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Dynamise les entreprises sénégalaises



Bananas to Market, Tambacounda Region, Senegal

THIRTEENTH QUARTERLY PERFORMANCE REPORT

01 January 2003– 31 March 2003

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

SUBMITTED BY: CHEMONICS INTERNATIONAL
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CEMONICS INTERNATIONAL, INC.



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> |
| 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> |
| 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 |
| CLEC | <i>Caisses Locales d'Épargne et de Crédit</i> |
| 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'Épargne et de Crédit</i> |

| | |
|-------------------|---|
| CSE | <i>Centre de Suivi Ecologique</i> |
| CTC | Community Training Centers – Peace Corps |
| DID | <i>Développement International Desjardins</i> |
| ECI | Edelman Communications International |
| ENDA | <i>Environnement Développement en Afrique</i> |
| FDEA | <i>Femme Développement Entreprise en Afrique</i> |
| FEMUNI | <i>Association des Femmes de la Cité des Nations Unies</i> |
| FIARA | <i>Foire Internationale de l’Agriculture et des Ressources Animales</i> |
| FNGPF | <i>Fédération Nationale des Groupements de Promotion Féminine</i> |
| FNPJ | <i>Fonds National de Promotion de la Jeunesse</i> |
| GEC | <i>Groupement d’Epargne et de Crédit</i> |
| GERME | <i>Gérer Mieux Votre Entreprise</i> |
| GIE | <i>Groupement d’Intérêt Economique</i> |
| GOS | Government of Senegal |
| GRAMC | <i>Groupe de Recherches et d’Actions avec les Minorités 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 Crédit</i> |
| IPD-AOS | <i>Institut Pour le Développement / Afrique de l’Ouest Sahel</i> |
| ISPEC | <i>Institut Supérieur Panafricain d’Economie Coopérative</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’Epargne et de Garantie</i> (Nafa is “billfold” in Wolof) |

| | |
|-------------------|--|
| MEAC | Monitoring, Evaluation, Analysis and Communication |
| MEC | <i>Mutuelle d'Epargne et de Cr dit</i> |
| MEC FADEC | <i>Mutuelle d'Epargne et de Cr dit de la F d ration des associations D veloppement Communautaire</i> |
| MECFAM | <i>Mutuelle des Femmes du Mouvement Acapes</i> |
| PAEP | <i>Programme d'Appui   l'Entrepreneuriat Paysan</i> |
| PAID/WAS | Panafrican Institute for Development / West Africa Sahel (IPD-AOS) |
| PAMECAS | <i>L'Union des Mutuelles du Partenariat pour la Mobilisation de l'Epargne et du Cr dit</i> |
| PAMEF | <i>Programme d'Appui   la Mobilisation de l'Epargne 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>R seau des Caisses d'Epargne et du Cr dit des Femmes de Dakar</i> |
| REMIX | <i>R seau d'Etudes et d'Informations pour la Minimalisation des Risques d'Exploitations</i> |
| RESIG | <i>R seau S n galais d'Institutions GERME</i> |
| RTT | Results Tracking Table |
| SEAD | Small Economic Activities Development |
| SMI | Savings Mobilization and Investment |
| SO | Strategic Objective |
| TDC | <i>Technologie D veloppement Consultance</i> |
| UFC | <i>Union des Femmes Commer antes</i> |
| UGF-PAME | <i>Union des Groupements F minins du Programme d'Appui aux Microentreprises</i> |
| UMEC | <i>Union des Mutuelles d'Epargne et de Cr dit - S dhiou</i> |
| UMECU | <i>Union des Mutuelles d'Epargne et de Cr dit d'UNACOIS</i> |
| UM PAMECAS | <i>Union des Mutuelles du Partenariat pour la Mobilisation de l'Epargne</i> |

et du Credit

| | |
|--------------------|--|
| UNACOIS | <i>Union Nationale des Commerçants et Industriels du Sénégal</i> |
| UNACOIS-DEF | <i>Union Nationale des Commerçants et Industriels du Sénégal – Développement-Economie-Finances</i> |
| UNAFIBS | <i>Union Nationale des Acteurs de la Filière Banane Sénégalaise</i> |
| USAID | United States Agency for International Development |
| USU | Umbrella Support Unit |

QUARTERLY PERFORMANCE REPORT

Dyna-Entreprise Senegal - Chemonics Contract

January 2003 – March 2003

Quarter 13 of 20

CONTRACTOR: Chemonics International, Inc.
CONTRACT #: 685-00-00-C-00002-00
REPORTING PERIOD: January 2003 – March 2002 (Quarter 13 of 20)
USAID OFFICE: Strategic Objective 1

I. EXECUTIVE SUMMARY

The Dyna Administrative Team confronted and prevailed over a significant obstacle this quarter when support beams at the DynaDakar Annex building showed serious structural flaws that threatened the stability of the building and the security of the occupants. The Team reallocated the Annex staff by sharing office space in the main building while repairs were undertaken. Working with the owner of the building, the team mobilized the expertise required to redesign and repair the support columns and existing cracks. By early February the Annex was re-opened for business with minimal loss to project productivity. The Administration has also been directly involved in the configuration, procurement and delivery of the information systems solution for the PAMECAS microfinance network. A total of 42 local contracts were signed this quarter for a total value of \$720,000 which represents a rhythm of activity similar to FY 2002. The ACEP Grant close-out process continued this quarter with financial and performance audits which will lead to final closure early next quarter.

The Dyna Microfinance Team continues to support around 30 different microfinance institutions across the country. This quarter was marked by the addition of six (6) new microfinance institutions among the Dyna microfinance client base. Most significant is the addition of *Crédit Mutuel du Sénégal* (CMS) the nation's largest credit union measured in terms of membership (150,000) and savings mobilized (\$27 million). Activities to support CMS will be a major undertaking for the remaining eighteen (18) months of the Dyna project. The PAMECAS information technology solution continued this quarter with the full installation of both computer hardware and transaction management software in 4 of 28 branches. After this successful installation in prototype mode the Team will move to further deployment to additional PAMECAS branches early next quarter. A new Microfinance Team activity is the deepening of organizational development support through the addition of innovative techniques, for the Senegal MF sector, such as teambuilding, strategic planning and new product development. Initial reactions of client microfinance institutions to these "innovations" have been overwhelmingly positive.

Faced with reduced time and financial resources the Dyna Business Development Services (BDS) Division has made hard but reasoned decisions to focus remaining project activities on a handful of economic sectors or markets. The BDS team supports seven national markets for either goods or services including horticulture, dairy, banana, poultry, handicrafts, new agricultural and environmental technologies, and rural radio. These seven sectors serve national, regional and

international markets to varying degrees and the BDS team has tailored individual support programs appropriate for each market's present stage of development. A common theme across all seven markets is support to professional associations that regroup the economic actors within a sector to plan, to lobby, and to identify and address constraints they jointly confront. The pervasive objective of all BDS activities is to assist local economic actors within specific sectors to become more responsive to the economic signals of supply and demand within their respective markets.

Monitoring, Evaluation, Analysis and Communication (MEAC) at Dyna was also quite innovative this quarter with the launching of the first in a series of Harvard Business School type case studies. These case studies are intended to capture and disseminate lessons learned from Dyna, its clients and partners that will resonance long after the project is completed. Three cases were initiated during this quarter; two for BDS and one for MF. The BDS cases cover the creation of the national federation of economic actors in the banana market and an independent information technology firm in Ziguinchor. The MF case examines the balance of commercial and social interests within most microfinance institutions as evidenced by the experience of RECEC, a microfinance network in peri-urban Dakar focused on low income women. The Dyna MEAC team continues to become more professional and creative in the use of digital videography to communicate messages and project impacts. Following a request emanating from the monthly Synergy Meetings, the Team produced a film this quarter for Peace Corps covering their second annual "Tour des Femmes" to promote girl's education and provided copies on CD-ROM to interested parties.

