



SUPPORT TO HAITI'S MICROFINANCE, SMALL AND MEDIUM ENTERPRISES SECTOR: YEAR ONE WORKPLAN

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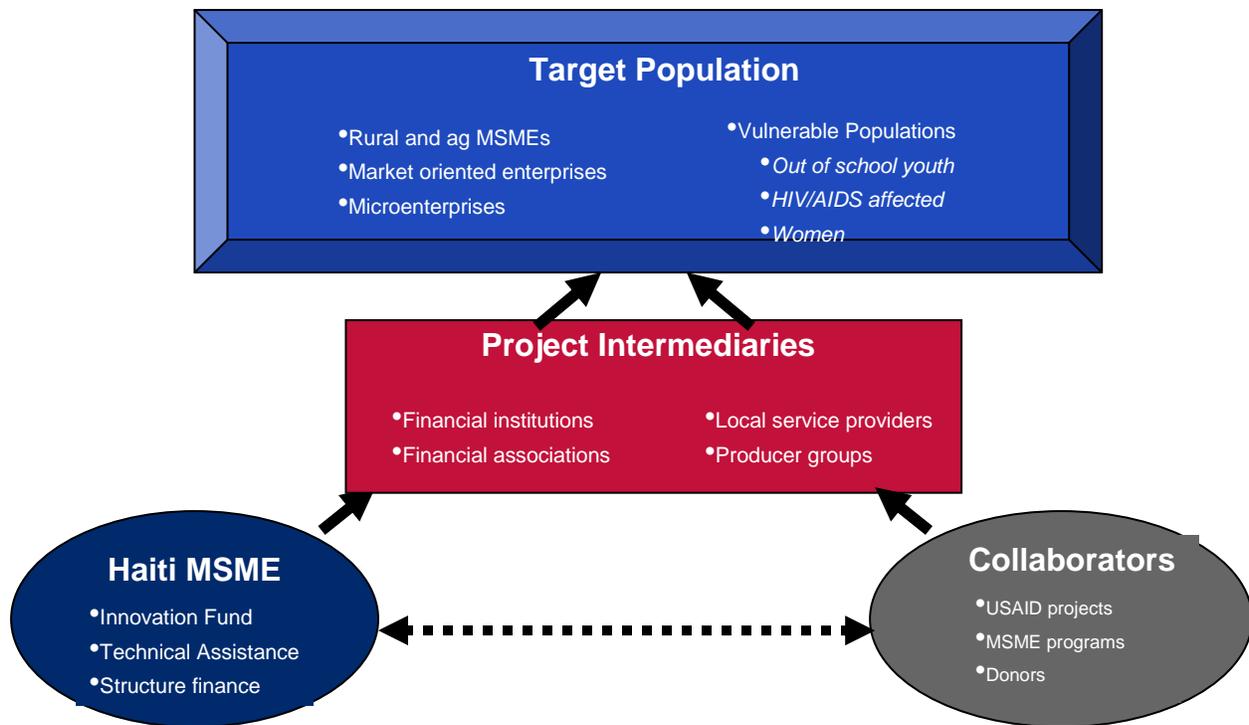
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Introduction

Support to Haiti's Micro, Small and Medium Enterprises (Haiti MSME) is USAID/Haiti's next phase in a sequenced strategy to promote the capacity of the country's financial service sector to serve the informal sector. Prior projects included Program for the Recovery of the Economy in Transition (PRET), which convinced commercial banks to enter the microfinance sector and encouraged non-bank MFIs to adopt best practices, and Financial Services Network for Entrepreneurial Empowerment (FINNET), which reinforced the institutional capacity of key MFIs and *caisses populaires* and developed a strong industry infrastructure. The next generation of USAID programming will encourage the improvement of livelihoods and the creation of employment through broader access to financial services. To ensure immediate project results, Haiti MSME sets a clear vision and strategy and utilizes a flexible toolkit for implementation of project activities and sub-tasks. Development Alternatives, Inc. (DAI) is the lead contractor implementing Haiti MSME. Its main subcontracting partner is Développement International Desjardins (DID).

HAITI MSME Vision and Strategy

Haiti MSME promotes a vision of **improving livelihoods by broadening access to sustainable financial services**. It will leverage prior project successes in order to reach a target population that includes both potential generators of income and livelihoods (e.g. rural and agricultural MSMEs, market oriented enterprises, microenterprises) and the poor and vulnerable populations (e.g. out of school youth, HIV/AIDS affected populations, women, rural populations). As depicted in the figure below, Haiti MSME will encourage innovative microfinance services to the target population through its project intermediaries, including MFIs and other financial institutions, financial service associations, producer groups and associations among others. Project activities will jump-start product development initiatives, eliminate regulatory constraints, and solidify MFIs capacity. In turn, the target population will be able to access financial services to help weather economic shocks, respond to market opportunities, and invest in business growth.



The tone of the project and the manner in which activities are implemented will utilize the following guiding principles:

Self Reliance: Improve self reliance of the local financial service sector and financial associations. The lessons learned will strengthen their ability and willingness to identify their own priorities and respond to them appropriately.

Local Capacity Building: Facilitate the growth and usage of local capacity to implement technical services and training. By the end of Haiti MSME, local providers should be able to assume all of the project functions and activities; assuring a smooth exit for the project and continued industry expansion after project completion.

Facilitation: Encourage and promote local solutions driven by market needs. Haiti MSME will not act as market infrastructure or a long-term service provider. Haiti MSME's role is not to superimpose the choices or execute all of the work for the project intermediaries.

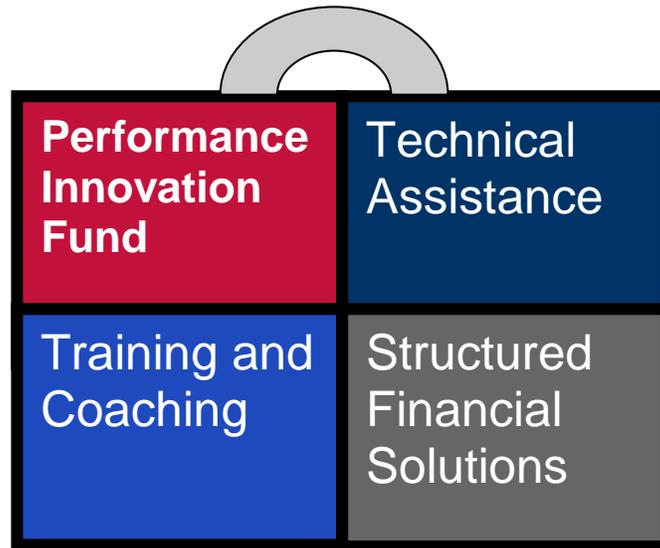
Flexibility: Reorient project activities and resources to the changing demands, market needs, and implementation realities. Haiti MSME will review its work plan each six months to identify roadblocks, successes, and new requirements based on project intermediaries' input, and it will adapt its work plan to accommodate the needed adjustments.

Coordination: Commit to donor coordination and collaboration to obtain better results with improved efficiency. It will be imperative that Haiti MSME coordinate with other USAID programs to identify financial interventions for similar target beneficiaries such as out of school youth, HIV/AIDS affected populations, and women, as well as to promote food security. Additionally, Haiti MSME will work closely with relevant government counterparties, including the central bank and other Ministries, such as Agriculture, Finance and Commerce and Industry.

Haiti/MSME Tool Kit

As depicted in the figure below, Haiti MSME has a broad, integrated tool kit that includes:

Haiti MSME Toolkit



Technical assistance: To provide tailored solutions using both local and international experts on market demanded topics. Focused on ensuring local capacity development, Haiti MSME will pair local technical experts with international technical assistance to assure that knowledge transfer occurs both formally and informally. In addition, Haiti MSME will create a formal internship program with local universities and professional training centers to create a new cadre of financial sector specialists and service providers.

Training and coaching: To deliver training directly in partnership with our project intermediaries and support the appropriate development by ANIMH of a recurring training and certification program for the microfinance sector. Coaching and mentoring activities with MFIs will reinforce training activities and target identified problem areas.

Structured financial solutions: To improve the capacity of the financial service sector to meet the identified needs of Haitian producers and consumers. Structures will encourage financial institutions to develop products in order to stimulate production and growth by enterprises, and products which met the need of poorer and vulnerable populations will be emphasized.

