



COMPANY PROFILE CRYSTAL CLEAR SOFTWARE LTD.

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CRYSTAL CLEAR SOFTWARE UGANDA LTD.

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CRYSTAL CLEAR SOFTWARE COSTA RICA S.A.

Mail Address: 311-2010 Zapote, San José, Costa Rica.
Physical Address: Curridabat, Urbanizacion José Maria Zeledon
Del Registro Publico 250 metros al este, Casa #4A
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mcastro104@hotmail.com (manager)
Cédula juridical: 3-101-377947.

Registration

Crystal Clear Software Ltd. has been registered as a limited company in Uganda on 23 March 1998. Daily operations started as of 1st of August 1998.

Crystal Clear Software SA. has been registered as a “sociedad anonima” in Costa Rica in August 2004. Daily operations started immediately.

Purpose of the company

Crystal Clear Software's mission is to deliver high quality, user friendly and tailor made business software for her clients.

Financial

The sixth financial year was a good year in turnover for the company – we reached almost the same level as in the peak year before – but we had more expenses, leading to a loss of 23 million.

✍ Total turn-over (in Uganda Shilling):

1999: 67 million
2000: 88 million
2001: 144 million
2002: 180 million
2003: 243 million
2004: 415 million
2005: 386 million

✍ In annual sales volume, this is:

1999: US 3,615 \$
2000: US 24,080 \$
2001: US 38,963 \$
2002: US 45,500 \$
2003: US 62,000 \$
2004: US 120,000 \$
2005: US 114,000 \$

(this is only software, excluding consultancies, training and other income).

✍ Annual Income from Consultancies and Training went from:

1999: 60 million Uganda Shillings
2000: 38 million
2001: 57 million
2002: 68 million
2003: 71 million
2004: 145 million
2005: 112 million

(contrary to the other years, the first year consultancies were not all software related).

✍ Annual Profits:

1999: 6.96 million Uganda Shillings
2000: -/- 21.08 million
2001: -/- 26.94 million
2002: 1.96 million
2003: -/- 6.69 million
2004: 60.39 million
2005: -/- 23 million

Partners

Crystal Clear Software Ltd. has an official partnership with:

Mutualité Finances Development

Scat Urbam n° 73, 2ème étage- BP.22.250, Dakar Ponty, Sénégal, Tel: +221-867-01-61, Fax: +221-867-01-62, Email: mfd@sentoosn, Web: <http://www.mfd.sn>

Staff in Uganda

Staff has expanded from 1 person as of August 1998 to 11 as of today. Currently employed are:

- ✍ Mr. JMGI Verkoijen, executive director, since 1 August 1998
- ✍ Mr. Gabriel Kanyotu Kihoria, analyst/programmer/trainer, since 8 January 2001
- ✍ Mr. Narciso T. Aradillos, quality manager, since 15 March 2004
- ✍ Mr. Edwin Migwa Mulwa, senior analyst/programmer, since 1 October 2003
- ✍ Mr. Innocent Ayebale, software support person, trainer/tester, since 1 Oct. 2003
- ✍ Mr. Wamushya, Eddy, software support person, trainer/tester, since 1 March 2002
- ✍ Ms. Irina Vitalievna Romanova-Wasike, Russian translator, since 1 June 2003
- ✍ Mr. Sebbale Julius C-Zar, Sales Manager, since 1 April 2004
- ✍ Mr. Mukoko Omoto, Denis, software support person, trainer/tester, since 6 Sep 2004
- ✍ Mrs. Winnie Nabiryo, Accountant, since 15 September 2004
- ✍ Ms. Violet Nakibirango, logistics officer, since 1 September 2003

Staff in Costa Rica

- ✍ Mrs. Marjorie Castro Brenes, Manager/Representative, since 1 August 2004
- ✍ Mrs. Elka Hernández Castro, Technical Assistant, since 1 August 2004

STATISTICS LOAN PERFORMER USAGE

Year/ Indicator	2004/ 2005	2003/ 2004	2002/ 2003	2001/ 2002	2000/ 2001	1999/ 2000	1998/ 1999
MFI's using LPF (start of fin. year)	125	94	56	40	24	5	1 1)
New Organisations	28	51	49	26	22	21	4
Cumulated Sales	204	176	125	74	48	26	5
Abandoned 2)	8	20	11	10	6	2	0
Total No. of Current Users (end of fin. year)	145	125	94	56	40	24	5
Total No. of Active Sites (on 30/6 of each year)	281	236	165	125	92	51	19

1) Includes UWFT.

2) Reasons being:

- weak management,
- because automation is not adequately supported in the organisation,
- because branches/organisations are closed or programs have changed,
- because of LPF does not match administration (only for older versions of LPF),
- annual fees too high for some smaller organisations.

CURRENT USERS OF LOAN PERFORMER ARE:

1. Abia State University Community Bank Nig. Ltd, Uturu, Nigeria
2. ACME (Freedom from Hunger), Port au Prince, Haiti
3. Acord, Asmara, Eritrea
4. ADRA, Accra, Ghana
5. Naddangira Agali Awamu Sacco, Kampala, Uganda
6. Ak-Shoola, Bokonbaevo Village, Kyrgystan
7. Amaahda Danyarta, Somalia
8. Aloga Financial Services, The Tramshed, South Africa
9. Amasachina, Accra, Ghana
10. American Refugee Committee, Freetown, Sierra Leone
11. ARC Liberty Finance, Monrovia, Sierra Leone
12. Arysh-Kench, Bishkek, Kyrgystan
13. Association for the Development and Enhancement of Woman, Cairo, Egypt
14. Association for Rural Development, Freetown, Sierra Leone
15. Babya Group, Banjul, Gambia
16. Banque Populaire Haitienne, Port-au-Prince, Haiti

17. Beselidhja/Zavet Micro Finance (World Relief), Pristina, Kosovo
18. Bogia Co-operative Society Ltd, Madang, Papua New Guinea
19. Busimbi CDTF, Mityana, Uganda
20. Buusaa Gonofaa Microfinancing Share Company, Addis, Ethiopia
21. Care Angola, Lure Project, Luanda, Angola
22. Care Somalia, Mugadishu, Somalia
23. Care Tajikistan, Dushanbe, Tajikistan,
24. Caribbean Microfinance Ltd., Saint Lucia
25. Caritas, Cayes, Haiti
26. Catholic Relief Services Macedonia, Skopje, Macedonia
27. CDA Finance & Investment Services, Buka, Bougainville, Papua New Guinea
28. Chibueze Community Bank, Aba, Nigeria
29. Child Fund, Kunduz, Afghanistan
30. Christian Children Fund, Dakar, Senegal
31. Christian Rural Aid Network, Cape Coast, Ghana
32. Collectif Developpement, Cayes, Haiti
33. Community Action for Development, Tamale, Ghana
34. Community Initiative Support Services, Kisumu, Kenya
35. Coopec Kalundu, Ulvira, Democratic Republic of Congo
36. Coopec Nyawera, Bukavu, Democratic Republic of Congo
37. Country Women's Association of Nigeria, Plateau State Chapter, Jos, Nigeria
38. Danish Refugee Council, Kosovo/Azerbaijan
39. Danish Refugee Council, Russia
40. Development Workshop Angola, Luanda, Angola
41. Diamond Development Initiatives, Kano, Nigeria
42. Diocese of Kigezi, Kabala, Uganda
43. Diocese of Namirembe, Kampala, Uganda
44. Diocese of South Rwenzori, Kasese, Uganda
45. Ebony Ltd., Naguru, Kenya
46. Eclof, Nairobi, Kenya
47. Eclof, Blantyre, Malawi
48. ELCT Mara Musoma, Tanzania
49. Emesco, Karuguuza, Uganda
50. Espoir/Hope International, Kinshasa, DR Congo
51. Face to Face Finance Ltd., London, UK
52. Fantsuam Foundation, Kaduna, Nigeria
53. Farmers' Development Union, Ibadan, Nigeria
54. Feed the Children, Kampala, Uganda
55. Finadev, N'Djamena, Tchad
56. Firdos, Damascus, Syria
57. Foccas, Mbale, Uganda
58. Fonds d'Espoire, Port-au-Prince, Haiti
59. Forde Uganda, Kampala, Uganda
60. Foundation for the Support of Women's Work (CRS), Istanbul, Turkey
61. Fundación Dignidad, Mexico City, Mexico
62. Gamstar Savings and Credit Company Ltd., Banjul, Gambia
63. Gender and Development, Dushanbe, Tajikistan
64. Global Associates, Dar Es Salam, Tanzania
65. Grameen Technology Centre, Seattle, USA
66. Groupe Technologie Intermediaire d'Haiti, Port-au-Prince, Haiti

