



« *Dynamise les entreprises sénégalaises* »



*A Satisfied Dyna Customer (read her story in this report)*

## **FIRST ANNUAL REPORT**

*01 October 1999 – 30 September 2000*

**USAID PROJECT :** 685-C-00-00-00002-00

**SUBMITTED TO:** USAID/SENEGAL

**BY:** CHEMONICS INTERNATIONAL

**DATE :** 15 NOVEMBER 2000



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USA

# ANNUAL PERFORMANCE REPORT

## Dyna-Entreprise Senegal - Chemonics Contract

01 October 1999 – 30 September 2000

*Fiscal Year 2000 (FY 00)*

**CONTRACTOR:** Chemonics International, Inc.  
**CONTRACT #:** 685-C-00-00- 00002-00  
**REPORTING PERIOD:** 01 October 1999 – 30 September 2000 (Fiscal Year 2000)  
**USAID OFFICE:** Strategic Objective 1

### I. EXECUTIVE SUMMARY

This Annual Report complements the 3<sup>rd</sup> quarterly report submitted to USAID Senegal on 31 October 2000 covering activities through the period ending 30 September 2000. As provided in the contract, the Annual Report can be “incorporated” in the last quarterly report of the Fiscal Year. Thus, this report complements the 3<sup>rd</sup> Quarterly Report by providing a succinct presentation of Contractor Results for FY 2000 with discussion of any shortfalls in meeting targets or milestones. Results are presented through a project Performance Monitoring Plan (PMP) and a Results Tracking Table (RTT) found in Annexes I and II. Additional supporting information is provided through a one-page summary indicator table also found in annex. Please consult the complementary 3<sup>rd</sup>, and previous, Quarterly reports for additional narrative. The project submitted three Quarterly Reports in FY 2000 because the project was operational for nine months in FY 2000 with initial contractor staff arriving in Dakar in December 1999.

Although there are no Contractor Results directly tied to administrative performance, the project administrative team is an integral part of the success of the project to-date. Implementation of the local tender bid strategy of the technical teams requires close cooperation and integration between these teams and the project administration. Timely and specific contracting is key to the successful implementation of the strategy to support the private sector by employing the private sector through competitive tender bids. The project administrative team, in concert with the respective technical teams, closed over seven (7) contracts for Business Development and roughly twelve (12) contracts for Microfinance in fiscal year 2000. The project administration also established two regional offices (Kolda and Tambacounda) with the second office lease signed just prior to the end of the fiscal year. The administrative team also oversaw the recruitment and hiring of more than thirty-five (35) local staff including staff for the regional offices. The Administration also established and made operational a project field accounting system that successfully completed a USAID Senegal Financial Review in August 2000. Finally, the administrative staff has performed regular and daily procurement responsibilities ranging from vehicles (6) to computers (30) to expatriate housing (4) to consumable supplies that all support the achievement of project results.

The Microfinance Team has created and implemented a competitively bid selection process to identify potential partner microfinance institutions to receive direct support from the project. The Team has stayed committed to decentralization by offering Information Days on the project in Pikine (May), Kolda (June), and Rufisque (August) over the nine-month period of project activity.

These Information Days culminated in the selection of three major potential partners to begin the Dyna Microfinance Support Program (UNACOIS, FNGPF and RECEC). Memoranda of Understanding were signed in August with these three and activities begun in September. All three are national or peri-urban Dakar (RECEC) networks of credit union branches. Contracts were let to provide training to UNACOIS and FNGPF, computers and training for UNACOIS, and office equipment for RECEC. Additional partners have also been identified and will be supported in the next fiscal year. The team has focused on working with networks of “caisses” to capture economies of scale and to achieve greater outreach.

To implement the microfinance strategy of supporting existing microfinance institutions, the team contracted for a census of microfinance institutions throughout the country. This was the first technical implementation of the project with the tender bid awarded in mid-January 2000. This baseline information has proved to be a significant source of data on the microfinance sector in Senegal that the project has shared with other donors (World Bank), consulting firms (French firm designing a finance support project for la Coopération Française) and ONGs (CRS, ACDI-VOCA). The project uses the information on a regular basis to guide decision-making and to inform partners. The team has also funded some small-scale individual, US-based training programs for CRS (business plans for microfinance institutions) and Ministry of Finance (The Economics Institute microfinance program at Boulder) staff during fiscal year 2000.

New challenges identified for the Microfinance Team in FY 2001 include, among others, how best to implement assistance programs within networks when there is great differentiation among individual branches within a network; how to implement a strategy based upon existing microfinance institutions in areas where there is insufficient existing coverage by credit unions (ex., Tambacounda Region); how to best “scale-up” the innovative village-level savings and investment mobilization campaign; whether and how to respond to the expressed need for additional access to financial capital to complement the existing support program to reinforce human and physical capital within existing microfinance institutions.

The Business Development team has exceeded all expectations with its innovative for-fee training program. The positive response of training participants have confirmed and strengthened this approach to training provision to the private sector. Women’s groups in both Kolda and Tambacounda have already collected fees for Dyna sponsored trainings and await provision of services. Partly based upon this positive experience, USAID Senegal’s SO #1 team has also ventured into the for-fee training approach. Dyna has successfully used this approach in training programs provided to women entrepreneurs in Pikine and Rufisque, as well as cybercafe training in Pikine and Tambacounda.

The Business Development Team also commissioned several sub-sector studies to identify investment opportunities and sector bottlenecks. Studies were begun on the milk subsector in the Kolda Region and the improved stove sector. These studies differ from traditional subsector approaches by consciously including evaluation of the financing of the subsector in addition to the traditional production-marketing-consumption axis. Both these studies will become available in the early part of FY 2001. The Team also organized a decentralized TechnoFair in Kolda that provided an opportunity for around 40 presenting firms and over 2,000 participants to share information on existing technology options in Senegal. Several spin-off activities have resulted from this TechnoFair including improved fruit and vegetable processing, neem oil extraction, vetiver

propagation and others. A major challenge for this team in FY 2001 is to revise the indicator, baseline and target set to more accurately reflect and communicate the impact of this innovative program.

## II. BACKGROUND

This is the 1<sup>st</sup> of five Annual Reports to USAID Senegal under the Chemonics Project (DynaEntreprises) funded through 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.*

Per contract (685-C-00-00-002) guidelines, “the fourth quarterly report (for the period ending September 30) can be incorporated into the annual report”. The quarterly report covering the period ending 30 September was already submitted to USAID Senegal on 31<sup>st</sup> October 2000. This was, however, the third quarterly report from DynaEntreprises in Fiscal Year 2000 (FY 2000) because the project began in the latter portion of the first quarter of FY 2000 with the initial arrival in Dakar of project staff. The project has been operational for nine months of FY 2000.

The present Annual Report is a complement to the previously submitted Quarterly Report for the period ending 30 September. The Annual Report focuses on presentation of Results Monitoring and Evaluation through the project’s Performance Monitoring Plan (PMP) and Results Tracking Table (RTT). Please refer to the report ending 30 September for greater narrative to this present annual report.