Roughly two-thirds of the project has been completed and a similar amount of the project budget has been expended. Quarterly project expenditures were the third highest on record at \$1.81 million. The last three consecutive quarters have been the three largest project expenditure levels reflecting a program at its zenith. The Labor, Microfinance and BDS line items continue to account for roughly 97% of all monthly expenditures. With \$3.5 million of obligated funds remaining the project has roughly five (5) months (July 2003) to continue activities at present levels. More disconcerting, however, is the BDS LOP budget which, at present expenditure rates, will be exhausted in six (6) months (August 2003). Recall that last year funds were reallocated to BDS and other line items from the MF line item under a contract amendment. A similar contract amendment will be required next quarter to address the BDS LOP budget shortfall or activities will have to be significantly curtailed.

II. BACKGROUND

This is the 13th 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 microenterprises and small business entrepreneurs and*
- (2) *adoption by more microenterprises 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 Services (BDS 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 - ADM

The Administrative and Finance Department (DAF) within the Dyna project is an integral part of project activities and results attainment. The DAF is divided into four main divisions responsible for logistics, contracts, accounting and human resources.

A. Logistics. The major logistical activity this quarter was the planning, negotiation and oversight of the physical repairs to the DynaDakar Annex building. In 2002, Dyna had negotiated with the Dakar office owner to build an annex in the office parking area to house the growing Dyna staff. Completed in the latter part of 2002 the Annex began showing signs of stress that culminated one evening in serious structural degradation (see Photo #1). The Dyna Administration Team mobilized to evacuate staff from the building and lodge them in the original office space. They then negotiated with the owner to implement repairs that included new structural support that was designed by the owner's architect and confirmed by an architect of Dyna's choice. By early February 2003, the Dyna offices housed in the Annex (Contracts and BDS) were re-established.



Photo #1 : Structural Defects at DynaDakar Annex

Other major activities implemented by the logistics division revolved around the procurement of office, security and information technology equipment for Dyna microfinance clients. Dyna logistics teams were sent to all 10 regions of Senegal to perform a physical inventory check on equipment previously purchased, delivered and installed with client institutions. The PAMECAS information technology solution involving cabling of branches, staff training, procurement and delivery of computers and peripherals (ex., printers, UPS, etc.) required constant oversight. By the end of this reporting quarter four (4) prototype branches had been fully equipped and the software solution (SAF 2000) installed on the hardware platform. These PAMECAS branches were MECREL, MECPA, MFCO and Bargny.

As is always the case, the logistics division is involved in a supporting role for the arrival, duration and departure of external technical assistants. During this quarter they were directly involved in supporting two (2) case study writers, one (1) digital videographer and one (1) microfinance specialist for new product development.

B. Contracts. Basic statistics in the Contracts Division are good leading indicators of the depth and breadth of project activity given the outsourcing strategy employed by Dyna. The Dyna Contracts Division produced 42 contracts this quarter worth a total value of \$720,000. The two most important contracts supported the information technology solution installed for the Microfinance client PAMECAS. These contracts were for the printers and UPS units plus the

cabling for roughly 20 branch offices. The remainder of the contracts signed were divided among Basic Ordering Agreement (BOA) contracts, standard contracts and purchase orders for goods and/or services.

Table 1 provides a breakdown of the value of contracts signed within the context of the existing Dyna BOAs. The largest contracting value is associated with Microfinance client training activities of which the largest were training contracted for PPMH and PROFEMU with local consulting firms REMIX and Sen Ingenerie, respectively. The most important number of contracts signed was under the "Accounting Support" BOA with 5 contracts signed with different service providers to furnish technical evaluation, support and training to multiple microfinance client institutions. This prefaces a significant increase in this type of support in the next quarter.

During this quarter the Contracts Division provided information on the value and number of local contracts signed by Dyna since the beginning of the project. This information was requested by the national tax authorities and, after consultation with the USAID Regional Legal Advisor, Dyna provided a list of all contractors and amounts paid since November 1999 through December 2002. During this period around 426 local contracts were signed for a total value of \$4.8 million. Dyna provided each of the subcontractors with a letter informing them of the sharing of this information with the fiscal authorities and the amount reported.

| BASIC ORDERING AGREEMENTS (BOA) | | |
|---------------------------------|-----------------------------|------------------------------|
| | Subject Area | Value 609 FCFA per USD |
| MICROFINANCE | Organizational Development | 38,082 |
| | Accounting Support | 24,970 |
| | Training 2002 | 101,809 |
| | Training 2002 | 15,685 |
| | Training Tamba-Kolda | 23,359 |
| | Team Building | 11,349 |
| | MF Sub-total | 215,255 |
| BDS | Training Phase II | 5,358 |
| | Information Technology | 5,855 |
| | Professional Encounters II | 2,614 |
| | Professional Encounters III | 16,746 |
| | BDS Sub-total | 30,574 |
| MEAC | Monitoring & Evaluation | 8,437 |
| | MEAC Sub-total | 8,437 |
| GRAND TOTAL | | 254,266 |

Table 1 : BOA Contract Values this Quarter

C. Accounting. During this quarter the Dyna Accounting Division was directly involved in the oversight of the ACEP Grant closure process, in addition to the regular accounting responsibilities of salary, contract deliverable and goods supplier payments. Subcontracts to local accounting firms had been let to review the Grant and Dyna's accountants raised several important topics for further inquiry prior to formal close-out. Hence, these subcontracts were extended into next quarter to allow time for the two subcontractors to consolidate their presentations on the Grant close-out positions. Internally, the Dyna Accounting Division has been at the forefront of the project-wide effort to collect on late payments by staff for private phone use. This situation has improved dramatically because of the follow-up provided by the accounting staff.

D. Human Resources. The major activity of the Dyna Human Resources Division this quarter, in addition to their regular duties, was the annual staff evaluations which have been mostly completed and now need to be finalized through feedback sessions. Two new long-term contracts were signed this quarter to address direct project needs. The first is an Information Technology Specialist for the Microfinance Team which is involved in a large number of vast computer related support activities targeted to their client base of microfinance institutions. The second is a Monitoring and Evaluation Specialist (MEAC) to assist with the increasing number of activities

including case studies, data entry (Results and TraiNet) and evaluations. Both new positions were promoted from within with candidates chosen among Dyna interns.

E. Administration in the Next Quarter. During the next quarter the ACEP Grant will, after a long process, be closed out and the internal staff evaluations for 2002 will be completed. Based upon the staff evaluations, a percentage of the Award Fee garnered by Chemonics for the FY 2002 performance will be shared with local staff. Dyna awaits the arrival of a large shipment of information technology equipment from the US that will complete the next phase of the computerization of the PAMECAS microfinance network. Administrative activities affiliated with this shipment include customs, reception, inventory and delivery. An even larger information technology solution is anticipated for the CMS microfinance client in the next quarter.

IV. MICROFINANCE SUPPORT - MFI

The Dyna Microfinance Team continued to work with roughly 30 different microfinance institutions during this quarter. Six (6) new clients were added this quarter including CMS, PROFEMU, MEC Hann, CCF, UGF PAME and CLEC Bakel. The signing of a Protocol Agreement between Dyna and CMS is noteworthy given that this completes Dyna agreements with all of the major

microfinance networks and proto-networks in Senegal. Dyna interventions in support of the microfinance sector can now be said to have reached a scale of national leverage.

| CLIENT | CREDIT | | SAVINGS | | MEMBERS |
|--------------|----------------------|-------------------|-----------------------|-------------------|----------------|
| | FCFA | USD | FCFA | USD | |
| CMS | 7,456,159,000 | 12,426,932 | 16,437,902,000 | 27,396,503 | 153,039 |
| PROFEMU | 213,498,575 | 355,831 | 205,775,020 | 342,958 | 8,606 |
| MEC HANN | 110,935,178 | 184,892 | 213,498,575 | 355,831 | 5,769 |
| CCF | 196,372,880 | 327,288 | 176,104,216 | 293,507 | 5,019 |
| UGF PAME | 10,136,840 | 16,895 | 36,256,400 | 60,427 | 765 |
| CLEC Bakel | 12,209,500 | 20,349 | 42,656,310 | 71,094 | 553 |
| TOTAL | 7,999,311,973 | 13,332,187 | 17,112,192,521 | 28,520,321 | 173,751 |

Table 2 : Dyna Microfinance Clients Added this Quarter

Dyna support activities in this sector can be classified into three major categories each with sub-categories of intervention types. These three major categories are Training, Equipment and Organizational Development. The sections of this report are presented below by these intervention categories and recount the major activities of the Microfinance team during this reporting period. Table 2 above presents some preliminary statistics on the new Dyna clients that emphasizes the enormous impact on the Dyna portfolio of the CMS presence.

