

PD-AAB-525

5980116 (5)

24 p.

CREDIT UNION NATIONAL
ASSOCIATION

EVALUATION REVIEW
BRIEFING MATERIALS

TASK ORDER # 1
ACTIVITIES

PREPARED FOR
AGENCY FOR INTERNATIONAL DEVELOPMENT
UNDER
CONTRACT NO. csd/3375

BY
PRACTICAL CONCEPTS INCORPORATED
1025 CONNECTICUT AVENUE, N.W.
WASHINGTON, D.C. 20036

17 JULY 1972

CONTENTS

1. LOGICAL FRAMEWORK ON CREDIT UNION NATIONAL ASSOCIATION TASK ORDER # 1 ACTIVITIES
2. ISSUES PAPER
3. DRAFT AID PROJECT APPRAISAL REPORT (PAR)

PROGRAM CATEGORY	DESCRIPTION OF PROJECT INITIATIVES	MEASURES OF ACHIEVEMENT	METHOD OF VERIFICATION	ASSUMPTIONS FOR ACHIEVING TARGETS
Program or sector cost: The probable relative to which this project contributes:	Democratically owned and controlled system of savings and credit institutions provide investment uses of productive credit yielding income increases to members.	1. Practice of credit projects of national federations yield income to income to members. 2. National federations or financial institutions increase lending to credit unions for productive credit projects.	1. CUNA reports. (CUNA is developing a questionnaire to retrieve basic data on each goal level indicator. Data retrieved will also be used for refining CUNA's goal level indicators.) 2. AID reports.	Assumptions for achieving goal targets: National federations and member CUs have access to competent technical expertise required to organize and plan savings systems for production credit. National federations and member CU policies promote organization of credit unions among low income people in both rural and urban sectors.
Project Purpose/Purpose: Create, strengthen, assist and maintain self-sustaining national federations, drawing on capital and services of the international credit union network and donor agencies, responding to economic and social needs of their members.	Conditions that will indicate purpose is being achieved: 1. Systematic development of credit union institutions from pilot or pre-credit union stage to federations and confederations: a) Annual increase in number of credit unions; b) Annual increase in number of members; c) Annual increase in member savings; d) Annual increase in member loans outstanding; e) Annual increase in total assets; f) Annual increase in reserves; g) Annual increase in cumulative loans; h) Annual increase in income to federations; i) Annual increase in productive credit loans; j) Annual increase in number of professional staff employed by federations; k) Annual increase in number of professional staff employed by member credit unions; l) Total external loans.	1. CUNA reports. (CUNA is developing a questionnaire to retrieve basic data on these indicators as needed). 2. AID reports.	1. CUNA reports. (CUNA is developing a questionnaire to retrieve basic data on these indicators as needed). 2. AID reports.	Assumptions for achieving purpose: AID, CUNA and other donor supporters of CU efforts in LDCs are committed to long range development planning through grants and loans to LDC CU institutions. Benefits to low income LDC groups will be achieved through strategy of normal credit union development as enabling basis for reaching depressed groups and areas. National federations can be created on a viable and self-sustaining basis only where strong credit unions already exist.
Outputs: 1. Assignments by CUNA technicians completed successfully. 2. Realistic up-to-date plans for AID-supported CU projects and for coordination of CU projects worldwide. 3. New and expanded CU projects with AID grants and loans. 4. Resources mobilized from non-AID sources for development projects.	Measures of outputs: 1a. Assignments completed successfully (% OK/total). 1b. Assignments completed successfully (non-years OK/total). 2a. Projects with realistic up-to-date plans (OK/total). 2b. Importance index by non-years (OK/total). 3a. New and expanded projects (#). 3b. TA non-years in first full year. 3c. Help other than for TA (\$). 4a. Projects (#). 4b. TA non-years in first full year. 4c. Help other than TA (\$).	1. CUNA, USAID, CDS assessments. AID PROPs and PARS; Task Order, Grant and Loan documents CUNA reports.	1. CUNA, USAID, CDS assessments. AID PROPs and PARS; Task Order, Grant and Loan documents CUNA reports.	Assumptions for providing outputs: 1. The main resources for implementing projects creating effective and efficient credit unions presently come from sources other than T.O. #1, which, however, provide the coordinating services which make the projects possible. Those sources include: CUNA membership, AID Missions and Regional Bureaus, the World Council of Credit Unions and thrift and other credit organizations. 2. The scope of project plans developed under Mission and Regional Bureau task orders determine the requirements for and duration of CUNA technician assignment supported by T.O. #1. 3. The rate of growth of credit union institutions in LDC is accelerated through T.O. #1 and outside support.
Activities of task order #1 staff:	Appropriation target (type and quantity):			Assumptions for providing outputs: Funding through CDS will continue.
	1972 (51)	1973 (31)	1974 (6)	
1a. Recruitment, orientation of technicians for credit union development.	2	3	2	
1b. Backstopping administrative support.	41	35	35	
2. Supervisory support for ongoing AID projects and coordination worldwide CU project.	16	14	14	
3. Planning, feasibility studies, T.O. proposals, etc. for new and expanded projects.	34	30	32	
4. Planning, feasibility studies, conferences, other donor contacts for non-AID projects.	7	18	1	
TOTALS:	100	100	100	
	133,494	205,919	221,400	

