

COOPERATIVE DEVELOPMENT PROGRAM REPORT

JANUARY 1ST – JUNE 30TH, 2003

Cooperative Agreement FAO-A-97-00017-00

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I. INTRODUCTION

ACDI/VOCA is pleased to report that significant progress has been made in every component of the CDP program, including additional headway on the three buy-in activities, CEBI, SCOPE and Angola over the past six months. Notable products are coming on line in Mozambique and the Center of Excellence, and the Brazil activity is now running at full speed, including the preparation of a very interesting case study and a potentially exciting Brasilia-based international training center and "south-to-south" volunteer database capacity.

II. CORE CDP

A. UKRAINE

FOCUS OBJECTIVES:

The following ACDI/VOCA Targets and Objectives were addressed during the period January 1 – June 30, 2003.

Target 1: Good governance/Member needs

Objective 2: To improve cooperative and association knowledge management/communication

Problem: Poor local management and inadequate access to information

Solution 2: Facilitate efficient and effective office management techniques

CDP Activities:

- Ms. Nadia Potabenko continues to serve as the full-time CDP coordinator based in L'viv to ensure that there is consistency in program implementation and daily coordination and communication with the four cooperatives in Rivne, Sambir, Zhydachiv, and Khlemelnytsky. Ms. Potabenko attends all of the cooperative board meetings, meets regularly with the executive management of the cooperatives, and represents the cooperatives in discussions with customers, suppliers, and potential collaborators. Ms. Potabenko recently attended the Poultry Nutrition Conference and made several contacts with nutritionists and vitamin suppliers.

Objective 3: To increase cooperative membership and membership loyalty

Problem: Low/poor membership loyalty reduces overall economic health of the cooperatives.

Solution 4: Establish mechanisms in the cooperative to address member grievances.

CDP Activities:

- The gross margins for livestock farming in the winter demonstrated that there are only positive returns for large poultry and pork producing farm operations. Subsequently the price for pork has dropped twice and coupled with significant grain deficiencies has made pork

production unprofitable. Many of the customers and members of the Sambir and Zhyadachiv cooperatives were forced to decrease their herds, while in Rivne and Khlmelnytsky the herds were preserved but with no production growth. In order to support their members and customers survive during these difficult times, the leadership of each cooperative (under guidance from CDP) made several decisions to ensure their survival until the grain harvest. These decisions included (1) greater control by the cooperatives in marketing and processing/selling of pork directly instead of distributing through wholesalers and (2) reduction in the cost of the feed by substituting some of the expensive grain inputs with sunflower meal and combination of fiber-degrading enzymes. CDP assessed this change and determined this will not affect the nutritional value of the feeds.

Target 2: Cooperative Salience/Competitiveness

Objective 2: To improve marketing capacity and effectiveness

Problem: Ineffective marketing reduces the ability to sell product and earn revenue.

Solution 2: Facilitate the cooperative in identifying where their product(s) fits into the industry as a whole.

CDP Activities:

- ACIDI/VOCA registered the following feeds and pre-mixes with the appropriate state agencies and has received the necessary certifications to produce and sell these products in Ukraine:
 - Beef vitamin - mineral pre-mix
 - Dairy vitamin – mineral pre-mix
 - Breeding swine vitamin – mineral pre-mix
 - Marketing swine vitamin – mineral pre-mix
 - Poultry vitamin – mineral pre-mix for layers
 - Poultry vitamin – mineral pre-mix for broilers
 - Dairy and beef liquid feed.

- Mr. Peter Brauhn, an ACIDI/VOCA marketing and strategic planning volunteer specialist, was fielded for five weeks in May – June 2003 to assist the four CDP cooperatives develop an integrated marketing and strategic plan for the introduction and sale of the registered feeds and pre-mixes. The target customer was identified as a “privately owned business managed by professional and intelligent business oriented enterprises.” Based on Mr. Brauhn’s recommendations, CDP has identified the following tools to promote the feeds and pre-mixes to attract additional members/customers including: (1) Mass media – articles about the feeds should go to the local newspapers/magazines for the general readership and one specialized publication. Mass media representatives should be invited to the open field feed trials days, conducted by the CDP and the cooperatives; (2) Ongoing field trials on the customers’ farms with the open field days for the farms in the cooperatives’ regions and neighboring areas with the immediate revisiting of the field day participants by the CDP and cooperative managers for more detailed nutritional analysis and recommendations; and (3) publication of the educational material on pork and poultry nutrition for distribution (this would include newsletters, posters and brochures). Currently CDP is preparing the materials for (1) and (3).

Objective 3: To improve product quality

Problem: Poor product quality leads to lower prices and reduced customer base.

Solution 1: Facilitate cooperatives in establishing product quality standards.

CDP Activities:

- The registration and certification of the feeds and pre-mixes has been completed with a certification having been provided by the necessary government agencies authorizing the production and sale of the registered products. This will ensure that high quality standards are maintained and will improve the overall quality of the feeds produced by the cooperatives. It will also improve the cooperatives' ability to market the feed to non-cooperative members increasing their sales and revenue.
- CDP has already been implementing the second of Mr. Brauhn's recommendations and conducted a field day on the swine farm of a current Zhydachiv customer and potential member in Rogatyn region of L'viv. It was a closed field day, where progressive farmers of the region saw the results of CDP-recommended nutrition and heard comments made by their colleague farmers on the nutritional, health and financial benefits they have experienced. Since the field day, CDP staff and the Zydachiv manager have revisited farmers who participated in the field day, which has resulted in two more field trials. CDP requirements for field trial participants include a willingness to strictly follow the recommendations provided by CDP and a willingness to promote the results after completion of the trial. The next scheduled field day will take place in Rivne early in the fall, followed by two seminars in Ivano-Frankivs'k.
- A feed trial for fish feed has been successfully completed. CDP will field a volunteer specialist in the fall to assist the cooperatives formulate feeds and pre-mixes for fish in an effort to exploit this untapped opportunity.
- The poultry feed has been tested on several farms in L'viv. Though the performance was satisfactory, CDP identified that the mortality level appears to be rather high in hens. One theory is that it is being caused by a high level of salt in the rations originally formulated. CDP has purchased Nutritional Software which further highlighted this problem; a new formula has been prepared and is currently being tested. We plan to have all the objective data by the date of the planned poultry farm seminar.
- CDP has made some modifications on the feed formulas including: (1) CDP made a decision to switch to a new product sold by Aventis, a capsuled Vitamin A supplement with 100,000 ME/g which does not destroy in rumen, (2) adjusted some of the feed formulas based on the Nutritional Software requirements, (3) reduced the level of salt in poultry rations, (4) replaced tricalcium phosphate with monocalcium phosphate in formulas in order to improve digestion of phosphorous; and (5) decreased the level of protein (and costs) in swine starters and growers. The last three changes served to reduce cases of rachitis and protein indigestion which can cause mortality in pigs. CDP also introduced a fiber-degrading enzyme composition to reduce production costs.

Objective 4: To increase access to credit and finance

Problem: Limited access to capital reduces the ability of cooperatives to grow and innovate.

Solution 2: Increase cooperatives access to credit and finance information.

CDP Activities:

- The Ukraine Agricultural Finance Development Foundation (UAFDF), founded by ACDI/VOCA, through discussions with the three cooperatives and CDP staff has decided not to issue loans directly to the cooperatives, but to review individual loan applications from cooperative members and customers (as referred by the cooperatives.)
- The UAFDF attended the dairy feed trial seminar in Sambir and poultry feed trial seminar in Redekhiv. UAFDF promoted their lending activities and provided information on the loan approval process.

STRATEGIES IMPLEMENTED:

ACDI/VOCA and the four cooperatives made the decision to produce, test (in official independent laboratories) and register the pre-mixes for several important reasons:

- Ensure that the products are in compliance with local and state legal regulations.
- Demonstrate to ACDI/VOCA, current and future cooperative members, and customers that adequate levels of the active ingredients have no negative impact on the animal and actually enhance performance.
- Improve the cooperatives' ability to compete on the market by providing customers with confidence in the product and the ability to officially file complaints if they are dissatisfied with the product(s).
- Enable the cooperatives to expand the options available for marketing their products including mass media, sales agents, open feed trials, and extension officers.
- Improve overall product quality by requiring the cooperatives to maintain minimum quality standards in order to ensure product certification.

PRODUCTS DEVELOPED:

- We have completed the certification and registration of eight mineral and liquid feed pre-mixes. Some of the pre-mixes are still being field tested.

IMPACTS ACHIEVED:

- Improved marketing of the feed and pre-mixes has been initiated through farmer field days, field trials, media events, and the publication of educational materials.
- The four cooperatives reacted quickly to changes in the business environment and the reduction in prices for pork and took proactive steps to support their customers and members until the grain harvest.
- Feeds and pre-mix quality continues to be improved with results consistently monitored and adjustments routinely introduced to improve performance, reduce costs, and meet the demands of the market.
- The UAFDF has issued loans to three cooperative members and one cooperative customer of the Rivne cooperative. There are two additional loan applications pending. One loan has already been successfully paid back and the other three are current on their payments.

B. MOZAMBIQUE COMPONENT

CDP Mozambique Semiannual Strategies Implemented:

- Conducted an initial assessment of materials currently being used for leadership and management training in Central Mozambique. Collaborating with Technoserve, ADEM, FAO, SCC, KSM, PROMEC, MCC and CNFA.
- Created and published a banana production and post-harvest handling manual in collaboration with RENDER-Reinforce Business for Rural Development (a mission funded program) and Technoserve.
- Hired a long-term expatriate cooperative development training specialist and two Mozambican long-term counterparts.
- Drafted Cooperative Development Training Module Outline based on:
 1. best practices and skills needed in cooperative leadership and management and on initial assessment of current initiatives
 2. RENDER's baseline survey, and
 3. RENDER staff interviews.

Note: Twenty to twenty-five lesson plans are anticipated in this module.

- Started a separate training module directly related to this topic in association accounting. This module will include lesson plans as well, but also association accountant and treasurer manuals. This module is more advanced and has a more focused audience.
- In collaboration with RENDER, created and published educational brochures on "General Assembly", "How to Lead a General Assembly Meeting", "Fiscal Council", "Role and Function of the Production Manager", "Collection Points", "Who is Responsible?", "Marketing", and "HIV/AIDS."
- Created and published production-related educational brochures in collaboration with RENDER on "Sunflower Production", "Growing Sunflower under Contract for SAGREV", "Tomato Seedbeds", "Tomato Production", and "Garlic Production."
- Drafted "Farming as a Business" training module outline based on best practices and skills most critically needed at the association member level. This module will be a series of lesson plans and supporting trainer materials that can be used by field staff who work directly with association members.
 - The first three lesson plans have been completed:
 - "What is a Business?"
 - "Keeping Records of Expenses and Receipts," and
 - "Farm Risk Management."

Note: Twenty-five to thirty lesson plans are anticipated in this module.

- Anticipated next lesson plans will focus on
 - crop planning and rotation,
 - managing farm and production costs,

- determining profit and/or loss of the farm as well as individual farm activities,
 - determining where to sell production,
 - farm savings,
 - introduction to the use and risks of credit,
 - managing cash, producing under contract, and
 - types of marketing information and how to use them most effectively for a farm business.
- Drafted an ABC (basic business literacy skills) Training Module Outline that targets the illiterate and semi-literate association members, particularly women. This module will include lesson plans that will be in addition to (and in the case of a few topics, instead of) the “Farming as a Business” module to help provide more practice in certain important skills as well as focus on basic numeracy and literacy skills that support important themes and analysis in the more advanced lesson plans. It is anticipated there will be 10-15 lesson plans in this module. This module will be most targeted to women association members who tend to have the lowest literacy rates.
 - Constraints to youth participation in associations will be remedied by having either separate but affiliated groups of youth within established associations or by starting separate associations entirely comprised of youth. The ability of youth to understand and grasp the business, association management and leadership concepts that are being laid out in the training modules is actually greater than that of other populations (women and/or older men.) This means that the “Cooperative Development” and “Farming as a Business” modules will include more advanced topics for those groups that master the introductory topics covered in the materials. It is anticipated that the majority of groups that advance to the more challenging material will be groups made up of youth.
 - CDP assisted RENDER in providing a training of DDADR Manica and UDAC Manica leaders in calculating producer margins and determining which market to sell in.