67. Groupement d'Épargne et de Crédit des ICS, Dakar, Senegal
68. Haqiq, Dushanbe, Tajikistan
69. Harmos, Lusaka, Zambia
70. Health and Development Organization, Benue, Nigeria
71. Hope, Valencia, Trinidad and Tobago
72. Hope for Life, Kabul, Afghanistan
73. Imbita, Manzini, Swaziland
74. Impact Advisory Services, Kampala, Uganda
75. Initiative Développement, Port-au-Prince, Haiti
76. International Care and Relief, Rakai, Uganda
77. IHMO Self-Help Organisation, Owerri, Nigeria
78. Ikussa Empowerment Trust, Klerksdorp, South Africa
79. Imbita Swaziland Women's Finance Trust, Manzini, Swaziland
80. Incofin, Hoima, Uganda
81. Jovid, Tajikistan
82. K'Allarisunchis, Cuzco, Peru
83. Karatu Development Association, Karatu, Tanzania
84. Kenyan Women Finance Trust, Nairobi, Kenya
85. Kooperatieve Spaar en Krediet Vereniging San Pedro, Curacao
86. Labalu Women Savings and Credit Scheme, Homabay, Kenya
87. LEAP, Monrovia, Sierra Leone
88. Leonard Chesire Ltd., Dodoma, Tanzania
89. Manus Savings & Loans Society, Lorengau, Manus, Papua New Guinea
90. Mecapp, Louga, Senegal
91. Mentores Empresariales, San Salvador, El Salvador
92. MIBA Microfinance Fund Ltd, Milnebay, Papua New Guinea
93. Micro-Credit Capital, Port-au-Prince, Haiti
94. Microstart, Ouagadougou, Burkina Faso
95. Mikrobank, Wau, Papua New Guinea
96. Mikrofin, Grenada and St. Lucia
97. Mikrofin Guyana
98. Millenia Multi Purpose Cooperative, Nakuru, Kenya
99. Millenium Development Partners, Dushanbe, Tajikistan
100. Moldir, Almaty, Kazakstan
101. MSE Finance pvt. Ltd., Harare, Zimbabwe
102. Mufindi Community Bank, Mafinga, Tanzania
103. Mukono & Kayunga Teachers SACCO, Mukono, Uganda
104. Mutuelle Bomoko, Kinshasa, DR Congo
105. Mutuelle Mucremba, Kinshasa, DR Congo
106. Mutuelle d'Épargne et de Crédit des Femmes de Guinaw Rail, Senegal
107. Mutuelle d'Épargne et de Crédit des Femmes Sages de Kinshasa, DR Congo
108. Mutuelle de crédit et d'épargne des Femmes de Kikwit, Kinshasa, DR Congo
109. Nakhchivan Microfinance LLC, Baku, Azerbaijan
110. National Cooperative Housing Union, Nairobi, Kenya
111. National Development Foundation of Grenada Ltd, St. George, Grenada
112. National Development Foundation, Kingstown, St. Vincent & the Grenadines
113. Norwegian Humanitarian Enterprise, Ganja, Azerbaijan
114. Oribcing Women Cooperatives Savings and Credit Society, Lira, Uganda
115. Otia Development Foundation, Benue, Nigeria
116. Oxfam GB Azerbaijan, Baku, Azerbaijan

117. Pinelands Micro-Finance Company, St. Michael, Barbados
118. P&T KK Sacco, Dar es Salam, Tanzania
119. PNG Cocoa Growers & Producers Savings & Loans Society Ltd, Rabaul, East New Britain Province, Papua New Guinea
120. Pulse (Care), Lusaka, Zambia
121. Rahama Women Multi-purpose Cooperative Society, Bauchi, Nigeria
122. Rescue Fellowship of Nigeria, Jos, Plateau State, Nigeria
123. Resource Center Foundation, Sofia, Bulgaria
124. RIDA Micro Credit Project, Ibanda, Uganda
125. Sero Business Women Association, Dar es Salaam, Tanzania
126. Sero Lease and Finance Ltd, Dar es Salaam, Tanzania
127. Sido, Dar-es-Salam, Tanzania
128. Siempre Cresciendo, Mexico City, Mexico
129. Sisdo, Nairobi, Kenya
130. Small Enterprise Foundation, Dar es Salaam, Tanzania
131. SMCP, Asmara, Eritrea
132. Society Development Asociacion, Kutaisi, Georgia
133. Songa Mbele Women Organisation, Nyeri, Kenya
134. Soroti District Development Program, Soroti, Uganda
135. South Pacific Business Development Foundation, Apia, Samoa
136. Support for Development (ex-IRC), Poti, Georgia
137. Swabhimaan, Pune, India
138. Swaziland Micro Finance Enterprise, Mbabane, Swaziland
139. SwissAid, Dar es Salaam, Tanzania
140. Tanzania Women Entrepreneurship, Zanzibar, Tanzania
141. The First Micro Finance Agency (Agha Khan), Burkina Faso
142. The First Micro Finance Agency (Agha Khan), Maputo, Mozambique
143. The First Micro Finance Agency (Agha Khan), Hama, Syria
144. The First Micro Finance Agency (Agha Khan), Nairobi, Kenya
145. The First Micro Finance Agency (Agha Khan), Zanzibar, Tanzania
146. The Hunger Project, Accra, Ghana
147. The Hunger Project, Kampala, Uganda
148. Toro Salama Multi-Purpose Cooperative Union, Bauchi, Nigeria
149. UAWMPE Credit Scheme, Kabale, Uganda
150. Ubutyebi Trust, Port Elizabeth, South Africa
151. Union of Trust, Zugdidi, Georgia
152. UnoPhone, Kampala, Uganda
153. UWFT, Kampala, Uganda
154. Urban Ministry, Plateau, Nigeria
155. Vedco, Kampala, Uganda
156. Vision for Development, Mbale, Uganda
157. Victoria Basin Savings & Microfinance Coop Trust, Kyotera, Uganda
158. Wakarimu, Savings and Credit Cooperative Society, Nakuru, Kenya
159. Wasasa Microfinance Share Company, Addis, Ethiopia
160. WEEC, Nairobi, Kenya
161. Widows Multi-purpose Development Association, Kaduna, Nigeria
162. Women Development Initiative, Kano, Nigeria
163. Women In Nigeria, Bauchi, Nigeria
164. Women's Finance House, Gabarone, Botswana
165. World Concern, Nairobi, Kenya

166. World Concern, Santa Cruz, Bolivia
167. World Hope International, Sierra Leone
168. World Relief, Haiti
169. World Vision Kosovo / KosInvest, Kosovo
170. Yehu Microfinance, Kenya
171. Yendezana Development Association, Rukungiri, Uganda
172. Zambezi Youth Organisation, Zambezi, Zambia

Reviews of Loan Performer are available from:

- CGAP (http://www.cgap.org/html/mis_comp_lp.html and from our own website, reviews are from March 2001 and April 2004)
- Chemonics (May 1999)

Other achievements:

Crystal Clear Software Ltd received the following awards:

- **Winner of the African SMME Awards 2005** in the Information and Communication Technology sector, issued by the Centre for Investment Analysis (ACIA) of the University of Stellenbosch Business School in Capetown, South Africa.
- **Silver in the 5th President's Export Awards 2003** for being the Number 1 Exporter in the category ICT Exports (received Jan 2005).
- **Investor of the Year Award 2003** for the "Best Software Development for the year 2002-2003" from Uganda Investment Authority for producing the best Uganda software (received Nov 2003).