ISSUES FROM JOINT CUNA/CDS PLANNING SESSION

that will arise in the PHA Review of Task Order # 1. CUNA (Credit Union National Association)

ISSUE I: How can AID streamline its support for the development of credit union institutions in LDCs? Four alternative models should be considered. PHA should decide what efforts it wants to make.

BACKGROUND

CUNA finds fragmented contracting process cumbersome and costly, and asks AID to consider a single grant for credit union development in LDCs to be managed as an integrated program without the necessity of regional contracting.

What kind of administrative structure makes the most sense? Four basic models appear plausible for the AID/CUNA relationship: (a) the USAID-centered model; (b) the CDS-centered model; (c) the CDS-launching model; and (d) the CUNA-centered model.

AID's support to LDC credit unions is varied. CUNA and LDC organizations assisted by CUNA expect to receive approximately \$1,167,187.00 from AID in 1972 through T.O. # 1, four other task orders (COLAC, El Salvador, Honduras, and Laos), one USAID contract (Paraguay), and one grant (ACOSCA). Another grant is under consideration for WCCU.

AID policies enunciated during reorganization are consistent with a simplified relationship with AID; AID policy favors more responsibility to non-government organizations, centralizing contracting and support functions, reducing official presence abroad, "sectoral programming", emphasis on meeting basic human needs, and concentration on agriculture in many LDCs.

- a. The USAID-Centered Model describes the status quo today and before AID reorganization. Normally country programs are developed and resources allocated for each LDC by a USAID Mission; multi-national projects are managed by the Regional Bureau.

CUNA is a contractor with proven competence in credit union development and is likely to receive contracts from several USAIDs and Bureaus with different needs and with moderate interdependence between country and regional programs. Consequently, AID finds it convenient to help CUNA organize its ability to respond to USAID and Bureau needs as tasks are generated from AID's decentralized operating offices. Task Order # 1 supports the organized "responde capability" and is supervised by CDS. Its success is measured by how efficiently and effectively it responds to requests initiated from operating offices. CDS and CUNA's Washington office also administer activities that related to credit unions in LDCs but fall outside the spheres of responsibility of other operating offices.