The next six months for CDP will include a focus on completing and field-testing the three training modules. Educational brochures will continue to be created and published that support the training topics taught through the modules. CDP will collaborate with partners in training their staff in the use of the training materials as well as in the topics themselves. These partners include DPA, DDA Manica, DDA Sussendenga, SCC, FAO, RENDER, Technoserve, PROMEC, MCC and KSM. Great interest in collaborating with CDP has been generated and CDP has received numerous requests for copies of materials already developed and to be a part of the field-testing process. CDP will utilize ACDI/VOCA volunteer expertise to improve the use of visual aids and graphic layout in teaching low literacy populations in the coming reporting period. The CDP training specialist also plans to travel to Northern Mozambique to expand the collaboration with other NGO’s that work with smallholder farmer associations.

Acronyms:

PROMEC – Promoção Económica de Camponês	RENDER – Reinforce Business for Rural Development
FAO – Food and Agriculture Organization	TNS – Technoserve
KSM – Kwedza Simukai	MCC – Mennonite Central Committee
DPA – Direcção Provincial de Agricultura	UDAC – União Distrital dos Camponeses
DDA – Direcção Distrital de Agricultura	IAC – Instituto Agrário de Chimoio
SCC – Swedish Cooperative Centre	CNFA – Citizens Network for Foreign Affairs

C. BRAZIL COMPONENT

The CDP Brazil component is a partnership between USAID/OCB/ACDI/VOCA and the Cooperative Learning Service (SESCOOP), a sister entity managed by OCB (the Organization of Cooperatives of Brazil) and dedicated to cooperative training nationwide through OCB's state-level organizations. SESCOOP's sole mission is the education and training of cooperative members, management and boards in all aspects of cooperative development and management. SESCOOP's participation and coordination assistance in this program gives ACDI/VOCA a direct partner to design and deliver formal programs in governance, member participation and control, and all aspects central to achieving cooperative salience in the community and competitiveness in the market. These objectives coincide exactly with OCB/SESCOOP's ongoing national program supporting efficient and profitable self-management of cooperatives.

OCB/SESCOOP and ACDI/VOCA developed selection criteria for those cooperatives wanting to participate in the program. The program's focus is on cooperatives with a marketable product or products that will be available immediately or over the short term. In each locale, the program is engaging all appropriate sources of support and assistance built around the core product or products in a project consortium and, where appropriate, establishing business alliances between participating cooperatives and other cooperatives or agricultural sector enterprises.

Focus Objectives

Target 1: Good Governance/Member Needs

Objective 1: *To improve cooperative and association leadership and management.*

Objective 2: *To improve co-op and association knowledge management and communication.*

Objective 3: *To increase cooperative membership and membership loyalty.*

Target 2: Cooperative Salience/Competitiveness

Objective 1: *To improve cooperative financial planning and management.*

Objective 2: *To improve marketing capacity and effectiveness.*

Objective 3: *To improve product quality.*

Objective 4: *To increase access to credit and finance.*

Objective 5: *To create formal and stable business alliances between cooperatives and others.*

Strategies Implemented

In an effort to ensure success OCB/SESCOOP and ACDI/VOCA identified the selection criteria for cooperatives interested in participating in the program within the focus objectives listed above. The criteria enable the program, once all the logistical and political elements are solidified, to have quick and effective results with proven cooperatives. The selection criteria, as reported in the last reporting period, are as follows:

1. Focused Activities = 25 points
2. Need Explained = 17 points
3. Economic Viability = 14 points
4. Transparency = 13 points
5. Accounting Systems in Place and Accounting Up to Date = 6 points

With the renewed availability of CDP funding on September 30, 2002, the ACDI/VOCA office resumed operations in Brasilia with a staff of three on October 1 after having been closed since early-2001 (Brazil was only funded for four years of the last five-year cycle.) Activities until Christmas revolved around locating and equipping office space while occupying office space and services provided free of cost by OCB, and to cementing multiple organizational relationships with traditional partners and incoming officials in the new Lula government.

During January and February of the current reporting period OCB/SESCOOP and ACDI/VOCA established additional conditions precedent for Amazon-region cooperatives to be eligible for participation in the program, including the requirement that cooperatives be up to date in their dues payments to their state-level organizations. An OCB/SESCOOP-ACDI/VOCA technical team was assembled to communicate program goals and conditions to the nine state-level cooperative apex organizations in each of the nine Amazon-region states, and to invite them to inform and motivate their member agricultural cooperatives to apply for ACDI/VOCA technical assistance. Producer associations would be welcome to apply; the OCB/SESCOOP-specific requirements relating to dues payments and channeling their requests through cooperative channels would be waived.

Volunteers

The Brazil volunteer component of CDP has been making tremendous headway on various initiatives. At the present time, 15 requests for assistance and their respective scopes of work for volunteer assignments are at different stages of development and are being reviewed by OCB/SESCOOP and the technical committee. A volunteer has been identified to aid COOPERNORTE, whose main activity is milk and milk derivatives (cheese/butter) production for local and regional markets. The cooperative is currently operating at less than half of its capacity, and needs further organizational analysis/training and strategic planning to create a well organized, sustainable business. The volunteer consultant will help reorganize their administrative structure and hold strategic planning sessions to ensure a common vision for the development of new products and expansion into new markets.

Other upcoming assignments include innovative new-product development from cassava, which presents interesting value-adding opportunities for various cooperatives, fish processing, improved dairy production, Brazil nut and tropical fruits post-harvest handling and marketing, among others. The volunteer placement target to EOP is 20 to 25, depending upon demand and the receipt of viable applications for assistance.

International Center for Volunteerism to the Social Sector

An interesting initiative that was put in motion during late-2002 has moved forward encouragingly during this reporting period. Over the last few years ACDI/VOCA has been assisting the Colombian cooperative sector in an effort, led by that country's leading insurance cooperative (*La Equidad*), to establish a domestic volunteer program to provide technical assistance to cooperatives of all types. A similar activity with its own volunteer database was established in Brazil under CDP to recruit Brazilian volunteers for the Mozambique component.

These undertakings were part of a longer-term goal of establishing a regional *latino* volunteer database for all of Latin America to foment and support "south-to-south" volunteer assistance efforts around the continent. The Bogota operation offered several advantages, but continues to suffer from security-related concerns. Therefore, attention turned to Brasilia as a possible venue for such a center.

Meetings with the governor's office of the Federal District to investigate the possibility of a donation of land for the center yielded a very favorable reaction. Previous groundwork with the Ministry of Education, done in case land could be secured, had resulted in a positive response regarding the construction and donation of a building for such a center if ACDI/VOCA could secure the land. By the end of the reporting period, the governor's office had reached the point of requesting architectural drawings for the proposed facility and a "technical and pedagogical plan" for the center. This last aspect related to ACDI/VOCA plans for the center to provide training for volunteers and volunteer-sending organizations working to assist cooperatives, producer associations and other groups and organizations within the "social sector", meaning non-profit and service-oriented entities. Meanwhile, the Ministry of Education awaits the green light regarding the land, an event that should occur within weeks. More detail will be provided about this interesting initiative in the next six-month report if indeed it comes to fruition.

Brazil Case Study for the Center of Excellence: See pages 21 and 22.

D. PARAGUAY COMPONENT

The Cooperative Development Program (CDP) began operations in Paraguay in October 2002, supporting USAID/Paraguay's Strategic Objective 526-007: "Increased Income for the Poor in Selected Economic Regions." CDP is designed to enhance cooperative and producer association development in the departments of Caaguazu, San Pedro and Concepción. The program strategy for CDP-Paraguay was further developed with ACDI/VOCA volunteer assistance during this semester. It proposes 1) to give a prominent role to credit unions, so that production cooperatives and credit sources can be linked; 2) a commodity-centered, market-driven approach to concentrate volunteer resources on assignments related to competitiveness of productive chains, through well-organized local cooperatives and 3) seeking specific roles for cooperative centers (*centrales*) or federations of cooperatives.

During the reporting period, ACDI/VOCA has negotiated an agreement to provide educational and technical assistance through CREDICOOP, a center of cooperatives comprising 60 producer cooperatives and credit unions. Future short-term technical assistance will address leadership and management issues, marketing and specific needs of cooperatives. CDP will contribute effectively to the improvement of productive processes and market access while strengthening cooperatives and producer organizations.

Focus Objectives

The following ACDI/VOCA targets and objectives were addressed during the period January 1, 2003 – June 30, 2003.

Target 1: Good governance/member needs

Objective 1: To improve cooperative and association leadership and management, with emphasis on strategic planning and management training.

Cooperative directors and managers have expressed the need to address leadership and management of cooperatives among cooperative members and employees, pointing out that the stagnation and failure of many programs is due to the lack of appropriate human resources capable of carrying out effective economical and social cooperative activities.

Solution 1: Develop and distribute effective strategic planning materials. Foster a concerted strategic planning process within cooperatives.

CDP semi-annual activities:

Currently small and scattered cooperatives exist in the rural areas that were observed through field visits and interviews with cooperative directors and managers. The sector was also recognized of being “atomized”. The ACDI/VOCA specialist in the Program Strategy developed for CDP-Paraguay recommended the promotion of cooperative movement development in order to:

1. Build a strong and independent cooperative movement.
2. Prioritize no more than two crops in each department.
3. Support cooperative education and technical assistance.

This will lead to building a regional cooperative movement and agricultural credit system, headed by larger and well organized cooperatives. CREDICOOP itself recognized the need to develop strategic planning for the Center and other cooperatives’ members.

Solution 2: Develop and apply leadership training methodologies

CDP semi-annual activities:

Our Asunción and HQ offices have begun to identify existing leadership training materials for adaptation and distribution from the ACDI/VOCA Center of Excellence and have begun the process of recruiting the aforementioned cooperative development specialist. Meetings were carrying out with CREDICOOP representatives in order to determine their priorities in the leadership area. Leadership training will be developed by ACDI/VOCA volunteers in different regions of the country with the participation of cooperatives directors and managers.

Target II: Cooperative salience/competitiveness

Objective 1: To improve cooperative financial planning and management.

Solution 1: Develop financial planning and management materials.

CDP semi-annual activities:

CREDICOOP is planning the request of ACDI/VOCA volunteers to develop management materials appropriate for conditions and situations of cooperative members. This material will be available in the education department of the center headquarters to be used by its members.

Solution 2: Establish a sustainable local training program.

CDP semi-annual activities:

The work plan developed with CREDICOOP will request volunteers who will perform training in effective cooperative management in different regions of Paraguay, as well as training of human resources to provide support in this area among CREDICOOP cooperative members.

Objective 2: To improve marketing capacity and effectiveness.

Solution 1: Evaluate and make recommendations regarding co-op communication infrastructure and market research ability to gain access to up to date market information.

CDP semi-annual activities:

Activities are in the planning phase. CREDICOOP and Cooperativa “La Nortena” recognized this area as a priority. ACDI/VOCA volunteers will be supporting the respective marketing needs of this organization in terms of analysis of marketing strategies for a number of cooperative’s products such as yerba mate (*Ilex paraguayensis*), animal feed, dairy products, etc.

Solution 2: Facilitate the cooperative in identifying where their product(s) fits into the industry as a whole.

CDP semi-annual activities:

Paraguay CDP staff has been, and continue conducting, with selected counterpart organizations, analyses of productive chains with competitive and comparative advantage such as yerba mate, organic sugar, pottery, leather handicraft, dairy production and others.

Solution 3: Develop marketing training materials that illustrate the principles of effective marketing.

CDP semi-annual activities:

CREDICOOP prioritizes this area in order to provide technical assistance to cooperative members. In the following months ACDI/VOCA volunteers will perform the development of training methodology and training delivery to cooperative employees.

Strategies Implemented

Pursuant to the CDP program strategy recommendations, relationships were established with a cooperative center in order to contribute to the creation of a stronger cooperative movement and

provide effective and sustainable assistance to cooperatives. Contacts were made with CREDICOOP managers that welcome ACDI/VOCA CDP to support its 60 cooperative members. CREDICOOP is a “central” or second-level organization, which comprises production and credit cooperatives located all over the country. The stage of development of this partnership is CREDICOOP definition and consideration of areas of work determined by directors, manager and cooperative members. Marketing and leadership, the latter including management, were prioritized as the major constraint for the growth and development of a number of CREDICOOP cooperatives, and specific technical assistance will be requested to improve these areas. This alliance will also contribute to the promotion of more effective interaction of cooperative centers members from the same geographical areas to increase cooperation and business transaction based in one or two specific crops produced by local farmers.

Discussions were held with the board of directors, members and managers of Cooperative “La Nortena” from San Pedro. The initial needs are strategic planning development, marketing and leadership. Managers of this cooperative welcome the initiative of establishing agreements with neighboring cooperative to contribute to the dynamism of the local economy and strengthening of the cooperative movement.

