



Dynamise les entreprises sénégalaises



Savings Mobilization by GEC FNGPF Agents – Pikine Market – March 2002

NINTH QUARTERLY PERFORMANCE REPORT

01 January 2002– 31 March 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> |
| 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> |
| CAPAF | <i>Programme de Renforcement des Capacités des IMF en Afrique Francophone</i> |
| CCBM/EBI | <i>Comptoir Commerciale Bara Mboup - Espace Bureautique Informatique</i> |
| CGAP | <i>Groupe Consultatif d'Assistance aux Plus Pauvres</i> |
| CIPE | Center for International Private Enterprise |
| CLIN | Contract Line Item |
| 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> |
| CSE | <i>Centre de Suivi Ecologique</i> |
| CTC | Community Training Centers – Peace Corps |
| DID | Développement International Desjardins |
| ENDA | <i>Environnement Développement en Afrique</i> |
| FDEA | <i>Femme Développement Entreprise en Afrique</i> |
| FIARA | <i>Foire Internationale de l'Agriculture et des Ressources Animales</i> |
| FNGPF | <i>Fédération Nationale des Groupements de Promotion Féminine</i> |
| GERME | <i>Gérer Mieux Votre Entreprise</i> |
| IBI | International Business Initiatives |
| ILO | International Labor Organization |
| IPD-AOS | <i>Institut Pour le Développement / Afrique de l'Ouest Sahel</i> |
| ISPEC | <i>Institut Supérieur Panafricain d'Économie Coopérative</i> |
| IT | Information Technology |
| 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) |
| 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) |
| PAMEF | <i>Programme d'Appui à la Mobilisation de l'Épargne dans la Francophonie</i> |
| PMP | Performance Monitoring Plan |
| 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> |
| UM PAMECAS | <i>Union des Mutuelles du Partenariat pour la Mobilisation de l'Épargne et du Crédit</i> |
| UNACOIS | <i>Union Nationale des Commerçants et Industriels du Sénégal</i> |
| USAID | United States Agency for International Development |
| USU | Umbrella Support Unit |

QUARTERLY PERFORMANCE REPORT

Dyna-Entreprise Senegal - Chemonics Contract

January 2002 – March 2002

Quarter 9 of 20

CONTRACTOR: Chemonics International, Inc.
CONTRACT #: 685-00-00-C-00002-00
REPORTING PERIOD: January 2002 – March 2002 (Quarter 9 of 20)
USAID OFFICE: Strategic Objective 1

I. EXECUTIVE SUMMARY

The three month period ending on 31 March 2002 was the most active quarter experienced by the project to-date. The project has reached roughly its mid-point and both expenditures and activities are at their highest level. The project is at or near the apex of its growth cycle. This growth is reflected in the financial figures with a project record \$1.8 million spent during the first three months of calendar 2002. Along with the enhanced growth in expenditures came increased implementation activities in both the Microfinance and Business Development (BizDev) components of the project. The Monitoring and Evaluation Team also began to make its presence felt more fully within the project now that sufficient time has passed since the first technical activities were undertaken and impact can be reliably measured.

Along with this increased financial and technical activity the quarter saw numerous efforts to capture the impact of the project at mid-term and to make any necessary mid-course corrections. Negotiations proceeded between USAID Senegal and Chemonics Washington to codify any changes through a contract amendment. Four consultant teams from the Chemonics Home Office visited Dyna during this quarter to perform mid-term reviews of the overall project, BizDev activities and indicators, training and administration. The resultant reports will serve to inform Dyna, Chemonics, USAID and other partners, clients and stakeholders.

Another major activity this quarter was computer network installations and upgrades. Computer networks were installed at the headquarters of three key microfinance sector actors. PAMECAS, UNACOIS and the Cellule AT-CPEC within the Ministry of Finance all received robust computer networks supported by safe and secure electrical systems. The technical configurations in all three headquarters are extremely similar allowing for economies of scale in procurement and training. By the end of the quarter System Administrators had been trained for each of the three partners and training began for staff members.

A significant computer system upgrade was made at the Dyna offices that focused more on software than hardware. The headquarters office in Dakar was upgraded from Windows NT to Windows 2000 operating system to make it compatible to the four regional offices. The Dakar office was installed in early 2000 prior to the release of a stable version of Windows 2000. All four regional offices in Thies, Tambacounda, Kolda and Ziguinchor have identical network set-ups with secure electrical systems. A Wide Area Network (WAN) was created over the Internet from

DynaDakar to the four regional offices using a Virtual Private Network (VPN) that dedicates Internet bandwidth to intra-Dyna communications and access to the outside world. Dyna's Administrative Staff ably negotiated this service with SONATEL. The result is enhanced communication and empowerment of the regional Dyna staff who now have access to individual desktop e-mail, chat, file and printer sharing, and the Internet. The investment in this system has increased the utilization of the regional technical staff and more fully integrated them to the overall Dyna program.

This quarter also witnessed increased activities emanating from the regional offices due to their enhanced communication possibilities and empowerment. Regional staff take full responsibility to initiate and implement activities without direct oversight from the Dakar headquarters. The DynaRegions have taken on greater responsibility that is reflected in the enhanced activities and increased quarterly expenditures. This favorable state of affairs is due to the increased computer network capabilities, increased communication between the center and the periphery, and continued efforts and commitment to decentralization and empowerment.

A member of the key personnel departed post a year and a half earlier than expected this quarter. The Microfinance Technical Assistant resigned his position for personal reasons and his resignation was accepted. He will be capably replaced by local staff. The ACEP Grant that he previously managed was given a no-cost extension to allow sufficient time to complete the implementation of all planned activities, particularly disbursement of the loan capital fund. The microfinance team began to focus activities on credit union networks this quarter. This trend will continue with the highly performing institutional networks receiving more concentrated and varied technical assistance to address their organizational development ("*programme élargi*"). This move to concentrated and varied technical assistance for those networks producing results is evidenced in the nearly \$900,000 of Microfinance expenditures this quarter.

The BizDev program also experienced its most intense quarter as measured by its second highest financial quarter (\$133,000) and the largest number of terms of reference launched, contracts signed and activities implemented. The BizDev Team continued their innovative ways through Blanket Ordering Agreements (BOA) that provide support through training and event management focusing on information flow to three target populations; service providers, professional associations and individual entrepreneurs. Two examples of these innovative informational products are the Entrepreneurs Daily Planner and the illustrated Entrepreneur's Tax Responsibility manual. The BizDev Team remains committed to the subsector approach with focus on banana, dairy, neem and vetiver subsectors. New work began this quarter with the onion subsector in Les Niayes and the arc welding sector in Dakar.

