

**IRIS**  
**CENTER FOR INSTITUTIONAL REFORM AND THE**  
**INFORMAL SECTOR**

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**ANNUAL REPORT**

**ACCELERATED MICROENTERPRISE ADVANCEMENT**  
**PROJECT**

**ENABLING ENVIRONMENT**

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**Fiscal Year 2004**

**Contract No: GEG-I-00-02-0029-00**

**IRIS Center of the University Research Corporation, International**  
**University of Maryland**  
**2105 Morrill Hall; College Park, Maryland; 20742**

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## *Executive Summary*

Small scale enterprises play a critical role in providing individual incomes and raising national economic well-being everywhere. Where the environment enables them to start and grow, these businesses and the innovations they foster have improved the quality of life for millions of citizens. Where, however, the entry and development of business is hampered by unsupportive laws, regulations, policies, and institutional practices, all aspects of the economy are affected, and the poor and innovative enterprises suffer the most.

To create the sort of setting where small scale businesses can thrive, in September 2002 USAID awarded an indefinite quantity contract entitled "Accelerated Microenterprise Advancement Project Support (AMAP) Enabling Environment," valued at approximately \$20 million, to the Center for Institutional Reform and the Informal Sector (IRIS) and a consortium of organizations. Since that time we have worked closely with USAID to fulfill the goals of USAID's Office of Microenterprise Development (EGAT/MD) in developing enabling environments for the growth potential of small enterprises, the economies they support, and their prospects for poverty reduction. With AMAP, EGAT/MD has at its disposal a powerful procurement tool through which it can ensure that building an enabling environment for microenterprise growth, including financial and non-financial service delivery, is an integral part of MSME development programs.

For the AMAP/EE project, IRIS has assembled a team of highly experienced firms and consultants that provide world-class creative acumen and practical field support to the development of enabling environment for MSMEs. With this team we are able to rapidly and expertly respond to Task Orders as they are delivered. The consortium includes Bankworld, Chemonics International, Coverdale, Nathan Associates, and Shorebank Advisory Services. Unfortunately, the IRIS consortium lost one of our partners this year, International Development Professional, due to the death of the principal researcher. The IRIS team provides a unique blend of applied economic research, program and project design skills, technical assistance, knowledge management, training, facilitation and advocacy in a large number of areas of the enabling environment for MSMEs. The consortium's geographical experience extends deeply into all regions where USAID missions work, and will enable both Missions and their clients to improve the enabling environment for MSME growth and, through it, help ensure that the benefits of economic growth are spread more widely, especially among the poor.

EGAT/MD solicited four Task Orders during FY 2004. The IRIS consortium was able to respond to several Task Orders and offered expert consultants and technical assistance. The IRIS team was awarded Task Order #4 the "Diagnostic and Design Tools Stocktaking" and Task Order #5 "The Case for Micro and Small Enterprise Development". Activities are scheduled to begin September 2004.

## **I. TASK ORDER SUMMARIES**

### **1. “Developing Poverty Assessment Tools”, TO#002**

<b>Project Start Date:</b>	September 16, 2003
<b>Project End Date:</b>	March 31, 2006
<b>Amount of Task Order:</b>	\$1,280,250
<b>Task Order Objective:</b>	To lead the development of poverty assessment tools in collaboration with implementers and practitioners in the microenterprise field.
<b>CTO:</b>	Scott Kleinberg/Stacey Young
<b>Consortium Team Members:</b>	Chemonics International; Nathan Associates, Inc; Coverdale
<b>Applicable Links:</b>	<a href="http://www.povertytools.org">www.povertytools.org</a>

In fiscal year 2004, IRIS completed the following tasks:

#### *1. Finalized testing methodology*

The IRIS research team finalized the complete testing methodology. This was written into a document that was reviewed by the Advisory Panel during a meeting held in College Park, January 29, 2004. The feedback from the advisory panel was incorporated, and disseminated to USAID for feedback.

#### *2. Finalized country selection for field testing*

In January 2004, IRIS provided USAID with an analysis of countries based on certain selection criteria, including size of MD funding, presence of LSMS or SDA-IS, and existence of poverty line data (either per se or as indicated by % under NPL). This was used as the basis for discussion between IRIS and USAID on where the first field test should be held, and what countries should be chosen in the four main USAID regions. The four countries chosen were Bangladesh, Peru, Kazakhstan, and Uganda.