A. Training. Dyna has traditionally supported four sub-types of training that include microfinance, information technology, entrepreneurship and sector-wide training.

1. Microfinance Training. Dyna continues to offer training tailored to client demand provided through subcontracts with local service providers and consulting firms. These trainings generally fall within the two categories of basic functioning of a microfinance institution and basic accounting. As with all Dyna trainings a follow-up program is involved under which the service provider makes field visits to the client to identify absorption of the training and to address any additional problems in implementation. Table 3 provides a list of the trainings by client and the aggregate number of participants trained under this program during this reporting period.

| TRAINING | MICROFINANCE INSTITUTIONS | NUMBER OF PARTICIPANTS |
|---|---|------------------------|
| Microfinance organization, functions and management | PROFEMU, COCOGES, PPMEH | 586 |
| Basic Accounting | MEC APROVAG, MEC RAFEG, GEC LAW TAN, MEC PROTES, MEC ADEFAP, MEC EGAM | 133 |
| Follow-up Previous Trainings | APF, UMECU, MECARTH, UMEC, MEC WINROCK, GEC TINAARE, GEC UGPF, MFC, CAPEC SAM SA NGOR | 653 |

Table 3 : On-demand Training Provided

2. Information Technology Training. Along with the information technology solution being installed at PAMECAS, Dyna contracted with a local service provider, Ambur Informatique, to provide staff training to the initial prototype branches. Included in this service contract is the provision of three information technology interns tasked to input the historical data for PAMECAS which, heretofore, had manually processed their system-wide 50,000 transactions per month.

3. Entrepreneurship Training. Training in the Making Cents modules “Esprit d’Entreprise” and “Entreprendre” were provided to technical and elected staff members of the two proto-networks of UMECU and RECEC. UMECU has received training in both modules while RECEC training focused on “Esprit d’Entreprise.” Roughly 85 staff members across the two institutions have been trained. Training was provided by the four local Master Trainers produced through project support in calendar 2002.

4. Sector Training. Participation of Dyna clients and partners to three different CAPAF produced training modules was supported during this reporting quarter. The three modules were (1) “*Elaboration des Etats Financiers des SFD en Zone UEMOA,*” (2) “*Mesure et Contrôle des Impayés, Calcul et Fixation des Taux d’Intérêt*” and (3) “*Analyse Financier des Institutions de Microfinance.*” A total of 66 participants were co-sponsored by the Dyna co-financing program this quarter which requires participants to provide 25% of the total cost of the training as well as their transport to the locale (usually Saly).

B. Equipment. Dyna provides support to microfinance institutions with equipment to allow these institutions to offer better services to their respective clientele. Equipment consists of basic office equipment, security enhancements and information technology. The latter is generally reserved for microfinance institutions with the level of members and transactions to warrant an information technology solution. The other equipment category (office and security) is open to all microfinance institutions irregardless of size.

1. Office & Security Equipment. The majority of this equipment consists of tables, desks, chairs, and filing cabinets complemented with security enhancements that can include safes, counterfeit detectors and protective grillwork. The purpose of these installations is to improve professional performance of the microfinance institution and to increase confidence among their targeted clientele to transact their financial affairs with the institution. Microfinance institutions receiving equipment in the latest reporting period included networks and proto-networks (UMECU, UMEC, COCOGES) and individual institutions (MEC PROTES, MEC FEMZOP, MECARTH, and MEC PROPEM).

2. Information Technology Equipment. Dyna continues its program to introduce time-saving and productivity enhancing information technology to the microfinance sector in Senegal focused on the major networks. These major networks have the quantity and frequency of transactions that warrant use of information technology.

- a. PAMECAS. Nineteen of the 28 PAMECAS branch offices were cabled to receive computer equipment during this reporting period. The remaining 9 branches are too small and will be moving in the near future to new locales at which time Dyna will proceed with their cabling. Printers, both laser and dot-matrix, were delivered to PAMECAS in addition to uninterruptible power supplies (UPS). PAMECAS successfully installed their microfinance transaction software program (SAF 2000) on the computer architecture installed by Dyna in four (4) of their branches. Hence, 4 branches are fully functional with the hardware and software required to support their information technology solution. The growth in the PAMECAS network over the last two years that warrants this level of support is presented in Table 4 below.

| YEAR | CREDIT | | SAVINGS | | MEMBERS |
|------|---------------|-----------|---------------|------------|---------|
| | FCFA | USD | FCFA | USD | |
| 2000 | 3,178,121,007 | 5,296,868 | 3,934,868,745 | 6,558,115 | 64,623 |
| 2002 | 5,543,293,686 | 9,238,823 | 6,515,452,129 | 10,859,087 | 106,093 |
| % | 74% | | 66% | | 64% |

Table 4 : PAMECAS Percentage Growth Figures

- b. RECEC. Cabling of the Headquarters of this 17 branch network in peri-urban Dakar was completed in preparation for the installation of a computer network.
- c. CMS. Dyna and CMS technical and administrative staff met on several occasions during the quarter to define and design the information technology system best suited to meet CMS needs. This activity will be the largest single action undertaken by Dyna during the life of the project and is justified by the size and importance of the CMS network in Senegal (see Table 2 and Annex C).



P

hoto #2 : Signature of CMS-Dyna MOU

C. Organizational Development. Over the course of the last year Dyna has created a third major activity area in response to client demand focused on strengthening organizations that provide microfinance services to their customers. Actions supported within this activity area include strategic planning, teambuilding, accounting support, new product development and tripartite meetings.

1. *Strategic Planning.* Several microfinance client institutions of Dyna have identified strategic planning as a major sub-category of activities to support to strengthen their service provision to clients. Dyna notes that the majority of these requests emanate from networks or proto-networks of microfinance institutions confronted with structural and strategic questions regarding vision, management, and growth. This area of expertise provided to Dyna's microfinance clients has been growing in importance as reflected in the number of clients receiving this type of assistance in this reporting period.

- a. UMECU. UMECU was the first Dyna microfinance client to request strategic planning assistance and the repercussions of this technical support continue to produce positive outputs. In January 2003 UMECU finalized management handbooks and functional guidelines for all member branches developed as a consequence of their strategic planning exercise. They are now distributing these support materials to all 45 member branches.
- b. PPMEH. A similar impact is noted with the member branches of the PPMEH proto-network where an operations manual was produced and disseminated after being identified a priority during the strategic planning sessions. This manual is targeted to both technical and elected staff of their 9 branch offices.
- c. ACRA. The strategic planning process with ACRA resulted in action plans for each of the 18 member branches in this proto-network. These action plans are all focused on the goal to professionalize the ACRA network. Given the disperse geographic zones covered by ACRA, four (4) planning committees have been created around branches in the Thies, Kaolack, Tambacounda and Ziguinchor regions. ACRA is also experiencing significant growth as reflected in Table 5 below.

| YEAR | CREDIT (total lent) | | SAVINGS | | MEMBERS |
|------|---------------------|-----------|-------------|---------|---------|
| | FCFA | USD | FCFA | USD | |
| 2001 | 878,130,170 | 1,463,550 | 161,022,439 | 268,371 | 5,351 |
| 2002 | 1,281,271,490 | 2,135,452 | 241,149,309 | 401,916 | 6,387 |
| % | 46% | | 50% | | 19% |

Table 5 : ACRA Percentage Growth Figures

- d. ARAN-ARLS. These two associations in the Notto and Thienaba arrondissements of Thies Region represent a test case of microfinance penetration to the village level. These two associations, each with 25 village based GECs, have worked with Dyna technicians to mobilize local savings and make small scale loans within their respective communities. The strategic planning sessions with these two groups focus on identifying the functional and dynamic portions of their membership with the idea to create a credit union (MEC or *mutuelle*), link with existing microfinance institutions and/or create their own network.