Finally, Dyna's contribution to the fight against the epidemic of AIDS in Africa was made available in Senegal during this quarter. Working with the Global Dialogues Trust, Dyna contracted with ECI to convert the *Scenarios du Sahel* AIDS awareness short films to digital format. Once digitized these films were burned to CD-ROMs with copies made in four languages; Dioula, French, Pulaar and Wolof. A total of 1500 CDs were distributed within a three month period. The films on CD-ROM won a US-based award called the Telly Award for non-broadcast media. The CD versions of these films will open another marketing avenue for the AIDS awareness campaign. Copies can be made directly from the CDs that will not degrade in quality because it is digital. Field agents can travel to remote areas and demonstrate the films in small groups around a battery powered laptop computer. Larger groups can avail themselves of projection systems linked to a laptop computer.

II. BACKGROUND

This is the 9th Quarterly Report of the USAID Senegal funded project to support the Private Sector Strategic Objective (SO #1). The strategic objective is

to achieve sustainable increases in private sector income generating activities in selected sectors.

The two key intermediate results (KIRs) supported by this project are

- (1) *improved access to financial services by microentreprises and small business entrepreneurs and*
- (2) *adoption by more microentreprises and small/medium enterprises of best technical and managerial techniques.*

The project mandate is a geographic focus around Dakar's peri-urban surroundings (Pikine and Rufisque departments within Dakar Region and Thies Region) and rural areas in the south (Kolda, Tambacounda, and Ziguinchor regions). The implementing team is comprised of two in-country contractors (Chemonics International and the Umbrella Support Unit) and an expanded team including two subcontractors (International Business Initiatives and the Center for International Private Enterprise) plus the USAID Senegal Strategic Objective #1 team. The two technical teams within the project, Microfinance (MF) and Business Development (PME or BizDev), correspond directly to the two KIRs listed above. The project is locally named "*DynaEntreprises Sénégalaises*" to denote the objective to "dynamize" or catalyze the entrepreneurial sector in Senegal by addressing the constraints confronting the private sector in their access to financial resources and quality of human, technical and managerial resources. Partners and clients shorten this formal name to "DynaEntreprises" or just "Dyna".

III. ADMINISTRATION

The major activities of the Administration Team this quarter were to support the on-going technical programs of MF and PME, to facilitate the working visits of numerous US technical assistance consultants, to expedite the departure of the expatriate Microfinance Technical Assistant and to program for the extension of the physical space of the DynaDakar offices.

A. Administration

The Administration Team coordinated the selection process using 15-day trial periods for a new DynaDakar driver to replace the incumbent whose contract was not renewed due to non-performance and a lack of professionalism sufficient to meet Dyna requirements. This Team also provided the international and national travel arrangements and logistics for the many consultant reviewing the Dyna program at its mid-term. The Administration Team immediately implemented a full inventory of all the computer and network equipment installed by the Edelman Communications International (ECI) consultant team at PAMECAS, UNACOIS and the Ministry of Finance.

The Administration Team oversaw the contracts that produced both the "Entrepreneur" daily planners for the BizDev Team and the UMEC accounting documents in support of the Microfinance Team technical activities. The Team also put in place the contracting mechanism to procure office equipment for Microfinance Team clients such as UNACOIS, UMEC, FEMUNI and others. Terms of reference for the first procurements of standard office equipment were sent to suppliers selected during a pre-qualification process.

The Administration Team also negotiated with the DynaDakar building owner to extend the physical space available because the entire DynaDakar team was overly crowded. The administrative staff negotiated with the landlord to use his own funds to build an extension on the property that would also conserve interior parking spaces. In return Dyna would pay increased rent due to the increase in available space resulting from the new owner-financed construction. In the final negotiations Dyna will have more space at a slightly lower per meter square cost than what is presently paid.



Photo #1 : *DynaDakar Expansion under Construction*

B. Contracts & Human Resources

DynaDakar hired two interns to assist the US specialists with the IT equipment installations for the three microfinance partners UNACOIS, PAMECAS and the Cellule AT-CPEC of the Ministry of Finance. Upon completion of the installations one of the two interns was hired by UNACOIS as part of their network administrative team. These interns took over routine installation responsibilities that freed the IT Specialist to devote time to the installation of a Wide Area Network (WAN) featuring a leased Virtual Private Network (VPN) from SONATEL that electronically connects DynaDakar to the four field offices in Thies, Tambacounda, Kolda and Ziguinchor. This new SONATEL service allows Dyna to integrate its IT infrastructure with team members throughout the five offices to communicate more efficiently and work more productively through file sharing, e-mail, chat, Voice over IP, Internet access and printer sharing.

The contracting section focused this quarter on follow-up of existing contracts and signature of new BOAs. New contracts to provide strategic planning services to two microfinance institutions, UNACOIS and ACRA, were signed under the BOA devoted to Organizational Development. The local consulting firms Performance Management Consulting and Access-Finance-Gestion, respectively provide this strategic planning technical support. Short-term technical assistance contracts were signed with two local consultants to provide additional support to the organization of

the Milk and Banana subsectors that have been targeted by Dyna. The staffing of DynaZiguinchor proceeded apace this quarter with all staff hired except the PME Specialist who is expected to begin work early next quarter.

C. Accounting

In addition to their regular responsibilities for monthly expenditure reporting and financial processing, the Accounting Team at Dyna also prepared and submitted to USAID the project accruals for the period January to March 2002. The Accounting Team reviewed and provided commentary on the ACEP Grant expenditure justifications that, once addressed by ACEP, should lead to an additional disbursement early in the next quarter.

D. Admin Next Quarter

Next Quarter, the administrative team will continue the process of office equipment procurement for qualified Microfinance institutions. New contracting modalities envisioned in the next quarter include a Blanket Ordering Agreement (BOA) for the Monitoring and Evaluation Team. Dyna will use the recently bid and contracted Information Technology (IT) Training BOA to provide training to the staff of the Microfinance Institutions that received their IT networks during this quarter (e.g., PAMECAS, UNACOIS and Ministry of Finance). Training will be provided to both workstation users and the network administrators. The physical space extension should be completed during the next quarter.

IV. MICROFINANCE

The major trend in the Microfinance Team this quarter was the continued focus on credit union networks. Among the 15 active client accounts in the Dyna microfinance portfolio 10 are networks of 3 or more branches. The remaining 5 microfinance institutions assisted by Dyna are individual credit unions. The distribution of the active client accounts is presented in the table at right.

| # | Network | # | Individual |
|----|------------|----|--------------|
| 1 | RECEC | 11 | MECARTH |
| 2 | FNGPF | 12 | MECPROPEM |
| 3 | UMEC | 13 | FEMUNI |
| 4 | Inter-CREC | 14 | CAPEC JOBASS |
| 5 | UFC | 15 | MECFAM |
| 6 | MEC-FADEC | | |
| 7 | UNACOIS | | |
| 8 | ACEP | | |
| 9 | ACRA | | |
| 10 | PAMECAS | | |

Table #1 :

Microfinance Clients with Dyna Support

A. Networks.

The following networks had notable activities in the first quarter of calendar 2002.

