

**SECTION II**

**ANNUAL WORK PLAN**

**YEAR : 2008**

**CAPACITY BUILDING FOR MSMEs PROJECT**

EXPECTED CPAP OUTCOME And Indicators including annual targets	EXPECTED CP OUTPUT and Annual Indicator Targets	PLANNED ACTIVITIES <i>List all activities including M&amp;E to be undertaken during the year towards stated CP outputs</i>	TIMEFRAME				RESPONSIBLE PARTY	PLANNED BUDGET	
			Q1	Q2	Q3	Q4		Source of Funds	Budget Description Amount US \$
<b>1. Provision of Capacity Building Support for MFIs</b>									
<b>Indicator</b>  Decrease in number of districts classified as poor	Increased access of the poor, especially women, to financial and business development services.  <b>Indicators</b> Loan clients increase from baseline of 72,728 to 90,728.  Savings mobilization increase from baseline of GH¢6,485,636 to GH¢9,257,709.  Loans to clients increase in amount from GH¢6,964,422 to 9,394,292	1.1 Organize a workshop to discuss findings of the compliance review of 10 PMFIs to improve on capacity building strategies of the MSME Projects.	X				Project Manager	TRAC	Services 7,000
		1.2 Train 22 PMFI staff for 5 days in microfinance programme design and operations (part II).		X			Project Manager	TRAC	Learning Costs Contractual Services 16,000
		1.3 Train 22 PMFI staff in new products development and marketing.			X		Project Manager	TRAC	Learning Costs Contractual Services 10,000
		1.4 Train 22 PMFI staff for 3 days in financial analysis and management.				X	Project Manager	TRAC	Learning Costs Contractual Services 10,000
		1.5 Train 22 PMFI staff for 5 days in MIS, internal controls and fraud prevention.		X			Project Manager	TRAC	Learning Costs Contractual Services 16,000
		1.6 Train 22 PMFI staff for 3 days in loan portfolio and delinquency management.		X			Project Manager	TRAC	Services and Contractual Services 10,000
		1.7 Provide matching grant for on-lending.			X		UNDP/PPM	TRAC	Staff time Micro-capital grant 100,000



4. Management Support for Project Implementation											
		4.1 Personnel cost.	X	X	X	X	X	X	TRAC	Contractual services- Individual	43,000
	Indicators Documentary and media materials. Project reports.	4.2 Day- to-day running of the PMS.	X	X	X	X	X	X	TRAC	Equipment Stationary Fuel Utility Services	11,000
		4.3 Advocacy and Communication.				X	X	X	TRAC	Contractual Services	4,000
		4.4 Project Monitoring and Evaluation.	X	X	X	X	X	X	TRAC	Travel	18,000
		4.5 Audit , end of year review of 2008 AWP and preparation of 2009 AWP						X	TRAC	Contractual Services	4, 000
		4.6 ISS (5%)									25,000
<b>Sub-Total</b>											
<b>TOTAL TRAC</b>											<b>105,000</b>
<b>Partner MFIs (transportation, out of station pocket allowance other logistical support</b>											<b>500,000</b>
<b>GRAND-TOTAL</b>											<b>550,000</b>

**Annex 1: The 2008 Annual Work Plan Monitoring Tool**

**CP Component:** Increased productive capacity for sustainable livelihoods, especially in the most deprived districts by 2010.

**Implementing Partner:** UNDP **Project IDs (use ATLAS code):** 00051662

EXPECTED CP OUTPUTS AND INDICATORS INCLUDING ANNUAL TARGETS	PLANNED ACTIVITIES <i>Below is a list all the activities including monitoring and evaluation activities to be undertaken during 2008 towards the stated CP outputs</i>	EXPENDITURES <i>We will provide a list of actual expenditures against activities.</i>	STATUS OF IMPLEMENTATION OF ACTIVITIES WILL BE REPORTED AS FOLLOWS			PROGRESS TOWARDS ACHIEVING CP OUTPUTS This section will use data on the annual indicator targets, to indicate progress towards achieving the CP outputs. Where relevant, we will comment on factors that facilitated and/or constrained achievement of results including: <ul style="list-style-type: none"> <li>Whether risks and assumptions as identified in the CPAP Planning and Tracking Tool materialized or whether new risks emerged</li> <li>Internal factors such as timing, inputs and activities, quality of products and services, coordination and/or other management issues</li> </ul>
			Fully Completed	Partially completed	Not completed	
<p><b>Outcome 1: 1.</b> Increased production, productivity, and income and employment generating capacity in deprived sectors and districts.</p> <p><b>Output 1.1:</b> Increased access of the poor, especially women, to financial and business development services.</p> <p><b>Indicators</b> 18,000 (80% being women) new MSME loans granted in 2008.</p>	<p>1.1 Provide capacity building training in microfinance programme design and operations (part II), MIS, internal controls, product development and marketing, Loan portfolio and delinquency management Financial analysis and others.</p> <p>1.2 Provide matching grant for on-lending</p> <p>1.3 Provide MIS equipment and materials</p> <p>1.4 Provide operating systems and loan tracking software</p>					

