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# EVALUATION OF THE BAY ISLANDS INTEGRTATED RURAL DEVELOPMENT PROJECT

OPG 522 - 0233

FOR:

PAN AMERICAN DEVELOPMENT FOUNDATION

1889 F STREET, NW

WASHINGTON, D.C.

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Exhibit 1

LIST OF ACRONYMS

| | | |
|---|---|---|
| APRODIB | - | Asociacion Pro-Desarrollo de las Islas de la Bahia |
| MSP | - | Ministerio de salud Publica |
| PADF | - | Pan American Development Foundation |
| PRASAR | - | Program de Agua y Saneamiento Rural |
| RDC | - | Roatan Development Committee |
| SANAA | - | Servicio Nacional de Acueductos y Alcantarillados |
| USAID | - | U.S. Agency for International Development |
| VITA | - | Volunteers in Technical Assistance |
| WASH | - | Water and Sanitation for Health |

# 1. EXECUTIVE SUMMARY

From January 1983 through June 1986, the Pan American Development Foundation [PADF] had an operating Program Grant [OPG] from USAID/Honduras, to run the Bay Islands Integrated Rural Development project. The project, designed jointly by PADF and VITA [Volunteers in Technical Assistance], had four components: installation of rural water supply and sanitation systems, health and sanitation education, small business development, and institutional development of a local private sector organization.

Working with PADF in the Bay Islands [Roatan, Guanaja and Utila] were VITA and the above-mentioned local organization, first known as the Roatan Development Committee and later as the Asociacion Pro-Desarrollo de las Islas de la Bahia [APRODIB]. PADF was responsible for the small business and institutional development components, while VITA handled the water and sanitation and health education components; all of these activities were eventually transferred to APRODIB. They were aided in this effort by formal agreements with the autonomous national water and sanitation service [SANAA] which in turn jointly administered with the Ministry of Health a large rural water supply and sanitation project [PRASAR] funded by USAID. In the text, this relationship is described simply as SANAA/PRASAR.

The complexity of the above arrangements reflected the complexity of the integrated rural development project. Initially PADF left management in the hands of the on-site project director, who had been seconded from VITA. Thus, the initial emphasis was on water, and PADF home office support was very far removed. Later this situation improved under the auspices of the new APRODIB Executive Director, and increased PADF involvement.

The project achieved most of its water supply objectives, although sustainability of some of the systems is uncertain. APRODIB achieved all of the small business development objectives, and much of the institutional development agenda has been met, although much is still to be accomplished. The health and sanitation education component never had verifiable objectives, and the impact of this component is unknown.

The institution that remains on Roatan, APRODIB, has ambitious plans for an expanded small business development program, and to expand existing water supply systems in two of the larger towns. With these plans in mind, the evaluation team has recommended that APRODIB, with PADF's assistance, undertake the following tasks:

SMALL BUSINESS DEVELOPMENT

- separate the loan program from all other operations;
- adopt the financial and decision-making structure of a financial institution;
- add a formal T/TA component, even though this increases operating costs.

WATER SUPPLY AND SANITATION

- o obtain the servicesof an engineer experienced in planning, building, operating and maintaining rural and small town water and excreta disposal systems;
- o get agreement on contracting from the Municipality of Roatan;

INSTITUTIONAL DEVELOPMENT

- o restructure APRODIB to incorporate 4 cost-centers [development finance, water & sanitation, other projects, and administration];
- o change membership to sponsorship; and
- o revise and submit proposals for external funding.

Two important lessons can be learned from the experience of the Bay Islands Integrated Rural Development project. One, integrated rural development projects are as difficult to staff, equip, and implement on an island as they are anywhere else, if not more so. Second, two organizations working in partnership with each other need to have a clear understanding of each other's strengths and weaknesses, and of the differences between institutional development and implementations of field [productive] projects.

In May 1986, a two-person team of independent evaluators spent two weeks in Roatan reviewing project documentation, inspecting project sites and interviewing project staff and beneficiaries, with the objective of generating information and arriving at insights upon which to base decisions regarding future development activities on Roatan [decisions to be made by USAID, APRODIB, and PADF].

Performance objectives used to guide the inquiry were taken from project documentation. The ensuing report presents design, implementation, end-of-project conditions, and lessons learned/recommendations for each of the project components, followed by a discussion of development impact.

The views expressed in this report are those of the independent evaluation team, and do not reflect policy or program choices of the implementing agencies in any way.

# II. THE SETTING

## A. Geography and Enviroment

Activities of the Bay Islands Integrated Rural Development Project were concentrated on Roatan, the largest of the three Bay Islands which lie some 40 miles off the north coast of Honduras in the western reaches of the Caribbean Sea. Roatan is shaped like a long narrow ship with series of hills rising from the coastline up its central spine. The hillside slopes are steep and would be subject to heavy erosion were it not for the trees and grass covering most of the island. There are some fairly extensive swampy areas along the coast, but flat lands above high tide level represent less than 5 percent of total area. Very little agriculture is practiced on the island. Practically all fresh fruits and vegetables are shipped over from the mainland; some cattle are raised and sold locally.

The island is typically Caribbean, having a humid tropical climate with an average annual rainfall of approximately 85 inches [see Exhibit 2]. About 70 percent of the rainfall occurs from September to January. In past years, most of the residents collected rainwater through a system of roof gutters draining into wooden storage tanks. Now most people not connected to a piped water system get their water from springs or hand-dug wells.

Exhibit 2

## RECORD OF RECENT RAINFALL

*(in inches)*

Recorded at Key Hole, Roatán, The Bay Islands, Republic of Honduras, Central America
By William H. Lambert

| | 1970 | 1971 | 1972 | 1973 | 1974 | 1975 | 1976 | 1977 | 1978 | Mean (Average) | 1970-1978 % |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Jan. | 9.0 | 3.0 | 5.2 | 5.5 | 3.1 | 3.5 | 13.7 | 1.3 | 2.6 | 5.8 | 7 |
| Feb. | 10.4 | 7.2 | 8.6 | 4.0 | 6.0 | 1.0 | 11.3 | 3.3 | 3.4 | 6.2 | 7 |
| Mar. | 2.7 | 3.5 | 0.5 | 0.9 | 1.4 | 1.6 | 0.1 | 0.3 | 3.1 | 1.5 | 2 |
| Apr. | 0.0 | 7.9 | 1.4 | 0.3 | 1.5 | 0.1 | 0.8 | 9.2 | .3 | 2.4 | 3 |
| May | 5.5 | 1.0 | 0.4 | 0.4 | 0.4 | 0.1 | 3.0 | 4.0 | .5 | 1.7 | 2 |
| June | 3.4 | 0.2 | 2.2 | 0.0 | 1.5 | 0.6 | 2.5 | 7.4 | .9 | 2.1 | 3 |
| July | 3.3 | 3.3 | 3.0 | 3.0 | 2.3 | 1.0 | 2.1 | 7.3 | 2.4 | 3.1 | 4 |
| Aug. | 5.9 | 4.3 | 4.2 | 3.2 | 2.8 | 2.7 | 4.3 | 2.0 | 7.1 | 4.1 | 5 |
| Sep. | 2.6 | 2.4 | 8.7 | 4.1 | 17.4 | 7.5 | 4.5 | 7.4 | 9.0 | 7.1 | 8 |
| Oct. | 4.4 | 6.4 | 15.5 | 7.3 | 23.6 | 14.7 | 37.3 | 11.1 | 38.4 | 17.6 | 20 |
| Nov. | 25.9 | 15.8 | 1.0 | 11.2 | 17.2 | 13.6 | 49.7 | 25.4 | 25.5 | 20.6 | 24 |
| Dec. | 14.7 | 7.3 | 17.6 | 11.9 | 7.3 | 7.7 | 37.1 | 10.4 | 2.5 | 12.9 | 15 |
| TOTALS | 87.3 | 62.3 | 68.3 | 51.9 | 85.2 | 53.3 | 166.4 | 89.6 | 95.7 | 85.2 | 100% |

B. Demography and Economy

The Bay Islands are socially as well as geographically distinct from the mainland of Honduras. Originally settled by English pirates, the present population is a mixture of white, black and "Spanish" [ladinos who have migrated from the mainland]; there are also small groups of Garifuna and Carib on the smaller islands. It is estimated that 24,000 people live on the Bay Islands, 16,000 on Roatan, 6,000 on Guanaja, and 2,000 on Utila. Except as otherwise noted, the information presented from hereon refers to Roatan, as that is where almost all project activities have taken place.

There are three towns on Roatan - Coxen Hole, French Harbour and Oak Ridge - which hold 6,334 people. The other people are scattered among more than 30 settlements or villages. Average household size is between 5 and 6. Other demographic information gathered in 1984 for the 15 water systems sites is summarized in Exhibit 3.

A large proportion of men work as seamen or construction workers overseas, many in Texas or Louisiana; shrimp and lobster fishing are the most sought after local jobs. Other occupations include construction [local], woodworking, fiberglass fabrication, mechanical repairs, and day labor. Women work in stores, hotels/restaurants or the shrimp packing plants, or in food and clothing preparation. There are almost no professional or administrative/technical workers on the island other than teachers; the few others are located primarily in Coxen Hole, the seat of government. There is very little agriculture,

EXHIBIT 3

SUMMARY DEMOGRAPHIC CHARACTERISTICS, 1984

| VILLAGE | Dependency Ratio | N Homes | %H/holds headed by women | % Literate | Total Population |
|---|---|---|---|---|---|
| Bodden Bight | 156:95 | 62 | 8.3 | 100.0 | 204 |
| Brick Bay | 54:13 | 13 | 7.7 | 76.9 | 67 |
| Camp Bay | 58:10 | 10 | 0 | 100.0 | 68 |
| Constell.Bay | 269:74 | 74 | 25.7 | 97.3 | 343 |
| Corozal | 57:14 | 14 | 71.4 | 71.4 | 70 |
| Diamond Rock | 184:46 | 46 | 24.3 | 100.0 | 230 |
| Flowers Bay | 517:104 | 104 | 23.1 | 100.0 | 621 |
| Gravel Bay | 208:81 | 81 | 31.3 | 97.0 | 348 |
| Jonesville | n.a. | 38 | n.a | n.a | 191 |
| Juticalpa | 156:28 | 28 | 14.3 | 100.0 | 184 |
| La Punta | 301:68 | 74 | 23.6 | 100.0 | 375 |
| Los Fuertes | 321:59 | 59 | 18.0 | 79.7 | 380 |
| Milton Bight | 102:19 | 19 | 0 | 100.0 | 121 |
| Pollytilly Bight | n.a. | 44 | high | high | 200 |
| Sandy Bay | n.a. | 112 | low | high | 600 |
| Spanish Town | 187:42 | 39 | 40.5 | 88.1 | 244 |
| Total | | 817 | | | 4,246 |

Note: No income or expenditure data were collected. Constellation Bight and Gravel Bay are one site; data for Gravel Bay are questionable.

none of it full-time [except for new experimental efforts on Guanaja]. Tourism [of the sail and dive variety] has decreased in recent years due to the security problems of the mainland.

## C. Culture and Social Interaction

The prevailing island culture is English-speaking Caribbean; however, Spanish is spoken by everyone. English-speaking Caribbean culture is intensely individualistic, mostly Protestant, and expressive. The highland Mestizo culture [whose adherents make up a rapidly increasing proportion of the island's population] is more accustomed to group activity [though not much], mostly Catholic, and generally more "encogido". The Islanders look down on the newcomers, and associate them with the tremendous increase in pollution and sanitation problems, the burning of the hillsides, and with competition for jobs.

As is not uncommon in island fishing-based economies, the people's experience with group, cooperative activities is practically nil. With the notable exception of church business, Roatan folk generally prefer to rely on their own resources, and be mistrustful of others' motives.

## D. Politics

The Government of Honduras is represented on Roatan in the

municipality of Coxen Hole and the Governor of the Islands [based at Coxen Hole]; the Bay Islands has one elected deputy to the national Congress. The municipality has a locally-generated budget of L.150,00 per year; the weakness of the municipality means that sewerage, garbage collection and utility services are very limited in quality and quantity, and not able to keep up with the heavy influx of people from the mainland.

Electricity, and water and sanitation in Honduras are centrally managed by parastatal organizations on the mainland. Rates charged for electricity on Roatan are triple those on the mainland [48 ctvos. per kwh]. It took SANAA [the water and sanitation service] longer to do village systems designs for Roatan than it takes them on the mainland. These differences are not all attributable to logistical difficulties: there is long-term and persistent mutual dislike and distrust between islanders and the mainland, in addition to which the government has always been more concerned with the mainland, and therefore neglected the infrastructure and other needs of the islands.

The Alcadia [Mayor's Office] has been happy to support APRODIB. This is for both financial and political reasons. The Roatan Development Committee [predecessor of APRODIB] served as a channel for National Party campaign funds, and although the Liberal Party is in power, relations continue to be strong and positive. Party politics complicate life on Roatan much as they do on the mainland, but benefit it much less.

The low level of government interest in the Bay Islands and the islanders' disdain for the government make the implementation of development projects on the island doubly difficult. Although the islands are not physically remote, they are isolated in terms of not having the necessary knowledge of working relationships with the people and agencies who control the flow of domestic and offshore funds needed for development projects. The strained relationship between the two groups benefits neither, and accomodation will have to be made for the benefit of all concerned.

# III. FINDINGS

## A. Introduction

In 1983 a pre-existing rural water systems project implemented by Volunteers in Technical Assistance [VITA] in Roatan, Honduras, was linked with a Pan American Development Foundation [PADF] project to strengthen a local private development organization.
The resultant Bay Islands Integrated Rural Development project [OPG 522-0233] had four components:

- installation of potable water and sanitation systems in 15 rural communities, using renewable energy technologies;
- health and sanitation education and expansion of medical care;
- operation of a small business development program; and
- institutional development of the organization now known as APRODIB, Asociasion Pro-Desarrollo de las Islas de la Bahia.

