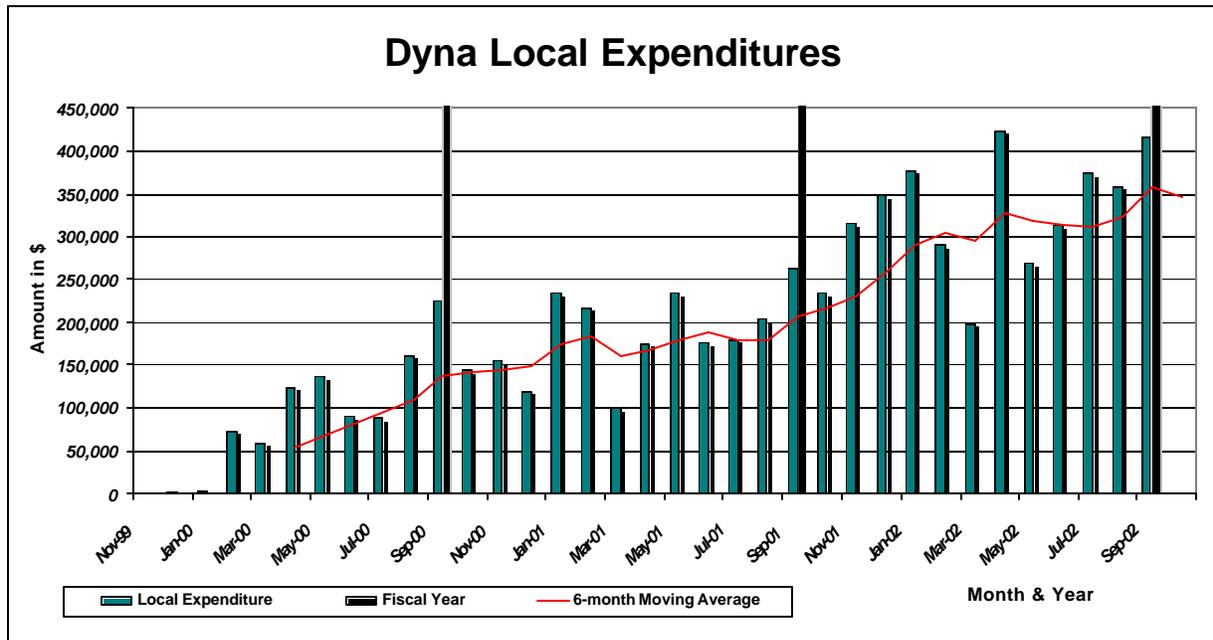




« Dynamise les entreprises sénégalaises »



Dyna Takes Activities and Results to Another Level in FY 2002

AWARD FEE SELF ASSESSMENT

01 October 2001 – 30 September 2002

USAID PROJECT : 685 -C-00-00-00002-00
SUBMITTED TO: USAID/SENEGAL
 PRIVATE SECTOR STRATEGIC OBJECTIVE (SO1)



SUBMITTED BY: CHEMONICS INTERNATIONAL
 DYNAENTREPRISES PROJECT



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ACRONYMS

ACEP	<i>Alliance de Crédit et d'Épargne pour la Production</i>
ACRA	<i>Association de Coopératives rurales en Afrique et en Amérique Latine</i>
APEFA	<i>Association pour la Pérennité des Entreprises Familiales</i>
APIMEC	<i>Association Professionnelle des Institutions Mutualistes ou Coopérative d'Épargne et de Crédit au Sénégal</i>
ARAN	<i>Associations rurales des Agriculteurs de Notto</i>
ARLS	<i>Associations Rurales de Lutte contre le Sida</i>
ASESCAW	<i>Association Socio-Educative et Culturelle des Agriculteurs du Walo</i>
ASPI	<i>Association Sénégalaise pour la Promotion de l'Innovation</i>
AT/CPEC	<i>Assistance Technique aux Caisses Populaires et d'Épargne et du Crédit</i>
BNSTP	<i>Bourse Nationale de Sous-Traitance et de Partenariat du Sénégal</i>
BOA	Basic Ordering Agreement
CAMC	<i>Centre d'Arbitrage, de Médiation et de Conciliation</i>
CAMPC	<i>Centre Africain de Management et Perfectionnement des Cadres</i>
CAPAF	<i>Programme de Renforcement des Capacités des IMF en Afrique Francophone</i>
CCBM/EBI	<i>Comptoir Commerciale Bara Mboup - Espace Bureautique Informatique</i>
CESAG	<i>Centre d'Études Supérieures en Gestion</i>
CETF	<i>Centre d'Enseignement Technique Féminine</i>
CGAP	<i>Groupe Consultatif d'Assistance aux Plus Pauvres</i>
CIPE	Center for International Private Enterprise
CLIN	Contract Line Item
CMS	<i>Crédit Mutuel du Sénégal</i>
COCOGES	<i>Collectif des Femmes Commerçantes du Groupement Economique Sénégalais</i>
COFDEC	<i>Collectif des Femmes pour le Développement de l'Épargne et du Crédit</i>
CONACAP	<i>Conseil National pour la Promotion et le Développement des Caisses Populaires</i>

CREC	<i>Caisses Rurales d'Epargne et de Cr�dit - Ziguinchor</i>
CSE	<i>Centre de Suivi Ecologique</i>
CTC	Community Training Centers – Peace Corps
DID	<i>D�veloppement International Desjardins</i>
ECI	Edelman Communications International
ENDA	<i>Environnement D�veloppement en Afrique</i>
FAFA	<i>F�d�ration des Acteurs de la Fili�re Avicole</i>
FDEA	<i>Femme D�veloppement Entreprise en Afrique</i>
FEMUNI	<i>Association des Femmes de la Cit� des Nations Unies</i>
FENAGIE-PECHE	<i>F�d�ration Nationale des GIE de P�che</i>
FENAPH	<i>F�d�ration Nationale des Responsables de l'Habillement</i>
FIARA	<i>Foire Internationale de l'Agriculture et des Ressources Animales</i>
FNGPF	<i>F�d�ration Nationale des Groupements de Promotion F�minine</i>
FNPJ	<i>Fonds National de Promotion de la Jeunesse</i>
GERME	<i>G�rer Mieux Votre Entreprise</i>
GIE	<i>Groupement d'Int�r�t Economique</i>
GOS	Government of Senegal
GRAMC	<i>Groupe de Recherches et d'Actions avec les Minorit�s Culturelles</i>
GTN	Global Technology Network
IBI	International Business Initiatives
ILO	International Labor Organization
INTER-CREC	<i>Entre les Caisses Rurales d'Epargne et de Cr�dit</i>
IPD-AOS	<i>Institut Pour le D�veloppement / Afrique de l'Ouest Sahel</i>
ISPEC	<i>Institut Sup�rieur Panafricain d'Economie Coop�rative</i>
IT	Information Technology
ITA	<i>Institut de Technologie Alimentaire</i>
KIR	Key Intermediate Result

LOP	Life of Project
MCEG NAFA	<i>Mutuelle de Crédit et d'Épargne et de Garantie</i> (Nafa is “billfold” in Wolof)
MEAC	Monitoring, Evaluation, Analysis and Communication
MEC FADEC	<i>Mutuelle d'Épargne et de Crédit de la Fédération des associations Développement Communautaire</i>
MECFAM	<i>Mutuelle des Femmes du Mouvement Acapes</i>
PAEP	<i>Programme d'Appui à l'Entrepreneuriat Paysan</i>
PAIDWAS	Panafrican Institute for Development / West Africa Sahel (IPD-AOS)
PAMECAS	<i>L'Union des Mutuelles du Partenariat pour la Mobilisation de l'Épargne et du Crédit</i>
PAMEF	<i>Programme d'Appui à la Mobilisation de l'Épargne dans la Francophonie</i>
PMC	Performance Management Consulting
PMP	Performance Monitoring Plan
PPMEH	<i>Projet de Promotion des Petites et Moyennes Entreprises Horticoles</i>
PROFEMU	<i>Programme des Femmes en Milieu Urbain</i>
RECEC	<i>Réseau des Caisses d'Épargne et du Crédit des Femmes de Dakar</i>
REMIX	<i>Réseau d'Études et d'Informations pour la Minimalisation des Risques d'Exploitations</i>
RESIG	<i>Réseau Sénégalais d'Institutions GERME</i>
RTT	Results Tracking Table
SEAD	Small Economic Activities Development
SMI	Savings Mobilization and Investment
SO	Strategic Objective
TDC	<i>Technologie Développement Consultance</i>
UFC	Union des Femmes Commerçantes
UMEC	<i>Union des Mutuelles d'Épargne et de Crédit - Sédhiou</i>
UMECU	<i>Union des Mutuelles d'Épargne et de Crédit d'UNACOIS</i>
UM PAMECAS	<i>Union des Mutuelles du Partenariat pour la Mobilisation de l'Épargne</i>

et du Credit

UNACOIS *Union Nationale des Commerçants et Industriels du Sénégal*

UNACOIS-DEF *Union Nationale des Commerçants et Industriels du Sénégal –
Développement-Economie-Finances*

UNAFIBS *Union Nationale des Acteurs de la Filière Banane Sénégalaise*

USAID United States Agency for International Development

USU Umbrella Support Unit

AWARD CRITERIA

DynaEnterprises Senegalaises Project
USAID Contract # 685-C-00-00-00002-00
FY 2002

Fiscal Year 2002 marked the third year of the *DynaEnterprises Senegalaises* (Dyna) Project (USAID Contract # 685-C-00-00-00002-00) with increased levels of activities, results and outcomes. These increased levels are evident in the technical and financial indicators, as well as in statistics related to project management. This quantitative information reflects an extremely positive project performance and is further buttressed by qualitative signs of project impact. Each of the three sections presented in this auto-evaluation addresses one of these three aspects (technical, financial and managerial) through a self-appreciation of project actions in FY 2002. The specific instances mentioned in each section are intended to be illustrative and not exhaustive.

Technical. Dyna's technical indicators for FY 2002 highlight an outstanding performance with all targets met or exceeded in both the Microfinance Institutional Support (MFI) and Business Development Services (BDS) components of the project. The MFI targets had assumed a very healthy growth rate of between 20 and 30 % which, in some particular indicators, were exceeded 2 to 4 times. Two indicator targets in the BDS portfolio were exceeded by roughly 15 times the estimated performance. These two indicators reflected the positive impact of the BDS TechnoFoire activity and the importance of agriculture-related activities in the Dyna program. In fact, one cannot work in the private sector in Senegal without having major activities in the agricultural sector.

Financial. As the cover image and caption to this report attest, "Dyna took it to another level in FY 2002." Our cover image highlights the growth pattern of the project over the first three years manifest through local expenditure figures. Local expenditures are a good proxy for Dyna activity levels because of the project approach to outsource as many project activities as possible through local private sector subcontractors. A typical growth curve was experienced in FY 2000, followed by a second growth spurt in FY 2001 and a leveling off of activities by the end of the second year. The project had become "comfortable" with its activity level when the internal annual retreat held in August 2001 challenged the entire Dyna team to "take activities to another level" in FY 2002. This was roundly achieved.

However, the project did not just blithely dispense funds to achieve heightened levels of project activity and impact as measured through expenditures. Through project implementation rigour, exhibited in this instance by the Dyna Contracts Office, over half a million dollars was saved through local subcontract negotiations (roughly \$561,000 in direct savings). Similarly, Dyna's approach of for-fee trainings, events and informational products generated an additional \$86,000. All cost savings combined totaled approximately two-thirds of a million dollars in FY 2002 on total expenditures (local and home office) of \$6.8 million. Thus, Dyna cost savings are estimated around 10% of total project expenditures in FY 2002.

Management. To make all of the above happen requires a dedicated, professional team of managers. In FY 2002, Dyna management was complimented by the RLA for its rigour, submitted 2 approvals to SO #1 per week and maintained an expatriate to local hire ratio of 6%.

I. TECHNICAL ACHIEVEMENT

The expanded Dyna team greatly exceeded the technical targets established for Year 3 of the project. This was true on both the Microfinance (MFI) and Business Development Services (BDS) sides of the project. The MFI component is effectively having an impact on the entire microfinance sector given the number of partner institutions involved with the Dyna program. According to the most recent figures emanating from the Central Bank, Senegal now has the largest microfinance sector in the UEMOA zone. The BDS component, working with roughly one-tenth the financial resources of MFI and targeted to multiple sectors instead of just one (i.e., microfinance), has been able to leverage its impact through an innovative market-led approach to service provision. This leverage, focused on roughly ten economic sectors in Senegal, was sufficiently oversubscribed for its market-based services that 91% of the original budget had been expended by the end of FY 2002 (i.e., month 35 of 60). Anticipating this need for additional funds to continue BDS activities, an amendment was signed in the summer of 2002 to move \$600,000 in existing monies from Microfinance to BDS.

