

Projects 1993 – 2008

www.karinreinprecht.com

karin.reinprecht@yahoo.de

Projects started in 1993

Reconstruction Fund in Pakrac, Croatia - Kraina

(Nov. 93, February 95) *CARE Austria*

- preparation of statutes, organisation, description of functions
- short evaluation (financial, objectives)
- special problem of co-operation between two war parties over the UN guarded border

Microfinance and small credit programme in Namibia - LISKAMENA

(Dec. 93, April, May 1994, Oct. 94, April 95, July 95) *Austrian Federal Chancellery*

- implementation of credit and savings programmes (e.g.: organisation, statutes, responsibilities, allocation guidelines, legal implications, credit conditions,)
- installation of administration, MIS, accounting, reporting system
- training of the programme manager (credit analysis, credit management, business plan, project management)
- training of the accountant and credit officer for microcredits
- monitoring visits and consulting of the board
- strategy development

Projects started in 1994

Training in SME credit analysis for Zimbabwean bankers

(March/ April 1994, December 1994) – *adc Austria - NGO*

- preparation of training material and computer model for the evaluation of small credits
- training of credit officers on credit analysis and business plan preparation
- consulting of the Managing Board on restructuring and cost management

Manual for the implementation of microfinance programmes (incl. computer models)

(Nov. 94 - May 95) *Austrian Development Cooperation – Ministry of Foreign Affairs*

- research (study tours) in Africa and Latin America (10 microfinance programmes) and world-wide telephone research
- manual describing the steps necessary for the implementation of microfinance programmes (pre-

- feasibility, credit conditions, organisation and administration, financial projection for solidarity group lending, individual lending and village banking)
- computer applications (e.g. cash flow projections for the credit assessment, database for statistics and loan repayment, MIS)

Projects started in 1995

Evaluation of a leasing programme in Rumania

(July to August 1995) (**Monitoring** 1998 - 2001) – *Austrian Federal Chancellery*

- evaluation a credit-in-kind programme
- suggestions for improvements
- the programme as a model project

Training on SME feasibility study and credit (UNIDO)

(Sept/Oct 95)

- one 3 days training on women and credit
- one 10 days training on feasibility study (COMFAR)

Evaluation of credit guarantee programme in Cape Verde

(November 1995) *Austrian Development Cooperation – Ministry of Foreign Affairs*

- evaluation of the credit guarantee programme
- suggestions for improvements and problem solutions
- the programme as a model project

Projects started in 1996

Restructuring of a credit programme for small miners in Zimbabwe

(January 1996) *Austrian Development Cooperation – Ministry of Foreign Affairs*

- organisational consulting
- improvement of credit conditions (negotiation with project partners)
- implementation plan

MSME - sectoral programme for Namibia

(February 1996) *Austrian Development Cooperation – Ministry of Foreign Affairs*

- donor analysis
- analysis of the national SME-policy
- analysis of the economical and political framework
- analysis of potential partner organizations
- strategy development for SME promotion
- implemenation plan for SME promotion
- monitoring and administrative support for implementation

Marketing of the credit manual

(February to June 1996) *Austrian Development Cooperation – Ministry of Foreign Affairs*

- 1 week's course on the use of the credit manual
- translation into 4 languages (subcontractors)
- supplying national and international partners with the manual

Marketing for an Austrian tourism business

(February 96 to June 96)

- preparing of the marketing plan (financial and actions)
- implementation plan
- supervising of implementation

MSME - sectoral programme for Nicaragua and organisation consulting for the representative office

(March until May 1996) *Austrian Development Cooperation – Ministry of Foreign Affairs*

- 16 project evaluations and analysis of their strengths and weaknesses
- analysis of the economical and political framework
- analysis of donors and the national SME policy
- strategy development for SME-promotion
- implementation plan for SME-promotion
- organisational consulting for the representative office

Microcredit Workshops

(May 1996, May 1997, November 1998)

- organisation of 3-day workshops on new developments in microfinance know-how
- preparation of training materials
- delivering of training (partly) and moderating

Strategy development for an Austrian NGO

(May 1996)

- moderation of 3-day workshop with NGO-staff
- report about workshop conclusions and implementation plan

Strategy for SME-development in 5 Eastern European countries

(August 1996 - January 1997) *Austrian Federal Chancellery*

- analysis of the macroeconomic and political framework for SME development (Albania, Bosnia, Bulgaria, Macedonia, Rumania)
- profiles of other donors in the region
- analysis of the demand for new SME-projects and the special Austrian know-how in the SME-sector
- elaboration of 4 strategic options
- workshop

