



**UN EBOLA RESPONSE MPTF
PROJECT MONTHLY PROGRESS REPORT
Period (Month-Year): 3rd trimester - 2016**

Project Number and Title: # 7 – UNDP Program for Payments for Ebola Response Workers (PPERW)	PROJECT START DATE¹: 01 -11- 2014	AMOUNT ALLOCATED by MPTF <i>(please indicate different tranches if applicable)</i> \$2,204,200	RECIPIENT ORGANIZATION UNDP
Project ID: 00092738			
Project Focal Point: Name: Mr. Eloi Kouadio IV E-mail: eloi.kouadio.iv@undp.org	EXTENSION DATE: 31/07/2016	FINANCIAL COMMITMENTS 179,066 USD	
Strategic Objective (STEPP) SO 3 – Ensure essential services	PROJECTED END DATE: 31-07-2016	EXPENDITURES as of 30 September 2016 1,860,131 USD	IMPLEMENTING PARTNER(S): UNDP
Mission Critical Action MCA 7 – Cash Incentives for Workers			
Location: Guinea	Sub-National Coverage Areas: National		

MONTHLY PROGRESS REPORT RESULTS MATRIX

OUTPUT INDICATORS

Indicator	Geographic Area	Projected Target (as per results matrix)	Quantitative results for the (one month) reporting period	Cumulative results since project commencement (quantitative)	Delivery Rate (cumulative % of projected total) as of date
<i>Description of the quantifiable indicator as set out in the approved project proposal</i>					
I. Information Management % of Ebola Response workers registered on the information management system	National	100%	100%	100%*	100%
% paying organizations to the information management system	National	100%	100%	100%	100%
II. Strengthen existing payment mechanisms #of Ebola response workers reported by media as striking	National	0	0	0	100%

¹ The date project funds were first transferred.

- Referring to the Ebola response workers in CTU paid by UNDP.



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Diagnostic study completed	National	Diagnostic complete	Completed		100%
Recommendations made to government and financial sector to bolster resilience	National	Recommendations adopted	Ongoing		
Monitoring system fully functional and reporting incidents of potential failure with according UNDP activity to resolve	National	monitoring system functional	Ongoing		
III. Establish an operational contingency plan #payments made through operational testing and proof of concept/stress testing	National	500 contact tracers paid salary and incentives once a month for 3 months	0	1508	301%
#people paid through UNDP contingency plan (note goal is 0 since ideally the strengthening and monitoring in output II obviates the need for this contingency to be utilized)	National	0 people paid through UNDP contingency plan	0	8889 ERWs paid through MPTF contingency plan before reallocation of the funds to WB. At the end of the reporting only 959 ERWs remain allocated on Activity (contingency fund of PPERW project)	
%local districts with adequate cash out points for forecasted volumes	National	100% of districts covered	100%	100%	100%
EFFECT INDICATORS (if available for the reporting period)					

NARRATIVE

Situation Update

Ebola status

- Last Ebola flare in Koropara (N’Zerekore region) from the 16th of March to end of April. The acute surveillance period ended at the end of June 2016 which has been followed by a 3 month strengthened surveillance period. The flare was due to the reminiscence of the virus in seminal fluid (almost a year after the persons has been declared cured from Ebola), for this reason, the active surveillance system focuses on following up adult male to treat them in case of virus presence. Since this period,



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no new Ebola cases reported. The experience gain during the crisis by the governmental coordination agency (NERC) is being used for epidemic control in the newly created ANSS (National Agency for Health Security).

Financial Inclusion

- The Ebola Virus Disease, even if it strongly slowed down Guinean economy, didn't interrupted the financial sector activities. The banks and IMFs kept working during the crises, providing safe and cheap solutions to pay incentives throughout the country. In parallel to that, the private sector invested massively in the development of mobile money / branchless banking (MM / BB) especially Orange and MTN who developed their agents network and invested in financial education. While the private sector is developing quickly, the Central Bank of the Republic of Guinea (BCRG) is regulating through instructions this new sector but lacks support and capacities to define a clear and strong strategy regarding financial inclusion.

On the other hand, the main financial services provider in rural areas in Guinea (The microfinance institutions) are in a weak position following two major crises, a failed intervention of the state in 2012 into the credit provision which resulted in a massive unpaid credit increase and the EVD impact that slowed down the local economy. In this situation, the MFIs will not have the capacity to adapt to the changing context with the shift towards electronic money and the rapid development of competitors (Electronic Money Providers such as Orange) might lead to a monopolistic situation for credit provision affecting the quality and the diversity of the services offered in Guinea to the most vulnerable population.