A. *Percentage of Targets and/or Milestones Reached*

Contractual Technical Indicators. The indicator values *vis à vis* the FY 2002 targets speak for themselves (see Annex A.1 for the MF and Annex A.2 for the BDS indicators, respectively). For FY 2002, Dyna met or exceeded all formal Microfinance (MF) and Business Development Services (BDS) indicator targets. In most all indicators these targets were not only achieved but greatly surpassed; in some instances the anticipated targets were exceeded 2 to 4 times over. For example, among the 8 major MF indicators, 6 were exceeded by 2 to 3 times. The remaining 2 were exceeded by 20 and 50%. Note that the expected year-to-year growth in the MF targets was not negligible (on the order of 30%, except for the credit levels which were 20% because Dyna does not, generally, provide loan funds). Of particular note is the estimation that Dyna MF clients account for over one-third (36%) of all microfinance loans in Senegal, attesting to the strategy of sector-wide impact through a bilateral project rather than the uni-institutional approach of most bilateral donor MF programs. Note that this figure was also 3 times the target for FY 2002 (12% of total).

The Dyna BDS performance in meeting and exceeding indicator targets in FY 2002 was just as exceptional as that found in Dyna Microfinance. All targets were exceeded with some tripled and, in two instances, surpassed by roughly 15 times over. Note that the indicators used in this auto-evaluation were the revised BDS indicators (see Section C below), newly established in FY 2002. Given the novelty of some of these indicators in the Senegalese BDS context, some targets were not established in this first year of use. This was true mostly for the targets disaggregated by gender, youth and handicapped. However, the data collected in FY 2002 will allow the project to establish reliable baselines for these disaggregations for future reporting. The extraordinary performance of two indicators highlight the increasing importance of agriculture related activities in Dyna BDS (14 times the expected target) and the importance of TechnoFaires for broadly disseminating for-fee information (17 times the expected target).

Why this stellar performance? From the Dyna perspective these results are attributable to a variety of factors. Foremost are the common vision and strategy (emanating from the annual Dyna-wide retreats), professional staff (motivated by in-house trainings, IT tools

and favorable work environment), plethora of flexible administrative and contracting tools commensurate with the level of activity (BOA, contracts, purchase orders, interns, junior experts, etc.), levels of funding (reallocation of funds to BDS from MF), innovation and rigour. Most importantly, the project strategy to use the most intensive resource in Senegal (its human resources) most intensively (through the tender bid approach that engages local firms for project implementation) has allowed the project to leverage its activities to another scale.

B. Effective Management and Leadership in Reaching Targets and/or Milestones

Revised Casamance Travel Policy. Dyna played a leading role, along with others, in sensitizing both USAID and the US Embassy to reduce travel restrictions in the Casamance. Previous policy had required Casamance travel approvals with signatures from the CTO, Deputy Director and Director at USAID followed by signatures from the RSO, Chargé and Ambassador at the US Embassy. This was a long process that required substantial pre-planning prior to visits to Sedhiou, for example. Dyna had identified the UMEC Sedhiou network of microfinance institutions as a promising target of opportunity for growth in the region but the existing travel policy hindered access.

Working with the Special Objective (SpO) for the Casamance Dyna began to systematically request travel clearances following appropriate channels. The idea was to build a body of trip experiences that would assist the US Mission to Senegal to re-evaluate the Casamance travel restrictions. Dyna submitted a total of six (6) formal travel authorizations (#80, 84, 102, 103, 108, 134) to the Casamance during the period (May to December 2001) that required both USAID and US Embassy clearances. The last visit to Sedhiou under these travel restrictions was made in late January 2002 by the Dyna COP. No security problems were encountered in any of the Sedhiou visits. On 05 March 2002 the US Embassy released new, less restrictive guidelines for travel to and within the Casamance that greatly increased Dyna's accessibility to Sedhiou, UMEC and other partners in the region.

Tripartite Meetings. In FY 2002 the Dyna Monitoring, Evaluation, Analysis and Communication (MEAC) team, in collaboration with the Dyna technical teams, began a program of tripartite meetings with the express objective to increase project results and impact. Tripartite meetings bring together the Dyna Client (ex., microfinance institution), the Dyna Partner (ex., the service provider training the MFI client) and Dyna staff (ex., MFI technician responsible for the contract and MEAC staff). During the course of this meeting the three sides represented discuss contract implementation, identify problems to address and discover new avenues for increased collaboration. The end results of these tripartite meetings include better services provided, improved understanding of the objectives to be achieved and opportunities for next steps to leverage results. More than a half dozen tripartite meetings were held in both Dakar and the regions in FY 2002. The MEAC team is committed to increasing these meetings in FY 2003.

Tender Bid Website. The tender bid website launched by Dyna in FY 2001 continues to attract users and bidders. In FY 2002, the Dyna BDS team co-sponsored a training for private sector participants on how to use the website most effectively. A special on-site training of USAID Senegal staff was also held resulting in USAID Senegal now using the website for tender launches.

CAPAF Collaboration. Dyna continued its collaboration with the CAPAF microfinance training program supported by CGAP. As with other third-party trainings, Dyna co-sponsors trainee candidates to the CAPAF trainings by providing 75% of the cost of the training. The trainee must provide the 25% balance to Dyna before a fixed deadline. CAPAF, based in Dakar, provides advanced level MF training through a local service provider in each of 12 francophone countries. There are presently six (6) CAPAF modules with new modules being added each year. Modules include “Fundamental Accounting Principles for MFIs,” “Financial Analysis,” “Planning & Financial Projections,” and “Internal Controls” among others.

#	Country	# of Trainees	% of Total Trained by Country
1	Senegal	404	36%
2	Madagascar	110	10%
3	Burkina	89	8%
4	Cameroun	83	7%
5	Haiti	83	7%
6	Benin	81	7%
7	Niger	67	6%
8	Togo	62	5%
9	Maroc	51	5%
10	Guinea	43	4%
11	Mali	41	4%
12	Ivory Coast	19	2%
TOTAL		1,133	100%

Table 1 : CAPAF Trainings
(Dec 01 thru Sep 02)

The most recent CAPAF figures (through September 2002) on people trained indicate that Senegal has “captured” greater than one-third of all CAPAF trainees since the program began (see Table 1 above). This is 3.5 times as many people trained in the second place country among the 12 francophone states included in the program. Dyna’s co-sponsorship program has helped to stimulate demand for this training and accounts for roughly half of all Senegalese participants trained (191 of 404 or 47%). This broad-based introduction of MF best practices training will serve Dyna’s objective to professionalize the entire microfinance sector in Senegal.

Following the success of decentralized trainings with a multilateral partner under the Dyna BDS program (see ILO and GERME collaboration in Section C below), the MF team entered into an analogous effort with CAPAF in FY 2002. Dyna and CAPAF-Dakar jointly prepared a module for testing at the decentralized level. Previously, all CAPAF trainings had been held within the peri-urban capital area in each country. The CAPAF training module for use in the decentralized areas was also adapted to the Senegal marketplace based upon Dyna experiences working with multiple MFIs with different levels of sophistication. The end result was a test training in Ziguinchor in April 2002 from which lessons learned will be drawn before scaling-up a decentralized and modified CAPAF curricula elsewhere in Senegal.

C. Quality and Responsiveness of Technical Assistance and Relevancy to the Contract Purpose

USAID Meetings. Dyna continues to hold weekly (usually Friday mornings) de-briefing meetings with USAID Senegal SO #1. These meetings generally run for 2 to 3 hours and cover both technical and administrative aspects of the project. Once a month, again on Friday mornings, the Weekly USAID SO meeting is replaced by the Mission partner-wide synergy meeting. Dyna is a regular at the synergy meetings and replacement representatives are always sent when the Dyna COP is unavailable to attend. Dyna places significant importance in seeking and implementing synergy opportunities both within and outside the USAID Senegal portfolio.

Synergy. In FY 2002, Dyna implemented several synergistic opportunities, notably with Peace Corps, JOG Project (girl's education) and the MSH (health) Project. Dyna is a regular speaker on the training agenda for new volunteers in the Small Enterprise Development (SED) program. Both a BDS and MFI presentation by Dyna are usually requested by Peace Corps for their new SED volunteers. Dyna has also been requested to present at mid-term trainings. Dyna worked along the JOG Project to introduce the Making Cents modules into the latter's targeted client, the regional women's technical training centers (CRET/CETF). Dyna offered temporary space in its DynaThies office to the MSH team when they began operations in this region. Dyna agreed to allow MSH use of the space until they decided whether they needed their own locale or the Dyna furnished space would suit their needs. Dyna also strongly supports synergy efforts with non-USAID funded entities. For example, see the work described with CAPAF, Global Dialogues and the ILO elsewhere in this document.

Decentralized Information Dissemination. In FY 2001, the Dyna Microfinance team completed its tour of microfinance information days in the regional capitals. The objective in FY 2002 was to organize microfinance information days at the departmental capital level. Information Days were held only in departmental capitals in FY 2002 (Tivaouane, Mbour, and Kedougou) to continue the dissemination and decentralization of information about the project and the microfinance sector. On the BDS side a similar approach has begun with the Business Forum program. A total of four (4) Business Fora were held in FY 2002 targeted principally at the regional capitals (Tambacounda, Ziguinchor and Kolda) and a first attempt with a departmental capital (Mbour in April 2002).

GERME Trainings. Dyna continued its collaboration with the ILO to adapt their *Gerer Mieux Votre Entreprise* (GERME) training modules to the Senegalese market place. Dyna continues to insist upon, and only support, for-fee trainings held principally outside of Dakar. Working from client feedback, Dyna and ILO have now created two hybrid modules from the original six offered that are better suited to the demand from Senegalese entrepreneurs. Specifically, the hybrid "*Gestion Comptable*" combines elements from the original GERME modules of "*Comptabilité*", "*Gestion des Stocks*" and "*Approvisionnement*." The second hybrid "*Gestion Marketing*" unites the original material from "*Marketing*" and "*Coûts*." Both hybrid modules contain Dyna-inspired and developed material on information technologies, fiscal responsibility and the family enterprise.

In FY 2002 Dyna co-sponsored GERME trainings in these two hybrid modules, plus refresher courses for ILO-certified GERME trainers and market training tests of new modules under development. Over 250 total trainees went through these four types of GERME related trainings in FY 2002. Forty percent (40%) of these trainees were women, while the training service providers were all local firms except for one refresher course offered by ILO staff. Details of the GERME program in FY 2002 are presented in Table 2 below.

#	MODULE	BDS PROVIDERS	PARTICIPANTS	# of Trainees		
				M	F	TOTAL
1	GESTION MARKETING	CAPG	Various Entrepreneurs	15	4	19
2		GRAD	Various Entrepreneurs	10	4	14
3		CFPC	Various Entrepreneurs	9	0	9
4		GIE Pool des Consultants	UGF MBORO	0	19	19
5		GESTION PLUS	ASSOCIATION XUN PANG	4	14	18
6		HODAR CONSEIL	Various Entrepreneurs	15	5	20
7		GESTION PLUS	PAEP	12	3	15
8	GESTION COMPTABLE	MAX CONSULTING GROUP	BAKEL TELECENTRES	10	2	12
9		GIE Pool des Consultants	UGF MBORO	0	13	13
10		ACDA	Various Entrepreneurs	12	7	19
11		ADPAM	UNION DES FEMMES COMMERCANTES	0	13	13
12		ACDA	Various	10	6	16
13		GESTION PLUS	PAEP	12	3	15
14	FORMATION FORMATEURS	ILO	Trainers	1	0	1
15		Groupe Expert International Business Consulting	Various Entrepreneurs	11	1	12
16		Groupe Expert International Business Consulting	Various Entrepreneurs	12	3	15
17		MAX CONSULTING GROUP	Various Entrepreneurs	12	3	15
18	DEV. DES MODULES	Groupe Expert International Business Consulting	Various Entrepreneurs	7	2	9
TOTAL				152	102	254

Table 2 : GERME Trainings Co-sponsored by Dyna in FY 2002

Revised BDS Indicators. A two-person team from Chemonics Washington came to Senegal in mid-FY 2002 to provide technical assistance to revise the BDS indicators for the Dyna project. Both USAID and Dyna found the original indicators proposed in the contract design to be surpassed by the project direction and activities. Targets and projections were provided for these new indicators that more accurately reflect the BDS program within Dyna. These new indicators were to be codified through an amendment to the project that will occur in early FY 2003. However, Dyna began collecting information against these new indicators once the final report was submitted. Regional Dyna BDS staff now regularly report their indicator data to the DynaDakar MEAC team.

