

**MAPPING OF MICROFINANCE PROJECTS IN
LAO PDR**

Organizational Data	Donor, Bi-/Multi-Lateral Agency					
Reference No	1	2	3	4	5	6
Name of Organization/Service Provider:	Asian Development Bank (ADB)	Asian Development Bank (ADB)	Deutsche Gesellschaft fuer Internationale Zusammenarbeit (GIZ) GmbH	International Finance Corporation (IFC)	International Labour Organization (ILO)	Kreditanstalt fuer Wiederaufbau (KfW)
Project Name (if applicable):	Nam Ngum River Basin Development Sector Project (NNRBDSP)	Northern Region Sustainable Livelihoods through Livestock Development Project (NRLLDP)	Microfinance in Rural Areas - Access to Finance for the Poor	N/A	Promoting Women's Entrepreneurship Development and Gender Equality (WEDGE)	Sustainable Management of Watersheds in the Lower Mekong Basin - SUMALOM-Nam Ton (Watershed Project with Microfinance Component: Establishment of District Based Savings & Credit Unions)
Key Contact Person/s in Lao PDR/Position:	Sisovath Phandanouvong	Syseng Khounsy National Project Director	Klaus Prochaska, Project Director	Viengxay Praphasiri, Project Officer Access to Finance	Valerie Breda, Microfinance expert, ILO regional office in Bangkok, Thailand	Manfred Fischer, Chief Technical Advisor/GFA Consulting
Project Partner/s/Counterparts:	Ministry of Agriculture & Forestry, French Development Agency (AFD), Lao Women Union (District Level), District Financial Management Team (DFMT)	ADB-IFAD-SDC-JFPR	Bank of the Lao PDR	N/A	Ministry of Labor (Department of Labor Protection); Lao Community Sustainable Development Promotion Association (LCSDPA)	Department of Water Resources (MoNRE) & Ministry of Agriculture & Forestry (NAFES)
Address:	Ministry of Agriculture & Forestry, Patuxay, Vientiane	Regional office: Chaofaghum Road, Luangprabang Province, Lao PDR	Yonnet Rd., P.O. Box 563, Vientiane	90 Phonexay Road, P.O.Box 9690, Vientiane	SMEPDO Office, Ban Fai, Vientiane	Nahaideo Road 1, Vientiane
Telephone:	021 41 6556	071 254 951	021 217 880	021 450 017-9 Mobile: 020 55518661	021 450 318	020 2241 4603

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Fax:	021 41 6556	071 254 951	021 22 217 880	021 450 020	021 450 318	021 252 963
Email:	sisovathp@yahoo.com	ldplao@laotel.com syseng5@yahoo.com	klaus.prochaska@giz.de	vpraphasiri@ifc.org	breda@ilo.org	manfred.fischer@gfa-group.de
Website:			www.giz.de	www.ifc.org/mekong	www.ilo.org	
Skype:				Vpraphasiri		
1. General Mission of your Organization in Lao PDR	N/A	N/A	GIZ is an international cooperation enterprise for sustainable development with worldwide operations. Since 1993, GIZ has worked in Laos on behalf of the German Federal Ministry for Economic Cooperation and Development (BMZ). The Governments of the Federal Republic of Germany and the Lao People's Democratic Republic have agreed to concentrate their development cooperation on the priority areas of sustainable economic development on the one hand, and environmental policy, conservation and sustainable use of natural resources on the other. The microfinance project belongs to the priority area of sustainable economic development	IFC's mission is that people should have the opportunity to escape poverty and improve their lives	To reduce poverty through sustainable private sector development; ILO activities in microfinance are implemented through WEDGE which promotes women entrepreneurship to create decent employment, achieve women's empowerment and gender equality, and work toward poverty reduction	
2. Development Objectives of Organization ranked in order of importance by providing numbers 1,2,3,4,5 (1 = most important; 5= less important)						
Increased Access to Financial Services	x	2	1	3	4	4
Poverty Reduction	x	1	3	1	3	2 Improved livelihoods
Employment Generation				4	2	5
Development of Start-Up Enterprises						
Growth of Existing Business						
Adult Education Improvement						
Gender Equality and Women's Empowerment		3			1	3