Projects Undertaken
BY CRYSTAL CLEAR SOFTWARE LTD.

- Nov 05: **Promotion Loan Performer**, at WSIS-2005 Conference, Tunis, Tunisia (Mr. Sebbale C-Zar, 5 days)
- Nov 05: **Training Loan Performer**, Microstart, Ouagadougou, Burkina Faso, (Mr. Verkoijen, 9 days)
- Nov 05: **Training Loan Performer**, Liberty Finance, Monrovia, Liberia, (Mr. Verkoijen, 5 days)
- Nov 05: **Assistance Loan Performer**, Leap, Monrovia, Liberia, (Mr. Verkoijen, 3 days)
- Nov 05: **Assistance Loan Performer**, Sido, Nairobi, Kenya, (Mr. Mulwa, 3 days)
- Nov 05: **Training Loan Performer**, National Cooperative Housing Union, Nairobi, Kenya, (Mr. Mulwa, 9 days)
- Oct 05: **Assistance Loan Performer**, Imbita, Mbabane, Swaziland, (Mr. Verkoijen, 3 days)
- Oct 05: **Promotion Loan Performer**, at WOCCU Credit-Union Summit, Kigali, Rwanda (Mr. Sebbale C-Zar and D. Mukoko, 3 days)
- Sep/Oct 05: **Training Loan Performer**, Finadev, N'Djamena, Tchad, (Mr. Verkoijen, 14 days)
- Sep 05: **Training Loan Performer**, Emesco, Kibale, Uganda, (Mr. Mukoko, 6 days)
- Sep 05: **Training Loan Performer**, Women Finance House, Gabarone, Botswana, (Mr. Kihoria, 15 days)
- Sep 05: **Training Loan Performer**, Imbita, Mbabane, Swaziland, (Mr. Verkoijen, 14 days)
- Aug 05: **Promotion Loan Performer**, at African Micro-Credit Summit in Cape Town, South-Africa (Mr. Verkoijen, 4 days)
- Aug 05: **Training Loan Performer**, World Relief and World Vision, Pristina, Kosovo, (Mr. Verkoijen, 4 days)
- Aug 05: **Training Loan Performer**, SwissAid, Dar es Salam, Tanzania, (Mr. Gabriel Kihoria, 17 days)
- Jul 05: **Training Loan Performer**, ARC/Finance Salone, Liberia, (Mr. Wamushya, 4 days)

- Jul 05: **Training Loan Performer**, Yehu Finance, Mombasa, Kenya (Mr. Dennis Mukoko, 10 days)
- Jul 05: **Training Loan Performer**, Aloga, Ikussasa and Ubutyebi, Pretoria, South Africa (Mr. Wamushya, 14 days)
- Apr 05: **Training Loan Performer**, Hope International/ARD Sierra Leone, (Mr. Wamushya, 18 days)
- Apr 05: **Training Loan Performer**, Coopec Kalundu, Kigoma, DR Congo (Mr. Dennis Mukoko, 4 days)
- Mar 05: **Assistance Loan Performer**, KWFT, Nairobi, Kenya, (Mr. Edwin Mulwa, 4 days)
- Feb 05: **Training Loan Performer**, Pulse, Lusaka, Zambia, (Mr. Gabriel Kihoria, 4 days)
- Feb 05: **Training Loan Performer**, Sido, Dar es Salam, Tanzania, (Mr. Gabriel Kihoria, 5 days)
- Feb 05: **Training Loan Performer**, BGMFI, Wasasa, (Mr. Komurubuga Ayebale, 17 days)
- Feb 05: **Feasibility Study Loan Performer**, GRET and UNOPS, Myanmar (Mr. Gabriel Kihoria, 14 days)
- Dec 04: **Consultancy Loan Performer**, Mufindi Community Bank, Mafinga, Tanzania (Mr. Komurubuga Ayebale, 4 days)
- Dec 04: **Training and Implementation Loan Performer**, Ak-Shoola and Arysh-Kench, Kyrgyzstan (Ms. Irina Vitalievna Romanova-Wasike, 8 days)
- Dec 04: **Promotion Loan Performer**, Russian Micro-Finance Conference, Moscow, Russia (Ms. Irina Vitalievna Romanova-Wasike, 2 days)
- Nov 04: **Training and Implementation SQL Server version of Loan Performer**, SMCP, Asmara, Eritrea, (Mr. Gabriel Kihoria, 17 days)
- Oct/Nov 04: **Consultancy Rural Finance MIS Specialist** at UDP/Landbank for the EU, Davao, Philippines (Mr. Verkoijen, 1.5 months)
- Oct 04: **Training Loan Performer**, Enterprise Mentors, Mexico City, Mexico (Mr. Komurubuga Ayebale, 5 days)
- Oct 04: **Training Loan Performer**, Mentores Empresariales, San Salvador, El Salvador (Elka Hernández Castro, 3 days)

- Oct 04: **Training Loan Performer**; Mecap, Dakar, Senegal, (Mr. Wamusha, 3 days)
- Oct 04: **Training Loan Performer**; Gamstar/Deloitte and Touche, Banjul, Gambia (Mr. Wamusha, 5 days)
- Oct 04: **Promotion Loan Performer**, at African-Asian Micro-Credit Summit in Amman, Jordan (Mr. Verkoijen, 3 days)
- Oct 04: **Training Loan Performer**; Unophone, Stromme Foundation, Kampala, Uganda (Mr. Wamusha, 6 days)
- Sep 04: **Promotion Loan Performer**, Cartagena, Colombia, VII Foro Interamericano de la Microempresa (Mrs. Marjorie Castro, 4 days)
- Sep 04: **Promotion Loan Performer**, CAMFA Micro-Finance Conference, Uzbekistan (Ms. Irina Vitalievna Romanova-Wasike, 2 days)
- Aug/Sep 04: **Assistance Loan Performer**, KWFT, Nairobi, Kenya, (Mr. Gabriel Kihoria, 13 days)
- July/Aug 04: **Assistance Loan Performer**, KWFT, Nairobi, Kenya, (Mr. Gabriel Kihoria, 4 days)
- July/Aug 04: **Training Loan Performer**; Socodevi, Kinshasa, DR Congo (Mr. Verkoijen, 7 days)
- June 04: **Training Loan Performer**; Enterprise Mentors, Mexico City, Mexico (Mr. Verkoijen, 8 days)
- June 04: **Training Loan Performer**; Impact Advisory Services and DFE Dodoma, Kampala, Uganda (Ms. Irina Vitalievna Romanova-Wasike, 6 days)
- May/June 04: **Training Loan Performer**; Mikrobank Papua New Guinea, (Mr. Gabriel Kihoria, 12 days)
- May 04: **Training Loan Performer**; LEAP Liberia, Hope International/ARD/ARC Sierra Leone, (Mr. Wamushya, 19 days)
- May 04: **Promotion Loan Performer**, at Seventh Annual Conference of Micro-lending Institutions in C&EE and the NIS, Warsaw, Poland (Mr. Verkoijen, 3 days)
- May 04: **Training Loan Performer**; Foccas, Mbale, Uganda (Ms. Irina Vitalievna Romanova-Wasike, 6 days)
- May 04: **Presentation Loan Performer** at the “3rd Annual Micro-Finance Conference” in Mozambique (Mr. Verkoijen, 3 days)

