MICROFINANCE AFRICAN INSTITUTIONS NETWORK

20 BP 1359 Abidjan 20 – Cote d'Ivoire – Email: mainafrica@aviso.ci
Tel/Fax: +225 22 441082

ANNUAL REPORT 2008

P.O.Box 278 Addis-Ababa, Ethiopia Tel: (251) 11 647 8071/2/3
sefade@ethionet.et
<table>
<thead>
<tr>
<th>ACRONYM</th>
<th>Description</th>
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</thead>
<tbody>
<tr>
<td>AEMFI</td>
<td>Association of Ethiopian Micro Finance Institutions.</td>
</tr>
<tr>
<td>AFRACA</td>
<td>African Rural and Agricultural Credit Association</td>
</tr>
<tr>
<td>AGM</td>
<td>Annual General Meeting</td>
</tr>
<tr>
<td>AGRHA</td>
<td>Action for Greater Harvest</td>
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<tr>
<td>AMFIU</td>
<td>Association of Microfinance Institutions in Uganda</td>
</tr>
<tr>
<td>CCFD</td>
<td>Comité Catholique contre la Faim et pour le Développement</td>
</tr>
<tr>
<td>CEMAC</td>
<td>Communauté Economique et Monétaire de l’Afrique Centrale</td>
</tr>
<tr>
<td>CERUDEB</td>
<td>Centenary rural Development Bank</td>
</tr>
<tr>
<td>COOCEC-Kivu</td>
<td>Coopérative Centrale d’Epargne et de Crédit du Kivu</td>
</tr>
<tr>
<td>COSPEC</td>
<td>Coopérative Solidarité avec les Paysans pour l’Epargne et le Crédit</td>
</tr>
<tr>
<td>DRC</td>
<td>Democratic Republic of Congo</td>
</tr>
<tr>
<td>EU</td>
<td>European Union</td>
</tr>
<tr>
<td>FUCEC</td>
<td>Fédérations des Unions Coopératives des Epargne et de Crédit</td>
</tr>
<tr>
<td>GAMF</td>
<td>Groupe d'Acteurs de Microfinance du Kivu</td>
</tr>
<tr>
<td>HIVOS</td>
<td>Humanist Institute for Cooperation with Developing Countries</td>
</tr>
<tr>
<td>ICT</td>
<td>Information Communication Technology</td>
</tr>
<tr>
<td>INAFI</td>
<td>International Network for Alternative financial Institutions</td>
</tr>
<tr>
<td>INAIUE</td>
<td>International Association of Investors in the Social Economy</td>
</tr>
<tr>
<td>MAE</td>
<td>Ministère des Affaires Etrangers</td>
</tr>
<tr>
<td>MAIN</td>
<td>Microfinance African Institutions Network</td>
</tr>
<tr>
<td>MB</td>
<td>Master of Business</td>
</tr>
<tr>
<td>MBA</td>
<td>Master of Business Administration</td>
</tr>
<tr>
<td>MBEU</td>
<td>Savings and Credit Development Association of Embu</td>
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<tr>
<td>MDGs</td>
<td>Millenium Development Goals</td>
</tr>
<tr>
<td>MFIs</td>
<td>Micro Finance Institutions</td>
</tr>
<tr>
<td>MISEREOR</td>
<td>Katholische Zentralstelle fur Entwicklungshilfe.e.V</td>
</tr>
<tr>
<td>MUFFA</td>
<td>Mutuelle Financière des Femmes Africaines</td>
</tr>
<tr>
<td>NGOs</td>
<td>Non Governmental Organisations</td>
</tr>
<tr>
<td>PAIDEK</td>
<td>Programme d'Appui aux Initiatives de Développement</td>
</tr>
<tr>
<td>PEACE</td>
<td>Poverty Eradication and Community Empowerment</td>
</tr>
<tr>
<td>SC</td>
<td>Share Company</td>
</tr>
<tr>
<td>SIDI</td>
<td>Solidarité International pour le Développement et l’Investissement</td>
</tr>
<tr>
<td>SIPEM</td>
<td>Société d’Investissement pour la Promotion des Entreprises à Madagascar</td>
</tr>
<tr>
<td>TEMBEKA</td>
<td>TEMBEKA Guarantee Limited</td>
</tr>
<tr>
<td>TOR</td>
<td>Term of Reference</td>
</tr>
<tr>
<td>UCAC</td>
<td>Université Catholique d'Afrique Centrale</td>
</tr>
<tr>
<td>UGPM</td>
<td>Union Groupements Paysans de Meekhe</td>
</tr>
<tr>
<td>UMU</td>
<td>Uganda Martyrs University</td>
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<td>URWEGO</td>
<td>URWEGO</td>
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</table>
I. Introduction: 2008 a year not same as the other ones

This is a year which will be remembered throughout history not only because an African American has emerged as a leader of the world super power but also for other major events that we have witnessed. Regarding the world economic situation we have been familiarized with terrifying messages such as global economic slowdown, meltdown, downturn, recession, massive unemployment, rapid rise and fall of oil price, devastating rise in food price. Then we have seen numerous big old industries being shut down, huge banks collapsing, and individual depositors loosing their savings in the “invincible” and immortalized banks. The financial crises led to homelessness and diminishing purchasing power affecting consumption. The vulnerability of free market and its bunkered financial system has become obvious and spread throughout the world as a hydraheaded monster. Some of the blame for the economic and financial devastation, misery and the related social impacts went to the corporate governance system and to the executives. Some media circles laid the responsibility for the mishaps on the MB schools that have produced the “super” managers of the corporations who have distanced themselves from the real economy. The same circles speculated the need to rethink such a system of education. The civil society and the proponents of alternative economy carried their banner for people’s economy and declared that capitalism is not working.

The horror started in 2008 and in America, in the very heart of capitalism but the virus continues spreading and is affecting the whole world economy thus awakening the governments. They have obeyed too much to free market and have slept too long leaving the market to manage the affairs of the world. Now they are faced with difficult questions such as bailing out and reinforcing regulations. Even protectionism which has been condemned so fiercely and for so long is coming to the table.

Moreover, the validity of lecture that has been thrown from the west to developing countries on economic and financial management is now challenged, because it couldn’t save its own root from infection. At initial stage some institutions in the developing countries thought that the disease kills only the developed economy. But gradually everyone understood that the malaise is spreading everywhere, another proof of connectedness of the world system. Therefore, it has become a global issue, an agenda of debate for the whole world from the African Union in Addis Ababa to the international financial institutions in Washington, to the European Union and to the G20, etc. And world leaders have shuttled from east to west and from north to south to save the world from collapsing.

It is under these circumstances some questions may be asked from the circles of microfinance. The major question is how the microfinance sector can survive in the global economic downturn and financial crises. At this stage, we cannot ascertain how many microfinance clients are informed about the current global economic problems; neither do we have evidence whether the actors of microfinance are fully aware of the magnitude of the problem. Usually microfinance with very small physical or group collateral provides loans to clients to whom the doors of the commercial banks remain closed. In the microfinance industry there is no speculation or trader. The relationship between the institutions and their clients is direct to the extent that the MFIs are normally appraising the business plan of their clients and provide technical support in conjunction with providing loans. Generally to the satisfaction of its promoters the microfinance clients who are running small business are repaying their loans at least to the level of 95%.
But it will be wrong not to anticipate certain difficulties that may arise from the global slowdown and may impact on microfinance. Here it will be appropriate to point out the constraints that can be experienced by certain category of microfinance clients; for example farmers and cooperatives engaged in the production and commercialization of coffee, cotton, ground nut, and other export oriented business. These are fragile sectors always connected to the world market system but also to the weather and the worms. Under the present situation the fire in America, Europe or Japan burns Africa also because the powerlessness of market and consumers at distance affects the income of the producers at home and their ability to repay the loans.

The other question concerns particularly the MFIs dependent on foreign money for their loan fund, who use donations for their portfolio. And the same goes to those dependent on remittance as a base for the formation of their capital. The economic downturn and financial crises in the west means diminishing sources of income for NGOs in these countries. These donors usually depend on companies and individuals who supply them with money and support microfinance in developing countries with funding. Diminished source at their level means less disbursement to institutions in the developing countries also. We know in some countries of Africa remittance is as important as bilateral aid. Unemployment in the west for the diasporas means reduced source of fund for MFIs who depend on such system of funding. This will limit their capacity to respond to the ever increasing demand for loans and affect their agenda of deepening or increasing outreach. Unless appropriate strategies such as local fund raising are designed such foreign fund dependent MFIs may even stagnate. The same can be said for the microfinance networks who depend on foreign funding for their activities of capacity building.

We believe it is important to put the initiative of promoting microfinance in the global context and stress the need for continued repositioning. We can continue to provide other illustrations to highlight the danger that the MFIs may face but we believe these are sufficient materials for creative thinking.

MAIN attended in June 2008 in Quebec an international conference on Alternative Financing organized by INAISe (International Association of Investors in the Social Economy). The conference debated on the “financieration of the world economy” and noted that the world is going from one crisis to another including energy crises, food crises and financial crises.

MAIN also attended another conference in the Italian city of Bergamo organized by the Bolder Institute, the University of Bergamo and the Ohio State University on rural credit. The Gurus who promoted rural credit in the 1960s were also present at this conference and provided expert knowledge and experience. The conference noted the diminishing of rural credit on one hand while on the other hand the third world economies still depend for more than 70% on small hold farming. Inadequate rural credit facility means less technical input and innovations in the agricultural sector to boost agricultural production. Another issue that came to surface during this particular conference is the fact that the universities produce now insufficient number of agricultural economists who could promote rural credit. Undoubtedly the combined technical and financial deficit impacts on food production and its price.

Understanding the macro economic and political context is important for any development actor because microfinance is not an isolated incidence. It is part of the general African development and poverty reduction agenda as well as the Millennium Development Goals (MDGs). It would be naive to assume that such activity is immune from the viruses that affect the big business. It is
precisely for this reason also that MAIN has integrated a course on ethical and macroeconomic aspects in its managers’ training programme at UCAC.

In addition, but without anticipating much of what is happening at present but still conscious of the influence of externalities on the formation and operation of microfinance, MAIN organized in May 2008 a conference on external factors and microfinance in Africa: major stakes and challenges. In the three days’ conference the participants drawn from Africa and Europe debated on certain issues of direct concern as detailed in this report and learned valuable lessons.

The microfinance institutions operate in complex and complicated world system. The current world economic downturn and financial crises provide a new opportunity to continue and deepen the reflection and the process of concentration.

II. MAIN the Organization

MAIN (Microfinance African Institutions Network) is an international association established in 1995 in Abidjan, Côte d’Ivoire by the Centenary Rural Development Bank (Uganda), the Fonds Ivorien pour l’Investissement (Côte d’Ivoire), IDM (Mauritania), the Investment and International Solidarity (France), the Investment Society for Enterprise Promotion in Madagascar (Madagascar).

Its mission is to reinforce the economic and social role of the African microfinance institutions by initiating an African microfinance agenda to promote microfinance in the process of overall development of the continent. Currently its membership has reached 100 in 29 countries of Africa, Middle East and Europe. The membership of MAIN is increasing rapidly as can be seen from the figures in this report.

The major objectives of MAIN are:

- Strengthening the operational capacities of the African microfinance institutions so that they can provide sustained and appropriate products and services to their clients.

- Providing a forum of reflection and exchange to African microfinance institutions to understand better the environment under which they are operating and internalize the issues that affect their operations at national and international level, and enable them integrate their activities in the global development process.

The three principal activities of MAIN include:

- **Communication**, to facilitate and promote exchange of information in the microfinance sector on issues related to financing the African small and micro-economic actors.

- **Training**, aimed at strengthening the internal capacities of the microfinance institutions. Capacity building is the major activity and MAIN gives priority to group training, exchange visits and periodic thematic conferences.
• **Research and Development**, this calls for documentation and publication of existing knowledge and practices, and production of methodological materials.

**Governance:**

• **The General Meeting** of members composed of ordinary delegates, honorary members is the supreme power and meets every two years.

• **The Board of Directors** is composed of seven members representing the sub regions of the continent and meets every six months and monitors the implementation of programmes, projects and decides on the utilization of resources.

• **The Secretariat** headed by the **Executive Director** is in charge of developing programmes, projects, activities and implementing them. It organizes the capacity building programmes in collaboration with members and partners, organizes training sessions, exchange programmes, conferences, initiates research and publication and publishes the network’s newsletter. Its major function includes mobilization of resources required for the implementation of the action plan.

• **Auditors**, the accounts of MAIN are verified by international chartered auditors every year and approved by the board of directors.

### III. Planning for 2008

Major activities planned for the year includes the following:

- Conference on External Factors and Microfinance in Africa: Major Stakes and Challenges May 2008
- Residential Training Programme Uganda Martyrs University May/June 2008
- Residential Training Programme UCAC August/September 2008
- Recruiting of new members
- Recruiting of new staff members
- Tailored (specialized) training for Credit Agents in the eastern DRC.

#### Table 1. Planning

<table>
<thead>
<tr>
<th>No</th>
<th>Activities</th>
<th>Target</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>MAIN Conference on External Factors and Microfinance in Africa: Major Stakes and Challenges May 2008</td>
<td>140</td>
</tr>
<tr>
<td>2</td>
<td>Residential Training Programme Uganda Martyrs University May/June 2008</td>
<td>40</td>
</tr>
</tbody>
</table>
Assumptions

While drawing the annual plan of action for 2008, MAIN retained the following major assumptions for the successful implementation of the specific objectives for the year.

- As a principle, MAIN believes that any network requires direct and active participation of its constituencies in its life, growth, activities and sustainability. Therefore, members would participate actively in the implementation of different activities.

- MAIN has signed funding agreement with different partners for the period of 2006/2008 and the ear-marked fund would be released sufficiently and timely.

- Registration fees and annual contribution from members would be received timely and adequately.

- The activities of MAIN are not isolated incidences, but are part of the general African development and poverty reduction initiatives and the Millennium Development Goals (MDGs) adopted by world governments. Therefore, other stakeholders such as state agencies, MFIs, networks of MFIs, academia, etc interested in the promotion of microfinance in Africa would also participate in the implementation of the objectives of MAIN in different regions of the continent.

- The required human resource from within MAIN and outside in the form of staffing and resource persons would be available.

IV. Achievements & Variations for 2008

Table 2.

<table>
<thead>
<tr>
<th>No</th>
<th>Activities</th>
<th>Target</th>
<th>Achievements</th>
<th>Variation</th>
<th>Remark</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>MAIN Conference on External Factors and Microfinance in Africa: Major Stakes and Challenges May 2008</td>
<td>140</td>
<td>100</td>
<td>71%</td>
<td>Non receipt of earmarked fund on time and limited participation from non-members.</td>
</tr>
<tr>
<td></td>
<td>Residential Training Programme UMU May/June 2008</td>
<td>40</td>
<td>66</td>
<td>165%</td>
<td>Increased attendance by members from Ethiopia and Uganda.</td>
</tr>
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</tr>
<tr>
<td>3</td>
<td>Residential Training Programme UCAC August/September 2008</td>
<td>40</td>
<td>21</td>
<td>52.5%</td>
<td>Non receipt of earmarked fund on time. Budget constraint forced MAIN to reduce attendance.</td>
</tr>
<tr>
<td>4</td>
<td>Recruiting of new members</td>
<td></td>
<td>6</td>
<td></td>
<td>Recruitment based on the membership applications received by potential MFI</td>
</tr>
<tr>
<td>5</td>
<td>Recruiting of new staff members</td>
<td>2</td>
<td>2</td>
<td>100%</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Tailored (specialized) training for Credit Agents of member MFI</td>
<td></td>
<td>68</td>
<td></td>
<td>Action plan re-adjusted</td>
</tr>
</tbody>
</table>

**41. International conference (see separate report)**

The 5th international conference was the major event MAIN has organized during the first semester of the year. For the 2008 conference MAIN has chosen the theme: *External Factors and Microfinance in Africa: Major Stakes and Challenges*. Introductory notes were written by the secretariat on the conference and communicated to members prior to the event. Initially, this conference was planned to be held in Nairobi-Kenya. But the deterioration of political situation in that country in the first half of the year forced MAIN to relocate it to Kampala. Finally, in collaboration with UMU, CERUDEB and AMFIU, it was held at the Imperial Royal Hotel, Kampala-Uganda between 5 and 7th of May 2008. It was attended by 100 participants from 22 countries of Africa and Europe. The relocation process required new consultation in terms of venue, liaising with government authorities, identifying logistics and resources. The proceedings of the conference were produced in CD and distributed to the participants.
Major areas of focus of the conference:

- Policies and strategies of governments and regional organization on microfinance: experience from Africa (5 papers),
- Legal and regulatory framework on microfinance (1 paper),
- Mainstreaming microfinance into financial system evolution, challenges, opportunities: Mission Drift? (1 paper),
- Policies and strategies of intermediary agents: value added, stakes and challenges (10 papers),
- Cross cutting issues and microfinance (gender, HIV/AIDS, political instability and armed conflicts), (2 papers)

The conference ended with an evaluation by the participants which highlighted:
- Importance of understanding the external factors that affect MFIs
- The need to focus more on gender and HIV/AIDS issues in microfinance
- Importance of networking
- The need to focus on sustainability
- The need of professionalizing the microfinance industry
- The importance of social providers and social networks
- The value of ongoing training and education on microfinance provided by MAIN
- Opportunity being created for exchange of experience
- Influence of external factors on microfinance
- Understanding the influences of international intermediary agents
- Factors (governance, regulations and legislations, inflation, political instability, etc) affecting microfinance
- Role of academia and training centers in microfinance

### 42. Training

**a. UMU**

The conference was followed by the microfinance residential programme at Uganda Martyr's University. The Managers Training at UMU for English speakers was held between May 22 and June 6/2008. It was attended by 66 participants sponsored by MAIN from Ethiopia, Kenya, Uganda, Liberia, Rwanda from a total student population of 200. MAIN is also member of the Advisory Board at UMU which works as consultative group on issues related mainly to curriculum.

This particular training programme in partnership with UMU has now entered into its 8th year, ever drawing more and more candidates.

At the end of the session an evaluation exercise has been undertaken by the participants (see annex).

The managers’ training at UMU on microfinance and community economic development is structured as follows:

Compulsory courses for diploma level include the following eight modules:
• An Overview of Microfinance in Africa
• Microfinance & Saving Mobilization
• Microfinance as a Tool for Development
• Microfinance in a Development context
• Good Governance, Auditing and Regulation
• Capacity Building and Microfinance Institutions
• Microfinance from the Perspectives of the Clients
• The commercialization of Microfinance

Compulsory courses for the degree programme include eight additional modules:

• Microfinance & financial Markets
• Case Studies of Client-Responsive MFI
• Microfinance in a Competitive Market
• Microfinance & Agricultural Lending
• Microfinance & Rural Lending
• Managing Microfinance Institutions
• Microfinance & Micro Insurance
• Reviewing the Essentials

In addition to the above several optional courses are given from the list subjects listed below:

♦ Micro finance Accounting
♦ Product Development
♦ Credit Risk Management
♦ Contemporary Thought on Community Economic Development
♦ Drop-Outs HIV/AIDS & Microfinance
♦ Monitoring & Evaluation
♦ New Technology and Microfinance
♦ Tools for Competitive Positioning
♦ Activity Based Costing
♦ Institutional Development
♦ MFI Regulation and Supervision
♦ Performance Monitoring
• Networking and Microfinance

The training combines two round residential sessions at the campus of two weeks each, a distance learning package and a written assignment.

B. UCAC

The training programme on “Special Master In Microfinance” was held from August 16 to September 7, 2008 at Université Catholique d'Afrique Centrale (UCAC) in Yaoundé. This programme was organized in collaboration with the University. There were 21 participants from 9 different countries (Cameroon, D.R.Congo, Burundi, Rwanda, Niger, Togo, Guinea-Conakry and Senegal).

The objectives of this training programme were to deepen the knowledge of MFI managers in French speaking countries of Africa.
Major Courses

This training programme included modules of management and accounting courses.

- Introduction to ICT tools
- Strategy and Governance
- Internal Control & Audit
- Legal Framework for microfinance: Case of CEMAC countries
- Financial Analysis of MFIs
- Organisational Development
- Strategic Planning
- Social Viability and Performance of MFIs
- Ethical Issues in the MFIs
- Macroeconomic Environment

At the end of the programme, written exam on macro-economy, ethics and organizational development, on social viability and performance was given to participants which would enable them to pass to 2nd year of Master of Microfinance. In addition a field visit to 3 MFIs in Yaoundé and its environs was organized.

This particular programme in partnership with UCAC is now in its third year. It is structured as follows:

- First round of residential session of three weeks at the university
- One round of distance learning
- Second round of residential session of three weeks at the university
- Six months’ specialization
- Six months research work

C. Training of credit agents

This training session is organized in collaboration with SIDI in Bukavu, DRC from May 19 to 30th of June. 68 participants (27 from COOCEC-Kivu and 41 from GAMF) attended the series of workshops conducted by two facilitators recruited by MAIN and SIDI. Overall, during the period between the 19th May and 30th of June there were five sessions of five days each. Participants are gathered as a homogenous group to avoid hierarchic problems and discrepancy in the training.
At the end of the session, the facilitators observed that before the training session a small workshop could be organized to better understand the participants’ working environment. In addition a need for constant training for credit agents is recommended to improve their services to their clients.

Participants noted that it was difficult to have homogenous group even though that will be the ideal. Some during the practical session were lacking concentration, logic and how to distinguish what is important to what is not. The training has been very successful and participants really become conscious of what they still have to bring to their work to be good credit agents and serve the poor.

Table 3: Summary of Trainees

<table>
<thead>
<tr>
<th>Activities</th>
<th>Francophone</th>
<th></th>
<th></th>
<th>Anglophone</th>
<th></th>
<th></th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>M</td>
<td>F</td>
<td>TOTAL</td>
<td>M</td>
<td>F</td>
<td>TOTAL</td>
<td></td>
</tr>
<tr>
<td>Conference</td>
<td>37</td>
<td>14</td>
<td>51</td>
<td>37</td>
<td>12</td>
<td>49</td>
<td>100</td>
</tr>
<tr>
<td>Residential (Managers) Training Programmes</td>
<td>19</td>
<td>2</td>
<td>21</td>
<td>51</td>
<td>15</td>
<td>66</td>
<td>87</td>
</tr>
<tr>
<td>Training of credit agents in eastern DRC</td>
<td>N/A</td>
<td>N/A</td>
<td>68</td>
<td></td>
<td></td>
<td></td>
<td>68</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td>56</td>
<td>16</td>
<td>140</td>
<td>88</td>
<td>27</td>
<td>115</td>
<td>255</td>
</tr>
</tbody>
</table>

V. Reports and documents produced

- Conference, report (see annex)
- UMU evaluation (see annex)
- UCAC evaluation (see annex)
- Report of Training of Credit Agents edited (see annex)
- Annual report for 2007
- Financial statements and audit report for 2007
- Project proposal for 2009/2011

The above reports and documents were produced and communicated to partners of MAIN and to the board.
VI. Institutional Development

61. Board of Directors

The secretariat organized two board meetings (in May and December). The first meeting was physical while the second was organized through video and telephone.

During the two meetings the board of directors:

- Approved biannual activity reports
- Approved biannual financial reports
- Admitted 4 new members and readmitted 2 members
- Decided on the arrears
- Decided to terminate membership of 7 institutions who failed to pay their annual contribution
- etc

62. General Meeting of Members

MAIN held its general meeting of members on May 8, 2008 at the Hotel Imperial Royal in Kampala-Uganda immediately after the international conference. The holding of general meeting after the conference was intended to reduce the related cost. 49 paid up (end 2007) members participated in the general meeting.

The meeting:

- Approved three years’ financial report (2005, 2006, 2007)
- Received and debated on three years action plan 2009/2011
- Elected new board of directors

**Important decisions made by the general meeting of members:**

- Revising the profile of members; as it is important in marketing the network, its constituencies and increases its visibility and credibility;
- Improving communications; between the secretariat and members; members should respond to requests and inquiries by the secretariat; the secretariat should make more insistence on this. The website needs to be upgraded.
- On membership contribution; increased membership is for sure one indicator of performance. Increased membership means more demand for capacity building and more budget, more members also means more money. In this connection members are reminded to be up to date on their membership contribution.
- On training; MAIN focuses on training and most of the resource goes to this line of budget. The central objective of MAIN is to enable members to be professional and
The AGM reiterated the need for training because without skilled human resources there is no professionalization or efficiency in the microfinance sector. Training should still remain the core competence area of MAIN and continue to mainstream microfinance training and curricula.

- On regional representation of the board; the AGM recommends to the members of the board to pass whatever information they get from the secretariat to the members in their respective regions. From today on wards, we should not see from that region any information gap and this should be assured by the Board members of the region and the secretariat, the representation at regional level is to reduce such a burden on the secretariat but also keep interest of the sub region.

In this connection reference is made to the memorandum of association and to the last AGM where this issue was also raised. The problem of having a duplicate board, the cost of running regional boards and its compatibility with the memorandum of association was discussed.

- Finally the AGM mandated the board of the directors to consider the idea of regional structures and come up with recommendation on the next AGM including suggestions for amendment of the constitution of the network, TOR of the sub-regional bodies, job description, mechanism of financing the costs including possibility of self financing by the regional member MFIs, and how such bodies also relate to the main board.

- On membership; it is recommended to try to accommodate membership and benefit from a large network, the larger we are the more synergies we get. Instead of limiting membership due to cost considerations, it is better to raise the amount of membership contributions which is currently quite low. Meanwhile, there should be a wider opportunity for smaller MFIs that will come to join in the future.

- On resource mobilization; the AGM noted the limitation of budget against the expectations of members of the network and the need for repositioning, as well as the difficulty in lobbying at a country level for MAIN. It recommends: a) to undertake the work of lobby at a supranational level, b) for thematic focuses and in the pursuit of sustainability members look for support through local organizations, and make contributions themselves by hosting events, seeking for preferential rates from hotels and travel agencies. Contribution can also be made in kind for different events. Members should also think of what they can make for the network, not just what they can get from it.

- As regards to financial sources, the general meeting appreciated the continued support provided by SIDI, MAE, CCFD, MISEREOR, HIVOS, CORDAID, Giles Foundation and European Union. It farther noted that although the resources have remained relatively stable, the membership contribution remains very small.

- Audit report; the AGM noted with satisfaction the report by External Auditor: Cabinet SOFIDEEC Baker Tilly represented by M.Fouad El Maghazi which stated that the accounts of MAIN are certified for 2005, 2006, and 2007. The reservations the audit company has are related to the membership fees, some members did not pay their contributions and provision was made for failure in payment. The audit company also
suggested that in the future a balance sheet of all members of MAIN should be consolidated together to show the total position of the association members.

- Contribution from members; the AGM recommends that contributions from members, if any in the organization of events be incorporated into reports and for this, members making such contributions should make available information related to the costs incurred by them to the activities of MAIN to the secretariat.

- On increasing membership fees, annual contributions and currency to be used; the AGM is informed about the decision of the board to increase registration fee and annual contribution respectively from members from the current € 400 (USD 500) to € 500 as of January 2009. The AGM unanimously endorsed the decision of the board by stating that starting from 1st January 2009 the registration fee and annual contribution from members will respectively be 500 Euros or its equivalent.

- On provisional activities and budge for 2009 – 2011, the AGM recommended to include in this plan of action the recommendations of the foregone and previous conferences as well as the deliberations of the AGM

- On UMU and UCAC programme; consider updating UMU training in the future, revise the budget for UMU and UCAC which serve two communities, Anglophone and Francophone, respectively as training is the core activity of MAIN.

**Election of board of directors:**

The Board of directors of MAIN is composed of 7 members. SIPEM, CERUDEB and SIDI are founding members and remain in the board according to the memorandum of association and internal rules. Thus the AGM proceeded with election of four new members.

Ten candidates were nominated to compete and obtained the following vote:

1. Mr. Charles Itangashika, COSPEC-Burundi 11
2. Mme Tchepanou Alice, MUFFA- Cameroun 28
3. Mr. Mitima Remy, PAIDEK-DRC 14
4. Mr. Brand Michael, TEMBEKA-South Africa 36
5. Mr. Joseph Kibuti, MBEU-Kenya 25
6. Mr. Fioklu Messan, FUCEC-Togo 26
7. Mr. Falilu Diagne, UGPM-Senegal 6
8. Mr. Tezera Kebede, PEACE-Ethiopia 7
9. Mr. Faustin Zihiga, URWEGO-Rwanda 12
10. Mr. De Maxwell Kemaya, AGRHA-Liberia 10

Re-elected and elected;

1) Mr. Michael Brand, TEMBEKA from South Africa, re-elected,
2) Mme Tchepanou Alice, MUFFA from Cameroon, re-elected,
3) Mr. Joseph Kibuti, MBEU from Kenya, re-elected.
4) Mr. Fioklu Messan, FUCEC from Togo, elected
The new board of directors is composed of the above four elected and re-elected members and the three founding members which are SIDI, CERUDEB and SIPEM.