In the USAID-centered model attention is focused on allocation of resources within the USAID or within a regional bureau. Subsidizing CUNA feasibility studies or the home office support for CUNA teams at the USAIDs is perceived by some AID planners to circumvent the discipline of resource allocation by the operating office. At worst it would also encourage marginal credit union projects at the expense of other kinds of projects that lack the benefit of a patron to subsidize their planning and home office support. This is the rationale for user assessments to allocate T.O. # 1 costs to USAIDs and regional Bureaus. An argument for subsidizing credit union programs might be that credit unions have special merit that is systematically undervalued by USAIDs and Bureaus, when compared to alternative projects.

Analogies are always imperfect but in the USAID-centered model, the role of CDS is comparable to the Office of International Training, or the Office of Procurement; CUNA comparable to a university with a 211(d) grant providing services in response to USAID requests. No one seriously considers asking OIT which participants should get training, or asking procurement where the commodities should be sent.

- b. The CDS-Centered Model would probably imply CDS developing a "sector program" for cooperative development with a strategy for rational allocation of resources worldwide to optimize development of cooperatives (including credit unions) in the LDCs. Ideally, there would also be earmarked funds. Offices that function somewhat in this fashion include Public Safety, Population, and Food for Peace.
- c. The CDS-Launching Model. As a variant on the CDS model, CDS could take responsibility for setting priorities, guidelines, and strategy for cooperative development but abstain from operational projects. It might carry out planning, experiments, evaluations, and other activities to induce other operating offices to support sound credit union projects for LDCs. These activities might even include subsidies to pilot projects on innovative project designs which merit the support of research funds.

CDS would use its own staff and CUNA as its instruments to implement planning, research, and evaluation. It would probably decline involvement in operational credit union projects by other operating offices except to learn from them and ensure transfer of experience elsewhere. CDS's central funding through the "launching stage" and decentralized funding during the operational stage would be plausible. "User assessments" for project development would be dysfunctional in the CDS launching

model because they would systematically discourage operating offices from implementing the projects CDS recommended.

- d. The CUNA-Centered Model would emphasize the autonomy of the contractor (or grantee) operating credit union programs in LDCs. The autonomous program is doing a task that AID wishes to foster; perhaps AID would like to accelerate its impact in specific countries, for specific groups (like low income rural residents in L.A.) or for specific purposes (production credit rather than consumption). The autonomous credit union program would establish its own priorities and programs and would negotiate for AID support in those areas where AID objectives overlapped the autonomous program.

CDS might direct or delegate as much discretion as it wished in dealing with an autonomous program for credit union development by modulating the criteria it uses for approval of grants and contracts. CDS would expect one or more applications for assistance (CUNA, WCCU, COLAC, and ACOSCA or any combination that might apply) and CDS would provide assistance through grants or contracts after consultations as necessary with other offices in AID. Grants or contracts need not be vague; funds can be provided based on planning, management process, and evaluation requirements, and even earmarked for specific uses with reports on utilization and impact if AID desires. The sanction for inefficient use would be denial of part or all of AID's funds in succeeding years.

The CUNA-centered model might be compared to U.S. support to International Agencies (UNDP, WHO, OAS, IADB) or projects financed through loans to LDCs (e.g., a loan to National Bank, Costa Rica that was used to make loans to cooperatives and also to pay for TA from a U.S. contractor). There is ample precedent for this type of relationship at DHEW and other domestic federal agencies.

CDS would become a liaison or coordinator in the CUNA-centered model. It would absorb the complications of dealing with the other AID operating offices as much as possible. Ideally, there would be one major transaction per year between AID and the CUNA program for all on-going activities. New activities would be initiated at any time and renewed together with the "master contract." There might be no task orders in this model, only a definition of tasks to be achieved, approved activities, and amendments as required. CUNA can support its own technicians without dependence on support from shrinking USAID Missions. Many variants on the model can be imagined but have not been worked out yet.

The alternative models for streamlining AID assistance to credit unions have not been worked out in detail. The issue for PHA and CDS now is to consider the obvious implications of each model and decide if any models merit development in detail, what important problems would have to be resolved, and who will be responsible for the necessary work.