D. Notable Performance Improvements Through Exceptional Contractor Initiative

Making Cents in Senegal. In June 2000, a group of 12 Senegalese participants at a microfinance workshop in Washington, DC were introduced to the Making Cents modules at Chemonics Headquarters. Upon their return to Dakar, these participants stated their keen interest to see this entrepreneurship training system established in Senegal. Following up on this demand, Dyna contracted with the US-based firm Making Cents to implement a facilitator training in their *Esprit d'Entreprise* and *Entreprendre* modules in early FY 2002.

These trainings were held on the usual for-fee basis with each participant required to pay FCFA 100,000 (\$154 at FCFA 650/USD) to attend the five-day training. In the Making Cents training program, “Trainers” train “Facilitators” with the latter ‘facilitating’ training sessions with the targeted population (i.e., entrepreneurs). Two expatriate “trainers” were required to animate the initial facilitator trainings for both *Esprit* and *Entreprendre*. Dyna subsequently learned from these expatriate trainers that Making Cents offered the opportunity to produce and certify local “Master Trainers” to take on their “training of facilitators” role. Dyna was extremely interested in this idea as a means of sustaining the introduction of Making Cents products in Senegal. This interest was stimulated by the extremely positive response, often in writing, that Dyna received from facilitator training participants.

Dyna contracted with Making Cents to identify and select appropriate Master Trainer candidates in Senegal and to implement the Master Training program. The Master Trainer program ran from February 2002 through the rest of the Fiscal Year and was complemented by other training of facilitator sessions. These sessions were required as practical work experiences for the Master Trainer candidates. Within the course of one fiscal year, Dyna successfully introduced two entrepreneurship training modules, produced four (4) certified Senegalese Master Trainers and trained well over 200 facilitators in each of the two Making Cents modules. See Table 3 at right for details.

#	MODULE	Male	Female	TOTAL
1	Esprit d'Entreprise	147	92	239
2	Entreprendre	124	101	225
3	Master Trainers	2	2	4
TOTAL		273	195	468

Table 3 : Making Cents Trainings
FY 2002

See Annex B.1. for a table presenting a detailed breakdown of facilitators trained in the two modules by institution and gender. During FY 2002 the percentage of women facilitators trained in *Entreprendre* and *Esprit* were 45% and 38%, respectively. As anticipated, the majority of facilitators came from microfinance institutions followed by projects (principally Dyna itself and PROMER). Dyna staff were targeted for facilitator training on the understanding that they would better target potential facilitators if they experienced the curricula themselves. PROMER is an IFAD-funded project based in Tambacounda with a similar mandate to support the small-scale private sector but in geographic regions not targeted by Dyna (overlap between the two projects exists in Tambacounda Region and part of Kolda Region). The third largest group of facilitators trained in both modules is private consulting firms (*cabinets*). ONGs represented no more than 3 to 4% of total facilitators trained in both modules.

Digital Photography & Videography. Dyna is perceived as a greatly innovative project with unique efforts in using market-driven approaches to project implementation, appropriate use of information technologies and, in FY 2002, introduction of digital videography. Dyna began the project in FY 2000 with digital cameras to capture scenes, people and activities to include in regular reporting and presentations. By FY 2002 the Dyna team had become suitably proficient, and the technology sufficiently within reach, to move into digital videography to capture project events, outcomes and impacts. Films were produced in FY 2002 of the USAID Senegal Open House, the US Ambassador to Senegal’s visit to a microfinance institution supported by Dyna and the installation of the prototype informational kiosk.

Digital Scenarios du Sahel. Concurrent with the Dyna move into digital videography to aid communication of information, Dyna offered to convert the analog VHS stock for the anti-AIDS *Scenarios du Sahel* short films to digital versions. Once digitized these films could be played and viewed on computers and other digital media outlets. Using just \$50,000 of project funds, Dyna converted the films from analog to digital, produced and distributed over 2,000 VHS and roughly 1,500 CD-ROM versions of the *Scenarios du Sahel* as the project's contribution to the AID Administrator's call to integrate AIDS activities into all USAID funded projects.

By the end of FY 2002 Dyna received a letter from the Global Dialogues Trust (Annex C.1.), organizers of the *Scenarios du Sahel*, stating that Dyna alone was responsible for roughly one-third of all versions distributed worldwide. In addition, the CD-ROM version of the *Scenarios du Sahel*, created under Dyna-funding and initiative by the subcontractor ECI, won a Telly Award. The Telly Award is a US-based award honoring outstanding television commercials, video productions and films (see Annex C.2. and D.1.). The *Scenarios du Sahel* CD-ROM won first place for the category "Non-Broadcast Film or Video."

MFI Results Reporting. Dyna has continually insisted that all microfinance clients report their basic indicators on a quarterly basis. Dyna admitted, certainly to itself, that this goal would be achieved over time and not overnight. The Dyna MF clients were numerous, with various degrees of professionalization, and minimal institutional habit of monitoring their own data on a regular basis. Dyna saw an opportunity to introduce the idea and means to report regularly among its clients through its Protocol Agreements. Each Protocol Agreement signed with a Dyna MF client contains a clause explicitly stating the rights and responsibilities in results reporting.

In FY 2002 Dyna's Monitoring and Evaluation team began contacting each client prior to the end of the quarter to remind them of their reporting obligations. An explicative sheet for the indicators was produced and shared with all the clients to improve knowledge of indicator content. Each MF client was then monitored on an individual basis to determine which clients submitted quarterly reports on time (i.e., within two weeks of the end of the quarter). The results during FY 2002 are presented in Table 5 (next page).

The improved reporting has been remarkable, jumping ten times (from 7 to roughly 70%) in the course of six months. By the end of FY 2002, roughly 9 Dyna microfinance clients in 10 were reporting on-time. Clients report to Dyna that they are beginning to use their own data and that annual reporting to the Central Bank is much easier now that they do similar reporting to Dyna on a quarterly basis. Dyna is now using this data to target the remaining groups encountering problems in data submission to provide targeted assistance to further improve these quarterly microfinance reporting figures.

	Institution	# of Branch Offices	Quarterly Reporting - FY 2002		
			31-Mar	30-Jun	30-Sep
Networks or proto-networks	FNGPF	56	5	15	12
	UNACOIS	46	2	11	42
	UMEC	24	0	20	23
	ACRA	18	0	0	17
	RECEC	17	0	17	17
	UFC	9	0	0	9
	INTER CREC	6	0	0	0
	ACEP	4	0	0	0
	MEC NAFA	3	0	0	3
	MEC FADEC	3	0	3	3
	MEC ADER	2	-	-	2
Independent and & unitary credit unions	MUPROEL	1	0	0	0
	MUPROP	1	0	0	0
	GEC GANDA	1	0	0	0
	CMECAT	1	0	0	0
	COCOGES	1	0	1	0
	MEC FEMZOP	1	0	0	1
	MEC PROPEM	1	0	1	0
	CAPFED	1	0	0	1
	COFDEC	1	0	0	0
	GEC FEMUNI	1	0	0	1
	MECFAM	1	0	1	0
	CAPEC JOBASS	1	0	1	0
	UGPF	1	0	1	1
	MECARTH	1	0	1	0
	MFC	1	0	1	1
	GEC TINAARE	1	-	-	1
	MEC EGAM	1	0	0	0
MEC ANAMBE	1	-	-	1	
Total	206	7	73	135	
Total branches reporting	-	100	106	154	
% reporting on time		7%	69%	88%	

Table 5 : Dyna Microfinance Client Quarterly Reporting Results

II. COST CONTROL

Dyna’s market-driven approach results in techniques that insist on cost-recovery in most all activities. The commitment to cost recovery not only permits greater leveraging of funds but assures that participants in Dyna-sponsored events are financially engaged in a successful outcome. The tender bid technique used to select local service providers assures competitive and comparative pricing for goods and services. The practice of face-to-face price negotiations captured in the Negotiation Memorandum further enhances the “best value” practice within Dyna. The contracting mechanism of payment against deliverables provides an opportunity for Dyna staff to continually monitor and pay only for goods and services rendered that meet contractual requirements.

A. Cost Containment

Negotiation Memos. Dyna’s approach is responsible for a constant attention to best value procurement of goods and services. The Negotiation Memos that accompany each contract signed reflect the nature and content of the cost containment discussions between Dyna’s contracting staff and the potential service provider (see sample Negotiation Memo in Annex D.2). In almost all instances, these negotiation sessions are held face-to-face, although they can be held electronically or by telephone with non-Dakar based firms. Most negotiations result in reduced costs to the project, improved clarity in the services requested and a better understanding of the rigour required by Dyna contracts. Costs may actually increase because of poor budgeting by the potential service provider that is caught by Dyna staff.

The table at right provides figures from the over 150 local contracts signed in FY 2002. Only 14% of all contract negotiations in FY 2002 resulted in a higher budget figure than originally proposed. Most all of these instances were due to service provider oversight on a pricing structure or activity. Roughly twice this amount (27%) resulted in no change in the contract price. The overwhelming majority (60%) of Dyna contract negotiations resulted in lower prices from the original bid. Dyna Contracts Office staff “saved” over a half a million dollars in FY 2002, funds that can be used to further leverage additional technical activities under the project.

Contract Value After Negotiation	#	Amount in FCFA
Increased	21	-23,906,381
Decreased	92	388,789,698
No Change	41	0
Total	154	364,883,317
Total Savings (@ 650 FCFA per USD)		\$561,359

Table 5 : Dyna Contracts Negotiated & Resultant Values

DynaDakar Annex. The DynaDakar offices became overly encumbered by the expansion of project activities and staff in FY 2002. To alleviate space problems the project Administrative team negotiated with the building owner to construct an Annex in the DynaDakar parking lot. Under these negotiations the owner self-financed the construction and a new per meter charge was negotiated. The DynaDakar office space was expanded from 210 to 336 square meters while the square meter cost was reduced from \$11.90 to \$8.78. The resultant cost savings over the life of the project are estimated to be on the order of \$31,000.

B. Cost Savings (i.e., actual costs are lower than estimates)

Trainers to Senegal. Instead of sending trainees to training centers outside of Senegal, Dyna contacted institutions offering trainings in third countries, tested the quality and usefulness of these trainings with trial trainees and then negotiated to bring the trainers to Senegal. An example of this approach is the IPD-AOS microfinance trainings offered in Burkina. Dyna tested the Burkina-based modules in FY 2001, judged them useful for a particular type of microfinance institution, and negotiated to bring the IPD-AOS trainers to Senegal in FY 2002 to provide networkwide training for the staff of all 22 branch offices of the UMEC network in Sedhiou.

The cost savings between bringing two trainers to Senegal versus sending 22 branch office staff to Burkina are self-evident. However, Dyna staff revisited the costs of the two trainings involved and determined per person trained costs were cut in half by bringing the trainers to the trainees rather than vice versa (roughly FCFA 1 million versus 0.5 million per trainee). For the 22 staff members of the UMEC system the resultant savings were roughly FCFA 11 million or \$17,000 (@ 650 FCFA per USD).

Share HO Visit Costs with Mali Project. With projects in both Senegal and Mali running concurrently, Chemonics has the opportunity to share costs for Home Office (HO) visits to the field across the two projects. Opportunities to avail the project of this cost savings in FY 2002 were presented in March 2002 with the visit of Kate Woods (HO Project Administrator at the time) and April 2002 with Joel Schlesinger (HO Project Manager).

Project Generated Receipts. Successful projects have means of assuring that clients and partners fully participate in project activities. One of the surest measures of the value of an activity is the willingness-to-pay for a training, product or event. Dyna has insisted from start-up that both clients and partners must manifest their willingness to participate in project activities with a financial contribution. Hence, project activities in both BDS and MFI generate receipts. These receipts are summarized in Table 6 below.