Additional guidance for the content of the Annual Report provided by the Contract include:

- Report will provide a succinct presentation of Contractor achievements of Contractor Results, Milestones and Targets in the previous year with supporting discussion as necessary to explain any shortfalls
- Report will summarize progress, provide an analysis of impact based on activities completed or in progress and suggest resolution of outstanding issues
- Provide data on the Contract’s contribution to PRSO Indicators for incorporation into USAID’s R-4 reporting and Agency Microenterprise Reporting as relevant
- Specifically, the report will include quantitative comparison of activity accomplishments to date versus milestones and overall Contractor Results

### III. ADMINISTRATION

*Contracting.* The contracting function of the Administrative Team is extremely important in a project that aspires to implement the majority of activities through competitive tender bids that identify the best value service or goods supplier on the local market. This strategy was chosen to assure that the Senegalese private sector benefits from “on the job training” through project implementation. Contracting in this context requires close collaboration and coordination with the technical teams to assure that specifications are well-defined and achievable. Negotiating with the winning local firm and confirming deliverables are also part of the administrative role to insure the success of a competitive tender bid approach.

The Administrative Team successfully negotiated and awarded seven (7) contracts in support of Business Development activities with additional contracts underway at the close of the fiscal year. Twelve (12) contracts in support of Microfinance activities were signed during fiscal year 2000 with four additional contracts in preparation at the end of the fiscal year. This rhythm of contracting, representing nine months of activity and during the project start-up phase, will significantly increase in fiscal year 2001.

*Recruitment.* Another major function of the Administration is recruitment and hiring of local personnel. Roughly thirty-five (35) local staff were hired over the first nine months of the project. This figure represents both Dakar and regional office (Kolda and Tambacounda) staff. Recruitments will continue in FY 2001 as Dyna expands into Thies and Ziguinchor, thereby completing the geographic spread of the project.

The project experienced a tight labor market for highly trained individuals (Information Technology specialists and Administrative and Financial Directors). Competition on the Senegal labor market is highly competitive for qualified, bilingual applicants for these two positions. The project had two recruitments for these positions and the final applicant opted for a higher remunerated position elsewhere (consulting firms, US Embassy, etc.) in both cases. In response, the project has revised its salary scale, within its overall budget, and sought interns for the IT position.

*Regional Offices.* The Administration successfully identified and established two (2) regional offices during this fiscal year. The office in Kolda was fully staffed and functional and the Tambacounda office was rented and staff recruitments underway by the end of fiscal year 2000. Both offices are experiencing a steady flow of visitors seeking information on the project and submitting requests for assistance. The established field presence is a definite advantage for the project and allows greater outreach to targeted clients. In FY 2001 the challenge will be to establish regional offices in Thies and Ziguinchor before the end of the third quarter.

*Procurement.* Procurement activities will continue to be a daily occurrence in running a decentralized project like Dyna. Results achieved in FY 2000 include procurement of six (6) vehicles, thirty-five (35) computers, household appliances for four (4) expatriates, equipping of two (2) regional offices (orders all placed in FY 2000) and consumable supplies. The distinct challenge for FY 2001 is to address the need to re-arrange the overall budget to deal with higher real costs than originally projected for the Equipment, Vehicles and Freight line item.

## IV. MICROFINANCE

The Microfinance Team achieved its targets for this reporting period in spite of the shortened activity period of nine months rather than twelve. Viable potential partners were identified, support contracts were let, baselines were established and assistance programs begun. The indicators, targets and values reflect this initial impact although additional passage of time will be needed to measure impact given that certain activities began during the last quarter of the fiscal year. The existing indicators for the microfinance activities are judged sufficient and only minor, if any, modifications will be proposed in the Year 2 Workplan to reflect project activities and impact more accurately.

**A. Expansion & Sustainability of DFS .** The Dyna Microfinance Team, through its Microfinance Support Program, has purposely focused its initial efforts on networks of credit union branches. These networks provide larger outreach and have increased sustainability due to the nature of shared risks and economies of scale. Networks also provide opportunities for reinforcing best practices among the branch offices that comprise the network.

All three of the first partners signing Memoranda of Understanding with Dyna are networked Decentralized Financial Systems (DFS). UNACOIS, the national trader and industrialist union, FNGPF, a national federation of women's groups, and RECEC, a peri-urban Dakar network of women's credit unions all provide network related advantages over the individual "caisse", approach. By the end of the fiscal year Dyna began direct support to thirteen (13) "caisses" at UNACOIS, sixteen (16) "caisses" at RECEC and thirty-eight (38) "caisses" at FNGPF for a total of sixty-seven (67) "caisses" assisted by the end of fiscal year 2000.

Delinquency rates and loan losses are below 10 and 5%, respectively, for UNACOIS and RECEC. FNGPF must make greater efforts in this regard as they are the group that did not meet this criteria in the results indicators. Non-attainment of this result by FNGPF is attributed to the essentially traditional donor support of this network versus the more private sector and self-motivated programs of UNACOIS and RECEC. FNGPF has received highly visible, subsidized state and donor support that results in lower reimbursement rates for their portfolio. When loan funds are perceived as coming from either the state or donors ("argent froid") the incentive to repay is reduced when compared to self-mobilized financial capital ("argent chaud").



**Photo #1:** UNACOIS Cambarene Branch Office (caisse) training by REMIX staff

Microenterprise Results Reporting (MRR) data for these “caisses” has been collected and baselines established. Female savers and borrowers greatly outnumber their male counterparts across these three initial Dyna partners by factors of 4.5 and 3.3 to 1, respectively. The project strategy is resulting in reaching the targeted female clients of microfinance institutions. The ratio of total loan portfolio (multiple loans within a year) to savings mobilized is 1.8 over all three institutions.

**B. Financial Instrument Awareness.** The Dyna Microfinance Team has increased existing financial instrument and general financial sector awareness through its Information Days and Training Days. Information Days provide a one-day introduction to the Dyna Microfinance Support Program for potential partners. These Days are decentralized and average an attendance of around 100 participants. Participants include microfinance institutions, private entrepreneurs, consulting firms and other non-governmental organizations (NGOs). During the course of these Information Days time is allocated to a presentation by the Ministry of Finance on the three categories of microfinance institutions and how they are registered with the Ministry's division charged with monitoring the sector. Information Days were held in Pikine (May), Kolda (June) and Rufisque (August) during fiscal year 2000. The Ministry of Finance has stated that these Information Days have resulted in increased registration requests by microfinance institutions. For the first nine months of calendar year 2000 the Ministry has granted approximately one hundred (100) new recognition documents (all three levels combined).

In the month of July 2000 the Dyna Microfinance Team organized a Training Day that was a direct response to demand expressed and ideas captured from participants at the Pikine and Kolda Information Days. This was a one-day dedicated affair to explain the three levels of Ministry of Finance recognition of microfinance institutions. Representatives of the Ministry addressed the legal requirements concerning microfinance institutions while a representative of a “recognized” microfinance institution provided practical experience and advice to the assembled participants.



