

**Performance Report – 1st Quarter
October 1, 2008 – December 31, 2008
GER (Growing Entrepreneurship Rapidly) Initiative, Mongolia**

Contractor: CHF International
Cooperative Agreement #: 438-A-00-02-00017-00
Reporting Period: October 1, 2008 – December 31, 2008

A. Background

The Growing Entrepreneurship Rapidly (GER) Initiative improves the quality of life of low- and medium-income families in the Ger and rural areas by providing business development and employment services. The GER Initiative began in the peri-urban Ger Areas of Darkhan in August 2002, Erdenet in March 2003, Ulaanbaatar in June 2003, and Choibalsan in July 2004. GER expanded in spring of 2006 to include Bulgan Aimag, Selenge Aimag, Tov Aimag, Baganuur, and Ulgii.

The GER Initiative works with a variety of private sector partners to facilitate its business and employment services. Local banks partner with GER to provide entrepreneurs with access to credit. Medium and large businesses are partners in the program's employment training, employment matching, and business-to-business linkages. GER also collaborates with local, private, and government business support services to develop their capacity and promote the sustainability of services.

At the request of CHF, the GER Initiative was extended by USAID from October 2008 to March 2009. During this period, the business development services of GER will be offered through CHF's local partner, Development Solutions (DS). CHF will provide support and capacity building to DS during the extension period.

In Q2 of 2009, CHF will launch the USDA funded Mongolia Agribusiness Support Program. MASP will offer similar business development services as GER but will focus exclusively on agribusinesses. CHF will engage DS to provide the business development services to the clients.

B. Expected results at the conclusion of the GER Initiative program

- Improved capacity of peri-urban residents to initiate and expand businesses by providing demand-driven business development services and business training
- Increased access to business information, financial resources, and employment opportunities
- Strengthened capacity of local institutions and development stakeholders to support the demand-driven and commercially oriented needs of the target population

C. Current core activities

1. BDC client recruitment

As shown in Table 1 below, 1,396 new clients registered for services this quarter, up 72% from last quarter. GER has registered 46,737 clients over the LOP, of which 21,376 (46%) are business clients, 20,148 (43%) are employment clients, and 5,213 (11%) are "other"¹ clients.

Of the clients who registered this quarter:

¹ "Other" refers to Ger Area people who are interested in services unrelated to business or employment (i.e. information on Mongolian laws or how to register as a citizen).

35% registered as current or future business owner² (down from 44% last quarter)
 55% registered for employment services (up from 49% last quarter)
 10% registered for “other” services (up from 7% last quarter)

Of the new clients, 59% are female, up from 58% last quarter.

	Clients	Male	Female	Avg. Ger Time (Yr.)	Avg. Age	Disabled
Business Owner	290	122	168	12	41	2
Employment Client	769	309	460	14	28	1
Future Business Client	202	90	112	9	42	0
Other	135	48	87	13	35	1
Total	1,396	569	827	12	37	4

The table below summarizes the types of businesses operated by GER’s newly registered clients. With the growing season over, traders again became the top sector of newly registered business clients.

Sector	Number³	%
Producers	94	33%
Services	63	22%
Traders	132	46%
Total	258	100%

Within each sector, the most prevalent newly registered business types were:

- Textiles 26% of Producers (overtaking Agriculture in quarter 4)
- Transportation 21% of Services (overtaking Repair from quarter 4)
- Consumer Retail 42% of Traders (down from 47% in quarter 2)

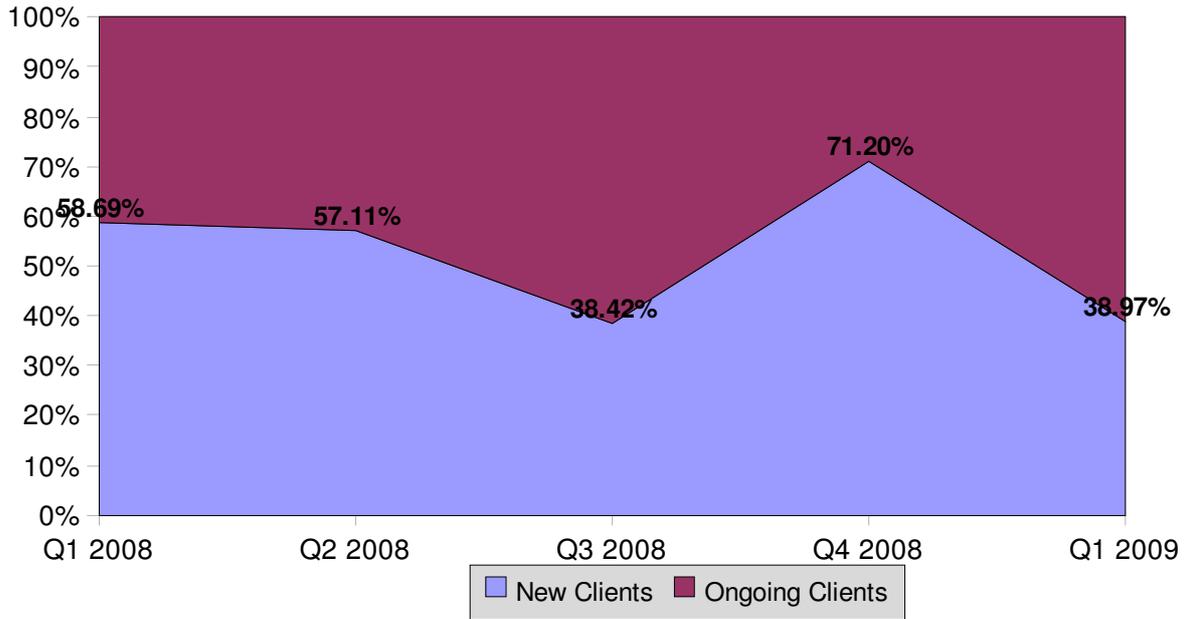
2. Business Consulting

GER Initiative business advisors provide one-on-one consulting on topics that are directly related to clients’ businesses. This quarter, 287 clients benefited from 369 consultancies. As the following graph indicates, ongoing clients decreased to 39% of those receiving consultations. Typically, ongoing clients comprise 60% of GER’s consulting clients. This quarter, the number of ongoing clients was 113, down from 136 in the previous quarter. New clients, however, increased to 177 compared to 55 in the previous quarter because of increased outreach activities by Development Solutions on behalf of GER.

² A future business owner is a new category to capture clients who want business services but are not yet business owners.