1. *ACEP.* Dyna and ACEP negotiated a no-cost extension to the ACEP grant to provide sufficient time to disburse the credit line in the targeted zones of Sedhiou, Guediawaye, Thiaroye and Keur Massar. No significant technical or administrative change was made to the Grant other than a six month, no-cost time extension. ACEP, Dyna and USAID will have to discuss the best means of liquidating the credit line within this grant during the next quarter.

2. *UMEC.* Support activities began with this rural-based network in the Sedhiou Department about one year ago. The final evaluation of the impact of these first support efforts is expected in the month of April. Preliminary site visit evaluations to Sedhiou reinforce the impression of a well-run network of rural credit unions that is working hard to address their weaknesses. An audit of the network is programmed in the coming weeks to get an independent validation of the qualitative site visits.



Photo #2 : UMEC Signboards for each branch office

UMEC is targeted as the second network, after UNACOIS, to receive concentrated and varied technical assistance to address their organizational development needs (*“programme élargi”*). Planned assistance includes increased security for the branch offices through safes, continued management support and computerization. Other envisioned activities include exchange visits

between the Inter-CREC credit union network in Bignona Department and UMEC in Sedhiou and strategic planning/internal control training by trainers from the IPD/AOS based in Ouagadougou.

3. *RECEC*. The first pass of the training for the technical staff (managers and tellers) in the 17 branches and 57 sales points of the peri-urban Dakar RECEC network was completed in January 2002. RECEC is proceeding with the formal recognition of its network by the Ministry of Finance authorities. To support this formalization process RECEC held its General Assembly and is recruiting a manager for the Headquarters Office. RECEC is now on the right professional path and is aware of their need to manage their growth.

4. *UFC*. The *Union des Femmes Commerçantes* received the first pass training of their technical staff (managers and tellers) during this quarter. This splinter group from UNACOIS consists of women entrepreneurs with branches in the regional capitals. The network is young and dynamic but is at the early stages of their development with around 1,000 members.

5. *FNGPF*. The national FNGPF network of small-scale credit unions consists of over 16,000 members across 54 branches nationwide. Dyna continues support to these branches through a second series of trainings for the credit unions in the regions of Ziguinchor, Fatick, Kaolack, Louga and Saint Louis as part of the “out-of-zone” program. Results to-date have been encouraging with previously trained branches integrating best practices such as identification of bas credit risks (see photo at right).

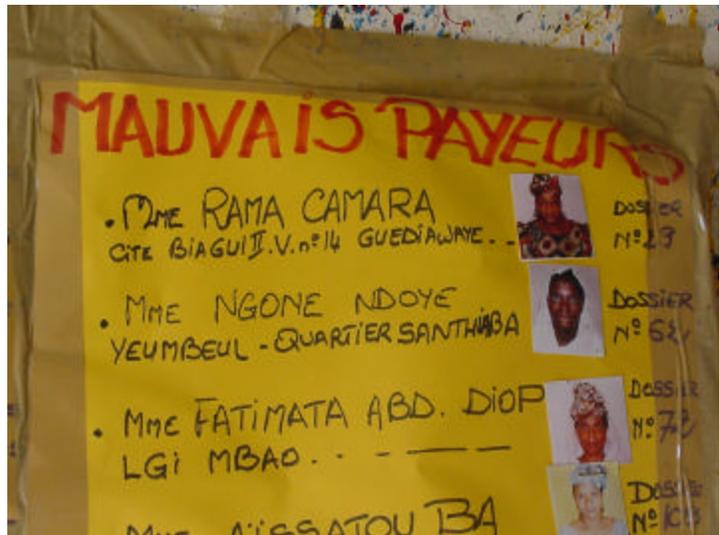


Photo #3 : FNGPF Branch in Pikine Identifies Credit Risks

6. *UNACOIS - UMECU*. The UNACOIS network of credit unions has formally renamed itself UMECU to distinguish its microfinance activities from the other actions of UNACOIS. The first network to qualify for a *programme élargi*, UMECU received training for its technical staff to complete the first phase training for all member branches nationwide. Follow-up site visits after the training identified an increase in late repayments that exceeded the regulatory limits. The President of the UMECU system took the necessary steps to insist on loan recovery and the situation was addressed in record time.

UMECU also received assistance in strategic planning during this quarter. An in-depth analysis of the UMECU past, present and future prospects has allowed them to focus on the major challenges confronting them. The strategic planning process provided UMECU with the perspective to get better control of their rampant growth and to seek consolidation in the near term prior to engaging in a second round of growth. This response is identical to that followed by PAMECAS at a similar juncture in their development.

A computer network system identical to that described below for PAMECAS was installed at the headquarters office of the UMECU in central Dakar (Plateau). As was the case with PAMECAS, a system of battery back-up and inverter was also installed to insure the investment represented by the computer network was protected from the variable electrical environment in Senegal.

7. **PAMECAS.** The computer network for the PAMECAS Headquarters was installed, configured and fully operational during this quarter. Consisting of a server with switch for routing internal connections and a router to access the Internet, the system is run under Windows 2000. Desktops were installed at each workstation within the PAMCEAS headquarters. Training was provided for the Systems Administrator and for the line personnel. The next step in the computerization program with PAMECAS is to install similar, albeit smaller-scale, systems in their branch offices and to connect the center to the periphery electronically.



Photo #4 : PAMECAS server, patch panel, phone system and inverter (left to right)

8. **ACRA.** Dyna supported an analytical review of the 18 member credit unions affiliated with this Italian NGO. Their credit unions are located in the regions of Ziguinchor, Tambacounda, Kaolack and Thies. While not yet formally a network this analytical review and subsequent strategic planning sessions should assist the member credit unions to decide their future path of development.

9. **MEC-FADEC.** This is a small-scale, 3 branch, nascent network in the Thies Region previously supported by World Vision. Dyna support began this quarter with training of 23 MEC-FADEC staff (18 men, 5 women). This young network seeks to support 5 service points within the Thies Region.

B. Individual Microfinance Institutions.

While the Team focus has been on microfinance networks, it does not ignore the needs of the solitary independent credit unions in Senegal. Notable support was given to the following independent credit unions during the proceeding quarter.

1. **MEC-PROPEM.** A training program is underway for this credit union that has 1,638 members, a loan portfolio of around FCFA 114 million of which only 2.6% are unperforming and savings of FCFA 86 million.

2. **FEMUNI.** A training program has started for this credit union that includes assistance preparing their annual financial statement.

3. **CAPEC JOBASS & MECARTH.** These two Thies-based credit unions began their training programs supported by Dyna at the end of this reporting period.

