations Development Programme
USAID	Country Mission of AID
WOCCU	World Council of Credit Unions, Inc.

INTRODUCTION

This final report consists of four (4) sections:

1. Section I describes, in substantial detail, the activities undertaken during the project and the results obtained.
2. Section II contains information, primarily in the form of charts, indicating the impact that WOCCU's InfoCoopec software has had on computerized credit unions.
3. Section III discusses problems that the project encountered during implementation.
4. The concluding segment of the report includes the following attachments:
 - Detailed Statistics on InfoCoopec Installations Country-by-Country
 - Final Status of Project Outputs vis-à-vis the Project Plan
 - Final Implementation Plan Status
 - Final Project Budget Report (subject to audit)

Thank you, and happy reading!

I. Summary of Activities and Achievements During the Project

Project activities and related endeavors during the project consisted primarily of the following:

A. Project Management

To monitor and report quarterly to AID on the progress of this project, WOCCU set up a WorldPerfect/Lotus 1-2-3 template that permitted communication of a maximum of information with a minimum of work. This WOCCU reporting approach permitted timely detailed reports throughout the life of the project.

Effective communications channels were set up between the project manager, Mr. Chet Aeschliman, of WOCCU's Home Office in Madison, Wisconsin, and the InfoCoopec Development Officer at WOCCU's InfoCoopec International Office (IIO) in Lomé, Togo, from which the InfoCoopec development and expansion activities were executed on a daily basis. Excellent coordination between Madison, Lomé and InfoCoopec installation sites was the result. WOCCU's proximity to CUNA also facilitated preparation of low-cost yet effective brochures, and the identification and retaining of a competent software attorney to review InfoCoopec license, sub-license and work order agreements.

Just two weeks prior to end-of-project, WOCCU invited all current and likely near-term users to a two-day users conference in Nairobi, Kenya. The project manager and the InfoCoopec Development Officer, supported by WOCCU's Chief Operating Officer, presented a summary of the project's accomplishments, shortcomings, problems, and perspectives for the future of the product. A committee was set up during the meeting to plan for the future support and development of the InfoCoopec product and users. The committee is scheduled to make a proposal to all users by end of November, 1996. The most likely recommendation would seem to be that either a single national association or a consortium of national associations progressively take over the ongoing development and support of the product from WOCCU.

A senior technician from an international computer firm (who wishes to remain anonymous) facilitated several workshops for WOCCU staff on the future of InfoCoopec. This volunteer acted as a needed sounding board for WOCCU to bounce ideas off of.

Using project management software, the Project Manager and the InfoCoopec Development Officer developed and constant updated InfoCoopec development and work plans. This kind of detailed planning and monitoring explains in great measure how so much was accomplished in such a short period.

B. InfoCoopec Software Enhancements & Documentation

At the beginning of the project, InfoCoopec was available only in French in its native Togo, and only for stand-alone PCs, and with only very limited documentation. No network version was available. During the project, however, the InfoCoopec product evolved into to a truly professional piece of credit union software with the following features:

- ① Addition of additional components to the software to complement WOCCU model credit union development elsewhere in Africa, e.g., an essentially unlimited number of share, passbook savings, term deposits and loan accounts per member, and also the Windows-based new comprehensive financial reporting package. When such improvements were made to a particular version, the facility became generally available to all other users, too.
- ② Creation of multiple versions of InfoCoopec for different markets:
 - The English language version used in Malawi, Ghana, South Africa and soon in Kenya
 - The network versions (for Novell and Windows 95) used in large (10,000 or more member) credit unions in Cameroon and Togo.
 - League Central Finance network version, now operating in the Cameroon League (CamCCUL) and in CUA-Ghana, and soon to be installed in KUSCCO in Kenya.
- ③ Documentation. During the project, extensive documentation of the product was developed in both English and in French, i.e.,
 - Installation Guides
 - User Guides (Manuals)
 - Reference (Technical) Manual for Programmers
 - Brochures summarizing InfoCoopec's features
- ④ License Agreement/Distributorship Agreements, Model Sublicense Agreements, and work order forms were drafted and reviewed by a software attorney, so that they now conform to world class standards.
- ⑤ An anti-piracy device was incorporated into the product to prevent its being pirated and resold by unscrupulous users.

- ⑥ Standard installation diskettes with attractive labels were prepared, so that new users could just type "INSTALL" and push enter at the Windows "File Run" menu, just like any other professional software product.
- ⑦ A two-person office was set up in Lomé, such that there would always be someone present in the IIO. This meant that users could telephone, fax or E-Mail into the IIP at any hour of day, and generally get a response within 24 hours of their request. Several users have E-Mail access, so that patches and fixes can be sent in a matter of minutes or hours, even if thousands of miles away.

