



**USAID**  
FROM THE AMERICAN PEOPLE

# MICROENTERPRISE RESULTS REPORTING

ANNUAL REPORT TO CONGRESS, FISCAL YEAR 2010



JUNE 2011

The cover photo depicts women microentrepreneurs engaged in honey production through USAID's Cambodia Micro Small and Medium Enterprise (MSME) project.

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# ACRONYMS

DCA	Development Credit Authority
EGAT	Economic Growth, Agriculture and Trade
FVP	Funds Benefiting the Very Poor
FY	Fiscal Year
KDMD	Knowledge-Driven Microenterprise Development Project
MD	USAID Office of Microenterprise Development
MFI	Microfinance Institution
MRAA	Microenterprise Results and Accountability Act of 2004
MRR	Microenterprise Results Reporting
MSED	Micro and Small Enterprise Development
NGO	Non-governmental Organization
PAT	Poverty Assessment Tool
PPP	Purchasing Power Parity
PVO	Private Voluntary Organization
RDM/A	Regional Development Mission/Asia
USAID	United States Agency for International Development

# INTRODUCTION

This report fulfills the requirement of the Microenterprise Results and Accountability Act (MRAA) of 2004 (Public Law 108-484) that each year directs the Administrator of the U.S. Agency for International Development (USAID), acting through the Director of the Office for Microenterprise Development, to “submit to the appropriate congressional committees a report that contains a detailed description of the implementation of this title for the previous fiscal year.” Specifically, this report summarizes USAID’s investments and outreach in microfinance and microenterprise development, addressing the 12 reporting requirements included in the MRAA as follows:

Reporting Requirement	Location
1 Funding: The number of grants, cooperative agreements, contracts, contributions, or other form of assistance provided under section 252 [the section of the law authorizing USAID to provide microenterprise assistance], with a listing of: (A) the amount of each grant, cooperative agreement, contract, contribution or other form of assistance; (B) the name of each recipient and each developing country with respect to which projects or activities under the grant, cooperative agreement, contract, contribution, or other form of assistance were carried out; and (C) a listing of the number of countries receiving assistance authorized by section 252.	Annex A
2 Central Mechanisms: The amount of assistance provided under section 252 through central mechanisms.	Table 2
3 Development Credit Authority: The name of each country that receives assistance under section 256 [the section of the law pertaining to the Development Credit Authority and credit instruments] and the amount of such assistance.	Table 3
4 USAID Funding Recipients: The level of funding provided through contracts; the level of funding provided through grants, contracts, and cooperative agreements that is estimated to be subgranted or subcontracted, as the case may be, to direct service providers; and an analysis of the comparative cost-effectiveness and sustainability of projects carried out under these mechanisms.	Tables 4 & 5
5 Matching Assistance: It is the sense of Congress that USAID should include in the report required by section 258 of the Foreign Assistance Act of 1961 [as added by section 6 of this Act] a description of all matching assistance [as described in paragraph (1)] provided for the prior year by recipients of microenterprise development assistance under such title.	Page 8
6 Funds for Very Poor Clients: The percentage of assistance furnished under section 252 that was allocated to the very poor based on the data collected using the certified methods required by section 254 [the section of the law outlining the requirement for USAID to develop client poverty assessment methods and require their use by awardees by Oct. 2006].	Page 8
7 Estimated Number of the Very Poor reached with assistance provided under section 252.	Page 8
8 Poverty Assessment Methods: The process of developing and applying poverty assessment procedures required under section 254.	Page 9
9 Funds to Assist Victims of Trafficking and Exploitation: Information on the efforts of the Agency to ensure that recipients of United States microenterprise and microfinance development assistance work closely with non-governmental organizations and foreign governments to identify and assist victims or potential victims of severe forms of trafficking in persons and women who are victims of or susceptible to other forms of exploitation and violence.	Table 6
10 Poverty and Race/Ethnicity: An estimate of the percentage of beneficiaries of assistance under this title in countries where a strong relationship between poverty and race or ethnicity has been demonstrated.	Table 7
11 Performance Monitoring System: The results of the monitoring system required under section 253: (A) The monitoring system shall include performance goals for the assistance and expresses such goals in an objective and quantifiable form, to the extent feasible. (B) The monitoring system shall include performance indicators to be used in measuring or assessing the achievement of the performance goals described in paragraph (1) and the objective of the assistance authorized under section 252. (C) The monitoring system provides a basis for recommendations for adjustments to the assistance to enhance the sustainability and the impact of the assistance, particularly the impact of such assistance on the very poor, particularly poor women. (D) The monitoring system adopts the widespread use of proven and effective poverty assessment tools to successfully identify the very poor and ensure that they receive adequate access to microenterprise loans, savings, and assistance.	Table 8
12 Additional Information: Any additional information relating to the provision of assistance authorized by this title, including the use of poverty assessment methods required by section 254, or additional information on assistance provided by the United States to support microenterprise development under this title or any other provision of law.	Page 12

The goal of USAID'S Microenterprise Development program is to widen poor people's access to microfinance and to the markets and resources they need to compete in an increasingly globalized economy. In fiscal year (FY) 2010, USAID's work in microenterprise and microfinance continued to evolve to meet the demands of the 21st century through the use of more systemic approaches that include:

- Providing financial<sup>1</sup> and enterprise development<sup>2</sup> services that are adapted to the needs of low-income people;
- Improving the enabling environment<sup>3</sup> for microfinance to encourage investment and innovation by microfinance institutions (MFIs);
- Improving business enabling environments to help entrepreneurs participate in markets, increase earnings, and realize the benefits of international trade; and
- Investing in value chain development, agricultural finance, and value chain finance (where significant financial flows occur outside of the banking sector).

When feasible, USAID seeks to employ technology-based solutions, such as mobile banking, to achieve microenterprise development goals, and works to align microenterprise efforts with other key initiatives such as Feed the Future and efforts to combat HIV/AIDS.

USAID also works to identify best practices, develop analytical tools, and provide technical support to its missions and implementers, and it coordinates with other donors to promote good practices and aid effectiveness in microfinance and microenterprise development. In carrying out this work, USAID engages hundreds of diverse partners, including non-governmental organizations (NGOs), consulting firms, business associations, and commercial banks.

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<sup>1</sup> **Microfinance/financial services** include the provision of financial services adapted to the needs of low-income people, especially small loans, facilities for small savings deposits, and simple payments services needed by microentrepreneurs and other poor people. This report uses the term microfinance interchangeably with financial services.

<sup>2</sup> **Enterprise Development** interventions help microenterprises start, survive, and grow by helping them acquire skills and knowledge, gain access to financing and other inputs, and develop commercial relationships with other firms (both micro-scale and larger firms) to tap into higher-value markets.

<sup>3</sup> **Enabling environment** activities promote appropriate laws, policies, regulations, and supervisory and administrative practices to expand access to financial services for low-income people or improve the business environment in which microenterprises operate.

# FY 2010 FINDINGS

## REPORTING REQUIREMENT 1: OVERALL FUNDING

*Number of grants, cooperative agreements, contracts, or other forms of assistance provided, including amount, name of recipient, program, and country*

In FY 2010, USAID provided a total of \$262 million in microenterprise development assistance through 145 new and existing agreements, including grants, cooperative agreements, and contracts with 101 implementing partners in 64 countries. Table 1 shows the sources of USAID funds for microenterprise by appropriation account for FY 2006 through FY 2010. Annex A details each country receiving FY 2010 assistance, the amount of each award, and the name of each implementing partner. Annex B includes information on FY 2010 funding by USAID Bureau.

