

# **COMPLETION REPORT:**

## **TECHNICAL ASSISTANCE IN EXPANDING AND ENHANCING CAISSE D'EPARGNE DE MADAGASCAR (CEM) SERVICES**

Prepared for:

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USAID, Global Bureau, Office of Emerging Markets  
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## **List of Acronyms**

CEM – *Caisse d’Epargne de Madagascar* (Savings Bank of Madagascar)

LOE – Level of Effort

MIS – Management Information System

RFP – Request for Proposal

TO – Task Order

USAID – United States Agency for International Development

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## 1. Executive Summary

In response to United States Agency for International Development (USAID) Task Order (TO) 806, which focuses on introducing new Internet-based services and on helping the *Caisse d'Epargne de Madagascar* (CEM) to prepare for the full integration of its information management systems, a work plan was approved which had specific results and technical documents to indicate these results, related to the following four tasks:

- 1) Specify requirements for an integrated software package;
- 2) Design and implement pilot project for real-time money transfer and transaction management;
- 3) Strengthen and design management information system (MIS) capable of generating quarterly reports to assist business and strategic planning; and
- 4) Provide specialized systems and management training.

See Attachment 1 for a copy of the Revised Work Plan. All tasks were completed with the desired results obtained, except that the political situation in Madagascar has delayed full implementation of Task 2 the pilot project.

For Task 1, the design of an integrated software package, the Chemonics team added value at no added cost to USAID which exceeded the scope of work intended in two areas: 1) Not only was design work to “specify requirements” for a new system completed per the Revised Work Plan, but assistance was also provided with the procurement phase for a new system, with the distribution of the key technical document for comment to a target list of vendors in Europe, who will submit offers for the CEM to evaluate; and 2) an extensive study to enable a cleansing of the existing information database with a detailed implementation plan was completed and accepted by the CEM. Such a cleansing is a prerequisite to the implementation of any new information system. Approximately 175 pages of technical documents and drawings were completed and delivered as part of Task 1.

For Task 2, the design and implementation of a pilot project for real-time money transfer and transaction management, money transfer system was conceptualized, proposed, and agreed, the status of money transfer systems --- intra-CEM, inter-bank, and international --- was evaluated, pilot agencies were selected, new commodities and equipment were procured, and a new money transfer system was developed, tested, and accepted by the CEM. However, because of the political situation in Madagascar beyond the control of the Chemonics team, it was not possible to implement the system beyond the test stage and realize the initial 3500 real-time transactions set forth in the Revised Work Plan. 107 pages of technical documents for Task 2 were created.

For Task 3, the design of MIS capable of generating quarterly reports to assist business and strategic planning, a 40 page technical document with detailed tables was prepared with a complete status of existing MIS for all parts of the CEM. Issues were identified, and future needs were assessed and integrated into overall system design work in Task 1 above.

For Task 4, provide specialized systems and management training, extensive training was delivered. Specifically, a 5-day training course was provided about the administration of the SQL Server, on-the-job training was delivered in Visual Basic programming language for CEM staff, CEM personnel were trained in CASE Tools, a study tour to France/Europe to acquaint CEM managers with hardware and software available in the marketplace was organized and conducted in February 2002, training was completed in data communications in April 2002, and a 2-day course in software life cycle implementation and management was delivered in Europe as part of the study tour. Extensive training and operations manuals were delivered to the CEM.

## **2. Objectives of the Task Order**

USAID Task Order 806 focuses on introducing new Internet-based services and on helping the CEM to prepare for the full integration of its information management systems. Objectives in Task Order were set forth as follows:

- Enhance and improve the CEM's savings and money transfer services in a manner that contributes to financial sustainability, accountability and customer satisfaction.
- Strengthen the CEM's information systems to serve management needs in analyzing and assessing profitability and performance; improving internal control systems; and in effectively informing the development of business strategy.

