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APCP

Agricultural Production and Credit Project

مشروع الانتاج الزراعى والائتمان

FINAL REPORT

of

CHEMONICS INTERNATIONAL INC.

on the

AGRICULTURAL PRODUCTION AND CREDIT PROJECT

USAID PROJECT NUMBER 263-0202
CONTRACT NUMBER. HCC-263-0202-02

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PREFACE

This is the final report of the Agricultural Production and Credit Project (USAID project number 263-0202; contract number HCC-263-0202-02), a host country technical assistance contract between the prime contractor, Chemonics International Inc., and the Principal Bank for Development and Agricultural Credit (referred to in this report as PBDAC or the Bank). The donor agency was the United States Agency for International Development (USAID).

Although this report concentrates on the work carried out by Chemonics and its APCP subcontractor advisors, they worked closely with Bank counterparts. Therefore, the results are a product of this team effort.

Chemonics' contractual obligation was to collaborate with the PBDAC to improve its financial services to rural clients. This report reviews the work performed by Chemonics and its subcontractors by major programs. Highlighted are some of the important achievements within the Bank, which benefited substantially from the advice provided by the APCP team of advisors. The handover and transition of APCP activities are described, as are recommendations about how to maintain the achievements and momentum of the project's activities for further strengthening of the PBDAC.

The activities of the project are well-documented through over 500 documents, including contract deliverables, special reports, and periodic progress reports, that were submitted to the PBDAC and the USAID Mission in Cairo. Annex A is a bibliography of these documents. (As a part of the contract close-out, Chemonics will submit copies of these documents to the Center for Development Information and Evaluation - Development Information Services Clearinghouse (CDIE-DISC), USAID/Washington, where they will be made available upon request.)

Given the programmatic, logistical, and management challenges, Chemonics and its subcontractors are proud to have rendered support to this successful project. Chemonics wishes to express its sincere gratitude to the APCP/PBDAC team at all levels within the Bank throughout the country, as well as to other personnel within the Government of Egypt and USAID for a rich and rewarding experience. We agree with the PBDAC and USAID assessments that the APCP has been a successful project and we are very grateful for the opportunity to have assisted.

ACRONYMS

APCP Agricultural Production and Credit Project
AWP I Annual Work Plan One, January-June 1989
AWP II Annual Work Plan Two, July 1989-June 1990
AWP III Annual Work Plan Three, July 1990-June 1991
AWP IV Annual Work Plan Four, July 1991-June 1992
AWP V Annual Work Plan Five, July 1992-June 1993
AWP VI Annual Work Plan Six, July 1992-June 1994
AWP VII Annual Work Plan Seven, July 1994-September 1995
AWP VIII Annual Work Plan Eight, October 1995-September 1996
BDAC Bank for Development and Agricultural Credit
(governorate-level bank)
BIP Bank Improvement Program
COP Chief of Party/Team Leader
DMO Deposit mobilization officer
DP Data Processing
FY Fiscal year
GOE Government of Egypt
MALR Ministry of Agriculture and Land Reclamation
MIS Management Information Systems
MOF Ministry of Finance
MOU Memorandum of Understanding
OJT On-the-job Training
PBDAC Principal Bank for Development and Agricultural
Credit
PC Personal computer
PIL Project Implementation Letter
QPR Quarterly Progress Report
USAID United States Agency for International Development
Mission in Egypt

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Chemonics Home Office	
ArabSoft Long-term and Short-term Professionals	
Chemonics Local Administrative Support	

I. INTRODUCTION AND BACKGROUND TO THE APCP

The Principal Bank for Development and Agricultural Credit (PBDAC) originated in 1931 as the Agricultural Credit Bank. Until 1976 operations were limited and included neither input supply nor marketing functions. In 1976 through Law No. 117, the Government of Egypt (GOE) transferred from agricultural cooperatives to the Bank the functions of agricultural marketing and input supply. The PBDAC suddenly found itself in charge of services for the entire agricultural sector of Egypt. The PBDAC became a holding company for governorate-level Banks for Development and Agricultural Credit (BDACs). There are now 18 BDACS. They conduct operations not only at the governorate level, but also within a network of 160 branch banks and 820 village banks.

The Agricultural Production and Credit Project (APCP) was designed to assist the GOE make policy changes needed to deregulate the agricultural sector, and to assist the PBDAC to extend, to the maximum feasible degree, full banking services, market-level interest rates, and rapid and efficient loan approval so farmers can take advantage of higher returns to investment in a deregulated agricultural sector. (At the beginning of the contract in the pre-reform period, the Bank also had a role in agricultural extension workers in conjunction with the Ministry of Agriculture and Land Reclamation (MALR). The deregulation of the sector through policy reforms necessitated the expansion of credit and financial services in the rural areas.

The APCP had two major components. The first component, Agricultural Policy Reform, consisted of a series of agricultural policy reform measures negotiated between the USAID and the MALR. A majority of these reform actions, while not within the institutional authority of the PBDAC, were national agricultural economic reforms to which the Ministry agreed. Moreover, these reform targets, when reached and verified, triggered disbursements to increase the Bank's capitalization. In this context, PBDAC had a vital interest in helping to see these reforms adopted--national agricultural policy reforms because the PBDAC received substantial capitalization indirectly from these and the specific reforms and ongoing activities for which the PBDAC has sole responsibility, including divestiture from farm inputs distribution, expansion and liberalization of lending, disposition of warehouses, reduction of redundant personnel, etc.

The second component, PBDAC Institutional Strengthening, provided direct project assistance to the Bank to strengthen and expand its banking services, improve operations, and strengthen unit organization. The technical assistance for this component was provided to the PBDAC by USAID under the project agreement and the contract between the PBDAC and

Chemonics International Inc. An Egyptian firm, Arabic Software Engineering, Inc. (ArabSoft), and KPMG Peat Marwick worked as the primary subcontractors on the project.

To assist the PBDAC to increase its capital, improve its efficiency of operations, and add new lending packages to meet the demands for credit in the agricultural and rural development sectors, the APCP provided assistance originally directed at four major areas of activity:

1. Policy reform including a set of incremental grants from the USAID tied to the reforms
2. Private enterprise support
3. Expansion of the PBDAC's capital and available credit resources
4. Improvement of credit packages (while this was in the original design, it was later dropped as the PBDAC recognized the necessity to become a viable rural financial institution)

II. STRATEGIC APPROACH

A. AGRICULTURAL POLICY REFORM

To facilitate the deregulation of the agricultural sector, agricultural policy reforms were identified, negotiated, and bilaterally agreed to by USAID and the MALR through a series of memoranda of understanding (MOU). The MOUs provided performance targets or specified benchmarks, which, when satisfactorily completed and verified, resulted in USAID making tranche/grant fund U.S. dollar payments to the GOE for transfer in Egyptian pounds to the PBDAC. In recognition of the implementation of these major GOE policy reforms, the APCP policy reform component was designed to transfer \$275 million to the GOE by 1996 PACD in seven separate disbursements: \$33 million in 1987; \$40 million in 1988; \$27 million in 1989; \$20 million in 1991; \$30 million in 1992; \$65 million in 1995; and \$60 million in 1996 with Tranche VII. At this writing, final negotiations are taking place to end Tranche VII in July 1996 and to make some additional cash transfer for policy decisions and actions taken during March-June 1996.

The policy reforms were detailed as specific actions or benchmarks that could be verified when accomplished or put into effect by decrees. The majority of these reforms were not within PBDAC's institutional authority to act upon, such as liberalizing cotton marketing and setting cotton pricing policies or privatizing the cotton ginning and spinning activities. Most of the policy reforms were broadly based economic policy changes. However, some were more specific to

the Bank itself, such as privatizing fertilizer distribution, reducing the number of its redundant personnel, elimination of some farm subsidies, etc.

While the PBDAC itself could not implement most of the major reforms, there were those that the PBDAC could accomplish within its own authority. Because the PBDAC benefited financially from the reform component, it had a vital interest in helping to see that all of the targeted reforms were taken regardless of the agencies of the GOE that had primary implementation responsibility.

The APCP has been an important factor in Egypt's economic reform and liberalization, particularly in the agricultural sector. The project sought to increase agricultural productivity and investment, and farm incomes. This was accomplished in part by policy reforms that assisted the GOE to remove distortions and controls in the agricultural markets. The policy reforms freed farmers from crop quotas, liberalized product markets, and moved input distribution to the private sector.

B. INSTITUTIONAL STRENGTHENING

Most of the technical assistance provided by Chemonics and its two principal subcontractors was directed at the second component of the APCP, which related to the PBDAC's institutional and management strengthening. The aim was to leave the PBDAC at the end of the contract with:

1. A stronger capital structure and capital management system.
2. Effective management controls (budgeting, auditing, and financial analysis of bank performance)
3. A responsive personnel management and training program
4. A modern management information/accounting system

The institutional strengthening component was planned and implemented to assist the PBDAC to improve its internal management, upgrade its organization and programs, divest from farm inputs sales and distribution, reduce the number of its redundant employees, and strengthen and expand bank operations and services. Commodity procurement and training supported the technical activities.

The overall objective of the institutional strengthening component of the APCP was to collaborate with the Bank to improve its provision of financial services to rural clients. The project assistance helped enhance the PBDAC as a supplier of credit for agricultural and rural borrowers and adjust it to its new primary role as a rural financial institution. The

contract provided provided direct assistance to the PBDAC and the governorate-level BDACs to strengthen and expand their banking services, improve operations, and strengthen unit organization.

Technical assistance for this component has been funded by USAID under a project agreement with the PBDAC. The institutional strengthening component of the APCP began in late 1987. The contractor that assisted the Bank under the predecessor Small Farmer Production Project was retained by the Bank to assist during the initial bridging year. In late 1988, the contract for the remainder of the project's technical assistance and support for commodity procurement and training was negotiated between the PBDAC and Chemonics International Inc. Ancillary services were provided under Chemonics subcontracts with two principal subcontractors, Arabic Software Engineering (ArabSoft), and KPMG Peat Marwick, as well as numerous other local subcontractors.

C. SUBCONTRACTORS

An Egyptian firm, Arabic Software Engineering (ArabSoft), through a subcontract with Chemonics International Inc., supplied PBDAC with technical and advisory services in the general area of management information services (MIS) and computerization, as well as accounting and bank operations. ArabSoft provided management support and data processing technical assistance in line with the Bank's MIS/Data Processing Department's strategy down through the district bank level, as well as provided increased banking operations support in standardized procedures and management reporting. KPMG Peat Marwick provided a long-term expatriate monitoring and auditing specialist who assisted PBDAC to develop improved quality control systems for loan analysis, approval, collections, and reporting. Providing special studies and services were numerous local Egyptian consulting firms, including El Maasawy Consulting, Integrated Development Consultants, Zarrouk Khaled & Co. (a member firm of Ernst & Young International), Management Consulting Center, and the Scientific Office for Studies and Research.

D. PROJECT STAFFING

The APCP technical advisors included long-term and short-term expatriates, as well as local, direct-hire long-term and short-term professionals. They were supported by a local administrative support staff as well as by Chemonics home office personnel. (See Annex C for a roster of personnel who worked on the contract.)

III. PROJECT PILLARS: IMPLEMENTATION STRATEGY

Chemonics' eight annual work plans (AWPs) set forth the targets, methodology, deliverables, timeframe, resource needs, etc., and were directed to strengthening and expanding the PBDAC's banking services, streamlining and improving bank operations, upgrading its organization and management, installing a computerized management information system, and conducting special studies to support policy changes and solve problems. The AWPs were prepared for each of the eight years of the contract by the Chemonics team and were submitted to the PBDAC and USAID for review and final approval.

Since contract inception in 1988, the annual work plan objectives have been to target the recognized aim for the PBDAC to have at the end of the contract, as stated above, (1) a stronger capital structure and capital management system, (2) effective management controls (budgeting, auditing, and financial analysis of bank performance), (3) a responsive personnel management and training program, and (4) a modern management information/accounting system. The following is a review of the major tasks that were performed, the results, and the problems and issues that affected the overall project, and, by task area, recommendations about how to maintain the achievements and momentum of the project's activities for further strengthening of the PBDAC.

A. FINANCE/CAPITAL MANAGEMENT

The objective of this task area was to contribute to the financial strength and viability of the PBDAC as a financial intermediary institution. Chemonics' responsibilities, through technical assistance and consultation, was to help the PBDAC become a successful and improved agricultural development bank. From a financial point of view, success was measured by three major criteria:

- o To be financially sound and profitable.
- o To accommodate the basic credit needs of Egypt's agricultural sector in support of production and marketing processes.
- o To introduce new technology and techniques in agriculture to improve agricultural production and increase farmers' income.

As briefly described below, the activities of the APCP in the finance/capital management area resulted in 10 major accomplishments.

1. Overdraft Accounts with Commercial Banks. By the beginning of 1991, Egypt had started its economic liberalization and policy reform program resulting in four

major monetary policy developments. First, in January 1991 the Central Bank of Egypt liberalized interest rates on condition that certificates of deposits of at least three months should not yield less than 12 percent. Second, that same month the Ministry of Finance (MOF) was prohibited from borrowing from the Central Bank to meet budget deficits. This in effect made that MOF borrow as needed from commercial banks, insurance companies, and the private sector through weekly auctions administered by the Central Bank. Third, treasury bills were exempted from taxes in June 1991. As a result, their effective yield increased by one-third and the discount rate was set at two points above the interest rate of 91-day treasury bills. Fourth, the discount rate increased from 14 percent at the beginning of 1991 to 21.5 percent by the end of October 1991, and fell to 19.5 percent in early June 1992.

Consequently, the PBDAC had three principal financial problems that the APCP helped address.

First was matching short-term resources with longer term uses. According to the Bank's financial statement as of June 30, 1991, the percentage of deposits was 25 percent and the percentage of overdraft was 26 percent of all resources.

Second was the increased cost of funding. The interrelationship between the credit and debit interest rates were:

Average Interest Rates

	<u>Sources of Funding</u>		<u>Usage</u>
	<u>Deposits</u>	<u>Overdrafts</u>	<u>Interest on Credit</u>
Before January 1991	7.5	8.2	14.0
January-June 1991	9.2	11.0	17.0
July-December 1991	10.3	13.8	18.0
January-June 1992	11.2	16.3	20.0
July-December 1992	11.0	15.3	19.0
January-March 1993	10.8	14.3	18.0

The difference between credit and debit interest rates narrowed, thereby decreasing the margin of profit from the credit function.

The third major financial problem was the impact of divestiture on the Bank's financial position. The Bank started to seek opportunities to make up for a 38 percent potential drop in its revenue. The Bank also addressed the problem of a redundant staff of approximately 12,000 employees.

The goal was to attain stability during a turbulent year that witnessed drastic measures from a monetary point of view. The PBDAC chairman called upon the APCP finance/capital

management advisor to actively assist him to negotiate with the four public commercial banks to fix interest rates on overdraft accounts. Also, the effort to fix interest rates on overdraft accounts required the recruitment and neutralization of some important outside forces. The APCP advisor drafted several detailed working papers identifying the PBDAC's financial problems and submitted the papers to the Governor of the Central Bank, the Deputy Prime Minister and the Minister of Agriculture and Land Reclamation, the Prime Minister, the President of Egypt, the People's Assembly, the Shoura Council, and the World Bank. As a result of these efforts, the PBDAC was able to secure interest rates on overdraft accounts with commercial banks that did not exceed 16 percent, which was lower than the Central Bank discount rate of 19.5 percent. The Bank was protected with respect to liquidity even though the Egyptian banking system as a whole experienced illiquidity due to heaving borrowing from the MOF.

2. Deposit Mobilization. Because of the changes in the monetary policy of Egypt during 1991, the APCP advisor was convinced that the way to attain funding stability was through deposit mobilization. Deposits are less costly and more stable than overdraft accounts with commercial banks. During the autumn of 1991 the commercial banks experienced acute cases of illiquidity and there was a serious concern that commercial banks would reduce the limits of overdraft accounts for the PBDAC. Based on APCP recommendations, the PBDAC took the following measures.

First, aiming to dramatically enlarge its deposit base by offering the highest yield on deposits among all banks, the PBDAC adopted a policy to rapidly increase interest on deposits during FY 91/92. This policy continued until FY 94/95 when PBDAC gradually decreased its interest on deposits to a mid-point of the interest structure offered by the four public commercial banks. However, the interest rate on savings accounts were an exception; these were retained at the highest level of those offered by those four commercial banks. In addition, the Bank increased the weight given to deposits in calculating incentives from 15 to 30 percent in FY 91/92 and all ensuing years.

Further, during FY 92/93 APCP contracted a local firm, Management Consulting Center, to conduct a survey of client-customers for the first time in the Bank's history to (1) assess the image of the PBDAC compared with other banks; (2) identify customers' motives to deal with the PBDAC and other banks; (3) identify customers' needs for deposits services; (4) identify customers' sources of information about banks in general and PBDAC in particular; (5) assess the PBDAC's customers' satisfaction; (6) identify deposit instruments available in the financial market and the expected demand for the PBDAC instruments; and (7) customers' characteristics. This report increased the PBDAC's senior and middle

management's awareness of competition and helped them to realize not only the strengths of the Bank's vast network, but also the need to become a customer-oriented bank.

The collective impact of the above led to the following:

<u>End of June</u>	<u>(LE million)</u>						
	<u>1989</u>	<u>1990</u>	<u>1991</u>	<u>1992</u>	<u>1992</u>	<u>1994</u>	<u>1995</u>
Deposits	1201	1455	1614	1866	2292	2949	3518
Overdrafts	1400	1340	1691	1628	933	764	375
Credit	2726	3277	3936	3907	4205	4583	5608
Total Assets	5130	6000	6423	6318	6310	7222	7810

Because the management of the PBDAC implemented the APCP recommendations and through APCP technical assistance interventions, particularly through APCP's Bank Improvement Program, deposits almost doubled and overdrafts were reduced by almost 75 percent between mid-1992 and mid-1995.

3. Unified Financial Reporting. Faced with credit ceilings imposed by the Central Bank in June 1991, the APCP advisor and the PBDAC senior management worked to determine the tightness of those ceilings. The advisor discovered the Bank had four inadequate manual systems to collect financial data. First, the accounting system produced untimely trial balances without the application of the accrual principle on a monthly basis. Second, the credit reporting system was inaccurate; it produced unnecessary details about disbursement and repayment of credit without mentioning outstanding balances. Third, the financial plan system was incomplete; it produced information about only some major cash flow. Fourth, the planning system that produced information about some performance indicators to determine incentives was incomplete and not well documented.

Based on an intensive investigation of all four systems, the APCP recommended producing timely monthly trial balances on a well-defined accrual system. The recommendation was for retaining an improved accounting system with the abolishment of all other systems. This would enable the Bank's credit, finance, and planning sectors could obtain their needed information from the monthly trial balance produced by the new accounting system. While the PBDAC's senior management accepted these recommendations, it took the Bank until 1995 to adopt them.

4. Internal Audit. With the goal to assist in the design of a comprehensive strategy for the Bank's audit sector to effectively implement internal control functions at the PBDAC and BDAC levels, APCP contracted Zarrouk, Khaled and Co., a local management and accounting consulting firm and member of Ernst & Young International, to write a state-of-the-art Internal Audit Manual and to provide classroom and on-the-job

training to implement it. Nearly 300 Bank staff members were trained. The Internal Audit Manual calls for the use of audit work papers to document audit comments or exceptions.

5. Bank Improvement Program (BIP). Shortly after a new PBDAC chairman and vice chairman were appointed in March 1993, the APCP submitted a concept paper concerning creditworthy lending, deposit mobilization, and linking incentives to profits. This eventually led to the Bank Improvement Program (BIP) that became the focus of the activities in APCP/Chemonics Annual Work Plans VII and VIII. The pilot BIP started in late 1994 in nine bank units, three branch and six village banks under three governorate banks: the Beni Suef, Gharbiya, and Daqahliya BDACs. Under AWP VIII the program expanded to cover seven branch and 34 village banks in the Beni Suef BDAC, 8 branch and 67 village banks in the Gharbiya BDAC, and 12 branch and 81 village banks in the Daqahliya BDAC. The BIP proved to be a very successful model. (Descriptions of the activities, results, and recommendations are provided below in the Credit and Deposits Services, Accounting and Bank Operations, Management Information Systems and Data Processing, and Training sections of this report.)

6. Work Manuals. To implement new policies, the Bank Improvement Program called for a number of work manuals that were written by the APCP finance and capital management advisor, (1) Manual of Credit and Financial Policies; (2) Manual of Credit Procedures; and (3) Manual of the Budget. These are expected to become a part of the official operating procedures of the Bank.

7. The Policy Team. After a delegation of senior PBDAC officials visited Indonesia to study a successful modernization of an agricultural bank there, three bank experts, Dale Adams, Richard Patten, and Jeffrey Poyo, undertook a short-term assignment in Egypt to give policy advice to the Bank. These advisors recommended the Bank adopt three major policies that gave further impetus to the APCP's pilot Bank Improvement Program that was underway and confirmed the concepts presented in the three work manuals. Their recommendations were:

- o Give loans based on creditworthiness and discontinue target lending.

- o Increase deposit mobilization by applying modern and proven marketing techniques.

- o Line employee incentives to unit profits before taxes.

8. Village Bank Staffing Requirements. As a part of the Bank Improvement Program, the APCP finance/capital management advisor, with input from the APCP credit, deposits

mobilization, and other banking advisors, produced recommendations for restructuring village banks, including their staffing requirements.

9. Annual Profitability Analysis. Each year the APCP advisor has provided an in-depth financial analysis of the balance sheet and the profit and loss account of the Bank. The purpose was to provide preliminary figures before they were approved by the Bank and auditors as final figures in order to give senior bank officers a chance to make decisions regarding profits before they were finalized. Fiscal year profits before taxes were:

<u>End of June</u>	<u>(LE million)</u>						
	<u>1989</u>	<u>1990</u>	<u>1991</u>	<u>1992</u>	<u>1992</u>	<u>1994</u>	<u>1995</u>
Profits before taxes	189.7	251.1	209.5	94.6	84.7	35.5	48.4

Generally since FY 92, the Bank has been trying to expand credit to compensate for its loss of revenue from its disengagement from the distribution of farm inputs. It also has attempted to expand its deposit base and reduce its dependency on commercial banks. However, the Bank has been operating on a break-even point for the past three years. Profits are negatively affected by non-performing assets. The balance sheet as of mid-1995 indicated that the Bank's accounts receivables with the government was LE 943.6 million. Its commodity inventory was LE 235.2 million. Accrued interest on both balances, at an interest rate of 11 percent yields around LE 120 million, which would make the Bank very profitable.

The APCP presented a workshop in January 1995 attended by the PBDAC chairman, vice chairmen, all sector heads, and all BDAC chairmen, during which discussions took place about average interest on loans, the cost of funding, administrative costs, and profitability. As a result of this workshop, major committees were established to address the Bank's financial problems.

10. Interfacing with International Organizations. Similar to the local experience with commercial banks, the PBDAC chairman requested the APCP finance/capital management advisor to interface with international organizations. In 1992 he provided financial analysis to the World Bank to establish the financial viability of the Bank; wrote a three-year business plan; and worked out the terms and conditions of the World Bank's \$122 million Agricultural Modernization Loan to the PBDAC. In 1994, the APCP advisor helped secure a LE 10 million grant from the Netherlands to fund unsecured loans to farmers and to women in development. Most recently the advisor assisted to secure for the PBDAC a LE 1 million grant from the Danish international development agency, DANIDA, to fund small micro-enterprises in the Aswan governorate.

assisted to secure for the PBDAC a LE 1 million grant from the Danish international development agency, DANIDA, to fund small micro-enterprises in the Aswan governorate.

Finance/Capital Management Recommendations:

On the positive side, of all the banks in Egypt the PBDAC has the greatest network of banking units including 820 village banks, 160 branches, and 18 BDACs. It has hidden reserves and its value is greatly understated. All of its fixed assets are valued on the books at only LE 132 million as of the end of June 1995. A further strength is the Bank's village and branch bank staffs who come from the same community as the Bank's customers thereby enabling good communication and understanding of bank service needs.

However, the Bank has financial and management problems. It carries a huge balance of non-performing assets. Most of its managers are neither formally trained nor educated to be bankers. Further, the Bank is viewed as a division of the MALR. Prime examples of MALR interventions that have not been helpful to the Bank are debt relief, reduction on interest on loans by 3 percent, and recently requiring the Bank to return to the monopolistic distribution of fertilizers.

To rectify some of its problems,

1. The PBDAC should be reimbursed by the GOE for its receivables.
2. The Bank should hire experienced and competent bank managers.
3. The Bank should be transferred from being a subordinate agency of the MALR to being within the administration system of the Central Bank of Egypt.

B. CREDIT AND DEPOSIT SERVICES

B1. CREDIT

APCP credit activities began with the completion of a baseline study and a significant amount of initial program attention was devoted to agricultural lending policies. Core credit training materials were reviewed and Qalioubiya and Giza were selected as pilot governorates for credit activities during Annual Work Plan I (AWP I) (January-June 1989).

During AWP II and III (1989-1990 and 1990-1991, respectively) the project began work on developing the Consolidated Credit Reporting System. Success in consolidating and streamlining credit reporting led to associated efforts to

streamline the General Ledger by reducing the number of accounts and eventually to the Bank developing the new General Ledger and Daily Journals.

The baseline study cited the need to develop credit packages for such non-agricultural production finance purposes as animal and equipment financing. These recommendations stemmed directly from the Bank's standard operating procedures as regards investment lending. The Bank's credit area developed detailed guidelines for extending the various types of loans that were approved by the head office and issued official circulars to BDACs containing the approved loan purposes and instructions concerning how to structure and process the credits.

Accordingly, as an adjunct to the credit area, a Farm-related Business subgroup was formed and charged with developing financing packages for advanced agricultural equipment. Beyond this largely analytical responsibility, the group was to train branch and village bank personnel in participating governorates on the packages and to initiate a marketing campaign. From 1989 to 1992 APCP assisted to develop lending packages for laser levellers, seed drills, flour mills, soil improvement, land drainage, and drip irrigation systems. Participating governorates booked nearly LE 2.4 million in investment loans supporting these activities. APCP work also was initiated on livestock lending packages, a need cited in the baseline study.

During AWP IV (1991-1992) the APCP credit advisor proposed creating agricultural loan officers in the village banks. These people were to be both credit and marketing officers responsible for all aspects of credit relationships. The approach differed from the the Bank's traditional division of responsibilities among village bank staff, i.e., approving loans, disbursing loans, and collecting loans. Debate within the project and the Bank on how best to incorporate marketing within the PBDAC structure delayed implementation of the agricultural loan officer concept.