Performance Innovation Fund (PIF): To finance capacity building and new product development activities for select institutions. Designed to “jump-start” innovative product development initiatives, the PIF will help Haitian institutions develop products adapted to the Haitian needs and to improve their institutional capacity to manage increased product and client diversification. Selection criteria will emphasize institutional capacity, quality of proposed innovation, potential to improve the lives of vulnerable groups, and cost sharing.

Haiti MSME Project Objectives

Project activities center around four contractual objectives:

Objective 1: Capacity building for strong institutions and managers

Objective 2: Improve enabling environment by supporting policy, legal, and regulatory changes

Objective 3: Promote products and services to meet the needs of MSMEs and poor households

Objective 4: Promote economic growth that benefits poor households by supporting the access of MSMEs to new market opportunities

In this section, objective activities and sub-tasks are introduced and outputs, management responsibility, and anticipated inputs are detailed. **Annex 1** provides a **Gantt Chart** that details specific tasks and timing associated with each objectives' activities.

Objective 1: Capacity Building for Strong Institutions and Managers

Strong institutions require leaders and staff with clear visions and appropriate skills to meet increasing client demands. Haiti MSME will help ANIMH, *caisses*, and MFIs develop human resource strategies and improve operations to meet strategic and operational objectives. Also, Haiti MSME will work to improve the capacity of local service providers to ensure that appropriate, high-quality services remain available to the micro, small, and medium enterprises after project end. Project intermediaries will be selected on the basis of their own institutional capacity, their ability to bring positive change for targeted populations, and the quality and impact of the proposed activities. To inform the activities included in the workplan, a series of meetings was held with microfinance institutions, microfinance sector representatives, banks, and local service providers. A full list of interviewees is provided in Annex 2.

- | Objective 1: Key Results |
|--|
| <ul style="list-style-type: none">▪ Financially-viable microfinance association (ANIMH), providing a demand-driven program of services to its members▪ Increased number of caisses qualifying for federation membership▪ Increased number of operationally and financially sustainable MFIs▪ Increased number and quality of local service providers for accounting, audits, MIS, financial management, human resource, and new product development |

Activity 1.1 Strengthen ANIMH's capacity to deliver services to its members

USAID has played a major role in creating ANIMH. With 18 members, an elected Board, salaried staff, its own premises, and operations partially financed through member dues and a Soros Foundation grant, ANIMH is positioned to become a sustainable membership-based organization. Despite its progress over the past four years, ANIMH requires further financing, a financial viability plan, and assistance to revise and implement its strategic and business plan.

To achieve results in this area, Haiti MSME will: 1) provide direct technical assistance to ANIMH manager and board members in organizational development; 2) develop a coordinated approach with donors (including CIDA, AFD, IADB, and Concern Worldwide) to leverage synergies and partnerships and to ensure collaboration when implementing interventions to support ANIMH's institutional development; and 3) work with ANIMH to design and deliver a MFI training and certification program.

Activity 1.2 Help caisses qualify for federation membership

The *caisses* play a critical role in providing financial services in Haiti, particularly secure savings services in the four most marginalized provinces. Although the *caisses* have achieved remarkable results, the need continued support to attain the institutional development required by the Federation Le Levier. It is important for the *caisses* to become part of the federation in order to access on-going technical assistance and support.

DID, DAI's implementing partner on Haiti MSME, will develop the institutional capacity of the 19 USAID-supported *caisses*. For each institution, DID and *caisses* management will develop workplans that outline the institution's deficiencies, a timeline for addressing them, and benchmarks to monitor progress. Under Haiti MSME, *caisses* managers will receive technical assistance and coaching in strategic areas such as financial management, strategic planning, and new product development. To reach greater numbers of clients more efficiently, the *caisses* need appropriate MIS. Haiti MSME will explore the installation of SAF2000, a system currently used successfully by four *caisses* supported by CIDA. Haiti MSME will emphasize the continued development and expanded outreach for savings products within the targeted *caisses*.

Activity 1.3 Strengthen MFIs in key organizational development areas

Building on USAID's investment in MFI strengthening in Haiti and to reinforce skills presented in training sessions, Haiti MSME will deliver direct technical assistance and coaching to select MFIs—those willing and able to meet agreed upon project performance targets. Haiti MSME will also provide technical assistance and training to MFIs targeting project beneficiaries or that are working with other USAID programs. The intention is to build the long term sustainability and operational capacity of MFIs that are reaching Haiti's most vulnerable populations. Where possible, Haiti MSME will engage local providers to deliver assistance and pair international consultants and project staff with local counterparts to ensure skills transfer. Haiti MSME will concentrate resources in key technical assistance areas to address weaknesses uncovered through the institutional diagnostics conducted by Microfinanza under the FINNET contract. In addition, during planning meetings with microfinance institutions, a preliminary list of priorities was obtained and is included in Annex 3. Key technical assistance areas and interventions include:

- Governance/Board Development—Facilitate board retreats to clarify roles of Board members; advise institutions on Board member selection
- Human Resource Management—Develop HR strategic plans, including succession plans; improve HR functions; improve managers' ability to supervise, coach, and mentor staff
- Accounting—Assist and train accounting staff in accounting policies and procedures; for some MFIs, revise accounting manuals to reflect procedural changes
- Financial Management—Train financial managers to analyze and interpret financial data
- Strategic and Business Planning—Facilitate planning sessions with MFI management to develop or revise business and strategic plans; train managers on business planning tools
- Credit and Portfolio Management—Update credit manuals; develop portfolio reporting requirement and procedures
- Risk Management—Implement or improve internal controls (apply internal controls guide developed by FINNET)
- MIS and ICT—train staff to address ICT issues and more effectively utilize existing MIS

Activity 1.4 Build capacity of local service providers

When considering which local firms and individuals can serve as providers to the microfinance industry in Haiti, Haiti MSME will explore working with commercial service providers that may not yet be targeting the microfinance sector. These providers, including accounting, ICT companies, and strategic marketing and branding firms, can become quality service providers for the microfinance industry if they understand the market and see it as a good business opportunity. Haiti MSME will survey the industry for possible local service providers, produce a directory in collaboration with ANIMH, and organize a trade show to bring together various commercial service providers and MFIs, providing the MFIs with the opportunity to learn more about what these companies can offer. Similarly, Haiti MSME will host a forum for these service providers to inform them of the financial gains for working with MFIs, the special requirements that MFIs might have, and how to adapt their services to meet the specific needs of this target market.

Description	Outputs	Responsibility	Resources Required	
Objective 1 Capacity Building for Strong Institutions and Managers				
Activity 1.1 Strengthen ANIMH's capacity to deliver services to its members				
1.1.1 Provide direct technical assistance to ANIMH managers and board members in organizational development				
	Develop and implement ANIMH project work plan (potentially fund long-term technical advisor) – in tandem with Donor Committee	Work plan developed and agreed upon	Greta Greathouse, John Jepsen, Pascale Theodate (ANIMH)	On-going LTTA LoE
	Send ANIMH representatives to SEEP Global Summit and Annual Conference and to meet SEEP representatives to increase ANIMH capacity and to broaden networks (encourage network relationships with RedComif through Concern Worldwide)	2 ANIMH representatives attend conference	John Jepsen, Lauren Mitten, Laura Meissner (SEEP)	1 one-week trip to USA for 2 representatives; \$6,500 estimated cost STTA
	Sponsor ANIMH Leadership Forum on “the Role of Associations,” including presentations from KNFP and ANACAPH	1-day leadership forum held	Greta Greathouse, Pascale Theodate (ANIMH)	Conference facilities and logistics
	Organize ANIMH leadership retreat on SEEP Strategic Planning Diagnostic Tools	Leadership retreat held	Greta Greathouse, SEEP STTA	Conference facilities and logistics; 1 one-week trip for SEEP STTA
	Work with ANIMH to revise/update strategic and business plan (including financial viability plan and clear program of services) – in tandem with Donor Committee	Strategic/business plan revised	Greta Greathouse, Pascale Theodate (ANIMH), SEEP STTA	LTTA LoE
1.1.2 Develop coordinated approach among donors for ANIMH support activities				
	Organize donor meetings to inform donors of Haiti MSME's objectives and intended support for ANIMH	Presentation delivered to donors	Greta Greathouse, John Jepsen	LTTA LoE
	Establish donor and international organizations coordinating committee	Monthly committee meeting monthly	Greta Greathouse	LTTA LoE
1.1.3 Support ANIMH to deliver MFI training and certification program				
	Conduct MFI training needs assessment (leverage Concern Worldwide Study)	Completed training needs assessments	Ose Pierre, ANIMH	LTTA LoE
	Facilitate development of additional training courses/materials	Materials developed	Ose Pierre, local service providers, STTA	TBD (depends on courses to be developed)
	Facilitate ANIMH selection of courses for	Program of courses	Greta Greathouse, Ose Pierre,	LTTA LoE