ACDI/VOCA developed these key institutional partnerships, as well as requests for assistance partly as a result of regional workshops and field visits conducted in each of the target departments in February 2003 with the assistance of a cooperative development volunteer specialist. Prospective beneficiary organizations, GOP and USAID/P EO personnel participated in the workshops, which included an overview of the ACDI/VOCA CDP approach and methodology, further assessment and validation of areas of intervention and presentation of the technical assistance strategy. Each workshop was followed by visits to individual cooperatives and associations in order to validate institutional assessments and further assemble baseline data and consolidate the program strategy. Greater program clarity and direction for the CDP will emerged from the aforementioned process, permitting effort and resources to be effectively focused.

Recommendations of the volunteer specialist on vegetables production and marketing assignment suggested the inclusion of a planting scheme for targeted crops in order to avoid overload of market and depress prices. A local market study was also recommended in order to determine the real demand of vegetable.

Coordination with other organizations such as Peace Corps was also established. An ACDI/VOCA volunteer is currently performing an assignment on bio-diesel production with the support of a Peace Corps volunteer from the small business development/cooperative sector to perform his work.

Products Developed

An important programmatic product for CDP Paraguay is the establishment of coordination with CREDICOOP, the second-level cooperative organization founded and promoted by USAID Paraguay. This alliance will allow CDP the accomplishment of proposed goals in this two-year

intervention in the country and support CREDICOOP Project of “Improvement of Cooperative Management/Efforts” in Paraguay.

A market study in Concepción is in process. The volunteer who performed the vegetable production assignment highlighted the need to develop a local market study. Currently technicians and organization employees are collecting information in regard to market demand of vegetables. This information will be delivered to farmers’ cooperatives and associations and to local media services.

More specific products are yet to be developed, and toward this end we have identified specific areas of need and begun the process of collecting information and existing materials for adaptation and development.

Impacts Achieved

The ACDI/VOCA-Paraguay CDP is starting to be known in Paraguayan cooperative sector. Cooperative centers and large-scale cooperatives are interested in channeling and utilizing specialized technical assistance from ACDI/VOCA.

Significantly the information obtained from market studies recommend by the ACDI/VOCA volunteer in a department characterized by large-scale pepper production indicate low demand for this product in the local market which currently receive low prices due to the excess of supply.

Conclusion

Cooperatives in Paraguay offer great opportunities for people from rural and urban areas to contribute in the improvements of their economy and well-being. However, limitations in human resources ability to administrate and develop their organizations have caused stagnation of the sector. CDP-Paraguay strategies under this program are to enhance cooperative and producer association development. Contacts were made with existing cooperatives to obtain information in the needs of small and medium size cooperatives located in the three target departments. A program strategy defines the provision of technical and educational assistance through well-organized and established cooperatives and finds mechanisms of coordination with second-level cooperative organizations.

CDP Paraguay has established an important strategic alliance with CREDICOOP to support its cooperative members and provide for the sustainable and efficient assistance of ACDI/VOCA volunteers in areas already determined by its directors and managers. The main two credit unions in Concepción and Caaguazu Departments are members of CREDICOOP.

CDP Paraguay activities and volunteer assignments that were originally planned for this semester were slightly delayed due to recovery of the Program Director from a serious auto accident. The next semester is expected to be characterized by a number of assignments in areas such as leadership, marketing, management, strategic planning and other interventions specific for every cooperative request.

E. CENTER OF EXCELLENCE

The Center of Excellence is currently in the process of identifying additional appropriate materials and finalizing the *Resources for Cooperative and Producer Association Excellence in International Development* website.

The bulk of the work in designing and populating the Center of Excellence website is being completed this summer with the assistance of CDP summer intern Sarah Davidson and ACDI/VOCA website developer Heather Luca. A separate URL for the site has been secured, but the site is not yet live to the public.

The website illustrates how cooperatives make important contributions to international development; showcases ACDI/VOCA's profiles of success in assisting cooperatives and ACDI/VOCA volunteers assisting cooperatives; links to other useful sites; and organizes ACDI/VOCA-developed materials that have never been electronically accessible into a resource library. The research process for the site has focused on working with ACDI/VOCA divisions to find and inventory useful materials and transform them into electronically accessible documents. The site map at this point in the website's development follows:

Resources for Cooperative and Producer Association Excellence in International Development

ACDI/VOCA's Center of Excellence Web Page
July 28, 2003 DRAFT Outline
www.acdivocacoopex.org (not yet live to the public)

Why Cooperatives?

- What is a Cooperative?
- Five Good Reasons for Cooperatives.
- ACDI/VOCA's Approach to Cooperatives in International Development
Producer Associations.
- What is a Producer's Association?
- Agricultural Producer Associations: Their Contribution to Rural Capacity
Building and Poverty Reduction.
- Case in Point: ACDI/VOCA assists the National Smallholder Farmers'
Association of Malawi.
- Cooperatives: Making Development Happen.
 - Introduction
 - Advancing U.S. Foreign Assistance Goals (each bullet will have a description and two
project examples.)
 - Driving Economic Growth
 - Opening Markets and Expanding Trade
 - Promoting Democratic Governance
 - Developing People and Communities
 - Improving Health
 - Advancing the United Nations Agenda

- Advancing the Millennium Development Goals
 - Link to UN MDG <http://www.un.org/millenniumgoals/index.shtml>
- Statement by Kofi Annan, Director General
- UN Recognition of Relevance of Co-ops
- Food and Agriculture Organization (FAO) statement
- International Labor Organization (ILO) statement
- International Cooperative Alliance (ICA) statement

-- The World Bank and producer organizations

Links

- Overseas Cooperative Development Council (OCDC)
 - <http://www.coopdevelopmentcenter.coop>
- Individual OCDC members
 - CHF International <http://www.chfhq.org>
 - National Cooperative Business Association (NCBA)
 - <http://www.ncba.coop/intlfact.cfm>
 - National Telecommunications Cooperative Association (NTCA)
 - <http://www.ntca.org>
 - Americas Association of Cooperative and Mutual Insurance Service (AAC/MIS)
 - <http://www.icmif.org/aacmis/about.asp>
 - Land O'Lakes, Inc. <http://www.idd.landolakes.com>
 - National Rural Electric Cooperative Association (NRECA)
 - <http://international.nreca.org/international/limited/index.html>
 - World Council of Credit Unions, Inc. (WOCCU) <http://www.woccu.org>
- International Sites
 - Canadian Cooperative Association <http://www.coopcca.com/>
 - Committee for the Promotion and Advancement of Cooperatives (COPAC)
 - COPAC main home page <http://www.copacgva.org/>
 - Direct links to co-op information on many international sites
 - <http://www.copacgva.org/devproj.htm#idb>
 - Inter-American Development Bank (IDB) <http://www.iadb.org>
 - International Cooperative Alliance <http://www.ica.coop>
 - Oikocredit <http://www.oikocredit.org/>
 - Rabobank
 - http://www.rabobank.com/services/institutes/advisory_services/index.html
 - SOCODEVI <http://www.socodevi.org/>
 - UN Food and Agriculture Organization (FAO) www.fao.org
 - UN International Labor Organization (ILO)
 - <http://www.ilo.org/public/english/index.htm>
 - USAID Cooperative Development http://www.usaid.gov/our_work/cross-cutting_programs/private_voluntary_cooperation/coop.html
 - University of Saskatchewan, Centre for the Study of Cooperatives
 - <http://coop-studies.usask.ca/>
- U.S. Domestic Sites
 - USDA Rural Business/Cooperative Service <http://www.rurdev.usda.gov/rbs/>
 - University of Wisconsin, Center for Cooperatives <http://www.wisc.edu/uwcc/>

- Cornell University, Cooperative Enterprise Program
<http://cooperatives.aem.cornell.edu/>
- University of Minnesota, Cooperative Learning Center
<http://education.umn.edu/research/ResearchWorks/coop-learning.htm>
- Iowa Institute for Cooperatives <http://www.iacoops.org/index.htm>

Profiles and Success Stories

- In-depth Cooperative Development Program case studies (see details below.)
 - Brazil
 - Ethiopia
- ACDI/VOCA Cooperative and Association Project Profiles and Success Stories
- Feature Articles

ACDI/VOCA Volunteers Assisting Cooperatives

- Bolivia
- Brazil
- Colombia
- Egypt
- Ethiopia
- Honduras
- Kazakhstan
- Macedonia
- Mozambique
- Paraguay
- Romania
- Russia
- Rwanda
- Uganda

ACDI/VOCA's On-line Resource Library

A comprehensive collection of ACDI/VOCA resources dealing with issues related to establishing and operating associations and cooperatives:

Organization

The Agricultural Cooperative

Association Personnel Policy Manual

FinaSol Policies and Procedures Manual

Organizing Cooperatives

Seven Steps to Organizing a Smallholder Farmers' Association

Smallholder Club Primary Training Package

Association Development (Leaflet)

Associacao Empresa (Business Association)

Management/Leadership

Association Committee Strengthening
Association Development Training
Curriculum Development in Cooperative Management, Marketing, & Credit
Cooperative Promoters Training Course Design
Formacao de Liderers da Assembleia Geral (Training of Leaders of the Annual Meeting)
Gender: A Partnership of Equals
Gender Awareness and Sensitization Workshops
Gender Communication and Development
Gender Frameworks for Program Design
Gender in Cooperatives
Handbook for the Union/Association President
Handbook for the Union/Association Secretary
Handbook for the Union/Association Treasurer
Handbook for the Union/Association Vice President
Handbook for the Union/Association Warehouse Manager
Handbook in the Art of the Meeting

Leadership in a Competitive Setting

Tecnicas de Trabalhar Juntos (Techniques in Working Together)
Your Business Management Manual
Your Guide to Basic Group Management
Community Leaders' Workshops
Cooperative Management and Development Handbooks
New Staff Introduction Workshop Manual
Formacao de Formadores na Educacao Participativa (Training of Trainers in Participatory Education)
Reaching Consensus (Leaflet)
Who is Responsible? (Leaflet)
Tarefas e Funcoes do Chefe de Producao (Tasks and Functions of the Production Chief)

Business Development and Marketing

Farming as a Business Trainers' Guide
Farming as a Business Farmers' Workbook
Introduction to Business Planning for Cooperatives

Marketing in Agricultural Cooperatives

Market Manual
Market Training Manual
Strategic Business Planning for Farmer Cooperatives
Trainer's Guide to Business Development
Your Business Plan Handbook
Your Business Plan Workbook
Production in Agricultural Cooperatives
Step by Step Guide to Conducting a Feasibility Study
Business Planning (Leaflet)
Choosing a Market (Leaflet)

Marketing (Leaflet)
Pontos de Recolha (Collection Points for Produce)

Finance

Association Bookkeeping Manual
Cooperative Accounting System
Economics in Agricultural Cooperatives
Finances of the Agricultural Cooperatives
Notes for Training in Accounting
Your Business Plan Handbook
Your Business Plan Workbook
Cooperative Auditing Manual
Financial Services Cooperatives Model Bylaws
Calculating Costs (Leaflet)
Calculating Transport Costs (Leaflet)
Profit and Loss Statements (Leaflet)

Legal Issues/Taxation

Association Registration (Leaflet)
Land Law Notes (Leaflet)
NASFAM's Position on Child Labor (Leaflet)
Packaging and Labeling (Leaflet)

Commodity Information

Beekeeping (Leaflet)
Birds Eye Chilies (Leaflet)
Fruit Drying (Leaflet)
Producao de Girassol (Production of Sunflowers)

Education

HIV/SIDA (HIV/AIDS)

BRAZIL STUDY

The Brazil study was conceived in late-2002, but along a much different path than that for Ethiopia - and perhaps all the others in process that are following a detailed study outline. The Brazil focus is on the cooperative lobby's influence in inserting language into the new Brazilian constitution of 1988 that resulted in the cooperative movement gaining substantial autonomy and freedom as compared to previous decades of rather strict controls under a series of military governments. The thrust, therefore, is to analyze how the cooperatives' efforts affected the country's legislative and regulatory framework and created a more favorable atmosphere for the cooperative model and cooperative business.

While it was not the intent of the study to document the business growth and salience in the marketplace of a cooperative or grouping of cooperatives, ACDI/VOCA deemed it important to study and document the **business impacts** of cooperatives achieving what they called "self-management" freedom under the new constitution. Therefore, the study authors have been asked to dedicate space to the pre-1988 period, which saw military officers attending the annual meetings of cooperatives as government "observers", and different government entities auditing all cooperatives and possessing the authority to order their liquidation without any realistic recourse. Below the surface lurked the issue of how convenient the democratic cooperative model was during periods of dictatorships.