Dyna Division	Activity Type	Fiscal Year				TOTAL 2 FY USD
		2001		2002		
		FCFA	USD	FCFA	USD	
BDS	Products & Events	3,315,850	5,101	8,759,500	13,476	18,577
	Penalties	393,860	606	885,362	1,362	1,968
MFI	Products & Events	26,160,801	40,247	45,527,764	70,043	110,290
	Penalties	491,481	756	984,782	1,515	2,271
TOTAL		30,361,992	46,711	56,157,408	86,396	133,107

Table 6 : Dyna Revenues Generated in FY 2002

Opting for a market-oriented approach, Dyna has also resorted to multiple local contracts to implement the project. For example, over 150 local contracts were signed in FY 2002. Because functional markets require the "rule of law" to assure optimal solutions, Dyna has insisted on enforcing "contract law" in each of its local contracts. Hence, there are penalty

payments for late deliverables in each and every Dyna contract. This policy has served to enforce contract law, allowed the project to manage payment schedules and generate revenues.

Project “revenues” increased in FY 2002 by an average of 85% over FY 2001, reflecting the greater activity levels. In the last two fiscal years the project has generated revenues over \$133,000. These funds allow the project to launch additional activities thereby creating a leverage effect on USAID funding.

Cost Savings Not Just Money. It is common within Dyna to state, with conviction, that the most precious resource is time and it also has a cost. Anything that saves time (i.e., costs), while continuing to respect project principles, will allow the project to have greater impact. One such example is the case of the BOA mechanism. The level of activity undertaken and supported by the project in FY 2002 would not have been possible without the time savings offered by the BOA mechanism. See the graphic in Section III.C below for a presentation of the increased activity level due to the productivity enhancements resulting from the full-year implementation of the BOA mechanism.

Joint Procurements. Recognizing that the computer configurations for PAMECAS, UNACOIS and the Cellule AT-CPEC were roughly the same order of magnitude, Dyna decided to make a joint procurement for all three microfinance institutions. With some minor adjustments for specific client needs these three orders, each just under \$100,000, were configured similarly, procured, shipped and cleared customs together. The total cost savings in terms of time was important if not easily measured. Additional benefits were realized with joint training on the equipment and software once in-country. A further benefit is that almost identical systems are installed in all three institutions allowing for a similarity of experience from which to draw lessons learned.

III. CONTRACT ADMINISTRATION AND MANAGEMENT

In FY 2003 the Dyna project most likely hit its zenith in terms of implementation and size. Efficient and effective project administration and management have been key elements in directing the growth in personnel (to over 50 full-time employees), five offices (Dakar, Thies, Tambacounda, Kolda and Ziguinchor) and over 150 local contracts in FY 2002. Instrumental in improving the communication and information flow within such a disperse institution was the establishment of an electronic Wide Area Network (WAN) allowing staff in all offices to communicate by e-mail and chat while sharing file and print resources. The WAN is also accessible by Dyna staff when traveling outside Senegal allowing them to remain productive while abroad. A case in point, Dyna Microfinance technicians following the summer training in Boulder remained in regular contact with DynaDakar and files were exchanged to advance both the training and work left behind in Senegal.

Linked with this information technology tool is the annual retreat that includes strategic planning and team-building sessions that Dyna organizes prior to the end of each fiscal year. The annual retreat provides the opportunity to unite this disparate staff for 3 to 4 days of intensive technical and team-building exercises resulting in increased productivity and a shared common vision of project direction and strategy for activity implementation.

A. Planning, Organization and Management

An Illustrative Week. Dyna's ability to plan, organize and manage successfully a multi-faceted, multi-regional project is best exemplified by the activities of the week of 08 to 12 April 2002. In that week, Dyna was sponsoring a CAPAF microfinance training in Ziguinchor, a Making Cents *Entreprendre* training in Sedhiou and a Business Forum in Mbour. All three concurrent activities were being held outside Dakar, supported by both either the MFI or BDS teams and involved local subcontractors. Dyna's management system, combined with local subcontracting and decentralized project offices allows for this type of activity leverage within a single week. More traditional projects would have found any one of these three activities sufficiently challenging to organize in any one given week.

Non-VAT Payment. Since the beginning of the project Dyna has established systems for avoiding local tax payments per USAID rules and regulations. These systems are concurrent with customs clearance and value-added tax (VAT) avoidance or reimbursement. Dyna's efforts on tax avoidance were acknowledged in FY 2002 by the RLA who had announced at a monthly USAID synergy meeting the need for documented information on project efforts to avoid VAT. In an e-mail dated 13 May 2002 (see Annex C.3) the RLA commended Dyna on its performance stating that "the ability to so comprehensively avoid taxes reflects a well managed operation."

B. Knowledge and Compliance with Contract Terms and Conditions

Inventory. Dyna's procurement program for microfinance institutions involves office equipment, furnishings, as well as computers and related peripherals. All of these items must be inventoried on an annual basis and a database created with basic information on each durable good procured for a MFI client. In FY 2002, 75 locales were visited to check on the inventory status of procured equipment, compared with 34 in FY 2001. More than

double the previous year visits reflect the heightened level of project activity in FY 2002. All locales visited were microfinance institutions.

Non-payment of VAT. Dyna knowledge of non-tax payment aspects of USAID projects allowed the team to establish effective systems for avoiding tax payments from project start-up (see Section A above and Annex C.3 for RLA letter).

Approvals Submitted. Dyna submits approvals to the USAID Senegal SO #1 team on a regular basis to conform with contract stipulations. While the bulk of these approvals are required under the contract for each and every microfinance activity, they can sometimes cover other USAID required approvals like international travel and expatriate vacations (R&R or Home Leave). The total number of approvals submitted to USAID Senegal SO #1 team was 125 in FY 2002. The total submitted since the beginning of the project is 253 or roughly 7 approvals per month. When calculated on a weekly basis and subtracting for holidays, the approval submission reaches 2 per week since the inception of the project. It is unlikely that any other project in the Mission's portfolio is required to draft, submit and obtain signed concurrence on 2 approvals per week.

Fiscal Year			TOTAL
2000	2001	2002	
44	84	125	253
per month over 35 months			7.2
per week over 140 weeks - holidays			1.9

Table 7 : Dyna Approvals submitted to USAID Senegal

491 Waivers. Dyna systematically insists upon following both the letter and intent of USAID regulations and contract terms. For example, Dyna successfully obtained signed 491 waivers for third country training opportunities on 2 occasions in FY 2002 (Italy and Canada). Dyna's insistence on Mission Director level signature instigated a review within USAID Senegal that determined that 491 waivers did require Director-level approval.

Grant Extension. Dyna sought and obtained a second no-cost extension to the ACEP Grant during FY 2002. Correctly interpreting the rules and regulations, these no-cost extensions did not require USAID approval because they were essentially administrative in nature.

C. Maximization of Senegalese Resources

Expatriate Ratio. The Dyna team that began operations in FY 2000 with five expatriates was down to three at the end of FY 2002. During this same period the local staff expanded from zero to roughly fifty full-time employees across five offices. The resultant ratio of expatriate to local staff has diminished from 20% to its present value of 6% of total.

Fiscal Year End	Employees		Expat Ratio
	Local	Expat	
2000	25	5	20%
2001	45	3	7%
2002	52	3	6%

Table 8 : Dyna Project Expatriate to Local Staff Ratios

Expatriate Departure. Within the first three months of calendar 2002, the expatriate Dyna Microfinance Technical Advisor departed Senegal for personal reasons. The leadership of

the Dyna Microfinance team was conferred to one of the Senegalese staff. She has since proven her technical, managerial and operational skills more than sufficient to assume responsibility for the multimillion dollar Dyna microfinance portfolio. The entire Dyna microfinance team is Senegalese since mid-March 2002. This early departure did not have a negative impact on microfinance sector activity levels .

Interns & Junior Experts . To further optimize the most efficient use of Senegal's competitive advantage, its labor force, Dyna also promotes an Intern and Junior Expert program. Given the rigidities of the Senegalese labor market internships are the best means to provide entry level work experiences for young, recent and unemployed university graduates. The internship program allows talented young people to get job experience in the 'real world.' In FY 2002 Dyna "hired" at least 20 interns and 12 junior experts with the majority of the junior experts "posted" outside of Dakar.

Local Responsibility . The number of local staff *vis à vis* expatriate staff is not the only measure of the project's success in employing Senegalese human resources to the maximum. The level of responsibility of the local staff is another key criteria in evaluating the optimization of Senegalese employees. In FY 2002 ten (10) local staff merited promotions due to excellent performance reviews resulting in increased responsibility. These ten are presented in Table 9 below.

#	Employee	Former Position	New Position	Effective
1	Khady SYLLA	Assistante Comptable	Comptable	Janvier 02
2	Oulimata BARRY	Assistante Comptable	Comptable	Janvier 02
3	Aminata Ciss SENE	Secrétaire/Assistante MF	Assistante Senior Microfinance	Janvier 02
4	Antoinette COLY	Responsable de l'Administration	Responsable de l'Administration chargée de la coordination des Bureaux régionaux	April 02
5	Aida NDOYE	Assistante Ressources Humaines	Gestionnaire des Ressources Humaines	June 02
6	Hélène SOW	Coordinatrice Département MFI	Directrice Département MFI	June 02
7	Mamata LO	Responsable des contrats et des ressources humaines	Responsable du bureau des Contrats	August 02
8	Omar PAYE	Logisticien	Assist Admin chargé de la Logistique	Septembre 02
9	Fatim SECK	Coordinatrice des Activités administratives du bureau régional de Thiès	Assistants responsable des Contrats	September 02
10	Mado SARR	Secrétaire Microfinance	Assistante de Direction chargée de la formation des partenaires et de Dyna	September 02

Table 9 : Dyna Internal Promotions in FY 2002

While most of these promotions were on the administrative side of Dyna the notable exception is the designation of a Senegalese staff member (Helene Sow) as director of the largest technical portfolio in the project (microfinance). This appointment was precipitated by the early departure of the expatriate technical assistant. Not noted in this table, because it does not reflect an internal promotion, is the hiring of one of Dyna's microfinance technical staff (El Hadj Diao) to head the IFAD-funded private sector support project based in Tambacounda (PROMER). El Hadj departed Dyna in early FY 2002 to take on this challenge (with the full support of Dyna staff) and by the end of the FY had

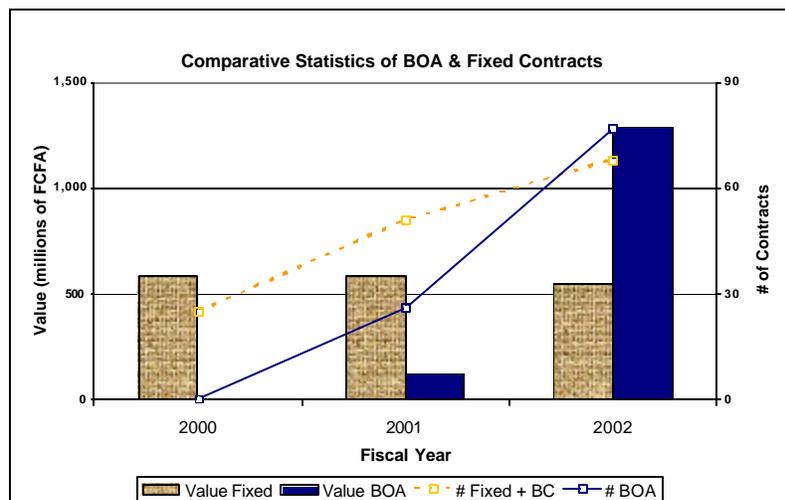
restructured this troubled project to the point that the donor provided a two year extension. One of the first activities he implemented as the new head of PRMOER was to hold an in-house strategic planning and team-building retreat à la Dyna. In fact, he used the same two local service providers that Dyna employs.

Training of Trainers. The Dyna training of trainers programs have resulted in creating qualified Senegalese trainers for both the ILO GERME and Making Cents entrepreneurial training curricula. Only one year after introduction of two Making Cents modules (*Esprit* and *Entreprendre*) Dyna has successfully produced four certified Master Trainers for these two curricula. Two women (Mouslymatou Ndiaye and Diatou Wade) and two men (Maleye Diagne and Oumar Cisse) are certified Making Cents trainers. Of further note is that Diagne and Cisse are located outside of Dakar in Mboro and Ziguinchor, respectively. One year after the introduction of these entrepreneurial training materials Senegal no longer needs expatriate trainers for the Making Cents curricula of *Esprit* and *Entreprendre*. While this can be considered a “good” in and of itself, the impact is that a wider dissemination of these products is now available and the Making Cents’ team can now focus on other curricula relevant to Senegal.