- May 04: **Training Loan Performer**; Care Somalia, Forde Uganda, Kampala, Uganda (Mr. Eddy Wamushya, 5 days)
- May 04: **Training and Database Conversion Loan Performer**, SMCP, Asmara, Eritrea, (Mr. Gabriel Kihoria, 18 days, Mr. Mulwa 4 days)
- Apr 04: **Presentation Loan Performer** at the “Africap IT for Micro-Finance Conference” in Nairobi, Kenya (Mr. Verkoijen, 2 days)
- Apr 04: **Training Loan Performer**; DWA Angola, (Mr. Komurubuga Ayebale, 13 days)
- Apr 04: **Training Loan Performer**; Hope International/ARD/ARC Sierra Leone, (Mr. Wamushya, 18 days)
- Mar 04: **Training Loan Performer**; BGMFI, Wasasa, (Mr. Komurubuga Ayebale, 4 days)
- Mar 04: **Training Loan Performer**; Plan Fund, Dallas, USA (Mr. Verkoijen, 9 days)
- Feb 04: **Training Accounting with Loan Performer**; Viator, Sheki, Azerbaijan (Mr. Verkoijen, 3 days)
- Feb 04: **Presentation Loan Performer** at the “Asian Micro-Credit Summit” in Dhaka, Bangladesh (Mr. Verkoijen, 5 days)
- Feb 04: **Training Loan Performer**; The Hunger Project, Accra, Ghana (Mr. Kihoria, 6 days)
- Feb 04: **Training Loan Performer**; IMHO, Nigeria (Mr. Kihoria, 6 days)
- Feb 04: **Training Loan Performer**; Sisdo, Kampala, Uganda (Mr. Ayebale Komurubuga , 6 days)
- Feb 04: **Training Loan Performer**; EWA, Thies, Senegal (Mr. Verkoijen, 9 days)
- Jan/Feb 04: **Implementation Loan Performer**; Mukono Teachers Sacco, Kampala, Uganda (Mr. Wamushya, 22 days)
- Jan 04: **Presentation Loan Performer** at the “Techno-foire” in Ouagadougou, Burkina Faso (Mr. Verkoijen, 3 days)
- Dec 03: **Consultancy Loan Performer**, Mufindi Community Bank, Mafinga, Tanzania (Mr. Verkoijen, 5 days)
- Dec 03: **Training Loan Performer**; MFD, Mecap, Action Plus, AT/CPEC, Recec, Mec/Feprodes, Dakar, Senegal (Mr. Verkoijen, 5 days)

- Nov 03: **Training Loan Performer**, Acord, Asmara, Eritrea (Mr. Kihoria, 6 days)
- Nov 03: **Training Loan Performer**, Mukono Teachers Sacco, Kampala, Uganda (Mr. Wamusha, 6 days)
- Nov 03: **Training Loan Performer**, Hope International and DWA/SLP Angola, Kampala, Uganda (Mr. Wamusha, 6 days)
- Nov 03: **Demonstration Loan Performer** for 3 MFI's supported by CIDR, Addis Abeba, Ethiopia, (Mr. Verkoijen, 1 day).
- Oct 03: **Training, Installation and Database Conversion**, Swaziland Micro Finance Enterprise, Mbabane, Swaziland (Mr. Kihoria, 12 days)
- Oct 03: **Training, Installation and Database Conversion**, Gamstar/Deloitte and Touche, Banjul, Gambia (Mr. Verkoijen, 11 days)
- Sep 03: **Training Loan Performer**, Eclof-Kenya, KWFT, K-Rep, SMEP, Kampala, Uganda (Mr. Kihoria, 6 days)
- Sep 03: **Training, Installation and Database Conversion**, South Pacific Business and Development Foundation, Samoa (Mr. Verkoijen, 10 days)
- Sep 03: **Presentation Loan Performer in Spanish**, 6th Inter-American Micro-Enterprise Conference, Guatemala (Mr. Otero, 3 days)
- Sep 03: **Promotion Loan Performer** in Guatemala and Nicaragua (Mr. Otero, 2 days)
- Sep 03: **Training Loan Performer**, Leonard Cheshire International, Dodoma, Tanzania (Mr. Kihoria, 5 days)
- Aug 03: **Training Loan Performer**, Diocese of Kisoro, Karatu Development Association, KEPP, SEF, WEEC, World Concern, Kampala, Uganda (Mr. Kihoria, 6 days)
- July 03: **Training Loan Performer**, Shuuku, Kampala, Uganda (Mr. Otero and Mr. Wamushya, 6 days)
- June 03: **Training Loan Performer**, VFD, Five Talents, SEF, Sido, Pundutso, Kampala, Uganda (Mr. Wamushya, 6 days)
- May 03: **Promotion Loan Performer**, at Sixth Annual Conference of Micro-lending Institutions in C&EE and the NIS, Moscow (Mr. Verkoijen, 3 days)
- May 03: **Promotion Loan Performer**, Russian Microfinance Centre (0.5 days)

- May 03: **Installation, Training and Consultancy Loan Performer**, Acted, Gender and Resource, Millenium Development Partners, Dushanbe, Tajikistan (Mr. Verkoijen, 7 days)
- Apr 03: **Promotion Tour Loan Performer with presentations in 7 countries in mainly Francophone West-Africa** (Mr. Verkoijen, 20 days)
- Mar 03: **Installation and Training Loan Performer**, ADF/Diamond Development Initiatives, Kano, Nigeria (Mr. Kihoria, 10 days)
- Mar 03: **Training Loan Performer**, Care Lure Project, Luanda, Angola (Mr. Verkoijen, 2 days)
- Mar 03: **Training and Consultancy Loan Performer**, DWA-SLP in Luanda, Angola (Mr. Verkoijen, 10 days)
- Mar 03: **Training Loan Performer**, Foccas, Speed, UWFT, Mufindi Community Bank, Kampala, Uganda (Mr. Wamushya, Mr. Otero, 5 days)
- Mar 03: **Training Loan Performer**, ANCC, BFDP, CISS, Diocese of Muhabura, ELCT Mara Musoma, Yusefo, Kampala, Uganda (Mr. Kihoria and Mr. Otero, 5 days)
- Feb 03: **Presentation Loan Performer** at African Christian Micro-enterprise Development Conference in Nairobi, Kenya (Mr. Verkoijen, 3 days)
- Feb 03: **Installation/Training Loan Performer**, The Hunger Project, Kampala, Uganda (Mr. Kihoria and Mr. Otero, 5 days)
- Jan 03: **Installation/Training Loan Performer**, Incofin, Hoima/Kibaale, Uganda (Mr. Kihoria, 7 days)
- Jan 03: **Installation/Training Loan Performer**, PACT, Masindi, Uganda (Mr. Wamushya, 5 days)
- Dec 02: **Installation/Training Loan Performer**, Blue Fox Services Ltd, Lira, Uganda (Mr. Wamushya, 5 days)
- Dec 02: **Installation/Training and Database Conversion Loan Performer**, NDF Grenada, NDF St. Vincent, NRDF Dominica and NDF St. Lucia, (Mr. Verkoijen, 14 days)
- Nov 02: **Launching of Loan Performer 6.00 in Uganda and presentation 100th customer** with Training of Current Users, Demonstration for new users and press conference (1 day).
- Nov 02: **Presentation Loan Performer 6.00**, Micro-Credit Summit +5, New York, USA (Mr. Verkoijen, 3 days)

- Nov 02: **Training Loan Performer**, Feed the Children, Kampala, Uganda (Mr. Wamushya, 2 days)
- Nov 02: **Installation/Training Loan Performer**, Cowe, Kampala, Uganda (Mr. Wamushya, 5 days)
- Sep 02: **Presentation Loan Performer 6.00 in Spanish**, 5th Inter-American Micro-Enterprise Conference, Rio, Brasil (Mr. Verkoijen, 3 days)
- Sep 02: **Installation/Training Loan Performer**, FiveTalents, Kampala, Uganda (Mr. Wamushya, 5 days)
- Sep 02: **Installation/Training Loan Performer**, ADF/CSDI, Kampala, Uganda (Mr. Kihoria and Mr. Wamushya, 5 days)
- Aug 02: **Review of SWAMP database**, IUCN/National Wetlands Program, Kampala, Uganda (Mr. Kihoria, 3 days)
- Aug 02: **Installation/Training Loan Performer**, Imbita Swaziland Women's Finance Trust, Swaziland (Mr. Kihoria, 5 days)
- Aug 02: **Installation/Training Loan Performer**, ICMC, Kosovo (Mr. Verkoijen, 5 days)
- Aug 02: **Installation/Training Loan Performer**, ADIE, Kosovo (Mr. Verkoijen, 3 days)
- Aug 02: **Installation/Training Loan Performer**, Danish Refugee Council, Kosovo (Mr. Verkoijen, 5 days)
- Jul 02: **Installation/Training Loan Performer**, Capital Vertex Ltd. Dar es Salam, Tanzania (Mr. Kihoria, 5 days)
- Jul 02: **Installation/Training Loan Performer**, ADF/CSDI, Dar es Salam, Tanzania (Mr. Kihoria, 10 days)
- Jul 02: **Installation/Training Loan Performer**, ISSIA, Ibanda, Uganda (Mr. Wamushya, 5 days)
- Jul 02: **Workshop Accounting Software** for Business Women, Networked Intelligence, Dar es Salam, Tanzania (Mr. Kihoria, 2 days)
- May 02: **Workshop MIS**, at Fifth Annual Conference of Micro-lending Institutions in C&EE and the NIS, Slovakia (Mr. Verkoijen, 3 days)
- May 02: **Installation/Training Loan Performer**, BZM (World Relief), Pristina, Kosovo (Mr. Verkoyen, 6 days)
- Apr 02: **Installation/Training Loan Performer**, African Development