Description		Outputs	Responsibility	Resources Required
	certification program	(including instructors and schedule) defined	ANIMH	
	Facilitate implementation of certification program	Program publicized and delivered	ANIMH, with support from Ose Pierre	LTTA LoE
Activity 1.2 Help caisses qualify for federation membership				
	Develop and implement institutional development workplans	Workplans developed	Desjardins	Subcontract resources
	Implement new technology	New technologies implemented	Desjardins	Subcontract resources
	Expand savings products and their outreach	Savings products available to larger client base	Desjardins with support from ANIMH	LTTA LoE STTA LoE Subcontract resources
Activity 1.3 Strengthen MFIs in Key Organizational Development Areas				
	Develop criteria for selecting institutions to receive work assistance	Criteria established by Haiti MSME team	John Jepsen, Ose Pierre	LTTA LoE STTA LoE
	Develop MFI work plans <ul style="list-style-type: none"> ▪ Meet with individual institutions ▪ Determine key TA areas ▪ Develop performance indicators to measure institutional performance 	Individualized work plans created	Ose Pierre, Alexis Curtis (indicator input)	LTTA LoE; STTA LoE; Intern resources
	Implement work plans	Work plan tasks implemented	Ose Pierre	LTTA LoE; STTA (Fondacion Coveló potential resource);
Activity 1.4 Build Capacity of Local Service Providers and Consultants				
	Conduct an industry survey of all potential local service providers and consultants	Survey completed	Ose Pierre, ANIMH	LTTA LoE
	Produce a directory of local service providers and consultants	Directory developed	Haiti MSME intern, ANIMH	Intern assistance
	Host forum for local service providers to raise awareness of needs of microfinance	Forum held	Ose Pierre, ANIMH	LTTA LoE; Workshop ODCs
	With ANIMH, co-sponsor trade fair for LSPs	Trade fair held	Ose Pierre	LTTA LoE; Workshop ODCs
	Implement <i>stagaire</i> program: <ul style="list-style-type: none"> • Define <i>stagaire</i> needs • Advertise at local universities, career fairs, and trade schools • Hire <i>stagaires</i> for TA assignments 	<i>Stagaires</i> hired, trained, and available to the market	Ose Pierre, ANIMH	LTTA LoE

Description		Outputs	Responsibility	Resources Required
	Coordinate with IDEJEN out of school youth program, as well as other USAID education programs			

Objective 2: Improve the Enabling Environment by Supporting Necessary Policy, Legal and Regulatory Changes

A key element in building robust financial systems that work for the majority is the existence of an appropriate enabling environment, one which encourages the participation of the poorest citizens and supports the institutions which serve them. The development of a fully integrated microfinance sector into the financial system can serve as an instrument in the fight against poverty is one outcome of such an environment. A positive enabling environment also will assist a variety of institutions to develop

appropriate financial services for the target population. Governments have a large role to play in developing the policies and regulatory context, which form the structure of an appropriate environment. The vision and strategies that will create an appropriate enabling environment must reflect a consensus among the main stakeholders: politicians, government administrators, microfinance and other pro-poor institutions, banks and the customer base.

Objective 2: Key Results

- ANIMH prepared to provide advocacy leadership for the microfinance sector.
- Effective donor coordination achieved on work to support an improved enabling environment.
- Selected MFIs prepared for regulatory change.
- Alternative means of finance promoted via banks and MFIs.

Haiti MSME will work with ANIMH and other donors to help achieve an improved enabling environment, focusing on regulatory and priority policy reforms which are critical to the growth, sustainability and expansion of the sector.¹ Work on the legal and regulatory environment was highlighted during a meeting with ANIMH as one of their key targeted activities for the short and medium term. Haiti MSME will work with ANIMH to help it achieve this goal by improving their institutional skills for advocacy through a planned series of capacity building activities. Other activities will target individual MFIs, helping them to prepare for transformation and regulation, and will promote alternative means of accessing capital for the sector.

Activity 2.1 Facilitate Donor coordination to support microfinance enabling environment

The interest in legal and regulatory reform has been present since 1999 when KNFP prepared a preliminary report on needed changes. In 2006, renewed levels of interest are being shown in finally addressing these issues. ANIMH and a number of donors, including CIDA, AFD, Concern Worldwide, and IADB, have expressed interest in working on an improved enabling environment for non-cooperative microfinance. To achieve optimal results in this area, Haiti MSME will facilitate collaboration through the formation of a donor coordinating committee. Working through this committee, Haiti MSME will seek to define joint and separate activities and to support the realization of a consensus vision and strategy for legal and regulatory change.

Activity 2.2 Build ANIMH capacity for advocacy to support its members and sector

The Strategic Plan 2006-2010 of ANIMH clearly and appropriately recognizes the role of ANIMH as a representative and voice for the sector. The third and fourth “Axes” of activities in the Plan discuss the role of ANIMH in representing the interests of the sector before national authorities and in improving the view of Haitian microfinance nationally and internationally.

¹ MFI sector policy, a choice of legal status, regulatory controls relevant to microfinance, savings mobilization linked to legal status and regulatory controls, expanding bank lending to the sector and private investment in MFIs are targeted areas for policy and regulatory reform.

The effective fulfillment of these key responsibilities of ANIMH will require the association and its members to develop broadly based advocacy and lobbying skills.

Haiti MSME will build these skills by working with ANIMH and including KNFP and ANACAPH in the activities. The planned activities will use a series of participatory workshops to provide hands on training on the selected policy positions developed by ANIMH. The planned capacity building activities will include policy issue identification, policy position development for key issues in microfinance, development and use of information/data to support policy positions, and the development and implementation of communication strategies.

Activity 2.3 Promote MFI readiness for regulatory change and transformation

An improved enabling environment for microfinance will provide both new opportunities and challenges for the microfinance institutions in Haiti. MFIs must be ready to adapt their strategies to the new market opportunities, and they must be prepared to meet the new demands, both internal and external, that regulation, product diversification, and new legal structures may place on their operations, risk management, personnel and systems.

To prepare MFIs to meet these challenges, Haiti MSME will present with ANIMH a series of technical assistance events [workshops, trainings, and coaching] aimed at preparing the MFIs for transformation and supervision. Beginning with a conference on “Global Trends in Microfinance - Transformation, Formalization, Regulation: What It Is and How to Prepare”, Haiti MSME will develop a self-assessment tool for use by MFIs and train them in the use of it to identify needed institutional changes, choice of legal structure appropriate for individual strategies, and review of individual self assessment and coaching to develop Action Plans to make needed changes (In coordination with task 1.3).

Activity 2.4 Promote alternative means of accessing capital

Achieving expanded MFI outreach, one that touches a broader target market including the most vulnerable populations, necessitates an expansion and diversification of funding sources for the sector if sustainability is to be achieved. Savings mobilization, the increased use of commercial bank lending to the sector, the use of structured financial solutions to support specific lending objectives, and access to private debt and equity investment in the sector are alternative sources that could be introduced or expanded in Haiti.

Haiti MSME will promote the development of these funding sources through a number of training and round table events, drawing on international and local experience. An assessment of the demand for and supply of savings services in Haiti, including a GIS point of service census, will provide the statistical basis to support ANIMH advocacy for broader savings powers for the microfinance sector. Regulation permitting, savings product development work and the related institutional preparedness will be integrated into MFI strengthening activities and product development work under Activities 1 and 3. Other activities will include work with the banking sector to improve linkages with the microfinance and other informal sectors. Structured financial solutions, including the use of DCA, will be the focus of a series of presentations, evaluations and coaching. The presentation of Investor’s Round Tables will familiarize the sector with experiences in Haiti and other countries, serving also to introduce investors and discuss their expectations, present lessons learned and best practice standards for private investment.

