

The Business Centre

Annual Progress Report January to December 1996

USAID BSC/FED Program
Contract # 623-0176-C-00-4009-00



Development Alternatives, Inc.
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I. Introduction

This document summarizes the progress of Development Alternatives Inc. (DAI) in implementing its USAID contract #623-0176-C-00-4009-00. The contract covering a period of five years, requires DAI to set up and operate a business services center (re-named The Business Centre or TBC) to realize the following principal objectives in Tanzania:

- To provide fee-based business support services in response to demand
- To strengthen and broaden the business community
- To enhance the policy environment

Progress on contract implementation is reported at two levels. First, there is an overview of major accomplishments in the project to date, which are further highlighted by a series of charts and graphs presented in Annex 1. Project data is reported by year to show a comparison between annual levels of outputs for 1994, 1995 and the current reporting year, 1996. At the second level, the report addresses DAI's annual performance related to 1996 work plan activities and targets. This annual performance is also summarized in a series of graphs and charts attached in Annex 2. Finally the report reviews major issues affecting project implementation, key information on resource utilization rates and short term consultant work undertaken during the year.

II. Overview of Accomplishments: Project to Date.

- The Business Management Skills Workshop, arguably the best business management training course currently being offered in Tanzania, continues to be a major highlight of The Business Centre's program. As of December 31, 1996, TBC has trained **1568** persons in **118** workshops representing **7840** person days of training in this five day course.
- The Business Development Services continues to provide high quality business advisory services to owners and managers of small businesses. As of December 31, 1996, **101** customized assignments have been undertaken on behalf of clients to help them grow their businesses.
- Despite the difficulty in obtaining critical information from businesses, TBC has officially recorded an employment increase of **1235** in assisted firms from its business advisory services. The actual figure may be even higher.
- TBC has successfully expanded its outreach to most of mainland Tanzania. As of December 1996, TBC services have been offered in 16 out of 20 regions. In 1996, **73%** of the total services were provided to clients who lived outside of Dar es Salaam. Women made up about 25% of the TBC clients for business advisory services and about 20% of the BMSW participants.
- More than **75.45 million** shillings have been earned by TBC from the sale of services. This represents a meaningful level of fees in line with the project objective of being demand driven, yet serving the needs of the small-scale business community.
- Progress has been made in moving some of TBC's services closer to sustainability. The Business Development Services now operates at about 50% cost recovery due to its subsidized consulting rates to small business clients. In 1996, the BMSW operated at 41% cost-recovery, an adequate showing in an environment where training programs are generally fully subsidized by international donors.¹
- TBC has emerged as an important player in promoting policy dialogue between the business community and the Tanzanian government. In 1996, efforts were made to simplify and reduce taxes, promote voluntary models of business association development and document the extent of the informal economy for a Parliamentary committee. Efforts (in collaboration with others) yielded amendments in the Stamp Duty Act of 1972, the Excise Duty and Motor Vehicles Tax as well as general movement of association leaders away from espousing preferences for mandatory models of chamber development.

¹. The 41% BMSW cost recovery does not include the cost of manuals or the investment in developing the course. If one also excludes the cost of travel and per diem for trainers, the cost recovery rate rises to 88% due to the expense of moving trainers around the country. The important goal of extending services into the regions has lowered the overall BMSW cost-recovery rate.

III. Performance against Work plan Activities and Targets

In 1996, TBC formulated a Work plan with three priorities:

- ▶ Employment creation in assisted firms
- ▶ Extending services outside of Dar es Salaam
- ▶ Improving the climate for small business through policy reform

In pursuit of these priorities, TBC provided three product and service lines to the business community during the January to June 1996 reporting period. These were: A) basic business services; B) business development services; and C) policy and other support services.

A. Basic Business Services

This component consists primarily of Business Management Skills Workshops designed to enhance the skills of entrepreneurs, and hence improve enterprise performance. The following table gives BBS planned activities, 1996 targets and TBC achievements.²

Activity	1996 Target	1996 Actual	Percentage Achieved	Comments
BMSW Workshops Held	100	82	82%	Logistics and delivery of fee-based courses outside of Dar es Salaam continues to be a challenge. Last minute cancellations lowered the expected outputs.
BMSW Participants	1500	1052	70%	Average course attendance was 13 rather than 15 resulting in lower than expected targets. Course minimums will be instituted in 1997.
BMSW Person Days of Training Delivered	7500	5260	70%	This represents more than 42,000 participant hours of training delivered. A sizeable figure even if targets were not fully realized.
BMSW Revenue	40.4 M	29.8 M	73%	Heavily subsidized donor programs undermine the ability for TBC to charge higher fees.
Self-help publications sold	1000	226	23%	Prices for publications are high even at break-even levels. Product line will be retired in 1997.
Faida Yako Radio Program	51	51	100%	Programs are now emphasizing the BMSW and air every Sunday at 6:15 PM on Radio Tanzania.

². Since July, the basic advisory services have been combined with its business development portfolio. It became more difficult to differentiate between these two levels of service since both are customized to client needs. The BBS advisory services and related forums were transferred to the BDS program. Fees for business forums and problem diagnosis were dropped reflecting a total decrease in project revenues for 1996.

B. Business Development Services

These services consist of customized market-oriented feasibility studies for business start-ups, expansions, and/or diversifications and linking the viable projects with sources of finance, including the Risk Management and Profit Sharing Fund.

Activity	1996 Target	1996 Actual	Percentage Achieved	Comments
Contracts Signed	89	59	66%	Drop in contracting due to delay in RMPS fund start-up
Studies Completed	74	31	41%	28 client contracts in process of completion as of December 31, 1996.
Projects submitted for funding	37	4	10%	Delay in RMPS fund start-up gave lower than expected figures; Also fewer business plans were undertaken as a result.
Revenues	24 M	17.7 M	73%	Higher ratio of revenues per client reflects a more rigorous screening process put in place for the RMPS fund.
Projects Financed	30	0	n/a	Difficulties persist with SME financing and RMPS was not operational by end of June as earlier anticipated. Start-up has been postponed until April 1997.

In addition to TBC client contracts, the Business Development Services provided on-going support under contract to African Project Development Facility to supervise the work of their local consultant. TBC assisted more than a dozen APDF clients in Tanzania during 1996.

TBC also provided some of its trained consultants to the project manager of UNIDO's Investment and Technology Promotion Programme. TBC trained consultants prepared a total of 219 technology requests and 152 investment profiles for UNIDO. This was a major input into the UNIDO Investment Forum.

C. Policy and Other Support Services

This includes work with the TBC Advisory Council and associations to identify, analyze, develop and implement strategies for adjusting key policy constraints affecting the business community.

Activity	1996 Target	1996 Actual	Comments
Business Advisory Council Meetings	12	15	Advisory council expanded to include a active core group representing business associations. Meetings have been directed towards the issue of tax simplification and reform and the launching of the Private Sector Initiative.
Policy Studies Carried out	6	9	Major study undertaken for Parliamentary Finance and Economic Committee as client in collaboration with Economic and Social Research Foundation. The study covered both macro-policy issues and 6 major economic sectors. The LOE exceeded the annual target.

Activity	1996 Target	1996 Actual	Comments
Policy Dialogue meetings with Policy makers	6	12	Two day workshop with the entire Parliamentary Finance and Economic Committee (PFEC) followed by 2 working group meetings with the PFEC working group to prepare and finalize the workshop recommendations and report. A meeting was also held with Chairman of Legal and Constitutional Affairs Committee of Parliament. Two additional meetings were held with National Mineral Sector Policy Committee.
Policy Action Plans	3	3	Initial action developed with Legal and Constitutional Committee (LCC) of Parliament to work on document "Strengthening and modernizing commercial laws" Towards a conducive environment for SMEs" Second, a proposal for a broad based Private Sector Initiative is being developed for promoting a comprehensive response to a whole spectrum of policy issues following on from the PFEC workshop mentioned above.
MOUs with Associations	10	8	MOUs signed with ESRF, AIRD, BCS Group-- Development Services Centers, FEMATA, LCC of Parliament
Work plans implemented	6	7	Development Services Centers project has been initiated in DSM, LCC paper produced and distributed, study completed on mineral sector with AIRD and ESRF study completed for the Parliament.

D. Results from Implementing the 1996 Plan

Indicators	1996 Target	1996 Actual	Comment
New jobs created in assisted firms	1000	1079	Exceeded target despite delay in RMPS fund start-up.
Assisted firms expanding turnover by 25%	125	50+	Difficulty in collecting information from clients and BMSW graduates is reflected in the lower than anticipated figure. The actual number is probably much higher, but cannot be easily documented. This should be dropped as an indicator in 1997.
Percentage of products and services sold to clients outside of Dar es Salaam	67%	74%	Outreach has been very successful in 1996. TBC has succeeded in taking its program to all but four regions. 57% of consulting assignments were for clients outside of Dar es Salaam and 90 % of the BMSW participants were from the regions other than Dar es Salaam.
Total products and services sold to clients	3000	1500	The significant short fall is due to the decline in publications sales which were projected a 1000 for the year. Only 226 publications were sold in the entire year. Also TBC dropped the fee for business forums and problem diagnosis. This further reduced the number of services sold in relation to the 1996 work plan. The 50% of target showing, however, does not reflect the real successes made in TBC's outreach efforts.
Revenue	Tsh 67 million	Tsh 48.4 million	72% of target achieved.
Government policies constraining the private sector changed	3	3	TBC had no small role in helping the private sector influence the GoT to review tax rates, multiplicity of taxes and amend some taxes such as the Stamp Duty Act of 1972, the Excise Duty and Motor Vehicles Tax. It is difficult to assign full credit to TBC, since there were many actors involved in the dialogue process.

IV. Administrative Information

The section includes relevant information on resource utilization rates, short term consultant work undertaken during 1996.