**Photo #2:** Information Day in Rufisque

**C. Reduced Financial Risks.** The Dyna approach to financial risk reduction has been through institutional strengthening of microfinance partners. The risk of failure or bankruptcy of a microfinance institution is a significant barrier to entry of many clients of this evolving sector. Dyna's approach has been to strengthen partner microfinance institutions through training of branch office managers and tellers plus the membership of the credit union. Trainings were contracted at the end of fiscal year 2000 and were underway in September and October 2000 for each and every

branch office of the UNACOIS and FNGPF networks participating in the Dyna Support Program. Initial feedback has been very positive on this training that emphasizes the rights and responsibilities of these three targeted positions (manager, teller and member) plus the three oversight committees.

**D. Increased Savings.** Dyna has emphasized the importance of savings mobilization as the “other side of the coin” in microfinance through inclusion of this key criteria in its selection process for potential partners. Even with a potential partner whose strategy is not fully based upon domestic savings for its loan capital, such as ACEP, Dyna has continued to emphasize the importance of mobilizing domestic capital within the microfinance sector. Microfinance institutions that are completely dependent upon outside capital and not prepared to adapt their strategy stand little chance of support from the Dyna program.

Dyna has further promoted domestic savings through its innovative village-level savings and investment mobilization program. First initiated in Kolda Region with additional trial attempts in peri-urban Dakar, this program aims to mobilize village or neighborhood level groups to begin group savings programs. The underlying principles behind this approach are the need for discipline in any savings program and breaking with dependency cycles on donors or NGOs prior to initiating self-help programs. Dyna also provides information to these village groups concerning the closest existing microfinance institutions to their locale based upon the data collected in the geo-referenced census. The strategy is to stimulate demand for and awareness of financial options at the village level while developing linkages between savings groups and microfinance institutions.

The village-level program focuses on villages with greater than 350 inhabitants according to the last census (1988) and initial efforts began in Kolda and Velingara departments. A trial attempt in peri-urban Dakar (Parcelles Assainies) is also underway with the United Methodist Church (UMC). Overall results from these trials are roughly 1 million FCFA in both savings and loans mobilized in the approximately 25 villages visited by the end of fiscal year 2000. These same villages have deposited roughly 200,000 FCFA with local microfinance institutions resulting in 400,000 FCFA in deposit-backed loans.

## V. BUSINESS DEVELOPMENT

The Business Development Team has implemented an innovative, market-driven approach to providing technical, technological and informational assistance to the private sector in Senegal. This approach is definitely producing measurable impact, particularly the for-fee training, but the existing contractual indicator set does not accurately reflect results achieved. Dyna proposes to revisit these indicators and propose, in collaboration with the SO #1 team, new indicators that more accurately reflect the impact of Business Development activities. New Business Development indicator development will take place prior to submission of the Year 2 Workplan and a revised indicator set with targets and baselines will be included in the submitted workplan for USAID review.

Measured against the existing contractual indicator set and accounting for a nine-month activity period instead of twelve months due to project start-up date, the Business Development Team has met or exceeded the majority of its targets for Year 1. Exceptions are the census of enterprises which Dyna curtailed when the team discovered that a partner project (Fondation Secteur Privé - FSP) was engaged in a similar census. To avoid duplication of effort Dyna yielded to the FSP initiative already underway. Other indicators not fully met are due to the nine-month activity period or the need for a significant period to pass after training before measuring impact. Projections over a twelve month period and initial feedback assure Dyna that these targets will also be met or exceeded.

**A. Access to Information.** The Dyna Business Development Team initiated a program of subsector studies to identify investment opportunities and bottlenecks within selected economic sectors. These subsector studies are innovative in their insistence on practical identification of problems and opportunities targeted to a business investor rather than academia. Dyna subsector studies are also unique in that they provide information on the financing of the subsector in addition to the traditional production, marketing, consumption approach. The first two subsector studies undertaken in fiscal year 2000 were the Kolda milk study and the improved stoves (Djambaar) study.



**Photo #3 :** TechnoFair exhibition of wire fencing machine

Dyna also organized several events to increase access to information within the private sector. These included access to technical information by women's fruit and vegetable processing groups in Kolda and Pout (Thies), training programs on marketing for women entrepreneurs in Pikine and Rufisque, and diversification information on vetiver grass for the federation of forest products users.

A total of eight (8) such partners receiving information to improve their operations were assisted in this reporting period. All but one, the Kolda Coldstore Complex, were associations.

## A SATISFIED CUSTOMER

A seamstress who paid 10,000 FCFA for the Dyna organized marketing training in Pikine visited the Dyna offices with her husband to express her appreciation for the impact the training had on her operations. Following the training principles she developed a signboard to announce her services (picture at upper right) and a planning system to better organize her activities (picture at lower right). The planning system provides her with an overview of her existing clients, potential clients and jobs presently underway.

The seamstress stated that thanks to the training she has diversified her activities, tripled her revenues and doubled her client base through differentiation and better customer focus. Again following the training offered she has further developed business cards and sampling of potential new clients.

This satisfied customer is also on the cover of this report.



**B. Access to Appropriate Technologies.** The major event organized by Dyna during fiscal year 2000 to address access to appropriate technologies was the Kolda TechnoFair in June. This decentralized technology fair focused on existing technology producers and providers in Senegal. Around 40 stands representing technology providers were available for perusal by the over 2,000 people visiting the fair. Stand presenters were encouraged to provide hands-on, interactive experiences for the visitors. Demonstration sites at the Dyna offices in Kolda (5 visitors) and Dakar (2 visitors) also served as a means to present appropriate technologies to visiting firms and entrepreneurs, especially the use of vetiver grass in combating soil erosion, salination and moisture loss. A combined total of 47 enterprises or associations have been exposed to improved technologies via the TechnoFair and demonstration sites. The TechnoFair event has resulted in exchanges between groups using local technologies in the areas of fruit and vegetable processing and neem oil extraction. Vetiver use as a soil erosion technology has found immediate use with a school building in Kolda directly threatened by water erosion.



**Photo #4 :** Vetiver plant after 5 months growth

## Appreciation of For-Fee Training

Dyna organized CyberCafe trainings in Pikine (lower right photo) and Tambacounda (upper right photo). The training was implemented on a two-day, immersion basis by a young, local Internet firm (YINTERNET.ORG) with assistance by an experienced Moroccan consultant (Afago- blue shirt in upper right photo). The objective of the training was to provide entrepreneurs willing to invest with information necessary to establish a CyberCafe outside urban Dakar. The training provided technical, financial, business plan preparation and market analysis information.