In order to meet the objectives of the Task Order, a Work Plan was submitted by Chemonics and approved in June 2001 (and subsequently adjusted and revised in August 2001), which was highly specific: "Indicators" of "results," consisting of voluminous technical documents and deliverables relating to each part of each task were made an explicit part of the Plan (see Attachment 1 for the Revised Work Plan) as indicators of project results. These technical documents, amounting to several thousand pages and listed in the "Technical Deliverables Reference Table" in Attachment 3 appended hereto, are accessible to the interested reader of this Report through USAID. The Reference Table details where each technical document is physically located: In general, training and operational manuals and documents developed are located at the CEM, whereas all other documents were physically delivered to USAID and therefore are available there.

## **3. The Team**

The Chemonics team began work in May 2001 with the arrival of two expatriate consultants in Madagascar in May and June (Warren Chase, Chief Technical Adviser, and Ali Rammal, Technical Expert). Mr. Rammal returned in August, and Mr. Chase was able to devote incidental but important follow-up time in Madagascar in September and October, 2001, while on mission there for another CEM Task Order (801). Substantial additional work was performed offshore throughout the contract by Ali Rammal in order to draft technical reports, guide local team members, and support a training mission by CEM staff to France and Switzerland in February, 2002, during which he provided valuable instruction. Most of the work under the Revised Work Plan was completed and related level of effort (LOE) expended, by August, 2001, as noted in the

Progress Report submitted in August, 2001. This proved to be fortuitous, given the worsened political situation and working conditions caused by the Malagasy presidential elections of December, 2001, which slowed the completion of work under the Task Order.

Excellent performance was realized from local team members Njara Radiamisata, and Eline Randriarijaona of Delta Deloitte & Touche, who worked collaboratively under the direction of Mr. Rammal and with a committee of managers established for the project by the CEM. The strength of local team members and delegation of work to them, allowed for successful completion of all tasks under the work plan with minimal use of expatriate LOE in Madagascar given the tight budget constraints of TO 806.

A list of contact list for project participants may be found in Attachment 5 of this report.

## **4. Results**

This Completion Report sets forth the status of work and activities implemented for the project in relation to the Revised Work Plan, services provided, and results obtained. Factors for possible enhancement of CEM's operations and information system are also presented in Section 6 below. The Report includes as Attachments: No.1) the Revised Work Plan showing that all tasks have been completed; No.2) completed Project Milestones with the Implementation Schedule for the project; No.3) a table summarizing all technical documents that can be accessed upon request through USAID with the physical location of each document; and No.4) a summary of USAID TO tasks and results, which are incorporated into the Revised Work Plan in Attachment No.1 (in order to assist the reader with an understanding of captions in Attachment No. 1).

### **4.1. Task No. 1 - Specify Requirements for an Integrated Software Package suitable for a thrift institution to replace the system current in use**

Task 1, which is to "specify requirements for an integrated software package suitable for a thrift institution to replace the system currently in use," was the central task of the Revised Work Plan. The ultimate goal of this part of the work plan was to create a technical annex usable by the CEM as part of a potential RFP for vendors and financiers. It was decided after contact with vendors in Europe in January and February 2002, that the 133-page functional specifications document created in August, 2001 would suffice as the "technical annex" for delivery to vendors for comment, i.e., that an additional technical document or annex would be duplicative and was therefore not necessary. A cost estimate was made, and though specific financing recommendations were inserted in the document, these were discussed with the CEM, and vendors were encouraged to include financing as part of offers to be submitted for evaluation by the CEM.

The Chemonics team added value at no added cost to USAID by going beyond the requirements of the scope of work intended for Task 1 under the Revised Work Plan in two ways:

1) Not only was design work to "specify requirements" for a new system completed per the Revised Work Plan, but assistance was also provided with the procurement phase for a new

system, with the distribution of the key technical document for comment to a target list of vendors in Europe, who will submit offers for the CEM to evaluate; and

2) an extensive study to enable a cleansing of the existing information database with a detailed implementation plan was completed and accepted by the CEM. Such a cleansing is a prerequisite to the implementation of any new information system.

