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TRAINING PLAN FOR USAID-ASSISTED MICROFINANCE INSTITUTIONS IN EGYPT

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TRAINING PLAN FOR USAID-ASSISTED MICROFINANCE INSTITUTIONS IN EGYPT

Training Plan

USAID/EGYPT MICROENTERPRISE FINANCE
Contract No.: 263-C-00-06-00005-00

The author's views expressed in this publication do not necessarily reflect the views of the United States Agency for International Development or the United States Government.

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LIST OF ABBREVIATIONS

ADS	Automated Directives System
CGAP	Consultative Group to Assist the Poorest
EQI	Environmental Quality International
EMF	Egypt Microenterprise Finance
GOE	Government of Egypt
ILO	International Labor Organization
MFI	Microfinance Institutions
NGO	Non-governmental Organization
OST	Observational Study Tour
SI	Shorebank International
SME	Small- and Medium-sized Enterprises
TOT	Training-of-Trainers
USAID	U.S. Agency for International Development

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I. INTRODUCTION

Egypt Microenterprise Finance (EMF) has developed this master training plan to address the critical training needs as identified by its eleven counterpart microfinance institutions (MFIs), including nine NGO MFIs and two commercial banks (see Annex B), and relevant Government of Egypt (GOE) agencies. The objectives of this training plan are to: (1) address the most critical counterpart training needs, (2) focus on key counterpart personnel — primarily mid-level managers — who with tailored training are most likely to contribute to the development of human and institutional capacity, (3) expose mid-level managers and board members to internationally accepted microfinance best practices, and (4) develop internal training capacity and trained trainers to meet future training and expansion needs.

The training plan was developed with input collected from a series of activities. First, a rapid needs assessment of the counterpart MFIs was conducted to identify priority training and technical assistance needs. Second, institutional diagnostics of each counterpart MFI helped identify institutional training and technical assistance needs critical to the achievement of outreach targets as outlined in their business plans. Finally, meetings with several training institutions – local, regional, and international – were organized to survey existing resources available during the base period to facilitate expansion of institutional capacity in the counterpart MFIs. The aforementioned resulted in the identification of a number of specific training needs as outlined in Annex A.

II. TRAINING PLAN PILLARS

The EMF training plan is built on the following three pillars that will support achievement of performance targets while sustaining the expansion of human and institutional capacity well beyond the life of the project.

Pillar I - Training Trainers for Expanded Capacity: An important element of the EMF training activity will be to establish or strengthen the internal capacity of counterpart institutions through training of trainers (TOT). Having a cadre of trained in-house trainers will allow the project counterparts to provide the necessary training quickly and efficiently to loan officers, back office staff and managers in order to meet the expansion and outreach goals outlined in their business plans.

Pillar II - Functional Training for Institutional Development: The training plan includes functional training that will be conducted in-country in the following areas: financial analysis, governance, human resource management, internal controls, market research, product costing, and strategic planning. The aforementioned topics were identified by counterpart MFIs as priorities and crucial to their continued development. The EMF training plan also includes tailored observational study tours and intensive microfinance course offerings, which will address the above functional areas and supplement in-country trainings. Activities outlined in the training plan have been designed to build a stable foundation within counterpart institutions on which future growth will be built.

Pillar III - Targeted Trainees: EMF training activities will be tailored to the needs of primarily mid-level management and board members of the USAID-assisted microfinance institutions, as well as their GOE counterparts. Having identified this audience as the main focus of the training will ensure that the information presented will help the trainees to do their jobs more efficiently and according to best practices. All EMF training activities will follow a standard approach of surveying prospective trainees, evaluating their skill levels relative to performance goals, and tailoring the curriculum to their specific training needs whether training courses are adapted by local training providers or provided through a study tour designed for a delegation.

Egypt Microenterprise Finance training efforts target primarily mid-level management – defined as including management staff from branch level to department heads - of its counterpart MFIs.

III. EMF TRAINING TEAM

EMF's local training team consists of two full-time staff and three trainers and will be led by Dr. Mohamed Zakaria Abdel Khalik, of Environmental Quality International (EQI). Dr. Khalik has extensive experience designing and managing technical training programs to support capacity building in Egyptian SMEs and the agriculture sector. He will ensure that the EMF training plan remains focused on delivery of targeted training for MFI and GOE staff and consistent with overall project objectives. Dr. Khalik will be responsible for oversight of day-to-day operations of EMF training activities, including:

- Establishment of implementation timelines;
- Collaboration with training providers, task leaders, and Chemonics' home office support unit for training;
- Development of event profiles for tailored activities and localization or adaptation of curricula to participants' skill levels;
- Management of activity budgets; and
- Compliance with USAID training regulations.

Tamer Hassaneen, Training Assistant, will support Dr. Khalik in the project office. Mr. Hassaneen has experience implementing training initiatives by screening instructors and participants, liaising with all relevant parties involved in training implementation, and coordinating between central training institutions and branch offices. His primary responsibilities on the EMF training team are to:

- Maintain project files and records;
- Enter participant information into TraiNet;
- Register participants for conferences and workshops;
- Coordinate with vendors;
- Track invoices and receipts; and
- Manage logistical aspects of individual training activities (e.g. venue selection, meeting room organization, scheduling, catering, etc).

The training team also includes three part-time trainers from subcontractor, Environmental Quality International (EQI). These individuals will support the training team in the review and adaptation of functional course materials to support the strategic objectives of the project. They

will liaise with selected training providers for specific training activities to ensure that the curriculum addresses the performance gaps of the participants as well meets the strategic objectives of the counterpart MFIs.

The field office training team will be supported by Susanne Barsoum and Greg Swarin, USAID training specialists in Chemonics' Washington, D.C. office. Ms. Barsoum and Mr. Swarin will liaise with the project's training team primarily in developing third-country training activities. Their primary responsibilities will include:

- Development of study tour agendas;
- Identification of and communication with potential meeting hosts in the country of the study tour to explain objectives of the meeting within the context of the study tour and the EMF project;
- Coordination of study tour logistics;
- If necessary, accompaniment of delegation during study tour to manage logistical aspects of the activity (interpreters, ground transportation, hotel payments; etc);
- Research of and registration for third-country conferences and short-courses;
- Guidance on USAID training regulations (ADS-253) and procedures (TraiNet, etc).

The activities of these individuals will be coordinated with Dr. Khalik to ensure efficient mobilization of training activities.

IV. CORE TRAINING COMPONENTS

The EMF training plan is comprised of a number of core training components that correspond to the goals and technical assistance efforts in Tasks 1, 2, and 3 of the project.

Internal Training Capacity Development: The training plan allocates significant resources to support the development of training capacity both through classroom training for trainers as well as on-site and on-the-job training opportunities. It is important to have institutional training capacity to respond internally to evolving training needs, since donor assistance and other financial resources may not always be available to fund external training activities. This component will build upon training methodologies and materials developed under SEBDO and will support Tasks 1 and 2 in both institutional development and service expansion.

Beginning in the third quarter of 2006, subcontractor Shorebank International (SI) will support the development of internal training capacity to sustain current and future expansion needs within each counterpart MFI. SI, in close coordination with the EMF Team, will develop detailed and customized plans for the development of internal training capacity building upon institutional diagnostics performed during the first phase of the project, and in support of expansion targets established in each institution's strategic business plans. These plans will include provision of training for trainers as well as in support of the institutional infrastructure to enable the counterpart MFIs to organize their own training. Ultimate success will be measured by the ability of the counterpart MFIs to develop their own curriculum through the

identification of training needs, design of appropriate training interventions, and implementation by using in-house capacity or outsourcing to qualified training service providers. To this end, the SI consultants will:

- Develop a TOT program to train counterpart MFI trainers so that they are able to deliver future training courses, either using their own capacity or outsourcing to external providers;
- Deliver a first round of TOT courses in conjunction with EMF training staff to ensure transfer of capabilities; and
- Develop summary recommendations for building internal training capacity in line with the objectives of each counterpart and to ensure that a training unit within the institution is created to provide for training needs beyond the life of the project.

Following the consultant's departure, the project's Task 1 and Task 2 teams will work with the counterpart MFIs to incorporate training in order to achieve outreach and expansion targets as outlined in their business plans.