In addition, the credit area took a look at the application and approval process and began work on what would eventually become the profit center system inaugurated in 1996.

Agribusiness (farm-related business) activities continued with the completion of credit packages, meetings with equipment distributors, marketing of loans, and the spread of training activities to 13 BDACs.

From mid-1992 to mid-1994 there was no APCP credit advisor. The farm-related business area lost its advisor during this period as well and the PBDAC counterpart team members became a newly-constituted marketing team that began

overseeing marketing efforts in several governorates. Shortly after the new APCP credit advisor arrived in mid-1994 the Bank decided to use marketing team members as counterpart staff for the Bank Improvement Program. From that time on, the credit area was sharply focused on the creditworthy lending program.

By 1994, a substantial evolution of the credit area's function and responsibilities had taken place since project inception. The baseline study and initial AWP's emphasized the continuity of the activities begun under the Small Farmer Production Project, i.e., monitoring the usage of the project credit line for agricultural production loans, improving credit area service areas (for example, diminishing the number of visits prospective clients needed to make to a village bank before obtaining a loan), and continuing the expansion of the agricultural production loan client base. Concurrently, there was substantial emphasis on the provision of training to Bank credit personnel. Courses were contracted to various local agencies.

As described in the finance/capital management section of this report, a growing concern among project and Bank staff over the institution's profitability coupled with a perceived loss of larger customers to commercial banks led to the development of several proposals in 1992 to augment the Bank's marketing capacity. Although not to be realized until two years later, rudiments of the Bank Improvement Program were then under discussion and would result in the inauguration of the program during AWP-VII (1994-1995).

In mid-1994 the APCP/Chemonics team and the PBDAC developed plans to inaugurate creditworthy lending as a part of a pilot Bank Improvement Program. The other program components were deposit mobilization, accounting/banking services enhancement, and bank image improvement (renovation of bank physical facilities and enhancement of customer relations).

The APCP consensus on the overwhelming importance of increasing unit profitability coalesced around the following elements of the BIP as the program evolved:

- o The need to aggressively market the Bank's products on both the asset and liability sides.
- o The need for the Bank to increase its percentage of self-funding.
- o The need to measure and monitor unit profitability.
- o The need to reconfigure the incentive system to reward individual contributions to profitability.

The creditworthy lending approach was articulated to provide participating bank units with the capacity to pursue lending opportunities wherever they might reside. This approach is consonant with the Bank's revised mission statement that freed it to engage in any lending activity that bore a connection to rural development.

In January 1995 the Bank's board of directors approved the APCP's pilot Bank Improvement Program for six village banks in three governorates, Beni Suef, Daqahliya, and Gharbiya. Training immediately commenced for 17 staff members within PBDAC and the three governorates. A PBDAC supervisory team was selected from this group. Implementation of marketing and reporting began in earnest in March. Because of the success of the pilot effort, PBDAC senior management elected to expand the Bank Improvement Program to all units in the three participating governorates.

The results of the pilot banks from the beginning of creditworthy lending until February 1996 show a substantial increase in credit outstanding. At the same time, it must be noted that the amount of increase has been declining from the pilot phase through the expansion period. During the pilot phase, outstandings increased an average of 83.5 percent in the participating banks. From July through September 1995, the increase dropped to 63.8 percent, and from October 1995 through February 1996, it declined further to 19.3 percent. While we cannot be sure about what precisely underlies this decreased growth level, several factors appear to be involved:

- o In some locations most prospective customers have been identified and visited.
- o There has been a diminution of the marketing effort as the project switched its attention from the pilot units to a much larger number of village banks.
- o The PBDAC did not implement an individual incentive system.

However, the cumulative growth in outstandings is substantial, particularly if one notes that the investment loan collections in the pilot banks have improved considerably. Past dues/investment loans outstandings declined an average of 19 percent over the period through February 1996.

Credit Recommendations:

1. The PBDAC should formally appoint staff to lead the effort to continue and expand nationwide the Bank Improvement Program over the course of the next several years. The six core PBDAC staff members who have worked closely with the

credit advisor on the program are highly qualified and their talents should be utilized in this coming critical phase of implementation.

2. The Bank must give equal attention to the three legs of creditworthy lending, i.e., credit analysis, marketing, and monitoring and evaluation.

3. The PBDAC should address the on-going need for workshops and seminars for Bank staff--in particular senior management. These workshops and seminars must increase information and involvement in the Bank Improvement Program and the creditworthy lending processes. Workshops should be held in the near future on the overall goals of the program, credit analysis, and MIS (computerized monthly and profit center reports).

B2. DEPOSIT SERVICES

The overall goal of the deposit mobilization activities of the APCP was to secure deposits as a relatively cheap and stable source of funds. Over the course of the APCP, it was addressed several times culminating in being one of the major activities of the on-going Bank Improvement Program.

When the PBDAC lost its monopolistic position in agricultural inputs distribution and villagers were no longer obliged to approach the Bank, in AWP IV (1991-1992) the APCP made a study, "Establishing a Bank Marketing Organization for PBDAC," that explained the Bank's need to market its loans and deposits products. The report recommended that redundant labor arising from the Bank's divestiture of its input distribution be trained as loan marketing officers and deposit marketing operators, one of each in every branch and village bank, with a supervisory group at the PBDAC and BDAC levels. The PBDAC's Mission Statement was revised in 1993 and called for the marshaling of deposits from rural clients as the Bank's major source of loanable funds. As described earlier in this report, APCP/Chemonics recommended expanding credit to reduce the burden of fixed costs, thus improving the Bank's profitability. Finally in 1994, a policy review team further emphasized the need for deposit mobilization. This led to the conclusion that additional deposits were and continue to be needed, not only to fund the existing level of credit, but also to fund the desired growth in credit.

The APCP responded by making deposit mobilization one of the major components of the pilot Bank Improvement Program in AWP VII and the expanded program in AWP VIII. The key elements of deposit mobilization activities within the program are:

1. Thoroughly review the list of the Bank's deposit products to assess their suitability to the needs of the rural market in many terms, including minimum opening balance,

maturity, periodicity of interest payments, the lottery and other benefits, and customers' accessibility to deposited funds without penalty.

2. Access the pricing and terms and conditions offered by each unit's competing institutions, such as the commercial banks that have branches in the districts and postal savings boxes.

3. Estimate the size of the deposit market in each village bank and estimate the village bank's market share at the onset.

4. Facilitate each bank staff's acceptance of the need to approach the public for deposit solicitation and train the staff to market and sell deposit services.

During the pilot Bank Improvement Program, deposit mobilization activities started in late November focusing on three branch and six village banks. 20 Bank staff members from all levels within the Bank participated. Deposit mobilization officers underwent training, which included on-the-job training with visits to prospective rural clients.

The effort was successful. To eliminate the effect of seasonality, average monthly deposit balances from December 1994 to October 1995 were compared to the average monthly balances of the previous year. The result was an average 25 percent increase in the nine units, with a range from 43 to 13 percent. The number of clients increased in all of the pilot units. A client increase of 5 percent was shown in the Beni Suef pilot units, while units in Gharbiya and Daqahliya increased their number of clients by 2 percent and 4 percent, respectively.

In recognition of the effectiveness of the pilot Bank Improvement Program, it was expanded in AWP VII (July 1995-June 1996) and the PBDAC assigned full-time counterparts to work with the deposit mobilization advisor. The program expanded to cover all branch and village banks in three governorates with APCP's BIP activities first focusing on all units in Beni Suef, then those in Gharbiya, and concluding in Daqahliya units. One employee from each village bank and one or two employees from each branch bank were trained in deposit mobilization. In each village bank, clients' A/C statements were reviewed and sorted by the type of client and the category and size of deposit. A progress reporting system, covering both changes in balances and the number of customers, was developed and automated. For each deposit mobilization officer, a work plan was developed and proposed. It identified a minimum number of marketing visits each month to be undertaken by the officers. The APCP deposit mobilization plan was ratified by the three BDAC chairmen, who issued decrees selecting deposit mobilization officers. While the plan

proposed each officer work full-time, due to a labor deficit in the village banks their level of effort on deposit mobilization activities was reduced to two days a week.

At this writing, data is only available from Beni Suef because the time-frame is long enough to show results. However, the initial results prove the success of deposit mobilization within the context of the Bank Improvement Program:

Beni Suef Branches	
<u>Deposit Balances</u>	<u>LE</u>
August 31, 1995	50.1 million (68 percent of FY budget)
April 30, 1996	58.3 million (80 percent of FY budget)
Increase	8.2 million (a 16 percent increase)

Most of the increase was in savings A/C, which reflects direct contacts with households by deposit mobilization officers. From October 1995 through March 1996, 14,859 deposit marketing visits were conducted to existing and prospective customers in Beni Suef. As a result of these visits, 4,345 customers responded and LE 6.2 was deposited.

Deposit Mobilization Recommendations:

1. The PBDAC should officially establish the function of deposit mobilization officers at each branch and village bank, with supervisory staff at each BDAC.
2. The PBDAC should formally appoint PBDAC staff to lead the effort to continue the Bank Improvement Program over the course of the next several years. The six core PBDAC staff members who have worked closely with the deposit mobilization advisor are capable of sustaining and expanding the program to other BDACs under the supervision of their two PBDAC team leaders.
3. The Bank should officially assign the BDAC staff who were part of the Bank Improvement Program to supervise the activities in all branch and village banks.
4. The BDAC chairmen should forbid forcing borrowers to place funds in deposits, while the mobilization of deposits should be continuous marketing calls within rural communities to widen the Bank's market share.
5. Deposit mobilization officers should be compensated for their work-related transportation costs.
6. The staff of the best performing village banks in each month should receive incentives that take into account the increases in their unit's deposit balances that reflect marketing efforts rather than large fluctuations in demand accounts held by large institutions.

7. The Bank should consider mobile banking whereby the bank officer has all the necessary forms and receipts on marketing calls enabling funds to be collected on the spot.

8. To address the problem of villagers who lack identity cards, the Bank should introduce bank identity cards carrying the customers photograph.

C. ACCOUNTING AND BANK OPERATIONS

C1. ACCOUNTING

The APCP worked to develop and improve the accounting and reporting systems for the PBDAC and BDACs by revising and implementing a standard and complete chart of accounts with descriptions; developing a standard, uniform accounting procedures manual including accrual of income and expenses; developing and implementing a standard and uniform financial reporting system; and initiating training programs in basic accounting and financial analysis.

The APCP/Chemonics team included an expatriate accounting advisor for the first three years of the project during which a major achievement was the introduction of the consolidated chart of accounts now used uniformly at all levels of the Bank. Large-scale training programs in accounting were also designed, developed, conducted, and continued through the life of the contract.

Provided under the subcontract with ArabSoft, a local-hire accounting advisor sustained and expanded accounting activities. The chart of accounts was reviewed in concert with the PBDAC's Financial Affairs Sector. Starting in mid-1993, a standard, unified General Accounting Manual was presented and implemented in all Bank units: the PBDAC, BDACs, branch banks, and village banks. This manual includes interbank accounting relations, accrual accounting system procedures, chart of accounts, description of accounts, financial forms and reports, and financial ratios. Following pilot implementation of the new approved accounting system in three branches and six village banks, full implementation was done through the Bank Improvement Program in Beni Suef, Gharbiya, and Daqahliya. The major achievement of APCP implementing accrual accounting within the Bank enables the PBDAC to have reliable monthly trial balances providing management with accurate and timely summary financial reports and analyses.

Accounting Recommendations:

1. The PBDAC should continue to apply the Bank Improvement Program in the rest of the BDACS as well as in PBDAC branches. The six PBDAC staff members who have closely worked as accounting counterparts to the accounting specialist are highly qualified and able to continue the implementation in the rest of the Bank's units.

2. The Financial and Administrative Affairs Sector within the PBDAC should continue to be responsible for developing and promoting standard accounting policies, procedures, forms, and financial reports for the BDAC and PBDAC branches.

C2. BANK OPERATIONS

Also provided under the Arabsoft subcontract with Chemonics, a bank operations specialist joined the APCP in 1993 to develop and implement integrated operating procedures to improve overall customer services at all levels, from the village banks up to the PBDAC. Standard, uniform, step-by-step operating procedures manuals were developed for current accounts, savings passbooks, fixed time deposits, and saving. The project initiated a bank operation/customer service training program; over 15 of these training programs were held. The APCP also recommended and introduced changes in the organizational structure to promote customer operations and services.

During the Bank Improvement Program implementation in Beni Suef, Gharbiya, and Daqahliya it was proven that the manual's procedures are applicable and improve customer accounts and services, while the Banks' records are also accurately updated.

Bank Operations Recommendations:

1. As with the other components of the Bank Improvement Program, the PBDAC should continue to develop the bank operations/customer services in the rest of the BDACs as well as in the PBDAC's branches. The PBDAC staff members who have closely worked as counterparts to the bank operations specialist are now fully capable to handle implementation in the rest of the Bank's units.

2. The PBDAC should institutionalize bank operations planning and development to improve existing procedures and introduce new bank services within all its units.

3. The village bank organizational restructuring should take place to ensure better customer service, control over customer accounts, and the Bank's financial records.

D. MANAGEMENT INFORMATION SYSTEMS AND DATA PROCESSING

In the area of Management Information Systems (MIS) and Data Processing (DP), the aim of the APCP was for the PBDAC to have at the end of the contract a modern management information system. Substantial automation occurred within the PBDAC, 18 BDACs, 150 district branches, and one village bank. (Annex B provides data summarizing the impressive achievements of APCP MIS/Data Processing interventions.)

The primary goal of APCP/MIS was to build a modern management information system with a strong infrastructure in the PBDAC, BDACs, and branches to support planning, development, implementation, and maintenance of both automated and manual methods. The activities undertaken were undertaken by the team of consisting of Chemonics' long-term expatriate MIS advisor, who worked on the APCP/Chemonics project from its beginning through mid-1994, and the long-term and short-term MIS specialists provided under Chemonics' subcontract with ArabSoft. The advisors' roles were both operational and advisory and their major activities included:

- o Providing assistance through implementation of automated information systems that met the reporting requirements of the PBDAC and the BDACs.
- o Coordinating immediate development needs and establish capabilities within the Bank's organization to support data processing and information management.
- o Building a secure infrastructure in the Banks' MIS sector to ensure the institution's data processing needs will continue.
- o Designing and implementing with the APCP team formal technical instruction and on-the-job participative training programs for MIS staff enabling them to acquire the required skills.
- o Supporting the Data Processing (DP) Department to introduce standardized personal computer processing and applications for a multitude of users in the PBDAC and BDACs.
- o Developing integrated banking software to meet the specific project objective of automating the Bank's accounting systems.
- o Enhancing and developing applications in line with a structured data processing life cycle.
- o Developing full software support capabilities in the Bank's Data Processing Department and operationally train support staff at the governorate level.

o Focusing MIS and operational priorities toward providing specific short-term and long-term solutions to improve Bank operating procedures, financial reporting, statistics, planning and budget controls, credit/risk monitoring, audit, and customer services.

o Assisting to implement both a standard chart of account throughout the Bank network and a consolidated financial statement.

o Automating banking systems in PBDAC, 18 BDACs, and 150 branches including general ledger credit processing, current accounts, passbook/lottery savings, time deposits, savings certificates, and payroll.

o Developing and implementing integrated operating procedures that improve overall service (either automated or manual) at all levels from the PBDAC to the village banks.

By working closely with Bank counterparts and MIS committees, the APCP MIS technicians' key achievements include:

1. MIS Management Support. APCP/MIS significantly strengthened the MIS/DP technical capabilities and controls to sustain automation at the PBDAC and within all of the participating BDACs. Working with Bank counterparts, APCP/MIS advisors developed and implemented a flexible automation plan to meet existing processing requirements and the needs of the Bank to keep pace with the changing MIS requirements.

2. PC Support and Development. The emphasis of this support was placed on maintaining a structured support environment to deal with the needs of the Bank's many users. PC applications development concentrated on supporting MIS/DP staff to do each phase of the development from the initial user interface through development, testing, documentation, and implementation.

The customized software developed and implemented under the APCP includes:

<u>Software</u>	<u>Bank Unit</u>
Central Bank Reporting	Finance Sector
Planning and Budgets	Planning and Budgets Department
Credit Consolidate Reporting	Credit Department and BDACs
Source Taxation	Taxation Department
Goods Ledgers	Production Inputs Department
Subsidiary Account Ledgers	Accounting Department and BDACs
Mechanization Database	Vice Chairman's office
Personnel Survey Database	MIS/Data Processing Department
Reconciliation	Accounting Department
Training Database	Training Department

3. Applications Development. The team of PBDAC counterparts and Chemonics and ArabSoft advisors developed a general ledger system as a basis for the automated accounting system and management reporting at all Bank levels, from the village banks up through the PBDAC. This system entails 71 programs and 24 reports that run on both UNIX and DOS. The team also developed payroll system software (178 programs and 48 reports in the UNIX version) with preprinted forms meeting the requirements of the PBDAC and BDAC payroll. Also developed were the credit fisha (201 programs and 88 reports running on DOS and risks loans system software (124 programs and 37 reports running on UNIX) for loan processing and tracking. Five deposits applications were developed and are operative in the targeted sites to provide improved banking services and controls in:

<u>Software</u>	<u>Volume</u>
Current Accounts	71 programs, 30 reports
Passbook/Lottery Savings	70 programs, 27 reports
Savings Lottery Processing	43 programs, 12 reports
Time Deposits	66 programs, 20 reports
Savings Certificates	71 programs, 34 reports

Except for Savings Lottery Processing, which is in UNIX, all applications are in both UNIX and DOS.

4. MIS Operations. Standardized bank operating procedures were developed to improve operating efficiency. Standardized accrual accounting and deposit application procedures were developed for manual and automated processing. The standardized data center procedures developed under the APCP help systems administrators at the PBDAC and BDACs, while the standardized software development control procedures assist the PBDAC's MIS personnel enhance software development or updates in timely manner.

5. BDAC Automation. Tower 500 minicomputers were installed in six phases and are being used in PBDAC and 16 BDACS. The Aswan BDAC was to have been automated in the sixth phase but because of prolonged delays in site preparation and the PBDAC ordering the necessary printers, automation there was stalled.

6. Branches Automation. 150 supermicro personal computers were installed in BDAC branches, with implementation conducted in three phases:

<u>Phase One BDACS</u>	<u>Number of Branch Banks</u>
Qalioubiya	8
Sharqiya	13
Gharbiya	8
Beheira	14
Cairo	1
<u>Phase Two BDACS</u>	<u>Number of Branch Banks</u>
Menoufiya	8
Kafr El Sheikh	10
Damiatta	4
Daqahliya	12
Giza	7
Beni Suef	7
Fayoum	5
<u>Phase Three BDACS</u>	<u>Number of Branch Banks</u>
Minya	9
Assuit	12
Sohag	11
Alexandria	5
Qena	12
Aswan	3

7. MIS Documentation. Standardized MIS documentation procedures were designed to assist the PBDAC MIS Documentation Department produce complete technical and users manuals for any development software application. APCP/MIS interventions enable the Bank to enhance software and hardware tools used by that department. In addition, over the course of the APCP, 20 user manuals and 18 technical manuals were developed.

8. MIS Training. MIS technical training was a massive effort to ensure the institutionalization and sustainability of automation throughout the Bank. Over 42,800 person-days of MIS technical training were completed to strengthen the skills of 12,244 Bank personnel to support and sustain automation. From 1989 to mid-1995, over 751 training sessions were conducted. 23 data processing courses made up the training program for systems development, maintenance, and implementation. 13 user manuals, 15 technical manuals, and 7 procedures manuals were developed by APCP/MIS and PBDAC counterparts. User and applications training was conducted at all participating BDACs and district branches. In addition, the MIS team developed a training course for both data processing and technical training, including data communications. Detailed data concerning the wide scope of MIS training is presented in Annex B.

MIS/DP Recommendations:

1. The Bank needs to coordinate inputs from its various MIS project donors to ensure compatibility of hardware and software inputs and upgrades.
2. The on-going issue of recurring costs has a negative impact on sustainability and productivity. Currently, even the most basic supplies--such as diskettes and paper--are often not available when and where they are needed. The Bank needs to institute more expedient and efficient methods to procure supplies and resources needed for operations, to prepare sites, and to maintain and repair hardware.
3. To address its growing automation requirements and needs, the Bank needs to develop a MIS strategic plan for the future after the minicomputer phase out.
4. To ensure MIS sustainability, the Bank needs to find ways to retain its essential trained and qualified MIS staff; many leave for higher paying jobs elsewhere.
5. The PBDAC/MIS needs to appropriately plan and implement the automation of village banks.

E. TRAINING

Training was an active component of APCP with responsibility for facilitating change and transition brought on by Egypt's Economic Reform Program. The Bank required training support to assist in the process of role redefinition and attitudinal change among its employees. Training was critical to deliver new concepts and skills to managers and technical staff throughout the Bank's network.

As a key APCP component supported through technical assistance and funds for both in-country and participant training activities, training was a major task area in all eight APCP Annual Work Plans. APCP training interventions worked to enhance the technical assistance in other APCP task areas, to enable the PBDAC to have at the end of the contract a dynamic training program, and to assist PBDAC training department in three major areas:

- o To design and support an efficient and effective training program serving the needs of the Bank.

- o To provide requisite training on knowledge-based technical skills, attitudinal change, and bank policies and procedures to improve job performance.

- o To foster quality customer service needed to maintain or increase market share, improve the quality of financial services offered to clients, and increase overall productivity.

Achievements in the training task area occurred as a result of strong team effort and commitment to training as a necessary tool to facilitate change. The training team included one Chemonics expatriate training specialist through April 1994, one Chemonics local professional training specialist until early May 1996, the ArabSoft MIS training coordinator, the PBDAC General Department for Training, the BDACs' training units, and multiple local training institutions, most notably the MALR's Center for Management Development.

E1. IN-COUNTRY TRAINING

To support the APCP institutional strengthening component, the APCP Baseline Study cited the need for significant new skill development for some 12,000 Bank employees. The training task encompassed various activities with the aim of assisting the Bank to implement new concepts, policies, procedures, and systems, and to modify employee attitudes concerning their evolving roles and responsibilities.

The objectives of in-country training program were:

- o To increase technical knowledge and capabilities of the Bank staff.

- o To impart new information and skills concerning modern banking systems, procedures, and practices.

- o To identify technical, behavioral, and attitudinal constraints that hinder the Bank's competitiveness and affect profitability.

- o To further integrate modern banking and marketing practices with the Bank's on-going practices.

- o To train a select number of Bank staff to become in-house specialized trainers.

- o To improve overall performance of senior and middle managers in both managerial and technical areas.

- o To apply basic banking, lending, auditing, planning, and reporting tools to improve Bank performance and competitiveness.

The APCP training specialists performed both advisory and operational roles in the human resource development of the PBDAC. APCP assisted the staff of the Bank's General Training Department and the BDACs' training units in all aspects of training activities from developing training needs assessments and designing and delivering courses, to training course evaluations.

The activities undertaken by APCP training specialists included:

- o Performing needs assessments of procedural, technical, managerial, and interpersonal job skills and attitudes.
- o Coordinating the development of long-term and annual training plans and budgets.
- o Writing the terms of reference for or actually performing the (1) acquisition, modification, and/or design of suitable curricula including case studies, simulations, audiovisuals, computer-assisted instruction, workbooks, etc.; (2) field testing, evaluation, maintenance, and coordination of production of instructional materials; (3) training instruction; and (4) evaluations of training instructors and participants.
- o Providing administrative support for training courses and maintaining instructor and participant records.
- o Maintaining up-to-date information on suitable training resources.
- o Advising as requested on procurement, operations, and maintenance of training equipment, services, and facilities.

APCP provided skills-based training and instructional opportunities in several major areas including strategic planning and management development; APCP technical area support, including credit, bank marketing, finance/audit, accounting/bank operations, and MIS; and training of trainers.

From November 1988 through April 1996, 2,679 sessions were conducted for over 16,500 Bank trainees, resulting in 257,995 person-days of in-country training. The chart on the following page provides a breakdown by training subject of the numbers of sessions, trainees, and person-days.

USAID and the PBDAC shared the funding of in-country training. From 1987 to 1990 USAID funded in-country training under PILs 7, 14, 15. In 1990 PIL 7 was retained and PILs 14 and 15 were canceled. The PBDAC provided funding from APCP retained earnings.

IN-COUNTRY TRAINING
NOVEMBER 1988-APRIL 1996

SUBJECT AREA	SESSIONS	TRAINEES	PERSON-DAYS
Strategic Planning Workshop	1	20	100
Management Development Skills	331	6,994	37,981
Credit and Lending	588	13,317	71,326
Bank Marketing	83	1,903	9,656
Finance and Banking	85	2,198	9,785
Audit	59	944	7,799
Accounting/Bank Operations	181	4,542	20,247
MIS/Computer	714	14,155	44,698
Training/Training-of-Trainers	38	877	10,524
Privatization	8	162	266
Farm-related Business Lending	231	7,826	11,941
Specialized Financial Services	5	184	956
Women in Development	27	592	2,924
English Language Training at The American University in Cairo	13	179	8,592
Others	315	9,495	21,200
Total	2,679	63,388	257,995

A major part of the APCP training strategy was to provide sustainability by developing a technically competent staff as trainers. The National Training of Trainers program was designed and the curriculum was developed, tested, and piloted by the APCP training advisors in collaboration with the MALR's Center for Management Development. Over 877 trainees participated in 38 12-day training-of-trainers programs covering many technical areas, including planning and budgeting, accounting, credit, deposit mobilization, bank marketing, financial analysis, auditing, human resource development, and training. These trainers are junior- and mid-level PBDAC and BDAC staff members, as well as people at the general manager level.

E2. PARTICIPANT TRAINING

The participant training program was an integral part of the APCP human resource development effort. Training outside Egypt was targeted for key managerial and technical staff to further develop the concepts and skills provided through APCP in-country training programs. Participant training was recommended when suitable in-country was unavailable and/or when new, relevant, first-hand experiences were needed to further the Bank's development plans.

The participant training program provided training opportunities outside Egypt through short-term technical workshops and seminars and through study tours for technical topics that could not be addressed in Egypt. Study tours were included to allow key Bank personnel to develop an understanding of banking operations and, where appropriate, agricultural activities where applicable models exist in third countries or in the United States. The experience was intended to assist the participants to implement change upon their return.