**TABLE 1: SOURCES OF USAID FUNDS FOR MICROENTERPRISE BY ACCOUNT (U.S. \$ MILLIONS) FY 2006–2010**

Account	2006	2007	2008	2009	2010
DA - Development Assistance	\$82.8	\$70.9	\$82.2	\$74.0	\$74.8
ESF - Economic Support Funds	\$78.0	\$44.5	\$132.3	\$164.7	\$116.6
INC - International Narcotics Control & ACI – Andean Counternarcotics Initiative	\$7.0	\$32.1			
FSA - Freedom Support Act	\$18.6	\$11.5	\$18.2	\$7.2	\$13.6
SAI/SEED - Special Assistance Initiatives / Support for Eastern European Democracy	\$8.5	\$10.9	\$17.9	\$10.4	\$8.7
PL-480 and LC <sup>4</sup> - Local currency from monetization of Public Law 480 (Title II) food aid	\$9.0	\$9.5	\$4.6	\$3.1	\$15.7
IRRF - Iraq Relief and Reconstruction Fund	\$11.3	\$8.1			
CSH/HIV - Child Survival and Health/Human Immunodeficiency Virus		\$4.9	\$2.6	\$3.6	\$13.5
GHAI - Global Health AIDS Initiative		\$0.7	\$1.6	\$1.9	\$0.5
IDFA - International Disaster and Famine Assistance	\$1.4				
PEPFAR - U.S. President's Emergency Plan for AIDS Relief				\$0.6	\$0.8
AEECA - Assistance to Europe, Eurasia and Central Asia				\$1.4	
Other					\$17.8
<b>TOTAL</b>	<b>\$216.6</b>	<b>\$193.1</b>	<b>\$259.4</b>	<b>\$266.9</b>	<b>\$262.0</b>

<sup>4</sup> Public Law-480 and local currency funds are U.S. Department of Agriculture (USDA) funds managed by USAID. Program results were collected on these programs and are included in the USAID partner data in this report.



## REPORTING REQUIREMENT 2: CENTRAL FUNDING

### *Amount of assistance provided through central mechanisms*

USAID provided \$23.5 million in funding through USAID/Washington central mechanisms in FY 2010, as shown in Table 2. The table excludes the \$15.7 million in support for microenterprise development through local currency generated through sale of Public Law 480 food aid, as it is no longer reported by the central Office of Food for Peace, but instead by individual country Missions.

**TABLE 2: CENTRAL MECHANISM FUNDING FY 2010 BY OFFICE (U.S. \$ MILLIONS)**

Agriculture	\$1.0
Democracy and Governance	\$3.0
Microenterprise Development	\$15.1
Development Partners	\$2.8
HIV/AIDS	\$0.8
Population and Reproductive Health	\$0.8
<b>TOTAL</b>	<b>\$23.5</b>

## REPORTING REQUIREMENT 3: DEVELOPMENT CREDIT AUTHORITY

### *Name of each country that receives DCA assistance and the amount of that assistance*

Since 1999, USAID's Office of Development Credit has enabled USAID Missions to expand the capital base for microfinance by providing partial guarantees rather than grants. Such guarantees encourage mainstream financial institutions, such as commercial banks, to lend to MFIs and thus enable the MFIs to expand their portfolios by mitigating a portion of real and/or perceived risk of lending to these entities. Many Missions have used this vehicle to support market leaders and increase funding to the sector.

Table 3 summarizes active guarantees supporting microfinance in FY 2010. Guarantees include the Development Credit Authority (DCA) and the Micro and Small Enterprise Development (MSED) program, both managed by the Office of Development Credit. The column labeled "Guarantee Subsidy" shows the budgetary costs of providing guarantees. Subsidy costs vary according to country, lender, borrower, and transaction risk. The amounts shown under "Maximum Lending Guaranteed" indicate funds available for lending to microfinance institutions as a result of partial guarantees provided by USAID. USAID's active microfinance credit guarantees leverage up to \$537 million in private sector credit to MFIs and microenterprises.

**TABLE 3: USAID CREDIT GUARANTEES RELATED TO MICROFINANCE ACTIVE IN FY 2010**

Country	Guarantee Subsidy	Maximum Lending Guaranteed	Fiscal Year Initiated
Worldwide	\$75,000	\$10,000,000	2003
Indonesia	\$1,208,680	\$16,400,000	2005
Honduras	\$115,200	\$2,000,000	2005
Worldwide	\$65,300	\$80,600,000	2006
Georgia	\$77,100	\$1,500,000	2007
Kenya	\$0	\$10,000,000	2008
Worldwide	\$1,399,636	\$33,305,050	2008
Colombia	\$92,800	\$8,000,000	2008
Haiti	\$308,388	\$2,000,000	2008
Worldwide	\$399,307	\$162,500,000	2009
Georgia	\$32,200	\$1,000,000	2009
Macedonia	\$83,500	\$5,000,000	2009
Egypt	\$288,000	\$20,000,000	2009
Worldwide	\$5,880,000	\$100,000,000	2010
Indonesia	\$914,600	\$21,000,000	2010
Colombia	\$207,200	\$25,900,000	2010
Tanzania	\$858,000	\$10,000,000	2010
Sri Lanka	\$106,000	\$5,000,000	2010
Mozambique	\$81,200	\$2,000,000	2010
<b>TOTAL</b>	<b>\$12,702,011</b>	<b>\$537,205,050</b>	

## REPORTING REQUIREMENT 4: USAID FUNDING RECIPIENTS

*Level of funding provided through contracts; level of funding that is estimated to be subgranted or subcontracted from grants, contracts, and cooperative agreements; and analysis of the comparative cost-effectiveness and sustainability of projects carried out under these mechanisms*

In an effort to provide support to microenterprise development initiatives worldwide, USAID uses a variety of assistance mechanisms and implementing partners. The MRAA requires USAID to report on the funding provided through these various mechanisms, both directly to its partners and through sub-allocations to sub-recipients.

Table 4 summarizes USAID microenterprise funding by partner type in FY 2010, and breaks out the amount of funding through contracts for each partner type. Of the total FY 2010 obligation amount of \$262 million, 40 percent (\$103.7 million) was directly obligated to implementing partners through contracts. The remaining 60 percent was directly obligated through non-contract mechanisms.

In FY 2010, non-profit partners were the direct recipients of 48 percent (\$124.9 million) of total microenterprise funding, with other entities (government agencies, research and educational organizations, business associations, and any obligations to USAID for microenterprise project management and/or pending agreements) receiving 17 percent of total microenterprise funding. Together, this represents 65 percent of all microenterprise funding in FY 2010.

In FY 2010, consulting firms were the direct recipients of 29 percent (\$77.5 million) of total microenterprise funding, with other for-profits (banks, non-bank financial institutions, finance companies,

and other for-profit institutions) receiving six percent (or \$15.4 million). Together, for-profit entities received 35 percent of FY 2010 funding for microenterprise. This represents a downward shift from FY 2009, when consulting firms and other for-profit entities were the direct recipients of 55 percent (\$147.2 million).