Self-management implied a certain freedom of operations but brought with it a requirement for **good** management. Clearly there would be red faces all around if the cooperatives began to fail financially after having been given more breathing space. For that reason, economic models and cooperative business planning and operations programs and softwares were developed and applied in the most advanced financial services and agricultural cooperatives. As the bugs were worked out, these technologies were then spread nationwide. The study will document when and where these upgrades took place after 1988, and what identifiable impacts they had on the business performance of cooperatives. The coordinator for the study is one of the pioneer authors of the above-cited programs and softwares, and has been applying them in cooperatives in several Brazilian states for the last 15 years.

The product or deliverable for this study will be a book of approximately 115 pages in length, and will present chapters written by at least eight authors - all of whom participated in the process in question. The authors include the current minister of agriculture, the immediate past president of the International Cooperative Alliance and president of the Organization of Cooperatives of Brazil during the passing of the new constitution; the current director of the Cooperative Department of the Ministry of Agriculture and former superintendent of the Organization of Cooperatives of the State of Parana (OCEPAR), the birthplace of self-management technologies after 1988; the president of OCEPAR; the OCB national coordinator of the self-management program; the legal counsel of OCB; the president of OCB; the technical coordinator cited above who developed and applied many of the technologies; and, ACDI/VOCA's Brazil country representative, former executive director of the Brazilian Cooperative Foundation (BRASCOOP) in the late-1970s and early-1980s, National Secretary for Cooperative Development, Ministry of Agriculture, under several ministers in the 1990s, A/V

country representative since 1995. In addition, several top-level cooperative leaders from around the country during the 1980s and 1990s will be interviewed for the study.

The substantive product will be comprised of the following:

- Preface
- Introduction
- Evolution of the Legal Framework Until 1971
- Law 5764 - Institutional Structuring of Brazilian Cooperativism
- Evolution of Self-management of Brazilian Cooperativism - Constitution of 1988
- Operationalization of Self-management
 - Development of Self-management - the Parana Model
 - Self-management Program - Current Model - OCB
- Evolution of Brazilian Cooperativism Since Self-management
- Interviews with Leaders that Played a Fundamental Role in the Development of Self-Management
- Conclusion

Lessons learned will be many. A clear application of this worldwide will be to give information and hope to cooperative movements currently suffering under excessive government control and interference. It will also provide important self-management tools that could help them maintain their independence (or at least operate more profitably even though they are not "independent.")

While it was a very positive development to involve an impressive cast of top-level luminaries in the study, some of them cannot deliver their chapters until late-September due to the crunch of business (e.g. the minister of agriculture and the DENACOOOP director.) As with the Ethiopia case presented below, some materials and findings will be available in mid- to late-August, and every effort will be made to synthesize the information on hand and extract some findings and conclusions from the study coordinator and authors at that time. At this point, a firm target for the delivery of a well-crafted final product for both studies would be early October.

One immediate dissemination opportunity for this study will present itself at the end of October, when it is anticipated that the book will be launched publicly at the second ACIDI/VOCA-promoted international meeting of the ten Amazon Pact countries deliberating about and discussing lessons learned on the topic "Sustainable Economic Development through Cooperatives in the Amazon Region." Brazil is now the permanent seat of the Amazon Pact, and the minister of agriculture (one of the study's authors) and the minister of environment are the official hosts (and funders) of the conference. It is probable that the minister will be asked to announce the launching of the book and provide signed first editions to participants and assembled officials and VIPs, all of this with television coverage.

ETHIOPIA STUDY

In March of 2003 ACIDI/VOCA began making arrangements to engage the professional services of a consultant who was already on board as an advisor to A/V-Ethiopia's country program, which has featured a cooperative development focus since the mid-1990s. The individual in question was completing her contract on May 31 and preparations commenced to provide her with a scope of work and contract for the June 1 - July 31 period. She was provided with the detailed study outline and analysis method prepared by the CDO technical group in May, and a letter of assignment was offered to her at that time. Unfortunately, she underwent an unexpected change in life plans at the last moment, and informed us in June that she intended instead to spend June and July in Zanzibar. ACIDI/VOCA therefore launched an immediate search for a replacement. The August 15 deadline for a final product became tenuous.

ACIDI/VOCA was fortunate to locate an excellent replacement consultant in July in the person of Dr. Tesfay Assefa (Ms.C. Agricultural Economics, University of Wisconsin, Madison, Ph.D. Agricultural Economics, Technical University of Berlin, whose dissertation title was "An Economic Analysis of Co-operative Farming in the Highlands of Ethiopia with Emphasis on Mixed Farming Systems.) Dr. Assefa lives in Ethiopia and is very familiar with the Ethiopian cooperative sector.

Dr. Assefa had a successful career spanning three decades in senior positions in the Agricultural and Industrial Development Bank of Ethiopia until 1993, and has consulted for FAO, UNDP, USAID and several other international agencies and organizations in the 1990s. In 1998 he was principal consultant to ACIDI/VOCA for a three-month evaluation study on ACIDI/VOCA's training project for private agricultural input retailers.

Dr. Assefa began the current case study in July, and another barrier confronted the exercise immediately, as Addis Ababa A/V staff and other contacts informed him that at that point the *teff* (the country's staple grain) planting season was commencing and that cooperative managers, leaders and farmers would not be available for his battery of interviews. All individuals contacted requested that he delay his visit for ten to fifteen days. The original June timing for the field work at the producer level was perfect; the period from mid-July onward was complicated.

Dr. Assefa, in consultation with ACIDI/VOCA staff, revised his schedule and began focusing on the financial analysis section of the study, information for which was available from various sources above the primary cooperative society level. However, the delays that have afflicted the study to date have led Dr. Assefa and A/V Center of Excellence staff to predict that a finished product might not be ready for distribution until September 30.

The unforeseen delays notwithstanding, ACIDI/VOCA will have findings from Ethiopia for the August 18 meeting of the CDOs regarding implications for the upcoming RFA.

III. BUY-IN COMPONENTS OF CDP

A. CEBI SOUTH AFRICA

The CEBI Program is a three-year local economic development project, which has been jointly implemented by ACDI/VOCA, CHF (Cooperative Housing Foundation) and NCBA/CLUSA (National Cooperative Business Association/ Cooperative League of the USA). Through the unique application of cooperative development principles, including a combination of community empowerment through democratically structured group-based organizations, cooperative business development, and locally owned and controlled financial services, the three partner organizations have enhanced local economic development, increasing access to financial markets for historically disadvantaged township residents and their businesses, and creating employment.

The main goal of the Program is to develop the business and financial capacity of entrepreneurs and small business owners in the peri-urban black townships in Nelson Mandela Metropole (Port Elizabeth, Uitenhage and Despatch), and promote links between these historically disadvantaged businesses and mainstream businesses in the Eastern Cape region. Program objectives include the following:

- Enhance local economic development and create employment in the disadvantaged communities.
- Establish local business support centers in the disadvantaged communities.
- Provide essential business training and financial services and develop strong community business leadership.

The vision of the Program, as established by the CEBI management in coordination with local entrepreneurs, reads as follows: “CEBI is a center of excellence dedicated to providing a customer responsive menu of consistently high quality financial services, business training and linkages. Together with the community, we shall promote economic growth and development so as to increase the standards of living and access to employment and business opportunities.”

The creation, development and promotion of small businesses in the peri-urban townships is done through the establishment of a CEBI center in Motherwell Township. The CEBI center comprises the following three units:

1. Administration and Planning Unit (APU), led by CHF.
2. Business Creation and Training Unit (BCTU), led by NCBA/CLUSA.
3. Financial Services Unit (FSU), led by ACDI/VOCA.

The role of the FSU includes:

- Developing and promoting financial services for businesses and entrepreneurs.
- Increasing access to financial markets for peri-urban entrepreneurs.
- Creating an economic development fund.
- Establishing a financial services cooperative linked to the Finasol Network.
- Integrating ancillary financial services such as filing systems and funds transfer.

1. Program Overview

This reporting period represents the final phase of the original three-year project period and the transition to management of CEBI as an autonomous local community-based NGO. The transition plan has been addressed collaboratively by the three partners and has been critical for addressing management and capacity related issues within the CEBI structure.

CEBI has been a consistently dynamic project throughout its initial three years. Last year, the program expanded its area of operations to include all historically disadvantaged townships falling within the Nelson Mandela Metropolitan Municipality. The target market remains the historically disadvantaged who may not otherwise have access to business development and financial services.

The steady increase in inquiries made to the Financial Services Unit demonstrates that it is gaining the recognition required to be effective among key players in the local business community. The FSU loan fund has been operational for two reporting periods and had reached a fairly stable level of lending, challenging the team to explore creative new avenues for expanding the FSU's lending operations while reducing its risk. During this reporting period the FSU's loan portfolio has expanded thanks to the introduction of new loan products and a revitalized sense of mission among the team.

In an effort to reduce overall risk, the staff of the FSU has continued to seek ways of diversifying its portfolio, progressively moving away from mainstream retail businesses and spazas (small home shops) and increasingly focusing on promoting business loans among service and manufacturing enterprises, resulting in loans to more than 500 aspiring entrepreneurs made in this reporting period. During this reporting period CEBI has also pursued financing of the tender contracts initiated the previous reporting period, allowing CEBI to provide the bridging finance/working capital necessary for successful completion of contracts when contract revenues are not available. This strategy was expanded upon by developing a new loan product designed specifically for people responding to business opportunities which require immediate action and which would be lost if tied up in a lengthy loan application process, which has had immense success during this reporting period. The FSU continues to assess and respond to market demand by developing new loan products targeted at high potential new customers. In addition, this reporting period has been marked by major improvements in the administration of the loan portfolio. Loan products are now filed separately, and procedures of loan approvals adhered to.

Along with the activities, the FSU team has expanded during this reporting period. Ms. Pearly Morton took over as FSU Manager in April 2003 after conducting a financial services consultancy beginning in January 2003. Ms. Morton has made substantial progress in standardizing FSU systems, training staff, and building the FSU's capacity to effectively serve its target community.

2. Program Direction

During this reporting period, ACDI/VOCA has worked to increase the number of loans and reduce arrears within the FSU loan portfolio, for which CEBI has received substantial guidance

from ACDI/VOCA staff. Elena Nelson, a member of ACDI/VOCA's technical services team with extensive banking experience, who provided guidance in May 2002 on an action plan through the end of the project, has continued to provide follow-up support during subsequent reporting periods, particularly monitoring and analyzing regular financial data. Support was provided to establish FSU targets and link them to CEBI business systems and approaches, and worked with the team to develop a "cost-recovery approach" to FSU lending, by increasing loan officer productivity, reducing delinquencies and default, and increasing numbers of borrowers. During this reporting period, Kassahun Begashaw ACDI/VOCA senior project accountant, and Adina Saperstein, project coordinator from ACDI/VOCA's Africa/Middle East division, traveled to Port Elizabeth to provide support to the FSU in standardizing accounting and loan tracking systems and planning for the transition from ACDI/VOCA project support to CEBI's management with support from partner CHF.

CEBI's focus continues to target increasing the loan portfolio while keeping the at-risk loans to a minimum (well below 10%.) During this reporting period, the FSU has contributed to efforts to coordinate the partner organizations within the CEBI family – working to assess the quality of the business plans of potential clients, provide loans, and identify appropriate trainings for clients. A draft of the CEBI business plan was completed in December, and the entire project team is now engaged in finalizing the plan and mobilizing to ensure that CEBI develops into a strong local institution.

More than 500 loans were approved, indicating that numerous aspiring entrepreneurs were assisted with a capital injection. Assistance was given to new and existing clients. 80% of these went to women, and there was job creation.

In the past six months the FSU has achieved its outputs and deliverables, thanks to great teamwork from all involved (donors, management, staff.) Due to the results of the past six months we have moved into phase two.

3. Business Development

As the FSU has to generate enough revenue in order to be financially sustainable, a portfolio of sufficient size must exist to generate sufficient revenue to cover all operational costs at the FSU level initially, and of CEBI in general. This necessitates a constant flow of business into the system. Therefore, in addition to the applicants who visit the FSU for loans, staff members have made a decision to personally approach individuals with good business acumen and offer them financing. CEBI's success in these business development endeavors lies in the unique competitive advantage of CEBI's approach:

- For-profit orientation,
- Township focus,
- Combination of non-financial business support with financial services,
- Focus on financial management training for customers,
- Emphasis on client impact,
- Pro-active facilitation between township businesses and medium/large firms in Port Elizabeth,
- Strong performance-based and efficiency culture,

- Effective and pro-active service delivery,
- Professional team with broad business skills and technical support capability as well as field orientation.