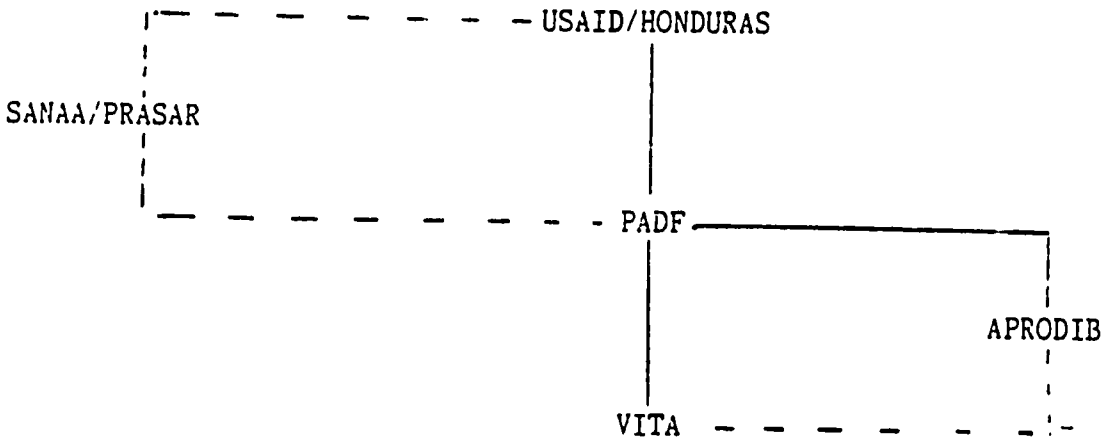
As an "integrated rural development" project, a number of different organizations were involved in its implementation. Exhibit 4 presents a project organization chart, as reconstructed by the evaluation team. This somewhat unusual arrangement was complicated further by the choice [for reasons of expediency] of a VITA staff member involved in the earlier project as Project Director.

Following a series of implementation difficulties and a change in AID personnel, the original project design was modified somewhat in mid-1985, but the four components remained. In May 1986, a two-person

EXHIBIT 4

Bay Islands Integrated Rural Development Project

Organization Chart



team spent two weeks in Roatan reviewing project documentation, inspecting project sites and interviewing project staff and beneficiaries, with the objective of generating information and arriving at insights upon which to base decisions regarding future development activities on Roatan [decisions to be made by USAID, APRODIB, and PADF]. Performance objectives used to guide the inquiry were taken from project documentation. The ensuing report presents design, implementation, end-of-project conditions, and lessons learned for each of the project components.

## B. Water Supply and Sanitation

### 1.0 Design

The purpose of the water systems component was to improve the quality of life of over 5,000 low-income Bay Islanders by providing sufficient quantities of clean water to improve personal hygiene and through the installation of adequate human waste disposal systems. Specific outputs in the water and sanitation areas were to expand community water and human waste disposal systems for approximately 20 communities.

The various documents made available to the evaluation team present conflicting numbers of village water supplies to be installed under the OPG. The PADF transmittal letter to USAID/Honduras dated January 21, 1983, refers to 19 windmill systems of which VITA would help site and install 15 Baker windmills in addition to the four systems already

underway and financed directly by VITA. The USAID/Honduras letter to PADF dated May 9, 1983, authorizing the operational program grant [OPG], speaks of expanding community water and human wastes disposal systems for approximately 20 communities. The PADF letter to USAID/Honduras dated February 12, 1985, requesting additional funds refers to three additional communities bringing the total number of rural community water systems to 13. In its internal evaluation datec August 1985, PADF lists 19 villages including Coxen Hole [Roatan] which was later dropped from the project leaving a total of 18 villages.

After visiting 15 villages to gather information and to interview water board [junta] officers, the evaluation team concluded that the conflicting numbers given in the referenced documents were the result of counting "apples and oranges". It seems that some numbers referre to villages while others referred to water systems. To eliminate any confusion over numbers, the evaluation will refer to the number of villages involved in the OPG project. The team includes the four villages [Gravel Bay, Jonesville, Polytilly Bight and Sandy Bay] wher VITA began installing water systems before the OPG project was authorized. This is because APRODIB [the local organization] continues to provide assistance to these four villages. An additiona 11 villages have or will receive shortly piped water systems making a total of 15 villages directly involved in the OPG project. Three other villages have or will receive handpumps but they have not been included in this evaluation as being part of the OPG project.

## 2.0 Implementation

Exhibit 5 on the next page presents a chronology of project implementation activities; dates of ordering and receipt of vehicle: and equipment are not included due to time limitations--suffice it t say that procurement has been and continues to be a problem, due to project location on an island, lack of cooperation from customs and other representatives of the Government of Honduras, and the need to learn PADF and AID procurement regulations.

### DESIGN

The Bay Islands project was a small part of PRASAR [a large, AID-financed rural water and sanitation project financed by AID and implemented by SANAA and the Ministry of Health], which was recently evaluated by an AID contractor [Water and Sanitation for Health]. The community water supply activity of this project generally follow the program format established by SANAA for its own rural water supp and sanitation program [see SANAA, n.d.]. Several of the SANAA program forms which were used in this project appear in this report Annex 1

### Site Selection

Prior to authorization of the Bay Islands Integrated Rural Developme Project, VITA was already engaged in an on-going pilot activity to install and test windmills to pump water for village water systems o Roatan island. Because VITA was interested only in windmills as the source of power to pump water for the systems, only those villages having favorable wind patterns were surveyed. The basic data collected included village population, number of houses, population density, general income level [recorded as high, moderate or low],

Exhibit 5

## WATER SUPPLY, SANITATION AND HEALTH EDUCATION

### Original OPG Project Outputs

The original OPG authorized on May 9, 1983 was designed to expand community potable water systems to 19 villages by adding 15 systems powered by windmills:
Design sanitation systems including septic systems, oxidation ponds, and latrines, and provide technology for construction and use:
Promote and expand medical care by Ministry of Health and PVOS.

The OPG was amended on May 17, 1985 to provide additional funding due to changing circumstances.

### Midterm Project Status [8/85]

The PADF internal midterm evaluation dated August 1985, listed the following accomplishments:

Seven water supply systems had been completed.
One system was partially operational.
Five were under construction.
Two had not been started.
50 water seal latrines had been installed in six villages, and since the MOH was not able to assign

health promoters to the Islands, the project hired two persons locally to work as both health and Community promoters. They received on-the-job training from a Peace Corps Volunteer assigned to the project and from short-term VITA consultants.

End of Project Status (as of 5/20/86)

The project evaluators found the following accomplishments:

14 of the 15 village water systems completed and/ or to be completed by end of project [5/31/86].

1 system pending construction of internal village conflicts.

80 water seal latrines installed in 7 villages.

Two community/health promotors hired and trained.

One construction foreman hired.

One maintenance technician hired and trained, and

15 Community Water Boards formed.

(End of Exhibit 5)

need for improved water supply, and level of community interest. Also, anemometers were installed at seven sites to collect wind data.

Although the existence of favorable winds was used as a key criterion in selecting target villages, other selection criteria were also used, including the level of need for an improved water supply, its accessibility by road for the drilling rig, and the willingness of the villagers to contribute voluntary labor and even cash for the system. In one village, Bodden Bight, the project was temporarily suspended because the villagers could not agree on participating in the project. However, APRODIB continues to work with the village and expects to be able to resume activities soon.

Well-drilling sites were chosen based on local knowledge and wind data collected with the anemometers. All of the initial well sites were at or near the tops of hills along the coastline where most of the people live. The exceptions to this were Juticalpa and Milton Bight which are located some distance inland. In addition to the wind study, VITA sent down a consultant to study the hydrogeology of the island. Later in the project, when strong, turbulent winds at certain sites caused the Baker windmills to fail prematurely and repeatedly, it was decided that alternative pumping technologies not dependent on the wind would have to be used. This decision made it possible to choose well sites other than on hilltops and successful wells were drilled at lower elevations in Spanish Town, Sandy Bay, Los Fuertes, and Corozal. Another factor utilized to determine the feasibility of a system was the level of road access to the village and to the well and storage tank sites. In 14 of the 15 selected villages, roads were improved or

built to provide access for the drilling rig and supporting equipment. At Camp Bay, the required roadwork would have made the project uneconomical and it was decided to utilize a small spring as the source of water.

Community Promotion and Participation

Beginning in early 1984, the water/health promotors met with villagers to introduce the project, describe its purpose and explain its health implications. They also described the respective responsibilities of the villagers and of APRODIB/PADF. Basically, the villagers were to be responsible for electing a water board, providing voluntary labor, setting and collecting fees, and for operating and maintaining the water system. APRODIB/PADF, with the collaboration of SANAA/PRASAR, was to be responsible for designing and building the system and for assisting and training villagers in its operation and maintenance.

The village participation requirement was based on the experience of similar rural water projects around the world, which shows that unless villagers invest significant amounts of their time, money and efforts in building a system, they do not develop the feeling of ownership and responsibility necessary to continue to operate and maintain them over the years. On Roatan, the promotors' task of maintaining enthusiasm was doubly difficult due to the disappointing experience villagers had had with previous offers of help from government representatives. Faced with this long history of unfulfilled promises, APRODIB/PADF, in order to establish its own credibility, was obliged to complete water systems even in villages where enthusiasm had waned as time passed. The staff hope that they will be able to regenerate village interest

again once they have built the systems and their credibility has been established.

System Design and Cost Estimate

Between August 1984 and February 1985, SANAA sent technicians to Roatan to survey selected village sites and design the water system. They based their pipeline network designs on a 3% annual population growth rate, over a 20-yr. period. Three different per capita comsumption rates [10, 15 and 20 gallons per capita per day] were used. These are at the low end of recommended consumption rates, but are appropriate for the Bay Islands, where water resources are limited. The SANAA technicians used a standard design concept which consisted of pumping water from a well to a storage tank and then having the water flow by gravity into the distribution system. In the ten systems designed, SANAA used a standard 10,000 gallon storage tank except for Brick Bay where a 5,000 gallon tank was used. PVC pipe of various sizes was specified for the transmission and distribution lines. The service level was to be individual household connections provided with a single 1/2" faucet. A soakaway pit was to be built under the faucet by the consumer. A street cut-off valve was to be installed on each service line. Standard designs were provided for the storage tanks, valve boxes and house connections.

SANAA technicians prepared cost estimates for each of the ten systems they designed. [see Exhibit 6, SANAA Water Supply System Design]. The estimates were extremely low probably because of lack of familiarity

EXHIBIT 6

SANAA WATER SUPPLY DESIGN DATA SUMMARY, 10 VILLAGES

| DATE | VILLAGE | NUMBER OF HOUSES* | PRESENT* DESIGN POPULATION | DESIGN CONSUMPTION PER CAPITA | TOTAL CONSUMPTION (GPD) | MINIMUM PRESSURE (PSI) | DISTRIB. TANK VOLUME | TANK ELEVATION (M) | WELL ELEVATION (M) | EST'D BUDGET (Lps.) |
|---|---|---|---|---|---|---|---|---|---|---|
| 1/85 | Flowers Bay | 118 | 708<br>1133 | 15 | 16,995 | 35 | 10,000 | 70.80 | 100.00 | 18,000± |
| 11/84 | Gravel Bay (VISTA) | 103 | 363<br>581 | 15 | 8,715 | 15 | 10,000 | 120+ | 138.18 | 20,000 |
| 10/84 | Spanish Town | 39 | 226<br>362 | 20 | 7,240 | 17 | 10,000 | 43.50 | 38. | 7,874 |
| 7/85 | Corozal | 19 | 95<br>152 | 15 | 2,280 | 21 | 10,000 | 95 | 100.00 | 7,038 |
| 9/84 | Brick Bay | 13 | 62<br>100 | 15 | 1,500 | 23 | 5,000 | 90 | 100.00 | 5,600 |
| 11/84 | Las Fuertes | 61 | 427<br>684 | 10 | 6,840 | 33 | 10,000 | 46 | 68. | 14,600 |
| 10/84 | La Punta | 74 | 375<br>600 | 20 | 12,000 | 34 | 10,000 | 100 | | 13,700 |
| 8/84 | Juticalpa | 23<br>(28) | 184<br>294 | 15 | 4,410 | 13 | 10,000 | 50 | 60 | 8,430 |
| 8/84 | Milton Bight | 21 | 126<br>205 | 15 | 3,075 | 34 | 10,000 | 57 | 57 | 6,800 |
| 1/85 | Camp Bay | 13 | 73<br>117 | 20 | 2,340 | 60 | 10,000 | 48 | 48 ? | 5,700 |

* These SANAA figures differ from 1984 survey figures in Exhibit__

with the island's high prices. SANAA's estimates ranged from L.5,600 for Brick Bay to L.20.000 for Gravel Bay. Omitting Camp Bay and Bodden Bight which are yet to be completed, preliminary project cost ranged from L.30,139 to L.65,000, or an average cost of L.1,000 per household. Assuming an average household size of 5 persons, the average per capita cost for water supplies was L.200 [or US$100]. Exhibit 7 provides a summary of design and cost data on the 15 project water systems. Considering that the cost of living is at least twice that of the mainland, this level of investment is acceptable.

Exhibit 1

SUMMARY DATA ON VILLAGE WATER SUPPLIES, ROATAN, HONDURAS

| TOWN | N HOUSES | * HOUSES CONNECTED | SOURCE OF WATER | TYPE OF PUMP | SIZE OF TANK (GALS.) | CONNECTION CHARGE (L.) (CASH or LABOR) | MONTHLY FEE (L.) | COST OF SYSTEM (L.) | COST PER HOUSE (L.) |
|---|---|---|---|---|---|---|---|---|---|
| BODDEN BIGHT | 62 | | | | | | | | |
| BRICK BAY | 13 | 13 | well | Baker windmill | 5500 | 250 | 5 | 30,139 | 2318 |
| CAMP BAY | 10 | 7-public tap | spring | (gravity) | 1000 | n/a | pending | pending | pending |
| COROZAL | 14 | 11 | well | solar | 12,000 | -0- | pending | 41,650 | 3786 |
| DIAMOND ROCK | 46 | (46) | well | solar | 10,000 | pending | pending | 50,600 | pending |
| FLOWERS BAY | 104 | 54 | wells (2) | diesel electric submersible | 16,000 | 100 | pending | 65,000 | 1203 |
| GRAVEL BAY | 81 | 36 | well | Dempster Windmill | 4,500 | 35 | 5 | 36,680 | 1018 |
| JONESVILLE | 38 (1986) | 38 | well | Solar | 16,000 | 325 | 10 | 42,500 | 1118 |
| JUTICALPA | 28 | 21 | well | Baker windmill | 16,000 | 150 | 10 | 36,340 | 1730 |
| LA PUNTA | 74 | (74) | wells | electric submersible | 10,000 | 500 | 10 | 41,200 | pending |
| LOS FUERTES | 59 | (59) | well | Baker Windmill | 13,500 | pending | pending | 31,200 | pending |
| MILTON BIGHT | 19 | 17 | well | Baker Windmill | 10,000 | 250 | 5 | 31,962 | 1880 |
| POLYTILLY BIGHT | 44 | 33 | well | solar | 16,000 | 5 to 22 | 6 | 35,500 | 1075 |
| SANDY BAY | 112 | 95 | wells (3) | solar; elec. submersible | 16,000 | 20 | 10 | 50,300 | 529 |
| SPANISH TOWN | 39 | 30 | well | electric sumersible | 16,000 | -0- | pending | 35,000 | 1166 |

* 1984

( ) - est...

