

**SEMI-ANNUAL COOPERATIVE DEVELOPMENT PROGRAM (CDP) REPORT
REPORT PERIOD, July 1 – December 31, 2003**

**NATIONAL COOPERATIVE BUSINESS ASSOCIATION
BUILDING LOCAL CAPACITY**

Cooperative Agreement No. FAO-A-00-97-00014-00

A. Learning Agenda

1. Case Studies of Lessons Learned in NCBA Field Projects

Mr. Djibril Ba, formerly NCBA Trade and Microfinance Specialist on the Mali Cooperatives Business Management Capacity Building Project, completed a case study of KOKARI in Niger. KOKARI is a cooperative involved in both direct lending to cooperatives and other rural group businesses as well as in running credit intermediation operations linking cooperatives to formal financial institutions. It also manages a \$525,000 guarantee fund; the funds having been provided by USAID. KOKARI was founded in 1995 and grew out of a USAID-funded Rural Organizations Project that NCBA assisted in Niger. Formal CLUSA assistance ended in 1997 and the report examines its progress since that time. The case study includes both a description of the KOKARI operations and a financial analysis of the sustainability of the organization. The report is being finalized for presentation to USAID.

Summary of Lessons from KOKARI

- 1. Institutional Capacity** – While KOKARI has emerged as a respected, influential institution in the microfinance sector, its long-term sustainability remains vulnerable. KOKARI has demonstrated the capacity to mobilize rural organizations and their members and contributes its success to CLUSA training. The annual progressive increase of loans and repayment rate is evidence of KOKARI's mobilization capacity and is cited as a reason that many partners cooperate with the institution. The study showed that while KOKARI has been successful in growing its portfolio and achieving a reputation as a sound institution in the microfinance sector in Niger, weaknesses in internal and external controls, however, threaten to erode its effectiveness. As the regulatory committee charged with oversight of loan administration and financial management is largely perfunctory, KOKARI lacks an internal control mechanism that is required for good governance. The absence of external audits and account certification, though common for the microfinance sector in the sub-region, has also raised questions of transparency.
- 2. Strategic Partnerships** – Business linkages with other technical and financial institutions such as SIDI and ALTERFIN, French and Belgian investment institutions, lend credibility and financial resources necessary to build KOKARI's infrastructure and membership. Additional grant funding, such as \$214,668 from SCAC (Cooperation and Cultural Action Service) of the French Embassy in Niger, promotes KOKARI among other external partners based on its performance in implementing the project. Such partnerships from outside microfinance institutions enhance capacity building opportunities but the absence of collaboration in information exchange between microfinance institutions also raises the risk of losing clients to a competitor.
- 3. Financial Management** – KOKARI needs strict financial management oversight in order to secure loan repayment and grow its assets. From the end of CLUSA assistance on June 30,

1997 to September 2003, the CLUSA guaranty fund lost 46% of its value, declining from \$493,807 to \$268,711 for a total loss of \$225,096 in delinquent loans. The loss was attributed to lack of financial management control and failure of the Board or KOKARI management to enforce penalties against negligent agents as stated in the cooperative's bylaws. By removing the loan agents and loaning more to women's groups and less risk adverse borrowers, management took a crucial step in saving the organization from collapse. Since that time, lending and repayment rates have resumed normal levels and KOKARI has attracted other investors and external partners that can help monitor and grow its assets.

4. **Execution of Business Plan** – The development of and adherence to a clear, viable business plan is vital to KOKARI's long term sustainability. KOKARI's development strategy is comprised of three pillars as based on its business plan: 1) institutional reinforcement and modernization of the cooperative; 2) growth and achievement of self financial sufficiency through increasing fund amounts to perform direct loans either through grants or borrowing from market place; and 3) protocol negotiation with other development programs in Niger through a policy of continuing execution of loan component in these programs after they come to an end. Implementation of these three pillars is essential to the long-term viability of KOKARI to survive and compete with other microfinance institutions.