International and Local Comprehensive Microfinance Best Practice Training: The training plan includes several offerings of intensive comprehensive microfinance training, which target mid-level management and trainers and introduces them to internationally accepted best practices. This component directly supports Task 2 by building institutional capacity within microfinance institutions. Task 3 counterparts, such as relevant government agencies and industry service providers including external accountants and auditors, will also benefit from exposure to microfinance best practice basics. The Boulder Microfinance Training Program in Turin and Bankakademie in Frankfurt are widely recognized as premiere comprehensive training courses to which we will send a select number of middle-managers and GOE stakeholders who possess adequate English language capabilities. We will complement this effort with Egypt-based, Arabic-language comprehensive training course offerings in order to make comprehensive best practices training available to the much larger number of non-English speaking middle managers. These course offerings will be offered by local training providers who maintain partnerships with CGAP, the International Labor Organization (ILO), PlaNet Finance, and other international microfinance networks. EMF will also leverage resources such as the "Sustainable Microfinance Training Program," developed under the USAID-funded Achievement in Market-Friendly Initiatives and Results (AMIR) Program in Jordan. The selection process for training providers is outlined in Section V, and an illustrative set of training materials for these activities is included in Annex D. These courses will be made available at least three times during the base-period in September and November 2006, and during the first quarter of 2007.

Functional Training in Priority Areas for Middle Managers: Analysis of the training needs assessment identified the need for initial training to be targeted to mid-level managers. Since few middle managers speak English, the EMF training team has identified multiple resources that are available through local training providers in Arabic in the high priority areas, such as:

- Accounting for MFIs
- Audit Manual Development
- Cost Control and Financial Sustainability
- Detection of Fraud and Internal Control
- Delinquency Management & Interest Rate Setting

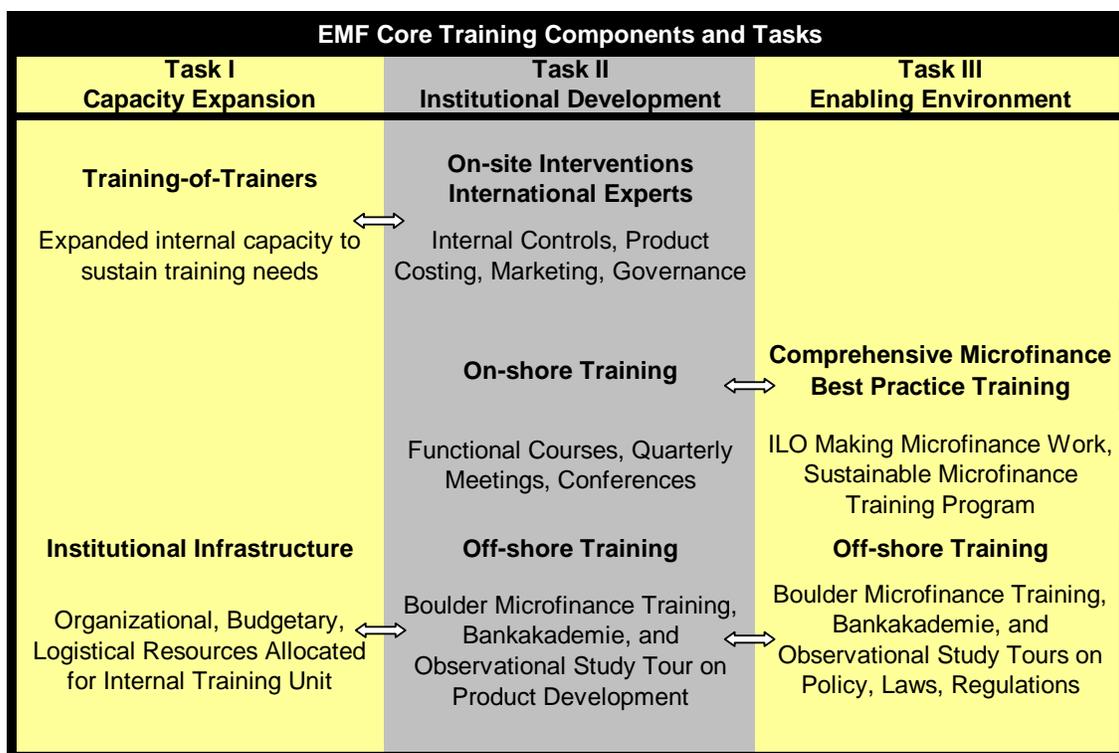
- Financial Analysis
- Funding and Subsidy Dependency Index
- Good Governance
- Human Resources Management
- Interest Rate Setting and Establishing
- MIS Training
- Operational Risk Management
- Product Development
- Products and Client Satisfaction
- Professional Development
- Strategic Marketing
- Financial and Institutional Transparency for MFIs

This component directly supports Task 2 by building practical skills that trainees can immediately use in their daily jobs. Approximately 23 functional training courses will be offered during the base period for attendance by counterpart MFI mid-level managers. Additional functional training in corporate governance, internal control and audit, product pricing, and market research will be provided with the support of Shorebank International and other training providers. These courses will be held not only in Cairo, but on a rotating basis at locations throughout Egypt.

Observational Study Tours (OST) and International Best Practices: The training plan includes at least two OSTs to support Tasks 1 & 3 to supplement in-country trainings. One OST will be organized to expose government officials to legal and regulatory models that support a robust microfinance sector while another will provide exposure in the development of products and services to MFI managers responsible for product development.

Quarterly Roundtables, Policy Forums, and Press Clubs: EMF will organize quarterly meetings of counterpart MFIs to share best practice experiences and lessons learned, report on progress in meeting targets, and discuss appropriate solutions to shared challenges. EMF will also organize quarterly meetings among stakeholders in the Egyptian microfinance community in order to discuss issues relevant to promote continued improvement in the legal and regulatory environment for the country's MFIs. Additionally, meetings with journalists every other month will serve to inform the public regarding microfinance as well as provide opportunities to educate journalists regarding microfinance principles and the microfinance industry in Egypt and abroad. This component will provide a regular forum for integration of critical issues impacting Tasks 1, 2, and 3.

Conference on USAID Assistance in Egypt: EMF will organize a conference in November 2006 to present the achievements of USAID assistance to the microfinance sector in Egypt, as well as to assess the current state of the sector and discuss opportunities and challenges for long-term sustainable development of the industry. Among the invitees will be GOE stakeholders, MFI practitioners, international microfinance experts and USAID.



The core components and the percentages allocated to each component in the overall training budget are outlined as follows:

EMF Training Budget Allocations by Component

Training Component		USD	Percent
Organizational Support			
EMF Field Office Training Team		\$267,367	20%
Chemonics Home Office Support		\$22,786	2%
On-site Institutional Capacity Building (SI)	Training of Trainers over 100 trainers trained Market Research, Product Costing, Internal Control approximately 72 trainees	\$299,836	22%
Comprehensive MF Best Practice Courses			
International	Boulder Microfinance Course & Bankakademie approximately 16 trainees	\$206,000	15%
Local	3 Comprehensive Courses Offered approximately 60 trainees	\$37,500	3%
Functional Training for Middle Managers	25 Courses Offered in Various Topics approximately 500 trained	\$259,300	19%
Observational Study Tours	2 Study Tours: Policy/Morocco & Products and Services/Philippines approximately 25 participants	\$204,000	15%
Roundtables, Forums, and Press Clubs	5 Roundtables and Forums 15 Press Clubs	\$24,000	2%
MFI Conference	1 Conference approximately 150 participants	\$45,000	3%
Total Training Budget	Over 1,000 participants	\$1,365,789	100%

The sequence of training events is detailed in Annex C. The EMF training team will monitor the availability of additional opportunities that may present themselves throughout the life of the project. For example, Sanabel is currently developing a scope of work for an Investment Seminar in September, 2006, to encourage commercial investment among microfinance

institutions in the Arab region. The EMF training team will track this and other events, as they present opportunities to address the high priority needs of our counterpart MFIs.

The EMF Training Plan will encourage cost sharing to foster a sense of ownership among counterpart MFIs. In response to a USAID request to phase in cost sharing, no cost sharing will be required from the EMF counterparts during Year 1 of the activity. However starting in Year 2, a yet to be determined portion of the training costs will be covered by the counterpart MFIs. These costs may include such costs as the salaries of trainees, transportation, meals and incidentals, and/or a percentage of enrollment fees. In-kind contributions to training provision, such as hosting training activities at a counterpart MFI's training facility or office facilities will be considered as cost share.

