

Genesi BoP Project

Morocco Engagement Framework

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Executive Summary

In the summer of 2006, Genesi USA, Inc. approached the Center for Sustainable Global Enterprise (CSGE) at Cornell University with an interest in collaborating on a Bottom of the Pyramid (BoP) engagement in Morocco.

This report is a framework defining how Genesi and the CSGE could use their respective resources and capabilities to collaborate on an engagement in Morocco based on the CSGE's BoP Protocol. Given Morocco's strong entrepreneurial culture, rapid growth in internet connectivity, and lack of locally generated media, there is an opportunity for Genesi to build a sustainable business based on its flexible, low power, and low cost motherboard architecture.

In order to prepare to move forward with the collaboration, Genesi and the CSGE must make decisions on geographic site selection, local partner selection, and team composition. The team must then consider how to convey Genesi's capabilities to BoP communities and build a common foundation of knowledge.

This report walks through the various elements of BoP engagement preparation and provides recommendations on how to proceed.

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1.0 Introduction and Purpose

In the summer of 2006, Genesi USA, Inc. approached the Center for Sustainable Global Enterprise at Cornell University with an interest in collaborating on a Bottom of the Pyramid (BoP) engagement in Morocco.

The BoP Protocol is a living document designed by the Center for Sustainable Global Enterprise at Cornell's Johnson Graduate School of Management. Version 2.0 is currently in progress as the center expands and refines the three phase process built around co-creating and executing business opportunities between multi-national corporations and local communities.

The intent of this report is to create an actionable framework in order for Genesi to carry out phase I of the BoP Protocol. Phase I is the opening up stage where the company identifies local partners and engages in the process of building entrepreneurship skills and co-identifying possible business opportunities throughout an immersive experience.

The purpose of this report is twofold:

1. Outline an engagement framework for identification of business opportunities in Morocco based on Phase I of the BoP Protocol.
2. Identify opportunities for Genesi and Cornell's Center for Sustainable Global Enterprise to collaborate on the engagement.

2.0 Players

2.1 Resources and Capabilities of Genesi

The EFIKA is a low-power, high-performance motherboard based around the Power Architecture™ System-on-Chip. The DDR SDRAM controller operates at 266MHz (133x2) and on the retail EFIKA has 128MB populated on-board. It can be used in a Cluster, a Server, an Open Desktop Workstation or a Thin Client.

Defining characteristics:

- Rugged flexible design allows breadth of implementation
- Low power consumption
- Can be assembled locally
- System maintenance can be preformed remotely

Example product solutions include:

- Thin-Client for X or Windows Terminal Server (rdesktop) displays
- Home Theater satellite, to relay recorded or downloaded TV shows and movies around the home (similar to a slingbox)
- High power-use/performance-ratio cluster node
- Industrial control and robotics

- VOIP/Video Phone connected to a TV
- Webcam Security solution

The key advantages of the EFIKA are that it supports multiple Operating Systems, consumes low power and is highly reliable. It also reduces the cost of ownership through a focus on Open Source Software.

Genesi has an extensive network within the open source community. Their ties to the Open Source community allow Genesi to develop software solutions at low cost. Further, Open Source software removes the reliance on the original developer to localize their products. Thus, Genesi will be deploying with software that can be easily localized to meet the specific needs of the community that will use the products.

Genesi also has research and development expertise which will be essential if the current capabilities of the EFIKA need to be upgraded to better meet the needs of the community.

Genesi will also bring to the project its relationship with numerous organizations. As a board member of Power.Org Genesi has ties to business from IBM to Erikson. Genesi also has a close relationship with USAID in Morocco (USAID will fund part of this project), Tanmia, and MTDS (a Moroccan Internet service provider). These organizations have been in Morocco for several years have access to local NGOs, know the Moroccan culture and will bring valuable insights to this project.

Tanmia is a highly successful web portal designed to strengthen the capacity Moroccan civil society organizations proves that Internet based media can be a powerful platform for social communication and mobilization. The portal has been online for a little over one year and attracts over 3,500 visitors daily from all around Morocco and its audience is still growing. Built using open source content management technology, the site is highly interactive. Over three fourth of its content is proposed by its users online. The site has served as a platform for information exchange, diffusion of capacity building resources, alliance building, debate, and advocacy activities. Within the development community, it has become a national point of reference for up-to-date information about the sector. One of its most attractive characteristics is that it is intended and perceived as belonging to the greater community while the managing NGO, Tanmia.ma keeps tight control over the quality of information and assures adherence to its internal editorial policy. Democratizing access to information and to information channels is what makes Tanmia an instrument of reform.

2.2 Resources and Capabilities of the Center for Sustainable Global Enterprise (CSGE)

The Base of the Pyramid Protocol

While the BoP Protocol is an open source initiative and is thus not proprietary, it is a living document. The CSGE's role as custodian of the Protocol coupled with its management of the BoP learning lab enables the CSGE to bring clear value to any organization attempting to create a business in the BoP. The center is immersed in the latest developments in the Protocol's evolution and, via the lab, is creating an ever widening group of contacts and access among the

network of businesses that are actively implementing the Protocol. This knowledge and understanding will greatly increase a business's chance at success when engaging the BoP.

The Protocol is fundamentally a bottom-up process that requires corporations to suspend expectations in order to co-identify business opportunities in partnership with communities. This is a distinctly different approach to more top-down methods of entering markets at the BoP in which companies design their own business models and deliver them to communities. The collaborative nature of the Cornell approach is what sets it apart.

People

The CSGE brings not only the expertise of Stuart Hart and Mark Milstein but also Ph.D. and post doctoral candidates who have active experience in implementing the Protocol. They are skilled at community engagement and have first hand experience in the value of putting aside assumptions when working in the BoP. Having facilitated the process before, they are valuable additions to any team entering the BoP and can help a company step back to assess and then share their capabilities with the BoP community.

Network

The center is an integrated part of the Johnson School with deep ties to the resources of the wider Cornell community. As such, the center has a broad and deep knowledge base at their disposal and a great deal of collective experience in creating sustainable enterprises.

2.3 Morocco Context

The chosen country location for this Phase I immersion is Morocco. Morocco was chosen for three primary reasons: a) The United States government is funding a piece of this project as the first in a series to include five other African countries, b) broadband use is exceptionally high when compared to many other African countries, and c) existing media sources could potentially be displaced by internet connectivity.

Country Overview

Morocco is a North African country. The population is 30,100,000 people and the population density is 63 inhabitants per Km². The most populated cities are Casablanca, Marrakech, Fès and Rabat. Approximately 52% of the population live in urban areas and 48% live in rural areas. There is significant migration from rural to urban areas.¹

50% of the population is illiterate. Illiteracy rises to 90% within the community of women living in the countryside. Morocco has fourteen public universities that include 230,000 students. Around 55% of the population is less than twenty and 35% less than fifteen.

Morocco is considered an Arab-Berber country. The population is divided into Ethnic groups that can be described as follows: Arab-Berber 99.1%, other 0.7% and Jewish 0.2%. About 40% of the population have a Berber identity. Berbers are identified primarily by language but also by traditional customs and culture such as music and dances. Berber is not yet officially recognized

¹ Wikipedia, Morocco, www.wikipedia.org

in Morocco, though French (the colonial language) is. Arabic remains the official language of Morocco and is used in daily socio-economic and cultural activities. Although Berbers were eventually converted to Islam, their ethnic and linguistic purity has remained. Since these different ethnic groups have lived together for a long time now, even though they all have their own culture and sensibilities, these characteristics tend to be erased by close relationships, and a person coming to the community would not see a big difference between all of these ethnic groups.