#### *3. Finalized poverty assessment tool and literature review*

IRIS provided USAID with a final draft of the poverty assessment tool and literature review, written by Manfred Zeller with contributions from the IRIS team. This document describes tools currently in use by the practitioner community and discusses potential benchmark tools such as the LSMS. The document is posted to the project website with USAID's approval.

#### *4. Provide recommendations on criteria for certification*

Over 25 microenterprise practitioners provided input for developing criteria for certification at a workshop held on January 30, 2004, in College Park. The results from this workshop were incorporated into a report that was then disseminated to USAID, the

project's Advisory Panel, and workshop participants for comment. The report's recommendations for certification criteria were also shared with the SEEP Network's Poverty Outreach Working Group (POWG) in a discussion on 24 February 2004. The final report was submitted to USAID on 10 March 2004 and posted on the project website.

#### *5. First test of accuracy*

The first field test of accuracy took place in Bangladesh. After sending out an RFP to five survey firms in Bangladesh (three of whom submitted bids), IRIS chose to work with Data Assistance Limited. Manfred Zeller, lead researcher for the IRIS team, traveled to Bangladesh in February and March 2004 to train the survey firm in conducting the LSMS expenditure module and the composite survey instrument. He spent 2 weeks in country, finalizing the questionnaire, training the enumerators, and running the pilot test. Data collection was completed in June 2004. Data analysis started in July, and preliminary results were discussed at the AP meeting on August 2, 2004. The final report is expected in November 2004.

#### *6. Second test of accuracy*

After sending out an RFP to 9 survey firms in Peru, IRIS chose to work with Instituto Cuanto. CGAP has co-funded the second test of accuracy in Peru, allowing IRIS to conduct a survey of clients of six different financial institutions in Peru. The results will provide important evidence regarding institutional structure and depth of outreach.

Manfred Zeller, lead researcher for the IRIS team, and Julia Johannsen, field consultant, traveled to Peru in June 2004 to train the survey firm in conducting the LSMS expenditure module and the composite survey instrument. Ms. Johannsen spent 3 weeks in country, finalizing the questionnaire, training the enumerators, and running the pilot test. IRIS representative Julia Johannsen returned to Peru to conduct a debrief with the survey firm, Instituto Cuanto. The debrief included a focus group with interviewers to gather information on the practicality of specific indicators. The debrief report was posted on the project website [www.povertytools.org](http://www.povertytools.org). Data collection was completed in August 2004 and data analysis is expected to start in October 2004.

#### *7. Third test of accuracy*

After sending out an RFP to 10 survey firms in Uganda, IRIS chose to work with Nkoola Institutional Development Associates (NIDA). Manfred Zeller, lead researcher for the IRIS team, and Charity Irungu, field consultant, traveled to Uganda in June 2004 to train the survey firm in conducting the LSMS expenditure module and the composite survey instrument. Charity Irungu returned for a follow-up visit with the survey firm Nkoola Institutional Development Associates (NIDA) in the fall of 2004, and reported that they are making progress in completing the field work and data entry. Data collection will be completed in October 2004. Data is expected at IRIS by December 1, 2004.

### *8. Fourth test of accuracy*

After sending out an RFP to 11 survey firms in Kazakhstan, IRIS chose to work with Sange Research Center Civic Foundation. Dr. Jean-Luc Dubois, field consultant, traveled to Kazakhstan in July 2004 to train the survey firm in conducting the LSMS expenditure module and the composite survey instrument. Accuracy field tests began in Uganda in August. Manfred Zeller traveled to Kazakhstan in September 2004 to review the field work. Dr. Jean-Luc Dubois will visit the survey firm Sange Research Center in Kazakhstan to conduct a debrief session in October 2004. Data from Kazakhstan expected at IRIS by January 15, 2005.