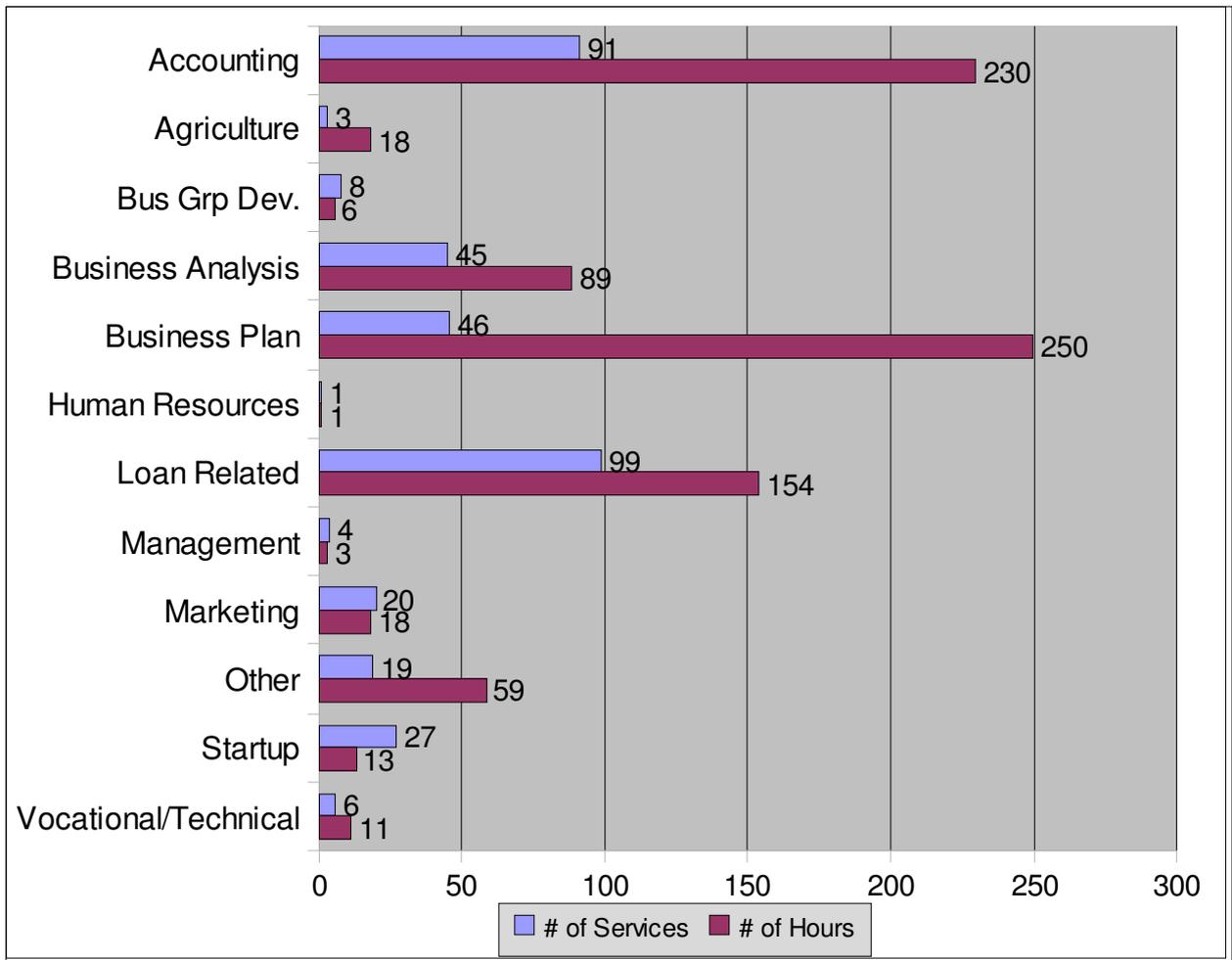
³ The number of businesses may be greater than the number of business owner clients because many GER clients operate more than one business.

Figure 1: New Clients vs. Ongoing Clients Obtaining Consulting Services by Percentage



The graph below details the demand for each type of consulting service provided. Business consulting increased overall by 49% in quarter 1 compared to the previous quarter, as with harvesting concluded, businesses had more time to focus on improving their business. Business Analysis had the strongest increase.

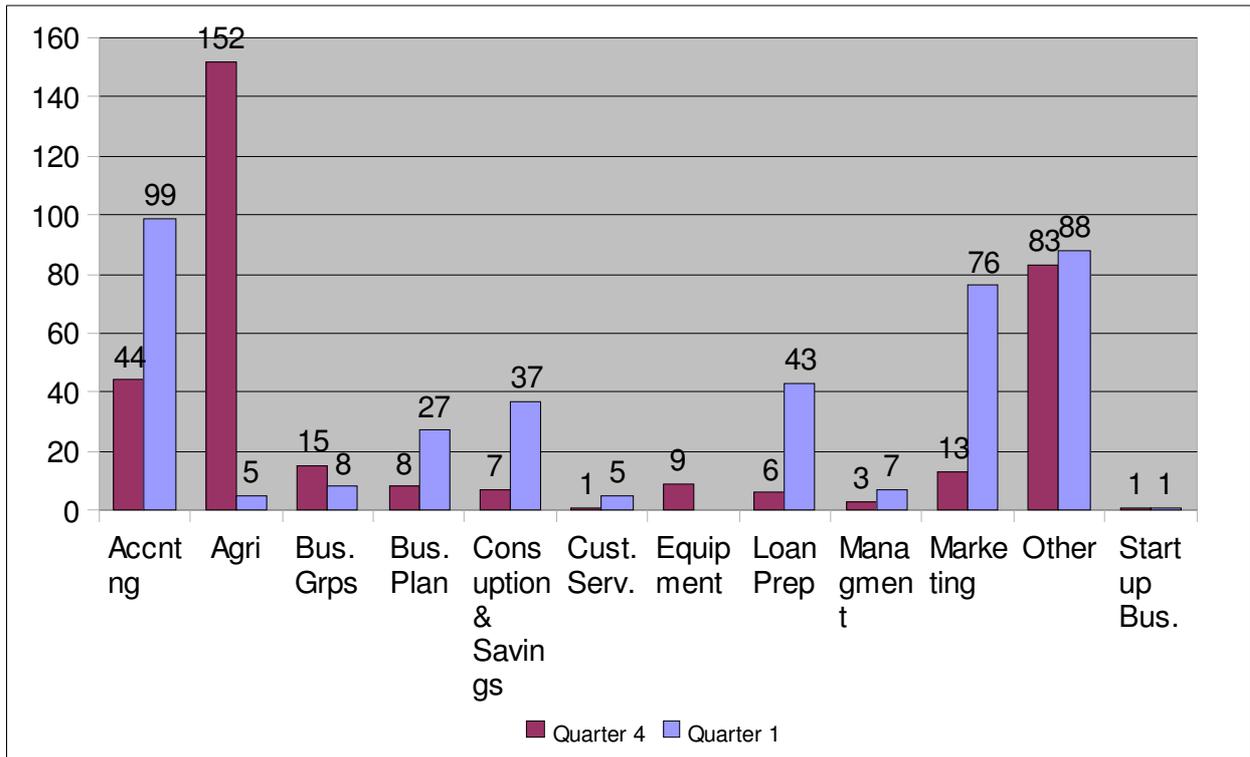
Figure 2: Consulting Services Provided



3. Business Training

GER provided 396 business trainings to 192 clients this quarter. Figure 3 compares the types of trainings for Q1 2009 and Q4 2008. Most training types increased in Q1, with marketing and accounting showing the biggest increase compared to Q4 2008.