2. Monitoring and Evaluation

In September 2003, a Monitoring and Evaluation (M&E) Questionnaire was developed and sent to field staff in order to evaluate current M&E system practices and to solicit recommendations on how it could be improved. Eleven responses were received from Angola, Benin, East Timor, Egypt, Ghana, Guinea, Kenya, Mozambique, Nicaragua, Senegal and Zambia. Findings of the survey are outlined in the following table and provided the context for further consultation at the International Staff Meeting held in Ghana in March/April 2004.

Findings of M&E Questionnaire	
1. M&E systems are largely more relevant and purposeful to monitoring than to evaluation.	<ul style="list-style-type: none"> • M&E systems are predominantly used as a project management tool to monitor specific program indicators and to benchmark progress towards stated goals, measuring actuals vs. planned. • To a lesser degree, M&E systems are utilized at the individual and co-op management level to inform decision-making and operational procedures. • Virtually all respondents indicated that the information they collect is useful and goes beyond what is required for reporting purposes. • Nonetheless, many cited time, resources, and personnel constraints on the ability to actively <i>analyze</i> and <i>utilize</i> the information generated by their M&E system.
2. Data collection and synthesis is a central challenge for program management staff.	<ul style="list-style-type: none"> • Data collection is largely decentralized, using various methods specified by performance management plans, work plans, action plans or other frameworks based on project design. • Gathering data from the field is cited as a challenge for some due to language barriers, lack of training/consistency and

Findings of M&E Questionnaire	
	<p>time necessary to gather and process detailed information.</p> <ul style="list-style-type: none"> • The analysis of program data serves as the primary basis for monthly, quarterly, semi-annual and annual reports. • Respondents cited varying degrees of use of an electronic database for their M&E system, and many are integrated into the projects' Management Information System (MIS) that electronically manages data for reporting purposes. • Most have specific staff persons who are responsible for M&E reporting, however, most everyone cited a need for better specialized M&E training and cross-program sharing of M&E best practices.
3. Weaknesses of M&E Systems	<ul style="list-style-type: none"> • Data collection difficult; inconsistent • Time consuming • Lack of feedback mechanism, especially to field • Lack of integrated computerized M&E database • Non-economic growth programs (e.g D&G, Health, NRM) cannot supply 'Annual Impact' data for DC; subcontract reporting may not also yield CLUSA specific data • Too many indicators • Costly • Lack of in-depth analysis
4. Recommendations	<ul style="list-style-type: none"> • Provide/organize specialized M&E training • Need for regular experience sharing among M&E officers • Develop a database/template for managing M&E systems for all CLUSA project focus areas – D&G, NRM, Health, Economic Growth, etc. • Offer feedback on reports • Streamline reporting for CLUSA/W with AID reporting; focus on relevant key indicators
5. Next Steps	<ul style="list-style-type: none"> • Utilize session at the International Staff Meeting in March/April 2004 to discuss M&E systems and problem-solve by sector • Establish guiding principles and minimum standards for M&E systems • Determine specific M&E training needs by country/project

3. Guest Lecture at Southern New Hampshire University

Christina Clamp, NCBA Board Member and Professor in the School of Community and Economic Development at Southern New Hampshire University, invited Jim Cawley, Vice President of International Programs, to discuss international cooperative development issues with her graduate students on November 14, 2003. Jim addressed a class of about 25 students enrolled in a course on Cooperative Development that is required for a Master of Community and Economic Development degree. The presentation included an overview of NCBA's mission and objectives and illustrated in more concrete terms how we apply cooperative principles to

economic and community development activities that enable people around the world to increase their incomes and be empowered to meet their own needs. Numerous examples of NCBA programs were cited ranging from rural group enterprise development to community-managed natural resources and health care systems as well as civil society building. It was a good opportunity for NCBA to share its role as a CDO with rising professionals and to engage in analytical discussion around its methodology and its impact on cooperative development in developing countries over the past half century.

B. Development/Improving the Enabling Environment for Development of Successful Cooperative Businesses

1. Ghana – The eleven-member Advocacy Committee appointed by the Ghana Cooperatives Council (GCC) continues to lobby for passage of the new Draft Cooperative Bill into law. Since the last reporting period, the following progress has been made.