SUPPLY AND PROCUREMENT OF EQUIPMENT AND MATERIALS

In its convenio with PADF dated 8/12/83 [see Exhibit 8], PRASAR agreed to provide 15 windmills, 1,000 water seal toilets, 2,000 sacks of cement, 2,000 sheets of roofing, 1,000 lengths of reinforcing steel bars, and 70 pounds of tie wire*. The AID/MSP/SANAA implementation letters 71 and 85 stated that the MSP and SANAA would provide construction materials and health promoters to the project. 15 Baker windmills which had been purchased by SANAA for an earlier project and had been stacked in their warehouse compound were supplied to the project. Their deteriorated condition due to long exposure to the elements was to later contribute to their premature failure. After considerable delays, PRASAR provided 50 complete sets of materials for water seal latrines which were received in late 1984. An additional 200 individual toilet bowls alone were received in February 1986. All 50 of the original complete latrines sets had been installed by mid-1985. Of the recently arrived toilet bowls, 30 have been distributed and are in the process of being installed in some way. To date, APRODIB has received only 600 sacks of cement. It has had to purchase the balance needed through local suppliers. Although APRODIB has received reimbursement for its earlier purchases, it has not received payment for the last voucher it submitted to SANAA some months ago. The inability of the Government offices participating in this project to meet their obligations in a timely manner has hampered project implementation from the very start and has remained a major constraint throughout the life of the project.

* One complete construction set for a water seal latrine consists of

Exhibit 8

Summary of Interagency Agreements

OPG Authorization
(AID/PADF)5/9/83

AID contribution: US$145,000
plus: US$100,000
GOH contribution: L.470,000

PADF/VITA will expand water & excreta disposal systems for approx. 20 communities; assist small-scale business development; strengthen local development organization (Roc); MOH & PVOs will promote & expand medical care

5/17/85

AID contribution: US$135,000
GOH contribution: L.480,000

PADF/VITA will provide water systems for 3 additional communities, for new total of 13 communities; redrill 3 collapsed wells; organize 15 Water Boards; additional project vehicle; build warehouse; spare parts; Peace Corps engineer.

PADF/VITA
Agreement 5/25/83

PADF responsible for small business assistance and institutional development

VITA responsible for design & delivery of water supply, sanitation technology and related training.

AID/MSP/SANAA
Implementation Letters
5/17/83 (No. 71)
SANAA to provide construction materials (PVC & GI pipe and fittings)

VITA to instruct counterparts in siting,installing and maintaining water systems with windmills.MSP will monitor use of project materials and involve 3 to 5 promotors in site selection and construction.

11/29/83 (No. 85) AID,MSP,APRODIB

PADF to contract health technicians (up to $20,000). Also to purchase and install solar powered submersible pumps. Suggest study of Bay Islands ground water sources and rainwater catchment. Approve purchase of construction materials for water systems ($60,000)

Convenio entre PRASAR
y PADF. 8/12/83

SANAA will approve communities selected by PADF; design systems; prepare plans, project docs. & budgets; perform periodic inspections during construction; provide materials; acquire legal status for Water Boards & take charge of water system maintenance.

PRASAR will provide 15 windmills, 1000 pour-flush latrines, 2000 sacks of cement, 2000 sheets of roofing, 1000 pieces of 1/4" rebars, 70 lb. tie wire. Periodic inspections and final inspection for acceptance. Provide promotors for latrine installation and water board formation, and health education.

PADF will organize water boards to construct and administer water systems; build drilled wells, install pumps and windmills. Turnover to SANAA water system in good working order, construction plans and documents. Return leftover materials and equipment.

Agreement between PADF
and APRODIB 5/22/85

PADF will provide training and technical assistance to APRODIB and its Board of Directors. PADF will provide financial support for water and sanitation system installation, mainenance and organizational expenditures and for small business development program administration and staff training. PADF intends to donate all project related assets to APRODIB.

APRODIB will perform all the necessary functions to adequately manage the project, and report regularly to APDF.

one toilet bowl, two sacks of cement, two sheets of roofing, one length of reinforcing steel bar, and a few feet of tie wire.

## SITE PREPARATION AND WELL-DRILLING

Because the original plan was to install only windmills, well sites were chosen early in project implementation and access roads were built or improved for the well-drilling rig and the truck. Storage tank sites were also prepared by contract with local equipment operators.

The first group of wells were drilled by a local well-driller who charged a flat rate for each foot of drilling. A total of 13 wells were drilled by this driller. A request for bids was advertised for the last set of wells which was awarded to a driller on the mainland. This decision necessitated making all the extra arrangements to insure the equipment and ship it to Roatan, which was no mean feat. Through the extraordinary effort and cooperation of all involved including the driller, the rig was shipped and the wells drilled just as the first rains of the rainy season began. The contractor and the APRODIB staff put in many extra hours to accomplish this unprecedented task in record time.

## MOBILIZATION AND SYSTEM CONSTRUCTION

Once the wells had been drilled and capped, mobilization for windmill erection and storage tank construction could begin. Construction materials and equipment were hauled onto the site in preparation for construction start. The construction process itself consisted mainly of three activities: The installation of pumping mechanisms, the construction of storage tanks, and the installation of transmission, distribution and service lines. VITA technicians working with APRODIB staff, erected the windmills and installed the solar systems and the pumps. The reinforced storage tanks were built by contract with local masons and the pipelines were installed by APRODIB staff with villagers digging and backfilling the trenches.

During its field visits, the evaluation team noticed some deviation from systems design and short-cuts in the construction. For example, in Spanish Town, the PVC service pipe was exposed in several places, and one was already cracked and in need of repair. There were instances where the PVC pipe had been bent to fit the contour of the land rather than doing some additional digging to allow for proper pipe installation. In other places, pipe had not been buried deep enough, and was destroyed by fire. At one site, no provisions had been made for the pouring of footings in a water tank, although reinforcing steel was already in place to start pouring the bottom slab. The lack of footings could lead to differential settling, and thus cracking and leakage. In nearly all cases, homeowners had not installed soakage pits to absorb wastewater from the faucet. Also,

boxes to peotect the street cut-off valves had not been installed.

While some deviation from "perfection" is to be expected when so many sites are involved, the extent of the problem installations is of concern, especially in view of the lack of a program for preventive maintenance. Volunteer labor needs to be supervised at least as much as paid labor, and so do contractors [e.g. for tank construction]. There was no field supervisor on the project until March 1986.

The lack of hydrogeological data meant that there was a high degree of risk in the drilling program, and it is no small wonder that 17 of the 24 holes drilled were successful wells producing good water. The remaining seven holes were either dry or produced salty water. This success was due in part to the change in well drilling contractors mid-way through the process.
Villagers did not always come through with the volunteer labor promised during the earlier contacts with promotors as described above. In the end, APRODIB felt compelled to complete the water systems an all 15 villages selected, with or without good participation, in order to establish its credibility.

System Completion and Turnover

When the construction of a water system is complete, the system is put into operation by the APRODIB staff. The storage tank is allowed to fill and is flushed out to get rid of the chemical byproducts produced during curing. The transmission and distribution lines are also

flushed out in this process. After a period of testing the integrity of the system and observing its operating charateristics, the system is turned over to the Community Water Board to operate and maintain. In some cases a formal inauguration ceremony is held to officially turn the system over to the Board, and to celebrate completion of construction and the commencement of operation and maintenance under direct responsibility of the village. In each case, the village is given the choice of joining or not joining the APRODIB maintenance program. Of the ten systems operating in mid-May 1986, four had joined [Brick Bay, Juticalpa, La Punta and Milton Bight]. However APRODIB continues to provide some maintenance and repair services to the other villages. It is probable that other villages will join the maintenance program when maintenance becomes more demanding of the Board's attention.

Operation and Maintenance

The responsibility for the day-to-day operation and maintenance of the water system lies with the village water board. Usually one of the Board members or a hired caretaker is put in charge of running the system. The main functions are to turn the pumping mechanism on and off as needed, check the delivery of water to all points in the system, and to repair leaks or broken pipes. The operator is also responsible for reporting any major problem which is beyond his capacity to the Water Board or to APRODIB, and for assisting in the repairs.

The APRODIB staff is responsible for monitoring the operation and maintenance of the systems and to respond to requests for assistance

in repairing and maintaining them. APRODIB supplies pipe and accessories at a subsidized price to villagers that join its maintenance program. It is also responsible for training village caretakers in operation and maintenance tasks.

## Village Water Boards

Village Water Boards are elected by the villagers and consist of a President, Vice President, Secretary, and Treasurer. Some villages also elect nonvoting members and a caretaker. In addition to operating and maintaining the system, the village Water Board is responsible for setting and collecting connection charges and monthly quota payments. In most villages, the Water Board meets only when it is necessary to address an issue which has been brought to its attention or to resolve problems arising out of the operation of the system.

In several villages, women have been the ones who have taken the lead in organizing the villagers to participate in the program. Many, if not a majority, of the Board Members are women. This is fortunate since a large number of the male population are either seamen or oil field workers. These jobs take them away from their homes and villages for months at a time. They return home with the fishing fleet or when the job is finished. In spite of the large number of women serving on Boards, some positions have become vacant and new officers need to be elected. The evaluation team found that in most villages, one member of the Board has taken over the day-to-day responsibility of operating and maintaining the system. This usually

means starting the pump and turning it off when sufficient water has been provided to the villagers or the storage tank filled. On the financial side, complete written records are not always kept but usually the Treasurer keeps a mental record of who has paid and who has not.

Because of the delays incurred early in the project establishing relationships with participating Government Agencies and in obtaining their cooperation, during the last year of the project APRODIB staff has had to complete more projects than in the first two years. This meant that the staff has not been able to continue their contacts and meetings with village Water Boards as often as before. APRODIB realizes that these contacts are necessary to adequately monitor the Boards' activities and to help them maintain their interest and enthusiasm. As soon as the last of the 15 systems is completed, APRODIB staff will again have the time to work closely with the villages and their Water Boards.

Water System Expansion

SANAA technicians used a design population based on a 3% annual growth rate over a period of 20 years. Some villages such as Los Fuertes are growing at a much higher rate because of immigration from the mainland. While water supplies in such fast growing villages will reach their design capacity in less than the design period, in many other slower growing villages, the water supplies should be adequate for a good number of years.

In a few villages, new residents will have difficulty in connecting

to the water system because of the high connection fees set by the Board, for example, the Board in La Punta set a connection fee of L.500. This is made up of an initial connection fee at the beginning of the project of L.300 which could be paid in cash or in equivalent voluntary labor. An additional L.200 was added by the Board to compensate for the contribution in time and effort made by the original villagers to raise the L.18,000 needed to pay for the extension of the electric lines to the well and for the pump. The L.500 is approximately equivalent to two months wages for a day laborer. One resident told the team that there was no way she and her husband could save enough to connect to the system. In the meantime she and her family pay the monthly quota of L.10 to obtain water from a faucet shared with several other families. In order to assist new residents in the same way APRODIB helped the others, it should consider planning another similar project activity to expand services wherever the supply of water is adequate.

## 3.0 End of Project Conditions

In spite of a number of delays related to the usual start-up problems of getting staff on board, arranging inter-agency relationships and in identifying village leaders, the project was able to build and put into operation 10 of the 15 piped water systems planned. The construction of two additional systems [Los Fuertes and Jonesville] has been completed and is in the process of testing and flushing the systems before placing them into service. The remaining three systems [Flowers Bay, Bodden Bight and Camp Bay] are still under construction. The storage tank at Flowers Bay is scheduled to be finished in a few days and the system should be operational by the end of the month. At Camp Bay, the spring box has been built and about half of the transmission line to the single public faucet installed. If all goes according to plan, this system should also be operational by the end of the month. The work at Bodden Bight has been at a standstill due to 'Political' problems. When this will be resolved is not known.

Of the 1,000 water seal latrines planned for this project, only 50 complete sets were received in late 1984 and an additional 200 toilet bowls alone were received in February 1986. All of the 50 complete sets have been installed and 29 of the toilet bowls have been distributed and are in the process of being installed.

The quality of construction seems to have received more attention by VITA before the beginning of the OPG project. For instance, the Pollytilly Bight installation shows by far the best workmanship in the

well, solar and storage tank construction. SANAA designs were not closely followed in the OPG project and field supervision was inadequate. The cutting of corners in constructing the later systems will probably lead to premature O&M problems and system failures.

It appears that early in the project APRODIB/PADF paid a lot of attention to working with the villagers and with the village water boards. After completion of the system, contacts with the juntas have become infrequent, resulting in the disintegration of several juntas. Collection of monthly quotas has become irregular and record-keeping in some villages is non-existent; some are not able to make regular deposits of fees collected into bank accounts because of transportation problems, others don't have bank accounts. Fortunately, in almost all 15 villages some individual has continued to be concerned enough to keep the systems operating. What will happen when these people move or give up trying is an open question.

## 4.0 Lessons Learned and Recommendations

### Lessons Learned

1. Because of the lack of strong government commitment and involvement in the Bay Islands, it is twice as difficult to implement a development project there as it is on the mainland.