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<b>Output 1.2: Microfinance Sector and Enabling Environment Development Supported.</b>  <b>Indicators:</b> All 10 PMFIs reporting according to the MIX reporting Format  Substantive and financial contributions of the MSME Project to the creation of the microfinance forum	2.1 Support the training of staff and management of PMFIs in MIX reporting					
	2.2 Support the establishment of a Microfinance Forum					
<b>Output 1.3: Business Development Services (BDS) to MSMEs and Partner MFIs staff provided</b>  <b>Indicators:</b> Over 30 PMFIs staff and 100 MSME clients business operations strengthened.  About 50 MSMEs clients record at least 20% increased growth and productivity in business operations	3.1 Provide Business Development Services (BDS) to clients and staff of Partner MFIs in change management, entrepreneurship development, risk management, production technology improvement and market development					
	4.3 Produce advocacy and communication materials and showcase Project					
<b>1.4: Support for Project management and Implementation</b>  <b>Indicators</b> Documentary and media materials.  Project reports.	4.4 Conduct regular and quarterly Project Monitoring and Evaluation activities to produce mandatory and adhoc M&E reports on Project					

1) Attach the corresponding AWP; 2) Where the CP is more complex, the matrix can be adapted by breaking CP outputs into sub-outputs, each with corresponding indicators, target and activities for the year

**Annex 2: The Work Plan Monitoring Tool**

**Reporting period: 2007**

**CP Component:** Increased productive capacity for sustainable livelihoods, especially in the most deprived districts by 2010.

**Implementing Partners:** UNDP

**Project IDs (use ATLAS code): 00051662**

EXPECTED CP OUTPUTS AND INDICATORS INCLUDING ANNUAL TARGETS	PLANNED ACTIVITIES <i>List all the activities including monitoring and evaluation activities to be undertaken during the year towards stated CP outputs</i>	EXPENDITURES <i>List actual expenditures against activities.</i>	STATUS OF IMPLEMENTATION OF ACTIVITIES			PROGRESS TOWARDS ACHIEVING CP OUTPUTS Using data on annual indicator targets, state progress towards achieving the CP outputs. Where relevant, comment on factors that facilitated and/or constrained achievement of results including: • Whether risks and assumptions as identified in the CPAP Planning and Tracking Tool materialized or whether new risks emerged • <i>Internal factors such as timing, inputs and activities, quality of products and services, coordination and/or other management issues</i>
			Fully Completed	Partially completed	Not completed	
<b>Outcome 1: 1.</b> Increased production, productivity; and income and employment generating capacity in deprived sectors and districts. <b>Output 1.1:</b> Increased access of the poor, especially women, to financial and business development services.	Activity 1.2 Complete on-going institutional analysis of the shortlisted 15 MFIs and organise a stakeholder forum for the final selection of 10 MPFIs. Activity 1.3 Preparation/Revision of Business Plans for the selected 10 MFIs		x			The institutional assessment of the 15 short listed institutions enabled the project to select its 10 partner institutions. It also enabled the project to identify the SWOT of each institution particularly, the weaknesses for the project's capacity building interventions.

<p><b>Indicators</b> 18,000 (80% being women) new MSME loans granted in 2008.</p>	<p>Activity 1.4 Based on the Business Plans and the Institutional Assessment Reports, prepare a holistic and demand-driven capacity building and training plan for the selected MFIs.</p>	<p>x</p>			<p>The Business Plans enabled the Project and the PMFIs to articulate joint specific objectives as well as the growth, development and sustainability plan of the PMFIs. The business plans also identified strategies to achieve the specific objectives and the projected yearly performance targets up to the year 2012.</p>
	<p>1.5 Adapt best-practice training modules such as those of CGAP, Microsave and GHA/02/003 for capacity building training</p>	<p>x</p>			<p>The revision of two training manuals in governance and leadership and microfinance programme design, implementation and operation and the delivery of the training to PMFIs in these two areas were to strengthen the PMFIs institutional capacity to achieve the CP output</p>
	<p>6 Provide 2 capacity building training as per the Training Plan</p>	<p>x</p>			<p>The provision of matching grant for on-lending addresses the problem of low capitalization faced by all the PMFIs in their efforts at poverty -lending Yet to commence</p>
<p><b>Output 1.2: Microfinance Sector and Enabling Environment Development Supported</b></p>	<p>Prepare guidelines for approval for the provision of matching funds for on-lending</p>	<p>x</p>			
	<p>1.8 Provide matching grant for on-lending to 10 PMFIs</p>				
	<p>2.2.1 Support the adaptation of the MIX reporting format by GHAMFIN</p>				<p>x</p>
	<p>2.2.2. Support the training of staff and management of PMFIs in MIX reporting.</p>				<p>x</p>
<p>Substantive and financial contributions of the MSME Project to the creation of the microfinance forum</p>	<p>2.2.3 Support the establishment of a Microfinance Forum.</p>	<p>x</p>			<p>Supported the establishment of the forum and serve on both the finance and capacity building sub-committees.</p>
<p><b>Output 4.0: Business Development Services (BDS) to MSMEs and Partner MFIs provided</b></p>	<p>4.1 Organise a workshop for 20 PMFIs managers to agree on key BDS areas to be supported by the Project</p>	<p>x</p>			<p>As part of the process to achieve this CP output a stakeholders workshop identified <b>Market Development, Management Improvement, Production Technology Development, Human Resource Development, Financial Management, Change Management, and Financial risk assessment and management</b> as key</p>
	<p>4.2 Support the training of 100 PMFIs staff and MSMEs clients in change management</p>	<p>x</p>			