A. Short Term Technical Assistance

Expatriate Short Term Technical Assistance: January to December 1996			
No.	Consultant	Dates	Assignment
1.	Max Goldensohn (DAI)	27th Jan - 1st Feb 15th April - 19th April	DAI Management Visits
2.	Jan Jasper (DAI)	10th Feb. to 5th April	RMPS Consultancy
3.	David Reidenbach (ITI)	19th Feb. - 8th March	Client work
4.	Don Henry (DAI)	17th March - 3rd April 13th May - 24th May	Sustainability Study
5.	James McMeekin (DAI)	24th March - 11th May	E mail communication for Mwanza and MIS update
6.	Laurel Druben (ITI)	21st May 1996 - 13th June	Consulting Training and Client Work
7.	Neal Nathanson	10th - 17th December, 1996	Management Visit/ Sustainability Study

Local Short Term Technical Assistance: January to December 1996			
1	Deusdedit Muhanuzi	January- December 1996	Business Consultant (TBC Lake Zone Programme)
2	Eric Munisi (DAI)	26th March 1996 - 20th April	Study for Parliamentary Finance & Economic Committee on Parallel Economy
3	Lawrence Mgetta (DAI)	13th March - 12th April	Study for Parliamentary Finance & Economic Committee on Parallel Economy
4	Dr. Zuberi (DAI)	18th March - 19th April 22nd April - 28th June	Study for Parliamentary Finance & Economic Committee on Parallel Economy and work on Policy Analysis to improve business climate in Tanzania
5	Fatima Idrissu (DAI)	3rd April - 30th April 1st May - 30th June	Executive Assistant & Legal Advisor
6	Louis Kanijo (DAI)	7th March - 23rd April 7th March - 4th April	MIS and Business Advisory Services

7	Mlongetcha Mkuku (DAI)	June - December	Community Organization Consultant (Bagamoyo Seaweed Project)
8	Donath Olomi (DAI)	1st-30th September	Entrepreneur Development
9	Florence Maximambali (DAI)	1st-30th September	Entrepreneur Development
10	Laurian Malauri (DAI)	1st-30th September	Tax Reform Paper for PSI
11	Hilda Mafwenga (BCS)	January - December (Various)	BMSW Trainer
12	Eustace Mukayu (BCS)	January - December (Various)	BMSW Trainer
13	Theodore Kaijanante (BCS)	January - December (Various)	BMSW Trainer
14	Estomih Mailah (TBC)	January - December (Various)	BMSW Trainer
15	Paul Koyi (TBC)	January - December (Various)	BMSW Trainer
16	Athumani Ahmed (TBC)	January - December (Various)	BMSW Trainer
17	Dishon Magwai (TBC)	January - December (Various)	BMSW Trainer
18	Deo Missana (TBC)	January - December (Various)	BMSW Trainer
19	Isidore Temba (TBC)	January - December (Various)	BMSW Trainer
20	Pantaleo Semali (TBC)	January - December (Various)	BMSW Trainer
21	Patricia Mugusie (TBC)	January - December (Various)	BMSW Trainer
22	Kisia Almasi (TBC)	January - December (Various)	BMSW Trainer
23	Joseph Mtendamema (TBC)	January - December (Various)	BMSW Trainer
24	Elias Ndonde (TBC)	January - December (Various)	BMSW Trainer
25	Kezia Aron (TBC)	January - December (Various)	BMSW Trainer
26	Divina Shio (TBC)	January - December (Various)	BMSW Trainer
27	J.P. Mihigo (TBC)	January - December (Various)	BMSW Trainer
28	Mbogo (TBC)	January - December (Various)	BMSW Trainer
29	Anthony Kaijage (TBC)	January - December (Various)	BMSW Trainer
30	Julius Kaijage (TBC)	January - December (Various)	BMSW Trainer
31	Rsechungura (TBC)	January - December (Various)	BMSW Trainer
32	Kitoka (TBC)	January - December (Various)	BMSW Trainer
33	Deusdedit Shada (TBC)	January - December (Various)	BMSW Trainer
34	Rev. Modestus Rutasingwa (TBC)	January - December (Various)	BMSW Trainer
35	Samuel Kishosha (TBC)	January - December (Various)	BMSW Trainer
36	Abonike Makandi (TBC)	January - December (Various)	BMSW Trainer
37	Mike Andendekisye (TBC)	January - December (Various)	BMSW Trainer
38	Steven Warioba	15th Jan - 29th March	APDF Advisory Services
39	Hussein Rajabu Iddi (TBC)	1st-6th August	Market Development Study
40	Kusaga Rukiki Majinge (TBC)	1st October - 15th November	Market Review

41	Christine Mushi (TBC)	5th November --23rd December	Market Survey
42	Adella Mzeru (TBC)	17th--18th December	Data Entry

B. Level of Effort

About 72% of the total project level of effort has been delivered as of December 1996 in about 62% of the time. The level of effort use rate is on target given that in 1997 and 1998, increasingly services will be covered by client fees and revenues.

Level of Effort in Person Months: January to December 1996				
Type	Contract Approved Positions	Delivered in 1996	Project to Date	Remaining in Project
Chief of Party (Expatriate)	60	12	37	23
Outreach and Dissemination Specialist (Expatriate)	15	0	15	0
Business Information Specialist (Expatriate)	30	5	18	12
MBA Volunteers	26	0	26	0
Expatriate STTA	42	9	42	0
Director of Client Services	60	12	31	29
Business Advisory Counselor	60	12	33	27
Business Organization Specialist	48	12	36	12
Training Counselor	42	12	33	9
Outreach and Dissemination Specialist (local)	39	14	16	23
Director of Mwanza Office	24	12	19	5
STTA (Loca) ³	100	55	89	11
TOTAL	546	155	395	151

C. Expenditures

About 68% of the funds have been expended in 62% of the time. While there is a need for a line item re-adjustment, the total expenditures to date are compatible with the project time frame especially given the contract requirement of moving TBC services towards commercial sustainability in 1997 and 1998. (See spreadsheet on the following page for a break down of project expenditures through December, 1996.)

³. The local STTA here does not include TBC consultants (see above table) paid for 100% from client fees. Most of the BMSW trainers are in this category. The TBC consultants represent about 70 person months of extra level of effort not paid for out of the project resources nor counted in the total level of effort delivered.

DEVELOPMENT ALTERNATIVES, INC.
(THE BUSINESS CENTRE)

Project Operational Cost to December 1996

CATEGORY	BUDGET AMOUNT	EXPENDITURE JAN-DEC 1996	CUMMULATIVE JAN 94-DEC 96	REMAINING AMOUNT	PERCENT OF BUDGET EXPENDED
SALARIES	\$757,073.00	\$203,161.34	\$568,372.97	\$188,700.03	75.08%
INDIRECT COSTS	\$675,402.00	\$247,027.00	\$576,852.01	\$98,549.99	85.41%
TRAVEL/ TRANSP./ PER DIEM ALLOWANCES	\$488,571.00	\$146,035.04	\$351,033.00	\$137,538.00	71.85%
OTHER DIRECT COSTS	\$392,716.00	\$57,281.69	\$273,287.68	\$119,428.32	69.59%
COMMODITY PROCUREMENT	\$87,036.00	\$12,480.81	\$69,067.32	\$17,968.68	79.35%
PROJECT SUPPORT COSTS	\$169,750.00	\$11,292.44	\$195,213.00	(\$25,463.00)	115.00%
SUBCONTRACTOR	\$1,383,038.00	\$197,412.40	\$606,328.83	\$776,709.17	43.84%
FIXED FEE	\$2,141,128.00	\$421,383.85	\$1,494,955.22	\$646,172.78	69.82%
	\$327,339.00	\$70,917.62	\$222,880.62	\$104,458.38	68.09%
TOTAL	\$6,422,053.00	\$1,366,992.19	\$4,357,990.64	\$2,064,062.35	67.86%

V. Issues Affecting Project Implementation

Review and Revision of Project Indicators is Needed

As was noted in the 3rd quarter report, one of the problems of measuring TBC's impact by the number of jobs created misses the important point that many small businesses in Tanzania already employ more people than they should from sound business management principles. A recent survey of BMSW graduates indicated that nearly all respondents registered some increases in sales revenue relative to employment after taking the course. Better management of small firms is likely to translate into a reduction in employment in the short-term with corresponding increases in productivity and profitability. Future evaluations of TBC performance should take this important aspect of increasing productivity into account in addition to the creation of jobs.

The TFED logical framework sets out a target of increasing the annual revenue by 25% of at least 500 companies as a result of TBC assistance. Collecting reliable financial information required to track this indicator has become virtually impossible given the Tanzanian government's new tax on revenues and increasing enforcement of tax regulations. Since we are no longer able to collect this information, DAI requests that this indicator be officially removed from any future reporting and evaluations.

Aside from these two points, additional indicators must be developed which reflect the breadth of TBC's program and agreed upon within the context of USAID's re-engineering effort. Currently there is no indicator which adequately tracks the impact of TBC's nationwide business management training workshops. Our work with associations and efforts in policy dialogue is also inadequately accounted for in the current set of approved indicators.

Delay in the Start-up of Risk Management and Profit Sharing Fund

The withdrawal of First Adili Bank as well as other legal and technical concerns resulted in a further delay in start-up of the RMPS fund scheduled for April 1996. The delay resulted in lower than expected targets in terms numbers of contracts signed, number of projects financed and overall job creation. The fund is now scheduled to begin in April 1997 within the Social Action Trust Fund.

Cost Implications of BMSW Outreach Program

The ambitious 1996 target of training 1500 persons (7500 person days of training) in BMSW has put stress on the TBC's budget especially in the areas of short term technical assistance and project support costs. While we were able to sustain our level of activity during the 1996 calendar year, for the 1997 program we will have to either find additional funding to support the BMSW program or cut back substantially on targets and/or locations outside of Dar es Salaam. Locations outside of major towns increases substantially the cost of delivery and serves to undercut the cost-recovery rate.

Sustainability

Sustainability is an overarching objective in the TFED contract. It is defined in the contract as the "extent to which Business Services Center functions are taken up effectively by new and/or existing Tanzanian service-providing organizations on a cost-recovery basis." Scheduled in the contract for the end of the second year, the development of the plan was postponed at the request of the Project Development Officer until 1996, when it was incorporated into the annual work plan.

The completion of the plan has been carried over into the first quarter of 1997. The draft plan calls for the creation of three new service providing organizations in 1997: 1) a private company to commercialize the TBC business development services in contracts with financial institutions; 2) a not-for-profit company to provide business management training and organizational development services with partial donor subsidy over the next two years; 3) a private foundation to continue the work of re-building the chamber of commerce and other business associations along voluntary lines to build up and serve their members better as well as become more effective advocates for private sector interests. The TFED project will continue to provide direction, management oversight, administrative services as well as monitoring and reporting to USAID for these three new entities and their programs.