2. For any project to succeed on the islands, it must be designed and operated as a self-contained and self-sustaining entity to the extent possible, with external links, requiring constant attention.

3. A development project should not be limited to the use of equipment which has not been used or tested over a reasonable period of time in the specific project environment.

4. Development projects, which must be implemented with many unknown factors, should not be limited to the use of one technology or another.

5. To obtain more attention and support from the central government, the islanders will have to develop better knowledge of and closer working relations with it, and learn its rules of the game.

Recommendations

1. APRODIB should obtain the services of a consultant engineer experienced in planning, building, operating and maintaining rural and small town water and excreta disposal systems. He should be put in charge of APRODIB's water and sanitation activity, set up operating procedures, project files, prepare funding proposals, and act in the capacity of resident engineer for the next water and sewerage project. As soon as APRODIB can afford it, it should hire a Honduran engineer to be trained by the consultant and be groomed to take over the

position of office engineer on a permanent basis.

2. Efforts should be made to hire additional, proven field construction supervisors.

3. APRODIB should make the water and sanitation function a dependent but separate cost center working under the general guidance of the Executive Director.

C. Health and Sanitation Education and Expansion of Medical Care

1.0 Project Design

Per the original OPG, the authorization of the amended OPG, and the 1985 amendment, PADF and VITA were responsible for health education and promotion of improved sanitation and personal hygiene practices, and to "expand and promote medical care provided by the Ministry of Health". There was no definition of these activities.

2.0 Project Implementation

Health and Sanitation Education

Under Implementation Letter No. 71 issued by USAID/Honduras in May 1983, PRASAR [ an AID-funded rural water supply project of SANAA] was to have provided "three to five" rural health promotors. Due to administrative problems, these personnel were not provided; in

November 1983, Implementation Letter No.85 authorized PADF to hire "health technicians", the number of whom was not specified.

In March 1984, one promotor was hired as water promotor; he also helped with site selection. Another "sanitation promotor" was hired in March 1986. The Project Director made a videotape to be used for demonstration of improved personal hygiene and sanitation practices; it is not clear whether or to what extent the videotape has been used. The first promotor did go out to speak at schools and churches, unfortunately most of his activities were not documented. In 1984 and 1985, a Peace Corps Volunteer also assisted in health and sanitation education, community development and water promotion. Posters were provided by PRASAR.

Early in 1986, the PADF Field Representative requested health education materials from USIS, which did not have any on hand. It is not known what additional efforts have been made along these lines.

Expansion/Promotion of Medical Care

This activity was never implemented, apparently by mutual agreement of the participating organizations, however mention of it was never removed from project documentation.

3.0 End-of Project Conditions

While we present below results of a very limited and superficial survey of health conditions we were able to undertake during the

evaluation field work, it should be borne in mind that there are no baseline data against which to compare these conditions, and that the information we got is for one month only. The Centros de Salud Rural [CESARs] on Roatan do not keep records by village. It is thus not possible to compare pre-project morbidity with end-of-project morbidity. When interviewed, medical personnel at each location [Oak Ridge, French Harbour and Coxen Hole] all stated that they see mostly respiratory illnesses. The mandatory weekly record collected from Oak Ridge and French Harbour and submitted by Coxen Hole does not include lines for: conjunctivitis, helminthiasis, otitis media, skin infections or anemia; other viral and other water-related illnesses [malaria, diarrhea, dysentery, encephalitis, hepatitis, cholera, yellow fever and leishmaniasis] are covered.

The French Harbour CESAR serves people from BrickBay, Los Fuertes, Juticalpa, La Punta and French Harbour. Review of the daily records of this station for the month of April revealed the following incidence:

| Disease or Condition | N April | % Cases seen April |
|---|---|---|
| Diarrhea | 5 | 1.5 |
| Malaria | 4 | 1.2 |
| Intestinal Parasites | 22 | 6.9 |
| Anemia | 20 | 6.0 |
| Skin Diseases | 15 | 4.5 |
| Eye Diseases | 13 | 3.9 |
| Other* | Remainder | Remainder |

* "Bronchitis", pre/post natal care, trauma, etc.

The auxiliary nurse at the French Harbour CESAR was able to provide some information about project communities. At La Punta there has been a drop in diarrhea over the last year, but people come with skin problems. In Brick Bay there is almost no diarrhea, lots of bronchitis. At Los Fuertes [the fastest growing settlement on the island] there is a lot of malaria and skin problems. People from Juticalpa are either going to Oak Ridge or not to any CESAR. Oak Ridge reports high incidence of "bronchitis" and otitis media. Coxen Hole reports seeing mostly respiratory infections and some diarrhea.

In the documentation presented to AID for the 1985 amendment to the OPG, the statement was made that "red eye" [conjunctivitis] had been eliminated among children living at the sites with operating water systems. We could not substantiate or confirm this assertion.

In her 1984 report on "Socio-Cultural Evaluation of the Impact of Improved Water Supplies on the Communities of Sandy Bay and Pollytilly Bight:, Carolyn McCommon [VITA] noted that the school teacher reported seeing fewer cases of skin disease among children. She also observed more frequent bathing, cleaning of utensils and clothing, washing of hands during cooking, and improved infant and child hygiene.

Among other things, the promotors were to encourage installation of water seal latrines provided by PRASAR, where soil conditions permit. The following is a breakdown of latrine installation:

| Community | In-Place | Being Installed |
|---|---|---|
| Sandy Bay | 12 | 0 |
| Gravel BAy | 2 | 0 |
| Pollytilly Bight | 5 | 0 |
| Coxen Hole | 30 | 20 |
| French Harbour | 1 | 0 |
| West End | 0 | 4 |
| Spanish Town | 0 | 5 |

As of this writing, of the additional 200 latrines that have been delivered, 29 are under construction.

## 4.0 Impact/Lessons Learned

There are no baseline data against which to measure impact.

APRODIB has submitted a proposal to USAID for funding to support maintenance and expansion of the water systems in Coxen Hole and Oak Ridge. It does not incorporate a health and sanitation education component. This is just as well, because such a component [to be done effectively] would be expensive and would need to be implemented over a long period of time.

## Recommendations

Too little is known about this component of the project to draw any useful conclusions, other than the need to design the social aspects of a water project at least as carefully as the engineering aspects,

and establish baseline data, so one can provide the right level of effort and inputs, and compare conditions. In the opinion of the evaluation team, it would also be a good idea to have women promotors, if any other health education activities are planned.

D. Small Business Development

1.0 Project Design

In the original OPG, certain assertions were made about Bay Islanders having limited business skills or access to knowledge about technical improvements, such limitations being a result of geographic, cultural and political isolation. Through discussion with the then Roatan Development Committee [predecessor of APRODIB] eleven target industries* were identified as likely to respond to technical assistance and credit. Six factors inhibiting the development of such businesses were; applicants' lack of a credit record or inadequate collateral; lack of competition among commercial lenders; mainland focus of the local bank; existence of one interest rate [19%]; lack of orientation for extending credit to businesswomen [an example of mainland-island culture differences] and lack of access to managerial assistance for enterprise development. A "small loans fund" was proposed as a way to avoid these constraints, with RDC "making guaranteeing or approving" loans to target groups or individual borrowers. Potential loan candidates were identified as "employed producers or new entrepeneurs in fields such as: construction trades and materials; diesel mechanics; sanitation and plumbing equipment repair and maintenance; food preparation; distribution services and

handicrafts."

*The industries identified were: cement block fabrication; construction of fiber cement roofing sheets; carpentry; housing [sic]; plumbing installation; furniture-making; clothes-making and tailoring; auto repair and spare parts supply; shellwork and other handicrafts; retail shops; printing and other business services.

## 2.0 Implementation

Beginning in early 1984 [see Exhibit 9], PADF offered technical assistance to APRODIB staff in the development of loan guidelines and administrative practices, and policies for small business development [application and other forms and loan procedures are presented in Annex B]. The APRODIB small business promotor in early 1985 received training in "Politicas de Desarrollo de la Microempresa" and "Comunicacion y Motivacion" from INFOP [which used a curriculum developed by PADF]. Also in 1984, a VITA consultant conducted a survey of Bay Island businesses and business climate. No raw data or methodological records are available, however the survey did reveal the poor condition of cottage industry, and the very real market constraints for small and micro-enterprise on Roatan. This survey recommrnded an average loan size of between L.5,000 and 10,000, and identified several potential new enterprises: cement block, ceramic block, coconut oil, ice cream, speciality breads, and quality handicrafts.

Exhibit 9

CHRONOLOGY OF APRODIB SMALL BUSINESS LOAN PROGRAM

| EVENT | DATE | NOTES |
|---|---|---|
| First tranche approved: L.60,000 | 5/84 | Deposited in BANCAHSA |
| Agreement with BANCAHSA to charge 9% on short-term, 19% on long-term | 8/84 | Designated "Fondos de Guarantía de APRODIB"; earns 10.5%. Authorized to lend 150% of guaranty. |
| Loan application and review forms completed | 1/84;1/85 | (Revised) |
| APRODIB Credit Committee Appointed | 8/84 | |
| First loan approved | 8/84 | |
| Second tranche approved: L.30,000 | 6/85 | |
| Modified agreement with BANCAHSA, to charge 8% short-term, 17% long-term | 10/85 | |
| Third tranche approved: L.30,000 | 2/86 | Deposited in BANFFA |
| Two loans of L.10,000 each | 2/86;3/86 | APRODIB certified check |
| L.9,900 put in BANCAHSA | 4/86 | L.100 left in BANFFA to hold account; earns 8% |

The following summary of loan program status was obtained from APRODIB records:

Walk-in requests: 58 [since 2/85]

Complete applications: 58 [since 2/85]

Denied: 16

Granted: 38 [since 9/84]

Pending: 1

Denials were based on the application not being within loan size or industry guidelines, or poor references.

Seventy-four percent of loan recipients are men; there is genuine staff commitment to lending more to businesswomen. One quarter of the loan recipients are under 30 years of age; otherwise distribution is pretty even up to age 60.

In its charter, APRODIB was authorized to lend to legally constituted groups. Initial review of the loan portfolio revealed no loans to groups. Subsequent on-site investigation revealed that a loan that is pending for a "hardware store" is really a loan to buy a transformer to operate a pump for the water system, and to stock a community storage house with spare parts and fittings. APRODIB would provide technical assistance to improve fee collection and other administrative matters. Thus, should the loan be approved, APRODIB will have found a way to overcome the problem groups have obtaining legal status under Honduran law.

The APRODIB small business promoter has provided some technical

assistance to borrowers, installing 17 accounting systems. For production advice, APRODIB has relied to date on assistance from experienced members of the organization. It appears that little or no assistance in business planning or market analysis has been provided; the need for such assistance and for help with group purchasing was revealed in an informal survey conducted by PADF staff in December 1985, and in evaluation team interviews with loan recipients.

## C. End-of Project Conditions

### STATUS

APRODIB has lent out L.195,400 in small business credit; reflows are represented within the L.75,400 above the L.200,000 guaranty. APRODIB is submitting applications to various agencies for additional monies to lend, and to support the loan program. Of the 38 loans to date (5 repeat clients) 33 were for L.5,000 or less, with 18 of these less than L.5,000. There are three loans in the L.5,000-10,000 range, and two of L.10,000 each. The latter two are not backed by the BANCAHSA guaranty fund, but rather were handled by certified check directly by APRODIB out of its account in BANFFA. Eight loans have been paid back in full (capital plus interest). There are non-performing loans; arrears in May 1986 totalled L.2,467, or 2.5% of current loans. There is a seasonal pattern to arrears, with borrowers missing payments after Christmas (January-February) and after Easter/before shrimp season reopens (April-May).

EXHIBIT 10

ANALYSIS OF APRODIB LOAN PORTFOLIO

| Industry Classification | N Loans | % | Lps. | % |
|---|---|---|---|---|
| Agri./Forest./Fish. | 1 | 2.6 | 5,000 | 2.5 |
| Process./Manuf. | 14 | 35.9 | 63,000 | 32.2 |
| Repair | 5 | 12.8 | 25,000 | 12.8 |
| Hotel/Rest. | 3 | 7.7 | 12,000 | 6.1 |
| Shipping | 1 | 2.6 | 2,000 | 1.0 |
| Utilities | 2 | 5.1 | 10,000 | 5.1 |
| Retail | 11 | 28.2 | 74,000 | 37.8 |
| Other [photo.stud.& dental lab] | 1 | 2.6 | 3,500 | 1.8 |
| TOTAL | 38 | | 195,400 | |

The calculation of value-added for each loan requires pre-loan and

Most of the loans are for various processing and manufacturing enterprises (e.g. cement block manufacture and sales; tailoring/dressmaking; woodworking; bakery; fiberglass manufacture and repair; and a coffin maker), with 14 loans or L.63,000 in this category. This emphasis is in accordance with both the original Roatan Development Committee recommendations, and with those of the VITA survey of small business. The next greatest number of loans (12) or L.74,000 (37.8% of funds) went to various retail enterprises: seven in clothing, pharmacy or pulperia; four in food; and one (the loan that is pending) in hardware. There are no loans in handcrafts; none seem to have been requested. Due to market saturation, APRODIB has ceased lending for pulperias.

As far as can be determined from loan records, the loan program can be said to have benefitted almost 400 people, as follows:

| | |
|---|---|
| Jobs Created/Expanded | 29 |
| Indirect Beneficiaries | 61 |
| Direct Beneficiaries | 106 |
| Other* | 200 |
| TOTAL | 396 |

* One loan was for purchase of a water pump, in the community of West End. The 200 residents of that community thus benefit from the loan program.

The calculation of value-added for each loan requires pre-loan and

post-loan information on the monthly sales and cost of production inputs of the enterprize in question. Sufficient pre-loan information was available for 13 loans; seven of these were too recent [less than 3 months] for fair comparison to be made. This left six loans for which value-added could be estimated; results of field visits to the enterprises to gather post-loan information are presented below.