MSME - sectoral programme for Burkina Faso

(September 1996) *Austrian Development Cooperation – Ministry of Foreign Affairs*

- in rural areas only
- donor analysis
- evaluation of Austrian SME-projects
- analysis of the national SME-policy
- analysis of the economical and political framework
- analysis of potential partner organizations
- strategy development for SME promotion in rural areas
- implementation plan for SME promotion

Sectoral policy for the development of micro, small and medium businesses for the Austrian Ministry for Foreign Affairs

(October 1996)

Austrian Development Cooperation

- development of the policy
- discussion of the policy within the Ministry
- and carrying out of implementation measures

Rural microcredit

(October 1996 to May 1997) *Austrian Development Cooperation – Ministry of Foreign Affairs*

- supervision of the preparation of a manual for rural micro-credit programmes
- analysis of the feasibility of a rural microcredit programme in Zimbabwe

Training of credit officers in Romania

(December 1996) *Austrian Federal Chancellery*

- preparation of training material and computer based evaluation of small credits and preparation of small business plans
- training of credit officers

Implementation of programs for Namibia and Zimbabwe

(1996 - 1998, 1999 - 2000) *Austrian Development Cooperation – Ministry of Foreign Affairs*

- monitoring visits to Austrian projects in Namibia and Zimbabwe (about 30 projects)
- project types: microfinance (credit and savings programmes, rural marketing, skills training, network development, cluster development, business incubator, income generation for women and youth, entrepreneurship, media projects, business training, information)
- discussion of further project strategies with project partners in the countries and in Austria
- proposal of further country strategy to desk officer

Projects started in 1997

Evaluation of institutional development plan

(January 1997)

- evaluation and discussion of institutional development

plan of an Austrian NGO

Credit decision committee for Rumanian finance programme

(January 1997 to March 1999) – *Saxonia – Romanian NGO*

- deciding on credit allocation on the basis of already prepared credit analysis reports for a Rumanian credit programme (1 of three members in the decision committee)

Training for credit officer/manager from Albania

(February 1997) *Austrian NGO*

- preparation of training material and computer based evaluation of small credits and preparation of small business plans
- training of credit officer and programme manager

Study on the marketing of SME-products in developing countries

(February to January 1997) *Austrian Development Cooperation – Ministry of Foreign Affairs*

- research (study tours) in Zimbabwe and Ecuador
- evaluation of Austrian projects
- research of existing marketing promotion instruments for products of MSME and agro-businesses (cooperatives)
- development of a marketing instrument
- definition of interfaces to other instruments and sectors
- elaboration of a manual

Study about the development of networks of business women

(March to June 1997) *Austrian Development Cooperation*

- supervision of a best-practice research of women networks
- research of existing network promotion instruments for female entrepreneurs
- development of an instrument for network promotion
- workshop organisation

MSME - sectoral programme for Namibia

(March 1997 and **February - April 1999**)

- actualisation of the sectoral programme
- elaboration of a implementation plan

Tender agency for 3 tenders (Rumania, Cape Verde)

(May 1997 to November 1997) *Austrian Federal Chancellery, Austrian Development Cooperation*

- preparation of tender documents
- own database for consultants and agencies (shortlist)
- administration of tender
- bid evaluation

Policy development for tourism in development

(May to December 1997) *Austrian Development Cooperation*

- organisation of a round table for tourism in development
- preparation of Terms of Reference for the policy development

Sectoral programming in Zimbabwe

(May 1997 and February - April 1999) *Austrian Development Cooperation – Ministry of Foreign Affairs*

- donor analysis
- evaluation of Austrian SME-projects
- analysis of the national SME-policy
- analysis of the economical and political framework
- analysis of potential partner organizations
- strategy development for SME promotion
- implementation plan for SME promotion
- monitoring of implemented projects (about 15 projects)
- and administrative support for the implementation

Monitoring of the development of a tourism- masterplan for the North-Western Region in Namibia (Austrian Development Co-operation)

(July 1997 - October 2000; **End-term review** and new options in **August 2004**)

- design of the project in close cooperation with the project partner
- coordination and participation in the steering committee
- development of strategies during the project in cooperation with the project partner
- monitoring, including discussions with the traditional ethnic groups involved in the project

Project finding mission in Rumania and tender agency for this project

(August - November 1997, **Monitoring** till 2002) *Austrian Federal Chancellery*

- analysis of SME promotion in Siebenbürgen in Rumania
- strategy development for SME promotion plus various concrete project options
- after decision by the client, preparation of tender documents
- functioning as a tender agency
- bid evaluation

Analysis of Bosnian credit programs and banks, financial sector analysis and strategy development