Reference should be made to Attachment 1 “Revised Work Plan and Status” for further detail about Task 1. The assistance was provided to the CEM by Ali Rammal and the local Chemonics team, Delta Deloitte & Touche and Njara Randriamisata. The work resulted in detailed technical documents and drawings that are accessible to the reader upon request through USAID (see Attachment 3 “Technical Deliverables Reference Table” attached hereto).

#### **4.2. Task No. 2 - design and implement pilot project for real-time money transfer and transaction management for two agencies and head office**

Task 2, “design and implement a pilot project for real-time money transfer and transaction management for two agencies and the CEM head office,” will allow the CEM to offer state-of-the-art money transfer services within its network. Rather than two agencies, as required under the Revised Work Plan, it was agreed with the CEM to add a third agency as part of the project in order to obtain a more comprehensive test of the pilot.

The intra-CEM money transfer system was conceptualized, proposed, and agreed, the status of money transfer systems --- intra-CEM, inter-bank, and international --- was evaluated, pilot agencies were selected, new commodities and equipment were procured, and a new money transfer system was developed, tested, and accepted by the CEM. However, because of the political situation in Madagascar beyond the control of the Chemonics team, it was not possible to implement the system beyond the test stage and realize the initial 3500 real-time transactions set forth in the Revised Work Plan as an “indicator” (see Attachment 1). 107 pages of technical documents for Task 2 were created that are accessible to the reader of this report upon request through USAID (see Attachment 3).

#### **4.3. Task No. 3 - Strengthen and Design MIS Capable of Generating Quarterly Reports to Assist Business and Strategic Planning**

Task 3, “strengthen and design MIS (management information systems) capable of generating quarterly reports to assist business and strategic planning,” was closely related to work under Task 1 above, as the design of the new integrated software package will incorporate management reports that it would generate for use by the CEM. However, it was given status as a separate task in the Revised Work Plan (see Attachment 1), because it will be a critical element in the sound management of the CEM when it is transformed into a Société Anonyme.

This task was given priority by the Chemonics team: A 40 page technical document with detailed tables was prepared with a complete status of existing MIS for all parts of the CEM. Issues were identified and future needs were assessed and integrated into overall system design work in Task 1 above. These needs do not only encompass management reporting but also include the full range of all technical and management reports required by the CEM in the future.

#### **4.4. Task No. 4 – Provide Specialized Systems and Management Training**

Reference should be made to Attachment 1 for a summary of the elements of the training plan. All training specified in the Revised Work Plan was delivered. Specifically, a 5-day training course was provided about the administration of the SQL Server, on-the-job training was delivered in Visual Basic programming language for CEM staff, CEM personnel were trained in CASE Tools, a study tour to France/Europe to acquaint CEM managers with hardware and software available in the marketplace was organized and conducted in February 2002, training was completed in data communications in April 2002 (the course was estimated at 4 – 5 days but was completed in 2.5 days), and a 2-day course in software life cycle implementation and management was delivered in Europe as part of the study tour.

#### **5. Lessons Learned**

Perhaps the most important lesson learned in the implementation of this project is the power of technology in generating enthusiasm and confidence in financial and management information systems. By enhancing and improving the CEM's savings and money transfer services, Chemonics assisted the CEM in building its reputation for being a leading financial institution in Madagascar, and one that is committed to financial sustainability, accountability and customer satisfaction. Through a small task order, USAID was able to support the improved transparency of the largest savings institution in Madagascar, while also funding the creation of a new wire transfer service that will facilitate the movement of funds across the country.