Morocco is the fifth largest economic power of Africa. The government is a constitutional monarchy with an elected parliament. However, the decision power is mostly concentrated in the King's hands and he nominates the Prime Minister. The country is divided into 16 regions dividing themselves into 44 provinces and 24 prefectures.

Doing Business in Morocco

Recent liberalization of the business environment in Morocco is making it easier for foreign investors to enter the country. Morocco recently joined the World Trade Organization and a Free Trade Agreement with the United States came into effect in January 2006. The government has been instituting policies to encourage foreign investment by creating tax incentives and establishing Regional Investment Centers that help corporations navigate Morocco's complex legal bureaucracy. Several tax incentives focus specifically on underdeveloped areas of Morocco, particularly in the northern regions of the country.²

Entrepreneurship

In order to define the entrepreneurial spirit of Morocco, several Moroccans living in America were interviewed in order to learn more about the culture and life of the country. They expressed that entrepreneurship is deeply rooted in the Moroccan spirit and entrepreneurs come from all social backgrounds; though there is a higher concentration of entrepreneurs in the middle and upper classes. Women have limited access to entrepreneurship due to cultural conflicts (entrepreneurship is traditionally reserved to men) and thus the number of female entrepreneurs is low. However, the AFEM (Association of women business owners) is actively working to change the cultural prejudice surrounding female entrepreneurship.

The best examples of entrepreneurship is the involvement of Moroccans in a variety of business plan competitions. One example is the Arab Technology Business Plan Competition.

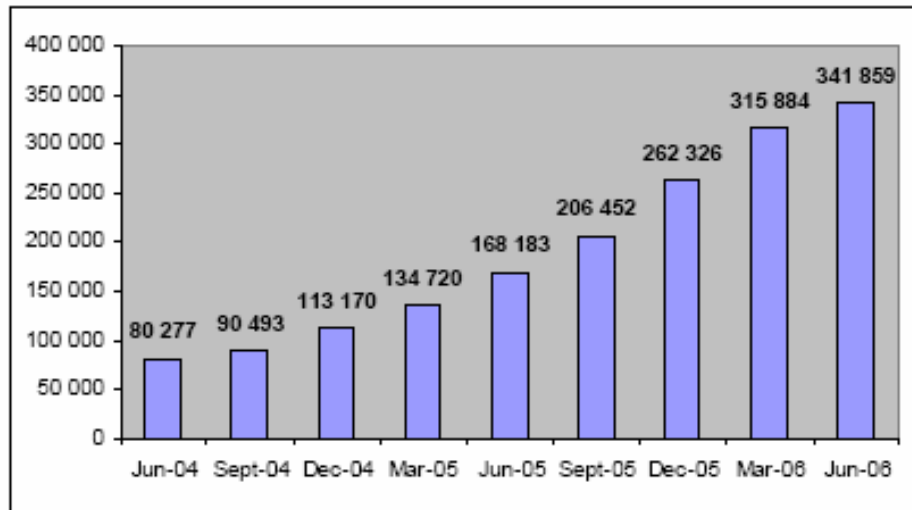
To reach their goal of owning their own business, Moroccans have a lot of resources available. The CRI (Regional Center of Investment) helps to launch businesses by providing the information needed, simplifying the procedures and doing the formalities. The "Réseau Maroc Entreprendre" (Entrepreneurs Network) also helps to provide potential entrepreneurs with personal expertise and knowledge. The FBPC (Fondation Banque Populaire pour la Création d'Entreprises) has the same mission as the previously mentioned non-profit organizations.

² Economist Intelligence Unit, Country Report, Morocco

Internet Connectivity and Computer Literacy

The number of Internet connections have increased considerably in the past couple of years in Morocco. In 2005, Morocco counted almost 4 million regular Internet users. In June 2006, 1.15% of the population had an Internet subscription. The number may appear to be low but added to the individual subscriptions, Moroccans make intensive use of Internet Cafés. Even though Internet subscriptions are more numerous in the urban areas, there are some Internet Cafés in the rural areas to counter the lack of access. There are 1,500 to 3,000 cyber cafes across the country. This type of Internet access can be found even in remote rural areas.³

Internet Subscribers Evolution*



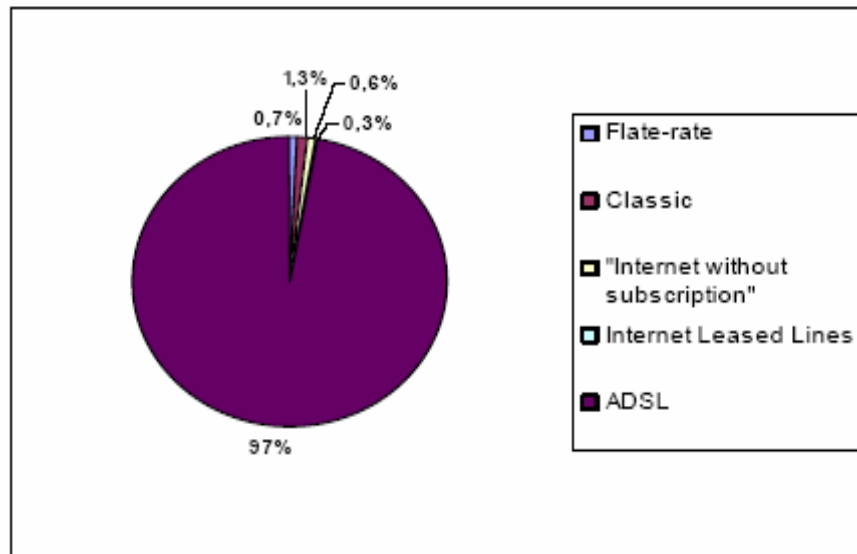
* The number of ADSL subscribers was calculated by adding up The ISP's ADSL subscribers

Source: ANRT

97% of the Internet subscribers are connected through ADSL connections.

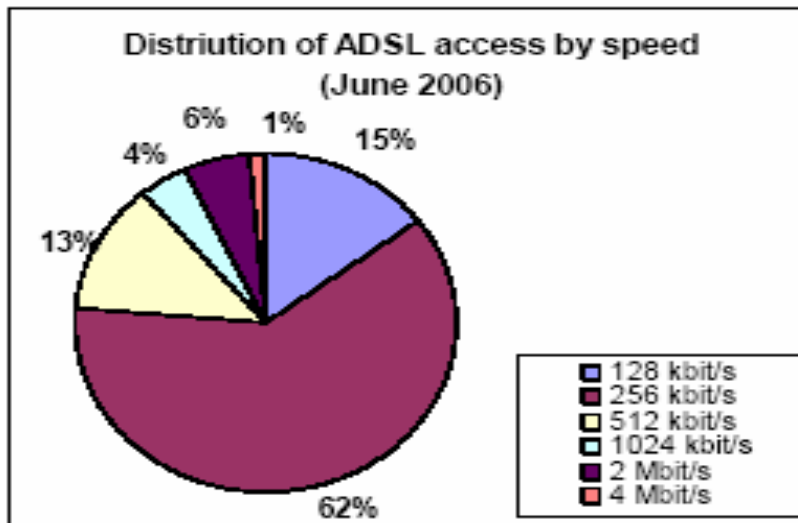
³ www.anrt.ma, Agence Nationale de Reglementation des Telecommunications

Internet Subscribers per Mode of Access June 2006*



* The number of ADSL subscribers was calculated by adding up The ISP's ADSL subscribers
 Source: ANRT

A great majority of the Internet connections are 256 Kbit/s. Connection speed is in constant evolution. In 2006, 85% of the Internet users are connected via a 256 Kbit/s or faster connection.



