

PROJECT APPRAISAL REPORT (PAR)

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1. PROJECT NO. 398-11-995-154		2. PAR FOR PERIOD: 7/1/73 TO 6/30/74		3. COUNTRY Africa Regional		4. PAR SERIAL NO. 690154 (10)	
5. PROJECT TITLE Regional Organizations Development: Africa Cooperative Savings and Credit Association (ACOSCA) PD-AR-331-F1 4P							
6. PROJECT DURATION: Began FY 71 Ends FY 74			7. DATE LATEST PROP May 10, 1971		8. DATE LATEST PIP None		9. DATE PRIOR PAR December 4, 1973
10. U.S. FUNDING		a. Cumulative Obligation Thru Prior FY: \$ 318,000		b. Current FY Estimated Budget: \$ 48,000*		c. Estimated Budget to completion After Current FY: \$ -0-	

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

a. NAME	b. CONTRACT, PASA CR VOL, AG. NO.
ACOSCA/CUNA	AFR-G-1079

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		
			<p>No action necessary. Grantee provided Final Report to AID/W which is acceptable. The Grantee has received new grant in late FY 1974 to continue limited program assistance to ACOSCA and to initiate a program in small farmer production credit.</p> <p>*Current year indicated as FY 1974 to coincide with appraisal period.</p>	

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

E. DATE OF MISSION REVIEW

PROJECT MANAGER: TYPED NAME, SIGNED INITIALS AND DATE
 MURRAY MOULD, AFR/BA

MISSION DIRECTOR: TYPED NAME, SIGNED INITIALS AND DATE
 E. DENNIS CONROY, Director, AFR/BA

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 (%)					
	UNSATISFACTORY		SATISFACTORY			OUTSTANDING		LOW		MEDIUM		HIGH	
	1	2	3	4	5	6	7	1	2	3	4	5	
1. Credit Union National Assoc., Inc.						X							X
2.													
3.													

Comment on key factors determining rating ACOSCA headquarters services and management sufficiently developed to permit phase-out of CUNA Senior Advisor in December 1973. On-the-job training of ACOSCA General Manager completed. CUNA prefeasibility study on Directed Agricultural Production Credit accepted by ACOSCA Board and A.I.D. ACOSCA/CUNA refinement of study yielded project paper acceptable to A.I.D. for funding in late FY 1974.

4. PARTICIPANT TRAINING								X						X
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Comment on key factors determining rating

Training course at ACOSCA Southern Africa Regional Training Center at Roma Campus of UBLS were implemented as scheduled by CUNA training advisor. Improved training plan developed for FY 1975.

5. COMMODITIES														
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Comment on key factors determining rating

N/A

6. COOPERATING COUNTRY	c. PERSONNEL													
	b. OTHER													

Comment on key factors determining rating

N/A

7. OTHER DONORS					X									
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(See First Page for Comments on Other Donors)

II. 7. Continued: Comment on key factors determining rating of Other Donors Substantial support continues to be provided to ACOSCA and ACOSCA national affiliates by CIDA, Konrad Adenau Foundation, Dutch Leuten Fund, UNDP Development Fund, Stichting Steundoor Rabobanken (Dutch Development Bank), Volunteer Development Corps, Hivas Foundation (Dutch), Bread for the World (German) and others. Expatriate field technicians, training courses, scholarships and credit union "seed capital" are the major forms of this assistance.

III. KEY OUTPUT INDICATORS AND TARGETS

A. QUANTITATIVE INDICATORS FOR MAJOR OUTPUTS		TARGETS (Percentage/Rate/Amount)					END OF PROJECT
		CUMULATIVE PRIOR FY	CURRENT FY 74		FY ____	FY ____	
			TO DATE	TO END			
Publications: Interest rate and dividend collection; educational, promotional, and organizational materials; bi-monthly newsletter.	PLANNED	5	1	1			6
	ACTUAL PERFORMANCE	5	1				
	REPLANNED						
Seminars and Workshops conducted by ACOSCA and financed by A.I.D. grant.	PLANNED	3	2	2			7
	ACTUAL PERFORMANCE	2	2				
	REPLANNED			2			
Credit Union Growth Rate (% increase in credit unions).	PLANNED	5%	Total 10%				59%
	ACTUAL PERFORMANCE	4%	59%				
	REPLANNED		59%				
Membership Growth Rate (% increase in credit union members).	PLANNED	10%	10-25%	10-25%			38%
	ACTUAL PERFORMANCE	14%	38%				
	REPLANNED		38%				
B. QUALITATIVE INDICATORS FOR MAJOR OUTPUTS	COMMENT: ACOSCA dues collection activities achieved better than 95% returns on schedule. Prepared detailed statistics on African credit union movement. New managers fully trained for headquarters operations and training center activities.						
1. Administrative self-sufficiency, Statistical Information, Management Training							
2. Program Development	COMMENT: Initiated new insured savings and life insurance system for all ACOSCA affiliates. Developed new small farmer production credit program for Cameroon and Lesotho. Expanded training and publication's programs.						
3. Long-range Planning	COMMENT: ACOSCA has developed multi-year strategy for expanded programs to provide full range of services to member affiliates including field extension, insurance inter-lending, publications and local training courses.						

IV. PROJECT PURPOSE

A. 1. Statement of purpose as currently envisaged.

2. Same as in PROP? YES

To develop a headquarters and training center capacity to manage, promote and guide the development of local and national credit and savings associations.

B. 1. Conditions which will exist when above purpose is achieved.

2. Evidence to date of progress toward these conditions.

Management capability in the programming and coordination of financial and technical assistance has increased where ACOSCA becomes more responsive to the needs and objectives of national associations in their efforts to develop local credit and savings unions.

1. Improved management capability demonstrated by implementation of new and expanded program activities.
 2. ACOSCA promotional and services efforts helped to expand membership to five additional countries during 1973/74 period, and, growth targets planned for period exceeded for: (1) number of affiliated credit unions (10% vs. 59%); (2) number of credit union members (25% vs. 38%); and (3) members' savings shares (25% vs. 58%).
 3. ACOSCA secured and coordinated donor technical assistance to expanded number of countries and national associations, including limited services for three francophone countries.

V. PROGRAMMING GOAL

A. Statement of Programming Goal

To provide a Pan-African association of savings and credit societies throughout various countries in Africa which will develop into an institutionalized system of credit for low income consumers and producers.

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.

ACOSCA has continued to expand its program activities and has generated increased participation by national and local savings and credit organizations, as well as assisting in promoting increased share deposits, membership, and financially-solvent credit and insurance operations. Continued coordination of donor inputs and ACOSCA forward planning of technical services will strengthen ACOSCA's leadership role in guiding credit union development throughout Africa.