### *9. LSMS Analysis*

IRIS is working with the World Bank to produce 5, 10, and 15 best poverty predictors based on LSMS data for 6-8 countries. The LSMS datasets are: Guatemala, Vietnam, Ghana, Albania, India, Tajikistan, Madagascar and Jamaica. The analysis will identify the 15, 10, and 5 best predictors of expenditure level and poverty status. This analysis will start from those variables that are included in the poverty assessment tools used in the IRIS study and that are also present in the LSMS. A series of tables will be constructed for each country that shows the accuracy of prediction of the different models. Results are expected in winter 2005 and may be used to adjust and refine the hypotheses used for the analysis of the accuracy tests.

### *10. Data Analysis*

Dr. Manfred Zeller and researchers at the Institute of Rural Development, University of Göttingen continue to analyze the data received from the Bangladesh field tests. In mid-October Dr. Zeller is expected to present to IRIS and USAID the groups of 5, 10 and 15 indicators that achieve the highest levels of accuracy. Up to ten different models, each with the 5, 10 and 15 best indicators will be developed. The models will include indicators with different level of verifiability and subjectivity. The IRIS Team will then present these models to practitioners during the SEEP Network's Annual General Meeting.

### *11. Practicality Tests*

In the third quarter preparation for the practicality tests got underway. IRIS has coordinated closely with USAID, the AMAP Support Services contractor Weidemann Associates and their Grants under Contract subcontractor, PACT on the scope of the practicality tests and the proposal process itself. We have decided to run the proposal process in two stages. In the first stage, microenterprise development organizations will be asked to express their interest in participating in the field tests and provide a statement of capabilities.

PACT has run the proposal process in two stages. In the first stage, microenterprise development organizations were asked to express their interest in participating in the field tests and provide a statement of capabilities. The USAID selection committee used this information to determine the ability of each organization to run a field test, and a short-list of 22 institutions was created. These applicants have been asked to complete a more detailed technical and cost proposal. The final selection of grantees is expected in early November.

In preparing the expression of interest, IRIS solicited input on two areas: selection criteria to assess the capabilities statements, and selection criteria to assess the collected group of applicants. Comments were solicited through the listserv and as part of a SEEP POWG meeting. IRIS collected and consolidated practitioner input on selection criteria and provided that information to USAID. The suggestions included:

*Criteria to assess individual capabilities statements:*

Applicants should show relevant experience in

- implementing monitoring and evaluation projects, including impact assessments, market research, and poverty assessment
- reporting the results of such tools
- locally adapting universal tools
- information management, including handling data and using MIS
- qualitative research

*Criteria to judge the collected group of applicants:*

- a wide range of client types (e.g. urban and rural, working in different sectors)
- a wide range of service types (including financial and non-financial services)
- a diversity of institutional sizes
- a geographical balance

### *12. AP Meeting*

In the beginning of August 2004 IRIS hosted a meeting of the Developing Poverty Assessment Tools Advisory Panel. At the meeting Dr. Manfred Zeller presented preliminary results from the data analysis of the Bangladesh accuracy tests. These preliminary results provided positive indications that the short-cut tools envisioned in the project would have acceptable levels of accuracy. The final results of the Bangladesh data analysis will be presented to USAID in mid-October, and will be presented to the practitioner community at the POWG working group meeting at the SEEP Annual General Meeting in October.

### *13. Continuing ongoing activities*

Throughout FY 2004 listserv discussions were held on a variety of topics. On 4 March 2004, a concentrated discussion on participatory tools and their potential role in the poverty assessment project was held with the microenterprise community, jointly organized with the SEEP Network. Over 30 participants joined or called-in to the

discussion, which largely focused on participatory wealth ranking. A number of key issues were highlighted for further discussion, especially the use of anchoring as a way to tie PWR to an absolute poverty line. Notes from the meeting can be found on the project website.

Also on 4 March 2004, more than 35 members of the BDS community joined us for a discussion, jointly organized by the SEEP Network, to discuss the poverty assessment tools project and how it would affect their work and their reporting requirements. Following this meeting, IRIS will contact a series of BDS providers to further understand their existing data collection methods and opportunities for poverty assessment tools to be integrated into these processes, among other questions. Notes from this meeting can also be found on the project website. A BDS provider will be joining the Advisory Panel.