Source: ANRT

Morocco is putting a lot of effort into providing Internet availability, and the data shows that the population is interested in such a tool of information and communication.

The numbers shown above are likely to increase thanks to the “Contrat Progrés 2006-2012”. This plan aims to increase the number of Internet connections to 1.8 million by 2012 and the number of companies using IT to 50,000 companies by 2012.

Media

Written media is not very popular in Morocco because it is written in Standard Arabic, which is not the language Moroccans speak in their daily life. The high illiteracy rate compounds this problem.

Magazines are generally more popular than newspapers. They are often in French and attract the elite rather than the masses.

For a long time other media has been highly regulated. As a result, there are two main television channels and a handful of radio stations. The law passed in 1994 to liberalize the audio visual sector was very promising. But even though many projects have been started, only a couple of local television channels have been launched.

Moroccans have access to international media through satellite television. Indeed, there are 2.5 million satellite dishes in the whole country. Most Moroccans get their news and information from Arabic speaking channels: al-Jazeera, al-Arabiya and Abu Dhabi TV.

The younger generation finds international media appealing, but it does not reflect local culture, traditions, and sensibility. As a result, Moroccans are willing to make changes but haven't found satisfactory models from abroad.

2.4 Opportunity for collaboration

Given the resources and capabilities of Genesi and the CSGE combined with the characteristics of Morocco, there appears to be a clear opportunity for collaboration on a BoP engagement.

Morocco is a poor country with an improving business environment, strong government support for ITC, rapid growth in internet connectivity, a clear need for new communications media, and a strong entrepreneurial spirit. To this picture, Genesi brings a flexible, low power, and low cost computing platform along with a strong interest in BoP markets. The BoP Protocol of the CSGE would be an appropriate and useful method of expanding on these capabilities and resources in order to identify new business opportunities in Morocco. The combined networks, knowledge, and capabilities of Genesi and the CSGE would bring a wealth of expertise and resources to this opportunity.

3.0 Preparation for Phase I

If collaboration between the Center for Sustainable Global Enterprise and Genesi will be established utilizing the BoP Protocol as a framework, then the next step is to begin preparations for Phase I – “Opening-up.” The key components of preparation are geographic site selection, partner selection, engagement team selection, communication of capabilities, and team training.

Although recommendations are provided for each of these components (site, partner, and team), the best way to make final decisions on each is to conduct a pre-Phase I assessment in Morocco. This would be an approximately two week trip by the team leader to visit potential sites and meet with potential partners.

3.1 Site Selection

Genesi has chosen to initiate this project in Morocco. Within Morocco, there are a number of promising regions that could be the target of the immersion phase. In selecting a region, the following guidelines should be kept in mind:

- **The BoP Protocol is a tool for identifying opportunities in poor, underserved regions.** Thus, an effort should be made to identify areas that do not currently have attention and services from NGOs and corporations.
- **Choosing two different locations of different characteristics can shed more light on opportunities.** Having one rural and one urban location is a good way to develop a rounded view. Given that rural to urban migration is common in the developing world and that the nature of Genesi's project is likely to involve communications, there may be opportunities in facilitating information flow between a rural and urban area that are linked by migration.
- **Ensure logistics are manageable.** There is no need to pick the most remote and difficult region. Pick locations near the headquarters so that transportation is easier. If two locations are chosen, pick two that are not too far apart so that the two engagement teams are able to check-in with one another.
- **Think about limiting constraints.** Since the Genesi product requires internet connectivity, internet connections may be a limiting factor on geographic selection. Electricity is another limiting factor.

Recommendation

The city of Salé, across the river from Rabat, is a promising region for an initial engagement.⁴ The population of Salé is approximately 600,000 and mainly consists of impoverished factory workers. The population is growing rapidly in peri-urban areas due to migration from surrounding regions. There are abundant local community organizations that could be potential partners. Finally, it is close to Rabat (and thus Tanmia), so logistics would be simple for an engagement team based in Rabat. However, a concern about Salé is that it may be too close to Rabat and thus be saturated with NGOs supported by donors based in Rabat. If the city has too many NGOs, there may be biased expectations among communities about what it means to partner with a foreign organization.

A second potential site is the city of Khemisset. It is the impoverished capital of the province of Meknes, and is also close to Rabat. The former Director of Morocco Telecom lives there and could be an influential supporter of a project in the region. As Khemisset is further from Rabat, it is less likely to be saturated by existing donors and NGOs.

The best way to confirm the viability of a site before beginning Phase I of the Protocol is to conduct a site visit. A one to two week visit should be conducted by the team leader to get a feel for the challenges and potential of each location. A central urban location should be selected and a corresponding peri-urban or rural area can be chosen that is within a reasonable distance to make logistics manageable.

⁴ Salé was initially suggested in a discussion with Sandy Wark

It may also be valuable to visit other regions of the country in order to get a feel for diversity. Although Morocco does have a high degree of ethnic diversity, it is fairly intermixed across the country, so it is not essential to have a large geographic diversity in site selection.



3.2 Partner Selection

A good local partner will ensure relationships with the target communities are deep and meaningful. Genesi already has a strong network in Morocco with Tanmia, MTDS, and USAID. However, a grassroots community organization is also needed in order to deeply immerse in the target communities.

Partner criteria

Criteria for partner selection include:

- The partner should have deep local roots. Ideally the organization would be founded and based in the target community. A good indicator of this is the location of the head office. A head office in the community signals a more immersed organization than one that maintains a headquarters further afield in the urban center.
- A group that has some kind of entrepreneurial skill can make the process of business identification easier.
- Choose an institution based on the individual people who will work on the project rather than based on the nature of the institution itself.

- International donors and NGOs have networks that can help identify good local partners, but these organizations all tend to work with similar partners, so use caution. Local organizations that have worked with international donors may have certain expectations and agendas that may be detrimental to a BoP project that is founded on co-generation of ideas. The core relationship is between Genesi and the local partner, so be cautious about anchoring to a large institutional donor or NGO.
- Begin exploring partner options early on, but do not commit to any particular member until arriving in Morocco to begin the immersion phase.

Recommended partners

A search of the Tanmia NGO database has identified three promising local NGO partners. A full list of ten NGOs is included in “Appendix A – Local NGOs”, however the three strongest candidates are as follows:

- ***Amal SALE***. Based in Salé, Amal SALE is a non-profit composed of youth focused on socio-cultural and sportive events for youth from poor areas. They also do collective work to build team skills and trust. The strength of this organization appears to be its focus on youth and poor regions, however the group may not have strong entrepreneurial skills
- ***Association Amappe***. Based in Rabat, Amappe (Moroccan Association for the Support of the Promotion of Small Size Enterprise) works to develop entrepreneurship, particularly in Bottom of the Pyramid communities. The strength of this organization appears to be its entrepreneurial promotion abilities, however it may be slightly removed from grassroots communities because it is based in Rabat. Amappe has worked with many international donors, so may have a biased expectation of what partnership entails.
- ***Association Lamrissa de Développement***. Based in Salé, Lamrissa works to train people in business administration and encourage youth in the development of the city. It appears to be a promising partner due to the focus on youth, development, and entrepreneurship. However, the organization was founded by the French, so may be biased in its expectations for partnership.