(October 1997) (**Monitoring** March 2000 – up to now) *Austrian Federal Chancellery*

- short analysis of 8 Bosnian microcredit programmes (Sarajewo, Travnik, Banja Luka) and 8 banks
- development of several strategic options in the field of MSME financing for the *Austrian Federal Chancellery* (co-operates now with other international donors)

Workshop for MSME sector development

(September 1997, Feb. 1999) *Austrian Development Cooperation – Ministry of Foreign Affairs*

- organisation of a workshop for development officers from Austrian co-operation offices
- subjects: tendering, public relation for development projects, new instruments for MSME-promotion

Project development mission in Cape Verde

November/December 1997 *Austrian Development Cooperation – Ministry of Foreign Affairs*

- discussion on project objectives with various potential project partners
- laying down project objectives, major activities
- preparation of tender documents, in order to find implementing agencies

Closing of a credit programme in Cape Verde

(November 1997) *Austrian Development Cooperation – Ministry of Foreign Affairs*

- solutions for the closing of a programme had to be developed, as the programme didn't reach the results necessary to continue
- negotiations with local banks (take-over of outstanding loans in default)
- designing of loan take-over contracts on the basis of audit reports and internal financial reporting of the credit programme
- phasing out of the programme's employees contracts

Projects started in 1998

Support to the creation of a SME-consulting office in Rumania

(January 1998 – June 2002) *Austrian Federal Chancellery*

- design of project
- tender (plus criteria for tender decision)
- leading the starting workshop plus implementation plan
- monitoring

Workshop for Marketing for SME's

(March 1998) *Austrian Development Cooperation*

- organisation and preparation of a workshop for employees from Austrian NGO's
- subjects: marketing for SME in Africa and Latin America

Credit programme for Bosnian SMEs - Monitoring

(March 1998) (**Monitoring** March 2000 – up to 2004) *Austrian Federal Chancellery*

- actualisation of analysis of Bosnian macroeconomic situation and credit-project finding mission (Federation and Republica Srpska)
- proposal of project ideas and partners
- support of Austrian Chancellery in its negotiation with project partners and consultants

Tender agency for 3 tenders in Bulgaria

(May 1998 to September 1999) *Austrian Federal Chancellery*

- analysis of macroeconomic situation and needs of SMEs and farmers
- project finding mission (result: business incubator for food processing SME and leasing programme for machinery for SME and agriculture, agricultural eco-farming project)
- negotiation with Bulgarian project partner
- preparation of tender documents
- preparation of short-list
- administration of tender and bid evaluation

Consulting for a fair trade project

(June 1998 - February 1999) *Austrian NGO*

- discussion and development of terms
- discussion of business plans and project steps
- consulting of decision makers

Re-structuring of a leasing programme in Rumania

(August 1998) (**Monitoring** till 2001) *Austrian Federal Chancellery*

- internal evaluation workshop
- development of strategy and re-organization plan
- negotiation with financier

Projects started in 1999

Consulting for the programming for the SME sector in Cape Verde, Mozambique, Nicaragua

(January, February 1999; again in second and third quarter 2002) *Austrian Development Cooperation*

- Discussion of terms for the development of a policy for the SME-policy
- Discussion of concepts and completed strategy paper

Forecast of macroeconomics, business policy and politics in Austria for the Economic Intelligence Unit (EIU, London)

(March, June 1999)

- analysis of macroeconomics, business policy and politics in Austria
- forecast of macroeconomics, business policy and politics in Austria
- preparation of report on forecast results

Elaboration of the tourism policy in the Austrian Development Co-operation

(July - December 1999)

- interviews with experts (ADC, international, Austrian)
- draft of tourism policy
- discussion of policy (objectives, strategies, intervention areas, instruments, principles)
- finalising the policy and support in publication of the policy

Installation and monitoring of a leasing programme in Bulgaria

(1999 – 2004) *Austrian Federal Chancellery*

- development of project concept based on research in Bulgaria and on inputs from the Bulgarian project partner
- consulting in workshop discussions on project steps
- discussion of project development reports and recommendations on further development of the institution
- negotiation support in difficult project situations
- participation in project-evaluations

Project development for the training of MSME in the NE- region in Bulgaria

(May - July 1999) *Austrian Federal Chancellery*

- research of existing training opportunities and framework conditions
- development of a project concept for a sustainable training-system for MSME on the basis of the collected information
- discussion of the concept with the relevant ministry and institutions in Bulgaria
- search of an discussion of an appropriate project partner in Bulgaria

BDS Workshops for the Austrian Development Cooperation

(1999, 2002)