C. New Installations

The growth in the total number of installations to 36 at the end of September, 1996, is depicted in Chart 1 below:

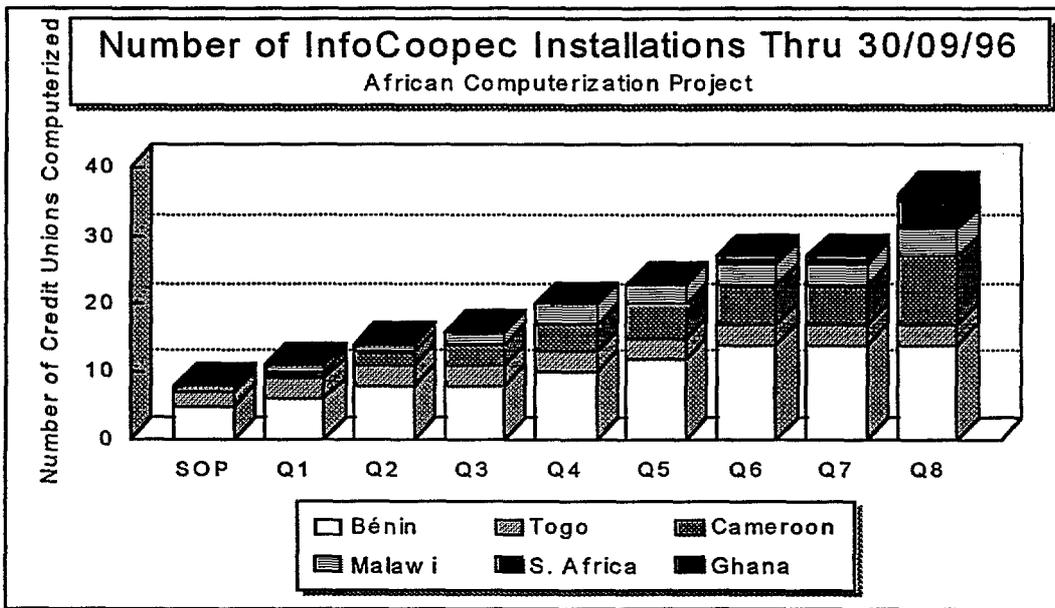


Chart 1

Bénin

Monitoring visits were conducted on an approximately quarterly basis to all InfoCoopec sites in Bénin during the project, and FECECAM's new InfoCoopec support technician was intensively trained in Togo and Bénin.

Eight new credit unions were computerized in Bénin during the project, thus attaining a total of 14, the largest number of installations of any one country.

Togo:

COOPEC Solidarité, one of Africa's largest credit unions, was the first credit union in French-speaking Africa to be upgraded to a LAN version of InfoCoopec. One new credit union, CECPO, was computerized during the project.

Negotiations continue with a German-supported credit union in Togo, which has expressed interest in acquiring the InfoCoopec software.

Cameroon:

It was in Cameroon that the stand-alone English language version was first tested in late 1994. Subsequently, a network version was developed and installed in both the huge Azire credit union and in the League, itself (CamCCUL). Cameroon is one of the fastest growing InfoCoopec markets, with 10 installations as of the end of the project. CamCCUL bought more licenses just after the end of the project.

South Africa:

During the project, \$30,000 in funding was received from the U.S.-based Credit Union Foundation (CUF), originating from the Minnesota Credit Union System, and the software was adapted for use in South Africa. Four of South Africa's leading credit unions installed InfoCoopec during the project, all during 1996.

Malawi

InfoCoopec was installed in four Malawian credit unions during the project, the latest one in September, 1996, just before end-of-project. All current users are using the stand-alone version. However, preparation of a LAN version for Malawi's largest SACCOs was nearing completion at the end of the project.

Ghana:

Ghana was the latest convert to InfoCoopec, and contracted with WOCCU to computerize the national League's central finance facility (CFF) just before the end of the project. The League was, in fact, computerized with

InfoCoopec during October, 1996, and the national association plans to install it in many of its leading credit unions in coming years.

Niger:

Because of the *coup d'état* which took place in Niamey in January, 1996, computerization of Niger's *caisses populaires* has been put indefinitely on hold. Hopefully, computerization of this country's leading credit unions will continue once the political situation stabilizes.

Kenya:

Similar to what happened in Ghana, the national association in Kenya (KUSCCO), which had been negotiating with WOCCU for quite some time, asked WOCCU to computerize its CFF shortly after the end of the project. It is anticipated that many of Kenya's thousands of SACCOs will follow suit in coming years, now that their national association will be using the product itself.

Interest in InfoCoopec remains high in a number of other African countries and WOCCU, accordingly, maintains close contact with other African credit union affiliates currently considering InfoCoopec, as well as with ACCOSCA. Word about InfoCoopec is spreading, and requests from such diverse places as Surinam, Haïti and Eastern Europe have been received. Even non-credit union organizations and projects involved in savings and/or credit, are keenly interested in the product. WOCCU is evaluating whether and how to respond to such requests. The need for user-friendly software to handle small-scale banking operations seems to be huge, and many development agencies are keenly interested in the InfoCoopec product.

D. Training

The project's training activities during the quarter included:

- ◆ The continued training of FUCEC-TOGO's backup computerization specialist in the installation and support of the InfoCoopec software.
- ◆ Intensive training of other national associations' InfoCoopec support technicians, followed by training of staff at credit union and national association installation sites in Bénin, Malaŵi, South Africa, Ghana and Togo

- ◆ The InfoCoopec Development Officer continued his bank management training course by correspondence. In fact, he received the highest score in his class during the exams held recently at the end of the most recent scholastic year.
- ◆ Participation by both the Project Manager and the IDO in the ARP TSO training program in Nairobi. Installation of an InfoCoopec demo on all the TSOs' laptop computers, and demonstration of InfoCoopec to all ARP TSOs.