Figure 3: Number of Trainings by Type



This quarter, GER provided trainings for Norwegian Lutheran Mission’s (NLM) agricultural clients in UB and remote districts of UB, including Nalaikh and Bagakhangai. A total of 42 clients attended the “Cherishing Vegetable, Protecting Vegetable from Insect” training and each training at each site lasted three hours. The attendees were very active during the training, especially in remote districts, due to the lack of agricultural professionals in their community. Secondly, a total of 45 clients attended the “Vegetable Preserving” practical training; each training at each site lasted six hours. The clients were taught how to make six different types of pickles, jams and dishes using common vegetables and waste parts of carrots and beets, which people used to discard.

In Zuunmod, GER provided two agriculture trainings to six clients who grow vegetables for both household and business purposes: the “Cherishing Vegetable, Protecting Vegetable from Insects” and the “Building Storage” trainings. At the first training, the trainees were taught how to care for and protect plants from insects. The second training taught how to choose the right location and the right soil for the construction of under or above ground storage as well as what materials should be used for construction.

In Ulgii, GER organized a sixteen-hour “Chicken Raising” training for six clients who were interested in running chicken farming business from Ulaankhus soum, 40 km from Ulgii. The training was both theoretical and practical. The theoretical training included how to raise, maintain, feed, house, breed and vaccinate chickens, and nurse chicks. As part of the practical training, the trainees visited two chicken farms where the farmers shared their experience and gave practical advice.

In Erdenet, GER organized the “Financial Statements Preparation” training for micro enterprise accountants. Seven clients attended the five and a half day training. On the last day of the training, Orkhon aimag’s Tax Department inspectors participated and provided an explanation on renewed tax laws and recent code revisions. The trainees expressed satisfaction with the training program. During the training, practical exercises were taught in conjunction with theory so that the trainees could immediately implement the new skills they learned.

At the request of Bulgan Soum Government Office of Bulgan aimag, GER organized vocational training for restaurant wait staff. The focus of the training was to improve the service and atmosphere of cafés, restaurants, and hotels in order to attract a greater number of customers and increase these businesses’

income. Nine employees from local restaurants and cafés attended the one-day training and gained skills and knowledge that they previously did not have, including regulations on how to set a table for a reception, behavioral requirements, communication standards, and general customer service standards. This training was significant due to the fact that it corresponded with Bulgan’s goal of using 2008 as a year for cultural development, as well as the 70th anniversary of Bulgan aimag.

Also in Bulgan, GER provided the Agriculture Training for World Vision clients. The training had two parts: Vegetable Preserving and Storage Building. A total of 25 clients from Bulgan and nearby soums attended the training; 90 percent of them are vegetable business owners. The trainees learned how to preserve common vegetables, such as cucumbers, tomatoes, carrots and garlic; how to make kimchi; how to build vegetable storage; which construction materials can be used for storage; and what the storing conditions should be for different vegetables.

GER organized a training on Insect Control for local vegetable growers in response to survey results on challenges to growing vegetables in Choibalsan. A teacher from the Technique and Technology College in Choibalsan delivered the training at the college’s greenhouse and taught the clients simple, biological methods for fighting insects. Sixteen clients attended.

Darkhan – Uul aimag’s Council for the People with Disabilities (CPD) received a consulting service on developing a business plan and financial calculation from GER and submitted their proposal about establishing a Rehabilitating Therapy room for their members to the local and international organizations. CPD received financing from the Norwegian Lutheran Mission (NLM) and the Darkhan Red Cross Society. NLM supplied CPD’s Rehabilitating Therapy room, which they rent at a local school with necessary equipment valued at \$3,035. The Red Cross donated \$260 for mobile therapy service for disabled and retired residents.

In Bayangol, GER’s BDC organized the “Vegetable Preserving” training in collaboration with “Suman Gun” company, which has expanded its business by opening a vegetable preservation workshop last summer. “Suman Gun” signed an agreement with three GER vegetable business groups to buy the client groups’ fresh cucumber. A total of 27 clients attended the training and learned how to make 17 different types of pickles and preserves. As a result of the training, the clients will be able to keep their vegetables for longer periods and sell their value-added product at a higher price.

4. Financial Services⁴

Loan Facilitation (LF)

GER facilitates loans to clients through five commercial banks. The number of loans facilitated by the program this quarter was 95, down from 124 last quarter. The total value of loans facilitated this quarter was \$110,733.21, down from \$176,168 last quarter. During this quarter, XacBank was the only GER financial partner that continued to lend on a consistent, though much reduced, rate. The decrease in lending is affecting demand for other GER services as clients are less likely to take a training if they cannot access the resources necessary to expand or improve their business.

On average, the terms of this quarter’s facilitated loans were:

- Loan size: \$1,240, down from \$1,421 last quarter
- Loan term: 13.6 months, down from 13.8 months last quarter
- Interest rate: 2.3% per month, down from 2.4% last quarter

Loan Facilitation activities this quarter included:

- In Baganuur, GER organized a campaign with XacBank to support start-ups with loan facilitation service and to train micro businesses on micro loans. The campaign information was given by

⁴ Average exchange rate used for this quarter: 1,176.73 ¥ to 1 US dollar.

GER and XacBank on local TV channel BBS and at the khoroo meetings. As a result of the campaign, 14 micro loans up to \$818 have been approved, and seven clients involved in retail trading and production have started their businesses.

- XacBank, in collaboration with the Chamber of Commerce and Industry and Petrovis LLC is organizing a TV reality show “Life is Always Good”. The project will provide loans and technical resources to clients who are interested in running a business. The aim of the project is to let the public know that there is an opportunity for everyone to improve his/her livelihood by running small or micro businesses. For the first stage, 38 people (six of whom are GER clients) from UB were chosen, and their loan proposals have been approved. The chosen candidates attended “Start-Up Business” and “Market Research” trainings conducted by GER Business Advisors.

Of the 5,839 loans valued at approximately \$6,299,406 facilitated over the life of the project, the outstanding portfolio at the end of the quarter consisted of \$748,067 and 669 active borrowers. Within this outstanding portfolio, six loans were in arrears with a remaining principal balance of \$5,549.

Table 3: Loan Facilitation Arrears

	Q4		Q1	
	# Loans	Amount	# Loans	Amount
Overdue (up to 30 days past due)	6	\$966	0	\$0
Abnormal (31 – 60 days past due)	1	\$87	1	\$65
Doubtful (61 – 90 days past due)	0	\$0	0	\$0
Bad (> 90 days past due)	6	\$4,496	5	\$3,996
Total	13	\$5,549	6	\$4,061

There are nine defaults in the loan facilitation portfolio. Given their roles as loan administrators and providers of capital, our bank partners retain the right to decide when to write off a loan. No loans were written off by banks in this quarter.