For this reason, UNDP along with other actors such as the World Bank Group, is focusing on the following strategy and activities to support the development of the financial sector especially safe and secured MM / BB in Guinea thanks to the funds available under the PPERW project:

- Improving the knowledge of the financial sector:
 - MM / BB environment / Digital Financial Services diagnostic in Guinea (annex 1)
 - Organizational audit of the main MFIs (Annex 2)
- Support to the BCRG in term of policy making to improve the current law and of capacity by providing equipment and software for a better control and regulation of the sector. BCRG needs specifically technical training regarding the shift to electronic money (which has been set as a priority by the Central Bank Governor in 2016) to be able to understand and interact with private actors investing in the sector and prepare the regulation that will supervise the development to come. They also need support to have a closer control regarding MFIs activities and "clean" the sector from unhealthy structures. Under this project, the following activities have been financed:
 - Ongoing provision of technical support
 - Electronic equipment
 - Tailor-made software for a better management and follow up of all MFIs institutions in Guinea. This will consist in an online platform where MFIs will input their data to calculate automatically a set of key indicators. It will help BCRG to spend more time on analyzing the data and give proper support to MFIs (rather than having to manually enter and calculate each indicator) and in the end contribute to "clean" the sector.
- Direct support to the MFI sector. In Guinea, 17 MFIs are legally certified by the Central Bank represented at the National level by the Guinean Professional Microfinance Institutions Association (APIM-G). APIM-G, also due to the bas state of the MFIs in Guinea, is not functioning properly and has low capacity and added value for the sector. UNDP strategy consist in providing tools and technical advice to APIM-G to help it playing its role in Guinea and provide support to the IMFs directly. One of the main technical issue in the sector is the facing is the low quality of their financial data management affecting their day-to-day activity and the capacity for the BCRG to monitor the sector. No further development of electronic payment can be done if these issues are not solved. We focused our activities



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- Equipment to MFIs and APIM-G to improve the data management (the 3 main conditions for MFIs to get access to this equipment are 1) Being certified by the BCRG 2) Having paid their annual contribution to APIM-G 3) Contributing to 10 % of the total amount of material received, this 10 % will be placed in a dedicated account at APIM-G with a control from BCRG and UNDP). These conditions will give back some cash flow to APIM-G to be more active and create a budget (around 10 000 USD contributed from MFIs) to support further activities in favor of the sector.
- Provide training on the use of these equipment and regarding the set of indicators they should produce monthly to the BCRG
- Give access to the BCRG central database for some key information such as at risk clients to allow a crosschecking of blacklisted clients in Guinea.

While the private sector is expanding quickly and the BCRG is setting a national payment switch (to connect all financial institutions including banks, electronic money providers, MFIs and ease transfers between these structures and internationally), the above activities funded under this project give BCRG and financial partners tools to better regulate and support this sector and provide the basic support to MFIs to be able to take a step forward into the development of electronic payment, giving them an opportunity to face the coming competition.

These activities, along with the work done in Sierra Leone and Liberia, will support a long term strategy to develop MM / BB activities in the region. Mobile Money and Branchless Banking development contributed in many countries to support local activities especially for women giving them more financial independency. UNDP and UNCDF, in coordination with the World Bank Group, will continue their efforts based on the achievement realized during this project to provide access to the most vulnerable population of Guinea to electronic financial services that are competitive, adapted and contribute to the local development.

Key Achievements

- Regularization payment for 2015 done with MSF and in agreement with the CNLE (for staffs who didn't receive their payments);
- Payment preparation for workers involved in Koropara flare's response (National Coordination cell and Ministry of Health) and cured follow up.
- Organizational audit of MFIs in Guinea realized (see annex 2)
- Purchase order for equipment based on the findings of the above consultancy done. The equipment will be received in October.
- Selection of a consulting company to provide trainings for MFIs regarding computerized data management and financial data reporting to BCRG
- Selection of a company to create a tailor-made software to the BCRG, the work started in September and should last until mid-November.

Delays or Deviations

- Difficulties to reach an agreement with the Central Bank regarding the cost and the type of support that should be provided to support transition toward electronic money = following the publishing of a request for proposal for training on electronic money and the lack of suitable candidate, we decided to cancel the activity that couldn't be implemented in a limited timeframe with satisfactory results.



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- The recruitment procedures for the consulting company who realized the MFIs organizational audit has been severely delayed (started the 7th of January 2016 to be finalized in June 2016). The offer has been published two times, each time a single company applied, even if the technical offer was good, the price was considered too high (no best value for money). Negotiation have been held to divide by two the cost of the consultancy (from around 44 000 USD to around 21 000 USD). The contracted company provided a work of good quality based on which we developed the last project activities with more than 4 months' delay.
- To this day, the activities that remain are:
 - Equipment distribution to the MFIs according to the conditions mentioned above (End of October)
 - Provision of training to the MFIs regarding computerized data management and financial data reporting to BCRG (End of November)
 - Finalization of the software to the BCRG (End of November)

Gender and Environmental Markers *(Please provide disaggregated data, if applicable)*

No. of Beneficiaries		Environmental Markers	
Women	342	<i>e.g. Medical and Bio Hazard Waste</i>	
Girls		<i>e.g. Chemical Pollution</i>	
Men	1166		
Boys			
Total	1508		

Additional Information *(Optional)*