- Foundation, Kampala, Uganda (Mr. Kihoria and Wamushya, 5 days)
- Apr 02: **Technical Assistance Loan Performer**, Kaso, Soroti, Uganda (Mr. Lachmayya, 5 days)
- Apr 02: **Installation/Training Loan Performer**, Sido, Dar-es-Salam Tanzania (Mr. Kihoria, 5 days)
- Mar 02: **Installation/Training Loan Performer**, Christian Children Fund Medi Program, Dakar, Senegal, (Mr. Verkoijen, 5 days)
- Mar 02: **Installation/Training Loan Performer**, Aptech and Cecache, Port-au-Prince, Haiti (Mr. Verkoijen, 3 days)
- Mar 02: **Technical Assistance Loan Performer**, Acme, Port-au-Prince, Haiti (Mr. Verkoijen, 7 days)
- Mar 02: **Installation/Training Loan Performer**, Resource Center Foundation Sofia, Bulgaria (Mr. Kihoria, 4 days)
- Mar 02: **Installation/Training Loan Performer**, Foundation for the Support of Women's Work (CRS), Istanbul, Turkey (Mr. Kihoria, 4 days)
- Feb 02: **Assistance Loan Performer**, Mufindi Community Bank, Tanzania (Mr. Lachmayya, 4 days)
- Feb 02: **Installation/Training Loan Performer**, National Development Foundation, Kingstown, St. Vincent (Mr. Verkoijen, 5 days)
- Feb 02: **Installation/Training Loan Performer**, Victoria Basin Savings & Microfinance Coop Trust, Kyotera, Uganda (Mr. Kihoria, 4 days)
- Jan 02: **Assistance Loan Performer**, Foccas, Mbale, Uganda (Mr. Verkoijen, 3 days, Mr. Kihoria 11 days)
- Dec 01: **Installation/Training Loan Performer**, Incofin Tanzania, Arusha, Tanzania (Mr. Kihoria, 4 days)
- Dec 01: **Installation/Training Loan Performer**, Care Angola/DWA (Mr. Kihoria, 4 days)
- Nov 01: **Assistance Loan Performer**, Machakos Teachers Sacco, Machacos, Kenya (Mr. Lachmayya, 3 days)
- Nov 01: **Assistance Loan Performer**, ACME, Haiti (Mr. Verkoijen, 5 days)
- Nov 01: **Workshop MIS Systems**, 4th Inter-American Micro-Entrepreneurs Conference, Santo Domingo, Dominican Republic (Mr. Verkoijen, 3 days)

- Nov 01: **Installation/Training Loan Performer**, Buterimbere, Rwanda (Mr. Verkoijen, 4 days)
- Oct 01: **Assistance Loan Performer**, IRC Georgia and NHE Azerbaijan, Armenia (Mr. Kihoria, 2 days resp. 3 days)
- Oct 01: **Installation/Training/Database Conversion Loan Performer**, Kamurj, Armenia (Mr. Kihoria, 14 days)
- Oct 01: **Installation/Training Loan Performer**, Mufindi Community Bank, Tanzania (Mr. Lachmayya, 4 days)
- Sep 01: **Installation/Training Loan Performer**, Culp, Zambia (Mr. Kihoria, 4 days)
- Sep 01: **Training Loan Performer**, Mercy Corps, Indonesia (Mr. Verkoijen, 4 days)
- Aug 01: **Assistance Loan Performer**, Incofin, Uganda (Mr. Akol, 1 day)
- Aug/Oct 00: **Financial Operations Specialist**, for Rural Financial Services, Upland Development Programme in Southern Mindanao, EU funded, Davao, Philippines (Mr. Verkoijen, 2 months).
- Aug 01: **Assistance Loan Performer**, Kenya Women Finance Trust, Kenya (Mr. Lachmayya, 2 days)
- Aug 01: **Evaluation Mission Loan Performer**, Foccas, Uganda (Mr. Akol, 2 days)
- Aug 01: **Training Loan Performer**, Somed, Uganda (Mr. Akol, 4 days)
- Aug 01: **Training Loan Performer**, Women Finance Cooperative Zambia (Mr. Kihoria, 4 days)
- Aug 01: **Installation/Training Loan Performer**, Incofin, Uganda (Mr. Akol, 4 days)
- Jul 01: **Installation/Training Loan Performer**, World Vision Kosovo (Mr. Verkoijen, 4 days)
- Jul 01: **Installation/Training Loan Performer**, Acfode, Uganda (Mr. Akol, 4 days)
- Jun 01: **Installation/Training Loan Performer**, Community Entrepreneurship Business Initiative, South Africa (Mr. Verkoijen, 4 days)
- Jun 01: **Training Loan Performer**, Development Workshop Angola (Mr. Kimani, 3 days)

- Jun 01: **Demonstration Loan Performer**, Forum of Rwandan Micro-finance Institutions, Rwanda (Mr. Verkoijen, 1 day)
- May 01: **Installation/Training Loan Performer**, Machakos Teachers Sacco, Machacos, Kenya (Mr. Kihoria, 2 days)
- May 01: **Workshop MIS**, at Fourth Annual Conference of Micro-lending Institutions in C&EE and the NIS, Slovakia (Mr. Verkoijen, 2 days)
- May 01: **Support Loan Performer**, IRC Georgia, Georgia (Mr. Verkoijen, 7 days)
- Apr 01: **Support Loan Performer**, Pulse (Care), Zambia (Mr. Verkoijen, 5 days)
- Apr 01: **Installation/Training Loan Performer**, CBIT, Dar es Salaam, Tanzania (Mr. Kimani, 4 days)
- Apr 01: **Feasibility Study**, MIS Besa Foundation, Tirana, Albania (Mr. Verkoijen, 3 days)
- Apr 01: **Installation/Training Loan Performer**, Feed the Children Uganda, Kampala, Uganda (Mr. Akol, 4 days)
- Mar 01: **Installation/Training Loan Performer**, FSA, Masaka, Uganda (Mr. Akol and Mr. Kihoria, 4 days)
- Feb 01: **Training Loan Performer**, Kaso, Soroti, Uganda (Mr. Akol, 2 days)
- Jan 01: **Modifications Loan Performer**, Kenya Women Finance Trust, Nairobi, Kenya (Mr. Siddanmane, 5 days)
- Nov 00: **Assistance Loan Performer**, IRC Georgia, IRC Azerbaijan and **Installation/Training Loan Performer**, Norwegian Humanitarian Enterprise in Azerbaijan (Mr. Verkoijen, 3 weeks).
- Oct 00: **Installation/Training Loan Performer**, Foccas, Mbale, Uganda (Mr. Akol, 2 days)
- Jul/Oct 00: **Financial Operations Specialist**, for Rural Financial Services, Upland Development Programme in Southern Mindanao, EU funded, Davao, Philippines (Mr. Verkoijen, 3 months).
 (- Assistance in extending MIS systems local banks and cooperatives with rural finance component,
 - Assistance with building rural finance part of UDP MIS,
 - Assistance in awarding of tender for acquisition of 103 computers and computer software)
- Oct 00: **Promotion of Loan Performer**, Micro-Credit Summit, Harare, Zimbabwe (Mr. Keto, 4 days)