Description	Outputs	Responsibility	Resources Required
Objective 2 Improve the enabling environment by supporting necessary Policy, Legal and Regulatory Changes			
Activity 2.1 Facilitate Donor coordination to support microfinance enabling environment			
2.1.1 Donor Coordination			
	Form donor coordination committee on microfinance enabling environment activities (see 1.1.2)	Committee formed and activities coordinated	Greta Greathouse LTTA LoE
	Meet with donor support stakeholders to determine vision and strategy for enabling environment (see 1.1.2)	Vision and strategy for reform achieved based on consensus of stakeholders	Greta Greathouse LTTA LoE; STTA Workshop/training resources (related to 2.1.2)
Activity 2.2 Build ANIMH capacity to advocate for change			
2.2.1 Prepare ANIMH for advocacy training			
	Analyze and/or supplement studies, documentation and feasibility assessments on supply and demand for savings, obstacles to savings outreach, and potential approval hurdles	Data and information developed to use for support of advocacy on savings.	Greta Greathouse LTTA LoE STTA
	Define work plan on enabling environment with ANIMH and develop performance indicators/expectations Facilitate ANIMH's creation of a working group with other associations: KNFP and ANACAPH	Work plan established and performance indicators defined and agreed	Greta Greathouse Alexis Curtis LTTA LoE
2.2.2 Deliver Advocacy training			
	Build ANIMH's advocacy capacity via series of capacity building activities: <ul style="list-style-type: none"> • Policy Issue Generation Workshop • Development of Policy Issue Positions [PIPs] • Development of lobbying skills using PIPs for training • Improve knowledge of use of data to support PIPs • Development and implementation of 	ANIMH trained and developed in role of advocacy and lobbying	Greta Greathouse LTTA LoE Workshop/ Training Resources STTA

Description	Outputs	Responsibility	Resources Required	
communication strategy				
Activity 2.3 Promote MFI readiness for regulatory change				
2.3.1 Prepare MFIs for transformation and supervision				
	<p>Present conferences with ANIMH “Global Trends in Microfinance: Transformation, Formalization, Regulation. <i>What it is and how to prepare.</i>”</p> <p>“ The Role of Strategic Planning in Meeting Challenges of Transformation”</p>	Haitian microfinance sector informed of global experiences, lessons learned presented. Benefits and challenges presented	Greta Greathouse	LTTA LoE STTA LoE Workshop/Training Resources
2.3.2 Develop Self Assessment Tool for use by MFIs				
	<p>Develop self assessment tool to help MFIs match their strategy to an appropriate legal status.</p> <p>Identify institutional changes needed to efficiently manage institution through change to new status and to meet external requirements (regulatory, investor, etc) and internal changes (increased complexity from diversified products, different lending cycles, and diversified finance etc.)</p> <p>Coach participating MFIs</p>	<p>Tool developed and tested.</p> <p>Tool presented to sector in workshop</p> <p>Self assessment matrix of MFIs reviewed and coaching provided to develop Action Plans in coordination with task 1.3</p>	Greta Greathouse, Ose Pierre	LTTA LoE STTA LoE Workshop/Training Resources
Activity 2.4 Promote Alternative Means of Accessing Capital for MFI Sector				
2.4.1 Improve linkages between the banking sector and MFIs and other informal sector financial institutions				
	<p>Present: Workshop on Doing Business with MFIs: Overview of MFIs and Their Banking Needs</p> <p>Training Program: Analysis of MFIs from Bank Lending Perspective</p> <p>Workshop: How to Present MFIs as</p>	<p>Improved levels of bank relationships with MFIs</p> <p>Expanded linkages between banks and MFIs producing improved access to financial services for</p>	Greta Greathouse John Jepsen (Robert Dressen, Mary Miller, Catherine Johnston – STTA)	LTTA LoE STTA LoE Workshop/Training Resources

Description		Outputs	Responsibility	Resources Required
	Bank Clients Workshop Series: Banking at the Bottom of the Pyramid: Downscaling; Joint Ventures and Other Linkages	poorer populations		
2.4.2 Develop Structured Financial Solutions				
	Evaluate Potential of DCA as tool in expanding access to finance for 1) MFIs 2) Targeted vulnerable populations 3) MSMEs (Coordinate with Office of Development Credit)	Guarantee programs identified and coordinated where appropriate Opportunities for use of DCA identified and programs in place Structured finance solutions proposed	John Jepsen (Robert Dressen, Mary Miller – STTA)	LTTA LoE Workshop/Training Resources
2.4.3 Encourage Private Debt and Equity Investment in MFIs				
	Sponsor with ANIMH a series of Investor Organize round tables on topics to familiarize the Haitian MFI sector with current practices and issues. <ul style="list-style-type: none"> The Role of Private Investors: The Benefits of Access to Investment Capital Lessons Learned: From Investor and Investee Perspectives Rights and Responsibilities of Minority Shareholders Governance and External Investors Exit Strategies: What and Why? 	Haitian MFI sector informed and aware of investor issues and better prepared. Investors presented to Haitian sector.	Greta Greathouse John Jepsen (Robert Dressen – STTA)	LTTA LoE STTA LoE Workshop/Training Resources
2.4.4 Promote Savings Products				
	Perform Supply / Demand analysis on savings services in Haiti <ul style="list-style-type: none"> Building on Ministry of Planning 	Savings services expanded to target populations	Greta Greathouse, Ministry of Planning	LTTA LoE STTA LoE

Description		Outputs	Responsibility	Resources Required
	<p>GIS capacity, create GIS mapping of Savings Services in Haiti</p> <ul style="list-style-type: none"> • Assist ANIMH to Develop Policy Issue Position on Savings (ref. Activity. 2.2.2) • Support MFIs preparing to transform and/or to develop savings programs (ref. Obj. 2.3) <p>Assist MFIs (cooperative and non-cooperative) to develop new savings products/ programs adapted to needs of the Haitian population. (ref. Obj. 3).</p> <ul style="list-style-type: none"> • Promote savings programs linked to target populations of other USAID project, i.e. Livelihoods, CMC, and others as appropriate. 	Increase funding sources for MFIs		Subcontractor Resources

Objective 3: Promote the development of new products and services that are accessible to all and meet the diverse needs of Micro, SMEs and poor households.

Haitian microfinance institutions traditionally deliver services to the same categories of microentrepreneurs, and less to the poorest households or Small and Medium Enterprises, (SMEs). MFIs, and *caisses populaires*, serve a narrow range of clients—mostly in Port-au-Prince and secondary cities—with a limited range of products, primarily short-term loans for petty commerce. Because of the volatile political-economic situation, MFIs view short-term working capital loans as less risky than longer-term production loans. Thus, MFIs have been slow to develop and test new products and technologies.

Objective 3: Key Results
<ul style="list-style-type: none">▪ Increased MFI points of service▪ New products targeting poor households successfully launched offered▪ Number of client households and enterprises benefiting from new product introductions (gender and region disaggregated)▪ A sustained expansion in range and improvement in the quality of key financial and non-financial services to vulnerable populations

MSMEs and vulnerable populations need sustainable access to a wide range of financial services—to finance business operations and growth, smooth consumption, and invest in health and education. Broadening access to finance requires that institutions expand points of service to remote rural locations; identify new clients, including microenterprises managed by poorer people and SMEs that have greater effect on economic growth; and develop appropriate products and services. New product development often requires institutional change at many levels (i.e. increased staff experience and expertise, increased portfolio risk, increased institutional risk, adaptation of new technologies, etc.). Haiti MSME will train MFIs and credit cooperatives in product development, encourage new product and service innovation, and support market information activities.

Activity 3.1 Encourage new product development and service expansion.

To assure appropriate intervention and donor coordination, Haiti MSME will first conduct a stocktaking of level of institutional development and capacity of donor activity in new product development. Concurrently, Haiti MSME will assess the status of financial product diversity, starting with inventory-taking of current services offered, and new product development activities. Haiti MSME will develop an industry-wide training program with ANIMH on new product development, and will work with individual MFIs (those meeting certain criteria as defined under Objective 1) to develop individual action plans as training follow-up.

To maximize local capacity building and draw as much as possible on local resources, Haiti MSME will engage local service providers in supporting and training MFI personnel and associations in areas associated with new product development. MSME will develop a directory of local suppliers and other resources which can support new product development activities.

The PIF will be utilized to finance capacity building for select institutions and new product development activities. It will accelerate and extend innovative microfinance services to the country's most vulnerable populations, as well as to high-growth MSMEs, by jump-starting innovative product development initiatives. Project support may take the form of in-kind or

technical assistance, and recipients will contribute at least 20 percent of the activity cost. In evaluating proposals, DAI will apply four principal criteria—institutional capacity, quality of proposed innovation, potential to improve the lives of vulnerable groups, and cost sharing. Haiti MSME will promote the fund through outreach activities, ANIMH website, bulletins, and invitation letters. Proposals will be received, reviewed, and approved for funding on a rolling basis by a standing award committee composed of project staff and USAID. The table below describes illustrative products that could be supported by Haiti MSME (based on interviews and previous project contact with MFIs and DID).