1. Since its inauguration the Advocacy Committee has held four meetings on:
 - a. Appointment of sub-committees
 - b. Strategies/planning of programs
 - c. Development of sub-committee workplans
 - d. Budgeting and implementation of programs
2. All the sub-committees – Media Committee, Education Committee, Resource Mobilization Committee and Lobbying Committee – have all been appointed.
3. The sub-committees have all drawn their programs and submitted them to the main Advocacy Committee.
4. The Education sub-committee has visited the ten regions in Ghana to sensitize and inform cooperative members and other stakeholders on the Draft Bill and activities of the Advocacy Committee.
5. The Media Committee is preparing literatures on cooperative development for publication in the press.
6. The Advocacy Committee Chairman and the Secretary-General have visited and had discussions with the Attorney-General's Office and the Ministry of Manpower Development and Employment (Cooperative Sector Ministry) on the Draft Bill.
7. The Attorney-General's Office has completed preparing the final draft bill and submitted it to MMDE for its comments and submission to the Cabinet.
8. The Finance Minister in this budget statement to Parliament stated that the Draft Cooperative Bill would be submitted to Parliament in 2004. It is believed that he made this statement due to the lobbying and pressure on the government by cooperatives at the local and national levels.

CLUSA Ghana maintains regular contact with the Ghana Cooperative Council to monitor the progress of the Draft Bill and to document the advocacy process. The lessons learned are still emerging and may prove useful for changing co-op legislation in other countries.

C. Improving Regional Market Access for Cooperative Businesses

1. West Africa – Ronald Phillips, former NCBA staff member met with NGOs in Niger, Mali and Burkina Faso to prepare scopes of work for case studies on constraints faced by cooperatives involved in cross-border trade. Contracts for the studies were arranged with the NGOs. During the reporting period the NGOs submitted draft case studies which were under review at the end of the year. NCBA plans to hold a West Africa Regional Workshop on cross border trade in the second quarter of 2004 and will invite participants from other countries in the region as well as from those that are the focus of case studies. Papa Sene, NCBA Deputy Director for Africa Programs, will facilitate the workshop. During this reporting period he attended a meeting of the International Cooperative Alliance (ICA) to discuss regional trade. The meeting content and the contacts he made are proving to be of considerable help in developing the agenda for the upcoming Workshop.

2. Nicaragua – NCBA-assisted cattle ranchers formally launched a marketing campaign at a kickoff in Managua in September 2003 to promote their grass-fed, USDA certified organic beef to local, regional and international markets. La nueva carne, ‘the New Meat’ in English, is raised without the use of any harmful pesticides, hormones or antibiotics. The event marked the beginning of the ‘New Meat Tour,’ which brought 14 Nicaraguan producers along with representatives from the Inter-American Institute for Cooperation on Agriculture, the National Commission of Nicaraguan Cattle Ranchers, Nuevo Carnic – a Nicaraguan meat processing company, and Nicaraguan government officials to Washington, DC in December 2003. While in Washington, participants met with US Trade Representative Robert Zoellick, held a seminar for potential buyers, toured an organic dairy farm and a local Whole Foods Market, and attended a reception hosted by NCBA. With NCBA assistance, 36 Nicaraguan cattle ranches and one slaughter facility have been certified organic by the International Organization for Agriculture, a USDA accredited certifier.

3. El Salvador – For the second year in a row, CLUSA de El Salvador was awarded USAID funding to organize and sponsor the internationally-renowned Cup of Excellence national competition to be held in May 2004. The \$300,000 APS buy-in will allow CLUSA de El Salvador to conduct mini-lab cupping training seminars that will train cooperative leaders, medium and small producers in the quality cupping practices that can be used to improve coffee quality. As a member of the Organizing Committee, CLUSA will play a major role in planning and executing all activities related to the event, including the training and selection of cuppers for the national jury as well as the hiring of an auditing firm.

D. On-going Country Programs

INDONESIA

- CDP-assisted coffee producing cooperatives signed 62 new sales agreements bringing the total number signed since the beginning of CDP assistance to 280 for a total export sales volume of \$10.1 million.
- Reserve capital reached \$1,148,000.
- Sales levels reached nearly double the price levels of the NY “C” for the reporting period.