V. SELECTING TRAINEES AND TRAINING PROVIDERS

The selection of appropriate trainees and results-oriented training providers will be the highest priority of the EMF training team.

Selection of trainees will be done through a carefully designed nomination and selection process with multiple perspectives. Following approval of the training plan, EMF will inform MFIs about specific course offerings and training opportunities and request that nominations of appropriate staff members be submitted. Approximately one month before the delivery of each activity, the EMF training team will send letters to each MFI, requesting nominations for a specified training activity. In this letter, a summary of course content will be provided, as well as selection criteria for the proposed trainees. Nominations will include a brief description of the prospective trainee's job responsibilities, the anticipated application of newly acquired skills to the individual's job, and the expected benefit for the counterpart MFI. When nominations are requested from the Government of Egypt, the EMF training manager will coordinate the selection process with USAID.

EMF will incorporate gender considerations both when selecting trainees and also in the development of training curricula. Preference will be given to MFIs who nominate female middle managers for participation in functional courses and in observational study tours. For example, if nominations for a training activity exceed the available spaces for trainees, EMF will consider gender (or the nominated participant's potential impact on women clients) as an important criterion in final selection. Likewise, recognizing that gender considerations is not only about the presence of females at training activities but also about considering the role of gender in specific priority training areas, EMF will take care to integrate gender considerations into each training activity.

Multiplier Effect: During the EMF base period, over 1000 staff members from counterpart MFIs, as well as representatives of the Government of Egypt, will participate in best practice training, and another 100 trainers and training managers will be prepared to sustain internal MFI expansion needs well into the future.

Training providers will be selected through a competitive process. The EMF team has met with several training providers in Egypt to assess the availability and quality of training curricula to support the human and institutional development goals of the project. Several reputable training providers operate in Egypt and in the Middle East region in close partnership with internationally recognized microfinance centers, including the Microfinance Network of Arab Countries (Sanabel). Sanabel collaborates with 11 Arab nations and international experts to deliver training curriculum certified by the CGAP. Additional networks include the Microfinance Centre for Central and Eastern Europe and the Newly Independent States (MFC) and the ILO. These networks and partnerships take advantage of both cutting-edge knowledge of international best practice in microfinance and the local partner's experience, presence and reputation in the region. Several training providers based in Egypt and in the region offer training content in Arabic and at a significantly reduced travel cost to the project. Annex E includes a brief summary of the potential training providers' corporate capabilities.

To facilitate the selection process, EMF will forward a detailed description of training needs, objectives, intended results, duration and proposed delivery dates to local training providers and request a proposal from any institution with the capacity to deliver training within the specified parameters. The competitive process will require prospective training providers to describe their methodology for delivery of a particular topic. The selected training provider will demonstrate a capacity to communicate the relevance of the topic to Egypt's microfinance sector, adapt curricula to trainees' needs and skill levels, incorporate a gender component into training materials, and deliver interactive sessions and practical exercises with clear and immediate applications to the participant's role in the microfinance institution. EMF task leaders will select training providers based on scores assigned to pre-established criteria including cost, as detailed in Annex F.

VI. MEASURING RESULTS

EMF will use standardized participant action plans to assist in the identification of skills to be acquired through training as well as determination of how such skills will be applied to the benefit of respective counterpart MFIs. These action plans will become a permanent part of each participant's training record and EMF will monitor the application of newly acquired skills where and when possible. This will help track the impact of the training during the short duration of the base period of the project.

The EMF project will use four levels of training evaluation to track and report progress. These levels include:

- Reaction – Satisfaction with the training event, trainer, materials, logistics, etc. This level will be assessed through participants' feedback in written evaluations on the final day of training.
- Learning – Participant acquisition of new knowledge and skills targeted by training objectives. This level will be assessed throughout the training activity in exercises designed to help participants apply new skills in real-world situations.
- Application – The degree to which the participant has used targeted learning and skills in his or her job following the training.

- Impact – The degree that measurable results targeted by the training have been achieved.

Evaluation of application and impact will be based upon input from the trainee’s immediate supervisor. Using standard evaluation methods, EMF will track participant performance for each of these four levels.

VII. ADS 252 and 253

Chemonics International has substantial experience in Egypt and worldwide managing USAID-sponsored training activities in host countries, third countries, and the United States. These activities are managed in strict accordance with the requirements of the agency’s participant training regulations. Chemonics International’s Training Department in Washington provides expert support to its field offices to ensure adherence to USAID training requirements.

ADS-253 defines participant trainees as host-country residents or host-country nationals that USAID sponsors for a learning activity conducted within the U.S., a third country, or in-country for the purpose of furthering USAID development objectives.

EMF will implement all training activities in compliance with the USAID ADS 253 (Training for Development) and, if applicable, ADS 252 (Visa Compliance for Exchange Visitors) regulations, as well as the participant training Mission Order developed for USAID/Egypt. The EMF project office is already equipped with TraiNet Web, per the most current USAID directives, and staff will enter all necessary information regarding training activities according to mandated timelines.

Due to the availability of training courses and curriculum in Egypt, the Middle East/North Africa, Europe, and Asia, EMF will minimize travel to the United States. If a unique training course is offered in the United States during the life of the project, EMF staff and Chemonics’ Home Office in Washington office will evaluate the feasibility of such a training activity based on the procedures required by applicable regulations. Training in third countries will be optimized to achieve training objectives. EMF is fully aware of the special procedures and waivers (e.g. 941 waiver) required by USAID for travel to many third country destinations and will process such travel accordingly. EMF will carefully implement all USAID requirements for observational study tours including visas, flights, health insurance, per diem, pre-departure orientations, ground transportation, and post-event follow-up activities.

VIII. LEGACY

The EMF Team expects that the core components of the master training plan, in conjunction with technical assistance, will result in significantly strengthened human and institutional capacity within each of the counterpart MFIs and stakeholders. During the EMF base period, over 1000 counterpart MFI staff and representatives of the Government of Egypt, will participate in best practice microfinance training, and over 100 trainers and training managers who are staff of the MFIs will be prepared to sustain MFI expansion needs well into the future. Additionally, each of the counterpart MFIs will have established or strengthened internal

training units to meet present and future training needs of its staff in order to fulfill growth targets as outlined in their business plans. The counterpart MFIs, through their internal training units, will be better equipped to identify training needs of staff and of the organization, address those needs internally, or follow a standard decision-making process to determine whether staff development needs are more effectively addressed by external training providers. The EMF investment in development of a cadre of trainers will achieve a multiplier effect within Egypt's microfinance sector that will last well beyond the life of the project.