63. International Travel, Coordination & Networking

Table 4

<table>
<thead>
<tr>
<th>No.</th>
<th>Duration</th>
<th>Destination</th>
<th>Purpose</th>
<th>Mission undertaken</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>4-9 Feb 08</td>
<td>Abidjan</td>
<td>Office Work</td>
<td>Fanta Wolde Michael</td>
</tr>
<tr>
<td>2</td>
<td>21-24 Feb 08</td>
<td>Kampala</td>
<td>UMU Advisory Board Meeting</td>
<td>Fanta Wolde Michael</td>
</tr>
<tr>
<td>3</td>
<td>24-27 Feb-08</td>
<td>Nairobi</td>
<td>Preparation for the 5th international Conference</td>
<td>Fanta Wolde Michael</td>
</tr>
<tr>
<td>4</td>
<td>3-14 Mar 08</td>
<td>Paris</td>
<td>Fund raising</td>
<td>Fanta Wolde Michael</td>
</tr>
<tr>
<td>5</td>
<td>25-28 Mar 08</td>
<td>Yaoundé</td>
<td>Preparation for training programme at UCAC</td>
<td>Fanta Wolde Michael</td>
</tr>
<tr>
<td>6</td>
<td>April 29-10 May 08</td>
<td>Kampala</td>
<td>Conference MAIN</td>
<td>Fanta Wolde Michael, Selome Wondemu, Consultants, board and members,</td>
</tr>
<tr>
<td>7</td>
<td>30-08 May/June 08</td>
<td>Quebec</td>
<td>Conference INAISE</td>
<td>Fanta Wolde Michael</td>
</tr>
<tr>
<td>8</td>
<td>24 June-01July 08</td>
<td>Paris</td>
<td>Reporting Meeting with Partners</td>
<td>Fanta Wolde Michael</td>
</tr>
<tr>
<td>9</td>
<td>August 14-6 Sept 2008</td>
<td>Yaoundé</td>
<td>Training programme UCAC</td>
<td>Fanta Wolde Michael</td>
</tr>
<tr>
<td>10</td>
<td>September 8-10, 2008</td>
<td>Kampala</td>
<td>UMU Advisory Board Meeting</td>
<td>Fanta Wolde Michael</td>
</tr>
<tr>
<td>11</td>
<td>September 16-20, 2008</td>
<td>Bergamo</td>
<td>Conference on rural finance</td>
<td>Fanta Wolde Michael</td>
</tr>
<tr>
<td>12</td>
<td>September 21-25, 2008</td>
<td>Paris</td>
<td>Meeting with Partners</td>
<td>Fanta Wolde Michael</td>
</tr>
<tr>
<td>13</td>
<td>October 5-14, 2008</td>
<td>Addis</td>
<td>Orientation Programme</td>
<td>Mohamed Attanda</td>
</tr>
<tr>
<td>14</td>
<td>October 13-29, 2008</td>
<td>Paris</td>
<td>Conference by SIDI</td>
<td>Fanta Wolde Michael</td>
</tr>
<tr>
<td>15</td>
<td>November 22-28, 2008</td>
<td>Addis</td>
<td>Staff Meeting</td>
<td>Mohamed Attanda</td>
</tr>
<tr>
<td>16</td>
<td>December 10-14, 2008</td>
<td>Bamako</td>
<td>Training Workshop</td>
<td>Mohamed Attanda</td>
</tr>
<tr>
<td>17</td>
<td>December 13-17, 2008</td>
<td>Paris</td>
<td>Board Meeting</td>
<td>Fanta Wolde Michael</td>
</tr>
<tr>
<td>18</td>
<td>December 18-24, 2008</td>
<td>Doha</td>
<td>Fund raising</td>
<td>Fanta Wolde Michael</td>
</tr>
</tbody>
</table>
64. Resource Mobilization

As most of funding contracts are ending at the end of 2008, a new project proposal for the period 2009-2011 has been prepared and submitted at the general meeting of members in Kampala. The secretariat and board requested the participants for ideas to be incorporated in the planning for the coming three years. Latter the document is edited and submitted to different funding agencies for support.

65. Recruitment and termination of membership

Four new applications for membership to MAIN and two expelled membership for readmission have been received during the two board meetings. The board admitted the 4 new applicants and readmitted 2 institutions:

<table>
<thead>
<tr>
<th>No.</th>
<th>Name of Institution</th>
<th>Decision</th>
<th>Country</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Réseau des Baore Tradition d'Epargne et de Crédit Naam (RBTEC/Naam)</td>
<td>readmitted</td>
<td>Burkina Faso</td>
</tr>
<tr>
<td>2.</td>
<td>Gasha MFI</td>
<td>readmitted</td>
<td>Ethiopia</td>
</tr>
<tr>
<td>3.</td>
<td>Harbu MFI</td>
<td>admitted</td>
<td>Ethiopia</td>
</tr>
<tr>
<td>4.</td>
<td>Dire Microfinance Institution</td>
<td>admitted</td>
<td>Ethiopia</td>
</tr>
<tr>
<td>5.</td>
<td>Wasasa Microfinance S.C</td>
<td>admitted</td>
<td>Ethiopia</td>
</tr>
<tr>
<td>6.</td>
<td>ASJD Microfinance</td>
<td>admitted</td>
<td>Togo</td>
</tr>
</tbody>
</table>

On the other hand, the board has decided to terminate the membership of 7 institutions due to non-payment of their annual contribution:

| No. | Name                                                                 | Decision | Country    |
|-----|                                                                     |          |           |
| 1.  | Fenagie Peche                                                        | expelled | Senegal   |
| 2.  | Fonds Populaire de Développement (FPD)                               | expelled | Togo      |
| 3.  | AFOS Credit Programme                                                | expelled | Uganda    |
| 4.  | Kalibaimukya Savings and Credit C.S                                  | expelled | Uganda    |
| 5.  | Banque de Développement de Maurice                                   | expelled | Mauritius |
| 6.  | AMRU (Credit Cooperative for Rural Development)                      | expelled | Mozambique|
Table 5, Distribution of MAIN members by region as of December 31, 2008

<table>
<thead>
<tr>
<th>Regions</th>
<th>Francophones</th>
<th>Anglophones</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>members</td>
<td>members</td>
<td>countries</td>
</tr>
<tr>
<td>West Africa</td>
<td>27</td>
<td>4</td>
<td>9</td>
</tr>
<tr>
<td>Central Africa</td>
<td>7</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>Southern Africa</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Great Lakes’ Region</td>
<td>19</td>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>Indian Ocean</td>
<td>3</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>North Africa</td>
<td>2</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>East Africa</td>
<td>22</td>
<td>4</td>
<td>4</td>
</tr>
<tr>
<td>Europe</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Middle East</td>
<td>2</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>59</strong></td>
<td><strong>29</strong></td>
<td><strong>9</strong></td>
</tr>
</tbody>
</table>

Here we observe a concentration of membership, with 67.04% in 16 French speaking countries, with 23.76% in West Africa followed by 16.72% in the great lake regions. During this year the number of members of MAIN has decreased due to termination of membership of 7 institutions and limited membership applications received.
Table 6, Graphic Presentation of the Evolution of Membership 1995-2008

<table>
<thead>
<tr>
<th>year</th>
<th>members</th>
<th>% age growth</th>
</tr>
</thead>
<tbody>
<tr>
<td>1995</td>
<td>5</td>
<td>0</td>
</tr>
<tr>
<td>1996</td>
<td>5</td>
<td>0</td>
</tr>
<tr>
<td>1997</td>
<td>5</td>
<td>0</td>
</tr>
<tr>
<td>1998</td>
<td>5</td>
<td>0</td>
</tr>
<tr>
<td>1999</td>
<td>6</td>
<td>20</td>
</tr>
<tr>
<td>2000</td>
<td>22</td>
<td>266,7</td>
</tr>
<tr>
<td>2001</td>
<td>28</td>
<td>27,3</td>
</tr>
<tr>
<td>2002</td>
<td>36</td>
<td>28,6</td>
</tr>
<tr>
<td>2003</td>
<td>57</td>
<td>58,3</td>
</tr>
<tr>
<td>2004</td>
<td>60</td>
<td>5,3</td>
</tr>
<tr>
<td>2005</td>
<td>70</td>
<td>16,7</td>
</tr>
<tr>
<td>2006</td>
<td>78</td>
<td>11,4</td>
</tr>
<tr>
<td>2007</td>
<td>94</td>
<td>20.05</td>
</tr>
<tr>
<td>2008</td>
<td>88</td>
<td>-6.38</td>
</tr>
</tbody>
</table>

![Graph showing the growth of membership by year from 1995 to 2008](image)

Table 7, Category of members of MAIN as at 31 of December 2008

<table>
<thead>
<tr>
<th>Category</th>
<th>number</th>
<th>%age</th>
</tr>
</thead>
<tbody>
<tr>
<td>Microfinance Institutions MFIs</td>
<td>31</td>
<td>35.23</td>
</tr>
<tr>
<td>Universities (training in microfinance)</td>
<td>2</td>
<td>2.27</td>
</tr>
<tr>
<td>Farmers’ Organizations (practicing microfinance)</td>
<td>6</td>
<td>6.82</td>
</tr>
<tr>
<td>NGOs (practicing microfinance)</td>
<td>19</td>
<td>21.59</td>
</tr>
<tr>
<td>Banks</td>
<td>4</td>
<td>4.55</td>
</tr>
<tr>
<td>Coopératives Financiers</td>
<td>12</td>
<td>13.64</td>
</tr>
<tr>
<td>Mutuelles</td>
<td>4</td>
<td>4.55</td>
</tr>
<tr>
<td>Networks</td>
<td>7</td>
<td>7.95</td>
</tr>
<tr>
<td>Projects (practicing microfinance)</td>
<td>2</td>
<td>2.27</td>
</tr>
<tr>
<td>Social Investors</td>
<td>1</td>
<td>1.13</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>88</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>
66. Personnel

Currently the personnel of MAIN is composed of:

- 1 Administrative Assistant
- 2 Office Attendants
- 1 Executive Director
- 1 Programme Director
- 1 Programme Officer

The last two have joined MAIN in the last quarter of the year.

Mr. Hailu Teka, Ethiopian, Masters’ degree in Agricultural Economics from the University of Aberdeen (Scotland), with experience in different international NGOs and government agencies is recruited as of November as programme director. He is in charge of maintaining relations with members in East Africa as well as planning and programming. In addition he will be coordinating the publication of the newsletter.

Mr. Mohamed Attanda, Beninois, Bilingual, MBA from the University of Southern New Hampshire (USA), with experience in Banking and microfinance with commercial banks and eco-bank in West Africa is recruited as programme officer at the beginning of October. He is in charge of maintaining relations with members in West Africa and for the programmes MAIN organises for French speaking countries. He will also be managing the MAIN website. It is for this reason, that after his employment and in-house orientation he followed training on web management in Abidjan.

The new staff members have followed an intensive orientation programme individually and jointly during the months of October, November and December. In addition Mr. Hailu visited member institutions in Ethiopia while Mohamed has visited members and other organizations in Ethiopia, Togo, Côte d’Ivoire and Mali.

67. Opening a Liaison Office in Paris

In view of strengthening its relations with European funding agencies the board of directors of MAIN has decided to open a liaison office in Paris. The preparations for this are completed.
VII. Concluding Remarks

The global economic context has created an opportunity for the microfinance institutions and networks such as MAIN for rethinking and repositioning on their activities.

Generally all the activities planned for the year are successfully implemented. It was also possible during this to regain the website of MAIN sold to a third party by the server.

Two major problems were encountered during this period.

- The time constraint in the organisation of the three big events i.e. the board meeting, the conference and the general assembly consecutively, particularly as a result of relocation of the venue.

- Most of the fund has come very late. The non-receipt of almost all the ear-marked fund on time but also the escalation of prices has forced MAIN to reduce the number of participants to the conference and training sessions, solicit advance payment from SIDI and EU funding through SIDI, without this it would have been impossible to achieve anything.

- Generally the feedbacks from the training sessions and the conference are positive. Participants to the training sessions were satisfied on the organization and topics of different capacity building programmes. Details of the evaluation report are included in the annexes.

- As in the past fund raising remains a critical issue for MAIN. The current international financial and economic crises will certainly impact on the decisions of our funding agencies. The responses to the proposal for the period 2009/11 are still expected from the agencies that have been approached in Canada, France, Germany, Belgium and the Netherlands. The need to diversify the sources of funding is becoming not a choice but a matter of survival for MAIN whose membership is increasing continuously thus increasing the demand for capacity building.

- MAIN is an expanding network, its membership increasing from year to year, and it provides valid capacity building to its members so that they operate in efficient, and professional manner with objective of sustainability while maintaining the double bottom-line of meeting their social and economic objective. That is why the general meeting of members unanimously declared to maintain training as core activity for MAIN.

- MAIN works continuously in partnership with African institutions and universities but also with its international partners including CCFD, MISEREOR, CORDAID, Gilles Foundation and SIDI. SIDI provides technical support in addition to funding and mobilizing additional funding from sources like the EU. MAIN wishes to express its gratefulness to all its partners for such shared responsibility and support.
VIII. List of Annexes

1. Conference, report
   Conference, Introductory Note
   Conference Programme
   Conference, Practical Information
   Conference, List of Participants

2. UMU, evaluation
   2.1 UMU, Programme
   2.2 UMU, List of Participants

3. UCAC evaluation
   UCAC, Programme
   UCAC, List of Participants

4. Report of Training of Credit Agents

5. List of MAIN members
The 5th International Conference Organized By Microfinance African Institutions Network (MAIN)

Organized In Collaboration With:

The Association of Microfinance Institutions of Uganda (AMFIU),
The Uganda Martyrs’ University (UMU),
The Centenary Rural Development Bank (CERUDEB).

Theme:
External Factors and Microfinance In Africa:
Major Stakes and Challenges

REPORT

Kampala-Uganda

May 5-8, 2008
Monday, 5th May

Opening Session

Introductory Note On the Conference:

_Fanta Wolde Michael, Executive Director of MAIN_

Mr. Fanta Wolde Michael’s remarks began by him thanking all for coming to the conference. He then went on to explain the reasons for basing it around this theme - ‘External Factors and Microfinance: Major Stakes and Challenges’

He said that it is very much linked to sustainability of microfinance. Much has been written on internal factors but not so much on the external factors. He hoped this conference will begin to redress this imbalance.

Fanta went onto explain the importance of taking note of the many external partners that work with microfinance institutions. They include government, international bodies, networks, academic institutions and many other support agencies and organisations.

Speaking about the role of MAIN, he said that one of its important goals was to build the capacity of its member institutions. He made particular mention of MAIN’s linkage with UMU and how, since 2001, over 200 people have completed studies in microfinance every year. He also mentioned a similar arrangement that MAIN has with the Catholic University of Central Africa in Cameroon. This, he said, is an example of a very fruitful partnership between academia and microfinance.

He concluded his opening remarks by thanking the Honourable Minister for attending the opening of the conference. He made particular mention of the assistance of Centenary Bank, AMFIU and UMU in helping organise this conference. Mention was also made of Ethiopian Airlines and the management of the Imperial Royale hotel – both of whom, he said, assisted in making this conference a reality.

Official Welcome

_Dr. John Ddumba, Chairman, Board of Directors of MAIN_

After mentioning those who deserve special mention and thanks for making the 5th International MAIN Conference, Dr. John Ddumba gave special thanks to the Minister for taking time to grace this occasion.

He then recounted a brief history of MAIN – of how it began in 1995 with five institutions, including Centenary Bank. At present, he said, MAIN has 89 member institutions from 29 countries. Its mission is to help reinforce the social and economic growth of MFIs in Africa in order that they can provide sustained services to their clients and learn more about their role and services from each other.
The activities of MAIN focus on mainly three areas: 1) communication – to create a forum where members can share experiences; 2) training – to strengthen the capacity of MFIs to offer quality services. About 60% of budget goes towards this; and 3) research and development – to help map out the course of microfinance in Africa.

Dr. Ddumba went on to explain a little about the administration of MAIN and how the board functions. He listed the names of the members of the board, six of whom were present in the hall. He also explained the role of the secretariat in MAIN and what it does in terms of organising training, raising funds and keeping the network functioning.

He concluded by thanking the Government of Uganda for allowing the conference to be held in Kampala and said that, to the best of his knowledge, all the delegates from outside had had a wonderful welcome!

Opening Address: Mr. Omach, The Honourable Minister of State for Finance, Planning & Economic Development, Republic of Uganda

Mr. Omach, The Honourable Minister, began by making a play on the name of the hotel – ‘Royale’. He said that microfinance is, indeed, a ‘royal’ activity. The name of the venue, therefore, is apt.

He also mentioned that since the last MAIN conference was held in Uganda in 1999, Kampala has changed for the better. He mentioned the honour of Uganda hosting the recent CHOGM meeting and the impact it had on the city.

Speaking on the subject of the value of microfinance, he spoke of the vital importance of mobilising domestic savings. He said that banks had failed to stimulate this part of the economy in order to create an effective capital base for development. He said that MFIs need to enter the mainstream of financial service provision and, hence, move Africa away from deficit financing to a capital formation that has a chance of making a real difference. ‘It is very fitting, therefore, for us to be together to discuss some of these developments.’

Mr. Omach then went onto outline key aspects of the GOU’s thinking on microfinance: 1) GOU has a policy to make SACCOs a part and parcel of all the 1000, or so, sub-counties in Uganda. We have given a special allocation in the forthcoming budget, to make this happen. We want to see savings and investment leading to credit – not deficit. 2) GOU has established the legal framework for microfinance to grow and flourish. This was not true in the past but now GOU is working to improve the situation with an APEX body to regulate their activities. Uganda is the first country in Africa to have a minister for microfinance. This is an example of our seriousness. (3) GOU is working to create stability in the macro-economic sector. Microfinance needs a conducive climate for investment, which Uganda certainly can be proud of. ‘For the past 15 years, the inflation rate has been held to single digits. This is a great achievement which has made Uganda an ‘investment destination’. 4) GOU has worked to make banking sector a collaborator with microfinance institutions. The presence of Centenary Bank here is an example of this collaboration.

---

1 GOU: Government of Uganda
The Honourable Minister underlined that one of the concerns of GOU is with the high interest rates associated with microfinance. He expressed a personal wish that this conference would spend some time discussing the issue.

Mr. Omach concluded his opening remarks by thanking those institutions in Uganda that had worked with MAIN to make this conference a reality – AMFIU, UMU, and Centenary Bank.

**Plenary Session**

**Moderator: Dr Wolday Amha, (General Manager of AEMFI of Ethiopia)**

After inviting participants to introduce themselves, Dr. Wolday said there are so many external actors in the microfinance industry - from government to software providers to donors. They have a powerful influence on what we do in Africa. There are different strengths, weaknesses, opportunities and threats involved. Our purpose is to understand the nature of these actors and how best we can utilise them to improve the services we provide to our clients.

**Session Theme: ’Policies and Strategies of Governments, Regional Organizations, Experiences from Africa**


Mr Mpanano began by saying that microfinance in the RDC is still very young. For this reason we have looked outside our country for assistance. Our national policy plan for 2008-2012, for example, was produced with the help of UNDP, CGAP and World Bank, and others. He explained that his paper will largely focus on the state of the microfinance sector in DRC and what is the nature of the government policies in place at present.

’The DRC has 60 million people of whom 70% live in rural areas. A lot of the economic development of the country focuses on the use of the river, all-year around agriculture. There are eleven provinces with plans to double the number in 2009.

The evolution of microfinance in DRC has followed roughly the development of MF in Africa. We started with savings and credit schemes in 60s’ and 70s. In the 80s, the cooperatives started to have problems. NGOs and other international organisations began to become involved. By 2002, the government noticed the growing interest in microfinance. This resulted in the creation of a plan to create a strategy.

We saw that the financial sector is very underdeveloped. Only 0.1% of Congolese population have a bank account. Some of the reasons for this have been the lack of political stability, the lack of distribution of bank branches and the high cost of opening an account. Other factors are the poor state of the economy and the lack of capacity of many financial institutions to expand their services. When we looked at the MFIs, we saw that they differed greatly in what they set as their interest rates and what each demanded in terms of collateral, etc.
An important component of the creation of the plan was to gather together as many stakeholders as possible to sit and to listen to each other. The main actors are: cooperatives; mutual associations; banks, and a variety of service providers who, for example, give training, Central Bank, development partners, etc.

Regarding the legal framework, it is the Central Bank who is responsible for this. In 2002, they created a division for supervision of microfinance with its own director.

In DRC, there is the legislation now which distinguishes corporate MFIs from copecs. This has been a major advance. In the past, it only covered copecs.

The development of a strong legal basis for microfinance has been very important. It acknowledges what has been happening in the sector and, equally important, has created the basis for a synergy for a national initiative regarding the development and spread of microfinance in DRC.

We have reached this stage by listening and talking to all the stakeholders at sub-province, province and national levels.

In conclusion, in terms of the impacts of the external factors, the major one consisted in the facilitation by the political instances of the elaboration of the legal framework within which microfinance could evolve in the DRC.


Monique Andrianasolo began her presentation by explaining the background of Madagascar regarding microfinance. Madagascar is the fifth largest island in the world and is located in the Indian Ocean = some 1,200 kms from north to south and 600 kms from east to west. The capital is Antananarivo. In 2007, the GDP was 320 USD.

Regarding the bank sector, Madagascar had a lot of nationalisation in one period followed by a period of liberalisation – 1993-2003. During that period, there has been a lot of money put into the finance sector and an expansion of the sector.

In 2004, a national strategy on microfinance was put into place. It was motivated by the desire to improve the social and economic status of the people. One major area of concern was to improve the legal and economic context for MFIs – for example, we allowed central bank to supervise MFIs. This was not happening before. We also encouraged the spread of MFIs to the rural areas. In this regard, we encouraged the linkage of banks to MFIs, especially in assisting in the funding of MFIs.

Another area where government has given impetus to the growth and development of microfinance has been the promotion of associations among MFIs.

In conclusion, one can say that we have a financial sector which is growing – from 3 banks in 1993 to some 9 private banks at present. There are two new ones about to open, including one which is a development bank. Regarding MFIs, we now have two networks –
one for the rural sector and the other for the urban sector. Another development has been the classification of MFIs. They are now classified at three levels with Level 1 being start-ups and Level 3 being the more established ones. The 2006 Madagascar Action Plan has microfinance featured as a major development tool.

‘Legal and Regulatory Framework on Microfinance in Ethiopia, Opportunities, Constraints View point from Operators’; Mr. Teshome Yohannes, General Manager, BUUSSA Gonofa, Ethiopia

Mr. Teshome Yohannes said that the microfinance law has been in place since 1996. One of the main points of the law is to clarify what is meant by microfinance. A major tool, in this respect, has been the licensing of MFIs who wish to operate. Seven of them are government owned. Nineteen of them are owned, in part, by NGOs. Because of the law prohibiting owning more than 20% by any individual, problems have arisen regarding private investment. At present, it is impossible for MFIs to raise their capital from the nominal shareholders (or “trustees”) except by raising from donors. Next to government, the actual investors were foreign NGOs, but the law does not allow foreign ownership of financial institutions. There is obviously a need to revise the law governing ownership of, and investment in MFIs.

Regarding supervision, the Central Bank undertakes the job. NGOs submit a number of reports to provide supervisors with a picture of how things are. The situation is not good. The Central Bank does not have the capacity to do on-site supervision. There is also a cultural difference between the NGO dominated MFI sector which is very informal - unlike the banking sector which is very formal. One area where we need greater synergy with government is regarding enforcement of loan contracts. The law says you cannot remove tools of employment in lieu of repayment of a loan. Problems arise in this regard, as does trying to establish what can be regarded as collateral for a group loan.

Another issue has been the closeness of some MFIs to government. Because of the ownership of some by government, there is a danger returning to popularist or almost subsidized credit where repayment is not stressed. This does not assist us to create a level playing field. And then, if there is a change in government – how sure are we that microfinance will flourish if it relies too heavily on government subsidies.

Panel Discussion

One participant commented on the fact that none of the presenters mentioned any research regarding clients/beneficiaries. This is a necessary dimension to policy formulation. Another issue mentioned was the importance of the linkages between growths of microfinance and the monetary polices in place. This will be all the more true in times of turbulences, such as the present times. There was also discussion on the challenges of implementing the strategies put in place - for example, the need for a budget to implement the strategies; auditing (internal and external) procedures geared to the microfinance sector; and the need for a rolling vision so that the impetus is not lost over time. Policies are one thing but practice is another. The decision was taken to re-address the questions not treated, in the afternoon session.
It was explained that this presentation will be on issues affecting governance of MFIs. Dr. Gouyoumgbia Constant began with a series of quotations upon which he based his presentation.

The first quotation was from Seneca: ‘Wind is only favourable to those who know where they are going’. The second quotation was from Paul Kennedy: ‘The world has only got linkages of force and only works for those who can manage the technology.’

Relating the two quotations to microfinance, Constant asked ‘Do we know where microfinance is going?’ and ‘If technology was born in Africa, how did we lose the impetus regarding technology?’ In this regard, he suggested we see money, management and microfinance as technologies – the latter, for example, is a technology for fighting poverty.

His next quotation was from Jack Welch: ‘Take your destiny in your hands. If you don’t, someone else will take it’. This is very applicable, he said, to the microfinance industry. If MFIs don’t do it learn to chart their own course, then others will do it for them. In some instances, it will be the donors. Far more common today, is to see central banks taking the initiative at charting the course for MFIs. He lamented this development because what was being lost was the social mission of MFIs.

A fourth quotation Constant shared with us was from Seneca: ‘The world belongs to those who wake up early and work’. How many hours do we work in Africa compared to those, for example, in Asia? Not as much, that’s for sure. We seem to have too many holidays. This attitude is not helping us to move microfinance forward.

His fifth quotation was one of his own: ‘All strategists must concentrate on the essential and not the trivial.’

So, in summary, what Dr. Gouyoumgbia Constant was telling us was that ‘we need to know where we are going, see the linkages of technologies, become proactive, work hard, and focus on the ‘big issues’. If we can link these truths to creativity, we can change the world and get people out of poverty.’

In the final part of his presentation, the speaker suggested that we need a strong sense of strategy as something that is transformative. This is linked to the notion of governance. Governance only arises when people come together and seek a common direction. The product of the two concepts, strategy and governance, is ‘strategic governance’. Microfinance has reached the point where it is a ‘profession’ and has key components that define it. We need to understand this and begin to create our own future. If we don’t do this, then others will do it for us. Regulation must not only be external, it should also be internal. This will entail, among other things, an ability to map risks. We also need to be able to live with change and take up the challenge of creatively utilizing technology to fight poverty.
‘Mainstreaming Microfinance into Financial System, Evolution, Challenges, Threats, Opportunities, Mission Drift?’ Mr John Giles, CEO, Centenary Bank, Uganda.

Mr. John Giles explained at the outset that his presentation is, essentially, visual and will cover three main areas: 1) The development of Centenary Bank from being a ‘microcredit’ bank to a bank offering a full range of bank commercial services; 2) an assessment of the challenges facing Centenary Bank at the moment; and 3) where the Bank is heading.

In the 1960’s Catholic dioceses offered small loans through NGO-type organisations. Some of them were fairly successful, others not. In 1986, Centenary Rural Development Trust was started operating as an MFI. The mission was to offer microfinance services to all people in rural areas in a sustainable manner so as to contribute to the development of the country. Since that time, the Centenary has grown in size and, more importantly, developed in new and challenging ways. At the present time, Centenary Bank is a bank which offers, in addition to its traditional micro-lending services, full corporate banking services.

The question is: Is this the way we should have gone? There are conflicting views here, just as there are around the question as to whether, or not, commercial banks should go down-market to seek new customers.

Let’s look closer at the history. Things looked bad in the early 90’s. Centenary was losing money – some 1.4 billion Ug shs was lost in 1994. Most of this was write-offs on poorly performing loans. We had to do this in order to transform from an MFI to a bank. In successive years (1994-98) there was steady growth. In 1999, the deposits doubled. This was because CB picked up slack from closure of a couple of local banks. In 2002, the loans portfolio increased significantly. This meant that profits climbed. By 2004, there is a change because the board put a cap on commercial and corporate lending so that it would focus on its original audience. This was not as easy to do as it seemed and our profit rate declined. By 2006 loan-deposit ration starts going up because the board removed the caps on commercial and corporate lending.