Products and Services	Purpose/Specifications	Potential Local Innovation/Leverage
Savings	Structured savings products for school fees, housing, holidays, funerals, investment, savings linked to remittances	DID plans to offer secure savings to clients of nonbank MFIs that cannot mobilize savings and structured savings for education; Fonkoze is considering savings linked to remittances
Production loans	Longer-term loans for capital investment in productive enterprises	ACME plans to offer production loans for clients in peri-urban south of Port-au-Prince; DID plans to offer production loans for caisses members
Poverty loans	Providing ultra poor with assets and training for income-generating activities and to increase creditworthiness	Based on BRAC's program for the ultra poor, Fonkoze has developed a pilot program to bring 100 extremely poor Haitians out of poverty. Fonkoze requires support for expansion.
Education loans	Loans for school fees and school capital improvement	DID pilot-tested school fee loans and is interested in expanding pilot to include USAID-supported caisses
Housing improvement loans	Housing improvement loans—roofs, flooring, latrines	Fonkoze interested in expanding; MCN and Sogesol interested in similar products
Micro insurance	Health and life insurance products	Micro health insurance piloted by COD/EMH with FINNET assistance; apply lessons learned
Agricultural and rural finance, including agribusiness	Longer-term investment and seasonal loans, leasing, structured finance	ACME considering loans for poultry raising, equipment leasing; MCN interested in testing agricultural loan product in Plaine d'Archaie
Investment loans	Longer-term investment loans for productive sector SMEs	Structure DCA(s) with financial partners to cover partial risk of loans to productive sector SMEs
Services for vulnerable populations -HIV/AIDS population products and services via "Defining Options" Curriculum	Microfinance –HIV/AIDS curriculum to assist organizations providing assistance to HIV/AIDS populations	Program could be adapted for a number of local MFIs and other project/NGO related activities including, GHESKIO, and for MFIS with strong interest in HIV/AIDS (such as ACLAM, Fonkoze), and with some of the donors, such as Concern
-Populations in areas where food security is an issue	Assist NGOs running informal microfinance programs in targeted regions where food security is of concern	Training assessment and development of basic training for informal microfinance programs to improve their performance and to provide improved services to vulnerable populations. Caisse partnering to provide savings products.

Activity 3.2 Support diverse market information activities

To best support the development of new financial products and services that meet the needs of the poorest populations and of micro and small enterprises, it is critical to analyze relevant market information, such as available financial services, bank outreach, poverty levels, population density, or distribution of remittances. With ANIMH, DAI will train MFIs to conduct

market research to determine client satisfaction and potential demand for products and services, as well as to estimate market potential, saturation, and competitive positioning.

DAI will also employ cost-effective spatial technologies, Geographic Information Systems – GIS, to integrate and analyze diverse information such as the livelihoods data gathered by USAID in coordination with the Coordination Nationale de la Sécurité Alimentaire du Gouvernement d’Haiti, and recent census data. Using spatial technologies, information from financial institutions can be integrated in a GIS platform to analyze client distribution and selected indicators, such as poverty rates and credit clients. DAI will train ANIMH staff or consultants on data collection and analysis to ensure this activity continues after project end.

Description	Outputs	Responsibility	Resources Required	
Objective 3 Promote products and services to meet the needs of MSMEs and Poor Households				
Activity 3.1 Encourage new product development and service expansion				
3.1.1 Training and coaching in new product development				
	Conduct stocktaking of level of institutional development and capacity of donor activity in new product development	Documentation of MFI capacity and preparedness in new product development; documentation of donor activity in new product development	Ose Pierre	LTTA LoE
	Develop and deliver training program in new product development	New product development training designed and delivered	Ose Pierre	LTTA LoE
	With MFIs, develop institutional action plans for specific new product development initiatives (in tandem with Objective 1)	Institutional Action Plans developed	Ose Pierre	LTTA LoE
3.1.2 Incentivise continued new product development				
	Develop directory of local suppliers and other resources that can support new product development activities (in tandem with Objective 1)	Directory of LSPs created and distributed to partner institutions	Ose Pierre	LTTA LoE
	Establish Performance Innovation Fund (PIF) to encourage diversification of products, markets, and clients, and association strengthening. Develop and design guidelines for grants <ul style="list-style-type: none"> • Preliminary Qualification criteria • Grant application process • Internal processes and controls • Monitoring and evaluation • Present guidelines to USAID CTO 	PIF established, and documented	Alexis Curtis	LTTA LoE
	Introduce and market the Performance	PIF marketed and	Alexis Curtis/Ose Pierre/Gabrielle	LTTA LoE

Description		Outputs	Responsibility	Resources Required
	Innovation Fund Develop and present training to PIF applicant groups on compliant procurement process, performance requirements, and auditing	monitored	Sergil/Local grants manager	Workshop/ Training Resources
	Hire local grants manager	Grants Manager hired	Alexis Curtis/Greta Greathouse	LTTA LoE
	Encourage the design, testing and launch of new products and services that meet the needs of MSMEs and poor households (through PIF and TA and training defined during institutional assessments)	New products and services offered	Haiti MSME team	LTTA LoE STTA LoE (Fondacion Covelo potential resource) PIF funds expended Training funds expended
Activity 3.2 Support diverse market information activities				
	Develop ANIMH and MFI capacity to conduct basic market research		Ose Pierre	LTTA LoE STTA LoE
	Organize market information through GIS (including Demand and Supply Mapping of Savings Services)		Alexis Curtis, Ioanna Bouvier	LTTA LoE STTA LoE
	Transfer capacity to Ministry of Planning in coordination with ANIMH to utilize GIS for market research		Alexis Curtis, Ioanna Bouvier, Ministry of Planning, ANIMH	LTTA LoE, STTA LoE

Objective 4: Promote economic growth that benefits poor households by supporting the access of MSMEs to new market opportunities

MSMEs are the engine of economic growth and require access to financial services to benefit from market opportunities, expand, and increase employment. Limited supply of financial products and services, weak integration of value chains, and the scarcity of bankable enterprises are key constraints to competitiveness in the agriculture and production sectors.

Objective 4: Key Results

- Improved linkages between high growth MSMEs and financial institutions
- New value chain financing solutions provided
- Increased total flow of finance to MSMEs in Haiti
- A sustained expansion in the range and improvement in the quality of key financial and non-financial services to the poorest of the poor and vulnerable populations

Activity 4.1 Initiate/improve linkages among financial institutions, productive sectors and key enabling environment stakeholders

In collaboration with USAID and other donor activities, DAI will convene planning sessions with key stakeholders—including producer associations, agricultural cooperatives, financial institutions, and government intermediaries—to identify obstacles and solutions, and to formulate clear, well-sequenced response plans. To inform and guide the planning sessions, DAI will utilize the rural and agriculture finance curriculum developed for USAID missions worldwide—customized to the Haitian context.

The RAF 4-day curriculum presents a holistic approach to rural and agricultural finance representing the need for balance between a “financial institutions” approach and a “value chain” approach. By examining rural financial systems under a common framework that incorporates both models, participants will have a greater understanding of the range of possible options available for promoting rural and agricultural development through financial access. After the workshop, Haiti MSME will create system for follow-on communication and activities. The communication system maintains active dialogue, ensures follow-on activities and next steps are implemented, and disseminates key information and best practice information.

All tasks under Activity 4.1 will include training and coaching opportunities to build a local cadre of experts in rural and agricultural finance and value chain finance analysis.

Activity 4.2 Increase supply of financial services to high growth MSMEs

DAI will work through USAID and other donor programs to identify growth subsectors—such as coffee, mangoes, spicy peppers, and handicrafts—and regions with the highest employment generation potential. DAI will then assess and map finance availability, needs, and constraints using value chain finance market assessment methodology.