This competitive advantage has opened the door for CEBI to negotiate contracts with local government and other stakeholders to take on key roles in delivering business and financial services in the townships. A large number of private sector firms are aware of CEBI’s reputation and have a positive response to discussions of developing functional links with CEBI. This has been the case with the municipality, as well as COMSEC, a Port-Elizabeth based advisory center, USEC, local schools, and other stakeholders. CEBI has also made significant inroads to working with local associations and cooperatives such as ACHIB and Ministry of Education schools.

The FSU has also been active in assessing the market demand for new loan products and developing new varieties of loans to target this demand. The new “Speedy Loans,” for example, offer small loan amounts for very short repayment periods to people attempting to respond to an immediate business opportunity. These loans require a solid business idea as well as strong experience in the area they are trying to finance. Speedy loans are structured carefully and accessed through associations and cooperative groups to reduce risk, and have been met with overwhelming success, attracting a total of 767 borrowers, with 88% repayment rates.

4. Program Achievements

- Of the 1,223 applications processed since initiation in April 2001, 946 or 77%, relate to the period under review. In monetary terms, R3,224,950-worth of applications have been approved, of which R1,271,758.72 relate to the period under scrutiny.
- Of the total of 868 loans approved since inception, 81% relate to the past six months. The additional loan officer and bookkeeper will help increase the overall capacity of the FSU to roll-out more high-quality loans.

	Accumulative Total	Past Six Months	% of Total
Total applicants	1,223	946	77%
Rand value	5,202,641	3,224,950	62%
Approved loans	1,067	868	81%
Rand value	2,539,292	1,330,462	52%

B. Specialty Coffee Production in East Africa-SCOPE

This report, from the EAFCA secretariat, is the fourth quarter report on the SCOPE Project, covering the period from April to June 2003, and contains a summary of activities over the three-month period, and is categorized under four headings. However, please note that only the first two headings – Secretariat Establishment and Regional Policy Dialogue and Coordination, relate directly to the objectives and results under the SCOPE grant. The additional components are included to demonstrate how the SCOPE Program, through its support of the operating platform, is serving to leverage results beyond the span of the SCOPE Program.

Component 1: Establishment of the EAFCA Secretariat

1.1 Increased promotion of EAFCA through the Internet and other multimedia means

A new web-site was developed with support from the Regional Agricultural Trade Expansion Support (RATES) Program, to promote EAFCA's planned conference in February 2004, in Nairobi. The site became very popular with an average of 2,000 hits per week. As a result of this additional inquiries have been received regarding business opportunities, which have been passed on to members to take up. The web site address is: www.worldswildestcoffee.com

1.2 Annual External Audit Conducted

The audit of EAFCA's accounts for the financial year ending 30th September 2002 was completed by Ernest and Young certified Public Accountants and their draft report was presented in January 2003 and was later considered by the Finance Committee and was adopted by the Board, at the 5th sitting of the Board of Directors. A copy is attached for your information.

1.3 Development of a New Finance & Accounting Manual for EAFCA

EAFCA's Finance and Accounting Manual was finalized and adopted by the Board of Directors at their sitting in April 2003, and became effective on June 1.

1.4 Additional Sources of Funding for EAFCA Activities

Communication was received from the Common Fund for Commodities (CFC) that EAFCA's request was to be considered at the CFC Consultative Committee meeting to be held on 12th July 2003. Two areas were highlighted of particular interest to the CFC and these are Coffee Certification Programme Development and the Improvement of Coffee Auction Systems.

Discussions continued with the ICRAF (Nairobi) Regional Office, in the development of a regional project aimed at promoting shade trees among coffee farmers in the six countries of Burundi, Ethiopia, Kenya, Rwanda, Tanzania and Uganda.

1.5 Sales at SHOPRITE

EAFCA continued with its promotion of domestic consumption through promotion of a special brand of coffee through the SHOPRITE supermarket in Kampala. This was also part of the wider promotion of a regional brand of specialty coffees from the EAFCA countries, which are to be introduced to the greater chain of the SHOPRITE stores across Africa. A breakthrough was made during the quarter in terms of securing the access to the South African market to allow EAFCA to promote its brands there. It is expected that the first shipment to South Africa will be made during the month of August.

During the quarter, there were average sales of 212 packets per month for April and June, exceeding the target of 195 packets per month. However, no deliveries were made in May due to changes in stock management procedures that was going on at that time.

1.6 Contacts Made at the Specialty Coffee Trade Fairs

With support from ACDI/VOCA, a booth was obtained for EAFCA's participation in the 15th Specialty Coffee Association of America (SCAA) conference and exhibition held in Boston, MA, 25-28 April 2003. Support from A/V was complemented by Chemonics International,

through the RATES program in booth decoration and sponsorship of meetings for EAFCA members to meet US traders. Another coffee exhibition, held in Rome, Italy, on 14-18 June, was supported by RATES program and had five EAFCA chapters represented in the booth and a total of 17 participants as exhibitor staff.

1.7 Development of Platform for Trading Specialty Coffee from Eastern Africa

The establishment of a trading platform for specialty coffee in the region is seen as a long term project which will be carried out in phases. A web-based interface will be developed beginning in the month of August, and the target is to have it operational by the February 2004 conference in Nairobi.

1.8 EAFCA Secretariat Able to Send Financial and Program Reports to Donors and Board on the Required Regular Routines

The Secretariat has promptly sent monthly financial reports to the donors and regular program and financial reports to board members.

1.9 Recruitment of New EAFCA Members

During the quarter, nine new members were added to EAFCA, thanks to the successful promotion of the regional coffee both in Boston and Rome.

1.10 Preparations for the SCAA Conference & Exhibition to Be Held in Boston

The Secretariat worked with both ACIDI/VOCA Washington staff and the RATES office in Nairobi in the preparations for EAFCA's participation in the 15th Annual SCAA Conference & Exhibition to be held in Boston, Massachusetts, 25-28 April 2003. EAFCA acquired a booth large enough to accommodate all six chapters, and arrangements were also being made to place EAFCA coffee into the Roasters Guild during the exhibition.

1.11 Preparations for the 1st African Fine Coffee Conference & Exhibition

The secretariat was engaged in preparations for the first African Fine Coffee Conference & Exhibition, which is slated for 19-22 February 2004. EAFCA is receiving significant support from RATES in the organization of the above event. The conference will be held in Nairobi, and will provide many opportunities for both coffee safaris. The theme of the conference: "the World's Wildest Coffee" has caused a lot excitement, as demonstrated by the views expressed by visitors to the EAFCA booths in both Boston and Rome, and communications that have been received at the secretariat. Stanley Marengue, A/V's staff at EAFCA, is taking the lead in coordinating the arrangements for this conference.

Component 2: Regional Policy Dialogue and Coordination

2.1 List of Policy Makers from Each Chapter

Work commenced in the month of January 2003, in carrying out a policy study in the six countries of Burundi, Ethiopia, Kenya, Rwanda, Tanzania and Uganda. By end of March, the study was completed in June, and the final draft report. The task of drawing up the list of policy makers in each country was also carried out, and was to be completed in the course of the next quarter.

2.2 An E-mail Based Policy List-serve Developed

In conjunction with the foregoing activity, the development of an e-mail based policy list-serve commenced, and it is expected that this will be completed in the course of the next quarter.

2.3 Formation of Regional Policy Task Force

The task of establishing a regional policy task force is to be concluded at the EAFCA regional forum to be held in Ethiopia 16-17 October 2003.

2.4 Regional Coffee Policy Forums

Arrangements for the holding of the first regional coffee policy forum were frustrated by the insecurity in the region, owing to the Iraq war, but the forum was to be re-scheduled to a later date.

Component 3: Support for Smallholder Organizations

3.1 Coffee Price Risk Management Pilot Projects

The Finance and Projects Manager attended a meeting of the International Task Force (ITF) on commodity risk management in London during the month of June. At the meeting Eastern African, and in particular Tanzania and Uganda, were leading in the pilot test cases in coffee. Replications were reported to be rapid in Tanzania and also more were expected in Uganda during the new coffee season for the Western region which starts in the next quarter. The lessons learnt in coffee are being used to start risk management initiatives for cotton producers.

The Commodity Risk Management Group (CRMG) of the World Bank is looking at other countries in the region especially Kenya and Ethiopia to see if the project could be started in those countries. The Finance and Projects Manager of EAFCA has continued to serve on the ITF and to work liaise with the CRMG on some operational issues.

3.2 Development of Materials for Coffee Farming as a Business (C-FaaB)

A study was commissioned for the National Smallholder Business Centre to produce training materials for coffee farmers. The materials, to be known as Coffee Farming as a Business (C-FaaB), were to be adapted to the individual country situations once the master document is produced. The final report from this study is expected in the next quarter.

Component 4: Establishment of a Market Platform and Specialty Coffee Exchange

4.1 Country and Regional Coffee Cupping Competitions

No cupping competitions were held during this quarter. It was decided that future competitions would be conducted under the guidelines that would be developed with support from RATES and Coffee Corps. This would ensure both professionalism and credibility in the process and become an effective publicity tool. The secretariat is to introduce the "EAFCA Fine Cup of Choice" as the regional cupping selection during which the coffee for Internet auctions will be selected. These will be preceded by national cupping selections and orientation of cuppers. The first orientation of cuppers is planned to take place during the month of August 2003.

4.2 Internet Coffee Auctions

No Internet auction was held during the quarter, but was planned to be held during the Conference & Exhibition to be held in Nairobi in February 2004. The study conducted by a Jan van Hilten, founder member of EAFCA, also an independent coffee consultant, in evaluating EAFCA's first cupping competition and Internet auction is to serve as a guideline. A number of recommendations were made, including one that it was not prudent for EAFCA to hold any Internet auction until critical issues pointed out in the report were addressed. These included the issue of adequate financing, publicity and the support from the Specialty Coffee Association of America's (SCAA's) Cup of Excellence program.

4.3 Mapping of Coffee Appellation

Plans were concluded for the launching of the appellation pilot project in Uganda, to be supported under the RATES project. Activity under this project was to commence in July 2003, and would take one year. Support was also to be provided to the Rwanda Chapter, in the development of the on-going coffee appellation activity.

4.4 A Feasibility Study for the Establishment of a Regional Coffee Exchange

This activity is planned for the future, and will be executed later in the year with support from RATES.

4.5 Establishment of a Market Information System

With support from RATES, the Secretariat was to receive technical assistance through a communications expert supplied by RATES, to assist in improving EAFCA's communication and in the setting up of an information system.

C. ANGOLA

1. Program Overview:

The CDP Angola program is part of a three-way public-private alliance between ACIDI/VOCA, USAID and the private sector oil company ChevronTexaco, through the Cabinda Gulf Oil Company (CABGOC), a consortium of oil companies registered in Angola. The alliance will begin to increase household wealth for a large number of families in Cabinda Province through farmer-owned agribusiness associations, agricultural input and produce marketing centers, business and market linkages, and access to financial services, with a focus on improved produce marketing systems.

USAID-funded components will enable the AAC and other producer groups throughout Cabinda, Cacongo and Buco Zau to produce a range of crops for sale within the province, to Luanda and other cities in Angola, and to the neighboring countries of Congo-Brazzaville (ROC) and Congo-Kinshasa (DRC). Small farmers within Cabinda will stimulate the local economy and reduce the cost of food for Angolan consumers. Targeted sub-sectors will include: vegetables and fruit, poultry and eggs, oilseeds, groundnuts, cassava and beans, and coffee.

Program Goals:

- strengthen farmer organizations around a range of products;

- establish agribusiness service centers (ASCs) to provide decentralized technical assistance and inputs;
- promote cross-border trade;
- develop a market information system; and
- design sustainable financial service mechanisms.

Expected Results:

- farmer groups will have fulfilled multiple contracts to sell fruit and vegetables to Luanda;
- cross-border trade by participating farmers will have risen by at least 30%;
- at least 1,000 farmers will be purchasing inputs through agricultural service centers or directly through producer organizations;
- the average income for participating farmers will have risen by at least 10% per year;
- 50% of participating farmers will receive and understand market information on a regular basis;
- 300 farmers will have been trained in functional business literacy; and
- organized farmers in Cabinda will have access to appropriate and sustainable financial services.