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Youth Opportunities						
Children Schooling						
Health Improvement		5				
Water and Sanitation		4				
Housing						
Other, please specify:			2. Capacity Development	2. Improve Business Enabling Environment		1. Secured watershed functions
3. Brief description of your Organization's Microfinance Initiative in Lao PDR						
Starting Date of Project/Activities:	11-Feb-04	Oct-07	01.06.2009 (Phase 1); 01.12.2011 (Phase 2)	N/A	2008	2010
Project Goal/s:	11 Februar 2004 - September 2010	Increase in household incomes from livestock production by transfers of technology introduced and developed by the project, by supporting the formation, capacity building and access to credit of livestock production groups whose members will comprise significant number of women, as well as people from ethnic minorities and from household subsisting near or below the poverty line	The framework for and access to sustainable financial services has improved for poor households and MSEs	N/A	Advancing opportunities for Lao women and men to obtain decent and productive work in conditions of freedom, equity, security and human dignity	The overall objective of SUMALOM-Nam Ton is i) a secured watershed function of the Nam Ton watershed, and ii) improved livelihoods in the Nam Ton Project area

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Duration of Project/ Timeframe:	Feb 2004 - Sep 2010	2007-2013 (6 years)	30.11.2011 (Phase 1); 30.11.2014 (Phase 2)	N/A	2008- July 2011	7 years, until September 2017
Total Budget in US\$ for Project Duration:	27 Million US\$	18,933,500 US\$	Ca. 3.8m US\$ (2.695 m EUR) (Phase 1); ca. 5m US\$ (3.553m EUR) (Phase 2)	N/A		(5.6 Mio EUR for project) 200,000 Euro for microfinance activities
Other Relevant Information:	Project was jointly funded by ADB loan, ADF grant, JFPR grant and GoL		Budget includes co-financing with MMG Sepon Mining (195,000 EUR in Phase 1 and 803,000 in Phase 2)	NA	ILO collaborated with LCSDPA to set up and support village banks in selected project target areas in the frame of previous ILO projects (since 2003). In the frame of this specific WEDGE project (2008-11), no substantial microfinance activities were undertaken due to limited resources. LCSDPA continues its monitoring and auditing support to the village banks independently.	Active in 43 villages
4. Type of Cooperation						
Technical Cooperation		x	x	x	x	
Financial Cooperation	x	x				x

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5. Target Group/Clients	Village development funds, SCUs, rural farmers	Livestock production groups: Large ruminant (cattle, buffalo), pig, goat, poultry, turkey, fish and handicraft	Poor households and MSEs in rural and semi-urban areas	N/A	Women entrepreneurs and their families in rural areas	Population of Nam Ton Watershed in Hin Herb and Sangthong Districts
6. Main Components/Supporte Area & Activities of your Organization/Project:						
<i>a. MACRO LEVEL:</i>						
Policy, Legal & Regulatory Advice/Advocacy		Guideline and by-laws for village livelihood fund operations	Microfinance Decree	Assist government in improving the business enabling environment in the country as a whole (including the financial sector such as Law on Commercial Banks, Credit Information Bureau)		
Supervisory Systems	Supervision of microfinance activities in 16 districts		Establishment of new MIS in BOL-FISD, training for off-site and on-site supervision			
Other (please specify):						
<i>b. MESO LEVEL:</i>						
HR Development/Capacity Building/Training (please specify for whom)	Training & study tours provided for the villagers, field staff and Government officials	Lao Women Union staff on district level	Mainly for project staff but occasionally also for the broader industry (administered by MFWG)		Training for village banks (VBs) with LCSDPA, training materials on Village banking (handbook & ledger guide) developed (available in Lao/Eng)	Training for District based Savings & Credit Unions

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MF Survey & Research (please specify topic/s)	Microfinance survey done prior to introduction of microfinance services					
Management Information Systems (please specify for whom)	MIS established in 16 districts, 4 provinces					
Audit	Annual audits conducted by Office of State Auditor Lao PDR	State Audit Organization				
Establishment of Network Support Organizations/ Associations/Federations (please specify for whom)		National Project Steering Committee, Regional Office in Luangprabang, National Project Director, Provincial Project Coordinator and Provincial implementation Unit, District Agriculture and Forestry Office	Establishment of and support to Network Support Organizations in Luang Namtha, Hongsa, Khop, Attapeu and Vilabouli			
MF Training Service Provider/s	Microfinance Training Center provided training	Microfinance Center & SEWA (India)			Cooperation with LCSDPA	Cooperation with Lao Women Union (LWU)
Banking Institute						
Microfinance Working Group			Support in-kind and financial, MFWG Member	MFWG Member	MFWG Member	
Other (please specify):						Cooperation with Agricultural Promotion
c. MICRO LEVEL:						

