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**PROJECT APPRAISAL REPORT (PAR)**

**5200200-5** 5.

1. PROJECT NO. <b>520-15-150-200.1</b>	2. PAR FOR PERIOD: <b>6/30/69 TO 6/30/71</b>	3. COUNTRY <b>GUATEMALA</b>	4. PAR SERIAL NO. <b>72-1</b>
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**COOPERATIVE DEVELOPMENT (Savings & Credit)**

Reference Center  
Room 1656 NS

6. PROJECT DURATION: Began FY <b>64</b> Ends FY <b>76</b>	7. DATE LATEST PROP <b>5/22/70</b>	8. DATE LATEST PIP <b>11/29/68</b>	9. DATE PRIOR PAR <b>6/30/69</b>
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10. U.S. FUNDING	a. Cumulative Obligation Thru Prior FY: \$ <b>536,100</b>	b. Current FY Estimated Budget: \$ <b>152,800</b> (71)	c. Estimated Budget to completion After Current FY: \$ <b>549,700</b>
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**11. KEY ACTION AGENTS (Contractor, Participating Agency or Voluntary Agency)**

a. NAME	b. CONTRACT, PASA OR VOL. AG. NO.
<b>CUNA, International, Inc.</b>	<b>Contract AID/csd-1526</b>

**I. NEW ACTIONS PROPOSED AND REQUESTED AS A RESULT OF THIS EVALUATION**

A. ACTION (X)			B. LIST OF ACTIONS	C. PROPOSED ACTION COMPLETION DATE
USAID	AID/W	HOST		
X			1. Investigate sources of \$2.1 million additional concessional loan.  a. USAID technician will investigate with AID/W and IDB/W possibility of loan without GOG guarantee.  b. USAID will investigate with ROCAP/CABEI possibility of loan without GOG guarantee.	7/23/71  8/31/71
X			2. Complete termination of contract with CUNA.	11/30/71
X			3. Negotiate 2-year contract with COLAC for advisory services.	11/30/71

D. RE PLANNING REQUIRES						E. DATE OF MISSION REVIEW	
REVISED OR NEW:	<input checked="" type="checkbox"/> PROP	<input type="checkbox"/> PIP	<input type="checkbox"/> PRO AG	<input type="checkbox"/> PIO/T	<input type="checkbox"/> PIO/C	<input type="checkbox"/> PIO/P	<b>July 15, 1971</b>
PROJECT MANAGER: TYPED NAME, SIGNED INITIALS AND DATE				MISSION DIRECTOR: TYPED NAME, SIGNED INITIALS AND DATE			
<b>Daniel A. Chaj, Cooperatives Advisor</b>				<b>Harlan A. Harrison, Deputy Director</b>			

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**II. PERFORMANCE OF KEY INPUTS AND ACTION AGENTS**

A. INPUT OR ACTION AGENT CONTRACTOR, PARTICIPATING AGENCY OR VOLUNTARY AGENCY	B. PERFORMANCE AGAINST PLAN							C. IMPORTANCE FOR ACHIEVING PROJECT PURPOSE (X)					
	UNSATISFACTORY		SATISFACTORY			OUT-STANDING		LOW		MEDIUM		HIGH	
	1	2	3	4	5	6	7	1	2	3	4	5	
1. CUNA International, Inc.		X											X
2.													
3.													

Comment on key factors determining rating

Planning, relations with host nationals, training of local staff, adherence to work schedule, and responsiveness to A.I.D. direction have all been inadequate.

4. PARTICIPANT TRAINING														
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Comment on key factors determining rating

Adequate in all aspects.

5. COMMODITIES														
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Comment on key factors determining rating

Adequate in nearly all aspects. From this date forward no commodities are programmed.

6. COOPERATING COUNTRY	a. PERSONNEL											b. OTHER				
	1	2	3	4	5	6	7	1	2	3	4	5				
					X								X			
				X									X			

Comment on key factors determining rating

Personnel of FENACOAC show high motivation and commitment and have surpassed many of their planned goals. GOG has been responsive and maintained a proper degree of detachment from this program.

7. OTHER DONORS	Peace Corps												
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(See Next Page for Comments on Other Donors)

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II. 7. Continued: Comment on key factors determining rating of Other Donors

Superior in recognition of shared goals and agreement on strategy and plans, and adequate in all other aspects.