2. Activities this Reporting Period:

ACDI/VOCA has continued its recruiting efforts for an expatriate agribusiness manager. ACDI/VOCA intends that the selected candidate will be a Portuguese-speaking mid-level expatriate experienced in association development, as well as in the production, processing, financing and marketing of a range of agricultural products. At the close of the reporting period, a strong candidate has still not been found for this position, although a fresh recruitment drive had solicited a number of new CVs.

Since the CDP component was designed to build upon the ChevronTexaco-funded Cabinda Agribusiness Development Project (CADP) – and as such, support staff and many operating costs were budgeted under the CADP – we have been reticent to press ahead too much in advance of receiving the ChevronTexaco contract, which is now in its final draft and ready to be finalized by ACDI/VOCA's Regional Sr. Vice President and General Counsel.

Os Líderes da Associação apresentam seus Relatórios na Assembleia Geral

Os Líderes da associação (Presidente, Tesoureiro, Conselho Fiscal, Chefe de Produção e outras comissões) devem apresentar os seus relatórios de actividades na Assembleia Geral para o conhecimento dos membros e aprovação ou definição de novas actividades que geram lucros.



A apresentação de relatórios por parte dos líderes é uma forma de avaliar e melhorar as actividades destes órgãos na associação.

Sumário

As doze características de uma Associação Empresa são:

- Ter um sistema de contabilidade que funciona
- Ter Conta Bancária
- Ter os três Órgãos Sociais a funcionar (Assembleia Geral, Conselho de Direcção, Conselho Fiscal).
- Ter um Plano de Campanha Agrícola
- Ter um Plano de Comercialização
- Estabelecer Pontos de Recolha

- Exigir a Transparência e Responsabilidade dos seus Líderes
- Ter membros que pagam Jóia e Quotas
- Receber e utilizar informações do Mercado (Preços)
- Ter Registos de Vendas.
- Cumprir contratos com parceiros do sector privado
- Ter capacidade para negociar melhores preços

**Quem pode ajudar a tornar
a vossa Associação em
“Associação Empresa”?**

Nós podemos!



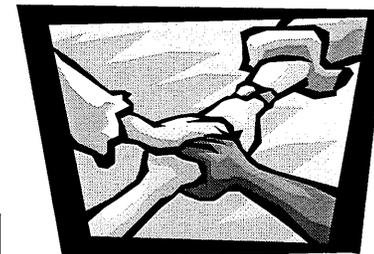
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ASSOCIAÇÃO EMPRESA

*“Pôr mais dinheiro nos bolsos
dos camponeses”*



RENDER / CDP
AC Di/VOCA

O que é uma Associação Empresa?

Uma associação empresa é um grupo de pessoas que fazem o mesmo tipo de trabalho ou que têm os mesmos interesses para fazer lucros. A associação empresa faz a comercialização para os mercados que pagam os melhores preços pelos produtos dos seus membros.



Características de uma Associação Empresa

- 1- Os membros da associação pagam jóia e quotas com o fim de criar um fundo operacional
- 2- Existe um regulamento interno ou estatuto que é respeitado.
- 3 - Existe um plano anual de campanha agrícola .
- 4 - Os membros criam um plano de comercialização da sua produção.
- 5 - Existe um plano de actividades que está sendo cumprido;
- 6 - Existe um sistema de registo de vendas mensais .
- 7 - Existe um sistema de contabilidade que funciona e uma conta bancária.
- 8 - Existe um sistema de controlo de qualidade da produção a ser vendida.
- 9 - A associação vende os produtos fora da machamba para obter maiores lucros
- 10 - A associação empresa assina e cumpre contratos de produção e venda dos seus produtos com parceiros do sector privado.



Os Benefícios de uma Associação

Benefício da Assistência Técnica

A associação empresa é composto por vários membros e representa vários interesses que estão virados para o grupo obter lucros.

– Os membros da associação podem beneficiar-se da assistência técnica gratuita. Se estes membros não estiverem filiados na associação não poderão beneficiar-se desta assistência porque é quase impossível assistir a todos os produtores individuais dum determinado distrito/localidade.



Assim os membros da associação podem trocar experiências e partilhar a assistência técnica de modo a garantir uma boa produção, um produto de qualidade e melhor escoamento da produção .

Vendas em Grupo ou Colectivas

– Muitas vezes os compradores (grossistas) só compram os produtos em grandes quantidades, e são eles que pagam o melhor preço. Como pode ver, um único membro será incapaz ou não reúne as quantidades do produto para este comprador, e assim não terá os lucros que deseja obter.



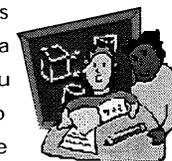
Então a venda colectiva é o melhor caminho ou solução para que os membros possam vender os seus produtos a grandes compradores ou grossistas.

Portanto a venda em grupo irá trazer vários benefícios para os membros da associação, tais como;

- Redução de custos de transporte.
- Possibilidade de melhorar o controlo de qualidade do produto.
- Volume do produto que pode resultar no pagamento de melhores preços.
- A concentração do produtor num só ponto facilita as negociações com transportadores/compradores.

Capacitação dos membros e informação dos mercados (preços)

- As associações empresas procuram sempre melhorar a qualidade do seu produto ou serviço no desenvolvimento da associação. Este desenvolvimento requer a capacitação dos membros para garantir o melhoramento do produto ou serviço.



- As associações empresas buscam informações de mercado (preços) e divulgam estas informações para os seus membros de modo a melhorar o seu poder de negociação e de venda dos produtos.



- O Chefe de Produção, deve registar os dados individuais dos membros para o caderno da associação. Os Registos devem ter informações sobre as despesas e as vendas realizadas pelos membros da associação.
- O Chefe de Produção deve sempre informar a ACDI/VOCA ou UDACS - UCAMA sobre os registos das despesas e vendas da associação para estes parceiros saberem o desempenho e rendimento de cada associação.

4 - Participar no Controlo de Qualidade da Produção

- O Chefe de Produção é a pessoa responsável na associação de verificar os membros que não cumprem com os trabalhos de manuseamento pós colheita, isto é : secagem, peneiragem, limpeza selecção, ensaque, pesagem e embalagem de maneira que todo produto entregue pode ser de boa qualidade.



5 - Lidar com os promotores de negócios nas aldeias (PNAs).

- Os PNAs são um recurso de apoio para os Chefes de Produção.
- Os PNAs são formados para ajudar as associações a fazerem as interpretações das listas de preços entregues todas as semanas. Eles podem ajudar a fazer os cálculos de custos de comercialização da produção

- Os PNAs são formados em controlo de registo de vendas e nas estimativas de produção.
- Eles podem ainda apoiar a associação na criação e gestão de pontos de recolha.
- Os PNAs ajudam as associações a controlar a qualidade da produção vendida. Por conseguinte, os Chefes de Produção devem coordenar a sua acção em conjunto com o PNA designado na localidade.

Quem pode ajudar o chefe de produção a seguir as suas tarefas e funções na sua associação?

Nós podemos!



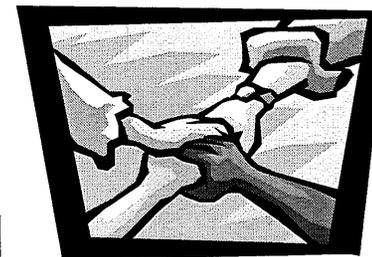
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TAREFAS E FUNÇÕES DO CHEFE DE PRODUÇÃO

"Pôr mais dinheiro nos bolsos dos camponeses"



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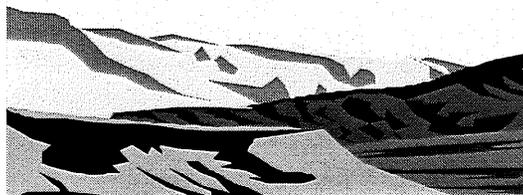
As Funções e Tarefas do Chefe de Produção

É a pessoa chave no desenvolvimento ou avanço da associação como empresa. Por isso o chefe de produção deve saber ler e escrever e ser capaz de preencher registo das vendas. Se houver dificuldades de encontrar uma pessoa com estas habilidades na associação, deve-se informar aos Técnicos da ACDI/VOCA ou aos Assistentes do Campo das UDACs -UCAMA, para ajudar a recrutar e formar uma pessoa que possa auxiliar ou substituí-lo.

O trabalho do Chefe de Produção pode ser auxiliado pelo Vice-Presidente da associação ou por uma pessoa escolhida ou eleita pela Assembleia Geral da associação.

O Chefe de Produção deve sempre acompanhar todas as visitas dos Técnicos da ACDI/VOCA ou Assistentes do Campo das UDACs -UCAMA.

O Chefe de Produção é responsável de receber todas as mensagens para melhorar as técnicas e introduzir as novas práticas de produção e

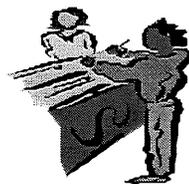


comercialização.

Chefe de Produção é Responsável de:

1— Planificar a Produção e Garantir o Cumprimento do Programa.

- O Chefe de Produção é a força dinamizadora na planificação das metas de produção de cada campanha. Para tal deve sempre motivar aos membros a aumentarem as suas áreas de cultivo para aumentarem a produção e o seu rendimento (receitas).



2— Zelar pelo Cumprimento das Metas / Plano de Produção.

- O Chefe de Produção deve fazer o acompanhamento das metas ou plano de produção de cada membro para verificar se o membro está ou não a seguir o seu plano para a campanha, de modo que a associação não venha a ter problemas de cumprir com os seus compromissos no momento da colheita.
- O Chefe de Produção deve garantir que os membros da associação estão a seguir as recomendações técnicas. Por exemplo:
- O Chefe de Produção deve verificar se os membros estão a seguir as quantidades de semente por área, a época de sementeira, os compassos e outras recomendações que garantem a qualidade do produto.

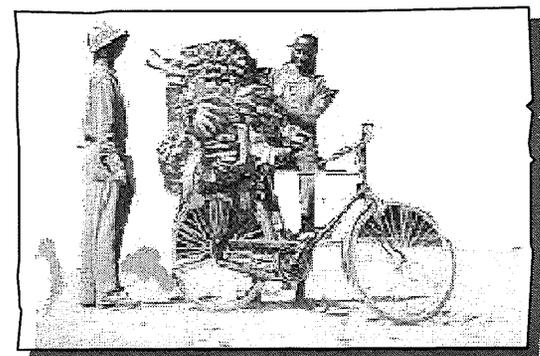


ACDI VOCA

- O Chefe de Produção deve garantir a rotação de parcelas para evitar doenças e pragas nas culturas.
- O Chefe de Produção deve fazer o levantamento dos problemas ou dificuldades que os membros estão a encontrar
- O Chefe de Produção deve visitar as parcelas dos membros e procurar saber quais os problemas que os membros estão a encontrar na realização das suas tarefas para o cumprimento das metas.
- O Chefe de Produção deve transmitir ou reportar estas dificuldades para os Técnicos da ACDI/VOC ou aos assistentes de campo das UDAC, UCAMA e DPA.

3— Registrar todas as vendas e despesas efectuadas pela associação

- O Chefe de Produção deve verificar e controlar todos os registos de vendas efectuados pelos membros para garantir que os dados que a associação tem estão certos.
- Garantir que todos os membros estão a registar as suas despesas e todas as suas vendas mensais.



Adubação

- Se o produtor tiver **poucos recursos**, deve aplicar um saco de adubo de fundo, N-P-K (12-24-12) por hectare.

Se o produtor tiver **médios recursos**, ele pode aplicar dois sacos de N-P-K (12-24-12) por hectare, de maneira que aumenta os seus rendimentos.

- **A aplicação correcta do adubo de fundo** consiste em abrir um buraco com uma pua ou pau a 10 cm da base do caule da planta e a uma profundidade de 15-20 cm. Logo coloca uma ou duas tampas de garrafa de Coca-Cola em cada buraco, assim permitindo o adubo ser consumido pelas raízes. Como regra geral, a colheita faz-se 120 a 130 dias

Colheita e Maneio pós—Colheita

após a sementeira, dependendo das variedades.

- A maturação do Girassol caracteriza-se pelo amarelecimento das folhas a partir da base do caule.

Nota-se a secagem das costas das cabeças: estas passam de cor amarela a castanha.

- **Maneio pós—Colheita:** o girassol pode sair do terreno com 20% de humidade. Devendo secar até obter 10% de humidade. Para entrega ao comprador deve fazer a selecção, eliminando sementes vazias, impurezas, lixos, pedrinhas, etc. Se guardar os sacos em casa, assegurar que os mesmos estão fora de contacto com o chão.