Capital Augmentation Fund (CAF)

GER developed the Capital Augmentation Fund (CAF) in July 2004. CAF is a syndicated lending program which provides loans to businesses through banks. CAF loan decisions are based on cash flow, rather than collateral. Banks provide loans through CAF when the businesses do not meet their lending requirements. This allows promising businesses with insufficient collateral, such as start-ups, to obtain loans.

To date, 1,040 CAF loans have been approved, valued at approximately \$1,299,459. Sixteen loans were disbursed this quarter, compared to six last quarter. The value of this quarter’s loans increased to \$10,963 from \$6,550 last quarter.

- Loan size: \$685, down from \$1,092 last quarter
- Loan term: 10.4 months, down from 12.3 months last quarter
- Interest rate: 2.1% per month, up from 2.0% per month last quarter

At the end of the quarter, CAF had outstanding loans of \$317,536 and 206 borrowers. Of the current CAF loans, 33 loans were in arrears with a remaining principal balance of \$35,281, up from \$26,191 in the previous quarter. To date, three CAF loans have been written off. The current arrears break down as follows:

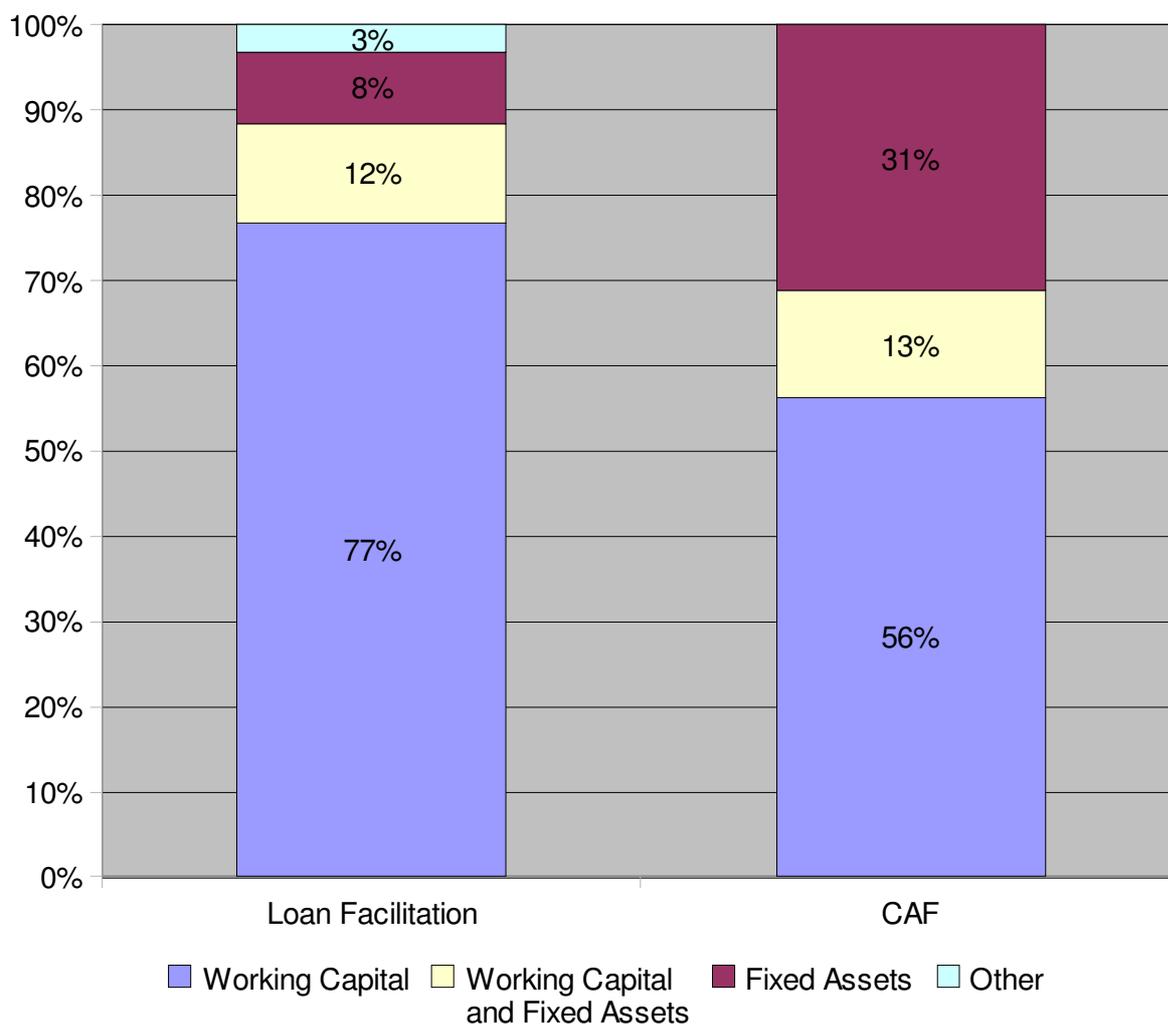
Table 4: CAF Arrears

	Q4		Q1	
	# Loans	Amount	# Loans	Amount
Overdue (up to 30 days past due)	9	\$5,526	7	\$7,277
Abnormal (31 – 60 days past due)	4	\$2,762	0	\$0
Doubtful (61 – 90 days past due)	2	\$2,762	4	\$7,524
Bad (> 90 days past due)	15	\$17,752	22	\$20,479
Total	30	\$26,191	33	\$35,281

Loan Purpose

This quarter, banks reduced their exposure to longer termed fixed asset and combination (fixed asset and working capital) loans. Only 20% of all loans facilitated this quarter were used for fixed asset or fixed asset/working capital. Working capital continues to be the most frequent loan purpose for Loan Facilitation and represented 56% of all CAF loans this quarter.