It is impossible to assess a local NGO from afar, so an initial visit will need to be conducted by the team leader to determine how viable these organizations are as local partners. The leaders of the organizations should be interviewed, projects should be visited, and members of the served communities should be interviewed. Some interviews should be conducted without representatives of the NGO present in order to ensure responses are not biased.

For more details including contact information of the above organizations, see “Appendix A – Local NGOs”.

3.3 Team Composition

The composition of the immersion team is absolutely essential. Maintaining a balance of skills with a healthy team dynamic will maximize the chance of identifying good opportunities.

Team Criteria

The following points will help drive team composition:

- Each site team should consist of 2-3 people. Ideally you will have a team of 6 people split among two site teams.
- Focus should be placed on team dynamic and member skill set. Fit and team dynamic should take precedence over team size restrictions
- Humility is an essential characteristic of team members.
- Enthusiasm and a willingness to explore BoP markets is key.
- The team must include at least one, and preferably two, representatives from Genesi. Ideally, this person would have the decision making power to push internal support for any opportunities that emerge. This person must also be able to articulate the capabilities and resources of Genesi to the layperson.
- The team must include representatives of the local partner.
- The foreign members of the team would ideally have some local language capability.
- The team must include some people who speak the local language fluently.
- Facilitation skills in community engagement are a plus.
- Engagement will not be a 9-5 process. Team members must be willing to work long hours during the engagement and should not necessarily expect to go home every night. They must be willing to fully engage during the home-stay phase.
- A middle-class Moroccan may actually have a more difficult time participating in the immersion than a foreigner. Social tensions and class status can create disharmony.

Leadership of the team is crucial. The engagement team must have a leader that has strong facilitation skills. Having someone who is independent of Genesi and the local partner lead the immersion helps to ensure that ideas are not biased towards entrenched interests of any of the parties involved.

Genesi team resources

A Genesi employee will have a thorough understanding of the company's capabilities as well as the contacts within the organization to explore new avenues. Further, they will engender a higher level of trust within the organization and buy in from existing employee or employees will carry more weight with Genesi when the company presents its findings. Considerations about the prospective team member's role and ability to drive a project at Genesi must be carefully weighted in selecting a team member. Risks associated with a Genesi employee include preconceptions about what the company can do and what value channels make sense coming out of the BoP. Further, Genesi employees may feel more pressure to deliver the solution they believe is desired by management and may be less willing to integrate into a host environment. Finally, high level Genesi staff (such as the owners) may be perceived as the community as very powerful, which could distort the flow of engagement in community consultations.

CSGE team resources

Research students from the center have a high degree of exposure to the Protocol's implementation as well as ready access to Stuart Hart and Mark Milstein. Further, they bring a near neutral party to the table when assisting in co-creation between Genesi and the community and can help to foster a solution that benefits all equally. However, they are likely to steer the team away from options that might be short term money makers for the company at the expense

of sustainability and will probably have little interest in options that derive profits primarily from the middle class. Their singular focus and expertise may in some cases limit the scope of options surveyed.

Host country nationals

HCN's implicitly understand their culture and are able to move easily through the host society. Language fluency and local contacts are also extremely valuable. In selecting a HCN it is imperative that it be done with care and that local tensions are minimized. Consideration of ethnic, class, regional, and religious tensions must be factored into selection. Further, HCNs that have worked with development agencies in the past have undergone the often difficult process of developing cross cultural understanding. Yet, this can cut both ways. The smooth cross cultural interaction often comes with a series of assumptions about what development agencies and or multinationals are looking for. As the Protocol is radically different than most interactions, it may be difficult to break down and address these misconceptions.

Expatriates

Expatriates can be a welcome bridge between the two cultures. They often have an extensive network of contacts within the country as well as local trust with organizations on the ground. They are also likely to have language fluency which is very valuable. Further, if they have been involved with development work their understanding of past successes and failures can be extremely illuminating. In selecting an expatriate team member it is key to screen for the cynicism that often sets in when an expatriate has seen too many failures and not enough success. Further, it must be ensured that the individual is still willing to explore new channels and can be truly open, not only to the local communities suggestions, but also, to the suggestions from foreign team member that do not share their depth of knowledge about the country.

Recruitment

Networking:

Recruiting the right local partners and team members can make or break a project. Networking is the tactic that is most often used in these engagements. The process of moving through a community through personal introductions and slowly broadening the circle the company can contact provides not just a means of recruitment but also, both a support mechanism and a crash course in the culture of the country.

Peace Corps training staff:

Peace Corps training staff have extensive experience taking foreigners through a cultural immersion. They come from a broad spectrum of society and have shown they can and will live in the poorest communities and work with the local people. They are skilled in arraigning home-stays, have local language skills, are highly trained trainers, and have functioned as cultural facilitators. Further, they offer access to numerous NGOs and local groups. Their primary deficiency is that they work for Peace Corps six months out of the year. In Morocco they are available December through February and June through August. While they are not available the rest of the year, ex-trainers (many move on because they are separated from their families six months out of the year) may be available for this short engagement.

Business plan competition:

An alternative means to recruitment would be to hold a business idea competition. This could be advertised via the Tanmia site and at Moroccan Universities and could be used not only to identify prospective team members, but also to identify possible target ideas and partners. By basing the business plan requirements around generating wealth with Genesi's capabilities in a poor community through partnership with a local organization, Genesi should receive a large number of business ideas targeted at the BoP along with potential partner organization. While most of the youth frequenting Tanmia's site and at Universities are middle class, the ideas can be used as a screen for individuals who most understand the issues and have connections to target communities. Genesi can easily use the final round as a further screening for fit by interviewing the candidates and could then offer positions to the finalists who seemed most appropriate to the team. This would be a relatively inexpensive option as advertising on Tanmia and offering an appropriate prize (e.g. a computer) should run less than \$2000.

Recommendation

Based on the above criteria, the following core team of six individuals is suggested for the Genesi BoP engagement:

- One trained facilitator from Cornell's CSGE as the team leader
- One representative from Genesi. Although Bill and Raquel are likely to be involved, it would be better to have an employee who can commit three months full-time to the engagement. Further, Bill and Raquel's status as owners of the company could lead to a distorted perception of power in community consultations. Ideally, the Genesi representative would be a closely trusted employee who will be able to make or influence business decisions within Genesi and who has the ear of Bill and Raquel.
- One expatriate with knowledge of Morocco and ability to manage the project locally. Sandy Wark would be a good candidate
- One Moroccan with the interest and competence to help manage the project locally. This individual could be recruited using the business plan competition suggested above
- Two representatives of the chosen community partner



The actual team composition will depend on the interest and availability of the individuals. Building a strong team dynamic with all the requisite skills is more important than meeting a specific team size.