Rendimento

Em sequeiro duma maneira geral a produção vai de 500—1000 kg/há. O rendimento depende muito da variedade de semente, tipo do solo, amanhos culturais e esforço para cumprir com as exigência de rotação com outras culturas.

Utilização da Semente de Girassol

A semente é utilizada para extracção do óleo.

Os resíduos ou bagaços vulgarmente chamados por tortaev, é semelhante a da soja e possui cerca de 61% de gordura e 40% de proteína; por conseguinte — é excelente complemento na ração de gado e galinhas



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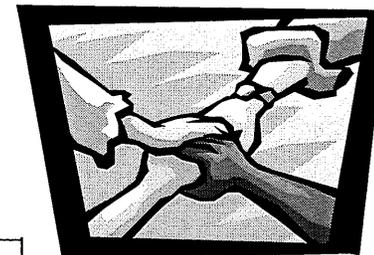
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PRODUÇÃO DE GIRASSOL

"Pôr mais dinheiro nos bolsos dos camponeses"



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Girassol

O Girassol é uma cultura produzida para extracção de óleo. Ultimamente tem concorrido com outras culturas oleaginosas e em certos casos quase que substitui o amendoim pelos seguintes aspectos:

- produção de maior teor de óleo.
- Ciclo vegetativo curto
- Custo de produção baixo.



Exigência da Cultura

Clima

De um modo em geral o girassol dá-se bem em todo tipo de clima, desenvolve-se bem em climas tropicais subtropicais e temperados. Resiste a seca porque tem raízes profundas.

Pluviosidade

A cultura com uma pluviosidade de 250 mm pode desenvolver. A óptima anda em volta de 400–500 mm. De notar que as variedades puras ou altas são as mais exigentes em água.

Solos

Pode desenvolver-se em todo tipo de solo, no entanto a preferência está nos solos arenosos, argilosos, argilo-arenosos férteis de consistência média, bem drenados, ricos em matéria orgânica (estrume), com um pH de 6–7,5.

Rotação da Cultura

Sendo uma cultura esgotante do solo não é aconselhável que se faça 2 anos seguintes no mesmo terreno. Aconselha-se em cada 1-2 anos sempre seguido por uma leguminosa.

É uma excelente cultura para entrar em rotação com feijão nhemba, amendoim, trazendo a vantagem de não esgotar o terreno.

Consociação

O girassol poderá se consorciar com milho. Mas atenção, o girassol poderá só se semear depois do milho estiver com as espigas prontas, isto é Janeiro/Fevereiro. Fazendo-se em monocultura, goza da vantagem de maior rendimento. As sementes recomendadas ultimamente por qual quer

Sementes

interveniente no sector são as híbridas, por estas terem o maior teor de óleo, ser de estatura baixa, ciclo curto e de bom rendimento.

Sendo recomendadas as seguintes sementes híbridas:

PAN 7369 - Bem adaptado aos factores climáticos

- Maturação e colheita: 135 - 140 dias
- Boa uniformidade na maturação
- Estatura média 160 Cm
- Sementes listradas
- Conteúdo de óleo 46%
- Rendimento excelente

PAN 7351 "Alta performance"

- Colheita 130–140 dias
- Excelente uniformidade
- Altura média da planta 150 Cm
- Sementes listradas
- Conteúdo de óleo é de 46 %
- Rendimentos excelentes

Nota : Quantidade de semente por hectare é de 5kg.

Época de Sementeira

Para a boa produção e rendimento a sementeira em sequeiro deve começar em Janeiro até meados de Fevereiro de maneira que a colheita conceda com uma época onde não haja chuva.(seca e fresca).



Compasso

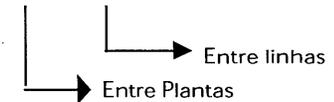
De um modo geral os compassos estão relacionados com:

- O grão de humidade.
- fertilidade do solo.

Os compassos mais utilizados em Moçambique são :

20 -30 x 90 Cm

23 - 30 x 90 Cm



Profundidade de Sementeira

A profundidade não deve ser exagerada porque poderá não germinar a semente. não pode usar uma profundidade que exceda 7.5 Cm e com uma cobertura de terra normal.

Amanhos Culturais

1º Desbaste: - com o objectivo de fornecer o espaço suficiente para o desenvolvimento da planta de modo a obter plantas robustas que fornecem-nos bons aquénios com um bom teor de óleo e bem formados. Recomenda-se deixar uma planta por covacho.

2º Sacha manual—Deve-se realizar 1 a 2 sachas, dependendo do estado de desenvolvimento das ervas daninhas. Durante as primeiras 4 semanas depois da germinação, deve ter providência ao controlo. Os rendimentos máximos são obtidos com um controlo das erva durante o primeiro mês
PRAGAS: pássaros: podem ser controlados através de espantalhos ou pessoas batendo em latas ou tambores ruidosos ou ainda através de armadilhas.

Vantagem dos Pontos de Recolha

- Vendas colectivas
- Reduz os custos de transporte, refeições e alojamento.
- Melhor controle de qualidade dos produtos.
- Volume do produto, que possa atrair o comprador
- Encoraja os transportadores a chegar onde está o produto.
- Preparação antecipada de organizar e manter o produto pronto a ser transportado.
- Fácil localização para os compradores
- Se tudo correr bem, maiores receitas aos produtores.



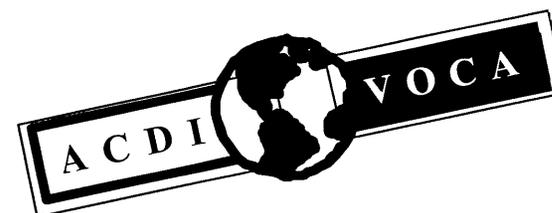
Quem nos poderá ajudar com o escoamento dos nossos produtos?

Nós podemos!



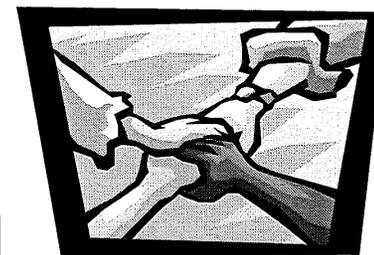
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PONTOS DE RECOLHA

"Por mais dinheiro nos bolsos dos camponeses"



**RENDER / CDP
ACDI/VOCA**

O que é um Ponto de Recolha?

Um Ponto de Recolha é um local onde os membros das associações irão concentrar ou juntar os seus produtos para enquanto esperam pelo transporte para escoarem e



venderem os produtos.



O transportador quer a sua vida facilitada. Ele não quer ir de machamba a machamba para

recolher o produto porque ele gasta tempo, pneus e combustível.

Um Ponto de Recolha deve estar bem situado, isto é, perto da estrada e com as vias de acesso (estradas) transitáveis e com fácil localização. A limpeza das estradas para garantir que os carros passem é da inteira

responsabilidade dos membros das associações



Os Pontos de Recolha deverão ter infraestruturas mínimas como alpendre, com cobertura para evitar que os produtos se molhem e com mecanismo para garantir a segurança do produto. Um Ponto de Recolha deve ser feito de material local, sem requerer muitos custos (despesas). Um Ponto de Recolha deve possuir no mínimo uma balança para facilitar a pesagem dos produtos.

Principais características de um Ponto de Recolha

- 1—Reúne um volume de produto para que possa encher o camião do comprador.
- 2—Tem estradas transitáveis que ligam o ponto de recolha a estrada principal
- 3—Serve como um ponto de concentração da produção dos membros dos grupos.
- 4—Servé de ponto de colecta para várias associações
- 5—Protegé minimamente o produto
- 6—Facilita o controle do peso, da qualidade e da organização para a venda em grupo
- 7—Serve como ponto de encontro e ponto de pagamento aos produtores membros

Principais Actividades de um Ponto de Recolha



- Peneiragem dos produtos para retirar sujidades.
- Pesagem dos produtos para o seu controle.
- Controlo da qualidade do produto.
- Ensacamento dos produtos.
- Registo do produto e da respectiva quantidade.
- Arrumação do produto para facil carregamento.
- Limpeza do local para garantir um bom ambiente entre os produtores e os seus clientes.

- Penalização dos membros que não cumprem com as regras de controlo de qualidade.
- Contacto com os transportadores para escoar o produto.
- Ponto de negociação com transportadores ou outros compradores.
- Fixação das listas de preços semanais num local onde os membros podem ler e estudar.
- Ponto onde se faz o calculo de custos de comercialização para cada produto de modo a estimar os lucros esperados

Como organizar um Ponto de Recolha

Para organizar um ponto de recolha, as associações devem fazer o seguinte:

- Criar uma comissão voluntária dos membros envolvidos
- A comissão deve verificar e garantir a qualidade e a quantidade do produto entregue e registar o produto.
- Fazer a escala (programa) de guarnição para os membros e fiscalizar o cumprimento.
- A comissão deve decidir sobre quais os grossistas e transportadores a contactar para o escoamento e negociar a modalidade de pagamento e o preço do produto entregue.



A NOSSA METODOLOGIA

- Promover a criação e gestão de associações – empresas.
- Recrutar e formar promotores de negócios locais (PNAs).
- Estabelecer sistemas de formação intensiva ao nível de cada associação.
- Ajudar os grupos assistidos a desenvolverem uma variedade de actividades económicas rentáveis.
- Incluir a alfabetização funcional e cálculos básicos como partes integrais da formação prestada.
- Facilitar o acesso à tecnologia melhorada e as informações de comercialização.
- Promover vendas em grupo através da gestão de pontos de recolha.
- Facilitar a ligação da associação – empresa com serviços financeiros.



Neste momento a ACDI/VOCA funciona com Centro de Desenvolvimento de Negócios (CDN's) em Manica, Sussundenga e Chimoio / Gondola. Nestes centros

funcionam os departamentos de produção agropecuária, comercialização, assistência técnica e formação.

Exemplos de ACDI/VOCA Global:

Na Etiópia, os especialistas da ACDI/VOCA formaram 590 promotores rurais do estado sobre os princípios das associações empresas. Estas associações fornecem milho sob contrato à PMA.

No Malawi, o programa criado pela ACDI/VOCA-NASFAM têm mais de 100,000 membros e providencia serviços de transporte colectivo, compra a grosso de adubos e serviços de comercialização de amendoim, arroz, piri-piri sacana e outros.

Em Moçambique, 70 Associações de pequenos produtores na província de Manica celebraram e cumpriram com os contratos de produção de mais de 1.000 hectares de girassol com a SAGREV e 275 hectares de Feijão Nhemba com SEMOC.



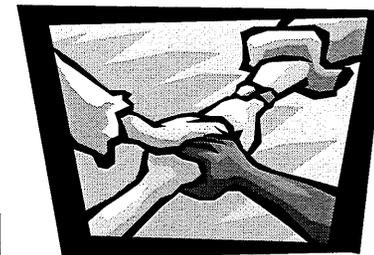
Projecto RENDER e CDP

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O QUE É ACDI/VOCA?

"Pôr mais dinheiro nos bolsos dos camponeses"



RENDER / CDP
ACDI/VOCA

O QUE É ACDI/VOCA?

- Somos uma organização privada sem fins lucrativos.
- Representamos e implementamos o sistema de desenvolvimento de cooperativas e associações de pequenos produtores em países em vias de desenvolvimento.

MISSÃO DA ACDI/VOCA

- Prepara e ensina mulheres, homens e jovens camponeses e outros pequenos empresários no mundo inteiro para ter sucesso na economia

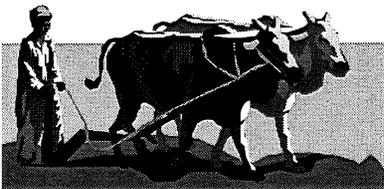
Presença

global.

No mundo: 37 países e 52 projectos.

Em África: 11 países incluindo Malawi, Kénia, Ruanda, África do Sul, Etiópia, Uganda, Cabo Verde, Camarões, etc....

- Ajuda aos camponeses a produzirem lucros e a gerirem as suas finanças.
- Constrói economias rurais.
- Promove acções em grupo (a criação de associações e cooperativas) no âmbito do sector privado.
- Ajuda aos camponeses a controlar melhor as suas actividades através da formação em planificação e gestão de negócios e comercialização.



Moçambique

A ACDI/VOCA começou as suas actividades em Sofala em Junho de 1997 com o objectivo de fortificar as associações locais através do fornecimento de uma parceira única de assistência técnica, usando as perícias de profissionais locais e internacionais altamente qualificados.