**TABLE 4: RECIPIENTS OF USAID MICROENTERPRISE FUNDING, FY 2010 (U.S. \$ MILLIONS)**

Partner Type	Total Funding	Percent of Total Funding	Funding through Contracts
Consulting Firms	\$77.5	29%	\$75.6
Other For-Profits <sup>5</sup>	\$15.4	6%	\$14.8
<b>Consulting Firms and Other For-Profits</b>	<b>\$92.9</b>	<b>35%</b>	<b>\$90.4</b>
Non-Profits <sup>6</sup>	\$124.9	48%	\$9.5
Other Entities <sup>7</sup>	\$44.2	17%	\$3.8
<b>Non-Profits and Other Entities</b>	<b>\$169.1</b>	<b>65%</b>	<b>\$13.3</b>
<b>TOTAL</b>	<b>\$262.0</b>	<b>100%</b>	<b>\$103.7</b>

## SUB-OBLIGATIONS

Table 5 shows the estimated level of funding that was sub-obligated to direct service providers in FY 2010 in the form of grants, contracts, and cooperative agreements. Funding for sub-recipients is an important indication of USAID’s ability to involve local partners in USAID’s microenterprise development efforts. In FY 2010, approximately \$82.2 million was sub-obligated to 453 institutions. Of this \$82.2 million, \$3.0 was sub-awarded in the form of Grants under Contracts. Through this type of mechanism, for-profit contractors extend grants to other entities—most often local, in-country partners.

It should be noted that the sub-recipient funding reported by USAID’s partners does not originate entirely from FY 2010 USAID obligations, as funds are disbursed and expended by partners on a timeline that often differs from USAID’s fiscal year obligations. Therefore, some of these funds may come from previous year obligations.

<sup>5</sup> Other For-Profits include banks, non-bank financial institutions, finance companies, and other for-profit institutions.

<sup>6</sup> Non-Profits include private voluntary organizations (PVOs), NGOs, cooperatives, and credit unions.

<sup>7</sup> Other Entities include government agencies, research and educational organizations, business associations, obligations to USAID for microenterprise project management, pending agreements, and institutions marked “other.”

**TABLE 5: REPORTED SUB-OBLIGATIONS, FY 2010**

Institution Type	Amounts for Sub-grants and Sub-contracts	Grants Under Contracts
Bank	\$7,803,943	
Business Association	\$2,065,940	\$319,658
Chamber of Commerce	\$244,943	\$42,371
Consulting Firm	\$1,677,216	\$34,710
Cooperative	\$2,089,982	
Credit Union	\$7,436,131	\$2,000
For Profit	\$6,484,326	\$262,039
Gov. Agency	\$418,340	\$87,000
NGO	\$35,157,216	\$186,903
Non Bank Financial Institution	\$2,578,073	\$18,810
Other	\$7,016,788	\$45,718
PVO	\$7,548,128	\$2,037,798
Research/Educational	\$1,304,790	
Rural Bank	\$114,181	
USAID	\$267,391	
<b>TOTAL</b>	<b>\$82,207,394</b>	<b>\$3,037,009</b>

## COST-EFFECTIVENESS AND SUSTAINABILITY

The MRAA calls for an analysis of the comparative cost-effectiveness and sustainability of projects carried out under different funding mechanisms, (specifically contracts, grants, and cooperative agreements). Given the broad application of microenterprise programming to meet USAID’s global development objectives in a diverse array of contexts, USAID cannot compare the cost effectiveness or sustainability of one kind of funding mechanism against another.

However, USAID does examine the cost-effectiveness and sustainability of all of its individual projects on an ongoing basis, and expects high performance in both areas from all of its partners. One important measure of the cost-effectiveness and sustainability of microenterprise programming is the financial and operational sustainability of partner institutions in implementing microfinance programs.<sup>8</sup> In FY 2010, 71 percent of USAID-funded MFIs were operationally self-sustaining, and 68 percent attained the more demanding goal of full financial sustainability. In all of its microenterprise programming, USAID seeks to build the sustainability of local institutions and actors. Operationally and financially sustainable MFIs are those best equipped to continue to meet the financial service demands of the microenterprise sector on an ongoing basis—with or without USAID support. USAID expects the same emphasis on building institutional sustainability from all of its implementing partners and programs—whether funded through contracts, grants, or cooperative agreements.

<sup>8</sup> **Operational sustainability** measures the degree to which an institution generates sufficient revenue from operations to cover all of its operating costs, including loan losses and the costs of capital. **Financial sustainability** measures the degree to which the institution’s revenues from operations also cover the costs of its funds calculated at market rates, adjusted for the effects of inflation and subsidies. MRR guidance on the calculation of these measures was revised in the FY 2009 report to align with the calculation used by the Mix Market, a leading source of financial and social performance data on MFIs.

## REPORTING REQUIREMENT 5: MATCHING ASSISTANCE

### *Amount of matching funds provided by recipients of microenterprise development assistance*

USAID frequently requires that its funds for a particular purpose be matched by funds from other sources, including the partner institution itself. This indicator measures the extent to which USAID has partnered with other entities in the leveraging of resources for microenterprise development. In FY 2010, \$42.8 million of USAID microenterprise funds were matched by an additional \$25.0 million from other sources. Funds leveraged from these sources may include private donations, multilateral funding, commercial and concessional borrowing, savings, and program income.

## REPORTING REQUIREMENT 6: FUNDS BENEFITING THE VERY POOR

### *Percentage of assistance that was allocated to the very poor*

The MRAA mandates that half of all USAID microenterprise funds benefit the very poor.

USAID employs Poverty Assessment Tools (PATs) to estimate the percentage of funds benefitting very poor clients. The process of developing, certifying, and applying poverty assessment tools is discussed in Section 8 of this report.

In all, 10 partner institutions in eight countries reported poverty assessments in FY 2010. PAT reporting numbers were low in FY 2010 after USAID temporarily suspended the PAT implementation requirement in response to a legal challenge related to the Paperwork Reduction Act. This legal issue has since been resolved, and USAID is again advising partners in the 33 countries with approved PATs to resume applying the PATs to estimate the share of their clients who are very poor in time for inclusion in next year's MRR Annual Report.

By weighting and applying this year's reported PAT data against the overall FY 2010 portfolio, USAID estimates that 45 percent of enterprise development funds benefited the very poor, and 21 percent of microfinance funds benefited the very poor. When microfinance and enterprise development funds are analyzed together, USAID estimates that 36 percent of overall microenterprise funds benefited the very poor in FY 2010.

## REPORTING REQUIREMENT 7: NUMBER OF VERY POOR REACHED

### *Estimated number of very poor reached with assistance provided*

The MRAA directs USAID to report the number of very poor clients who benefit from USAID microenterprise programs.

For USAID-supported microfinance institutions, multiplying the 21 percent share of funds found to be benefiting the very poor through PAT findings by the total number of clients from all supported MFIs—1,946,419—implies that approximately 408,748 very poor clients directly benefited from USAID funding for microfinance in FY 2010.<sup>9</sup> Using the same methodology, USAID estimates that FY 2010 enterprise development programs benefited an estimated 1,035,023 very poor people, including both owners and

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<sup>9</sup> Note that this calculation is based only on the number of savers reported this year. The number of borrowers—1,085,752—is excluded from this calculation to avoid the possibility of double-counting clients who possess both savings and loan accounts at the same institution. This is a highly conservative assumption; however, MRR's data-gathering system is not designed to identify the degree of overlap between borrowers and savers among the clients of its MFI partners.

employees. Combining these two results yields an overall estimate of approximately 1,443,771 very poor people who directly benefited from USAID microenterprise programs in FY 2010.