The transition phase of the sustainability plan will be implemented in 1997. This will require TBC to develop a more sophisticated accounting system which can track profit and loss within each company and keep USAID funds separated from revenues. USAID must also give official approval to DAI to invest the project revenues into these three entities. All of the revenues will be accounted for separately outside of the contract budget and reported on each quarter during 1997.

Contract Amendment

The project has been operating for approximately 3 years, and several modifications need to be made in the DAI contract to improve the efficiency and effectiveness of the program over the remaining life of the five year project. There are four areas where contract modifications must be made: shifting of some staff positions, shifting some level of effort between positions, increasing few professional salaries to market rates, and an overall line item adjustment. There are no changes in total project cost or level of effort anticipated, only shifts in expenditure categories and level of effort between positions. A request for a contract amendment will be submitted in the first quarter of 1997

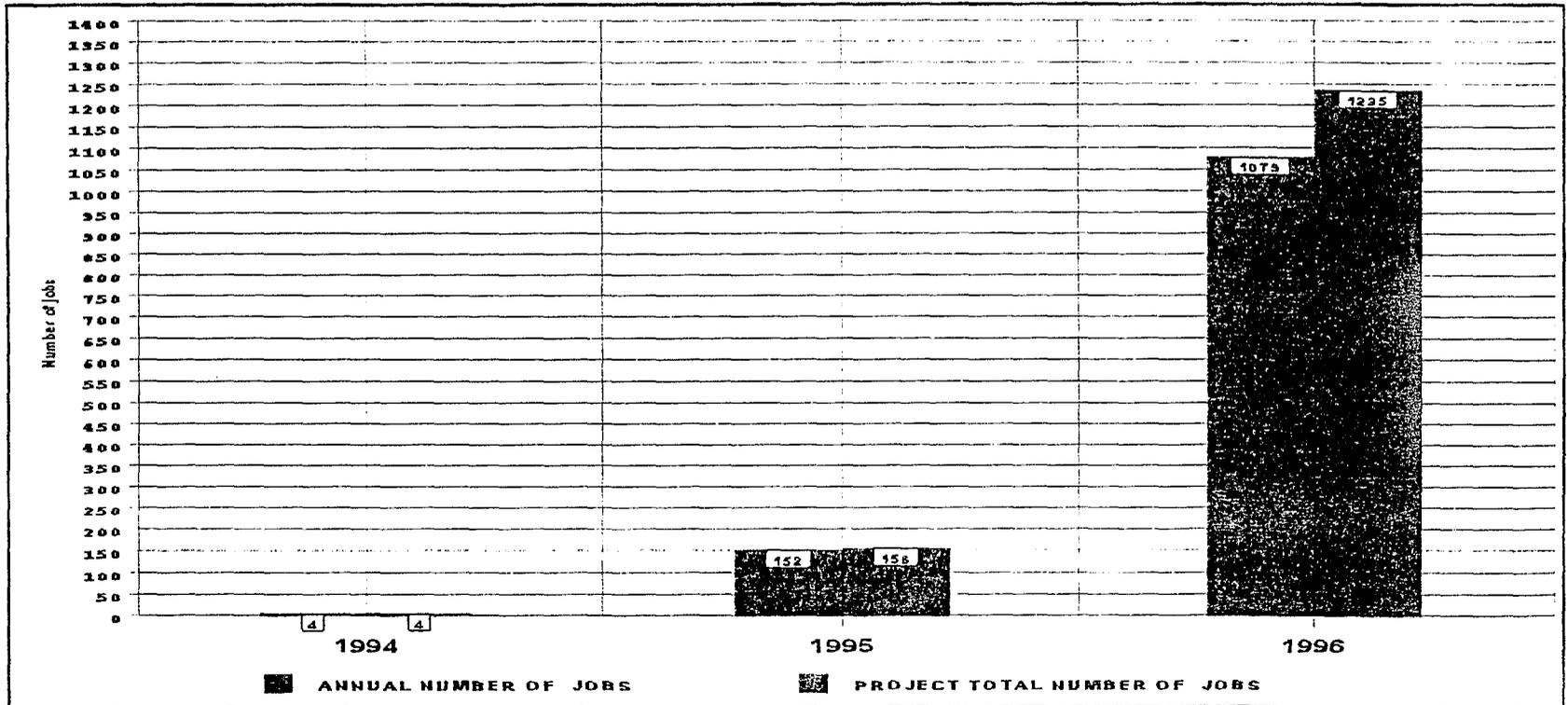
Annex 1: Overview of Accomplishments: Project to Date

The Business Centre

Overview of Accomplishments: Project to Date

Annex 1.A

JOBS CREATED PER YEAR

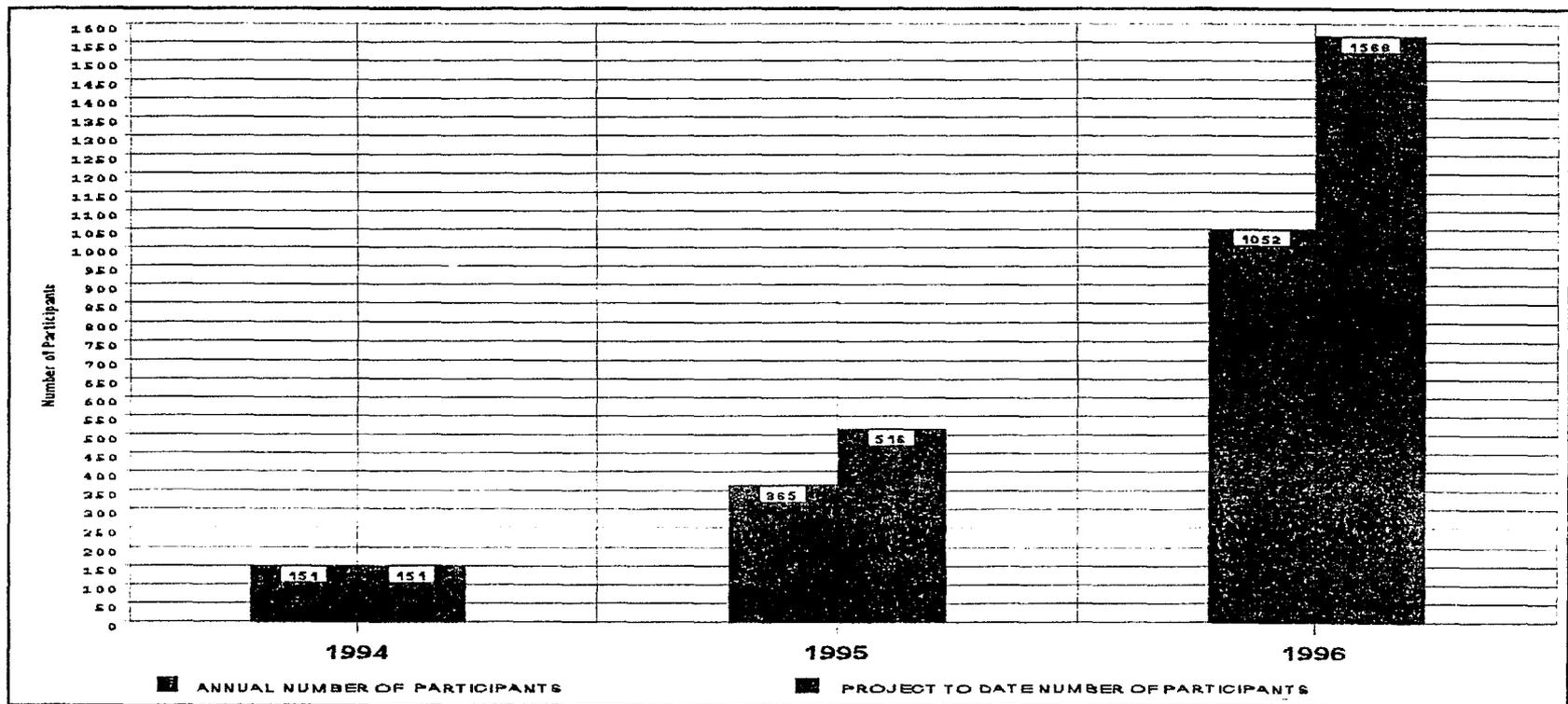


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Overview of Accomplishments: Project to Date

Annex 1.B

BMSW NUMBER OF PARTICIPANTS PER YEAR



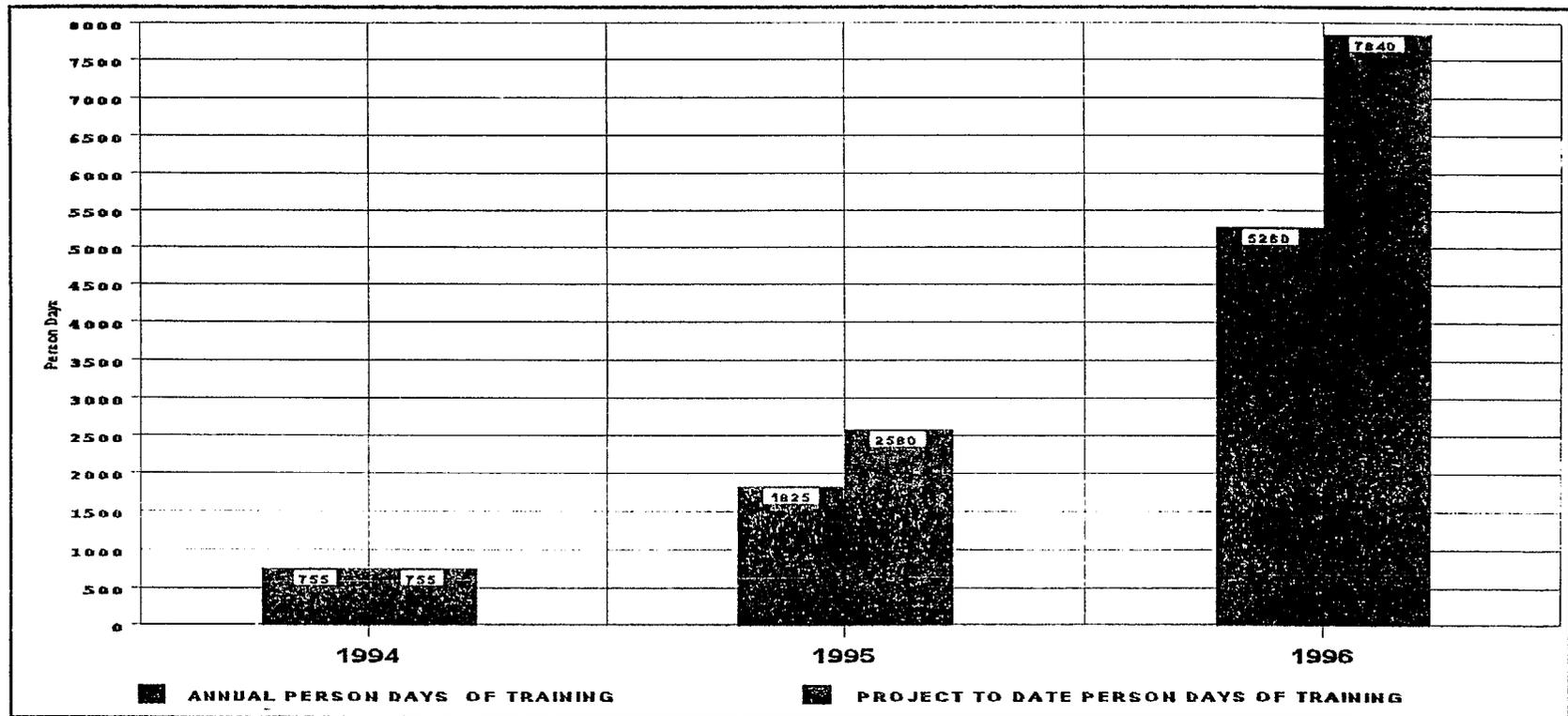
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The Business Centre