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Deposit Taking MFI						
Non-Deposit Taking MFI		x				
Savings & Credit Union	Village development funds are transferred into SCUs					Establishment of District SCUs
Village Banks / VRFs / VDFs	Village development fund operations, establishment of policies	Village Livelihood Fund (VLF) and Village Infrastructure Development Fund (VIDF)	Creation of new Village Banks; training on all necessary topics e.g. book keeping, loan management; capacity building; support is delivered mainly through Network Support Organizations		Collaborated with LCSDPA to establish around 140 village banks in 5 provinces and provide technical assistance and auditing to VB management committees	
Microfinance Clients	Rural farmers are clients of VDFs					
Other (please specify):						
7. Geographical focus of microfinance initiative						
Vientiane Capital	Pakngeum, Xaythani					Sangthong

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Vientiane Province	Phonhong, Kasi, Hinheup, Feuang, Tolakhom, Keo Odom, Viengkham, Vangvieng, Hom, Xaisomboun				x	HinHerb
Phongsaly						
Luangnamtha		Sing, Long, Viengphoukha and Nalae	Luang Namtha, Sing, Nalae			
Oudomxay						
Borkeo		Meuang and Pha-oudom				
Luang Prabang	Phoukhoun	Parxeng, Phonxay, Viengkham and Phoukhoun				
Huaphan		Xiengkho, Viengthong, Viengxay, Houamuang, Samtai and Add				
Xayabouly			Khop, Ngeun, Xienghone, Hongsa, Sayabouli, Phiang			
Xiengkhouang	Pek, Phaxay, Phoukout	Nonghet and Khoun				
Bolikhamxay					x	
Khammuane					x	
Savannaketh			Vilabouli, Sepon		x	
Saravanh						
Sekong						
Champasack					x	
Attapeu			Saysettha, Pouvong, Xanxai			

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Organizational Data		International Non-Government Organization (INGO)			
Reference No	7	8	9	10	11
Name of Organization/Service Provider:	United Nations Capital Development Fund (UNCDF)	Saving Banks Foundation for International Cooperation (SBFIC), Bonn/Germany	Association of Asian Confederation of Credit Unions (ACCU)	DGRV - German Cooperative and Raiffeisen Confederation	Sustainable Forestry and Rural Development Project (SUFORD)
Project Name (if applicable):	Making Access to Finance more Inclusive for Poor People (MAFIPP)	Set - Up of a Sustainable Regional Network of Microfinance Organizations in Southeast Asia	SACUDIL - Savings & Credit Unions Development in Laos PDR	Regional Project for Promoting Cooperative Self-help organizations in Asia	Sustainable Forestry and Rural Development Project (SUFORD)
Key Contact Person/s in Lao PDR/Position:	Jim Anderson, Chief Technical Advisor	1. Bernd Werthenbach, Project Director, Country Representative 2. Ursula Hammerich, Technical Advisor MFWG	Choua Va Xiong, Project Manager, Maibel Gulay, Advisor Institutional Development	Hildegard von Walther Regional Director of DGRV Program Southeast Asia	Teo Dang Do, International Livelihood Development Adviser
Project Partner/s/Counterparts:	Bank of Lao PDR	1. Women and Family Development Fund (WFDF) in Partnership with Lao Women's Union 2. Microfinance Working Group Laos (MFWG) 3. Ekphatthana Microfinance Institution (EMI) 4. Microfinance Center (MFC)	Department of Planning and Investment	Village Banks in Champhone District, Village Bank Service Center, in process to be transformed into SCU as Network Support Organization	NAFES, Women's Unions, Lao Front
Address:	Yonnet Rd, Vientiane	Ban Phonethan Neua, Unit 31, Vientiane	Luang Prabang Office, Pongkham Road, Pongkham Villlage, Luang Prabang	DGRV-Office: Sibounheuang Road, Chanthabuly District, Vientiane Capital.	Dontiew Village, NAFES, Vientiane
Telephone:	021 264 616 Mobile: 020 9604 1087	021 265 564 Mobile: 020 7749 3865	071 254 921 Mobile: 020 565 53 40	021 261 896	020 555 26881