**ANNEX A: MFI PRIORITIES FOR TRAINING
RAPID NEEDS ASSESSMENT – FEBRUARY 2006**

Institution	Training Needs	Technical Assistance Needs
ABA	<ul style="list-style-type: none"> ▪ Strategic planning ▪ Strengthening mid-level management supervision ▪ Marketing and Branding, improving customer services, new product development ▪ Human resource issues 	<ul style="list-style-type: none"> ▪ Market research ▪ Assess demand for micro-savings ▪ Advocacy for reduction of market-damaging subsidies ▪ Build internal training capacity ▪ Coordination to enable staff to receive benefits at a lower negotiated rate ▪ Mitigating risk by linking to the credit bureau
ASBA	<ul style="list-style-type: none"> ▪ Strategic Planning ▪ Training of loan officers ▪ Improving Internal Controls ▪ Internal and external auditing ▪ Increasing savings ▪ Marketing and expansion ▪ Improving accounting systems 	<ul style="list-style-type: none"> ▪ Technical assistance, institutional support for two new branches, and developing the staff training plan ▪ Building the capacity of Management and Administration ▪ Building the capacity of the Finance Department (cash flows, risk management, strategic analysis.) ▪ Strengthening MIS
Banque du Caire	<ul style="list-style-type: none"> ▪ New product development ▪ Internal controls ▪ Human resource issues (planning career paths) ▪ Managing delinquencies ▪ Poverty assessment 	<ul style="list-style-type: none"> ▪ Market research: current “gaps” are inaccurate ▪ Management/coordination of MFI competition ▪ Credit scoring
DBACD	<ul style="list-style-type: none"> ▪ Market research/analysis ▪ Strategic planning ▪ Poverty assessment ▪ Loan officer training (communication, sales & marketing, 	<ul style="list-style-type: none"> ▪ Access to additional funds ▪ Knowledge sharing (non-SFD) ▪ Increased board awareness through study tours ▪ Assistance with MIS if their local upgrade effort falls through
ESED	<ul style="list-style-type: none"> ▪ Building internal training capacity (TOT) ▪ Financial analysis ▪ Microfin training ▪ New product development ▪ Market research to develop internal capacity 	<ul style="list-style-type: none"> ▪ Improvement in access to and leveraging of funds ▪ MIS improvements ▪ BDS product development ▪ Central library/knowledge base to house research and BDS tools ▪ Branch structure streamlining
LEAD	<ul style="list-style-type: none"> ▪ Loan officer training to increase productivity ▪ Cost and pricing of current products ▪ Strategic business planning ▪ Streamlining of expansion, workflow and loan processing. ▪ Training of entry level loan officers, untrained existing loan officers, upper level management 	<ul style="list-style-type: none"> ▪ Diagnosis of MF activities ▪ Accounting and MIS training and TA, review of software and linkages to accounting system, as well as assistance in developing an electronic archiving system ▪ Market research
NBD	<ul style="list-style-type: none"> ▪ Strategic Planning ▪ Improved Board Governance ▪ Strategic management ▪ Credit/cash-flow analysis 	<ul style="list-style-type: none"> ▪ Management/coordination of MFI competition in Nile delta ▪ Market research/analysis
North Sinai	<ul style="list-style-type: none"> ▪ Strategic Planning ▪ Mgmt Supervision ▪ Financial Mgmt 	<ul style="list-style-type: none"> ▪ Revision/ renegotiation of CGC contract ▪ Review of CGC requirements,

	<ul style="list-style-type: none"> ▪ LO outreach, cash flow and group lending, delinquency mgmt ▪ Internal control ▪ Financial mgmt ▪ Report monitoring ▪ Basic computer skills ▪ Accounting software ▪ Training of Trainers 	<ul style="list-style-type: none"> ▪ financing and control issues ▪ Market research ▪ Strengthening or modification of existing products ▪ Development of operations and financial procedures, manuals ▪ Incentive system review and improvement ▪ Improved MIS, databases and servers ▪ Staff retention
Port Said	<ul style="list-style-type: none"> ▪ Training of Trainers ▪ Basic computer skills ▪ Financial management ▪ Management supervision ▪ Delinquency mgmt. ▪ MicroFin 	<ul style="list-style-type: none"> ▪ Improved MIS ▪ Financing expansion ▪ Market research and analysis ▪ New product development and testing ▪ Building leadership and management in MFI ▪ Disaster systems backup
SBACD	<ul style="list-style-type: none"> ▪ Strategic planning ▪ Financial management ▪ Cash flow projections ▪ Training of Trainers ▪ Marketing 	<ul style="list-style-type: none"> ▪ Improvement of internal auditing systems ▪ Improvement of Board governance and best practices needed ▪ Incentive system review and revision ▪ HR and overstaffing ▪ Financing for on lending and expansion ▪ Market research
Sohag	<ul style="list-style-type: none"> ▪ Basic training for all employees on how to deal with new law, competition. ▪ Financial analysis ▪ Impact tracking ▪ Board Training ▪ External auditor training 	<ul style="list-style-type: none"> ▪ Assistance with accessing donor funds ▪ Transparent evaluation of MFIs ▪ Representation “body” or MFIs to advocate for their causes

ANNEX B: PRIMARY POINTS OF CONTACT AT USAID-ASSISTED MFIs

<p>Banque du Caire 6 El Sheikh Mostafa Abu Zahra, Medinet Nasr, Cairo Tel: (02) 2648419 Mr. Amro Abu Esh</p>	<p>قره اقل اكنب رصن قني دم - قرمز وبأ يفطصم خيشلا 6 يهانتم ضارقالا جم انرب ري دم - ش-ع وبأ ورمع 1/ رغصل</p>
<p>Banque Misr 153 Mohamed Farid St., Bank Misr Tour, 9th floor (Downtown) Tel: (02) 7964388 Mr. Akmal Bassili</p>	<p>رصم اكنب رودلا - رصم اكنب جرب - ديرف دمحم عراش 153 عساتلا يهانتم ضارقالا جم انرب ري دم - يلي ساب لمكأ 1/ رغصل</p>
<p>National Bank for Development 9 Rostom St., 7th Floor, Garden City, Cairo Tel: (02) 7964807, Ms. Mona Mobarak</p>	<p>قوي من تلل ين طول اكنب - يتيس ندرج - عباسلا رودلا - متسر عراش 9 قره اقل يهانتم ضارقالا جم انرب ري دم - كرابم ينم 1/ رغصل</p>
<p>Alexandria Business Association 52 Horreya Avenue, Alexandria Tel: (03) 4865518 - 4874062 Executive Director: Moataz Tabaa</p>	<p>قوي رذن كسالا لامع ا قوي عمج قوي رذن كسالا - قيرحلا قيرط 52 عابطل زتعم: يذيفنتلا ري دمل</p>
<p>Assiut Businessmen Association EL Shark Insurance Bldg, EL Gueish St, Assiut Tel: (088) 2348283 - 2349265 Chairman: Dr. Gamal Abdel Metaal</p>	<p>طوي س أ - ني م ا تلل قرشلا جارب - شيجلا عراش لاعتملا دب ع لامع د. قرادال سلجم سيئر</p>
<p>Dakahleya Business Association for Community Devt EL Khalifa Bldg, 51 Hosny Mubarak St., Mansoura Tel: (050) 2260086 Executive Director: Hassan Farid</p>	<p>ني رمتتسملاو عمدتجملا قوي من تل لامع ا لاجر قوي عمج قوي له قدل اب قروصنملا - قفي لخل جرب - كرابم ينسح عراش 51 ديرف نسح: يذيفنتلا ري دمل</p>
<p>Egyptian Small Enterprise Development Association 13 Salem Salem St., Giza Tel: (02) 3363985 Executive Director: Mohamed Refaat</p>	<p>عانصل راغص قديع اسمل قوي رصملا قوي عمج قره اقل اب ني يفرحلاو قزي جلا - مل اس مل اس عراش 13 تدعفر دمحم: يذيفنتلا ري دمل</p>
<p>LEAD Association 16 Lebanon St., Giza Tel: (02) 3452610/1/2 Executive Director: Karim Fanous</p>	<p>- تاعورشملا ري و طتو قوي من تل قوي رصملا قوي عمج ديل قزي جلا - نانبل عراش 6 سوناف ميرك: يذيفنتلا ري دمل</p>
<p>North Sinai Business Association, Al Arish Regal El Amaal Street, Al-Arish- North Sinai Tel: (068) 333-5701 Executive Director: Osama El- Kassas</p>	<p>عانيس لامشب لامع ا لاجر قوي عمج عانيس لامش - شيرخل - لامع ا لاجر عراش صا صقلا ماسا: يذيفنتلا ري دمل</p>
<p>Sharkeya Business Association for Community Devt Salma Tower, 32 Talaat Harb Str., Zagazig Tel: (055) 2345602 - 2364601 Executive Director: Abdel Kader Metwalli</p>	<p>قوي قرشلاب عمدتجملا قوي من تل لامع ا لاجر قوي عمج قيزا قزل - يملس جرب - برح تل ع ل ط عراش 22 يلوتم رداقل دب ع: يذيفنتلا ري دمل</p>
<p>Small Enterprise Devt Association of Port Said Post Office Bldg, Intersection of El Geish St. and Mohamed Mahmoud St., 4th floor, Port Said Tel: (066) 3336450 Executive Director: Abdel Rahman El Leithy</p>	<p>دي عسروب قري غصل تا شنملا قوي من تل قوي عمج دمحم عراشو شيجلا عراش عطقت - ديربل ين بم دي عسروب - عبارلا رودلا - دومحم يستي لالامحل دب ع: يذيفنتلا ري دمل</p>
<p>Sohag Community Devt Association 5 Corniche El Nil, Sohag Tel: (093) 2308842/1 Executive Director : Safwat Sharakah</p>	<p>جاهوسب تاعورشملا قوي من تل قوي عمج جاهوس - لينلا شين روك 5 قاراش رافغلا دب ع دمحم ا توصفص: يذيفنتلا ري دمل</p>

ANNEX C: DETAILED SCHEDULE OF EMF TRAINING IN BASE PERIOD

ANNEX D: ILLUSTRATIVE TRAINING CONTENT

EMF has identified comprehensive training curricula in Arabic through local and international training providers. For example, the **Sustainable Microfinance Training Program**, developed under USAID Jordan AMIR and delivered via the Microfinance Network of Arab Countries (Sanabel), offers comprehensive training that covers the following topics in a single course tailored to mid-level managers of microfinance institutions:

1. An introduction and overview of components of profitability and sustainability;
2. Portfolio management: managing and measuring delinquency and controlling risk;
3. Managing savings;
4. Managing staff and building a strong organization;
5. Forecasting and budgeting;
6. Managing information systems;
7. Round table discussion on best practices;
8. Case studies.