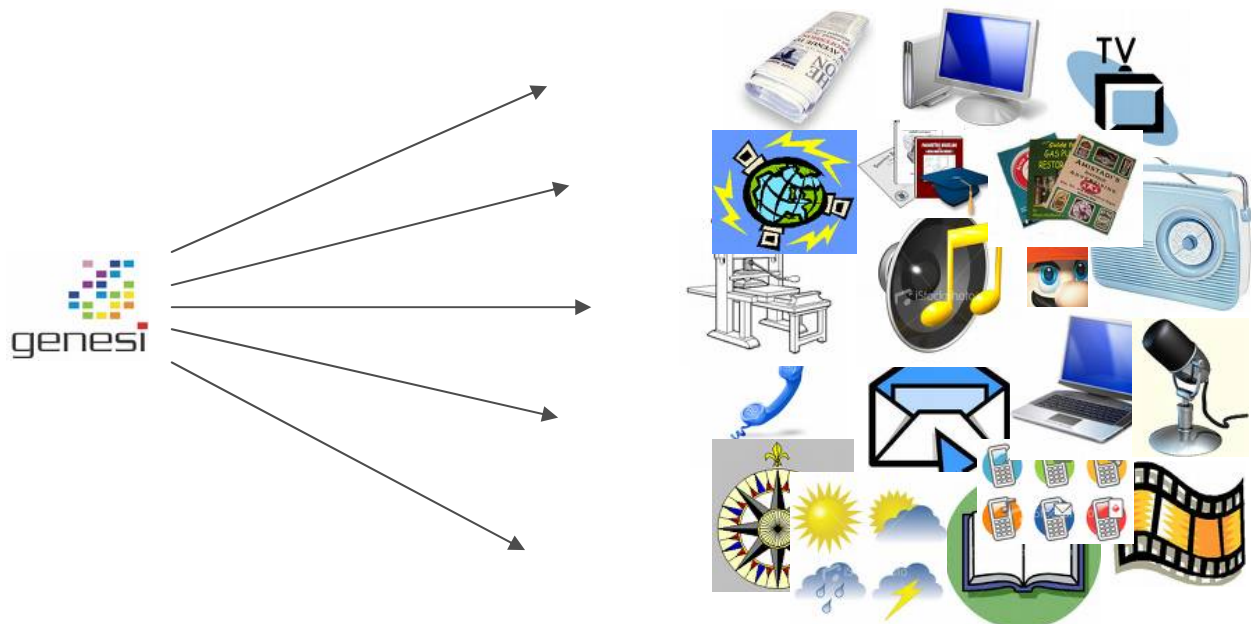
3.4 Conveying the message – What does Genesi do

Firmware and open architecture - these are complex ideas not readily accessible to the lay person. Fortunately, they don't need to be explained as when the lay person uses a service that relies on these system components, they do not care how it works, they just care that it works. What should be communicated are the tools and capabilities that can be delivered via the EFIKA architecture. Since the architecture is robust and highly customizable, the components should be presented in a disaggregate manner.

By separating the pieces out the team can attempt to assess the value of the various components and can then settle on a system that has the greatest gap between base price and value delivered.

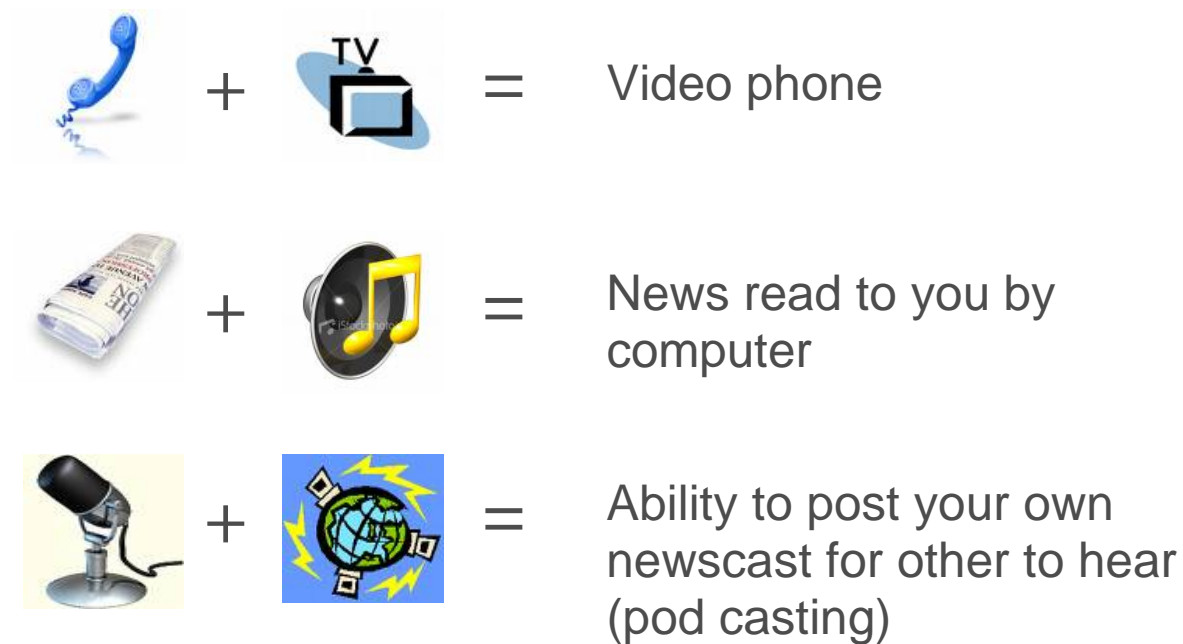
To clarify, Genesi should not be explained as a computer maker or the owner of an open architecture. Capabilities should not be described in technical terms. Non-technologists do not care how much RAM a system has or what cabling protocol it uses. They care about the tools and services the system brings them.. Capabilities should be shown and described in units that bring value to the customer.

For example, instead of speaking to the EFIKA board's ability to deliver multimedia and VOIP, explain the capabilities as the distinctive services that can be offered (e.g. phone, video conferencing, TV, music player, newspaper...).



While the EFIKA is not a newspaper, it can deliver the capabilities of a newspaper. Thus, don't talk about online news, show the consumer a newspaper. This puts the capabilities of the system in accessible and relevant terms. Designing the appropriate symbols to convey the capabilities is absolutely essential to success. We highly recommend engaging an anthropologist and an expert in the field of cross cultural education to ensure the proper pedagogy is created so that the message can be effectively transmitted.

Once the community is comfortable with the capabilities, they can be encouraged to think of new ways for the capabilities to be combined to create new value systems. This can be demonstrated by showing how many of the systems capabilities arise from the combination of simpler capabilities (e.g. microphone + speaker + network = telephone).



The goal is for the community to define what they the end product will be. Only through teaching the community about the base capabilities and how to combine them will they then be able to define and create the solutions they need for their unique situations.

As the team engages the community the approach can be broadened to allow for both the individual capabilities and the basket of capabilities to be valued.

For example, community members can look at various visual representations of the capabilities (e.g. phone, TV, web access...) and can then assign values to the components. They can also pick the components that hold the most value to them and assign a value to the entire basket.

100 D



150 D



10 D



750 D



Top 5 services
Aggregate value = XX.xx



By componentizing the systems capabilities the team will be able to put the process into familiar terms for the community. By offering them the power to design and create they will tap the community’s knowledge and creativity to come up with an offering that is uniquely tailored to their needs.

We recommend not introducing the actual system until the community has worked extensively with defining and combining capabilities. Introducing a system early will narrow people’s expectations to the initial system. In an ideal scenario, the community will have a clear vision of what they want when the first test systems are introduced. This will enable their response to the fit of the system to be clear as they will be responding to the system based on their expectations of what it can be, not having their expectations defined by what it is.

3.5 Pre-Immersion Reading

In order to have a successful engagement team, it is important to establish a foundation of common knowledge on the target region, community engagement tools, and business models that may be adaptable to this context. Prior to Phase I engagement, the team should spend time reading common background, and holding regular discussions on the implications of the readings on the proposed engagement.

“Appendix B – Reading List” provides a suggested list of background reading on Morocco, theories and background on business at the Bottom of the Pyramid, and sample models of ICT and communications businesses in the developing world.