Figure 4: Loan Purpose by Number of Facilitated and CAF Loans



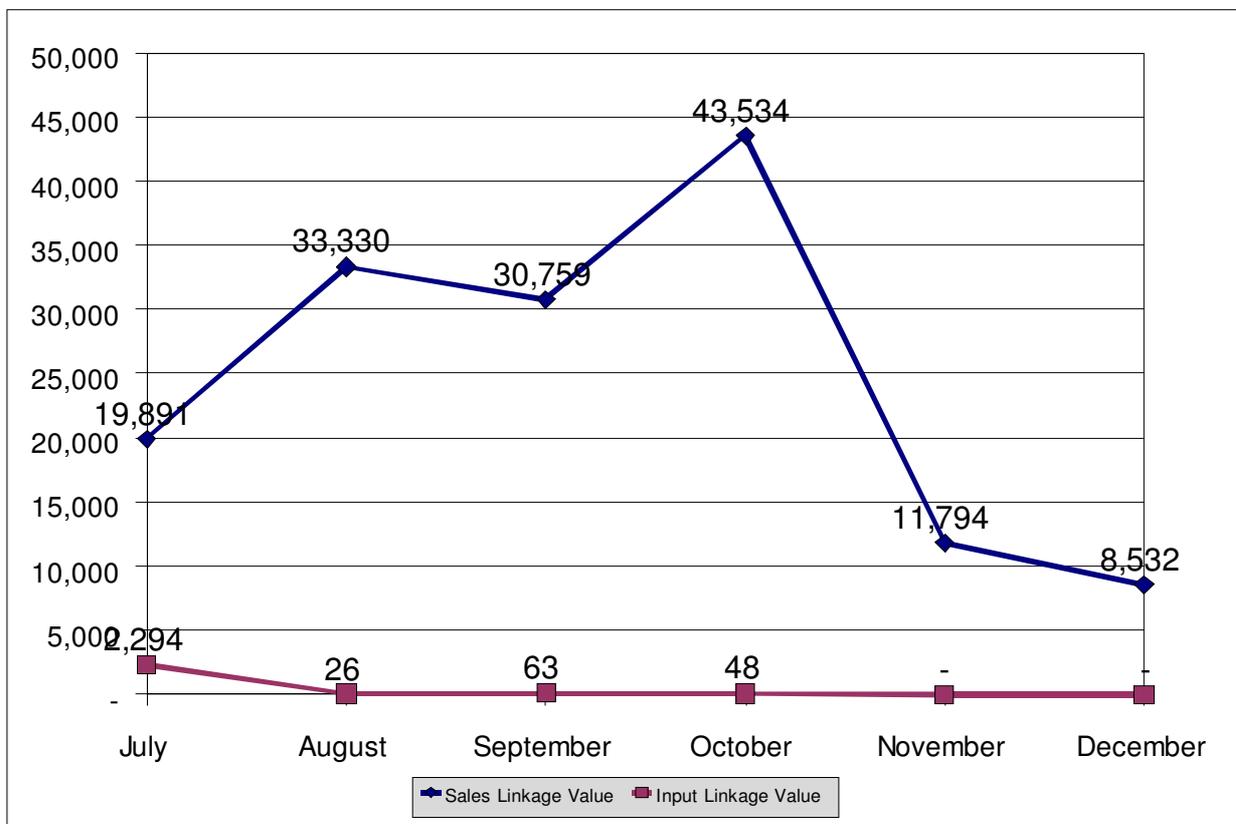
5. Linkages

Linkages provide tangible benefits to clients, such as lowered costs (input linkage) or increased sales (sales linkage). Linkages also allow GER staff to mentor clients in time management, costing and pricing, product quality, and new market development.

During this quarter, the total estimated value of trade fairs and linkages facilitated by the project was \$66,944, down from \$104,101 last quarter.

Since April 2006, GER has facilitated linkages valued at \$879,806.⁵

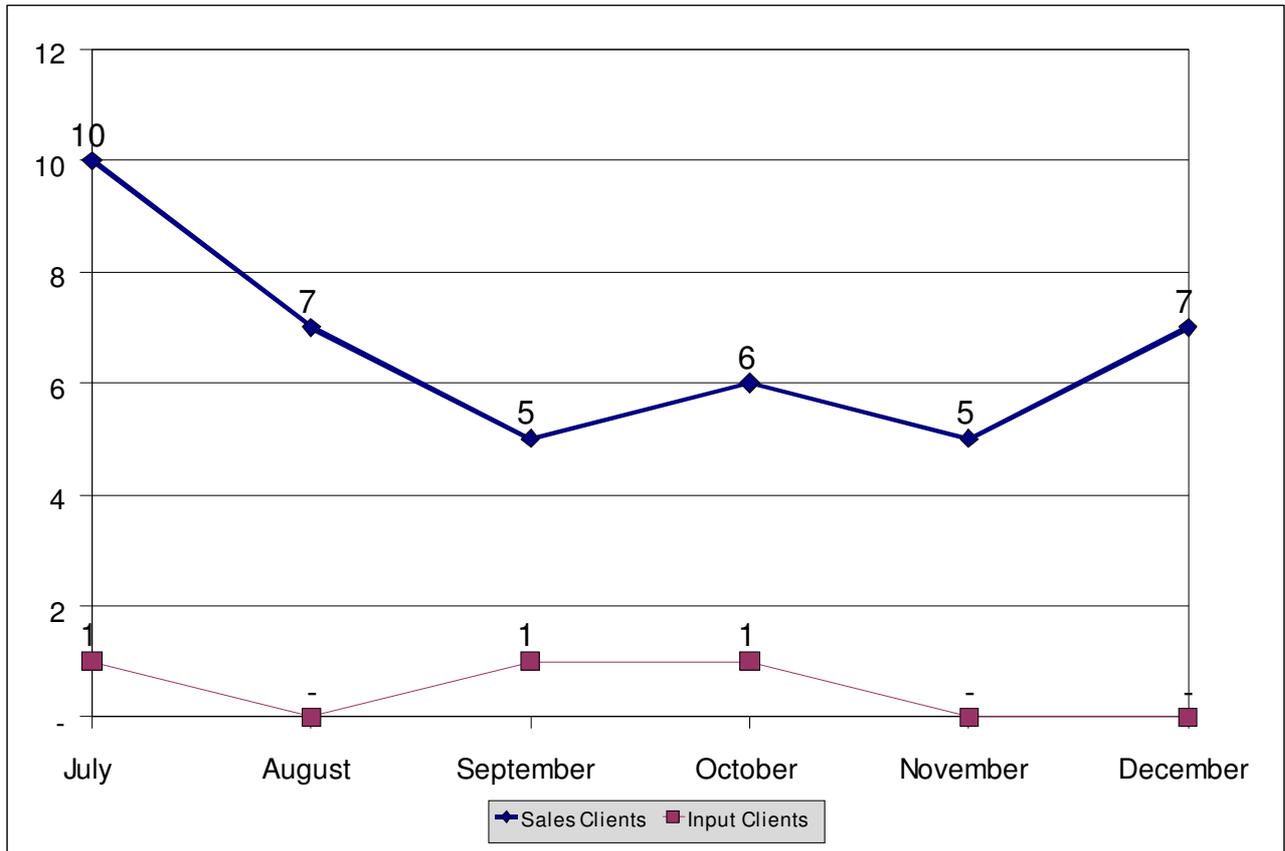
Figure 5: Sales and Input Linkage Value by Month⁶



⁵ Our reporting requirements changed in April of 2006. For this reason, we began tracking the value of linkages from this point forward.

⁶ Excludes trade fairs.