- The project extended operations to 2 additional districts in Sulawesi and 4 additional subdistricts in Sumatera. Both the Sulawesi and North Sumatera (Sumatra) operations had a profitable 2003 financial year.
- Major specialty coffee importers and distributors in the US, Japan, UK, New Zealand, and Australia continued to be the major buyers; major new markets were established in the last year in the US and Germany.
- A major US specialty coffee chain that gives all of its Sulawesi business to project cooperatives continued to be the largest account during the reporting period for Sulawesi coffee; two different, yet very large specialty coffee roasters also committed to procurement of large quantities of the project's Sumatera coffee during the 2004 harvest at very attractive prices. There were also significant market gains in the Japanese market for Sulawesi coffee and in the UK fair-trade market during the period.
- Project management and assisted cooperatives organized farmer groups in both project locations to attempt to obtain international Fair Trade certification in the Sumatra operation and both Fair Trade and Organic certification in the Sulawesi operations. Four groups totaling 200 farmers were organized in Sumatera locations during this period and initial assistance operations begun.
- The project procured and processed the majority of the fifth season's Sulawesi crop with an increase of approximately 160% over the previous season's volume. Project cooperatives in Sulawesi have procured and processed over 11 million pounds of export grade green coffee in the first five seasons of the project.

See Annex I for the Indicators Matrix for Indonesia.

EL SALVADOR – PROEXSAL

- PROEXSAL continued to use the \$50,000 grant from NCBA/Washington, the "PROEXSAL Revolving Commercialization Fund," for procurement of fruits and vegetables. The Fund is managed by CLUSA de El Salvador and insures that growers are paid within 8 days of product purchase. Fifty small farmers benefited from \$25,000 of the Fund this period.
- During the reporting period, PROEXSAL had sales of \$79,272 from marketing of vegetables produced by small farmer groups that it assists. This is almost double the sales of the prior period.
- PROEXSAL established new commercial accounts with 3 supermarkets. Terms of the arrangements include the following benefits to small farmers: (1) all volume produced will be purchased at market price, (2) all product will be delivered to one facility which will benefit PROEXSAL's transaction costs tremendously, (3) PROEXSAL organic products will be displayed in a special area clearly identified in each supermarket.
- A new product was sourced from producers in Guatemala and sold to the Hyper Paiz Supermarket chain of El Salvador.
- NCBA continued to assist PROEXSAL with training of small farmer groups and small farmers in production scheduling, promotion of high demand crops, quality control standards for each input product being used, updates on potential new buyers, volumes needed and prices. Development of new vegetable and fruit producer groups continued.

The Indicators Matrix for PROEXSAL is Annex II.