A survey conducted of CyberCafe training participants discovered a heightened appreciation of the for-fee concept. Participants commented to a third-party interviewer that previous free trainings they attended were over-subscribed, motivated people to attend for per diems and not for the content of the training and generally suffered in quality. Participants mentioned that sponsorship by a USAID funded project assured them of the quality of the training and that the 80,000 FCFA fee would result in quality for their money. Certain participants stated they were willing to pay



**C. Strengthened Business, Association and Group Capacities.** The greatest number of Business Development activities in fiscal year 2000 focused on strengthening the ability of businesses, business associations and groups to better conduct their affairs. The principle means of strengthening these entrepreneurs has been through the for-fee training program. Successful for-fee training programs were implemented for a professional women's association in Pikine, a women's livestock raising association in Rufisque, and a CyberCafe training program in Pikine and Tambacounda.

Business plans were developed by fifteen (15) participants of the two CyberCafe trainings and each of these are now seeking financing. Dyna has also made suggestions to these participants regarding available financing institutions based upon the level of funding sought. A honey producers group in Kolda rounds out the sixteen (16) total business plans developed with Dyna assistance in fiscal year 2000.

- ANNEX I** French Translation of Executive Summary
- ANNEX II** Dyna Performance Monitoring Plan (PMP)
- ANNEX III** Dyna Results Tracking Table (RTT)
- ANNEX IV** Dyna Recapitulative Summary of Indicators, Baselines, Targets and Results

# RAPPORT ANNUEL DE PERFORMANCE

## DynaEntreprises Sénégalaises – Contrat Chemonics

01 Octobre 1999 – 30 Septembre 2000

*Année Fiscale 2000*

**CONTRACTEUR** : Chemonics International, Inc.  
**CONTRAT #** : 685-C-00- 00--00002-00  
**PERIODE DU RAPPORT** : 01 Octobre 1999 – 30 Septembre 2000  
**BUREAU USAID** : Objectif Stratégique #1

### I. SOMMAIRE EXECUTIF

Ce rapport annuel complète le 3<sup>ème</sup> rapport trimestriel soumis à l'USAID le 31 octobre 2000 et couvrant les activités allant jusqu'au 30 septembre 2000. Comme le souligne le contrat, le rapport annuel peut être incorporé dans le dernier rapport trimestriel de l'année fiscale en cours. Ainsi, ce rapport complète et finalise le troisième rapport trimestriel en donnant une présentation réduite des résultats obtenus par le contractant pendant l'année 2000 y compris des explications sur les raisons qui ont empêché l'atteinte des cibles ou des bornes annoncées. Le Plan de Suivi des Performances (Performance Monitoring Plan - PMP) et le Tableau de Suivi des Résultats (Results Tracking Table - RTT) du projet en Annexe I et II donne les résultats atteints par le projet. Egalement dans les annexes et les tableaux une information supplémentaire est présentée. Veuillez consulter les rapports précédents pour des informations narratives supplémentaires. Depuis l'arrivée du personnel de Chemonics à Dakar en Décembre 1999, le projet a soumis trois rapports trimestriels à l'USAID, relatant les neuf mois opérationnels du projet.

Bien qu'il n'y ait aucun résultats directement liés à la performance de l'administration, l'équipe administrative du projet a contribué de façon intégrale au succès que rencontre à ce jour le projet. La mise en place d'une stratégie d'appel d'offres locale par les équipes techniques a demandé une collaboration et coopération entre les équipes techniques et l'administration du projet. Une approche contractuel et dans le temps est la clé du succès pour la mise en place d'une stratégie d'appui au secteur privé à travers des appels d'offres. L'équipe administrative du projet, en accord avec les différentes équipes techniques ont signé sept (7) contrats pour le département Appui aux PME/PMI et à peu près quatorze (14) contrats pour le département de la Microfinance dans l'année fiscale 2000. Le département Administratif du Projet a également ouvert deux bureaux régionaux (Kolda et Tambacounda). Le bail du bureau de Tambacounda a été signé juste avant la fin de l'année fiscale. L'équipe technique a également recruté et embauché plus de trente cinq (35) employés locaux dont les employés des bureaux régionaux. L'Administration a mis en place pour le projet un système comptable opérationnel qui a été revu et approuvé en août 2000 par le Département financier de l'USAID. Par ailleurs, les employés de l'administration ont répondu régulièrement à la demande d'achat de matériel tel que voitures (6), ordinateurs (30) mais aussi à la maintenance des maisons des expatriés et aux besoins en fournitures de bureaux et autres nécessaires pour le bon fonctionnement du projet. Tout cet appui a contribué à l'atteinte des résultats du projet.

L'équipe de la Microfinance a créé et mis en place un processus de sélection des appel d'offres afin d'identifier les institutions en Microfinance susceptible d'être des partenaires potentiels et ainsi

recevoir un appui direct du projet. Pendant les neuf mois de la vie du projet, l'équipe a poursuivi sa politique de décentralisation en offrant des journées d'information à Pikine (Mai), Kolda (Juin) et Rufisque (Août). Ces journées d'information ont permis de sélectionner trois partenaires potentiels qui ont lancé le Programme d'Appui à la Microfinance de Dyna (Unacois, FNGPF et RECEC). Les accords de Partenariat ont été signés en août avec ces trois organisations et les activités ont débuté en Septembre. Ce sont trois réseaux de caisses de crédit nationaux ou péri-urbains Dakar. Des contrats ont été élaborés pour apporter des formations à l'UNACOIS et à la FNGPF ; En même temps, des ordinateurs ont été achetés pour UNACOIS et des fournitures de bureaux pour RECEC. D'autres partenaires ont été identifiés et obtiendront un appui durant la prochaine année fiscale. L'Equipe a choisi de travailler avec des réseaux de caisses pour atteindre une proportion plus vaste de l'économie et ainsi arriver à une plus grande pénétration.

Afin de pouvoir mettre en place la stratégie de la Microfinance qui est d'appuyer des institutions de Microfinance déjà existantes, l'équipe a fait, avec l'aide d'un contractant, un recensement national de toutes les institutions de Microfinance dans le pays. Ce fut la première activité technique de la mise en place du projet. L'appel d'offre fut adjugé en mi-Janvier 2000. Cette information de base concernant le secteur de la Microfinance a été une importante source de référence. Cette information a été partagée avec d'autres donateurs (Banque Mondiale), des cabinets d'experts (une firme française développant un projet d'appui financé pour la Coopération Française) et des ONG (CRS, ACDI-VOCA). Le Projet utilise d'une façon systématique cette information lors des prises de décisions et également pour informer ses partenaires. Durant cette année fiscale 2000, l'équipe a aussi financé la formation d'individus à travers des programmes de formations aux Etats Unis : CRS (Plan d'Affaires pour les institutions de Microfinance), Ministère des Finances (Programme Microfinance de l'Institut Economique de Boulder).