#### **6. Factors for Enhancement of CEM Operations and Systems**

The team recommends the following as next steps for the CEM in order of priority:

1. Acquisition and implementation of new enterprise software banking system in accordance with the functional specifications designed by the Chemonics team in collaboration with the CEM.
2. In parallel with its effort to modernize its information system, improvement in the reliability and the extent of coverage of the MIS reporting system. Current MIS, much of which is manually prepared, does not meet all of the needs of CEM's management nor prospective regulatory requirements for the CEM as a licensed financial institution.
3. As an integral part of the implementation of a new system, cleansing of existing data to correct the present 5 to 10% erroneous records in accordance with the action plan presented by the Chemonics team and agreed by the CEM.
4. Technical assistance to be provided to the CEM for the evaluation of offers from vendors for procurement and financing of a new information system.
5. Organization of an enhanced systems department and of a new funds transfer group at the CEM.

6. A security master plan for physical, computer, and Internet security.
7. Implementation of the real-time Electronic Funds Transfer program, which was developed by the Chemonics team, tested, and accepted by the CEM. This could encourage institutional funds transfer in the country by permitting the transfer of large sums of money in a more efficient and secure manner.
8. Movement toward a real-time transaction processing system which entails:
  - The design of a centralized database, at the headquarters, based on the CEM enterprise system;
  - Design and development of more sound data entry verification and control system, and some central cross-checking and validation procedures;
  - Central data integration of agency data and information systems;
  - The conversion and migration of existing data;
  - The continuation of the decentralized processing at the CEM agency level.
  - Computerization of operations executed on the passbook prior to 1990. Those transactions are not currently computerized and cause systems control and data integrity issues for the CEM.
9. Improvement telecommunications within the CEM and in Madagascar to allow for efficiency in data transfer, especially between remote agencies and Antananarivo.
10. Membership in the inter-bank clearinghouse or “chambre de compensation” (after transformation of the CEM from an EPIC to a Société Anonyme).

## Attachment 1 – Revised Work Plan & Completion Status

**Task 1:** Specify requirements for an integrated banking software package suitable for a thrift institution to replace the system currently in use.

Results	Indicators	Time	Status	Who	TO Task	TO Result
1. Current system functionality and business operations assessed	System abstract report documenting current business operations, CEM organization and responsibilities, workflow, automated system functionality, issues and problems, and a high-level description of the required additional services, new system functionality, and reporting requirements	6/6/01-8/10/01	Done	AR	A, B	3
2. New elements for software system for CEM – SA evaluated	List of additional needs for functionality of new system	6/15/01-7/10/01	Done	AR, WSC, CEM 1 team, CEM	B	3
3. Future system functionality requirements specified	Document of future system functional requirements specifications for use in an RFP or other procurement or contractual document	8/15/01-10/31/01	Done	DDT, AR	B	1, 2, 3
4. Project document prepared and recommendations made for possible investors / vendors	Project document with a system specifications, assessment of banking software sourcing options, estimated cost, and financing recommendations	11/1/01-31/01/02	Done	AR,WSC	B	3
5. Assurance that future needs are part of system recommendations	Adjustments to future functional system requirements specifications document.	2/1/02-3/5/02	Done	AR, WSC	B, D	2

<b>Results</b>	<b>Indicators</b>	<b>Time</b>	<b>Status</b>	<b>Who</b>	<b>TO Task</b>	<b>TO Result</b>
6. Future needs for new software package identified	Annex to future RFP of CEM needs and the required software package specifications	3/5/02	Done	AR	B, D	2,3

**Task 2:** Design and implement a pilot project for real-time money transfer and transaction management for 2 agencies and the CEM head office.