### III. KEY OUTPUT INDICATORS AND TARGETS

A. QUANTITATIVE INDICATORS FOR MAJOR OUTPUTS		TARGETS (Percentage/Rate/Amount)					
		CUMU- LATIVE PRIOR FY	CURRENT FY		FY ____	FY ____	END OF PROJECT
			TO DATE	TO END			
NO. OF AFFILIATED COOPERATIVES (Maximum planned number)	PLANNED	75	75	75	80	85	100
	ACTUAL PERFORM- ANCE	75	75				
	REPLANNED						
NO. OF FULL-TIME TRAINED MANAGERS	PLANNED	4	27	27	55	80	100
	ACTUAL PERFORM- ANCE	27	27				
	REPLANNED						
NO. OF REGIONAL FIELDMEN	PLANNED	5	5	5	6	6	6
	ACTUAL PERFORM- ANCE	5	5				
	REPLANNED						
NO. OF SUPPORT STAFF  (See Table A)	PLANNED	7	7	7	11	15	15
	ACTUAL PERFORM- ANCE	7	7				
	REPLANNED						
B. QUALITATIVE INDICATORS FOR MAJOR OUTPUTS		COMMENT:					
1. Charter amendments							
2. Publications and activities in public relations		COMMENT: 1. Publication of monthly bulletins for the cooper- atives program as a whole and for FENACOAC and EACA individually. 2. Publication of 30 newspaper articles concerning cooperative development in first six-months.					
3.		COMMENT:					

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IV. PROJECT PURPOSE

A. 1. Statement of purpose as currently envisaged.

2. Same as in PROP?  YES  NO

To develop a viable, effective and producer oriented Guatemalan savings and credit cooperative federation primarily serving rural communities.

B. 1. Conditions which will exist when above purpose is achieved.		2. Evidence to date of progress toward these conditions.	
	1976	MAGNITUDE	% OF GOAL FOR 1971
1. SELF-SUFFICIENCY			
a. Total Op. income	\$ 169,616	\$ 84.28	52%
b. Total Op. expenses	\$ 158,612	\$ 58.085	48%
c. Percentage of self-sufficiency	107%	15%	107%
2. FENACOAC Investment			
Capital Availability	\$3,297,000	\$168,449*	39%*
a. Own capital	\$ 397,000	\$ 43,449	57%
b. External resources	\$2,900,000	\$125,000*	
3. Total member savings	\$5,000,000	\$781,025	69%
4. Annual bad debt rate (system wide)	0.5%	0.4% *	220*
5. Affiliated member families	\$ 53,000	20,840	123%
6. Total loans outstanding	\$7,897,000	\$741,017	60%
7. % of value of loans for productive purposes	65%	65%	100%
8. % of value of loans granted by the system in rural areas.	30%	80%	100%

V. PROGRAMMING GOAL

A. Statement of Programming Goal

Net increase in income and participation in development of low-income population.

B. Will the achievement of the project purpose make a significant contribution to the programming goal, given the magnitude of the national problem? Cite evidence.

This project and the complementary program of agricultural cooperatives will significantly affect the lives of the 498,000 individuals directly affected, which represent 8.1% of the population, in 1976, by bringing them a cumulative volume of loans, which would otherwise not exist, of \$26,359,000. In conjunction with other USAID and GOG rural development activities, it is believed that these projects are highly significant to the achievement of the programming goal.

TABLE A

## III KEY OUTPUT INDICATORS AND TARGETS

## T A R G E T S

A. Quantitative indicators for Major Outputs		Cumulative Priority	Current CY		CY 72	CY 73	End of Project
			To Date	To End			
Charters obtained (cumulative)	P	0	0	0	5	5	5
	A	3	4	-	-	-	-
	R	-	-	-	-	-	-
Field visits per month	P	75	75	75	80	85	100
	A	75	77	-	-	-	-
	R	-	-	-	-	-	-
Educational Courses per year (management)	P	20	13	25	25	25	25
	A	20	11	-	-	-	-
	R	-	-	-	-	-	-
Educational Courses per year (promotion)	P	17	25	50	100	100	10
	A	17	25	-	-	-	-
	R	-	-	-	-	-	-
Financing (value of loans outstanding)	P	110,000	272,000	433,000	731,000	1,181,000	3,297,000
	A	110,000	121,785	-	-	-	-
	R	-	-	-	-	-	-
Life-insurance-No. of member cooperative subscribers	P	0	20	38	72	81	95
	A	0	34	-	-	-	-
	R	-	-	-	-	-	-
Bonding-No. of member cooperative subscribers	P	0	20	38	72	81	95
	A	0	23	-	-	-	-
	R	-	-	-	-	-	-
Man-years of technical assistance-contract	P	1	1/2	1	1	1	1
	A	1	1/2	-	-	-	-
	R	-	-	-	-	-	-
Man-years of technical assistance-direct hire	P	1	1/2	1	1	1	1
	A	1	1/2	-	-	-	-
	R	-	-	-	-	-	-
Participant training (# of people trained-cumulative)	P	-	3	6	12	18	43
	A	-	2	-	-	-	-
	R	-	-	-	-	-	-

P= Planned target

A= Actual performance

R= Replanned performance