E. Related Activities

- ◆ The Project Manager designed a computerized credit union monitoring system for the eight ARP countries plus Malawi, and trained project and national credit union associations' staff in its use. The Project Manager also assisted other WOCCU Home Office staff to make this technology available to *all* WOCCU projects worldwide.
- ◆ Additional seed capital was mobilized to support computerization efforts, most significantly the \$30,000 mobilized to support computerization in South African credit unions. Significant funding was also provided by other WOCCU projects in Africa, particularly in Togo, Niger, and Malaŵi, and to a lesser extent the A.R.P. WOCCU itself provided significant levels (see Attachment B for details) of complementary resources to the effort.

II. Project Impact

More and more information is becoming available that suggests the considerable positive impact InfoCoopec is having on computerized credit unions. While hard data is not yet available on the significant improvement in management, particularly of delinquent loans and solvency, growth figures are available for quite a number of computerized credit unions. Normally, growth is a major indicator of financial health and members' confidence in the financial institution. This impact information is shown on the following pages. Please note that with the exception of Cameroonian credit unions and Malawi's SACCOs, for which September, 1996, data is available, and Benin, for which the latest available data is December, 1995, the other credit unions' data is as of March, 1996.

Togo:

Despite the considerable political and economic turmoil in this country, credit unions computerized with InfoCoopec held their own during the lengthy general strike and related turmoil, no mean accomplishment. But with the return of relative calm to Togo in 1994, the three computerized credit unions there boomed, as shown in Charts 2 and 3. These charts show consolidated data for all three credit unions taken together.

While InfoCoopec cannot take the entire credit for this impressive growth, it is, however, fair to say that this veritable new



Chart 2

beginning, or take-off, would have been impossible *w i t h o u t* InfoCoopec. This is so because without InfoCoopec, it took an average of over five minutes to complete a transaction with a member. Now the average is under 90 seconds. The elimination of long lines has favorably impressed members, who through word-of-mouth continue to promote the credit unions, thus further accelerating membership and savings growth.

Malawi

Four credit unions (SACCOs) have been computerized using InfoCoopec in Malawi. Nalipiri SACCO, the first rural credit union to be computerized in rural Africa, witnessed a virtual explosion in membership and savings growth following computerization, as shown in Charts 4 and 5. Not only does computerization by its very