What are the challenges in getting to this point? First of all by becoming a full commercial lending bank CB we had now to compete with the likes of Barclays, Stanbic and Standard Chartered. One problem here was that people came to ask us for large loans but we didn’t know that they had been rejected by other banks. This greatly increased the margin for error in making wrong decisions. There were also internal challenges with going upmarket. We now needed loans officers, for example, who could handle both sides of the credit business – our kind of small loan we had always offered, as well as the much larger corporate loan. We had to contend with service quality issues. No longer could we settle for the kind of service standards associated with small loans and small savings type customer. All of these challenges, and others, placed a great strain on the bank.

While attempting to swim with the bigger fish, we also have had to contend with maintaining our traditional customer base. Some raised objections to us going corporate and said that it was unethical to risk large individual loans with the money garnered from small saving deposits. Corporate loans consume deposits at an enormous rate so how do we get that money when we give a level of service which is not up to standard other with
commercial banks. There is an important lesson here: If we can’t swim, then we shouldn’t jump into the deep side of the pool.

In terms of how Centenary Bank has fared with the challenges of moving up-market, Mr. Giles explained that the facts and figures bear out the truth that Centenary Bank has not lost its traditional customer base. Indeed, it is true to say that the overwhelming majority of its customers - over 500,000 - are those who have an average of less than 60 USD in their accounts. Regarding the impact of the development of corporate lending by the Bank, numerically, corporate accounts are a fraction of the accounts but their contribution to the profits of the banks allows Centenary more capital for lending. In summary – is the water deep? Yes. Is Centenary Bank swimming? Yes.

**Policies and Actors in Microfinance: Issues and Challenges.**

**Mr. Fioklou, Togo**

Microfinance has developed greatly in terms of volume, credit, jobs etc. In Togo it has grown by 30% in recent years. It is no longer simply a tool for development. It helps in poverty reduction but only that. We need to have a clearer view of its purpose and challenges.

Current challenges in microfinance are at several levels. We have, for example, those issues at the micro level – those issues and concerns relating to governance and operations. We need to be aware of the issues and risks and take action before problems arise. At the macro level, there are another set of challenges. It is at this level that we, for example, raise issues surrounding regulation and client protection. This is especially true in the French-speaking countries where the legal system is very rigid. Disputes in court take a lot of time and cost a lot of money. Another issue is the lack of development of such issues as ‘rural financing’. Often, MFIs expand but narrow their activities in the search for increased profits.

What is the role of the State in the development of microfinance? This is an important question, as is the role of auditing firms, risk management specialists and professional management practices. We need to put emphasis on training and the professionalization of microfinance.

There is a need for tools to assist in the development of microfinance. One example is the development of governing bodies to guide MFIs.

**Panel Discussion**

The discussion revolved around a wide number of issues including how do the poor become less poor; how do financial institutions evolve while retaining their identity; and the challenge of being sustainable. Dr. Gouyoumgbia Constant spoke on the importance of Africans being aware that the future of microfinance is in their hands. The challenge, he said, is to retain one’s identity and yet to develop and grow in new ways. This is exemplified in the shift from being a victim to a victor. Victims blame others for their circumstances. Victors stand up and do something about their situation. Mr. John Giles said that it’s not enough to give them money but to move people to a point where they are ‘active’ in terms
of moving out of subsistence level to one where they can generate wealth. Regarding the challenge of becoming a successful commercial bank, he spoke of the need for detailed strategic plans, the increased contribution of shareholders, a strong board who are financially astute and good planners, the necessary upgrading of customer service and enhanced IT.

**Tuesday, 6th May**

Session 1 Theme: ‘Policies and Strategies of Intermediary Agents, Value Added, Stakes and Challenges – Some Case Studies’.

**Moderator:** Dr. GOUYOMGBIA KONGBA Zeze Constant

**Presentation 1: ‘Policies and Strategies of International Intermediary Agents: Motivations, Conditions and Perspectives (Case of SIDI-France)’ Mr Schmitz Christian**

Mr Schmitz Christian began by explaining that his presentation is about collecting saving from the north and using them in the south, most specifically in Africa.

‘Let me start with a few things about SIDI. SIDI is a credit company created 25 years ago – by CCFD – to offer friendly financial services in the south. It is not a microfinance company. We want to see an economy that is ‘fair’. We see ourselves as wanting to change people’s lives with financing as a tool. In order to bring together as many people as possible, we are open to as many uses as possible. Savings, for example, are one way to improve people’s lives. They can be used to serve social ends, as ‘social added value’. Again, this is a tool to bring about social change and reduce the vulnerability in a sustainable and stable way. OK. That’s the background.

‘In order to be effective we are on a continual learning path. We are learning continually from those partners that we work with so that we can add value addition, especially in a rural setting.

‘So how does SIDI offer this tool to others? Well, there are partners who invest in us – through the buying of shares and/or putting their savings into our organisation. They want us to use the dividends they would ordinarily receive from their shares or savings to make a difference. SIDI is quite modest. We have a capital of 9 million euros. This is what we use to finance the partners in the south. There is also an investment fund which we can draw upon – Credit Fund – as long as savers wish to share or give a percentage of the return on the savings to us. We also have linkages with similar social investment organisations, for example in Belgium and Holland.

‘We have sixty partners in the world that we work with, most of whom are in Africa. They can receive loans, security guarantees, and/or technical support in resource mobilization and capacity building. Throughout our work, we put emphasis on working with and through others. Sometimes the assistance is short-term, others it is long-term. We work with
cooperatives, MFIs, banks, etc. There is a great diversity of partners. Networks are a vital part of our work.

SIDI’s priority, as we said earlier is the rural world. It is not easy to find partners to work in the sphere. Ours is a ‘leverage’ role, not simply being a ‘service provider’. This means we have to create alliances for this to work. We need to open up this field so as encourage others to enter into it. Regarding alliances, we regularly seek to put into place new tools with our European and African partners. Our work with Europeans is to mobilise more funds for such work and then, to find more ways in which to use the funds in a constructive ways. We would like to see a fund create which would cover a region of Africa – not simply one country. We can start a process. We can work with MAIN to see how such a solidarity fund can be created that will go beyond borders.

**Presentation 2: ‘Policies and Strategies of International Intermediary Agents; Motivations, Conditions and Perspectives (Case of INAISE)’ Mr Giovanni Aquati**

These are my reflections after 30 years of working with social solidarity funds. I started work in Italy and now head INAISE, an international solidarity fund.

Let me start by saying microcredit is an instrument, but only one, for improving people’s lives. We need to have a bigger perspective – I will say more about this later. Another issue I would like to bring up is the international aspect. I think that this has to be acknowledged – the power of many voices. A third element I will bring out in my presentation is the concept of a ‘network’. It is a powerful means by which people can pull together our thinking and our efforts.

Let me begin by describing the network of INAISE. It started in 1989 and HQ is in Brussels. We have 45 members and within this network we have MAIN. They joined this year. These 45 members are in 23 countries in the world – mostly in Europe. We also have several sub-networks in other continents. In one month we will be having our first network meeting in North America, in Quebec.

INAISE is about social and solidarity funds. This is our business. What do we mean by these? They are the funds used for projects and that have social objectives mainly linked to developmental issues – be they education, training, equitable finance, biodiversity, agriculture.

INAISE has a vision which is linked to the philosophy that sees the interrelatedness of finance and development. It has three aspects: 1) to give a meaning to money that sees money as much more than an end in itself; 2) to maintain the truth that everyone has a right to credit; 3) to realise social benefits- to make a difference.

INAISE has different groups of social investors that subscribe to distinct instruments of change. INAISE has, for example, social banks and those who prefer to target venture capital into specifics projects. Then there are those that focus on strengthening ‘local money’. Such networks as ours are extremely vital. That is the heart of our business – to want to change the world.
Presentation 3: ‘Policies and Strategies of International Intermediary Agents: Motivations, Conditions and Perspectives (Case of Crédit Agricole/Grameen Foundation)’ Mr. Marotine Thierry

Crédit Agricole is a main bank in France – 26 million clients in France alone. We are big. They are in 70 countries. Grameen is 30 years old. It became a bank in 1983. Many borrowers are women.

The linkage began with a meeting in Dacca between M. Yunus of Grameen and Georges Pauget of Crédit Agricole. Latter went to Bangladesh to see how Grameen worked.

Crédit Agricole began in 1869 as an association of peasants to have a bank that they could borrow from at a reasonable rate. We have been involved in Madagascar in agriculture activities and microfinance for some 14 years. There was a basis for a common philosophy between the two institutions.

So, what did we want to do together? It was not about impressing the media but creating something that would stand the test of time. We were not interested in making money. It had to be more than that. A particular focus we saw that had the potential was the use of technology in the fight against poverty.

We envisage the base for the foundation to be in Luxembourg. Our analysis is that the combination of the two will create a synergy of information, experience and vision.

So, how will be position ourselves? Our first aim is to strengthen MFIs (not to finance, but to support MFIs in their development phases, especially the younger ones. We also want to support women. This has been a special emphasis of Grameen since its founding.

How are we going to do this? Through offering investment (not donations or grants!) and technical expertise. We have to identify MFIs that meet the criteria set by us.

By 2009, Crédit Agricole and Grameen should be able to launch the microfinance investment fund. They will be managed directly. We aim to raise 100 million euro to support these activities. Half of the funding will come from Crédit Agricole. The foundation will be independent of both Crédit Agricole and Grameen, with M. Yunus on the Board.

Panel Discussion

A brief question and answer session followed the three presentations. Among the questions asked of Thierry were: What were the objectives of Crédit Agricole in linking with Grameen to establish a joint foundation? Where will the foundation start work? Can the Foundation offer technical assistance as a stand-alone service? and What guarantees will be in place to lessen the risk of losses? Mr. Giovanni Aquati was asked about the differences between social banks and normal banks, and the possibility of a federation of social financial institutions around the world. Christian from SIDI was asked: ‘Can institutions directly approach SIDI for funding?; What are the conditions for funding?; Does SIDI offer loan guarantees? and How does SIDI manage risks’.
In answer to the questions directed to him, Christian began by saying that all decisions involve risks so there cannot be a risk free investment bank. Obviously, we have to rely on the advice from others and technical support. We have lost money over the past 25 years. It has not been regular but it has happened. A third or so of the losses have taken place because of management issues. SIDI’s first objective is to remain operational so this means that we have to give great thought to how to remain sustainable. The successes in certain place allow us to take higher risks in other places. Regarding loan guarantees, it is interesting issue which we need to explore more. To date, it is not something that we have gone into very deeply but we cannot rule it out.

Regarding the work of Crédit Agricole /Grameen Foundation, Thierry said that the refinancing of MFIs will be long-term investments. This is an important distinction from others in the field, as will be their focus on agriculture credit. The work of the foundation, he said will not be based on benefits but on the beneficiaries. The foundation wants to work mostly in Africa, South America, Asia and Eastern Europe. He said that the Foundation will offer technical assistance without finance.

Mr. Giovanni Aquati commented on the risk factor. He said all institutions in questions need to be viable and have controls in place. We shouldn’t ignore common sense in wanting to help others. Regarding the difference between a social bank and a regular bank, the difference is in objectives but not in the way bank business is conducted. He then made a comment about networks and the vision of creating a worldwide federation of socially-oriented financial institutions.

Breakout Group Discussions

Question for Discussion:

“In the light of the case studies what do we need to: (i) Achieve; (ii) Preserve; (iii) Avoid; and (iv) Eliminate - Regarding the impact of policies and strategies of international intermediary agents on microfinance in Africa?”

Breakout Group 1 (English),

Discussion Leader: Mr. Teshome Yohannes

Results of Discussion

Achieve

- Information sharing through networking
- Marketing skills
- Social impact monitoring
- Transparency and accountability
- Improved governance at all levels

Preserve

- Loan guarantees – a very good safety net that we need
- Customer centeredness – so important for success
- Networking
- Professional operations in the microfinance industry

**Avoid**

- Fear of transparency
- Holding onto power – some founders of MFIs have this problem
- Non-negotiable support from external actors. Because we need the support we find ourselves being damaged.
- Too much political interference. Instead of being partners, we are being regulated.

**Group 2 (French),**

**Discussion Leader: Mme Andrianasolo Monique**

**Achieve**

- Agree on what they mean by poverty
- Common objectives
- Clear partnership agreement

**Avoid**

- Inadequate models
- Political interference

**Eliminate**

- Dependency
- Bad Relationships
- Bad governance

**Group 3 (Bilingual),**

**Discussion Leader: Mr Fanta Wolde Michael**

**Achieve**

- Capacity building – everything that has to do with service delivery
- Financing and re-financing
- Transfer of technology
- Information sharing through networking
- Marketing skills
- Creating a database
- Social impact monitoring
- Transparency and accountability
- Improved governance at all levels
- Networking and collaboration
- Strategic planning
- Greater consideration of external factors
- More focus on poverty eradication.
- More regional outlook
- Consideration of cultural values when working with outside agencies
- Ensuring financial and institutional sustainability
- Professionalization of the sector
- Taking into consideration production cycles before repayment can be made

**Preserve**

- Financing and re-financing
- Concern for social impact
- Identity of an institution in terms of vision and mission
- Preserve capacity building and technical assistance
- The win-win approach
- Local conflict mediation techniques
- Consideration of social dimension and culture of collaboration
- Best practices
- Positive work

**Avoid**

- Partnerships that are not equal
- Politicizing of microfinance
- Dependency syndrome
- Power relations based on vertical model from the outside
- Relying on external factors that dis-empower local MFI
- Lack of respect for African values

**Eliminate**

- Concept of strait jacket intervention
- Thinking of solutions as solely
- Single solution thinking
- Bad governance
- Anything that makes us lose our identity and vision
- Disrespect for each other in the partnership
- Unproductive work attitudes

**Session 2 Theme: ‘Policies and Strategies of Intermediary Agents, Value Added, Stakes and Challenges’**

1. ‘Strategies of National Network (Case of AMFIU-Uganda)’ Mr. David Baguma

Mr Baguma said that he wants to tell us about AMFIU, what it is and its role in Uganda. The organisation is 11 years old. It started when it was discovered that the microfinance industry had grown so quickly with little agreement on which way we should be going. Many of those who started the industry were from the NGO sector and we are proud of our origins.

So, to develop a network we need guiding principles, a constitution and a code of conduct. There are about 6 major activities as a network:

- **Lobby and advocacy** – represent members’ interests, common voice, promote public awareness.
- **Information collection dissemination and research** – quarterly info packs, journal, publications, resource center.
- **Capacity Building for members**
- **Performance Monitoring** – accepted one reporting format for all stakeholders - PMT.
- **Consumer Education** – Taking lead in Africa (opening up transparency and disclosure among MFIs, effective competition for the benefit of clients).
- **Disability and MF** – Promote equalization of opportunities for PWDs in accessing financial services

Regarding our value addition to the industry in Uganda, we assisted in the formulation of the MDI Bill. The commercialisation of sound practices has also been a large contribution to the industry. One area where we have emphasised this is in the area of promoting good governance. Thankfully, we are well coordinated as an organisation and have good linkages with Ministry of Finance.

Some people have high expectation of what we can do. Another challenge is the diversity of member needs. It is not easy to think in terms of ‘one size fits all’. We have challenges in sustaining the networks. Many have died because they depended entirely on donors. We get 85% of our funds from donors but we need to raise more so as to ensure our survival.

Other challenges are in the industry at large – the lack of qualified and experienced people to move the industry forward; the lack of initiatives with regard to rural finance; the varying standards of organisation and technology levels among our members; promotion of transparency and accountability at all levels.

These are some of the issues and challenges that we are trying to deal with. Thank you.

2. **‘Strategies of National Network (Case of AEMFI-Ethiopia)’ Dr. Wolday Amha**

Dr. Wolday began by saying that he has been in charge of the network since 1999. SA network and one in Nigeria and Tanzania - all disappeared! Not easy to keep going. The networks are not sustainable, like many of their members. We live on donations.

Many of the services we offer are the same as AMFIU. We provide training, advocacy, performance monitoring, research and we have a resource centre. I would divide my activities into public and private sphere. The latter is training and the former is advocacy work.

When we started it was mostly to help members become better than they were. As time went on, the external realities became more prominent. We spend a lot of time now with donors, government and development partners – working on behalf of our members. We also help educate others about the challenges of the microfinance industry.

We have only 27 members in the network. From this group, we have board representatives from seven of them. All our work is financed by donors which raises sustainability issues.

Regarding our achievements, we have certainly had an impact beyond the borders of Ethiopia. Our training courses are well attended and have brought in people from outside.
Ethiopia. In the publishing field, we have done well. To date, we have put out some 21 papers and a well-received manual on microfinance. We have collaborated with Microsave in Kenya and have produced some good toolkits for members. Our research outputs are in high demand.

We have been especially successful in producing good performance monitoring material for our members. We get the information from the audited reports on MFIs. The MIX Market reports use what we have produced.

We also outsource some services – for example training in business planning – to others. Microfin is one example.

We also provide a 15 minute weekly radio programme on microfinance. This programme has been on air for the last nine months.

We are well linked to outside networks, for example MAIN. Our achievements are many!

As regards lobbying, the challenge is to build trust between the network and government and donors. Without trust, nothing can happen. We have a very good relationship with the regulators. The Microfinance Law was passed in 1996 and we had a large part in its formulation. Thankfully, that synergy still exists.

Our resource centre is well used by researchers. It contains lots of material.

The question of course is how to move towards sustainability. To see it disappear would be too painful. That is why we are examining ways to generate income. The fact that microfinance is growing rapidly – 1.8 million clients in Ethiopia at the moment and expanding – gives us hope for the future. Despite this, it is hard to find donors to cover our overhead costs. The mentality of our members who think everything should be free does not help. They have to be ready to pay for services. Many of our members also have unreal expectations of what we can do on their behalf.

3. ‘Strategies of National Network (Case of RIM-Burundi)’ Mr. Cyprien Ndayishmiye

Mr. Cyprien Ndayishmiye began by saying that RIM is a young association compared to the two giants in Uganda and Ethiopia. He then proceeded to tell us about RIM, its activities and the challenges facing it.

‘The birth of Rim came out of the rapid expansion of microfinance in our country. We have vertical and horizontal networks. They are not quite the same. A vertical network is a functional alliance of MFIs who have a common clientele and operating structure. The horizontal network is a professional association which exists to promote learning and mutual exchange of knowledge among members. We help set professional standards to raise levels of efficiency.

‘RIM was created in 2002 by MFIs who wanted to expand microfinance through creating strong institutions. Our mission, therefore, is about development quality and socially minded MFIs. This mission, we believe, can be realised by enhancing collaboration among members.'
'Most of our work is training, collecting information on microfinance in Burundi, resource mobilization; lobbying and advocacy on behalf of industry.

'Regarding the composition of RIM, we have a general assembly, secretariat and an auditing structure.

'Our constraints many but one that needs special attention is the lack of policy and strategy for microfinance at the national level.

4. ‘Strategies of International Networks (Case of INAFI)’ Mr. Darius Njenga

INAFI means International Network for Alternative Financial Institutions. It was formed in 1995 with 25 members. The three global centres are in Nairobi, Bangladesh and Costa Rica with Dakar, Senegal as the network’s global centre. The donors that support INAFI include OXFAM/NOVIB and others.

So, let’s look at INAFI, Africa. There are 54 members in 24 countries, reaching over 4 million clients. Our vision is to have world where the poor are empowered and can live dignified lives. We are strong on the re-orientation of financial services towards the poor of the world. We want to see microfinance reaching out to those places where credit is not available. The client is our master/mistress, and we are his/her servant.

Another element of our objectives is to enhance the capacity of our members to come up with products that can make a difference. Whatever research we do is geared towards assisting our members assist the poor.

It is important in our network to promote best practices among our members. A lot of our conferences and workshops are geared towards this aim. We do a lot of exchange work in this regard. Another aspect of our work is the production of training manuals to help build the capacity of our members. We have developed toolkits for credit officers, managers and boards.

Another area we have been successful is building an e-learning platform where members can exchange, on a daily basis, information related to our work.

We try and document research materials on specific topics, for example, rural finance and remittances. Members find this a useful service. We recently produced a benchmarking tool from our efforts in research in five countries. Currently, we have a social performance monitoring tool which is being piloted by some of our members.

One of the most interesting recent developments has been the creation a new ‘African Rating Agency’ which we believe might be more attuned to the African context than other non-African rating agencies. Currently, most of the big MFIs in Africa have their rating needs met but we saw that little was being done at the other end of the scale – hence our decision to begin our own rating agency.

We are also working on rolling out a new micro-insurance product which our members could develop for themselves. Remittances are now part and parcel of life in Africa and we are
working with others to see how the senders of money from outside Africa can be linked to MFIs directly in order to become investors.

The challenges facing the network revolve, largely, on the issue of sustainability. What we get from members accounts for very little of the total % of the budget. Another issue is on our institutional capacity. We have problems trying to boost bilingual aspect of our network. Translation work is not cheap. Trying to be relevant and needs-based means that we have to stay in touch with the context and that entails frequent visits and meetings. Again, it all costs money.

He concluded by reciting the ‘Thirteen Charters of Microfinance’ – a standards charter for microfinance composed by INAFI in 2002.

Panel Discussion

The majority of the questions following the four presentations focused on the issue of networks and how to make them work. The issue of how to make them sustainable was raised and whether, or not, there are any networks which are wholly self-sufficient. Questions were also raised about what to do when conflict arises in a network – should a major conflict lead to a split amongst members or can they be resolved amicably.

Regarding how to have a sustainable network, it was said that a network that really serves members will be able to become sustainable. The reason for saying this is that because the members value the services so much they will, in turn, consider paying for them. It was also mentioned that networks need to be to be cost-conscious. If members see money being spent in a lavish way, there is less likelihood that they will be prepared to bear the costs of the activities of the network. One person mentioned the need for equitable cost-sharing in terms of membership subscriptions. The bigger MFIs should, for example, pay more than their smaller counterparts.

At the level of conflict management, networks need strong leadership and a strongest of principles which help define its purpose and identity. Conflicts are more likely to arise when networks are unsure of themselves and are poorly led. Conflicts can be avoided if there are transparent and democratic procedures in place, especially when it comes to the AGM. One person mentioned the need for commitment on the part of the members. This is not the same as simply being part of committees!

Breakout Groups: Three presentations and discussions led by External Service Providers (academia, training centres, rating agencies)

Breakout Group 1: Fr. Edward Ssemwogerere, Uganda Martyrs’ University (English)

Report:

We heard about what goes on at the University regarding microfinance education. We learnt how it moved from a diploma to a full BA degree via distance learning. Students come to the university each year for two weeks for tutorials, seminars and exams. The total length of time for the degree programme is four years. The training is geared towards practitioners
only. No school leavers are admitted to the programme. The main sponsors are GTZ/SIDA and MAIN. Participants come from about 15 countries. The number of students per year does not exceed 200. What the University tries to achieve is not merely training but also education. The workshops and presentations are largely conducted by experts and practitioners. There are no immediate plans to introduce a masters’ in microfinance but students can complete a masters in development studies with a specialisation in microfinance.

**Breakout Group 2: Dr. Jean Robert Kala, UCAC-Cameroon (French)**

**Report:**

Dr. Jean Kala explained the history of the programme and how it began. He described the content of the course and how it is delivered. He also explained how the setting of a cost had been a problem. The efforts they had to make in future include setting up a website for online learning. Other suggestions were to make the course longer because it was felt that three semesters of study were not enough. There needs to be a clearer idea of who the programme is for. They might also make it more inclusive so that bankers with an interest in microfinance could follow the programme.

**Breakout Group 3: PlanetRating/Microfinanza (Bilingual)**

Mr. Dee Maxwell made the report on the session. He explained how PlanetRating and Microfinanza both gave presentations on the purpose and method of ratings. Great emphasis was placed by both presenters on the benefits to be gained from undertaking a rating exercise. They showed the current levels of rating exercises in Asia, South America and Africa and how a rise in the demand for their services is linked clearly to an increase in investment from outside. Although African MFIs have been slow to inviting rating companies in, things have improved in recent years. This can be seen in the decision of both PlanetRating and Microfinanza to open offices in many countries in Africa. An important impetus to the African MFIs to work with ratings companies was the generous offer of CGAP to pay 50% of the costs for the exercise. This scheme has just ended. Mention was made of the high cost of ratings and the possibility now of having smaller (and cheaper) mini-ratings carried out.
Wednesday, 7th May

Session Theme:

Cross Cutting Issues and Microfinance (gender, HIV/AIDS, Political Instability and Armed Conflicts)

Moderator: Mr. Brand Michael, TEMBEKA, South Africa

1. Gender, HIV/AIDS and Microfinance (Case of Cameroon & DRC)

Mme. Tchepannou Alice & Mr. Bertin Nkwale

Gender and Microfinance

Mme. Alice Tchepannou began by saying that 80% of microfinance clients are women but this is not reflected in the institutions staff balance. Many of the financial issues facing women are to do with their status in society and lack of confidence in themselves. APEF is an association founded for the economic empowerment of women. It began by trying to increase revenue for women but quickly ran into problems arising from the cultural and social context of women. Women had no tradition of savings and were overwhelmed by family responsibilities and barriers to travelling far from home. These obstacles and others pushed APEF to work on gender relations in the context of the local community. This approach was vital because women cannot access credit without the authorization of their husbands. In addition to challenging this, APEF has assisted women to undertake management training; to defend their inheritance rights; partake in gender awareness meetings with men. Gender relations have a huge impact on the success, or failure, of microfinance in many parts of Africa. Many women who have been given credit have been hurt by the experience because of the effect it had on their relations with their husbands. We cannot ignore such issues.

HIV/AIDS and Microfinance

Mr. Bertin Nkwale began by saying that there are many problems with those suffering from HIV/AIDS – and many of these problems are not medical. On the psychological side there is, for example, a loss of confidence, a lack of morale, and disinterestedness in working with others. Financial problems are also huge. People with HIV/AIDS often lose their jobs or cannot find work. Then there are the high medical costs and families are faced with the problem of finding funds for funerals. People with HIV/AIDS find it hard to get loans because they are seen as a good risk. Many MFIs will simply not give loans to people with HIV/AIDS. In short, there are a lot of problems. Trying to do something for people with HIV/AIDS, especially in the financial sector involved changing many negative social and cultural judgements. The first thing we need to do is to help people to talk about. A lot of people say nothing about their HIV status so the real figures are probably much higher than stated. If we can get people to talk about it, then maybe we can develop strategies to combat it and make a difference.
2. Political Instability, Armed conflicts and Microfinance (Case of Côte d’Ivoire);
Mr. Doahi Emmanuel, CASEC-CI

Mr. Emmanuel Doahi explained that he is a member of the board of an Ivorian MFI that works in rural and urban areas. His MFI was created during the most troubled time in Côte d’Ivoire’s history. Generally, when there is a crisis – chaos ensures. For the past six years, Côte d’Ivoire has been in political turmoil. Microfinance was supporting about 80% of the informal financial sector. So, what have learnt from the experience? That is the topic of his presentation. Let us begin by seeing what things were like before the crisis.

In 1996, there were 3 institutions in Côte d’Ivoire but by 2002, there were 41 institutions. It was a time of rapid growth. When the crisis started in September 2002, the country was divided into two parts – north and south. There was a problem of displaced people. Peace efforts continued for several years but little really changed. All the MFIs in the north were closed. Offices were ransacked and documents were lost. The massive movement of people to the south created social problems. There was poverty like we had never seen before, people were without jobs, donors and foreign businesses left the country.

The impact of all this on MFIs was great. All told, 42 MFIs closed. Savings were lost as people ran for safety. Those MFIs that remained open in the south had to slow down their operations. There was a great problem also with people from the north claiming their savings in branches in the south. Who could tell who was lying or telling the truth. We also had staff that stole the funds and were never seen again.

The crisis created opportunities also. In 2004, we noticed that there were 68 MFIs in the south and in 2007, there were 97. So, the industry did grow in spite of everything. The government took some measures to encourage people to save. They began to regulate MFIs and publish a list of those that were approved.

We learnt a lot from the turmoil. We need to be better prepared and have guidelines in place to deal with the effects of political turmoil. In short, we need to be more professional.

Panel Discussion

Several comments were made, and questions asked, concerning what was said about HIV/AIDS. It was noted, for example, that MFIs need a HIV/AIDS policy – not only for clients but for their staff as well. It is a very good thing that MFIs are acknowledging the issue and trying to adapt themselves to those who are sick. The problem of discrimination is at the root of the problem and we need to face up to this. We cannot insist that people who want a loan declare their HIV status but we need to create products and loan repayment schemes that take into account that many clients are indeed HIV positive.