- Sep 00: **Installation/Training Loan Performer**, Kenya Women Finance Trust, Nairobi, Kenya (Mr. Siddanmane, 7 days)
- Sep 00: **Installation/Training Loan Performer**, Suffice, Kampala, Kisoro, Uganda (Mr. Akol, 4 days)
- Jun/Jul 00: **Database Conversion, Modification, Installation and Training Loan Performer**, Pulse (Care), Lusaka, Zambia (Mr Verkoijen, 29 days)
- June 00: **Database Conversion and Installation/Training Loan Performer**, IRC Azerbaijan, Agcabedi, Azerbaijan (Mr. Verkoijen, 21 days)
- May 00: **Feasibility Study MIS**, ABG-GmbH, Baku, Azerbaijan (Mr. Verkoijen, 14 days)
- May 00: **Database Conversion and Installation/Training Loan Performer**, IRC Georgia, Zugdidi, Georgia (Mr. Verkoijen, 8 days)
- May 00: **Presentation Loan Performer**, MIS conference Microfinance Centre for Central and Eastern Europe and the New Independent States, Dubrovnik, Croatia (Mr. Verkoijen, 2 days)
- May 00: **Training Loan Performer**, 8 different MFI's, 4 from Uganda, 2 from Kenya and 2 from Tanzania (Mr. Verkoijen, 2 days)
- Apr 00: **Presentation Loan Performer**, MIS conference Alexandria Business Association (Mr. Emuye, free-lance, 5 days)
- Apr 00: **Support Loan Performer**, Uganda Women's Finance Trust, Uganda (Mr. Verkoijen, 13 days)
- Apr 00: **WindowsNT Network Support**, EU/EDF Micro Projects Program Kampala, Uganda (Mr. Verkoijen, 11 days)
- Apr 00: **Installation and Training Loan Performer**, Kaso Rural Development Trust (Soroti District Development Program, Mr. Akol), 2 days)
- Feb 00: **Installation and Training Loan Performer**, Uweso, Kampala, Uganda (Mr. Verkoijen, Mr. Akol, 4 days)
- Dec 99/Jan 00: **Assistance in acquisition of Client Information System and development of Mail Registration, Personnel Information System and Assets Tracking System**, SNV-Uganda (Mr. Verkoijen, 12.5 days)
- Dec 99: **Installation Loan Performer**, Ibaka Group (Mr. Akol, 1 day)

- Nov 99: **Presentation on Management Information Systems**, Asafe, Cameroon at the First Cyber Forum for Women Entrepreneurs in Africa (Mr. Verkoijen, 5 man-days)
- Oct 99: **Presentation Loan Performer**, SEEP MIS- workshop, Baltimore, USA (Mr. Verkoijen, 2 days)
- Sep/Oct/Nov 99: **Implementation MIS systems**, 2 US-Aid-funded micro-finance institutions in Jordan, for Chemonics International (Mr. Verkoijen, 24 days)
- Sep 99: **Installation and Training Loan Performer**, Poverty Alleviation and Employment Generation Program, Cairo, Egypt (Mr. Verkoijen, 5 days)
- Sep 99: **Installation and Training Loan Performer**, Action Aid Uganda (Mr. Verkoijen, 2 days)
- Sep 99: **Release of Loan Performer version 5.0**
- Aug 99: **Modifications of Loan Performer**, Chemonics International (Mr. Verkoijen, 15 days)
- Jun/Jul 99: **Modifications of and Training in Loan Performer**, Vedco, Kampala, Uganda, financed by US-Aid-Presto Project (Mr. Verkoijen, 10 days)
- Jun 99: **Feasibility Study Solace-MIS System**, Khula Institutional Support Services, Johannesburg, South Africa (Mr. Verkoijen, 2 days)
- Mar/Jun 99: **Development of a database on micro and small scale enterprises**, MSE Policy Unit of the Ministry of Planning and Finance in Uganda (Mr. Verkoijen, 28 days)
- Mar/May 99: **Review of Alternative Loan Tracking/Micro-Finance Applications**, The Jordan National Bank and the Noor Al Hussein Foundation, 2 US-Aid-funded micro-finance institutions in Jordan for Chemonics International (Mr. Verkoijen, 17 days)
- Feb/Mar 99: **Production of "Request for Proposal" documents** that govern the competitive procurement of a Management Information System for deployment at Jordan National Bank and the Noor Al Hussein Foundation, 2 US-Aid-funded micro-finance institutions in Jordan (for Chemonics International, Mr. Verkoijen, 44 days)
- Feb 99: **Training in Loan Performer**, Uganda Cooperative Alliance (Mr. Verkoijen, 2 days)
- Jan-Aug 99: **Support Loan Performer Uganda Women's Finance Trust**, Kampala, Uganda, financed by US-Aid-Presto Project (Mr. Verkoijen,

20 days)

- Jan 99: **Training in Loan Performer**, Ugafode, Kampala, Uganda
(Mr. Verkoijen, 2 days)
- Nov/Dec 98: **Feasibility Study District Databases**, the Tanzania-Netherlands
District Rural Development Program (Mr. Verkoijen, 21 days)
- Nov 98: **Analysis and Design Computerisation Loan Administration**,
Med-Net, Kampala, Uganda, financed by US-Aid-Presto Project
(Mr. Verkoijen, 5 days)
- Oct 98: **Article "Auto Sizing Grid Columns"**, published in "Foxpro Advisor"
Oct. 98, Mr. Verkoijen
- Oct 98 - Jun 99: **Advisor for the District Resource Information System**,
(DRIS) for International Development Consultants, Kampala, Uganda
(Mr. Verkoijen, 5 days)
- Oct 98: **Analysis and Design Computerisation Loan Administration**,
Uweso, Kampala, Uganda, financed by USAid-Presto Project
(Mr. Verkoijen, 5 days)
- Sep 98: **Development of a Monitoring and Evaluation System** (in Access97)
Asal Programmes, Ministry of Land Reclamation, Regional and
Water Development, Keiyo & Marakwet Districts, Iten, Kenya
(Mr. Verkoijen, 6 days)
- Sep 98: **Release of Loan Performer 4.0**, a loan tracking application for
Micro-Finance Institutions (developed in MS Visual Foxpro 5.0),
- May 98: Organisation of a 3-day **Seminar on Management Information
Systems** for Micro-Finance Institutions (with participants from Finca,
Ugafode and Pacodef), Uganda Management Institute, Kampala,
Commissioned by the Austrian Regional Bureau (Mr. Verkoijen,
3 days)

CURRICULUM VITAE

Hans Verkoijen, Director

Name: Verkoijen, J.M.G.I.
First Name: Hans
Date and place of birth: 21 June 1955, Maastricht, the Netherlands
Civil state: Married, 2 children

Education

High School: Havo (1972)
Atheneum-B (Stedelijk Lyceum Maastricht, 1974)

Advanced Education: Masters Diploma in Social Anthropology,
University of Amsterdam ('77-'85)
Subsidiary Subjects: Economics, International Relations
Academy for Industrial Design Eindhoven (1974/1976)

Courses: Programming in Visual Foxpro 3.0 (The Database
Company, 1 week, 1995)
Visual Foxpro 3.0 (Info-Opleiders, 3 days, 1995)
Netware 3.1 Advanced Management (Databrain, 2 days,
1995)
Netware 3.1 Administration (Databrain, 3 days, 1994)
Information Systems (Open University, 100 hours, '94)
Data-base Modelling and Data-base Design
(Open University, 100 hours, 1994)
Accountancy Software 'Exact' (SNV, 1 week, 1993)
Techniques for Information-analysis (Cap Gemini
Pandata, 1 week, 1993)
Electronic-mail (Maatschappelijke Informatie-
Technologie, 1 day, 1993)
Computer-Language C (Maatschappelijke Informatie
Technologie, 4 days, 1993)
Primary Course Information Technology
(Open University, 200 hours, 1992)
Community-Training and Organisation (SNV, 5 days,
1990)
Post-graduate course "Principles of Journalist Writing"
(Hoge School Midden-Nederland, 1 week,
1989)
MBA Accountancy (1989)
Advanced Management Non-Profit (ISW, '87)
PD-Bookkeeping (1988)

Work Experience

May 1998 - today: Executive Director Crystal Clear Software Ltd.