Financial Growth
Three Credit Unions Computerized in Togo

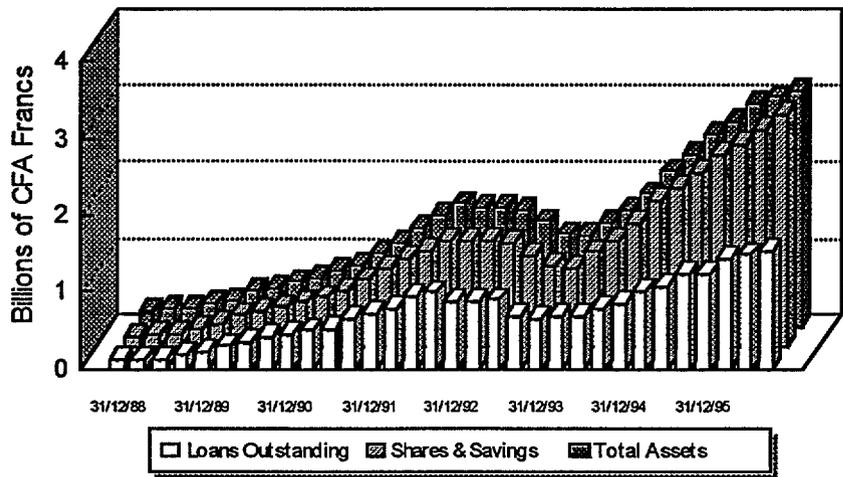


Chart 3

Nalipiri SACCO
Membership Growth

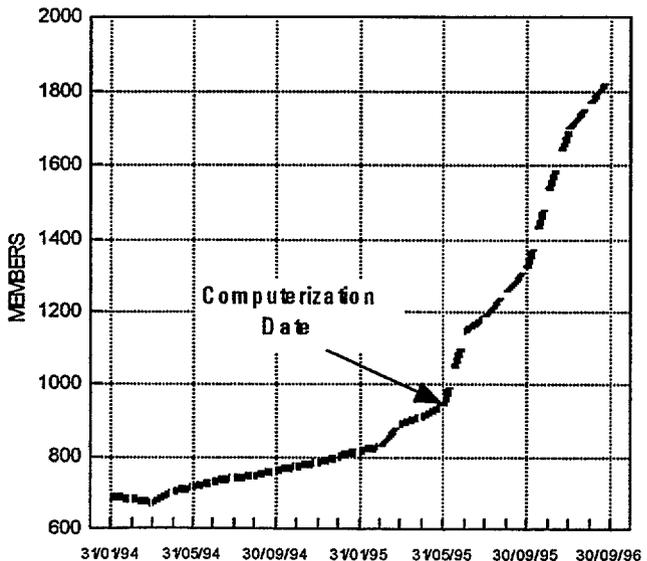


Chart 4

Thousands of Malawi Kwacha

Growth of Savings Nalipiri SACCO

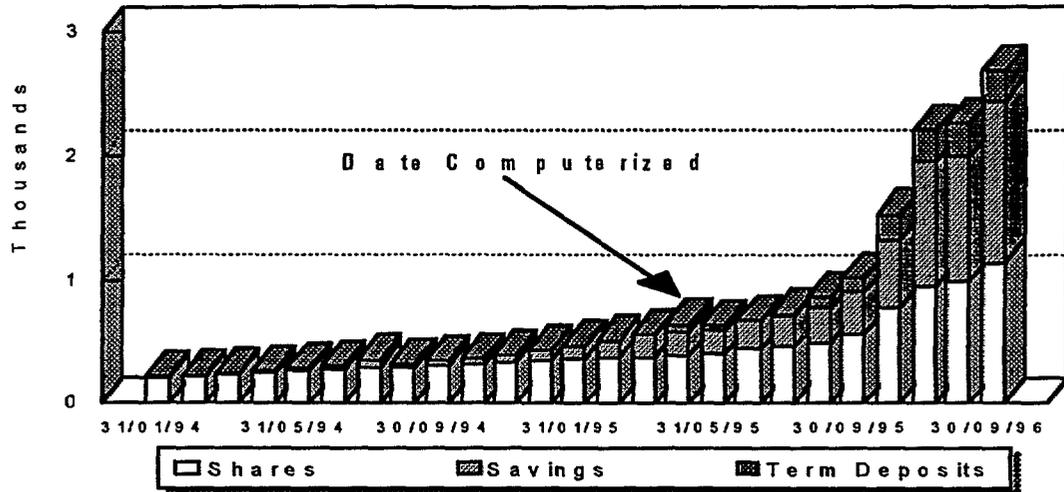


Chart 5

nature make credit unions more efficient by its speed, and make sounder credit unions because of the required rigorous internal control, but it almost instantly also increases credibility. This has certainly been the case in Malawi's Nalipiri SACCO.

Savings, loans and assets have skyrocketed not only in Nalipiri. In fact, in all four SACCOs computerized in Malawi, savings growth has been phenomenal. Although it is true that part of the growth

Growth in Total Membership SACCOs Computerized in Malawi

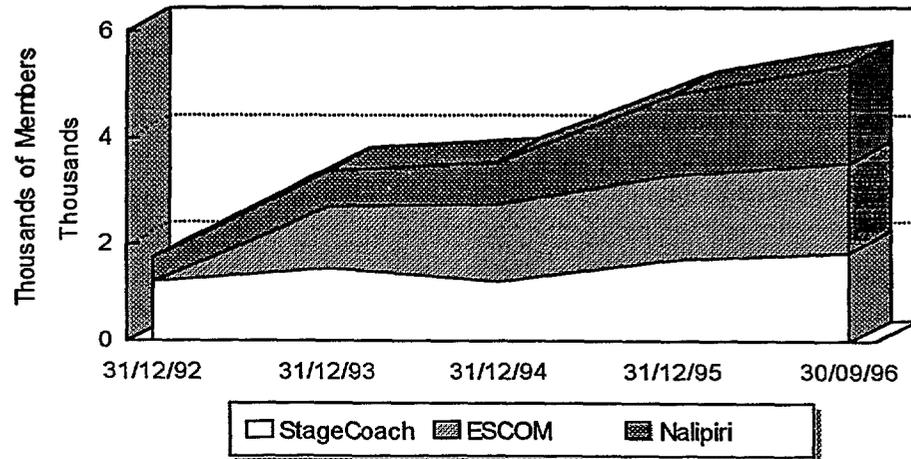


Chart 6

Consolidated Savings, Loan and Asset Growth

SACCOs Computerized in Malawi

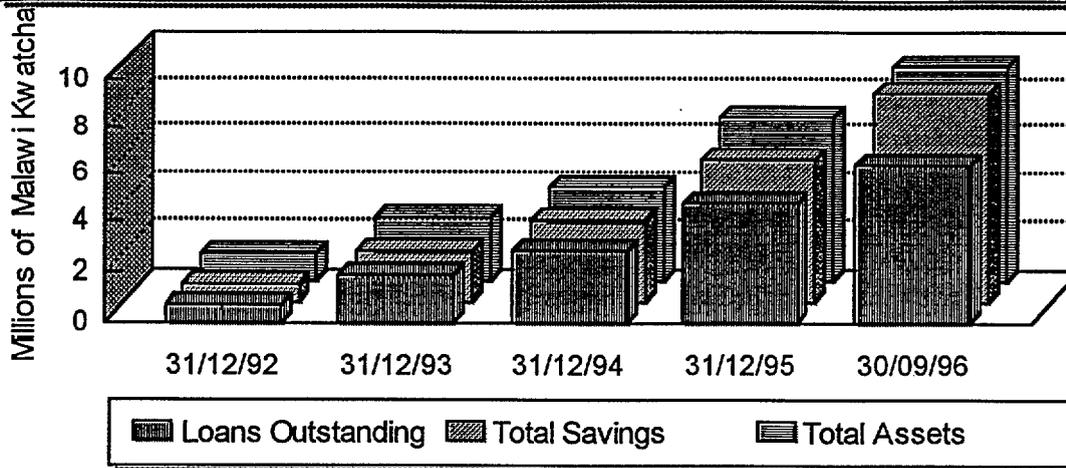


Chart 7

is due to the introduction of term deposits, it is also true that the management of such a program is practically impossible *without* a computer and banking software such as InfoCoopec. The acceleration of savings growth in these three SACCOs during their first full year using InfoCoopec, as well as the rapid rise in membership, is shown in Charts 6 and 7.