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	4.3 Support the training of 25 PMFIs staff in relationship management to promote BDS and entrepreneurship development for 30 MSME managers.			x		BDS areas required by PMFIs and MSMEs to upgrade their skills to remain competitive and profitable to achieve accelerated <b>growth and transition to become larger scale businesses/companies.</b>
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Transaction Number	Contracting for Goods and Services - Description	Estimated project value (BUSD)	Selection Method (PROJECT/UNDP)	Preparation of TOR and/or technical specification (PROJECT)	Revision of TOR and/or technical specification (PROJECT) 2 weeks	Development of the tender document (1 week)	Approval of Base Document (PROJECT) 1 week	Publication DB, IAPSO, UNDP web page and national newspapers and/or invitation (UNDP)	Receipt and Opening of Offers (UNDP)	Evaluation of Offers (UNDP)	Drafting of Evaluation Report (EVALUATING COMMITTEE)	Revision and approval of the process (CAP)	Revision and Approval of the process (ACP) > US\$100,000	Approval of the evaluation report (PROJECT)
<b>1. Provision of Capacity Building Support for MFIs</b>														
	1.1 Procure contractual services to train 22 PMFI staff for 5 days in microfinance programme design and operations (part II).	6,200 RFP		DONE	N/A	N/A	DONE	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	1.2 Procure contractual services to train 22 PMFI staff in new products development and marketing.	6,000 RFP		DONE	N/A	N/A	DONE	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	1.3 Procure contractual services to train 22 PMFI staff in financial analysis and management.	4,900 RFP		DONE	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	1.4 Procure contractual services to train 22 PMFI staff for 3 days in financial analysis and management.	6,200 RFP		DONE	N/A	N/A	N/A	05/02/2008	05-16/05/08(10 DAYS)	22-23/05/08(2 DAYS)	26-28/05/08(3 DAYS)	N/A	N/A	N/A
	1.5 Procure contractual services to train 22 PMFI staff for 3 days in MIS, internal controls and fraud prevention.	4,900 RFP		DONE	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	1.6 Procure contractual services to train 22 PMFI staff for 3 days in loan portfolio and delinquency management.	26,000 RFP		21-24/04/08(4DAYS)	N/A	25-30/04/08(4DAYS)	N/A	05/05/2008	05-21/05/08(14 DAYS)	22-23/05/08(2DAYS)	26-28/05/08(3 DAYS)	N/A	N/A	N/A
	1.7 Procure contractual services materials for LAN design, installation and testing of MIS													
	1.8 Procure MIS equipment and materials: (5) Dell PowerEdge Sc440 type Servers, 10 computers with ACP stabilizers, speakers & other accessories, 6 Network Laser Printers, Pre-installed windows and Microsoft application software.	29,500 RFQ		21-24/04/08(4DAYS)	N/A	25-30/04/08(4DAYS)	N/A	05/05/2008	05-21/05/08(14 DAYS)	22-23/05/08(2DAYS)	26-28/05/08(3 DAYS)	N/A	N/A	N/A
	1.9 Procure operating systems and loan tracking software and licenses for 5 PMFIs.	15,500 RFQ		21-24/04/08(4DAYS)	N/A	25-30/04/08(4DAYS)	N/A	05/05/2008	05-21/05/08(14 DAYS)	22-23/05/08(2DAYS)	26-28/05/08(3 DAYS)	N/A	N/A	N/A
	1.10 Procure contractual services for installation and configuration of software, modifying chart of accounts and reports, data entry/import and staff training and hands on support for MIS use	27,500 RFP		12-16/05/08(5 DAYS)	N/A	19-25/05/08(3 DAYS)	N/A	22/05/08	26/05/08-06/06/08(10 DAYS)	10-11/06/08(2 DAYS)	12-16/06/08(3 DAYS)	N/A	N/A	N/A
	Sub-total	99,200												
<b>2. Microfinance Sector and Enabling Environment Development Support</b>														
	2.1. Procure contractual services to support the training of staff and management of PMFIs in MDX reporting.	15,000 RFP		DONE	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Sub-total	15,000												
<b>3. Business Development Services' Support</b>														
	3.1 Procure contractual services to provide BDS in entrepreneurship development for MSMEs.	15,000 RFP		2 days (14/04/08)	N/A	N/A	N/A	N/A	18/04/08 (3days)	22/04/08 (2days)	24/04/08 (2days)	N/A	N/A	N/A
	3.2 Procure contractual services to provide BDS in financial risks assessment and management for PMFI staff.	25,000 RFP		2 days (02/06/08)	N/A	N/A	N/A	N/A	06/06/08 (3days)	10/06/08 (2days)	12/06/08 (2days)	N/A	N/A	N/A
	3.3 Procure contractual services to provide BDS in market development for MSMEs.	20,000 RFP		2 days (02/07/08)	N/A	N/A	N/A	N/A	09/07/08 (3days)	10/07/08 (2days)	14/07/08 (2days)	N/A	N/A	N/A
	3.4 Procure contractual to provide BDS in production technology improvement for MSMEs.	25,000 RFP		2 days (28/04/08)	N/A	N/A	N/A	N/A	02/05/08 (3days)	07/05/08 (2days)	09/05/08 (2days)	N/A	N/A	N/A
	3.5 Procure contractual services to complete BDS in change management for MSMEs.	2,500 RFP		2 days (04/08/08)	N/A	N/A	N/A	N/A	08/08/08 (3days)	12/08/08 (2days)	14/08/08 (2days)	N/A	N/A	N/A
	Sub-total	87,500												