<b>Results</b>	<b>Indicators</b>	<b>Time</b>	<b>Status</b>	<b>Who</b>	<b>TO Task</b>	<b>TO Result</b>
1. An intra-CEM money transfer system proposed and agreed upon.	High-level conceptual view of the pilot project funds transfer system	6/13/01	Done	AR	C, B	1
2. Status of money transfer systems – intra-CEM, inter-bank, and international – evaluated	Report about status for USAID with recommendations for enhancements	08/31/01	Done	WSC	C, B	1
3. Pilot agencies selected	Agreement with the CEM on 2 agencies and the Head Office	6/13/01	Done	AR, WSC	C	1
4. Procurement specifications for commodities and equipment recommended	Hardware and Software requirements specifications for the pilot system	6/22/01	Done	AR	C	1
5. A new money transfer system developed	Requirements specifications and design document(s) for the Money Transfer System	6/13/01 – 8/21/01	Done	DDT, CEM	C	1
6. New system implemented and installed	Source code of the Money Transfer software applications	12/31/01	Done	DDT, CEM	C	1
7. Acceptance test performed and the final system demonstrated	Acceptance test plan and test cases	1/1/02-28/2/02	Done	AR, NR	C	1
8. Test pilot system	On-site demonstration	2/28/02	Done	AR, NR	C	1, 2

<b>Results</b>	<b>Indicators</b>	<b>Time</b>	<b>Status</b>	<b>Who</b>	<b>TO Task</b>	<b>TO Result</b>
9. Pilot system operational	A minimum of 3,500 transactions processed through the operational pilot system	5/6/02	Pending	CEM	D	1

**Task 3:** Strengthen and design MIS capable of generating quarterly reports to assist business and strategic planning

<b>Results</b>	<b>Indicators</b>	<b>Time</b>	<b>Status</b>	<b>Who</b>	<b>TO Task</b>	<b>TO Result</b>
1. Potential MIS for future system applications evaluated	Memorandum to USAID with summary of MIS available and status.	7/1/01 – 8/31/01	Done	WSC, AR	B, D	2,3
2. Design features for central database capable of generating a new MIS and control reporting	Report about pilot project capabilities	11/1//01 – 12/30/01	Done	AR, NJ	C	1

**Task 4: Training (shown as a training plan)**

<b>Results</b>	<b>Indicators</b>	<b>Time</b>	<b>Status</b>	<b>Who</b>	<b>TO Task</b>	<b>TO Result</b>
1. One CEM trainer is trained on the administration of SQL Server	5 days training course in Tana on SQL	7/15/01 – 8/15/01	Done - 5 males trained	Microsoft vendor	E	1,2, 3
2. On-the-job training and support on Visual Basic provided to CEM staff.	CEM staff assigned to the development of the pilot project trained in Visual Basic	8/1/01 – 11-30-01	Done – 6 males trained	NJ, DDT	E	1,2,3
3. 2 CEM managers trained in bank practices, software packages, and relative hardware technology	2 CEM managers perform training mission to France/Europe	7/1/01-12 12/31/01	Done in 02/02 – 2 males trained	AR, CEM	E	1,2, 3
4. Appropriate CEM staff trained in CASE Tools	Delivery of 4 to 5 training course	8/6/01- 8/31/01	Done – 6 males trained	DDT	E	1,2,3
5. Appropriate CEM staff trained in data communications (Internet, Intranet, security, etc.)	Delivery of 4 to 5 training course	10/1/01- 11/15/01	Done from 4/15 - 4/17/02 (shortened to 2.5 days) 7 males trained	DDT, AR	E	1,2, 3
6. Appropriate CEM staff trained in software package life cycle implementation and management	Delivery of 2-day training course	10/31/01- 11/15/01	Done – 2 males trained	AR	E	1,2, 3

WSC = Warren Chase; AR = Ali Rammal; DDT = Dela Deloitte & Touche; NJ = Njara Randriamisata

## Attachment 2 – Project Milestones – Status

Milestone	Completion Date	Status
Completion, system abstract report documenting current operations and a future vision of the new system and functionality (Task 1, Activity 1)	August 10, 2001	Completed
Document of future system functional requirements specifications (Task 1, Activity 3)	October 31, 2001	Completed
Project document with system specifications and assessment of sourcing options (Task 1, Activity 5)	January 31, 2002	Completed
On-site demonstration of pilot projects (Task 2, Activity 8)	February 28, 2002	Completed
Annex for future RFP of CEM needs and required software package specifications (Task 1, Activity 7)	March 5, 2002	Completed. Functional specifications document distributed as the annex to potential vendors.