Regarding meeting the financial needs of women, it was said that we need to re-examine the cultural and social context in which many women live. Without a change in thinking about the role of women, it is difficult to see how many women can benefit from microfinance. Too often, it is the husbands who are holding women back from becoming all they can be. Men who are jealous of the success of their wives or who have no useful employment can cause serious problems.
A comment was made about war and political instability in Africa. When such events occur, we have a collapse of infrastructure which can take many years to recreate. In the light of this, it was suggested that we need to be engaged in local expressions of conflict resolution as a sort of preventive medicine.

**Conference Evaluation: Dr. Martin O’Reilly**

Martin spoke of the conferences as comprising three elements:

1) products (something to be achieved or accomplished);

2) process (using certain methodologies); and

3) people (those who participated and their level of interaction).

He went on to say that any evaluation must, of necessity, entail a reflection on these three elements and how well they worked together to create a meaningful experience for all. Evaluation forms were distributed which asked participants to not five things (insights) they are returning home from this conference with; and five recommendations for making the next conference even better.

(See end of report for synopsis of evaluation exercise)

**Closing Session**

**Moderator: Dr. John Ddumba**

Dr. John Ddumba began by welcoming all to the closing session of the 5th MAIN Microfinance Conference organised in conjunction with Centenary Bank, UMU and AMFIU. He thanked our guest of honour, the Minister of Microfinance, General Salim Saleh, for accepting to grace the closing part of the conference.

Dr. John Ddumba then reviewed the main activities of our past three days together. ‘We have discussed policies and strategies of government, intermediary agencies – as well as cross-cutting issues of gender, HIV/AIDS and political instability.

He then listed the countries represented in the room: Senegal, Liberia, Mali, Niger, Cote d’Ivoire, Cameroon Congo Brazzaville, Togo, Ghana DRC, Rwanda, Burundi, Zimbabwe, Madagascar, Kenya, Tanzania, Ethiopia, France, Italy and, of course the host country, Uganda.

He concluded his remarks by inviting Mr. Christian Schmitz to say a few words on the significance of the conference.

**Mr Christian Schmitz, Managing Director of SIDI & Board Member of MAIN**

After acknowledging the presence of the Honourable Minister and chairman of MAIN, he said that he was happy to see so many people present today and thanked all for taking time to come here to exchange experiences. The reason we are here, he said, is to – hopefully -
make a difference in the world of our clients. To do this, we need to monitor and measure what we are doing. That is why we take time to reflect on issues surrounding microfinance.

He went onto thank those in Uganda who have contributed so much to the success of MAIN. He made special mention of Mr. Adrian Sibo, the former chairperson of MAIN. He also mentioned the tremendous contribution of the local partners, Centenary Bank, AMFIU and UMU and their contribution to the work of MAIN. He singled out UMU for special mention - since 2001, it has trained almost 1000 people in microfinance.

Mr. Christian Schmitz then reviewed the past four conferences, their locations and their themes. He explained how the agenda had broadened over the years. He encouraged all to revisit the papers of former conferences, as well as the various training programmes arranged by MAIN and its members. He reiterated something said earlier about a network being a meeting – not of strangers – but of friends we haven’t yet met.

In closing, he said that he and MAIN would seriously take into consideration all the recommendations that have been made at this conference. He concluded by thanking everyone again and wished all a safe journey home.

**Closing Address: General Salim Saleh, the Ugandan State Minister for Microfinance, Republic of Uganda**

The Honorable Minister thanked MAIN for the invitation to close the conference and said that his comments would be brief. He explained that this theme of his comments would be on the challenge of ‘providing accessible, affordable and appropriate and secure financial services to all’.

‘Uganda has gone far in this respect but not far enough. To date 11 million people in Uganda who have no access to financial services. One solution to this state of affairs is to establish SACCOs.’

He went on to explain that governments’ wish is to see SACCOs established in each of the 1020 sub-counties of Uganda and that, to date, they are in 700 of them established.

The Honorable Minister then proceeded to list other challenges facing the microfinance industry in Uganda, first of which is the high interest rates on loans. He said that if loans are not made more affordable, the poor will suffer most.

Turning to another area of concern, he said that there is a need for stronger legislation to guide the development of the microfinance industry in Uganda. ‘We are already tackling the issue of SACCOs but need now to turn our attention to the MFIs’. In relation to the latter point, he turned to Mr. David Baguma from AMFIU and said that he hoped that they would be tackling this issue together.

A third area of concern was the use of IT in the microfinance industry. ‘People say it should reduce the costs but there doesn’t seem to be much evidence of this as yet.’

The last issue he raised was that of client education. ‘There is a great need to educate people on the questions of **why**, **how**, **where** and **what** to borrow from **whom**.’
The Honorable Minister concluded his remarks by asking all to see the government’s role in microfinance as an ‘added value’. Our job is to create a conducive climate for the microfinance industry to grow. We are your allies in this respect – not your enemies. Our common purpose must be to see the realization of the Millennium Goals for all by 2015.’

With these few words, General Salim Saleh formally closed the conference.
EVALUATION EXERCISE

Important things I am taking away from this conference

(Anglophone)

The ten most popular answers were:

1. The importance of understanding the external factors that affect MFIs
2. The need to focus more on gender and HIV/AIDS issues in microfinance
3. The friendly and professional way the conference was conducted
4. The importance of networks and networking
5. The need to focus on sustainability within microfinance
6. The importance of understanding how diverse microfinance can be
7. The need to professionalize the industry
8. The importance of social providers and social networks
9. The value of ongoing training and education
10. The need to maintain and build even stronger relationships amongst MAIN members

Important things I am taking away from this conference

(Francophone)

The ten most popular answers were:

1. There is no better learning environment than the one that enables exchange of experiences and group work.
2. A better understanding of the implications of HIV-AIDS and gender on microfinance
3. The influence of external factors on MFIs (Inflation, governance, political instability, policy, financial motives.)
4. A better understanding of International Intermediary agents.
5. Governance, regulation and legislation surrounding microfinance
6. The importance of networks and MAIN in particular
7. The importance of Microfinance in reducing vulnerability
8. The programs at UCAC and UMU
9. The diversity of funding sources
10. The possibilities for capacity building
Recommendations I am making for the next conference

(Anglophone)

The ten most popular answers were:

1. To include a session on the challenges facing those who run the MAIN network.
2. Take more note of past recommendations from previous conferences
3. Send papers in advance so we know what is going to be discussed at conference – could we put them on the MAIN website?
4. More time to discuss issues and make specific recommendations
5. Hold the next conference in Southern Africa
6. Have an exhibition of member’s material
7. More attention paid to the country where conference is to be held. May be a visit to an MFI?
8. Could participants receive a ‘per diem’?
9. Less time on presentations and more time for questions and answers.
10. Give moderators and group leaders guidelines on how to execute their duties

Recommendations I am making for the next conference

(Francophone)

The ten most popular answers were:

1. Give more time to presentations and reduce their number
2. More group sessions
3. Discovery of the host city
4. Resting time and more breaks
5. Visits and presentations by local MFIs
6. Send presentation soft copies before the conference
7. Alternate the conference between English-speaking and French-speaking countries
8. More discussions between the heads of the various MFIs.
9. Less materials to absorb and more time to rest.
10. Send the communications long before the conference
Annexes

Annex 11

Microfinance African Institutions Network

Introductory Note On The Conference

Theme: External Factors And Microfinance in Africa:
Major Stakes and Challenges
1. Introduction

Organizing thematic conferences, which have global/or regional dimensions, is one of core activities of MAIN. In this drive, it has already organized four high level international conferences since 1999 (Kampala, Antananarivo, Addis Ababa, and Yaoundé).

The major objective in organizing conferences is to create a platform for reflection and debate around the issues on microfinance. The issues can be technical, financial, but also policy, legal and administrative. They impact significantly not only on the modus operandi but also on the raison-d’être of the microfinance institutions. By providing a platform for self-questioning, exchange, sharing experience and learning, the conferences increase the understanding among the actors about new/emerging ideas and how to improve their activities.

2. The Theme: For the 2008 conference MAIN has chosen the theme: 
*External Factors And Microfinance in Africa: Major Stakes and Challenges*

2.1 As part of its action plan, MAIN organizes an international conference every two or three years related to development and experience in microfinance at the continental level. Presently, the question of sustainability, in all of its dimensions, appears as a central theme and crucial for the future of microfinance in the medium and long term.

2.2 Indeed, since the advent of the modern form of microfinancing (since the 1980s), microfinance has aroused a strong interest as feasible strategy of reducing poverty and economic and social development particularly at the level of poor and average income households.

2.3 Numerous studies analyzing the internal functioning of microfinance in Africa which identified both the institutional and operational weaknesses as well as the strengths have been elaborated by different actors and the relevant reports are now at the disposal of the interested observer. But it appears that there is a dis-equilibrium in the knowledge and in the mastery of what should be called external factors (‘external’ to the functioning of microfinance proper) which, from outside, have a modulating influence on the practice and the development of microfinance.

2.4 MAIN understands that all actions and non actions by different stakeholders affect the process of development. There is a strong presumption which postulates that the detailed exploration of these external factors could give essential and decisive keys for the promotion of microfinance as one of the important strategies for the reduction of poverty and development in the long run. It is for this reason that it would be useful, timely and opportune to organize a continental conference to debate on the external factors that are susceptible of impacting either negatively or positively in the evolution and sustainability of microfinance.
2.5 The Conference aims at undertaking a reflection and debate in view of clarifying the external factors that have an impact on the sustainability of microfinance, analyzing in detail the issues and challenges in order to propose a set of actions favorable to the development of microfinance in Africa.

2.6 By the same token, the event will enable to seize the opportunity to explain as to the why the return effect of microfinance on the rest of the African economy and society. What will come out of this will be a more complete prospective clarification as to the place of microfinance and to the future collective action.

2.7 The conference will also be an occasion for exchange of experience and of viewpoints on diverse influences, coming from inside and outside the industry in particular on its sustainability.

3. THE SUB-THEMES

3.1 Policies and strategies of players: identification of stakes and challenges

- Policies of governments (financial, banking, of microfinance, of cooperatives etc....)
- Legal and regulation of regional frameworks (ECOWAS, CEMAC, SADEC and others.....)
- Policies and strategies of international players (IFAD, ILO, UNCDF, BOAD, ADB, bilateral and multilateral coopérations, EU, etc....), how do they operate and impact on the operations of the MFI in Africa?
- The mainstreaming (integration) of microfinance into the financial system: which guideline for operation? Financial Policy and legal requirements for a gradual integration of microfinance in the financial systems, the calculation of GNP and microfinance.

3.2 Policies and strategies of supporting agents, value added, stakes and challenges

- International policies and strategies of social economy, of financial solidarity of NGOs (motivation/intentions, funding, technical assistance etc...). What is the contribution to the sustainability of the financial institutions?
- The roles of national and regional networks, of regulation councils (lobby, pleas, information and communication, capacity building, preservation of the twin objectives of microfinance, the intention and performance: where are we?
- The external suppliers of services (academia, training centers, technical government institutions, research etc....). Is there any value added to the sustainability?

3.3 The market of microfinance : stakes and challenge

- The marketing of microfinance (the place of institutions in the competitive market, the commercial banks tend to intervene in microfinance, the MFI graduate into banks, the governments engage themselves in microfinance (see principles 11/8 of the declaration of G8 in June 2004), the NGOs and the development projects supply financial services, etc...) with varying degrees of objectives methods and approaches, resultants)
- The monetary policy and stability in the context of globalization
3.4 Cross-Cutting issues:
- Cross cutting issues (gender, political instability and conflict, HIV/AIDS, climatic changes and soil erosion, international trade and its impacts on the productivity of clients: what are the impacts of these factors on the operations of the MFI and what are the opportunities and challenges under the said context?

Written contributions are expected from the relevant actors on specificities of the above issues. An in-depth understanding of these issues will increase the capabilities and sustainability of the MFI. The results of the conference will be published and largely distributed for further learning.

4. Conditions for participation

- 100 international and 40 local participants are expected therefore, the places are limited.
- All participants will pay registration fee of € 200 or $ 300 to be paid upon registration.
- The members of MAIN will be provided with air transport, and full boarding.
- The non-members, except those who will receive an explicit invitation from MAIN will arrange their own means of air transportation, their own accommodation, but if requested they can benefit from the preferential tariffs negotiated by MAIN with airlines and hotels.
- The writers of the case studies and the presenters will receive a special fee to be determined by the ad-hoc committee.
- Deadline for registration: Monday March 31, 2008

N.B. The membership of MAIN has reached above 90 on the 31st December 2007. Therefore, due to budget constraints and the general meeting of the members that will follow the seminar the members are requested to delegate only one representative who could also participate in the general meeting.

5. Duration of the conference: Monday 5th May to Wednesday 7th May 2008

6. Venue: Kampala-Uganda

7. Persons to be contacted

Mrs Selome Wondemu/Mr Fanta Wolde Michael

sefade@ethionet.et / fantawmh@yahoo.fr

+251 11 6478071/72/73
ANNEX 12

The Programme

Saturday 3rd & Sunday 4th May

Arrival of international participants & transfer to hotels

Sunday, 4th May

14:00-19:00 Registration, Room N0 8, Lantana, Ground Level

Monday, 5th May

07:30-09:00 Registration continued

09:00-10:30 Opening Session, Room No.20, Sunflower, 4th Level

Moderator: David Baguma, Executive Director, AMFIU

Introductory Note On the Conference  Fanta Wolde Michael, Executive Director of MAIN

Official Welcome Dr. Ddumba John, Chairman, Board of Directors of MAIN

Opening Address Honourable Minister of State for Finance, General Duties, Republic of Uganda

10:30-11:00 Group Picture and Morning Break

11:00-13:00 Plenary Session

Moderator: Dr Wolday Amha, General Manager of AEMFI of Ethiopia

11:00-11:15 Overview of Day’s Programme: Fanta Wolde Michael

11:20-13:00 Session Theme: ‘Policies and Strategies of Governments, Regional Organizations, Experiences from Africa’

Sub-themes


12:10-12:30  ‘Legal and Regulatory Framework on Microfinance in Ethiopia, Opportunities, Constraints View point from Operators’; Mr. Teshome Yohannes, General Manager, BUUSSA Gonofa, Ethiopia

12:35-12:55  Panel Discussion
13:00-14:30  Lunch Break
14.30 – 17.30  Sub-themes continued
14:30-14:50  ‘Regional, legal and regulatory Regimes Reference to West and Central Africa’; Dr. Gouyoumgbia Kongba Zeze Constant, International Consultant on Strategy and Governance (Côte d’Ivoire)


15:45-16:05  ‘Stability of money and microfinance in Africa, impact on growth and sustainability.’ Mr. Azoukli Rene, PADME, Benin.

16:10-16:30  Afternoon Break
16:30-17:30  Panel Discussion and Closure of the 1st Day’s Session.
18:30- 20:30  Reception by the Swimming Pool (Fifth Floor)

Tuesday, 6th May

8:30-9.00  Session 1 Theme: ‘Policies and Strategies of Intermediary Agents, Value Added, Stakes and Challenges – Some Case Studies’.

Moderator: Dr. Gouyoumgbia Kongba Zeze Constant

Overview of Programme for Day 2: Dr Martin O’Reilly

9:00-9:30 Presentation 1: ‘Policies and Strategies of International Intermediary Agents: Motivations, Conditions and Perspectives (Case of SIDI-France)’

Mr Schmitz Christian

9:30-10:00  Presentation 2: ‘Policies and Strategies of International Intermediary
Agents; Motivations, Conditions and Perspectives (Case of INAISE)’

Mr Giovanni Aquatti

10:00-10:30  Presentation 3: ‘Policies and Strategies of International Intermediary Agents: Motivations, Conditions and Perspectives (Case of Crédit Agricole/Grameen Foundation)’; Mr. Marotine Thierry

10:30-11:00  Morning Break

11:00-12:00  Breakout Group Discussions

Breakout Group 1  (English), Room No 15, Maple, Level 4,
Discussion Leader: Mr.Teshome Yohannes

Breakout Group 2  (French), Room No 16, Anemomnie, Level 4,
Discussion Leader: Mme Andrianasolo Monique

Breakout Group 3  (Bilingual) Room 20, Sunflower, No, Level 4,
Discussion Leader: Mr Fanta Wolde Michael

Question for Discussion:

"In the light of the case studies what do we need to: (i) Achieve; (ii) Preserve; (iii) Avoid; and (iv) Eliminate - Regarding the impact of policies and strategies of international intermediary agents on microfinance in Africa?"

12:00-13:00  Plenary Reporting Back from Discussion Groups

13:00-14:30  Lunch Break

14.30-18.30  Session 2 Theme: ‘Policies and Strategies of Intermediary Agents, Value Added, Stakes and Challenges’

Moderator: Dr. Gouyoumgbia Kongba Zeze Constant

Room 20, Sunflower, Level 4

Sub-themes

14:30-14:50  ‘Strategies of National Network (Case of AMFIU-Uganda)’ Mr. Baguma David

14:50-15:10  ‘Strategies of National Network (Case of AEMFI-Ethiopia)’ Dr. Wolday Amha

15:10-15:30  ‘Strategies of National Network (Case of RIM-Burundi)’ Mr. Cyprien Ndayishimiye

15:30-15:50  ‘Strategies of International Networks (Case of INAFI)’ Mr. Darius

15:50-16:30  Panel discussion
16:30-17:00  Afternoon Break
17:00-18:00  **Breakout Groups:** Three presentations and discussions led by External Service Providers (academia, training centres, rating agencies)

- **Breakout Group 1:** Mr. Edward Ssemwogerere, Uganda Martyrs’ University (English); Room 15, Maple, Level 4
- **Breakout Group 2:** Dr. Jean Robert Kala, UCAC-Cameroon (French)
  Room 16, Anemomie, Level 4
- **Breakout Group 3:** PlanetRating/Microfinanza (Bilingual)
  Room 20, Sunflower, Level 4
18:00-18:30  Plenary Reporting Back from Discussion Groups & Close of Day’s Work

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**Wednesday, 7th May**

8.30 – 9.00  **Session Theme:** Cross Cutting Issues and Microfinance (gender, HIV/AIDS, Political Instability and Armed Conflicts)

  **Moderator:** Mr. Brand Michael, TEMBEKA, south Africa

  **Overview of Day 3:** Dr Martin O’Reilly

8:30-9:00  **Presentation 1:** ‘Gender, HIV/AIDS and Microfinance,(Case of PLD/APEF, DRC ); Mr Bertin Nkwale

9:00-9:30  **Presentation 2:** ‘Gender, HIV/AIDS and Microfinance,(Case of MUFFA-Cameroun)”; Mme Tchepannou Alice

9:30-10:00  **Presentation 3:** ‘Political Instability, Armed conflicts and Microfinance (Case of Côte d’Ivoire”); Mr Dohai Emmanuel

10:00-10:30  Panel Discussion
10:30-11:00  Morning Break
11:00-12.00  **Evaluation and Way forward** (Dr. Martin O’Reilly)
12:00-13:00  Closing Session

**Moderator:** Dr. Ddumba, John, Chairman, Board of Directors of MAIN
Remarks: Mr Christian Schmitz, Member, Board of Directors of MAIN

Closing Address: Honourable Minister of Microfinance, Republic of Uganda

13:00 Group Photograph and Lunch

NB: The working languages of the conference are English and French. A simultaneous interpretation service will be provided in the plenary and in one of the three parallel sessions.
ANNEX 13

Practical Information

I. Registration

For pre-conference information, please contact sefade@ethionet.et or fantawmh@yahoo.fr

Registration fee per participant to be paid in € or its equivalent in the $ before the commencement of the event is as follows.

1. Members of MAIN  € 200 or $300
2. Non-members  (international)  € 300 or $ 460
3. International organisations  € 200 or $ 300 (in the host country)
4. Non-members  € 150 or $ 230 (host country)
5. Microfinance students  € 50 or $ 77

➢ local participants could pay their registration fee in local currency.

The above fee will give participants access to the conference facilities, documentation, group lunch, morning and afternoon coffee/tea, reception.

II. Special Conditions

1. Members of MAIN and invited international guests will be provided full boarding accommodation. Any participant staying outside the hotel arranged by MAIN will cover his/her costs.
2. International participants without special mention that MAIN will cover their costs are expected to cover their expenses.
3. The conference will be followed by the general meeting of members. Each member institution is requested to send only one authorised representative to the conference and the members’ meeting. Members may register only one additional participant to the conference. In such event the fee for the additional participant will be € 300. In addition he/she will cover his/her expenses.
III. International Transport

*Ethiopian Airlines* will be the official carrier for the conference. Best Travel Agency will issue *restricted non-refundable, preferential rate economy class tickets on this carrier only* to members and participants sponsored by MAIN. Any non-sponsored participant willing to benefit from such arrangement should contact MAIN not latter than the 15nth of April.

**Airport Transfers**

An information stand will be placed at the Entebbe International Airport (40kms from Kampala) and international participants will be met at this point for transfer to their hotels. Please look for the sign “MAIN Conference”, after clearing with immigration and customs but before leaving the airport terminal.

IV. Venue

The conference will take place at the Imperial Royale Hotel

Block No. B.5, Plot 18, Kintu Road

P.O.Box 10497

Kampala, Uganda

Tel: + 256 417 111001

Fax: +256 417 111222

[www.imperialhotels.co.ug](http://www.imperialhotels.co.ug)

International participants sponsored by MAIN will be provided accommodation in this same hotel.

Please note that mini bar, alcoholic drinks, laundry, telephone, fax, business centre to be covered by the participant.
V. About Uganda

Climate

Uganda, referred to as “The Pearl of Africa” by Winston Churchill lies across the Equator and enjoys warm tropical climate, generally rainy with two dry seasons (December to February, June to August).

Languages

English is the official language in Uganda. Other local languages include Luganda and Swahili.

Banking and Bureau De Change

Commercial banking and bureau de change services are available at the arrivals and departures levels as well as in town and big hotels. Credit cards are accepted by some hotels. Euro, USD and Pound are easily convertible. The Ugandan shilling is the national currency (1USD= 1675UG/Sh).

Visas

1. Entry visa to Uganda can be obtained at the Entebbe International Airport on arrival. Nevertheless participants are advised to obtain their visas from the Ugandan embassy in their respective countries.
2. Visa delivered at the Entebbe International Airport costs $ 50.
3. Participants are required to pay for all their travel documents and local transportation in their respective countries.
4. a) Citizens from the COMESA member countries are exempted from visa:
   - Angola, Comoros, Eritrea, Kenya, Malawi, Mauritius, Madagascar, Rwanda, Seychelles, Swaziland, Tanzania, Zambia, Zimbabwe
   b) Citizens of the following countries are also exempted from visa:
      - Antigua, Bahamas, Barbados, Belize, Fiji, Gambia, Grenada, Jamaica, Lesotho, Malta, Sierra Leone, Singapore, Solomon Islands, St Vincent & the Grenadines, Tonga, Vanuatu, Italy (only diplomatic passports), Cyprus, Ireland

Vaccination Card

Participants to the conference are advised to carry with them valid international vaccination card, particularly yellow fever.
VI. Contacts in Kampala

Mr. Fanta Wolde Michael  
Executive Director  
MAIN  
Tel: + 256  417 111001  
Fax: + 256  417 111222  
Cell: 0777150129  
E-Mail: fantawmh@yahoo.fr

Mrs Selome Wondemu  
Administrative Assistant  
MAIN  
Tel: + 256  417 111001  
Fax: + 256  417 111222  
Cell: 0777238105