The Chemonics APCP training specialists and home office participant training coordinators fully supported the participant training program, in close coordination with the PBDAC Department for Training and the PBDAC's APCP executive managers.

The PBDAC's executive managers, APCP counterparts, and their key staff identified the participant training requirements based on the perceived developmental needs of the Bank for staff who played central roles in promulgating and implementing changes under the APCP. With varying degrees of success, the APCP made efforts to encourage the Bank to choose participants based on their present and expected future contributions to the Bank.

PBDAC personnel participated in a number of overseas short-term technical courses, workshops, and conferences in the United States and third countries in a variety of subject

areas including management information systems; optical disk storage and retrieval systems; advanced credit strategy and problem loans; development banking for trainers; agribusiness management; core treasury; women and development; restructuring banking institutions; financial liberalization; privatization strategies; banking marketing strategies; and credit risk assessments. These programs were conducted by specialized training institutions in the United States, Sudan, and Turkey. A number of these classroom-based training programs included study visits.

Most of APCP-sponsored participants in overseas programs took part in study tours in the United States and third countries. The U.S.-based institutions that hosted and/or programmed study tour participants were the International Management Development Institute, University of Pittsburgh; the USDA Graduate School; Bank One in Arizona; the Mellon Bank, Pittsburgh; the World Bank's Educational Development Institute (EDI); Santa Clara University; the U.S. Grain Council; and Clark-Atlanta University. Hosting rural financial institutions in third countries included the T.C. Ziraat Bankasi in Turkey; Caisse Nationale de Credit Agricole in Morocco; the Bank for Agriculture and Agricultural Cooperatives in Thailand; Bank Rakyat Indonesia; and the Bank Pertanian Malaysia. Nonfinancial institutions in third countries that coordinated study visits were the Philippines Agricultural Inputs Distributors Association and the offices of the International Fertilizer Development Center in the Philippines and Bangladesh.

APCP/Chemonics participant training:

Number of programs	28	
Number of participants	210	
Person-days	3,612	
Classroom-based programs	7	
Study tours	21	
Person-days of Programs		
Third countries	1,175	(33 percent of total)
U.S.-based	2,437	(67 percent of total)
Number of Participants by Location		
Third countries	117	(56 percent of total)
U.S.	93	(44 percent of total)

In addition to APCP/Chemonics-funded participant training programs, 20 Invitational Travel programs occurred for 34 key Bank and MALR staff members in the United States, Saudi Arabia, and Dubai. While these programs were not funded under the APCP/Chemoics contract, many of these programs complemented APCP activities.

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TRAINING RECOMMENDATIONS:

- o The BDACs need to adequately maintain their training rooms and equipment.

- o The Bank should seize the opportunity to more fully utilize their training personnel, facilities, and equipment at all BDACs rather than continue to centralize the training process at the PBDAC.

- o Require ownership by PBDAC/BDAC technical areas. Training will have a greater impact in the working environment of the Bank, including the operating practices and procedures, if the Bank's respective technical sectors and departments take responsibility for training results and participate fully in the training process.

- o The Bank's training programs should emphasize skill-based courses to prepare the trainees for on-the-job implementation.

- o The Bank should link its training plans to the development plan or business plan of each PBDAC sector and BDAC to ensure training activities are tied to the enhancement of staff performance and the implementation of new policies, procedures, and practices.

- o The Bank needs to institutionalize the evaluation processes by using a performance appraisal system and a post-training impact evaluation.

- o The Bank should continue to build a nationwide commitment to training and to continue to give priority to training its middle managers.

F. PRIVATIZATION/DIVESTITURE/ORGANIZATION MANAGEMENT AND STRUCTURE

The purpose of this task was to assist the PBDAC in the divestiture/privatization of its distribution functions relating to fertilizer, animal feed, and other agricultural inputs, and to provide technical follow-up assistance and support for Bank activities to modify its organization and operations, as well as prepare a long-range strategic plan . In early 1991 the Chemonics was fielded and working in collaboration with the PBDAC, USAID, and the MALR, his responsibilities included:

- o Reviewing documentation related to the policy reform program under Tranches IV through VI, GOE decrees and laws germane to agricultural policy, and other data sources relating to divestiture and privatization activities undertaken by Egypt and other developing countries.

o Assisting PBDAC counterparts and the MALR in carrying out the divestiture of the PBDAC-distributed inputs, including fertilizer, seeds, jute bags, pesticides, machinery, corn, and spare parts.

o Assisting, in collaboration with PBDAC counterparts, in assessing the financial impact and problems expected from the farm inputs divestiture/privatization.

o Proposing specific separate studies and scopes of work required for the policy reform program related to PBDAC, personnel redundancy, bank client attitudes, reorganization, warehouse disposition, etc.

o Assisting, in collaboration with PBDAC counterparts, in monitoring, evaluating, and reporting on divestiture progress.

Except for the GOE's directive in mid-1995 temporarily ordering PBDAC to resume fertilizer sales and distribution, these activities were substantially successful.

In 1985, the PBDAC was the major distributor of animal feed, agricultural machinery, jute bags, pesticides, seeds, and phosphate and nitrogen fertilizers. The PBDAC was also the major importer of yellow corn, potassium fertilizers, jute bags, and animal feed and concentrates. By 1994/95, the PBDAC divested most of these activities.

PBDAC disengaged from its farm inputs supply business, thus creating a perfect environment for the interested private sector enterprises to move into the fertilizer sales market as PBDAC withdrew. By late 1994 and early 1995, the private sector was marketing--at both the wholesale and retail levels--slightly over 90 percent of the domestically produced fertilizer throughout Egypt. In mid-1991 there were approximately 400 licensed fertilizer dealers; by 1995 there were over 1,800. This contributed significantly to meeting the policy benchmark for divestiture and the reform goal to increase the private sector's role in agricultural farm inputs marketing.

In 1985, the PBDAC also was the major buyer of wheat, rice, cotton, maize, and all other controlled crops through the GOE's mandatory delivery system. By 1996, the PBDAC's role was almost eliminated in the marketing of these commodities.

PBDAC made a good start in reducing a large number of excess staff by offering a special program of incentives for early retirement. This was a bold and innovative initiative. PBDAC was the only government agency in Egypt to apply a bonus-driven early retirement program. By February 1996, 5,220 employees had left the Bank; 2,395 employees left under the special program, while 2,825 left through normal attrition and contract terminations.

To further reduce the number of redundant employees, the APCP advisor suggested and developed the Mandoub Plan. (Mandoubs are farm inputs storekeepers employed by the bank to retail sell and distribute fertilizers and other farm inputs.) There are an estimated 4,000 mandoubs and the plan recommended training and assisting them to open and operate their own private farm input stores. While the plan was approved in principle and considerable expenditures were made to prepare the training program it required, PBDAC never officially gave approval or tried implementing the plan. As a result, most of the 4,000 Mandoubs are still employed by PBDAC.

Two serious, on-going, and immediate problems within the Bank are (1) the dearth of professionally trained and experienced bank administrators, managers, and specialists; and (2) an overburdening number of redundant employees, which inhibits a modern bank of its size to function successfully and profitably.

Zarrouk, Khaled & Co., a member firm of Ernst & Young International, was subcontracted to make an Restructuring and Reorganization Study. This appraisal of the Bank's administration, hierarchical organization, operational efficiency, personnel management, and management effectiveness included specific recommendations and draft implementation plans, but following a one-day review session attended by almost all the senior-level PBDAC officials, no further serious attention or follow-up was given by the Bank.

PBDAC had a commitment under Tranche VII to prepare a warehouse disposition plan and implement it to the point where all storage and warehouse facilities not needed for banking purposes would be divested. PBDAC was to release up to 1.5 million square meters of the warehouse and storage space it had been operating. A comprehensive study of the PBDAC/BDAC warehouses undertaken by a local firm reported on utilization, profitability, management concerns, and provided a projected estimate of storage needs up to the year 2005. It also recommended disposal, retention, and management factors for PBDAC's consideration. As of this writing, although PBDAC has not efficiently used its storage facilities to even 50 percent of their capacity, the only disposition of warehouses that took place occurred where former owners went to court to get back their properties seized by the government in the early 1960's.

RECOMMENDATIONS:

- o The Bank should seriously consider the recommendations and undertake the necessary actions presented in the Mandoub Plan.

o The Bank should consider hiring or contracting the services of 20 to 30 fully-trained and skilled operating executives from private banks to work in PBDAC and some BDACs for two to three years along side selected existing senior officers.

o The Bank should establish a special policy-level task force to study the recommendations of the O&M study and adopt and implement those believed to be to PBDAC's advantage.

o The Bank should consider some consolidation of its BDACs for down-sizing, retaining six of them as regional banks and making branches of the other 12. This would lessen the capital requirements to comply with the Basel Agreement and also permit cost reductions where the number of excess personnel can be reduced.

o Of all the things the Bank management should have done--or even more importantly, should do immediately--is to establish an economic/planning unit in PBDAC. This unit's director/supervisor should be given (1) responsibility and authority to initiate the type of strategic planning desperately needed by any bank the size and importance of PBDAC; (2) the resources of staff and funds needed to initiate and carry out the research, data collection, and planning activity for at least a trial period of three years; and (3) a timeframe within which to complete the first strategic plan and annual operation plan.

G. POLICY REFORM: MONITORING AND VERIFICATION

As stated earlier in this report, to facilitate the deregulation of the agricultural sector agricultural policy reforms were identified, negotiated, and bilaterally agreed to by USAID and the MALR through a series of memoranda of understanding (MOU). The MOUs provided performance targets or specified benchmarks, which, when satisfactorily completed and verified, resulted in USAID making tranche/grant fund U.S. dollar payments to the GOE for transfer in Egyptian pounds to the PBDAC.

The policy reforms were detailed as specific actions or benchmarks that could be verified when accomplished or put into effect by decrees.

The APCP Final Assessment published in June 1996 stated that the tranche benchmark monitoring and verification process has been one of the most successful aspects of the APCP. As the tranche benchmarks involved larger and more complex policy actions and supporting activities, it became apparent that a monitoring and evaluation specialist was required. This position was eventually funded under the APCP. In the Spring of 1991, a short-term expatriate APCP monitoring and evaluation specialist started this work. He returned full-time

to the APCP to undertake a long-term APCP technical assignment starting in July 1992 and continued through June 1995. Since then, he has undertaken short-term assignments monitoring and verifying the degree of completion of the tranche benchmarks.

By undertaking a series of surveys and studies, the APCP specialist drafted reports for submission to USAID by the MALR to verify the completion of the benchmarks. He completed reports on Tranches IV, V, and VI, and at this writing, is preparing the Tranche VII report to be completed in July 1996. The APCP Final Assessment states these reports have been important not only to measure policy performance but also as sources of ideas and follow-up studies needed to modify benchmarks or formulate additional benchmarks for future tranches.

The achievements in the policy reform component are discussed below in section V.

IV. EVALUATION FINDINGS

A. MID-TERM EVALUATION

A mid-term evaluation of the APCP was conducted and a report submitted in 1991. In June 1996 a final assessment was conducted. The mid-term evaluation commended the APCP organizational and management structure in supporting implementation to achieve the project goal and purpose and had several major recommendations within the scope of APCP/Chemonics, which the APCP team, in collaboration with Bank counterparts, attempted to address. Several mid-term recommendations have been superseded by events, while others were outside the scope of APCP/Chemonics's work in the institutional strengthening component of the overall APCP. Below is a summary showing the mid-term evaluation's recommendations, the ensuing results, and the institutional strengthening recommendations presented in the Final Assessment Report.

1. MIS Reporting. The mid-term evaluation stated that a fully coordinated reporting system should be developed in order to minimize duplication of requests for reports. This coordinated essential reporting must be developed by accounting and MIS in consultation with the important users. Only the essential management reports should be specified, recognizing that there is still a manual reporting system.

Results: As reported in final assessment, the establishment of a computer-based Management Information System is one of obvious successes of the project, to the degree it was carried out. In addition as stated in the finance/capital management section of this report, the APCP introduced and the PBDAC adopted a new accounting system enabling the Banks' credit, finance, and planning sectors to

attain their information from the monthly trial balance. Before the implementation of the APCP, all systems were manual and reportedly took over a year to complete a summary of bank performance.

Under the APCP, 46 PCs, 150 supermicros (covering nearly every branch), and 18 minicomputers (covering all governorates) were purchased, installed, and operators trained. Although data are still compiled manually at the village bank level, those data are then entered into computers at the branch level and subsequently are transferred by modem to the central office. This installation was carried out over six years, and is continuing to date while pushing the system down into selected village banks under the Bank Improvement Program.

2. Strategic Planning. The project paper, Chemonics' technical proposal, baseline study, and Annual Work Plans I through VIII, and the Tranche VII MOU, as well as the mid-term evaluation discussed the necessity for the Bank to develop a strategic planning program. The mid-term evaluation report stated, "Strategic planning should be developed as a continuous process, through the application of a strategic planning program in every sector and BDAC."

Results: A strategic planning workshop was conducted early in the contract and a draft concept paper for the strategic plan was prepared by APCP staff and submitted to the PBDAC for review and consideration in January 1995. Because PBDAC took no action, it was not possible for the APCP/Chemonics staff to undertake further work. The APCP/Chemonics team made it clear that they would help PBDAC if and when requested. However, direction from and participation by PBDAC management was not forthcoming. Therefore, strategic planning was dropped as an APCP activity in APCP Annual Work Plan VIII.

3. Manpower Planning. The mid-term evaluation recommended that a manpower planning program be developed and applied throughout every PBDAC sector, BDAC, district (branch), and village bank. This concept will produce positive results in quantifying human resources and provide better alternatives in managing them.

Results: The Restructuring and Reorganization Study was produced in late 1994 by Zarrouk Khaled & Company, a member of Ernst & Young International under a subcontract with APCP/Chemonics. This multi-volume report in both English and Arabic provides the Bank with an in-depth analysis and implementation plan for the improvement and strengthening of the administration and management of the human resources system in PBDAC. A modern human resources development and

management system needs to be designed, approved, and applied in the PBDAC. This report could and should serve as a basis for this activity.

4. Training Needs Assessment. The mid-term evaluation stated the Bank needs to carry out a new training needs assessment that starts with the new organization of the PBDAC, job descriptions specifying knowledge and skill requirements, and an evaluation of incumbents in each position to determine training needs.

Results: Again, The Restructuring and Reorganization Study produced by Zarrouk Kheled and Company addresses this issue, which has yet to be taken under serious consideration by PBDAC.

5. Expand Lending. The mid-term evaluation recommended the establishment of PBDAC-wide lending program for agribusiness enterprises in input distribution and product processing and marketing, including a feasibility study capability.

Results: As stated in the final assessment and described above in section III, the PBDAC is continuing to grow in nearly all respects of the provision of banking services in rural Egypt. The Bank is still looking to expand its services through more comprehensive credit provision in rural areas, not limited to agricultural producers and processors. The APCP's Bank Improvement Program is a promising and tested model that the Bank should sustained.

6. Sources of Capital and Financial Viability. The mid-term evaluation recommended a study of the alternatives for the PBDAC, and the implications of those alternatives for its sources of capital and financial viability should have the highest priority in the APCP work plan. Technical assistance should focus on systems development for analyzing capital needs, sources, and services requirements.

Results: The APCP's finance and capital management advisor over a period of several years provided in-depth analysis of capital needs, sources, and services requirements. Again, by continuing and expanding the Bank Improvement Program nationwide the PBDAC could substantially increase its sources of capital.

7. Economic Analysis Unit. The mid-term evaluation had the following recommendation, "The proposed PBDAC economic analysis unit should emphasize: (1) understanding of the Egyptian agricultural economy: markets, finance, and farmers' resource allocation decisions; (2) understanding PBDAC's role as a major actor in Egypt's financial markets; and (3) identifying and analyzing new project opportunities for farmers and agribusinesses. PBDAC should recruit a small,

highly proficient economic analysis staff covering agricultural economics and macro-economics. Consider part-time expertise with joint appointments at universities with the bulk of the economic analysis unit's investigations done through sponsored studies by universities and MALR units."

Results: The above recommendation is closely related to recommendations throughout this report concerning the need for the PBDAC to have trained and experienced bankers on its staff and the need for a permanent, in-house strategic planning capability. This will require a full-time staff who are competently trained and experienced key professionals and technical personnel. They must have the educational background and special disciplines needed for bank operations, financial management, economic analysis, and policy planning. When in place, this staff should prepare strategies, and annual and related special topical plans and budgets for the Bank's board of directors and senior staff members. (Over the course of the project, Chemonics has submitted to the PBDAC numerous memoranda offering suggestions and guides as to why it should and how it could initiate a strategic planning capability.)

8. Women as Clients and Employees. The 1991 mid-term evaluation stated that attention to women as clients and employees should become institutionalized PBDAC programs. The data assembled on female Bank clients and employees should be analyzed, and a report of findings and recommendations issued for management's review.

Results: As reported in the final assessment, "The policy shift towards creditworthy lending rather than relying on land titles or other traditional instruments of collateral has particular implications for lending to women. For a long list of traditional and legal reasons, women generally do not have title to collateral, particularly land. The PBDAC deserves recognition in that it currently has about 462,000 women borrowers countrywide (as of December 31, 1995) with a reported 95.2 repayment rate. WID (Women in Development) lending started on a pilot basis in the Qalioubiya governorate on February 5, 1992. It was implemented in two village banks under the APCP. Viewed as a success, the program was later expanded to all governorates. Six female trainers were sent for a six-week "training of trainers" program. The people receiving this training then had responsibility for training staff back in Egypt. It is instructive to see the growth in lending to women in a single branch. In Beni Suef, women were recognized as having a high growth potential as customers. In one year (April 1995 to April 1996) following orientation and training of the staff, the number of women customers grew from 386 to 1,438, reportedly with 95 percent on-time repayments. Loan amounts to women during that period grew from LE 208,000 to LE 719,000. Within the same time period, total credit

outstanding of the branch went from LE 193 million to LE 236 million, with only LE 88 million classified as agricultural credit."

9. Disposition of Input Distribution Facilities. The mid-term report recommended "the PBDAC should provide for early disposition, through a competitive process, of that portion of its physical facilities used for input distribution."

Results: As described earlier in this report, PBDAC, in response to the GOE's agreement with USAID, was supposed to have released up to 1.5 million square meters of the warehouse and storage space it has been operating. The rate of disposition fell far short of the target.

B. FINAL ASSESSMENT

The APCP Final Assessment report was submitted by an outside contractor in June 1996. In particular, it noted the success of the Bank Improvement Program and the establishment of a computer-based Management Information System. It also had eight institutional strengthening recommendations for the PBDAC which, at the risk of being redundant, warrant repeating. They are:

1. The PBDAC should continue to focus on provision of financial services to the rural areas of Egypt with long-term financial viability as a primary goal. The lending should include all types of businesses that exist in rural Egypt, not just those related to agricultural production, processing, and marketing.

2. The PBDAC should continue to refine the methodologies tested under the Bank Improvement Program with a long-term view of utilizing the perfected model nationwide. It would benefit from additional donor assistance to help it with the refinements in incentive systems and loan performance tracking, as well as providing training for staff. But in any event, the PBDAC should continue and expand this effort.

3. The computerized MIS should be extended to fully capture loan portfolio performance and should include analysis of performance that is then returned to the BDACs, the branch banks, and the village banks.

4. The PBDAC should continue its efforts to be viewed by the GOE as a bank and not a purveyor of technical assistance, marketing services, and subsidies. Complete divestiture of the facilities and employees currently and previously utilized for input distribution and marketing would greatly assist the bank in changing its image.

5. The PBDAC should continue its efforts to focus on its profitability by expanding its deposit base and possible seek ways to broaden its ownership base so that it can maintain its long-term viability without undue government intervention.

6. The PBDAC should continue to explore methods of staff reduction beyond natural attrition. The methods might include increased opportunities for staff to enter the private sector with financing of activities such as warehousing/retail input sales. It should also negotiate with the MALR to absorb staff and facilities that are redundant to the PBDAC as a financial institution.

7. The PBDAC should utilize both foreign and particularly domestic banking expertise to upgrade the skills of its management and staff.

8. The PBDAC should reorganize its management structure and the BDAC system for greater efficiency. A chairman/CEO structure for senior management and a reduction in the number of BDACs should be implemented.

V. IMPORTANT ACHIEVEMENTS

A. POLICY REFORM

The APCP consists of two major components (1) program assistance conditional on agricultural reform; and (2) project assistance to strengthen the PBDAC. The policy reforms are freeing farmers from area controls and output quotas and are liberalizing prices and reducing input and credit subsidies. The institutional strengthening component was designed to promote a new concept of agricultural credit in Egypt: unsubsidized cash lending to farmers based on improved technology. Increased lending was anticipated due to reductions in input subsidies, expanded use of inputs, and increased investments in private sector agribusiness and industries.

In 1985, the PBDAC was the major distributor of animal feed, agricultural machinery, jute bags, pesticides, seeds, and phosphate and nitrogen fertilizers. The PBDAC was the major importer of yellow corn, potassium fertilizers, jute bags, and animal feed ingredients and concentrates. The Bank was the major buyer of wheat, rice, cotton, maize, and all other controlled crops through a GOE mandated delivery system. Also in 1985, the majority of PBDAC loans were heavily subsidized, in-kind rather than cash, and were only short-term crop production loans. The total amount of the PBDAC's loan portfolio was less than LE 2 billion.

Since 1986, the Egyptian government has gradually liberalized the country's agricultural sector. Part of Egypt's structural and economic reform has been to eliminate

government restrictions on farmer choices and to influence domestic prices to closer approach international or border prices for agricultural inputs and outputs. Key points in the program included the removal of (1) government farm price controls; (2) crop mandated area controls; (3) crop procurement and quotas by the government; and (4) farm production input subsidies.

By the early 1990s, some effective agricultural sector economic policy changes had begun to be implemented. These changes led to a unified foreign exchange rate, higher energy prices, and lessening of restrictions on foreign trade. Trade in farm inputs and outputs also was opened to the private sector.

The case for liberalizing the agricultural sector was largely based on the following assumptions:

1. Egypt's farmers would be relative price-responsive
2. The net effect of current price distortions on farm incomes was negative
3. Average rural incomes were roughly only 60 to 70 percent of the urban average.

From these assumptions it was expected that the introduction of international prices would lead to an allocation of resources more in line with Egypt's comparative advantage; reduce to some degree Egypt's agricultural trade deficits; increase farmer and rural incomes; and provide more equitable income distribution.

Recent policy reviews and verification reports support that most of the policy changes in the various tranches' Memoranda of Understanding and their detailed benchmarks have been satisfied. Farmers and business people have responded, and markets in Egypt are opening and are supportive of a liberalized and free market oriented agricultural sector.

The GOE also took measures to liberalize cotton production and ginning, as well as trade. This was a difficult and controversial political issue and took several years to effect. Delivery quotas on rice were eliminated in 1992 and now Egypt is a rice exporter. The PBDAC disengaged from the farm inputs monopoly and in 1994 conducted less than 10 percent of the trade in fertilizers--down 90 percent from its total monopoly position in 1991. By the end of 1992, all budgeting and exchange rate subsidies were removed from farm inputs and agricultural credit.

The APCP's policy reform component initiated a number of policy changes in Egypt that have led to dramatic liberalization of the agricultural sector. This component has

positively supported privatization and has initiated and supported public dialogue and awareness of the benefits of free markets and private investment. Two major policy conferences were convened in Cairo under APCP auspices. During these international meetings representatives from several foreign countries joined to present scholarly papers regarding policy changes in Egypt and the positive effect these have had on the agricultural sector. The Minister of Agriculture and Land Reclamation and Deputy Prime Minister Dr. Youssef Wally personally hosted both the 1991 and the 1995 conferences. A book summarizing the policy papers presented at the 1995 conference was prepared and published under the editing of Dr. Lehman Fletcher, professor of economics, Iowa State University. Copies of this publication are available in the PBDAC and USAID/Cairo.

By 1994/95, the PBDAC had divested itself from selling and distributing most of the farm inputs and the purchasing of farmers' products at fixed prices less than real market value. Unfortunately, the PBDAC's divestiture from fertilizer sales was reversed in August 1995 when it re-entered the market to distribute nitrogen fertilizers. This was due to the government's decision ordering the PBDAC to again sell and distribute these fertilizers. The GOE's fertilizer companies exported large quantities of domestic fertilizers to take advantage of the high international prices, thus causing a domestic shortage and drastic increase in local prices.

Policy regarding cotton remained a major stumbling block to desired policy reform until 1996 when most of the restrictive regulations were lifted and trade in cotton was opened to the private sector.

The APCP policy reform component has been quite successful insofar as USAID is concerned. Over \$200 million in grants have been transferred to the GOE for the agricultural policy changes that were taken by the GOE as of the end of 1995. These policy changes--and their verification--are in reports sent to USAID by the MALR.

B. INSTITUTIONAL DEVELOPMENT OF THE PBDAC

In the late 1980s, the PBDAC reportedly had upwards of 44,000 employees, 92 identified organizational units in its Cairo headquarters office, two centrally supervised branch banks, 17 governorate banks (BDACs), and over 160 branch and 800 village banks reporting to the BDACs. In addition to these banking offices there were 545 farm input and output storage areas (shounas), 303 covered sheds, 574 closed-in warehouses, and over 4,200 retail farm input stores (mandoubiyas).

The APCP project design sought to build on the success of the predecessor project, the Small Farmer Production Project (SFPP), and to institutionalize the elements that contributed

to that project's success. A similar approach to that of the SFPP was used in implementing the APCP during the transition or bridging period between the SFPP and the APCP in 1988 and 1989. This included target lending, technical packages, integration of agricultural extension workers who received special incentives from the APCP for their field work, and providing technical assistance to farmers. This approach to project implementation did not last more than the first two years of the APCP's implementation. USAID decided not to continue providing the funds for the MALR's extension workers' incentives, and the PBDAC was not willing to pay these out of its own funds. At this point, except for some farm-related extension by Chemonics' direct-hire staff, the project emphasis and technical assistance effort became more based on the Cairo headquarters and related to institutional strengthening rather than field extension to small farmers.