## Implementation Schedule

Missions for Expatriate Advisers	Personnel	Dates
Initial assessment mission	Warren Chase, Ali Rammal	May 28 – June 16, 2001
Follow-up mission (under CEM I --- Institutional Strengthening)	Ali Rammal	August 6 – 18, 2001
Mission to complete tasks	Warren Chase, Ali Rammal	January 21 – January 31, 2002 (Ali Rammal's mission completed offshore as part of training tour to Europe. Warren Chase's final mission cancelled because of political situation in Madagascar. Work completed offshore.)

### Attachment 3 – Technical Deliverables Reference Table

Task	Results	Associated Completed Technical Deliverable(s)	Type/Language	Original Title in English/French	Location of Technical Document Delivered
1	1 & 3	<p><i>Result 1</i>-System abstract report</p> <p><i>Result 3</i>- Future system functional requirements specifications</p>	133 page MS-Word document in French	Spécifications et Analyse des Opérations Actuelles et Besoins Futurs	USAID
1	2	List of additional needs for functionality of new system	13 page MS-Word document in French	Besoins Supplémentaires Futurs de la CEM	USAID
1	4, 5, & 6	<p><i>Result 4</i>: Project document with a system specifications, assessment of banking software sourcing options, estimated cost, and financing recommendations</p> <p><i>Result 5</i>: Adjustments to future functional system requirements specifications document</p> <p><i>Result 6</i>: Annex to future RFP of CEM needs and the required software package specifications</p>	<p>133 page MS-Word document in French (see Task 1, Result 3).</p> <p><i>Result 5 &amp; 6</i>: Over 1000 pages of technical and financial proposals and related documents were received from 6 international vendors by the CEM for evaluation.</p>	<p>Spécifications et Analyse des Opérations Actuelles et Besoins Futurs</p> <p>The CEM has used the « Spécifications et Analyse des Opérations Actuelles et Besoins Futurs » as the Annex and has distributed to 6 vendors and received 5 technical and financial proposals in French late March and early April 2002.</p> <p>The CEM has accepted this report entitled « Etude pour la Fiabilisation des Données de Base pour la CEM » and intends to integrate the action plan recommended in the report with any implementation of a</p>	<p>USAID</p> <p>USAID</p> <p>CEM</p>

Task	Results	Associated Completed Technical Deliverable(s)	Type/Language	Original Title in English/French	Location of Technical Document Delivered
		<i>Additional:</i> Data cleansing report and action plan	37 page report with 8 annexes in MS Excel	new information system.	USAID
2	1	High-level conceptual view of the pilot project funds transfer system	24 page MS-Word document in French	Vue Conceptuelle du Système de Transfert de Fonds de la CEM - PROJET PILOTE	USAID
2	2	Report about status for USAID with recommendations for enhancements	4 page MS-Word paper in English	Money Transfer Mechanisms and the CEM	USAID
2	4	Hardware and Software requirements specifications for the pilot system	9 page MS-Word document in French 1 page MS-Word memorandum in English 2 page MS-Word document in English	Infrastructure Technologique et Architecture du Réseau de la CEM Mémorandum, date 30/6/2001 4 User Manuals for the system Project Funded Hardware Procurement Specifications	USAID USAID CEM CEM
2	5	Requirements specifications and design document(s) for the Money Transfer System	69 page MS-Word document in French Prototype Applications programs in WinDev	Dossier d'Analyse et de Conception – Virement Interne de Fonds WinDev Source Code Computer Programs	USAID
2	6	Source code of the Money Transfer software applications	Source code of application programs in WinDev and	Système de Virement de Fonds	CEM