Les nouveaux défis identifiés par l'équipe de Microfinance pour cette année fiscale 2000 comprennent, entre autres : comment mettre en place des programmes d'assistance au sein de réseaux ayant des caisses de niveaux différents ? Comment mettre en place une stratégie basée sur l'existence d'institutions de Microfinance dans des régions où le manque se fait sentir (ex., Tambacounda Région) ? Comment améliorer en augmentant d'une façon innovante l'épargne au niveau des villages et les campagnes de mobilisation d'investissements ? Si et comment répondre aux besoins exprimés d'accéder à des capitaux financiers venant en appui au programme déjà existant mais plus destiné à renforcer le capital humain et physique au sein des institutions de Microfinance.

L'Equipe Appui aux PME/PMI a dépassé toutes les attentes avec son programme innovatif de formations payantes. La réponse positive en provenant des participants a confirmé et renforcé l'approche de provision de formation au secteur privé. Dans les régions de Kolda et Tambacounda, des groupements de femmes ont déjà collecté de l'argent pour que Dyna organise des formations et attendent impatiemment. Se basant sur cette expérience positive, l'équipe de l'USAID Sénégal /SO#1 s'est engagée dans cette approche de formation payante. Dyna a utilisé avec succès cette approche et a offert des formations aux femmes entrepreneurs de Pikine et Rufisque, ainsi que des formations en Cybercafé à Pikine et Tambacounda.

L'équipe du département Appui aux PME/PMI a également commandité plusieurs études sous-sectorielles pour identifier les opportunités d'investissements et les secteurs de blocages. Des études ont été commencées sur le sous-secteur laitier dans la Région de Kolda et aussi sur le

secteur des fourneaux améliorés. Ces études sont différentes de celles généralement faites dans ce secteur ; en effet l'approche utilisée n'est pas l'approche traditionnelle. Dans ce cas ci, les études comportent des évaluations sur le financement des sous-secteurs en addition de l'axe traditionnel de production-marché- consommation. Ces deux études seront prêtes à être utilisées au début de l'année fiscale 2001. L'équipe a également organisé une technofoire à Kolda. Quarante (40) firmes ont été représentées et plus de 2000 participants ont pu échanger des informations sur les options déjà existantes de la technologie au Sénégal. Plusieurs activités ont démarré à la suite de cette foire. Entre autres : la transformation des fruits et légumes, l'extraction de l'huile du Neem, la propagation du Vetiver et autres.... Le plus grand défi pour cette équipe pour l'année fiscale 2001 sera de revoir les indicateurs, les données de références et les cibles afin de pouvoir mieux montrer et communiquer l'impact de ce programme innovatif.

#	USAID SENEGAL PERFORMANCE INDICATOR	DYNAENTREPRISES PERFORMANCE INDICATOR	INDICATOR DEFINITION & UNIT OF MEASURE	DATA SOURCES	Method & Approach to Data Collect. & Calc.	Dyna Data Acquisition		Dyna Analysis & Reporting	
						Frequency	Team(s)	Frequency	Team(s)
<b>SO 1 : Sustainable Increases in Private Sector Income Generating Activities in Selected Sectors</b>									
1.1	Private Sector share of Gross Domestic Product (GDP)	Macroeconomic indicator not within the manageable interest or contractual mandate of Dyna <i>Dyna Unit of Measure:</i>							
1.2	Number of registered Small and Medium Enterprises (SME) and Microenterprises Increased	Number of microfinance institutions registered with Finance Ministry	Practicing microfinance institutions within the UMEOA zone, including Senegal, must be registered under a convention cadre, agrément or reconnaissance	Finance Ministry Microfinance Unit	Report & sum figures	bi-annual	MF & MEAC	bi-annual	MF & MEAC
		<i>Dyna Unit of Measure:</i> # of registered microfinance institutions							
1.3	Ratio of Private Investment to GDP	Macroeconomic indicator not within the manageable interest or contractual of Dyna <i>Dyna Unit of Measure:</i>							
<b>KIR 1.1 : Improved Legal, Regulatory and Policy Environment</b>									
1.1.1	Time for a business to become operational	Policy indicator not within the manageable interest or contractual mandate of Dyna <i>Unit of Measure:</i>							
1.1.2	Time for a business to complete customs clearances	Policy indicator not within the manageable interest or contractual mandate of Dyna <i>Unit of Measure:</i>							
1.1.3	Number of investment regimes	Policy indicator not within the manageable interest or contractual mandate of Dyna <i>Unit of Measure:</i>							
1.1.4	Proportion of business litigation cases resolved by the Arbitration Center	Policy indicator not within the manageable interest or contractual mandate of Dyna <i>Unit of Measure:</i>							

#	USAID SENEGAL PERFORMANCE INDICATOR	DYNAENTREPRISES PERFORMANCE INDICATOR	INDICATOR DEFINITION & UNIT OF MEASURE	DATA SOURCES	Method & Approach to Data Collect. & Calc.	Dyna Data Acquisition		Dyna Analysis & Reporting	
						Frequency	Term(s)	Frequency	Term(s)
<b>KIR 1.2 : Improved Access to Financial Services</b>									
1.2.1	Amount of credit disbursed through the Loan Portfolio Guarantee Program	Indicator not within the manageable interest or contractual mandate of Dyna <i>Dyna Unit of Measure:</i>							
1.2.2	Value of savings collected by Decentralized Financial Systems (DFS) in target areas	Value of savings collected	absolute amount & annual growth rate of savings collected by Dyna partner DFS	Dyna DFS Partners	report & sum figures	bi-annual	MF & MEAC	bi-annual	MF & MEAC
		<i>Dyna Units of Measure:</i>	millions of FCFA						
		# of new savers disaggregated by gender	absolute # & % growth of new savers among Dyna partner DFS by gender	Dyna DFS Partners	report & sum figures	bi-annual	MF & MEAC	bi-annual	MF & MEAC
		<i>Dyna Units of Measure:</i>	# of new savers by gender % growth of new savers by gender						
1.2.3	Value of loans disbursed by DFS in target areas	Value of loans offered	absolute amount & % growth of loan portfolio among Dyna partner DFS	Dyna DFS Partners	report & sum figures	bi-annual	MF & MEAC	bi-annual	MF & MEAC
		<i>Dyna Units of Measure:</i>	billions of FCFA						
			% growth in loan value						
1.2.4	Number of people obtaining loans from DFS in target areas	# of active borrowers disaggregated by gender	absolute # & % growth of borrowers among Dyna partner DFS by gender	Dyna DFS Partners	report & sum figures	bi-annual	MF & MEAC	bi-annual	MF & MEAC
		<i>Dyna Units of Measure:</i>	# of new borrowers by gender						
			% growth of new borrowers by gender						
Additional Indicators		# of institutions using full cost-recovery interest rates & fees	# of Dyna partner DFS covering recurrent costs thru interest & fees	Dyna DFS Partners	evaluate data provided	bi-annual	MF & MEAC	bi-annual	MF & MEAC
		<i>Dyna Units of Measure:</i>	# of partner institutions						
		# of institutions with delinquency rates below 10% and loan losses under 5% of the institution's loan portfolio	# of Dyna partner DFS with 3-month and 1-year loan arrears less than 10% & %%, respectively	Dyna DFS Partners	evaluate data provided	bi-annual	MF & MEAC	bi-annual	MF & MEAC
		<i>Dyna Units of Measure:</i>	# of partner institutions						