2. *Teambuilding.* UMECU became the first test case microfinance institution to experience team building focused on the internal need for better communication between the headquarters and branch offices of this proto-network. The major source of debate was between the professional employees within the headquarters office and the voluntary elected officials at the branch level. Approval of the annual budget was blocked by these internal conflicts which were resolved through

the three-day team building process. While resolving this punctual problem, the team building also resulted in a common vision and perspective on the future of this growing network.

3. Accounting Support. Another new activity introduced this year within the area of organizational development is accounting support. Nine (9) different microfinance clients have been identified to receive this support of which the first was launched (UMECU) during this reporting period. Service providers were selected for two individual microfinance institutions (MEC EGAM and MEC FADEC) but had not begun work by the end of the quarter. Accounting support has been identified by Dyna clients as a major area of technical assistance required by both networks and individual branches. The level of interest expressed in this type of technical assistance augurs well for the professionalization of sector actors and the increased reliability of reported financial information.

4. New Product Development. UMECU again was the initiator of the first request received by Dyna for technical assistance to develop a new financial product and another output from the strategic planning process (see Section C.1.a above). Activity began this quarter in the design of a new financial product to serve the needs of larger scale (greater than FCFA 5 million) commercial activities (a prospective large client base for UMECU). Technical assistance is being provided to UMECU by a joint venture between a local service provider and an international consultant with the express intent of technology transfer of the new product development process.

5. Tripartite Meetings. Tripartite meetings bring together the service provider (partner), the service recipient microfinance institution (client) and Dyna staff to review progress, lessons learned and improve overall performance on a quarterly basis. Eight (8) tripartite sessions were held this quarter for the following microfinance institutions supported by Dyna (service provider in parenthesis): FNGPF (SPIE), COCOGES (REMIX), RECEC (Cabinet SARR), UFC (Sen Ingenierie), UMEC (Sahel 3000), MEC Winrock & GEC TINAARE (CONACAP), MEC ADEFAP (REMIX) and UGPF (Cabinet SARR). These tripartite meetings have the added benefit of providing feedback to partners to improve the quality of the services they provide further reinforcing the overall project support to the Senegalese private sector.

D. Microfinance Next Quarter. Next quarter the Microfinance Team will continue the PAMECAS information technology solution with a rollout of equipment to the remaining two dozen branches. The new product development report for UMECU will be completed and presented to all interested microfinance actors in the sector. UMECU will further benefit from training in fiscal rights and responsibilities requested after the strategic planning process. This training will focus on 60 UMECU members with representatives from each of the ten UMECU regions including the permanent secretaries. A joint evaluation with CAPAF to determine the output and impacts of their training modules and the Dyna subsidization program will be launched. Requests for technical assistance in marketing are anticipated from MUPROEL and MEC PROTES, while accounting support is expected for MECART Notto, UGPF, MEC PROPEM and RECEC.

V. BUSINESS DEVELOPMENT SERVICES - BDS

The Business Development Services (BDS) Team continues to concentrate on project activities that encourage market awareness on the part of economic actors in specific sub-sectors. The Team promotes multiple management tools including well-planned events, information dissemination and support to professional associations that assist businesses to recognize, interpret and act upon market signals from national, regional and international markets. The objective is to promote economic actors that react to market signals rather than attempt to change the market.

Confronted with budgetary and time constraints the BDS Team used their quarterly planning workshop to focus activities on seven (7) local markets for goods and/or services; horticulture, dairy, banana, poultry, handicrafts, new agricultural and environmental technology, and rural radio. While cross-cutting activities are apparent and also supported by the Dyna BDS Team, these 7 markets are sufficiently different that they require tailored support to promote diversification in the rural economy. BDS subsequently expanded activities in these sectors with producers, suppliers, traders, and Professional Associations through information products with a focus on quality standards, packaging, management, contracting practices, and e-Commerce to respond better to market demand. To allow this intensification and expansion in selected sectors, several previously supported activities were reduced in scope, others were consolidated and some were dropped in face of the budget and time constraints.

A. Horticulture Market.

Objectives :

- to improve diversification, production planning, market responsiveness, and management practices
- to promote technology transfer, and
- to leverage partnerships with other support organization and programs.

Quarterly Implementation : Dyna works directly with 7 *groupements* in Kolda and Velingara, indirectly with a Spanish partner organization (GRAMC) to support 3 other *groupements*, for a total of 266 producers of which 259 are women. Dyna partnered with Enterprise Works to promote the Treadle Pump to improve watering techniques that provide higher yields at lower prices. The vetiver system to conserve water and improve soil fertility is applied at each site.



Photo #3 : Potato Produced Under Vetiver System

Quarterly Results : Income generated from vegetable sales and savings mobilized by Association members were used to establish a wholesale purchasing program to group-purchase seeds, pumps and other inputs at lower costs. Better planning and horticulture techniques coupled with organization strengthening have led to increased sales, diversified production, and as participants claim, improved capability to “respond better” to local markets. The planting calendar presented in Annex D was established following an assessment of local markets, leading to increased appreciation of peak demand for each type of vegetable produced.

B. Dairy Market.

Objectives :

- to stimulate production of quality dairy products to meet domestic market needs,
- to evolve through appropriate processing plants
- to export to regional markets, and
- to establish an industry-wide professional association to lobby for the interests of a widely dispersed but very mobile sub-sector.

Quarterly Implementation : Thirty (30) dairy operators and investors throughout Senegal paid to attend reporting-out sessions by Senegalese participants to the South Africa study tour of dairy processing.

Quarterly Results : Fatick and Kalock were added to the Ad Hoc Dairy committee, forerunner to a representative professional dairy association. The technical specifications for a rural processing demonstration unit were drafted, One study tour participant built and demonstrated a small dairy processing unit (500 liters per day) and a mobile refrigerated collection unit capable of maintaining milk fresh for up to 72 hours.



Photo #4 : Mobile Refrigerated Milk Collection Unit

C. Banana Market.

Objectives :

- to improve efficiency and competition in the commodity-chain,
- to increase investment,
- to promote Professional Association services to members,
- to develop a quality product, and
- to increase penetration in the local, regional and international markets.

Quarterly Implementation : Helped organized a Diner Debate in Tambacounda that brought together actors and investors of the banana commodity chain to exchange information on business opportunities. An Information Day for partner support organizations to review apportioned responsibilities under the UNAFIB Action Plan was held. Recruited, trained and posted a Junior Expert with UNAFIBS to assist their restructuring plan. Subcontractors completed the “*Manuel du Bon Producteur*,” a 113 page, illustrated “how-to” handbook promoting best practices in the sub-sector and a Technical Guide for producing export-grade bananas. An external consultant provided hands-on training sessions for growers in 4 production areas. Test produced with a local firm a plastic farm-to-processor crate made of recycled plastic which are manufactured at less than the purchase cost of imported crates.