The task areas of the eight APCP Annual Work Plans starting in February 1989 reflected the institutional strengthening technical assistance of the project. These related to bank activities per se and not to agronomic field extension. In the eight AWP's prepared by the Chemonics team almost all of the major tasks were directed to institutional strengthening and/or providing a wider variety and improved and increased quality of banking services to the PBDAC's rural clients. For example, improvement of lending policies was a major task in five of the eight annual work plans, as were more efficient finance and capital management and the PBDAC's divestiture from non-banking activities. Each of the eight AWP's undertook training and the design and installation of a modern management information system as major tasks. The other topics given high priority for technical assistance in at least three of the eight annual work plans were accounting, auditing, and economic analysis.

There have been a large number of significant and positive achievements in the strengthening and improving of the PBDAC and its related bank network of BDACs and branch and village banks.

For example, a significant number of special studies were conducted to help the PBDAC in its efforts to modernize and strengthen its organization, personnel management, warehouse and storage management, auditing functions, accounting and fiscal reporting, budgeting, and training programs.

The APCP team prepared and submitted to the PBDAC over 500 special topical papers and plans covering all areas and subjects of importance with recommendations for improving and strengthening the PBDAC. (A bibliography of these documents is presented in Annex A of this report.) A revised new Mission Statement was prepared to reflect the Bank's new and more liberalized lending and deposit mobilization. This was

accepted and adopted by the PBDAC board of directors. Now the banks can and do provide more expansive and needed financial services to their rural clients.

A new nationwide computerized management information system was installed in the PBDAC and the BDACs. This included necessary hardware, appropriate software, and staff training resulting in the MIS being operated in the PBDAC, all of the BDACs and their subordinate branches, and some village banks.

In 1985 a majority of the Bank's LE 2 billion volume of loans were heavily subsidized, in-kind loans (rather than cash), and mainly short-term crop production loans. By 1995 the majority of the Bank's LE 5.6 billion in loans were short- and medium-term investment loans and, except for equipment procurement loans, PBDAC had discontinued in-kind lending.

In 1993, the Bank implemented its new mission to lend on a creditworthy basis for any rural development activity.

In 1985, total clients' deposits on hand were negligible and almost limited to PBDAC employees' savings. By 1994/1995 deposits reached more than LE 3 billion, which has substantially reduced PBDAC's reliance on interbank borrowing and overdrafts, consequently sharply reducing its lending costs.

In 1985, the PBDAC's equity (capital plus reserves) was LE 100 million. In 1996, its equity had increased to LE 900 million allowing the Bank to rely more on its own resources and providing considerably more security for its depositors.

The retained earnings from the APCP tranche-triggered capital grants have been used by the PBDAC and the BDACs to strengthen training programs, refurbish village and branch banks, and procure needed furnishings and equipment. Also, the PBDAC has financed the majority of the APCP in-country training and computer terminal installations.

In addition, the PBDAC was the only government agency in Egypt to apply a bonus-driven early retirement program resulting in a substantial reduction of employees during 1993-1995. Currently there are fewer than 30,000 employees, down from more than 40,000 in 1985.

Finally, the PBDAC responded to and has vigorously supported in three governorates the Bank Improvement Program that has been very successful in upgrading and strengthening the participating bank units themselves, but even more importantly, it has expanded the quality and variety of bank services to rural clients in those governorates.

VI. HANDOVER AND TRANSITION

The most important action taken with regard to the handover and transition of APCP activities from the contractor team to the PBDAC was when the Bank requested that the APCP be extended one final additional year to 1996. The PBDAC's purpose was to assure an orderly transition. The Bank specifically wanted to continue the activities of the Bank Improvement Program. Several meetings, including one full-day workshop, were held to prepare PBDAC technical staff to continue select bank strengthening activities.

Nineteen key PBDAC management and technical officers convened a transition workshop on March 5, 1996. The senior officers of the PBDAC asked the Chemonics/Arabsoft APCP team to help and participate. The purpose was to discuss the best means to continue the field work of the Bank Improvement Program and to prepare the strategy for expanding the programs's activities to the branch and village banks in all governorates, with an emphasis on creditworthy lending, active deposit mobilization, upgrading clients records and accounts, installing accrual and a more modern accounting system, upgrading the village and branch banks' physical facilities, and improving client relations through training bank staff.

Because of the demonstrated success of the Bank Improvement Program in the three pilot governorates of Beni Suef, Gharbiya, and Daqahliya, PBDAC senior officers requested APCP help to plan for the continuation and expansion. 167 village banks and their 27 supervising branch banks have participated in the program. All staff have received extensive training and the reported results for the original nine pilot banks are noteworthy. All of these banks have increased their average deposit balances by 13 to 43 percent. All of the original banks participating in the Bank Improvement Program increased their investment loans an average of 31.3 percent, while nonparticipating banks in the same governorates showed decreases of 16 percent. The loan portfolio of one village bank, Mahallah Abu Ali, raised its loan outstandings 150.2 percent in a four-month period, and the Batra village bank increased its loan outstandings by 93.7 percent. A final note of success of the program is that as of May 1996 all of the participating banks now have the capability to produce accurate profit and loss statements at least on a monthly basis.

VII. ISSUES FOR THE FUTURE

The PBDAC must expand the implementation of its new mission by vigorously expanding creditworthy lending and, at the same time, aggressively soliciting deposits. Most importantly, it must ward off politically directed influence

on fixing interest rates, debt forgiveness, assets and liability management, and hiring additional staff who are not needed.

The PBDAC should very seriously consider most if not all of the recommendations provided in the abundance of memoranda and reports by the several consulting groups over the past 15 years. These include, but are not strictly limited to

1. Institutional strengthening itself
2. Adopting new policies
3. Streamlining and modernizing its bank operations
4. Simplifying the Bank's organization
5. Expanding client services
6. Improving the Bank's management

These consultants' referenced papers and reports on these subjects are in the library of documents given to the PBDAC during the course of the project.

All of the contractual requirements of the project have been delivered insofar as the contractor's team of experts from Chemonics, ArabSoft, KPMG Peat Marwick, and other short-term specialists could effectively deliver. In some cases the necessary counterpart response was not positive or forthcoming from the PBDAC. The most notable of these cases are:

1. The PBDAC and BDACs need to have a permanent strategic planning capability developed. This will require a full-time staff who are competently trained and experienced key professionals and technical personnel. They must have the educational background and special disciplines needed for bank operations, financial management, economic analysis, and policy planning. When in place, this staff should prepare strategies, and annual and related special topical plans and budgets for the Bank's board of directors and senior staff members. (Over the course of the project, Chemonics has submitted to the PBDAC numerous memoranda offering suggestions and guides as to why it should and how it could initiate a strategic planning capability.)

2. A modern human resources development and management system needs to be designed, approved, and applied in the PBDAC. (Serving as a basis for this activity should be The Restructuring and Reorganization Study prepared by Zarouk, Khaled & Company, a member of Ernst & Young International.)

3. A senior executive-level, coordinated reporting system is needed to assist, inform, and enable senior personnel to simplify their decision-making, and their supervision and management of the PBDAC and the BDACs. The APCP/ArabSoft team has initiated a modern automated MIS in the Bank. However, the important users have not prioritized or adequately identified

their needs so that the most essential and critically important information is quick to get and easy to refer to. The system must be simple, but also useful to all who have the need for current, reliable information in order to plan, manage, and operate the PBDAC.

4. Finally, the Bank must find some way to minimize political influence on setting interest rates, the targeting of loans, granting nonbeneficial debt forgiveness, and other such issues that are harmful to the Bank, and most certainly are not justifiable when considering good business and banking principles.

VIII. LESSONS FOR THE FUTURE

The lessons for the PBDAC's future should be prefaced with an observation made by Dr. Dale Adams who gave generously of his time while undertaking several consulting assignments for the PBDAC over the course of several years. In one of his many papers Dr. Adams wrote, "I've looked at a lot of agricultural development banks around the world and feel the PBDAC has more growth potential than any of them."

The PBDAC is at a juncture where it must substantially downsize its personnel and aggressively seek new marketing opportunities. A very pressing problem currently faced by the leaders in the PBDAC is the surplus of workers. The recent changes in the Bank's activities have resulted in 10,000 to 20,000 of its 30,000 employees being seriously underemployed or outright redundant. Many of the employees in the PBDAC are in positions where their jobs have been made redundant (corn importation, pest control, fertilizer planning, etc.). In some cases the jobs were never really full-time. While the Bank has made good efforts to help solve this employee redundancy problem, it must continue its efforts very aggressively.

Policy makers must be convinced that the PBDAC ought to serve new markets. In this regard, at least four new initiatives should be explored:

1. Much more deposit mobilization
2. More women clients
3. More clients among the owners of non-farm rural businesses
4. Selling various types of insurance

Historically, the PBDAC has been closely tied to agriculture. Most of its leaders are agriculturalists, not bankers. The MALR has a strong voice in the Bank's activities. The Central Bank and Ministry of Finance (MOF) view the PBDAC as a quasi-bank. The PBDAC is not allowed to offer current

accounts to individuals or deal in foreign exchange, but it does handle substantial numbers of deposit accounts. The MOF expects PBDAC to rebate to them a significant part of its profits each year. These profits will probably decline sharply in the next several years because of lost fertilizer sales. If the Bank Improvement Program is adopted and supported nationwide, it could prove to be the easiest and best path for the PBDAC.

For the most part, the PBDAC has ignored non-farm activities in rural areas. Only a few of the small non-farm rural businesses in rural areas are PBDAC clients. At the same time, many of the rural people--including farmers and their families--depend on these businesses for employment and income. There should be no distinction between making a loan to a farmer to buy fertilizer from a private merchant and making a loan to the merchant, who, in turn, provides the fertilizer on credit to the farmer. Both loans lubricate the distribution of farm inputs.

One way of drawing political and popular attention to an amplified role of the PBDAC might be to propose a name-change to something like The Rural Bank of Egypt. The political rationale of such a change must be sold to the MALR, as well as to PBDAC leadership. Similar changes have been successful in other countries. The PBDAC should understand this and see the benefits that both the name-change and expansion toward new opportunities will bring to the Bank and the country.

Finally, serious attention should be given to privatizing the PBDAC or abolishing it in favor of privatizing the BDACs, leaving the supervision of BDACs to the Central Bank rather than the MALR. This would put the BDACs on a level playing field with other Egyptian banks.

APPENDIX A

BIBLIOGRAPHY OF APCP DELIVERABLES AND OTHER DOCUMENTS
SUBMITTED TO PBDAC & USAID

January 1, 1989 Through July 15, 1996

APPENDIX A
BIBLIOGRAPHY OF DOCUMENTS DELIVERED TO PBDAC & USAID

Between January 1, 1989, and July 15, 1996, the 545 APCP documents in this bibliography were delivered to the Principal Bank for Development and Agricultural Credit. Copies of many of these documents, in particular, the periodic progress reports, were also delivered to the U.S. Agency for International Development Mission in Cairo.

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I. ACCOUNTING

<u>Library Ref. No.</u>	<u>Title/Description</u>	<u>Deliverable No.</u>
ACC 1 (See ADM 4)	Baseline Study Accounting May 15, 1989	(WP-I/4.1.1)
ACC 2	Financial Performance Indicators and Financial Statement Format June 1, 1989	(WP-I/4.2.1)
ACC 3	Training Needs Assessment/ Accounting June 30, 1989	(WP-I/4.1.2.5)
ACC 4 (See MIS 24)	General Ledger Reporting Requirements (English vers.) June 30, 1989	(WP-I/4)
ACC 5	BDAC Accounting Manual I Arabic	(WP-II/5.1.1 & WP-III/)
ACC 6	BDAC Accounting Manual I English	(WP-II/5.1.1 & WP-III/)
ACC 7	General Ledger Pilot- Implementation Plan and Procedures	(WP-II/5.2.1)
ACC 8	Recommendations for Loans and Credit Automated System Requirements	(WP-II/5.2)
ACC 9 (See TRG 29)	Ziraat Bankasi Trip Report	(WP-II/5.5.1)
ACC 10	Financial Report Format for Liquidity Report	(WP-II/5.5.2)
ACC 11	PBDAC & BDAC Consolidated Financial Statements Presentation March 20, 1990	(WP-II/5.5)
ACC 12	Training Course Outlines in Advanced Accounting and Financial Analysis March 15, 1990	(WP-II/5.4.2 & 5.4.3)

I. ACCOUNTING (Continued)

<u>Library Ref. No.</u>	<u>Title/Description</u>	<u>Deliverable No.</u>
ACC 13	General Ledger Procedures Module (English & Arabic) April 1990	(WP-II/5.1.3)
ACC 14	Procedures for Monthly Accrual of Interest Expense for Savings Accounts, Deposits & Due to Banks	(WP-II/5.1.3b)
ACC 15	Draft Format for BDAC Balance Sheet and Income and Expense Statements September 23, 1990	(WP-III/2.9.1)
ACC 16	PBDAC Chart of Accounts	(WP-III/2.7)
ACC 17	Loan Accounting Forms: Report on Pilots and Recommendations December 30, 1990	(WP-III/2.8)
ACC 18	PBDAC/BDAC Consolidated Financial Statements Presentation March 1, 1991	(WP-III/2.9)
ACC 19	Analysis of PBDAC/BDAC Financial Analysis Program	(WP-III/2.9)
ACC 20	Loan Accounting Procedures Module March 31, 1991	(WP-III/2.8)
ACC 21	Cash Accounting Procedures Module (English & Arabic) April 1991	(WP-III/2.8.2)
ACC 22	Uniform Financial Reporting System Formats June 1991	(WP-III/2.9.1)
ACC 23	Loan Categories November 1991	(WP-III/2.9)

I. ACCOUNTING (Continued)

<u>Library Ref. No.</u>	<u>Title/Description</u>	<u>Deliverable No.</u>
ACC 24	Accounting System Development Final Report - August 1991	Not Deliverable
ACC 25	Consolidated Financial Reports and Ratios	(WP-VIII/3.6)

II. ADMINISTRATIVE SUPPORT

<u>Library Ref. No.</u>	<u>Title/Description</u>	<u>Deliverable No.</u>
ADM 1	First Annual Work Plan Final (Bilingual) March 1989	(WP-I/8.1.5)
ADM 2	Quarterly Progress Report No.1 (QPR.1/89) (January - March 1989)	
ADM 3	Second Annual Work Plan Final (English only) December 21, 1989	(WP-II/11.3.1)
ADM 4	Baseline Study: Vols. I-IV (English)	(WP-II/11.3.1)
ADM 5	Combined APR No. 1 & QPR No. 2 Annual Progress Report No. 1 (Oct. 1, 1988 - June 30, 1989) & Quarterly Progress Report No. 2 (April - May - June 1989) October 15, 1989	(WP-II/11.3.1)
ADM 6	Quarterly Progress Report No. 3 (July-August-September 1989) November 15, 1989	(WP-II/11.3.1)
ADM 7	Quarterly Progress Report No. 4 (October - November - December 1989) English January 30, 1990	(WP-II/11.3.1)
ADM 8	Quarterly Progress Report No. 4 (October - November - December 1989) Arabic Summary January 30, 1990	Not Deliverable
ADM 9	Quarterly Progress Report No. 5 (January - February - March 1990) English April 30, 1990	(WP-II/11.3.1)

II. ADMINISTRATIVE SUPPORT (Continued)

<u>Library Ref. No.</u>	<u>Title/Description</u>	<u>Deliverable No.</u>
ADM 10	Quarterly Progress Report No. 5 (January - February - March 1990) Arabic Summary April 30, 1990	Not Deliverable
ADM 11	Combined APR No. 2 & QPR No. 6 Annual Progress Report No. 1 (July 1, 1989 - June 30, 1990) & Quarterly Progress Report No. 2 (April - May - June 1990) English July 18, 1990	(WP-II/11.3.1)
ADM 12	Combined APR No. 2 & QPR No. 6 Annual Progress Report No. 2 (July 1, 1989 - June 30, 1990) & Quarterly Progress Report No. 6 (April - May - June 1990) Arabic July 18, 1990	Not Deliverable
ADM 13	Quarterly Progress Report No. 7 (July - August - September 1990) English October 18, 1990	(WP-III/4.4.4)
ADM 14	Third Annual Work Plan Final Approved Version January 10, 1991	(WP-II/11.3.1)
ADM 15	Quarterly Progress Report No. 8 (October - November - December 1990) English January 10, 1991	(WP-III/4.4.5)
ADM 16	Quarterly Progress Report No. 8 (October - November - December 1990) Arabic Summary January 10, 1991	(WP-III/4.4.5)

II. ADMINISTRATIVE SUPPORT (Continued)

<u>Library Ref. No.</u>	<u>Title/Description</u>	<u>Deliverable No.</u>
ADM 17	Vol. I, Issue 1 of APCP Newsletter (English & Arabic) January 1991	(WP-III/4.4.12)
ADM 18	Advice to PBDAC's MIS/Publications Section on the Production of Newsletter; Vol. I, Issue 1 of APCP Newsletter (Bilingual) February 13, 1991	(WP-III/4.4.9)
ADM 19	Quarterly Progress Report No. 9 (January - February - March 1991) English April 28, 1991	(WP-III/4.4.6)
ADM 20	Vol. I, Issue 2 of APCP Newsletter (English & Arabic) June 1991	(WP-III/4.4.12)
ADM 21	APCP Brochure June 1991	(WP-III/4.4.11)
ADM 22	Combined APR No. 3 & QPR No. 10 Annual Progress Report No. 3 (July 1, 1990 - June 30, 1991) & Quarterly Progress Report No. 10 (April - May - June 1991) English July 30, 1991	(WP-IV/7.4.1)
ADM 23	Fourth Annual Work Plan Final Approved Version October 23, 1991	(WP-III/4.4.8)
ADM 24	Quarterly Progress Report No. 11 (July - August - September 1991) English October 23, 1991	(WP-IV/7.4.2)
ADM 25	Quarterly Progress Report No. 12 (October - November - December 1991) English January 28, 1992	(WP-IV/7.4.3)

II. ADMINISTRATIVE SUPPORT (Continued)

<u>Library Ref. No.</u>	<u>Title/Description</u>	<u>Deliverable No.</u>
ADM 26	Quarterly Progress Report No. 12 (October - November - December 1991) Arabic Summary January 28, 1992	Not Deliverable
ADM 27	Quarterly Progress Report No. 13 (January - February - March 1992) English May 4, 1992	(WP-IV/7.4.4)
ADM 28	Quarterly Progress Report No. 13 (January - February - March 1992) Arabic Summary May 6, 1992	Not Deliverable
ADM 29	End of Tour Report "ADM/Specialist" June 1992	Not Deliverable
ADM 30	Fifth Annual Work Plan Final Approved Version July 30, 1992	(WP-IV/7.4.5)
ADM 31	Combined APR No. 4 & QPR No. 14 Annual Progress Report No. 4 (July 1, 1991 - June 30, 1992) & Quarterly Progress Report No. 14 (April - May - June 1992) English August 17, 1992	(WP-V/8.4.1)
ADM 32	Combined APR No. 4 & QPR No. 14 Annual Progress Report No. 4 (July 1, 1991 - June 30, 1992) & Quarterly Progress Report No. 14 (April - May - June 1992) Arabic Summary August 17, 1992	Not Deliverable

II. ADMINISTRATIVE SUPPORT (Continued)

<u>Library Ref. No.</u>	<u>Title/Description</u>	<u>Deliverable No.</u>
ADM 33	Quarterly Progress Report No. 15 (July - August - September 1992) English November 1, 1992	(WP-V/8.4.2)
ADM 34	Quarterly Progress Report No. 16 (October - November - December 1992) English February 25, 1993	(WP-V/8.4.3)
ADM 35	Quarterly Progress Report No. 17 (January - March - April 1993) English May 16, 1993	(WP-V/8.4.4)
ADM 36	Sixth Annual Work Plan August 4, 1993	(WP-V/8.4.5)
ADM 37	Combined APR No. 5 & QPR No. 18 Annual Progress Report No. 5 (July 1, 1992 - June 30, 1993) & Quarterly Progress Report No. 18 (April - May - June 1993) English	(WP-VI/6.3.2.1)
ADM 38	Quarterly Progress Report No. 19 (July - August - September 1993) English	(WP-VI/6.3.2.2)
ADM 39	Quarterly Progress Report No. 20 (October - November - December 1993) English	(WP-VI/6.3.2.2)
ADM 40	Quarterly Progress Report No. 21 (January - March - April 1994) English	(WP-VI/6.3.2.2)
ADM 41	Seventh Annual Work Plan (July 1, 1994 - September 30, 1995) English August 17, 1994	(WP-VI/6.3.2.3)

II. ADMINISTRATIVE SUPPORT (Continued)

<u>Library Ref. No.</u>	<u>Title/Description</u>	<u>Deliverable No.</u>
ADM 42	Seventh Annual Work Plan (July 1, 1994 - September 30, 1995) Arabic August 17, 1994	(WP-VI/6.3.2.3)
ADM 43	Combined APR No. 6 & QPR No. 22 Annual Progress Report No. 6 (July 1, 1993 - June 30, 1994) & Quarterly Progress Report No. 22 (April - May - June 1994) English	(WP-VI/6.3.2.2)
ADM 44	Quarterly Progress Report No. 23 (July - August - September 1994) English October 1994	(WP-VII)
ADM 45	Quarterly Progress Report No. 24 (October - November - December 1994) (English) January 1995	(WP-VII)
ADM 46	Quarterly Progress Report No. 25 (January - February - March 1994) (English) April 1995	(WP-VII)
ADM 47	Eighth Annual Work Plan (October 1, 1995 - July 15, 1996) June 29, 1995	(WP-VII)
ADM 48	Combined APR No. 7 & QPR No. 26 Annual Progress Report No. 7 (July 1, 1994 - June 30, 1995) & Quarterly Progress Report No. 26 (April - May - June 1995) English July 1995	(WP-VII)

II. ADMINISTRATIVE SUPPORT (Continued)

<u>Library Ref. No.</u>	<u>Title/Description</u>	<u>Deliverable No.</u>
ADM 49	Quarterly Progress Report No. 27 (July - August - September 1995) (English) September 1995	(WP-VII)
ADM 50	Quarterly Progress Report No. 28 (October - November - December 1995) (English) January 1996	(WP-VIII)
ADM 51	Quarterly Progress Report No. 28 (October - November - December 1995) (Arabic) January 1996	(WP-VIII)
ADM 52	Quarterly Progress Report No. 29 (January - February - March 1996) (English) April 1996	(WP-VIII)
ADM 53	End of Tour Report (COP-William Ellis) September 15, 1993	Not Deliverable
ADM 54	Quarterly Progress Report No. 30 (April - May - June 1996) (English) July 1996	(WP-VIII)
ADM 55	APCP Final Report	(WP-VIII)

II. ADMINISTRATIVE SUPPORT (Continued)

<u>Library Ref. No.</u>	<u>Title/Description</u>	<u>Deliverable No.</u>
	APCP Monthly Progress Reports (for H.O. & Chemonics Staff Use Only-- not an APCP Deliverable)	
ADM/MPR 1	MPR #1: January 1989	Not Deliverable
ADM/MPR 2	MPR #2: February 1989	Not Deliverable
ADM/MPR 3	MPR #3: March 1989	Not Deliverable
ADM/MPR 4	MPR #4: April 1989	Not Deliverable
ADM/MPR 5	MPR #5: May 1989	Not Deliverable
ADM/MPR 6	MPR #6: June 1989	Not Deliverable
ADM/MPR 7	MPR #7: July 1989	Not Deliverable
ADM/MPR 8	MPR #8: August 1989	Not Deliverable
ADM/MPR 9	MPR #9: September 1989	Not Deliverable
ADM/MPR 10	MPR #10: October 1989	Not Deliverable
ADM/MPR 11	MPR #11: November 1989	Not Deliverable
ADM/MPR 12	MPR #12: December 1989	Not Deliverable
ADM/MPR 13	MPR #13: January 1990	Not Deliverable
ADM/MPR 14	MPR #14: February 1990	Not Deliverable
ADM/MPR 15	MPR #15: March 1990	Not Deliverable
ADM/MPR 16	MPR #16: April 1990	Not Deliverable

III. AUDIT

<u>Library Ref. No.</u>	<u>Title/Description</u>	<u>Deliverable No.</u>
AUD 1 (See TRG 6)	Course Outline for Management Development--Bilingual March 31, 1989	(WP-I/5.4.2)
AUD 2	Terms of Reference and Mandate for Internal Auditing (Final Draft) August 1989	(WP-I/5.1.2& WP-I/5.5.2)
AUD 3 (See ADM 4)	Baseline Report (Draft Two) Task's input May 31, 1989	(WP-I/5.1.1) " /5.2.1 " /5.3.1 " /5.4.1 " /5.5.1
AUD 4	Loan Classification Concept Paper (Draft One) August 1989	(WP-I/5.2.2) (Same as WP-I/1.2.1)
AUD 5	Organizational Infrastructure Discussion Paper (Draft One) August 1989	(WP-I/5.1.3& " /5.5.3)
AUD 6	Internal Audit I & II Core Courses Outline August 31, 1989	(WP-I/5.4.3& WP-I/5.4.4)
AUD 7	Reference List for Training	(WP-I/5.4.5)
AUD 8	Loan Monitoring and Classification Action Plan	(WP-I/5.2.3)
AUD 9 (See ADM 3)	Second Annual Work Plan Task's Input	(WP-II/6.3.5)
AUD 10 (See TRG 21)	Workshop on Audit and Follow-up (Materials)	(WP-II/6.2.4) & 9.10.7

III. AUDIT (Continued)

<u>Library Ref. No.</u>	<u>Title/Description</u>	<u>Deliverable No.</u>
AUD 11	Presentation on Audit, Follow-up, and Control (Materials only for First of Three) July 31, 1989	(WP-II/6.2.5)
AUD 12	Review of Chart of Accounts and Descriptions October 30, 1989	(WP-II/6.3.4)
AUD 13	Audit Objectives and Procedures Credit (Lending) and Financial (Cash) Audit Programs (Audit Procedures Manual) December 1989	(WP-I/5.1.4& WP-II/6.1.3, 6.2.1, 6.2.2)
AUD 14	Inspection and Control Sector: Audit Procedures Handbook and Policy Manual June 1990	(WP-II/6.1.1 & 6.1.2)
AUD 15 (See TRG 62)	Internal Audit-1 Core Training Course	(WP-II/6.2.1 & 6.2.2)
AUD 16	Pilot Audit Report Giza Governorate	(WP-III/2.1a & 2.1c)
AUD 17	Audit Steps Evaluating Basic Controls September 1990	
AUD 18	Audit & Monitoring Framework February 1991	(WP-III/2.1.2 & 2.3.3)
AUD 19	Procedures for Evaluating Internal Controls and Audit Steps at Village Banks March 1991	(WP-III/2.1 & 2.1.2)
AUD 20	Management Control or Monitoring May 20, 1991	(WP-III/2.1.2)