Exhibit 11

"ESTIMATES OF VALUE-ADDED"

(MONTHLY)

| | PRE-LOAN | | POST-LOAN | | |
|---|---|---|---|---|---|
| ACTIVITY | AV. SALES | AV. INPUTS | AV. SALES | AV. INPUTS | VALUE-ADDED |
| Boutique | 2,000 | 1,100 | 1,600 | 600 | 100 |
| Cabinet mfr | 4,600 | 3,319 | 1,300 | 1,050 | -1,031 |
| Cafetaria | 4,000 | 3,150 | break-even | 1,350 | negative |
| Cement Blk | 6,000 | 4,687 | 6,100 | 2,723 | 2,064 |
| Marine rep, | 2,800 | 2,200 | 4,983 | 3,000 | 1,403 |
| El.Water pump | 500 | 133 | 750 | 140 | 243 |

Note: In some instances, costs of doing business [e.g. rent, taxes] are included in the "inputs" along with costs of production. Thus, the estimates of value-added may be understated. Also, this is not a representative sample of the loan portfolio. Pre-loan figures are rough estimates.

There is anecdotal evidence of the following "multiplier effects" of the APRODIB loan program: the coffin maker was able to buy a truck, which he uses to transport other things, for a fee; a diesel pump

ISSUES

End-of-project review of loan program files revealed several issues which must be dealt with on the assumption that the loan program will be expanded. There are questions regarding:

- o discretionary practices
- o reserves
- o training and technical assistance
- o status reporting

Although the administration of the loan program is generally appropriate, there is evidence of some discretionary practices, which while not yet problematic, should be curtailed. There are two instances in which APRODIB loan recipients may have previously had a loan from BANCAHSA; this situation appears to be contrary to APRODIB policy. Two borrowers were allowed to use some money from a second loan to pay back part of the first loan (to replace uninsured assets that had been accidentally destroyed). Third, there is considerable variation in fees charged to recipients by BANCAHSA for processing APRODIB loans. These fees range from 2/10 of 1 percent of loan value to 11%. The latter situation is a function of APRODIB's reliance on BANAHSA. APRODIB has taken steps to alleviate this situation: the third tranche of monies was put into another bank and disbursed by certified check. Also, APRODIB has been able to renegotiate interest rates charged by BANCAHSA, And starting August 1986, BANCAHSA will on-lend for 24-month periods.

There seem to be sufficient reserves (L.9,900 at this writing, or about four times arrears) to cover seasonal arrears. However, this money was not set aside as a reserve, rather, it is what remains of the third tranche, and is available to be lent out. As the portfolio grows in size, reserves will have to be set aside.

There is no documentary evidence of technical assistance or training provided to the loan recipients, but we do know some has been provided (e.g. the small business promoter set up 17 accounting systems). Reliance on APRODIB members for asistance in production, the operating conditions of some borrowers, lack of assistance in marketing or group purchasing plus lack of completed records of visits to loan recipients, all lead one to conclude that follow-up and technical assistance have been insufficient to date. It appears that this is a consequence of staff being overextended due to logistical requirements and the need to complete installation of the water system, and perhaps also of staff inexperience in business development.

At present, the small business loan program does not generate summary status reports (either monthly, as required by agreement with PADF, or quarterly). Thus one cannot readily determine payment status, technical assistance requested or given, etc. Once APRODIB'S Apple IIc computer is up and running, loan records should be entered and maintained in it, using Project Manager or Encore-type software.

As of this writing, APRODIB has one proposal before FOPRIDEH (Federacion de Organizaciones Privadas de Desarrollo de Honduras) for funding to support the loan program staff and administration, and to

supplement the guaranty fund. Three other proposals are being developed as shown below:

PROPOSALS SUBMITTED OR IN PROCESS, MAY 1986

| Organization | | Amount Requested for Loan Program |
|---|---|---|
| FOPRIDEH | (grant) | L.200,000 |
| ANDI* | (grant) | L.100,000 (strictly administration) |
| IAF | (grant) | $ 100,000 |
| IDB | (loan) | $ 500,000 |

* Asociacion Nacional para del Desarrollo Industrial

It is the expressed desire of APRODIB to take over operation of the loan fund from BANCAHSA. They should be able to do so and cover costs if they continue to charge market or near market interest rates, and allocate sufficient reserves to cover seasonal arrears.

Two alternative sources of technical assistance and training in production and business planning for loan recipients have been explored by APRODIB. One, INFOP, has not responded to APRODIB requests for training courses to be given on Roatan. The other option is to access Central American Peace Scholarships or other USAID/Honduras training funds through Partners of the Americas. APRODIB is nominating two borrowers for short-term technical training under this program; Honduras' partner is Vermont, which has had considerable success in training microempresarios from Honduras.

In preparation for an expanded loan program, it will be important for APRODIB to attend to pertinent organizational issues:

1. If it is going to act as a bank, then the loan operation is going to have to be separate from any other operation.

2. It will need to adopt the financial and decision-making structure of a bank. For example, loan officers must be able to approve loans "generated" by promotors, with only larger loans going to the Credit Committee for approval. Reserves equal to at least 10% of loans should be set aside.

3. There should also be a formal T/TA component, even though this increases operating costs.

Lessons Learned

1. A small-scale loan program is feasible and valuable on Roatan.

2. Administrative and decision-making procedures must be geared to the size of the loan program.

3. Technical assistance must be planned, it won't just happen.

## E. Institutional Development

### 1. Design

The history of project development was such that the institutional development component of the original OPG was very limited and undefined. Institutional strengthening activities were viewed as a given, with insufficient detail for implementation purposes. The one stated objective was to help the Roatan Development Committee achieve legal status.

The mid-term project review resulted in a formal agreement between APRODIB and PADF. Ten resposibilities are listed for PADF, and twelve for APRODIB. For project evaluation purposes, it is useful to restate these as objectives for the last year of project implementation, as follows:

- o to improve budgets and workplans, and submit them on time;
- o to keep PADF informed with minutes of meetings and other reports;
- o to help the APRODIB Board of Directors define their role, responsibilities and organizational structure, and to provide guidance on the concept and objectives of a private sector development organization;
- o to increase public awareness of APRODIB;
- o to provide staff training;
- o to establish an on-going (internal) evaluation system; and
- o to raise an amount at least equal to 33% of OPG income in cash

or in-kind contributions.

## 2.0 Project Implementation

Through review of APRODIB files and interviews with the Executive Director, the evaluation team was able to derive the sequence of events related to institutional development of APRODIB, that appears as Exhibit 11.(pp. 56-59).

## 3.0 End-of-Project Conditions

The format of the monthly financial reports submitted in 1986 is a great improvement over earlier years, and lingering problems with fund accounting seem to be resolved, and USAID6Honduras is in agreement with the bookkeeping system. According to project staff and AID, workplans were done for the water systems. The only quarterly workplan in the APRODIB files was one submitted by the Project Director in 1983. Some of the monthly financial reports include program information, however the record is inconsistent and incomplete.

From the files, it is not clear that minutes are taken at Board meetings or staff meetings. Correspondence with PADF in 1984 and 1985 was not generally of a programmatic nature, although a great amount of communication occurred over the telephone.

The membership of the Credit Committee was changed in 1985, to incorporate more interested members. The Board does not have a consistent view of what APRODIB objectives should be.

Exhibit 12

## CHRONOLOGY OF STAFFING AND TRAINING AND INSTITUTIONAL DEVELOPMENT

1/83 Richard Fera, a political scientist by training, was "lent" from VITA to the Roatan Development Committee. He had assistance from Henry Brown [local well-driller and equipment operator] and Alan Wytt [wind energy specialist] for 6 or 7 months. During this time he received lots of attention and advice from Phoebe Lansdale, PADF Project Officer, regarding resolution of logistical and procurement problems, and information on other National Development Foundations.

? Bay Islands Development Association met with Mayor and Governor

7/83 Fera set the scene with AID for other PVO-channeled development projects in Roatan [letter to Richard Dudley]

9/83 A quarterly program report and plan was filled with PADF; letter from Fera to Lansdale pros & cons of association with Bay Islands Development

11/83 APRODIB received "personaria juridica"

12/83 James Lackey joined the group to help with water system

---

1/84 Larry Correia [PADF] sent letter, informing Fera about NDF program in St. Vincent & The Grenadines

2/84 PADF/VITA meeting on possible project redesign--not followed up in documentation [only agenda is in file]

2/84 Emilio Silvestri [an islander trained in law] contracted by PADF as Deputy Director

3/84 Jose Hernandez [trained in theology], hired as a water promotor

5/84 Mike Rodriguez hired as maintenance specialist

6/84 Nelson Perdomo [trained in business], hired as water promotor

9/84 PADF sent Silvestri to some of the Caribbean National Development Foundations, and to seminars in San Pedro Sula and Tegucigalpa

10/84 Beto Brunn [PADF Representative] sent Water Systems Engineer job description to Peace Corps/Honduras

11/84 PADF field trip to Bay Islands and San Pedro Sula. During latter half of 1984, Emilio began to formulate notion of APRODIB, away from crisis management

5/85 Emilio Silvestri got training in use of microcomputers, at OAS in Washington, D.C.

Nelson Perdomo, a trained accountant, changed jobs from water promotor to small business promotor. He took 2 courses from INFOP [designed by PADF], "Politicas del Desarrollo de la Microempresa" and "Comunicacion y Motivacion"

6/85 Geraldina Palma [trained in business administration] hired as a loan promotor

7/85 Richard Fera left the project, and Silvestri became Executive Director of APRODIB
Frank Valva became PADF Field Representative--institutional development
Janet Jacobs became PADF Project Assistant--finance

---

1/86 F. Valva explored funding possibilities with AID. USIS, Peace Corps, FOPRIDEH, ANDI, IDB, CIDA [through Canadian Embassy], CHF and PRASAR. According to letter, a Peace Corps Volunteer in small business was to be available in May

2/86 Perdomo became administrator of loan program

3/86 Arnaldo Martinez hired as field construction foreman;

Amilcar Vallecillo [an accountant] hired as tecnio de campo

4/86 Valva extended invitation to APRODIB promotors to attend an INFOP workshop [developed by PADF] on "Tecnica de Diagnostico de Necesidades Empresariales", to be held in Tegucigalpa end of May

5/86 Evaluation team visit

Valva has suggested that there be a Board retreat for the end of the month, as a follow-up to the evaluation. Not known who will lead it.

The public in general on ROATAN seem not to recognize the name APRODIB, tending instead to personalize the organization, referring to "Emilio" [Silvestre] or "Ernie" (another name for Emilio) or to VITA. This tendency extends even to Water Board members and borrowers. Membership while increased, has not reached the goal of 100 [it stands at 72, see Exhibit 12]. The public communications media that are available [Radio Ceiba, road signs and posters] have not been used to publicize APRODIB, or to stimulate debate about development.

As of May 1986, APRODIB has submitted one proposal for outside funding, and has three more in the works. If OPG grant income is considered to be L.541,355, then 33% would be L.178,647. If one proposal comes through [and this is likely], it in addition to utilities donated throughout the project will probably be equal to the 33% required by agreement with PADF.

During the period under review, PADF invited APRODIB to participate in training being offered by PADF in conjunction with INFOP in Tegucicalpa and San Pedro Sula. INFOP has yet to establish a working relationship with APRODIB; the block seems to be APRODIB's need to have training provided in Roatan.

An on-going evaluation system has not been established. While information and time requirements of such a system are unavailable, a greater constraint has been lack of experienced personnel to assist in the process.

EXHIBIT 13

GEOGRAPHIC DISTRIBUTION OF APRODIB MEMBERSHIP

| Location | N | Membership [% of] | Population | Tot.Bay Isl. [% of] |
|---|---|---|---|---|
| Roatan | 51 | 70.8 | 16,000 | 66.6 |
| Bodden Bight | 2 | 2.8 | 244 | 1.0 |
| Calabash Bight | 1 | 1.4 | ? | ? |
| Coxen Hole | 20 | 27.8 | 3,214 | 13.4 |
| French Harbour | 16 | 22.2 | 1,890 | 7.9 |
| Oak Ridge | 10 | 13.8 | 1,230 | 5.1 |
| Sandy Bay | 1 | 1.4 | 634 | 2.6 |
| West End | 1 | 1.4 | ? | ? |
| Guanaja | 16 | 22.2 | 6,000 | 25.0 |
| Utila | 5 | 6.9 | 2,000 | 8.3 |

## 4.0 Lessons Learned

When PADF began to pay more close and direct attention to APRODIB things improved. The lesson is that up until some as yet undetermined point in time, the more consistent, planned attention to the institution's program management capability, the better.

There are two sets of issues pertinent to the meaningful survival of APRODIB. These organizational [internal] and environmental [external] ones. As revealed by End-of-Project conditions, there are problems of management and of organizational identity. The latter creates systemic problems, however the relative inexperience of APRODIB staff is a basic problem. As this situation is not likely to change, plans must be made to make senior managers and engineers available to APRODIB for on-going advice and consulation.

The island of Roatan lacks skilled personnel [they tend to work elsewhere], nor does it have any local radio or print media. It has a more complicated political and social life than might first appear, but APRODIB has benefited from increasing moral and other support from the municipality and Governor. USAID, the major donor, has declared a moratorium on new projects, but has expressed the desire to incorporate APRODIB in existing projects.

Given this situation, the evaluation team recommends that APRODIB prepare for the future by giving serious consideration to the following suggestions:

1. reorganize per the organization chart in Exhibit 13, creating four cost centers, and planning for additional staff.
2. turn members into sponsors, thus clarifying their role and expectations, and use sponsorship funds to implement small community projects, or to leverage funds from other donors.
3. continue soliciting external funding.
4, implement a public relations campaign to attract new sponsors.