Quarterly Results : The largest fruit importer in Senegal attended the Dinner Debate and publicly offered to purchase under contract at a premium price all bananas that meet his technical specifications. Drip irrigation and planting technology learned from the Moroccan study tour installed on 45 hectares. A Dyna Junior Expert was hired by a new 100 hectare banana plantation. Senegal’s largest banana plantation adopted and applied the vetiver system. New investors have brought additional refrigerated trucks into operation for transporting bananas. SODAGRI has set aside a portion of its 2,000 hectares for bananas. A Moroccan carton manufacturer received a contract for 10,000 specialty processor-to-consumer cartons for Senegalese bananas.

D. New Agricultural and Environmental Technologies Market.

Objective :

- to promote targeted, environmentally friendly, profitable agricultural practices (ex., permaculture, vetiver systems, chipped bough composting, etc.) that restore soil fertility and produce higher value organic foods for local, regional and export markets.

Quarterly Implementation : The permaculture demonstration site achieved sustained vegetable production. A vetiver demonstration site around a water retention pond was completed in Thies None. Three regional vetiver networks (Tambacounda, Kaolack and Kolda) were established by public and private sector actors and promoters. The vetiver system test to resolve wastewater problems in Kaolack was successful. A MOU between one of Dyna’s NAET service providers and ANCAR was signed to promote NAET as part of the Ministry of Agriculture’s extension program.

Quarterly Results : Two (2) villages (Sébikotane & Boukhou) requested technical assistance to establish permaculture sites. RTS, the national radio and television network, requested information for a report on permaculture and vetiver systems technologies that was broadcast nationwide on 20 February. A major contract was awarded to the National Bureau of Mines to use vetiver systems technology for carbon sequestration in rehabilitated quarry sites. This contract was based on the results of a vetiver reforestation site funded by SOCOCIM in one of their old quarries.

The Mayor and Governor of Kaolack requested technical assistance to establish a permanent wastewater demonstration site using vetiver systems. Producer sales price for vetiver plants have increased 150% in Ziguinchor due to increased demand. A privately funded Horticulture Association in Cap Skirring launched by a local investor to train members in NAET. A Dyna NAET service provider signed an MOU with the Ministry of Education’s EVF/EMP program to diffuse permaculture and vetiver practices in the national school system while integrating vetiver in the

“School Forest” (*Bois d’école*) program. Mitigated results at the Gapara school in Kolda when the school community failed to maintain vetiver hedges protecting the school buildings. Lessons learned from this experience are informing vetiver demonstration sites at Tamab Elementary school (Tambacounda) and Hilele Elementary school (Kolda) animated by teachers and the parent association, respectively.

E. Handicraft Market.

Objective :

- to develop better products through interactive technology that allow producers to be more market driven, particularly by the international market

Quarterly Implementation : The official launch of the www.senartisanat.sn web site, developed by a Thies service provider and the Professional Association of Thies Artisans.

Quarterly Results : Internet site visits increased from 656 hits prior to launching to 2,162 hits the week following.

F. Poultry Market.

Objectives :

- to bring local production and the marketing chain closer to local demand;
- to provide technical support for the adaptation of new processing techniques, and
- to promote the sector’s professional associations.

Quarterly Implementation : Organized a “*Journée de Relance*” of the sector and promoted an inter-association working group that emerged from this event.

Quarterly Results : Results of this quarter have been mitigated for two reasons. The organizers of the “*Journée*” event did not do a particularly good job and did not rely on the study conducted during the previous quarter. Secondly, and more importantly, the FAFA association perceives their livelihood was jeopardized by meetings held with potential US “investors” who left the impression they were in Senegal to gather data to export US chickens to Senegal. Three FAFA officers interpreted the non-Dyna organized visit as “exporters” to Senegal rather than “investors” and that the coincident Poultry Study supported by Dyna placed local producers in a weak position via this US commercial visit. FAFA is presently reticent to continue working with Dyna as the project is now perceived as working against their interests.

G. Rural Radio Market.

Objective :

- to assist rural radio stations to become commercially viable entities through advertising, sponsors, better maintenance, improved program planning, business information dissemination, and development of weekly programs targeting local entrepreneurs.

Quarterly Implementation : Conducted business and Entrepreneurship training (Making Cents modules) for the production staff of 5 rural radio stations to understand and develop the spirit of entrepreneurship in their programming. Significant follow-up to and close monitoring of each program training cycle is paramount to the approach.

Quarterly Results : Radio *La Cotière* (Joal) obtained a sponsor from one of their Business Development programs. Two stations (*Niani FM* and *Xun Pang*) developed a regular program called: “*Echo du Marché*,” which provides market prices, plus information on supply and demand conditions. One radio station, *Tim Timol FM* was dropped from the group because of poor performance.

H. Cross-cutting Activities.

1. Support to Professional Associations.

Objective:

- to federate regional associations into larger entities,
- to assist the development of Action Plans,
- to provide support promoting specific activities by Associations to attract and provide services to members, particularly market information

Quarterly Implementation : Action Planning and evaluation sessions were held in Tambacounda to assess progress to-date with 4 federated associations and 3 partner organizations (totaling 38 participants). APEFA, along with a service provider, organized a training in business communication with subsequent plans to host a workshop on negotiation and mediation.

Quarterly Results : APEFA produced a priority quarterly program to perform over the next three months with the assistance of a Dyna recruited Junior Expert who is tasked to assure the 4 associations respect their respective Action Plans.

2. Entrepreneur’s Agenda. The 2003 Entrepreneur’s Survival Guide in calendar agenda format was promoted and marketed throughout the quarter culminating in 2,270 copies sold. The agenda contains a time-phased Business Plan guide for small businesses as well as weekly hints on running businesses better.

3. Coupled GERME Training Modules. Twenty (20) trainees attended a test marketing of a GERME training in Ndiass that combined module elements from “Financial Planning” and “Business Planning.” The participants strongly endorsed the combined training because of the time savings involved.

4. Fiscal Responsibility. Interest and demand for the second version of the Business Fiscal Responsibility handbook has exceeded the supply (see also Section IV.D). The Government of Senegal Revenue Service has purchased copies for their field agents. A training session based upon the handbook was offered in Mbour for regional businesses and service providers.

G. BDS Next Quarter. The BDS Team will promote local farmer-to-farmer exchange visits covering both technical and organizational matters between horticulturalists in Thies and Kolda regions. The privatization process of the SODAGRI Complex will continue with negotiations, intercommunity meetings and drafting of privatization documents including a MOU among Regional Councils, a transfer schedule and agreement plus the public tender announcement. The neem sector will be further explored through a study of investment opportunities. The Banana Sector Best Practices manual will be marketed and in-situ training will be conducted in packaging and handling. Finally, a Business Forum is planned for Mbour in association with the Business Development Association of Mbour.

VI. MONITORING, EVALUATION, ANALYSIS AND COMMUNICATION - MEAC

MEAC staff attended the BDS technical team retreat in Thies this quarter to reinforce the importance of regular, accurate and timely results reporting plus elicit feedback from technical staff on how best MEAC can serve their information needs. The MEAC intern attended two CAPAF microfinance trainings on financial analysis and delinquency management this quarter to provide him better background to analyze the quarterly results reporting data provided by Dyna MFI clients.

A. Monitoring. Monitoring activities continue to focus on quarterly results reporting from the two technical divisions of Dyna. The quarterly performance results for both MFI and BDS are presented in Annexes A and B, respectively.

The tripartite meetings implemented along with the Dyna MF team provide another source of both quantitative and qualitative monitoring information to inform corrective or enhancement actions prior to activity completion. Section IV.C.5 above lists the eight (8) tripartite meetings held during this last quarter. These sessions focused on expansion of training provided to other MFI members and clients, identification of strengths and weaknesses of each institution, and the appropriate roles and responsibilities of each of the three participants to these feedback sessions.

Training in the latest version of the TraiNet software was provided by USAID in late January 2003. This latest iteration of TraiNet is noticeably more user friendly and should provide the basis for regular monitoring of USAID financed training programs. Dyna MEAC staff attended the training and the software is installed at DynaDakar. MEAC staff are responsible for entering historic project training data and updating new trainings in TraiNet.