#	USAID SENEGAL PERFORMANCE INDICATOR	DYNAENTREPRISES PERFORMANCE INDICATOR	INDICATOR DEFINITION & UNIT OF MEASURE	DATA SOURCES	Method & Approach to Data Collect. &	Dyna Data Acquisition		Dyna Analysis & Reporting	
						Frequency	Team(s)	Frequency	Team(s)
<b>Other Dyna Indicators</b>									
O.1		<b>Program related M&amp;E of impact providing R4 required information for activities for each PRSO assisted target zone by November 15th of each year for the period ending 30th September</b>	<i>Annual Report &amp; additional punctual reports submitted to USAID Senegal</i>	Dyna teams & partners	report produced	annual & quarter	Dyna Team	annual & quarter	Dyna Team
		<i>Dyna Units of Measure:</i>	<i>Initialization Report</i>						
			<i>Strategic Workplan</i>						
			<i>Quarterly Reports</i>						
			<i>Annual Report</i>						
O.2		<b>Topic specific analyses or reports that inform, educate &amp; communicate microfinance financial &amp; non-financial best practices to the public circulated</b>	Recounting of various activities & actions undertaken by Dyna to communicate information on financial and non-financial best practices	Dyna teams & partners	evaluate data provided	annual	MF & MEAC	annual	MF & MEAC
		<i>Dyna Units of Measure:</i>	<i>brochures</i>						
			<i>trainers identified</i>						
			<i>association &amp; MFI surveys</i>						
			<i>workshop proceedings</i>						
			<i>constraints passed to USAID</i>						
O.3		<b>USAID Global Bureau Microenterprise Reporting requirements for Senegal completed in a timely manner</b>	Microenterprise Results Reporting (MRR) data included in Memoranda of Understanding with and collected from Dyna Partner DFS	Dyna DFS Partners	report & sum figures	annual	MF & MEAC	annual	MF & MEAC
		<i>Dyna Unit of Measure:</i>	<i>input to annual report to Global</i>						

#	USAID SENEGAL PERFORMANCE INDICATOR	DYNAENTREPRISES PERFORMANCE INDICATOR	INDICATOR DEFINITION & UNIT OF MEASURE	DATA SOURCES	BASELINE		Indicator Value (USG fiscal year)	
					2000		2000	
					Year	Value	Target	Actual
<b>SO 1 : Sustainable Increases in Private Sector Income Generating Activities in Selected Sectors</b>								
1.1	Private Sector share of Gross Domestic Product (GDP)	Macroeconomic indicator not within the manageable interest or contractual mandate of Dyna <i>Dyna Unit of Measure:</i>						
1.2	Number of registered Small and Medium Enterprises (SME) and Microenterprises Increased	Number of microfinance institutions registered with Finance Ministry	Total number of practicing microfinance institutions in Senegal registered under UEMOA law with either agrément, reconnaissance or convention cadre	Finance Ministry Microfinance Unit	CY 1999	183	?	493
		<i>Dyna Unit of Measure:</i> # of registered microfinance institutions						
1.3	Ratio of Private Investment to GDP	Macroeconomic indicator not within the manageable interest or contractual of Dyna <i>Dyna Unit of Measure:</i>						
#	USAID SENEGAL PERFORMANCE INDICATOR	DYNAENTREPRISES PERFORMANCE INDICATOR	INDICATOR DEFINITION & UNIT OF MEASURE	DATA SOURCES	BASELINE		Indicator Value (USG fiscal year)	
					2000		2000	
					Year	Value	Target	Actual
<b>KIR 1.1 : Improved Legal, Regulatory and Policy Environment</b>								
1.1.1	Time for a business to become operational	Policy indicator not within the manageable interest or contractual mandate of Dyna <i>Unit of Measure:</i>						
1.1.2	Time for a business to complete customs clearances	Policy indicator not within the manageable interest or contractual mandate of Dyna <i>Unit of Measure:</i>						
1.1.3	Number of investment regimes	Policy indicator not within the manageable interest or contractual mandate of Dyna <i>Unit of Measure:</i>						
1.1.4	Proportion of business litigation cases resolved by the Arbitration Center	Policy indicator not within the manageable interest or contractual mandate of Dyna <i>Unit of Measure:</i>						

#	USAID SENEGAL PERFORMANCE INDICATOR	DYNAENTREPRISES PERFORMANCE INDICATOR	INDICATOR DEFINITION & UNIT OF MEASURE	DATA SOURCES	BASELINE		Indicator Value (USG fiscal year)	
					Year	Value	2000	
							Target	Actual
<b>KIR 1.2 : Improved Access to Financial Services</b>								
1.2.1	Amount of credit disbursed through the Loan Portfolio Guarantee Program	Indicator not within the manageable interest or contractual mandate of Dyna <i>Dyna Unit of Measure:</i>						
1.2.2	Value of savings collected by Decentralized Financial Systems (DFS) in target areas	Value of savings collected	<i>absolute amount &amp; annual growth rate of savings collected by Dyna partner DFS</i>	Dyna DFS Partners	CY 1999	404	424	tbd
		<i>Dyna Units of Measure:</i>	millions of FCFA					
			% growth in savings value					
	# of new savers disaggregated by gender		<i>absolute # &amp; % growth of new savers among Dyna partner DFS by gender</i>	Dyna DFS Partners	CY 1999	1,845/8,369	1,937/8,787	tbd
		<i>Dyna Units of Measure:</i>	# of new savers by gender (m/f)					
			% growth of new savers by gender					
1.2.3	Value of loans disbursed by DFS in target areas	Value of loans offered	<i>absolute amount &amp; % growth of loan portfolio among Dyna partner DFS</i>	Dyna DFS Partners	CY 1999	0.736	0.773	tbd
		<i>Dyna Units of Measure:</i>	billions of FCFA					
			% growth in loan value					
1.2.4	Number of people obtaining loans from DFS in target areas	# of active borrowers disaggregated by gender	<i>absolute # &amp; % growth of borrowers among Dyna partner DFS by gender</i>	Dyna DFS Partners	CY 1999	1,919/6,487	2,015/6,811	tbd
		<i>Dyna Units of Measure:</i>	# of new borrowers by gender (m/f)					
			% growth of new borrowers by gender					
Additional indicators	# of institutions using full cost-recovery interest rates & fees		<i># of Dyna partner DFS covering recurrent costs thru interest &amp; fees</i>	Dyna DFS Partners	CY 1999	0	3	2
		<i>Dyna Units of Measure:</i>	# of partner institutions					
			# of Dyna partner DFS with 3-month and 1-year loan arrears less than 10% & %%, respectively	Dyna DFS Partners				
<i>Dyna Units of Measure:</i>	# of partner institutions							