RECOMMENDATION

*CDS - a broker
CUNA - a means to be used as they can help regional
Bureaus*

CDS, CUNA, and the other operating offices will develop a position paper on streamlining AID's support to credit union development in LDC's. The PHA review should yield questions of concern to PHA and PVC management to be answered in the position paper.

ALTERNATIVE A

Abandon efforts to streamline AID support along the indicated lines if the review suggests the probable benefits are unlikely to justify further analysis.

ISSUE II: What groups in the LDCs will Benefit from the CUNA Program?

BACKGROUND

A credit union program in LDCs can be designed for many different target groups. CUNA's DAPC (Directed Agricultural Production Credit) Program is proving successful in certain Latin American countries. The small scale farmers who are the prime targets for DAPC in the rural credit unions, rather than the poorest campesinos, can make best use of production oriented credit. Credit unions also have worked in urban areas in LDCs and are important for providing financial support and leadership to self-sufficient national federations of credit unions.

In the past, some USAIDs had been interested in urban credit unions; the L.A. and Africa Bureaus currently emphasize the use of credit unions for rural development. CUNA wants to keep its options open.

RECOMMENDATION

CDS supports the CUNA approach of emphasizing the development of enough credit union activity to support a vigorous self-sufficient national federation providing financial and other services to member credit unions. This will mean serving all classes of LDC residents who can benefit from production-oriented credit from credit unions rather than focusing exclusively on low-income rural residents.

ALTERNATIVE A

CDS serves as an expert but neutral party that can mediate differences in judgment between CUNA and other offices as to the type of services that should be rendered. CDS would bring a breadth of perspective and would develop factual material on credit union experience in LDCs to help resolve disagreements.

ISSUE III: What Tasks in the CUNA T.O. # 1 Plan Merit Comment?

BACKGROUND

CUNA's T.O. # 1 budget of \$139,494 in 1972 is used for "support for on-going AID projects" (59 per cent of the budget) and "development of new and expanded CU projects" financed by AID and other sources (41 per cent of the budget).

CUNA proposes to include the following among its T.O. # 1 tasks in FY 1973 and FY 1974.

1. Continue "on-going support" for credit union technicians working for COLAC after CUNA's T.O. # 7 expires (March 31, 1973) assuming AID makes grants directly to COLAC.
2. Continue "on-going support" for credit union technicians at ACOSCA under similar circumstances after December 31, 1973.
3. Plan LDC credit union activities jointly with other donor agencies and encourage multi-national funding of CU projects.
4. Accelerate support from non-AID sources including U.S. credit unions for LDC credit unions in the form of technical services, volunteer services, and loans.
5. Increase services for credit union organizations in LDC as they seek grants, loans, OPIC guarantees, services from ICUS, etc.

RECOMMENDATION

Endorse all the above activities as appropriate uses for T.O. # 1 funds and provide the proposed financial support.

ALTERNATIVE A

CDS can stop subsidizing organizations like COLAC and ACOSCA for CUNA services through T.O. # 1, but allow them to pay for the CUNA services they want from their AID grants and include enough money in the grants accordingly.

ALTERNATIVE B

Restrict use of T.O. # 1 for activities other than responding to USAID requests for planning and technical assistance.

ISSUE IV: How does the Proposed Grant to World Council of Credit Unions Relate to T.O. # 1?

BACKGROUND

CUNA has an on-going relationship to LDC credit unions that is independent of AID's interest in credit unions. ICUS provides services on a commercial basis to credit unions in the USA as it is proposing to do in the LDCs. CUNA supports the growth of credit unions abroad from its own funds and those of other organizations including AID. Task Order # 1 is one important source of financing which allows CUNA to provide leadership and home office support to LDC credit unions to a far greater extent than would otherwise be possible.

