

PROJECT STATUS REPORT

JULY 2012 - DECEMBER 2012

SECTION 1: PROJECT SUMMARY

PROJECT NAME: Micro finance Integrated Business Model for Health Services

Project Number: RG-M1207 - Operation Number: ATN/ME-13183-RG

Purpose: Develop and expand sustainable business models providing health services through MFIs to low-income women in Nicaragua, Honduras, Ecuador and Haiti.

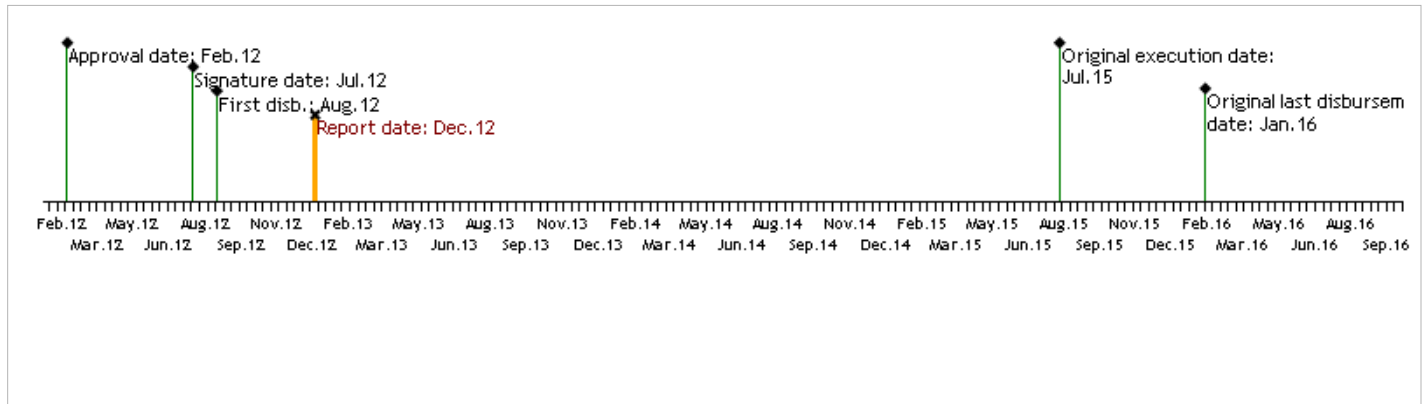
Country Administrator
UNITED STATES

Beneficiary Country
ECUADOR, HAITI, NICARAGUA

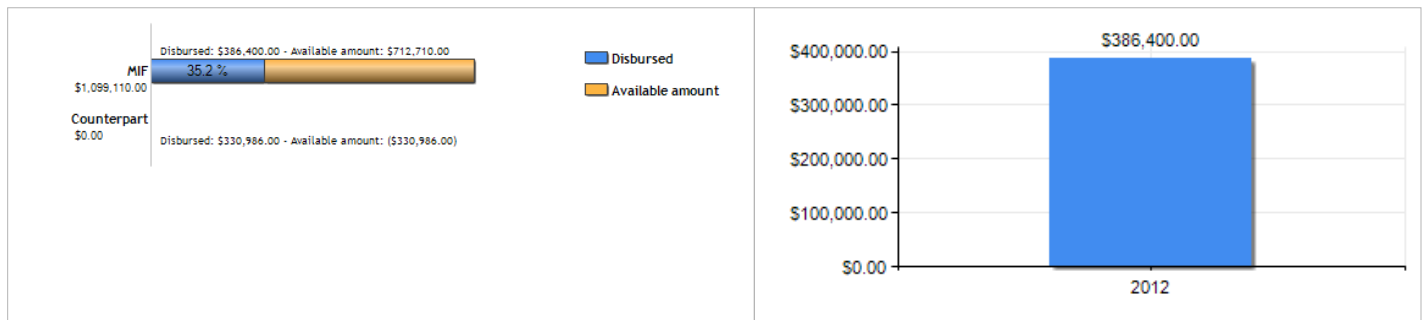
Executing Agency: GLOBAL PARTNERSHIPS

Design Team Leader: Bloomgarden, David
Supervision Team Leader: Auge, Isabel

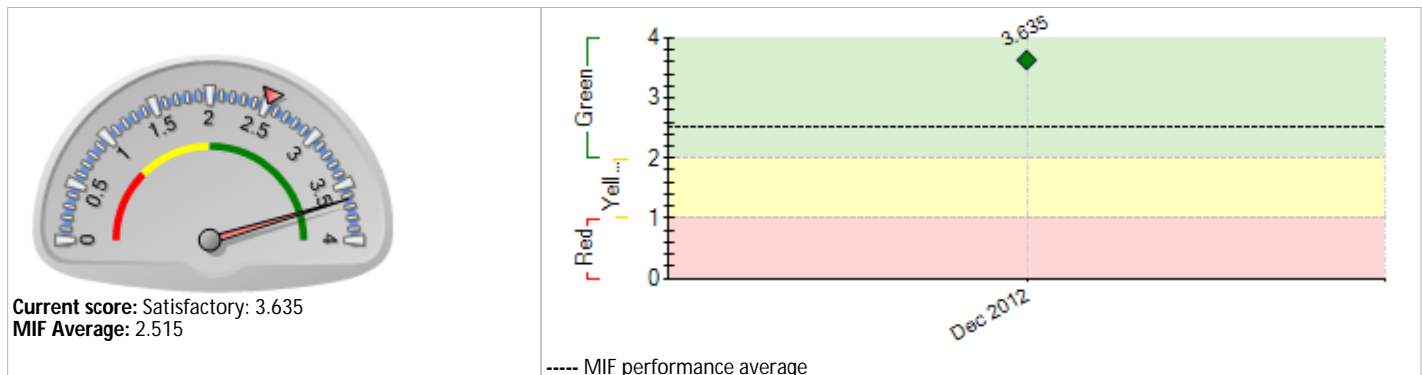
TIMELINE



FUNDS



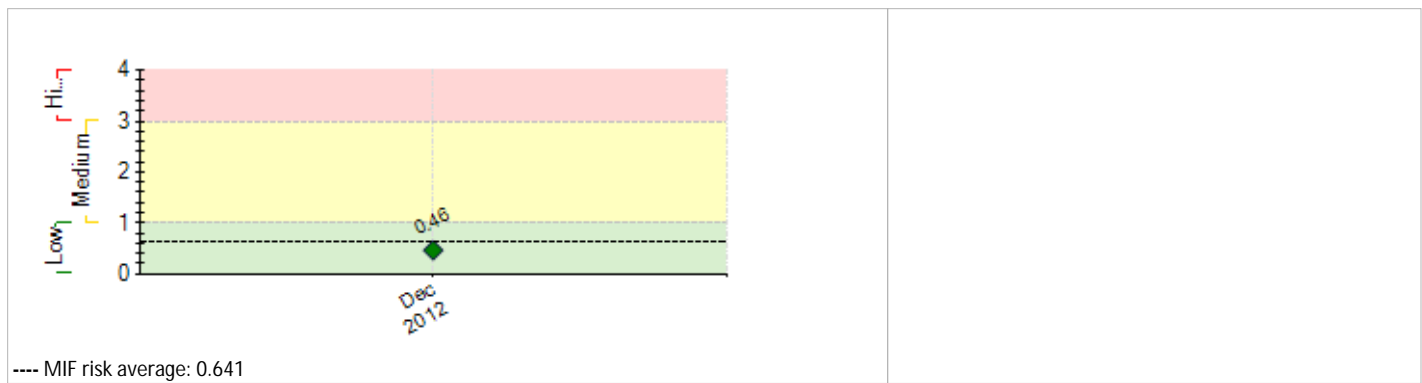
PERFORMANCE SCORE



EXTERNAL RISKS

INSTITUTIONAL CAPACITY

Risk
Financial Management: Low
Procurement: Low
Technical Capacity: Low



SECTION 2: PERFORMANCE

Summary of project performance in the last six months

We have made significant progress this semester towards our stated purpose, to this end we have: 1) completed three business plans; 2) performed four due diligence visits with the primary goal of furthering and strengthening the health services business models with COMIXMUL in Honduras and Espoir in Ecuador (two visits to each); 3) provided technical assistance to Pro Mujer in Nicaragua to monitor and support scale implementation of their health model; 4) signed three memorandums of understanding; 5) disbursed funds to two partners to pilot their health program; and 6) disbursed funds to Pro Mujer to scale/expand their health model.