4.0 Phase I – "Opening up"

Following preparation of the team, site location, and partner, the actual engagement can begin with Phase I, the "Opening up" phase.

As the CSGE has documents describing details of the Phase I engagement, this report only goes into a quick overview of what the engagement entails.

4.1 Key Success Factors

The following elements are essential factors to keep in mind for a successful engagement:

- Ensure the team has strong management and a positive dynamic
- Manage expectations
- Be humble
- Be adaptable
- Be patient
- Do not seek the holy grail in one business opportunity
- Start small and start early

4.2 Components of the Engagement

The actual in-country engagement typically occurs over ten weeks broken down as follows:

- a) Formation of project community (1 week)
- b) Homestays (7 days)
- c) Meetings with community groups (2-3 weeks)
- d) Synthesis and break (1 week)
- e) Foundations of Entrepreneurship (1 week)
- f) Idea Generation (3 weeks)

5.0 Phase II and III

Phase II of the BoP Protocol lies in building the ecosystem necessary for the Phase III enterprise creation.

Building the ecosystem includes activities such as the formation of project community, building shared commitment, new capabilities development, and a business model development.

The objective of phase II is to develop ideas through a network of partnerships. This network will help to guide knowledge, capabilities and many other resources used to launch the enterprise. It will also maximize the effectiveness of the players and support the development of new capabilities.

Phase III of the BoP Protocol includes Small-Scale Pilot Testing, Collective Entrepreneurship Development, New Capabilities Development, and Business Scale-Out & Embedding.

The objective of Phase III is to move the project from concept stage to pilot-testing, evaluating, and formalizing the enterprise. As the culmination of the engagement, Phase III is designed to lead to a operating sustainable business model that generates wealth in the local community.

6.0 Estimated Budget

Past projects have shown that Phase I of an engagement typically has a budget around \$250,000. The key components in determining the final amount include:

- ***Size and composition of the team.*** Size is a significant factor but composition can have a much larger effect as expatriates and Center staff have greatly higher costs associated with them than host country nationals.
- ***Number of sites.*** This plays into team size and logistical costs. An additional site by no means doubles the costs but requires coordination between disparate groups, a longer site selection phase, and entails increased travel expenses.
- ***Project leadership.*** Whether the project is managed internally by Genesi or externally by the Center for Sustainable Global Enterprise or another third party plays.
- ***Faculty involvement.*** When engaging the CSGE decisions needs to be made regarding the involvement of Mark Milstein and Stuart Hart. Further, the trade-offs between MBA's and Ph.D. and post doctoral candidates needs to be factored into the decision matrix. These issues all play into team composition which is a cost leader.
- ***Length of engagement.*** The initial phase is typically 10 weeks but the structure and approach in the later phases allow some customization to best fit the environment and goals. Further, a client may decide that they want the CSGE fully involved in the first phase and operating in an advisory capacity in the second.

A framework for estimating a budget based on the above factors is included in “Appendix C – Budget Framework”.

7.0 Conclusion

Having articulated that a collaboration between Genesi and the CSGE is possible and having elaborated on what that collaboration may look like, this final section sums up the advantages of such a collaboration followed by issues and concerns that may need to be discussed and resolved before proceeding. Finally, a number of alternative options for Genesi that are beyond the scope of a BoP Protocol engagement.

7.1 Advantages of working with CSGE

The advantages to Genesi of a collaboration with the CSGE on a BoP engagement using the Protocol are as follows:

- ***New business model potential.*** The BoP Protocol is rooted in an entrepreneurial process of new business creation, so the likely outcome is a business model that has never before been executed and would put Genesi on the cutting edge of Bottom of the Pyramid business
- ***Expertise.*** The CSGE has expertise in BoP engagements through practiced experience implementing such projects. That knowledge is invaluable in conducting an engagement.
- ***Networks.*** A collaboration with the CSGE would plug Genesi into the combined networks of both the CSGE and Cornell University. This can have broad implications in terms of gathering expertise, discussing challenges, and sharing lessons learned

- **Deep community connections.** Use of the BoP Protocol will lead to deep community connections that a more top-down approach may lack. This will expand Genesi's cultural understanding and increase the likelihood of a successful and sustainable business model
- **Prestige and validity.** The CSGE is developing a strong brand in the world of BoP business, so an affiliation with the CSGE will bring validity and prestige to Genesi's work in Morocco.

7.2 Concerns and issues arising from a collaboration

In order for a collaboration to go forward, the following issues may need to be discussed and resolved to clarify the nature of the partnership:

- **Goal alignment.** Although the CSGE and Genesi have similar goals, they are not the same, thus goals should be made explicit in order to ensure alignment. The CSGE is fundamentally interested in developing and executing the BoP Protocol to create sustainable enterprises, whereas Genesi is driven by creating a sustainable BoP business (a process agnostic approach). These motivations should lead to an aligned direction, however Genesi does have a wider variety of options available so the goals of each party should be clear.
- **Following the Protocol explicitly.** The BoP Protocol requires a very specific approach to business development that starts with a blank slate and co-develops models with the community. Genesi already has a business plan for an Internet Cafe model that could be implemented more rapidly, but would be circumventing Phase I of the Protocol. If a collaboration exists, then Genesi would need to be comfortable with a blank slate approach to opportunity identification in Morocco.
- **Partner selection.** Genesi already has existing relationships with Tanmia, USAID, and MTDS. Ultimately, the most important relationship is the one between Genesi and the target communities, so the expectations of Tanmia, USAID, and MTDS may have to be managed so that the interests of those organizations do not bias Genesi's approach. Further, the relationship to EUCOM needs to be clarified. The CSGE's work is reliant on the trust of people at the BoP and as such they need to be sure that transactions are transparent and participants goals are aligned with the needs of the people the center serves.
- **Timing and CSGE availability.** The CSGE is currently very busy on a number of engagements and academic institutions in general tend to move slower than the private sector. Genesi could probably move faster without the CSGE, but would lose the benefits of a partnership. The intended timeframe and staff availability must be made explicit between the two organizations.
- **Location.** Although Morocco is a viable target location for this project, there may be other locations that would be equally or more viable, such as Rwanda. The CSGE and Genesi should step back to confirm whether Morocco and the five intended expansion countries are the best fit for this engagement
- **Team leadership.** Finally, the structure of the engagement team must be determined and a leader must be selected. The ideal scenario is to have a third party such as a member of the CSGE operate as team leader because that person can maintain a neutral perspective between Genesi and the local partner. However, Genesi would have to relinquish some control if the team leader is not from the company.

7.3 *Alternative opportunities for Genesi*

There are various other options Genesi could pursue instead of or in addition to a BOP Protocol engagement. Although this section is tangential to the rest of this report, it is valuable to keep all options open. Each of these ideas would lead to the development of a business model in Morocco, but would not follow the Protocol explicitly, so could be pursued either in partnership with the CSGE or independently by Genesi.