4. **New Partners.** During this reporting period Dyna signed Memoranda of Understanding (MOU) with seven (7) new microfinance institutions to provide them with assistance. The seven (7) new Dyna partners that will begin activities in the next quarter are (1) MECART Notto, (2) *Union des Groupements pour le Progrès de la Femme*, (3) CAPFED – Caisse des Agriculteurs, Pecheurs, Forestiers et Eleveurs de Dakar, (4) CMECAT – Mutuelle d'Epargne et de Crédit des Artisans de la Région de Tambacounda, (5) MUPROP – Mutuelle des Professionnels de la Peche, (6) MUPROEL Mutuelle des Professionnels de l'Élevage, and (7) Mutuelle des Femmes du Cayor.

All of the above new partners are small individual credit unions with varying levels of performance and size. For example, CMECAT has 1,117 members while MECART has 676 and MUPROEL has only 189.

C. Cross-cutting Training

1. **Making Cents Training.** The entrepreneurship training provided by Making Cents via its *Esprit* and *Entreprendre* curricula were provided to a variety of partners during this reporting period. Sessions of *Esprit* were offered in Dakar for a total of 57 participants while *Entreprendre* was offered to 41 participants. A make-up session of *Entreprendre* was offered to 22 participants who had attended an *Entreprendre* session in late calendar 2001 that was disrupted by logistical problems at the hotel hosting the training.

2. **Making Cents Market Test.** A market test of both the *Esprit* and the *Entreprendre* curricula was made in Sedhiou with members of the UMEC credit union network. The market test was to determine the interest among microfinance branches to integrate this entrepreneurship training into the management of their own financial enterprises. A further test was to determine the level of importance the microfinance institution leadership would place on these training curricula for their clientele. Specifically, Dyna was interested in feedback from the microfinance institutions on their willingness to integrate these training curricula as part of their services offered to client entrepreneurs. The response to the 2-day introductory marketing sessions was overwhelmingly positive and Dyna will arrange for training in both *Esprit* and *Entreprendre* for the entire UMEC credit union network as part of their *programme élargi* to be implemented next quarter.

Additional feedback from this market test identified the need for bilingual French-Mandingue versions of the *Esprit* support materials for the Sedhiou marketplace. Dyna contracted for the translation and production of bilingual *Esprit* kits during this quarter for Mandingue, Pulaar and Diola versions and will be reimbursed by Making Cents. Dyna had previously supported production of a French-Wolof version under a similar arrangement with Making Cents. Making Cents held up their side of the bargain and reimbursed Dyna for the translation costs and these kits are now available in Senegal and used in *Esprit* trainings.

3. **CAPAF Training.** Dyna co-financed 18 participants to the "Credit or Debit : Fundamental Accounting Principles for Microfinance Institutions" during the month of February and 23

participants to the “Measuring and Monitoring Late Payments – Calculating Interest Rates” during the month of March. Both trainings were offered by the REMIX consulting firm under the auspices of the CAPAF microfinance training program for Francophone Africa based in Dakar.

4. *PAMEF-PAMECAS*. Dyna co-financed 2 participants to test this distance learning program offered by DID in collaboration with ISPEC. The training consists of seven modules that cover the basics and details of creating and managing credit cooperatives. Specific modules include financial management, credit management, audit and internal control, training and strategy. If the results of this test of distance learning are successful Dyna will support additional participants in the future.

D. Sector Development

1. *CGAP Training in Abidjan*. The Consultative Group to Assist the Poorest invited two DynaDakar staff members to attend a new, hands-on training course in English that was especially designed for donor staff responsible for evaluating microfinance institutions for funding decisions. The training was held in Abidjan over the course of one week in January 2002 and was co-sponsored by the African Development Bank.

2. *Preliminary Study for Possible National Microfinance Seminar*. Work began by the contractor to census the preoccupations of representative microfinance practitioners for inclusion in an eventual national seminar. The contractor, ADIRA Consulting, is tasked to analyze stakeholder needs and to draft a possible seminar agenda and schedule to be discussed with partner institutions prior to making a final decision to proceed with organizing such an event.

3. *Cellule AT-CPEC*. As in the case of PAMECAS and UMECU, an identical computer network was also installed at the Ministry of Finance division responsible for the oversight of the microfinance sector in Senegal.

F. Microfinance Next Quarter. Highlights for the next quarter in the Microfinance Team include second stage computer orders for PAMECAS, UNACOIS and other partner institutions. The next quarterly bid cycle and Information Day will be in Kedougou in mid-April. Making Cents training of facilitators in both *Esprit* and *Entreprendre* will be implemented in Sedhiou for UMEC member credit unions. Discussions will be held with ACEP and USAID to determine the most appropriate allocation of the credit line within the Grant mechanism. The entire Microfinance Team will hold its semi-annual retreat and review of progress in Ziguinchor in mid-May. A test of the adapted CAPAF training will be run in Ziguinchor. Bilingual *Esprit* kits should become available for four national languages and the training of Master Trainers and facilitators will be decentralized to Thies and Ziguinchor.

V. BUSINESS DEVELOPMENT

BizDev's activities this quarter highlighted **Information Flow** to three target populations: (1) Service Providers, (2) Professional Associations and (3) Individual Enterprises, through events, training and products all offering innovative features. As with the rest of the DynaTeam, this was the quarter that yielded the largest number of Requests for Proposals, BOAs and Task Orders produced by the BizDev Team to-date. Similarly, this quarter also saw the largest number of follow-up of activities initiated in previous quarters.

A. Information Transfer – Broad Dissemination.

1. *Banana Subsector Study Completed and Disseminated.* The most comprehensive subsector study Dyna has supported to-date combined the services of a Tamba-based service provider (who had not previously performed this type of study), an experienced Moroccan consulting firm and a local marketing specialist. The final product includes a review of production level structural problems, the impact of increased banana imports on local producers and sellers, the availability of local sector specialists, issues related to professional associations plus recommendations to improve distribution, packaging, ripening and marketing of local production. More than 40 copies have been distributed to members of the associations that originally requested the study.

2. *Web Sites.* Work on the structure, layout, and content of two different web sites for the *Bourse Nationale de Sous-Traitance et de Partenariat du Sénégal* (BNSTP) and the Artisanal Village in Thies continued this quarter.

BNSTP. This site provides a forum for service providers and firms seeking outsourcing possibilities to identify each other and potential market opportunities for sub-contracting. Sub-sites include information on equipment suppliers, training, used equipment opportunities, general documents, and scheduled Industrial Fairs and Salons. Dyna worked closely with the web service provider and the client on the design and architecture of the site to make it easy for outsourcing firms to scan the breadth of the demand market. The next stage of activities will focus on the promotion and expansion of the site. Visit the present site at www.bnstp.sn.



hoto #5 : BNSTP Home Page with Multiple Options

Thies Artisanal Village. The supply offered by the Thies Artisanal Village has always exceeded the demand provided by the local market. Dyna hired a Thies-based IT firm to provide a web site that allows handicraft producers a marketing and market feedback tool to adjust their production to consumer tastes and preferences. While this site is still in its early stages this effort will test the viability of e-commerce outside of Dakar. The site presently provides a direct e-mail link from potential buyers to local producers. Visit the present site at www.tpsnet.org/artisanat.