Membership Growth in Computerized Credit Unions in Cameroon

Cameroon

While not as spectacular as the cases of Togo and Malawi, InfoCoopec has also definitely stimulated financial growth, and even more impressively,

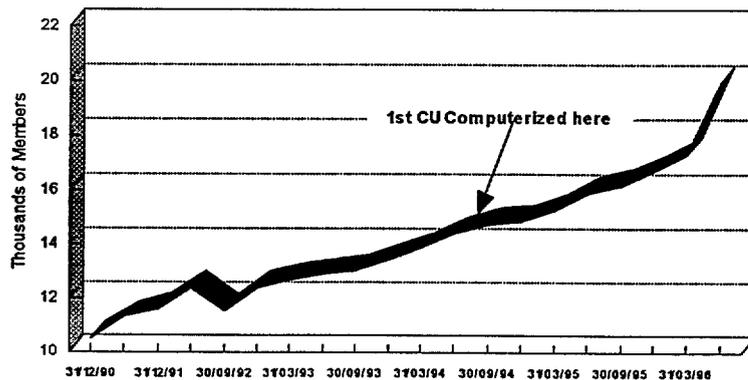


Chart 8

membership growth in the nine (the tenth Cameroonian user is the League, CamCCUL, itself) credit unions now using InfoCoopec in Cameroon has been steady. The reader will recall that during much of the period since InfoCoopec was introduced in Cameroon, that country has suffered from considerable political and economic turmoil. Despite this, because of the dramatic improvement in

resulting from computerization, members are literally flocking into computer-ized credit unions. Charts 8 and 9 show this growth graphically.

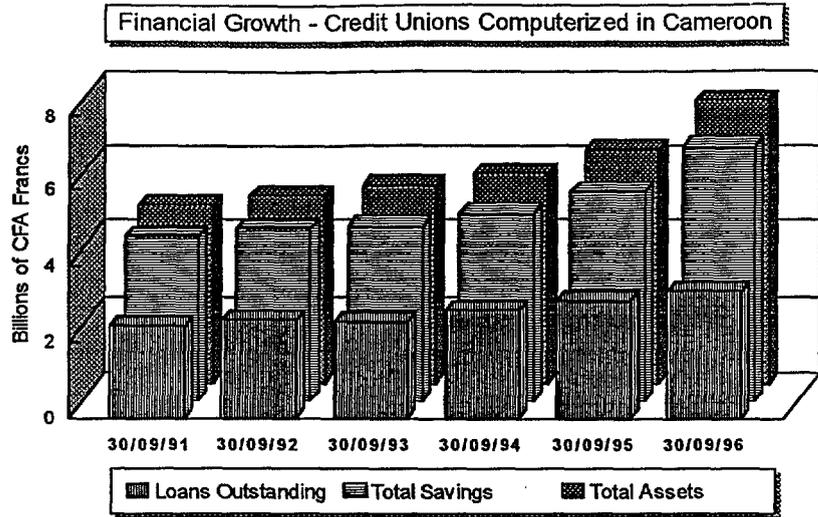


Chart 9

Benin

While little hard data is yet available for all the credit unions computerized in Benin, data available from a handful shows quite respectable financial growth:

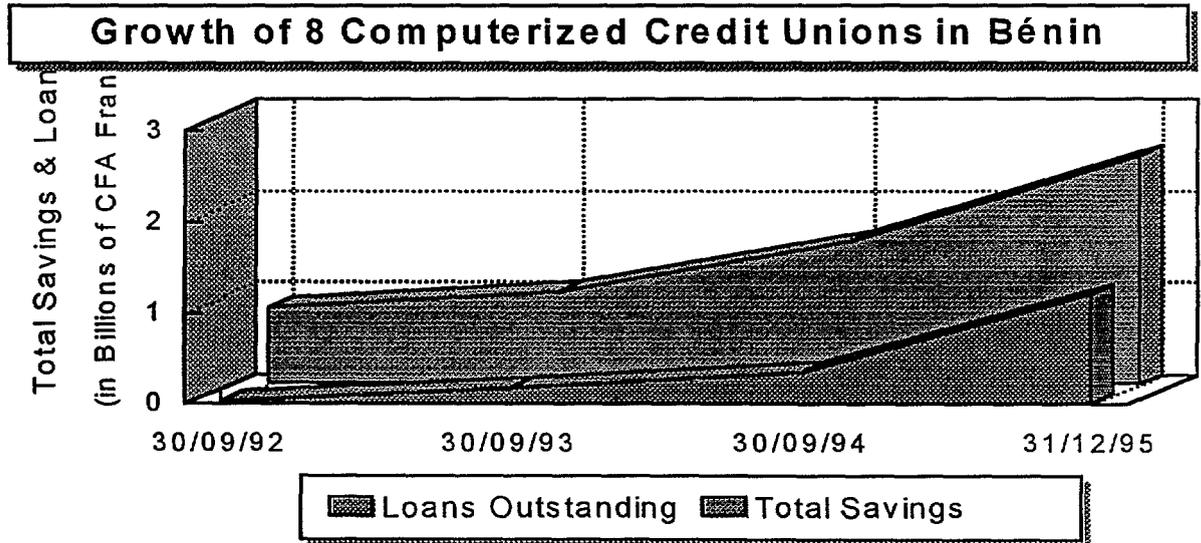


Chart 10

South Africa

Not enough time has yet elapsed to detect any measurable change in the four South African computerized credit unions, most of which were computerized in the last three months of the project.

III. Problems

No significant technical problems were encountered during the project. The InfoCoopec product continues to evolve and improve, and is set to expand into new areas and many more credit unions in coming years.

However, a non-technical difficulty has arisen in that WOCCU has so far been unable to make significant progress towards turning over the ongoing development and support of the InfoCoopec product to an Africa-based organization or organizations, which has been its intention since the beginning. WOCCU hoped that those national credit union associations (FUCEC-TOGO, CamCCUL, FECECAM, MUSCCO, SACCOL, CUA-Ghana, and KUSCCO) providing technical support to computerized credit unions would step forward and join WOCCU in a joint venture support organization, but that has not occurred; these organizations prefer that WOCCU itself continue to provide the development and high-level technical support to the product. To be fair, one federation, FUCEC-TOGO (InfoCoopec's original "home"), *has* offered to retake InfoCoopec under its wings at the end of the project, and that option is being explored. Moreover, a committee made up of user organizations is currently studying the best way of assuring ongoing development and support of the product, and is due to present its report in the coming weeks.

IV. Conclusions

Overall, it is undoubtedly fair to say that the project succeeded in a great measure in accomplishing what it set out to do, i.e., the creation of a professional credit union software package and its extension to a number of African credit union movements in English and French speaking Africa. While the targeted number of 50 credit union installations was not met, growth in recent months has been fast because local technicians in Cameroon, Malawi and South Africa are now installing the software independently of the IIP/Togo office. That target will, accordingly, be met and exceed in coming months. The project also created considerable demand for the product; hardly a week now passes without a new country or organization inquiring whether they could access the software. In brief, in terms of product development, creation of a network of competent InfoCoopec technicians, and expansion into new countries, the project has succeeded in a great measure.

On the other hand, the expectation that by end-of-project an indigenous African InfoCoopec software development and support structure would emerge has not yet been realized. The project also "only" mobilized a little over half the expected \$400,000 in complementary additional funding from other sources. Still, \$100,000 from AID produced \$300,000 in results, which is not unimpressive. In retrospect, to expect to create what is essentially a new computer services company is probably not a realistic goal for a two-year project. However, WOCCU was instrumental in setting up an ad hoc committee to propose a new support structure to take over from WOCCU as soon as possible, and this committee is expected to submit its report shortly. WOCCU anticipates that one or more of its national association licensees (federations and leagues) will most likely be proposed. WOCCU will, then, continue supporting the product for a while.

ATTACHMENTS:

Attachment A

Statistics on InfoCoopec Installations

Summary of InfoCoopec Installations

InfoCoopec International Expansion Project

As of: 30/06/96

<u>Country</u>	<u>Computerization Process</u>		<u>Total Number of Credit Unions Computerized</u>
	<u>Complete</u>	<u>In Process</u>	
BENIN	14	0	14
CAMEROON	10	0	10
ETHIOPIA	0	0	0
GHANA	1	0	1
KENYA	0	0	0
MALAWI	4	0	4
NIGER	0	0	0
SOUTH AFRICA	4	0	4
TOGO	3	0	3
GRAND TOTALS	36	0	36