Mr. Baguma David  
Executive Director  
AMFIU  
Tel: +256 414 259176, +256 772 447387  
Fax: +256 414 254420  
E-Mail: dbaguma@amfiu.org.ug
<table>
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<th>No.</th>
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<td>1</td>
<td>Joseph Ruvugana</td>
<td>Training and Credit Control Manager</td>
<td>M</td>
<td>Burundi</td>
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<td>ITANGISHAKA Charles</td>
<td>Directeur Gérant</td>
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<td>COSPEC</td>
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<td>NSABIYUMVA M. Louise</td>
<td>General Manager</td>
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<td>CECM</td>
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<td>TCHEPANNO Alice</td>
<td>Directrice</td>
<td>F</td>
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<td>NZHIE Robert Gisele</td>
<td>Chef d’Agence</td>
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<td>Jean Robert KALA KAMDJOU</td>
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<td>DOAHI EMMANUEL</td>
<td>President du CA</td>
<td>M</td>
<td>Cote d’Ivoire</td>
<td>CASEC-CI</td>
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<td>GOUYOMGBIA KONGBA ZEZE</td>
<td>Administrateur General</td>
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<td>Nandoh Koffi JOACHIM</td>
<td>Administrative Assistant</td>
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<td>Teshome Yohannes Dayesso</td>
<td>General Manager</td>
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<td>Ethiopia</td>
<td>BUUSAA GONOFAA MFI</td>
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<td>Tezera Kebede</td>
<td>CEO</td>
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<td>Dereje Wolde Medhin</td>
<td>Consultant</td>
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<td>Selome Wondemou</td>
<td>Admin. Assistant</td>
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<td>Interpreter</td>
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<td>Interpreter</td>
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<td>SCHMITZ Christian</td>
<td>President Directoire</td>
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<td>Assistante de President</td>
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<td>SZANTYR Julie</td>
<td>Responsible Géographique</td>
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<td><a href="mailto:j.szantyr@sidi.fr">j.szantyr@sidi.fr</a></td>
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<td>Chargée des Partenariats</td>
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<td>Chef Service Afrique</td>
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<td>Thierry Marotine</td>
<td>Senior Project Manager Microfinance Unit</td>
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<td>Credit Agricole S.A.</td>
<td><a href="mailto:thierry.marotine@credit-agricole-sa.fr">thierry.marotine@credit-agricole-sa.fr</a></td>
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<td>Evaluatrice du programme UEACP</td>
<td>F</td>
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<td><a href="mailto:j.szantyr@sidi.fr">j.szantyr@sidi.fr</a></td>
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<td>SPICA Guy</td>
<td>Réalisateur de film</td>
<td>M</td>
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<td><a href="mailto:guy.spica@gmail.com">guy.spica@gmail.com</a></td>
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<td>SELLES Annie</td>
<td>Assistante de réalisation</td>
<td>F</td>
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<td>Encadreur</td>
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<td>Guinea</td>
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<td>35</td>
<td>Evelyn Osei-Tutu</td>
<td>Area Supervisor</td>
<td>F</td>
<td>Ghana Boafo Microfinance Services Ltd</td>
<td><a href="mailto:imosegge@yahoo.com">imosegge@yahoo.com</a>, <a href="mailto:evelynot2@yahoo.com">evelynot2@yahoo.com</a></td>
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<td>Acquati Giovanni</td>
<td>President</td>
<td>M</td>
<td>Italy INASE</td>
<td><a href="mailto:acquaggio@titcali.it">acquaggio@titcali.it</a>, <a href="mailto:fsa@coopanet.com">fsa@coopanet.com</a>, <a href="mailto:inaise@inaise.org">inaise@inaise.org</a></td>
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<td>37</td>
<td>Fabio Malanchini</td>
<td>Director</td>
<td>M</td>
<td>Microfinanza Rating</td>
<td><a href="mailto:fabio.malanchini@microfinanzarating.com">fabio.malanchini@microfinanzarating.com</a>, <a href="mailto:caterina.giordano@microfinanzarating.com">caterina.giordano@microfinanzarating.com</a></td>
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<td>JOSEPH KIBUTI KAMAU</td>
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<td>James Maina Bernard</td>
<td>Executive Director</td>
<td>M</td>
<td>Ebony Foundation</td>
<td><a href="mailto:jmaina@eb-kenya.org">jmaina@eb-kenya.org</a></td>
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<td>41</td>
<td>Darius Njega</td>
<td>Program Officer</td>
<td>M</td>
<td>INAFi Africa Trust</td>
<td><a href="mailto:inafi@africaonline.co.ke">inafi@africaonline.co.ke</a>, <a href="mailto:darius@inafiafrica.org">darius@inafiafrica.org</a></td>
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<td>Executive Director</td>
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<td>ANDRIANASOLO Monique</td>
<td>Directrice General</td>
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<td>RAVONINJATOVO Simon</td>
<td>President du CA</td>
<td>M</td>
<td>Madagascar UNICECAM</td>
<td><a href="mailto:g.rakotondramanana@intercecam.mg">g.rakotondramanana@intercecam.mg</a>, <a href="mailto:unicecam@intercecam.mg">unicecam@intercecam.mg</a>, <a href="mailto:ravoninjatovosimon@yahoo.fr">ravoninjatovosimon@yahoo.fr</a></td>
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<td>Mali FCRMD</td>
<td><a href="mailto:fcmd@afribone.net.ml">fcmd@afribone.net.ml</a>, <a href="mailto:fcmd@afribonemail.net">fcmd@afribonemail.net</a></td>
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<td>BA BABALY</td>
<td>President Directeur General</td>
<td>M</td>
<td>MEC IRKOY GOMNI</td>
<td><a href="mailto:akabirou@niamey.bceao.int">akabirou@niamey.bceao.int</a></td>
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<td>50</td>
<td>Kabirou ALZOUMA</td>
<td>President du CA</td>
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<td>Niger TAANADI</td>
<td><a href="mailto:crn@intnet.ne">crn@intnet.ne</a></td>
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<td>YAHOUZA MAMAN</td>
<td>Directeur de Credit</td>
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<td>KOKARI/SICR</td>
<td><a href="mailto:kokaris@intnet.ne">kokaris@intnet.ne</a></td>
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<td>53</td>
<td>ZITA KAVUNGRWA KAYANGE</td>
<td>Présidente</td>
<td>F</td>
<td>RDC APEF</td>
<td><a href="mailto:apef_bukavu@yahoo.fr">apef_bukavu@yahoo.fr</a>, <a href="mailto:zitakades@yahoo.fr">zitakades@yahoo.fr</a></td>
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<td>54</td>
<td>Bertin RUTEGA NKWALE</td>
<td>Secrétaire General</td>
<td>M</td>
<td>PLD</td>
<td><a href="mailto:pldbkv@yahoo.fr">pldbkv@yahoo.fr</a>, <a href="mailto:bertinrutega@yahoo.fr">bertinrutega@yahoo.fr</a></td>
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<td>55</td>
<td>MITIMA MPANANO</td>
<td>Directeur</td>
<td>M</td>
<td>PAIDEK</td>
<td><a href="mailto:mitimaremey@yahoo.fr">mitimaremey@yahoo.fr</a></td>
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<td>56</td>
<td>Patrick Luganda Cikuru</td>
<td>Chef de services de Finances et Informatique</td>
<td>M</td>
<td>RDC COOPEC NYWERA</td>
<td><a href="mailto:coopecny@yahoo.fr">coopecny@yahoo.fr</a>, <a href="mailto:icikuru@yahoo.fr">icikuru@yahoo.fr</a></td>
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<td>NSIMIRE GIZUNGU Emma</td>
<td>Coordinatrice Agent</td>
<td>F</td>
<td>RDC Tous pour le Genre dans le Développement (TGD)</td>
<td><a href="mailto:emmacizungu@yahoo.fr">emmacizungu@yahoo.fr</a></td>
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<td>58</td>
<td>LUGANDA MUSANGO Leon</td>
<td>Secrétaire Exécutif</td>
<td>M</td>
<td>RDC Groupe d’Acteurs de Microfinance du Kivu (GAMF)</td>
<td><a href="mailto:gamfkivu@yahoo.fr">gamfkivu@yahoo.fr</a>, <a href="mailto:leonluganda@yahoo.fr">leonluganda@yahoo.fr</a></td>
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<td>MATALATALA KISAPA Nicole</td>
<td>Superviseur des IMF</td>
<td>F</td>
<td>RDC Kinshasa</td>
<td><a href="mailto:jaelndandu@yahoo.fr">jaelndandu@yahoo.fr</a></td>
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<td>60</td>
<td>NDAHAYO Jules Theoneste</td>
<td>Director</td>
<td>M</td>
<td>Rwanda Union des COOPEC Umutanguha</td>
<td><a href="mailto:ucurw@yahoo.fr">ucurw@yahoo.fr</a>, <a href="mailto:ndahajt@yahoo.fr">ndahajt@yahoo.fr</a></td>
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<td>61</td>
<td>MUSANGWA Jean Marie</td>
<td>Risk Manager</td>
<td>M</td>
<td>Vision Finance</td>
<td><a href="mailto:musangwaj@yahoo.fr">musangwaj@yahoo.fr</a>, <a href="mailto:jeanmarie_musangwa@wvi.org">jeanmarie_musangwa@wvi.org</a></td>
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<td>62</td>
<td>Faustin K. Zihiga</td>
<td>Executive Vice President</td>
<td>Urwogo Opportunity Bank SA</td>
<td><a href="mailto:faustin@uomb.org">faustin@uomb.org</a> / <a href="mailto:faustin@uob.rw">faustin@uob.rw</a></td>
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<td>63</td>
<td>UWAMWIZA Julie</td>
<td>Managing Director</td>
<td>Women Investment Fund (WIF)</td>
<td><a href="mailto:juwamwiza@yahoo.com">juwamwiza@yahoo.com</a> / <a href="mailto:wifwanda@yahoo.com">wifwanda@yahoo.com</a></td>
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<td>64</td>
<td>Adama SALL</td>
<td>President du CA</td>
<td>MECROPEM</td>
<td><a href="mailto:mecropem@hotmail.com">mecropem@hotmail.com</a> / <a href="mailto:mecropem@orange.sn">mecropem@orange.sn</a></td>
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<td>65</td>
<td>Oumar BA</td>
<td>Directeur General</td>
<td>ASACASE</td>
<td><a href="mailto:barouba@hotmail.com">barouba@hotmail.com</a></td>
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<td>66</td>
<td>Faillou Diagne</td>
<td>President</td>
<td>UGPM</td>
<td><a href="mailto:ugpm@orange.sn">ugpm@orange.sn</a></td>
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<tr>
<td>67</td>
<td>Michael Brand</td>
<td>Managing Director</td>
<td>TEMBEKA Social Investment</td>
<td><a href="mailto:michael@tembeka.co.za">michael@tembeka.co.za</a></td>
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<tr>
<td>68</td>
<td>CONSOLATA Charles Lalika</td>
<td>Chief Operations Manager</td>
<td>Tanzania Community Bank Limited</td>
<td><a href="mailto:consolalika@yahoo.com">consolalika@yahoo.com</a> / <a href="mailto:dcb@africaonline.co.tz">dcb@africaonline.co.tz</a></td>
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<td>69</td>
<td>ODANOU Yombo</td>
<td>Directeur</td>
<td>CECA</td>
<td><a href="mailto:cecalome@laposte.tg">cecalome@laposte.tg</a> / <a href="mailto:o.yombo1@caramail.com">o.yombo1@caramail.com</a></td>
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<td>70</td>
<td>AHOCOU Alexandre Koba</td>
<td>Directeur Générale</td>
<td>UMECTO</td>
<td><a href="mailto:mikemlissa@yahoo.fr">mikemlissa@yahoo.fr</a></td>
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<td>71</td>
<td>NASSIROU Ramanou Aboudou</td>
<td>Directeur Générale</td>
<td>WAGES</td>
<td><a href="mailto:wages@cafe.tg">wages@cafe.tg</a></td>
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<td>72</td>
<td>FIOKLOU Messan</td>
<td>Directeur Générale Adjoint</td>
<td>FUCEC-Togo</td>
<td><a href="mailto:mesfioklou@yahoo.fr">mesfioklou@yahoo.fr</a></td>
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<td>73</td>
<td>BASSINA Komi</td>
<td>Directeur</td>
<td>ASID-Microfinance</td>
<td><a href="mailto:asijdcad@yahoo.fr">asijdcad@yahoo.fr</a></td>
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<td>74</td>
<td>ADJEI Yambillaw</td>
<td>Directrice Adjointe</td>
<td>MICROFUND</td>
<td><a href="mailto:microfund99@hotmail.com">microfund99@hotmail.com</a> / <a href="mailto:microfund33@yahoo.fr">microfund33@yahoo.fr</a></td>
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<td>75</td>
<td>Fr. Ssemwogerere Edward Anselm</td>
<td>Head of MF Department</td>
<td>UMU</td>
<td><a href="mailto:micro@umu.ac.ug">micro@umu.ac.ug</a> / <a href="mailto:essemwogerere@umu.ac.ug">essemwogerere@umu.ac.ug</a></td>
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<td>76</td>
<td>Sylvia Zawedde</td>
<td>Administrator</td>
<td>UMU</td>
<td><a href="mailto:micro@umu.ac.ug">micro@umu.ac.ug</a></td>
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<tr>
<td>77</td>
<td>Chris Kasaganki</td>
<td>Lecturer</td>
<td>UMU</td>
<td><a href="mailto:chris@mosifa.net">chris@mosifa.net</a></td>
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<td>78</td>
<td>Martin O’ Reilly</td>
<td>KIU Prof</td>
<td>KIU</td>
<td><a href="mailto:tinmar57@yahoo.com">tinmar57@yahoo.com</a></td>
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<td>79</td>
<td>KAMARO Danny</td>
<td>Assistant</td>
<td>KIU</td>
<td><a href="mailto:kamarodanny@yahoo.fr">kamarodanny@yahoo.fr</a></td>
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<td>80</td>
<td>TURYATUNGA PANCRATIUS</td>
<td>Chairman board of directors</td>
<td>OMIPA</td>
<td><a href="mailto:omipa_micro@yahoo.com">omipa_micro@yahoo.com</a> / <a href="mailto:pancraturya@yahoo.com">pancraturya@yahoo.com</a></td>
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<td>81</td>
<td>Dr. John Ddumba</td>
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<td>CERUDEB</td>
<td><a href="mailto:jddumba@yahoo.com">jddumba@yahoo.com</a></td>
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<td>82</td>
<td>John Giles</td>
<td>Executive Director</td>
<td>CERUDEB</td>
<td><a href="mailto:john.giles@centenarybank.co.uk">john.giles@centenarybank.co.uk</a></td>
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<td>83</td>
<td>Henry Kibirige</td>
<td>Director</td>
<td>CERUDEB</td>
<td><a href="mailto:henrykibirige@yahoo.com">henrykibirige@yahoo.com</a></td>
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<td>84</td>
<td>Emmanuel Emaasit</td>
<td>Regional Manager</td>
<td>CERUDEB</td>
<td><a href="mailto:emaasit@yahoo.com">emaasit@yahoo.com</a></td>
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<td>85</td>
<td>Henry Mbaguta</td>
<td>Asst. COMM</td>
<td>Ministry of Finance</td>
<td><a href="mailto:henry.mbaguta@finance.go.ug">henry.mbaguta@finance.go.ug</a></td>
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<td>86</td>
<td>Gerlinde Vetter</td>
<td>Consultant in OD &amp; PME for Central Africa</td>
<td>MISEREOR</td>
<td><a href="mailto:gerlinde.vetter@gmx.de">gerlinde.vetter@gmx.de</a> / <a href="mailto:gerline@gmx.de">gerline@gmx.de</a></td>
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<td>87</td>
<td>Otto Wormgoor</td>
<td>Director East Africa</td>
<td>Planet Rating</td>
<td><a href="mailto:owormgoor@planetrating.com">owormgoor@planetrating.com</a></td>
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<td>88</td>
<td>Alex Kalimugogo</td>
<td>Senior Analysts</td>
<td>Planet Rating</td>
<td><a href="mailto:aakalimugogo@planetrating.com">aakalimugogo@planetrating.com</a></td>
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<tr>
<td>89</td>
<td>David T. Baguma</td>
<td>Executive Director</td>
<td>AMFIU</td>
<td><a href="mailto:david_baguma@yahoo.com">david_baguma@yahoo.com</a> / <a href="mailto:dbaguma@amfiu.org.ug">dbaguma@amfiu.org.ug</a></td>
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<td>90</td>
<td>Kayongo Olivia</td>
<td>National Treasurer</td>
<td>AMFIU</td>
<td><a href="mailto:mietl@infocom.co.ug">mietl@infocom.co.ug</a></td>
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<td>91</td>
<td>Omana George</td>
<td>Country Director</td>
<td>ACORD</td>
<td><a href="mailto:acordgulu@yahoo.com">acordgulu@yahoo.com</a></td>
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<td>92</td>
<td>Okema John Simon</td>
<td>B. Manager</td>
<td>Kitaum Sacco</td>
<td><a href="mailto:kitsacco@yahoo.com">kitsacco@yahoo.com</a></td>
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<td>93</td>
<td>Martin Kaddu</td>
<td>Interpreter</td>
<td>Freelance</td>
<td><a href="mailto:mkaddu@yahoo.fr">mkaddu@yahoo.fr</a></td>
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<tr>
<td>94</td>
<td>Dr. Edith Natukunda</td>
<td>Interpreter</td>
<td>CIS</td>
<td><a href="mailto:info@ciseastafrica.com">info@ciseastafrica.com</a></td>
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<tr>
<td>95</td>
<td>Ernest Hategeka</td>
<td>Interpreter</td>
<td>CIS</td>
<td><a href="mailto:info@ciseastafrica.com">info@ciseastafrica.com</a></td>
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<tr>
<td>96</td>
<td>Tobi</td>
<td>Technician</td>
<td>CIS</td>
<td><a href="mailto:info@ciseastafrica.com">info@ciseastafrica.com</a></td>
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<td>97</td>
<td>Bonny</td>
<td>Technician</td>
<td>CIS</td>
<td><a href="mailto:info@ciseastafrica.com">info@ciseastafrica.com</a></td>
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<td>Producer</td>
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<td>UMC-TV</td>
<td><a href="mailto:ssenogai@yahoo.com">ssenogai@yahoo.com</a></td>
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<tr>
<td>99</td>
<td>Ms Ingrid Stokstad</td>
<td>NBO Office</td>
<td>F</td>
<td>USA</td>
<td>Microfinanza Rating</td>
<td><a href="mailto:ingrid.stokstad@microfinanzarating.com">ingrid.stokstad@microfinanzarating.com</a></td>
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<td><a href="mailto:info@microfinanzarating.com">info@microfinanzarating.com</a></td>
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<tr>
<td>100</td>
<td>Theresa Mazoyo</td>
<td>Executive Director</td>
<td>F</td>
<td>Zimbabwe</td>
<td>Agricultural Development Bank of Zimbabwe</td>
<td><a href="mailto:tmazoyo@agribank.co.zw">tmazoyo@agribank.co.zw</a></td>
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Annex 2. SUMMARY OF RESIDENTIAL WORKSHOP 2008 EVALUATIONS (UMU)

The following were findings from participants about the different workshop courses plus the respective facilitators:

A. Micro Finance Accounting by Jimmy Onyutta - Beginners

The Workshop Evaluation Form comprised of 6 items which had ratings of:

5 – Agree Strongly
4 – Agree somewhat (agreed to some extent)
3 – Neutral
2 – Disagree Somewhat
1 – Disagree Strongly

Items:

a) The idea behind having such workshop on the programme was very good indeed

Out of the forty eight (48) filled evaluations; forty-five (45) participants agreed strongly and three (3) participants agreed somewhat.

b) I would recommend this workshop to others without reservation.

Out of the forty eight (48) filled evaluations; forty-four (44) participants agreed strongly, three (3) agreed somewhat and one (1) was neutral.

c) The quality of the training materials was excellent.

Out of the forty eight (48) filled evaluations; Twenty-one (21) participants agreed strongly, Twenty (20) agreed somewhat, four (4) were neutral and 2 disagreed strongly.

d) The quality of instruction was excellent.

Out of the forty eight (48) filled evaluations; Twenty-six (26) participants agreed strongly, seventeen (17) agreed somewhat, three (3) were neutral, one (1) disagreed strongly and one (1) Disagreed strongly.

e) I thought the exercises were excellent learning tools

Out of the forty eight (48) filled evaluations; Twenty-eight (28) participants agreed strongly, seventeen (17) agreed somewhat, one (1) was neutral and one (1) disagreed strongly.
f) I believe my experience in this workshop has provided me with tools that can help me improve the performance of my organization.

Out of the forty eight (48) filled evaluations; Thirty-four (34) participants agreed strongly, nine (9) agreed somewhat, four (4) were neutral and one (1) disagreed strongly.

**Additional Comments:**

1. Some participants found the course a bit hard since they are beginners.
2. The subject matter was good though time was very limited to grasp every detail, hence more time required. (majority of participants pointed out this issue)
3. Participants suggested that software to learn how to operate certain concepts be provided.
4. Participants without the accounting knowledge should be catered for.
5. Illustrations have been good.
6. More efforts and research work is highly needed
7. Should prepare a simple explanation with examples on provisions & prepayments
8. The course should be scheduled for morning sessions only.
9. Practical examples should be given.
10. Notes should be detail and exercises included.
11. Some participants pointed out that the facilitator was not very clear.
12. Participants suggested that discussion groups should be formed i.e. in Kampala (Rubaga), and other UMU centres.

**B. Introduction to Microfinance by Billy Butamanya**

The Workshop Evaluation Form comprised of 6 items which had ratings of:

5 – Agree Strongly
4 – Agree somewhat (agreed to some extent)
3 – Neutral
2 – Disagree Somewhat
1 – Disagree Strongly
Items:

a) The idea behind having such workshop on the programme was very good indeed

Out of the forty (40) filled evaluations; thirty-eight (38) participants agreed strongly and two (2) participants agreed somewhat.

b) I would recommend this workshop to others without reservation.

Out of the forty (40) filled evaluations; thirty-seven (37) participants agreed strongly, one (1) agreed somewhat and two (2) were neutral.

c) The quality of the training materials was excellent.

Out of the forty (40) filled evaluations; twenty-eight (28) participants agreed strongly, eleven (11) agreed somewhat and one (1) was neutral.

d) The quality of instruction was excellent.

Out of the forty (40) filled evaluations; thirty-one (31) participants agreed strongly, eight (8) agreed somewhat and one (1) was neutral.

e) I thought the exercises were excellent learning tools.

Out of the forty (40) filled evaluations; thirty-one (31) participants agreed strongly, eight (8) agreed somewhat and one (1) was neutral.

f) I believe my experience in this workshop has provided me with tools that can help me improve the performance of my organization.

Out of the forty (40) filled evaluations; thirty-one (31) participants agreed strongly and nine (9) agreed somewhat.

Additional Comments:

1. The presenters should be contributing to the discussions.

2. Workshop is an eye opener to the micro finance business. The exercises we have received have really brought out issues that actually happen in most organizations and the way they should be solved.

3. Being a non-practitioner. I am now on board because of the good introductory discussion in microfinance.

4. I want to take this opportunity to thank first the UMU institution for such an undertaking and Mr. Butamanya for his level of presentations including group formations and the exercise given which is a very excellent learning tool. I believe if this is to be done by all the instructors will help me to improve the performance of our respective organization.
5. I would like to commend the presenter for his splendid presentation and hope that in other sessions that are pending will be rewarding. May God bless him and give him more wisdom.

6. I expect summative notes and details after group discussions. Good innovation of participants and interaction.

7. Encourage the organizers to maintain the spirit.

8. The workshop was okay only time given wasn’t enough according to me.

9. Additional training materials, books, video films etc.

10. Facilitator was really knowledgeable in the subject, able to bring out the points systematically and approachable manner. I recommend the course continue for a longer time since it is really beneficial to us.

11. Learning tool used is most effective to understand even though one is not a practitioner. More still it is a course of our day to day activities. (field work)

12. More interactions are necessary. Contact telephones are a necessity.

13. Good background for beginners and an excellent refresher for practitioners.

14. Thank you for the good job you are doing by providing such a good course to the people worldwide.

15. Presenter took us through microfinance areas I never knew before and they are going to make a difference in me.

16. Language and technical master of the topic so good. An interactive session- very interesting. Really enjoyed and felt encouraged to participate fully.

C. Tutorials (Modules 1-4) by Sengooba George

The Workshop Evaluation Form comprised of 6 items which had ratings of:

5 – Agree Strongly

4 – Agree somewhat (agreed to some extent)

3 – Neutral

2 – Disagree Somewhat

1 – Disagree Strongly

Items:
a) The idea behind having such workshop on the programme was very good indeed

Out of the forty-two (42) filled evaluations; thirty-three (33) participants agreed strongly and nine (9) participants agreed somewhat.

b) I would recommend this workshop to others without reservation.

Out of the forty-two (42) filled evaluations; thirty-two (32) participants agreed strongly, eight (8) agreed somewhat and two (2) were neutral.

c) The quality of the training materials was excellent.

Out of the forty-two (42) filled evaluations; eleven (11) participants agreed strongly, twenty-two (22) agreed somewhat and nine (9) were neutral.

d) The quality of instruction was excellent.

Out of the forty-two (42) filled evaluations; twenty-one (21) participants agreed strongly, twenty (20) agreed somewhat and one (1) was neutral.

e) I thought the exercises were excellent learning tools

Out of the forty-two (42) filled evaluations; twenty-seven (27) participants agreed strongly, fourteen (8) agreed somewhat and one (1) was neutral.

f) I believe my experience in this workshop has provided me with tools that can help me improve the performance of my organization.

Out of the forty-two (42) filled evaluations; twenty-six (26) participants agreed strongly, fourteen (14) agreed somewhat and two (2) were neutral.

Additional Comments:

1. The facilitator is a very good. He explains every technical term so that non-practitioners are not left behind.

2. Very good to have chance to review the modules before the exam. Would like to have modules back and corrected before exam so we should know if we were on the right track with our answers.

3. The modules need to be re-written with correct grammar and expressions.

4. The need to put into consideration the issue of micro-finance terminologies to cater for the non-micro finance practitioners remains a challenge.

5. The facilitator has been so accurate in the presentation and I wish to have him again in future lessons.

6. The presenter really minded about non-practitioners which I thought was a great idea and that made the sessions awesome.
7. As practitioners we know the real life of microfinance apart from when we get the theory, we become more professional and serve the poor in a better way.

8. I think the management should open up learning centers for those who are far away.

9. The course materials shall be revised in such a way that it serves distance learners efficiently. More practical work after each if the contents should be included in modules.

10. Some participants got the chance to attend this workshop due to the support of their employing organization, however when they move from that organization they lose the training opportunity. Is there anything you can do for those people to finish their study once they have registered especially those who have such problems from outside countries?

11. The exercise should be controlled in regard to time to allow the facilitator time to sum up. Exercises should contribute to a lower percentage compared to facilitator giving the lesson.

12. Modules are vast and complicated, so you have to make it easy to be understood by all practitioners and non-practitioners.

13. Revision of modules 1-4 was necessary, presentations were okay. I hope revision could be done in 4 days rather than 2 to enable working people catch up better for the exam as most people were busy with their institutional work.

D. Tutorials (Modules 5-8) by Ambrose Kibuuka

The Workshop Evaluation Form comprised of 6 items which had ratings of:

5 – Agree Strongly

4 – Agree somewhat (agreed to some extent)

3 – Neutral

2 – Disagree Somewhat

1 – Disagree Strongly

Items:

a) The idea behind having such workshop on the programme was very good indeed

Out of the twenty-five (25) filled evaluations; twenty-one (21) participants agreed strongly and four (4) participants agreed somewhat.

b) I would recommend this workshop to others without reservation.
Out of the twenty-five (25) filled evaluations; twenty-one (21) participants agreed strongly, three (3) agreed somewhat and one (1) was neutral.

c) The quality of the training materials was excellent.

Out of the twenty-five (25) filled evaluations; eleven (11) participants agreed strongly, twelve (12) agreed somewhat and two (2) were neutral.

d) The quality of instruction was excellent.

Out of the twenty-five (25) filled evaluations; thirteen (13) participants agreed strongly, eleven (11) agreed somewhat and one (1) was neutral.

e) I thought the exercises were excellent learning tools

Out of the twenty-five (25) filled evaluations; ten (10) participants agreed strongly, eleven (11) agreed somewhat, three (3) were neutral and one (1) did not respond.

f) I believe my experience in this workshop has provided me with tools that can help me improve the performance of my organization.

Out of the twenty-five (25) filled evaluations; seventeen (17) participants agreed strongly and eight (8) agreed somewhat

Additional Comments:

1. The learning material should capture some more details.

2. The facilitator is good.

3. The facilitator is an inspirational and motivating.
E. Tutorials (Modules 9-12) by Luke Okumu

The Workshop Evaluation Form comprised of 6 items which had ratings of:

5 – Agree Strongly
4 – Agree somewhat (agreed to some extent)
3 – Neutral
2 – Disagree Somewhat
1 – Disagree Strongly

Items:

a) The idea behind having such workshop on the programme was very good indeed

Out of the eight (8) filled evaluations; all the eight (8) participants agreed strongly

b) I would recommend this workshop to others without reservation.

Out of the eight (8) filled evaluations; seven (7) participants agreed strongly and one (1) agreed somewhat.

c) The quality of the training materials was excellent.

Out of the eight (8) filled evaluations; seven (7) participants agreed strongly and one (1) agreed somewhat.

d) The quality of instruction was excellent.

Out of the eight (8) filled evaluations; five (5) participants agreed strongly and three (3) agreed somewhat.

e) I thought the exercises were excellent learning tools

Out of the eight (8) filled evaluations; all the eight (8) participants agreed strongly

f) I believe my experience in this workshop has provided me with tools that can help me improve the performance of my organization.

Out of the eight (8) filled evaluations; six (6) participants agreed strongly and two (2) agreed somewhat.

Additional Comments:

1. Past papers would have been provided at the end of the session.

2. Past papers would help us to address the problem of question approach
F. Tutorials (Modules 13-16) by Fr. Ssemwogerere Edward

The Workshop Evaluation Form comprised of 6 items which had ratings of:

5 – Agree Strongly
4 – Agree somewhat (agreed to some extent)
3 – Neutral
2 – Disagree Somewhat
1 – Disagree Strongly

Items:

a) The idea behind having such workshop on the programme was very good indeed

Out of the thirteen (13) filled evaluations; eleven (11) participants agreed strongly and two (2) agreed somewhat.

b) I would recommend this workshop to others without reservation.

Out of the thirteen (13) filled evaluations; twelve (12) participants agreed strongly and one (1) agreed somewhat

c) The quality of the training materials was excellent.

Out of the thirteen (13) filled evaluations; seven (7) participants agreed strongly, four (4) agreed somewhat, one (1) was neutral and one (1) disagreed somewhat.

d) The quality of instruction was excellent.

Out of the thirteen (13) filled evaluations; seven (7) participants agreed strongly, five (5) agreed somewhat and one (1) was neutral.

e) I thought the exercises were excellent learning tools

Out of the thirteen (13) filled evaluations; eight (8) participants agreed strongly, four (4) agreed somewhat and one (1) disagreed somewhat

f) I believe my experience in this workshop has provided me with tools that can help me improve the performance of my organization.

Out of the thirteen (13) filled evaluations; nine (9) participants agreed strongly and four (4) agreed somewhat.
Additional Comments:

1. UMU highly recommended for this programme.

2. Should have more reading materials.

3. I think it is important to find time for formal presentations on the most difficult parts of the module. Noticed that the lecturer has almost everything in his computer, would be excellent to share that for better understanding.

4. Next time, it should not limit only to tutorials but also to encompass some vital subjects such as repeating, difficulties and correction in modules.

5. I really appreciated the discussion but time was too short.

6. Workshop helped me learn more about question approach. I liked the criticisms because it is through these that one learns more and becomes more knowledgeable.

7. Guidance of presenter on unclear chapters is appreciated.

8. The illustrations on the modules were successfully explained.

G. Internal Audit and Control by Jimmy Onyutta

The Workshop Evaluation Form comprised of 6 items which had ratings of:

5 – Agree Strongly

4 – Agree somewhat (agreed to some extent)

3 – Neutral

2 – Disagree Somewhat

1 – Disagree Strongly

Items:

a) The idea behind having such workshop on the programme was very good indeed

Out of the thirteen (13) filled evaluations; eleven (11) participants agreed strongly and two (2) agreed somewhat.
b) I would recommend this workshop to others without reservation.

Out of the thirty-three (33) filled evaluations; thirty (30) participants agreed strongly, two (2) agreed somewhat and one (1) was neutral.

c) The quality of the training materials was excellent.

Out of the thirty-three (33) filled evaluations; nineteen (19) participants agreed strongly, twelve (12) agreed somewhat and two (2) were neutral.

d) The quality of instruction was excellent.

Out of the thirty-three (33) filled evaluations; twenty-one (21) participants agreed strongly, nine (9) agreed somewhat, two (2) were neutral and one (1) did not respond.

e) I thought the exercises were excellent learning tools

Out of the thirty-three (33) filled evaluations; twenty-one (21) participants agreed strongly, eleven (11) agreed somewhat and one (1) was neutral.

f) I believe my experience in this workshop has provided me with tools that can help me improve the performance of my organization.

Out of the thirty-three (33) filled evaluations; twenty-three (23) participants agreed strongly, nine (9) agreed somewhat and one (1) was neutral.

**Additional Comments:**

1. The practical experience of the facilitator was very educative in many angles.

2. Some found the presentations as the best way to deliver subject matter.

3. Discussions with fellow participants was beneficial

4. The facilitator was good and indeed goes practical by giving examples as well as practical exercise to enhance participant’s training experience.