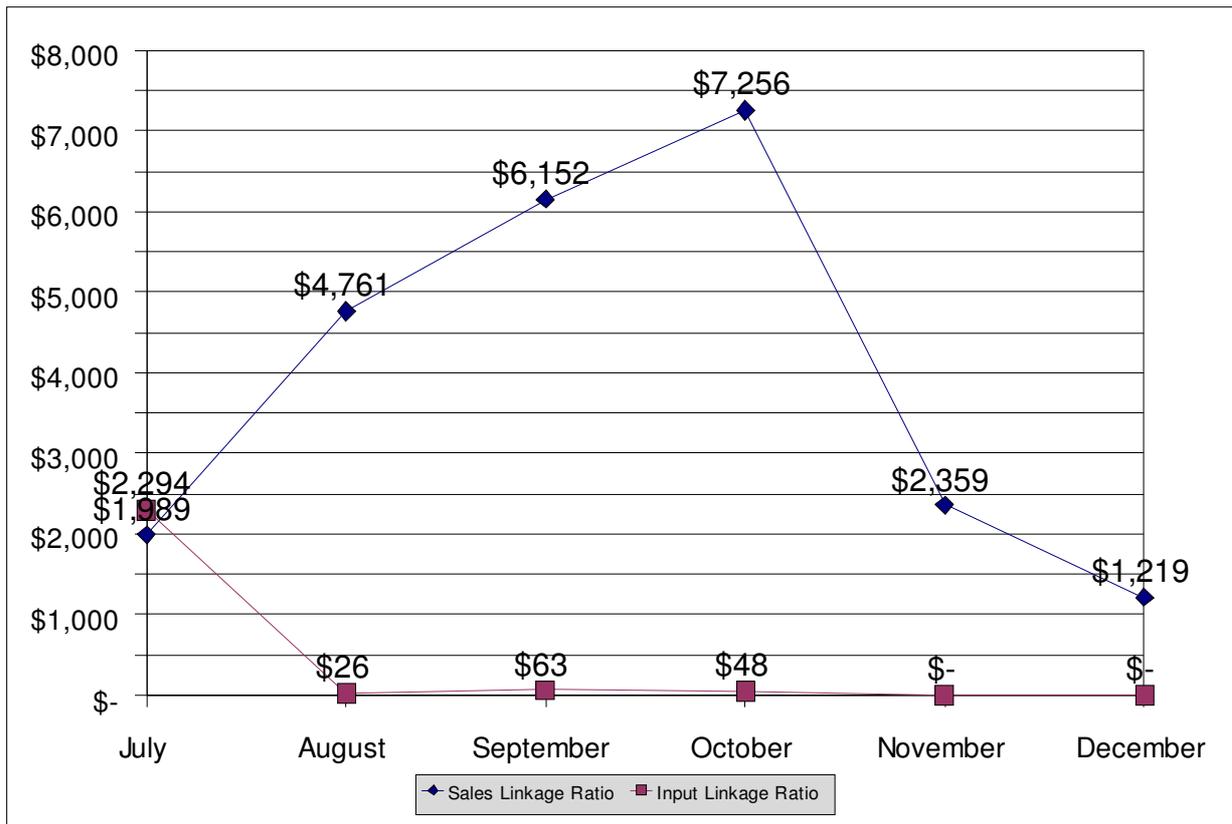
Figure 6: Number of New Clients Involved in Linkages per Month⁷



In Figure 7, we see that the value of a linkage per client fell sharply due to the reduced number of trade fairs and reduced value of linkages in the final two months of the quarter.

⁷ Excludes trade fairs.

Figure 7: Value of Linkages per Client per Month⁸



Examples of linkages completed this quarter include:

- In Erdenet, the annual harvest fair “Green Days of Autumn - 2008” was organized by GER and the Aimag’s Governor Office. Sixty clients, including twenty from GER, sold their home-grown and home processed vegetables. Approximately \$22,089 in vegetables were sold at the event.
- Two new relationships were established at the branch level in Sukhbaatar; Boorchii LLC – car wash service and MobiCom Corporation – mobile phone operator. Both companies were interested in supporting GER clients and gave orders for workers’ uniforms and Christmas gift bags valued at \$1,300.

Trade Fairs

- On November 21st and 22nd, GER organized a “Harvest Fair” in collaboration with Bulgan aimag’s Food and Agriculture Department, Bulgan soum’s Governor Office and Rural Poverty Alleviation Project. A total of 46 businesses from Bulgan and other soums participated in the fair. GER’s clients made sales worth over \$2,342 and received additional orders for \$956.
- On December 5th and 6th, a “Christmas & New Year” trade fair was organized at the “Le Bistro” French restaurant. A total of 23 GER handicraft clients demonstrated their own handicraft products to many foreign visitors and made sales worth approximately \$1,491. The clients were given consultations on participating successfully in the trade fair, improving their products’ packaging and product quality, and making unique and distinguished products.
- On December 12th and 13th, Darkhan GER and the Governor’s Office of Darkhan-Uul aimag and Darkhan soum as well as Aimag’s Women’s Federation organized “Handicraft Brand Product” trade fair. The purpose of the trade fair was to create opportunities for handicraft clients and organizations to meet and learn from each other, introduce their products to the market, expand

⁸ Excludes trade fairs.

their sales channels, increase job placements, and to select the “Handicraft Brand Product” of Darkhan-Uul aimag. A total of 38 handicraft businesses, 14 of them GER clients, participated in the trade fair. The total client sales were \$1,300 with an additional \$2,846 in future work orders.

6. Business Associations

With IMPPACTS, CHF International’s Cooperative Development Project, GER defines business groups in three types: transactional, informal, and formal. Transactional groups are comprised of individual GER business clients who come together only for specific instances such as a joint purchase or joint sale. They do not share assets and generally do not work together daily. Informal groups are groups that are not registered legally as a business, yet they share an asset and work together. Formal groups are legally registered as cooperatives.

GER provided services to 98 active transactional, informal, and formal groups over the course of the quarter. Highlights of business group activities this quarter include:

- A couple of business groups in Darkhan, “Munkh Tsast” and “Darkhan Setgemj” have completed work orders of a variety of goods, from brooms to ger rope in this month.
- “Chandmani Erdene,” a group of handicapped business owners in Darkhan, received consultation from GER in preparation for a UB handicraft trade fair. The group participated in the trade fair successfully and made sales worth over \$227.
- Two new business groups were established in November, “Gan Zam” and “Itgel” from Selenge. The groups had their first meetings, and GER staff assisted them to establish the business groups' internal structure. In December, “Gan Zam” group members took an Agriculture Business Tour to Darkhan to learn about greenhouses, storage facilities, and pig and chicken farms.
- In December, two GER clients and one GER business group "Narlag" participated in the trade fair "The Best Product – 2008" organized by the Baganuur District Governor’s Office. The goal of the trade fair was to introduce the local producers' best products to the public. The "Narlag" group was awarded by the "Best Product – 2008" for its handmade felt socks.

7. Employment Services

GER’s employment services include soft skills training, vocational training, and job matching. Employment soft skills training increased to 280 people from 67 people last quarter. Longer-term vocational trainings increased to 150 people from 58 people last quarter.