III. AUDIT (Continued)

<u>Library Ref. No.</u>	<u>Title/Description</u>	<u>Deliverable No.</u>
AUD 21	Planning & Budgeting June 30, 1991	(WP-III/2.3.1, 2.3.2 & 2.3.3)
AUD 22	End of Tour Report June 1991 (AUD/Specialist)	Not Deliverable

IV. CREDIT MANAGEMENT

<u>Library Ref. No.</u>	<u>Title/Description</u>	<u>Deliverable No.</u>
CRE 1	Activity Total of the Unsubsidized Loans Issued By Governorate Banks	(WP-I/1.5.4)
CRE 2	APCP Enterprise Budgets Report Covering the Crop Packages of the Executive Committees of the 12 APCP Governorates September 20, 1988	(WP-I/1.6)
CRE 3	Crop Packages Winter 1988-89: The Pipeline Application of Research (English translation)	(WP-I/1.6)
CRE 4	Crop Packages Technical Recommendations Winter 1988-89 (Engl. transl.)	(WP-I/1.6)
CRE 5	Crop Packages Technical Recommendations Summer 1989	(WP-I/1.6)
CRE 6	Loan Classification Concept Paper (Bilingual) June 30, 1989	(WP-I/5.2.2)
CRE 7 (See ADM 4)	Baseline Report (Draft One) Task's input May 10, 1989	(WP-I/1.1.1& " /1.4.1)
CRE 8	Training Needs Assessment	(WP-II/1.4.1)
CRE 9	APCP Monthly Credit Reports Period July 1, 1987 to June 30, 1989	Not Deliverable
CRE 10	Needs Assessment for Improvement of Village Bank Environments	(WP-II/1.1.1)

IV. CREDIT MANAGEMENT (Continued)

<u>Library Ref. No.</u>	<u>Title/Description</u>	<u>Deliverable No.</u>
CRE 11	Proposal to Integrate CTS Functions in PBDAC (Draft)	(WP-II/1.3.1)
CRE 12 (See ACC 17)	Loan Accounting Forms: Report on Pilots and Recommendations December 30, 1990	(WP-III/2.8)
CRE 13	Enterprise Development Program Proposal to Social Fund for Development January 4, 1992	(WP-IV/3.4.1)
CRE 14	PBDAC & BDAC Consolidated Financial Statements Presentation 1990/1991 May 1, 1992	(WP-IV/4.2)
CRE 15	Credit Area Baseline Study April 1992	(WP-IV/1.1)
CRE 16 2.3&2.4)	Creditworthy Lending; Deposit Mobilization; and Client Relations Marketing Draft Plan for Pilot Project: Village Bank Improvement Program (VBIP); (Pilot in 2 BDACs, 3 branches, and 6 village banks) October 18, 1994	(WP-VII/2.2,
CRE 17 (See TRG 125)	Credit Course Material Village Bank Improvement Program Accounting & Credit Analysis Course November 1994	(WP-VII/2.2.1.b)
CRE 18 (See TRG 126)	Village Bank Improvement Program Accounting & Credit Analysis Course Reading Material January 1995	(WP-VII/2.2.1.b)

IV. CREDIT MANAGEMENT (Continued)

<u>Library Ref. No.</u>	<u>Title/Description</u>	<u>Deliverable No.</u>
CRE 19	Village Bank Improvement Program VBIP Monthly Progress Performance Report #1 March 1995	(WP-VII/2.2&2.3c)
CRE 20	VBIP Monthly Progress Performance Report #2 April 1995	(WP-VII/2.2&2.3c)
CRE 21	VBIP Monthly Progress Performance Report #3 May 1995	(WP-VII/2.2&2.3c)
CRE 22 (See TRG 127)	Bank Improvement Program (BIP) Accounting & Credit Analysis Course Reading Material June 1995	(WP-VII/2.2.1.b)
CRE 23	VBIP Monthly Progress Performance Report #4 June 1995	(WP-VII/2.2&2.3c)
CRE 24	<u>Special Studies:</u> The Study of: Informal Finance in Rural Egypt and Non Traditional Marketing Opportunities for PBDAC The study consists of: 1- Executive Summary & Recommendations 2- Part I: Inventories (Census Enumerations) 3- Part II: The Surveys 4- Part III: Case Studies & In-depth Interviews (Arabic + English) [by MCC] June 1995	(WP-VII/2.1.1)

IV. CREDIT MANAGEMENT (Continued)

<u>Library Ref. No.</u>	<u>Title/Description</u>	<u>Deliverable No.</u>
CRE 25	<u>Special Studies:</u> A Research Study on: The Use of Bank Credit in Rural Areas in Egypt The study consists of: Part I: Census Enumeration Part II: A Summary of the Main Results of the In-Depth (Intensive) Interviews with PBDAC Branch Managers in Four Cities Part III: The Survey's (Questionnaire) Results Part IV: The Case Studies Part V: Executive Summary & Recommendations July 1995 [by MCC]	(WP-VII/2.1.2)
CRE 26	End of Tour Report by Credit Specialist (David Munro) March 31, 1996	Not Deliverable

V. DIVESTITURE/PRIVATIZATION/ORGANIZATION
MANAGEMENT & RESTRUCTURE

<u>Library Ref. No.</u>	<u>Title/Description</u>	<u>Deliverable No.</u>
DIV 1	Updated Strategic Plan for PBDAC Divestiture - May 29, 1991; including PBDAC Farm Inputs Divestiture Task Force - Aug. 26, 1991	(WP-IV/2.1.1)
DIV 2	<u>Special Studies on Divestiture:</u> Personnel Impact of Divestiture - Draft - Scope of Work July 30, 1991	(WP-IV/2.2.1)
DIV 3	<u>Special Studies on Divestiture:</u> Financial Impact of Divestiture - Draft - Scope of Work <u>P.S.:</u> Draft Plan March 1992 "(Under PBDAC/USAID Review)" July 30, 1991	(WP-IV/2.2.2)
DIV 4	<u>Promotion Outreach Plan:</u> Private Farm Input Dealers - Addresses and Names August 7, 1991	(WP-IV/2.3.1)
DIV 5	<u>Divestiture Monitoring & Reporting:</u> Private Sector Fertilizer Sales Price Monitoring System August 1, 1991	(WP-IV/2.4)
DIV 6	<u>Private Sector Support:</u> Briefing Paper on Special Lending Opportunities Workshop and Other PBDAC Concerns Resulting from Inputs Divestiture August 14, 1991	(WP-IV/2.3)
DIV 7	<u>Promotion Outreach Plan:</u> Bangladesh Visit Report - August 12, 1991; including, Bangladesh Fertilizer Distribution Improvement Project - Aug. 8, 1991	(WP-IV/2.3.1)

V. DIVESTITURE/PRIVATIZATION/ORGANIZATION
MANAGEMENT & RESTRUCTURE (Continued)

<u>Library</u> <u>Ref. No.</u>	<u>Title/Description</u>	<u>Deliverable No.</u>
DIV 8	<u>Divestiture Monitoring & Reporting:</u> PBDAC Input Divestiture/ Privatization June Report August 27, 1991	(WP-IV/2.4.1)
DIV 9	<u>Divestiture Monitoring & Reporting:</u> Privatization/Divestiture July/August Report October 20, 1991	(WP-IV/2.4.1)
DIV 10	<u>Promotion Outreach Plan:</u> Egyptian Licensees for Marketing Agricultural Inputs November 1991 "Updated"	(WP-IV/2.3.1)
DIV 11	<u>Private Sector Support:</u> Temporary or Bridging Arrangement for Storing Fertilizers of the Factories or Private Agents December 24, 1991	(WP-IV/2.3)
DIV 12	<u>Divestiture Monitoring & Reporting:</u> Update Report on PBDAC's Monitoring of Inputs Privatization (October through December 1991) February 13, 1992	(WP-IV/2.4)
DIV 13	PBDAC's Farm Inputs Divestiture Quarterly Report for January 1992 through March 1992 Update of Statistical Tables May 14, 1992	
DIV 14	Fifth Update Synopsis and Progress Report of the Divestiture & Privatization of PBDAC's Farm Inputs Supply and Distribution Program August 15, 1993	

V. DIVESTITURE/PRIVATIZATION/ORGANIZATION
MANAGEMENT & RESTRUCTURE (Continued)

<u>Library</u> <u>Ref. No.</u>	<u>Title/Description</u>	<u>Deliverable No.</u>
DIV 15	Sixth Update and Progress Report of the Divestiture & Privatization of PBDAC's Farm Inputs Distribution System September 1, 1994	
DIV 16	<u>Divestiture Impact Study:</u> (a) Financial Impact of PBDAC's Divestiture of Non-Banking Activities Vol. One: Main Report (Draft) February 1992 (by IDC) (b) Study of the Personnel Impact of PBDAC Inputs Divestiture Vol. Two: Working Papers 1-4 (Final) July 1992 (by IDC) (c) Vol. Two: Statistical Annex Draft Feb. 12, 1992 (d) Study of the Personnel Impact of PBDAC Inputs Divestiture Vol. Three: Working Papers 5-7 (Final) July 1992 (by IDC)	
DIV 17	PBDAC Voluntary Separation Program (WP-IV/ December 10, 1992 (Arabic Trnsl. Dec. 17, 1992)	
DIV 18	<u>Outreach Material:</u> Farm Inputs Dealers Updated List July 1993	
DIV 19	Proposed Organization of PBDAC July 8, 1993	(WP-V/
DIV 20	Plan for Personnel Reduction 1993-96 (Final Report) by Dr. Peter Gregory Sept. 22, 1993	(WP-VI/2.2.4)

V. DIVESTITURE/PRIVATIZATION/ORGANIZATION
MANAGEMENT & RESTRUCTURE (Continued)

<u>Library Ref. No.</u>	<u>Title/Description</u>	<u>Deliverable No.</u>
DIV 21	Detailed Report of Owned & Rented Mandoubiyas (Arabic) November 1993	(WP-VI/
DIV 22	Farm Inputs & Services Stores Plan "Mandoub Plan" (English & Arabic) November 1993	(WP-VI/
DIV 23	Training Material for Farm Store Ownership Plan for Redundant Employees (Mandoub Plan) 1993	(WP-VI/
DIV 24	Proposed Special Study to Analyze, Appraise and Prepare Recommendations and an Implementation Plan to Improve PBDAC's and the BDACs' Organization, Operations, Administration and Management December 22, 1993	(WP-VI/
DIV 25	Feasibility Study & Implementable Operating Plan for PBDAC's Inputs and Outputs Warehouse and Storage System by El Maazawy	(WP-V/
	The study consists of:	
	(a) Vol. I: (First Report) - Work Plan February 16, 1993	
	(b) Vol. II: Second Stage Report July 13, 1993	
	(c) Vol. III: Third Stage Report October 1993	
	(d) Vol. IV: Final Report May 1994	

V. DIVESTITURE/PRIVATIZATION/ORGANIZATION
MANAGEMENT & RESTRUCTURE (Continued)

<u>Library</u> <u>Ref. No.</u>	<u>Title/Description</u>	<u>Deliverable No.</u>
DIV 26	<u>Special Studies:</u> Decentralization, Deposits & Incentives in PBDAC (by Policy Review & Restructure Team: D. Adams, R. Patten, J. Poyo) (Engl. + Arabic) July 27, 1994	(WP-VII/1.1)
DIV 27	PBDAC's Strategic Planning Suggested Guidelines January 4, 1995	(WP-VII/1.5)
DIV 28	Draft-- (O&M Study) Implementation Plan: Improvement & Strengthening of the Human Resources System in PBDAC by James J. Villalobos (O&M Specialist) Summary Report with Attachments December 18, 1994	(WP-VII/1.2c-f)
DIV 29	Draft-- (O&M Study) Implementation Plan: Improvement & Strengthening of the Budgeting System & Other Management Practices in PBDAC by Edmond F. Ricketts (O&M Specialist) Summary Report with Attachments January 19, 1995	(WP-VII/1.2.f)

V. DIVESTITURE/PRIVATIZATION/ORGANIZATION
MANAGEMENT & RESTRUCTURE (Continued)

<u>Library</u> <u>Ref. No.</u>	<u>Title/Description</u>	<u>Deliverable No.</u>
DIV 30	<u>Special Studies:</u> O & M Study Restructuring & Reorganization Study by Zarrouk, Khaled & Co. (Arabic + English)	(WP-VII/1.2)
	The study consists of:	
	(a) Proposed Work Plan and Factors Affecting Execution of the Study February 26, 1995	(WP-VII/1.2.a)
	(b) Second Stage Report, with Appendixes March 25, 1995	(WP-VII/1.2.c)
	(c) Third Stage Report Personnel Management System Draft Implementation Plan June 19, 1995	(WP-VII/1.2e-g)
DIV 31	Bank Improvement Program Summary & Evaluation (English + Arabic) November 14, 1995	(WP-VIII/1)
DIV 32	Provisional Performance Incentive System for BIP April 9, 1996	(WP-VIII/2)
DIV 33	End of Tour Report Privatization/Divestiture Specialist Team Leader & Chief of Party (Wilmot Averill) April 30, 1996	Not Deliverable

VI. ECONOMICS

<u>Library Ref. No.</u>	<u>Title/Description</u>	<u>Deliverable No.</u>
ECON 1	Summer Season Survey Results 1991	(WP-IV/6.3.1)
ECON 2	Credit Planning Manual	(WP-IV/6.2.3)
ECON 3	Maize Consumption Pattern	(WP-IV/6.3.3.1)
ECON 4	Evaluation of Fayoum IFAD Project	(WP-IV/6.3.3.2)
ECON 5	Winter Season 1989-90 Crop Survey Data Report Vol. II, III, & IV February 24, 1991 (SOSAR)	Not Deliverable
ECON 6	Credit Plan for Village Banks March 1992	(WP-IV/6.?)
ECON 7	Report to USAID Statistical Research & Studies Related to Tranche IV of the Agricultural Policy Reform Program APCP-MALR May 1991	Not Deliverable
ECON 8	Summer Season Crop Survey 1991 Data Report Vol. I : Gen. Info. & Credit Survey Vol. II : Crop Producers Survey Vol. III: Crop Producers Survey February 1, 1992	Not Deliverable
ECON 9	Report to USAID Tranche V, Monitoring & Verification Report on Performance Under the AG. Policy Reform Program APCP-MALR June 1992	
ECON 10	An Assessment of the Potential for Liberalization of the Cotton Production, Trade and Ginning Sector August 12, 1992	(WP-V/5.4A)

VI. ECONOMICS

<u>Library Ref. No.</u>	<u>Title/Description</u>	<u>Deliverable No.</u>
ECON 11	Recommendations of PBDAC/FAO/NINARACA Symposium on "The Impact of the Economic Reform Policy on Rural Finance in Egypt" February 14-15, 1993	Not Deliverable
ECON 12	Crop Survey: Winter Season 1991-92 Data Report Vol. (I) General Information (Daqahliya, Fayoum, Menoufiya Governorates) August 15, 1993 (SOSAR)	Not Deliverable
ECON 13	Corrections Crop Verification Surveys 1991-92 (SOSAR)	Not Deliverable
ECON 14	Crop Verification Survey 1992 Statistical Report Vol. I : Daqahliya Vol. II : Menoufiya Vol. III: Fayoum (SOSAR)	Not Deliverable
ECON 15	Conference on the Impact of Economic Reform Prog. on Food & Agricultural Development in Egypt 28, 29 Nov. 1993 Guidelines & Recommendations (Arabic + Engl.) (MALR & IFPRI)	Not Deliverable
ECON 16	Animal Protein Foods System Increasing Efficiency of Production, Processing & Marketing (Vols. I & II) by Winrock Int'l December 1993	Not Deliverable
ECON 17	An Economic & Statistical Analysis of the 1989-90 Winter Season--Crop Verification Survey March 1, 1994	(WP-VI/1.3.1.A)

VI. ECONOMICS (Continued)

<u>Library Ref. No.</u>	<u>Title/Description</u>	<u>Deliverable No.</u>
ECON 18	Summer 1993 Survey of Fertilizer Purchases by Farmers March 1, 1994	(WP-VI/1.4.A)
ECON 19 (H.O.)	Report to the USAID Tranche VI Monitoring & Verification Report on Performance Under Agricultural Policy Reform Program/APCP	
ECON 20 (H.O.)	Annex I to Tranche VI Report on the Ag. Policy Reform Program of APCP Official Decrees & Announcements Regarding Cotton Marketing, (Benchmark No. 1) (MALR) April 3, 1994	
ECON 21	Annex IV to Tranche VI Report on the Ag. Policy Reform Program of APCP Additional Results from Surveys of Prices Paid by Farmers (Benchmarks No. 3 & No. 6) 1994	
ECON 22	Report to the USAID Tranche VI Monitoring & Verification Report on Performance Under Ag. Policy Reform Program/APCP (Benchmark No. 8), PBDAC Reforms Annex VII (MALR) April 3, 1994	
ECON 23	Annex VII to Tranche VI Report Ag. Policy Reform Program of the APCP Survey Questionnaires, Instructions to Enumerators, and Data Codes 1994	
ECON 24	An Economic & Statistical Analysis of the 1991-92 Season Crop Verification Surveys June 15, 1994	(WP-VI/1.3.1.B)

VI. ECONOMICS (Continued)

<u>Library Ref. No.</u>	<u>Title/Description</u>	<u>Deliverable No.</u>
ECON 25	Analysis of SFPP/APCP Crop Technology Extension Programs Using Crop Verification Surveys July 1, 1994	(WP-VI/1.3.1.C)
ECON 26	A Technical Review of 21 of Egypt's 64 Cotton Gins (A Sample of 15 of the 47 "Old" Gins Built before 1970 and 6 of the New/Modified Gins Built after 1970 Plus Elements of a Privatization/ Liberalization Plan for the Gin) (by Dr. Allen LeBel) August 21, 1994	(WP-VII/7.2)
ECON 27	Agronomic of Economic Factors Effecting Cotton Production in Egypt A Report of the Cotton Supply Response Team (by Dr. Ron Krenz) December 1994	(WP-VII/7.3.A)
ECON 28	Agricultural Policy Conference Taking Stock--Eight Years of Egyptian Agricultural Policy Reforms MALR-PBDAC/APCP-USAID (Incl. Summary, Discussion Papers & Recommendations; in both English & Arabic) a. Sess. 1 b. Sess. 2 c. Sess. 3 d. Sess. 4 e. Sess. 5 f. Sess. 6 g. Sess. 7 h. Summary (Engl. + Arabic) k. Recommendation March 26-28, 1995	(WP-VII/7.4)

VI. ECONOMICS (Continued)

<u>Library Ref. No.</u>	<u>Title/Description</u>	<u>Deliverable No.</u>
ECON 29	Report to the USAID Tranche VII Monitoring & Verification Report on Performance Under the APRP/APCP PBDAC Reforms--Chapter 9 (Benchmark No. 9) June 30, 1995 (Draft)	(WP-VII/7.2)
ECON 30	Egyptian Cotton Liberalization (by Dr. Thomas M. Bell) Draft Copy September 1995	(WP-VII/7.2)
ECON 31	Report to the USAID Tranche VII Monitoring & Verification Report on Performance Under the APRP/APCP PBDAC Reforms--Chapter 9 (Benchmark No. 9) June 30, 1995 a- Vol. I - Report June 30, 1995 b- Vol. II - Annexes June 30, 1995	Not APCP Deliv.
ECON 32	Tranche VII--Supplement I A Supplemental Report on Cotton, Fertilizer and PBDAC October 95 - March 96 March 31, 1996	Not APCP Deliv.

VII. FARM-RELATED BUSINESS

<u>Library Ref. No.</u>	<u>Title/Description</u>	<u>Deliverable No.</u>
FRB 1	Preliminary Memo & Work Plan on Tile Drainage Project (Arabic & English) December 12, 1988	(WP-I/3.3a)
FRB 2	Preliminary Memo & Work Plan on Farm Mechanization Project (Arabic & English) December 1988	(WP-I/3.5a)
FRB 3	Preliminary Memo & Work Plan on Land Improvement Pilot Project (Arabic & English) December 1988	(WP-I/3.4a)
FRB 4 (See TRG 3)	FRB-Soil Improvement Pilot Project Workshop March 12-13, 1989	(WP-I/3.4b)
FRB 5 (See TRG 9)	FRB-Farm Mechanization Pilot Project Workshop April 26-27, 1989	(WP-I/3.5b)
FRB 6	Detailed Study for Farm Mechanization Pilot Project-- Related to Rice & Corn: Summer 1989 June 1989	(WP-I/3.5.3)
FRB 7	Detailed Study for Soil Improvement Pilot Project: Summer 1989 July 1989	(WP-I/3.4.3)
FRB 8	Economic and Technical Principles of Planting Wheat Mechanically August 1989 (Arabic)	(WP-II/3.3)
FRB 9	Statistical Study on The Role of The Private Sector for Import, Manufacturing, and Distribution of Agriculture Equipment September 1989	(WP-II/3.3)

VII. FARM-RELATED BUSINESS (Continued)

<u>Library Ref. No.</u>	<u>Title/Description</u>	<u>Deliverable No.</u>
FRB 10	Fundamentals of Calculating Operating Cost of Farm Machineries December 1989 (Arabic)	(WP-II/3.3)
FRB 11	Study on Developing New Marketing System for Corn (Maize) Seeds January 1990	(WP-II/3.4)
FRB 12	Study on Economics of Owning: 1- Seed Drill 2- Rototiller 3- Hydraulic Scraper (Arabic + Engl.) February 1990	(WP-II/3.3)
FRB 13	Progress and Evaluation Report on Planting Wheat Mechanically: (Arabic & English) March 1990	(WP-II/3.3) Winter 89/90
FRB 14	The Mechanization of Summer Crops Cultivation: Its Technical Criteria & Economic Feasibility (Arabic + Engl.) April 1990	(WP-II/3.3)
FRB 15	Progress and Evaluation Report on Planting Rice and Corn Mechanically: 1990 June 1990 (Arabic)	(WP-II/3.3) Summer
FRB 16	Progress and Evaluation Report on Soil Improvement: June 1990	(WP-II/3.2) Winter 89/90 and Summer '90
FRB 17	Study on Modern Irrigation Systems (Arabic + Draft Engl. Translation) June 1990	(WP-II/3.8)
FRB 18	Study on the Development Milling Industry in the Egyptian Village June 1990	(WP-II/3.5)

VII. FARM-RELATED BUSINESS (Continued)

<u>Library Ref. No.</u>	<u>Title/Description</u>	<u>Deliverable No.</u>
FRB 19	Progress Reports on Farm Mechanization Activities (July 1989 Through June 1990) June 21, 1990	Not Deliverable
FRB 20	Potential Lending Opportunities for a Village Bank March 1991	(WP-III/1.8)
FRB 21	Training Materials on FRB Concepts, Methodology, and Application March 1991	(WP-III/1.6)
FRB 22	Feasibility Study on Owning Lazer Unit for Leveling Agricultural Lands June 1991	(WP-III/1.8)
FRB 23	Agricultural Mechanization Program Plan -- Mechanized Cultivation of Wheat for the Season 1991/1992 September 25, 1991 "Arabic"	(WP-IV/?)
FRB 24	Establishing a Bank Marketing Organization for the PBDAC March 1992	Not Deliverable
FRB 25	Development of FRB Lending Final Report June 8, 1992	Not Deliverable
FRB 26	Technical Recommendation for Cultivation & Production of Egyptian Cotton (Engl. Translation of ARC Material) Jan. 1990	Not Deliverable
FRB 27	Training Program for Mechanized Wheat Cultivation for Winter Season 90/91 (Daq. & Sharq. Govs) September 1990 (Arabic)	(WP-II/?)