#	USAID SENEGAL PERFORMANCE INDICATOR	DYNAENTREPRISES PERFORMANCE INDICATOR	INDICATOR DEFINITION & UNIT OF MEASURE	DATA SOURCES	BASELINE		Indicator Value (USG fiscal year)	
					Year	Value	2000	
							Target	Actual
<b>KIR 1.3 : Increased Use of Best Technical and Managerial Practices</b>								
1.3.1	Number of DFS clientele in targeted areas that have received technical & managerial training	# and % of small and medium enterprises in assisted target zones with business plans	# and % of SMEs with business producing business plans after attending a Dyna function	Dyna SME partners	CY 1999	0	12	16
		<i>Dyna Units of Measure:</i> number	percentage				0	10%
		# of SMEs, associations and groupings in assisted target zones that accessed a new source of information & used it to improve operations	absolute & cumulative # of SMEs, associations & groups that obtain knowledge, skills or information sources after attending a Dyna function & implement them	Dyna SME partners	CY 1999	0	8	10
		<i>Dyna Units of Measure:</i> number	cumulative number				0	8
1.3.2	Number of SMEs in target areas that are using appropriate technologies to increase revenues	# of events, organized with partners, that are innovative & have measurable impact on the participants ability to better conduct their affairs (enterprises, associations, consulting firms) through end-of-activity evaluations	absolute, cumulative number and % of Dyna informational functions with participant impact	Dyna SME partners	CY 1999	0	5	7
		<i>Dyna Units of Measure:</i> # of events	total # of events				0	8
		% events with participant impact			0	40%	85%	
		# of micro, small & medium enterprises & associations exposed to new technologies	absolute, cumulative number and % of SMEs adopting new technologies accessed through a Dyna function	Dyna SME partners	CY 1999	0	60	47
<i>Dyna Units of Measure:</i> # exposed	cumulative number		0	60			47	
% adopting within 6 months			0	12%			tbd	
1.3.3	Number of services provided by business & professional associations to their members	increase in # of paid-up members among private business and professional associations that partner with Dyna	# of associations with at least a 15% increase in paid-up membership within 8 months of working with Dyna	Dyna SME partners	CY 1999	0	2	tbd
		<i>Dyna Units of Measure:</i> number						

#	USAID SENEGAL PERFORMANCE INDICATOR	DYNAENTREPRISES PERFORMANCE INDICATOR	INDICATOR DEFINITION & UNIT OF MEASURE	DATA SOURCES	BASELINE		Indicator Value (USG fiscal year)		
					Year	Value	2000		
							Target	Actual	
<b>Other Dyna Indicators</b>									
O.1		Program related M&E of impact providing R4 required information for activities for each PRSO assisted target zone by November 15th of each year for the period ending 30th September	Annual Report & additional punctual reports submitted to USAID Senegal	Dyna teams & partners	CY 1999				
						Dyna Units of Measure: Initialization Report	0	1	1
						Strategic Workplan	0	1	1
						Quarterly Reports	0	2	3
						Annual Report	0	1	1
O.2		Topic specific analyses or reports that inform, educate & communicate microfinance financial & non-financial best practices to the public circulated	Recounting of various activities & actions undertaken by Dyna to communicate information on financial and non-financial best practices	Dyna teams & partners	CY 1999				
						Dyna Units of Measure: brochures	0	2	2
						trainers identified	0	list created & updated	done
						association & MFI surveys	0	survey completed	MFI - yes PME - FSP
						workshop proceedings	0	proceedings published	reconnais- sance workshop
		constraints passed to USAID	0	weekly	weekly				
O.3		USAID Global Bureau Microenterprise Reporting requirements for Senegal completed in a timely manner	Microenterprise Results Reporting (MRR) data included in Memoranda of Understanding with and collected from Dyna Partner DFS	Dyna DFS Partners	CY 1999	0	input provided	completed for 1st three partners	
						Dyna Unit of Measure: input to annual report to Global			

#	TEAM	Indicator	Measure	Value			Comment
				Base-line 99	FY 2000 Target	FY 2000 Q4	
1		# of institutions using full cost-recovery interest rates and fees	among institutions receiving assistance from DynaEntreprise	0	3	2	UNACOIS, RECEC
2		# of institutions with delinquency rates below 10% and loan losses under 5% of the institution's loan portfolio	# with delinquency rate below 10%	0	2	2	UNACOIS, RECEC
			# with loan losses below 5%	0	2	2	UNACOIS, RECEC
3	MFI	# of new savers disaggregated by gender	% growth of male savers	1,845	5%	too early in the assistance cycle to report; assistance began in 4th quarter of FY 2000	UNACOIS, RECEC, FNGPF  Dyna's microfinance support program began with UNACOIS (13 caisses), RECEC (16 caisses) and FNGPF (38 caisses) during the last quarter of FY 2000 and results data are not yet available
			% growth of female savers	8,369	5%		
4	# of active borrowers disaggregated by gender	% growth of male borrowers	1,919	5%			
		% growth of female borrowers	6,487	5%			
5	value of loans offered	% growth	736,129,775	5%			
6	value of savings collected	% growth	404,040,697	5%			
7	branch offices trained	number	0	50	68		
8	managers & tellers trained by gender	number	0	100	104		
		% women	0	40%	83%		
7	# and % of small and medium enterprises in assisted target zones with business plans	Number	0	12	16	includes 15 participants of CyberCafe training	
		Percentage	0	10%	88%	baseline by FSP not yet completed (see #12 below); % reported is per total number of SMEs undertaking Dyna training	
8	# of SMEs, Associations and groupings in assisted target zones that have accessed a new source of information and have used it to improve operations.	Number	0	8	10	all but one of the ten are associations	
		Cumulative	0	8	10	equals 9 month total because this is the first reporting period	
8	# of events, organized with partners, that are innovative and that have a measurable degree of impact on the participants ability to better conduct their affairs (enterprises, associations, consulting firms) through end-of-activity evaluations	# of innovative events pilot tested	0	5	7	end-of-activity evaluations conducted for all training cycles	
		Total # of events with partners	0	8	7		
9	# of micro, small and medium enterprises and associations exposed to improved technologies	% of events with significant impact on participants	0	40%	85%	high percentage attributed to high value level of the training events	
		# of micro, SME and associations exposed to improved technologies	0	60	47	nine-month total (Jan-Sept 2000); values represent firms attending Kolda TechnoFair or demonstration sites	
	cumulative number of enterprises and associations	0	60	47			
		% of entities (firms and organizations) that have adopted improved technologies within 6 months of being exposed	0	12%	tbd	Insufficient time elapsed between the event (June 2000) & the end of the reporting period	
10	Increase in the number of paid-up members of private businesses and professional associations with which DynaEntreprise has worked	# of associations with at least a 15% increase in paid-up membership within 8 months of working with DynaEntreprise (cumulative)	0	2	tbd	Insufficient time elapsed between the training events and the reporting period	
11	USAID	Program related M&E of impact providing R4 required information for activities for each PRSO assisted target zone by November 15th of each year for the period ending Sept. 30th	Initialization Report	0	1	1	report submitted
			Strategic Workplan	0	1	1	report submitted
			Quarterly Reports	0	2	3	Jan-March, April-June, July-Sept
			Annual Report	0	1	1	present report
12	COMMUNICATION	Topic specific analyses or reports that inform, educate and communicate microfinance financial and non-financial best practices to the public circulated	brochures	0	2	2	Dyna brochure updated twice; Technical Notes prepared on financial ratios
			trainers identified	0	list created & updated	list created	list of GERME trainers
			survey of associations and MFI in target zones	0	survey completed	MFI's done	Association survey being undertaken by FSP
			best practices workshop proceedings	0	proceedings published	MFI's done	PowerPoint material on "reconnaissance" process
	business operating constraints and environment communicated to USAID	0	weekly meetings	weekly meeting notes	weekly meetings held each Friday at alternating locations		
13	USAID	USAID Global Bureau Microentreprise Reporting requirements for Senegal completed in a timely manner	input provided to annual report to USAID Global Bureau	0	input provided	data collection underway	intern hired to collect data at the "caisse" level