EL SALVADOR – CLUSA de EL SALVADOR

- CLUSA de El Salvador signed two new contracts for its services, bringing to 28 the total number signed since the organization was created six years ago. The total volume of contracts CLUSA de ES has signed so far is \$2,368,000.
- NCBA assisted CLUSA de El Salvador as it continued marketing assistance to second level organizations in selling sorghum through the Salvadoran stock market. The following sales were made this period:
 - (a) Association of Integrated Agriculture Development (ADISA) - \$182,857;
 - (b) Union of Producers and Exporters of Usulután (UPREX) - \$10,990 and
 - (c) Bajo Lempa Coordinator- \$20,610.
- Under subcontract with Chemonics, \$84,000 was secured through negotiations with USAID/El Salvador and AID/Washington for technical and financial support to the 2004 Specialty Coffee Cup-of Excellence competition. The award was made as a result of the successful role that NCBA played in the 2003 COE competition that highlighted the very best of the country's coffees and was used as a strong marketing tool by the participating small-scale coffee growers. NCBA provided financial and technical support to that Competition which was the first in El Salvador.
- NCBA assisted CLUSA de El Salvador to develop and submit a proposal for \$300,000 in Annual Program Statement (APS) funding for an Agricultural Diversification Project that was approved by USAID.
- NCBA assisted CLUSA de El Salvador as it worked with the Union of Agrarian Reform Cooperatives, Processors and Exporters of Coffee (UCRAPROBEX) to coordinate and consolidate its technical assistance and training for member cooperatives producing organic coffee. UCRAPROBEX is the largest organization representing coffee producers in El Salvador with 55 member co-ops that have 10,200 members who are small or medium scale growers. 32% of the co-ops grow organic coffee. In 1992 CLUSA de ES developed and implemented the Organic Certified Coffee Program that UCRAPROBEX and its members continue to use today. UCRAPROBEX is doing an effective job of promoting and marketing its members' organic coffee. UCRAPROBEX has also received the National Environmental Award for its Organic Certified Coffee Program.
- CLUSA de El Salvador assisted the Mayor of Concepción Batres to develop and present a Small Farmer Development Project proposal to the InterAmerican Development Bank.
- NCBA assisted CLUSA ES in working with The Foundation for Agricultural Technology Development/ Innovation (FIAGRO), in the publication of organic production manuals for vegetables and coffee. The plan is to launch the manuals during the first or second quarters of 2004. UPREX was provided technical support in development of a technical guide for to enable organic coffee production certification by the German organization, BCS OKO Garantie.
- CLUSA de El Salvador continued to provide assistance to HUISIL S.A., maker of organic certified fertilizers and insecticides) to get its products registered with the Organic Materials Review Institute.
- NCBA continued to assist CLUSA de El Salvador in promotion and construction of small plant (small transplants) greenhouses for small farmer groups and micro-irrigation

systems with plastic canopies that protect crops, increasing productivity and thus financial returns.

- NCBA also provided CLUSA de El Salvador technical assistance in preparation of documentation for inspection for organic certification of 219 acres (129 manzanas) of coffee by BCS OKO Garantie and Organic Crop Improvement Association (OCIA). The land is owned by Penniel S.A. Enterprises and the certification was received. BCS OKO Garantie also inspected 355 acres (209 mz.) of organic coffee owned by COMUS. The certification is pending.
- NCBA assisted CLUSA de El Salvador to provide the following training: 350 small farmers who farm 383 acres (225 mz.) of various crops were trained in production; 90% received assistance in organic production practices and methods; 30 were trained in micro-irrigation systems.
- CLUSA de El Salvador signed a technical assistance agreement for assisting 3 medium size coffee producers to convert from conventional to organic coffee.
- 40 small scale producer groups were assisted to gain access to production credit.

See Annex III for the Indicators Matrix for CLUSA de El Salvador.

NICARAGUA – AGRONESA, Marketing Subsidiary of the National Union of Farmers and Cattlemen (UNAG)

- NCBA provided \$50,000 for creation of a “revolving commercialization fund” for procurement of seeds and vegetables. It is managed by AGRONEGSA under NCBA’s supervision. The fund allows farmers to receive payment for up to 15% of their crop prior to the marketing of the crop by AGRONEGSA.
- During the July – December period AGRONEGSA had sales of \$401,083 of vegetables, corn, beans and sorghum. AGRONEGSA used distributors throughout the country.
- NCBA provided extensive technical assistance to AGRONEGSA in developing its management, personnel and equipment policies and procedures; forms on sales and liquidations; financial controls and reports; including internal audits of each mill owned.
- NCBA also assisted member cooperatives and individual members in developing their production business plans including identifying products with the highest margins of return and the highest volumes of sales. AGRONEGSA signed agreements with a number of new member cooperatives for production of a specified number of manzanas of products. Additional assistance was provided in finding buyers and in drafting purchase contracts and training of AGRONEGSA in negotiating contracts and obtaining a fair market price.
- Due to the AGRONEGSA operations the UNAG-owned mills and warehouses in Esteli that had been closed, have reopened.

The Indicators Matrix for AGRONEGSA is Annex IV.