As well, comprehensive microfinance best practice curriculum has been developed by the International Labor Organization and offered in Arabic by Sanabel in the Middle East. The goal of the curriculum is to provide managers from different departments and branches with a broader understanding and grasp of the different functions that contribute to successful MFI performance. “**Making Microfinance Work**,” includes twenty four modules which include the following topics: effective management, financial services and the poor, institutional options, strategic direction, market research, product development, communicating value and quality standards, customer loyalty and retention, introduction to risk management, credit risk, external risks, HR management, institutional culture, organizational structure, using organizational architecture to manage growth, understanding efficiency and productivity, performance incentives, new technologies, managing change, costing and pricing, plans, budgets, and reports, managing performance.

The **Boulder Microfinance Training Program** provides core training in microfinance best practices, as well as approximately 50 elective courses in policy, product development, and management. Policy electives cover microcredit and financial liberalization, poverty lending and viability, rural financial markets, microfinance in conflict affected areas, microfinance and public policy, policy, regulation and supervision of MFIs, commercial microfinance, donors and sustainable microfinance, and how donors make a positive impact. Product development electives include agricultural microfinance, small business finance, microinsurance, remittance transfers, micro-leasing, housing microfinance, mobilizing deposits, expanding outreach through client responsive, products and services, microfinance plus, microcredit methodologies and operations, and BDS. Management electives include social performance management, business planning, human resource management, financial analysis, benchmarking, transforming NGO MFIs, equity, debt financing, marketing, risk management, managing assets, liabilities and capital.

For commercial bankers, **Bankakademie** offers comprehensive microfinance training that covers the following topics: (1) Marketing (customer relationship management, product development); 2. Risk management (credit risk management or liquidity risk management and operational risk management); 3. Profitability management (financial performance assessment and benchmarking, cost accounting or profit centre approach, and strategies for profitability); 4.

Regulation and supervision (concept of regulation, process of regulation and supervision approaches); and 5. Change management (organizational development).

Priority Training Areas	Available Off-the-Shelf Activities	Trainee Provider & Course Descriptions
<p style="text-align: center;">Intensive Comprehensive Microfinance</p>	<p>Boulder Microfinance Training Program</p>	<p>The Boulder Microfinance Training Program provides core training in microfinance best practices, as well as 50 elective courses in policy, product development, and management. Policy electives cover microcredit and financial liberalization, poverty lending and viability, rural financial markets, microfinance in conflict affected areas, microfinance and public policy, policy, regulation and supervision of MFIs, commercial microfinance, donors and sustainable microfinance, and how donors make a difference. Product development electives include agricultural microfinance, small business finance, microinsurance, remittance transfers, micro-leasing, housing microfinance, mobilizing deposits, expanding outreach through client responsive, products and services, microfinance plus, microcredit methodologies and operations, and BDS. Management electives include social performance management, business planning, human resource management, financial analysis, benchmarking, transforming NGO MFIs, equity, debt financing, marketing, risk management, managing assets, liabilities and capital.</p>
	<p>Bankakademie</p>	<p>Bankakademie is Europe's largest training institute for commercial banks. Agenda: (1) Marketing (Customer Relationship Management, Product Development); 2. Risk Management (Credit Risk Management or Liquidity Risk Management and Operational Risk Management); 3. Profitability Management (Financial Performance Assessment and Benchmarking, Cost Accounting or Profit Centre Approach, and Strategies for Profitability); 4. Regulation and Supervision (Concept of Regulation, Process of Regulation and Supervision Approaches); 5. Change Management (organizational development).</p>
	<p>ILO Making Microfinance Work Better: Mgmt for Better Performance (November 18 - 30, 2006) in Jordan</p>	<p>Developed by the ILO and offered in Arabic by Sanabel in the region. To provide managers from different departments and branches of MFIs with a broader understanding and grasp of the different functions that contribute to successful MFI performance. 24 modules with the following topics: effective management, financial services and the poor, institutional options, strategic direction, market research, product development, communicating value and quality standards, customer loyalty and retention, introduction to risk management, credit risk, external risks, HR management, insitutional culture, organizational structure, using organizational architecture to manage growth, understanding efficiency and productivity, performance incentives, new technologies, managing change, costing and pricing, plans, budgets, and reports, managing performance.</p>
	<p>SMTF Basic (Jordan AMIR)</p>	<p>Jordan AMIR (via Sanabel) A basic training for credit officers which will result in a MF Practitioner Certificate. Trainees may be existing MF practitioners or from other fields and professions. Approx 70 hours of training hours with seven modules: 1. Basic introduction to MFIs; 2. market analysis and product design; 3. overview of credit analysis (management, market, and money) and (accounting for MFI's practitioner); 4. Special tools for lending to individuals and to groups; 5. growing your savings program; 6. Marketing and customer service; 7. round table discussions with practitioners, review and evaluation.</p>

Priority Training Areas	Available Off-the-Shelf Activities	Trainee Provider & Course Descriptions
	SMTP Advanced (Jordan AMIR)	Jordan AMIR (via Sanabel) For managers and senior officers which will result in a MF Specialist Certificate being issued to each successful trainee. To be admitted to the Advanced Training Course, trainees must have successfully completed the Basic Training Course or receive special waiver to be approved by Sanabel. Eight core components over 70 training hours: 1. intro and overview of components of profitability and sustainability; 2. portfolio management: managing and measuring delinquency and controlling risk; 3. managing savings II; 4. managing staff and building a strong organization; 5. forecasting and budgeting; 6. managing information systems; 7. round table; 8. applying your skills (case study).
Governance	Good Governance	PlaNet Finance: Aimed at Board members and the MFI CEOs or general directors who are major decision-makers in an MFI to help them clearly understand the concept and the importance of governance in the context of MF and assess the effectiveness of governance in an MFI and/or how it can be established.
Financial Management	Accounting for MFIs	PlaNet Finance: Those who manage MFIs' assets should not only have sound basic training in general accounting but should also be aware of its specific applications to MF. Course includes introduction to accounting and a module on recording microcredit operations while focusing on how to account for non-banking operations linked to the operation of the structure.
	Accounting for MFIs	CGAP/Sanabel Goals: To understand how financial statements are created, to obtain basic knowledge of underlying accounting principles, how the results of accounting can assist a manager to identify and analyze problems, to process accounting transactions, to create financial statements that account for loan losses, interest revenue, and donor funds to generate useful information for an MFI using accounting data.
	Audit Manual	PlaNet Finance: This course reviews manual sections such as corporate operating policies, an overview of internal and external audit, audit procedures and techniques, audit working papers and reports, staff qualifications and development and audit administration. Participants will be able to plan audit procedures and edit an audit report, but also customize the manual by adding to and adapting procedures and technical approaches in line with the MFI's specific environment.
	Cost Control and Financial Sustainability	PlaNet Finance: Two part course includes explaining the main principal costs incurred by MFIs in their financial intermediation, focusing on procedures for detecting possible wasted expenses from all the MFI's org and to identify the principal risks to which they were exposed. Second part introduces concepts and efficient methods of cost control, internal costs, auditing of the different branches of MFI and provides guidance on designing an integrated cost control system aiming to achieve financial viability. How to formalize efficiency methods and operational procedures.
	Delinquency Management & Interest Rate Setting	CGAP/Sanabel Goals of Course: Analyzing the causes of delinquency, reviewing the costs of delinquency to the institution, controlling delinquency. Understanding the role of interest rates for sustainable microfinance, establishing interest rates for sustainability, calculating effective interest rates, determining the impact of interest rate on borrowers, confronting barriers to sustainable interest rates.
	Financial Analysis	PlaNet Finance: This course familiarizes participants with the most common financial analysis ratios, explained in an easily understandable and efficient manner in order to enable even those whose financial background is limited to become familiar with these ratios and how they are used. Participants will become aware of the most common financial statements which need to be prepared by MFI and they will learn how these statements are to be drawn up.