## **REPORTING REQUIREMENT 8: POVERTY ASSESSMENT TOOLS**

### ***Process of developing and applying poverty assessment procedures required under section 254***

The MRAA instructs USAID to develop and certify at least two “low-cost methods” for assessing the poverty status of microenterprise beneficiaries, and to require its microenterprise implementing partners to use those tools to measure and report the share of their beneficiaries who are very poor. In response to this legislation, USAID began using the PAT methodology in its reporting on funding and outreach to the very poor.

Under the PAT methodology, USAID has developed 33 country-specific surveys—each of which includes a short questionnaire administered in 20 minutes or less, and a data entry template. Using these PATs, an implementing partner can gain an accurate estimate of the share of its beneficiaries who are very poor. As of FY 2010, PATs had been developed and certified for the following countries: Albania, Azerbaijan, Bangladesh, Bolivia, Bosnia and Herzegovina, Cambodia, Colombia, Timor-Leste, Ecuador, El Salvador, Ethiopia, Ghana, Guatemala, Haiti, India, Indonesia, Jamaica, Kazakhstan, Kenya, Kosovo, Liberia, Madagascar, Malawi, Mexico, Nepal, Paraguay, Peru, the Philippines, Serbia, Tajikistan, Uganda, Vietnam, and West Bank. These tools provide the basis for the estimates of Funds Benefiting the Very Poor contained in Sections 6 and 7. While only eight PATs were utilized in FY 2010, (as discussed in Section 6 of this report), USAID expects a much broader utilization in FY 2011.

In FY 2010, USAID developed four new PATs (Ecuador, El Salvador, Kenya, and Liberia); continued to improve existing PATs to provide greater accuracy and more useful information to the organizations that use them; and supported the proper use of PATs by such organizations.

The countries covered by the 33 available PATs account for 47 percent of FY 2010 USAID microenterprise funding. Shifting patterns of microenterprise funding among country programs present an ongoing challenge for expanding the share of funding covered by USAID-developed PATs. Had the pattern of funding in FY 2010 remained unchanged from that in FY 2009, the four new tools approved in FY 2010 would have raised the share of country program funding covered by PATs from 75 percent to 80 percent, (excluding four countries with security issues that preclude PAT administration). Instead, the drop in coverage arose as microenterprise programs were developed in Georgia and Nigeria, and microenterprise funding in countries covered by approved PATs declined—most notably in Colombia. USAID will take these shifts into account in setting priorities for the development of PATs for additional countries.

While continuing to develop PATs for additional countries, USAID has begun shifting effort toward improving its existing PATs—improvements that will also be applied to each new PAT developed. These include:

- Recalibrating PATs based on new household survey data.
- Recalibrating PATs based on the previous version of the international poverty line against the new version released in 2008: \$1.25 per person per day at 2005 Purchasing Power Parity (PPP).
- Most importantly, calibrating PATs against multiple poverty lines. The legislation that requires USAID to develop poverty assessment tools focuses on whether clients live above or below a single poverty

line, and the first generation of USAID PATs sought only to answer this single question. An unfortunate side effect of this approach is that it ignores much valuable information that could provide partner organizations with a more detailed and comprehensive picture of the living standards of their clients. To make better use of the client information collected through PAT surveys, USAID has begun to calibrate all new PATs against multiple poverty lines. The first step in this direction was to calibrate against two poverty lines, such as \$1.25 per day and \$2.50 per day. More recent PATs have taken this approach further, calibrating against five poverty lines—two above and two below the poverty line mandated in the legislation. By extracting more information from the client data gathered by organizations using the PATs, USAID hopes to increase the return on their effort and thereby encourage greater voluntary use of the PATs.

Multiple PATs were improved in these ways in FY 2010, with more currently under development.

## REPORTING REQUIREMENT 9: VICTIMS OF TRAFFICKING AND EXPLOITATION

*Information on efforts to ensure that recipients of microenterprise development assistance identify and assist victims of trafficking in persons and other forms of exploitation and violence*

The MRAA requires USAID to report on efforts to ensure that recipients of USAID microenterprise and microfinance development assistance work to identify and assist victims of potential or severe forms of trafficking in persons and women who are victims of or susceptible to other forms of exploitation and violence. Table 6 shows, by USAID Regional Bureau, microenterprise funding obligated to microenterprise institutions targeting such beneficiaries.

**TABLE 6: USAID MICROENTERPRISE FUNDING TO ASSIST VICTIMS OF TRAFFICKING AND EXPLOITATION, FY 2010**

Bureau	Enterprise Development and Related Enabling Environment	Financial Services and Related Enabling Environment	Total of Allocated Amount
Europe & Eurasia	\$5,979,293		\$5,979,293
Global Health		\$750,000	\$750,000
Latin America/Caribbean	\$2,800,000		\$2,800,000
Middle East		\$5,620,000	\$5,620,000
Sub-Saharan Africa	\$2,400,000	\$3,650,320	\$6,050,320
<b>TOTAL</b>	<b>\$11,179,293</b>	<b>\$10,020,320</b>	<b>\$21,199,613</b>

## REPORTING REQUIREMENT 10: POVERTY AND RACE/ETHNICITY

*Estimated percentage of beneficiaries who are in countries where a strong relationship between poverty and race or ethnicity has been demonstrated*

The MRAA requires that USAID report “[a]n estimate of the percentage of beneficiaries of assistance under this title in countries where a strong relationship between poverty and race or ethnicity has been demonstrated.” Table 7 reports on the number of microenterprise clients in countries where Missions cite a relationship between poverty and race or ethnicity.

**TABLE 7: ESTIMATE OF CLIENTS IN COUNTRIES WHERE A RELATIONSHIP HAS BEEN DEMONSTRATED BETWEEN POVERTY AND RACE OR ETHNICITY, FY 2010**

Bureau	Country	Borrowers	Savers	Enterprise Development Clients
Asia	Bangladesh			5,145
Asia	Nepal			3,719
Europe & Eurasia	Kosovo			54
Europe & Eurasia	Serbia			220
Latin America/Caribbean	Bolivia	62,504		36,500
Latin America/Caribbean	Colombia			35,582
Latin America/Caribbean	Ecuador			14,219
Latin America/Caribbean	Guatemala	5,025	6,229	2,665
Latin America/Caribbean	Panama			23
Latin America/Caribbean	Peru			1,219
Sub-Saharan Africa	Mali	0	4,032	4,207
Sub-Saharan Africa	Nigeria	7,454	87,257	3,188
<b>TOTAL</b>		<b>74,983</b>	<b>97,518</b>	<b>106,741</b>

## REPORTING REQUIREMENT 11: PERFORMANCE MONITORING SYSTEM/KEY INDICATORS

### *Information on the monitoring system*

Table 8 presents microenterprise goals and results for FY 2010. In FY 2010, USAID exceeded many of its performance goals relating to microfinance, including proportion of women clients, proportion of rural clients, and financial sustainability. USAID did not meet its FY 2010 goals for the number of borrowers and savers, the number of microenterprises assisted, or percentage of funds benefitting the very poor. One factor contributing to the reduction in reported numbers for the period was the successful completion of a number of USAID's traditional microfinance projects in FY 2009 and FY 2010. However, although these clients are no longer counted in this report, many previously USAID-supported microfinance institutions continue to thrive and to serve the various financial service demands of their countries' diverse microenterprise sectors.