Organizational Data	International Non-Government Organization (INGO)				
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Fax:	021 264 616	021 22 265 564	071 254 921	021 261 896	021 740 244
Email:	james.anderson@uncdf.org	Bernd.Werthenbach@sbfic.de	sacudil@aaccu.coop	Von.Walther-DGRV.Laos@gmx.net	teododang@gmail.com
Website:	www.uncdf.org			www.dgrv.de	
Skype:					
1. General Mission of your Organization in Lao PDR	The joint programme of UNCDF and UNDP, nationally implemented by the Bank of Lao PDR on behalf of the Government of Lao PDR, will contribute to improved and equitable access to land, markets and social and economic services, as well as to an enabled environment for growth with equity	<p>Support of four microfinance entities in Laos, namely WFDF and EMI being MFIs; a support organization (MFWG Laos) and a training service provider (MFC), with the overall objective to create a sustainable microfinance network in the former Indochina. In addition, one network partner is located in Vietnam (TYM Fund, Vietnam Women's Union) and two partners operate in Cambodia (SAMIC and Seilanithih), adding up to 7 organisations in 3 different countries.</p> <p>The organisations involved in the regional network benefit from the experience of the cooperation partners.</p> <ul style="list-style-type: none"> <input type="checkbox"/> The partner institutions organisational structures are made more professional and are thus operationally more efficient. <input type="checkbox"/> Low-income households in the region are strengthened and have long-term access to financial services. 	To contribute to the development of a sustainable market-oriented rural financial system that contributes to poverty reduction	Support and Strengthen Self help groups and cooperatively organized initiatives in the financial and other economic sectors in Laos aiming at providing a contribution to poverty alleviation	NA
2. Development Objectives of Organization ranked in order of importance by providing numbers 1,2,3,4,5 (1 = most important; 5= less important)					
Increased Access to Financial Services	1	2	2	3	2
Poverty Reduction	3	1	1	1	1
Employment Generation	2	3			3
Development of Start-Up Enterprises				4. especially cooperative enterprises	
Growth of Existing Business					
Adult Education Improvement		4	4		
Gender Equality and Women's Empowerment		5	3		4

Organizational Data	International Non-Government Organization (INGO)				
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Youth Opportunities			5		
Children Schooling					
Health Improvement					
Water and Sanitation					
Housing					
Other, please specify:				2. Economic and social development in rural areas by the promotion of self-help activities, cooperatives and their networks	
3. Brief description of your Organization's Microfinance Initiative in Lao PDR					
Starting Date of Project/Activities:	Jun-10	2008 (Laos)	January 2011 (Phase 3)	1.1.2009	2007
Project Goal/s:	Increased access to financial services by low income households and micro entrepreneurs	WFDF: Set-up of a Sustainable Microfinance Institution (Start-Up). MFWG: Strengthening of the MFWG as an Organisation EMI: Supporting EMI in its efforts to become a long-term sustainable MFI. MFC: Development of the Entity into a fully-fledged Training Center	1. Improve the capacity of credit unions 2. Increase the availability and use of technical resources for credit unions 3. Transform and merge village development funds into savings and credit unions 4. Increase understanding on the savings and credit unions model 5. Organize an association of savings & credit unions	Set up a network support organization for technical and financial assistance to village banks and SCU and to provide advocacy for and representation of the members of the NSO towards government and policy makers in Laos	Sustainable forestry management and reduce poverty in rural areas

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Duration of Project/ Timeframe:	4.5 years	Orientation Phase: 1 November 2009 to 31 December 2011	January 2011 - December 2013	31.12.2011, likely to be extended until 2014	2005-2012
Total Budget in US\$ for Project Duration:	US\$7 Million	N/A			20 million USD
Other Relevant Information:		Project activities are funded by the Federal Ministry for Economic Cooperation and Development in Germany. Consultancy is provided by five long-term experts of SBFIC in Hanoi, Vientiane and Phnom Penh as well as through short-term assignments carried out by experts from the Savings Bank in Essen (Germany) and the Philippines-based Center for Agriculture and Rural Development (CARD). SBFIC is in the process of applying for an extension of the regional network project, funded by the Federal Ministry for Economic Cooperation and Development in Germany. The next project phase is planned for the period from 2012 to 2014, subject to the approval of the authorities concerned.		Apex Organization of the German Cooperative Sector and National Auditing Federation for Cooperative Sector	
4. Type of Cooperation					
Technical Cooperation	x	x	x	x	x
Financial Cooperation					