Informed by the value chain assessments, DAI will help to structure financial solutions. Tasks will focus activities on the key suppliers of financial services to MSME activities and businesses – commercial banks, non-bank financial institutions, as well as members

of the value chain – to increase financial flows in and to productive sectors. Examples include:

Commercial banks:

Encourage expansion of commercial banking services – credit and savings – directed at MSMEs, as well as MFIs. Suggested interventions include:

- Credit enhancements/guarantees and associated TA can be structured with committed commercial banks that promote sustainable lending to MSMEs, including agribusiness and MFIs. Technical assistance should complement a guarantee to ensure that the partner financial institution(s) utilizes the guarantee and builds lending capacity and/or is supported in analyzing new client financing activities.

Microfinance Institutions:

Encourage expansion of current lending and of product offerings focused on MSMEs and households. In conjunction with Objective 1 and 3, determine individual financial institution technical assistance plans with a subset of the specialized MFIs focused on market research and new product development – all aimed to strengthen sustainable provision of financial products and services to agricultural MSMEs such as: ag-based household loans, agricultural cyclical loans, and leasing.

Value Chain Finance Interventions:

Value chain mapping allows for the identification of individual structured credit options where cash flows are identified and loan repayment is based on controlled sales proceeds. Structured finance arrangements will be identified and developed at all value chain levels and supplier types.

Demand side Interventions:

While there is certainly a lack of financial services available to Haitian MSMEs, there is also a lack of bankability among them. Tasks will be designed to provide training to MSMEs on basic financial skills, business planning, and credit. DAI—through local service providers such as SofiConseil—will work with MSMEs to strengthen their creditworthiness and present bankable financing requests. DAI will also facilitate SME linkages with financial institutions, examples include: the small business lending arm of Sogebank and Sofidhes, MCN’s petit credit, and Fonkoze’s small business development lending. Focus will be on MSMEs in regions and subsectors of project emphasis.

Description	Outputs	Responsibility	Resources Required
Objective 4 Promote economic growth that benefits poor households by supporting access of MSMEs to new market opportunities			
Activity 4.1 Initiate/improve linkages among financial institutions, productive sectors and key enabling environment stakeholders			
	Meet with USAID project, donor programs, associations, etc. to identify key stakeholders, productive sectors, and crosscutting themes for value chain finance activities	Specific list of promising sectors and regions as well as participants and stakeholders for subsequent tasks and Activity 4.2	John Jepsen LTTA LoE
	Adapt and deliver Rural and Agriculture Finance 4 day workshop to meet needs of stakeholders	Modified set of RAF workshop materials RAF workshop delivered	Mary Miller – RAF Specialist John Jepsen and Ose Pierre STTA LOE; LTТА LoE Workshop resources
	During RAF workshop, identify action plan and sequencing; ensure follow-up and implementation	Sequenced action plan created; quarterly review of targets with stakeholders	John Jepsen LTТА LoE
	Coordinate with USAID’s Office of Agriculture to send Haitian participant to Rural and Ag Finance Workshop in Rome, Italy for Training of Trainers exercise on RAF curriculum (using BASIS RAF budget resources)	Local expert trained on USAID RAF content	John Jepsen (Ose Pierre – participant) LTТА LoE (cost share ODCs with Office of Agriculture)
Activity 4.2. Increase supply of financial services to high growth MSMEs			
4.2.1 Perform Value Chain Financial Analysis on several growth subsectors			
	Present training of trainers and local capacity development in value chain finance analysis	Cadre of local experts trained on value chain financial analysis techniques	Mary Miller John Jepsen Ose Pierre STTA LoE; LTТА LoE Workshop budget resources

Description		Outputs	Responsibility	Resources Required
	<p>Assess a selection of value chains to orient Objective 4:</p> <ul style="list-style-type: none"> • Identify key subsectors and partners • Perform value chain market assessments • Build on all previous value chain analyses including Handicrafts and Coffee and IDB studies • From VC reports, identify specific action plans for interventions (for stakeholders and Haiti MSME) 	Value chain finance reports and maps of identified subsectors	<p>Catherine Johnston</p> <p>John Jepsen Ose Pierre Local STTA</p>	STTA LoE; LTTA LoE
4.2.2 Implement identified value chain finance interventions				
	<ul style="list-style-type: none"> • Encourage new types of financing facilities (new product development) • Development of structured financial solutions (e.g. DCA, trader credit) • Improve financial, business and credit skills of enterprises and financial institutions (particularly those that fall under identified DCA approved sectors) 	Structured financial solutions and STTA provided to financial institution and MSMEs	Jepsen/Pierre/Local STTA/International STTA	LTTA LoE; STTA LoE

General and Administrative

Description	Outputs	Responsibility	Resources Required	
General and Administrative				
Activity G&A 1: Start-up, Mobilization, Workplan Development, and TAMIS Installation	Fully function office, long term team mobilized, local staff hired and trained; Work plan(s) developed; TAMIS installed and staff trained	Haiti MSME Long-term Team	LTTA LoE, STTA – Lauren Mitten, Robert Dressen, Natalie Domond, Tamie Fries	
Activity G&A 2: Security Review	Security plan developed and implemented	John Reid – DAI Security Specialist	STTA LoE	
Activity G&A 3: Branding and Marketing Strategy (submitted under separate cover)	Branding and marketing plan and schedule developed, marketing materials created and distributed	Alexis Curtis	LTTA LoE	
Activity G&A 4: Reporting				
	Training plan (see Annex 4)	Training plan developed	Ose Pierre / Alexis Curtis	LTTA LoE
	PMP	PMP developed	Alexis Curtis	LTTA LoE
	MRR	MRR reports submitted	Alexis Curtis	LTTA LoE
	Quarterly reports	Quarterly report submitted	John Jepsen / Alexis Curtis	LTTA LoE
	Annual report	Annual report submitted	Greta Greathouse / John Jepsen	LTTA LoE
	Final and lessons learned report	Final report submitted	Greta Greathouse / John Jepsen	LTTA LoE

Annex 1: Haiti MSME Project Activity Gantt Chart

												
Objective Activity Task	Year 1: July 20, 2006 – July 19, 2007											
	Aug	Sept	Oct	Nov	Dec	Jan	Feb	March	April	May	June	July
Objective 1: Capacity Building for Strong Institutions and Managers												
Activity 1.1 Strengthen ANIMH's capacity to deliver services to its members												
1.1.1 Provide direct technical assistance to ANIMH managers and board members in organizational development												
Develop and implement ANIMH work plan		—	—	—	—	—	—	—	—	—	—	—
Send ANIMH representatives to SEEP Global Summit to improve increase capacity and broaden network			•									
Organize ANIMH leadership retreat on SEEP Strategic Planning Diagnostic Tool				•	—	—	—					
Sponsor ANIMH Leadership Forum on "the Role of Associations," including presentations from KNFP, ANACAPH, and ANIMH						•	—	—				
1.1.2 Develop coordinated approach among donors for ANIMH support activities												
Organize donor meetings to relay project objectives and intended support for ANIMH			—	—	—							
Establish donor and international organizations coordinating committee		•	—	—	—	—	—	—	—	—	—	—
1.1.3 Support ANIMH to deliver MFI training and certification program												
Conduct training needs assessment of ANIMH member MFIs			—									
Analyze supply of training materials/instructors (compare to training needs)				—								
Develop additional training courses/materials				—	—	—	—	—	—			
Select courses (including timing and instructors) for certification program						—						
Implement certification program							—					
Activity 1.2 Help caisses qualify for federation membership												
Activity 1.2.1: Develop and implement			—	—	—	—	—	—	—	—	—	—

obstacles to savings outreach, and potential approval hurdles												
Define work plan on enabling environment with ANIMH and develop performance indicators/expectations			•		-----							•
Facilitate ANIMH's creation of a working group with other associations: KNFP and ANACAPH												
2.2.2 Deliver Advocacy training												
Build ANIMH's advocacy capacity via series of capacity building activities:					-----							
2.3.1 Prepare MFIs for transformation and supervision												
Present conferences with ANIMH: "Global Trends in Microfinance: Transformation, Formalization, Regulation. <i>What it is and how to prepare.</i> "					•			•		-----		
"The Role of Strategic Planning in Meeting Challenges of Transformation"												
2.3.2 Develop Self Assessment Tool for use by MFIs												
Develop self assessment tool to help MFIs match their strategy to an appropriate legal status.										-----		•
Coaching of participating MFIs												
Activity 2.4 Promote Alternative Means of Accessing Capital for MFI Sector												
2.4.1 Improve linkages between the banking sector and MFIs and other informal sector financial institutions												
Workshop on Doing Business with MFIs: Overview of MFIs and Their Banking Needs												
Training Program: Analysis of MFIs from Bank Lending Perspective								•		•		•
Workshop: How to Present MFIs as Bank Clients												
Workshop Series: Banking at the Bottom of the Pyramid: Downscaling; Joint Ventures and Other Forms of Linkages												
2.4.2 Develop Structured Financial Solutions												