The project website at <http://www.povertytools.org> will continue to be updated as the project progresses. The "Project Updates" page has been included and more fully informs the community about the progression of the project. An "Events" page also provides highlights of upcoming and past workshops, discussions, and other events where the project is publicly discussed. In addition, relevant links are added as they arise, such as recent contributions in *The Economist*.

In addition, a topic page for Poverty Measurement Tools was created on the MicroLINKS web portal. This space provides additional information to the USAID microenterprise community on the project and allows for discussion on the range of topics involved in developing, certifying, and field testing poverty assessment tools for use by USAID microenterprise practitioners. It is expected that information will be continually cross-posted between these sites and the povertytools.org site and listserv, and IRIS staff will use this site to help disseminate information on the tools to USAID Missions.

#### *14. Collaboration*

IRIS and USAID have made a concerted effort to collaborate with members of the practitioner community and other donors to ensure that the poverty tools development project is as collaborative as possible. Input is routinely sought on methodological as well as practical issues.

#### **SEEP PAWG**

IRIS and USAID provide monthly updates to the SEEP Network's Poverty Outreach Working Group (POWG).

#### **BDS**

Business Development Services (BDS) represents a broad category of activities that focus on microenterprise growth and job creation. The diversity of program activities and level of client interaction present a challenge to the poverty assessment project in designing tools that will prove useful and cost effective for the BDS community to implement. IRIS has conducted a series of interviews and informal surveys of ten BDS

practitioners to better understand their program methodologies and data collection methods. The result is a set of recommendations on identifying BDS participants and collecting client data.

## 2. “Worldwide Assessment of Investor Roadmap Experiences”, TO#003

<b>Project Start Date:</b>	September 30, 2003
<b>Project End Date:</b>	January 31, 2005
<b>Amount of Task Order:</b>	\$841,204.11 budgeted, \$400,000 obligated
<b>Task Order Objective:</b>	The objective of this effort is to undertake a comprehensive, detailed assessment of USAID and non-USAID funded Investor’s Roadmap experiences worldwide.
<b>CTO:</b>	Kristin Lobron (pending approval from the Contracts Officer)
<b>Consortium Team Members:</b>	Chemonics International; Nathan Associates, Inc

In fiscal year 2004, IRIS completed the following tasks:

### 1. *Produced detailed factual “stories” (on all past roadmap efforts)*

The IRIS Consortium completed first draft versions of country specific reports in March 2004. Later in the project a select number of these reports will be elaborated upon with field investigations. Each “story” will include (1) initial perceptions of “success” or “failure,” (2) identification of lessons learned in this particular experience, (3) the types of problems encountered, (4) results, in the narrow sense, of procedures changed in any of several ways, and (5) the indirect impact stemming in part from the changes in administrative barriers to investments. When finalized later in the process, these reports will be used to update the USAID website, as well as constitute the compendium of profiles listed as one of the deliverables. The IRIS Consortium will present these reports to USAID in April 2004.

The IRIS Consortium completed a second round of draft versions of country specific reports in June 2004 and presented them to USAID. IRIS presented its findings from the detailed factual stores and country comparisons at the EGAT training in June 2004 at USAID. The consortium has completed the first phase of the project; a desk review of the USAID and FIAS funded Investor Roadmaps.

IRIS received comments on the drafts from USAID in August 2004 and incorporated these and more recent research findings into the documents, which are called country profiles. The country profiles will provide both the IRIS consortium and USAID with an accessible source of updated information on the Investor Roadmaps. The country profiles detail information on the methodology of each individual Investor Roadmap as well as evaluation data on business environment reforms including short-term results and longer term impact. Based on this information, IRIS is now preparing a series of papers which

will explore cross-country comparison topics. The cross-country comparison papers will be submitted to USAID in the upcoming fiscal year.

## *2. Conducted comparative cross-country analysis*

The IRIS Consortium used both quantitative and qualitative data to refine and then test hypotheses as to which factors determine the degree of success and failure resulting from any given roadmap implementation. Using econometric results and other information, the various country roadmap experiences were categorized by degree of success as well as by critical factors both in the exogenous circumstances and in the conduct of the roadmap. Comparative cross-country analysis was added to the previously mentioned roadmap experience “stories” where appropriate and will be included in the project’s final synthesis report. Highlights from the comparative analysis will be presented to USAID in April 2004 and will include presentations and materials appropriate for wide-scale replication throughout USAID.