No-Objection from the Institutions (WB, BID, ...)	Approval of the Contract (UNDP) with expiry date	Date needed by Requester (estimated 1st day of the month)	Responsible Staff	Review of the file (Contracting + 2 days)	Editing in Systems (Previous Phase + 1 day)	Contract Preparation (Previous phase + 1 day)	Signatures by UNDP (Previous phase + 1 day)	Tax exemption (Previous phase + 2 days)	Signed by the contractor/supplier (Previous phase + 30 days)	Sending to the project (Previous phase + 1 day)	Final delivery date (Previous phase + 1 day)	Responsible Staff	Comments
		30/03/08-04/04/08				24-26/03/08(3DAY S)			27/03/08		30/03/08-04/04/08	DENKYI	
N/A	N/A	17-22/08/08(5 DAYS)	N/A	N/A	N/A	12-14/08/08	N/A		15/08/08	N/A	22/08/08	DENKYI	
N/A	N/A	15-18/05/08(3 DAYS)	N/A	N/A	N/A	18-12/06/08(3 DAY)	N/A	N/A	13/06/08	N/A	18/06/08	DENKYI	
N/A	N/A	27/04/08-02/05/08(5 DAYS)	N/A	N/A	N/A	22-24/04/08	N/A	N/A	25/04/08	N/A	05/02/2008	DENKYI	
N/A	N/A	19-21/05/08(3 DAYS)	N/A	N/A	N/A	13-15/05/08	N/A	N/A	16/05/08	N/A	21/05/08	DENKYI	
		06/06/2008				29-30/05( DAYS)	02-4/06/08	N/A	05-6/06/08(2 days)	N/A	06/09/2008	DENKYI	
		06/09/2008				29-30/05( DAYS)	02-4/06/08	N/A	05-6/06/08(2 days)	N/A	06/09/2008	DENKYI	
		06/09/2008				29-30/05( DAYS)	02-4/06/08	N/A	05-6/06/08(2 days)	N/A	06/09/2008	DENKYI	
		24/06/08				17-18/06/08(2 DAYS)	19-23/06/08(3 DAYS)	N/A	05-6/06/08(2 days)	N/A	06/09/2008	DENKYI	
		07/02/2008		N/Z	N/A	19-20/06/08(2 DAYS)	23-25/06/08(3 DAYS)	N/A	27-30/06/08(2DAYS)			DENKYI	
				A									
N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	29/08/08	N/A	N/A	DENKYI	
N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	29/08/08	N/A	N/A	DENKYI	
N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	29/06/08	N/A	N/A	DENKYI	
N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	29/08/08	N/A	N/A	DENKYI	
N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	29/06/08	N/A	N/A	DENKYI	