B. Evaluation. The major evaluation activities this quarter were affiliated with the financial and performance audits of the ACEP Grant. Two local consulting firms were hired to perform the financial (Cabinet Aziz Dieye) and performance (Cabinet Thiaw) audits. Significant efforts to consolidate the findings between these two types of audits required input from MEAC, MFI and the Dyna Accounting Division. Another performance audit was signed with a local consulting firm (ADIRA) to evaluate the impact of the Dyna support program on several small, independent MFIs (COFDEC, MECFAM, FEMUNI and NAFA).

C. Analysis. The major analytical activity this quarter was the beginning of the case study development process. In February 2003, Dyna began the first of a series of Harvard Business School (HBS) style case studies to capture, disseminate and reflect upon lessons learned by the project. HBS style case studies involve examination of an issue from a variety of perspectives that in Dyna's case include the client, partner, donor and project staff. Work began this quarter with the technical assistance of two experienced HBS style case writers with one focused on MF and the other on BDS cases. The first microfinance case chosen was the "professionalization" debate within MFIs using the case of RECEC in peri-urban Dakar to animate the analysis. The first two BDS cases are on the creation of the UNAFIBS national federation of economic actors in the banana subsector and an individual IT entrepreneur in Ziguinchor (Sud Informatique).

D. Information & Communication Technology – ICT.

1. *Information Technology.* The IT sub-team within MEAC was directly involved in the PAMECAS information technology solution, procurements, cabling and installation at both the headquarters and branch office levels. ICT sub-team members made the selection of service providers for the ICT BOA to provide services to Dyna, clients and partners. The ICT sub-team was also the lead in the creation by a local artist of language/culture icons for the major languages (Wolof, Pulaar, Mandingue, Diola, Serere, English and French) supported on the informational kiosk ICT platform.

2. *Communication Technology.* Dyna continues to integrate digital videography into its communication strategy and to become more professional in the films produced. Technical assistance was provided by an expatriate expert in video production techniques and processes which Dyna has now incorporated into all its digital video projects. Additional equipment including a digital PAL camcorder, wireless microphone and enhanced computer editing workstations were delivered this quarter. A test film was produced for the Peace Corps (*Tour des Femmes*) to provide additional training materials for Dyna ICT team staff and to document this annual event for future reference.

E. MEAC Next Quarter. Final versions of the evaluations of the ACEP Grant and the group of small, independent MFIs will be available next quarter. The first three Dyna case studies will become available next quarter as well. Dyna will produce a film on the impact of the PAMECAS computerization program. An informational kiosk will be installed at the Presidency, pending USAID Senegal approval. Additional case studies will be undertaken. The CAPAF training evaluation will be launched.

VII. FINANCIAL STATUS

The present financial reporting period covers the calendar months of December 2002 through February 2003 because of the one-month lag in submitting and registering expenditure vouchers. Total expenditures of \$1.81 million during this three-month period were just below last quarter's project record amount of \$1.97 million and were the third highest on record. Consecutive quarters of record expenditures (\$1.85, \$1.97 and \$1.81 million, respectively) continue to reflect reaching the apex of expenditure rates at mid-term Life of Project (LOP). Table #6 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. Note that as of the February 2003 invoice roughly two-thirds, or 64%, of project funds had been expended.

Following the usual project expenditure pattern, the two largest line items remain the Labor and Microfinance (formerly Grants) CLINs accounting for 86% of all expenses. BDS (formerly Training) registered its second highest expenditure quarter (\$217,000) after last quarter's record (\$226,000) and represented 12% of total quarterly expenditures. These three line items accounted for 97% of all total quarterly expenditures and continue to reflect Dyna's commitment to inject significant resources into the Senegalese private sector using local labor extensively. The remaining shares of total quarterly expenditures were split between Base Fee and Equipment at 3 and less than 1 %, respectively. Note that the Base Fee remains a fixed percentage (roughly 2.8%) of selected other costs.

| | | LOP BUDGET | Invoices 1-37 Nov-99 to Nov-02 | 38 Dec-02 | 39 Jan-03 | 40 Feb-03 | Total Invoiced To-Date | % of CLIN Expended | LOP Budget Balance |
|---|-------------------------|---------------|--------------------------------------|--------------|--------------|--------------|------------------------------|--------------------------|--------------------------|
| 1 | Labor | 12,385,822 | 7,669,148 | 347,380 | 346,149 | 247,617 | 8,610,294 | 70% | 3,775,528 |
| 2 | Material & Equipment | 998,303 | 937,162 | 4,162 | 2,177 | 109 | 943,610 | 95% | 54,693 |
| 3 | BDS | 1,647,800 | 1,098,920 | 67,847 | 92,357 | 57,186 | 1,223,953 | 74% | 423,847 |
| 4 | MF | 10,402,192 | 5,057,698 | 192,908 | 161,726 | 246,123 | 5,658,455 | 54% | 4,743,737 |
| 5 | Base Fee | 658,412 | 411,455 | 16,425 | 16,864 | 14,869 | 459,612 | 70% | 198,800 |
| 6 | Award Fee | 371,062 | 67,746 | 0 | 0 | 0 | 67,746 | 18% | 303,316 |
| | <i>20,500,000</i> | 26,463,090 | 15,242,129 | 628,722 | 619,273 | 565,904 | 16,963,670 | 64% | 9,499,921 |

Table 6: Invoices Submitted to USAID by Chemonics (Dec. 2002 through Feb. 2003)

With \$3.5 million in obligated funds remaining the project will exhaust existing financial resources in July 2003 if expenditures continue at the rate of the last three quarters and accruals are accounted. Hence, the project has begun a process of slowing down activities that is reflected in the monthly invoice trend across this quarter culminating in February 2003's significantly lower (from trend) expenditures. Similarly, at historical trend expenditure rates the BDS line item will exhaust its LOP funding in six months. An amendment to the contract to reallocate funds across line items will be required next quarter to allow BDS activities to continue to the end of the project.