- organisation of the workshop (invitation of lecturers)
- workshop moderation
- preparation of lectures on certain subjects

Capacity building in the Romanian Agency for SME (parastatal)

(1999 – 2002) *Austrian Federal Chancellery*

- design of the project together with the project partner
- holding the tender for the implementer
- monitoring and mediation

Monitoring (and partly mediation) of the following projects in Namibia

(1999 – 2002) *Austrian Development Cooperation*

- Coseda: microfinance: institution building, funds

- Lisikamena: micro-/small loans: institution build., funds
- Pahuka: business training: institution build., train the trainers
- Cosdec: business skills: installation of 4 training workshops
- Okutumbatumba: hawker association: institution building
- Khomas Women: income generating skills and services
- NNAWIB: Business Women Chamber: networking
- Non-timber forest products: manketti nuts: income generation
- Namibia Broadcasting: information campaign: SME topics

Projects started in 2000

Creation of a wood cluster (EU-project in Slovakia)

(February 2000 - August 2000) *in cooperation with Irish consulting company*

- development of the concept
- preparing and carrying out several workshops with varying interest groups in Slovakia
- elaboration of a strategy (vision, mission, goals, activity plan) together with the core group of the future cluster

Financial sector study in Croatia

(May - June 2000) *Kreditanstalt für Wiederaufbau - KfW*

- analysis of statistical data on the financial sector of Croatia
- visiting of banks (headquarters and branches) in all regions of the country and short evaluation of their organisation and services
- evaluation of the demand for financial products in Croatia
- elaboration of intervention option for a development bank

SME Financing Gap – Conference in Austria

(October 2000) *Donor Working Group on Financial Sector Development (financed by the Austrian Development Cooperation)*

- organisation of the workshop including the elaboration of the agenda of the workshop, invitation of speakers
- summary of the conference results

Work plan for Chinese chambers of commerce of business women (ILO)

(November and December 2000) *WEDGE ILO (Int. Labour Organisation)*

- holding of a workshop on the obstacles and opportunities of business women in China
- prioritising major obstacles for Chinese female entrepreneurs and formulating the major goals of the chambers of commerce for business women in this workshop
- fact finding mission in several chambers of commerce in different regions of China
- elaboration of an activity plan for the chambers of commerce

Projects started in 2001

Microfinance workshops in Senegal and Burkina Faso

(October, November 2001) *Austrian Development Cooperation – Ministry of Foreign Affairs*

- presentation of microfinance guidelines and its discussion in the workshop
- elaboration of adaptation to the local context in rural microfinance programmes in working groups
- continuing e-mail discussion (until November 2002)

Tender agency for a BDS project (milk sector) in Tanzania

(March 2001 – May 2002) *Austrian Development Cooperation*

- analysis of the lessons learnt from an existing project
- elaboration of a new project concept along the lines of donors community's BDS principles
- discussion of the concept with local partners
- preparation of a tender document (to search an international implementing partner)
- support in the tender procedures

Preparing information on international trade and WTO-issues and Fair trade

(2002) *Austrian Development Cooperation*

- Preparing information
- Analysing Austrian fair trade project
- Participating in fair trade discussions

Projects started in 2002

MSME-policy and programme for the Austrian Development Co-operation

(published 2002) *Austrian Development Cooperation*

- observation of international developments in the Micro-, Small and Medium Enterprise sector
- discussion with other experts
- analysis of the past strategy of developing rural enterprise by the Austrian Development Cooperation
- preparation of a concept for the MSME-policy (objectives, strategy-options, intervention areas, guidelines for instruments, general principles)
- discussion with the Austrian Development Co-operation
- finalising of the policy

Strategy elaboration for economic development in South-Eastern Europe

(January 2002) *Cooperation with Eastern Europe in the Austrian Development Cooperation*

- elaboration of a strategy for the promotion of the MSME sector South Eastern Europe, including financing by involving the Austrian private sector
- preparing an inventory of the development projects carried out by the Austrian Cooperation with Eastern Europe

Economic and poverty analysis of South-Eastern Europe and strategy development

(February 2002) *CARE International*

- analysis of the economic situation in rural areas and of the financial sector in South-Eastern Europe (for an international NGO) plus
- elaboration of options to alleviate poverty in these areas

Financing environmentally safe production in Romania

(March 2002 - June 2002) *World Wildlife Fund (WWF)*

- country mission: general analysis of the finance sector and SME needs assessment (financing of environmentally friendly/safe business activities and eco-tourism, environmental protection)
- evaluation and selection of local banks and finance institutions for cooperation with WWF&IFC
- development of options for financial interventions, design of appropriate outlay of a creditline in order to promote the local banking system as well as the Romanian SME in the Carpatian Region.