Priority Training Areas	Available Off-the-Shelf Activities	Trainee Provider & Course Descriptions
	Financial Analysis	CGAP/Sanabel Course Goals: To master the tools needed for understanding the financial position and sustainability of your institution, to use financial analysis to improve your institution's sustainability, by identifying the components, purpose, relationships, and importance of the main financial statement; learning the formats of income statements and balance sheets to easily separate the effect of donor funds; analyzing financial statements to monitor profitability, efficiency, and portfolio quality; adjusting costs for inflation, subsidized cost of funds, and in-kind donations; and identifying critical factors for moving toward financial sustainability.
	Funding and Subsidy Dependency Index	PlaNet Finance: Examines the aspects and definitions relevant to the Subsidy Dependence Index and basic rules taken into account in financial autonomy analysis. Assesses types of subsidies and provides an in-depth explanation, technique and instructions to assess the subsidy dependence index for innovative MF thru examples and surveys. Provides Excel tools to enable participants to calculate the SDI.
	Interest Rate Setting & Establishing	PlaNet Finance: Examines aspects and definitions of the principal interest rates and the main components and basic rules taken into account in the calculation and the theoretical formula of the effective interest rate. Examines in detail the cost of MFI structures through examples and surveys. Provides the appropriate Excel tools which will enable trainees to calculate periodic and annual effective interest rate loans.
Staff Management and Productivity	Human Resource Mgmt for MFIs	Sanabel/MFC Course Goals: Recognize and appreciate importance of effective HR management for microfinance operations; understand the key functions of the HR management; become familiar with systems and structures that support effective HR management, review systems and tools used in HR management.
	Professional Development	TBD: In response to requests from MFI managers, course material to increase the professional level of participants with instruction in presentation skills, organizational skills, time management, proposal writing, and leadership skills.
Internal Control and Auditing	Detection of Fraud and Internal Control	PlaNet Finance: Procedures for detecting potential errors and fraud by staff and identifying the main risks to which MFIs are exposed; concepts and efficient methods of internal control, internal audit and external audit of an MF - guidelines for designing an integrated internal control system.
	Information Systems	CGAP/Sanabel Course Goals: Presents a systematic process to understand what is needed to create and manage an information system for microfinance; defines information systems and explains why they are important to the business of microfinance, identifies specific information needed to make business decisions in microfinance, analyzes critical business processes (in the context of an IS) and streamlining for efficiency; uses a framework tool to evaluate information system software options clarifies the processes required to (1) plan; (2) conceptualize and assess; (3) select; (4) develop and acquire; (5), implement; and (6) manage, maintain, and optimize an information system for your MFI.
	Operational Risk Management	CGAP/Sanabel Goals of Course: Define risk management as it applies to microfinance, identify risk areas (areas of vulnerability) for MFIs, educate stakeholders on the importance of risk management strategy to an MFI, learn how to develop internal controls for an MFI in conjunction with stakeholders, understand the role of internal audit for effective monitoring into an internal control system, understand the critical role of information systems in a risk management system, learn how to commission an external audit and use it effectively.

Priority Training Areas	Available Off-the-Shelf Activities	Trainee Provider & Course Descriptions
Product and Market Research	Product Development	CGAP/Sanabel Course Goals: Describe the process of product development, assess institutional capacity for product development, apply various client-oriented market research techniques, interpret research results to design product prototypes, cost and price products, pilot test products, launch new products that result in increased profits and client satisfaction.
	Products and Client Satisfaction	PlaNet Finance: Participants will learn how to use quantitative and qualitative tools and different methodologies to measure impact and client satisfaction. Use of sample surveys with structured questionnaire, time series data collection, control groups. The tools were developed by PlaNet Finance Training and Tech Support department's Impact Knowledge Market unit and have obtained wide international recognition in Latin America and Africa.
	Strategic Marketing	PlaNet Finance: This course will look at how to identify the most appropriate markets for your program, to effectively create service/product value in these markets, to develop flexible products to serve difficult-to-reach segments, which includes the poorest segments, and to build customer loyalty for maximum scale and profits. Managing attrition and delinquencies, understanding clients and potential clients, competition analysis, etc.
	TOT in Strategic Marketing	Sanabel/MFC Course Goals: The course provides a comprehensive introduction to the Strategic Marketing Framework, the three primary strategies and the four information packages that inform them. It also provides an introduction to the process of a marketing audit to assess an organization's marketing strategies and systems as well as the process of developing a marketing plan (at organizational or individual product level).

ANNEX E: POTENTIAL TRAINING PROVIDERS

American University in Cairo (AUC): In 1977, the AUC Management Center was established in the School of Business, Economics and Communication, to serve Egypt and the Middle East, introducing professional development programs using and incorporating the latest management concepts and techniques. It consists of three specialized institutes: Institute of Management Development (IMD), Institute of Banking and Finance (IBF), and Institute of Quality Management (IQM). Three major institutes serve the society in different disciplines of management issues, banking and finance topics, and total quality management. Their training curricula can be tailored to the needs of specific audiences. Training manager: Training Manager: Mr.Amr Hamdy. Website: www.management.aucegypt.com.

Career Development and Consultations Academy (CDC Academy): CDC Academy designs and delivers training, consultancy and educational services in the areas of management development, educational development and foreign language development. Training programs are available in the following areas: managerial accounting, cost accounting, auditing, financial reporting, budgeting, cash management, asset management, feasibility studies, bank management, NGO accounting, managerial training programs, educational courses with authorized certificates, and capacity building. CDC Academy is a private sector organization employing a small core staff and maintaining a large register of highly qualified subject matter and training experts as well as consultants who can be called upon to deliver programs and provide consultancies through CDC. Training Manager: Maha Gahed. Website: www.cdccademy.net.

Development Innovations Group (DIG): DIG is a private, international firm located in Beirut, Lebanon, working in the fields of development finance, urban and community services, and fund management. DIG works in the microfinance sectors of transition economies in the Middle East, Africa, Latin America, and Eastern Europe, focusing on market assessments and product design, systems and tools development, training for MFIs, NGOs, banks, regulators and policy makers, and linking microfinance to banks. Ruby Al-Salem, DIG's Director for Microfinance Consulting Services, has designed, implemented and co-managed several multi-million dollar programs funded by USAID and the private sector, related to microfinance development, cooperative strengthening, and institution building. Ms. Al-Salem supervised all line staff for the largest and most successful microfinance program in Lebanon, and one of the first in the Middle East to link MFIs and commercial banks. Website: <http://www.developmentinnovationsgroup.com/index.html>.

Egyptian Banking Institute (EBI): EBI provides education and training to banking sector professionals through off-the-shelf or tailored training to managers in strategic planning, risk management, budgeting and business planning, supervising and managerial skills, assets and liabilities management. Website: <http://www.ebi.gov.eg/home.html>.

Foreign Trade Training Center (FTTC): FTTC is a non-profit autonomous training institute under the auspices of The Ministry of Trade and Industry. FTTC is a potential training provider for training activities focused on marketing research, product development, management, and quality assurance in addition to holding training activities in the FTTC's conference hall, training rooms, and computer laboratory. Training Manager: Nansy Hathout. Website: www.ftceg.org.

Microfinance Network of Arab Countries (Sanabel): Sanabel’s mission is to maximize outreach to microentrepreneurs in the Arab world by providing microfinance institutions with a forum for learning and exchange, capacity building services, and advocacy for best practice in microfinance. Sanabel is comprised of seven Arab countries - Egypt, Jordan, Lebanon, Morocco, Palestine, Tunisia, and Yemen – that work in partnership with CGAP, ILO, the Grameen Foundation, and other international microfinance networks to enhance the capacity of microfinance service providers by providing support in areas such as training and the translation and distribution of microfinance literature into Arabic. Website: <http://www.sanabelnetwork.org/>.