VIII. FINANCE/CAPITAL MANAGEMENT

<u>Library Ref. No.</u>	<u>Title/Description</u>	<u>Deliverable No.</u>
FIN 1 (See ADM 4)	Baseline Report Task's Input June 1989 Revision	(WP-I/2.1.1& WP-I/2.2.1)
FIN 2	Impact of Interest Rate Subsidies on Farmers	Not Deliverable
FIN 3	Discussion Paper on PBDAC's Foreign Exchange Position	Not Deliverable
FIN 4	Training Needs Assessment for Finance and Capital Management September 1989	(WP-II/4.1.3)
FIN 5	Human Resources Support Group-- Recommendations (Meeting No. 1) July 1989	(WP-II/4.3.3)
FIN 6	Money Market Tutor & Calculator October 1989	(WP-II/4.1.7)
FIN 7	Discussion Paper on PBDAC's Future as an Independent Financial Institution June 30, 1990	Not Deliverable
FIN 8	Preliminary Report on Treasury Review June 11, 1991	(WP-IV/2.2.1)
FIN 9	Borrowing from the Commercial Banks September 30, 1991	(WP-IV/3.4)
FIN 10	Analysis Study of CDs & Savings & Accounts November 1991	(WP-IV/3.1.1)
FIN 11	Working Paper of Cash Analysis of Amounts December 1991	(WP-IV/3.3.1 & 3.3.2)

VIII. FINANCE/CAPITAL MANAGEMENT (Continued)

<u>Library No. Ref. No.</u>	<u>Title/Description</u>	<u>Deliverable</u>
FIN 12	The Unification of Data Project Arabic/English June 24, 1993	(WP-V/3.3)
FIN 13	PBDAC/BDACs Profitability Analysis for Fiscal Year 1992/93 November 15, 1993	(WP-VI/
FIN 14	A Study of Customers' Attitude Towards PBDAC & Competitive Banks Regarding Deposits A Report on Methodology & Results (by Dr. El-Sayed Abdu Nagi) 1993	(WP-VI/
FIN 15	Draft Manual of Credit & Financial Policies for PBDAC & BDACs November 17, 1994 (Prelimin. draft in Engl. March 1994)	(WP-VI/1.2.5)
FIN 16	Manual of Credit Procedures for PBDAC & BDACs December 20, 1994 (Prelimin. draft in Engl. May 12, 94)	(WP-VI/1.2.5)
FIN 17	Draft--Budget Manual (Arabic + Engl. Trnsl.) June 20, 1994	(WP-VI/3.3.2)
FIN 18	Special Working Paper on the Restructuring of the PBDAC & BDACs November 21, 1993	
FIN 19	PBDAC/BDACs Profitability Analysis for Fiscal Year 1993/94 September 18, 1994	(WP-VII/1.3)
FIN 20	PBDAC's Employee Incentive Program: Procedures, Limitations, & Recommendations (by Dr. D. Adams & R. Patten) December 15, 1994	(WP-VII/3.3)

VIII. FINANCE/CAPITAL MANAGEMENT (Continued)

<u>Library Ref. No.</u>	<u>Title/Description</u>	<u>Deliverable No.</u>
FIN 21	A Working Paper on an Incentive System Based on Profits in the PBDAC & BDACs (MAY's Paper) January 30, 1995	(WP-VII/3.3)
FIN 22	<p><u>Special Studies:</u> The Project for Development of PBDAC's Internal Audit Function (by: Wissa, Zarrouk, Khaled & Co.) September 20, 1994 The study consists of:</p> <p>Stage I: Survey of Current Practices and Diagnoses of Problems - Main Report (Arabic) - Executive Summary (Engl.)</p> <p>Stage II: Development of Audit Manual - Main Report (Arabic) - Executive Summary (Engl.)</p> <p>Stage III: Applying the Manual and Producing Two Model Internal Audit Reports - Main Report (Arabic) - Executive Summary (Engl.)</p> <p>Stage IV: Assessment of the Follow Up Function in the Bank - Main Report (Arabic) - Executive Summary (Engl.)</p>	
FIN 23	<p><u>Special Studies:</u> Financial Study of the PBDAC for the Period from FY 85/86 to FY 92/93 (by: Wissa, Zarrouk, Khaled & Co.) June 16, 1994 The study consists of:</p> <p>1- The Full Detailed Report of the Financial Analysis Study (Arabic)</p> <p>2- Executive Summary Report on the Findings of the Financial Analysis Study (Arabic & Engl.)</p>	

VIII. FINANCE/CAPITAL MANAGEMENT (Continued)

<u>Library Ref. No.</u>	<u>Title/Description</u>	<u>Deliverable No.</u>
FIN 24	Towards Liberalization of the Credit Function in the PBDAC & BDACs September 19, 1993	(WP-VII/
FIN 25	PBDAC, BDACs Profitability Analysis for Fiscal Year 1994/95 November 6, 1995	(WP-VII/
FIN 26	Staffing Requirements for Village Banks February 25, 1996	(WP-VIII/
FIN 27	End of Tour Report by Finance/Capital Management Specialist (Dr. Mohamed Anwar Youssef) February 12, 1996	Not Deliverable

IX. MANAGEMENT INFORMATION SYSTEMS (MIS/OPERATIONS)

<u>Library Ref. No.</u>	<u>Title/Description</u>	<u>Deliverable No.</u>
MIS 1	Data Processing Department, Skills Assessment (58 staff)	(WP-I/7.1.3)
MIS 2	Data Processing Course Syllabus (12 Courses) (Draft)	(WP-I/7.1.3.5a)
MIS 3	Example of Central Bank Reporting System Outputs: BDACs' March Monthly Balance Sheet	(WP-I/7.2.4.8a)
MIS 4	Consolidated Central Bank Reporting System/Balance Sheet Users Manual	(WP-I/7.2.4.8)
MIS 5	Overview Flowchart-System Functional Processes Completed Up to Village Bank: General Ledger, Loans, and Credit	(WP-I/7.3.2.2)
MIS 6	Loans and Credit System The Services Suggested for Computerization at Village Banks and for Similar Activities of Branches and at Governorates June 1989	(WP-I/7.3.2)
MIS 7	Composite Top-Down Analysis of Village Bank Financial System (Draft) June 1989 (English & Arabic)	(WP-I/7.3)
MIS 8	Procedures for Granting, Follow-up, and Repayment of Loans V. Bank/User's Manual June 1989 (English & Arabic)	(WP-I/7.3.2)
MIS 9	Saving Accounts System Specifications June 1989	(WP-I/7.3.3)

IX. MANAGEMENT INFORMATION SYSTEMS (MIS/OPERATIONS) (Continued)

<u>Library Ref. No.</u>	<u>Title/Description</u>	<u>Deliverable No.</u>
MIS 10	General Ledger System Analysis of Requirements June 1989	(WP-I/7.3.1)
MIS 11 (See ADM 4)	Baseline Report Task's Input May 1989	(WP-I/7.1.1)
MIS 12	Savings Program User Manual (Draft) July 1989	(WP-II/7.7.4)
MIS 13	Computer Procurement Plan Draft One September 11, 1989	(WP-II/7.1.10)
MIS 14	Composite Top-Down Analysis For Loan System (Draft) September 1989	(WP-II/7.3.5)
MIS 15	Mechanization DataBase Information System Program Documentation September 1989	(WP-II/7.2.4)
MIS 16	APCP Monthly Credit Report Documentation and User Manual September 1989	(WP-II/7.4)
MIS 17	Finance and Capital Management I- Commercial Banks Reports II- Documentation (Draft) September 1989	(WP-II/7.2.4)
MIS 18	The Comprehensive Credit Reporting System I- The Input Forms II- The Output Forms (Draft) September 1989	(WP-II/7.2.4)

IX. MANAGEMENT INFORMATION SYSTEMS (MIS/OPERATIONS) (Continued)

<u>Library Ref. No.</u>	<u>Title/Description</u>	<u>Deliverable No.</u>
MIS 19	PC's Overview Handbook Draft November 1989	(WP-II/7.2.1)
MIS 20	Loans System - Analysis Flow Charts - Report Layouts - Input Forms (English & Arabic) February 1990	(WP-II/7.5.1)
MIS 21	Payroll System (2 Volumes) Technical Documentation February 1990	(WP-II/7.12)
MIS 22	Payroll User Manual (2nd Draft) (Arabic) February 1990	(WP-II/7.12)
MIS 23	Documentation for Withdrawals & Deposits The Principal Bank & Governorate Banks From the Commercial Banks (Arabic) March 1, 1990	(WP-II/7.2.4d)
MIS 24	Current Accounts User Manual Arabic (3rd Draft) November 1990	(WP-II/7.11)
MIS 25	MIS/DP BDAC Premises Requirements & Diagrams February 1990	(WP-II/7.1.6)
MIS 26	APCP Monthly Credit Report Period from 07/01/87 until 01/31/90 March 1990	(WP-II/7.2.4)

IX. MANAGEMENT INFORMATION SYSTEMS (MIS/OPERATIONS) (Continued)

<u>Library Ref. No.</u>	<u>Title/Description</u>	<u>Deliverable No.</u>
MIS 27	Mini Computer Procurement RFQ, Evaluations, & Negotiations March 1990	(WP-II/7.1.10)
MIS 28 (See TRG 29)	Turkey Participant Training MIS/DP Trip Report January 1990	(WP-II/7.1.8)
MIS 29	Sudan Participant Training CD-ROM Workshop MIS/DP Trip Report March 1990	(WP-II/7.1.8)
MIS 30	Cashier System (Draft) Functional Specifications March 1990	(WP-II/7.9.1)
MIS 31 (See TRG 38, 40, & 45)	Technical Training Materials (QPR-V) January-March 1990	(WP-II/7.1.9 & 7.2.2)
MIS 32	APCP Monthly Credit Report Period from 07/01/87 till 02/28/90 April 1990	(WP-II/7.2.4)
MIS 33	APCP Monthly Credit Report Period from 07/01/87 till 03/31/90 May 1990	(WP-II/7.2.4)
MIS 34	APCP Monthly Credit Report Period from 07/01/87 till 04/30/90 May 1990	(WP-II/7.2.4)
MIS 35	"Programming Standards" In-house Course; Materials and Documentation May 1990	(WP-II/7.1.9)
MIS 36	"Source Taxations" PC Requirements, Programs, Preprinted Form & Documentation May 1990	(WP-II/7.2.4I)

IX. MANAGEMENT INFORMATION SYSTEMS (MIS/OPERATIONS) (Continued)

<u>Library Ref. No.</u>	<u>Title/Description</u>	<u>Deliverable No.</u>
MIS 37	PC/RFQ # APCP-02 Evaluation and Recommendation May 1990	(WP-II/7.1.12)
MIS 38	PC/RTO IFB APC-90-03 Specifications and Proc. Document May 1990	(WP-II/7.1.12)
MIS 39	Furniture Requirements, MIS Memorandum of Understanding RFQs; APCP-03 and APCP-04 June 1990	(WP-II/7.1.5 & 7.1.6)
MIS 40	Consolidated Credit System Input Forms Report Samples and Implementation Plan June 1990	(WP-II/7.4.4)
MIS 41	Passbook/Lottery Savings Technical Manual June 1990	(WP-II/7.7.4)
MIS 42	Current Accounts Technical Manual June 1990	(WP-II/7.11.5)
MIS 43	PC-Training DataBase Program Specifications/Documentation June 1990	(WP-II/7.2.4F)
MIS 44	Deposits/Time Deposits & Savings Certificates Requirements/Design & PC Programs June 1990	(WP-II/7.11.6)
MIS 54 (See TRG 52, 53, 54, & 55)	Technical Training Materials (QPR-VI) April-June 1990	(WP-II/7.1.9 & 7.2.2)
MIS 55	APCP Monthly Credit Report Period from 07/01/87 Until 05/30/90 July 1990	(WP-II/7.2.4)

IX. MANAGEMENT INFORMATION SYSTEMS (MIS/OPERATIONS) (Continued)

<u>Library Ref. No.</u>	<u>Title/Description</u>	<u>Deliverable No.</u>
MIS 56	PBDAC Accounts System Technical Documentation July 1990	(WP-II/7.4.4)
MIS 57	PBDAC Planning & Budgeting Technical Documentation September 1990	(WP-III/2.11.7)
MIS 58	Planning & Budgeting User Manual (2nd Draft) (Arabic) May 1991	(WP-III/2.11.7)
MIS 59	Source Taxations User Manual (Arabic) September 1990	(WP-III/2.11.7)
MIS 60	PBDAC Source Taxation System Technical Documentation October 1990	(WP-III/2.11.7)
MIS 61	APCP Monthly Credit Report Period from 07/01/90 Until 08/31/90	(WP-III/?)
MIS 62	PBDAC Time Deposits System Technical Documentation October 1990	(WP-III/2.17.3)
MIS 63	Time Deposits System User Manual November 1990	(WP-III/2.17.3)
MIS 64	APCP Monthly Credit Report for the Month January 1991 February 15, 1991	(WP-III/2.11.6)
MIS 65 &	APCP MIS/DP Implementation Plan February 1991	(WP-III/2.10.6 2.10.8)
MIS 66	Data Center Procedures Manual March 31, 1991	(WP-III/2.10.1)
MIS 67	PBDAC Tower 32 System Security Documentation	(WP-III/2.16)

IX. MANAGEMENT INFORMATION SYSTEMS (MIS/OPERATIONS) (Continued)

<u>Library Ref. No.</u>	<u>Title/Description</u>	<u>Deliverable No.</u>
MIS 68	Monthly Credit Report (March '91) Ismailia BDAC April 15, 1991	(WP-III/2.11.6)
MIS 69	Savings/Deposits Lottery System User Manual June 1991	(WP-III/2.11.6)
MIS 70	Source Taxation User Manual July 1991	(WP-IV/4.5.4)
MIS 71	Lottery User Manual Second Draft September 1991	(WP-IV/4.6.4)
MIS 72	Saving Accounts User Manual Second Draft September 1991	(WP-IV/4.6.4)
MIS 73	Time Deposits Procedures Manual Draft January 1992	(WP-IV/4.2.1)
MIS 74	Tower Operations Manual Draft	(WP-IV/4.4.1)
MIS 75	Personal Computers Operations Manual	(WP-IV/4.5.3)
MIS 76	Current Accounts Procedures Manual Draft	(WP-IV/4.6.2)
MIS 77	Loans User Manual First Draft January 1992	(WP-IV/4.6.2)
MIS 78	Credit Risk Loans User Manual First Draft February 1992	(WP-IV/4.6.2A)

IX. MANAGEMENT INFORMATION SYSTEMS (MIS/OPERATIONS) (Continued)

<u>Library Ref. No.</u>	<u>Title/Description</u>	<u>Deliverable No.</u>
MIS 79	BDAC Timeline Plan (Govs: Daqahliya/K. El Sheikh/Giza/ Gharbiya/Menoufiya) November 1992	(WP-IV/4.4.2)
MIS 80	Purchase Order/3 Minicomputers APC-89-40-2 June 1992	(WP-IV/4.4.3)
MIS 81	150 Supermicro Bid Document IFB: APC-91-11 April 1992	(WP-IV/4.4.4 & 4.5.7)
MIS 82	MIS Implementation Workshop Handout June 1992	(WP-IV/4.4.7)
MIS 83	Saving Certificates User Manual May 1992	(WP-IV/4.4.6 & 4.6.5)
MIS 84	Saving Certificates System Technical Documentation August 1992	(WP-IV/4.4.3.A)
MIS 85	Credit Risk Loans Technical Documentation June 1992	(WP-IV/4.4.2.B)
MIS 86	Credit Consolidation/PC User Manual May 1992	(WP-IV/4.4.6 & 4.5.5)
MIS 87	Credit Consolidation/PC Technical Manual May 1992	(WP-IV/4.4.6 & 4.5.5)
MIS 88	Planning & Budgets/PC User Manual May 1992	(WP-IV/4.5.6 & 4.4.6)
MIS 89	Planning & Budgets/PC Technical Manual May 1992	(WP-IV/4.5.6 & 4.4.6)

IX. MANAGEMENT INFORMATION SYSTEMS (MIS/OPERATIONS) (Continued)

<u>Library Ref. No.</u>	<u>Title/Description</u>	<u>Deliverable No.</u>
MIS 90	Goods Ledger/PC User Manual April 1992	(WP-IV/4.6.1.B)
MIS 91	Goods Ledger/PC Technical Documentation April 1992	(WP-IV/4.6.1.C)
MIS 92	Reconciliation User Manual August 1992	(WP-IV/4.4.1)
MIS 93	Technical Training Support on Application Software: Training Program for Users in BDACs on "User Orientation" May 1992	(WP-V/7.3.2.1 & 4.1.6)
MIS 94	Technical Training Support: Training Program for MIS Staff in BDACs on "MIS Orientation" May 1992	(WP-V/7.3.2.1 & 4.1.6)
MIS 95	Technical Training Support: Training Program for Users and MIS Staff in BDACs on "General Ledger" Training Modules: 1- General Ledger Trg. Material, for Users & MIS November 1992	(WP-V/7.3.2.1 & 4.1.6)
MIS 96	Technical Training Support: Training Program for Users and MIS Staff in BDACs on "Payroll System" Training Modules: 1- Payroll User Trg. Material, for Users & MIS 2- Payroll Tech. Trg. Material, for MIS Only November 15, 1992	(WP-V/7.3.2.1 & 4.1.6)

IX. MANAGEMENT INFORMATION SYSTEMS (MIS/OPERATIONS) (Continued)

<u>Library Ref. No.</u>	<u>Title/Description</u>	<u>Deliverable No.</u>
MIS 97	<p>Technical Training Support: Training Program for Users and MIS Staff in BDACs on "Time Deposits" Training Modules: 1- Time Deposits Procedures, for Users & MIS 2- Time Deposits Tech. Trg. Material, for MIS Only August 1992</p>	(WP-V/7.3.2.1 & 4.1.6)
MIS 98	<p>Technical Training Support: Training Program for Users and MIS Staff in BDACs on "Saving Certificates" Training Modules: 1- Saving Certificates Tech. Trg. Material for MIS Only November 1992</p>	(WP-V/7.3.2.1 & 4.1.6)
MIS 99	<p>Technical Training Support: Training Program for Users and MIS Staff in BDACs on "Passbook Saving" Training Modules: 1- Passbook Saving Procedures, for Users & MIS 2- Passbook Saving User Trg. Material, for Users & MIS 3- Passbook Saving Tech. Trg. Material, for MIS Only November 1992</p>	(WP-V/7.3.2.1 & 4.1.6)
MIS 100	<p>Technical Training Support: Training Program for Users and MIS Staff in BDACs on "Current Accounts System" Training Modules: 1- Current Accounts Procedures, for Users & MIS 2- Current Accounts User Trg. Material, for Users & MIS 3- Current Accounts Technical Trg. Material, for MIS Only October 1992</p>	(WP-V/7.3.2.1 & 4.1.6)

IX. MANAGEMENT INFORMATION SYSTEMS (MIS/OPERATIONS) (Continued)

<u>Library Ref. No.</u>	<u>Title/Description</u>	<u>Deliverable No.</u>
MIS 101	Technical Training Support: Training Program for Users and MIS Staff in BDACs on "Credit Risk Loans" Training Modules: 1- Data Collection, for VB Ficha Writers, Data Entry & MIS 2- Screens & Reports, for Data Entry & MIS 3- Practical Cases, for MIS 4- Credit Risk Loans Tech. Trg. Material, for MIS December 1992	(WP-V/7.3.2.1 & 4.1.6)
MIS 102	BDAC Implementation TimeLine October 1993	(WP-VI/5.1.1.1)
MIS 103	Loan Technical Documentation Second Draft March 1994	(WP-VI/5.4.4)
MIS 104	Village Bank Loan System Guide Manual for Filling Forms 1994	(WP-VI/5.3.6)
MIS 105	Loans System User Manual April 1994	(WP-VI/5.3.5)
MIS 106	Reconciliation System User Manual May 1994	(WP-VI/5.3.1.A)
MIS 107	Reconciliation System Version 1.0 Technical Documentation May 1994	(WP-VI/5.3.1.B)
MIS 108	Saving Certificates Operating Procedures Manual June 1994	(WP-VI/5.5.1)
MIS 109	Saving Certificates (New Release) User Manual June 1994	(WP-VI/5.3.5.A)

IX. MANAGEMENT INFORMATION SYSTEMS (MIS/OPERATIONS) (Continued)

<u>Library Ref. No.</u>	<u>Title/Description</u>	<u>Deliverable No.</u>
MIS 110	Saving Certificates (New Release) Technical Manual June 1994	(WP-VI/5.3.5.B)
MIS 111	BDAC Payroll System Version 2.0 Technical Documentation Second Edition February 1993	(WP-V/4.4.4)
MIS 112	BDAC Payroll System User Manual First Edition August 1993	(WP-V/4.4.4)
MIS 113	Follow-up Reporting System for BIP Plan User Manual First Edition 1995	(WP-VII/4)

X. MARKETING

<u>Library Ref. No.</u>	<u>Title/Description</u>	<u>Deliverable No.</u>
MKT 1 (See FRB 24)	Establishing a Bank Marketing Organization for the PBDAC March 1992	Not Deliverable
MKT 2	Bank Marketing Planning Workshop Workshop Design, Materials, Approval Documents, Draft Plans. Feb. 5-10, 1994 (In Co'op w/Cairo Univ.) February 1994	(WP-VI/4.2.1.1)
MKT 3	Bank Marketing Planning Tools Marketing Implementation Guidelines & Marketing Research Formats for Customer Data (English with Arabic Translation) March 1994	(WP-VI/1.2.4)
MKT 4	Report on "Marketing" Function July 12, 1994	(WP-VI/1.2)
MKT 5 (See CRE 16) 2.3&2.4)	Deposit Mobilization; and Client Relations Marketing Draft Plan for Pilot Project: Village Bank Improvement Program (VBIP); (Pilot in 2 BDACs, 3 branches, and 6 village banks) October 18, 1994	(WP-VII/2.2,
MKT 6 (WP-VII/2.2&2.3.c) (See CRE 18)	Village Bank Improvement Program VBIP Monthly Progress Performance Report #1 March 1995	
MKT 7 (WP-VII/2.2&2.3.c) (See CRE 19)	VBIP Monthly Progress Performance Report #2 April 1995	
MKT 8 (WP-VII/2.2&2.3.c) (See CRE 20)	VBIP Monthly Progress Performance Report #3 May 1995	

X. MARKETING (Continued)

<u>Library Ref. No.</u>	<u>Title/Description</u>	<u>Deliverable No.</u>
MKT 9 (WP-VII/2.2&2.3.c) (See CRE 21)	VBIP Monthly Progress Performance Report #4 June 1995	
MKT 10 (See TRG 128)	Bank Improvement Program (BIP) Deposit Mobilization Activity Training Course Material July 1995	(WP-VII/2.2.2)
MKT 11	Report about Study Tour to Bank Rakyat Indonesia & Bank Pertanian Malaysia (by Deposit Marketing Specialist "NEO") April 18, 1996	(WP-VIII)
MKT 12	Comparative Analysis Report-- (BRI/BPM) to (PBDAC) & Recommendations for PBDAC's Consideration April 30, 1996	(WP-VIII)

XII. PLANNING/BUDGETING/REPORTING

<u>Library Ref. No.</u>	<u>Title/Description</u>	<u>Deliverable No.</u>
PBR 1 (See ADM 4)	Second Annual Work Plan Task's Input	(WP-II/8.4.4)
PBR 2	Design of Workshop	(WP-II/8.1.5)
PBR 3	Strategic Planning Workshop (June 17-21, 1990) PBDAC "Vision 2000" Workshop Training Materials Including: Environmental Scan & Organizational Implications of Economic Analysis Unit (English & Arabic) June 17, 1990	(WP-II/8.1.4 & 8.1.5 & 8.3.2)
PBR 4	Strategic Planning Workshop Resolutions (Draft) July 15, 1990	(WP-II/8.1.4)
PBR 5	PBDAC Workshop on "Investment and Future Prospects" January 20-23, 1991	Not a Deliverable
PBR 6	Statistical Report: Evaluation of the Pilot Project for Mechanical Plantation of Rice March 1991	(WP-III/1.10.3)
PBR 7 (See DIV 25)	PBDAC's Strategic Planning Suggested Guidelines January 4, 1995	(WP-VII/1.5)

XII. SPECIALIZED FINANCIAL SERVICES

<u>Library Ref. No.</u>	<u>Title/Description</u>	<u>Deliverable No.</u>
SFS 1	Recommendation to Change Wording on Bids for Tender for Purchase of Commodities May 25, 1989	(WP-I/3.1.3a)
SFS 2	Recommendations in Anticipation of the June 4, 1989 Tender for The Purchase of Corn June 1, 1989	(WP-I/3.1.3b)
SFS 3	Recommendations to Change Wording on Tender Terms and Conditions for The Purchase of Corn June 12, 1989	(WP-I/3.1.3c)
SFS 4	The Corn Trade and How The Markets Work June 20, 1989	(WP-I/3.1.3d)
SFS 5	Short-Term Assignment on the Purchase of Imported Corn: Final Report and Recommendations June 28, 1989	(WP-I/3.1.3e)
SFS 6	Poultry Alternatives Study March 1989	(WP-I/3.1.1)
SFS 7 (See TRG 19)	Training of Trainers-I Course Materials July 1989	(WP-II/2.1.2)
SFS 8	Crop Packages Technical Recommendations Winter 1989-1990 (Engl. transl.) November 19, 1989	(WP-II/2.4.1)
SFS 9	Trip Report (November 24 through December 5, 1989) January 10, 1990	(WP-II/2.7)

XIII. SPECIALIZED FINANCIAL SERVICES (Continued)

<u>Library Ref. No.</u>	<u>Title/Description</u>	<u>Deliverable No.</u>
SFS 10	Technical Recommendations for the Cultivation and Production of Vegetable Crops 1990 (Translation) March 1990	(WP-II/2.5.1)
SFS 11	Corn Imports/Handling How to Save Money May 7, 1990	(WP-II/2.7.10)
SFS 12	APCP-NARP/TTC Workshop Draft Report May 17, 1990	(WP-II/2.1 & WP-II/9.6)
SFS 13	An Economic and Statistical Analysis of the 1989 Summer Season Survey (Draft) May 31, 1990	(WP-II/2.3.4)
SFS 14	Crop Budgets for Winter 1990/91 Package September 19, 1990	(WP-III/1.9.3)
SFS 15	1990 Vegetable Crop Budgets October 1, 1990	(WP-III/1.9.8)
SFS 16	Economic Evaluation of Mechanized Wheat Cultivation--Pilot Project in Daqahliya & Sharqiya Governorates 1989/1990 (Bilingual) October 7, 1990	(WP-III/1.12.2)
SFS 17 (See TRG 69)	Corn Importation Conference Program and Participant Materials October 1990	(WP-III/1.7.2) & TRG 3.5.2.3
SFS 18	Crop Budgets for Summer 1990 December 20, 1990	(WP-III/1.9.4)
SFS 19	End of Assignment Report by ST-Commodity Specialist (Gaston Garido) March 15, 1991	Not Deliverable

XIII. TRAINING

<u>Library Ref. No.</u>	<u>Title/Description</u>	<u>Deliverable No.</u>
TRG 1	Management Skills Training Conducted by Center for Management Development (CMD) Technical Training Support Sample of 13 Courses for Credit Staff March 1989	(WP-I/6.3.8)
TRG 2	Technical Training Support Credit & Lending Sample of 33 Core Credit Courses March 1989	(WP-I/6.3.1)
TRG 3	Farm-Related Business Rice & Corn Mechanization & Finance Workshop Materials April 27, 1989	(WP-I/6.3.4)
TRG 4	Governorate Leader Workshops 1st QTR. 1989	(WP-I/6.1.1)
TRG 5	Managerial Development Program 1st QTR. 1989	(WP-I/6.1.2 through WP-I/6.1.15)
TRG 6	Development Banking & Management Skills Program/ Senior Management (Final version incl. materials from drafts) April 10, 1989	(WP-I/6.1.16) & AUD 5.4.2
TRG 7	Course Data 1st QTR. 1989	(WP-I/6.3.1& WP-I/6.3.8& WP-I/6.4)
TRG 8	Technical Training Support: Farm Management February 22, 1989	(WP-I/6.3.3)

XIII. TRAINING (Continued)

<u>Library Ref. No.</u>	<u>Title/Description</u>	<u>Deliverable No.</u>
TRG 9	Farm-Related Business "Arabic Training Materials for Land Improvement Workshop" March 13, 1989	(WP-I/6.3.4)
TRG 10	Technical Training Support MIS March 1989	(WP-I/6.3.5)
TRG 11	Technical Training Support PBDAC/BDAC Training Staff March 23, 1989	(WP-I/6.3.9)
TRG 12	Training Institute/ Capability Assessments March 31, 1989	(WP-I/6.6)
TRG 13	Technical Training: National Training of Trainers Program (Recommendation) June 1989 (Including May 31, 1989 Version)	(WP-I/6.2& WP-I/6.2.1)
TRG 14	Governorate Leader Workshops 2nd QTR. 1989	(WP-I/6.1.1)
TRG 15	Technical Training Support Needs Assessment Format English/ Arabic April 16, 1989	(WP-I/6.3)
TRG 16	Technical Training Support MIS June 1989	(WP-I/6.3.5)
TRG 17	Course Data 2nd QTR. 1989	(WP-I/6.3.1& WP-I/6.3.8& WP-I/6.4)
TRG 18	APCP Credit Course Materials August 2, 1989	(WP-II/9.4.1)