F. Activities on Guanaja and Utila

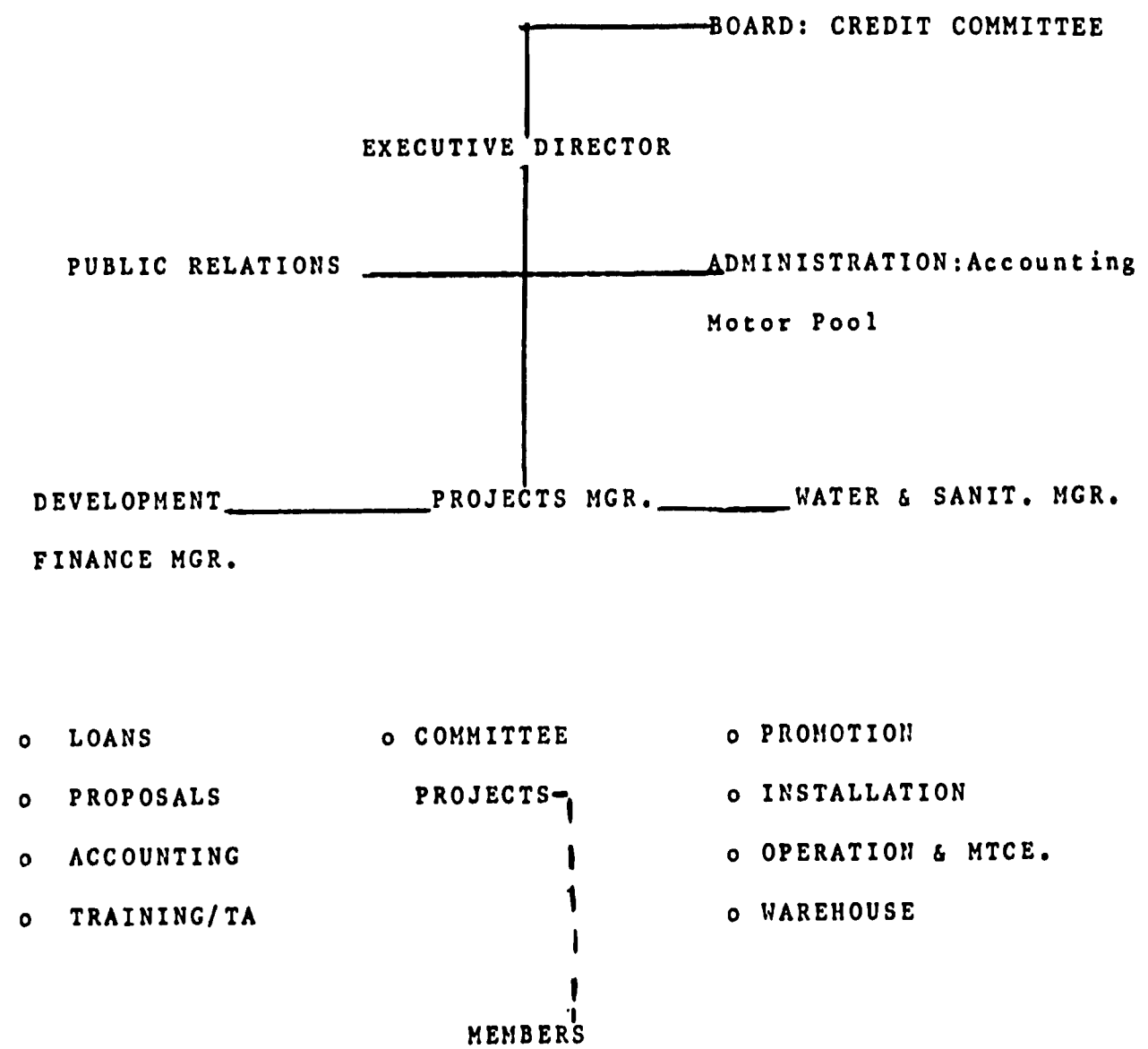
While most project activities have taken place on Roatan, the intent has always been to foster development on each of the Bay Islands. With this in mind, APRODIB has established APRODIB Committees on Guanaja and Utila.

In addition to expanding membership on these islands, APRODIB has also:

- o drilled and capped wells on high ground on Utila;
- o given moral support to UTICOL, an agricultural cooperative on Utila; so far UTICOL has resisted any other offers of assistance from APRODIB; and
- o drafted a concept paper for canal dredging for Utila, to be submitted to USAID for funding.

The people of Guanaja and Utila are very independent, and their economy and culture is slightly different from that of Roatan. The future of the Bay Islands as a group is uncertain, but not through lack of trying by APRODIB.

EXHIBIT 14




EVALUATION TEAM CONCEPT: FOR DISCUSSION ONLY

# IV. DEVELOPMENT IMPACT

Before plunging into the following discussion of development impact, it is crucial that the reader recognize that this 'end-of-project' evaluation was done prior to the end of the project, not only from the calendar perspective, but also from the point of view of systems installation. Furthermore, the development or degeneration effects of any project are generally not expected or visible in the short-term. That said, this section of the report is done pursuant to AID guidance of March of this year, and examines development impact from three perspectives: sustainability; women and development; and environmental impact.

## SUSTAINABILITY

In assessing sustainability, we seek to answer the following questions:

- what project benefits are likely to be sustained after donor funding ends?
- what local institutional capacities [management, technical, financial, provisions for maintenance and the repair of capital equipment] have been developed to continue project benefits?
- will these institutional capacities be in place once donor financing ends?
- what policy conditions are required to facilitate continued long-term impact?

Project Benefits

To date the Bay Islands Integrated Rural Development project has resulted in functioning potable water systems in ten communities, with two more likely to be in operation by PACD. Thirty-eight loans have been given, and one more is up for Credit Committee review as of this writing. After AID funding under this project ends, most of these benefits will be sustainable only if additional money is forthcoming from other sources.

To be specific, of the twelve communities which we are certain will have funtioning water systems after funding ends, only four have joined the APRODIB central maintenance fund [in which there is presently less than L.7,000]; the others apparently have opted to handle maintenance themselves. The problem is that transport and communications are so poor, it is unlikely that efficient and effective contracted maintenance on a village-by-village basis can occur. Until now, the villagers generally have waited until APRODIB staff came to them to take Community Water Board money to the bank, to say something wasn't working, to make decisions about expansions, etc. For those villages who want to run their own maintenance program, APRODIB has made available PVC pipe stored at its warehouse at lower rates than other sources. In sum APRODIB staff need to be available to handle policy and operational aspects of the maintenance of the water systems they worked so hard to install: when donor funding stops, there will be no money with which to pay salaries. We conclude

therefore that although several systems are of such quality installation and capable Community Water Boards that they could be continued without APRODIB, the probability of sustaining most of the systems over time is low.

APRODIB will soon be applying for funding with which to expand existing small urban water systems in Coxen Hole and Oak Ridge, and it may be possible for staff under that project to handle the rural water systems support functions outlined above, then again it may not.

Benefits under the loan program may be more sustainable. In the first place, 13 of the thirty-eight loans to date have been paid back in full, so these clients no longer need attending to. In the second place, the administrative structure at BANCAHSA remains, and under its agreement with APRODIB and PADF must continue to process loan repayments. Third, current clients do not anticipate receiving that much in the way of technical assistance, two have been nominated for special training under another AID project, and APRODIB members can continue to be relied on for any technical assistance that may be needed, in the absence of staff.

Local Institutional Capacities

The project has demonstrated that the ad hoc efforts of a few concerned individuals can be channeled and made more effective through formal organization; in some ways this is its most important contribution. Now that they have seen a local development organization--APRODIB--and its Executive Director at work, the

business leaders of Roatan have a commitment to its continuation, in one form or another. However, policy decisions are yet to be made about the role, responsibilities, structure and sources of funds of APRODIB.

One of the new capacities that has been developed recently is that of proposal preparation. While management and task definition could be improved, APRODIB has really taken hold of the proposal process. If proposals that are pending or about to be submitted come through, then it would seem that APRODIB staff and facilities will remain and continue to function; if not, then it is possible that only the warehouse and its contents will continue to be supported locally. Special assessments would then have to be made for community sanitation or market projects.

Policy Conditions Required for Long-Term Impact

Local: The Municipality, in SANAA's place the de jure owner of all water systems on the island, has agreed in principal to contract APRODIB for operations and maintenance of the systems in Coxen Hole and Oak Ridge that may be expanded. This agreement should be made final when the project is funded. At some point, the possibility of APRODIB being allocated a fixed percentage of municipal revenues, for defined purposes, should be discussed.

National: In the interest of tourism development and, it could be argued, national security, the Government of Honduras should decide that the Bay Islands merit special, consistent attention at least in

proportion to their population. For this decision to take effect, instructions accordingly would have to be passed on the personnel of relevant Ministries, in no uncertain terms.

## WOMEN AND DEVELOPMENT

Several impacts on women can be shown to have occurred in three components of the Bay Islands Integrated Rural Development project, however this was never an explicit objective of the project.

### Water Systems

Community studies conducted earlier in the project [McCommon, 1984] demonstrated the positive impact of piped in-home water on the lives of women and children.

The following findings are taken directly from McCommon's report:

> With the convenience of household connections, children are freed from [water collection] and able to attend school on more of a full-time basis. Teachers report attendance up with children cleaner, and perhaps, as one teacher even suggested, a bit more attentive.
>
> Repeatedly, women commented on how much easier their lives had become since the project had been introduced. Most found they had more time to complete daily tasks and to care for children.

> For many, the luxury of extra time was spent in leisure... a very few women have expanded business activities within the household. For one woman, this involves weaving of traditional mats for sale to local resorts and businesses, while three others increased their production of coconut oil for local consumption.
>
> Under the two water projects, women have taken the initative in organizing water activities and establishing water board policy. In Sandy Bay, one woman in particular has been a dynamic force... also in neighboring villages which have sought her assistance in implementing similar water projects... women are gaining invaluable skills through hands-on experience with project administration and organization of participation.

The evaluation team noted during its visit that each Community Water Board had at least one woman member, and most had several, and women officers. McCommon's report focused on the communities of Sandy Bay and Pollytilly Bight; we observed similar leadership by women in Jonesville.

Small Business Development

The Mainstream Honduran banking system is averse to lending to women. Under APRODIB's small business development program, 26 percent of the loans were made to women, and the sizes of these loans were comparable to those for men.

Institutional Developemnt

During the evaluation team's visit to APRODIB, we were repeatedly told of the leadership of women in the various community development activities [not part of this project] and the water systems. It is clear that the "Women's Committee" of APRODIB has the energy, ideas and persuasiveness to define and accomplish its objectives. However, this strength does not seem to have been incorporated into APRODIB as yet. At present, there are three women on the Board, one of whom is the Treasurer, and one woman staff member. Ten of the seventy-two members of APRODIB are women. The problem is that the areas where the women have been involved--community sanitation, market development--were not incorporated into the APRODIB policy and operating structure, or PADF's institutional development assistance, both of which of necessity, and without guidance to the contrary, concentrated on activities financed by the OPG.

ENVIRONMENTAL IMPACT

The Bay Islands Integrated Rural Development project has had three negative effects on the fragile island environment, all of which can be rectified. First, the drainage ditches or soakaway pits in the SANAA designs were only dug in one community [Juticalpa]; elsewhere there are no provisions for waste water drainage, thus creating new opportunities for insect breeding grounds. Second, the construction of access roads to well and storage tank sites has caused erosion of some hillsides. This situation could be remedied by grading or laying

gravel, or planting ground cover. Third, while no impact is expected from pit latrines, the installation of water seal latrines in places with a high water table [e,g, Sandy Bay, parts of Coxen Hole] should be discontinued, to avoid contamination of ground water.

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# ANNEX A

# SANAA FORMS

## ENCUESTA BASICA

NOMBRE DEL JEFE DE FAMILIA _____ EDAD _____

NUMERO DE DEPENDIENTES _____ OCUPACION _____ ESTADO CIVIL _____

HIJOS VARONES MAYORES DE 16 ANOS _____ PROPIEDAD DE LA CASA _____

PAGA POR EL AGUA QUE OBTIENE _____ CUANTO _____ A QUIEN _____

FORMA DE AYUDA QUE PRESTARIA EN EL CASO DE EJECUTARSE EL PROYECTO _____

_____ NIVEL EDUCATIVO _____ ESTARIA DE ACUERDO

EN CONTAR CON UNA CONEXION _____ ESTARIA DE ACUERDO EN PAGAR UNA CUOTA FAMI-

LIAR _____ OBSERVACIONES _____

_____

_____

---

## ENCUESTA BASICA

NOMBRE DEL JEFE DE FAMILIA _____ EDAD _____

NUMERO DE DEPENDIENTES _____ OCUPACION _____ ESTADO CIVIL _____

HIJOS VARONES MAYORES DE 16 ANOS _____ PROPIEDAD DE LA CASA _____

PAGA POR EL AGUA QUE OBTIENE _____ CUANTO _____ A QUIEN _____

FORMA DE AYUDA QUE PRESTARIA EN EL CASO DE EJECUTARSE EL PROYECTO _____

_____ NIVEL EDUCATIVO _____ ESTARIA DE ACUERDO

EN CONTAR CON UNA CONEXION _____ ESTARIA DE ACUERDO EN PAGAR UNA CUOTA FAMI-

LIAR _____ OBSERVACIONES _____

_____

_____

## RESUMEN TOTAL DE LAS ENCUESTAS BASICAS

1o. Cantidad de Jefes de familia: Varones _____ Mujeres _____ Total _____

2o. Ocupaciones: Profesionales _____ Artesanos _____ Labradores _____ Oficios domesticos _____ Otros _____

3o. Cantidad de personas Dependientes _____

4o. Varones mayores de 16 anos _____

5o. Propietarios de viviendas _____ Arriendan _____

6o. Nivel Educativo: Saben leer _____ No saben leer _____ Otros _____

7o. Promedio de Costo por el acerreo del agua _____

8o. Forma de ayuda: Efectivo _____

Materiales _____

Mano de obra _____

9o. Pondran llave en su casa _____

10o. Familias de acuerdo en pagar una tarifa _____

11o. OBSERVACIONES:

POBLACION TOTAL _____

VIVIENDAS TOTAL _____

COMUNIDAD _____

MUNICIPIO _____

DEPARTAMENTO _____

Anexo Nº.2

## MODELO PERFIL DE LA COMUNIDAD

NOMBRE_____ MUNICIPIO_____ DPTO._____

A: RECURSOS HUMANOS

1. Principales Dirigentes

| NOMBRES | Ocupación Principal | Campo de Colaboración |
|---|---|---|
| a | | |
| b | | |
| c | | |
| d | | |