PlaNet Finance: PlaNet Finance is a platform for those involved in the microfinance sector. PlaNet Finance develops practical tools for its work in the following three main areas: technical assistance, advice and training for those involved in microfinance – such as microfinance institutions, NGOs, cooperatives, banks or financial institutions, governments or central banks; assessing and rating microfinance institutions; financing microfinance institutions. Training Manager: Carole Escaravage. Website: <http://planetfinance.org/EN/index.php>.

The National Council for Women (NCW) - Women Business Development Center: NCW was established in the year 2000 to advance the status of Egyptian women by providing training events to increase awareness of women’s rights and responsibility in Egyptian society. NCW’s Business Information Center provides resources for women establishing small enterprises, including counseling on legal and regulatory procedures, sources of financing, and feasibility studies. Senior consultant: Amal Amin. Website: <http://www.ncwegypt.com/english/index.jsp>.

Training Topic	Training Event	Suggested Training providers	Premises & Facilities
Microfinance Management "Core Curriculum"	Microfin	SANABEL	EBI\NCW
	Internal\External Control	PlaNet Finance\CDC Academy\AUC	PlaNet Finance\CDC Academy\AUC
	Financial Planning (analysis-management)	SANABEL\PlaNet Finance\CDC Academy	EBI\NCW\PlaNet Finance\CDC Academy
	Accounting Systems (basic-advanced)	PlaNet Finance\CDC Academy\AUC	PlaNet Finance\CDC Academy
	Product Planning Development	SANABEL\CDC Academy	EBI\NCW\CDC Academy
	Managing Deliquescences	SANABEL\PlaNet Finance	EBI\NCW\PlaNet Finance
	Marketing Research	SANABEL\PlaNet Finance\CDC Academy	EBI\NCW\PlaNet Finance\CDC Academy
	Strategic and Business Planning	PlaNet Finance\CDC Academy	EBI\NCW\PlaNet Finance\CDC Academy
	Customer Services	CDC Academy	CDC Academy
Strengthening Association Functions	Capacity Building for MFI's	EBI\SANABEL\PlaNet Finance\AUC	EBI\NCW\PlaNet Finance\AUC
	Governance and Board	PlaNet Finance\In-House	PlaNet Finance

Training Topic	Training Event	Suggested Training providers	Premises & Facilities
	Development		
	Policy and Advocacy	In-House	In-House
	Membership Development, Growth and Retention	In-House	In-House
	Microfinance Service Expansions	PlaNet Finance\In-House	PlaNet Finance
Leadership & Management Development	Leadership & Business Ethics	CDC Academy\EBI\AUC	CDC Academy
	Teambuilding and Teamwork	PlaNet Finance\CDC Academy\AUC	PlaNet Finance\CDC Academy
	Communication and Presentation Skills	CDC Academy\FTTC\AUC	CDC Academy
	Negotiation and Contracting for Win-Win Business	PlaNet Finance\CDC Academy\EBI	PlaNet Finance\CDC Academy\EBI
	Crisis Management	SANABEL\CDC Academy\AUC	EBI\NCW
	Conflict Resolution and Problem Solving	CDC Academy\AUC\FTTC	CDC Academy
	Risk Management	SANABEL\AUC\CDC Academy	EBI\NCW
Human Resources & Training Development	Human Resources Management	SANABEL\PlaNet Finance\CDC Academy\EBI	EBI\NCW\CDC Academy
	Training of Trainers (TOT) – Basic TOT	SANABEL\In-House\AUC\FTTC	EBI\NCW
	Training of Trainers – Advanced TOT	SANABEL\In-House\AUC\FTTC	EBI\NCW
	Gender Program Development	NCW	NCW
Productivity Tools and English for Special Purposes	MS Office	EBI\YAT education\NewHorizons	EBI\YAT education\NewHorizons
	Management Information Systems	PlaNet Finance\CDC Academy\AUC	PlaNet Finance\CDC Academy\AUC
	Association Communications, Publications, E-Mailings	PlaNet Finance\EBI\In-House	PlaNet Finance\EBI
	Business English & Commercial Correspondence	CDC Academy\Amideast\British Council\FTTC\AUC	CDC Academy
	Technical Report Writing	CDC Academy\EBI\Amideast\British Council\AUC	CDC Academy\EBI

ANNEX F: PROVIDER SELECTION CRITERIA

The technical proposal should be concise and **no more than 5 pages in length** (sections A through C described below), plus training specifications forms and an accompanying all-inclusive price proposal for each training activity that can be supplied by the offeror under each of the eight functional areas. The technical proposal (pages 1 through 5) *must* be organized and presented with the following four headings:

A. Program Overview (35 points)

The program overview should include a concise description of your training approach and methodologies (e.g., ISD—Instructional System Design) that you will use to design, develop, deliver, and evaluate individual training activities.

B. Management Approach to Training (25 points)

This section should present a specific description of your organization’s overall approach for managing the training. In particular, this section should include:

1. Identification, Roles & Responsibilities, and Key Personnel—The composition of the training team in terms of key personnel (e.g., subject matter expert, training specialist, trainer, etc); the roles and responsibilities of each identified position; and a specific proposed staff member for each position. This section should emphasize the specific qualifications that make key personnel particularly suited to manage and conduct the training. Key personnel should have proven demonstrated qualifications to effectively deliver the training so as to achieve the training objectives. All key personnel should be clearly identified with position titles and training courses they had offered previously. The successful offeror will be required during subcontract negotiations to guarantee the commitment of all key personnel.

2. Program Implementation—An overview of your organization’s management plan and schedule for developing the materials (i.e., *Program/Course Deliverables* as listed in Item VIII.A) and delivering the training specified in this IQC and presented in your proposal.

3. Logistics Management—A presentation of your organization’s approach for handling all logistics. The successful offeror will coordinate both the technical and logistical responsibilities of the program to provide a *total training solution* (i.e. full responsibility of the technical, administrative, logistic, financial, etc. required to fully deliver the training). The successful offeror will be responsible for administering all aspects of the training delivery including, but not limited to, training facilities; equipment such as overhead projectors, etc.; translation of materials into Arabic and interpreters (if required); reproduction of materials, and all other logistical aspects of the program required to deliver a successful training program. On a case by case basis, the offeror will coordinate with the EMF training team to determine whether a training facility and other logistical support can be provided by one of the target MFIs.

C. Capability Statement (25 points)—This section should present your organization’s overall qualifications as a training provider as well as provide specific and relevant qualifications to provide the training as specified in Attachments A—*Training Specification Forms*.

1. General Training Capability—This section should include a general capability statement which details your organization’s experience in designing and delivering training; the size and composition of your training staff; previous general training experience; a description of your organization’s resources (e.g., computers, printing/publication equipment and facilities, training facilities, communications technology, etc.); ability to access relevant outside resources if warranted; and any other dimension of your organization’s general capability that could be applied to enhance the delivery of the requested training.

2. Specific Relevant Training Experience—This section should present your organization’s track record for delivering training that is relevant in terms of technical content, participant audience, logistics, and scope and format (e.g., workshop, seminar, course) with regard to the training described in Attachment A. Your proposal should include a listing of relevant training activities that your organization has delivered in the past three years that includes for each training activity: the title of the training, recipient organization, type of trainees, and financing agency. For each training activity listed, contact reference information of the funding agency (including a current name, title, and telephone/fax/email) should be provided.

Note: Pages submitted in excess of 5 pages will **not be reviewed and evaluated**.

<u>Technical Proposal</u>	<u>Point Values</u>
Program Overview	35
<input type="checkbox"/> Approach/Methodology (35)	
Management Approach to Training	25
Identification of Training Team Positions and Roles and Responsibilities; Key Personnel (15)	
Program Implementation/Scheduling (5)	
Logistics Management (5)	
Capability Statement	25
<input type="checkbox"/> General Training Capability (10)	
<input type="checkbox"/> RFP-Specific Relevant Training Experience (15)	
 <u>Cost Proposal</u>	 <u>Point Values</u>
Cost	15

ANNEX G: DETAILED SCOPE OF WORK FOR SARAH MEYER

Egypt Microenterprise Finance Activity Contract No. 263-C-00-06-00005-00

Scope of Work: Communications Specialist

Consultant: Sarah Meyer, Senior Training Advisor

Dates: Approximately April 27 – May 16, 2006 (In-country April 30 – May 13, 2006)

LOE: 18 days

Short-term Technical Assistance

I. Project Background :

Small and micro enterprises (SMEs) play a substantial role in Egypt's economic life, with about 60 percent of the labor force working in a myriad of largely informal or family SMEs. Egypt's commercial financial sector had traditionally done little to serve the small and micro enterprise market before the startup of USAID/Egypt's SME development initiatives in 1990. Since then, USAID/Egypt has become the largest financier of microfinance initiatives in Egypt, supporting an estimated 70 percent or more of all Egyptian microfinance activity. With USAID support, Egypt's microfinance industry has seen phenomenal growth over the last decade, successfully reaching out to serve the largest number of borrowers in the Middle East and North Africa.