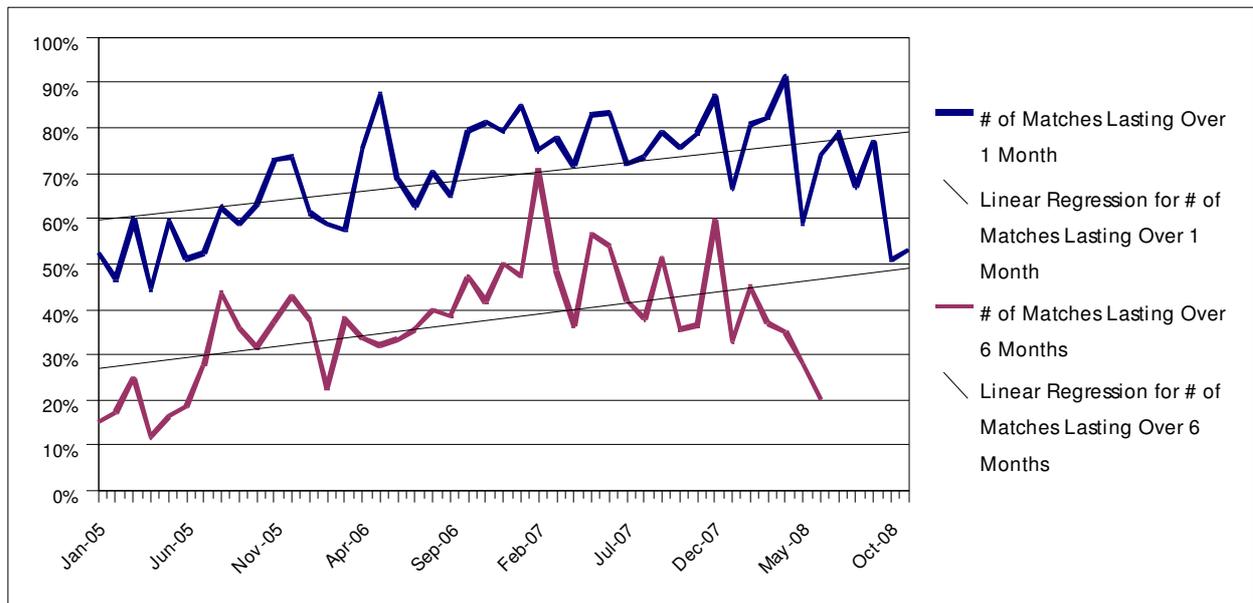
GER matched 272 people to jobs, down from 295 last quarter. Of those, 63 people were matched to temporary jobs, 11 to seasonal jobs, and 198 to long-term jobs.

Monitoring retention rates are illustrated in the figure below. In this report, the September, October, and November matches were monitored. The job retention rates (beyond one month) fell during this quarter: September-77%, October-51% and November-53%. Overall, during the three months, 262 people were placed in long term jobs and 165 (63%) stayed in the job at least one month, down from 73% last quarter.

The below series is the data for unemployed clients that remained in their jobs for six months. For this report, we are monitoring June 2008. In June, fifty clients were matched to long term jobs and as of December 2008, ten (20%) were still in the job. This is down from 37% in the previous quarter.

At the end of this quarter, GER saw a reduction in the number of employment opportunities as many mining and construction companies with which GER works have started to reduce their workforce. About 60% of past jobs matched by GER have been with construction companies, and these companies cut many jobs in December because of the banking sector crisis and a decrease in real estate sales. This problem has been compounded by decreasing retention rates for clients matched to jobs. This trend is expected to increase as Mongolia is increasingly affected by the global financial downturn, and medium and large firms in Mongolia, traditionally the target for GER job matching, continue to cut jobs.

Figure 8: Employment Matching Retention Rates by 1 month and 6 months



Activities within employment services that took place this quarter include:

- At the request of the Sukhbaatar District's Labor and Welfare Service Department, Sukhbaatar GER provided the “New Start” training for the registered unemployed clients on October 16th and 17th. The 15-hour training covered topics such as labor law, writing resumes and cover letters, preparing for job interviews and soft skills. Of the twelve clients who attended the training, six were matched with employers; the remaining six clients received additional vocational trainings from GER's partner vocational training centers.
- At the request of the Khan-Uul District's Labor and Social Welfare Service Department, Tolgoit GER provided “New Start” training for 32 registered unemployed GER clients. The 17-hour trainings covered labor law, writing resumes and cover letters, preparing for job interviews and soft skills.

Labor Days

- A Labor Day was held in Bayangol. Over twenty unemployed clients took part in the event; nine of them attended employment trainings, such as “Resume/CV writing”, “Writing a Cover Letter” and “Labor Law”; sixteen clients were introduced to potential employers for positions including driver, construction assistant worker, carpenter, plumber, cook, baker and janitor. So far, the Bridge construction company has employed one client as an assistant plumber.
- Tolgoit BDC organized a Labor Day. Over sixty clients came to the branch office and received employment information. So far, local employers, mostly in the construction sector, have employed six clients.

Partnerships:

- New employment service relationships were established with local businesses including SeBoTse LLC – auto repair and spare parts dealer, BOSA Impex LLC - grocery store chain, “Od” - hotel, “Chinggis Khaan” College and “Tsagaan Shonkhor” LLC - construction company.
- In this quarter, GER placed unemployed clients in courses offered by local vocational training centers including:

- Vocational Training and Production Center in Shaamar soum of the Selenge aimag-accountant, informatics, auto and tractor repair, cook, baker and hairdresser and beautician;
- Abuka – cooking and hairdresser;
- German Vocational Training Center at the Construction Technology College – welder and decorator;
- Grand Perfect – construction workers;
- Production and Crafts School – auto repair and hairdresser;
- Wood Professional Competence Center at the University of Science and Technology – carpenter;
- UB Carpet company – knitter and weaver;
- Khairkhan – plumber and decorator;
- Lemur – electrician; and
- Mongolian Builders' Association's Project, Training and Information Center – decorator and carpenter.