#	FIRST NAME	LAST NAME	SEX	STRUCTURE	TYPE	POSITION
1	MALEYE AHMADOU	DIAGNE	M	CIFOP	Training Center	Directeur
2	DIATOU LEYE	WADE	F	FNGPF	MFI	Coordinatrice technique des Actions Féminines
3	SOKHNA MOUSLYMATOU	NDIAYE	F	FNGPF	MFI	Coordonnatrice Technique
4	OUMAR	CISSE	M	GROUPE OCC	Consulting Firm	Président

Table 10 : Making Cents Master Trainers Produced in FY 2002

Local Contracts. Dyna continued its implementation strategy in FY 2002 by emitting most all of its technical activities through local tender bids to attract local consultants and firms to supply goods and services to Dyna clientele. Over 150 local contracts were let in FY 2002 consisting of BOA contracts, fixed contracts and purchase orders. Subtracting holidays from the total number of working days available in the year this results in over 3 contracts signed per week in FY 2002. The value of all local contracts signed in FY 2002 exceeded FCFA 1.7 billion or \$2.6 million at 650 FCFA per USD.



Graph 1 : Value & Number of Dyna BOA & Traditional Contracts

Graph 1 above highlights this increase in activity as a result of the use of the BOA mechanism. Over the course of the last three years the BOA mechanism has allowed a significant increase in both the number and value of local contracts. This is particularly true in FY 2002 as this “new” contracting mechanism was fully absorbed into both the technical and administrative procedures of the project. Note also that the “traditional,” individual fixed-price contracts have also increased but at a reduced rate of growth. Additionally, the value of the “fixed” contracts has decreased while their number has increased indicating a decrease in the average size of contracts issued under this mechanism. Note that in this analysis “fixed” contracts includes contracts and purchase orders. Thus, fixed contracts and purchase orders are being systematically used for smaller activities, as they should be, and larger activities are implemented through the BOAs. Clearly, the BOA has allowed for more numerous activities of greater value to be realized by the project.

D. Schedule : Promptness of Delivery

Standard Reporting. All Quarterly and Annual reports submitted by the Dyna Field Office were submitted on-time and in the numbers and languages required under the contract terms. The exception to this rule was the FY 2002 Workplan which was the responsibility of the Chemonics Home Office. While all the constituent parts for completing this report were available, the Home Office staffers sent to Senegal to finalize this report were unable to complete this activity. By the end of FY 2002, the Dyna workplan existed within the project, as a result of the strategic planning workshop held on Gorée Island in Fall 2001, but a formal version was never submitted to USAID.

Chemonics HO Turnover. The Chemonics Home Office underwent a restructuring in FY 2002 with ramifications for the project. There was significant turnover in staff at the Home Office manifest in four different (4) Assistant Project Administrators (APA) and two different (2) Project Administrators (PA) during FY 2002 for the Dyna project. The Field Office could have been more perceptive to this turnover and required less of the Home Office during this transitional year.

Impromptu Reporting. Dyna responds promptly and thoroughly to all USAID Senegal requests for information whether they are reformatted indicator tables, financial accruals or background notes for visitors. Dyna holds weekly meeting with USAID Senegal SO #1 team members every Friday morning, except when USAID Synergy meetings or other schedule conflicts arise. The digital inventory database was also provided to USAID upon request with up-to-date information on durable goods procured, their status and locale. Dyna also provided its complete geo-referenced database and map set for Senegal to assist the start-up of a geographic information system (GIS) within USAID Senegal.

Information Sharing. Project policy is to be extremely open in information sharing partly because it is the right thing to do and partly because a publicly funded entity like Dyna produces public goods, including information. Examples of this open information sharing include the following e-mails :

- Annex C.4. - AID/W & WOCCU request information on CONACAP
- Annex C.5. - information on rebel/bandit attack of an MFI Ziguinchor branch
- Annex C.6. - USAID requests copies of the Dyna Microfinance Repertoire
- Annex C.7. - WOCCU request for contact information at PAMECAS

ANNEXES

A. Indicators

- A.1 Microfinance Indicator Table for FY 2002
- A.2 BDS Indicator Table for FY 2002

B. Disaggregated Data

- B.1 Making Cents Facilitators Trained – Table Format
- B.2 Microfinance Indicators disaggregated by region

C. Letters/E-mails

- C.1 Global Dialogues Trust informing Dyna of Scenarios du Sahel distribution
- C.2 ECI announcing Scenarios du Sahel CD-ROM received Telly Award
- C.3 USAID RLA thanking Dyna for thorough non-TVA payment information
- C.4 AID/W & WOCCU request information on CONACAP
- C.5 information on rebel/bandit attack of an MFI Ziguinchor branch
- C.6 USAID requests copies of the Dyna Microfinance Repertoire
- C.7 WOCCU request for contact information at PAMECAS

D. Examples

- D.1 Telly Award
- D.2 Negotiation Memo (example)

Microfinance

KIR 1.2 : Improved Access to Financial Services					
#	Indicator	Measure	Fiscal Year 2002		
			Target	Achievement	% of Achievement over the targets
1	# of institutions using full cost-recovery interest rates and fees	among institutions receiving assistance from DynaEntreprises	8	17	213%
2	# of institutions with delinquency rates below 10% and loan losses under 5% of the institution's loan portfolio	# with delinquency rate below 10%	10	20	200%
		# with loan losses below 5%	12	21	175%
3	# of savers disaggregated by gender	# of male savers	17,511	37,747	216%
		# of female savers	30,663	38,653	126%
		# of male groups savers	373	770	206%
		# of female groups savers	3,731	3,828	103%
		# of mixed groups savers	1,208	2,958	245%
Total savers			53,486	83,956	157%
4	# of active borrowers disaggregated by gender	# of male borrowers	4,059	15,538	383%
		# of female borrowers	9,535	22,477	236%
		# of male groups borrowers	54	200	370%
		# of female groups borrowers	1,221	2,708	222%
		# of mixed groups borrowers	185	764	413%
Total borrowers			15,054	41,687	277%
5	value of loans offered	value	5,310,464,635	10,882,172,866	205%
6	value of savings collected	value	2,678,945,178	7,481,935,291	279%
7	branch offices trained	number	101	122	121%
8	managers & tellers trained by gender	number	126	287	228%
		% women	50%	57%	114%
	Share of all decentralized financial system loans at the National Level provided by USAID funded partners	Ratio of the value of loans offered by USAID-funded partners to the value of loans offered by all Microfinance Institutions reported by the Ministry of Finance regulatory body *	12%	36.50%	304%

* value of loans disbursed by DFS in national level (grands réseaux) during civil year 2001

Business Development Services (BDS)

KIR 1.3 : Increased Use of Best Technical and Managerial Practices										
#	Indicator	Definition & Measure	<i>Fiscal Year 2002</i>							
			Target	Achievement						% Achievement over Target
			TOTAL	DAKAR	KOLDA	TAMBA	THIES	ZIG	TOTAL	
1.3.1	# Participants from SMEs, consulting firms, associations and groups that purchase business training	Total # of fee paying participants	400	184	44	51	319	11	609	152%
		# Private sector participants	320	151	42	50	310	11	564	176%
		# Ag-related participants*	60	16	21	21	132	0	190	317%
		# Female participants	n/d	28	10	17	123	3	181	n/d
		# Youth participants (18-30 yrs)	n/d	33	12	33	53	0	131	n/d
		# Disabled participants	n/d	25	10	0	0	0	35	n/d
1.3.2	# New products and services offered by BDS providers	Total # new products & services	30	19	14	26	32	21	112	373%
		Total # ag-related products & services	5	13	12	16	15	13	69	1380%
1.3.3	# SMEs acquiring quality technical assistance (not training) from BDS providers	Total # of SMEs receiving BDS support	250	407	570	147	264	6	1,394	558%
1.3.4	# SMEs consulting firms, associations and groups that access market and technical information	# SMEs accessing information	7,000	18,656	187	4,023	386	149	23,401	334%
		# SMEs accessing information (not web site)	n/d	740	187	4,023	386	149	5,485	n/d
		# SMEs purchasing information	300	338	152	3,993	386	149	5,018	1673%

Summary Statistics of Making Cents Module Facilitator Trainings - FY 2002

FACILITATOR TRAINING - FY 2002

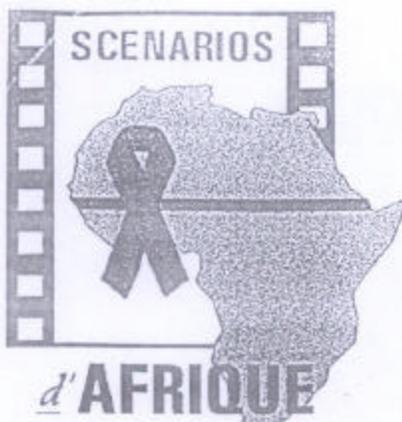
ENTREPRENDRE						ESPRIT D'ENTREPRISE					
#	STRUCTURE	TYPE	# of Trainees			#	STRUCTURE	TYPE	PERSONNES		
			M	F	TOTAL				M	F	TOTAL
1	ACRA	SFD	0	1	1	1	ACRA	SFD	2	1	3
2	ASACASE	SFD	11	0	11	2	ASACASE	SFD	18	1	19
3	COCOGES	SFD	3	1	4	3	FDEA	SFD	1	0	1
4	COFDEC	SFD	0	1	1	4	FNGPF	SFD	2	11	13
5	FDEA	SFD	1	0	1	5	PRIMOCA	SFD	1	0	1
6	FEMUNI	SFD	0	2	2	6	RECEC	SFD	2	20	22
7	FNGPF	SFD	2	28	30	7	UMEC	SFD	26	5	31
8	MECFEMZOP	SFD	0	1	1	8	UNACOIS	SFD	5	0	5
9	PRIMOCA	SFD	1	0	1	9	DYNAENTREPRISES	PROJET	14	13	27
10	PROFEMU	SFD	0	9	9	10	PGERN	PROJET	1	0	1
11	RECEC	SFD	1	15	16	11	PROMER	PROJET	24	8	32
12	UMEC	SFD	26	5	31	12	PEACE CORPS	PEACE CORPS	1	9	10
13	UNACOIS	SFD	5	0	5	13	ADPES	ONG	1	1	2
14	DYNAENTREPRISES	PROJET	12	10	22	14	AFRICARE	ONG	0	1	1
15	FNPJ	PROJET	3	0	3	15	ENTERPRISE WORKS	ONG	1	0	1
16	FREP	PROJET	1	0	1	16	NCNW-WARO	ONG	1	0	1
17	PGERN	PROJET	1	0	1	17	WINROCK INTERNATIONAL	ONG	0	1	1
18	PROJET JOG	PROJET	0	1	1	18	CEMIS	INSTITUT DE FORMATION	1	0	1
19	PROMER	PROJET	15	3	18	19	CENTRE FORET	INSTITUT DE FORMATION	4	0	4
20	PEACE CORPS	PEACE CORPS	0	2	2	20	CTEF / CRETEF	INSTITUT DE FORMATION	1	0	1
21	ADPES	ONG	1	1	2	21	PRIDE	INSTITUT DE FORMATION	3	0	3
22	AFRICARE	ONG	2	1	3	22	FREELANCE	FREELANCE	2	3	5
23	SAHEL 3000	ONG	1	0	1	23	ACDA	CABINET	1	0	1
24	SODIDA	ONG	1	0	1	24	AFINOV	CABINET	0	1	1
25	TOSTAN	ONG	2	0	2	25	BPC	CABINET	0	1	1
26	WORLD VISION	ONG	0	1	1	26	CAPG	CABINET	1	0	1
27	CENTRE FORET	INSTITUT DE FORMATION	4	0	4	27	CAMAD CONSULTING	CABINET	2	0	2
28	CTEF / CRETEF	INSTITUT DE FORMATION	1	5	6	28	CEPEMI	CABINET	0	1	1
29	ISADE	INSTITUT DE FORMATION	1	2	3	29	CFPE	CABINET	1	0	1
30	FREELANCE	FREELANCE	2	1	3	30	CIG	CABINET	3	0	3
31	CFPE	CABINET	1	0	1	31	CMD CONSEIL	CABINET	1	0	1
32	CMD CONSEIL	CABINET	1	0	1	32	ECATEX	CABINET	1	0	1
33	ECATEX	CABINET	1	0	1	33	GROUPE OCC	CABINET	3	0	3
34	GROUPE ESPACE SERVICE	CABINET	1	0	1	34	HODAR CONSEIL	CABINET	2	1	3
35	GROUPE OCC	CABINET	1	0	1	35	INGEQUIP	CABINET	1	0	1
36	HODAR CONSEIL	CABINET	2	1	3	36	IPG	CABINET	1		1
37	IATIG	CABINET	1	0	1	37	MSA	CABINET	1	1	2
38	INTERNET.ORG	CABINET	1	0	1	38	PRESKO	CABINET	2	0	2
39	MSA	CABINET	3	2	5	39	REMIX	CABINET	0	3	3
40	PRESKO	CABINET	2	0	2	40	SAHRE KUMBA	CABINET	1	0	1
41	REMIX	CABINET	1	2	3	41	SEN-INGENIERIE	CABINET	0	3	3
42	SAHRE KUMBA	CABINET	1	0	1	42	SPIE	CABINET	1	0	1
43	SEN-INGENIERIE	CABINET	1	1	2	43	TRESAUDIT	CABINET	2	0	2
44	BAGB	AUTRE	1	0	1	44	AUTRE	AUTRE	5	2	7
45	HORIZON 2000	AUTRE	1	0	1	45	FEPRODES	AUTRE	0	1	1
46	ADEF-AFRIQUE	ASSOCIATION	2	1	3	46	GECOM	AUTRE	1	0	1
47	GRECUP	ASSOCIATION	2	0	2	47	HORIZON 2000	AUTRE	1	0	1
48	USU	ASSOCIATION	4	4	8	48	SMGEI	AUTRE	1	0	1
TOTAL			124	101	225	49	ARLS	ASSOCIATION	0	1	1
						50	USU	ASSOCIATION	4	3	7
						TOTAL			147	92	239