List of African Credit Unions where InfoCoopec Has Been Installed

30/06/96

<u>Country</u>	<u>CU Name</u>	<u>Approximate Install Date</u>	<u>Complete</u>
1 TOGO	SOLIDARITE	30/06/90	C
2 TOGO	FRATERNITE	30/09/90	C
3 BENIN	CL/CAM PORTO NOVO	30/06/92	C
4 BENIN	CL/CAM ALLADA	30/09/93	C
5 BENIN	CL/CAM PARAKOU	31/12/93	C
6 BENIN	CL/CAM COTONOU	30/03/94	C
7 CAMEROON	BAMENDA POLICE	31/03/94	C
8 CAMEROON	AZIRE	30/04/94	C
9 BENIN	CL/CAM BOHICON	30/06/94	C
10 BENIN	CL/CAM NATITINGOU	30/09/94	C
11 CAMEROON	SONARA	30/09/94	C
12 TOGO	CECPO	30/09/94	C
13 MALAWI	STAGECOACH	15/10/94	C
14 MALAWI	ESCOM	15/11/94	C
15 CAMEROON	NATIONAL PORTS AUTHORITY	30/11/94	C
16 BENIN	CL/CAM GRAND-POPO	31/12/94	C
17 BENIN	CL/CAM LOKOSSA	31/12/94	C
18 BENIN	URCLAM DE L'ATLANTIQUE	31/03/95	C
19 BENIN	URCLAM DE L'ATAKORA	31/03/95	C
20 MALAWI	NALIPIRI	15/05/95	C
21 BENIN	URCLAM DU MONO	30/06/95	C
22 BENIN	URCLAM DU BORGOU	30/06/95	C
23 CAMEROON	LOBE ESTATE	30/08/95	C
24 BENIN	URCLAM DE L'OUEME	30/09/95	C
25 BENIN	URCLAM DU ZOU	30/09/95	C
26 CAMEROON	CDC HEAD OFFICE BOTA	31/10/95	C
27 SOUTH AFRICA	UNIVERSITY OF THE WESTERN CAPE	15/02/96	C
28 SOUTH AFRICA	Cape Town Catholic Based SACCO	15/07/96	C
29 CAMEROON	CAMCCUL LEAGUE	01/08/96	C
30 SOUTH AFRICA	Campus SACCO	15/08/96	C
31 CAMEROON	DOUALA CUSTOMS	15/08/96	C
32 CAMEROON	HEVECAM Workers	15/08/96	C
33 CAMEROON	VICTORIA CUSTOMS	15/08/96	C
34 GHANA	CUA-GHANA CENTRAL FINANCE	15/09/96	C
35 SOUTH AFRICA	Cape Metal Employees	15/09/96	C
36 MALAWI	Reserve Bank of Malawi	15/09/96	C

Attachment B

Status of Project Outputs

Attachment B

Actual Outputs versus Projected PP Outputs

Effective Date : 30-Sep-96

Output No.	Output Description	30-Sep-94		Planned PP Status		Change Since 9/94		% EOPS Target Achieved
		Status	Current Status	This Quarter	E.O.P.S.	Quantity	-%	
1	Number of African countries where InfoCoopec is installed	3	6	8	8	3	100.00%	75.00%
2	Number of Credit Unions where InfoCoopec is installed	9	36	50	50	27	300.00%	72.00%
3	Number EDP professionals trained	3	9	8	8	6	200.00%	112.50%
4	Number EDP professionals hired	4	5	8	8	1	25.00%	62.50%
5	InfoCoopec versions completed? (Complete w/manual, installation disks, etc.):							
	* Single User/English	Draft	Done	Done	Done			100.00%
	* Single User/French	Draft	Done	Done	Done			100.00%
	* Network Version/English	Future	Done	Done	Done			100.00%
	* Network Version/French	Draft	Done	Done	Done			50.00%
	* Windows Single User Version/English	Future	Future	Done	Done			100.00%
	* Windows Single User Version/French	Future	Draft	Done	Done			100.00%
6	InfoCoopec Training Curriculum Written							
	* English	Future	Postponed	NA	NA	0	0.00%	0.00%
	* French	Future	Postponed	NA	NA	0	0.00%	0.00%
7	Seminars & Workshops Conducted							
	* Number workshops	0	1	NA	NA	1	100.00%	NA
	* Number persons participating	0	10	NA	NA	10	100.00%	NA
	* Person-days of training provided	0	50	NA	NA	50	100.00%	NA
8	No. PEARLS Rating Systems Designed and operationalized	3	6	NA	NA	3	100.00%	NA
9	Complementary Project Funding (No Matching Req'd for AID/W Funding):							
	* AID/W Funding	\$0	\$100,886	\$100,000	\$100,000	\$100,886	100.00%	100.89%
	* WOCCU/Malawi Project	\$0	\$31,260	\$88,500	\$88,500	\$31,260	100.00%	35.32%
	* WOCCU/Niger Project(s)	\$0	\$4,544	\$105,000	\$105,000	\$4,544	100.00%	4.33%
	* WOCCU/ARP Project	\$0	\$36,583	\$105,000	\$105,000	\$36,583	100.00%	34.84%
	* USAID/Cameroon & CamCCUL Buy-Ins	\$0	\$52,754	\$50,000	\$50,000	\$52,754	100.00%	105.51%
	* FAO MicroBanker Funding	\$0	\$38,425	\$51,500	\$51,500	\$38,425	100.00%	74.61%
	* CUF/South Africa	\$0	\$10,741	\$0	\$0	\$10,741	100.00%	100.00%
	WOCCU's Own Contribution	\$0	\$78,254	\$0	\$0	\$78,254	100.00%	100.00%
	Total Project Funding	\$0	\$353,448	\$500,000	\$500,000	\$353,448	100.00%	70.69%