2. Organizaciones Sociales y Culturales

| NOMBRES | Finalidad | Campo de Colaboración |
|---|---|---|
| a | | |
| b | | |
| c | | |
| d | | |

B. RECURSOS INSTITUCIONALES:

1. P ú b l i c o s

| NOMBRES | Finalidad | Campo de Colaboración |
|---|---|---|
| a | | |
| b | | |
| c | | |
| d | | |

2. P r i v a d o s

| NOMBRES | Finalidad | Campo de Colaboración |
|---|---|---|
| a | | |
| b | | |
| c | | |
| d | | |

Anexo Nº2

| F: DIAS Y HORAS QUE ACOSTUMBRAN REUNIRSE | |
|---|---|
| a. Día(s) | por la mañana a las |
| b. Día(s) | por la tarde a las |
| c. Día(s) | por la noche a las |
| G: OBSERVACIONES | |
| | |
| | |
| | |
| | |
| | |
| | |

LUGAR Y FECHA_____

FIRMA DEL PROMOTOR_____

Anexo Nº 2

| | |
|---|---|
| C: ASPECTOS SOCIOCULTURALES. | |
| 1. Actitudes | |
| a | |
| b | |
| c | |
| d | |
| 2. Creencias | |
| a | |
| b | |
| c | |
| 3. Costumbres | |
| a | |
| b | |
| c | |
| D: MEDIOS DE COMUNICACION MAS UTILIZADOS ENTRE ELLOS. | |
| a | b |
| c | d |
| e | f |
| E: LUGARES DONDE ACOSTUMBRAN REUNIRSE. | |
| a | b |
| c | d |
| e | f |

Anexo Nº2

| | |
|---|---|
| F: DIAS Y HORAS QUE ACOSTUMBRAN REUNIRSE | |
| a. Día(s) | por la mañana a las |
| b. Día(s) | por la tarde a las |
| c. Día(s) | por la noche a las |
| G: OBSERVACIONES | |
| | |
| | |
| | |
| | |
| | |
| | |

LUGAR Y FECHA_____

FIRMA DEL PROMOTOR_____

PROGRAMA DE ORGANIZACION COMUNAL
COMUNIDAD:

ACTIVIDAD

1. ACTIVIDADES PRELIMINARES (2 DIAS)

a. Coordinar con la seccion de Proyectos, todas las actividades que desarrollora en el aspecto tecnico.
b. Hacer una recopilacion de toda la informacion necesaria sobre la Comunidad.
c. Preparar fichas de "Encuestas Basicas" y "Perfil de la Comunidad.
d. Revisar los pasos y principios de la Promocion y Organizacion Comunal, la forma de realizarlo.

2. VISITAS INICIALES (2 DIAS)

a. Entrevistas con las autoridades y lideres comunitarios.
b. Realizar un reconocimiento general de la poblacion.
c. Explicar la necesidad de realizar una Encuesta Basica y solicitar voluntarios para ayudar. Ademas se les explicara el contenido de este y se fijara una fecha determinada para su realizacion.

3. REALIZACION DE LA ENCUESTA BASICA (I DIA)

4. FORMAR "PERFIL DE LA COMUNIDAD" (1 DIA)

(Para la realizacion de esta actividad se tomaran como base los datos de la Encuesta Basica, los obtenidos mediante las entrevistas sostenidas con las autoridades y lideres comunitarios, y finalmente los adquiridos mediante el reconocimiento de la poblacion; se tomaran en cuenta los aspectos que siguen):
a. Recursos institucionales existentes: escuelas, puestos de salud, iglesias, clubes sociales, deportivos, etc.
b. Grupos comunitarios organizados: Patronatos, comisiones en actividad, etc.
c. Autoridades y personas importantes o influyentes: nombre y cargo de las autoridades, maestros, lideres religiosas y lideres con ascendencia.
d. Costumbres sobre trabajo comunitario.
e. Ideas y actitudes de la poblacion con relacion al agua.
f. Canales de comunicacion mas usuales.

5. REUNION CON DIRIGENTES Y AUTORIDADES DE LA COMUNIDAD, FORMAR COMISIONES PARA LA REALIZACION DE LA ASAMBLEA GENERAL PARA LA INTRODUCCION DEL PROYECTO (4 DIAS)

a. Explicar a los dirigentes y autoridades lo siguiente:
— Aspectos tecnicos del sistema
— Ventajas del agua y beneficios sanitarios (letrinas de cierre hidraulicas)
— Agua y beneficios sociales.

11. COORDINAR CON LA JUNTA LA ENTREGA DE 'CERTIFICADOS DE CUMPLIMIENTO DE APORTES FAMILIARES," A LOS QUE HAYAN CUMPLIDO CON SUS CUOTAS DE MANO DE OBRA O EN EFECTIVO.

    a. Se hacen planes para la entrega de la obra.

12. FINALIZA CONSTRUCCION.

    a. Se conectan las casas con certificado de cumplimiento.

13. ENTREGA DE LA OBRA (1 DIA)

    a. Ceremonia de entrega (plano actualizado del sistema y manual de operacion y mantenimiento).
    b. Discursos por representantes de la comunidad e invitados.

14. FIRMA DEL CONVENIO: COMUNIDAD Y SANAA (2 DIAS)

15. ASISTENCIA EN OPERACION Y MANTENIMIENTO (2 MESES)

16. ASISTENCIA EN ADMINISTRACION DEL SISTEMA (2 MESES)

JUNTA ADMINISTRADORA DE AGUA COMUNIDAD DE DIAMOND ROCK

ROATAN - ISLAS DE LA BAHIA

C E R T I F I C A C I O N

El suscrito secretario de la Junta Administradora de Agua de la comunidad de _____, ubicada en el Municipio de José Santos Guardiola departamento de Islas de la Bahía, Honduras, C.A.; CERTIFICA: Las firmas de los miembros de la comunidad de_____ y que constan en el acta No.1 de constitución de la Directiva.

Y para los fines legales correspondientes, se extiende la presente CERTIFICACION en la comunidad de _____, Municipio de José Santos Guardiola del departamento de Islas de la Bahía, a los veinticinco días del mes de Julio de mil novecientos ochenta y cinco.

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**SOLICITUD DE COLABORACION**

**COMUNIDAD:**

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La Junta Administradora del sistema de agua potable de la comunidad de _____ solicita a ud(s) su colaboracion voluntaria para poder realizar el proyecto de instalacion de nuestro sistema en la forma que beneficie mas a la comunidad.

Agradeciendo de antemano su colaboracion.

_____

Pdte. Junta Administradora

Por Lempiras:_____

Colaboradora:_____

_____

Tesorero

---

Recibi de _____ la cantidad de_____ por concepto de _____

_____

Fecha _____ de _____ de 19_____.

_____

Tesorero

CONVENIO DE CONSTRUCCION

SISTEMA DE AGUA POTABLE

ENTRE

LA JUNTA ADMINISTRADORA DE AGUA DE

Y

LA FUNDACION PANAMERICANA DE DESARROLLO (PADF)

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## I. INTRODUCCION.

Hace cuatro anos, un grupo de ciudadanos de Roatan queria ayudar a pequenas comunidades en Roatan. Querian ayudar a traerles agua. Este grupo tenia el nombre del Roatan Development Committee.

Unos de ellos fueron a Washington, D.C. donde se reunieron con dos organizaciones internacionales, la PAN AMERICAN DEVELOPMENT FOUNDATION (PADF) y VOLUNTEERS IN TECHNICAL ASSISTANCE (VITA). Estas dos organizaciones son organizaciones no gubermentales que quieren trabajar con gente en otros paises quienes estan dispuestos a ayudar a si mismos.

La PADF y VITA seguian en contacto con el Roatan Development Committee. El Comite se hizo mas grande y cambio su nombre a la ASOCIACION PRO-DESARROLLO PARA LAS ISLAS DE LA BAHIA (APRODIB).

Despues de mas planificacion, la PADF y VITA fueron al gobierno de los Estados Unidos, la Agencia para el Desarrollo Internacional, quien suministro una parte de los fondos para pequenos sistemas de agua en Roatan.

El gobierno de Honduras en Tegucigalpa tambien queria ayudar al pueblo de Roatan a conseguirles agua. El gobierno tiene un proyecto con el nombre de PRASAR, Proyecto de Agua y Sanamiento Rural. Las dos instituciones hondurenas que trabajan en PRASAR son el MINISTERIO DE SALUD PUBLICA (MSP) y el SERVICIO NACIONAL DE AGUA Y ALCANTARILLADO (SANAA).

Lo que tenemos ahora es un proyecto apoyado por el gobierno central de Honduras y el gobierno de los Estados Unidos. El proyecto de la PADF se llama PROYECTO DE DESARROLLO INTEGRADO - ISLAS DE LA BAHIA (522-0233).

La PADF, trabajando en cooperacion con APRODIB, es responsable para la ejecucion del PROYECTO DE DESARROLLO INTEGRADO y por lo tanto de la construccion de pequenos sistemas de agua potable en Roatan. La PADF tiene que seguir ciertos normas y reglamentos, establecidos en convenios entre la PADF y PRASAR y entre la PADF en el gobierno de los Estados Unidos. Algunos reglamentos son tecnicos. Otros se refieren a la manera en la cual debe participar la comunidad.

Es muy importante que la comunidad reconozca desde el comienzo lo siguiente: Para que un sistema de agua a nivel de comunidad sea un exito, todos en la comunidad tienen que ayudar y trabajar juntos. Todos significan cada persona, no solo unos pocos. La comunidad que quiere agua tiene que ayudar y trabajar. El proyecto proporciona muchas cosas pero no todo. Sin la participacion activa, la mano de obra, y el liderazgo dentro de la comunidad, no habra agua.

La comunidad tiene que decidir si es mas facil seguir tal como

son las cosas o si es mejor trabajar ahora para un futuro mejor.

Hay por lo tanto dos grupos trabajando juntos. Un grupo se llama el PROYECTO. El otro se llama la COMUNIDAD.

Lo que sigue es lo que hace cada grupo para ayudar al otro.

II. LO QUE HACE LA COMUNIDAD DURANTE LA FASE DE CONSTRUCCION DEL PROYECTO.

A. La COMUNIDAD paga por — o suministra — mano de obra voluntaria para hacer ciertos labores en el proyecto. La COMUNIDAD recauda dinero de residentes en su comunidad y de otros que quieren contribuir. La COMUNIDAD tambien puede recaudar dinero de ventas de dulces, fiestas, u otros eventos. Si la COMUNIDAD no puede recaudar todo el dinero que necesita, entonces la COMUNIDAD puede ofrecer su proprio mano de obra como una forma de pago para ciertas actividades.

Lo que sigue es la lista de actividades para las cuales la Comunidad acepta responsabilidad:

1. MANO DE OBRA PARA AYUDAR EN EL LEVANTAMIENTO TOPOGRAFICO.

2. MANO DE OBRA PARA LA EXCAVACION DEL TANQUE DE AGUA.

3. MANO DE OBRA PARA MEZCLAR CEMENTO PARA EL TANQUE DE AGUA Y DONDE SEA NECESARIO.

4. PROVEER EL AGUA, LOS BLOQUES DE CEMENTO, LA ARENA, LA GRAVA, Y PIEDRA PARA LA CONSTRUCCION DEL TANQUE DE AGUA, LA BASE DEL SISTEMA DE BOMBEO, Y LAS CAJAS DE VALVULAS.

5. MANO DE OBRA PARA INSTALAR EL SISTEMA DE BOMBEO.

6. MANO DE OBRA PARA EXCAVAR LAS TRINCHERAS (ZANJOS) DE LA LINEA DE DISTRIBUCION, LA RED DE DISTRIBUCION, Y LAS CONEXIONES DOMICILIARIAS.

7. MANO DE OBRA, POSTES, ALAMBRE, Y DEMAS MATERIALES PARA CONSTRUIR UN CERCO ALREDEDOR DEL TANQUE Y DEL SISTEMA DE BOMBEO.

8. MANO DE OBRA Y LA PINTURA PARA PINTAR EL TANQUE DE AGUA.

9. LIMPIEZA ALREDEDOR DEL TANQUE Y LA EXCAVACION DE ZANJOS PARA EVITAR LA EROSION DEL SUELO.

10. CONVENIR EN RECIBIR ASISTENCIA Y ENTRENAMIENTO EN LA CONSTRUCCION, OPERACION, MANTENAMIENTO, Y ADMINISTRACION DE SU SISTEMA DE AGUA, Y SEGUIR TODAS LAS REGLAS Y REGLAMENTOS.

11. SI LA COMUNIDAD PIERDE HERRAMIENTAS O EQUIPO PRESTADO POR EL PROYECTO PARA ACTIVIDADES DE CONSTRUCCION, LA COMUNIDAD TENDRA QUE PAGAR POR DICHO EQUIPO O HERRAMIENTAS PERDIDAS.

12. COMPRAR EL SISTEMA DE BOMBEO (BOMBA ELECTRICA, PLANTA ELECTRICA O CONEXION A LA LINEA DE ELECTRICIDAD, LOS ACCESORIOS QUE COMPRENDEN EL SISTEMA DE BOMBEO SELECCIONADO TALES COMO ALAMBRE, POSTES, TRANSFORMADOR, ETC.); CUANDO ESTE FUESE EL CASO.

III. LO QUE EL PROYECTO HACE PARA LA COMUNIDAD.

A. EL Proyecto paga por o suministra lo siguiente:

1. HACER UN LEVANTAMIENTO TOPOGRAFICO PARA DISENAR EL SISTEMA DE AGUA.

2. NIVELAR EL SITIO PARA EL POZO, SITIO DE BOMBEO, Y TANQUE DE AGUA.

3. PERFORAR EL POZO PARA SACAR AGUA.

4. SUMINISTRAR LA TUBERIA Y EL LODO PARA EL POZO.

5. SUMINISTRAR LA TUBERIA QUE SE CONECTA CON LA BOMBA EN EL POZO.

6. DAR ASESORIA SOBRE EL TIPO DEL SISTEMA DE BOMBEO A INSTALARSE.

7. SUMINISTRAR EL CEMENTO PARA LA BASE DEL SISTEMA DE BOMBEO, EXCLUYENDO CUALQUIER CONSTRUCCION DE MADERA SI SE PONE UNA PLANTA ELECTICA.