Em 1998 a ACDI/VOCA trabalhou numa iniciativa com as comunidades locais, INDER e a PNUD em Tete para melhorar a oferta dos serviços financeiros sustentáveis.

Na actualidade a ACDI/VOCA implementa duas iniciativas na Província de Manica. O Projecto RENDER (Reforçar Negócios para o Desenvolvimento Rural) cria associações empresas e fornece formação e assistência técnica a estas. O componente CDP (Projecto de Desenvolvimento Cooperativo) trabalha com RENDER e outros intervenientes no sector de associações e empresas rurais. CDP consolida, cria e dissemina matérias didácticas e metodologias adequadas para a formação destas na áreas de negócios, comercialização e gestão de empresas.

A ACDI/VOCA é financiada pela Agencia Norte americana de Desenvolvimento Internacional (USAID), ajudando a esta a atingir o primeiro objectivo estratégico – aumentar o rendimento dos pequenos produtores rurais no centro e norte do País.



A ACDI/VOCA

- NÃO promove programas sociais.
- NÃO oferece donativos
- NÃO cria dependências.



A ACDI/VOCA faz o seguinte :

- SIM, trabalha com camponeses e pequenos empresários rurais.
- SIM, reduz a pobreza através de ensino e troca de experiência em gestão de empresas, comercialização e a responsabilização dos nossos parceiros.
- SIM, trabalha com mulheres, homens e jovens.
- SIM, dar formação e assistência técnica.

AREAS DE INTERVENÇÃO

- Produção em agricultura e pecuária, processamento e sistemas de comercialização.
- Desenvolvimento de Cooperativas e Associações.
- Sistemas de banco rural e gestão financeira.
- Gestão de recursos naturais.
- Serviços de consultoria e voluntários (Banco de dados DE 5.500 voluntários profissionais.)



- Serviços de extensão rural com base na planificação e gestão de empresas.
- Programas de valorização e engajamento económico de mulheres e jovens rurais.

Perguntas frequentes sobre o HIV/SIDA?

O que significa HIV positivo?

- Uma pessoa é HIV positiva se tiver provado através de um teste de laboratório de HIV que tem HIV no seu sangue. A isto chama-se ter um resultado "positivo".

O que significa HIV negativo?

- Diz-se que uma pessoa é HIV negativo se fizer um teste de HIV e este indicar que não possui HIV no sangue. Contudo, uma pessoa pode ter HIV no sangue e o teste indicar que é negativo. Isto acontece porque podem passar até seis meses depois da infecção para que o sangue reaja ao HIV. Por isso se quiser ter a certeza e segurança de que é HIV negativo, tem de fazer outra vez o teste.



Onde é que se faz o teste de HIV?

- Existem agora disponíveis nos centros de saúde os chamados "Gabinete de Aconselhamento e Testagem Voluntária" (GATV).
- Os GATV servem para você fazer o teste de HIV ou para saber o seu estado de saúde em relação a HIV. O GATV serve também como local de aconselhamento para as pessoas que vivem com HIV ou que são HIV positivos.

Como sabemos se a pessoa tem HIV/SIDA?

- Não podemos ver que uma pessoa tem HIV. Muitas pessoas HIV positivas tem um aspecto mais ou menos saudáveis durante muitos anos. Só depois de ficar infectado muitos anos é que a maior parte das pessoas ficam doentes com o SIDA.

Como evitar a HIV/SIDA?

É preciso evitar as HIV/SIDA e não existe vacinas contra SIDA.

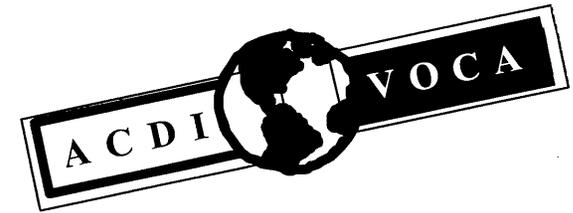
- Usar o preservativo (o Jeito) nas relações sexuais que acontecem fora da casa, isto é, relações sexuais com pessoas que não são nossas esposas ou maridos.
- Retardar o início da actividade sexual para os jovens que ainda não iniciaram a praticar o sexo.
- Fidelidade mútua entre o marido e mulher ou entre namorado e namorada.
- Usar o preservativo nas relações sexuais com namorada/o antes de fazerem teste e ter a certeza que o resultado será negativo.

NOTA: Para as pessoas casadas e se estas são fiéis um ao outro, não será necessário usar o preservativo (Jeito) nas suas relações sexuais.



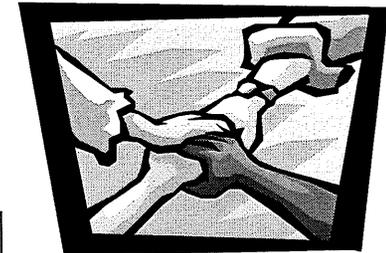
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HIV/SIDA

*Para que os camponeses
vivam sem HIV/SIDA*



RENDER / CDP
ACDI/VOCA

O que é HIV/SIDA?

HIV é uma abreviatura de *Vírus de Imunodeficiência Humana*. Um *Vírus* é um tipo de micróbio, extremamente pequeno e não pode ser visto a olho nu.



O que é SIDA?

SIDA é uma abreviatura do *Síndrome de Imunodeficiência Adquirida*.

Síndrome não é uma doença única, pode ser uma entre muitas doenças.

Imuno é capacidade que o organismo tem de combater doença.

Deficiência é insuficiente capacidade para combater a doença.

Adquirida é obtida de fonte exterior do nosso organismo.

HIV não é SIDA. O HIV enfraquece o corpo e o SIDA é qualquer doença que provem deste enfraquecimento. Qualquer doença pode incluir Malária; Cancro; Tuberculose, Pneumonia ou grandes perdas de peso devido a um desarranjo estomacal constante que se contraia quando o corpo está debilitado.

É verdade que as pessoas que não tem HIV também podem contrair estas doenças, mas as melhorias são muito mais difíceis ou impossíveis se a pessoa tiver HIV/ SIDA.

A palavra "SIDA" é usada para descrever qualquer doença que possa pôr uma pessoa HIV positiva muito doente devido ao enfraquecimento causado pelo HIV.

Existe alguma Cura do SIDA?

De momento não existe nenhuma cura médica para o SIDA e não está garantida nenhuma forma de eliminar o HIV do corpo.

Duas razões explicam o facto de ainda não existir a cura:

- O HIV esconde - se nas partes do corpo onde poucos medicamentos o podem atingir.
- O HIV está sempre a mudar. Um medicamento que o pode combater hoje pode não ter efeito seis meses mais tarde.



Como é que se transmite o SIDA?

O SIDA transmite - se a partir de:

- Ter relações sexuais sem usar o preservativo, Lembre que a outra pessoa também nos pode transmitir doenças
- Usar a mesma agulha com outras pessoas
- Pode ser transmitida dum mãe grávida para o bebé.
- Pela amamentação de uma mãe infectada para o bebé.
- Usar a mesma lâmina de barbear com outra pessoa.
- Receber sangue directamente numa ferida aberta no nosso corpo de uma outra pessoa.

O que é seguro?

Não se pode infectar outra pessoa com HIV/SIDA por:

- Partilhar mesmos alimentos (comida), faca, pratos e garfos com outras pessoas.
- Dormir na mesma cama com outra pessoa
- Usar a mesma casa de banho ou cadeira com outras pessoas.
- Tocar, abraçar e beijar de saudação a outras pessoas.
- Ninguém é infectado pelo HIV por ser picado por mosquito.

Não há HIV suficiente para provocar infecção do corpo a partir das seguintes substâncias:

- vómitos,
- fezes (coco),
- lágrimas,
- urina (chichi) e outras.



- O Chefe de Produção, deve registar os dados individuais dos membros para o caderno da associação. Os Registos devem ter informações sobre as despesas e as vendas realizadas pelos membros da associação.
- O Chefe de Produção deve sempre informar a ACDI/VOCA ou UDACs - UCAMA sobre os registos das despesas e vendas da associação para estes parceiros saberem o desempenho e rendimento de cada associação.

4 - Participar no Controlo de Qualidade da Produção

- O Chefe de Produção é a pessoa responsável na associação de verificar os membros que não cumprem com os trabalhos de manuseamento pós colheita, isto é : secagem, peneiragem, limpeza selecção, ensaque, pesagem e embalagem de maneira que todo produto entregue pode ser de boa qualidade.



5 - Lidar com os promotores de negócios nas aldeias (PNAs).

- Os PNAs são um recurso de apoio para os Chefes de Produção.
- Os PNAs são formados para ajudar as associações a fazerem as interpretações das listas de preços entregues todas as semanas. Eles podem ajudar a fazer os cálculos de custos de comercialização da produção

- Os PNAs são formados em controlo de registo de vendas e nas estimativas de produção.
- Eles podem ainda apoiar a associação na criação e gestão de pontos de recolha.
- Os PNAs ajudam as associações a controlar a qualidade da produção vendida. Por conseguinte, os Chefes de Produção devem coordenar a sua acção em conjunto com o PNA designado na localidade.

Quem pode ajudar o chefe de produção a seguir as suas tarefas e funções na sua associação?

Nós podemos!



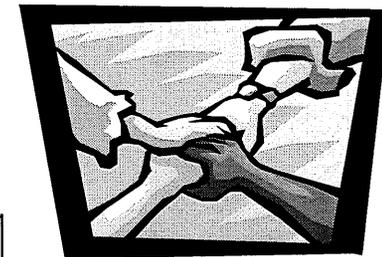
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TAREFAS E FUNÇÕES DO CHEFE DE PRODUÇÃO

“ Pôr mais dinheiro nos bolsos dos camponeses ”



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As Funções e Tarefas do Chefe de Produção

É a pessoa chave no desenvolvimento ou avanço da associação como empresa. Por isso o chefe de produção deve saber ler e escrever e ser capaz de preencher registo das vendas. Se houver dificuldades de encontrar uma pessoa com estas habilidades na associação, deve -se informar aos Técnicos da ACDI/VOCA ou aos Assistentes do Campo das UDACs -UCAMA, para ajudar a recrutar e formar uma pessoa que possa auxiliar ou substituí-lo.

O trabalho do Chefe de Produção pode ser auxiliado pelo VicePresidente da associação ou por uma pessoa escolhida ou eleita pela Assembleia Geral da associação.

O Chefe de Produção deve sempre acompanhar todas as visitas dos Técnicos da ACDI/VOCA ou Assistentes do Campo das UDACs -UCAMA.

O Chefe de Produção é responsável de receber todas as mensagens para melhorar as técnicas e introduzir as novas práticas de produção e

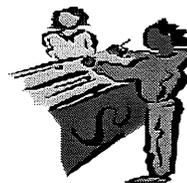


comercialização.

Chefe de Produção é Responsável de:

1— Planificar a Produção e Garantir o Cumprimento do Programa.

- O Chefe de Produção é a força dinamizadora na planificação das metas de produção de cada campanha. Para tal deve sempre motivar aos membros a aumentarem as suas áreas de cultivo para aumentarem a produção e o seu rendimento (receitas).



2— Zelar pelo Cumprimento das Metas / Plano de Produção.

- O Chefe de Produção deve fazer o acompanhamento das metas ou plano de produção de cada membro para verificar se o membro está ou não a seguir o seu plano para a campanha, de modo que a associação não venha a ter problemas de cumprir com os seus compromissos no momento da colheita.
- O Chefe de Produção deve garantir que os membros da associação estão a seguir as recomendações técnicas. Por exemplo:
- O Chefe de Produção deve verificar se os membros estão a seguir as quantidades de semente por área, a época de sementeira, os compassos e outras recomendações que garantem a qualidade do produto.



ACDI VOCA

- O Chefe de Produção deve garantir a rotação de parcelas para evitar doenças e pragas nas culturas.
- O Chefe de Produção deve fazer o levantamento dos problemas ou dificuldades que os membros estão a encontrar
- O Chefe de Produção deve visitar as parcelas dos membros e procurar saber quais os problemas que os membros estão a encontrar na realização das suas tarefas para o cumprimento das metas.
- O Chefe de Produção deve transmitir ou reportar estas dificuldades para os Técnicos da ACDI/VOC ou aos assistentes de campo das UDAC, UCAMA e DPA.

3— Registrar todas as vendas e despesas efectuadas pela associação

- O Chefe de Produção deve verificar e controlar todos os registos de vendas efectuados pelos membros para garantir que os dados que a associação tem estão certos.
- Garantir que todos os membros estão a registar as suas despesas e todas as suas vendas mensais.