Decentralized Financial Systems Component (KIR 2)
Results and Targets

Contractor Results (CR) Targets established in proposal/negotiation process and updated through annual plans	Baseline	FISCAL YEAR 2002	
	FY2000	Target	Results
CR 1.0 Number of institutions participating in the PRSO-assisted DFS networks using full-cost recovery interest rates and fees			
Pikine/Rufisque	2	5	8
Kolda		1	2
Tambacounda			1
Thies		2	5
Ziguinchor			1
Out-of-zone			
Total:	2	8	17
CR 2.1 Number of institutions participating in the PRSO-assisted DFS networks having delinquency rates below 10%			
Pikine/Rufisque	2	6	9
Kolda		1	1
Tambacounda			1
Thies		2	7
Ziguinchor		1	2
Out-of-zone			
Total:	2	10	20
CR 2.2 Number of institutions participating in the PRSO-assisted DFS networks having loan losses under 5% of the institution's loan portfolio			
Pikine/Rufisque	2	6	9
Kolda		1	2
Tambacounda			1
Thies		4	6
Ziguinchor		1	3
Out-of-zone			
Total:	2	12	21
CR 3.0 Number of new savers participating in the PRSO-assisted DFS networks, disaggregated by gender. (New targets = previous year + 30%)			
CR 3.1 New female savers			
Pikine/Rufisque	9,246	22,748	28,574
Kolda	1,422	3,500	4,396
Tambacounda	427	1,050	1,319
Thies	1,991	4,900	6,154
Ziguinchor	427	1,050	1,319
Out-of-zone	711	1,750	2,198
Total:	14,224	34,998	43,960
CR 3.2 New male savers			
Pikine/Rufisque	3,276	8,504	18,398
Kolda	1,353	3,513	7,599
Tambacounda	214	555	1,200
Thies	1,282	3,328	7,199
Ziguinchor	570	1,479	3,200
Out-of-zone	427	1,109	2,400
Total:	7,122	18,488	39,996
CR 3.3 All new savers (male and female)			
Pikine/Rufisque	12,522	31,252	46,972
Kolda	2,775	7,013	11,995
Tambacounda	641	1,605	2,519
Thies	3,273	8,228	13,353
Ziguinchor	997	2,529	4,519
Out-of-zone	1,138	2,859	4,598
Total:	21,346	53,486	83,956

Contractor Results (CR) Targets established in proposal/negotiation process and updated through annual plans	Baseline FY2000	FISCAL YEAR 2002	
		Target	Results
CR 4.0 Number of active borrowers participating in the PRSO-assisted DFS networks, disaggregated by gender. (New targets = previous year + 30%)			
CR 4.1 Female borrowers			
Pikine/Rufisque	3,233	6,837	16,106
Kolda	359	759	1,790
Tambacounda	51	108	256
Thies	1,077	2,278	5,369
Ziguinchor	51	108	256
Out-of-zone	359	759	1,790
Total:	5,130	10,849	25,567
CR 4.2 Male borrowers			
Pikine/Rufisque	950	1,808	6,931
Kolda	397	757	2,902
Tambacounda	66	126	484
Thies	441	841	3,224
Ziguinchor	88	168	645
Out-of-zone	265	505	1,934
Total:	2,207	4,205	16,120
CR 4.3 Total borrowers (male and female)			
Pikine/Rufisque	4,183	8,645	23,037
Kolda	756	1,516	4,692
Tambacounda	117	234	740
Thies	1,518	3,119	8,593
Ziguinchor	139	276	901
Out-of-zone	624	1,264	3,724
Total:	7,337	15,054	41,687
CR 5.0 Value of loans offered in the PRSO-assisted DFS networks (FCFA). (New targets = previous year + 20%)			
Pikine/Rufisque	1,252,082,117	3,186,278,781	6,529,303,720
Kolda	146,076,247	371,732,524	761,752,101
Tambacounda	104,340,177	265,523,232	544,108,643
Thies	354,756,600	902,778,988	1,849,969,387
Ziguinchor	41,736,071	106,209,293	217,643,457
Out-of-zone	187,812,318	477,941,817	979,395,558
Total:	2,086,803,530	5,310,464,635	10,882,172,866
CR 6.0 Value of savings collected in the PRSO-assisted DFS networks (FCFA). (New targets = previous year + 30%)			
Pikine/Rufisque	617,374,905	1,714,524,914	4,788,438,586
Kolda	48,232,415	133,947,259	374,096,765
Tambacounda	19,292,966	53,578,904	149,638,706
Thies	173,636,692	482,210,132	1,346,748,352
Ziguinchor	38,585,932	107,157,807	299,277,412
Out-of-zone	67,525,380	187,526,162	523,735,470
Total:	964,648,290	2,678,945,178	7,481,935,291
CR 7.0 Number of branch offices trained in the PRSO-assisted DFS networks			
Pikine/Rufisque	21	32	37
Kolda	13	19	23
Tambacounda	5	8	10
Thies	11	16	20
Ziguinchor	5	7	9
Out-of-zone	13	19	23
Total:	68	101	122

Contractor Results (CR) Targets established in proposal/negotiation process and updated through annual plans	Baseline	FISCAL YEAR 2002	
	FY2000	Target	Results
CR 8.0 Number of managers & tellers trained in the PRSO-assisted DFS networks, disaggregated by gender.			
CR 8.1 Females trained			
Pikine/Rufisque	27	19	50
Kolda	17	12	32
Tambacounda	7	5	13
Thies	14	10	26
Ziguinchor	6	5	11
Out-of-zone	17	12	32
Total:	88	63	164
CR 8.2 Males trained			
Pikine/Rufisque	5	20	38
Kolda	3	12	23
Tambacounda	1	5	10
Thies	3	10	20
Ziguinchor	1	4	9
Out-of-zone	3	12	23
Total:	16	63	123
CR 8.3 Total trained (male and female)			
Pikine/Rufisque	32	39	88
Kolda	20	24	55
Tambacounda	8	10	23
Thies	17	20	46
Ziguinchor	7	9	20
Out-of-zone	20	24	55
Total:	104	126	287



Scénarios d'Afrique
The Global Dialogues Trust

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scenarios@fasonet.bf
www.globaldialogues.org

Charles May
Director
DynaEntreprises
Dakar, Sénégal

September 25, 2002

Dear Chuck,

The work that you all have done in ensuring that the *Scenarios from the Sahel* films are put to good use in this country has set the standard for the effective distribution of those films. To date, of the 11,000+ copies of the films that have been distributed worldwide, roughly a third have been distributed by Dyna in Senegal. We're most grateful to you.

We're excited about the prospect of collaborating with you and your Dyna colleagues and clients in this year's *Scenarios from Africa* contest. With a view to providing you with some background information and contest materials, please find enclosed:

- an excerpt from the *Scenarios from the Sahel Replication Guide*, in which the contest phase is more clearly placed in context;
- 500 copies of the *Scenarios from Africa* 2002 contest leaflet;
- a Wolof translation of the contest leaflet.

The coordinator for this year's contest in Senegal is Gabriel Diouf, IEC specialist for the GTZ/Pikine and caseworker for ACI's Poles of Excellence program. Gabriel's phone number is 532 40 78 (portable) or 34 95 53 (GTZ/Pikine).

Olga Ouédraogo (author of *La Boutique* and *A la Rescousse*) has produced two short radio spots designed to publicize this year's contest. Gabriel Diouf will be providing those spots to a number of radio stations in this country just before the contest launch date. At the end of each of the contest radio spots, young people are invited to call a certain telephone number (in Pikine) to find out where they can find the contest leaflet in their area. Gabriel Diouf is the one who will continually provide the contest telephone operator with relevant information from the contest team members. He will be contacting you, Chuck, to explain the radio spots and the work of the contest telephone operator in greater detail.

After the December 9 contest deadline, Gabriel Diouf is also the one who will collect all of the scenarios mobilized by each of the contest team members in Senegal and then arrange the scenarios in preparation for the national selection process. Please make sure that all of the scenarios mobilized by Dyna (and your client structures) are delivered to Gabriel Diouf by December 31, 2002, at the latest.

Thanks, Chuck. Please extend my greetings to your Dyna team and your family.

With friendly regards,



Dan Enger
Project Co-Manager
Scenarios from Africa
The Global Dialogues Trust

Chuck May

From: Tracy Henry [thentry@eci-communications.com]
Sent: Wednesday, March 06, 2002 9:10 PM
To: Everybody
Subject: ECI Wins Three Telly Awards

March 06, 2002
For Immediate Release

ECI Wins Three Telly Awards

ECI President and Executive Producer William Moore is pleased to announce industry recognition for three Chemonics/USAID media projects produced by ECI.

In the 23rd Annual Telly Awards competition, ECI and The Global Dialogues Trust won the coveted Silver Award for their multimedia nomination, *Scenarios from the Sahel* – a series of 12 HIV/AIDS awareness film vignettes presented in a 2-disc, interactive CD-ROM format. The films are based on the ideas of young Africans in Senegal, Mali, and Burkina Faso and were produced by prominent African directors and actors in partnership with The Global Dialogues Trust. ECI created the interactive interface and produced additional audio and visual material to accompany the films. The CDs are now being distributed in cyber cafes, credit unions, Catholic schools, and other venues. This multimedia project was the result of close collaboration between the Chemonics' Senegal DynaEntreprises (DES) project's chief of party, Chuck May, Dan Enger from The Global Dialogues Trust, and Joel Schlesinger, Kate Woods and Michael Meyer from the Chemonics' DES Project Management Unit (PMU). The entire project was supervised and produced by ECI Editorial Producer, Tracy Henry.

In the public relations category, ECI won the Telly Award for its *Invest in Jordan* video project funded by USAID and the Jordan AMIR Project. Again, this ECI/Chemonics effort was the result of a collaborative effort between the AMIR PMU, Chemonics Senior Vice President Peter Bittner, Khush Choksy and the Capital Markets Component of AMIR, Chief of Party Steve Wade, USAID, and the Jordan capital market institutions. ECI Senior Producer, Rob Case, and Editorial Producer, Tracy Henry, produced the entire project. Case and Henry also shot the video elements and interviewed key players in the investment community on location in Jordan, and edited the entire production at ECI offices in Washington.

The Economy Show with Khalid Zubaidy won the Telly Award for television information programming. Created for the AMIR project by Executive Producers William and Gayle Moore, and coordinated by Case, this program focuses on economic issues that affect the lives of the Jordanian people and airs weekly on Jordan Radio and TV. Bill Moore said he is especially proud of this project because "Peter Bittner, Khush Choksy, Steve Wade, the AMIR Project Management Unit, the Director General of Jordan TV Nart Bouran, and Jordan's Minister of Information were all dedicated to its success and gave us incredible support. Our business is all about teamwork, and this once again proves that to me."