NICARAGUA – COOPERATIVE RESOURCES INTERNATIONAL (CRI) SUBGRANT

- To strengthen field partnerships, CRI worked with participating cooperatives to restructure service and producer fees. As previously structured, the actual cost of

artificial insemination services was \$26 per service, with the cooperative recouping only \$2.70 per service. With service route restructuring, the operating cost was reduced to \$16.00 per insemination and farmers are currently paying \$3.70 per service, with the service fee increasing at a scheduled rate of \$1.35 per quarter to reach the sustainable price of \$16.00 (including semen). The combination of restructuring both service and producer fees enabled the cooperatives to recoup 41% of service value, up from the previous cost-capture of 16%.

- The forage bagging process was introduced to producers without subsidy and continues to function with the cooperative recouping 100% of forage processing costs.
- The CRI Nicaraguan project coordinator continues to work with groups of farmers isolated from the main routes, to establish new "nucleus" areas where AI can be performed by cooperative members or their employees.
- A total of 18,459 cows were inseminated from the beginning of the project through December 2003, with reported births of more than 6,000 calves from those inseminations (3,122 females).
- To support its technical assistance and training activities CRI provided 800 editions of Horizon's En Espanol dairy trade publication, 20 artificial insemination training manuals, 200 dairy herd management records notebooks, and 4 sets of CRI's 8 Spanish language, dairy management training video libraries, to each association. Topics included are: Heat Detection, Semen Handling, AI Service Techniques, Forage Production, Basic Dairy Herd Nutrition Management, Bovine Obstetrics, Bovine Treatment Techniques, Problem Recognition and Emergency Techniques. Additionally, to support training sessions, CRI provided portable televisions, video players, and power transformers/automobile adapters for remote sessions. This enabled the CRI local manager and one CRI extension agent to conduct 43 individual training sessions during this reporting period, training a record 1,117 producers in the above topics.
- In addition, extension agents learned much more about managing their training impacts. In addition to the seminar sessions, CRI staff conducted routine, individualized extension services on 153 farms. These farms received direct consultation on using training information to enhance productivity and improve farm management. The individual, on-farm follow-up extension activity has been extremely important to the adoption of new technology at the production level. Producer response and questions in the seminar setting among peers and neighbors was demonstratively subdued. Working with extension agents one-on-one in confronting individual and unique circumstances afforded producers confidentiality and more constructive dialogue with program staff. Through the study of the daily activities recorded in farmers' management record notebooks, extension agents are learning management impacts to be disseminated to other producers. Likewise, extension agents can readily identify key management innovations and steps not adapted or undertaken by producers.
- Sustainability remains the primary potential project impact. The cooperatives participating in the project will have two primary services, artificial insemination and forage production and ensilaging, that will be on a complete cost recovery basis upon project completion, with current subsidies directed at incorporation of new participants and expansion of the service base.
- The CRI and NCBA application for \$1 million to provide additional dairy development and support in Nicaragua with funding provided by the USAID Dairy Enterprise

Initiative was approved during the reporting period. The new project will integrate and expand activities of the two organizations in Nicaragua and deliver their combined expertise in dairy production and marketing to a significantly larger cooperative constituency.

- During this reporting period, CRI and the National Dairy Development Board (NDDB) of India completed a joint-venture business plan for the restructuring of cooperative artificial insemination services in India. At the end of 2003 CRI and NDDB were negotiating a memorandum of understanding to launch this joint venture in 2004. The joint venture proposes to service six dairy cooperative unions with approximately 3,000 dairy cooperative societies, serving approximately 500,000 small farmers (3 cows or less).
- CRI personnel worked closely with NCBA, USAID, and USDA as two CRI personnel traveled to Washington D.C. for further training by both governmental and non-governmental organizations in project reporting, accounting, and project planning and development.

Annex V contains the Indicators Matrix for the CRI/Nicaragua project.

SOUTH AFRICA – THE NCBA-ASSISTED BUSINESS CREATION and TRAINING UNIT (BCTU) of the COMMUNITY ENTREPRENEURSHIP and BUSINESS INITIATIVE PROGRAM (CEBI), MOTHERWELL TOWNSHIP, PORT ELIZABETH.