Attachment C

Implementation Plan Final Status

INFOCOOPEC INTERNATIONAL PROJECT IMPLEMENTATION PLAN

As o 30/06/96

No.	Activities	Sta-tus*	Resp. Party	Pre-Project	Oct 94	Nov 94	Dec 94	Jan 95	Feb 95	Mar 95	Apr 95	May 95	Jun 95	Jul 95	Aug 95	Sep 95	Oct 95	Nov 95	Dec 95	Jan 96	Feb 96	Mar 96	Apr 96	May 96	Jun 96	Jul 96	Aug 96	Sep 96	
1	Assessment of InfoCoopec to determine future development directions	C	Cons	X																									
2	English language version of InfoCoopec developed & pilot tested in Cameroon	C	IDO	X																									
3	English language version of InfoCoopec operator's manual drafted	C	IDO	X																									
4	Computerized CU rating systems developed in Niger, Cameroon & Togo	C	PM	X																									
5	InfoCoopec architect intensively trained in use of Novell Netware/Conversions	C	IDO	X																									
6	Project Approved	C	AID	X																									
7	Prepare revised implementation plan	C	PM		X			X			X			X			X			X			X						
8	Prepare template semi-automating project progress reports	C	PM		X																								
9	Computerization joint venture signed and set up between WOCCU & FUCEC-TOGO	C	PM		X	X																							
10	Cameroon English version of InfoCoopec adapted to needs of Malawi and tested in one SACCO	C	IDO		X	X																							
11	Development of InfoCoopec Demo and distribution to likely future clients	C	IDO		X	X	X																						
12	Install E-mail between Lomé & Madison	C	PM		X	X	X																						
13	Annual Work Plan Prep/Submission	C	PM		X																								
14	Marketing stops in Kenya and Ethiopia	C	PM IDO			X																							
15	English language User's Guide completed	C	PM			X	X																						
16	Network Version Development	C	IDO				X	X																					
17	Monitoring Visits To FECECAM-BENIN	C	IDO				X	X					X			X				X			X						
18	Quarterly progress reports	C	PM					X			X			X			X			X			X				X		
19	Additional InfoCoopec installations in Cameroon	C	IDO					X	X																				
20	Visit to Kenya to get specs	C	IDO						X																				
21	Pilot installation in Niger	D	IDO							X	X																		
22	Additional InfoCoopec installations in Malawi	C	IDO								X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
23	Initial visit to Ethiopia to take specs	D	IDO									X																	
24	Development of Service Bureau Version Implementation Plan	D	IDO										X																
25	Foxpro Users Conference	D	IDO										X																
26	Pilot installation in Kenya	D	IDO											X	X														

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Attachment D

Final¹ Project Budget Report

¹ These figures are, of course, subject to audit.

InfoCoopec International Expansion Project

Budget Report

As of: 30/09/96

<u>Line Item</u>	<u>Actual</u>	<u>Estimated</u>	<u>Variance</u>		<u>Total</u>	<u>Funds Remaining</u>	
	<u>Expenses</u>	<u>Budget</u>	<u>Amount</u>	<u>---</u>		<u>Project</u>	<u>Amount</u>
	<u>to Date</u>	<u>Project to Date</u>		<u>---</u>	<u>Budget</u>		<u>---</u>
Salaries	\$27,442	\$31,245	\$3,803	12.17%	\$31,245	\$3,803	12.17%
Fringe Benefits	\$9,833	10,549	716	6.78%	10,549	716	6.78%
Travel	\$22,811	21,079	(1,732)	-8.22%	21,079	(1,732)	-8.22%
Other Direct Costs	\$16,728	11,428	(5,300)	-46.37%	11,428	(5,300)	-46.37%
Indirect Costs	<u>\$24,072</u>	<u>25,699</u>	<u>1,627</u>	<u>6.33%</u>	<u>25,699</u>	<u>1,627</u>	<u>6.33%</u>
Total	<u>\$100,886</u>	<u>\$100,000</u>	<u>(\$886)</u>	<u>-0.89%</u>	<u>\$100,000</u>	<u>(\$886)</u>	<u>-0.89%</u>

• Note: The \$886 overexpenditure will shortly be transferred over to WOCCU support..

**World Council of Credit Unions
Project Financial Report**

USAID/African Computerization FAO-0192-A-00-4058-00 (50200)

Project Period: 09/26/94-09/25/96

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**Obligated Budget: \$100,000
Total Project Budget: \$100,000**

Project Report as of October 31, 1996
Prepared 11/13/96 04:37pm

<u>Obligated Budget</u>	<u>Project Expenses Prior to 1996</u>	<u>Expenses This Month</u>	<u>Total Project Year to Date</u>	<u>Total Project Expense to Date</u>	<u>Funds Remaining</u>	<u>Expense % of Budget</u>
<u>EXPENDITURES</u>						
\$31,245 Personnel	\$13,776.59	(\$3,005.09)	\$13,665.66	\$27,442.25	\$3,802.75	87.83
\$10,549 Benefits	\$5,231.58	(\$1,963.13)	\$4,601.82	\$9,833.40	\$715.60	93.22
\$21,079 Travel	\$9,673.97	\$5,994.91	\$13,136.87	\$22,810.84	(\$1,731.84)	108.27
\$5,000 Equipment	\$0.00	\$0.00	\$3,616.55	\$3,616.55	\$1,383.45	72.7
\$6,428 Other Direct Costs	\$1,254.38	\$4,347.78	\$11,856.69	\$13,111.07	(\$6,683.07)	203.9
\$25,699 Indirect Costs	\$10,008.55	\$1,612.34	\$14,063.28	\$24,071.83	\$1,627.17	93.67
\$100,000 Total Expenditures	\$39,945.07	\$6,986.81	\$60,940.87	\$100,885.94	(\$885.94)	100.8

Expenses included under "This Month" above were incurred prior to September 25th, 1996.

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