Overview of Accomplishments: Project to Date

Annex 1.C

BMSW PERSON DAYS OF TRAINING DELIVERED PER YEAR

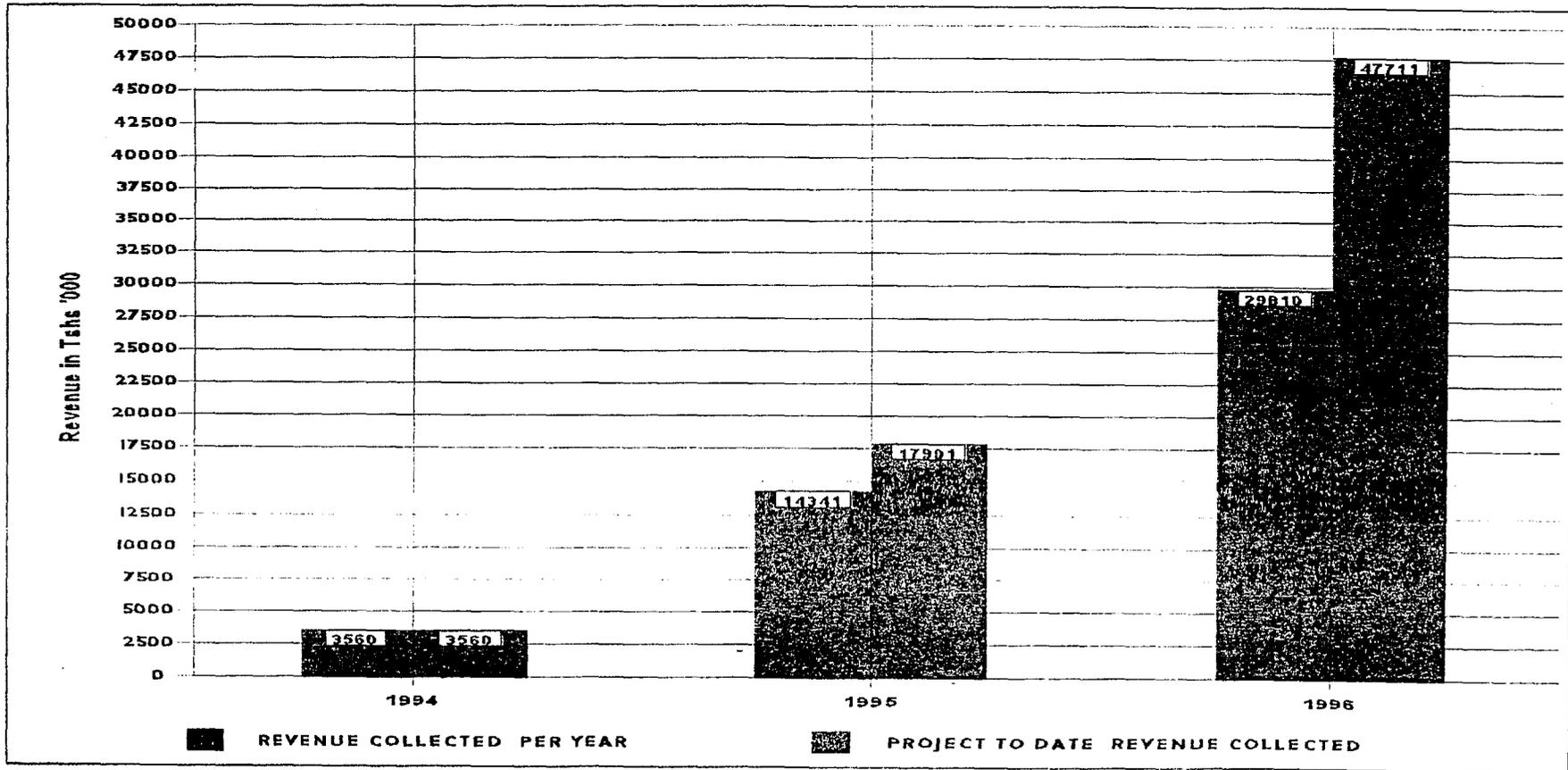


The Business Centre

Overview of Accomplishments: Project to Date

Annex 1.D

BMSW REVENUE COLLECTED PER YEAR

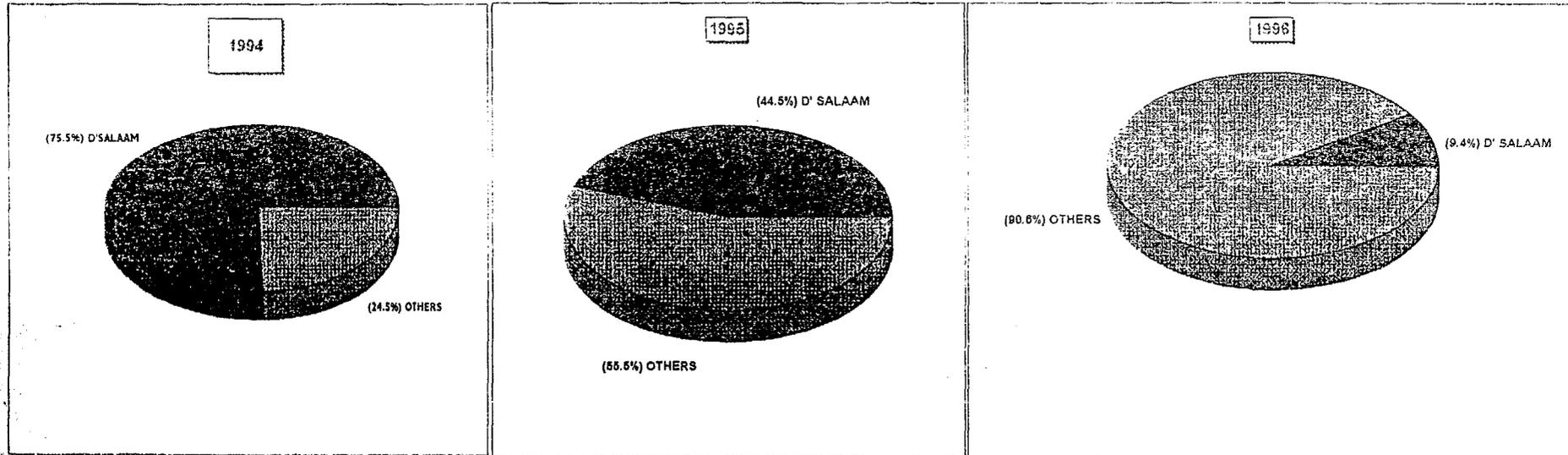


The Business Centre

Overview of Accomplishments : Project to Date