The project ended in June 2003. NCBA, however, has provided follow up assistance to enable CEBI to assist cooperatives. Highlights include:

- CEBI is now legally registered as an indigenous NGO and will continue the services previously provided by the project.
- In the latter part of 2003 NCBA concluded a 5 month contract with the new NGO to provide assistance to 5 cooperatives, using Cooperative Development Program (CDP) funds. CEBI is assisting the cooperatives to organize and become legally registered. CEBI provides training in cooperative principles and management, roles and responsibilities of officers, business and technical skills, bidding and project management and business linkages/marketing.
- Two of the cooperatives are legally registered. The business operations of the five consist of home/road building and electrical installation; paraffin distribution (2 cooperatives); food and seedlings production and marketing; and toilets manufacturing. They are located in the Port Elizabeth/Uitenhage area of Nelson Mandela Metropolitan Municipality.

CDP REPORT INDICATORS, INDONESIA, 6/1-12/31/03				
Indicators	Baseline	Total Prior Period	Total This Period	Total June 1, '97-Dec.31,'03
A. Number of Clients (co-ops, producer associations, groups, etc)	0	3 cooperatives federation; 6 primary cooperatives	3 cooperatives federations; 6 primary cooperatives	3 cooperatives federations; 6 primary cooperatives
B. Number of Individual Members of Client Groups				
1) Male	0	3,146	3,146	3,146
2) Female	0	2,512	2,512	2,512
C. Grants/Contracts/ Business Agreements				
1) Number	0	218	62	280
2) Dollar Volume	0	\$8,105,024	\$1,977,297	\$10,082,321
D. Dollar Amount of Accumulated or Reserve Capital	0	\$924,663	\$223,185	\$1,147,848
E. Services to Members				
1. Current Services				
a. Consumer Goods		7	7	7
b. Savings/Credit		6	6	6
c. Electricity		6	6	6
d. Agric. Inputs		8	8	8
2. New Services				
a. Coffee		9	9	9
b. Vanilla		6	6	6

CDP REPORT INDICATORS, PROXSAL, 6/1-12/31/03				
Indicators	Baseline	Total Prior Period	Total This Period	Total To Date
A. Number of Clients (co-ops, producer associations, groups, etc)	12 Members 5 non-member Groups	12 Members 54 Groups 8 producers	0 Members 2 new Groups 13 producers	12 Members 56 non member Groups 21 producers
B. Number of Individual Members of Client Groups				
1) Male	3,872	4,939	68	5,007
2) Female	1,327	1,618	6	1,624
C. Grants/Contracts/ Business Agreements			NCBA	
1) Number		15	1	16
2) Dollar Volume		\$1,100,800	\$79,272	\$1,180,072
D. Dollar Amount of Accumulated or Reserve Capital	\$25,000	0	0	\$25,000
E. Services to Members				
1. Current Services	Marketing & Market Investigation	Marketing & Market Investigation	Training in Processing & Packing of vegetables & fruits	Same as in prior period
a. _____				
b. _____				
c. _____	Technical Assis	Technical Assis	Training small producers to market fruits and vegetables	
d. _____	Organic Certifi.	Organic Certifi	Market investigation	
2. New Services		Marketing Training; Importing Products; Registering Members as Exporters		
a. _____				
b. _____				

CLUSA DE EL SALVADOR, CDP REPORT INDICATORS, 7/1-12/31/03				
Indicators	Baseline	Total Prior Period	Total This Period	Total To Date
A. Number of Clients (co-ops, producer associations, groups, etc)	9- Coop. 2- Groups	12-Co-ops 67Groups 3 Sec. Lev. Groups	0 30 new Groups 0	12 - Co-ops. 97- Groups 3 Sec. Lev. Groups
B. Number of Individual Members of Client Groups				
1) Male	1,927	4,512	247	4,759
2) Female	377	1,060	53	1,113
C. Grants/Contracts / Business Agreements	BID		Austria AID, Coffee Consultancies (2)	
1) Number	1	26	2	28
2) Dollar Volume	\$ 700,000	\$1,992,339	\$375,500	\$2,367,839
D. Dollar Amount of Accumulated or Reserve Capital.	\$1,700	\$7,932	\$411	\$8,418
E. Services to Members	Technical assistance in ag. production & enterprise development	All services provided at baseline.	All services provided at baseline plus technical assistance in marketing and irrigation	All services provided in prior period
1. Current Serv.				
a. Bus. Dev.	Training in Cooperative Principles & Organic Produc.			
b. Ag. Prod. & Organic Train.				
c. Coop Prin. Training				
2. New Ser				
a. Access Credit Training	Training in accessing credit			
b. Marketing Training				