5. Practical exercises are a better learning tool.

6. Facilitator should be maintained

7. Facilitator is knowledgeable, helpful and material given was very educative.

8. Facilitator should have provided sample audit reports for comparison with what happens in participants’ respective institutions.

9. Presentations were very simple and understandable – Approach used was good.
10. Having UMU logo in every manual and handout is very important.
11. The course was indeed practical and more participatory
12. Having UMU logo in every manual and handout is very important.

**H. Product Development by Mukwana Peter**

The Workshop Evaluation Form comprised of 6 items which had ratings of:

5 – Agree Strongly
4 – Agree somewhat (agreed to some extent)
3 – Neutral
2 – Disagree Somewhat
1 – Disagree Strongly

**Items:**

a) **The idea behind having such workshop on the programme was very good indeed**

Out of the fifty-eight (58) filled evaluations; fifty-five (55) participants agreed strongly, two (2) agreed somewhat and one (1) was neutral.

b) **I would recommend this workshop to others without reservation.**

Out of the fifty-eight (58) filled evaluations; fifty-two (52) participants agreed strongly and six (6) agreed somewhat.

c) **The quality of the training materials was excellent.**

Out of the fifty-eight (58) filled evaluations; fifty-one (51) participants agreed strongly, six (6) agreed somewhat and one (1) was neutral.

d) **The quality of instruction was excellent.**

Out of the fifty-eight (58) filled evaluations; forty-six (46) participants agreed strongly, ten (10) agreed somewhat, one (1) was neutral and one (1) disagreed strongly.

e) **I thought the exercises were excellent learning tools**

Out of the fifty-eight (58) filled evaluations; thirty-eight (38) participants agreed strongly, twelve (12) agreed somewhat, 6 were neutral and 2 did not respond.
f) I believe my experience in this workshop has provided me with tools that can help me improve the performance of my organization.

Out of the fifty-eight (58) filled evaluations; forty-seven (47) participants agreed strongly, ten (10) agreed somewhat and one (1) disagreed somewhat.

**Additional Comments:**

1. The subject matter behind is so essential for practitioners.

2. The facilitator has good materials and presentations.

3. It was recommended that group discussions and exercises should be put in place.

4. The facilitator was well organized and materials provided are all a tool for participants’ development.

5. Very adequate and up to date data with relevant and valid examples.

6. This course is only useful to microfinance institutions but also NGO who not only deal in loans.

7. Should give out notes earlier.

8. Guiding notes/course outlines and questions should be provided for quick revision.

**I. Credit Risk Management by Jonathan Enamu**

The Workshop Evaluation Form comprised of 6 items which had ratings of:

5 – Agree Strongly

4 – Agree somewhat (agreed to some extent)

3 – Neutral

2 – Disagree Somewhat

1 – Disagree Strongly
Items:

a) The idea behind having such workshop on the programme was very good indeed

Out of the forty-two (42) filled evaluations; thirty-nine (39) participants agreed strongly, two (2) agreed somewhat and one (1) did not respond.

b) I would recommend this workshop to others without reservation.

Out of the forty-two (42) filled evaluations; thirty-four (34) participants agreed strongly, six (6) agreed somewhat, one (1) was neutral and one (1) did not respond.

c) The quality of the training materials was excellent.

Out of the forty-two (42) filled evaluations; twenty-seven (27) participants agreed strongly, sixteen (16) agreed somewhat, seven (7) were neutral and one (1) did not respond.

d) The quality of instruction was excellent.

Out of the forty-two (42) filled evaluations; seventeen (17) participants agreed strongly, sixteen (16) agreed somewhat, one (1) was neutral and 1 did not respond.

e) I thought the exercises were excellent learning tools

Out of the forty-two (42) filled evaluations; twenty-two (22) participants agreed strongly, eleven (11) agreed somewhat, six (6) were neutral, two (2) disagreed somewhat and 1 did not respond.

f) I believe my experience in this workshop has provided me with tools that can help me improve the performance of my organization.

Out of the forty-two (42) filled evaluations; twenty-four (24) participants agreed strongly, sixteen (16) agreed somewhat, one (1) was neutral and 1 did not respond.

Additional Comments:

1. This course is very useful as far as microfinance is concerned hence then be accommodated is the new revised modules accordingly.

2. Commendable and has enhanced my credit risk knowledge.

3. Need more materials on loan delinquent measurements.

4. The topic was good with a lot of experiences, there is need to refresh us in it next time.

5. Excellent method of dissemination of material and very conversant and up to date with the MFI subject and subject/course topic.

6. The facilitator is a very good, resourceful and impressive
7. The approach was good but the level of taking was low because of the time dedicated. Otherwise it was a fair experience.

8. I am a practitioner who has a lot of new ideas from this course.

9. The practical/professional field experience is a very educative and elaborative.

10. More lectures should be given during this course since it’s the general practice subject which can make me avoid risks.

11. The lecturer was a former practitioner and has experience and very good elaborative examples for the subject. He is the right person to handle the risk subject.

12. Credit risk management is a headache to financial and operational sustainability so the training must be directed towards preventing, detective of corrective mechanism of arrears, delinquency, and default of portfolio at risk in the MFI’s.

13. Hold group discussions in afternoons.

14. Presenter has been quite knowledgeable in presentation because he gives time to participants to put forward issues across the board, for more clarification which is done at ease and clearly clarifies.

15. I would recommend that centers should be opened up where we can go and borrow books for reference.

16. The system that was used for training was good even the explanation was clear for us to understand.

17. The workshop was and effective in giving clear understanding on the topics covered.
J. Credit Risk Management by Jonathan Enamu

The Workshop Evaluation Form comprised of 6 items which had ratings of:

5 – Agree Strongly
4 – Agree somewhat (agreed to some extent)
3 – Neutral
2 – Disagree Somewhat
1 – Disagree Strongly

Items:

a) The idea behind having such workshop on the programme was very good indeed

Out of the forty-two (41) filled evaluations; thirty-nine (39) participants agreed strongly, two (2) agreed somewhat and one (1) did not respond.

b) I would recommend this workshop to others without reservation.

Out of the forty-two (42) filled evaluations; thirty-four (34) participants agreed strongly, six (6) agreed somewhat, one (1) was neutral and one (1) did not respond.

c) The quality of the training materials was excellent.

Out of the forty-two (42) filled evaluations; twenty-seven (27) participants agreed strongly, sixteen (16) agreed somewhat, seven (7) were neutral and one (1) did not respond.

d) The quality of instruction was excellent.

Out of the forty-two (42) filled evaluations; seventeen (17) participants agreed strongly, sixteen (16) agreed somewhat, one (1) was neutral and 1 did not respond.

e) I thought the exercises were excellent learning tools

Out of the forty-two (42) filled evaluations; twenty-two (22) participants agreed strongly, eleven (11) agreed somewhat, six (6) were neutral, two (2) disagreed somewhat and 1 did not respond.

f) I believe my experience in this workshop has provided me with tools that can help me improve the performance of my organization.

Out of the forty-two (42) filled evaluations; twenty-four (24) participants agreed strongly, sixteen (16) agreed somewhat, one (1) was neutral and 1 did not respond.

Additional Comments:
1. This course is very useful as far as microfinance is concerned hence then be accommodated is the new revised modules accordingly.

2. Commendable and has enhanced my credit risk knowledge.

3. Need more materials on loan delinquent measurements.

4. The topic was good with a lot of experiences, there is need to refresh us in it next time.

5. Excellent method of dissemination of material and very conversant and up to date with the MFI subject and subject/course topic.

6. Facilitator was resourceful and impressive.

7. The approach was good but the level of taking was low because of the time dedicated. Otherwise it was a fair experience.

8. The practical/professional field experience is a very educative and elaborative.

9. Credit risk management is a headache to financial and operational sustainability so the training must be directed towards preventing, detective of corrective mechanism of arrears, delinquency, default of portfolio at risk in the MFI’s.

10. Hold group discussions in afternoons.

11. Presenter has been quite knowledgeable in presentation because he gives time to participants to put forward issues across the board, for more clarification which is done at ease and clearly clarifies. He should be brought again.

12. Please consider time factor to enable more micro-finance practitioners to catch up with the materials.

13. Time frame for this workshop was small and I would recommend that the UMU administration should open up centers where we can go and borrow books for reference.

14. The system that was used for training was good even the explanation was clear for us to understand.

15. The workshop was effective in giving clear understanding on the topics covered.

**K. Contemporary Thinking on Community Economic Development by Ambrose Kibuuka**

The Workshop Evaluation Form comprised of 6 items which had ratings of:

5 – Agree Strongly
4 – Agree somewhat (agreed to some extent)
3 – Neutral
2 – Disagree Somewhat
1 – Disagree Strongly

Items:

a) The idea behind having such workshop on the programme was very good indeed

Out of the forty-five (45) filled evaluations; forty-four (44) participants agreed strongly and one (1) was neutral.

b) I would recommend this workshop to others without reservation.

Out of the forty-five (45) filled evaluations; forty-four (44) participants agreed strongly and one (1) was neutral.

c) The quality of the training materials was excellent.

Out of the forty-five (45) filled evaluations; thirty-six (36) participants agreed strongly, seven (7) agreed somewhat and two (2) were neutral.

d) The quality of instruction was excellent.

Out of the forty-five (45) filled evaluations; forty (40) participants agreed strongly, four (4) agreed somewhat, one (1) was neutral.

e) I thought the exercises were excellent learning tools

Out of the forty-five (45) filled evaluations; thirty-eight (38) participants agreed strongly, four (4) agreed somewhat, one (1) was neutral and 2 did not respond.

f) I believe my experience in this workshop has provided me with tools that can help me improve the performance of my organization.

Out of the forty-five (45) filled evaluations; thirty-eight (38) participants agreed strongly, four (4) agreed somewhat, two (2) were neutral and 2 did not respond.
**Additional Comments:**

1. Facilitator was commended for being a good presenter.
2. Very relevant course which could be expanded to all regional levels
3. The course has been an eye opener to participants.
4. Nice presentations with valid references.
5. It is a cross-cutting course unit which is a necessary tool for all other courses.
6. Well organized research, knowledge, and experience and diversified teaching methodology. Uganda should be proud of him.
7. Facilitator should provide more detailed notes.
8. The facilitator is a Jesus of economic development giving real life situation to redeem the country out of poverty.
9. The facilitator has been very lively and his knowledge is needed for all Ugandans.
10. All students should have a chance to go through this course.
11. Should make this course a common feature for all university programmes as it builds both personal and institutional growth & development.
12. He should continue with his spirit of being with a vision & creative.

**L. Drop-outs HIV/AIDS & Microfinance Risk Mgt by Ssekajja Samuel Mayanja**

The Workshop Evaluation Form comprised of 6 items which had ratings of:

5 – Agree Strongly
4 – Agree somewhat (agreed to some extent)
3 – Neutral
2 – Disagree Somewhat
1 – Disagree Strongly

**Items:**

a) The idea behind having such workshop on the programme was very good indeed
Out of the thirty (30) filled evaluations; twenty-five (25) participants agreed strongly, three (3) agreed somewhat and two (2) disagreed somewhat.

**b) I would recommend this workshop to others without reservation.**

Out of the thirty (30) filled evaluations; twenty-four (24) participants agreed strongly, three (3) agreed somewhat, one (1) was neutral, one (1) disagreed somewhat and one (1) disagreed strongly.

**c) The quality of the training materials was excellent.**

Out of the thirty (30) filled evaluations; ten (10) participants agreed strongly, seventeen (17) agreed somewhat, two (2) disagreed somewhat and one (1) disagreed strongly.

**d) The quality of instruction was excellent.**

Out of the thirty (30) filled evaluations; eight (8) participants agreed strongly, sixteen (16) agreed somewhat, three (3) were neutral, one (1) disagreed somewhat and two (2) disagreed strongly.

**e) I thought the exercises were excellent learning tools**

Out of the thirty (30) filled evaluations; ten (10) participants agreed strongly, thirteen (13) agreed somewhat, four (4) were neutral, one (1) disagreed somewhat and two (2) disagreed strongly.

**f) I believe my experience in this workshop has provided me with tools that can help me improve the performance of my organization.**

Out of the thirty (30) filled evaluations; twelve (12) participants agreed strongly, thirteen (13) agreed somewhat, two (2) were neutral and three (3) disagreed somewhat.

**Additional Comments:**

1. There is need to have more practical experiences and exercises to enable participants learn more.

2. Risk management tool is quite vital for proper management of business.

3. The facilitator is quite knowledgeable with wide experience.

4. I appreciate the approach used to tackle this topic.

5. The facilitator was straight forward though he was not ready for the lecture.
M. Monitoring and Evaluation Reporting by Rachael Nalwoga

The Workshop Evaluation Form comprised of 6 items which had ratings of:

5 – Agree Strongly

4 – Agree somewhat (agreed to some extent)

3 – Neutral

2 – Disagree Somewhat

1 – Disagree Strongly

Items:

a) The idea behind having such workshop on the programme was very good indeed

Out of the eighteen (18) filled evaluations; fifteen (15) participants agreed strongly and three (3) agreed somewhat.

b) I would recommend this workshop to others without reservation.

Out of the eighteen (18) filled evaluations; twelve (12) participants agreed strongly and six (6) agreed somewhat.

c) The quality of the training materials was excellent.

Out of the eighteen (18) filled evaluations; nine (9) participants agreed strongly, six (6) agreed somewhat and three (3) were neutral.

d) The quality of instruction was excellent.

Out of the eighteen (18) filled evaluations; eleven (11) participants agreed strongly, six (6) agreed somewhat and one (1) was neutral.

e) I thought the exercises were excellent learning tools

Out of the eighteen (18) filled evaluations; nine (9) participants agreed strongly, seven (7) agreed somewhat and two (2) were neutral.

f) I believe my experience in this workshop has provided me with tools that can help me improve the performance of my organization.

Out of the eighteen (18) filled evaluations; twelve (12) participants agreed strongly and six (6) agreed somewhat.
**Additional Comments:**

1. It was recommended that in future the following workshops be merged:
   a. Financial Planning & Monitoring
   b. Monitoring and Evaluation Reporting

2. There is need to give ample time to the facilitator to deliberate on the subject matter.

3. The PMT report handout lacks explanations on how the final figures were arrived at.

4. Special training on Performance Monitoring Tool (PMT) should be provided in future – software for self-learning is recommended.

5. She was very lively, good, and clear and has a lot to share.

6. Micro Insurance should be included in the workshop sessions.

**N. New Technologies and MF (MIS and Reporting) by Chris Kasangaki**

The Workshop Evaluation Form comprised of 6 items which had ratings of:

5 – Agree Strongly

4 – Agree somewhat (agreed to some extent)

3 – Neutral

2 – Disagree Somewhat

1 – Disagree Strongly

**Items:**

a) The idea behind having such workshop on the programme was very good indeed

Out of the four (4) filled evaluations; three (3) participants agreed strongly and one (1) agreed somewhat.
b) I would recommend this workshop to others without reservation.
Out of the four (4) filled evaluations; three (3) participants agreed strongly and one (1) agreed somewhat.

c) The quality of the training materials was excellent.
Out of the four (4) filled evaluations; two (2) participants agreed strongly and two (2) agreed somewhat.

d) The quality of instruction was excellent.
Out of the four (4) filled evaluations; all the four (4) participants agreed strongly

e) I thought the exercises were excellent learning tools
Out of the four (4) filled evaluations; two (2) participants agreed strongly and two (2) agreed somewhat.

f) I believe my experience in this workshop has provided me with tools that can help me improve the performance of my organization.
Out of the four (4) filled evaluations; two (2) participants agreed strongly and two (2) agreed somewhat.

O. Credit Risk Management II by Omeke Michael

The Workshop Evaluation Form comprised of 6 items which had ratings of:

5 – Agree Strongly

4 – Agree somewhat (agreed to some extent)

3 – Neutral

2 – Disagree Somewhat

1 – Disagree Strongly

Items:

a) The idea behind having such workshop on the programme was very good indeed
Out of the fifteen (15) filled evaluations; thirteen (13) participants agreed strongly and two (2) agreed somewhat.

b) I would recommend this workshop to others without reservation.
Out of the fifteen (15) filled evaluations; fourteen (14) participants agreed strongly and one (1) agreed somewhat.

c) **The quality of the training materials was excellent.**
Out of the fifteen (15) filled evaluations; eight (8) participants agreed strongly and seven (7) agreed somewhat.

d) **The quality of instruction was excellent.**
Out of the fifteen (15) filled evaluations; twelve (12) participants agreed strongly and three (3) agreed somewhat.

e) **I thought the exercises were excellent learning tools**
Out of the fifteen (15) filled evaluations; eleven (11) participants agreed strongly and four (4) agreed somewhat.

f) **I believe my experience in this workshop has provided me with tools that can help me improve the performance of my organization.**
Out of the fifteen (15) filled evaluations; nine (9) participants agreed strongly, five (5) agreed somewhat and one (1) was neutral.

**Additional Comment:**
1. The facilitator was well prepared for the presentation

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**P. Tools for Competitive Positioning by Mukwana Peter**
The Workshop Evaluation Form comprised of 6 items which had ratings of:

5 – Agree Strongly

4 – Agree somewhat (agreed to some extent)

3 – Neutral

2 – Disagree Somewhat

1 – Disagree Strongly
Items:

a) The idea behind having such workshop on the programme was very good indeed

Out of the seven (7) filled evaluations; all the seven (7) participants agreed strongly

b) I would recommend this workshop to others without reservation.

Out of the seven (7) filled evaluations; four (4) participants agreed strongly, two (2) agreed somewhat and one (1) was neutral.

c) The quality of the training materials was excellent.

Out of the seven (7) filled evaluations; four (4) participants agreed strongly, two (2) agreed somewhat and one (1) was neutral.

d) The quality of instruction was excellent.

Out of the seven (7) filled evaluations; all the seven (7) participants agreed strongly.

e) I thought the exercises were excellent learning tools

Out of the seven (7) filled evaluations; four (4) participants agreed strongly, one (1) agreed somewhat, one (1) was neutral and one (1) did not respond.

f) I believe my experience in this workshop has provided me with tools that can help me improve the performance of my organization.

Out of the seven (7) filled evaluations; six (6) participants agreed strongly and one (1) was neutral.

Additional Comment:

1. Very educative workshop which must be attended by all participants. The tools cut across all institutions and not only for microfinance institutions.

2. The facilitator is very good at the way he presents ideas.

3. The facilitator is an exceptionally excellent presenter; the department can benefit a lot from his experience and knowledge if we use him extensively.
Q. Activity Based Costing by Anthony Ndora

The Workshop Evaluation Form comprised of 6 items which had ratings of:

5 – Agree Strongly
4 – Agree somewhat (agreed to some extent)
3 – Neutral
2 – Disagree Somewhat
1 – Disagree Strongly

Items:

a) The idea behind having such workshop on the programme was very good indeed

Out of the eight (8) filled evaluations; six (6) participants agreed strongly and two (2) agreed somewhat.

b) I would recommend this workshop to others without reservation.

Out of the eight (8) filled evaluations; five (5) participants agreed strongly, two (2) agreed somewhat and one (1) was neutral.

c) The quality of the training materials was excellent.

Out of the eight (8) filled evaluations; one (1) participants agreed strongly and five (5) agreed somewhat.

d) The quality of instruction was excellent.

Out of the eight (8) filled evaluations; five (5) participants agreed strongly, two (2) agreed somewhat and one (1) was neutral.

e) I thought the exercises were excellent learning tools

Out of the eight (8) filled evaluations; three (3) participants agreed strongly, three (3) agreed somewhat and two (2) were neutral.

f) I believe my experience in this workshop has provided me with tools that can help me improve the performance of my organization.

Out of the eight (8) filled evaluations; four (4) participants agreed strongly, one (1) agreed somewhat and three (3) were neutral.
**Additional Comment:**

1. The facilitator was knowledgeable in the area.

2. It is a very good course and relevant for all participants for the betterment of their institutions.

3. The course addresses essentials of MFIs, though it is hard. The delivery of this course needs to be simplified further.

4. It should be given enough time since it is very wide and with a lot of calculations.

**R. Corporate Governance by Dr. Luke Okumu**

The Workshop Evaluation Form comprised of 6 items which had ratings of:

5 – Agree Strongly

4 – Agree somewhat (agreed to some extent)

3 – Neutral

2 – Disagree Somewhat

1 – Disagree Strongly

**Items:**

a) **The idea behind having such workshop on the programme was very good indeed**

Out of the twelve (12) filled evaluations; eleven (11) participants agreed strongly and one (1) agreed somewhat.

b) **I would recommend this workshop to others without reservation.**

Out of the twelve (12) filled evaluations; ten (10) participants agreed strongly and two (2) agreed somewhat.

c) **The quality of the training materials was excellent.**

Out of the twelve (12) filled evaluations; six (6) participants agreed strongly, five (5) agreed somewhat and one (1) was neutral.

d) **The quality of instruction was excellent.**

Out of the twelve (12) filled evaluations; seven (7) participants agreed strongly and five (5) agreed somewhat.
e) I thought the exercises were excellent learning tools

Out of the twelve (12) filled evaluations; eight (8) participants agreed strongly, three (3) agreed somewhat and one (1) did not respond.

f) I believe my experience in this workshop has provided me with tools that can help me improve the performance of my organization.

Out of the twelve (12) filled evaluations; nine (9) participants agreed strongly and three (3) agreed somewhat.

Additional Comment:

1. Participants should be provided with comprehensive handouts/materials.

2. The facilitator is excellent instructor; he should be retained by the university as a permanent staff because he has attributes necessary to develop the microfinance department.

3. The facilitator gave time to participants to ask him questions and also make consultations.

S. Financial Markets by Ndandiko Charles

The Workshop Evaluation Form comprised of 6 items which had ratings of:

5 – Agree Strongly

4 – Agree somewhat (agreed to some extent)

3 – Neutral

2 – Disagree Somewhat

1 – Disagree Strongly

Items:

a) The idea behind having such workshop on the programme was very good indeed

Out of the eight (8) filled evaluations: all the eight (8) participants agreed strongly

b) I would recommend this workshop to others without reservation.

Out of the eight (8) filled evaluations; five (5) participants agreed strongly and three (3) agreed somewhat.

c) The quality of the training materials was excellent.
Out of the eight (8) filled evaluations; four (4) participants agreed strongly and five (5) agreed somewhat.

d) The quality of instruction was excellent.

Out of the eight (8) filled evaluations; five (5) participants agreed strongly and four (4) agreed somewhat.

e) I thought the exercises were excellent learning tools

Out of the eight (8) filled evaluations; two (2) participants agreed strongly and six (6) agreed somewhat.

f) I believe my experience in this workshop has provided me with tools that can help me improve the performance of my organization.

Out of the eight (8) filled evaluations; two (2) participants agreed strongly, five (5) agreed somewhat and one (1) did not respond.

Additional Comment:

1. It has enlightened participant’s understanding of the future of finance trends nationally and internationally.

2. The course is relevant and the facilitator is knowledgeable

T. Institutional Development by Kilibo Charles

The Workshop Evaluation Form comprised of 6 items which had ratings of:

5 – Agree Strongly

4 – Agree somewhat (agreed to some extent)

3 – Neutral

2 – Disagree Somewhat

1 – Disagree Strongly

Items:

a) The idea behind having such workshop on the programme was very good indeed

Out of the fourteen (14) filled evaluations; twelve (12) participants agreed strongly, one (1) agreed somewhat and one (1) was neutral.

b) I would recommend this workshop to others without reservation.
Out of the fourteen (14) filled evaluations; ten (10) participants agreed strongly, three (3) agreed somewhat and one (1) was neutral.

c) The quality of the training materials was excellent.

Out of the fourteen (14) filled evaluations; seven (7) participants agreed strongly, one (1) agreed somewhat and one (1) was neutral.

d) The quality of instruction was excellent.

Out of the fourteen (14) filled evaluations; six (6) participants agreed strongly, four (4) agreed somewhat and four (4) were neutral.

e) I thought the exercises were excellent learning tools.

Out of the fourteen (14) filled evaluations; eight (8) participants agreed strongly, three (3) agreed somewhat and three (3) were neutral.

f) I believe my experience in this workshop has provided me with tools that can help me improve the performance of my organization.

Out of the fourteen (14) filled evaluations; eight (8) participants agreed strongly, five (5) agreed somewhat and one (1) was neutral.

Additional Comment:

1. Very relevant but time constraints were very prominent.

2. This is by next year to other students.

3. The materials were not enough.

4. The presenter is an authority of the subject and has been helpful in sharing his experience with the class.

5. More time needs to be allotted for this course.

6. Monitoring and evaluation should be considered as a course unit as well.

7. The idea is good and training materials are okay.
U. MFI Regulation and Supervision by Billy Butamanya

The Workshop Evaluation Form comprised of 6 items which had ratings of:

5 – Agree Strongly

4 – Agree somewhat (agreed to some extent)

3 – Neutral

2 – Disagree Somewhat

1 – Disagree Strongly

**Items:**

a) The idea behind having such workshop on the programme was very good indeed

Out of the nine (9) filled evaluations: eight (8) participants agreed strongly and one (1) agreed somewhat.

b) I would recommend this workshop to others without reservation.

Out of the nine (9) filled evaluations: seven (7) participants agreed strongly and two (2) agreed somewhat.

c) The quality of the training materials was excellent.

Out of the nine (9) filled evaluations; four (4) participants agreed strongly and five (5) agreed somewhat.

d) The quality of instruction was excellent.

Out of the nine (9) filled evaluations: seven (7) participants agreed strongly and two (2) agreed somewhat.

e) I thought the exercises were excellent learning tools

Out of the nine (9) filled evaluations: seven (7) participants agreed strongly and two (2) agreed somewhat.

f) I believe my experience in this workshop has provided me with tools that can help me improve the performance of my organization.

Out of the nine (9) filled evaluations: eight (8) participants agreed strongly and one (1) agreed somewhat.

**Additional Comment:**
The facilitator is very good and the subject matter is relevant.

V. Performance Monitoring by Mutebi Samuel

The Workshop Evaluation Form comprised of 6 items which had ratings of:

5 – Agree Strongly
4 – Agree somewhat (agreed to some extent)
3 – Neutral
2 – Disagree Somewhat
1 – Disagree Strongly

Items:

a) The idea behind having such workshop on the programme was very good indeed

Out of the ten (10) filled evaluations: eight (8) participants agreed strongly and two (2) agreed somewhat.

b) I would recommend this workshop to others without reservation.

Out of the ten (10) filled evaluations: eight (8) participants agreed strongly, one (1) agreed somewhat and one (1) was neutral.

c) The quality of the training materials was excellent.

Out of the ten (10) filled evaluations: five (5) participants agreed strongly, four (4) agreed somewhat and one (1) was neutral.

d) The quality of instruction was excellent.

Out of the ten (10) filled evaluations: eight (8) participants agreed strongly and two (2) agreed somewhat and one (1) was neutral.

e) I thought the exercises were excellent learning tools

Out of the ten (10) filled evaluations: six (6) participants agreed strongly, three (3) agreed somewhat and one (1) was neutral.

f) I believe my experience in this workshop has provided me with tools that can help me improve the performance of my organization.
Out of the ten (10) filled evaluations: eight (8) participants agreed strongly, one (1) agreed somewhat and one (1) was neutral

Additional Comment:

1. PMT is a good tool without any benchmark in the industry of microfinance

2. It was a good workshop though there is need to cater for non-microfinance practitioners

W. Networking and Microfinance by Ssekajja Mayanja Samuel

The Workshop Evaluation Form comprised of 6 items which had ratings of:

5 – Agree Strongly

4 – Agree somewhat (agreed to some extent)

3 – Neutral

2 – Disagree Somewhat

1 – Disagree Strongly

Items:

a) The idea behind having such workshop on the programme was very good indeed

Out of the forty one (41) filled evaluations: thirty five (35) participants agreed strongly and six (6) Agreed somewhat.

b) I would recommend this workshop to others without reservation.

Out of the forty one (41) filled evaluations: twenty nine (29) participants agreed strongly, ten (10) Agreed somewhat and two (2) were neutral.

c) The quality of the training materials was excellent.

Out of the forty one (41) filled evaluations: twelve (12) participants agreed strongly, seventeen (17) agreed somewhat, eight (8) were neutral, one (1) disagreed somewhat, one (1) disagreed strongly and two (2) did not respond.
d) The quality of instruction was excellent.

Out of the forty one (41) filled evaluations: sixteen (16) participants agreed strongly, twenty (20) agreed somewhat, one (1) was neutral, one (1) disagreed somewhat, two (2) disagreed strongly and one (1) did not respond.

e) I thought the exercises were excellent learning tools

Out of the forty one (41) filled evaluations: twenty three (23) participants agreed strongly, fourteen (14) agreed somewhat, two (2) were neutral, one (1) disagreed somewhat and one (1) did not respond.

f) I believe my experience in this workshop has provided me with tools that can help me improve the performance of my organization.