Annex 1.E

BMSW REGIONAL SPREAD OF COURSES BY NUMBER OF PARTICIPANTS PER YEAR

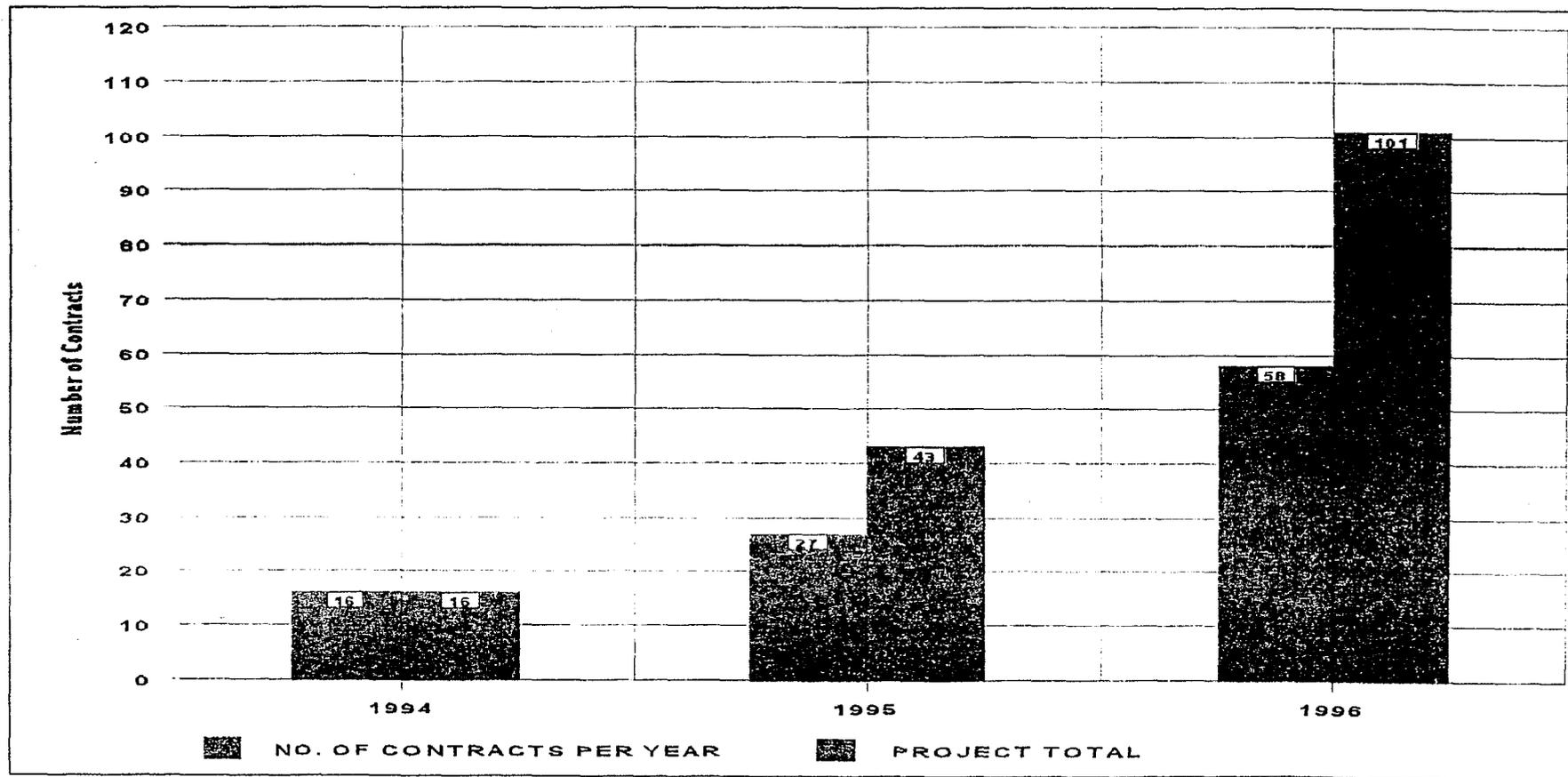


The Business Centre

Overview of Accomplishments: Project to Date

Annex 1.F

BUSINESS DEVELOPMENT: NUMBER OF CONTRACTS SIGNED PER YEAR



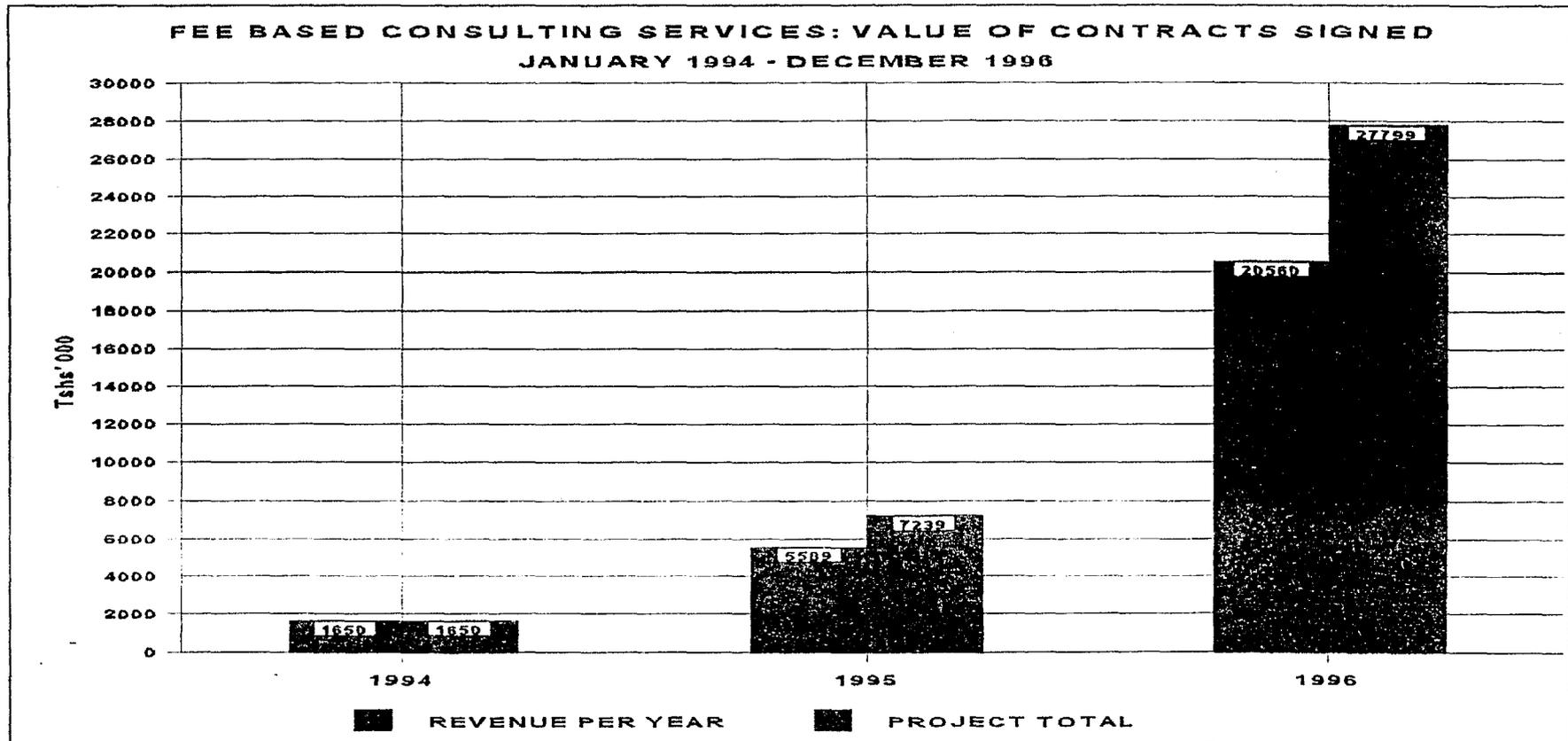
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The Business Centre