Gradually, USAID is providing less direct support to microfinance institutions, while continuing to support the improved flow of finance to microenterprise through investing in value chain development, agricultural finance, and value chain finance. While this gradual expansion in USAID's approach to supporting microenterprise translates into lower numbers of borrowers and savers reported, USAID is confident that this clientele is still being served, and that this expanded strategy is in line with USAID's overall objectives.

Regarding the percentage of funds benefitting the very poor, a number of factors contribute to the challenge of capturing and reporting assistance to the poorest. These include the integration of livelihood and savings components into other objectives such as health and education; NGO networks targeting the very poor that may find a smaller share of their clients falling into this category than anticipated; and self-reporting techniques that skew towards higher incomes reported than achieved.



**TABLE 8: PERFORMANCE GOALS AND RESULTS, FY 2010**

	FY 2010 Results	FY 2010 Goal
<b>Microfinance Clients</b>		
Borrowers	1,085,752	3 million
Savers	1,946,419	2.3 million
Women Clients	69%	60%
Rural Clients	57%	40%
Funds Benefiting the Very Poor	21%	50%
Financially Sustainable MFIs	68%	50%
<b>Enterprise Development Clients</b>		
Microenterprises Assisted	562,037	1 million
Employees of Microenterprises Assisted	2,300,051	2 million
Women Clients	31%	40%
Rural Clients	95%	75%
Funds Benefiting the Very Poor	45%	50%

## REPORTING REQUIREMENT 12: ADDITIONAL INFORMATION

### *Additional information related to the provision of microenterprise development assistance*

In FY 2010, USAID continued to fund the Office of Microenterprise Development (MD)—the team providing technical leadership and support from USAID headquarters to all overseas Missions implementing microenterprise development programs. In 2010 USAID named a new Office Director, Shari Berenbach. Ms. Berenbach brings more than 30 years of experience in the microenterprise field to this position.

USAID funds several central programs that contribute to microenterprise development, as well as discrete initiatives to pilot test cutting-edge technologies, cross-sector linkages, and new microfinance products. For example, in FY 2010, USAID contributed to the Haiti Mobile Money Initiative in collaboration with the Bill and Melinda Gates Foundation, and conducted innovative research on risks and regulatory issues related to the provision of mobile financial services. Some of USAID’s key microenterprise-related central programs and new initiatives are highlighted below.

In FY 2010, USAID continued funding of the PAT project, as discussed in Section 8 of this report. A team of economists, statisticians, and adult education specialists implements this work with USAID’s Economic Growth, Agriculture and Trade (EGAT) Bureau. As of FY 2010, the PAT team had developed 33 PATs and continues to support USAID in assessing outreach to the very poor.

The Knowledge-Driven Microenterprise Development project (KDMD) maximizes the impact of the USAID Microenterprise Development office’s knowledge and learning investments in poverty analysis and poverty reduction, and in the technical areas of financial services, enterprise development, enabling environment, and social protection. KDMD manages USAID’s state-of-the-art microenterprise knowledge management program and web site, [www.microlinks.org](http://www.microlinks.org), which connects practitioners with each other and sources the latest learning in microenterprise development. This investment facilitates collaboration and peer assistance to identify promising innovations, refine and disseminate lessons learned and best practices, and adapt them for application in the field. Through its award-winning

program of facilitated learning networks, virtual conferences and communities of practice, audio interviews with leading experts, and in-person seminars enhanced by virtual access, USAID brings its technical leadership to bear on microenterprise activities well beyond those that it directly supports. KDMD also conducts training, blended learning and knowledge sharing activities for USAID's EGAT Bureau and the Bureau for Food Security, among others, and consequently leverages synergies across these technical portfolios. Other country Missions and regional bureaus also contribute to and benefit from this initiative.

A final central function involves management of the MRR project and system itself. The MRR project conducts the annual data collection of USAID's agency-wide microenterprise funding and results, and prepares the Microenterprise Results Reporting Annual Report to Congress as required by the Microenterprise Results and Accountability Act (Public Law 108-484).



# ANNEX A: FY 2010 FUNDING BY MISSION, PARTNER AND TECHNICAL AREA

Mission or Office	Implementing Partner	Technical Area	Obligation Amount
<b>ASIA BUREAU</b>			
Afghanistan	DAI	Enterprise Development	\$9,660,365
	UN Habitat	Financial Services/ Microfinance	\$5,749,673
	WOCCU World Council of Credit Unions	Financial Services/ Microfinance	\$9,530,241
	World Vision	Enterprise Development	\$1,236,000
	<b>Total Afghanistan</b>		<b>\$26,176,279</b>
Cambodia	DAI	Enterprise Development	\$2,979,000
	DAI	Policy for Enterprise Development	\$525,000
	<b>Total Cambodia</b>		<b>\$3,504,000</b>
Indonesia	DAI/AMARTA	Enterprise Development	\$991,000
	<b>Total Indonesia</b>		<b>\$991,000</b>
Kazakhstan	Pragma/BEI	Policy for Enterprise Development	\$88,496
	Pragma/Kazakhstan Small Business Development Project	Enterprise Development	\$75,000
	<b>Total Kazakhstan</b>		<b>\$163,496</b>
Kyrgyzstan	International Center for Soil Fertility and Agricultural Development	Policy for Enterprise Development	\$71,983
	Pragma Corp	Policy for Enterprise Development	\$200,000
	<b>Total Kyrgyzstan</b>		<b>\$271,983</b>
Mongolia	Chemonics International Inc.	Policy for Financial Services/Microfinance	\$200,000
	<b>Total Mongolia</b>		<b>\$200,000</b>
Pakistan	MEDA Mennonite Economic Development Associates	Enterprise Development	\$4,800,000
	<b>Total Pakistan</b>		<b>\$4,800,000</b>
Philippines	Chemonics International, Inc.	Financial Services/ Microfinance	\$1,926,832
	Microenterprise Support	Financial Services/ Microfinance	\$89,054
	<b>Total Philippines</b>		<b>\$2,015,886</b>
RDM/A	Save the Children	Enterprise Development	\$400,000
	The Bridge Fund	Enterprise Development	\$200,000
	The Poverty Alleviation Fund	Enterprise Development	\$200,000
	Winrock	Enterprise Development	\$200,000
	<b>Total RDM/A</b>		<b>\$1,000,000</b>