Out of the forty one (41) filled evaluations: twenty one (21) participants agreed strongly, sixteen (16) agreed somewhat, two (2) were neutral, one (1) disagreed somewhat and one (1) did not respond.

Additional Comment:

1. The facilitator is excellent.

2. Knowledge acquired will assist participants to improve on networking in their various institutions.

X. Rural Finance by Richard Roberts

The Workshop Evaluation Form comprised of 6 items which had ratings of:

5 – Agree Strongly

4 – Agree somewhat (agreed to some extent)

3 – Neutral

2 – Disagree Somewhat

1 – Disagree Strongly

Items:

a) The idea behind having such workshop on the programme was very good indeed

Out of the thirty five (35) filled evaluations: twenty eight (28) participants agreed strongly, five (5) agreed somewhat and two (2) were neutral.

b) I would recommend this workshop to others without reservation.
Out of the thirty five (35) filled evaluations: twenty seven (27) participants agreed strongly, four (4) agreed somewhat and four (4) were neutral.

**c) The quality of the training materials was excellent.**

Out of the thirty five (35) filled evaluations: twenty one (21) participants agreed strongly, seven (7) agreed somewhat, five (5) were neutral, one (1) disagreed somewhat and one (1) did not respond.

**d) The quality of instruction was excellent.**

Out of the thirty five (35) filled evaluations: sixteen (16) participants agreed strongly, thirteen (13) agreed somewhat, four (4) were neutral and two (2) disagreed somewhat.

**e) I thought the exercises were excellent learning tools**

Out of the thirty five (35) filled evaluations: twenty three (23) participants agreed strongly, seven (7) agreed somewhat, two (2) were neutral, one (1) disagreed somewhat, one (1) disagreed strongly and one (1) did not respond.

**f) I believe my experience in this workshop has provided me with tools that can help me improve the performance of my organization.**

Out of the thirty five (35) filled evaluations: nineteen (19) participants agreed strongly, eleven (11) agreed somewhat, two (2) were neutral and three (3) disagreed somewhat.

**Additional Comment:**

1. The workshop is very knowledgeable to practitioners, to enable them acquire knowledge as regards the agricultural sector.

2. It was very realistic and practical to the Ugandan situation.

3. Brief and precise handouts.

4. There is high need to relate the material to a rural situation.

5. If he would have come earlier the presentation would be wonderful.

6. It should be appreciated that the facilitator has a wide analytical skill with deep knowledge and experience to be passed on to participants.

7. Very educational and interesting

8. Very practical in raising awareness in tackling poverty in rural areas by MFIs.

**Y. Product Diversification by Ssebukulu Godfrey**

The Workshop Evaluation Form comprised of 6 items which had ratings of:
5 – Agree Strongly

4 – Agree somewhat (agreed to some extent)

3 – Neutral

2 – Disagree Somewhat

1 – Disagree Strongly

Items:

a) The idea behind having such workshop on the programme was very good indeed

Out of the sixteen (16) filled evaluations: all participants agreed strongly.

b) I would recommend this workshop to others without reservation.

Out of the sixteen (16) filled evaluations: fourteen (16) participants agreed strongly and two (2) Agreed somewhat.

c) The quality of the training materials was excellent.

Out of the sixteen (16) filled evaluations: six (6) participants agreed strongly, six (6) agreed somewhat, two (2) were neutral, one (1) disagreed somewhat and one (1) did not respond.

d) The quality of instruction was excellent.

Out of the sixteen (16) filled evaluations: eight (8) participants agreed strongly, six (6) agreed somewhat and two (2) were neutral.

e) I thought the exercises were excellent learning tools

Out of the sixteen (16) filled evaluations: nine (9) participants agreed strongly, four (4) agreed somewhat, one (1) was neutral and two (2) did not respond.

f) I believe my experience in this workshop has provided me with tools that can help me improve the performance of my organization.

Out of the sixteen (16) filled evaluations: nine (9) participants agreed strongly, six (6) agreed somewhat and one (1) was neutral.

Additional Comment:

1. The facilitator is sound and has command over the subject matter.

2. He has very good presentation/facilitation skills.
3. The course is a good requirement for all Institutions.

4. Practical approach to facilitation enabled participants to understand the course well.

5. The facilitator is good and vibrant
ANNEX 21 UMU Programme
## ANNEX 22 List of MAIN sponsored Participants

**Uganda Martyrs' University, May 22 to June 6, 2008**

<table>
<thead>
<tr>
<th>No.</th>
<th>Name</th>
<th>Sex</th>
<th>Position</th>
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<tr>
<td>1</td>
<td>Bewketu Alamirew Alemu</td>
<td>M</td>
<td>Operations Manager</td>
<td>Metemamen MFI</td>
<td></td>
<td><a href="mailto:mmfisc@ethionet.et">mmfisc@ethionet.et</a></td>
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<td>2</td>
<td>Wegayehu Asrat Gebre Tsadik</td>
<td>F</td>
<td>Finance Manager</td>
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<td>Ephrem W/Yohannes</td>
<td>M</td>
<td>Performance Monitoring Officer</td>
<td>AEMFI</td>
<td>Ethiopia</td>
<td><a href="mailto:aemfi@ethionet.et">aemfi@ethionet.et</a></td>
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<td>4</td>
<td>Antehneh Kifle</td>
<td>M</td>
<td>Accountant</td>
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<td>Rahel Hailu</td>
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<td>Abdissa Tegene</td>
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<td>Arsi Nagelle Branch Manager</td>
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**Commentaires :**

- L’examen devrait être annoncé ou dit longtemps avant pour bien lire la matière. Ca va être un peu subjectif de sélectionner sur base des cours ou module secondaire comme l’éthique ou l’environnement. Il faudrait tester sur l’analyse financière.
- On n’a pas eu d’information concernant l’accès à la bibliothèque à l’UCAC.
- Le temps du séminaire devrait être beaucoup plus long pour avoir le temps de bien préparer les examens.

**Fiche d’évaluation No. 2 - Initiation à l’outil informatique, Jean Robert Kala**

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**Commentaires :**

- Le module a été exécuté en équipe de 2 personnes, chacune avec une machine. Les explications données oralement ont été accompagnées d'exercices pratiques.
- L'enseignant est à la hauteur de sa tâche, il connaît.
- C'est un module très intéressant.
- Le cours est très intéressant, mais le temps lui imparti est très insuffisant.
- Nous avons besoin de faire beaucoup d'exercices encore car notre niveau est faible.
- Le professeur est compétent et justifie d’une expérience requise.
- Le professeur a bien préparé le cours. Il est expérimenté.
- Le cours a été bien dispensé, l'enseignant maîtrise bien son cours.
Recommandations

- La salle de machine aurait pu être disponibilité pour faciliter l’entraînement et exercices pratiques, qu’on y veille à l’avenir.
- Dans le cas possible, allonger à deux journées entière la durée du séminaire qu’on travaille sur l’ordinateur directement.
- Donner plus de support en terme de note.
- A exiger un niveau minimum aux candidats en Excel.
- Plusieurs autres séances pour approfondir.

Fiche d’évaluation No. 3 – Organisation des IMF, Théophile Eyada

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Documentation
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**Commentaires :**

- Le cours était très intéressant ; parce qu’il englobait tous ce que nous pratiquons dans nos institutions.
- Très bon module à enrichir avec la théorie des organisations des IMF.
- Le module est fondamental pour notre firme actuelle puis devra améliorer ses pratiques.
- Le module est très intéressant et pratique, nous allons sûrement l’appliquer.
- Les exposés ont manqué à mon avis d’exemples pratiques.
- Le cours est d’une importance capitale car il va nous permettre de réorganiser nos IMF.
- Le prof a été très actif, et il maîtrise très bien le cours, mais on lui a donné très peu de temps.
- Le présentateur est fortement compétent, mais le temps imparti à son exposé est court.
- L’exposé est claire, intéressant, mais la contrainte temporaire fait qu’on survole la matière.
- Les cours sont très utiles, mais le temps est un peu court.
- Quant à moi je remercie beaucoup le MAIN qui a eu nous intégrer dans ce programme (Master) pour qu’on puisse aller loin. L’enseignant aussi a marqué mon attention, merci !
- C’est un module très intéressant qui peut nous aider à mieux organiser nos IMF et leur gestion, cependant le temps est très court, une journée ne suffit pas.
- Nos attentes ont été atteintes, mais le temps et la durée sont insuffisants par rapport à la pertinence du thème.
- Le professeur a bien préparé le cours.
- Le cours est très intéressant, il est pratique que théorique, et le prof l’animé très bien, et l’approche est participatif.
Recommandations :

- Il faut nous ajouter une autre séance pour faire des exercices pratiques.
- Echanges permanentes avec le professeur durant la période académique pour approfondissement, enrichissement, partage et documentation.
- Avoir des documentation pour mieux nous expliquer les donnés.
- Les thèmes sont très importants, le temps d’explication est moindre.
- Augmenter le volume horaire en y insérant les travaux de groupe de 15 à 30 minutes pour mieux appréhender les concepts.
- Mettre à la disposition des stagiaires les supports en dessus de module.
- Prévoir une session plus longue pour d’éventuelle discussion.
- Nous aimerions qu’on lui accorde un peu plus de temps (1/2 journée encore) pour des cas pratiques.
- Nous aurions souhaité que le cours traite aussi de la transformation de certaines IMF.
- A l’avenir il faut trois jours pour ce cours et nous espérons que le cas qui sera distribué aura des références bibliologiques pour que chaque étudiant aille approfondir la recherche, car il s’agit d’un programme de Master.
- Que le professeur enrichisse son cours notamment sur la gestion des conflits en milieu professionnel.
- Proposer des cours du MAIN par Internet pour ceux qui le désirent.
- Avoir des modules lors de l’exposé.
- Il faut nous donner une documentation suffisante pour approfondir chez nous afin de combler l’insuffisance de temps.
- Prévoir un grand support pour une bonne assimilation de l’exposé.
- Il faudra donner beaucoup des exercices à faire.
### Pertinence du Thème

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Commentaires :

- La Leçon était très intéressante.
- Le cours est bien préparé avec des illustrations d’actualités, c’est vraiment académique.
- Les aspects négatifs de comportement déviant ont été plus mis en exergue dans la problématique « ETHIQUE », mais les pistes de solutions pour sortir de ce GOULOT D’ETRANGLEMENT n’ont pas été suffisamment abordés.
- Le thème est pertinent, mais la durée est courte.
- Le professeur maîtrise bien son cours de même que d’autres informations relatives « actualités » qu’il nous a fait part. Seulement le support a été distribué tardivement.
- C’est un module très nécessaire maintenant pour l’ensemble des activités et surtout les microfinance, cependant il faut l’enrichir d’avantage.
- C’est un professeur patenté qui connaît son métier et qu’est expérimenté dans les problèmes du monde entier.
- Bon programme, enseignant compétent.
- L’éthique est une réalité dans nos pays en général et en particulier dans le quotidien de nos institutions. Nous avons des armes pour en discuter avec nos collègues à notre retour afin d’établir de relations les meilleurs avec nos partenaires et tout le monde.
- Très bon cours et le professeur connaît beaucoup de choses, mais le temps est très insuffisant. Le contenu du cours est adapté aux réalités que nous vivons dans nos pays et dans nos organisations.
- Modules assez intéressant et à toucher de problèmes réels rencontrés dans nos IMF, à nous aider à améliorer notre comportement et celui de nos administrateurs.
- On aurait pu présenter un cas d’école pour diagnostiquer le problème d’éthique et de gouvernance dans une IMF.
- Le thème a paru plus théorique et les exemples devraient être plus tirés du fonctionnement des IMF.
- Un cours qui doit être donné en deux jours, le thème est trop vaste.
- Thème très intéressant dont certains chapitres nécessitent du temps pour une meilleure compréhension, surtout les concepts.
- Le cours est très intéressant, puisque la tendance que les IMF vient de secteurs informels, il y a absence de l’éthique.
- Le professeur (enseignant) a bien dispensé le cours. J’apprécie les supports au cours d’étude. Merci !
- Je trouve qu’il y a peu de temps donné aux stagiaires pour assimiler tous le cours de ce programme pour faire face à un test dans deux semaines.
**Recommandations :**

- Il faudra augmenter les jours de cette séance, parce qu’elle est très importante.
- N’y a t-il pas moyen de présenter le cours d’une façon simple ?
- Je souhaiterais que la durée d’exposé soit revue afin d’en permettre une bonne compréhension.
- Il serait mieux de donner (distribuer) le support avant le temps afin de permettre aux étudiants de le lire avant et pouvoir profiter de la présence du professeur pour poser des questions.
- Il faut élaborer pour chaque type d’IMF, un code d’éthique de référence pour en discuter avec les candidats, qu’ils pourront rentrer avec une idée d’éthique réel et pratique qu’ils pourront expliquer chez eux au moins qu’ils pourront adapter.
- Allonger la durée de formation pour le cours à 3 journées afin de bien assimiler le contenu et ne pas survoler.
- A l’avenir pour d’autre promotion, prévoir 2 à 3 jours pour ce cours.
- Que le professeur mette les références bibliothèques à la fin du support/cours.
- Revoir la gestion du temps en canalisant les débats.
- Adapter le thème à la pratique des IMF.
- A reprendre si possible.
- Il serait plus intéressant de le rendre plus pratique pour l’adapter à l’institution.
- Je propose que le MAIN instaure des cours par correspondance soit par Internet soit en envoyant des documents par la poste.

**Fiche d’évaluation No. 5 – Stratégie et gouvernance, K.Z. Gouyomgbia Constant**

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- Il n’y pas eu de travaux de groupe.

**Commentaires :**

- Le thème est très intéressant et un cours qui est pratique peut changer notre institution.
- C’est le professeur qu’il fallait, vous avez fait un bon choix.
- Ce cours a fait d’un autre homme dans sa façon de voir les choses.
- Excellent séminaire, justifie notre déplacement.
- Ce serait une bonne chose si on avait traité un cas d’école.
- Un bon exposé et nous avons besoin des documentations.
- J’apprécie particulièrement l’enseignement, en suite l’enseignant est trop intéressant.
- Le cours est très, très, très intéressant. Le cours nous a laissé beaucoup de chose en stratégie et gouvernance. C’est bon !
- Il expose bien son cours, mais il serait mieux de diminuer les histoires politiques.
- L’exposé était intéressant, le professeur a beaucoup de compétence.
- C’est un module très intéressant dispensé par un grand connaisseur qui a de l’expérience, félicitation pour l’exposé !
- L’exposé a gagné illustration par tous ces exemples très bien vécu de Mr Zézé, un bon exemple à suivre dans nos IMF.

**Recommandations :**
- Faciliter son accès au membres du MAIN
- Refaire ce cours tous les ans si possible.
- Il serait souhaitable de multiplier ce cours pour nous permettre tous de grandir.
- A reprendre ailleurs.
- Que le support soit à notre disposition à temps.
- Même si on ajoute é autres jours, mais selon la disponibilité du professeur ça sera bon.
- Il est recommandable de continuer à donner le cours les années prochaines.
- Allonger la durée du séminaire à une semaine.
- Produire pour un cas précis d’école une stratégie pour une IMF pour s’y référer.
- Demandons au MAIN de faire profiter à d’autres acteurs pour améliorer la qualité de notre travail.

**Fiche d’évaluation No. 6 – Réglementation du secteur de la microfinance, G.Mbeti Banga**

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**Commentaires :**

- Nous avons besoin des documents.
- Nous disons merci ! au MAIN qui a eu cette idée de nous initier. Nous remercions également l’intervenant de son élan.
- J’avais l’impression que certains stagiaires ne sentaient pas concerné par la réglementation : CEMAC, au fait qu’ils ne partagent pas le même zone monétaire.
- Il y a eu la maîtrise de la matière et réponses aux questions posés.
- Sujet très pertinent ! Il sera d’un grand concours pour nous qui sommes en train de mettre sur pied une réglementation.
- L’exposant est compétent et expérimenté, il est outillé et mieux placé pour animer ce thème.
- L’exposé a été clair, l’enseignant connaît sa matière.
- Exposé répondant aux atteintes de mon institution, mais sa durée est très courte.
- Le professeur a fait son mieux. Son exposé a été clair, concis, complet et concret.
- Le cours est d’une importance capitale soit au niveau des IMF et au niveau de nos pays.
- Le cours est intéressant, utile surtout que le secteur récent on le découvre du jour au jour.
- Le résumé de cette réglementation m’a semblé intéressant, c’est bon !
- Le professeur est bon. Il anime correctement le module et maîtrise la matière. Mais le module doit être restructuré.
- Il n’est pas possible de traiter ce thème en une matinée compte tenu de son importance.
- Le professeur maîtrise la matière.
- Le sujet est d’actualité et nous permettra de voir plus clair dans le fonctionnement.
- On aurait pu faire aussi une synthèse qu’intègre la zone UEMOA.
**Recommandations :**

- Mise à disposition des supports pour pouvoir participer activement dans les détails.
- Il faut reprendre les cours.
- Avoir le module bien avant serait un atout.
- Il faudrait donner le support avant de débuter le cours afin de venir après l’avoir lu.
- Que la durée de cette matière soit allongée à au moins 3 jours.
- Toujours il y a des améliorations à faire car le secteur de la microfinance est dynamique.
- Qu’il soit toujours disponible pour répondre à nos questions même par voie électronique.
- On aimerait que il incluse la documentation des réglementation au sein des pays de l’Afrique de l’est.
- La bibliographie et documents consultés pour aboutir à la formulation de cette réglementation doivent être mis à disposition.
- Il faut restructurer la matière. Exposer par exemple sur le 1er chap. : pourquoi réglementer la microfinance ? 2° Que faut-il réglementer ? 3° Quelles sont les autorités habilitées. Le cas du réglementation de la CEMAC devait venir à titre d’exemple.
- Rester en contact avec l’enseignant pour la suite et les questions pendantes.
- Il est recommandable de reprendre le cours pour l’année académique prochaine.
- Voir aussi d’autres réglementations en vigueur.

**Fiche d’évaluation No. 7 – Analyse financière des IMF, C. Nenta**

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### Commentaires :

- Le temps est insuffisant.
- Bonne présentation avec exercice à l’appui.
- L’exemple typique des IMF n’a pas été bien traité.
- Un cours à repandre si possible par ce que le contenu est trop cherché.
- Le cours est très intéressant, avec des calculs, il est très important dans la gestion de l’entreprise.
- Le professeur enseigne très bien, il maîtrise bien sa matière.
- C’est un cours très intéressant et très approprié pour les IMF. Il est bien structuré, ça commence par la général et puis par le particulier c.a.dire sur l’IMF.
- Le départ n’a pas tenu compte de la différence de niveau de participants.
- Le cours s’est bien déroulé. Seulement qu’il faisait longtemps qu’on a quitté le bas de l’école.
- La durée prévu pour le cours est insuffisante vu des exercices à faire, il aurait fallu au moins 3.5 jours.
- C’est un professeur qu’il faut pour l’analyse financière, il est compétent.
- Le professeur est à l’hauteur de ce cours, bon exposé.
- Un très bon cours, un très bon professeur, le cours était difficile mais le professeur a été à l’hauteur de sa tache. Le temps était insuffisant. Absence des référence bibliographiques.
- N’ayant pas assez de prerequits sur les études de techniques comptables et financière, de ce point vue la le thème n’a pas rencontré mon attention. Par contre l’analyse des ratios dans les EMFs avait pu m’aider à évoluer dans mon contexte de travail. Merci ! d’en tenir compte lors du test final. merci !
Nous avons reçu un brossage sur la comptabilité et l'analyse financière des entreprises commerciales et industrielle et le bon reflex en ce domaine, ce qui est une valeur ajoutée pour nous.

Le cours a été bien dispensé. Le temps imparti est tellement minimum.

Bonne initiative pour avoir organiser ces cours sur l’analyse financière par ce que sans A.F aucun dirigeant ne peut prendre des décisions durables et dans la bonne gestion des affaires et assurer sa pérennité.

Le professeur maîtrise bien le cours et donne des exemples clairs.

Beaucoup plus traité des sociétés industrielles.

**Recommandations :**

- Augmenter la durée en temps du cours pour plus de clarté.
- Donner plus d’importance à l’analyse des cas spécifiques des IMF.
- Envoie des documents pour mieux nous orienter.
- Une autre séance pour faire des exercices pour approfondir beaucoup plus la matière.
- Comme l’analyse financière est un cours vaste et clé dans le service de IMF il nous faut deux jours entiers pour mieux comprendre.
- Il faut augmenter le temps de ce module. Le professeur doit choisir les ratios les plus importants qui sont uniforme pour son école et d’autre et surtout conforme à ceux de CIGAP.
- Il faudrait au moins 3 jours car son importance est capitale.
- Toutes les entreprises quelles que soit leur forme, elles ont un même cycle d’exploitation, tel que le professeur nous enseignait. Donc, ce cours est bien, il concerne toutes sortes d’entreprise. C’est bon.
- Adapter le cours aux IMF pour l’enrichir.
- Nous demanderons aux organisateurs de revoir l’horaire (timing). Moi particulièrement je remercie tous le MAIN et l’UCAC pour ce cours. Ce cours nous servira à bien travailler et organiser nos IMF.
- Faire une synthèse des différentes pratiques au niveau de l’analyse financière dans les IMF parce que j’ai l’impression qu’il y a encore des points de divergence dans les ratios.
- Donner plus d’importance sur cas des IMF.
- Le module est intéressant mais il devait surtout être orienté dans le sens des IMF, c.à.d, une analyse financière adaptée à nos institutions en tant que praticien (microfinance).
- Un très, très, très bon enseignant, il est très recommandable pour ce cours.
- Compte tenu de l’importance du cours, il serait mieux d’augmenter le nombre de jours.

**Fiche d’évaluation No. 8 - Environnement macroéconomique, Hubert NGNODJOM**

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*il n’y a pas eu travaux de groupes*

**Commentaires :**

- Nous remercions le professeur qui est ouvert à toute l’Afrique. Il nous a donné une vision globale internationale du monde.
- L’enseignant connaît sa matière.
- Très important à reprendre.
- Si on pouvait avoir plus de temps pour mieux connaître les organismes internationaux, leur fonctionnement, ça serait un plus pour mieux comprendre la position de nos gouvernants par rapport aux décisions venant de ces organismes: FMI, BM, etc.
- Ce cours est très intéressant. Nous allons l’adapter à notre IMF.
- Bon développement de l’exposé en dépit du volume horaire petit.
- L’exposé est très bien structuré et documenté.
- C’est un module intéressant mais il faut l’enrichir d’avantage. On parle surtout de l’UMOA et du Cameroun.
- La durée de l’exposé est très limitée par rapport à la pertinence du contenu.
- Très bon cours, le professeur a été à la hauteur de sa tache, mais temps insuffisants.
- Cours pertinent car il nous projette dans le contexte de la mondialisation avec tous les aspects de développement.
- La matière est riche d’infos à la lune.
- Le module nous a permis de mieux cerner les articulations entre les différents acteurs économique.

**Recommandations :**

- Une demi journée, c’est peu comme durée.
- Cours bien préparé.
- Que le MAIN puisse songer à planifier le temps maximum. Enfin, merci pour l’initiative inlassable.
- Elargir le champ du cours à l’environnement de pays de tous les étudiants. Les étudiants peuvent contribuer dans la mesure du possible pour les sessions prochaines.
- Généraliser le contenu du module.
- A l’avenir, donner une demi journée au cours de réglementation CEMAC et donner une journée à ce cours d’environnement macro-économique.

**Fiche d’évaluation No. 9 - Contrôle interne et plan d’audit, Sam Mdoumbé**

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*il n’y a pas eu de travaux de groupe*
**Commentaires** :

- Module très intéressant.
- La matière est intéressante et rencontre les vécus quotidiens de nos institutions.
- L’expérience professionnelle de Mr SAM a permis de présenter des cas tirés dans l’actualité des EMF, favorable aux échanges durant le séminaire.
- Le module est très indispensable pour les IMF.
- Absence des statistiques dans le support=NEGATIF. Ce qui est positif le prof a organisé un test écrit et cela va nous motiver à lire le support qu’on nous a donné, c’est positif.
- La matière est bien préparée. Le professeur a une grande expérience dans le domaine.
- Exposé clair et pertinent.
- Le cours a été bien dispensé. Le problème que nous avons rencontré c’est le temps qui est tellement limité.
- Bon thème qui est mieux développé dans le document.
- L’enseignant est expert en la matière.
- Le professeur est une personne qui a une connaissance et une expérience appréciable.
- Rendre le cours plus vivant et plus pratique.

**Recommandations** :

- Revoir la façon de traiter le module.
- A approfondir en ligne avec le professeur pour les questions pendantes.
- Il faut une grande vivalité pour animer ce module comme celui de ZEZE.
- Augmentation de durée serait pertinente.

**Fiche d’évaluation No. 10 – Planification Stratégique, Théophile Eyada**

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<table>
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<tr>
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<td>Total</td>
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</table>
**Commentaires :**

- Le professeur a bien présenté le thème malgré le temps court lui réservé pour la préparation.
- L'enseignant s'est débrouillé, mais les attentes ne sont pas satisfaits.
- Impeccable exposé, dynamisme de la pédagogie (pédagogie active).
- Cours très important, mais le temps est insuffisant.
- The course is well prepared
- Le cours a été bien dispensé, bien que l'enseignant n’était pas prêt, il s’arrangé

**Recommandations :**

- Q'on prépare l'enseignant avant le temps.
- Augmenter la durée de l’exposé.
- More examples on microfinance is needed.

**Fiche d’évaluation No. 11 – Performance et viabilité sociale, Marc Berger et Bart de Bruyne**

<table>
<thead>
<tr>
<th>Pertinence</th>
<th>Clarté de l’exposé</th>
<th>Réponses aux questions</th>
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<tbody>
<tr>
<td>Pas satisfaisant</td>
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<td>Satisfaisant</td>
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<th>Satisfaction des attentes</th>
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<tr>
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<tr>
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</tr>
<tr>
<td>Total</td>
<td>Total</td>
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Satisfaction des attentes

- Pas satisfaisant 2
- Peu satisfaisant 6
- Satisfaisant 12
- Très satisfaisant 4
- Total 22
### Commentaires :

- La matière est très abondante, dans peu de temps réservé surtout aux travaux de groupe. L’application de dimension ciblage et adaptation... est à affiner plus tard.
- Le cours est bien dispensé. En suite les enseignant nous ont fait travailler. C’est une bonne chose à apprécier.
- La PS est un cours vaste il est mieux de donner un temps suffisant pour la formation.
- Il n’y a pas eu suffisamment de temps pour comparer la PS à la gouvernance.
- Exposé clair avec des méthodes actives, temps toujours court.
- Sujet intéressant, il faudrait mieux allonger la durée.
- Thème très intéressant, à reprendre si possible.
- Le module est bien préparé et le cours reflète la réalité du moment.
- Le cours a été participatif et les intervenants (Marc et Bart) se spécialisent sur le thème précis. Nous avons beaucoup appris.
- Matières bien préparées et dispensées.
- Le sujet était vraiment pertinent pour moi et je pense que ça va apporter une valeur ajoutées à mon institution. Nous n’avions pas pensé à ça.
- Le module a été intéressant. Nous allons voir comment l’appliquer dans notre institution.

### Recommandations:

- Il a fallu avoir le support complet avec qu’on commence.
- Prochainement prévoir beaucoup plus de temps 3-5 jours.
- Que ce cours ne soit pas programmé à la fin ou l’on termine en cascade.
- Accorder de temps à la partie théorique pour mieux interpréter la fiche d’évaluation CERISE.
- Il faut accompagner/assurer le suivi de la mise en œuvre de la performance sociale ; c.à.d poursuivre les contacts avec chaque participant.

Si c’est possible organiser d’autres session sur la viabilité sociale pour les autres cadres de nos institutions et les autres institutions qui ne sont pas représentées.