<b>Task</b>	<b>Results</b>	<b>Associated Completed Technical Deliverable(s)</b>	<b>Type/Language</b>	<b>Original Title in English/French</b>	<b>Location of Technical Document Delivered</b>
			Visual Basic		
2	7	Acceptance test plan and test cases	Manual interactive test procedures	Over 300 test cases were carried out manually and repeated in different locations to test the various functionality of the system	
2	8	On-site demonstration	4 demonstrations (one demonstration/site)	4 demonstrations of the final system were carried out and accepted by the CEM.	
2	9	A minimum of 3,500 transactions processed through the operational pilot system	Electronic transfer transactions	Political situation in Madagascar not permitted to put the system in operation till this moment	
3	1	Memorandum to USAID with summary of MIS available and status	40 page MS-Word document in French	Analyse des Systèmes d'Information de la CEM	USAID
3	2	Report about pilot project capabilities	13 page MS-Word document in French	Services en cours de Développement et Besoins Supplémentaires	USAID
4	1	5 day training course in Tana on SQL	100 page in MS-Word	Cours Administration Système pour MicroSoft SQL Server 7.0	CEM
4	2	CEM staff assigned to the development of the pilot project trained in Visual Basic	670 page MS-Word in French	Cours Visual Basic	CEM
4	4	Delivery of 4 to 5 training course on CASE and Web Design	30 chapters and one summary in Adobe Acrobat (around 500 pages)	Formation en Win Design	CEM
4	5	Delivery of 4 to 5 day training course in data communications	7 page presentation in PowerPoint on computer	Computer and Internet Security	CEM

Task	Results	Associated Completed Technical Deliverable(s)	Type/Language	Original Title in English/French	Location of Technical Document Delivered
		(Internet, Intranet, security, etc.)	and Internet security  32 page presentation in Powerpoint on computer security in E-Commerce	Security Controls in E-Commerce	CEM
4	6	Delivery of 2-day training course	116 page in Power Point	Software Package Implementation Method SPIM	CEM

## Attachment 4 – Summary of Task Order Tasks and Results

### Specific Tasks

- A. Work collaboratively with the CEM in carrying out an audit of all CEM computer systems (using specialists from a reputable audit firm), resulting in appropriate recommendations for:
  - The procurement of commodities and services to enable real-time internet-based financial services and operations;
  - Measures needed to improve/strengthen the current information management system to improve internal controls and to enable the production of quarterly MIS reports for management; and
  - The implementation of an integrated systems software package suitable for a thrift institution.
- B. Provide solid, specific recommendations about technical specifications and resource requirements for an appropriate integrated systems software package (suitable for a thrift institution) to replace the information management system currently in use.
- C. Procure commodities and technical assistance services necessary for enabling the CEM to initiate internet-based, real-time currency transfer services (including direct deposits) and transaction management between headquarters and two pilot agencies. This would include commodity purchase, certified delivery, installation, testing, configuration and operational start-up. The procurement shall be carried out so that compatibility with the recommended integrated systems software package is ensured (e.g. via an appropriate application program interface).
- D. Assist the CEM in operationalizing the internet-based service equipment and integrating it securely into the overall information management system. Such integration shall enable the CEM to produce accurate quarterly financial reports for management and shall not disrupt existing management control systems.
- E. Provide specialized systems management training to the staff of CEM's "*Direction Informatique*" and user training to at least 40 CEM agents in effective, efficient use of the new internet-based operations.

## **Expected Results**

1. The CEM commences reliable internet-based management of passbook savings account services as well as funds transfer transactions among selected pilot independent agencies. (See Annex 4 for a Schematic, originally drafted by the CEM, which illustrates estimated network requirements for internet-based local currency transfers between 2 pilot agencies and headquarters.)
2. The information management system is capable of generating timely, reliable, reconciled quarterly reports that present the CEM's "Capital Adequacy Ratio" as well as other key ratios appropriate for input into business and strategic planning.
3. The CEM is able to confidently specify to third parties the kind and estimated cost of an appropriate integrated systems software package (suitable for a thrift institution).

## **Attachment 5 – Contact List**

### **CEM Project Task Order 806**

#### **Chemonics International Team**

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