Mission or Office	Implementing Partner	Technical Area	Obligation Amount
Sri Lanka	Agreement Pending <sup>10</sup>	Enterprise Development	\$1,734,235
	Microenterprise Support	Enterprise Development	\$50,000
	<b>Total Sri Lanka</b>		<b>\$1,784,235</b>
Tajikistan	ACDI/VOCA	Enterprise Development	\$50,000
	Winrock International	Enterprise Development	\$1,057,482
	<b>Total Tajikistan</b>		<b>\$1,107,482</b>
Uzbekistan	DAI	Enterprise Development	\$871,203
	<b>Total Uzbekistan</b>		<b>\$871,203</b>
	<b>TOTAL ASIA BUREAU</b>		<b>\$42,885,563</b>
<b>EUROPE &amp; EURASIA BUREAU</b>			
Albania	Chemonics International Inc.	Enterprise Development	\$750,000
	DAI - AAC project	Enterprise Development	\$750,000
	<b>Total Albania</b>		<b>\$1,500,000</b>
Armenia	Agreement Pending	Enterprise Development	\$250,000
	Agreement Pending	Financial Services/ Microfinance	\$250,000
	<b>Total Armenia</b>		<b>\$500,000</b>
Azerbaijan	Sibley International, LLC	Enterprise Development	\$800,000
	<b>Total Azerbaijan</b>		<b>\$800,000</b>
Belarus	Center for International Private Enterprise (CIPE)	Policy for Enterprise Development	\$196,000
	Eurasia Foundation	Policy for Enterprise Development	\$200,000
	International Finance Corporation (IFC)	Policy for Enterprise Development	\$500,000
	International Organization for Migration	Enterprise Development	\$40,000
	<b>Total Belarus</b>		<b>\$936,000</b>
Bosnia	Cardno Emerging Markets USA, Ltd.	Enterprise Development	\$2,000,000
	Chemonics International, Inc.	Enterprise Development	\$900,000
	<b>Total Bosnia</b>		<b>\$2,900,000</b>
Europe and Eurasia Bureau	SEGURA	Financial Services/ Microfinance	\$55,000
	<b>Total Europe and Eurasia Bureau</b>		<b>\$55,000</b>
Georgia	Deloitte Consulting LLP	Enterprise Development	\$3,844,920
	Deloitte Consulting LLP	Financial Services/ Microfinance	\$282,080
	Government of Georgia	Enterprise Development	\$8,212,640
	<b>Total Georgia</b>		<b>\$12,339,640</b>
Kosovo	Booz Allen Hamilton, Inc.	Enterprise Development	\$500,000
	<b>Total Kosovo</b>		<b>\$500,000</b>
Macedonia	ARD Inc.	Enterprise Development	\$612,000
	CARANA Corp.	Enterprise Development	\$152,600
	<b>Total Macedonia</b>		<b>\$764,600</b>

<sup>10</sup> **Agreement Pending** signifies FY 2010 obligated microenterprise funds not yet allocated as of January 2011 when funding data were collected for this report. As these funds are allocated, implementing partner and mechanism information will be reported.

Mission or Office	Implementing Partner	Technical Area	Obligation Amount
Moldova	Agreement Pending	Enterprise Development	\$1,000,000
	Counterpart International	Enterprise Development	\$11,000
	<b>Total Moldova</b>		<b>\$1,011,000</b>
Montenegro	Academy for Educational Development	Enterprise Development	\$600,000
	<b>Total Montenegro</b>		<b>\$600,000</b>
Russia	ACDI/VOCA	Enterprise Development	\$598,650
	Agreement Pending	Enterprise Development	\$500,000
	Agreement Pending	Financial Services/ Microfinance	\$800,000
	<b>Total Russia</b>		<b>\$1,898,650</b>
Serbia	Booz Allen Hamilton, Inc.	Enterprise Development	\$300,000
	DAI	Enterprise Development	\$2,600,793
	<b>Total Serbia</b>		<b>\$2,900,793</b>
Ukraine	Academy for Educational Development	Policy for Enterprise Development	\$95,798
	BAH Booz Allen Hamilton	Enterprise Development	\$232,404
	Chemonics	Enterprise Development	\$494,057
	Chemonics	Policy for Enterprise Development	\$427,829
	Commercial Law Center	Policy for Enterprise Development	\$88,966
	Financial Markets International inc.	Policy for Financial Services/Microfinance	\$41,570
	International Organization for Migration	Enterprise Development	\$138,500
	<b>Total Ukraine</b>		<b>\$1,519,124</b>
	<b>TOTAL EUROPE &amp; EURASIA BUREAU</b>		<b>\$28,224,807</b>
<b>LATIN AMERICA &amp; CARIBBEAN BUREAU</b>			
Bolivia	Abt Associates Inc.	Enterprise Development	\$300,000
	ACDI/VOCA	Enterprise Development	\$300,000
	Chemonics International Inc.	Enterprise Development	\$1,900,000
	Fundacion para el Desarrollo Tecnológico Agropecuario de los Valles	Enterprise Development	\$300,000
	International Resources Group IRG	Enterprise Development	\$200,000
	<b>Total Bolivia</b>		<b>\$3,000,000</b>
Brazil	Fair Trade USA	Enterprise Development	\$80,900
	<b>Total Brazil</b>		<b>\$80,900</b>
Colombia	ACDI/VOCA	Enterprise Development	\$2,800,000
	Associates in Rural Development, Inc./ADAM	Enterprise Development	\$13,276,202
	Associates in Rural Development/MIDAS Program	Enterprise Development	\$9,400,000
	Creative Associates	Enterprise Development	\$3,200,000
	IOM International Organization for Migrations	Enterprise Development	\$9,381,087
	Panamerican Development Foundation	Policy for Enterprise Development	\$5,118,961
	<b>Total Colombia</b>		<b>\$43,176,250</b>
Ecuador	ACDI/VOCA Academy for Educational Development Joint Venture	Enterprise Development	\$3,000,000
	Carana Corporation	Enterprise Development	\$585,000
	<b>Total Ecuador</b>		<b>\$3,585,000</b>

Mission or Office	Implementing Partner	Technical Area	Obligation Amount
El Salvador	Agreement Pending	Financial Services/ Microfinance	\$1,000,000
	<b>Total El Salvador</b>		<b>\$1,000,000</b>
Guatemala	Asociacion Share de Guatemala	Enterprise Development	\$242,645
	Asociacion Share de Guatemala	Financial Services/ Microfinance	\$110,314
	Catholic Relief Services	Enterprise Development	\$141,519
	Save the Children Federation Inc.	Enterprise Development	\$84,723
	<b>Total Guatemala</b>		<b>\$579,202</b>
Guyana	Carana Corporation	Enterprise Development	\$212,000
	Carana Corporation	Financial Services/ Microfinance	\$16,000
	<b>Total Guyana</b>		<b>\$228,000</b>
Haiti	Academy for Education Development (AED)	Financial Services/ Microfinance	\$8,500,000
	<b>Total Haiti</b>		<b>\$8,500,000</b>
Nicaragua	Academy for Educational Development	Enterprise Development	\$250,000
	CARANA Corporation	Enterprise Development	\$250,000
	Catholic Relief Services	Enterprise Development	\$500,000
	<b>Total Nicaragua</b>		<b>\$1,000,000</b>
Panama	Chemonics International Inc.	Enterprise Development	\$384,770
	International Resources Group	Enterprise Development	\$200,000
	<b>Total Panama</b>		<b>\$584,770</b>
Paraguay	Fundacion Paraguaya	Financial Services/ Microfinance	\$500,000
	<b>Total Paraguay</b>		<b>\$500,000</b>
Peru	Agreement Pending	Policy for Enterprise Development	\$370,000
	Chemonics	Enterprise Development	\$3,000,000
	United Nations Office on Drugs and Crime	Enterprise Development	\$500,000
	<b>Total Peru</b>		<b>\$3,870,000</b>
	<b>TOTAL LATIN AMERICA &amp; CARIBBEAN BUREAU</b>		<b>\$66,104,122</b>
<b>MIDDLE EAST BUREAU</b>			
Egypt	Aid to Artisans	Enterprise Development	\$2,102,255
	The First Microfinance Foundation	Financial Services/ Microfinance	\$835,000
	<b>Total Egypt</b>		<b>\$2,937,255</b>
Iraq	Louis Berger Group/The Services Group Joint Venture	Financial Services/ Microfinance	\$5,620,000
	Partner not Assigned	Financial Services/ Microfinance	\$1,000,000
	<b>Total Iraq</b>		<b>\$6,620,000</b>
Jordan	Agreement Pending	Enterprise Development	\$500,000
	<b>Total Jordan</b>		<b>\$500,000</b>
Lebanon	Academy for Educational Development	Enterprise Development	\$1,561,860
	ACDI/VOCA	Enterprise Development	\$2,120,300
	Relief International	Enterprise Development	\$1,181,100
	Volunteers for Economic Growth Alliance	Financial Services/ Microfinance	\$669,983