In 1971 the World Council of Credit Unions (WCCU) was founded with sponsorship by CUNA, credit union organizations from Canada, Australia, Latin America, Africa, Asia and others. CUNA, Inc., has applied to PHA for a grant in behalf of WCCU to pay for promotion of International interlending to LDC credit unions, for international travel to regional training seminars, and for translating and printing educational inserts for "World Reporter." CUNA T.O. # 1 staff helped WCCU to prepare its grant proposal; however, the grant would be coordinated with but not commingled with the T.O. # 1 contract in any way.

CUNA, Inc., is a plausible vehicle for providing services to the credit union movement in LDCs either through a task order or a grant. CUNA, Inc., will accept a PHA task order or grant and pass it through to WCCU because CUNA, Inc., is WCCU's constituency in the USA.

An alternative approach would be to look at the WCCU grant proposal as it is related to the worldwide credit union system. The logic of integrated management of AID support for credit unions in LDCs (Issue # 1 above) would suggest some office of AID examine all the components together; however, the resolution of the substantive and legal issues will have little bearing on Task Order # 1 activities.

ISSUE IV: How does the Proposed Grant to World Council of Credit Unions Relate to T.O. # 1?

BACKGROUND

CUNA has an on-going relationship to LDC credit unions that is independent of AID's interest in credit unions. ICUS provides services on a commercial basis to credit unions in the USA as it is proposing to do in the LDCs. CUNA supports the growth of credit unions abroad from its own funds and those of other organizations including AID. Task Order # 1 is one important source of financing which allows CUNA to provide leadership and home office support to LDC credit unions to a far greater extent than would otherwise be possible.

In 1971 the World Council of Credit Unions (WCCU) was founded with sponsorship by CUNA, credit union organizations from Canada, Australia, Latin America, Africa, Asia and others. CUNA, Inc., has applied to PHA for a grant in behalf of WCCU to pay for promotion of International interlending to LDC credit unions, for international travel to regional training seminars, and for translating and printing educational inserts for "World Reporter." CUNA T.O. # 1 staff helped WCCU to prepare its grant proposal; however, the grant would be coordinated with but not commingled with the T.O. # 1 contract in any way.

CUNA, Inc., is a plausible vehicle for providing services to the credit union movement in LDCs either through a task order or a grant. CUNA, Inc., will accept a PHA task order or grant and pass it through to WCCU because CUNA, Inc., is WCCU's constituency in the USA.

An alternative approach would be to look at the WCCU grant proposal as it is related to the worldwide credit union system. The logic of integrated management of AID support for credit unions in LDCs (Issue # 1 above) would suggest some office of AID examine all the components together; however, the resolution of the substantive and legal issues will have little bearing on Task Order # 1 activities.

RECOMMENDATION

PHA should deal with the proposed WCCU grant on its own merits as an issue separable from T.O. # 1.

ALTERNATIVE A

The proposed WCCU grant should be considered within the framework of a worldwide credit union program for LDCs and T.O. # 1 staff encouraged to clarify the expected impact on the worldwide program from the WCCU activities.

**ISSUE V: Some Important Data on the Impact of CUNA's Program
(Purpose and Goal Levels) is not Presently Available**

BACKGROUND

CUNA's Washington Office has called attention to the need for data such as "loan delinquencies" and other progress indicators to ensure good management of overseas credit union programs. CUNA plans to collect the missing data as is available for its own management needs as well as to inform AID about the status of CUNA programs.

RECOMMENDATION

CUNA will collect the missing data at purpose and goal level and report it to CDS.

ISSUE VI: CUNA's Washington Office Wants to Participate in the Evaluation on the CUNA Performance of CUNA Programs in the Field

BACKGROUND

CUNA is dissatisfied with USAID's unilateral assessment of CUNA field activities and changes without consulting the CUNA Washington Office. For example, USAID/Guatemala was critical of the performance of a CUNA technician, documented its dissatisfaction in a U-307 report, and terminated CUNA assistance without giving CUNA an opportunity to defend its position or remedy deficiencies. CUNA has not received a copy of the report from AID.