ANNEX A Microfinance Indicators, Targets and Quarterly Results

ANNEX B Business Development Services Indicators, Targets and Quarterly Results

ANNEX C CMS Network Diagram

ANNEX D Kolda Region Crop Calendar

ANNEX E EXECUTIVE SUMMURY – FRENCH VERSION

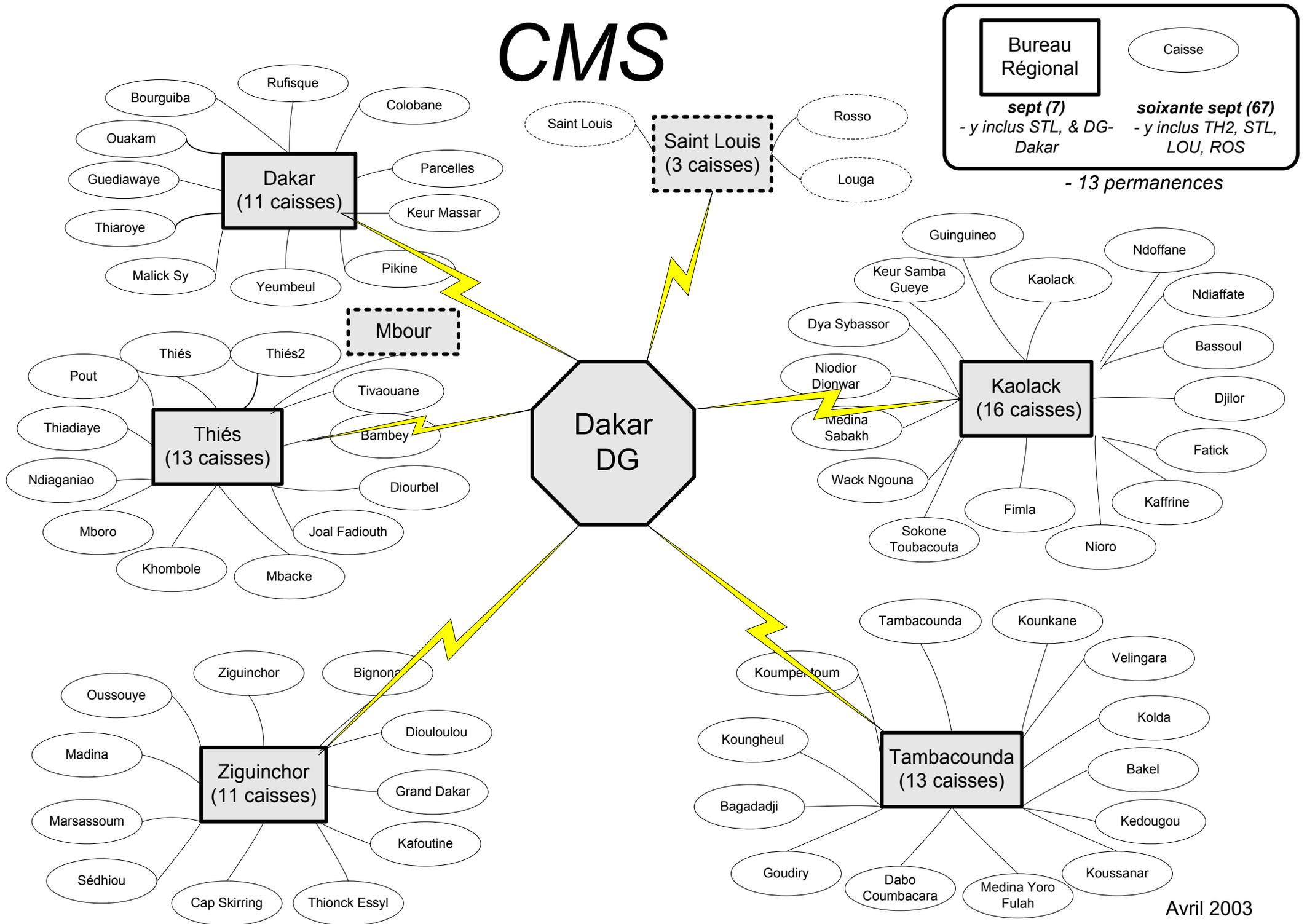
DynaEntreprises Microfinance Performance Indicators

| # | PERFORMANCE INDICATOR | INDICATOR DEFINITION AND UNIT OF MEASURE | FISCAL YEAR 2003 | | |
|--|--|---|------------------|-------------------|-------------------|
| | | | TARGETS | Q1 | 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> | 22 | n/a | 19 |
| 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> | 26 | n/a | 19 |
| | | <i>Number with loan losses below 5%</i> | 26 | n/a | 24 |
| 1.2.3 | Number of savers disaggregated by gender | <i>Number of male</i> | 49,071 | 24,794 | 39,575 |
| | | <i>Number of female</i> | 50,249 | 34,897 | 37,749 |
| | | <i>Number of male groups</i> | 1,001 | 612 | 1,124 |
| | | <i>Number of female groups</i> | 4,976 | 4,449 | 2,998 |
| | | <i>Number of mixed groups</i> | 3,845 | 1,620 | 1,724 |
| 1.2.4 | Number of borrowers disaggregated by gender | <i>Number of male</i> | 20,199 | 7,616 | 3,412 |
| | | <i>Number of female</i> | 29,220 | 17,022 | 5,000 |
| | | <i>Number of male groups</i> | 260 | 118 | 54 |
| | | <i>Number of female groups</i> | 3,520 | 2,160 | 398 |
| | | <i>Number of mixed groups</i> | 993 | 359 | 171 |
| 1.2.5 | Value of loans offered | <i>Amount of loans</i> | 13,058,607,439 | 6,345,594,466 | 2,852,761,183 |
| 1.2.6 | Value of savings collected | <i>Amount of savings</i> | 9,726,515,878 | 3,296,609,999 | 5,184,586,876 |
| 1.2.7 | Branch offices trained | <i>Number</i> | 85 | n/a | 16 |
| 1.2.8 | Managers & tellers trained | <i>Number</i> | 201 | n/a | 49 |
| | | <i>% of women</i> | | n/a | 77% |
| 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> | 15% | reported annually | reported annually |

DynaEnterprises Biz Dev Performance Indicators

| # | PERFORMANCE INDICATOR | INDICATOR DEFINITION AND UNIT OF MEASURE | FY 2003 Qtr 2 | | | | | | FY 2003 YTD | | | | | | FY 2003 Plan |
|-------|--|---|---------------|-------|-------|-------|-------|--------------|-------------|-------|-------|-------|-------|--------------|---------------|
| | | | Dakar | Kolda | Tamba | Thies | Zig | TOTAL | Dakar | Kolda | Tamba | Thies | Zig | YTD TOTAL | |
| 1.3.1 | # Participants from SMEs, consulting firms, associations and groups that purchase business training. | Total # of fee paying participants | 52 | - | 9 | 50 | - | 111 | 81 | - | 186 | 126 | 36 | 429 | 400 |
| | | # Private sector participants | 49 | - | 9 | 50 | - | 108 | 58 | - | 186 | 126 | 36 | 406 | 480 |
| | | # Ag-related participants* | 2 | - | 1 | - | - | 3 | 20 | - | 116 | 3 | - | 139 | 200 |
| | | # Female participants | 22 | - | 1 | 3 | - | 26 | 29 | - | 79 | 23 | 14 | 145 | |
| | | # Youth participants (18-30 yrs) | - | - | 7 | 11 | - | 18 | - | - | 74 | 24 | 2 | 100 | |
| | | # Disabled participants | 1 | - | 7 | 1 | - | 9 | 1 | - | 23 | 16 | - | 40 | |
| 1.3.2 | # New products and services offered by BDS providers. | Total # new products & services | 2 | 4 | 3 | 3 | - | 12 | 3 | 8 | 6 | 4 | - | 21 | 75 |
| | | Total # ag-related products & services | 2 | 0 | 3 | 0 | - | 5 | 3 | 1 | 4 | 1 | - | 9 | 52 |
| 1.3.3 | # SMEs acquiring quality technical assistance (not training) from BDS providers. | Total # of SMEs receiving BDS support | 25 | 3 | 24 | 51 | - | 103 | 51 | 17 | 104 | 143 | 1 | 316 | 600 |
| 1.3.4 | # SMEs, consulting firms, associations and groups that access market and technical information. | # SMEs accessing information | 8,256 | 184 | 3,634 | 1,388 | 1,515 | 14,977 | 11,445 | 230 | 3,928 | 1,389 | 3,405 | 20,397 | 25,000 |
| | | # SMEs accessing information (not web site) | 1,187 | 184 | 3,634 | 1,388 | 1,515 | 7,908 | 1,380 | 230 | 3,928 | 1,389 | 3,405 | 10,332 | - |
| | | # SMEs purchasing information | 1,059 | 33 | 207 | 166 | 93 | 1,558 | 1,236 | 51 | 501 | 167 | 1,983 | 3,938 | 3,000 |