XIII. TRAINING (Continued)

<u>Library Ref. No.</u>	<u>Title/Description</u>	<u>Deliverable No.</u>
TRG 19	National Training of Trainers Program TOT-I Materials October 1989	(WP-II/9.3.1)
TRG 20	National Training of Trainers Program TOT-I Pilot Course Evaluation Results October 1989	(WP-II/9.3.2)
TRG 21	Technical Support: Audit and Monitoring BDAC Chairmen Audit Workshop July 1989	(WP-II/9.10.7)
TRG 22	Technical Support: Farm-related Business Soil Improvement Workshop Revised Curricula September 1989	(WP-II/9.7.1)
TRG 23	Technical Support: Farm-related Business Agricultural Mechanization Workshop Revised Curricula September 1989	(WP-II/9.7.3)
TRG 24	APCP In-Country Training Plan July 1989 Through June 1990 (Activities Financed Under PIL-7) September 28, 1989 and October 15, 1989	(WP-II/9.1.2)
TRG 25	Technical Support: MIS/Data Processing Course Participant Lists and Test Results: Introduction to PC, MS-DOS, and Arabic MS-DOS October-November-December 1989	(WP-II/9.8.5) & MIS 7.1.9

XIII. TRAINING (Continued)

<u>Library Ref. No.</u>	<u>Title/Description</u>	<u>Deliverable No.</u>
TRG 26	Technical Support: MIS/Data Processing Approval Document for Unix Training Course October 30, 1989	(WP-II/9.8.3) & MIS 7.1.9
TRG 27	Technical Support: MIS/Data Processing Course Materials for Advanced MS-DOS October 30, 1989	(WP-II/9.8.6) & MIS 7.1.9
TRG 28	Technical Support: Specialized Financial Services Farm Survey Workshop Materials October 31, 1989	(WP-II/9.6.7)
TRG 29	Participant Training Program: First Observational Study Tour to T.C. Ziraat Bankasi Complete Documentation and Individual Trip Reports (November 1989)	(WP-II/9.12.4)
TRG 30	APCP Participant Training Plan October 1, 1989 - September 30, 1990 (Draft) November 8, 1989	(WP-II/9.1.3)
TRG 31	Technical Support: Audit & Monitoring List of Institutions and Bid Letter for Internal Audit 1 & 2 Courses November 21, 1989	(WP-II/9.10.1)
TRG 32	Technical Support: MIS/Data Processing Course Participant Lists and Test Results: Advanced MS-DOS October-November 1989	(WP-II/9.8.5) & MIS 7.1.9

XIII. TRAINING (Continued)

<u>Library Ref. No.</u>	<u>Title/Description</u>	<u>Deliverable No.</u>
TRG 33	Technical Support: MIS/Data Processing Computer Workshop for Executives Training Institute Request for Offers, Bid Criteria, Evaluation, Recommendation, and Approval Documents November, December 1989/January 1990	(WP-II/9.8.1& WP-II/9.8.3) & MIS 7.1.8
TRG 34	Technical Support: MIS/Data Processing Course Materials for Arabic MS-DOS and MS-DOS November 26, 1989	(WP-II/9.8.6) & MIS 7.1.9
TRG 35	Technical Support: Credit New APCP Governorate Orientation Workshop Design and Materials Minya and New Valley December 12, 1989	(WP-II/9.4.5)
TRG 36	Technical Support: Credit Technical Offer from AUC- Institute of Banking & Finance for Credit Analysis Cash Flow Course and Bank Approval Document October-November 1989	(WP-II/9.4.6)
TRG 37	Technical Support: Credit New APCP Governorate Orientation Workshop Design and Materials Beheira and Alexandria January 10, 1990	(WP-II/9.4.5)
TRG 38	Technical Support: MIS/Data Processing Course Design and Materials for RM-COBOL January 4, 1990	(WP-II/9.8.6) & MIS 7.1.9

XIII. TRAINING (Continued)

<u>Library Ref. No.</u>	<u>Title/Description</u>	<u>Deliverable No.</u>
TRG 39	Technical Support: Audit and Monitoring Bid Criteria, Evaluation, Recommendation and Approval Documents Internal Audit 1 & 2 Courses January 1990	(WP-II/9.10.1b)
TRG 40	Technical Support: MIS/Data Processing Programming Techniques & Data Structure Course Training Institute Request for Offers, Bid Criteria, Evaluation, Recommendation, and Approval Documents January and March 1990	(WP-II/9.8.1& WP-II/9.8.3) & MIS 7.1.9
TRG 41	Technical Support: Credit Credit Analysis-1 Pilot for Trainers - Course Design and Materials January 6, 1990	(WP-II/9.4.2& WP-II/9.4.3)
TRG 42	Technical Support: Accounting Bank Accounting-I Pilot for Trainers - Course Design and Materials January 13, 1990	(WP-II/9.9.3)
TRG 43	Technical Support: Farm-related Business Cotton Technical & Economic Package High Clearance Sprayer Workshop Design and Materials Pilot - Daqahliya February 1990	(WP-II/9.7.11)
TRG 44	National Training of Trainers Program MIS TOT Course Design and Materials for Pilot March 10, 1990	(WP-II/9.3.8) & MIS 7.1.9

XIII. TRAINING (Continued)

<u>Library Ref. No.</u>	<u>Title/Description</u>	<u>Deliverable No.</u>
TRG 45	Technical Support: MIS/Data Processing Training Program for Junior MIS Staff 4 Training Modules: a- Introduction to Computers and PC DOS March 4, 1990 b- Introduction to Lotus 1-2-3 March 11, 1990 c- Advanced Lotus 1-2-3 March 18, 1990 d- Introduction to DataBase-III Plus March 15, 1990	(WP-II/9.8.6) & MIS 7.2.2/ 7.1.9
TRG 46	Technical Support: MIS/Data Processing Approval Document NCR Telecommunications Course February 26, 1990	(WP-II/9.8.3) & MIS 7.1.9
TRG 47	Participant Training Program: Proposals for Observational Study Tours and ST Technical Training Submitted to PBDAC Senior Management: a- Turkey Tour to T.C. Ziraat Bankasi b- Senior Level Management Tour to U.S. c- Training Staff Tour to U.S. d- List of Recommended ST Technical Programs March 1990	(WP-II/9.12.8)
TRG 48	Managerial Development Training Programs Senior Level Management Skills and Development Banking Program Training Topics and Design for 5 Senior Level Training Modules (English with Arabic Translation) March 18, 1990	(WP-II/9.2.3)

XIII. TRAINING (Continued)

<u>Library Ref. No.</u>	<u>Title/Description</u>	<u>Deliverable No.</u>
TRG 49	Managerial Development Training Program Senior Level Management Skills and Development Banking Program Training Institute Request for Offers, and Institute List March 21, 1990	(WP-II/9.2.1/2)
TRG 50	Training Facilities Development Training Equipment & Furniture Procurement Plan and Specifications May 1990 (with revisions October 31, 1990)	(WP-II/9.14.1)
TRG 51	APCP Training Needs Assessment (Covers the Period Beginning July 1, 1989 through extended (PACD) September 30, 1995 May 1, 1990	(WP-II/9.1.1)
TRG 52	Technical Support: MIS/Data Processing Course Participant Lists and Test Results: COBOL Course April 11, 1990	(WP-II/9.8.5 & MIS 7.1.9)
TRG 53	Technical Support: MIS/Data Processing Course Participant Lists and Test Results: Training Program for Junior MIS Staff Courses: Advanced DBase-III Plus, Lotus 1-2-3, Advanced DOS, WordStar 2000 April, May 1990	(WP-II/9.8.5 & MIS 7.1.9)
TRG 54	Technical Support: MIS/Data Processing Training Program for Junior MIS Staff Three Training Modules a- Advanced MS-DOS, April 8, 1990 b- Advanced DBase-III Plus, April 1, 1990 c- WordStar 2000 Release 2.00, April 17, 1990	(WP-II/9.8.6 & MIS 7.2.2/ 7.1.9)

XIII. TRAINING (Continued)

<u>Library Ref. No.</u>	<u>Title/Description</u>	<u>Deliverable No.</u>
TRG 55	Technical Support: MIS/Data Processing Operating Systems Course Training Institute Request for Offers, Bid Criteria, Evaluation, Recommendation, and Approval Documents April-June 1990	(WP-II/9.8.1 & 9.8.3 & MIS 7.1.9)
TRG 56	Participant Training Program: A. U.S. PBDAC/BDAC Senior Management Study Tour/Workshop May 1990 Predeparture Orientation Workshop Materials and Questionnaires B. APCP COP's Trip Report on the Observational Portion of the PBDAC Senior Mgmt. Tour to U.S. (May 20-25, 90) by COP/DEL June 26, 1990	(WP-II/9.12.4)
TRG 57	Participant Training Program: Management Skills Development Program Conducted May 27 - June 8, 1990 Request for Offers, Proposals, Evaluation, and Approval Documents University of Pittsburgh, Pennsylvania January to June 1990	(WP-II/9.12.5)
TRG 58	Participant Training Program: U.S. Study, Tour/Workshop for Training Managers & Officers Predeparture Orientation Workshop Materials & Questionnaires June 1990	(WP-II/9.12.4)
TRG 59	Participant Training Program: Training Technical Skills Program Conducted July 10 - 27, 1990 Request for Offers, Proposals, Evaluation, and Approval Documents International Institute for Development Graduate School, USDA April through August 1990	(WP-II/9.12.4 & WP-III/3.6.2)

XIII. TRAINING (Continued)

<u>Library Ref. No.</u>	<u>Title/Description</u>	<u>Deliverable No.</u>
TRG 60	Participant Training Program: Approval Documents/PIO/Ps All Programs Plan Year October 1989 - September 1990	(WP-II/9.12.8)
TRG 61	Participant Training Program: Short-term Technical Program Documentation: Predeparture Materials, and Questionnaires, Post Training Evaluations and Individuals Trip Reports	(WP-II/9.12.5)
TRG 62	Technical Support: Audit and Monitoring Internal Audit-1 Course Materials and Pilot May 13, 1990	(WP-II/9.10.4 & 9.10.5)
TRG 63	Technical Support: Training APCP Recommendations for Training Staff & Functional Resource Requirements (Draft 1) April 1990	(WP-II/9.11.2)
TRG 64	Participant Training Program: APCP Participant Training Plan, Budget and Approval Documents: (October 1, 1990 - September 30, 1991) Final Draft Plan: November 12, 1990	(WP-III/3.1.2)
TRG 65	Participant Training Program: PBDAC/BDAC Senior Management U.S. Study Tour/Workshop (May 1990) Evaluation Documentation - Participant Predeparture Questionnaires, Post Training Evaluations, Group and Individual Trip Reports; Advisor Reports; and Final Report from University of Pittsburgh	(WP-III/3.6.7)

XIII. TRAINING (Continued)

<u>Library Ref. No.</u>	<u>Title/Description</u>	<u>Deliverable No.</u>
TRG 66	Participant Training Program: Training Managers & officers U.S. Study Tour/Workshop (July 1990) Evaluation Documentation - Participant Predeparture Questionnaires, Post Training Evaluations, and Individual Trip Reports; Advisor Reports; and Report by PBDAC Training Manager on EDI Trainer Program	(WP-III/3.6.7)
TRG 67	Participant Training Program: Observational Study Tour to T.C. Ziraat Bankasi, Turkey (October 1990) Evaluation Documentation - Participant Predeparture Questionnaires, Post Training Evaluations, Group and Individual Trip Reports	(WP-III/3.6.7)
TRG 68	APCP In-Country Training Plan and Support Documents: Budget, Annex for MIS/DP Activity, Analysis of Required Resources in PBDAC Training Department, USAID/PBDAC Approvals Including PIL. (Plan Year Oct. 1, 1990 - Sept. 30, 1991) Final Draft Plan: November 1, 1990	(WP-III/3.1.1, 3.4.1&3.5.4.1) & MIS 2.10
TRG 69	Technical Area Support: Corn Importation Conference Program and Participant Materials October 17 & 18, 1990	(WP-III/3.5.2.3) & SFS 1.7.2
TRG 70	Technical Area Support: Credit and Lending, Curriculum Development/Contracting Documents Credit Analysis Skills for Investment Activity Program September 1990 to January 1991	(WP-III/3.5.1.2)
TRG 71	Technical Area Support: Audit and Monitoring, Local Training Institute (LTI) Proposals and PBDAC Approval Documents for Internal Audit I Core Course September - November 1990	(WP-III/3.5.6.1)

XIII. TRAINING (Continued)

<u>Library Ref. No.</u>	<u>Title/Description</u>	<u>Deliverable No.</u>
TRG 72	Technical Area Support: Specialized Financial Services Livestock Nutrition Package Training Design and Materials December 1990	(WP-III/3.5.2.4)
TRG 73	Technical Area Support: MIS and Data Processing, Arabic Training Materials for PC User Training Program with Final Revisions: Intro. to MS-DOS & Arabic MS-DOS Release 1.1 October 1990	(WP-III/3.5.4.5) & MIS 2.11
TRG 74	Technical Area Support: MIS and Data Processing, Arabic Training Materials for PC User Training Program with Final Revisions: WordStar 2000 Plus Release 3.00 November 1990	(WP-III/3.5.4.5) & MIS 2.11
TRG 75	Technical Area Support: MIS and Data Processing, Arabic Training Materials for PC User Training Program with Final Revisions: Intro. to the Spread Sheets Lotus 123 - Release 2.00 October 1990	(WP-III/3.5.4.5) & MIS 2.11
TRG 76	Technical Area Support: MIS and Data Processing, Complete Bid, Evaluation, and Approval Documents for Rental of 2 Computer Rooms Required Under PC User Training Program September - October 1990	(WP-III/3.5.4.2) & MIS 2.11
TRG 77	Technical Area Support: MIS and Data Processing, Arabic Training Materials for the Consolidated Credit Reporting Pilot Including User Manual and Forms November 1990	(WP-III/3.5.4.4) & MIS 2.11

XIII. TRAINING (Continued)

<u>Library Ref. No.</u>	<u>Title/Description</u>	<u>Deliverable No.</u>
TRG 78	Technical Area Support: MIS and Data Processing, Course Participant Lists & Evaluations PC User Training Program and Credit Reporting Courses All Activities: August 1990 - June 1991	(WP-III/3.5.4.6) & MIS 2.11
TRG 79	Technical Area Support: MIS and Data Processing, Course Participant Lists and Evaluations Data Processing Skills Courses: Cobol 74, Unix I & II, Operating System Concepts August - December 1990	(WP-III/3.5.4.6) & MIS 2.10
TRG 80	Technical Area Support: Accounting Revised Arabic Training Materials for Bank Accounting I Course for 1990/91 In-country Plan Implementation December 1990	(WP-III/3.5.5.1)
TRG 81	National Training of Trainer Program Trainer Interview Format and Interview Evaluations for 1st TOT-I Course 1990/91 In-country Training Plan December 1990	(WP-III/3.3)
TRG 82	Participant Training Program: Proposals Submitted to PBDAC Management PIO/Ps, and Approval Documents All Programs Plan Year October 1990 - September 1991	(WP-III/3.6.1 & 3.6.3)
TRG 83	Technical Area Support: MIS/Data Processing, Data Base Concepts Course Training Institute Request for Offers, Bid Criteria, Evaluation, Recommendation and Approval Documents January - March 1991	(WP-III/3.5.4.2 & MIS 2.10)

XIII. TRAINING (Continued)

<u>Library Ref. No.</u>	<u>Title/Description</u>	<u>Deliverable No.</u>
TRG 84	Technical Area Support: Credit and Lending, Strategic Planning Mgt. Orientation Workshop on Opportunities in Investment Lending: Topic Recommendations, Workshop Design, and Workshop Pilot Materials, February and May 1991	(WP-III/3.5.1.6&7)
TRG 85	Technical Area Support: Farm-Related Business, BDAC FRB Unit Training, Orientation Workshop Design, and Schedule March 1991	(WP-III/3.5.3.3)
TRG 86	Managerial Development Training Program - Junior/Middle Level: Topic Recommendations for Development Banking Core Course; Course Design, Schedule, and Pretest Questions for Program Piloted February 24, 1991; Paper on Bank Marketing Concepts (Bilingual) as Training Material December 1990 - March 1991	(WP-III/3.2.2)
TRG 87	Managerial Development Training Program: Development Banking Core Course Junior/Middle Level Program Training Institute Request for Offers, Bid Criteria, Evaluation, and Approval Documents February - September 1991	(WP-III/3.2.4)
TRG 88	Technical Area Support: Credit and Lending, Credit Analysis Skills for Investment Activity Program - Offers from Two Local Institutes Conducting Pilots, Training Schedules and Pilot Evaluations February 16, 1992 to May 30, 1992	(WP-III/3.5.1.4 & 3.5.1.5)

XIII. TRAINING (Continued)

<u>Library Ref. No.</u>	<u>Title/Description</u>	<u>Deliverable No.</u>
TRG 89	Technical Area Support: Audit Internal Audit Mgt. Workshop (for non-Audit Mgt.) Materials and Pilot April 1991	(WP-III/3.5.6.3)
TRG 90	Technical Area Support: MIS and Data Processing, Arabic Training Program with Final Revisions: Intro. to DBase III Plus and Programming Using DBase III Plus May - June 1991	(WP-III/3.5.4.5 & MIS 2.11)
TRG 91	Managerial Development Training Program - Junior/Middle Level: Change Management Course Design, Schedule and Pilot with CMD June 1991	(WP-III/3.2.5)
TRG 92	Incountry Technical Training Support: MIS and Data Processing, DBase IV Course Institute Request for Offers, Bid Criteria, Evaluation, Recommendation and Approval Documents August - October 1991	(WP-IV/5.3.1.6 & MIS 4.5.2)
TRG 93	Incountry Technical Training Support: Joint APCP/EEC Workshop for Senior PBDAC/BDAC Management on Farm Related Business Opportunities September 1991	(WP-IV/5.3.1.2)
TRG 94	Participant Training Program: Study Tour for MIS Group to T.C. Ziraat Bankasi, Ankara Pre and Post Training Documentation September 1-8, 1991	(WP-IV/5.4.2.1)

XIII. TRAINING (Continued)

<u>Library Ref. No.</u>	<u>Title/Description</u>	<u>Deliverable No.</u>
TRG 95	Participant Training Program: Study Tour to Bangladesh to Study Agricultural Inputs Privatization Program Pre and Post Training Documentation September 17-25, 1991	(WP-IV/5.4.2.3)
TRG 96	Middle Management Development Program: Core Banking Principles Course Schedule and Pilot Materials with the American University in Cairo (AUC) October 1991	(WP-IV/5.5.2.1)
TRG 97	Middle Management Development Program: Trainer Manual for Customer Serv. Skills Course Including Design, Materials, Exercises, Role Play English with Arabic Translation October 1991	(WP-IV/5.3.1.11)
TRG 98	Middle Management Development Program: Decision Making & Customer Service Skills Pilot Course for Branch Managers. Held November 23-28, 1991 at CMD-Kanater. Course Schedule, Materials, Exercises, Role Plays, Revisions, Participant Evaluations	(WP-IV/5.3.1.11)
TRG 99	Middle Management Development Program: Loan Management Skills Course for BDAC Branch Managers Course Design, Schedule and Materials Pilot November 1991	(WP-IV/5.3.1.12)
TRG 100	Training Function Development: 1991/92 In-country Training Plan/ Budget, Training Resource Requirements Paper, Approval Documents December 1991	(WP-IV/5.1.1.1)
TRG 101	Participant Training Program: 1991/92 Participant Training Plan/Budget and Approval Documents December 1991	(WP-IV/5.4.1)

XIII. TRAINING (Continued)

<u>Library Ref. No.</u>	<u>Title/Description</u>	<u>Deliverable No.</u>
TRG 102	Senior Management Development: Privatization/Divestiture Workshop under Private Sector Support Program Workshop Design and Materials for Senior PBDAC/BDAC Managers February 1992	(WP-IV/5.2.1.2)
TRG 103	Senior Management Development: Bank Marketing Management Course for PBDAC Commercial and Credit Sector Managers held February 16-20, 1992. Bank Marketing Concept Discussion Paper December 1991	(WP-IV/5.3.1.3)
TRG 104	Middle Management Development Program: Trainer Manual for Loan & Deposit Marketing Skills Course including Design, Materials, Exercises, Cases for Role Play, Test. English with Arabic Translation January/February 1992	(WP-IV/5.3.1.3)
TRG 105	Middle Management Development Program: Loan and Deposit Marketing Skills Pilot Course for Village Bank Managers held February 29 - March 4, 1992 at CMD-Kanater. Course Schedule, Materials, Exercises, Role Plays, Test Results, Course and Participant Evaluations	(WP-IV/5.3.1.3)
TRG 106	Training Function Development: Training Staff Development Program Technical Training Skills Course Pilot for PBDAC/BDAC Training Officers Course Design, Schedule, Materials and Evaluation Results February 22-27, 1992	(WP-IV/5.1.4.1)

XIII. TRAINING (Continued)

<u>Library Ref. No.</u>	<u>Title/Description</u>	<u>Deliverable No.</u>
TRG 107	Incountry Technical Training Support: Bank Financial Analysis Course Design, Institute Request for Offers, Bid Criteria, Evaluation, Recommendation and Approval Documents January - April 1992	(WP-IV/5.3.1.5)
TRG 108	Training Function Development: 1992/93 In-Country Training Plan/ Budget, Approval Documents August & September 1992	(WP-V/7.1.1.1)
TRG 109	Training Function Development: Post-Training "Impact" Evaluation Paper--Concept, Methodology and Proposal for Implementation May 3, 1993	(WP-V/7.1.2)
TRG 110	Training Function Development: Training Staff Development Program Design and Materials for Basic Course for New & Junior Staff June 1993	(WP-V/7.1.4)
TRG 111	Management/Leadership Development Proposals for Arabic Testing Mechanism & Criteria to Select Future Bank Leaders Top Mgt. Presentations in Cairo by Middle East Management Center - Dubai December 1992 - March 1993	(WP-V/7.2.3)
TRG 112	Middle Management Development Program: Bank Development Management Skills ten-day Course for Recently Promoted BDAC General Managers Course Schedule and Materials May & June 1993	(WP-V/7.2.2)

XIII. TRAINING (Continued)

<u>Library Ref. No.</u>	<u>Title/Description</u>	<u>Deliverable No.</u>
TRG 113	In-Country Tech. Training Support: Bank Financial Analysis Course - Course Design and Materials for Pilot Programs (Under Contract with Fin Aims Institute) October, 1992	(WP-V/7.2.2 & 7.3.3.1)
TRG 114	In-Country Tech. Training Support: Credit "Grass Root" Planning Workshop Design, Materials, Pilots October 1992	(WP-V/7.3.4.1 & 5.2.2)
TRG 115	In-Country Tech. Training Support: Bank Marketing/Mkt'ng Studies Task Force Development - Proposals, Interviews, Training Recommendations, Training Evaluation Results. December 1992 - March 1993	(WP-V/7.3.5.3 & 2.1)
TRG 116	In-Country Technical Training Support: Women in Development Pilot/ Bank Marketing Course for PBDAC/BDAC Women Coordinators of Pilot including Course Design, Job Descriptions, Materials, Exercises, Cases for Role Plays, Test, WID Pilot Summary. English with Arabic Translation February 1993	(WP-V/7.3.5.5)
TRG 117	In-Country Tech. Training Support: Women in Development Pilot/ Course for Governorate Bank Women Promoters including Job Descriptions, Course Design, Materials, Survey Formats, Exercises, Cases for Role Plays, Test. English with Arabic Translation April & May 1993	(WP-V/7.3.5.5)
TRG 118	In-Country Tech. Training Support: Women in Development Pilot BDAC Senior Management two-Day Workshops to Expand Pilot September & December 1992	(WP-V/7.3.5.5)

XIII. TRAINING (Continued)

<u>Library Ref. No.</u>	<u>Title/Description</u>	<u>Deliverable No.</u>
TRG 119	In-Country Tech. Training Support: Divestiture/Privatization - Agri-inputs Market Development Training Program Materials, Pilot Workshops English with Arabic Translation (Under Contract with International Fertilizer Development Corp. IFDC) December 1992 - April 1993	(WP-V/7.3.6.1)
TRG 120	Training Function Development Training of Trainers Program Agri-Inputs Dealers Training TOT April 1993	(WP-V/7.1.3.1)
TRG 121	Participant Training Program: 1992/93 Participant Training Plan/Budget and Approval Documents August & September, 1992	(WP-V/7.4.1)
TRG 122	Participant Training Program: Preliminary Visit to Caisse Nationale de Credit Agricole, Morocco Proposal and Trip Report September 12-22, 1992	(WP-V/7.4.2.3)
TRG 123	Participant Training Program PBDAC/BDAC Training Officers U.S. Study Visit/Workshop Complete Documentation June & July 1993	(WP-V & VI/ 7.4.3.1)
TRG 124	Training Needs Assessment for PBDAC Marketing Group Assessment Questionnaire, Formats & Individual Responses (Arabic w/Engl. Trnsl.)	
TRG 125	End of Assignment Report 1988-94 Elizabeth B. Khalifa Training Specialist April 15, 1994	Not Deliverable

XIII. TRAINING (Continued)

<u>Library Ref. No.</u>	<u>Title/Description</u>	<u>Deliverable No.</u>
TRG 126	Technical Training Support: Village Bank Improvement Program Accounting & Credit Analysis Course November 1994	(WP-VII/2.2.1.b)
TRG 127	Technical Training Support: Village Bank Improvement Program Accounting & Credit Analysis Course Reading Material January 1995	(WP-VII/2.2.1.b)
TRG 128	Technical Training Support: Bank Improvement Program (BIP) Accounting & Credit Analysis Course Reading Material June 1995	(WP-VII/2.2.1.b)
TRG 129	Technical Training Support: Bank Improvement Program (BIP) Deposit Mobilization Activity Training Course Material July 1995	(WP-VII/2.2.2)
TRG 130	APCP Participant Training Plan (October 95 - April 96) September 27, 1995	(WP-VIII)
TRG 131	End of Tour Report by Training/Bank Image Improvement Specialist (Samir Sultan) May 7, 1996	Not Deliverable