- ***Innovation challenge.*** An innovation challenge would be a way for Genesi to harness the intellect and creativity of the international open-source and business community at large. By defining a broad goal of creating a system based on the EFIKA that could be used to drive sustainable business in the developing world, and pairing this goal with a substantial prize, Genesi will see a many fold return on their investment as developers and students from around the world compete to deliver the best solution. While there are numerous ways the plan could be structured and goals targeted, we suggest a two part challenge. Phase A focusing on delivering a business plan (e.g. we will make money by creating true mobile banking....) along with the requirements of the system that would support it (e.g. secure wireless system with biometric and photo identification...). The winners of phase A would effectively define the challenge for Phase B – create a prototype of the system needed to implement the business plan defined in Phase A. While prizes could be given out at both steps, the grand prize would go to the two teams whose conjoined project would be launched. While this project is not a standard BoP engagement, it is inline with the goals of the CSGE and as such it would make sense for Genesi to work with the CSGE on this project.
- ***Internet café.*** Genesi has a business plan for an Internet cafe model that could be executed in partnership with Tanmia and MTDS. This is a proven model that would likely work given Morocco's rapid growth in internet connectivity. However, it is more likely to reach a more middle-income consumer rather than a true BoP market.
- ***Morocco Universities.*** Universities are a large potential market than Genesi could work with to supply computer systems. As with the Internet cafe model, this model is more likely to reach middle and upper income consumers.
- ***Copy an existing model.*** There are models of IT centers and communications technologies in poor communities worldwide that have been successful. Genesi could copy or modify an existing business model for use in Morocco. Examples of such businesses are included in Appendix B.

Appendix A – Local NGOs

The following list was obtained from Tanmia's online NGO database. They are all promising leads as local partners.

Al Amal pour le Développement

Address: Douar Oulad Bouchiha, Ain Atiq-Temara 10000

Email: alamalpourledeveloppement@hotmail.com

Al Amal pour le Développement is a not for profit organization with total independence from any trade union or political organization. It has been started in July 2004.

The goal is to increase the standards of living of the citizens in douar Oulad Bouchiha who suffer the lack of basic infrastructure.

AMAL SALE

Address: Hay Salam, Bloc 11, N°727, C.P : 11000, Salé - Maroc

Telephone: 066 30 14 13 / 060 40 66 14 / 071 67 40 85

Fax: 037 80 40 40

Email: Amalsale@gmail.com

AMAL SALE is a non-profit with social, cultural and sportive goals. It was created in 2002. It is a member of the MAILLAGE MAROC network that gathers seven non-profit organizations in different cities within the Kingdom.

It is a non-profit made of young people for the young people of the poor areas. Collective work helps them in keep these young people busy daily.

AMESIP, Association Marocaine d'aide aux Enfants en Situation Précaire,

Address: Hay Abi Rgreg, Avenue Oulad M'Rah, Rabat-Yoiussoufia 10000

Email: amesip@caramail.com

Telephone: 037 75 27 47

Fax: 037 65 90 04 / 037 36 34 34

Email : amesip@amesip.org

Web : <http://www.amesip.org>

AMESIP's only goal is to save children in precarious situations. In order to fulfil its goal, it takes care of children who have the most vital needs in the poorest areas. The organization provides schooling, food, clothing, medical care... AMESIP has been started in 1996, and operates essential in Rabat, Sale, Marrakech and Agadir. It has four welcoming centers in the Sale area, a circus school, a pre-schooling teaching unit, and a welcoming house for mistreated girls.

Association Alhayat

Address: Hay Nahda 2, N°873, Temara – 12000, Maroc

Telephone: 067536865

Email: alhayat3000@hotmail.com

Alhayat has been started in 2005. Its objectives are:

- To take part of the social development
- To fight against illiteracy
- To help non formal education
- To lead the young people
- To organize tutor sessions for students

It has organized lessons to fight illiteracy for 200 women and 290 girls aged from 10 to 15.

Association Amappe

Address: 29, Rue Jabal Toubkal, Appt. 08, Rabat-Agdal

Telephone: 212 37 68 69 14

Fax: 212 37 68 29 88

Email: amappe@mtds.ma

Web: <http://amappe.com/> www.e-marocpromo.net

Amappe (Moroccan Association for the Support of the Promotion of Small size Enterprise) has been created in 1991. Its objectives are to:

- Help in the creation or extension of economical activities
- Develop the entrepreneurship
- Reinforce the actions generating employment and wealth
- To organize seminars, meetings, formations... to develop entrepreneurship in the Bottom of the Pyramid communities.

Association ANIT

Address: 36, rue Baht Agdal 10000 Rabat

Telephone: 037-68-29-24/25

Fax: 037-68-29-31

Email: anit2005@menara.ma

Web: www.anit.ma

The goal of ANIT is to promote telecommunications and the related sectors (through their several applications in the economical and social development). It also helps in the training of engineers in the telecom sector.

Association de Communication et d'Avenir

Address: AMAL 5, N° 37 EL MASSIRA, Commune Yacoub Mansour, RABAT 10500

Telephone: 061706988

Email: rawa2003@caramail.com

Their objectives are :

- To promote the use of computers
- Training
- To organize sportive events

- Education

Association Lamrissa de Développement

Address: 14, Place du Marché, Immeuble Cherkaoui, Salé 11005, Maroc

Telephone: 066 15 49 88 / 037 84 32 29

Email: ass_lamrissa@yahoo.fr

Website: www.lamrissa.fr.cc

Lamrissa's objectives are to :

- Help the socio-economic insertion of inhabitants from poor communities
- Help and train people in business administration to create jobs that will generate wealth
- Encourage young people in the development of the city
- Organize cultural, sportive, and social activities

Fondation Crédit Agricole pour le Micro Crédit

Telephone: 037 26 39 03/04

Fax: 037 26 39 06

Email : bodach@creditagricole.ma

Address: 4 Avenue Tripoli, Rabat 10,000

FCAMC is a non-profit with the goal to finance the activities generating wealth and in rural areas. It facilitates micro-entrepreneurs to access funding and encourages women in the rural sector to be more involved in the development.

Institution Marocaine d'Appui à la Micro-Entreprise

Address: N° 9, rue Kser Essouk, appt.6, Hassan, Rabat 10000

Telephone: 037 70 90 71

Fax: 037 20 74 98

Email: inmaart@menara.ma

INMAA is an organization specialized in micro-loans. It has been started by AMSED in 1999. its mission is to contribute to the efforts against poverty through micro-loan programs. It is especially focused on rural sectors and give priority to women.

Appendix B – Reading List

Morocco Background

- *Emerging Morocco 2006*, Oxford Business Group, (available from www.oxfordbusinessgroup.com)
- *Morocco Country Report*, Economist Intelligence Unit
- L’Economiste, www.leconomiste.com – daily Moroccan economics journal
- TelQuel Online, www.telquel-online.com – weekly Moroccan political journal
- Aujourd’hui Le Maroc, www.aujourdhui.ma – daily Moroccan news journal

Theory of Business at the Bottom of the Pyramid

Business Strategy and Development

- Hart & Milstein, “Creating Sustainable Value”, *Sloan Management*
- Prahalad & Hart, “The Fortune at the Bottom of the Pyramid”, *Business + Strategy*
- Hart & Christensen, “The Great Leap”, *Sloan Management*.
- Christensen, Craig & Hart, “The Great Disruption”, *Foreign Affairs*.