CMS



ANNEX D

Calendriers culturels des différents groupements directement ciblés par le programme maraîcher

| | LEGUMES | Oct | Nov | Dec | Jan | Fev | Mars | Avril | Mai. | Juin | Juill | Août | Sept |
|----------------|-----------|-----|-----|-----|-----|-----|------|-------|------|------|-------|------|------|
| Sinthian souma | OIGNON | | ■ | ■ | ■ | ■ | ■ | ■ | | | | | |
| | LAITUE | | | | ■ | ■ | ■ | ■ | | | | | |
| | BISSAP | | | | | | | | | | | | |
| | GOMBO | | | | | | | | | | | | |
| Saré wour | P D Terre | | | ■ | ■ | ■ | ■ | | | | | | |
| | OIGNON | | | ■ | ■ | ■ | ■ | ■ | ■ | | | | |
| | CHOU | | | | ■ | ■ | ■ | ■ | | | | | |
| Bagadadji | LAITUE | | ■ | ■ | ■ | ■ | ■ | ■ | | | | | |
| | CHOU | | | ■ | ■ | ■ | ■ | ■ | | | | | |
| | JAXATU | | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | | | |
| | BISSAP | | | | ■ | ■ | ■ | ■ | ■ | ■ | | | |
| | TOMATE | | | | ■ | ■ | ■ | ■ | ■ | ■ | | | |
| | OIGNON | | ■ | ■ | ■ | ■ | ■ | ■ | ■ | | | | |
| | | | | | | | | | | | | | |
| Vélingara | LAITUE | | ■ | ■ | ■ | ■ | ■ | ■ | | | | | |
| | CHOU | | | ■ | ■ | ■ | ■ | ■ | | | | | |
| | CAROTE | | | ■ | ■ | ■ | ■ | ■ | | | | | |
| | OIGNON | | ■ | ■ | ■ | ■ | ■ | ■ | ■ | | | | |
| | BISSAP | | | ■ | ■ | ■ | ■ | ■ | ■ | ■ | | | |
| | GOMBO | | | ■ | ■ | ■ | ■ | ■ | ■ | ■ | | | |
| Kabe ndou | PIMENT | | ■ | ■ | ■ | ■ | ■ | ■ | ■ | ■ | | | |
| | BISSAP | | | ■ | ■ | ■ | ■ | ■ | ■ | ■ | | | |
| | LAITUE | | ■ | ■ | ■ | ■ | ■ | ■ | ■ | | | | |

Les calendriers culturels ont été établis après une étude du marché local pour connaître les périodes de demande pour chaque spéculation afin d'éviter les méventes

Légende

■ Stade pépinière

■ Stade végétatif

■ Stade et durée de la récolte

RAPPORT TRIMESTRIEL DE PERFORMANCE

DynaEntreprises Sénégalaises – Contrat Chemonics

Janvier 2003 – Mars 2003

Trimestre 13 sur 20

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I. SOMMAIRE EXECUTIF

L'Equipe Administrative de Dyna a surmonté des obstacles significatifs ce trimestre lorsque les piliers supportant le bâtiment de l'annexe à DynaDakar ont montré des défauts de conception qui menaçaient la stabilité du bâtiment et la sécurité des occupants. Durant les travaux de réparation, le staff de l'Annexe était logé dans les locaux du bâtiment principal. En collaboration avec le propriétaire, l'équipe a mobilisé l'expertise nécessaire pour concevoir de nouveau et réparer les colonnes de support et les fissures existantes. Au début du mois de Février, l'Annexe a été ré-ouvert avec des pertes minimales dans la productivité du projet. L'Administration a aussi été directement impliquée dans la configuration, l'achat et la livraison de systèmes informatiques pour le réseau PAMECAS. Un nombre total de 42 contrats locaux ont été signés ce trimestre pour un montant de 720,000 dollars qui représente à un rythme d'activités similaire à l'Année Fiscale 2002. La procédure de close-out pour le Grant de ACEP se poursuit ce trimestre avec les audits financiers et de performance qui conduisent à la fermeture finale le prochain trimestre.

L'équipe Microfinance de Dyna continue d'appuyer environ 30 institutions de microfinance à travers le pays. Ce trimestre est marqué par le rajout de six (6) nouvelles institutions de microfinance dans le portefeuille client de l'équipe microfinance de Dyna. L'accord de partenariat le plus significatif signé concerne le *Crédit Mutuel du Sénégal* (CMS), le plus grand réseau de microfinance au niveau national en termes de sociétariat (150 000 membres) et d'épargne mobilisée (27 millions de dollars). L'appui à CMS va nécessiter un engagement important en termes de temps et de budget pendant les dix-huit (18) mois restant du projet Dyna. L'informatisation de PAMECAS se poursuit ce trimestre avec l'installation complète du hardware et du logiciel de transaction dans 4 des 28 caisses. Après l'installation réussie du prototype, l'Equipe va s'atteler au déploiement dans les autres caisses le prochain trimestre. Une nouvelle activité de l'Equipe Microfinance consiste en l'approfondissement de l'appui développement organisationnel à travers l'ajout de techniques innovatrices pour le secteur microfinance au Sénégal comme le team building, la planification stratégique et le développement d'un nouveau produit. Les premières réactions des institutions microfinance clientes sont dans leur écrasante majorité positives.

Face aux contraintes de temps et des ressources financières, le département Business Development Services (BDS) de Dyna a pris des décisions difficiles mais raisonnables pour consacrer le restant des activités du projet à un petit nombre de marchés ou filières économiques. L'équipe BDS appuie sept filières sur le plan national pour des biens ou des services incluant l'horticulture, le lait, la banane, la volaille, l'artisanat, les nouvelles technologies agricoles et environnementales, et les radios rurales. Ces sept filières desservent les marchés nationaux, régionaux et internationaux à divers degrés et l'Equipe BDS a élaboré des programmes d'appui individuels adaptés au niveau de développement de chaque marché. Un thème commun à tous ces sept marchés est l'appui aux associations

professionnelles qui regroupent les acteurs économiques dans une filière dans le but de planifier, faire pression et d'identifier et de lever les contraintes auxquelles ensemble ils font face. L'objectif commun dans toutes les activités de BDS est d'assister les acteurs de l'économie locale au sein de filières spécifiques pour devenir plus réactifs aux signaux économiques de l'offre et de la demande à l'intérieur de leurs marchés respectifs.

Le département Monitoring, Evaluation, Analyse et Communication (MEAC) de Dyna a aussi beaucoup innové ce trimestre avec le lancement de la première série des études de cas de style Harvard Business School. Ces études de cas sont destinées à rassembler et à diffuser les leçons tirées du projet Dyna, de ses clients et partenaires et pour une utilisation au-delà du projet. La réalisation de trois études cas a débuté ce trimestre : deux pour BDS et une pour MF. Les cas BDS ont pour thème la création de fédération nationale des acteurs économiques dans la filière banane et une entreprise de technologie de l'information située à Ziguinchor. Le cas MF examine l'équilibre entre les intérêts commerciaux et sociaux au sein de la plupart des institutions de microfinance comme en témoigne l'expérience de RECEC, un réseau de microfinance ayant pour cibles les femmes démunies dans la banlieue de Dakar. L'équipe MEAC de Dyna devient de plus en plus professionnelle et créative dans l'utilisation de la vidéo digitale pour communiquer les messages et impacts du projet. A la suite d'une requête exprimée lors des réunions mensuelles de synergie, l'équipe a produit un film pour le Peace Corps pour couvrir la deuxième édition annuelle de leur "Tour des Femmes" pour promouvoir l'éducation des filles. Des copies de ce film ont été distribuées sur CD-ROM aux différentes parties intéressées.

De façon approximative, les deux tiers de la durée du projet ont été couverts et un montant équivalent du budget a été dépensé. Ces trois derniers trimestres ont été les plus importants du projet en matière de dépenses reflétant un programme en pleine maturation. Les dépenses de ce trimestre s'élèvent à 1,81 million de dollars. Les rubriques Personnel, Microfinance et BDS continuent de compter pour environ 97% des dépenses mensuelles. Avec 3,5 millions de dollars de fonds mis à disposition, le projet peut continuer d'avoir le même niveau actuel d'activités sur seulement cinq (5) mois, jusqu'en juillet 2003. Plus déconcertant encore, les fonds BDS jusqu'à la fin du projet ne pourront pas couvrir plus de six mois (août 2003) avec le rythme actuel des dépenses. Face une situation similaire l'année dernière, des fonds de Microfinance ont été réalloués à BDS et à d'autres rubriques par un amendement au contrat. Une action pareille pourrait être nécessaire le prochain trimestre pour corriger le déficit du budget de BDS ou le volume des activités pourrait être réduit de manière significative.