One of the biggest lessons learned this semester is that Phase I "Business Model Development", takes longer than we initially estimated. In our initial plan we estimated that phase one of partnership on average would span three to six months. However, we have come to the conclusion this part of the process can take up to a year. The reason for this deviation is because we work very closely with our partners to ensure that we are developing business plans that are both sustainable and scalable. We believe the additional time will result in detailed business plans that all partners are invested in.

In the next six months, we will concentrate on: 1) closely monitoring our implementing partners and 2) designing a business model and signing a memorandum of understanding with Espoir in Ecuador to begin piloting a health program.

Comments from the Supervision Team Leader

Agree with the Executing Agency comments

In spite of the longer time needed to develop the business models, as GP realized, GP's performance is according to planned in terms of deliverables, timeline and indicators in the Logframe. As per reporting, GP is also managing the financial aspects as planned.

SECTION 3: INDICATORS AND MILESTONES

Indicators		Baseline	Intermediate 1	Intermediate 2	Intermediate 3	Planned	Achieved	Status
Purpose: Develop and expand sustainable business models providing health services through MFIs to low-income women in Nicaragua, Honduras, Ecuador and Haiti.	P.I1 Microfinance partners in 4 countries are delivering a package that includes some combination of preventive health education, early diagnostics exams, services and/or products to most or all of their low-income clients.	0	1 Oct 2013	2 Aug 2015		4 Oct 2015	0	
	P.I2 Percentage of low income women accessing improved health package services rate these services as satisfactory or better.	0				70 Oct 2015	0	
	P.I3 Low-income women have improved access to health services	0				75000 Oct 2015	0	
	P.I4 Health Services models implemented by microfinance partners have achieved financial sustainability beyond their pilot zones	0				2 Oct 2015	0	
Component 1: Develop Sustainable Business Models Weight: 15% Classification: High Satisfactory	C1.I1 Approval by MIF of standard partnership operational guidelines and performance indicators.					Jan 2014	Yes Jul 2012	Finished
	C1.I2 Partners have clearly articulated health services packages that are ready to pilot in 1-2 branches.	0	3 Jul 2013			4 Oct 2015	Dec 2012	
Component 2: Pilot, Prove and Scale Sustainable Health Services Models Weight: 75% Classification: High Satisfactory	C2.I1 Partners successfully finalized pilot implementation and is ready to scale the Health Services package to other zones beyond the defined pilot area.	0	1 Jul 2013	2 Jul 2014		4 Jun 2016	Dec 2012	
	C2.I2 Partners started pilot implementation of Health Services packages.	0	1 Jul 2013			3 Jul 2015	2 Dec 2012	On Course
	C2.I3 MFI partners are delivering their Health Services package to 50% or more of their clients.	0	1 Jul 2014			3 Jul 2015	Dec 2012	
	C2.I4 MFI partners have proven sustainable business models that can deliver essential health services with financial sustainability in their pilot zones.	0				4 Jul 2014	Dec 2012	
	C3.I1 Documented and disseminated learning around what are the	0				1		

Component 3: Communication, Learning and Catalyzing Weight: 10% Classification: High Satisfactory	key success criteria of integrated business models that effectively deliver essential health services to low-income women across 4 different country contexts.					Jul 2015	Dec 2012	
	C3.12 Pipeline of additional MFI partners developed who are interested in potentially adapting and implementing sustainable health services delivery models	0				1 Jul 2015	1 Apr 2012	On Course

Milestones		Planned	Due Date	Achieved	Date achieved	Status
M0	Conditions Prior	1	Jan 2013	0	Dec 2012	
M1	Partner health services package assessments conducted by GP	2	Jul 2013	3	Oct 2012	Achieved
M2	[*] Low income women enrolled in health services packages	10000	Jan 2014	1735	Dec 2012	
M3	MFI partners have successfully finalized pilot implementation and have initiated expansion of their Health Services package to other zones.	2	Jul 2014	0	Dec 2012	
M4	At least 30,000 low income women are enrolled in health services packages	30000	Jan 2015	0	Dec 2012	