Due diligence of one bank and one rural microfinance programme in Montenegro

(May 2002) *Kreditanstalt für Wiederaufbau - KfW*

- analysis of the ownership structure, organisation (branch system) and market of the institution
- evaluation of its products and services, employees, MIS and IT system
- analysis of the historic performance and projection of the future balance sheet, P/L and cash flow
- recommendation on technical assistance needed and borrowing capacity

Finance in Montenegro

(July, August 2002) *Austrian Development Cooperation*

- AgroInvest: rural microcredit-scheme for agro-producers (design of project and negotiation)

- country mission: Finance sector study, KfW SME credit-line, evaluation of local partner bank, design of the credit line

Training on Logical Framework analysis

(October 2002) *for an EU-PHARE project (in coop. with Austrian consulting company)*

- preparation of the training material
- carrying out the actual training for civil servants in Slovakia

Information letters on new tools for poverty alleviation by enterprise development

(2002 - 2004) *Austrian Development Cooperation*

- research on the new developments in the sector
- elaboration of information letters on new tools for poverty alleviation by micro and small business development and training opportunities

Due diligence of a bank in Serbia

(November 2002) *Kreditanstalt für Wiederaufbau - KfW*

- analysis of the ownership structure, organisation (branch system) and market of the institution
- evaluation of its products and services, employees, MIS and IT system
- analysis of the historic performance and projection of the future balance sheet, P/L and cash flow
- recommendation on technical assistance needed and borrowing capacity

Small study on new methods of agricultural financing

(third quarter of 2002) *Austrian Development Cooperation – Ministry of Foreign Affairs*

- the study looks into new methods of agricultural financing, combining storage facilities, insurance and marketing by cooperatives
- based on experience in Senegal, Burkina Faso, Zimbabwe and Uganda

MSME-policy and programme for the Austrian Development Co-operation

(published 2002) *Austrian Development Cooperation – Ministry of Foreign Affairs*

- observation of international developments in the Micro-, Small and Medium Enterprise sector (incl. finance)
- discussion with other experts
- analysis of the past strategy of developing rural enterprise by the Austrian Development Cooperation
- preparation of a concept for the MSME-policy (objectives, strategy-options, intervention areas, guidelines for instruments, general principles) – incl. finance
- discussion with the Austrian Development Co-operation

- finalising of the policy

Projects started in 2003

Evaluation of a linkage and networking project in Senegal (in French)

(January 2003) *UNIDO*

- evaluation of the achieved results
- development of options for the further project development

Financial sector analysis for Albania

(February 2003) *Kreditanstalt für Wiederaufbau - KfW*

- analysis of statistical data on the financial sector of Albania
- short financial analysis of 5 banks and 4 microfinance institutions (also rural financing) and short evaluation of their organisation and services
- analysis of banking laws and regulations and supervisory regulations and processes of the Central Bank of Albania
- evaluation of the demand for financial products in Albania
- elaboration of intervention options to build the financial sector

Organising a market research on BDS in Senegal

(February – September 2003)) *Austrian Development Cooperation*

- Suggesting the study to the donor and
- Preparing the terms for the BDS market study
- Negotiating the terms
- Accompanying the study process

Due diligence of a Bulgarian bank

(March 2003) *Kreditanstalt für Wiederaufbau - KfW*

- analysis of the ownership structure, organisation (branch system) and market of the institution
- evaluation of its products and services, employees, MIS and IT system
- analysis of the historic financial performance and projection of the future balance sheet, P/L and cash flow
- recommendation borrowing capacity and on technical assistance needed (and rating)

Financial sector analysis for Romania

(April 2003) *Kreditanstalt für Wiederaufbau - KfW*

- analysis of statistical data on the financial sector of Romania
- short financial analysis of 4 microfinance institutions (two rural financing, one housing) and short evaluation of their organisation, services and financials
- analysis of banking laws and regulations and supervisory regulations and processes of the Central Bank of Albania

- evaluation of the demand for financial products in Albania
- elaboration of intervention options

Due diligence of a rural microfinance institution in Burkina Faso

(May 2003) *Austrian Development Cooperation – Ministry of Foreign Affairs*

- analysis of the ownership structure, organisation (branch system) and market of the institution
- evaluation of its products and services, employees, MIS and IT system
- analysis of the historic financial performance and projection of the future balance sheet, P/L and cash flow
- recommendation borrowing capacity and on technical assistance needed (and rating)