Another example is the USAID/Ecuador evaluation of the DAPC program in Ecuador; CUNA was never consulted despite the obvious relevance of the evaluation to CUNA's DAPC work in Ecuador and other countries. CUNA has not received a copy of the evaluation from AID.

CUNA's Washington Office accepts management responsibility for the performance of its representatives in the field. To CUNA this means that CUNA field representatives work for CUNA and therefore should respond to direction from the CUNA Washington Office. CUNA asks USAIDs to provide feedback to CUNA's Washington Office or invite CUNA's Washington Office staff to participate in evaluation and replanning of CUNA field activities.

RECOMMENDATION

CDS and Regional Bureaus develop a procedure for regularly involving CUNA in evaluation and replanning of AID/CUNA field activities.

ALTERNATIVE A

CDS and Regional Bureaus arrange for feedback to CUNA when important changes are contemplated giving CUNA an opportunity to participate in the replanning before decisions become final.

ALTERNATIVE B

The status quo; CUNA receives feedback only to the extent it is volunteered by USAIDs and Regional Bureaus.

**ISSUE VII: CDS Staff and Staff from Other AID Offices are Needed
for Consultation in the Field**

BACKGROUND

CUNA and CDS believe that the CUNA program can be improved by a more direct involvement of CDS in CUNA's projects through periodic visitations and consultations in the field. Field trips and consultations on field problems by other AID offices should also be encouraged.

RECOMMENDATION

CDS makes available for field trips and consultation and encourages other AID offices to make their staff available as needed.

PROJECT APPRAISAL REPORT (PART I)

PAGE 1

1. PROJECT NO. CUNA T.O. #1	2. PAR FOR PERIOD: 1972 TO	3. COUNTRY WORLDWIDE	4. PAR SERIAL NO.
---------------------------------------	--------------------------------------	--------------------------------	--------------------------

5. PROJECT TITLE
CREDIT UNION NATIONAL ASSOCIATION
CUNA HEADQUARTERS FOR INTERNATIONAL PROJECTS -- TASK ORDER #1

6. PROJECT DURATION: Began FY <u>1967</u> Ends FY <u>73</u>	7. DATE LATEST PROP 6/29/1970	8. DATE LATEST PIP NONE	9. DATE PRIOR PAR NONE
--	---	-----------------------------------	----------------------------------

10. U.S. FUNDING	a. Cumulative Obligation Thru Prior FY: \$	b. Current FY Estimated Budget: \$	c. Estimated Budget to completion After Current FY: \$
-------------------------	---	---	---

11. KEY ACTION AGENTS (Contractor, Participating Agency or Voluntary Agency)	
a. NAME	b. CONTRACT, PASA OR VOL. AG. NO.
CUNA, INC.	BOA AID/csd 1526; T.O. #1

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	CUNA		
	X	X	1. CDS, CUNA and the other operating offices will develop a position paper on streamlining AID's support to credit union development in LDCs.	
	X	X	2. CDS supports CUNA approach of emphasizing the development of enough credit union activity to support a vigorous self-sufficient national federations and other services to member credit unions.	
	X	X	3. CDS supports CUNA projected additions to work under T.O. #1: a) On-going support for credit union technicians working for COLAC continues after CUNA's T.O. #7 expires (3/31/73) assuming AID makes grants directly to COLAC.	
	X	X	b) On-going support for credit union technicians at ACOSCA continues under similar circumstances after 12/31/71.	
	X	X	c) Pla. LDC credit union activities jointly with other donor agencies and encourage multinational funding of credit union projects.	
	X	X	d) Accelerate support from non-AID sources including U.S. credit unions for LDC credit unions in the form of technical services, volunteer services, and loans.	
	X	X	e) Increase services for credit union organizations in LDCs as they seek grants, loans, OPIC guarantees, services from International Credit Union Services Corporation, Inter-American Foundation, etc.	