Overview of Accomplishments: Project to Date

Annex 1.G

BUSINESS DEVELOPMENT : VALUE OF CONTRACTS SIGNED PER YEAR

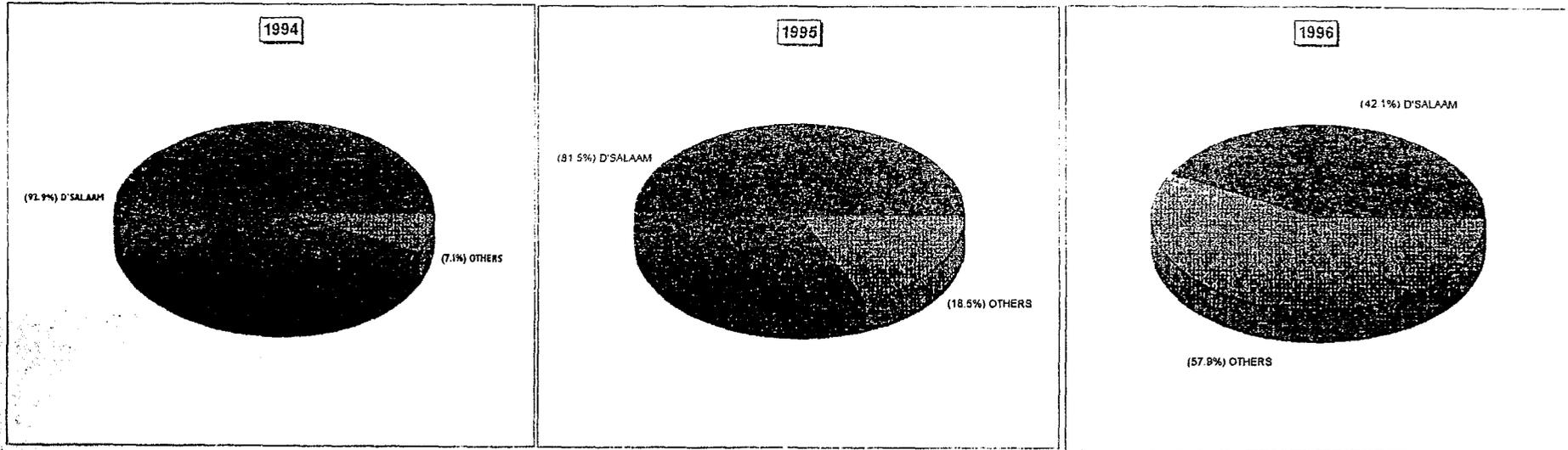


The Business Centre

Overview of Accomplishments : Project to Date

Annex 1.H

BUSINESS DEVELOPMENT: REGIONAL SPREAD OF CLIENTS PER YEAR

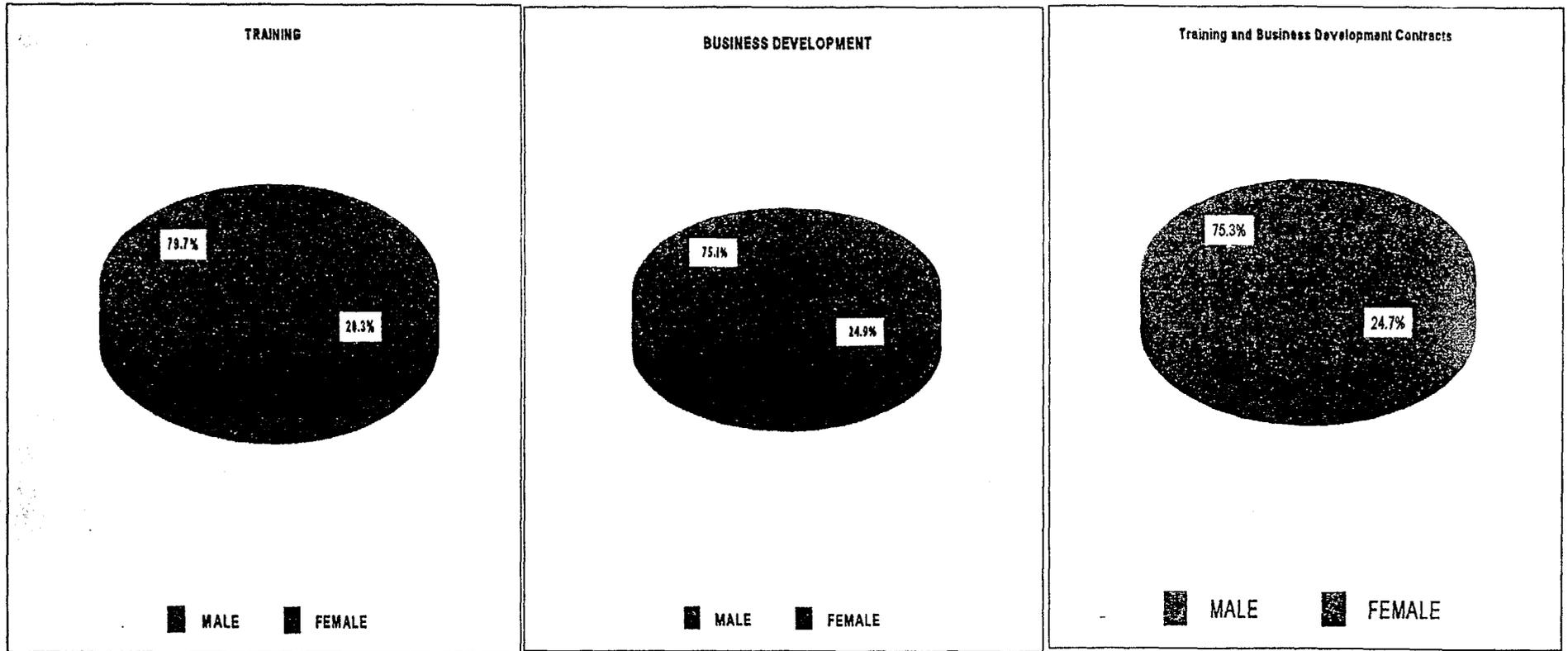


The Business Centre

Overview of Accomplishments: Project to Date

Annex 1.1

TBC CLIENTS BY GENDER



22

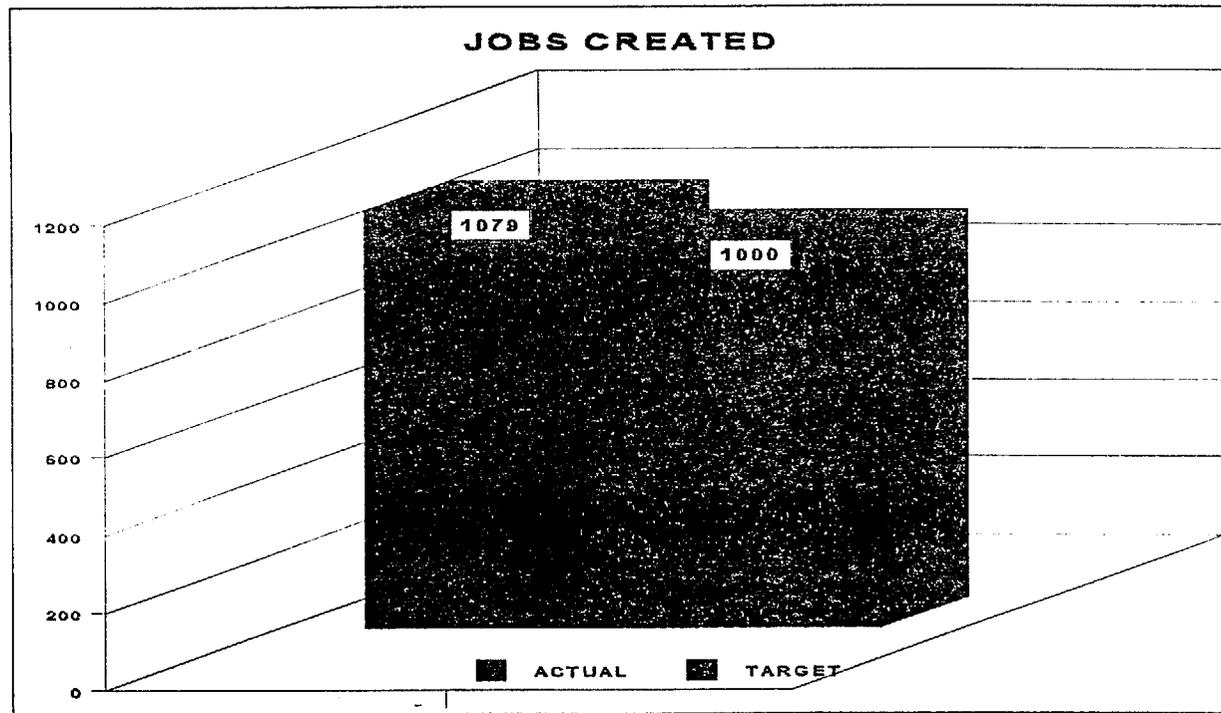
Annex 2: 1996 Performance: Actual Versus Targets

The Business Centre

1996 Performance

Annex 2.A

JOBS CREATED 1996 : ACTUAL VS TARGET



Percentage of Target Achieved :

108%

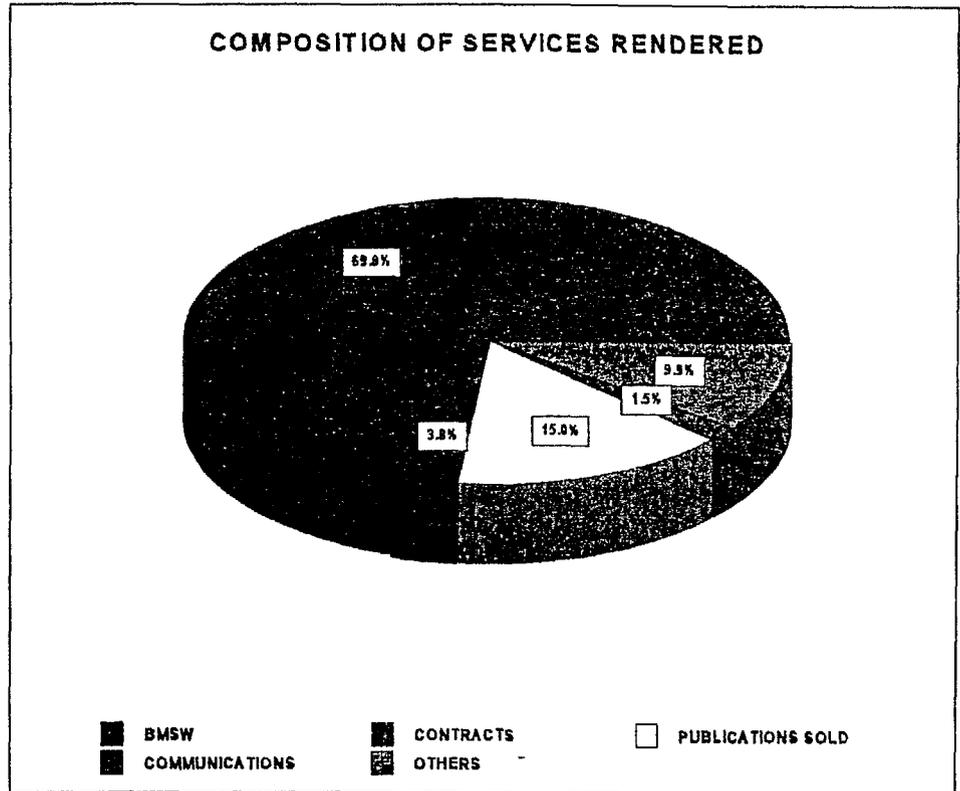
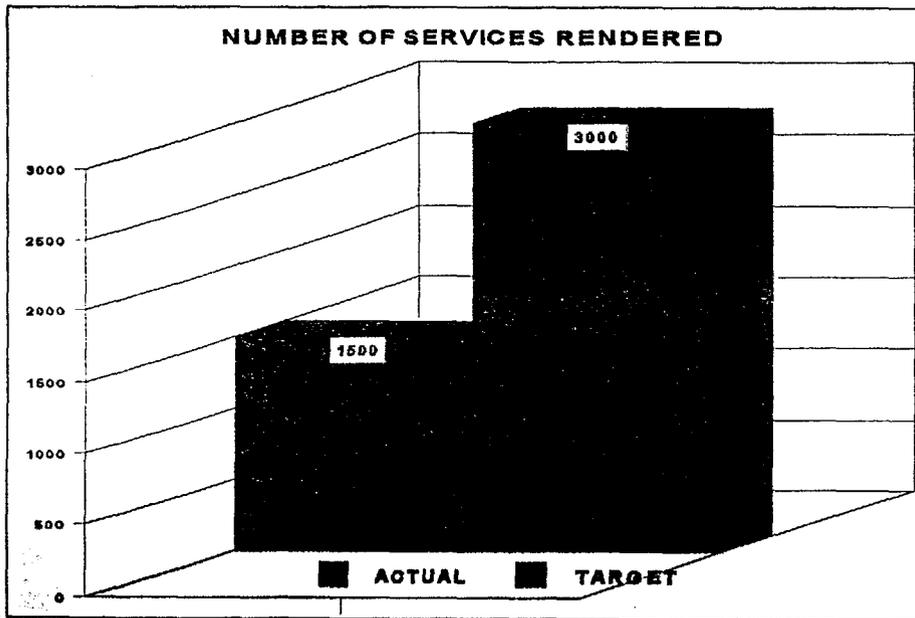
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The Business Centre