Dyna and the web site service provider sponsored a one-day Information Day to demonstrate e-Commerce and web-based marketing techniques to these Thies-based handicraft producers.

Existing web sites were used to demonstrate how the web could be used to both increase sales and improve quality while informing producers of changes in market demand. A major lesson learned by the producers was the importance of quality photos and text for a successful site. After this event the designer received a significant jump in the quality of photos, texts and pricing information for the web site.

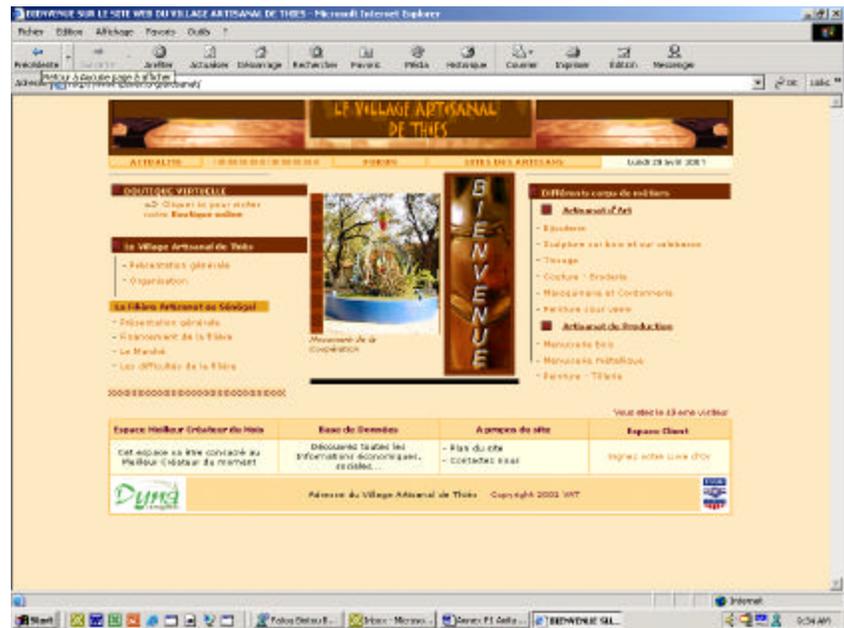


Photo #6 : *Artisanal Village Home Page with Artistic Appeal and Inviting Composition*

3. BizDev Information Bulletin. This model electronic newsletter of BizDev activities made its first appearance this quarter. This rapid glance, web-based newsletter provides partners, clients and stakeholders with a monthly update of activities that is easy to produce, peruse and glean for information.

4. Entrepreneur's Daily Planner for 2002. This 175-page daily planner combines day-to-day planning space on one half of its semi-weekly page with space reserved for informational tidbits to become a successful entrepreneur. In the early part of the year, the Planner presents the contents of a Business Plan. The owner of the Planner fills out items in successive weeks that he agrees to follow in his own business planning. Space is provided for the user to write goal statements. Reminders are made every 6 weeks of actions taken. The Planner provides ample use of cartoons, words of wisdom, homilies and pictures to make its point in a user-friendly manner. The Planner is sold in bookstores, training institutions and through service providers.

5. *Integration of Scenarios du Sahel to BizDev Events.* Since the CD-ROM versions of the *Scenarios du Sahel* films became available in February 2002, the BizDev Team has provided opportunity for all event participants to view these AIDS awareness clips using laptop computers and projectors as the medium.

B. Targeted Information Transfer - Entrepreneurs.

1. *Accountancy Training.* A Thies-based contractor was hired to provide training in basic accounting principles to a women's literacy association in M'bour. A total of 15 women paid 10,000 FCFA each plus their food and transport to obtain skills training to complement literacy training previously provided by their parent association. The Dyna second, follow-up visit of this training module also occurred at each participant's enterprise to measure impact and application level of the accounting information presented in the first training.

2. *Follow-up Marketing Training.* A women's group in Mboro consisting of 18 members received the third and final follow-up visit of their marketing training that commenced in November 2001.

3. *Neem Sector Training.* Combined generic entrepreneurship (GERME) and sector specific (neem processing) training over a five-month period had the intended impact on 15 members (13 women, 2 men) of the Xung Pang Association in Diass. This combined training and market testing had a significant impact on the participant's understanding of back-linking production to market size and demand as evidenced by Xun Pang's decision to establish larger production facilities for neem-based soap than previously planned due to demand exceeding supply.



Photo #7 : Xun Pang Association receives GERME training with IT and Tax Modules - Diass

4. *Expanding Generic Marketing Training to Specific Individual Entreprises.* Eighteen (18) entrepreneurs from a variety of sectors (ex., food processing, honey, microfinance, etc.) paid 20,000 FCFA each plus their transportation, lodging and meals to attend a 3-day, generic GERME Marketing training in Sedhiou. After the training Dyna-sponsored a contest based upon the quality of the marketing plans submitted by participants based on what they had learned. Five (5) businesses were competitively chosen to receive sector specific technical marketing assistance from a local contractor to implement their plans.

5. *Banana Study Tour to Morocco.* Five (5) banana producers and members of the three dominant banana growers associations, plus the DynaTamba BizDev Coordinator, traveled to Morocco on a

sector-specific study tour to observe new technological applications (ex., micro-jets, drip irrigation, conditioned ripening facilities, wholesale auction markets, etc.). The objective of this study tour was to examine first-hand the propositions made in the Dyna-funded banana subsector study and to verify their applicability to Senegal.

C. Targeted Information Transfer – Service Providers & Professional Associations.

1. *Banana Subsector Business Opportunities.* Fifty-nine (59) participants from Dakar, Thies, Kolda and Tambacounda traveled to the important banana production zone in Gouloumbou to attend a two-day workshop focused on improving production efficiency, structuring professional associations, and expanding market penetration. Participants represented all aspects of the subsector including producers, technicians, wholesalers, financial institutions and investors. Break-out groups formulated frameworks for buyer/seller contracts to assure smooth payments on transactions, focused on quality norms for Senegalese produce and reviewed new banana products proposed by ITA.

2. *Onion Subsector Training.* In collaboration with the Canadian-funded PAEP program, Dyna supported training in 5 GERME modules for 12 managers of producer-warehouses built by PAEP in *Les Niayes*. The participants developed a strategy to establish a “Onions from Les Niayes” label, which includes quality control, a logo, plus printing and inserting the label on all qualifying onions produced by association members that meet established standards.

3. *Dairy Subsector Technologies.* Dyna sponsored a subsector seminar in Kolda that attracted dairy interests from Kolda, Ziguinchor, Tambacoumba, Louga (Dahra and Linguere) and Dakar. A major topic on the agenda was two new technologies described at the November 2001 Tambacounda TechnoFoire by the South African participants. The DairyTainer is a consolidated milk processing plant within a 40 ft container that can be transported from site to site. This results in bringing the factory to the production source rather than transporting easily perishable fresh milk to a central processing plant. The DairyTainer can also process fruit juices during the off-season. The MilkPro is versatile pasteurizing equipment that can be installed in the DairyTainer. Both new technologies piqued the interest of milk producers who indicated an interest in investing in the equipment but, rightly, wanted to “see them” in operation first. Dyna is working out the details to purchase this South African technology in the form of a “mobile demonstration site” for a “market test.”