**ANNEX 31 Programme**
# Horaires des séances

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<td>10h30 - 11h</td>
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<td>11h - 13h</td>
<td>Séance</td>
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<td>13h - 14h30</td>
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<tr>
<td>16h - 16h15</td>
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<td>16h15 - 17h45</td>
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<tr>
<td>IV. Samedi 16 août</td>
<td>V. Arrivée et inscription</td>
<td>VI. JR Kala + Fanta</td>
</tr>
<tr>
<td>VII. Dimanche –matinée 17 août</td>
<td>VIII. Arrivée et inscription</td>
<td>IX. JR Kala + Fanta</td>
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<tr>
<td>X. Dimanche 17 après-midi : Libre</td>
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<tr>
<td>XI. Lundi, 18 août</td>
<td>Lancement du programme (8h30-10h 30)</td>
<td>XIV. JR Kala + Fanta</td>
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<tr>
<td>XVI. Mardi, 19 août</td>
<td>Environnement macroéconomique</td>
<td>XV. H. Ngnodjom</td>
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<tr>
<td>XVII. Organisation des IMF (Organizational Development)</td>
<td></td>
<td>XVIII. T. Eyada</td>
</tr>
<tr>
<td>XIX. Mercredi 20 août</td>
<td>Les enjeux de l’éthique dans les IMF</td>
<td>XX. H. Ngnodjom</td>
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<tr>
<td>XXII. Jeudi 21 et vendredi 22 août</td>
<td>Stratégie et gouvernance</td>
<td>XXIII. K. Z. Gouyetomgbia</td>
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<td>XXV. Samedi 23 matinée : Visite de terrain</td>
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<td>XXVI. Samedi 23 après-midi et dimanche 24 août : Libre</td>
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<tr>
<td>XXVII. Lundi 25 août</td>
<td>XXVIII. Réglementation du secteur de la microfinance : illustration CEMAC</td>
<td>XXIX. G. Mbéti Banga</td>
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<tr>
<td>XXX. Mardi 26 août, Mercredi 27 août matinée</td>
<td>XXXII. Analyse financière des IMF</td>
<td>XXXIII. S. Kaoutoing</td>
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<tr>
<td>XXXIV. Mercredi 27 août après-midi</td>
<td>XXXV. Initiation à l’outil informatique 1</td>
<td>XXXVI. JR Kala</td>
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<tr>
<td>XXXVII. Jeudi 28 et vendredi 29 août</td>
<td>XXXVIII. Contrôle interne et plan d’audit</td>
<td>XXXIX. Ebé Evina</td>
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<tr>
<td>XL. Samedi 30 matinée</td>
<td>XLI. Initiation à l’outil informatique 1</td>
<td>XLII. JR Kala</td>
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<td>XLIII. Samedi 30 après-midi et dimanche 31 août : Libre</td>
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<tr>
<td>XLIV. Lundi 01 et mardi 02 septembre</td>
<td>XLV. Planification stratégique</td>
<td>XLVI. T. Eyada</td>
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| XLVII. | Mercredi 03, jeudi 04 et vendredi 05 – septembre |
|XLVIII. | Performance et viabilité sociale |
|XLIX. | Marc Berger et Bart |
|LI. | Vendredi 05 août vers 17 heures |
|LII. | Evaluation globale de la formation |
|LIII. | Samedi 06 matinée |
|LIV. | Clôture |
|LV. | Départ |
|LVI. | JR Kala + Fanta |
## ANNEX 32 Liste des Participants

<table>
<thead>
<tr>
<th>LVII. N°</th>
<th>LVIII. Noms et Prénoms</th>
<th>LIX. Pays</th>
<th>LX. Institutions</th>
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<tbody>
<tr>
<td>LXII. 1</td>
<td>AHOCOU Koba Alexandre</td>
<td>L XIV. Togo</td>
<td>LXV. UMECTO</td>
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<tr>
<td>LXVIII. 2</td>
<td>TAHIROU I. Salifou</td>
<td>L XX. Niger</td>
<td>LX XI. TAANADI</td>
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<tr>
<td>LXXIII. 3</td>
<td>ADGEI Sodji Belle Yambli</td>
<td>L XXX. Togo</td>
<td>LXXVI. MICROFUND</td>
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<tr>
<td>LXXVIII. 4</td>
<td>NIZEYEMMARIYA Marianne</td>
<td>L XXXX. Rwanda</td>
<td>LXXXI. VISION FINANCE</td>
</tr>
<tr>
<td>LXXXIII. 5</td>
<td>RUKUNDO Samson</td>
<td>L XXXV. Rwanda</td>
<td>LXXXVI. VISION FINANCE</td>
</tr>
<tr>
<td>LXXXVIII. 6</td>
<td>TSOUNGA Victor</td>
<td>XC. Congo</td>
<td>XCI. CAPPED</td>
</tr>
<tr>
<td>XCI. 7</td>
<td>BROOHM Nikoué</td>
<td>XCV. Togo</td>
<td>XCVI. CECA</td>
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<tr>
<td>XCIX. 8</td>
<td>FOUEMO N. Salomon</td>
<td>CI. Cameroun</td>
<td>CII. COOPEMIF</td>
</tr>
<tr>
<td>CIV. 9</td>
<td>Bertin RUTEGA NKWALE</td>
<td>CV. RDC</td>
<td>CVII. PLD</td>
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<tr>
<td>CX. 10</td>
<td>LUBALA NAMGAMEBE Faustin</td>
<td>CXII. RDC</td>
<td>CXIII. COOPEC NYAWERA</td>
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<tr>
<td>CXVI. 11</td>
<td>Béni OSSURU DJURUA</td>
<td>CXVIII. RDC</td>
<td>CXIX. APEF</td>
</tr>
<tr>
<td>CXXII. 12</td>
<td>BANGOURA Moïse</td>
<td>CXXIV. Guinée Conakry</td>
<td>CXXV. CE.EUPD</td>
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<td>CXXVIII. 13</td>
<td>NDUWIMANA Térence</td>
<td>CXX. Burundi</td>
<td>CXXXI. RIM_CECAD</td>
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<td>CXXXV. 14</td>
<td>NDAHAYO Jules Theonest</td>
<td>CXXXVI. Rwanda</td>
<td>CXXXVIII. UCU</td>
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<td>CXLII. Rwanda</td>
<td>CXLIV. URWEGO</td>
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<td>CXLVII. Rwanda</td>
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<td>HATUNGIMANA Eric</td>
<td>CLII. Burundi</td>
<td>CLIV. COSPEC</td>
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<td>NDUWINGOMA Christophe</td>
<td>CLIX. Burundi</td>
<td>CLXI. TURAME Community Bank SA</td>
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<td>CLXIII. 19</td>
<td>BUHENDWA Denis</td>
<td>CLXIV. RDC</td>
<td>CLXVI. GAMF</td>
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<th>CLXIX. 20</th>
<th>CLXX. PAPE Mamadou SARR</th>
<th>CLXXI. Sénégal</th>
<th>CLXXII. MECPROPEM</th>
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<td>CLXXIV. 21</td>
<td>CLXXV. RAMAZANI MUSSONGO</td>
<td>CLXXVI. RDC</td>
<td>CLXXVII. PAIDEK</td>
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</table>
ANNEX 4 Report on Training of credit agents

This training session is organized in collaboration with SIDI in Bukavu, DRC from May 19 to 30th of June. 68 participants (27 from COOCEC-Kivu and 41 from GAMF) attended the series of workshops conducted by two facilitators recruited by MAIN and SIDI. Overall, during the period between the 19th May and 30th of June there were five sessions of five days each. Participants are gathered as a homogenous group to avoid hierarchic problems and discrepancy in the training.

At the end of the session the facilitators observed that before the training session a small workshop could be organized to better understand the participants’ working environment. In addition a need for constant training for credit agents is recommended to improve their services to their clients.

Participants noted that it was difficult to have homogenous group even though that will be the ideal. Some during the practical session were lacking concentration, logic and how to distinguish what is important to what is not. The training has been very successful and participants really become conscious of what they still have to bring to their work to be good credit agents and serve the poor.
ANNEX 5 List of MAIN Members
BURKINA FASO

Réseau des Baore Tradition d'Epargne et de Crédit Naam (RBTEC/Naam)
BP 100, Ouahigouya, Burkina Faso
Tel: +226 40 550411
fugn@fasonet.bf
Contact Person
Mr. Bernard Lea Ouedraogo

Mutualité Femmes et Développement (MUFEDE)
01 BP 3291,
Ouagadougou 01,
Burkina Faso
Tel: +226 50 305212
Fax: +226 50 31 69 62
kicecile@yahoo.fr
Contact Person
Mrs. Ki Cécile

BURUNDI

Coopérative Solidarité avec les Paysans pour l'Epargne et le Crédit a Cibitoke-Burundi (COSPEC)
BP. 87 Cibitoke, Burundi
citangi@yahoo.fr
Tel: +257 928 585
Contact Person
Mr. Charles Itangishaka

Réseau des Institutions de Microfinance (RIM)
B.P5671 Kinindo Bujumbura, Burundi
Tel: +257 251 958
Fax: +257 253 710
rimburundi@gmail.com
Contact Person
Mr. Cyprien Ndayishimiye

TURAME Community Bank
BP 7537
Bujumbura, Burundi
Tel: +257 22 256418
rngarambe@wr.org
Contact Person
Mrs. Rita Ngarambe

Caisse Coopérative d'Epargne et de Crédit Mutuel (CECM)
BP 6665
Bujumbura-Burundi
Tel: +257 22 213375
Fax: +257 22 213375
cecm@cbinf.com
Contact Person
Mrs.Nsabiyumva Marie Louise

CAMEROON

Coopérative Féminine D'Epargne et Crédit MUFFA CAMEROUN
BP 11 646
Yaoundé, Cameroon
atchepannou@yahoo.fr
Tel: +237 223 07 48
Fax: +237 2279150
Contact Person
Mrs. Alice Tchepannou

Ata PAX Africana
B.P. 639
Yaoundé, Cameroon
Tel: (237) 944 18 44
Idjouko_sap@yahoo.fr
Contact Person
Mrs. Tcheuttchoua Lydie

AMC2/ADAF
BP 11646
Yaounde, Cameroon
Tel: +237 220 0767
Fax: +237 220 0767
tamgnoued@yahoo.fr Contact Person
Mr. Tamgnoue David

Cameroon Gatsby Foundation
BP 3487,
Douala - Cameroon
Tel: +237 343 4712
Fax: +237 342 7902
gatsby@camnet.cm
Contact Person
Mrs. Elango Susan

SOS Women Coopérative d'Epargne, de Crédit et de Promotion de l'Investissement
BP 12100
Yaoundé - Cameroon
Tel: +237 223 2260
Fax: +237 223 4175
soswomen1@yahoo.fr
Contact Person
Mrs. Tony Madeleine

COOPENIF/Sté Coopérative d'Epargne et de Crédit de Microfinance au Cameroun
BP 2494
Douala - Cameroon
Tel: +237 342 9037
Fax: +237 342 7118
coopemif2006@yahoo.fr
Contact Person
Mr. Nguelefack Pierre

CONGO BRAZZAVILLE
CAPPED (Caisse de Participation à la Promotion des Entreprises et à leur Développement)
13700 Brazzaville République du Congo
Tel: +242 666 2611
ghismackiza@yahoo.fr Contact Person
Mrs. Ghislaine Mackiza

COTE D’IVOIRE

Caisse d’Epargne Financière pour le Développement de la Petite Entreprise (CADEFINANCE)
01 BP 145
Abidjan 01, Cote d’Ivoire
Tel: +225 23 516725
Fax: +225 21 281598
laskofr@yahoo.fr
Contact Person
Mr. Mompeho Deanean

Fonds Ivoirien de Développement et d’Investissement (FIDI-ONG)
04 BP 2237 Abidjan 04, Cote d’Ivoire
Tel: +225 22 435223
Fax: +225 22 436189
fidi_ong@yahoo.fr
Contact Person
Mr. Williams Guy

Inades – Formation
08 B.P. 8 Abidjan 08
Cote d’Ivoire
Tel: +225 22 40 02 16
Fax: +225 22 40 02 30 ifsiege@inadesfo.ci Contact Person
Mr. Ibrahim Ouedraogo

Caisse de Solidarité D’Epargne et de Crédit de Cote d’Ivoire (CASEC-CI)
21 BP 3893 Abidjan 21
Tel: +225 23 453782
Fax: +225 23 453782
caseci2003@yahoo.fr
Contact Person
Mr. Emmanuel Doahi

DRC
Université Catholique du Grabien (UCG)
BP 251 Kasese, Uganda
Tel: 871762382487
Fax: 762382489
musubadu.qt@hotmail.com
Contact Person
Prof. Muholongu Malumalu

Association pour la Promotion de l’Entrepreneuriat Féminin (APEF)
B.P 1104 Bukavu
R.D. Congo
Tel: +243 98626069
Fax: +250 538273
apef_bukavu@yahoo.fr
Contact Person
Mrs. Zita Kavungirwa Kayange

Fonds d'Appui a l'Entrepreneuriat Féminin (FAEF)
561 Butembo
R.D. Congo
Tel: +243813054610
baef3@yahoo.fr
Contact Person
Mrs. Kasivika Kahino Sabine

Centre d'Appui pour la Promotion Economique et Sociale (CAPES)
BP 1102 BUKAVU/RDC
Tel: +243 98 667047
Fax: +250 0538334
luscapes@yahoo.fr
Contact Person
Mr. Emmanuel Lusambo Kange

Coopérative d'Epargne et de Crédit de Nyawera (COOPEC NYAWERA)
B.P. 264 Cyangugu, Rwanda
Tel: +243 98669330
coopecnya@yahoo.fr
Contact Person
Mr. Lubala Namegabe

Programme d'Appui aux Initiatives de Développement (PAIDEK)
BP 257, Cyangugu, Rwanda
Tel: +243 98 611 677
Fax: +250 0538334
mitimaremy@yahoo.fr Contact Persons
Mr. Mitima Mpanano Remy
Mr. Ramazani Musong

Pain Pour Les Déshéritées (PLD)
No. 168, Avenue P.E.LUMUMBA
Commune d'Ibanda, Bukavu
Province du Sud Kivu-RDC
Tel: +243 998 678331
pldbkv@yahoo.fr
Contact Person
Mr. Bertin Nkwale

ADI-KIVU (Actions pour le Développement intégre au Kivu)
B.P 1554 Bukavu
RD Congo
Tel: +243 81 10564947
adikivu@yahoo.fr
Contact Person
Ir. Dieudonne Masumbuko Mongane
Groupe d’Acteurs de Microfinance du Kivu (GAMF)
257 Cyangugu/Rwanda
Tel: +243 998 625830
gamfkivu@yahoo.fr
Contact Person
Mr. Léon Luganda

Tous Pour Le Genre Dans Le Développement (TGD)
27, avenue Maniema
Sud Kivu RD Congo
Tel: +243 998 611385
tgdsudkivu@yahoo.fr Contact Person
Mrs. Hendwa Ciza Esperence

ETHIOPIA

BUUSAA GONOFA MFI
P. O. Box 24850 Code 1000
Addis Ababa Ethiopia
Tel. +251 (0)11-554-4099
Fax +251 (0)11-554-4119
Email: bgmfi@ethionet.et
Contact Person
Mr. Teshome Yohannes

Eshet MFI
P.O.Box 23923 Code 1000 Addis Ababa Ethiopia
Tel: +251 11 3206451
Fax: +251 11 4661496 eshetmfi@ethionet.et
Contact Person
Mr. Kebede Assefa

Gasha Microfinance P.O.Box 29249
Addis Ababa, Ethiopia
Tel: +251 11 655 88 30
gmfi@ethionet.et
Contact Person
Mr. Nebiyleul Tadesse

Poverty Eradication and Community Empowerment (PEACE)
P.O.Box 5743
Addis Ababa Ethiopia
Tel: +251 11 6520472
Fax: +251 11 6521542
peace@ethionet.et
Contact Person
Mr. Tezera Kebede

Association of Ethiopian Microfinance Institutions (AEMFI)
P.O.Box 338 Code 1110
Addis Ababa, Ethiopia
Tel: +251 11 550 3829
Fax: +251 11 550 3830
aemfi@ethionet.et
Contact Person
Dr. Wolday Amha

Ghion MFI
2901 Code 1250
Addis Ababa, Ethiopia
ethiopianaid@ethionet.et
Tel: +251 11 1226771
Fax: +251 11 550 4409
Contact Person
Mr. Yeshiwas Bekele

Meteamamen MFI S.C
21304 codes 1000,
Addis Ababa, Ethiopia
Tel: +251 11 661 5398
mmfisc@ethionet.et
Contact Person
Mr. Abebe Kebede Yimam

Harbu Microfinance Institution
Addis Ababa Ethiopia
Tel: +251 11 618 5510
harbumfi@ethionet.et
Contact Person
Mr. Tesfaye Befekadu

Wasasa Microfinance Institution S.C
P.O.Box 1192
Addis Ababa Ethiopia
Tel: +251 11 123 4183
wasasamf@ethionet.et
Contact Person
Amsalu Alemayehu

Dire Microfinance Institution S.C
P.O.Box 2589
Dire Dawa Ethiopia
Tel: +251 11 9247
Fax: +251 11 20246
diremfi@ethionet.et
Contact Person
Beyene Tolera

FRANCE

Solidarité Internationale pour le Développement et l’Investissement (SIDI)
12, Rue Guy de la Brosse 75005 Paris, France
Tel: +33 1 40467000
Fax: +33 1 46348118
c.schmitz@sidi.fr
Contact Person
Mr. Schmitz Christian

GUINEE

Entraide Universitaire Pour Le Développement (EUPD)
BP 2058,
Conakry, Guinea
Credit Rural de Guinée Société Anonyme (CRGSA)
BP 3790 Guinea
Tel: +224 41 3571
Fax: +224 41 1278
crg@afribone.net.gn  Contact Person
Mr. Bakari Koulibaly

GHANA
Boafo Microfinance Services Ltd
P.O.Box CT 4603 Cantonments – Accra
Tel: +233 21 666 203
Fax: +233 21 675 894
bafrifagyasi@gmail.com
Contact Person
Mr. Michael Osege

KENYA
Diocese of Embu
Mbeu Savings and Credit Association
P O BOX 884-60100
EMBU
Tel:068-30160/31415/31638
Fax:068-30541
e-mail:dssd-mbeu@salpha.co.ke

EBONY LTD
Lewa Ufanisi Plot A 12 Odinga Oginga Road
P.O.Box 14090
Nakuru, Kenya
Tel: +254 734 600120
info@eb-fkenya.org  Contact Person
Mr. J.B. Maina

BIMAS Ltd
2299 Emby, Kenya
Tel: +254 068 31645
Fax: +254 068 31573
info@bimaskenya.com
Contact Person
Mr. Nouati David Mwangi

LEBANON
Association Najdeh P.O.Box 1136099, Beirut association@najdeh.org.lb
Tel: +961 1 302079
Fax: +961 1 703348
Contact Person
Ms. Jamal Haifa

LIBERIA
AGRHA (ACTION for GREATER HARVEST)
P.O. Box 10-3769, Paynesville Montserrat County, Monrovia, Liberia
Tel: +231-6-552808
Contact Person
deeemakemayah@yahoo.com
Mr. Dee-Maxwell S. Kemayah

Liberty Finance/ARC
P.O. Box 5293 ARC International
Monrovia, Liberia
Tel: +231 6 589923
Fax: +231 6 591591
pnawrocki@arc-liberia.org
Contact Person
Mr. Habte Asfaw

Local Entreprise Assisting Programme (LEAP)
505-C-66, Randall Street Central Monrovia A, Liberia
Cell. +231 6 851 127
pastorafinancialconsultant@yahoo.com
Contact Person
Francisco Pastora

MADAGASCAR

Société d’Investissement pour la Promotion des Entreprises à Madagascar (SIPEM)
BP 8616 Antananarivo, Madagascar
Tel: +261 20 2230098
Fax: +261 20 22 355 34
sipem@moov.mg
Contact Person
Mr. Ralison Alphonse
Mrs. Andrianasolo Monique

Tahiry Iombonan'ny Tantsaha Eto Madagasikva (TITEM)
BP 1291 - 101 Antananarivo, Madagascar
Tel: +261 20 2265867 Fax:+261202265867
titem@moov.mg
Contact Person
Mr. Rakotondrosoalimanga Velo Antoine

UNICECAM Union des Caisses d’Epargne et de Crédit Agricole Mutuels
Antananarivo 101 Madagascar
Tel: +261 20 44050 41
Fax: +261204448653
unicecam@intercecam.mg
Contact Person
Mrs. Sahondra Harrinaina

MALI

Fédération des Caisses Rurales Mutualistes du Delta (FCRMD)
BP 01 NIONO Mali
Tel: +223 235 2110
Fax: +223 235 2110
Contact Person
fcrmd@afribone.net.ml
Mr. Mahamadou Safoune Traoré

Réseau NIAKO des caisses d'épargne et de Crédit
107 Mali
Tel: +252 4405
Fax: +252 4405
reseuniako_kayes@yahoo.fr Contact Person
Mrs. Tacko Tambadou

Banque Malienne de Solidarité (BMS-SA)
ACT 2000 "Immeuble Soundiata"
BPE 1280 Bamako, Mali
Tel: +223 229 5408
Fax: +223 229 5411
adiallo@bms-sa.com Contact Person
Mr. Babaly Ba

JEMENI
BPE 2100
Bamako, Mali
Tel: +223 229 4755
Fax: +223 229 9405
dgjemeni@ikatelnet.net
Contact Person
Mr. Ibrahim Keno Traore

MOROCCO
Association Al Amana
28, Rue Oum Errabia, Agdal Rabat - Maroc
Tel: +212 37 77 01 41
Fax: +21237686712
fouad@alamana.org.ma
Contact Person
Mr. Fouad Abdelmoumni

NIGER
Mutuelle d'Epargne et de Crédit de Libore (IRKOYE Gomni)
BP 487 Niamey, Niger
Tel: +227 293520
akabirou@niamey.bceao.int
Contact Person
Mr. Kabirou Alzouma

Coopérative des Services d'Intermédiation en Crédit Rural
SICR-Kokari
BP 11122,
Niamey, Niger
Tel: +227 752512
Fax: +227 752512
kokaris@intnet.ne
Contact Person
Mr. Hamadou Adamou

Coopérative de services TAANADI
BP 13 376
Niamey, Niger
Tel: 227 74 15 69
Fax: 227 34 01 84
crn@intnet.ne
Contact Person
Mr. Salifou Tahirou

PALESTINE

Arab Center for Agricultural Development (ACAD)
P.O.BOX 3816
Ramallah, Palestine
Tel: + 970 2 2409650
Fax: + 970 2 240 9652
acad@palnet.com
Contact Person
Mr. Barghouti Samir

RWANDA

Women Investment Fund (WIF) /SWOFT S.A P.O.Box 1096
Kigali, Rwanda
Tel: +250 57 73 55
Fax: +250 57 73 55
juwamwiza@yahoo.com
Contact Person
Mrs. Uwamwiza Julie

Union des COOPECS U MUTANGUHA
(U.C.U.)
B.P. 2998
Kigali, Rwanda
Tel: +250 50 43 01
ucurw@yahoo.fr
Contact Person
Mr. Jules Théoneste

URWEGO Community Banking
P.O.BOX 6052
Kigali, Rwanda
Tel: +250 583691
Fax: +250 520319
faustin@uomb.org
Contact Person
Mr. Faustin Zihiga

Réseau Interdiocésain de Microfinance (RIM)
B.P. 951
Kigali, Rwanda
Tel: +250 503 616
Fax: +250 503 617
rimsa@rwanda1.com
Contact Person
Mr. Kabayika Martin

Vision Finance Company
Rue Kalisimbi,
P.O.Box 6893,
Kigali Rwanda
Tel. (250) 595399
scott_bellows@wvi.org
Contact Person
Mr. Birasa Patrick

SENÉGAL

Association Sénégalaise pour l’Appui a la Création d’activités Socio-économique (ASACASE)
BP 227, Ziguinchor Senegal
Tel: +221 9911581
Fax: +221 9912581
barouba@hotmail.com Contact Person
Mr. Ba Oumar

UMEC-Sedhiou
BP 106 Sedhiou
Region Kolda Senegal
Fax: 995 1657
umec@sentoo.sn
Contact Address
Mr. Matar Aonko Nouha Diatta

Union des Groupements Paysans de Meekhe (UGPM)
BP 43, Méekhé, Senegal
Tel: +221 9555113
Fax: +221 9555286
ugpm@orange.sn
Contact Person
Mr. Falilou Diagne

Mutuelle d'Epargne et de Crédit pour la Promotion de la Pêche a Mbour
BP 1384 Mbour Sénégal
Tel: +221 957 3879
Fax: +221 956 3903
mecpropem@hotmail.com
Contact Person
M. Alioune Diop

SOUTH AFRICA

TEMBEKA Guarantee Limited
P.O.Box 13859
Republic of South Africa
Tel: +27 21447-8138
michael@tembeka.co.za
Contact Person
Mr. Michael Brand

TANZANIA

FINCA
Nyang’oro Street,
Plot 168, Upanga
P.O.Box 78783
Dar es Salaam
Tel: +255 22 2131092/3
Fax: +255 22 2123613
nibomas@yahoo.co.uk Contact Person
Mr. Festo Mwaipaja

TUJIJENGE Tanzania
P.O.Box 22320
Dar es salaam – Tanzania
tujiyengetanzania@yahoo.com
Tel: +255 22 2701025
Fax: +255 22 2701075
Contact Person
Mrs. Winnie Terry

TUNISIA

ENDA Inter-Arabe
3 rue El Aacha 2041 Khadibamen, Tunis
Tel: +216 71 650 600
Fax: +216 71 650 761
ramysalhi@gmail.com
Contact Person
Mrs. Tiara Letourneau
Ramy Salhi

TOGO

Fédération des Unions
Cooperatives des Epargne et de Credit FUVEC-Togo
BP 3541, Lome, Togo
Tel: +228 221 7825
Fax: +228 222 25 70
mesfioklou@yahoo.fr Contact Person
Mr. FIOKLOU Messan

MICROFUND
64, Rue Marché BP 61652, Lome, Togo
Tel: +228 2266320
Fax: +228 2266319
microfund99@hotmail.com Contact Person
Mr. Akogo Joseph

Projet d'Utilisation du Fonds Suisse (PUFS)
BP 1172, Lome, Togo
Tel: +228226726
Fax: +228 221902
pufs@boad.org
Contact Person
Mr. Talabe Chaibou

Women and Association for Gain both Economic and Social (WAGES)
BP 1339, Lome, Togo
Tel: +228 2 225471
Fax: +228 222 7899
wages@cafe.tg
Contact Person
Mr. Ramanou Nassirou

Union des Caisses Mutuelles d’ Epargne et de Crédit des Savanes (U-CMECS)
BP 247 Dpaong-Togo
Tel: +228 770 8437
ucmecs@ids.tg
Contact Person
Mrs. Barnabo Mydie

Union des Mutuelles de Crédit - Epargne du Togo
BP 12734 Lome - Togo
Tel: +228 222 5913/14
Fax: +228 222 4081
mikemlissa@yahoo.fr
Contact Person
Mr. Alexandre Koba Ahocou

Coopérative d’Epargne et de Crédit des Artisans (CECA)
BP 12 874 Lome-Togo
Tel: +228 222 6493
Fax: +228 222 6270
cecalome@laposte.tg
Contact Person
Mr. Yombo Odanou

A.S.J.D Microfinance
BP 80896 Lome-Togo
Tel: +228 225 3346
asjdcad@yahoo.fr
Contact Person
Jean-Claude Komi Bassina
UGANDA

Centenary Rural Development Bank (CERUDEB)
P.O. BOX 1892
Kampala, Uganda
Tel: +256 414 530115
jddumba@yahoo.com
john.giles@centenarybank.co.ug
Contact Person
Prof. John Ddumba
Mr. John Giles

IBAKA Group Credit Finance Institution P.O.Box 84, Ibanda, Mbarara, Uganda
Cell: +256 0485 26038
Fax: +256 0485 26192
Contact Person
Mr. Peter Baryakajjuka

Microfinance Support Centre Ltd
P.O.Box 33711 Kampala, Uganda
Tel: +256 414 233 665
Fax:+256 414 233 673
ckbyanyima@msc.co.ug
Contact Person
Mr. Charles Kulibanza Byanyima

OMIPA CO-OPERATIVE SOCIETY LTD
P.O.Box 1240,
Mbarara - Uganda
Tel: +256 048522611
Fax: +256 48 521584
omipa_micro@yahoo.com Contact Person
Mr. Bwerere Fulgence
TESO Rural Development Trust Limited
P.O.Box 44,
Soroti, Uganda
Tel: +256 045 61742
henryokia@hotmail.com  Contact Person
Mr. Okiria Okia Henry

Uganda Martyrs' University (UMU)
P.O.Box 5498,
Kampala Uganda
Tel: +256 382 410 611 Fax: +256 38 410100
micro@umu.ac.ug
Contact Person
Fr. Ssemwogerere Edward Anselm

Support to Feasible Financial Institutions and Capacity Building Efforts (SUFFICE)
P.O.Box 29239
Kampala, Uganda
Tel: +256 41 344878
Fax: +256 41 232487
hmutabazi@suffice.or.ug
Contact Person
Mr. Henry Mutabazi