1996 Performance

Annex 2.B

NUMBER OF SERVICES RENDERED: ACTUAL VS TARGET



Percentage of Target Achieved: **50%**

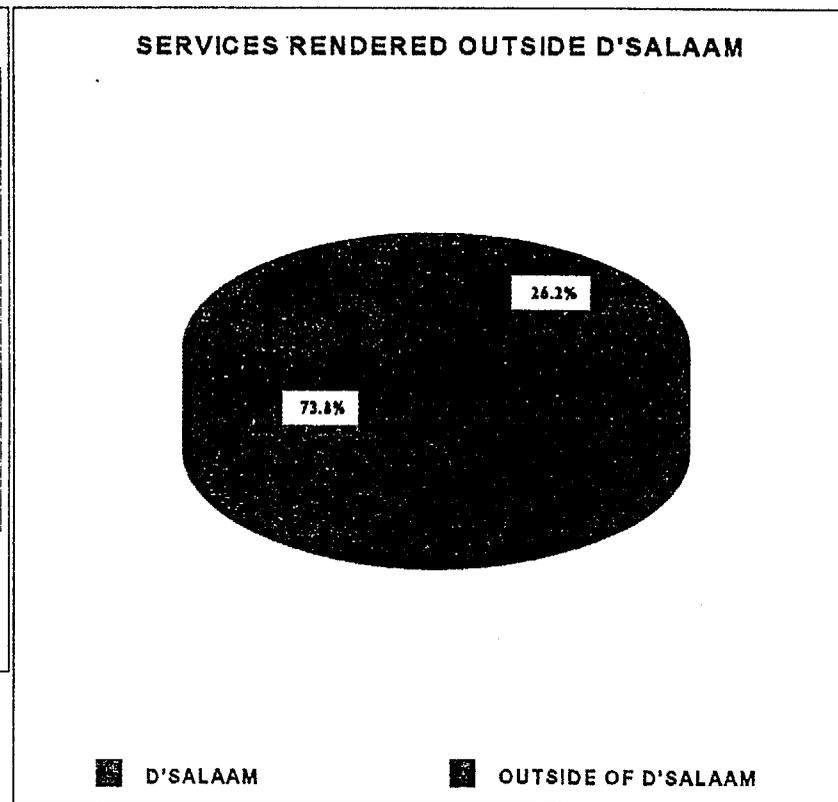
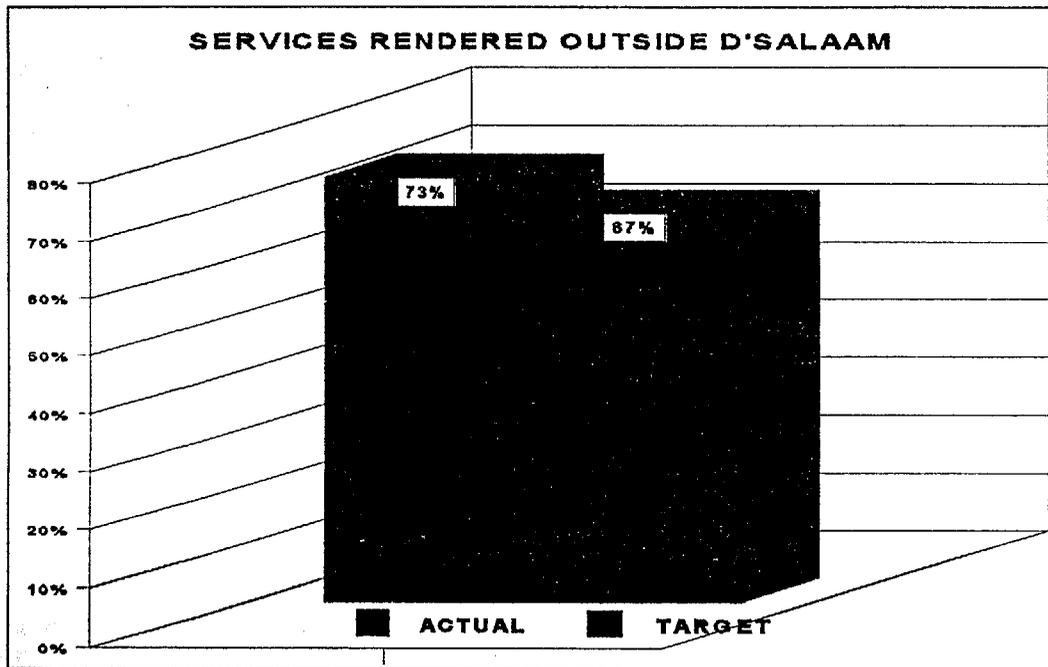
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The Business Centre

1996 Performance

Annex 2.C

SERVICES RENDERED OUTSIDE OF D'SALAAM: ACTUAL VS TARGET



Percentage of Target Achieved :- **111%**

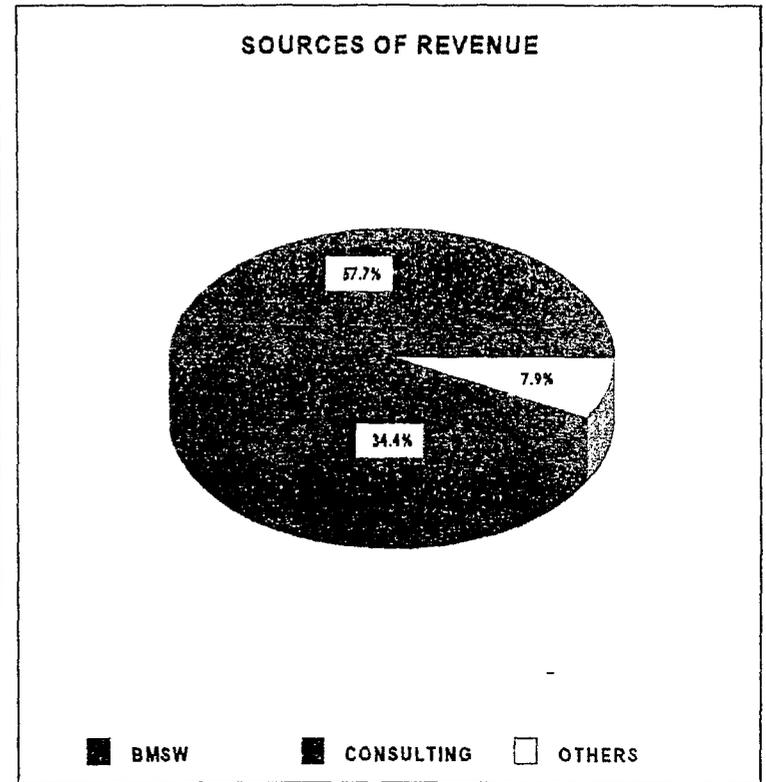
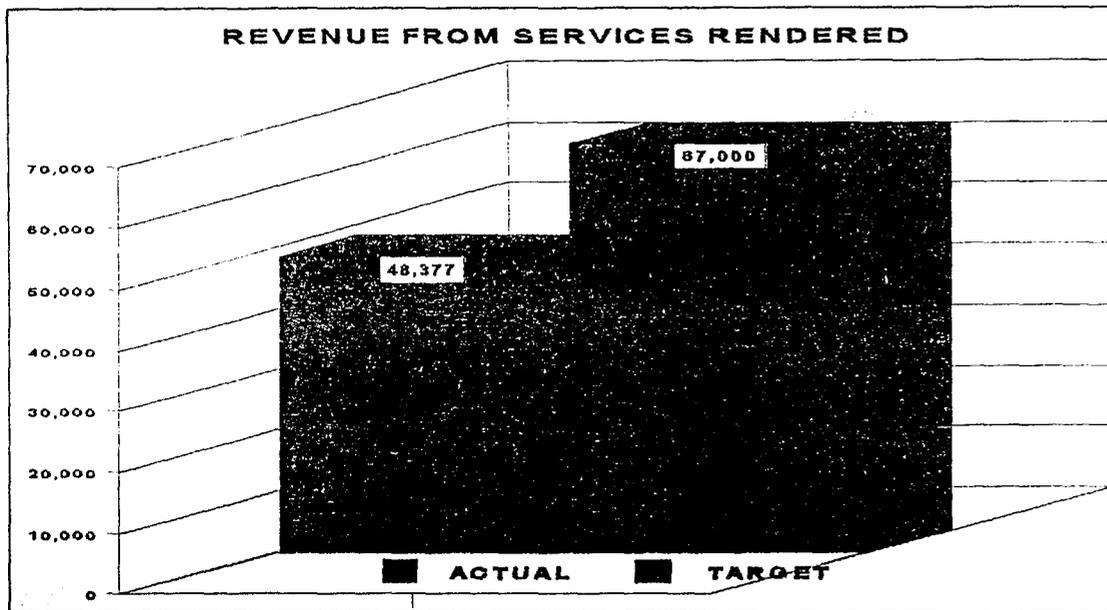
Handwritten initials or mark.

The Business Centre

1996 Performance

Annex 2.D

REVENUE EARNED: ACTUAL VS TARGET



Percentage of Target Achieved: **77%**

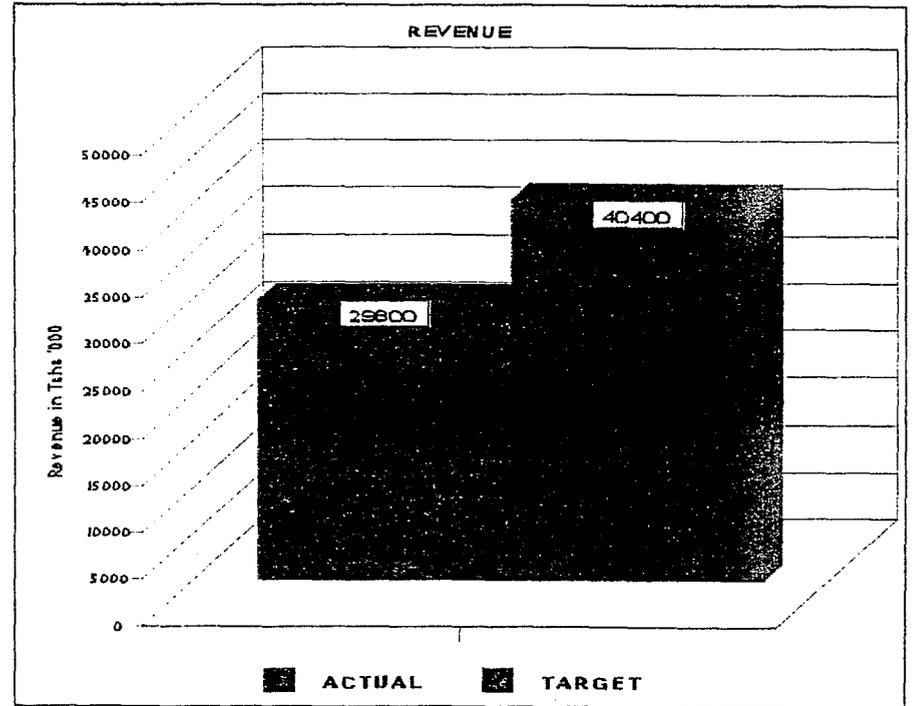
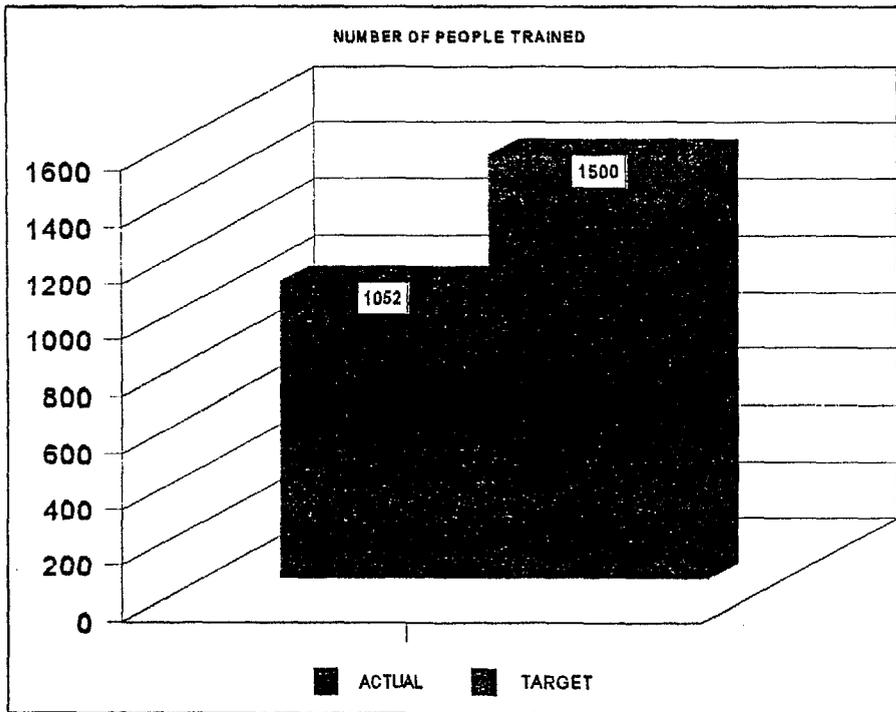
27