D. REPLANNING REQUIRES	E. DATE OF MISSION REVIEW
REVISED OR NEW: <input type="checkbox"/> PROP <input type="checkbox"/> PIP <input type="checkbox"/> PRO AG <input type="checkbox"/> PIO/Y <input type="checkbox"/> PIO/C <input type="checkbox"/> PIO/P	

PROJECT MANAGER: TYPED NAME, SIGNED INITIALS AND DATE	MISSION DIRECTOR: TYPED NAME, SIGNED INITIALS AND DATE
--	---

CONTINUATION SHEET -- ITEM B. LIST OF ACTIONS

11. KEY ACTION AGENTS (Contractor, Participating Agency or Voluntary Agency)

a. NAME	b. CONTRACT, PASA OR VOL. AG. NO.
CUNA, INC.	BOA AID/csd 1526, T.O. #1

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	CUNA		
	X		4. PHA reviews WCCU grant as independent issue from T.O. #1.	
		X	5. CUNA will collect the missing data at purpose and goal level and report it to CDS.	
X	X	X	6. CDS and Regional Bureaus develop a procedure for regularly involving CUNA in evaluation and replanning of AID/CUNA field activities.	
	X		7. CDS makes staff available for field trips and consultation, and encourages other AID offices to make their staff available as needed.	

D. REPLANNING REQUIRES REVISED OR NEW: PROP PIP PRO AG PIO/T PIO/C PIO/P

E. DATE OF MISSION REVIEW

PROJECT MANAGER: TYPED NAME, SIGNED INITIALS AND DATE MISSION DIRECTOR: TYPED NAME, SIGNED INITIALS AND DATE

II. PERFORMANCE OF KEY INPUTS AND ACTION AGENTS

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

Comment on key factors determining rating

T.O. #1 must be planned and assessed using the broad perspective of the worldwide credit union program and the institutions being developed and fostered by CUNA through T.O. #1. The resources provided by AID through other grants and T.O.'s 4, 7, 15 and 17; Paraguay contract # 526-234; and the AFR grant # 712 supported by T.O. #1 total \$1,167,167. Other LDC credit union activities (UNDP, Kenya and Micronesia) supported by T.O. #1 total \$313,900.

4. PARTICIPANT TRAINING	1	2	3	4	5	6	7	1	2	3	4	5
-------------------------	---	---	---	---	---	---	---	---	---	---	---	---

Comment on key factors determining rating

5. COMMODITIES	1	2	3	4	5	6	7	1	2	3	4	5
----------------	---	---	---	---	---	---	---	---	---	---	---	---

Comment on key factors determining rating

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

Comment on key factors determining rating

7. OTHER DONORS	1	2	3	4	5	6	7	1	2	3	4	5
-----------------	---	---	---	---	---	---	---	---	---	---	---	---

(See Next Page for Comments on Other Donors)

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

CUNA program depends upon the support of multiple donors. CUNA efforts to raise support funds have been successful. The efforts to raise support undertaken by CUNA under T.O. #1 and WCCU yielded \$702,800 in technical services during 1972 (primarily from the Catholic Relief Service, the Konrad Adenauer Foundation and the Canadian International Development Agency) and approximately \$500,000 worth of volunteer services during the same year. The multidonor support for international credit union activities can and should be expanded. Also, during CY1972 CUNA, Inc. will donate technical services, valued at \$510,000, through T.O. #1 to worldwide credit union development.