Assess and evaluate other donor guarantee or support programs (incl. grant programs)													
Evaluate Potential of DCA as tool in expanding access to finance for 4) MFIs 5) Targeted vulnerable populations 6) MSMEs					—————			-----	-----	-----	-----	-----	-----
Explore alternative incentives for lenders, i.e., TA and training													
2.4.3 Encourage Private Debt and Equity Investment in MFIs													
Sponsor with ANIMH a series of Investor Round Tables on topics to familiarize the MFI sector with current practices and issues.									•			•	
Objective 3: Promote Products and Services to Meet the Needs of MSMEs and Poor Households													
Activity 3.1 Encourage new product development and service expansion													
3.1.1 Training and coaching in new product development													
Stocktaking of level of institutional development and capacity of donor activity in new product development				—————									
Develop and deliver training program in new product development; follow-up coaching				—————	•			-----	-----	-----	-----	-----	-----
With MFIs, develop institutional action plans for specific new product development initiatives (in tandem with Objective 1)								—————	-----	-----	-----	-----	-----
3.1.2 Incentivise continued new product development													
Develop directory of local suppliers and other resources that can support new product development activities (in tandem with Objective 1)						—————							
Establish Performance Innovation Fund (PIF) to encourage diversification of products, markets, and clients.				—————									
Introduce and market the Performance Innovation Fund				-----	-----	-----	•	-----	-----	-----	-----	-----	-----
Hire local grants manager								•					

<ul style="list-style-type: none"> • Development of structured financial solutions (e.g. DCA, trader credit) • Improve financial, business and credit skills of enterprises and financial institutions 													
General and Administrative													
Activity G&A: Start-up and mobilization	—————	—————											
Activity G&A: Workplan development		•											•
Activity G&A: TAMIS Installation/Training				———									
Activity G&A: Security Review				———									
Activity G&A: Branding and Marking	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Activity G&A: Reporting													
Training plan				•									
PMP					•								
MRR						•							
Quarterly reports			•			•			•				
Annual report													•

Annex 2: Workplan Meeting Contact List

Microfinance Institutions	Contact Names	Title	Email Address
Initiative Développement (ID)	Marcelin Wesner	Credit Program Coordinator	wesmarcelin@yahoo.fr
Finansman pou Ede Moun Avanse (World Relief/FEMA)	Hubert Marquette	Country Director	hmarquette@wr.org
	Jean-Wilson Plymouth	Credit Program Coordinator	
Association pour la Coopération avec la Micro Entreprise (ACME)	Sinior Raymond	Executive Director	siniorr@hotmail.com
	Luckner Badio	Director of Administration and Finance	lbadio@hotmail.com/lbadio@acmehaiti.org
	Jean Saintima Saint Fleur	Credit Director	saintimastfleur@yahoo.com
Groupe Technologie Intermédiaire d'Haiti (GTIH)	Marie Michel J Palmé	Director of Credit Program	245-4125/245-0189
	Frédéric Eric Alabre	Executive Director	
FONDESPOIR	Georges Jean Daniel	Directeur du Programme de Crédit	fondespoir@yahoo.com
	Sherly Bayard	Directeur de l'Administration	245-8509, 245-2059, 218-1589
Action Contre la Misère (ACLAM)	Christon Domond	Directeur Executif	christond@yahoo.fr
		Directeur de Programme de Crédit	
Micro Crédit National (MCN)	Emmanuel Decamps	Directeur General	edecamps@mcn.ht
Fondasyon Kole Zepòl (FONKOZE)	Anne Hastings	Director	Fonkoze@aol.com
Foundation for International Community Assistance (FINCA)	Serge Beaudry	Country Director	slbeaudry@hotmail.com
	Abraham Ndofor	Out going Country Director	ANdofor313@cs.com
	Frantz Louis- Charles	Chief Financial Officer	flouischarles@yahoo.com
Caritas Diocésien du Sud /FISOL	Michel Leonard	coordonnateur de l'institution	leonahmich@yahoo.fr
	Yanick Saint Vil	Manager FISOL Cayes	laureya27@yahoo.fr
	Nirva Desdunes	Coordonnateur National FISOL	ndesdunes@yahoo.fr
Collectif Développement CODE	Auguste Saint	Director Administrator	gustostleger@yahoo.fr

	Leger		mucecht@yahoo.fr
	Veli J. Bernard	Coordonnatrice de credit	-
	Belhene Plaisimond	Presidente du Conseil d'Admiistration	-
Banque Populaire Haitienne (BPH)	Marc Albin Laquerre	Directeur des Opérations	imarcalbin@yahoo.com
Société Générale de Solidarité (Sogesol)	Daphné Louissaint Héraux	Directeur Général Adjoint	dlouissaint @sogebanl.com
Groupe d'Appui pour l'Intégration de la Femme du Secteur Informel (GRAIFSI)	Clarine Clermont	Membre du Comite de Direction	graifsi@gmail.com
Service and Development Agency (SADA)	Madeline Pierre	madelinepierre@yahoo.com, madelinepierre@hotmail.com	
Collectif Développement CODE	Augustin Saint Léger	Executive Director	gustostleger@yahoo.fr
Associations			
ANIMH (Association Nationale des Institutions de Microfinance d'Haiti)	Marie Pascale Théodate	Executive Director	ptheodate@animhaiti.org
KNFP	Clarine Clermont	President	
MSME Subcontractors			
DID (Développement International Desjardins)	Sylvie Gauvin	Project Manager and Head of Mission	did_haiti@hotmail.com
	Michele Breton	Advisor in Regulation and Supervision	did_haiti@hotmail.com
Donors			
United States Agency for Intenational Development (USAID)	Eunice Irizzary	Cognizant Technical Officer	eirizzary@usaid.gov
	David Delgaddo	Program Counselor	ddelgado@usaid.gov
European Union (EU), Programme de Renforcement Intégré du Milieu des Affaires en Haiti (PRIMA)	Klaus Dieter Handschuh	Directeur de Projet	kdh@gmx.org
	Dietrich Roos	Coordonnateur Volet Organisations Intermédiaires	droos@gmx.net
Inter American Development Bank (IDB)	Jempsy Fils-Aime	Spécialiste National FOMIN	jempstf@iadb.org
	Marion Le Pommellec	Consultante Agriculture et Développement Rural	

Groupe Agence Francaise de Développement (AFD)	Ernest Barbot	Chargé de Projets	barbote@groupe.afd.org
Canadian International Development Agency (CIDA)	Marc-Jesue	Project coordinator	
Concern Worldwide	Dr. Carine Roenen	Country Director	carine.roenen@concern.net
	Luis Sanchez	Livelihood Coordinator	luis.sanchez@concern.net
Other Actors			
SOFIHDES (Societe Financiere Haitienne de Developpement)/	Jessica Valerie Francois	Director Soficonseils	jvfrancois@sofihdes.com/jessicavf@hotmail.com
	Michele Cesar Jumelle	Directeur General Delege	
Soficonseils	Jessica Valerie Francois	Director Soficonseils	jvfrancois@sofihdes.com/jessicavf@hotmail.com
	Serge Richard Petit-Frere	Officier PME	
Expert Conseils et Associes	Judex Avignon	Directeur	javignon@ecahaiti.org
Citibank	Margarette C. Graham	Vice-President Corporate Bank Head	Margareth.graham@citigroup.com

Annex 3: Illustrative Haiti MFI Priorities List

<i>Microfinance Institutions</i>	<i>Top Priorities</i>
Initiative Développement (ID)	Technical Assistance, Human Resources, Institutional Strengthening
	Funds, liquidity
	Financial planning and management
Finansman pou Ede Moun Avanse (World Relief/FEMA)	Portfolio Capitalization
	Information Technology materials & establishment of network between Jacmel and Port-au-Prince offices
	Open new branches to serve demand, increase client base (per Microfinanza's assessment that by doubling client-base, FEMA can become sustainable)
Association pour la Coopération avec la Micro Entreprise (ACME)	New product development in productive sectors, insurance
	Training (Human Resources)
	Information Technology – interbranch network and integrated software
	Open new branches
Groupe Technologie Intermédiaire d'Haiti (GTIH)	Institutional Reinforcement
	Technical Assistance
	Training
	Funds, liquidity
FONDESPOIR	Funds, liquidity
	Human Resources (Executive Director position open)
	Technical Assistance
	Information Technology – network environ branches
	Training
Action Contre la Misère (ACLAM)	Technical Assistance with development of Strategic Plan for 2006-2011
	Expansion of existing products to new clients
	Training
Micro Crédit National (MCN)	Increase client loyalty
	Training