The Telly Awards were founded in 1980 to showcase and give recognition to outstanding non-network and cable TV commercials. The competition now includes film and video production. The Telly has become one of the most sought-after awards in the TV, commercial and video industry. In the past 23 years, winners have come from agencies, production companies, television stations, cable operations, and film studios. The competition included entries from DreamWorks, SKG, Miramax Films, Dick Clark Productions, Touchstone Pictures, The Discovery Channel, HBO, Sony, the Corporation for Public Broadcasting, The Learning Channel, Warner Bros., Time Life Video, Turner Classic Movies and TNT.

Chuck May

From: Groarke, John [jgroarke@usaid.gov]
Sent: Monday, May 13, 2002 11:19 AM
To: Chuck May
Cc: VanMeter, Joseph
Subject: VAT Taxes

Good morning,

I was very pleased to see that Dynaentreprises has successfully avoided paying VAT taxes in Senegal. The use of USG funds to pay host country taxes is a very sensitive issue with the US Congress, so your vigilance is greatly appreciated. The ability to so comprehensively avoid taxes reflects a well managed operation. Congratulations!

John Groarke
Regional Legal Advisor
USAID/Senegal

Chuck May

From: Jansen, Anicca [ajansen@usaid.gov]
Sent: Friday, May 10, 2002 10:14 AM
To: Chuck May; FINE, Susan; VanMeter, Joseph
Cc: Stamm, John; Berry, John; Lennon, Barry; Grant, Stephen; bbranch@woccu.org; Helene Sow
Subject: RE: WOCCU in West Africa

Chuck, thanks very much for taking the time to provide this detailed description of the Conacap activities.
Anicca

-----Original Message-----

From: Chuck May [mailto:CMay@dynaentreprises.com]
Sent: Friday, May 10, 2002 9:55 AM
To: Jansen, Anicca; FINE, Susan; VanMeter, Joseph
Cc: Stamm, John; Berry, John; Lennon, Barry; Grant, Stephen; bbranch@woccu.org; Helene Sow
Subject: RE: WOCCU in West Africa

To all those interested in CONACAP in Senegal and per Anicca's request,

CONACAP (Conseil National pour la Promotion et le Développement des Caisses Populaires au Sénégal) has a "Convention Cadre" under the PARMEC Law with the Senegalese Ministry of Finance to practice microfinance and/or support other groups engaged in microfinance. In Senegal, there are around 8 or 9 institutions that have this same "Convention Cadre" status including CRS, FDEA, ASACASE, PAME AGETIPE and ACTION PLUS. We have noticed that the Cellule AT-CPEC within the Ministry of Finance is becoming more reluctant to grant this status to groups (witness the difficulty AfriCare has had over the last year and a half to obtain this same status in Senegal). It would be interesting to find out why the Cellule is not granting "Convention Cadres." Is it because they have found these institutions to be less performant? We cannot confirm that, especially in the case of CONACAP because they have been a good service provider for our entry-level microfinance clients.

CONACAP applied for direct assistance from Dyna during our first submission cycle (Pikine Cycle) in May 2000. Their initial "Concept Paper" outlining their overall strategy and approach was sufficiently interesting to push them into Round Two of the Dyna evaluation process. During this round we make site visits to the potential partners and require a more elaborate Action Plan. It was at this stage that we determined that CONACAP's intention was to launch a new system of "solidarity clubs" and that they did not have a branches already in place. Given the Dyna approach to work only with existing practitioners in Senegal we turned down their request. Since that time CONACAP has not resubmitted a request to Dyna for direct assistance.

However, their Director, Alioune Ndiaye, understood our Dyna approach, having attended the project-scheduled Information Days, and realized that CONACAP was really more of a service provider than a microfinance institution. He has responded in this capacity as a service provider via six Dyna tender bids. The terms of reference affiliated with these bids covered MF training (3 times), organizational development (once), analytical diagnosis (once), and monitoring/evaluation (once). CONACAP won two contracts of these six submissions; once for training and once for analytical diagnosis. The former contract was to provide MF training to FNGPF (national federation of women's groups) and was a large, complicated program worth FCFA 104,548,760 or \$144,205 (at 725 FCFA/\$). The latter was a small contract to analyze a smallscale credit union in the Thies Region worth FCFA 4,158,966 or \$5,737. The FNGPF training contract is the third largest individual contract Dyna has signed to-date. Thus, the fact that Dyna awarded this contract to CONACAP demonstrates our level of confidence in them as a service provider. From all accounts (FNGPF feedback and Dyna technicians), we were not disappointed in the training services they provided. In fact, Ndiaye and team integrated the idea to place interns at each of the FNGPF branch offices to perform "follow-up" training once the formal sessions were completed.

Former CONACAP technicians have since created a spin-off consulting firm based in Bambey entitled "Mutualité et Développement (M&D)" to provide technical assistance to the microfinance sector. M&D has won three contracts with Dyna including the training of a second tranche of FNGPF branches. M&D was also the firm selected by CAPAF to provide the first "CAPAF-adapté" training in Ziguichor

during the second week of April 2002.

Our subjective appreciation of CONACAP is as follows : Dyna works well with CONACAP as a service provider; they have their niche in the MF TA marketplace in Senegal; Ndiaye drops by Dyna at least once a month; I last saw him in our waiting room about two weeks ago and he mentioned that he had recently received a visitor from WOCCU; they have good experience as microfinance service providers with particular expertise implementing mutuelles based on the Credit Union model; particular strength is setting up mutuelles in rural areas; they presently support a loose grouping of 16 independent mutuelles with 9 in Louga, 4 in Thies, 2 in Dakar and 1 in St. Louis; they have received several trainings from WOCCU over the years and belong to the WOCCU network of institutions; of the 16 independent mutuelles assisted by CONACAP Dyna received a request from and is now working to strengthen "CAPEC Joobass" in the Thies Region; CONACAP refers to this loose grouping as CAPEC or "Caisses Populaires d'Epargne et de Cr dit Encadr es par CONACAP." Among these 16 some have their their "reconnaissance" while others have their "agr ment" from the Ministry of Finance to practice microfinance in Senegal. It would be possible for these 16 to form a sub-national network of mutuelles covering northwestern Senegal. If they were to achieve this formal network status the entire system of 16 would be eligible for Dyna support rather than the one-on-one support presently provided to just "CAPEC Joobass."

I hope this helps and don't hesitate to ask for additional information.

Cheers,

Chuck at DynaDakar (with significant input from Helene Sow/DynaDakar)

-----Original Message-----

From: Jansen, Anicca [mailto:ajansen@usaid.gov]
Sent: Wednesday, May 08, 2002 12:27 PM
To: FINE, Susan; VanMeter, Joseph; Chuck May
Cc: Stamm, John; Berry, John; Lennon, Barry; Grant, Stephen; bbranch@woccu.org
Subject: WOCCU in West Africa

Brian Branch from WOCCU emailed me to say that they had been contacted by the credit union network CONACAP requesting technical assistance. Do you know anything about them? Also, Brian said he would be interested in coming to Senegal to visit credit unions. I think it could be useful to help WOCCU get active again in West Africa. It would offer an alternative to DesJardin and give the CUs some choice in credit union style.

Anicca

Brian --

Joseph Van Meter is the private sector officer here, John Stamm (who's in DC now) will replace him this summer
Susan Fine is the program officer here
Chuck May is the Chief of Party of the Chemonics project,
DynaEntreprises that does the micro stuff here
Stephen Grant is the Senegal desk officer in DC
John Berry is the Senegal back stop in DC now -- to trouble shoot things on that end
Barry Lennon is, well, ... you know.... he's the credit union expert. I am trying to get him to TDY here.

Chuck May

From: Jansen, Anicca [ajansen@usaid.gov]
Sent: Wednesday, May 29, 2002 11:59 AM
To: Chuck May; VanMeter, Joseph
Subject: RE: Caisse attacked in Bignona Department

Thanks, Chuck.

is it possible this was not a "rebel" attack, but just a plain old robbery?

-----Original Message-----

From: Chuck May [mailto:CMay@dynaentreprises.com]
Sent: Wednesday, May 29, 2002 11:54 AM
To: VanMeter, Joseph
Cc: Jansen, Anicca
Subject: Caisse attacked in Bignona Department

Joseph and Anicca,

We heard this morning via radio reports and confirmed it in today's newspapers that a caisse in Bignona Department, Ziguinchor Region was robbed of a reported 3 million FCFA Monday evening. People were also killed. Please see page 4 of Le Soleil and page 6 of Sud for Wednesday, 29 May 2002.

Two towns were attacked by this armed group; Koubanao and Koubalan. Koubanao has an ACRA funded caisse while Koubalan has a caisse belonging to the Inter-CREC network supported by the PAARZ project. While the news reporting states that it was Koubanao that was attacked we have contacted people in the region that claim both caisses were attacked. The reported 3 million FCFA stolen was from the ACRA caisse in Koubanao while the PAARZ/Inter-CREC caisse in Koubalan was ransacked. These two towns are along the north bank of the Casamance River northeast of Ziguinchor town and within six miles of each other along the road. It was previously a zone that had never experienced a rebel attack in all the years of the rebellion.

Dyna is funding activities with both the ACRA caisses and the PAARZ/Inter-CREC caisses. In the case of ACRA caisses, we have provided them with a service provider to assist them in strategic planning. For PAARZ/Inter-CREC we have provided their caisses with training and most recently printed support materials (ex., documents comptables, carnets, fiches de registre, etc.). While the training cannot be stolen we will determine if the printed support materials had been delivered to the PAARZ/Inter-CREC caisse that was ransacked. It is very likely that the material had been delivered because the contract was closed on 8 May 2002 and we made payment to the provider. We will be checking with our DynaZig Office to determine if any USAID-funded materials were lost in this incident.

Chuck

Chuck May

From: Jansen, Anicca [ajansen@usaid.gov]
Sent: Wednesday, October 02, 2002 3:12 PM
To: Chuck May
Subject: RE: MF and C-RV

quelle vitesse, Chuck! the books are already here! I will distribute them wisely.

Thanks for the Honda info.

You have Jeanne's address correct (jdowning@usaid.gov). I would also suggest cc-ing Mike Field (mfield@usaid.gov)

Anicca

-----Original Messag -----

From: Chuck May [mailto:CMay@dynaentreprises.com]
Sent: Wednesday, October 02, 2002 2:27 PM
To: Jansen, Anicca
Cc: Stamm, John
Subject: RE: MF and C-RV

Hi Anicca,

I'll have a half-dozen copies sent over to you this afternoon with one of our drivers.

We are selling these for 5,000 FCFA apiece but we'll let you have them for free since we, generally, don't like to make the USG pay twice for the same thing. 8<D
Auditors frown on that sort of thing.

The private firm with the Honda concession in town is called SERA (Société d'Equipement et de Representation Automobile). They also represent Renault, Chrysler, and Isuzu). Their coordinates are :

Blvd. du Centenaire de la Commune de Dakar
Tel : 832-3229 and 832-3230
Fax: 832-4811

They do good work but, like dealers worldwide, they are more expensive. However, you may have to use them if you want your warranty to still hold.

Let me know if you need any other information.

BTW: do you have Jeanne Downing's e-mail address ? I assume it is jdowning@usaid.gov but if it isn't please let me know. I would like to forward her our draft terms of reference for the case studies which is available since last Friday. I think in reading our TOR she will get a much better idea of where Dyna is going with bilaterally-funded case studies and make an informed decision on whether what we have already begun will coincide with centrally-funded interests. If so, all the better.

Cheers, Chuck

-----Original Message-----

From: Jansen, Anicca [mailto:ajansen@usaid.gov]
Sent: Wednesday, October 02, 2002 2:04 PM
To: Chuck May
Cc: Stamm, John
Subject: MF and C-RV

Hi Chuck

Can you please tell me where/how I can get a couple extra copies of your "Sources de Financement de la Petite Entreprise au Senegal"?

I would like to send a copy to MD (Washington) for them to see and I would like to send a copy to DRC-Kinshasa where I am proposing they do the same thing.

Also, an aside -- where do you take your car for maintenance? Is there a dealer and are you happy with them?

Anicca

Chuck May

From: Chuck May
Sent: Tuesday, July 23, 2002 7:24 AM
To: 'Brian Branch'; 'Jansen, Anicca'; FINE, Susan; Stamm, John
Subject: RE: WOCCU in West Africa

Brian,

The week of August 19th will be fine with me because I will be in town that week.

You may want to consider separate meetings with USAID staff (John, Susan and Anicca) and with us the contractors. However, I am amenable to a joint meeting at USAID if this is your and USAID's preference.