Due diligence of three Albanian microfinance institutions

(June 2003) *Kreditanstalt für Wiederaufbau - KfW*

- analysis of the ownership structure, organisation (branch system) and market of the institution
- evaluation of its products and services, employees, MIS and IT system
- analysis of the historic financial performance and projection of the future balance sheet, P/L and cash flow
- recommendation borrowing capacity and on technical assistance needed (and rating)

Gender Mainstreaming of the SME sector policy in Tanzania

(August 2003 - May 2004) *International Labour Organisation (ILO)*

- Gender mainstreaming of the policy by integrating gender aspects in each strategy
- Preparation of the implementation plan with the SME team: integrating gender aspects (and some environmental issues) in each activity of the plan

Elaboration of an Implementation Plan for the SME sector policy in Tanzania

(August 2003 - May 2004) *International Labour Organisation (ILO)*

- Preparation of the implementation plan with the SME team
- Elaborating an Activity Plan and Time Table
- Monitoring System for Time Table
- Assistance in the preparation of projects for the implementation of the SME policy

Microfinance workshops in Burkina Faso

(November 2003) *Austrian Development Cooperation – Ministry of Foreign Affairs*

- presentation of microfinance indicators and its discussion in the workshop
- presentation of MIT systems for different types of microfinance institutions (incl. banks giving microfinance) and its discussion in the workshop

- elaboration of adaptation to the local context in rural microfinance programmes in working groups

Improvement suggestions for four rural microfinance projects in Africa

(November 2003) *Austrian Development Cooperation – Ministry of Foreign Affairs*

- analysis of financial information and organisation
- suggestion for reorganisation, strategy and milestones of these organisations

Projects started in 2004

Creation of a “service quality self-check” for BDS providers, financing institutions, government administration and association

(February 2004 - May 2004) *International Labour Organisation (ILO)*

- Creation of an **organisational self-check instrument** for service organisations (finance institutions, ministries, BDS), in order to improve service quality by a comprehensive approach (FAMOS CHECK on a contract of WEDGE/ILO) and training of the tool for bankers, BDS providers and government officials in Tanzania
- **Organisation consulting** in the Tanzanian Ministry for Industry and Trade and in SIDO (government owned finance and BDS provider) using the newly developed instrument
- Training of the new instrument (certificate for FAMOS Check implementers)

Monitoring of credit line in Bosnia-Herzegovina (Federation and Rep. Sprska)

(June – September 2004) *Austrian Development Cooperation (ADA)*

- KfW: credit line for SME: small loans via local banks, monitoring, institutionalisation (investment fund)

Due diligence of a Montenegrin bank

(June 2004) *Kreditanstalt für Wiederaufbau – KfW*

- analysis of the ownership structure, organisation (branch system) and market of the institution
- evaluation of its products and services, employees, MIS and IT system
- analysis of the historic financial performance and projection of the future balance sheet, P/L and cash flow
- recommendation borrowing capacity and on technical assistance needed (and CAMEL rating)

Monitoring of SME promotion project in Bulgaria (north-eastern parts)

(September, October 2004) *Cooperation with Eastern Europe in the Austrian Development Cooperation*

- Monitoring of the project with BSC Rousse: Regional development, environmental protection and SME promotion

Due diligence of an Albanian Bank

(November 2004) *Kreditanstalt für Wiederaufbau – KfW*

- analysis of the ownership structure, investments, organisation (branch system) and market of the institution
- evaluation of its products and services, employees, MIS and IT system
- analysis of the historic financial performance and projection of the future balance sheet, P/L and cash flow
- recommendation borrowing capacity and on technical assistance needed (and CAMEL rating)

Evaluation of solar energy project in Zimbabwe

(November 2004 – January 2005) *Austrian Development Cooperation (ADA)*

- evaluation of results of an existing solar energy project
- analysis of the energy context in Zimbabwe
- development of options for solar energy projects, target group SMEs and communities (schools)

Projects started in 2005

Joint UN programming for private sector development in Tanzania

(February/March 2005) *International Labour Organisation (ILO)*

- analysis of private sector documents and interviews with concerned parties (in a team with one consultant from UNDP and one from UNIDO)
- joint elaboration of the programme with other UN agencies
- workshops of discussion and validation of the programme

Evaluation and reorganisation of guarantee fund in Serbia

(April 2005) *Austrian Development Cooperation (ADA)*

- evaluation of the organisation, procedures, constitution and financing of an existing regional guarantee fund in Serbia
- elaboration of options to reorganise the guarantee fund

Gender Mainstreaming of BDS projects: Guideline

(April/May 2005) *International Labour Organisation (ILO)*

- elaboration of Gender Mainstreaming checklists for each step in the project cycle of BDS projects (published on the ILO internal BDS platform)