Mission or Office	Implementing Partner	Technical Area	Obligation Amount
	<b>Total Lebanon</b>		<b>\$5,533,243</b>
West Bank/Gaza	Academy for Educational Development	Financial Services/ Microfinance	\$1,500,000
	Carana Corporation	Enterprise Development	\$1,000,000
	<b>Total West Bank/Gaza</b>		<b>\$2,500,000</b>
	<b>TOTAL MIDDLE EAST BUREAU</b>		<b>\$18,090,498</b>
<b>SUB-SAHARAN AFRICA BUREAU</b>			
Angola	Cooperative League of the United States	Enterprise Development	\$114,680
	Kixi Credito	Financial Services/ Microfinance	\$155,000
	Twayovoka para o Desenvolvimento	Financial Services/ Microfinance	\$195,320
	<b>Total Angola</b>		<b>\$465,000</b>
DR Congo	International Institute of Tropical Agriculture	Enterprise Development	\$300,000
	<b>Total DR Congo</b>		<b>\$300,000</b>
Ethiopia	CARE	Financial Services/ Microfinance	\$3,300,000
	<b>Total Ethiopia</b>		<b>\$3,300,000</b>
Ghana	ACDI/VOCA	Enterprise Development	\$500,000
	<b>Total Ghana</b>		<b>\$500,000</b>
Kenya	Agreement Pending	Enterprise Development	\$1,780,000
	Agreement Pending	Financial Services/ Microfinance	\$1,500,000
	<b>Total Kenya</b>		<b>\$3,280,000</b>
Liberia	Agreement Pending	Enterprise Development	\$2,884,000
	<b>Total Liberia</b>		<b>\$2,884,000</b>
Malawi	Catholic Relief Services	Enterprise Development	\$6,621,270
	Land O'Lakes, Inc.	Enterprise Development	\$200,000
	<b>Total Malawi</b>		<b>\$6,821,270</b>
Mali	Abt Associates Inc.	Enterprise Development	\$2,000,000
	Trickle Up	Enterprise Development	\$350,000
	Trickle Up	Financial Services/ Microfinance	\$150,000
	<b>Total Mali</b>		<b>\$2,500,000</b>
Mozambique	World Vision	Enterprise Development	\$1,000,000
	<b>Total Mozambique</b>		<b>\$1,000,000</b>
Namibia	Project HOPE	Financial Services/ Microfinance	\$503,500
	<b>Total Namibia</b>		<b>\$503,500</b>
Nigeria	Catholic Relief Services	Financial Services/ Microfinance	\$6,071,164
	Centre for Development and Population Activities	Financial Services/ Microfinance	\$2,618,000
	Chemonics International, Inc.	Enterprise Development	\$3,926,583
	Chemonics International, Inc.	Financial Services/ Microfinance	\$3,926,583
	Winrock	Financial Services/ Microfinance	\$1,065,000
	<b>Total Nigeria</b>		<b>\$17,607,330</b>
Rwanda	Carana	Enterprise Development	\$1,482,305



Mission or Office	Implementing Partner	Technical Area	Obligation Amount
	DAI	Enterprise Development	\$800,000
	Education Development Center	Enterprise Development	\$750,000
	International Fertilizer Development Center	Enterprise Development	\$1,450,000
	Texas Agricultural Experiment Station (TAES)	Enterprise Development	\$532,695
	<b>Total Rwanda</b>		<b>\$5,015,000</b>
Senegal	International Resource Group	Enterprise Development	\$1,600,000
	<b>Total Senegal</b>		<b>\$1,600,000</b>
Sierra Leone	ACDI/VOCA	Financial Services/ Microfinance	\$1,100,000
	<b>Total Sierra Leone</b>		<b>\$1,100,000</b>
South Africa	Corporate Council on Africa	Enterprise Development	\$500,000
	<b>Total South Africa</b>		<b>\$500,000</b>
Sudan	Academy for Educational Development	Financial Services/ Microfinance	\$3,100,000
	Associates in Rural Development	Policy for Enterprise Development	\$1,000,000
	Mercy Corps - Bridge	Enterprise Development	\$500,000
	Winrock - Bridge	Enterprise Development	\$500,000
	<b>Total Sudan</b>		<b>\$5,100,000</b>
Tanzania	Agreement Pending	Enterprise Development	\$10,460,000
	Fintrac, Inc.	Enterprise Development	\$1,400,000
	TechnoServe	Enterprise Development	\$2,000,000
	<b>Total Tanzania</b>		<b>\$13,860,000</b>
Uganda	ACDI/VOCA	Enterprise Development	\$4,701,100
	Agreement Pending	Enterprise Development	\$2,000,000
	Associates in Rural Development	Enterprise Development	\$2,500,000
	Mercy Corps	Enterprise Development	\$2,500,000
	<b>Total Uganda</b>		<b>\$11,701,100</b>
USAID/East Africa	Catholic Relief Services	Enterprise Development	\$84,170
	<b>Total USAID/East Africa</b>		<b>\$84,170</b>
Zambia	Cooperative League of the United States	Enterprise Development	\$4,982,415
	<b>Total Zambia</b>		<b>\$4,982,415</b>
	<b>TOTAL SUB-SAHARAN AFRICA BUREAU</b>		<b>\$83,103,785</b>
<b>CENTRAL FUNDING</b>			
Office of Agriculture	Cornell University	Financial Services/ Microfinance	\$1,000,000
	<b>Total - Office of Agriculture</b>		<b>\$1,000,000</b>
Office of Democracy and Governance	Academy for Educational Development	Enterprise Development	\$3,000,000
	<b>Total - Office of Democracy and Governance</b>		<b>\$3,000,000</b>

<b>Mission or Office</b>	<b>Implementing Partner</b>	<b>Technical Area</b>	<b>Obligation Amount</b>
Office of Development Partners	ACDI/VOCA	Enterprise Development	\$371,054
	Cooperative Housing Foundation	Enterprise Development	\$619,356
	Cooperative Resources International	Enterprise Development	\$287,914
	Equal Exchange	Enterprise Development	\$295,345
	Land O'Lakes, Inc.	Enterprise Development	\$461,296
	National Cooperative Business Association/Communications Cooperative International	Enterprise Development	\$109,116
	National Cooperative Business Association	Enterprise Development	\$120,478
	National Rural Electric Cooperative Association	Enterprise Development	\$122,497
	World Council of Credit Unions, Inc.	Enterprise Development	\$472,082
	<b>Total - Office of Development Partners</b>		<b>\$2,859,138</b>
Office of Microenterprise Development	Academy for Educational Development	Enterprise Development	\$2,000,000
	Academy for Educational Development	Financial Services/Microfinance	\$1,880,000
	Center for Institutional Reform and the Informal Sector IRIS	Enterprise Development	\$575,000
	CGAP Consultative Group to Assist the Poor	Policy for Financial Services/Microfinance	\$100,000
	DAI	Policy for Enterprise Development	\$500,000
	Institute for Liberty and Democracy	Policy for Enterprise Development	\$5,000,000
	Microenterprise Support	Enterprise Development	\$1,469,447
	The QED Group, LLC	Enterprise Development	\$3,600,000
	<b>Total - Office of Microenterprise Development</b>		<b>\$15,124,447</b>
Office of HIV/AIDS	AED	Policy for Financial Services/Microfinance	\$750,000
	<b>Total - Office of HIV/AIDS</b>		<b>\$750,000</b>
Office of Population and Reproductive Health	Abt Associates (Formerly IBM)	Enterprise Development	\$780,656
	<b>Total - Office of Population and Reproductive Health</b>		<b>\$780,656</b>
	<b>TOTAL - CENTRAL FUNDING</b>		<b>\$23,514,241</b>
	<b>TOTAL FY10 FUNDING</b>		<b>\$261,923,016</b>