	Increase client base
Fondosyon Kole Zepòl (FONKOZE)	Implementation of Goanives credit program
	Technical Assistance with implementation of new products (BRAC pilot program, housing environment loans, expansion of Ti-Credit product)
	MIS (Emerge and Loan Performer environment n)
	Training
Foundation for International Community Assistance (FINCA)	Training : client selection, maketing, portfolio management,
	Market Study :expansion to other departements
	New Development Product
	Strong relationship w/ ANIMH : Data base of Human ressources
Caritas Diocesien du Sud / FISOL	Technical assistance : increase capacity to creat and analyze MIS reports
	New product development: agriculture
	Funds, liquidity
Collectif Developpement / CODE	Training for staff and technical coach
	Funds and Liquidity Human nvironme Training for the new market
	Micro Inurance : Study and feasibility
Banque Populaire Haitienne (BPH)	Technical Assistance
	Training and Coaching
	New product development
	Human and Capital Risk Management (mf in unstable environment)
Groupe d'Appui pour l'Intégration de la Femme du Secteur Informel (GRAIFSI)	Human and Capital Risk Management (mf in unstable environment)
	Insitutional Reinforcement
	Social Impact
Service and Development Agency (SADA)	Training
	Funds, liquidity
Sogesol	Risk Management
	Risk Management
	Training
	Internal controls
MCC	Strengthening of operational capacity
	Strengthening human resource capacity

Annex 4: Training Plan

As detailed in the Year One Workplan, starting in Month 3, DAI and ANIMH will conduct a training needs assessment to determine an appropriate, demand-driven calendar for course offerings along with a calendar for MFI Certification. Each year, a training plan will be established and provided to USAID within the Annual Workplan.

Workshops, roundtables, and trainings that have already been specified in the Year One Workplan are included in the Year One Workplan Gantt Chart. Tables are provided below that detail *suggested* MFI Certification and non-Certification Courses (as defined in the Year One Workplan, Haiti MSME will facilitate a training market study and certification program definition in tandem with ANIMH), as well as Haiti MSME sponsored workshops, roundtables, and trainings.

Table D-1: MFI Certification Courses

Course Title	Source of Materials	Basics of Microfinance Certification	Microfinance for Managers Certification
Introduction to Microfinance	USAID – developed under FINNET	•	
Basic Credit Principles (I)	USAID – developed under FINNET	•	
Basic Credit Principles (II)	USAID – developed under FINNET		•
Fundamental Principles of Accounting for Microfinance	Consultative Group to Assist the Poor (CGAP)	•	
Delinquency Management	CGAP	•	
Financial Analysis for Microfinance	CGAP	•	
Village Bank Methodology: Introduction to the Original Model and Adaptations	USAID – developed under FINNET	•	
Risk and Internal Controls	CGAP		•
Business Planning and Financial Projections—MICROFIN	CGAP		•
Management Information Systems	CGAP		•
New Product Development	MicroSave		•
Portfolio Supervision	USAID – developed under FINNET		•
Interest Rate Setting	CGAP		•
NGO Transformation: Commercialization of Microfinance	USAID – developed under FINNET		•

Course Title	Source of Materials	Basics of Microfinance Certification	Microfinance for Managers Certification
Effective Leadership	USAID – developed under FINNET		•
Time Management	USAID – developed under FINNET		•
Organizational Change and Team-Building	USAID – developed under FINNET		•
Communication	USAID – developed under FINNET		•
Oral Presentation	USAID – developed under FINNET		•
Marketing and Client Management	USAID – developed under FINNET		•
Human Resources Management	USAID – developed under FINNET		•
Performance Appraisal	To be developed		•
Effective Delegation	To be developed		•

Table D-2: MFI Noncertification Courses

Course Title	Source of Materials
Microfinance and Environmental Management	USAID – developed under FINNET
Microfinance and HIV/AIDS	USAID – developed under AMAP
Principles of Adult Education	USAID – developed under FINNET
Customer Service	USAID – developed under FINNET
Basic Computer Skills—Microsoft Word, Excel, PowerPoint, Access	USAID – developed under FINNET
Website Development and Maintenance	USAID – developed under FINNET
Introduction to Windows	USAID – developed under FINNET

Table D-3: Haiti MSME Sponsored Industry Workshops, Seminars, and Trade Shows

Industry Workshops, Seminars, and Trade Show Title	Timing
“Global Trends in Microfinance: Transformation, Formalization, Regulation. <i>What it is and how to prepare.</i> ”	December 2006
“ The Role of Strategic Planning in Meeting Challenges of Transformation”	March 2007
ANIMH Leadership Forum “The Role of Associations,” including presentations from KNFP, ANACAPH,	January 2007
Sector Training and Training of Trainers: MicroSave “Market Research and Product Development” classes	Dec 2006 – June 2007
Training of Trainers – Rural and Agricultural Finance Workshop and Value Chain Financial Analysis	February/March 2007

<p>Business with MFIs: Overview of MFIs and Their Banking Needs</p> <p>Training Program: Analysis of MFIs from Bank Lending Perspective</p> <p>Workshop: How to Present MFIs as Bank Clients</p> <p>Workshop Series: Banking at the Bottom of the Pyramid: Downscaling; Joint Ventures and Other Forms of Linkages</p>	Ongoing 2006 - 2008
<p>Sponsor with ANIMH a series of Investor Round Tables on topics to familiarize the Haitian MFI sector with current practices and issues.</p> <ul style="list-style-type: none"> • The Role of Private Investors: The Benefits of Access to Investment Capital • Lessons Learned: From Investor and Investee Perspectives • Rights and Responsibilities of Minority Shareholders • Governance and External Investors • Exit Strategies: What and Why? 	Ongoing 2006 - 2008
<p>Workshop Series on New Product Development (Remittances, Housing Microfinance, Savings, etc.)</p>	December 2006, ongoing 2007-2008
<p>In-Depth Market Research and Introduction to Application of GIS-Generated Information</p>	December 2006, ongoing 2007-2008
<p>Local Service Provider Trade Show</p>	February 2007

5. Budget by Objective

	Labor	ODCs	Total
Objective 1 Capacity Building for Strong Institutions and Managers	415,801	1,070,130	1,485,931
<i>Activity 1.1 Strengthen ANIMH's capacity to deliver services to its members</i>	216,436	53,279	269,715
<i>Activity 1.2 Help caisses qualify for federation membership</i>	0	799,999	799,999
<i>Activity 1.3 Strengthen MFIs in Key Organizational Development Areas</i>	164,522	136,720	301,242
<i>Activity 1.4 Build Capacity of Local Service Providers and Consultants</i>	34,843	80,132	114,975
Objective 2 Improve the enabling environment by supporting necessary Policy, Legal and Regulatory Changes	730,856	118,495	849,351
<i>Activity 2.1 Facilitate Donor coordination to support microfinance enabling environment</i>	49,661	0	49,661
<i>Activity 2.2 Build ANIMH capacity to advocate for change</i>	231,680	38,504	270,184

Activity 2.3 Promote MFI readiness for regulatory change	199,162	34,158	233,320
Activity 2.4 Promote Alternative Means of Accessing Capital for MFI Sector	250,353	45,833	296,186
Objective 3 Promote products and services to meet the needs of MSMEs and Poor Households	476,977	1,297,331	1,774,308
Activity 3.1 Encourage new product development and service expansion	431,103	1,284,517	1,715,620
Activity 3.2 Support diverse market information activities	45,875	12,814	58,689
Objective 4 Promote economic growth that benefits poor households by supporting access of MSMEs to new market opportunities	584,215	52,416	636,631
Activity 4.1 Initiate/improve linkages among financial institutions, productive sectors and key enabling environment stakeholders	151,051	8,474	159,525
Activity 4.2. Increase supply of financial services to high growth MSMEs	433,164	43,942	477,106

Reporting, Monitoring, Communications, Allowances, and General Management and Administration	486,617	1,965,014	2,451,631
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