- gender mainstreaming suggestions for ILO enterprise development instruments
- workshops and discussions to enhance gender mainstreaming knowledge of enterprise development specialists within the ILO

Regional Programme for Central America

(June/July 2005) *Austrian Development Cooperation (ADA)*

- for the Austrian Development Cooperation, existing regional programmes were studied and representatives of regional institutions in Central America were interviewed
- workshops with interest groups in three Central American Countries
- elaboration of a regional programme for the Austrian Development Cooperation in Spanish

Programme for Private Sector Development in Burkina Faso

(September 2005) *Austrian Development Cooperation (ADA)*

- discussion and rewriting of a private sector development programme of the Austrian Development Cooperation in Burkina Faso (in French)
- preparation of presentation for a validation workshop

Design of a strategy to promote enterprise culture in Sri Lanka

(October- December 2005) *International Labour Organisation (ILO)*

- elaboration of a new approach and an efficient method to find out about the culturally imprinted motivations which inspire people to start and expand a business – or not;
- research of the entrepreneurial culture in Sri Lanka applying the new method
- reporting on findings and elaboration of recommendations, which cultural features to emphasise and which to mitigate, in order to enhance Sri Lankan enterprise culture thus inciting more business and economic growth with the participation of the poor

Projects started in 2006

Evaluation of a association building project in Burkina Faso

(January 2006) *Austrian Development Cooperation (ADA)*

- evaluation of the results of a 12-year's project for association building and for the enhancement of technical and business know-how
- appreciation of outcomes and impact at the level of the direct and indirect beneficiaries
- report on findings (in French) and discussion of the report with directly implicated development partners

Contribution to formulation of project proposal for Burkina Faso

(March 2006) *German International Consultancy*

- elaboration of the financial sector segment (financial products and building up of financial institutions) for a project proposal to support the development of three agricultural value chains in Burkina Faso
- formulation of the proposal for the financial sector development in French

Preparation of financing proposal to EDF 9

(March/April 2006) *German Technical Cooperation (gtz)*

- analysis of problems and discussion of objectives in workshop
- preparation of Logical Framework (incl. indicators)
- formulation of project proposal (incl. activities, organisational set-up, risks and mitigation, cross cutting issues)
- preparation of project budget
- formulation of legal implementation provisions

Preparation of a tender document for the development of a municipality in Limpopo, South Africa

(May/June 2006) *CARE International*

- analysis of situation (esp. land rights, land restitution, local economic development and organisation of local administration) and discussion with specialised NGO
- preparation of Logical Framework (incl. indicators)
- formulation of project proposal (incl. objectives, activities, outcomes, organisational set-up, risks and mitigation, cross cutting issues)

Thematic evaluation of 20 women entrepreneurship projects and programmes

(October - December 2006) *International Labour Organisation (ILO)*

- formulation of analysis template
- analysis of evaluations and project reports of 20 women entrepreneur projects and programmes (team work with two ILO employees)
- discussion and development of report structure (team work)
- elaboration of report

Taking stock of mutual guarantee associations in Sub-Saharan Africa

(December 2006 – March 2007) *International Labour Organisation (ILO)*

- identification of functioning mutual guarantee associations in whole of Sub-Saharan Africa
- analysis of guarantee systems for micro- and small entrepreneurs in 7 African countries (in West-, East- and South Africa)
- analysis of lessons learnt and success factors of several mutual guarantee associations, mainly in West Africa (in French)
- determining success factors for mutual guarantee associations in different economic contexts
- report and discussion of report in a Africa-wide workshop on mutual guarantee associations

Projects started in 2007

Elaboration of an assessment tool and intervention guide for enterprise culture building

(January – March 2007) *International Labour Organisation (ILO)*

- Developing of an underlying theory for the analysis of culture
- Transforming this theory in a concise, practically applicable culture assessment tool
- Elaborating assessment instruments specifically for enterprise culture assessment
- Developing a guide for interventions to build/change enterprise culture
- Present assessment tool and intervention guide in a manual to be used by project planners and managers

Building of democratic administration systems in a municipality in Eastern Cape, South Africa (as institutions building and gender specialist)

(March 2007 – December 2008) *Austrian Development Cooperation*

- Elaborate in a participatory process with municipality and civil society democratic structures and processes for developing their district (one of the poorest in South Africa)
- Advise on gender aspects of this system's development

Researching the enterprise culture of Azeri Youth, Azerbaijan

(June 2007) *International Labour Organisation*

- Designing research on the basis of the enterprise culture guide
- Test the culture guide by using its suggested process and instruments
- Analysing the entrepreneurial culture of the Azeri youth in one selected district
- Suggesting interventions, and putting these suggestions into the context of an exiting support programme