[*] Indicate that the milestone has been reformulated

CRITICAL ISSUES THAT HAVE AFFECTED PERFORMANCE*[None reported in this period]***SECTION 4: RISKS****MOST IMPORTANT RISKS AFFECTING FUTURE PERFORMANCE**

	Level	Mitigation action	Responsible
1. The macro and political environment in the four countries of operation: Nicaragua, Haiti, Honduras, and Ecuador, as well as the broader region, may not remain supportive of the private micro-finance sector broadly speaking, which may affect the financial viability of the MFIs and Cooperatives to remain viable.	Low	To offset this risk, project staff will seek to engage health officials through consultations and seminars associated with this program to demonstrate results and maintain support for this initiative.	Project Guest
2. Regional conferences targeting MFI and/or Cooperative audiences may not prioritize MF and Health business models as part of their broader agenda.	Low	To mitigate this risk, GP has budgeted for one regional workshop in its project, and plans to co-convene and organize the referenced workshop together with MIF in forums such as FOROMIC to improve chances of success. GP will of course be open to participating in additional conferences and workshops that include the topic of sustainable business models that successfully deliver health services as they occur.	Project Guest
3. Much of the knowledge transfer and catalyzing activities depend on partner MFIs and Cooperatives remaining open to broad dissemination of their respective health models with other institutions in the public and private sectors.	Low	In order to mitigate this risk, Global Partnerships will continue to include "open sourcing" clauses in its partner agreements, and will continue to communicate clearly from the outset with each partner regarding the expectation that all aspects of the business model be available for sharing with other interested institutions and stakeholders.	Project Guest
4. Turnover of key health services staff due to "normal" (outside of MFI control) circumstances may delay implementation towards project targets.	Low	In order to mitigate this risk, consideration of the MFI's competitive position in the labor market is taken into consideration during the design of the health services business model, and a competitive compensation package as well as appropriate profile of personnel is built into the model's operational strategies. Key staff retention is a performance indicator that will be monitored as a "business outcome" indicator during pilot and expansion implementation.	Project Guest
5. A sufficient number of MFIs and/or Cooperatives may not be able to maintain the high level of strategic commitment to offer sustainable integral services, at scale, that is needed to fully achieve project objectives.	Low	In order to mitigate this risk, Global Partnerships began more than six months in advance of anticipated project approval to conduct exploratory visits with MFIs, using its screening and due diligence process, to complete at least two initial partner agreements signed prior to project approval. In addition, GP staff visits to project partners whenever possible involve both CEO and Board entry and exit interviews to ensure that senior leadership continues to be engaged in and supportive of the project.	Project Guest

PROJECT RISK LEVEL: Low **TOTAL NUMBER OF RISKS:** 6 **IN EFFECT RISKS:** 6 **NOT IN EFFECT RISKS:** 0 **MITIGATED RISKS:** 0**SECTION 5: SUSTAINABILITY****Likelihood of project sustainability after project completion:** HP - Highly Probable**CRITICAL ISSUES THAT MAY AFFECT PROJECT SUSTAINABILITY***[None reported in this period]***Actions related to sustainability which will be or have been implemented:**

We designed and implemented quarterly reporting formats (financial and programmatic) for our partners to use during the pilot and scale phases. We are using these as a tool to closely monitoring financial sustainability and programmatic progress.

SECTION 6: PRACTICAL LESSONS

1. One of the biggest lessons learned this semester is that Phase I “Business Model Development”, takes longer than we initially estimated. In our initial plan we estimated that phase one of partnership on average would span three to six months. However, we have come to the conclusion this part of the process can take up to a year. The reason for this deviation is because we work very closely with our partners to ensure that we are developing business models that are both sustainable and scalable. We believe the additional time will result in a detailed business plan that all partners are invested in.

Relative to
Diseño

Author
Henry, Sarah