4. *Fusion Welding Training.* A second cycle of training for 20 welders was conducted at participant request over the course of 2 weeks in collaboration with the BNSTP. The training was partly financed by participating enterprises that presently use expatriate welders due to a dearth of certified local welders. The training used the physical facilities of the National Quality Production Center while Veritas provided the international certification of the participant’s work. Six of the 20 trained obtained international norms and standards certification.

5. *Professional Association Workshops.* Dyna initiated a four-stage program to strengthen the institutional capacity of Professional Associations (AP) last quarter. Contracts have been let with three service providers in Dakar, Thies, and Kolda to support this program. Regional workshops were held during this reporting period to reinforce representation, organizational capacity, and legal AP registration in M’bour, Thies, Nikhene, Velingara, Sedhiou, Bargny and Kolda. A total of 210

participants from 21 different Professional Associations discussed and made decisions to establish Action Plans, identify member training needs, formulate “vision” statements, register legally and to federate.

6. Tax Responsibility in the Private Sector. Dyna sponsored an Information Day to introduce the newly created “Fiscalité Module” developed by a local consultant in concert with BizDev staff. The module consists of an information book with situational comic strips to explain the end use of taxes, new tax regulations, and the responsibilities of the private sector under the tax code. A total of 21 participants paid their way from Tambacounda, Kolda, and Ziguinchor to attend this event in Thies.

D. Other Notable Activities.

1. Market-gardening in Velingara. DynaKolda continued support to local market gardening activities for five (5) women’s groups totaling around 144 members using two Junior Experts and a horticulture technician. The Team arranged for a presentation by Entreprise Works (EW) of their treadle pumps. The EW team left a demonstration pump with one of the groups that has agreed to purchase the pump on credit.

2. DynaZiguinchor PME Coordinator. The BizDev Team completed the selection process for the DynaZiguinchor PME Coordinator who officially begins work next quarter. The Team was sufficiently impressed with the number two candidate to hire her as a short-term consultant to accelerate activities with Professional Associations and Service Providers.

3. InfoTour to PRIDE Guinea. A two-person team composed of DynaDakar BizDev and Microfinance team members visited the PRIDE program in Guinea. The team was more impressed with the PRIDE entrepreneur training program than the PRIDE microfinance activities. As a result of this trip Dyna is actively negotiating a PRIDE entrepreneurship training in Dakar as a market test to complement the existing mix of training products. The InfoTour highlighted the “*haut de gamme*” niche of the PRIDE entrepreneurship training.

4. BizDev Planning Session. The combined Dakar and regional office BizDev staff held a 3-day mid-year planning session in Sedhiou this quarter. The team coordinated and adjusted upcoming activities while recharting the path of the Annual Work plan to reflect new market demands and strategies required.

E. BizDev in the Next Quarter.

The focus during the next quarter will be launching BizDev’s program in Ziguinchor with a GERME Training of Trainers in early May and preparation for a Business Forum. The Team intends to expand training in Sedhiou with GERME modules for Accounting and Marketing. The Team will follow-up activities in the banana subsector through a workshop in Kolda to revisit lessons learned from the Morocco study tour. In the dairy sector arrangements will be concluded for the purchase of the mobile dairy equipment from South Africa. As a follow-up to the Tambacounda TechnoFoire an Innovation Website will be launched. A training assessment for service providers will also be implemented. Additional work to support rural radios will focus on collaborative efforts with the Panos Foundation. Finally, Phase 4 of the Professional Association support program will provide institutional support to select associations.

VI. MONITORING, EVALUATION, ANALYSIS AND RESULTS REPORTING

As with the other Dyna teams, the Monitoring, Evaluation, Analysis and Results Reporting (MEAR) Team experienced its busiest quarter. The MEAR Team was intimately involved with each of the Chemonics Washington teams sent to review the project at its mid-course. These four visits were concentrated during the month of March and consisted of a review of project activities to-date, support to the BizDev team principally on indicator refinement, an administrative review and a training review. Given the increased workload of the MEAR team an intern was recruited (read below) and a short-term technical assistant was hired locally to assist the MEAR Team. A BOA contracting modality was put in place to provide the MEAR Team with additional assistance in monitoring project impact through outsourcing to local service providers.

A. Intern Recruitment

The MEAR Team recruited an intern this quarter to assist with the growing amount of information flow that results from the enhanced activity level of the entire project. The intern began activities in January and was renewed for an additional three month period at the end of the quarter. The intern collects the quarterly results from partners and has been trained in the old version of TraiNet for entering training data. She has exhibited a particular interest in and flair for the MakingCents training and has been trained as an *Esprit* facilitator.

B. Monitoring and Evaluation BOA

A three person panel completed the review of 39 submissions by perspective service providers within the Monitoring and Evaluation BOA. Given that the M&E BOA will work to inform both the Microfinance and BizDev departments, a representative from each of the two teams was invited to evaluate the submissions. The head of the review panel was the MEAR Director. From among the 39 offers a total of 11 were retained with the Monitoring and Evaluation pool. Roughly half of this pool have never previously won a contract with Dyna thereby providing fresh insights into program impact. Of course, no service provider within this pool that has implemented a contract with Dyna will be used to monitor their own work. This BOA will assist the MEAR Team and the Directorate to provide feedback to the technical departments on their respective activities.

C. New BizDev Indicators

The MEAR Team Leader assisted the BizDev indicator refinement team during their sejour in Senegal during the month of March. The combined team made field visits to the Dyna offices in Kolda and Tambacounda. The refined indicators proposed were constructed with input from Chemonics, DynaDakar, DynaRegions and USAID Senegal SO #1 staff to provide a better overview of BizDev activities and impacts. These new indicators are intended to capture more fully the BizDev activities in two major areas ; (1) assistance to Professional Associations and (2) new services for existing service providers.

During the indicator refinement process the BizDev technical staff became more involved in the collection of data to report on their activities. A new framework for the collection, analysis and dissemination of BizDev information was developed and tested using real information required for quarterly reporting. The regional office visits also provided an opportunity to meet with local service providers and recipient clients in the regions. These visits provided both qualitative and quantitative information on project impact and the general impact that Dyna is having outside of Dakar. Decentralized consulting firms such as Sahel 3000, Agro-Bio-Services, GECOM, etc. all mentioned keywords for the Dyna influence that they have seen and experienced : rigour, innovation, a positive change in development approach and positive competitive mentalities.