01-04-1995/31-07-1998 SNV-Uganda (3 year contract plus 4 months extension)
Computer Systems Advisor for the Uganda Women's Finance Trust
- Network Installation and Administration (Novell Netware
3.12, 2 servers, 20 computers)
- Computerisation of Savings and Loans Administration

- Computerisation of Accounts (SBT Accounting)
- Development of a Database Application on Consultants and Consultancy Firms for SNV-Uganda (in Visual Foxpro 3.0)
- Analysis and Design Study for the MSE Policy Unit of the Ministry of Planning and Finance for the development of a National Micro and Small Scale Enterprises Database

01-02-1995/31-03-1995 Development of a Stock Program (in Foxpro 2.5) for the administration of essential drugs in Burkina Faso for PEDI (Dutch Embassy) as a free-lance consultant

01-01-1990/30-11-1994 SNV-Burkina Faso (4.5 years)
 Impact-study Donkey-Traction Loan Program. (½ year)
 Bookkeeper/Community Worker ADRK (1 ½ year)

- Training Counterpart and Village-Bookkeepers
- 3-monthly Control of the Accounts
- Introduction of a Monitoring Program

Computer Expert ADRK (2 ½ year)

- Computerisation Accounts (in Satti-Compta)
- Computerisation Savings and Loans Administration, (in Foxpro 2.5)
- Network Installation and Administration (Novell Netware Light)

Development of a District Database for PDIZ Manga (1 year)

1989 Administrator Visa-creditcards and Kas-Associatie (part-time),
 1989 Accountant Frederik Muller Akademie (part-time)
 1987-1989 Social worker for the Union of Unemployed ("WBVA")
 1986 Social worker Wijkopbouworgaan Gouden Realenbuurt in Amsterdam
 1977-1978 Salary Administration OLVG-Hospital (part-time)

Board Experience: Treasurer of the BBU Foundation, publisher of the monthly magazine "MUG-Amsterdam" (circulation 50.000), 1988-1989

Special Activities (courses and missions):

10-08-1998/11-08-1998 Lecturer on Software Life-Cycle for Makerere University Business School, 11th Quarterly Seminar on "Adapting Computers to Business in the African Setting"

29-05-1998/31-05-1998 Seminar on MIS for Micro Finance Institutions (organised for the Austrian Regional Bureau, 3 days)

16-02-1998/20-02-1998 Course-leader Visual Foxpro 3.0 (5 days)

17-04-1994/28-04-1994 Mission Computerised Administration of Rotating and Revolving Funds (for SNV-Niger, 11 days)

14-06-1993/18-06-1993 Course-leader Foxpro (for ADRK and PDIZ, 5 days)

01-02-1993/06-02-1993 Course-leader Dbase (for CRPA Banfora, 4 days)

31-08-1991/03-09-1991 Course-leader Macro's in Lotus 123 (for CRPA Banfora, 3 days).

Languages:

English: fluent, French: fluent,
German: fair, Spanish: fair

Driving Licences: motor (Dutch), car (Burkina, Uganda), truck (Burkina)

Professional Membership: Nedworc (Association of 3rd World Consultants),
International Development Consultants

References:

- Eva Mukasa, General Manager Uganda Womens Finance and Credit Trust
PO Box 6972 Kampala, Uganda
Tel: ++ 256 41 251109 Fax: ++ 256 41 255144
Email: uwft@swiftuganda.com

- Wiebe van Rij, Program Coordinator Upland Development Programme
in Southern Mindanao
PO Box 81333 Davao City, Philippines
Tel: (082) 235-0874, 235-0022 Fax: (082) 235-1904
Email: wiebe@mozcom.com

PROFESSIONAL SKILLS

Extensive experience spanning over 15 years, in all aspects of MIS development in the field of micro-finance (from writing specifications to coding, testing and implementation of applications and project management), combined with excellent techno-commercial and communication skills in French, English and Spanish.

CURRICULUM VITAE Narciso T. Aradillos, Quality Manager

Name: Aradillos
First Name: Narciso
Date and place of birth:
Civil state: Single

Education

- Computer Programming, Systems Technology Institute, Shaw Boulevard, Mandaluyong City, Philippines, 1994 - 1996
- Networking Using Lantastic, Balangkas Pilipinas Software Company, Mandaluyong City, Philippines, July 1996
- Java Programming, Balangkas Pilipinas Software Company Mandaluyong City, Philippines, January 1997
- Oracle PL/SQL+, Open Systems Philippines, Corporation, Kapitolyo, Pasig City, Philippines, May 1997
- Microsoft Visual Basic 6 (Fundamentals and Development), Computer Training Lab Ortigas, Pasig City, Philippines, September/October, 2000
- Web Development (Javascript/HTML), Computer Training Lab Ortigas, Pasig City, Philippines, September 2001
- Java 2, Computer Based Training, Rizal Commercial Banking Corporation (RCBC) September- November 2001

Work Experience

- Mar 2004 - today: Quality Manager Crystal Clear Software Ltd.
- Mar 1999 – Feb 2004: Systems Analyst, Rizal Commercial Banking Corporation (RCBC), Philippines
- Aug 1997 - Feb 1999: IT Consultant/Computer Programmer, Information Professionals Incorporated, Philippines
- Apr 1997 - Jul 1997: Junior Computer Programmer, Open Systems Philippines, Corporation, Philippines
- July 1996 - April 1997: Junior Computer Programmer, Balangkas Pilipinas Software Company, Philippines

CURRICULUM VITAE Edwin Migwa Mulwa, Programmer

Name: Migwa Mulwa
First Name: Edwin
Date and place of birth: 3 June 1971, Nairobi, Kenya
Civil state: Single

Education

- Computer Studies with Credit, The Mombasa Polytechnic, Mombasa, Kenya, 1991-1993
- Higher National Diploma (HND) in Computer Studies with Credit, The Mombasa Polytechnic, Mombasa, Kenya, 1995 - 1997

Work Experience

Oct 2003 - Today: **Programmer**, Crystal Clear Software Ltd., Kampala, Uganda

Jan 2002 - Sep 2002: **Systems Administrator/Programmer**, Jamii Bora Trust, Nairobi, Kenya.

Aug 2000 - Dec 2001: **Systems Administrator/Programmer**, PRIDE Africa, Nairobi, Kenya.

Nov 1998 - Aug 2000: **Computer Programmer**, Footman-Walker Associates Ltd., Nairobi, Kenya.

Nov 1997 - Oct 1998: **Computer Programmer**, Jafftek Computers, Mombasa.

Aug 1995 - Oct 1997: **Computer Instructor**, Eureka Educational & Training Consultants, Mombasa, Kenya.

Feb 1995 - Dec 1996: **Computer Teacher**, Aga Khan Kenya Secondary School, Mombasa, Kenya

PROFESSIONAL SKILLS

- ? Co-development of "Loan Performer" at Crystal Clear Software Ltd.
- ? Maintaining a Windows NT network and computer systems at Jamii Bora. Assisting in the implementation of a loan tracking system.
- ? Development of Windows based MIS applications at Pride Africa using VB and Access.
- ? Development of a Windows based Hospital Management application using VB and SQL Server for Footman-Walker.
- ? Developing Windows Based Applications using VB and MS Access for Jafftek Computers.

CURRICULUM VITAE

Gabriel Kanyotu Kihoria, Analyst/Programmer

Name: Kanyotu Kihoria
First Name: Gabriel
Date and place of birth: 26-4-1974, Nyeri, Kenya
Civil state: Single

Education

B. Sc. Information Sciences, MOI University, Eldoret, Kenya, 1994-98.

Work Experience

Jan 01- Today **Analyst/Programmer**, Crystal Clear Software Ltd.,

April 99-Dec 00 **Senior Software Programmer and Support Consultant**,
Data Centre Ltd., Nairobi, Kenya

- ? Support of EasyAccs Accounting Software
- ? Integration of Floriacc – for flower exporters – and EasyAccs Systems
- ? Support of EasyAccs Clearing and Forwarding System
- ? Support of EasyPay Payroll System
- ? Development of DataAccs Accounting Software
- ? Development of Insurance Brokerage Software

Jul 98- Apr 99 **Programmer**, Davis Computer Systems, Nairobi, Kenya

- ? System Analysis, Design and Implementation of information systems.
- ? Work scheduling and planning of proposed projects.
- ? Programming and Data Conversion.
- ? Training.
- ? Hardware Installation.