III. KEY OUTPUT INDICATORS AND TARGETS

A. INDICATORS	1971						
	CATEGORY	CUMULATIVE PRIOR FY	CURRENT 1972		CY 1973	CY 1974	END OF PROJECT
			TO DATE	TO END			
1a. Assignments by CUNA technicians (# completed successfully or renewed for another year/total assignments)	PRIOR	9/9	6/6	9/9	9/9	10/10	
	ACTUAL PERFORMANCE	9/9	6/6				
	REPLANNED						
1b. Man-years on successful assignments/MY on total assignments)	PRIOR	25.75 27.0	18.0 18.0	19.5 19.6	19.25 19.25	16-19 16-19	
	ACTUAL PERFORMANCE	25.75 27.0	18.0 18.0				
	REPLANNED						
2a. Realistic up-to-date plans for on-going AID projects (OK plans/total plans)	PRIOR	9/9	5/6	6/6	8/8	9/9	
	ACTUAL PERFORMANCE	9/9	5/6				
	REPLANNED						
2b. (man-years in OK plans/total man years)	PRIOR	23.75 27.0	16 18	18 18	18.25 18.25	15-17 15-17	
	ACTUAL PERFORMANCE	23.75 23.75	16 18				
	REPLANNED						
3a. New and expanded CU projects of AID (#)	PRIOR	0	0	1	6	5	
	ACTUAL PERFORMANCE	0	0				
	REPLANNED						
3b&c. (Man-years of TA in first full year/help other than TA in \$.)	PRIOR	0	0	1 MY \$103,550	9.5 MY \$25 mil	4.5 MY 0	
	ACTUAL PERFORMANCE	0	0				
	REPLANNED						
	PRIOR						
	ACTUAL PERFORMANCE						
	REPLANNED						

III. KEY OUTPUT INDICATORS AND TARGETS

A. INDICATORS	CATEGORY	1971		B. TARGETS			
		CUMU- LATIVE PRIOR FY	CURRENT 1972		CY 1973	CY 1974	END OF PROJECT
			TO DATE	TO END			
4a. New and expanded CU projects from non-AID sources (#)	PRIOR	0	0	0	3	4	
	ACTUAL PERFORMANCE	0	0				
	REPLANNED						
4b&c. (Man-years of TA in first full year/help other than TA in \$)	PRIOR	0	0/0	0/0	1 \$2.5 mil	4 \$1.25 mil	
	ACTUAL PERFORMANCE	0	0/0				
	REPLANNED						
3.	PRIOR						
	ACTUAL PERFORMANCE						
	REPLANNED						
4.	PRIOR						
	ACTUAL PERFORMANCE						
	REPLANNED						
5.	PRIOR						
	ACTUAL PERFORMANCE						
	REPLANNED						
6.	PRIOR						
	ACTUAL PERFORMANCE						
	REPLANNED						
7.	PRIOR						
	ACTUAL PERFORMANCE						
	REPLANNED						

IV. PROJECT PURPOSE

A. 1. Statement of purpose as currently envisaged.

2. Same as in PROP? YES NO

Create, strengthen, assist and maintain self-sustaining national federations, drawing on capital and services of the international credit union network and donor agencies, responding to economic and social needs of their members.

B. 1. Conditions that will indicate purpose is being achieved:	Evidence to date of progress toward these Indicators:			
	1971	1972	1973	1974
a. Number of Credit Unions	6,896			
b. Number of Members	1,270,983			
c. Membership Savings	\$125,606,131			
d. Member Loans Outstanding	\$130,650,415			
e. Total Assets *	\$135,421,622			
f. Total Reserves *	\$ 3,938,187			
g. Cumulative Loans *	\$470,372,903			
h. Dues Income to Federations*	\$ 361,878			
i. Production Credit Loans **	\$ 13,065,041			
j. Number of Professional Staff Federation **	206			
k. Number of Professional Staff C.U.'s	N/A			
l. External Loans	N/A			

* Figures from Latin American Federations
 ** Estimate L.A.

V. PROGRAMMING GOAL.

A. Statement of Programming Goal

Democratically owned and controlled system of savings and credit institutions promote investment uses of productive credit yielding income increases to members.

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

CUNA is in the process of structuring and assembling data available in CUNA field reports. CUNA will undertake to secure field validation of information available in Washington, and will request field to provide missing data.