The PAMECAS contact is Mamadou Touré...he is the Directeur Général. The PAMECAS phone is (221) 835-8660 and their fax is (221) 835-9206. You can e-mail them at pamecas@arc.sn Touré is in town as we spoke with him on another matter late last week. He had been out of the office on sick leave for a while. Very nice, capable guy who knows the overall microfinance sector in Senegal very well.

Regards,

Chuck May
Director
DynaEntreprises Sénégalaises

-----Original Message-----

From: Brian Branch [<mailto:bbranch@woccu.org>]
Sent: Tuesday, July 23, 2002 5:23 AM
To: 'Jansen, Anicca'; FINE, Susan; Chuck May; Stamm, John
Subject: RE: WOCCU in West Africa

Dear John, Susan, Anicca and Chuck,

I am Brian Branch with the World Council of Credit Unions. I had exchanged email correspondence with you earlier this year. I am scheduled to visit DAKAR during the week of August 19th this year and I am writing to request an opportunity to meet with you at your offices on Monday August 19th at your convenience to learn more about the mission's micro finance and rural finance programs.

I will also be meeting with CONACAP during the week. I am currently trying to contact PAMECAF to arrange a visit with their institution as well.

Thank you,

Brian Branch
Vice President
World Council of Credit Unions

Honoring Outstanding Television Commercials, Video Productions & Films

24th Annual Telly Award

Honoring Outstanding
Television Commercials
Video Productions
& Films



Eligibility

Deadline

How to Enter

Questions?

Entry Fee

Acceptance Fees

Judging

Awards

If you need more time

Categories

Publicity

Preparing Entries

Entry Form

FAQ

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24th ANNUAL TELLY AWARD

The Telly Awards was founded in 1980, to showcase recognition to outstanding non-network and cable commercials. The competition was expanded several years to include film and video productions. When the contest the Tellys was born, David E. Carter was chosen to be the show administrator. He has published over 90 books on advertising and logos. This, combined with his strong advertising background, (Clio winner, 7-time Emmy winner who has written many sketches for the Johnny Carson show) made him a natural choice to administer the competition. Over the years, the Telly Awards has become a well-known, highly respected national competition.

A major reason for the growth of the Telly competition is that entries do not compete against each other - but are judged against a standard of excellence. (See "judging" below.)

The Telly has become one of the most sought-after awards in the TV, commercial and video industry. The Telly statuette has appeared on the set of many prime-time TV shows, such as *thirtysomething*, *Murder, She Wrote*, *Newhart*, *News Radio* and most recently in the movie "What Women Want."

In the past 23 years, winners and finalists have come from a cross-section of agencies, production companies, television stations, and cable operations, as well as corporate video

MEMORANDUM DE NEGOCIATION

Aux : Dossiers
CC : Joseph Ngom, DAF ^{29.11.01}
Chuck May, COP
Microfinance
De : Mamata Bah LO
Objet : Négociation budgétaire formation FNGPF phase 2 par le Cabinet Mutualité et Développement
Date : 29 novembre 2001

Handwritten notes:
- A large signature is written over the CC field.
- An arrow points from the signature to the text "Faire une copie pour Hélène".
- Another signature is written at the end of the arrow.

Une rencontre s'est tenue avec M. Mamadou SIDIBE, Directeur du Cabinet Mutualité et Développement, en vue de négocier les coûts proposés dans leur offre financière pour la 2^{ème} phase de la formation en microfinance des gérants, caissiers et membres des organes de la Fédération Nationale des Groupements Féminins du Sénégal (FNGPF), pour le compte du département Micro finance.

1) Clarifications obtenues lors des discussions avec le prestataire

- ☞ Toutes les formations se dérouleront à Dakar où seront rassemblées les participantes venant de toutes les régions du Sénégal. Celles-ci seront logées à leur lieu de formation.
- ☞ La formation se déroulera en 2 phases pour les 183 participantes réparties en 2 sessions sur une durée de 18 jours pour chaque session :
 - La 1^{ère} session concernera 9 GEC (Ziguinchor, Oussouye, Bignona, Louga, Linguère, Kébémér, Fatick et Gossas) pour un total 90 participantes.
 - La 2^{ème} session concernera 7 GEC (Saint-Louis, Podor, Matam, Dagana, Kaolack, Niore et Kaffrine) pour un total 93 participantes.
- ☞ Les thèmes ci-après ont été retenus :
 - Gestion comptable et financière des GEC = 6 jours par session – cible : gérantes et équipe d'encadrement
 - Généralités sur les GEC = 1 jour par session – cible : toutes les participantes
 - Gestion administrative des GEC = 3 jours par session – cible : conseil d'administration, gérantes et équipe d'encadrement.
 - Gestion du crédit = 3 jours par session – cible : membres comités de crédit et gérantes
 - Contrôle interne des GEC = 2 jours par session – cible : comités de surveillance
 - Suivi-accompagnement des GEC = 2 jours par session – cible : responsables chargés de l'encadrement
 - Révision générale = 1 jour par session – cible : toutes les participantes
- ☞ Certains thèmes se déroulent de manière simultanée par plusieurs équipes de formateurs, afin de profiter au mieux de la présence des participantes regroupées au même endroit, ce qui a

permis de ramener la durée de prise en charge des participants à 11 jours au lieu de 18 pour chaque session.

2) Les éléments principaux de négociation et d'établissement des coûts :

Les taux journaliers des honoraires ont été basés sur ceux figurant dans le Basic Ordering Agreement souscrit avec le prestataire. Les coûts proposés ont été examinés sur la base des coûts réels et sur l'expérience passée de Dyna dans la négociation de coûts similaires. Le niveau d'effort requis pour réaliser chaque activité a été validé par les techniciens de Micro finance pour assurer l'atteinte des résultats escomptés tout en maintenant les coûts à des niveaux raisonnables.

Les frais administratifs et de gestion fixés à 5% des honoraires sont destinés à prendre en charge certains coûts indirects liés à l'exécution des activités tels que le secrétariat, les fournitures et consommables les communications etc.

3) Mesures prises lorsque les prix étaient inexacts, incomplets ou non mis à jour

Le niveau d'effort proposé par le prestataire pour chaque thème de formation a été revu à la baisse à la lumière des recommandations formulées par la coordinatrice Micro finance et sur la base des négociations avec le prestataire.

L'équipe requise pour l'atelier pédagogique a été ramenée à 3 formateurs sur une période de 3 jours. Cet atelier sera mis à profit pour la préparation des modules de formation et il a été estimé que 3 ressources pendant 3 jours étaient suffisantes pour la préparation des modules. Le prestataire proposait 9 ressources pour une durée de 5 jours.

Le niveau d'effort requis pour l'exécution des formations a été revu à la baisse comme suit :

1. Thème 1 : gestion comptable et financière : 2 formateurs par session pour une durée de 12 jours pour les 2 sessions. Le prestataire proposait 6 ressources pendant 16 jours pour les deux sessions.
2. Thème 2 : Généralités sur les GEC : 2 formateurs pour chaque session pour un total de 2 jours de formation pour les 2 sessions. Une ressource supplémentaire a été jugée nécessaire pour prendre en charge le niveau élevé de participants (90 et 93 par session). Le prestataire avait proposé 4 ressources pendant 8 jours pour les 2 sessions.
3. Thème 3 : Gestion administrative des GEC : 2 formateurs pour chaque session pendant 6 jours pour les 2 sessions, au lieu de 4 formateurs pendant 8 jours pour les 2 sessions proposées par le prestataire.
4. Thème 4 : Gestion du crédit : 2 formateurs pendant 6 jours pour les deux sessions, au lieu de 5 formateurs pendant 8 jours pour les 2 sessions proposées par le prestataire.
5. Thème 5 : Contrôle interne : 2 formateurs pendant 4 jours au lieu de 4 formateurs pendant 8 jours pour les 2 sessions proposées par le prestataire.
6. Thème 6 : Suivi accompagnement des GEC : 2 formateurs pendant 4 jours au lieu de 4 formateurs pendant 4 jours proposés par le prestataire.
7. Révision générale : 3 formateurs pendant 2 jours pour les 2 sessions eu égard au nombre élevé de participants, au lieu de 4 formateurs pendant 2 jours proposés par le prestataire.

Tous ces changements dans la durée de la formation ont été validés par les techniciens et acceptés par le prestataire comme suffisants pour exécuter les termes de références.

Le matériel pédagogique requis pour chaque thème a été identifié et les quantités proposées par le prestataire ramenées à des proportions raisonnables et acceptables pour lui (marqueurs, papier géant, rouleaux padex, rubans adhésifs, chemises cartonnées, photocopies des supports pédagogique et manuel du participant, blocs notes et bics pour les participants). Il a été clarifié que les fournitures et consommables du cabinet seront pris en charge par les frais administratifs, au même titre que les autres coûts indirects.

Le budget proposé pour la prise en charge des participantes à la formation a été revu par rapport à la durée et au nombre de participantes à chaque thème de formation, en liaison avec le prestataire et la Coordinatrice de la FNGPF qui a participé à la finalisation des négociations. Les coûts pris en charge par Dyna ont été répertoriés et ceux pris en charge par la FNGPF clairement identifiés dans le budget.

Il est prévu des indemnités pour 1 membre de la cellule d'appui technique et 1 membre de l'encadrement de la FNGPF qui vont appuyer le prestataire dans l'exécution de toutes les activités, allant de la formation aux suivis sur le terrain. Leur implication a été jugée utile pour faciliter le suivi ultérieur qu'ils auront à faire pour le compte de la FNGPF. Le taux de 30.000 par jour a été fixé pour chacun d'eux qui inclut leur perdiem et restauration durant les suivis de démarrage et suivis trimestriels. La durée de prise en charge a été revue conformément à la participation effective de chacun d'eux aux différentes activités. Il faut noter que cette prise en charge avait été acceptée lors de la première phase de la formation exécutée par CONACAP.

La visite de suivi de mise en application des outils de la formation sera effectuée une semaine après chaque session de formation à la demande de la FNGPF pour assurer une mise en application rapide des supports. Cette visite sera exécutée par 2 formateurs à raison de 2 jours par GEC, soit un total de 32 jours pour les 16 GEC ciblés. Le prestataire avait proposé de réaliser ces suivis respectivement en 27 et 21 jours pour les 2 phases par les 2 formateurs.

Le prestataire procédera à trois visites de suivi trimestrielles à 3, 6 et 9 mois après la formation sur une période de 2 jours par GEC pour le 1^{er} suivi, 1,5 jour pour le 2^{ème} et 1 jour pour le 3^{ème} suivi par une équipe de 2 formateurs, soit un total de 72 jours de mission pour les 3 suivis des 16 GEC. Le prestataire avait prévu de les réaliser en 81 jours pour la première phase et 63 jours pour la 2^{ème} phase par une équipe de 2 formateurs.

Après négociation avec la Coordinatrice de la FNGPF et la Coordinatrice Micro finance de Dyna, il a été convenu que la FNGPF prendra en charge les coûts liés à l'exécution du 2^{ème} suivi trimestriel effectué au niveau de chaque GEC en guise de contribution dans l'exécution du programme. La FNGPF a convenu avec le prestataire qu'il effectuera ce suivi pour leur compte et ce dernier s'est engagé à produire le rapport de suivi à Dyna qui représente d'ailleurs la condition pour le règlement de son 6^{ème} paiement.

La rédaction des rapports sera effectuée comme suit :

- Rapport des formations en 3 jours par 2 formateurs au lieu de 5 jours pour 2 formateurs proposés par le prestataire
- Rapport de démarrage par 2 formateurs pendant 2 jours au lieu d'un forfait de 350.000 proposé par le prestataire
- 3 rapports de suivi par 2 ressources pendant 2 jours chacun au lieu d'un forfait de 600.000 proposé par le prestataire
- Rapport final par 2 formateurs pendant 2 jours.

4) Budget final

Après les ajustements ci-dessus le budget global est passé à 98.366.413 CFA dont 72.365.413 CFA soit US\$ 97,810 (au taux de 739.85 CFA par dollar) représentant la contrepartie de Dyna et 26.001.000 CFA représentent la contribution de la FNGPF soit 26% du coût total. Le prestataire proposait un coût global de 145.739.350 CFA.

Des clarifications supplémentaires ont été fournies au prestataire sur les rapports (livrables) requis par Dyna et les conditions de règlements par rapport au calendrier d'exécution des activités. Le prestataire a présenté un calendrier de dépôt des différents rapports qui a été intégré dans le contrat à coût fixe.

Le budget révisé a été transmis au prestataire qui a marqué son accord avant l'établissement du contrat à coût fixe.