Critical Perspectives on the Business of Development -

- Chambers, *Rural Development: Putting the Last First*, Chpt 1 (“Rural Poverty Unperceived”)
- Chambers, *Whose Reality Counts: Putting the First Last*, Chpts 4 & 5 (“The Transfer of Reality” and “All Power Deceives”)

Engaging the BoP Differently

- Chambers, *Rural Development: Putting the Last First*, Chpt 7 (“The New Professionalism: Putting the Last First”)
- Hart, *Capitalism at the Crossroads*, 2005, Part III: Chpts 7, 8 & 9 (“Broadening the Corporate Bandwidth”, “Developing Native Capability” and “Toward a Sustainable Global Enterprise”)
- BoP Protocol Working Paper
- BoP Protocol V 1.0 (or most current)

Development-based methods

- Chambers, *Rural Development: Putting the Last First*, Chpt 8 (“Practical Action”)
- Chambers, *Whose Reality Counts: Putting the First Last*, Chpts 6 & 7 (“Learning to Learn” and “What Works and Why”)
- Chambers, *Participatory Workshops: A Sourcebook of 21 Sets of Ideas and Activities*, 2002, Part V: Analysis and Learning, 109-164.
- Beebe, *Rapid Assessment Process*, Introduction and Chpts 1, 2, & 3 (“To RAP or not to RAP and the Basic Concepts”, “Data Collection: Triangulation and Getting the Insider’s Perspective” & “Iterative Analysis and Additional Data Collection”)

Examples of connectivity models in the developing world

- **Internet cafés.** Internet cafes allows access to information, communication and entertainment. If it is provided with a high bandwidth, it allows also video conferencing and any other activity based on video. Internet cafes can also generate revenue from gaming.
- **Cabinas Publicas.** In Peru, the Cabinas Publicas are used for communications such as email and voice over Internet. They are also useful public spaces for gathering. (www.intel.com/research/exploratory/papr/extending_the_reach-peru.htm)
- **Egypt Telecenters.** In Egypt, a Tele center is used for long distance education and for information provided in Arabic about health, agriculture, education and civil society. (www.sdn.undp.org/it4dev/stories/egypt.html)
- **E-Choupals.** In India, IT is used for economic purposes such as agriculture prices, customer segmentation data or farming technical advice. (www.itcportal.com/ruraldevp_philosophy/echoupal.htm)
- **African Telecenters.** In Kenya and Senegal, Tele-centers have also been launched. In Senegal, Operators of Tele-centers generate approximately \$200 of monthly income. In Kenya, the cost of the services put them out of reach for most Kenyans. Donor supported projects have difficulty sustaining themselves, no major centers have been able to recoup initial capital costs. (www.isoc.org/oti/articles/1100/benjamin.html)
- **E-Governance.** E-governance is another way to use IT, it allows customers to pay for government services via convenient Tele-centers. (www.nextbillion.net/files/eGovernance.pdf , www.esevaonline.com)
- **Claiming rights.** In Burundi, India, and Uganda a DFID funded project has partnered with community groups to identify their information needs and build their confidence to claim their rights. (www.comminit.com/africa/evaluations/evaluations2006/evaluations-188.html)
- **Sustainability.** Even though there are several Tele-center models in emerging countries, they often struggle to be sustainable. (www.developmentgateway.org/download/165918/In_search_of_sust_telecenters_DG.doc)

Appendix C – Budget Framework

BoP Protocol: Phase I Estimates

Assume 10 Weeks In-Country

I. Core Team Personnel Costs, 1 Location/2 Sites**

<u>Team Member</u>	<u>Fixed</u>				<u>Variable In Country</u>						<u>Total IC</u>	<u>Total</u>
	<u>Salary</u>	<u>Travel</u>	<u>Ins/Visa/Imm.</u>	<u>Vacation</u>	<u>Food</u>	<u>Room</u>	<u>Transport</u>	<u>Comm</u>	<u>Misc</u>	<u>Days</u>		
Team Leader*												
XXX												
XXX												
XXX												
XXX												
In-Country Partners		-	-	-	-	-	-	-	-	-	-	-
												\$ -

* Team Leader is expensed assuming 2 trips as the team leader typically takes the initial site selection trip.

II. Pre-Departure Training & Preparation (Assumes a trained Protocol person on team leads sessions)

<u>Description</u>	<u>Unit Cost</u>	<u>Number</u>	<u>Extension</u>
Conference Calls			-
Teleconference			
Materials/Shipping			
			\$ -

III. In-Country Workshop Costs, 1 Location/2 Sites

<u>Activity</u>	<u>Food</u>	<u>Transport</u>	<u>Supplies</u>	<u>Facilities</u>	<u>Days</u>	<u>Total</u>
PED-Urban						
PED-Rural						
Idea-Gen.-Urban						
Idea-Gen.-Rural						
						\$ -

IV. Cost to Client

Personnel (Core)	\$ -
Pre-Depart Training	\$ -
In-Country Workshops	\$ -
Contingency (5%)	\$ -
OH Rate (15%)	\$ -
Total	\$ -

BoP Protocol: Phase II Budget 6 Months

In-Field, Variable Cost Estimates

	<u>Per Month</u>	<u># Months</u>	<u>Total (MAD)</u>	<u>Total (USD)</u>
I. Implementation Management Team				
Field Lead - Contract @ full time			-	\$ -
Travel, Phone & Rural Lodging Allowance			-	\$ -
Field Support - Contract @ full time			-	\$ -
Travel & Phone & Rural Lodging Allowance			-	\$ -
Planning Meeting Allowance (weekly meetings)			-	\$ -
<i>Subtotal</i>			-	\$ -
II. Local Community HR Support				
<i>Rural Site:</i>				
Partner Mgmt Oversight & Admin			-	\$ -
Travel & Phone Allowance			-	\$ -
Community Liaison (full time)			-	\$ -
Travel, Phone & Meal Allowance			-	\$ -
Community Support Liaison (1/2 Time)			-	\$ -
Travel, Phone & Meal Allowance			-	\$ -
Equipment: Laptop, Digital Camera, flash-drive, & printer)			-	\$ -
Partner Facilities Overhead (eg, office & field site use, printing)			-	\$ -
Audit			-	\$ -
<i>Subtotal</i>			-	\$ -
<i>Urban Site:</i>				
Partner Mgmt Oversight & Admin			-	\$ -
Travel & Phone Allowance			-	\$ -
Community Liaison (full time)			-	\$ -
Travel, Phone & Meal Allowance			-	\$ -
Community Support Liaison (1/2 Time)			-	\$ -
Travel, Phone & Meal Allowance			-	\$ -
Equipment: Laptop, Digital Camera, flash-drive, printer, & wireless internet)			-	\$ -
Partner Facilities Overhead (eg, office & field site use, printing)			-	\$ -
Audit			-	\$ -
<i>Subtotal</i>			-	\$ -
III. Meetings, Workshops & Trainings				
<i>Rural Site:</i>				
Community Workshops & Debriefs (2 days/month @ XX.xx per session)			-	\$ -
Organizational Trainings (3 days/month @ XX.xx per session)			-	\$ -
External Trainers & Facilitators (eg, conflict-mgmt, book-keeping)			-	\$ -
Steering Committee Meetings (5 per month @ XX.xx per session)			-	\$ -
<i>Subtotal</i>			-	\$ -
<i>Urban Site:</i>				
Community Workshops & Debriefs (2 days/month @ XX.xx per session)			-	\$ -
Organizational Trainings (3 days/month @ XX.xx per session)			-	\$ -
External Trainers & Facilitators (eg, conflict-mgmt, book-keeping, urban farm)			-	\$ -
Steering Committee Meetings (5 per month @ XX.xx per session)			-	\$ -
<i>Subtotal</i>			-	\$ -
III. Cash Contingency Fund				
Rural Site @ 15% budgeted site expenses (Local HR, Meetings/Trainings, Bus Dev.)	-	1	-	\$ -
Urban Site @ 15% budgeted site expenses (Local HR, Meetings/Trainings, Bus Dev.)	-	1	-	\$ -
<i>Subtotal:</i>			-	\$ -
Total			-	-