Additionally, the IRIS Consortium compared the Investor Roadmap countries against a set of governance, competitiveness and corruption indicators. The Investor Roadmap countries were ranked according to the Millennium Challenge’s assessment (MCA) methodology. For this methodology, MCA indicators have been grouped into three policy categories; ruling justly, encouraging economic freedom and investing in people. Project staff examined Investor Roadmap countries’ performance in the first two policy categories (as related to the business environment) over a time lapse period extending before and beyond the conduct of the Investor Roadmap itself.

## *3. Host project workshop*

The project workshop was postponed due to administrative changes under the project. Both the CTO and CO on the project have changed and delays have occurred. USAID has requested a No Cost Extension for the project. It is anticipated that the workshop will occur in November 2004.

## *4. Field Investigations*

IRIS finalized preparations to conduct more extensive Investor Roadmaps assessments via field work in 3 countries. Three countries have been chosen: Tanzania, Jordan, and Mozambique. Field work is scheduled to take place in October 2004 with individual field reports available by the end of the month. IRIS will then integrate the field studies with the overall research project and present findings and forward looking suggestions in a workshop, scheduled for early November 2004.

## *5. No Cost Extension*

The project has been delayed due to administrative changes. Both the CTO and CO on the project have changed and delays have occurred. The CTO requested a No Cost Extension for the project and was approved. The new project start and end dates are September 30, 2003 to January 31, 2005.

## 6. Survey of USAID officials

IRIS finalized a survey of USAID officials who have worked on Investor Roadmap projects. This survey was sent out and responses will be collected in October 2004. It is anticipated that EGAT officer's information, primarily qualitative, will be a useful complement to more quantitative traditional business environment measures.

### II. TASK ORDERS COMPLETED

No Task Orders were completed in Fiscal Year 2005

### III. TASK ORDERS AWARDED

#### 1. "Diagnostic and Design Tools Stocktaking", TO#004

<b>Project Start Date:</b>	September 27, 2004
<b>Project End Date:</b>	September 26, 2005
<b>Amount of Task Order:</b>	\$99,985.00
<b>Task Order Objective:</b>	Provide USAID missions with diagnostic tools for assessing the local enabling environment and easily translating those assessments into programs.
<b>CTO:</b>	Scott Kleinberg

Activities for this project will begin in September 2004 and continue through September 26, 2005.

USAID Missions lack diagnostic tools and methodologies for assessing the local enabling environment and easily translating those assessments into programs. More so, current assessment tools and methodologies do not provide Missions with information that permits a prioritization of objectives based on a clear understanding of the potential benefit of a particular intervention, and the likely cost to achieve success. Donors have developed a number of tools and assessments frameworks over the years that have varying degrees of acceptance and usefulness when applied to the needs of USAID Missions designing programs.

Therefore USAID has requested an assessment of the tools and methodologies that are currently in use or in development to determine their strengths and weaknesses. The focus of this assessment will be on the usefulness of these tools to USAID Missions in guiding Mission decisions during the program design process. The critical value of the task order will be in evaluating them from the USAID Mission context. Activities will include a desk study and literature review of donor tools and methodologies for assessing the enabling environment, as well as the above referenced assessment. The assessment will provide a comparisons of the tools, examples of how the tools have been used by their respective organizations and their potential usefulness within the USAID context, a

discussion of the sensitivity of the tools and methodologies relevant to MSEs, a description of the relative cost and time involved in implementing the tool or methodology, and an assessment of the capacity to make cross country comparisons, the ease with which results can be presented to broader audiences, and the potential to use the tool/methodology to track impact or progress.

## **2. “The Case for Micro and Small Enterprise Development”, TO#005**

<b>Project Start Date:</b>	September 30, 2004
<b>Project End Date:</b>	September 29, 2008
<b>Amount of Task Order:</b>	\$1,399,890 (pending approval from USAID)
<b>Task Order Objective:</b>	To improve the performance of economic growth and poverty reduction activities through improved understanding of how micro and small enterprises operate within broader productive frameworks in developing and transition economies.
<b>CTO:</b>	Scott Kleinberg
<b>Consortium Team Members:</b>	Chemonics International; Nathan Associates, Inc.