D. Information Technology

From January to March the IT technical assistance team from ECI installed, configured, tested and provided a fully-functional Wide Area Network (WAN) connecting DynaDakar with its regional offices on a real-time basis. The DynaDakar computer network was upgraded to Windows 2000 from Windows NT to support the WAN. The resulting WAN makes use of a Virtual Private Network (VPN) from SONATEL with dedicated bandwidth for Dyna to connect to its regional offices in Thies, Tambacounda, Kolda and Ziguinchor. The increase in communication capabilities with the field has had a significant positive impact on the level and quality of interaction between the Dakar office and the field staff.

Internal computer networks were also provided under the ECI subcontract to the headquarters of three microfinance partners (PAMECAS, UNACOIS and the Cellule AT-CPEC). The network systems installed with these partners consist of servers, switches, routers, work stations, laptops, and printers. Cabling of these headquarters was performed under a separate local contract as was the training of both the system administrators and the regular staff.

E. MEAR Next Quarter

The MEAR Team will focus on writing, issuing and awarding the first Task Orders against the Monitoring and Evaluation BOA to provide additional insights into the project impact, to inform project decision making and to make any necessary mid-course corrections. An intern will be recruited from the university-level institutes to perform a review of the Dyna internship program's impacts to-date. The MEAR Team will also attend the mid-year Microfinance Team meeting scheduled for Ziguinchor during the month of May.

VII. FINANCIAL STATUS

The present financial reporting period covers the calendar months of December 2001 through February 2002 because of the one-month lag in submitting and registering expenditure vouchers. Total expenditures over this three-month period were just below \$1.8 million, a record quarter for the project. This record amount reflects the project reaching its stride prior to the mid-term of the Life of Project (LOP). Table 3 below presents project expenditure information by monthly invoice, Contract Line Item (CLIN) and percent of total expended per line item during the project. The LOP budget, LOP balance and the amount obligated to-date (in italics at lower left-hand corner) are also presented.

Just over \$900,000 were spent on microfinance activities (Grants line item) during this quarter which represented 50% of all expenditures. Labor represented roughly a third (34%) of quarterly total expenditures. PME support (Training) registered its second best quarter with a total expenditure of approximately \$133,000 representing 7% of total expenditures. These three line items accounted for 91% of all total quarterly expenditures and reflect the intention of the project design to inject significant resources into the private sector using local labor extensively. The remaining shares of total quarterly expenditures were split between Award Fee, Base Fee and Equipment at 4, 3 and 2 %, respectively. Note that this was the first quarter during which the Award Fee was charged since the beginning of the project.

The Base Fee remains a fixed percentage (roughly 2.8%) of selected other costs.

| | LOP BUDGET | Invoices 1-25 Nov-99 to Nov-01 | 26 Dec-01 | 27 Jan-02 | 28 Feb-02 | Total Invoiced To-Date | % of CLIN Expended | LOP Budget Balance |
|-------------------------|---------------|--------------------------------------|--------------|--------------|--------------|------------------------------|--------------------------|--------------------------|
| Labor | 12,220,820 | 4,631,301 | 220,964 | 206,421 | 176,167 | 5,234,853 | 43% | 6,985,967 |
| Material & Equipment | 639,196 | 872,589 | 5,268 | 3,575 | 27,032 | 908,464 | 142% | -269,268 |
| Training | 1,047,800 | 378,913 | 62,903 | 41,910 | 28,759 | 512,486 | 49% | 535,314 |
| Grants | 11,525,800 | 1,815,882 | 235,936 | 460,172 | 206,620 | 2,718,609 | 24% | 8,807,191 |
| Base Fee | 658,412 | 221,370 | 13,590 | 19,672 | 11,747 | 266,379 | 40% | 392,033 |
| Award Fee | 371,062 | 0 | 0 | 0 | 67,746 | 67,746 | 18% | 303,316 |
| <i>14,500,000</i> | 26,463,090 | 7,920,055 | 538,660 | 731,750 | 518,071 | 9,708,536 | 37% | 16,754,554 |

Table 2: Invoices Submitted to USAID by Chemonics (Dec. 2001 through Feb. 2002)

The expenditure trends of the last several quarters will likely be maintained in the upcoming quarter with some accelerated costs in the technical divisions. Any monthly shortfalls are likely attributed to “calendar events” resulting from the temporal spacing of contract deliverables. For example, the number of contract deliverables due in any given month may be small enough in number to generate reduced monthly billings. However, the accruals (difference between commitments under contract and actual disbursements) will give a good idea of the amount to be paid on existing contracts over the coming months. The Field Office accruals at the end of this quarter were roughly \$550,000.

ANNEX I **FY 2001 Quarter 2 Results Reporting Table**

ANNEX II **Fact Sheet from the *Scenarios du Sahel* Program**

| # | PERFORMANCE INDICATOR | INDICATOR DEFINITION AND UNIT OF MEASURE | FISCAL YEAR 2002 | |
|--|--|---|---|---------------|
| | | | DATA SOURCE | Q2 |
| KIR 1.2 : IMPROVED ACCESS TO FINANCIAL SERVICES | | | | |
| 1.2.1 | Number of institutions using full cost-recovery interest rates and fees | <i>Among institutions receiving assistance from DynaEntreprises</i> | Dyna MFI Partners | na |
| 1.2.2 | Number of institutions with delinquency rates below 10% and loan losses under 5% of the institution's loan portfolio | <i>Number with delinquency rate below 10%</i> | Dyna MFI Partners | 5 |
| | | <i>Number with loan losses below 5%</i> | Dyna MFI Partners | 5 |
| 1.2.3 | Number of savers disaggregated by gender | <i>Number of male</i> | Dyna MFI Partners | 13,591 |
| | | <i>Number of female</i> | Dyna MFI Partners | 22,605 |
| | | <i>Number of male groups</i> | Dyna MFI Partners | 230 |
| | | <i>Number of female groups</i> | Dyna MFI Partners | 2,018 |
| | | <i>Number of mixed groups</i> | Dyna MFI Partners | 645 |
| 1.2.4 | Number of active borrowers disaggregated by gender | <i>Number of male</i> | Dyna MFI Partners | 3,083 |
| | | <i>Number of female</i> | Dyna MFI Partners | 6,408 |
| | | <i>Number of male groups</i> | Dyna MFI Partners | 36 |
| | | <i>Number of female groups</i> | Dyna MFI Partners | 673 |
| | | <i>Number of mixed groups</i> | Dyna MFI Partners | 106 |
| 1.2.5 | Value of loans offered | <i>Amount of loans</i> | Dyna MFI Partners | 3,306,081,980 |
| 1.2.6 | Value of savings collected | <i>Amount of savings</i> | Dyna MFI Partners | 1,425,253,558 |
| 1.2.7 | Branch offices trained | <i>Number</i> | Dyna MFI Partners | na |
| 1.2.8 | Managers & tellers trained by gender | <i>Number</i> | Dyna MFI Partners | na |
| 1.2.9 | Share of all decentralized financial system loans at the National Level provided by USAID funded partners | <i>Ratio of the value of loans offered by Dyna-funded partners to the value of loans offered by all Microfinance institutions reported by the Ministry of Finance regulatory body</i> | Dyna MFI Partners, The Microfinance Unit (Cellule AT/CPEC) of the GOS Ministry of Finance | na |