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5. Target Group/Clients	Macro (regulators), meso (intermediaries), micro (financial service providers)	Microfinance clients and their families, microfinance institutions and training service providers, microfinance organizations supporting the sector	Village Development Fund Members	Village Banks, Village Development Funds, SCUs (especially the ex-SCU RDC Naxathong, now transferred into DTMFI: DMID Naxathong)	Rural poor villagers in 9 target provinces
6. Main Components/Support Area & Activities of your Organization/Project:					
<i>a. MACRO LEVEL:</i>					
Policy, Legal & Regulatory Advice/Advocacy	x		Assisted BoL in formulation of Savings & Credit Unions Regulations and By-Laws	Regulation for SCU	
Supervisory Systems	x			Audit for small financial institutions	
Other (please specify):	Capacity Building				
<i>b. MESO LEVEL:</i>					
HR Development/Capacity Building/Training (please specify for whom)		Provision of training services to MFIs through MFC (in cooperation with project partner CARD, Philippines).	1. Credit Management Training for Savings & Credit Unions Committees 2. Delinquency Training for SCUs staff 3. Simplified Accounting Training for SCUs		x

Organizational Data	International Non-Government Organization (INGO)				
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MF Survey & Research (please specify topic/s)		SBFIC commissioned two studies (funded by the German Government, conducted by two independent consultants): 1. Village Banks in Vientiane Capital, 2010. 2. Report on the status quo of the MFWG Laos, 2010.			
Management Information Systems (please specify for whom)			On-going pilot test of CUBIS Accounting software for installation with partner SCUs		
Audit	x			Monitoring system developed for the VBSC	
Establishment of Network Support Organizations/ Associations/Federations (please specify for whom)		Support of MFWG Laos by providing technical assistance and funding for specific topics/areas.	Promoting the establishment of a national Credit Union (in collaboration with BoL and other Government Sections	NSO established in Champhone District, called Village Bank Service Center VBSC.	x
MF Training Service Provider/s		MFC: Development of the Entity into a fully-fledged Training Center			
Banking Institute	x				
Microfinance Working Group	Direct financial support, MFWG Member	Strengthening of the MFWG as an Organisation/Microfinance Network, Member		MFWG Member	
Other (please specify):					
c. MICRO LEVEL:					

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Deposit Taking MFI	x	1. WFDF: (start-up initiative in partnership with Lao Women's Union, currently NDT-MFI, in the process of obtaining a license as DT-MFI from Bank of Lao), technical assistance, training, exposure visits etc. 2. EMI: (established DT-MFI) technical assistance, training, exposure visits etc.		DMID Naxathong	
Non-Deposit Taking MFI	x				
Savings & Credit Union	x		Provide capacity building for village development funds to transform into SCUs in Northern Laos		
Village Banks / VRFs / VDFs			Provide capacity building for village development funds to transform into SCUs in Northern Laos	All in Champhone District	x
Microfinance Clients	x				
Other (please specify):					
7. Geographical focus of microfinance initiative					
Vientiane Capital		WFDF: Saysetha, Hadsaifong, EMI: Chanthabouly, Sikhote, Saysetha, Saythany, Sisathanak		Naxathong District	

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Vientiane Province		WFDF: Phonhong, EMI: Phonhong and Toulakom			x
Phongsaly					
Luangnamtha			Nalae, Xiengkong		
Oudomxay			Baeng, Houn		
Borkeo					
Luang Prabang			Pakou, Nambak		
Huaphan					
Xayabouly			Kenphao, Paklai		x
Xiengkhouang					
Bolikhamxay		WFDF: Phabat			x
Khammuane					x
Savannaketh				Champhone District	x
Saravanh					x
Sekong					x
Champasack					x
Attapeu					x