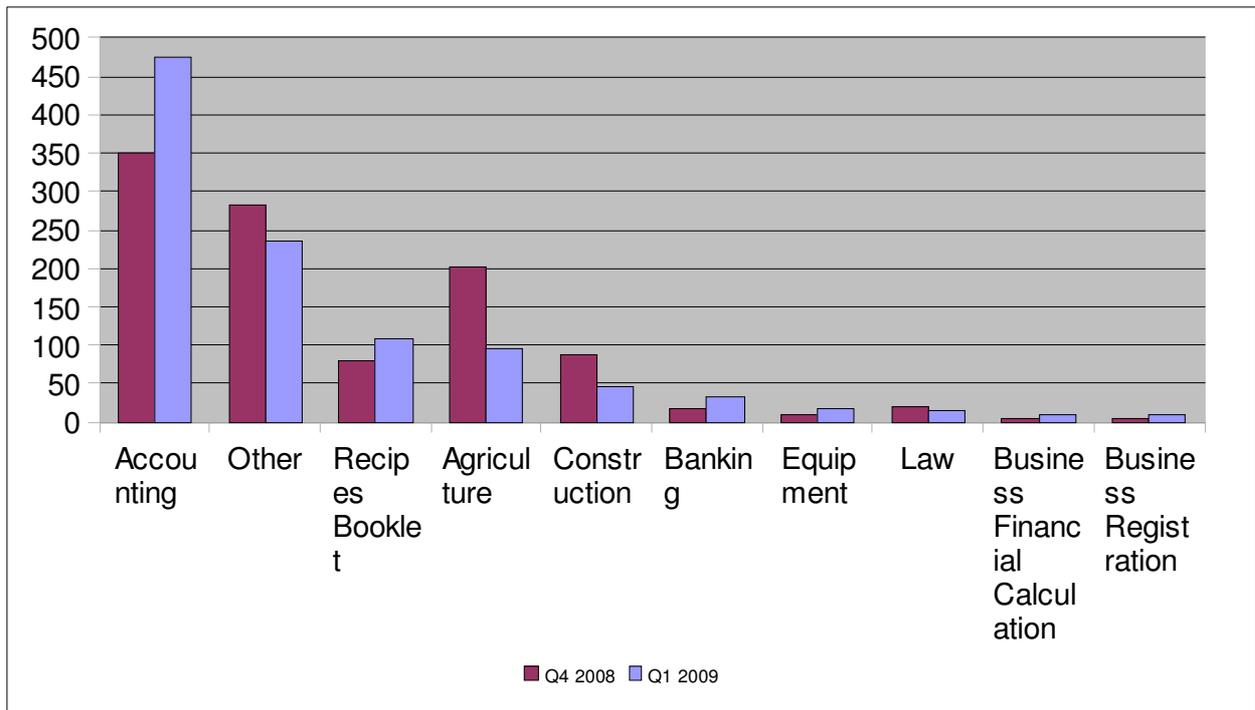
8. Information Services

Information Services include activities centered on clients' individual requests, activities that provide general information to Ger Area residents about important issues in their communities, and activities implemented for or with government representatives. As in previous quarters, accounting information continues to be the dominant type of information requested. This quarter saw notable increases in construction information requests as clients prepare for spring.

Information related activities this quarter included:

- In Erdenet, GER organized an Open Day. During the day, about fifty visitors approached and were interested in GER services and introduced to the project and its services. The residents were mostly interested in employment matching service and agriculture manuals and booklets. Twenty-five clients were registered for employment matching service on that day, and client evaluations and introductions to potential employers are still ongoing.
- The Khashaa Valuation Survey (KVS) – 2007 report was completed this quarter. GER has been conducting the KVS annually since 2003. The survey has the following main goals:
 1. To collect accurate information about khashaa market and provide residents with collected information;
 2. To improve ability of khashaas and houses to be used as loan collateral; and
 3. To identify factors that influence the price of khashaas and houses.
- In Erdenet, GER has been collaborating with local television channel “TV-10” for six months on its television show “The Taste of Life”, which motivates local residents to improve their lives on their own. Over ten GER clients participated in the show by sharing their experiences and demonstrating their businesses, which has positively influenced residents' behavior and has led to an increase in the clients' sales. This quarter, GER began working with another local TV station, “Lkha,” with the same purpose. In the August show, two Bulgan clients participated; Tsetsegdelger, the lumber trader and vegetable grower and Delgertsetseg, the vegetable grower. Both clients discussed their businesses, and Delgertsetseg taught the audience how to make pumpkin jam and pickles.

Figure 9: Top Ten Types of Information Provided



9. Partnerships

Transcapital, a Mongolian registered non-banking institution, approached CHF at the end of this quarter regarding possible collaboration. CHF outlined its partnership agreements with its other bank and non-banking partners. Transcapital is now reviewing the material.

10. Local Staffing

As of December 31, 2008, CHF employs 23 local staff and two expats.

11. Business Development and Employment Services Centers and Branch Offices

GER, through its local partner, operates out of twelve branch offices including four branches in Ulaanbaatar, and one each in Darkhan, Erdenet, Choibalsan, Ulgii, Baganuur, Bulgan, Selenge, and Tov.

12. International Staff Changes, Consultants, Volunteers, and Visits

NTR

13. Reports completed

NTR

14. Current subcontracting activities

CHF has submitted a request to add Development Solutions as a sub award under GER Initiative. This sub award was outlined in the recent extension proposal submitted to USAID. Development Solutions will provide direct business development services to GER clients while CHF will focus on the linkage activities and bank partnerships. Approximately 75% of CHF local staff will move to Development Solutions in October 2008.

15. Performance

This is the first quarter for the October 2008 - March 2009 extension of the GER Initiative cooperative agreement. The table below summarizes targets and results achieved during this extension period. As of December 2008, all extension targets have been achieved.

Table 5: Results by Q1 FY 2009 Compared to Targets

Indicators & Results	Period Result	FY08 Year to Date		LOP (4.06 – 9.08)		%LOP 100%
		Result	Target	Result	Target	% Target Completed
Business Service Fees Collected	\$26,065	\$105,622		\$204,517		
Clients Registered for Business Srvces	492	492		492		
% Repeat Clients Various Services	59%	59%		59%		
New Businesses Created	117	117	80	117	80	146%
Expanded/Improved Businesses	366	366	299	366	299	122%
Avg % Increase In Sales	178%	178%		178%		
Avg % Increase In Assets	310%	310%		310%		
Avg % Increase In Working Capital	179%	163%		163%		
Jobs Generated	462	462	312	462	312	148%
LT Jobs Generated	327	327		327		
Employment Service Fees Collected	\$1,717	\$5,327		\$12,082		
Clients Registered for Emplmnt Srvces	769	769		769		
Clients Matched to Jobs	272	272	248	272	248	110%
% Matches Lasting Over 6 Months	26%	6%		6%		
Estimated Value of Linkages	\$66,944	\$334,125		\$761,443		
Business-to-Business Linkages	228	228		228		
Value of Loans Facilitated	\$110,733	\$1,037,178		\$3,304,229		
Loans Facilitated	95	95		95		
Value Of CAF Loans	\$10,963	\$325,200		\$803,748		
CAF Loans	16	16		16		
Clients Receiving Info	1,043	1,043		15,703		
Business Groups Formed / Supported	95	95		95		
Clients Vocationally Trained	82	344		150		
Employers Trained in HR	0	40		208		
Labor Days Held	2	9		50		
% of Long-Term Matches	73%	73%		73%		
# of Long Term Matches	198	198		198		
% Matches Lasting Over 1 Month	63%	53%		53%		
# of Matches Lasting Over 1 Month	165	165		165		
% Matches Lasting Over 6 Months	26%	6%		6%		

# of Matches Lasting Over 6 Months	29	29		29		
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16. Fees for Service

GER collected service fees from clients worth \$26,065 this quarter, compared to \$23,872 last quarter; a 9% increase led by an increase in fees from Employment Services and Training and Consulting.

Table 6: Fees Collected per Service

Activities	Q4 2008	% of Total	Q1 2009	% of Total	% Change
Training & Consulting	\$2,402	10%	\$5,143	20%	114%
Linkages & Information	\$15,926	67%	\$15,161	58%	-5%
Loan Facilitation (client)	\$2,244	9%	\$1,201	5%	-46%
Loan Facilitation (bank)	\$2,831	12%	\$2,843	11%	0%
Employment Services	\$469	2%	\$1,717	7%	266%
Business Association	\$0	0%	\$0	0%	--
Total	\$23,872	100%	\$26,065	100%	9%

17. Statement of Work

NTR