| PERFORMANCE INDICATOR | INDICATOR DEFINITION & UNIT OF MEASURE | FY 2001 | FY 2002 Qtr 1 | | | | | FY 2002 Qtr 2 | | | | | FY 2002 | | | | |
|---|--|--|---------------|-------|-------|-------|-----|---------------|-------|-------|-------|-------|---------|-------|-----|-------|-----|
| | | | Kolda | Tamba | Dakar | Thies | Zig | Total | Kolda | Tamba | Dakar | Thies | Zig | Total | YTD | | |
| <i>KIR 1.3 Increased Use of Best Technical and Managerial Practices</i> | | | | | | | | | | | | | | | | | |
| 1.3.1 | Number of participants from SMEs, consulting firms, associations and groups that purchase business training. | Total # of fee paying participants | 229 | 10 | | | 47 | | | 57 | | | 61 | 75 | | 136 | 193 |
| | | # Private sector participants | 229 | 10 | | | 47 | | | 57 | | | 40 | 75 | | 115 | 172 |
| | | # Ag-related participants* | 100 | | | | 33 | | | 33 | | | 5 | 69 | | 74 | 107 |
| | | # Female participants | 123 | 5 | | | 40 | | | 45 | | | | 25 | | 25 | 70 |
| | | # Youth participants (18-30 yrs) | 85 | | | | 2 | | | 2 | | | | 3 | | 3 | 5 |
| | | # Disabled participants | 20 | 9 | | | | | | 9 | | | | | | 0 | 9 |
| 1.3.2 | Number of new products and services offered by BDS providers. | Total # new products & services | 42 | | | | | | 0 | | | | 1 | 10 | | 11 | |
| | | Total # ag-related products & services | 25 | | | | | | 0 | | | | | | | 0 | |
| 1.3.3 | Number of SMEs acquiring quality technical assistance (other than training) from BDS providers. | Total # of SMEs receiving BDS support | 221 | 10 | | 40 | 72 | | 122 | 154 | | 75 | 82 | | 311 | 433 | |
| 1.3.4 | Number of SMEs, consulting firms, associations and groups that access market and technical information. | # SMEs accessing information | 6,051 | | 3,770 | | | | 3,770 | | 146 | 284 | | | 430 | 4,200 | |
| | | # SMEs purchasing information | 235 | | 3,770 | | | | 3,770 | | 116 | 284 | | | 400 | 4,170 | |



DynaEntreprises – Scenarios

Fact Sheet #1 --February 2002

DynaEntreprises Sénégalaises (USAID Project # 685-C-00-00-00002-00), via a sub-contract with ECI and in collaboration with Global Dialogues, produced CD-ROM versions of the latter's *Scenarios du Sahel* short films targeted to HIV/AIDS awareness and information dissemination. This is the first in a series of Fact Sheets outlining this effort, its use and impact.

Three weeks after their arrival in Senegal Dyna has begun distribution of the CD-ROMs.

Target:

- the DynaEntreprises project targets the Senegalese private sector
- specifically microfinance institutions and small-scale enterprises

Stock:

- CDs are provided in a box set of two
- Each box set is language specific
- Languages available are Dioula (300 copies), French (600), Pulaar (300) and Wolof (300)

Distribution:

- at the end of February 2002 a total of 687 CDs, all languages combined, had been distributed representing almost half of the total available (46%). This distribution figure was achieved within three weeks of the arrival of the CDs in Senegal and one week after the formal electronic marketing announcement
- by language : 35% of the Dioula, 45% of the French, 49% of the Pulaar and 56% of the Wolof stock of CDs have already been distributed.

Recipients:

- largest recipient by far has been the National Directorate of Private Catholic Schools that received 50 copies of each language for a total of 200; they had requested 400 copies of each language
- the second largest number was a total of 50 requested by a Peace Corps Senegal volunteer working in Small Enterprise Development
- the credit union arm of the National Federation of Women's Groups (FNGPF) was the third largest recipient with 40 total CDs focused on French and Wolof
- distribution figures then cluster around a dozen groups receiving 20 to 25 total CDs; this cluster includes Dyna branch offices, film producers, consulting firms, donors (USAID Private Sector Strategic Objective) and a communications firm
- a second cluster is forming around a dozen CDs that includes mostly NGOs in various sectors; education, HIV/AIDS, microfinance, etc.
- the remaining distributions have been in quantities of less than 10 with cybercafes, individuals, projects, NGOs, consulting firms, etc. all represented

Marketing:

- marketing was launched via an e-mail announcement to Senegal Cybercafes, DynaEntreprises partners and clients as well as other USAID Senegal projects
- additional marketing occurs through word of mouth and visitors to Dyna offices
- Dyna's four offices in the regional capitals of Kolda, Thies, Tambacounda and Ziguinchor also make distributions
- On 28 February 2002, DynaKolda staff introduced the Scenario films during break periods of a previously scheduled entrepreneurship training sponsored by DynaEntreprises in Sedhiou Department of southern Senegal; the films, shown in French, Dioula and Wolof were well received and the targeted microfinance institution clearly identified the link between the health of their credit union and the health of their membership

Recipient Expectations:

As part of distribution strategy it was assumed that each recipient would have their own ideas about how best to further distribute the CDs. Through this anticipated "cascade effect" a broader and deeper penetration of the awareness materials could be achieved. Recipients have been very creative with their ideas and herewith a few of the most notable :

- Distribution among the Senegalese expatriate community in Canada
- Integration into the private Catholic school sector
- Presentation to young women's technical training centers that produce private sector entrants
- Provide copies to regional offices outside of Senegal
- Project the films in rural communities serviced by NGOs
- Use to inform staff within private sector companies
- Incorporate the films into existing training sessions on health and other subjects

International Diffusion:

Once distributed the CDs cross borders without hesitation. Within the first three weeks of distribution recipients have already reported this effect on an anecdotal basis. Some examples include :

- the Senegalese expatriate community in Ontario, **Canada** have begun distribution of copies via a Senegalese student who was in Dakar for the Tabaski festival and returned to North America
- Peace Corps Volunteers in **Burkina** are using the CDs with laptop computers to animate awareness sessions in villages using the French and Dioula CDs
- A **Chadian** staff member of a Senegal Microfinance Institution (FDEA) collected the copies for FDEA and also requested copies for his contacts back in N'djamena
- Centre-Agro Entreprise (CAE) the Chemonics agro-business project in Bamako has introduced the CDs to health and private sector structures in **Mali**
- The office of OXFAM UK based in Dakar is distributing sample copies to its regional offices in **Ghana, Burkina, Mauritania and Mali**