Activities for this project will begin in October, 2004 and continue through September 29, 2008.

The hypothesis of this task order is that microenterprises play a critical role in reaching both poverty reduction and economic growth goals, and that healthy economies require a balanced ecology of firms (i.e. firms of all sizes are not disadvantaged due to systemic biases), characterized by firms of different sizes playing different roles. For example, while some microenterprises may protect the poor from shocks, or increase household income, others may compose a critical element of the dynamic competitiveness of sectors. If this is the case, then the failure to integrate microenterprise development activities within broader programs (i.e. their role within broader clusters, value chains and network), or failure of broader economic growth programs to address issues which most constrain microenterprise development, could pose significant lost opportunities in leveraging the impact of our programs and resources. In regard to USAID programs, this would indicate that some form of MSE support programs, in at least certain circumstances, were a necessary element to producing significant results in export and enterprise development objectives.

The purpose of this task order is therefore to develop a framework of analysis for examining microenterprise and microenterprise programming through the lens of economic growth and poverty reduction objectives. The weight of this task order will be focused on digesting, reframing, and building on existing research and data relevant to these issues, including recently available data sets from the World Bank. Original research may be supported in instances where cost-effective and of high value to the objectives of the task order.

#### ***IV. KNOWLEDGE DISSEMINATION***

EGAT/MD has placed a high priority on disseminating the knowledge generated through the AMAP process. This focus will ensure that the research results and lessons learned through the project reach the broadest possible audience, and that knowledge dissemination is built into Task Orders. The IRIS team is working to establish and maintain a system for disseminating MSME policy research and lessons learned. One important step in this process is maintaining contact with the wider microenterprise community, and with our consortium, on the activities pursued under the AMAP/EE contracting mechanism. For example, IRIS disseminates monthly updates on the Poverty Assessment task order to our consortium, the SEEP Network, the project's listserv, and the DevFinance and Microfinance Practice listserves. The Investor Roadmaps' project is currently working on a website that will disseminate the findings of their ongoing research.

#### ***V. MARKETING***

An important component of the success of enabling environment work is the quality of the relationship between contractors and USAID Missions, Bureaus, and Offices. In order to facilitate understanding of the AMAP IQC and its advantages to USAID Missions interested in policy work in the MSME sector, IRIS developed a series of brochures and handouts which were previously provided to the MD Office. These were distributed to various USAID Missions, including Bangladesh in February 2004. They will be distributed to other USAID Missions, including Peru, Kazakhstan, and Uganda. We are currently using the AMAP Style Guide to adapt these materials.

#### ***VI. FINANCIAL REPORT***

The Financial report for Fiscal Year 2004 is attached.

**IRIS**  
**CENTER FOR INSTITUTIONAL REFORM AND THE**  
**INFORMAL SECTOR**

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**ANNUAL FINANCIAL REPORT**

**ACCELERATED MICROENTERPRISE ADVANCEMENT**  
**PROJECT**

**ENABLING ENVIRONMENT**

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**Fiscal Year 2004**

**Contract No: GEG-I-00-02-0029-00**

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**Accelerated Microenterprise Advancement Project (AMAP)****Contract No. : GEG-000-02-00029-00****Contract Start and End Date: 9/30/02 - 9/29/07****Contractor's Name : IRIS Center****Annual Financial Report****Total expenditures reported from the commencement of the Task Order to 9/30/2004**

<b>Task Order Number</b>	<b>Authorized Expenditures</b>	<b>Actual Expenditures</b>	<b>Balance</b>	<b>Estimated Completion Date</b>	<b>Actual Completion Date</b>	<b>Balance in Days +/-</b>
<b>002</b>	940,000	574,264	365,736	3/31/2006	3/31/2006	540
<b>003</b>	400,000	175,174	224,826	1/30/2005	1/30/2005	120
<b>004</b>	99,985	-	99,985	9/26/2005	9/26/2005	356
<b>005</b>	300,000	-	300,000	9/29/2008	9/29/2008	1439
<b>100</b>	10,827	6,897	3,930	12/31/2002	12/31/2002	(630)