To expand microcredit in the short term, USAID is continuing support for well-functioning MFIs, with a more discriminating approach based on their evolving capabilities. Areas such as market-led, systematic product development are of critical importance to both broaden and deepen the market as well as to allow competition to flourish, creating more effective and efficient MFIs. USAID's Microenterprise Finance Activity will support improved governance, increased concentration on strategic and business planning, and greater attention to market analysis. To reduce the outreach gap over the longer term, the Activity will increase attention to the institutional development of microfinance as an integral part of the Egyptian financial sector. The Activity will work with the MFIs, other donors, and GOE officials to investigate the legal and regulatory changes that may be useful in this regard.

The objective of the Activity project is to expand the current USAID-funded small and microfinance program and to advance the establishment a sustainable microfinance industry in Egypt through:

- Innovating in the content, form, and sources of support for MFIs, with the objective of making support more diverse, responsive, and sustainable.
- Making resources available for the development of the critical financial infrastructure.
- Assisting MFIs to strengthen their institutionalization of services and programs.
- Assisting MFIs to expand and deepen outreach to Egypt's small and poor micro-entrepreneurs, particularly in Upper Egypt.
- Assisting the GOE and the Egyptian private sector to integrate small and microfinance services into and within the overall financial system.
- Supporting necessary policy, legal, and regulatory changes.
- Improving coordination of international donors.

To achieve this objective, the project is divided functionally into three technical areas:

Task 1: Microfinance Service Expansion

Task 2: Microfinance Institutional Development

Task 3: Enabling Environment Support and Development

II. Objectives:

The consultant will work closely with the training manager — Dr. Mohamed Zakaria — of the Egypt Microenterprise Finance (EMF) project to produce a training plan to support the project's vision of expanding the provision of microcredit to more Egyptians, particularly women, in a sustainable manner. The training plan will be developed in close consultation with the field staff training team and task leaders and will be based on recommendations in recently completed rapid needs assessments. In particular, this assignment aims to address the leadership, management and organizational needs of microfinance institutions in the period up to and beyond the life of the EMF project. The training plan will ensure that targeted training is scheduled, developed, coordinated, and delivered thoughtfully in support of project needs and within budget.

In addition, the consultant will ensure that (1) the appropriate EMF field staff are trained on the relevant USAID training and exchange visitor regulations (ADS 252 and 253), (2) the field office is equipped with TraiNet, the official USAID database, and (3) the home office and field office training teams are coordinated, when necessary, to achieve efficiencies in planning and training implementation. All curriculum development will be managed by the field office-based training manager after this short-term assignment is completed.

III. Tasks:

Under this Scope of Work, the Consultant shall perform, but not be limited to, the specific tasks specified under the following categories:

The consultant will collaborate closely with Dr. Zakaria and the field office training team, as well as the EMF project management unit in Washington, DC, and the EMF task leaders to develop a training plan and budget that supports cross-cutting needs of the project. The training plan will address performance gaps of the eleven target microfinance institutions and other major stakeholders as identified in EMF rapid needs assessments that are not being addressed currently or within the existing objectives of current development efforts in Egypt.

- Prior to arrival in Egypt, the consultant will collaborate with the EMF project staff to review all project activities thus far to assess training needs in the Egypt microfinance industry, including but not limited to: (1) the national strategy for microfinance in Egypt; (2) the EMF five-month work plan; (3) the rapid needs assessment for microfinance institutions in Egypt; (4) survey responses; and (5) all materials available on recent and current development efforts in Egypt's microfinance industry, especially materials describing human capacity development activities, such as training, conferences, and workshops, surveys, and assessments.
- Prior to arrival in Egypt, the consultant will engage in email dialogues and teleconferences with the EMF training team and task leaders to build an initial schedule

of appointments with those that will inform the final training plan. Meetings will be requested with but not limited to: (1) the training team; (2) task leaders; (3) senior staff of the target microfinance institutions (as appropriate); (4) representatives of potential in-country training providers; and (4) the COP and DCOP to ensure that the proposed training plan addresses cross-cutting needs and supports the overall strategic objectives of the EMF project.

- Prior to arrival in Egypt and shortly upon returning to the United States, the consultant will meet with representatives of Shorebank to incorporate their input, as key training subcontractors for the project, and ensure they are involved in the process of developing a sustainable training plan.
- During the first three days of this assignment, the consultant will meet with Dr. Zakaria and the above-mentioned project representatives and stakeholders. Working closely with Dr. Zakaria, the consultant will begin writing the training plan based on their input on priority areas and performance gaps of management, leadership, and the organization; replicable and applicable best practices in Egypt, third-countries, and the United States; and additional good contacts to provide valuable perspective on training plan components.
- During days four through six, the consultant will complete a first draft the training plan and submit it for review by the task leaders and training team for comment and feedback.
- Based on the proposed training plan and anticipated activities, and while the draft training plan is being reviewed by project staff, the consultant will conduct a one-day workshop for the training team on TraiNet, USAID’s training database, and work with the training team to build tailored checklists for in-country, third-country and, if applicable, U.S.-based training activities that support collaboration between the home office and field office whenever such collaboration brings efficiencies to program development.
- In the final four days of the assignment, the consultant will incorporate edits and feedback from those who reviewed the draft training plan and submit a final training plan document.

Task	Person Days
Meet with Shorebank to strategize on training plan development (In Washington, DC prior to departure for Egypt)	.5
Read supporting documentation and needs assessments and communicate with project staff to build initial schedule of in-country appointments. (In Washington, DC prior to departure for Egypt)	2
Travel to Egypt, round trip	3
Meet with field staff and stakeholders and work with Dr. Zakaria on initial draft of training plan. (In country: May 2, 3, 4, 5 – Tues - Fri)	4
Focused development of training plan (In country: May 7, 8, 9 – Sun - Tues)	3
Deliver training of TraiNet database usage and HO/FO collaboration to training team; Submit a first draft training plan and vet drafts with training team and task leaders. (In country: May 10 - Wed)	1

Incorporate edits and feedback into draft training plan. (In country: May 11, 12 – Thurs, Fri)	2
Meet with Shorebank in Washington, DC for final review and feedback on training plan. Finish incorporating all edits and feedback into the final training for submission to USAID.	2.5
Total	18 days

IV. Deliverables:

Upon completion of the assignment, the Consultant shall deliver a report that includes

- A final draft of EMF’s Training Plan that supports the cross-cutting needs of the project and addresses performance gaps of the eleven target microfinance institutions. This includes:
 - A resource assessment of training and curriculum available in-country, with a plan on how to diversify, expand and improve its quality
 - A comprehensive training budget broken down by subcontractor that includes cost assumptions and a cost-sharing strategy.
 - A comprehensive training matrix for the base period that includes in-country, third-country, and US-based training programs and clearly identifies:
 - the type of training to be delivered that meets identified needs,
 - the institutions responsible for training delivery and the location of the training,
 - the number and type of participants anticipated for each training event
 - expected results
 - the location and approximate timing of training to be delivered.
 - A plan and timeline for obtaining necessary registration, documentation and approvals for each third-country and US training program.

V. Working Relationships:

The consultant will work under the direction of, and report to the Chief of Party Jeff Ferry who will be responsible for monitoring the consultant’s overall performance under the terms of the contract.

VI. Time Frame and Level of Effort of the Consultancy:

The total LOE for this assignment is estimated at 18 days, including 10 days in country, 3 days travel, and 5 days in the Home Office. The consultancy will take place approximately April 27 – May 16, 2006, with work in country commencing on or about April 30 – May 13, 2006.

VII. Consultancy Qualifications

Ms. Meyer is the manager of our international training department in Washington, DC and oversees the participant training activities sponsored by Chemonics’ projects worldwide. She is a training specialist with 12 years experience. Her attached CV reflects educational and work experience qualifications in accordance with the requirements necessary to successfully accomplish this assignment.