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1996 Performance

Annex 2.E

BMSW : NUMBER OF PARTICIPANTS AND REVENUE : ACTUAL VS TARGET



Percentage of Target Achieved: **70%**

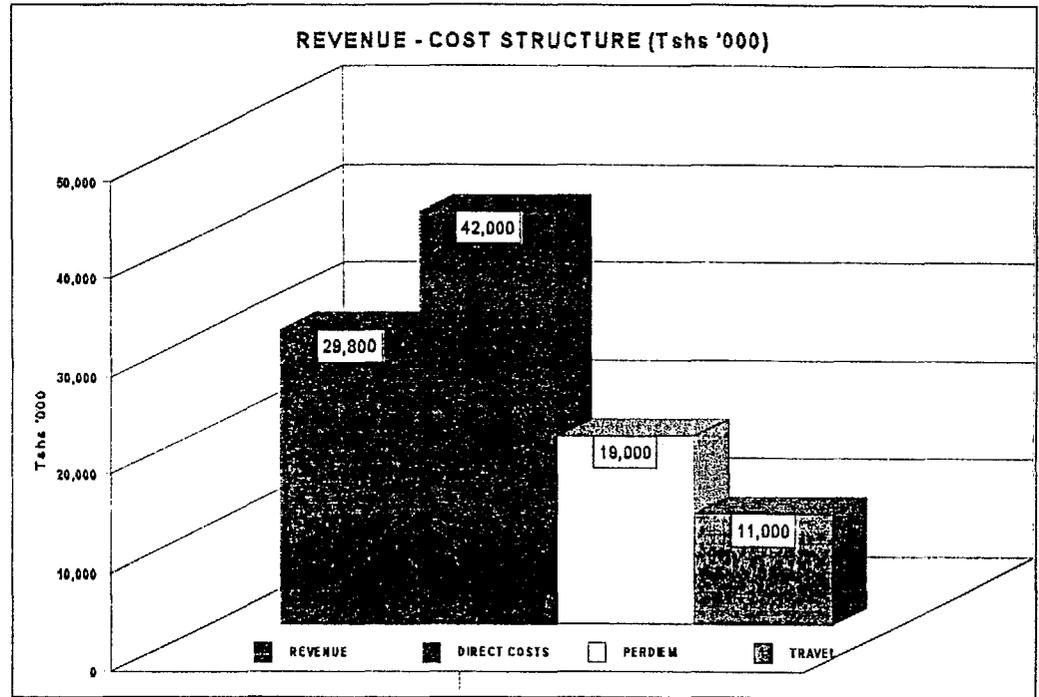
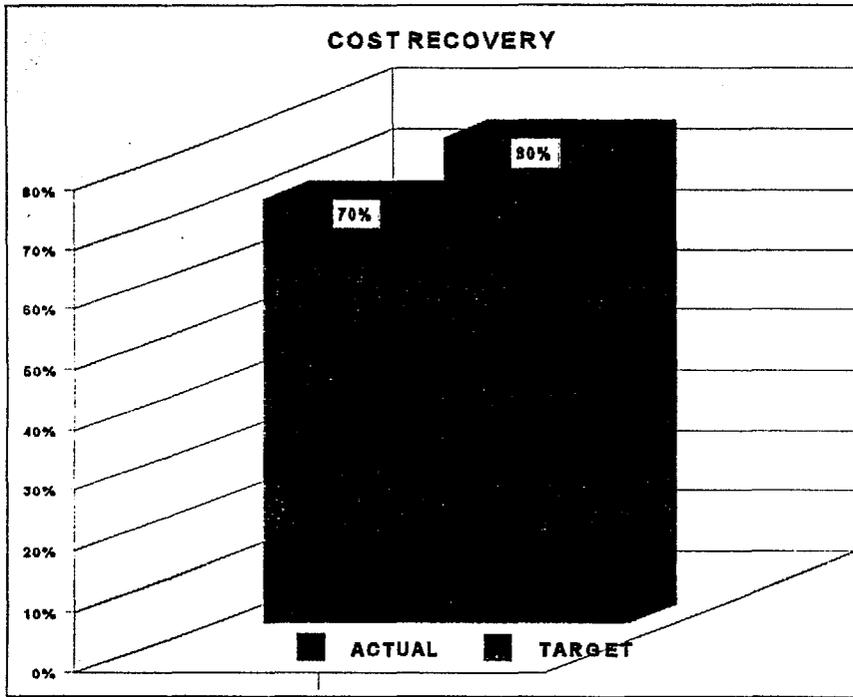
Percentage of Target Achieved: **74%**

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1996 Performance

Annex 2.F

BMSW COST RECOVERY: ACTUAL VS TARGET



Percentage of Target Achieved : excluding per diem and travel.	88%
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Percentage of Target Achieved if per diem and travel costs are included	41%
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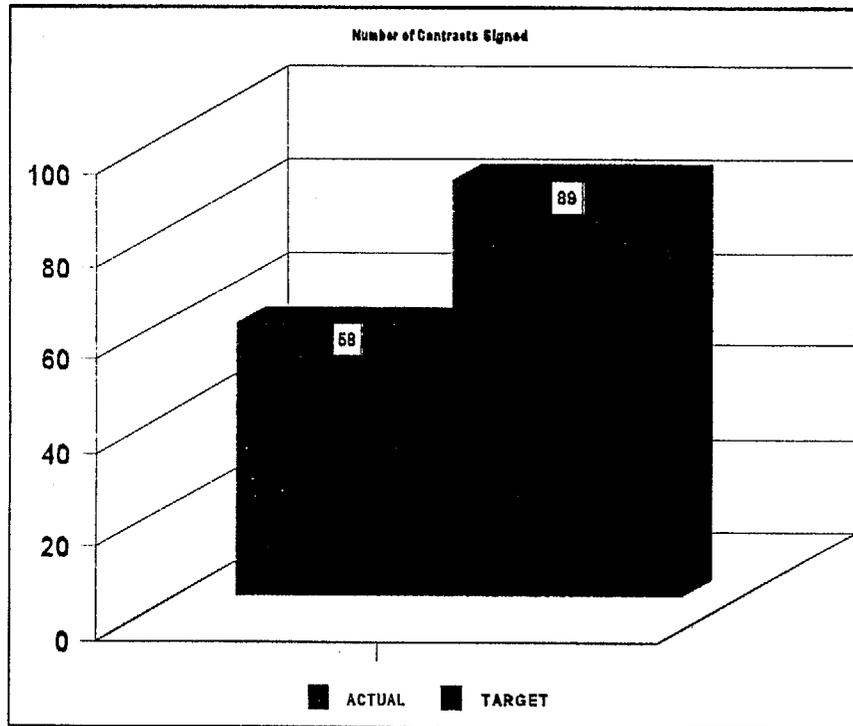
29

The Business Centre

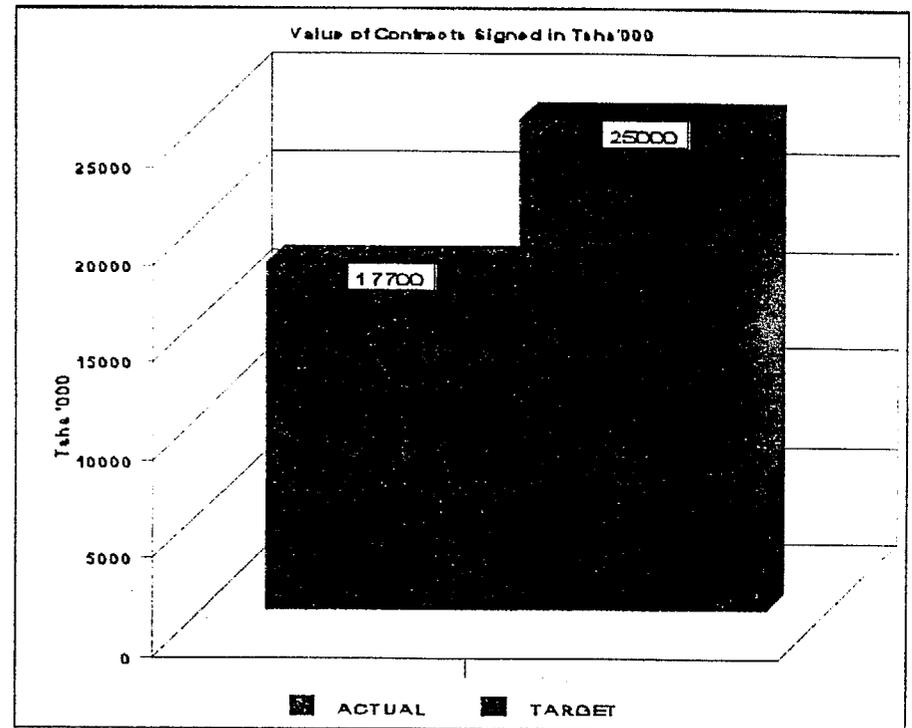
1996 Performance

Annex 2.G

BUSINESS DEVELOPMENT : CONTRACTS SIGNED : ACTUAL VS TARGET



Percentage of Target Achieved : **65%**



Percentage of Target Achieved : **71%**