**MAPPING OF MICROFINANCE PROJECTS IN
LAO PDR**

Organizational Data)
Reference No	12
Name of Organization/Service Provider:	World Education (WEC) in the Lao PDR
Project Name (if applicable):	Lao Microfinance Institution Project (Set up of an SCU in Saravan Province)
Key Contact Person/s in Lao PDR/Position:	1. Mark Gorman Country Director 2. Bounsong Pouthavong Deputy Director
Project Partner/s/Counterparts:	Bank of Lao PDR
Address:	World Education in the Lao PDR No.017, Unit 02, Phiey Wat village, Sisattanak District, Vientiane Capital
Telephone:	021 214524;222439

Organizational Data)
Reference No	12
Name of Organization/Service Provider:	World Education (WEC) in the Lao PDR
Fax:	021 217 553
Email:	wec@laopdr.com
Website:	laos.worlded.org
Skype:	N/A
1. General Mission of your Organization in Lao PDR	World Education Laos is a non-profit organization dedicated to improving lives of the poor through economic and social development programs in Lao PDR. World Education Laos implements programs that develop livelihoods, increase income, and provide training in medical, educational and social services.
2. Development Objectives of Organization ranked in order of importance by providing numbers 1,2,3,4,5 (1 = most important; 5= less important)	
Increased Access to Financial Services	3
Poverty Reduction	
Employment Generation	
Development of Start-Up Enterprises	
Growth of Existing Business	
Adult Education Improvement	
Gender Equality and Women's Empowerment	5

Organizational Data)
Reference No	12
Name of Organization/Service Provider:	World Education (WEC) in the Lao PDR
Youth Opportunities	
Children Schooling	4
Health Improvement	1
Water and Sanitation	
Housing	
Other, please specify:	2. Increase awareness on the danger of UXO and how to avoid accidents
3. Brief description of your Organization's Microfinance Initiative in Lao PDR	
Starting Date of Project/Activities:	World Education started operations in Lao PDR in 1992; the Microfinance Project started in July 2009
Project Goal/s:	To meet the credit and saving needs of rural poor households to help improve incomes and financial security To establish a sustainable SCU model for providing savings and credit services to poor, rural communities in the Lao PDR To contribute to the development of financial institutions for poor people in the Lao PDR

Organizational Data)
Reference No	12
Name of Organization/Service Provider:	World Education (WEC) in the Lao PDR
Duration of Project/ Timeframe:	1st Project Phase: 1 July 2009-30 June 2012
Total Budget in US\$ for Project Duration:	Microfinance Project: US\$233,000
Other Relevant Information:	
4. Type of Cooperation	
Technical Cooperation	x
Financial Cooperation	x

Organizational Data)
Reference No	12
Name of Organization/Service Provider:	World Education (WEC) in the Lao PDR
5. Target Group/Clients	
6. Main Components/Supporte Area & Activities of your Organization/Project:	
<i>a. MACRO LEVEL:</i>	
Policy, Legal & Regulatory Advice/Advocacy	
Supervisory Systems	
Other (please specify):	
<i>b. MESO LEVEL:</i>	
HR Development/Capacity Building/Training (please specify for whom)	Capacity building for SCU staff and board committee on microfinance program

Organizational Data)
Reference No	12
Name of Organization/Service Provider:	World Education (WEC) in the Lao PDR
MF Survey & Research (please specify topic/s)	
Management Information Systems (please specify for whom)	
Audit	
Establishment of Network Support Organizations/ Associations/Federations (please specify for whom)	
MF Training Service Provider/s	MF training service provider for SCU Vanmai staff and Board Committee Members
Banking Institute	
Microfinance Working Group	MFWG Member
Other (please specify):	
c. MICRO LEVEL:	

Organizational Data)
Reference No	12
Name of Organization/Service Provider:	World Education (WEC) in the Lao PDR
Deposit Taking MFI	
Non-Deposit Taking MFI	
Savings & Credit Union	Technical and financial support to establish SCU Vanmai
Village Banks / VRFs / VDFs	
Microfinance Clients	
Other (please specify):	
7. Geographical focus of microfinance initiative	
Vientiane Capital	

Organizational Data)
Reference No	12
Name of Organization/Service Provider:	World Education (WEC) in the Lao PDR
Vientiane Province	
Phongsaly	
Luangnamtha	
Oudomxay	
Borkeo	
Luang Prabang	
Huaphan	
Xayabouly	
Xiengkhouang	
Bolikhamxay	
Khammuane	
Savannaketh	
Saravanh	5 Districts: Laognam, Toumlan, Ta Oi and Samoui
Sekong	
Champasack	
Attapeu	