	#	ACTIVITY	DESCRIPTION	LOCATION	IMPLEMENT-ING FIRM(S)	STATUS	# of deliver-ables	Activity Dates	CONTRACT BEGIN DATE	CONTRACT FINISH DATE	OBLIGATE	DISPERSE	BALANCE
Training	7	Training Day - Pikine 2	Finance Ministry Registration Procedures	Pikine	DCEG	Informed over 75 MFIs and 100 participants of the rules and regulations for MINFIN registration	1		18-Jul-00	15-Sep-00	945,000	945,000	0
	7a		Related logistics costs	Pikine	Dyna	Newspaper ads, rent hall, sound, supplies, photocopies, utilities, restauration					844,620	844,620	0
	8	CRS Business Plan Training	CGAP training for MF Business Plan development	Washington, DC	MFI Solutions (US)	Funding Underway			10-Oct-00	02-Sep-01	2,625,000	0	2,625,000
	9	Economics Institute Training	Microfinance Training	Colorado	not applicable	Complement to USAID scholarship for Ministry of Finance staff member training					170,000	170,000	0
MFI Support Program	10	UNACOIS Training	MF and Organizational training for credit union members, managers and tellers	peri-urban Dakar plus Kolda and Tambacounda	REMIX	Training underway	12		14-Aug-00	25-Aug-01	65,409,450	19,622,805	45,786,645
	11	UNACOIS Informatics	Provide basic computer equipment to credit unions	peri-urban Dakar plus Kolda and Tambacounda	IATIG	Contract under negotiation	9		15-Sep-00	31-Oct-01	79,771,008	53,837,470	25,933,538
	12	FNGPF Training	MF and Organizational training for credit union members, managers and tellers	peri-urban Dakar plus Kolda and Tambacounda	CONACAP	Contract under negotiation	8		14-Sep-2000	30-Sep-01	93,902,520	11,160,000	82,742,520
	13	RCEC Informatics	Provide basic computer equipment to credit unions	peri-urban Dakar	tbd	Tender bid announced							
	14	RCEC Office Equipment	Provide basic office equipment to credit unions (desks, filing cabinets, bookshelves, etc.)	peri-urban Dakar	CCBM	Contract awarded & signed	6		09-Nov-00	19-Jan-01	80,677,070	0	
	15	ACEP Grant	expansion to Sedhiou and Pikine	Sedhiou (Kolda Region) Pikine	ACEP	Grant approval underway					162,500,000	0	162,500,000
TOTAL FCFA											547,597,035	144,773,000	322,146,965
TOTAL USD @ 650											842,457	222,728	495,611

#	ACTIVITY	DESCRIPTION	LOCATION	IMPLEMENTING FIRM(S)	STATUS	# of deliverables	Activity Dates	CONTRACT BEGIN DATE	CONTRACT FINISH DATE	OBLIGATE	DISPERSE	BALANCE
Information Exchange	<i>Pereniser une entreprise familiale</i>	Contribution on legal aspects of business inheritance in Senegal by business professor	Dakar	Abdoulaye Sakho	completed	1	20-Oct-00	18-Oct-00	20-Oct-00	150,000	150,000	0
		Animator, coordinator and reporter	Dakar	Wa-Equi Partners	completed	2	20-Oct-00	22-Sep-00	20-Oct-00	1,980,000	1,980,000	0
		Islamic Law as it applied to business inheritance	Dakar	Adama Diop	completed	1	20-Oct-00	18-Oct-00	20-Oct-00	100,000	100,000	0
	<i>Fruit Drying</i>	New products and drying technology adapted to market demands	Kolda & Pout (Thies)	FICA	completed	2	8 Jul 00 & 5 Aug 00	21-Aug-00	21-Aug-00	1,933,916	1,933,916	0
	<i>TechnoFoire</i>	Decentralize information and transfer appropriate technology to rural capitals	Kolda	FIARA	completed	5	15-17 Jun 2000	21-Apr-00	30-Jun-00	26,656,000	26,448,580	207,420
Studies	<i>Filière Study Kolda Laitière</i>	Identify and quantify business opportunities in sub-sector	Kolda Region	TDC	initial results presented at Kolda TechnoFair	3		28-Jul-00	31-Oct-00	10,179,750	8,652,788	1,526,962
		Incorporate low-tech equipment into investment opportunities	Kolda Region	Consultant Denis	completed							
	<i>Filière Study Djambar Stoves</i>	Identify investment opportunities in the improved-cooking stove sector		USU	underway	5		11-Sep-00	31-Oct-00	12,103,455	0	12,103,455
Training	<i>Formation Marketing Association Professionnelle des Femmes</i>	Transform businesswomen from sellers to marketers	Pikine	Gestion Plus	completed	3	10-12 May 00	25-Apr-00	15-Aug-00	1,415,000	1,415,000	0
	<i>Formation Marketing Directoire des Femmes Eleveurs</i>	Redirect selling skills to identifying customer needs and adapting the product to the market	Rufisque	Gestion Plus	completed	3	26-27 July 00	24-Jul-00	31-Oct-00	1,189,500	832,650	356,850
	<i>Training Needs Assessment of Business Groups</i>	Prioritizing training that paying customers wanted; adapting accounting skills to low- literate clients	Dakar, Thies, Kolda & Tambacounda	Gestion Plus	completed	3		13-Sep-00	31-Oct-00	3,609,848	3,609,848	0
	<i>CyberCafe Training</i>	Organize and implement total emerging Cyber Cafe training	Pikine & Tambacounda	YINTERNET.ORG	completed	4		15-Aug-00	31-Mar-00	8,781,840	8,781,840	0
		Assist local firm in developing course content and deliver parts of the training	Pikine & Tambacounda	Consultant Afago	completed	4						
<b>TOTAL FCFA</b>										68,099,309	53,904,622	14,194,687
<b>TOTAL USD @ 650</b>										104,768	82,930	21,838