# ANNEX B: FY 2010 FUNDING BY USAID BUREAU

Mission or Office	Enterprise Development	Financial Services/ Microfinance	Policy For Enterprise Development	Policy For Financial Services/ Microfinance	Total Obligation Amount
<b>ASIA BUREAU</b>					
Afghanistan	\$10,896,365	\$15,279,914			\$26,176,279
Cambodia	\$2,979,000		\$525,000		\$3,504,000
Indonesia	\$991,000				\$991,000
Kazakhstan	\$75,000		\$88,496		\$163,496
Kyrgyzstan			\$271,983		\$271,983
Mongolia				\$200,000	\$200,000
Pakistan	\$4,800,000				\$4,800,000
Philippines		\$2,015,886			\$2,015,886
RDM/A	\$1,000,000				\$1,000,000
Sri Lanka	\$1,784,235				\$1,784,235
Tajikistan	\$1,107,482				\$1,107,482
Uzbekistan	\$871,203				\$871,203
<b>Total Asia</b>	<b>\$24,504,284</b>	<b>\$17,295,800</b>	<b>\$885,479</b>	<b>\$200,000</b>	<b>\$42,885,563</b>
<b>EUROPE &amp; EURASIA BUREAU</b>					
Albania	\$1,500,000				\$1,500,000
Armenia	\$250,000	\$250,000			\$500,000
Azerbaijan	\$800,000				\$800,000
Belarus	\$40,000		\$896,000		\$936,000
Bosnia	\$2,900,000				\$2,900,000
Europe & Eurasia Bureau		\$55,000			\$55,000
Georgia	\$12,057,560	\$282,080			\$12,339,640
Kosovo	\$500,000				\$500,000
Macedonia	\$764,600				\$764,600
Moldova	\$1,011,000				\$1,011,000
Montenegro	\$600,000				\$600,000
Russia	\$1,098,650	\$800,000			\$1,898,650
Serbia	\$2,900,793				\$2,900,793
Ukraine	\$864,961		\$612,593	\$41,570	\$1,519,124
<b>Total Europe &amp; Eurasia</b>	<b>\$25,287,564</b>	<b>\$1,387,080</b>	<b>\$1,508,593</b>	<b>\$41,570</b>	<b>\$28,224,807</b>
<b>LATIN AMERICA &amp; CARIBBEAN BUREAU</b>					
Bolivia	\$3,000,000				\$3,000,000
Brazil	\$80,900				\$80,900
Colombia	\$38,057,289		\$5,118,961		\$43,176,250
Ecuador	\$3,585,000				\$3,585,000
El Salvador		\$1,000,000			\$1,000,000
Guatemala	\$468,887	\$110,314			\$579,202

Mission or Office	Enterprise Development	Financial Services/ Microfinance	Policy For Enterprise Development	Policy For Financial Services/ Microfinance	Total Obligation Amount
Guyana	\$212,000	\$16,000			\$228,000
Haiti		\$8,500,000			\$8,500,000
Nicaragua	\$1,000,000				\$1,000,000
Panama	\$584,770				\$584,770
Paraguay		\$500,000			\$500,000
Peru	\$3,500,000		\$370,000		\$3,870,000
<b>Total Latin America &amp; Caribbean</b>	<b>\$50,488,846</b>	<b>\$10,126,314</b>	<b>\$5,488,961</b>	<b>\$0</b>	<b>\$66,104,122</b>
<b>MIDDLE EAST BUREAU</b>					
Egypt	\$2,102,255	\$835,000			\$2,937,255
Iraq		\$6,620,000			\$6,620,000
Jordan	\$500,000				\$500,000
Lebanon	\$4,863,260	\$669,983			\$5,533,243
West Bank/ Gaza	\$1,000,000	\$1,500,000			\$2,500,000
<b>Total Middle East</b>	<b>\$8,465,515</b>	<b>\$9,624,983</b>	<b>\$0</b>	<b>\$0</b>	<b>\$18,090,498</b>
<b>SUB-SAHARAN AFRICA BUREAU</b>					
Angola	\$114,680	\$350,320			\$465,000
DR Congo	\$300,000				\$300,000
Ethiopia		\$3,300,000			\$3,300,000
Ghana	\$500,000				\$500,000
Kenya	\$1,780,000	\$1,500,000			\$3,280,000
Liberia	\$2,884,000				\$2,884,000
Malawi	\$6,821,270				\$6,821,270
Mali	\$2,350,000	\$150,000			\$2,500,000
Mozambique	\$1,000,000				\$1,000,000
Namibia		\$503,500			\$503,500
Nigeria	\$3,926,583	\$13,680,747			\$17,607,330
Rwanda	\$5,015,000				\$5,015,000
Senegal	\$1,600,000				\$1,600,000
Sierra Leone		\$1,100,000			\$1,100,000
South Africa	\$500,000				\$500,000
Sudan	\$1,000,000	\$3,100,000	\$1,000,000		\$5,100,000
Tanzania	\$13,860,000				\$13,860,000
Uganda	\$11,701,100				\$11,701,100
USAID/East Africa	\$84,170				\$84,170
Zambia	\$4,982,415				\$4,982,415
<b>Total Sub-Saharan Africa</b>	<b>\$58,419,218</b>	<b>\$23,684,567</b>	<b>\$1,000,000</b>	<b>\$0</b>	<b>\$83,103,785</b>

Mission or Office	Enterprise Development	Financial Services/ Microfinance	Policy For Enterprise Development	Policy For Financial Services/ Microfinance	Total Obligation Amount
<b>CENTRAL FUNDING</b>					
Agriculture		\$1,000,000			\$1,000,000
Democracy and Governance	\$3,000,000				\$3,000,000
Microenterprise Development	\$7,644,447	\$1,880,000	\$5,500,000	\$100,000	\$15,124,447
Development Partners	\$2,859,138				\$2,859,138
HIV/AIDS				\$750,000	\$750,000
Population and Reproductive Health	\$780,656				\$780,656
<b>Total Central Funding</b>	<b>\$14,284,241</b>	<b>\$2,880,000</b>	<b>\$5,500,000</b>	<b>\$850,000</b>	<b>\$23,514,241</b>
<b>TOTAL FUNDING</b>	<b>\$181,449,669</b>	<b>\$64,998,744</b>	<b>\$14,383,033</b>	<b>\$1,091,570</b>	<b>\$261,923,016</b>

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