APPENDIX B
MANAGEMENT INFORMATION SYSTEMS

APCP PROCURED & INSTALLED COMPUTERS DISTRIBUTION

MIS DATA CENTER	IBM PS/255 SX	IBM PS/250Z	ZEOS 386 DX 33	TOWER 700/500 MINI COMPUTER
PBDAC	6	19		1
Cairo Branch	1		1	
EL-WADI BRANCH		1		
EL ARISH BRANCH		1		
MENOUFIYA BDAC:	1	1		1
Quesna Branch			1	
Shebien El Kom Branch			1	
El Shohada Branch			1	
Berkat El Saba Branch			1	
Menouf Branch			1	
Tala Branch			1	
Ashmoun Branch			1	
El Bagour Branch			1	
GHARBIYA BDAC:	1	1		1
Tanta Branch			1	
El-Santa Branch			1	
Kotour Branch			1	
Zefta			1	
Kafr El Zayat Branch			1	
Mehalla Branch			1	
Samnoud Branch			1	
Basion Branch			1	
BEHEIRA BDAC:	1	1		1
Damnhour Branch			1	
Abo Homos Branch			1	
Kafr Dawar Branch			1	
Itay Baroud Branch			1	
Abo Matamir Branch			1	
Rahmaniya Branch			1	
Kom Hamada Branch			1	
Edco Branch			1	
Rasid Branch			1	
Hosh Eissa Branch			1	
Badr Branch			1	
Shobrakheit Branch			1	
Mahmoudia Branch			1	
Delingat Branch			1	
KAFR EL SHEIKH BDAC	1	1		1
Kafr El Sheikh Branch			1	
Balteem Branch			1	
Al Hamould Branch			1	
Bila Branch			1	
Qeleen Branch			1	
El Riyad Branch			1	
Desouk Branch			1	
Sidi Salem Branch			1	
Metoubas Branch			1	
Fowa Branch			1	

APCP PROCURED & INSTALLED COMPUTERS DISTRIBUTION

MIS DATA CENTER	IBM PS/255 SX	IBM PS/250Z	ZEOS 386 DX 33	TOWER 700/500 MINI COMPUTER
SHARQIYA BDAC:	1	1		1
Belbis Branch			1	
Mashtol Branch			1	
Minya Kamh Branch			1	
Abou Hamad Branch			1	
Hehia Branch			1	
Dirb Negm Branch			1	
Ibraminia Branch			1	
Kafr Sakr Branch			1	
Awaad Sakr Branch			1	
Abou Kebeer Branch			1	
Zagzif Branch			1	
Hesinia Branch			1	
Fakous Branch			1	
DAMITTA BDAC:	1			
Damietta Branch			1	
Kafr Saad Branch			1	
Farskour Branch			1	
El Zarka Branch			1	
ALEXANDRIA BDAC:	1			1
Al Eataman Branch			1	
Al Amiria Branch			1	
El Wardian Branch			1	
El Nobaria Branch			1	
Matrouh Branch			1	
DAQAHLIYA BDAC:	1	1		1
Mansoura Branch			1	
Talkha Branch			1	
Mit Sweed			1	
Dikrens			1	
Sinblaween Branch			1	
Tami El Amdid			1	
Aga Branch			1	
Mit Ghamr Branch			1	
Bilkas Branch			1	
Minyat El Nasr Branch			1	
El Manzala Branch			1	
Sherbin Branch			1	
GIZA BDAC:	1	1		1
Giza Branch			1	
Oseem Branch			1	
Kirdasa Branch			1	
El Ayaat Branch			1	
El Badrasheen Branch			1	
El Saff Branch			1	
Imbaba Branch			1	

APCP PROCURED & INSTALLED COMPUTERS DISTRIBUTION

MIS DATA CENTER	IBM PS/255 SX	IBM PS/250Z	ZEOS 386 DX 33	TOWER 700/500 MINI COMPUTER
FAYOUM BDAC:	1	1		1
Senours Branch			1	
Tamia Branch			1	
Ibshaway Branch			1	
Itsa Branch			1	
Fayoum Branch			1	
BENI SUEF BDAC:	1	1		1
Beni Suef Branch			1	
Nasr Branch			1	
Ahnasia Branch			1	
Sameta Branch			1	
Al Fashn Branch			1	
Beba Branch			1	
El Wasty Branch			1	
ASSUIT BDAC:	1	1		1
Assuit Branch			1	
Sahil Selim Branch			1	
Abnoub Branch			1	
El Ghanayim Branch			1	
Sidfa Branch			1	
Manfalout Branch			1	
Abou Teag Branch			1	
El Kharagha Branch			1	
El Qousia Branch			1	
El Badari Branch			1	
El Fath Branch			1	
Dairout Branch			1	
ASWAN BDAC:		1		1
Aswan Branch			1	
Edfo Branch			1	
Kom Ombo Branch			1	
SOHAG BDAC:	1	1		1
Sohag Branch			1	
Gerga Branch			1	
Dar El Salam Branch			1	
El Balina Branch			1	
Tahta Branch			1	
Gehena Branch			1	
El Maragha Branch			1	
El Manshia Branch			1	
Sakolta Branch			1	
Akhmim Branch			1	
Tema Branch			1	

APCP PROCURED & INSTALLED COMPUTERS DISTRIBUTION

MIS DATA CENTER	IBM PS/255 SX	IBM PS/250Z	ZEOS 386 DX 33	TOWER 700/500 MINI COMPUTER
MINYA BDAC:	1	1		1
Samalout Branch			1	
Abou Korkas Branch			1	
El Edwa Branch			1	
Bani Mazar Branch			1	
Maghagha Branch			1	
Dair Mouas Branch			1	
Matay Branch			1	
Mallawy Branch			1	
Minya Branch			1	
QENA BDAC:		1		1
Qena Branch			1	
El Wakf Branch			1	
Keft Branch			1	
Abu Teshet Branch			1	
Deshna Branch			1	
Kous Branch			1	
Armant Branch			1	
Farshout Branch			1	
Luxor Branch			1	
Esna Branch			1	
Naga Hamadi Branch			1	
Nakada Branch			1	
QALUBIYA BDAC:	1	1		1
Qanater Branch			1	
Benah Branch			1	
Qalioub Branch			1	
Toukh Branch	1	1	1	
Kafr Shokr Branch			1	
Khanqa Branch			1	
El Obour Branch			1	
Shebin Kanater Branch			1	
Tersa V.B.			1	
ISMAILIA BDAC:				1
TOTAL	23	37	150	18

Installation Dates of Hardware and Software at Branches

(Phase I)

Branches Governorate	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Qalubiya	Qanater 1 3/07/93	Banha 2 7/07/93	Qalucb 3 8/07/93	Toukh 4 11/07/93	Kafr Shokr 5 12/07/93	Khanqa 6 13/07/93	Al-Obour 7 14/07/93	Shebin Kanater 8 15/07/93						
Sharqiya	Belbis 9 18/07/93	Mashtoul 10 19/07/93	Minya Kamh 11 20/07/93	Abouhamad 12 21/07/93	Hehla 13 22/07/93	Dirb Negm 14 25/07/93	Ibrahimia 15 26/07/93	Kafr Sakr 16 27/07/93	Awlad Sakr 17 28/07/93	Abu Kebeir 18 29/07/93	Zagazig 19 1/08/93	Hesinia 20 2/08/93	Fakous 21 3/08/93	
Gharbiya	Tanta 22 8/08/93	El-Santa 23 9/08/93	Kotour 24 10/08/93	Zefta 25 11/08/93	Kafr-El-Zayat 26 15/08/93	Mehalla 27 16/08/93	Samnoud 28 17/08/93	Basioun 29 18/08/93						
Beheira	Damnhour 30 22/08/93	Abo Homos 31 23/08/93	Kafr Dawar 32 24/08/93	Itay Baroud 33 25/08/93	Abo Matameir 34 31/08/93	Rahmaniya 35 1/09/93	Kom Hamada 36 2/09/93	Edco 37 5/09/93	Rashid 38 6/09/93	Hosh Eissa 39 7/09/93	Badr 40 8/09/93	Shoubra Keit 41 12/09/93	Mahmoudia 42 13/09/93	Delingat 43 14/09/93
Alexandria	Br. Gen. Dp. 44 15/09/93	Credit	Alwarduan	Amirya	Gharb Noubaria	Matrouh								
Cairo	Br. Gen. Dp. 45 8/07/93													

Represents branches (OJT) under APCP

mg/hd - phase1.xls

Installation Dates of Hardware and Software at Branches

(Phase II)

r.	Branches Governorate	1	2	3	4	5	6	7	8	9	10	11	12
7	<i>Menoufiya</i>	Quesna 46 19/12/93	Shebin ElKom 47 20/12/93	EIShohada 48 21/12/93	Berkat El Saba 49 22/12/93	Menouf 50 27/12/93	Tela 51 28/12/93	Ashmoun 52 29/12/93	EIBagour 53 30/12/93				
	<i>Kafr ElSheikh</i>	Kafr ElSheikh 54 2/1/94	Balteem 55 3/1/94	EIHamoul 56 4/1/94	Bila 57 5/1/94	Qeleen 58 6/1/94	EIRiyad 59 9/1/94	Desouk 60 10/1/94	Sidi Salem 61 11/1/94	Metoubes 62 12/1/94	Fowa 63 13/1/94		
	<i>Damietta</i>	Damietta 64 16/1/94	Kafr Saad 65 17/1/94	Farskour 66 18/1/94	EIZarka 67 19/1/94								
0	<i>Daqahliya</i>	Mansoura 68 23/1/94	Talkha 69 24/1/94	Mit Sweed 70 25/1/94	Dikrens 71 26/1/94	Sinblaween 72 30/1/94	ami ElAmdi 73 31/1/94	Aga 74 1/2/94	Mit Ghamr 75 2/2/94	Bilkas 76 6/2/94	inyat ElNas 77 7/2/94	EIManzala 78 9/2/94	Sherbin 79 10/2/94
1	<i>Giza</i>	Giza 80 21/3/94	Oseem 81 22/3/94	Kirdasa 82 23/3/94	EIAyaat 83 29/3/94	EIBadsheem 84 30/3/94	EISaff 85 3/4/94	Imbaba 86 4/4/94					
2	<i>Beni Suef</i>	Beni Suef 87 5/4/94	Naser 88 6/4/94	Ahnasia 89 10/4/94	Samseta 90 11/4/94	ElFashn 91 12/4/94	Beba 92 13/4/94	EIWasty 93 17/4/94					
3	<i>Fayoum</i>	Senours 94 27/3/94	Tamia 95 28/3/94	lbshway 96 18/4/94	Itsa 97 19/4/94	Fayoum 98 20/4/94							

■ Represents branches (OJT) under ACP.

* There is one machine installed at Tersa V.B (Qalubiya BDAC) in 27/2/1994 #99

MIS DISK #3 HSWINST.WK1

Installation Dates of Hardware and Software at Branches

(Phase III)

Ser.	Branches Governorate	1	2	3	4	5	6	7	8	9	10	11	12
14	El Minya	Samalout 100 24/8/94	Abou Korkas 101 25/8/94	El Edwa 106 19/9/94	Bani Mazar 107 20/9/94	Maghagha 108 21/9/94	El Minya 109 22/9/94	Dair Mouas 110 27/9/94	Matay 111 28/9/94	Mallawy 112 29/9/94			
15	Alexandria & Matrouh	Al Eatman 102 30/8/94	Al Amiria 103 31/8/94	El Wardian 104 1/9/94	W. El Nobaria 104 6/9/94	Matrouh 105 7/9/94							
16	Assyout	Assuit 113 3/10/94	Sahil Selim 114 4/10/94	Abnoub 115 5/10/94	El Ghanayim 116 17/10/94	Sidfa 117 18/10/94	Manfalout 118 19/10/94	Abou Teag 119 24/10/94	El Khargha 120 25/10/94	El Qousia 121 27/10/94	El Badari 122 31/10/94	Dairout 123 1/11/94	El Fath 124 17/11/94
17	Sohag	Sohag 125 15/11/94	Gerga 126 16/11/94	Dar El Salam 127 21/11/94	El Baliana 128 22/11/94	Tahta 129 23/11/94	Gehena 130 28/11/94	El Maragha 131 29/11/94	El Manshah 132 30/11/94	Sakolta 133 5/12/94	Aktimim 134 6/12/94	Tema 135 7/12/94	
18	Qena	Qena 136 12/12/94	El Wakf 137 13/12/94	Keft 138 14/12/94	Abu Teshet 139 19/12/94	Deshna 140 20/12/94	Kous 141 21/12/94	Armant 142 3/1/95	Farshout 143 4/1/95	Luxor 144 5/1/95	Esna 145 8/1/95	Naga Hamadi 146 9/1/95	Nakada 147 10/1/95
19	Asswan	Aswan 148 16/1/95	Edfo 149 18/1/95	Kom Ombo 150 19/1/95									

* Replacement from Alex BDAC

■ Represents branches (ojt) under APCP

**APCP-MIS PROCURMENT
SUMMARY TABLE**

QTY	DESCRIPTION	CONTRACT NO.
16	PCs - local procurement	---
46	PCs computers for office automation	APC-90-03
150	Supermicro computer systems for district branch automation	APC-91-11
2	NCR TOWER 700 minicomputers for PBDAC and Qalubiya	APC-89-40
4	NCR TOWER 500 minicomputers for Beheira, Gharbiya, Menoufiya, Sharqiya	APC-89-40-1
3	NCR TOWER 500 minicomputers for Giza, Daqahliya, and Kafr El Sheikh	APC-89-40-2
4	NCR TOWER 500 minicomputers for Ismailia, Beni Suef, Fayoum and Minya	APC-89-40-3
5	NCR TOWER 500 minicomputers and prepherals for Assiut, Sohag, Qena Alexandria and Asswan	APC-89-40-4

MIS TRAINING
89--95 (SEPTEMBER, 89 -- JUNE 95).

AWP	DURATION	NUM. OF SESSIONS	NUM. OF PERSONS	NUM. OF P/D
II	SEPTEMBER, 89 -- JUNE, 90	37	520	2613
III	JULY, 90 -- JUNE, 91	137	2048	7425
IV	JULY, 91 -- JUNE, 92	133	2244	4502
V	JULY, 92 -- JUNE, 93	201	3722	11118
VI	JULY, 93 -- JUNE, 94	139	2162	10498
VII	JULY, 94 -- JUNE, 95	104	1548	6697
TOTAL		751	12244	42853

MIS TRAINING

89/90 (SEPTEMBER, 89 -- JUNE, 90).

COURSE NAME	NUM. OF SESSIONS	NUM. OF PERSONS	NUM. OF P/D
MIS Technical staff			
RM-COBOL	4	32	320
Data Structure	1	16	80
Unix Basic Operation & Administration	1	8	40
Unix Operating System	1	7	35
TOT for MIS	1	22	264
Programming And Documentation Standards	1	20	100
Engineers training			
Data communication System Concepts	1	4	16
Local Area Network Concepts	1	4	16
X.25 and interfacing to X.25	1	4	12
Executive Managers			
Workshop for Executives	1	23	115
PC courses			
Introduction to PCs & DOS	5	52	261
Advanced MS-DOS	5	74	370
Arabic DOS	7	65	195
Introduction to Lotus 123	2	36	177
Advanced Lotus 123	1	20	100
Introduction to DB3 Plus	1	20	100
Advanced DB3 Plus	1	20	100
Word Star 2000	1	33	132
General Review	1	60	180
TOTAL	37	520	2613

MIS TRAINING

90/91 (JULY, 90 -- JUNE, 91)

COURSE NAME	NUM. OF SESSIONS	NUM. OF PERSONS	NUM. OF P/D
MIS Technical staff			
Operating System Concepts	4	66	330
Data Structure	3	57	285
Database Concepts	2	29	290
Executive Managers			
Workshop for Executives	2	54	270
PC courses			
DOS	21	222	1262
LOTUS	23	224	1375
WORDSTAR	17	169	1115
DB3 Plus	3	29	145
Advanced DB3 Plus	1	8	40
Bank Software Applications			
Credit Report Application	10	98	490
Credit Risk Input Forms	36	941	1019
Loans	2	25	50
Deposits	1	6	24
Payroll	1	7	35
NCR courses			
UNIX I	3	39	195
UNIX II	3	38	190
UNIX Administration	3	10	50
COBOL-74	1	18	180
Systems Analysis	1	8	80
TOTAL	137	2048	7425

MIS TRAINING

91/92 (JULY, 91 -- JUNE, 92)

COURSE NAME	NUM. OF SESSIONS	NUM. OF PERSONS	NUM. OF P/D
PC courses			
DOS	12	80	400
Lotus 123	13	88	440
WORDSTAR	12	81	405
DBIV	10	21	210
DATABASE CONCEPTS	2	40	400
ADVANCED DOS	4	33	165
ADVANCED LOTUS	4	33	198
PC OPERATIONS & MAINTENANC	1	5	15
BDAC APPLICATIONS			
CREDIT REPORT FORMS	53	1602	1602
USER ORIENTATION	4	98	98
MIS ORIENTATION	4	39	39
NCR courses			
COMPUTER IN THE 90'S AND PC IMPACT	3	31	93
OPERATING SYSTEM CONCEPTS	3	31	155
UNIX OPERATING SYSTEM	3	30	150
UNIX SYSTEM ADMINISTRATION	2	11	55
COMPUTER INFO. SYS FOR MGMT	1	14	42
UNIX SHELL PROGRAMMING	2	7	35
TOTAL	133	2244	4502

MIS TRAINING
92/93 (JULY, 92 -- JUNE, 93)

COURSE NAME	NUM. OF SESSIONS	NUM. OF PERSONS	NUM. OF P/D
BDAC APPLICATION courses			
USER ORIENTATION	6	133	133
MIS ORIENTATION	6	54	54
CRL INPUT FORMS	83	2330	4660
GENERAL LEDGER	10	128	707
PAYROLL	8	88	880
CREDIT RISK LOANS	7	84	375
CURRENT ACCOUNTS	10	116	580
PASSBOOK SAVING	10	116	580
TIME DEPOSITS	9	89	445
SAVING CERTIFICATES	7	77	385
BRANCH APPLICATION courses			
DOS VER. 5.0	2	42	168
GENERAL LEDGER	5	98	490
DOS 5.0 & TAPE	1	16	80
NCR courses			
COMPUTER IN THE 90'S AND PC IMPACT	7	80	240
OPERATING SYSTEM CONCEPTS	7	80	400
UNIX OPERATING SYSTEM	8	82	410
UNIX SYSTEM ADMINISTRATION	5	33	165
BASIC SYSTEM ANALYSIS SKILLS	1	1	10
STRUCTURED DESIGN	1	8	40
DATA COMMUNICATIONS SYSTEMS CONCEPTS	2	16	96
RELATIONAL DBASE DESIGN AND INTRODUCTION TO SQL	1	8	48
C PROGRAMMING	1	11	55
STRUCTURED PROGRAMMING TECHNIQUES	1	11	33
TOWER courses			
BDAC TOWER OPERATIONS	3	21	84
TOTAL	201	3722	11118

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MIS TRAINING

93/94 (JULY, 93 -- JUNE, 94)

COURSE NAME	NUM. OF SESSIONS	NUM. OF PERSONS	NUM. OF P/D
BDAC DP SKILLS			
Computer in the 90's	3	28	84
Operating System Concepts	5	43	215
Unix Operating System	5	46	230
Unix System Administration	4	30	150
Data Communications System	2	19	114
COBOL Programming	6	64	768
Computer Architecture	2	15	75
Unix Basic Opr & Adm	2	15	45
Unix System Internals	1	8	48
BDAC APPLICATIONS			
User Orientation	3	53	53
MIS Orientation	3	24	24
General Ledger	3	32	192
Payroll	5	56	560
Passbook Savings	3	24	120
Current Accounts	3	25	125
Time Deposits	4	33	165
Saving Certificates	6	58	290
BRANCHES DP SKILLS			
DOS version 5.0	17	282	1410
BRANCHES APPLICATIONS			
USER PROGRAMS			
General Ledger	10	169	845
Passbook/Current Accounts	14	278	1668
T.Deposits/Svg Certificates	14	278	1668
Consolidated Credit Report	12	281	843
TECHNICAL PROGRAMS			
General Ledger	4	98	294
Deposits	4	106	318
Consolidated Credit Report	4	97	194
TOTAL	139	2162	10498

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MIS TRAINING

94/95 (JULY, 94 -- JUNE 95)

COURSE NAME	NUM. OF SESSIONS	NUM. OF PERSONS	NUM. OF P/D
BDAC DP SKILLS			
Computer in the 90's	2	29	87
Operating System Concepts	2	29	145
Unix Operating System	2	29	145
Unix System Administration	1	10	50
Data Communications System	2	31	155
Advanced Data Communication	1	8	24
MIS Project Management	1	3	15
MS-Project For Windows	1	3	6
Unix System Internals	1	7	35
BDAC Tower Operations	4	34	170
BDAC APPLICATIONS			
User Orientation	1	20	20
MIS Orientation	1	7	7
General Ledger	1	5	30
Payroll	1	7	70
Passbook Savings	1	7	35
Current Accounts	1	6	30
Time Deposits	1	7	35
Saving Certificates	1	7	35
Incentives	15	127	381
Updated Saving Certificates	8	65	195
Trouble Shooting CCR	1	6	30
BRANCHES DP SKILLS			
DOS version 5.0	10	175	875
BRANCHES APPLICATIONS			
USER PROGRAMS			
General Ledger	9	175	875
Passbook/Current Accounts	9	180	1080
T.Deposits/Svg Certificates	9	175	1050
Consolidated Credit Report	9	169	507
TECHNICAL PROGRAMS			
General Ledger	3	80	240
Deposits	3	76	228
Consolidated Credit Report	3	71	142
TOTAL	104	1548	6697

APPENDIX C

PERSONNEL

APPENDIX C
PERSONNEL

APCP/CHEMONICS LONG-TERM EXPATRIATES:

- ~~WA~~ Wilmot Averill/Divestiture/Privatization/*COP
 - ~~DEL~~ Dan Lowery, Senior Banking/Credit/*COP ✓
 - ~~WAE~~ William Ellis, *COP ✓
 - ✓RT Ralph Tomerlin, Management Information Systems/*COP ✓
 - ~~RW~~ Ronald Wolfe, Administration
 - ~~PMV~~ Paul McVey, Administration
 - ~~DP~~ Douglas Petrie, Administration/Management
 - ✓MAY Anwar Youssef, Finance/Capital Management ✓
 - ✓EK Elizabeth Khalifa, Training ✓
 - ✓AG Alan Glenn, Accounting ✓
 - ~~JS~~ Jim Shoreibah, Farm Management
 - ~~JD~~ Jan Dil, Finance
 - ~~LM~~ Luitjen Mulder, Agricultural Loans (**ST)
 - ✓GG Gaston Garrido, Commodity Trading (**ST) ✓
 - ~~TM~~ Thomas Wetsel, Farm Management
 - ✓RK Ronald Krenz, Agricultural Policy (**ST) ✓
 - ✓DM David Munro, Credit ✓
 - JND/S- Jeanette Davis-Szoradi, Editor/Documentation
- *COP: Chief of Party **ST: Served short-term, as well

APCP/SUBCONTRACTOR KPMG/PEAT MARWICK LONG-TERM EXPATRIATE:

- JF John Poirier, Monitoring/Audit Specialist

APCP/CHEMONICS SHORT-TERM EXPATRIATES:

- JC James Carney, Facilitator
- MN Mary Naficy, Editor
- JE Jerry Edwards, Baseline/Agricultural Economics
- RP Roger Paulsen, Baseline/Credit
- IF Ian Fraser, Baseline/Agribusiness
- JL Janna Laudato, Baseline/Monitoring & Evaluation
- SF Stephanie Flack, Baseline/HRD (Citibank subcontract)
- JM Jeffrey Mangelsdorf, PC Support
- ✓JF Dr. Jeffrey Poyo, Policy Review & Restructure ✓
- ✓RP Dr. Richard Patten, Policy Review & Restructure ✓
- ✓ER Edmond Ricketts, Organization & Management ✓ *need to find document*
- ✓JV James Villalobos, Organization & Management ✓
- ✓TB Dr. Thomas Bell, Cotton Surveys ✓ *Already updated*
- DF Dr. William Faught, Cotton Surveys
- ✓AL Alan LeBel, Cotton Surveys ✓ *Already updated*
- ✓CB Charles Bell, Cotton Surveys
- ✓GM Gerald O'Mara, Cotton Supply Study ✓
- PG Peter Gregory, Management (Personnel Study)
- EE Ekram Elias, Administration
- AS Anthony Saleh, MIS
- AA April Adams, Editor (freelance)

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APCP/CHEMONICS LONG-TERM LOCAL PROFESSIONALS:

✓SS Samir Sultan, Training
✓MA Mohamed Ayoub, Banking
IS Ibrahim Siddik, Bank Economist
✓NEO Nivine El Oraby, Deposit Mobilization
✓MTS Mohamed Tarek Shata, Privatization/Divestiture
YT Yousry M. Abou-Tabl, Credit
MS Mohi Eldin Shalaby, Bank Operations

APCP/CHEMONICS SHORT-TERM LOCAL PROFESSIONALS:

ZH Zakaria El Haddad, Farm Mechanization
HK Hosni Khalil, Farm Mechanization
AAL Abdel Latif A. Abdel Latif, Farm Mechanization
AAW Adel Abdel Wanees, Farm Mechanization
MYA Mohamed Y. El Ansary, Irrigation
AA Ahmed El Araby, Soil Analysis
AB Ahmed El Behary, Agricultural Engineering
RA Rabie Zaki Amer, Agricultural Survey Analysis
OS Osman M. Salama, Agricultural Survey Data Collection
BMT Bahgat Mohamed Thabet, Agricultural Production
MEB Mohamed El Bassiouni, Agricultural Production
AAA Ahmed Abdel Aziz, Animal Production
ANI Abdel H. Nabi Ibrahim, Dairy Package Survey
FK Fikry El Keraby, Artificial Insemination
HMN Mussein M. El Nouby, Livestock Nutrition
RRS Rabie Ragab Sadek, Livestock Management
IS Ibrahim Soliman, Livestock Marketing