CDP REPORT INDICATORS, AGRONEGSA, 6/1-12/31/03				
Indicators	Baseline	Total Prior Period	Total This Period	Total To Date
A. Number of Clients (co-ops, producer associations, groups, etc.)	Members Groups	2 local NGOs 5 Groups 1 Producer	0 Members 1 Group/ co-op 1 Producer	0 Members 6 Groups 2 Producers
B. Number of Individual Members of Client Groups				
1) Male		628	89	717
2)Female		108	16	124
C. Grants/Contracts/ Business Agreements	Buyers Joint Venture Distributors	5	3	8
1) Number	Financial Institu Processing	1 0 2 5	0 48 3 4	1 48 5 9
2) Dollar Volume	Plants Other	\$660,221.40	\$401,082.98	\$1,061,304.38
D. Dollar Amount of Accumulated Or Reserve Capital	\$50,000	0	\$33,050.00	\$16,950.00
E. Services to Members				
1. Current Services	Market Investigation Production Planning Technical Assistance	Same as prior period plus Importing Vegetable Seeds	Same as prior period plus	
a.				
b.				
c.				
d.				
2. New Services	Purchasing Contracts Commercializat ion Stock Market	Contracts with Processing plants	Contracted with seed distributors throughout Nic.; Provided improved access by producers to certified seeds and markets	
a.				
b.				

CDP REPORT INDICATORS, CRI, 7/1-12/31/03				
Indicators	Baseline	Total Prior Period	Total This Period	Total June 1, '97-December 31, '03
A. Number of Clients (co-ops, producer associations, groups, etc)	1	3	4	4
B. Number of Individual Members of Client Groups				
1) Male	98	464	464	464
2) Female	12	27	27	27
C. Training				
1) number and type of sessions: artificial insemination & nutrition and farm management	0	37	43	80
2) number of participants	0	625	928	1,553
a. male	0	255	189	444
b. female				
D. Herd Improvement				
1) Amount of semen provided	0	22,208 units	0 units	22,208 units
2) Number of cows inseminated	0	14,685 cows	3,774 cows	18,459 cows
3) Number of calves born	0	6,000 calves	244 calves	6,244 calves
E. Co-op Services to Members				
1. Current Services	0	14,685	3,774 (\$60,384)	5,766
a. Insemination	0	(\$381,810)	0	(\$442,194)
b. Palpation		16,640 (\$4,183)		16,640(\$4,640)
Reproduction				
Heat Detection.				

CDP REPORT INDICATORS, CRI, 7/1-12/31/03				
Indicators	Baseline	Total Prior Period	Total This Period	Total June 1, '97-December 31, '03
2. New Services	0	\$13,820	0	\$13,820
a. Concentrates		\$16,000	\$18,750	\$34,750
b. Forage Production				
c. Nutrition				
d. Production Analysis				
F. Economic Indicators				
1) Income to participants thru increased milk production		120,000	105,600	225,600
2) Cost Recovery Dollar amount of costs for service recovered by co-ops	0	\$2.70/Service \$66,947	\$3.70/Service* \$32,714	\$95,162
) Percent of farmers paying for services received	0	100%	100%	100%
3) Credit		3	0	3
a) number of loans		\$38,244	0	\$38,244
b) dollar volume		100%	0%	100%
d) percent repaid				

* Previous indicators only reflected the value of semen as it was sold to producers. The sum now included represents the total insemination cost per service including semen, supplies, technician, and transportation. Cost recovery has been adjusted due to the restructuring of service and sales fees, based on the previous period high of \$26 per insemination, to the current total cost of \$16 per insemination. The combination of restructuring both service and producer fees enabled the cooperatives to recoup 41% of service value, up from previous cost-capture of 16%.