Assessment of the progress of six income generation and civil society development projects (“Projektfortschrittskontrolle”) in Zimbabwe

(August - December 2007) *Austrian Development Cooperation*

- formulation of analysis and report template
- discussion with project team and visits to partners (for three projects, three project guided)
- analysis of data collected in the field and of project reports
- elaboration of reports and rating of the six projects' progress

Review of the strategy of the Austrian Development Co-operation in Zimbabwe

(September 2007 - January 2008) *Austrian Development Cooperation*

- researching the current economic, political, humanitarian and social situation in Zimbabwe (in relation also with its neighbouring countries)
- Analysing the data, describing the situation, attempting forecasts

- Reviewing the strategy 2005 and suggesting adaptations for future interventions

Elaboration of project proposals and public-private partnerships for the SADC basic energy project

(August 2007) *GTZ*

- Discussing the options with the project leader
- Drafting of a proposal and presentation

Evaluation of a project for the promotion of trade and investment in the SADC region

(September 2007 - October 2007) *GTZ*

- carrying out interviews in Botswana, Malawi and South Africa using the GTZ developed e-VAL software
- analysing the results, using the e-VAL analysis functions
- writing the evaluation report

Evaluation a SADC programme for ensuring access to basic energy for poor households, social organisations and small businesses

(October 2007) *GTZ*

- carrying out interviews in Malawi using the GTZ developed e-VAL software
- analysing the results, using the e-VAL analysis functions
- writing the evaluation report

Projects started in 2008

Viability Study for South African Municipality

(December 2007 – May 2008) *Austrian Development Co-operation*

- adapting the theoretical concept to be used in a municipality
- elaborating the questionnaire
- training the interviewers
- carrying out focus group discussions with municipality staff to triangulate the information from the interviews
- analysing the data
- assessment of the municipalities viability
- model building for analysis and viability management (suggesting simulation software for municipality viability – organisation and decision making in certain development areas)

Carrying out a FAMOS organisation Check for a Kenyan Bank

(March 2008) *International Labour Organisation (ILO)*

- Carrying out the FAMOS Check within a Kenyan Bank using the FAMOS Check instrument, developed by Karin Reinprecht for the ILO
- The FAMOS Check is a diagnosis tool, if the bank/service provider services all its client and target groups in the best possible way

- A documents' check, interviews with the bank management and workshops with the bank staff and clients (in this case: women entrepreneurs operating medium sized businesses) were carried out
- Recommendations were given, where the bank could improve weaknesses, and where it could enforce existing strengths in marketing and processes
- Recommendations to ILO, IFC and the African Development were elaborated concerning their loan guarantee product for the bank to support women entrepreneurs with growing businesses

Elaboration of a project proposal to the German Ministry of Environment

(April 2008) *GTZ*

- Workshop with the project team
- Drafting of the proposal, including problem analysis, objectives tree, activities, results (partly indicators), timeline, project organisation
- E-mail discussions with other contributors and integrating comments

Study on the Microfinance Sector in Nicaragua

(July 2008 – January 2009) *OeEB - Austrian Development Bank*

- Splitting work among the project team of four
- Drafting of the research method and report structure
- Desk research esp. concerning new developments in microfinance technology world-wide, financial reports of banks and microfinance institutions in Nicaragua, new socio-economic insights concerning microfinance and development
- Analysis of information from desk research and research (focus groups, interviews) in Nicaragua
- Joint preparation of report in Spanish
- Translation of report into German

Women Entrepreneurship Development - Capacity Building (Kenya)

(September 2008) *International Labour Organisation*

- Participating in Women Entrepreneurship Capacity Building training
- Reviewing material
- Adapting material to its use for training in banks and financial institutions

Strategic and marketing issues of a development bank

(October 2008 - January 2009)

- Internal workshop on markets, strategy and organisation
- Interviews with clients, partners and other stakeholders
- Description of current market position
- Suggestions for activities to position the bank

Additionally to the above mentioned projects, Karin Reinprecht participated regularly in international conferences:

- in the **Microcredit Summit** meetings,
- in **CGAP Donor Meetings**,
- in the Meetings of the and the **Donor SME Working Group** (until September 2004 meeting in Columbia)
- **conferences** organised by the Donor SME Working Group (most recent: December 2005 in Cairo; presentation of a paper)
- in numerous international conferences on **Finance**
- and **SME development** and **BDS** (most recent: **in September 2007 ILO BDS Seminar in Thailand**)