Apr 98 – Jun 98 **Trainer**, Intel Computers Data Processing, Nairobi, Kenya

PROFESSIONAL SKILLS

- ? Co-development of "Loan Performer" at Crystal Clear Software Ltd.
- ? Ability to write system requirements and do system testing.
- ? Training and System Implementation.

CURRICULUM VITAE

E. Wamushya, Support Person/Trainer/Tester

Name: Wamushya
First Name: Eddy
Date and place of birth: 28 April, 1974, Uganda
Civil state: Single

Education

Bachelor in Statistics/Economics, Makerere University, Kampala, Uganda, 1996

Work Experience

March 2002 – To Date **Software Tester, Trainer and Support Person**,
Crystal Clear Software Ltd., Kampala, Uganda.

October 2001 – Feb. 2002 **Ag Technical Manager**,
Linux Solutions, Kampala, Uganda.

July 2001 – Sep. 2002 **Systems Support Technician**,
Linux Solutions, Kampala, Uganda.

May 1999 – June 2001 **Research Officer**,
Amnik Consult, Kampala, Uganda.

March 1999 – April 1999 **Appraising Officer**,
Credit Department, Greenland Bank, Kampala, Uganda.

January 1998 – Feb. 1998 **Computer Systems Administrator**,
Greenland Bank, Kampala, Uganda.

March 1997 – Dec. 1997 **Banking Assistant**,
Greenland Bank, Kampala, Uganda.

PROFESSIONAL SKILLS

- ? Trained MFI's in working with Loan Performer since March 2002
- ? Familiar with network installations.
- ? One year banking experience.

CURRICULUM VITAE

I. Komurubuga Ayebale, Junior Programmer

Name: Komurubuga Ayebale
First Name: Innocent
Date and place of birth: 31 July 1979, Masindi
Civil state: Single

Education

Sep 2000 - Jul 2003 Bachelor of Science , Major Computer Science
Makerere University, Kampala, Uganda

Mar-Apr 2004 2 Week training in Visual Foxpro Programming
Infotech Training Centre Nairobi, Kenya

Work Experience

Oct 2003 – To Date **Software Tester, Trainer, Support Person** since Oct
2003, **Junior Programmer** since June 2004
Crystal Clear Software Ltd., Kampala, Uganda.

PROFESSIONAL SKILLS

- ? Co-development of "Loan Performer" at Crystal Clear Software Ltd.
- ? Training and System Implementation.

**CURRICULUM VITAE Ms. Irina Vitalievna Romanova-Wasike,
Documentation Specialist**

Name: Vitalievna Romanova-Wasike
First Name: Irina
Date and place of birth: 24 November 1965, Russia
Civil state: Married

Education

1983 - 1988 Bachelor in Economics
Kharov, Ukraine

Work Experience

Jun 2003 – To Date **Documentation Specialist**
Crystal Clear Software Ltd., Kampala, Uganda.

Oct 1997-May 2000 **Marketing Executive**
Egypt Air, Uganda Branch

Jun 1997-Oct 1997 **Marketing Manager**
Safari Center Tours and Travel, Kampala, Uganda

Sep 1995-Mar 1996 **Customer Care Officer**
Uganda Designing and Engineering Ltd

Jun 1994-Aug 1995 **Secretary/Office Manager**
Speedbird Aviation Services (U) Ltd

Aug 1988-Aug 1992 **Economist**
Department of Trade Statistics, Regional Bureau of
Statistics, Poltava, Ukraine

PROFESSIONAL SKILLS

- ? Writing of on-line Help, training manual for "Loan Performer" in English and Russian, software testing at Crystal Clear Software Ltd.
- ? Maintenance of Russian website
- ? Training and System Implementation in Russian.

CURRICULUM VITAE

Sebbale J C-Zar Sales Manager

Name: Sebbale C-Zar
First Name: Julius
Date and place of birth: 12 April 1977, Kampala
Civil state: Single

Education

May 97- Oct 98: Bachelor of Commerce undergraduate
Makerere University, Kampala, Uganda

Nov 2001: Course in CIW-Web Languages
New Horizons Computer Learning Center

Jan 2002: Course in Skillsoft E-Learning,
African Virtual University

May 2002: Course in Website designing
Dehezi International Ltd

Aug 2002: Course in Web Graphics Designing,
Dehezi International Ltd

Apr 2003: Course in Computer Networking,
Dehezi International Ltd

Work Experience

Apr 2004 – To Date **Sales Manager,**
Crystal Clear Software Ltd., Kampala, Uganda.

Oct 2001- Dec 2003 In-house Webmaster, Website design tutor and head of
the Website and Graphics Department of
Dehezi International Ltd

Jan 1998-May 2001 Internet Lab Administrator and Webmaster for the
Makerere University News website

PROFESSIONAL SKILLS

- ? Developed web-based help system for Loan Performer since Apr 2004
- ? Website development and content management
- ? Network design and layout
- ? Training in web-design

CURRICULUM VITAE**Dennis Mukoko Omutu, Software Tester**

Name: Mukoko
First Name: Dennis
Date and place of birth: 18 March 1979, Kakamega, Kenya
Civil state: Single

Education

2001-2004: Management Information Systems, Bugema University

Work Experience

Dec 2004 – To Date Software Tester, Crystal Clear Software Ltd.
Sep 2004 – Nov 2004 Internship with Crystal Clear Software Ltd.

PROFESSIONAL SKILLS

? Testing and implementing Loan Performer

CURRICULUM VITAE M. Castro Brenes Sales Representative Costa Rica

Name: Castro Brenes
First Name: Marjorie
Date and place of birth: 22 February 1971, San Jose, Costa Rica
Civil state: Single

Education

1998: Degree in Finance, Banks and Stock Market Exchange,
Universidad Veritas

1996: Bachelors in Business Administration
Universidad Veritas

1993: Graduate Diploma in Business Administration, I.T.A.N.

Work Experience

Aug 2004 – To Date **Sales Manager Latin America,**
Crystal Clear Software SA. San José, Costa Rica

Jul 2001 – May 2004 Assistant Manager, Inmobiliaria M&J, S.A., San José,
Costa Rica

Mar 2000 – Jul 2001 Assistant Finance Manager, Excursiones Marvi S.A.
Hatillo Centro, San José, Costa Rica

Jan 1998 – Mar 2000 Manager Credit and Charge Department, Compañía
Distribuidora Mayorista S.A., San José, Costa Rica

Jan 1995 – Dec 1997 Treasurer Department of Finance and Administration
KPMG Peat Marwick Co., San José, Costa Rica

PROFESSIONAL SKILLS

- ? Representation of Loan Performer in Latin America
- ? Financial and Management skills

CURRICULUM VITAE **E. Hernández Castro Technical Assistent Costa Rica**

Name: Hernández Castro
First Name: Elka
Date and place of birth: 21 February 1982, Puerto Viejo de Sarapiquí,
Costa Rica
Civil state: Single

Education

2004: Systems Engineer,
Universidad Central Costarricense

2001: Bachelors in Media Education
Colegio Técnico Profesional de Puerto Viejo

Courses:
2004 Design and network maintenance Cisco CCNA,
Universidad Nacional

Work Experience

Aug 2004 – To Date Technical Assistant / Trainer
Crystal Clear Software SA. San José, Costa Rica

2003 – 2004 System Analyst, Equidesoft S.A., San José, Costa Rica

2003 – 2003 Network Administrator, Digistar Networks S.A.
San José, Costa Rica

PROFESSIONAL SKILLS

- ? Training and implementation in Loan Performer
- ? Network implementation