8. SUMINISTRAR Y ENTREGAR EL CEMENTO, VARILLA, MADERA, CLAVOS, TUBERIA Y ACCESORIOS PARA EL TANQUE DE AGUA.

9. SUMINISTRAR TODA LA TUBERIA Y ACCESORIOS PARA LA LINEA DE DISTRIBUCION.

10. SUMINISTRAR LA TUBERIA, ACCESORIOS, Y UNA LLAVE PARA LA CASA INDIVIDUAL. DICHA TUBERIA DE MEDIA PULGADA LLEGA HASTA LA ENTRADA DE LA CASA. EL COSTO DE TUBERIA MAS ALLA DE LA ENTRADA A CASA, LA TIENE QUE COMPRAR EL USUARIO DEL AGUA.

11. SUMINISTRAR TODAS LAS HERRAMIENTAS PARA LA CONSTRUCCION.

12. PROBAR EL SISTEMA DE AGUA PARA ASEGURAR QUE TODO FUNCIONE BIEN.

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13. CONTRATAR Y PAGAR UN MAESTRO DE OBRA PARA DIRIGIR LA CONSTRUCCION DEL TANQUE DE AGUA A NO SER QUE LA COMUNIDAD DECIDA HACER SU PROPIO CONTRATO PARA UN MAESTRO. SIENDO EL CASO, LA COMUNIDAD PAGA AL CONTRATISTA SIEMPRE QUE A CRITERIO DEL PROYECTO, EL MAESTRO TIENE LA CAPACIDAD DE SEGUIR LAS ESPECIFICACIONES TECNICAS ESTABLECIDAS POR EL PROYECTO.

14. TRABAJAR CON LA COMUNIDAD PARA FORMAR UNA JUNTA ADMINISTRATIVA. ESTAS ACTIVIDADES INCLUYEN:

a. VISITAS PRELIMINARIAS Y UNA ENCUESTA DE LA POBLACION.

b. VERIFICAR QUIEN QUIERE AGUA.

c. REUNIR CON FAMILIAS Y LA JUNTA EN UNA ASAMBLEA GENERAL PARA EXPLICAR EL PROYECTO.

d. LLEVAR A CABO ACTIVIDADES EDUCACIONALES PARA EXPLICAR LOS BENEFICIOS DEL AGUA POTABLE Y AYUDAR A LA COMUNIDAD A ORGANIZARSE.

e. CONVOCAR UNA ASAMBLEA GENERAL PARA QUE LA COMUNIDAD ELIJA SU PROPRIA JUNTA.

f. TRABAJAR CON LA JUNTA PARA QUE CONSIGA AYUDA DE LOS MIEMBROS DE LA COMUNIDAD.

g. HACER LOS TRAMITES PARA QUE LA JUNTA CONSIGA SU PERSONERIA JURIDICA.

h. ENTREGAR CERTIFICADOS DE CUMPLIMIENTO A LOS MIEMBROS DE LA COMUNDAD QUE HAN AYUDADO DURANTE LA FASE DE CONSTRUCCION.

i. TRABAJAR CON LA COMUNIDAD PARA LA INAUGURACION DEL SISTEMA DE AGUA.

j. DAR ENTRENAMIENTO A LOS MIEMBROS DE LA COMUNIDAD PARA AYUDAR A CONSTRUIR, OPERAR, MANTENER, Y ADMINISTRAR SU SISTEMA DE AGUA EN LA COMUNIDAD.

IV. PUNTOS ESPECIALES DE ESTE ACUERDO.

A. EL PROYECTO PUEDE APLAZAR O CANCELAR SU PAPEL Y OBLIGACIONES CONTENIDOS EN ESTE ACUERDO SI UNA O MAS DE LAS CAUSAS SIGUIENTES OCURRA:

1. LA COMUNIDAD NO CUMPLE CON SUS OBLIGACIONES BAJO ESTE ACUERDO.

2. LA COMUNIDAD NO PUEDE TRABAJAR JUNTO EN ARMONIA.

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3. NO SE ENCUENTRA AGUA EN EL POZO O SU CALIDAD ES MALA.

4. LOS FONDOS PARA EL PROYECTO SE AGOTAN O PARAN.

5. ACTOS DE DIOS U OTROS PROBLEMAS MAYORES IMPREVISTOS.

B. SI SE TERMINA ESTE ACUERDO, EL PROYECTO TIENE LA OPCION DE RETIRAR TODO EL EQUIPO Y MATERIALES SUMINISTRADOS POR EL PROYECTO.

C. LA COMUNIDAD PUEDE CANCELAR SUS OBLIGACIONES EN ESTE ACUERDO. PARA HACER ESTO, LA COMUNIDAD DEBE TOMAR UN VOTO DE LA MAYORIA DE LAS PERSONAS QUIENES FIRMARON UNA SOLICITUD PARA EL AGUA.

V. COMO SERA EL SISTEMA DE AGUA EN SU COMUNIDAD?

A. HABRA UN POZO ENCIMA DE SU COMUNIDAD. EL POZO TENDRA UN SISTEMA DE BOMBEO COMPRADO POR LA COMUNIDAD Y CON FONDOS PROVENIENTES DE LA COMUNIDAD. HABRA UNA BOMBA ELECTRICA EN EL POZO. LA FUENTE DE ELECTRICIDAD PUEDE SER UNA PLANTA ELECTRICA O POR MEDIO DE UNA CONEXCION CON LA RED ELECTRICA.

B. SE BOMBEA EL AGUA DEL POZO HACIA EL TANQUE. PUESTO QUE EL TANQUE DE CEMENTO ES MAS ALTO QUE EL NIVEL DE LA COMUNIDAD, EL AGUA CAE PARA ABAJO POR UNA TUBERIA PRINCIPAL (LA LINEA DE DISTRIBUCION) CONECTADA A LA RED DE DISTRIBUCION. HABRA UNA TUBERIA CON UNA LLAVE QUE VA HACIA LA CASA DEL USUARIO Y HASTA LA ENTRADA DE CADA CASA. SI EL USUARIO DEL AGUA QUIERE MAS TUBERIA O LLAVES, TENDRA QUE PAGAR A ALGUIEN POR LA INSTALACION Y AL PROYECTO PARA LOS MATERIALES SIEMPRE Y CUANDO EL PROYECTO DISPONGA DE TUBERIA ADICIONAL.

C. EN LA TUBERIA QUE VA PARA CADA CASA (LA CONEXION DOMICILIARIA) HABRA UNA VALVULA ESPECIAL PARA CERRAR EL AGUA EN CASO DE QUE HAYA UNA RUPTURA EN LA LINEA.

VI. EL ACUERDO.

A. SI LA COMUNIDAD ESTA DE ACUERDO CON ESTE ACUERDO, LOS REPRESENTANTES ELIGIDOS DE LA JUNTA ADMINISTRADORA DEBEN FIRMARLO. LA JUNTA REPRESENTA A TODOS LOS QUE HAN FIRMADO UNA SOLICITUD PARA AGUA.

B. ESTE ACUERDO ES VALIDO COMENZANDO CON LA FECHA DE LAS FIRMAS HASTA LA INAUGURACION DEL SISTEMA DE AGUA.

C. DESPUES DE LA INAUGURACION, EL PROYECTO HARA LO SIGUIENTE:

1. PROPONER A LA JUNTA DE AGUA DE QUE SE HACE UN CONVENIO

PARA UN PLAN DE MANTENIMIENTO, LO CUAL ES UNA FORMA DE SEGURO PARA EL MANTENIMIENTO DE CIERTAS PARTES DEL SISTEMA DE AGUA. LA JUNTA POR MEDIO DE SUS CUOTAS MENSUALES PAGARA UNA CANTIDAD CADA MES PARA RECIBIR LOS BENEFICIOS DEL PLAN.

VII. FIRMAS

A. PARA EL PROYECTO.

_____
EMILIO SILVESTRI

B. PARA LA JUNTA ADMINISTRADORA DE AGUA.

1. _____
PRESIDENTE

2. _____
SECRETARIO

3. _____
TESORERO

COMUNIDAD: ____________________

APORTE VOLUNTARIA-AGUA POTABLE

| FECHA | NOMBRE | ACTIVIDAD | NUMERO DE HORAS |
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COMUNIDAD:

## CONTROL DE APORTE EN EFECTIVO

| FECHA | NOMBRE DEL USUARIO | CANTIDAD | No. DE RECIBO | FIRMA DEL TESORER |
|---|---|---|---|---|

## SOLICITUD DE CONEXION DE AGUA

ACUEDUCTO:

FECHA:

Nombre del Solicitante:

Domicilio:

Ubicacion de la conexion:

Cantidad total de usuarios:

REGIMEN DE PROPIEDAD

Propietario..... ☐

Inquilino..... ☐

Ocupante..... ☐

ESTOY INTERESADO EN TENER

Una llave..... ☐

Dos llaves..... ☐

Tres llaves..... ☐

Otra cantidad..... ☐

OBLIGACIONES PRINCIPALES DEL SUSCRIPTOR:

1. Pagar su "Aporte Familiar", ya sea en mano de obra o en efectivo para la instalacion del Sistema de agua en la comunidad.
2. Pagar a la Junta por la instalacion de cualquier llave adicional, ademas de la tuberia y demas accesorios necesarios para la instalacion de esta.
3. Pagar la cuota mensual del servicio entre 1o. y el 10o. de cada mes.
4. Utilizar el agua solo para usos autorizados por el reglamento.
5. Evtar desperdicios y mantener en perfecto estado las llaves y demas artefactos de su conexion.
6. Participar en las Asambleas Generales, y aceptar los cargos en la Junta a los fuese designado.

MANIFIESTO CONOCER ESTAS Y MIS DEMAS OBLIGACIONES; Y SABER QUE EL INCUMPLIMIENTO DE LAS OBLIGACIONES SEÑALADAS SERAN MOTIVO SUFICIENTE PARA LA SUSPENSION DEL SERVICIO DE AGUA.

ADEMAS RECONOZCO SABER QUE UNA VEZ QUE HAYA CUMPLIDO CON MI APORTE PARA LA INSTALACION DEL SISTEMA RECIBIRE MI "CERTIFICADO DE CUMPLIMIENTO DE APORTE FAMILIAR", EL CUAL ME DARA DERECHO A RECIBIR SIN CARGO ALGUNO LA TUBERIA NECESARIA Y UNA LLAVE PARA LA INSTALACION EN MI CASA.

_____

FIRMA DEL SOLICITANTE

"CONTRATO DE INSTALACION Y USO DE AGUA"

El señor(a)_____(que en adelante se llamará "el usuario), por una parte y por la otra la Junta Administradora de agua de la comunidad de_____ representada por su presidente el señor(a)_____, acuerdan en celebrar el presente Contrato de Instalación y uso de agua, la cual estará sujeto a las condiciones siguientes:

1.- OBLIGACIONES DEL USUARIO:

a) Pagar una cuota mensual de _____Lempiras(Lps. ).
b) Pagar una cuota inicial de _____Lempiras(Lps. )equivalente al doble de la cuota mensual.
c) Pagar por la instalación de cualquier llave adicional, además de la tubería y demás accesorios adicionales necesarios para su reparación y/o ampliación.
d) Pagar la cuota mensual de servicio entre el 1o. y el 5o. de cada mes.
e) Evitar desperdicios de agua y mantener en perfecto estado las llaves y demás accesorios de su conexión.
f) Participar de manera activa en la Asambleas Generales y aceptar los cargos en la Junta a los que fuese designado.
g) En caso de rotura de la conexión domiciliaria el usuario deberá proceder a cerrar la válvula en la línea principal y avisar al encargado al encargado del mantenimiento del sistema de agua.
h) Reportar cualquier desperfecto o rotura en el sistema a la persona encargada del mantenimiento o a cualquier miembro de la Junta.
i) Respetar el reglamento de uso del agua.

2.- OBLIGACIONES DE LA JUNTA:

a) Cooperar en el mantenimiento general del sistema de agua comunal.
b) Supervisar y administrar el sistema de agua.
c) Cobrar las cuotas mensuales por el servicio de agua y conexión.
d) Dar un informe mensual a la comunidad del estado administrativo del sistema de agua.
e) Si hubiese necesidad de suspenderle el servicio de agua a algún usuario, se le habrá de informar con 48 horas de anticipación del corte del servicio de agua.

3.- PROHIBICIONES DEL USUARIO:

a) Vender agua a otras personas, salvo causas justificadas y aprobadas por la Junta.
b) Utilizar o conectar bombas de presión para la extracción de agua.
c) Almacenar mas de 150 galones diarios de agua en su casa.

4.- PROHIBICIONES DE LA JUNTA:

a) Cobrar la cuota mensual por el servicio de agua al usuario en caso de no haber agua por mas de 30 días consecutivos a causa de desperfectos mecánicos por los cuales no tenga culpa el usuario.
b) Tomar decisiones que afecten al usuario por cuestiones que no estén en el reglamento.

"COMUNICACION DE CORTE DEL SERVICIO"

SEÑOR: _____

No. DE CUENTA: _____

COMUNIDAD: _____

FECHA: _____

De acuerdo con lo establecido en el Contrato de Instalacion y Uso de Agua, la cual nos senala el derecho de suspenderle el servicio de agua de manera temporal o definitivo, a causa del incumplimiento de parte suya de sus obligaciones para con el servicio de agua comunal; cumplo en comunicarle que a partir del dia _____ _____ nos veremos obligados a cortar el servicio de agua en su domicilio, por la(s) siguiente(s) causa(s).

_____

_____

_____

_____

Saludo a usted atentamente.

_____ _____

PRESIDENTE JUNTA TESORERO JUNTA

## "SOLICITUD DE RECONEXION"

Nombre del solicitante: _____

No. de cuenta: _____

Comunidad: _____

Fecha: _____

Por la presente estoy solictando la reconexion a la red de agua y me comprometo a pagar de inmediato ☐ o en un periodo de ☐ cuotas la deuda contraida, mas los gastos que ocasiono el corte y la reconexion del servicio de agua.

_____

Firma de Solicitante

## "PARA USO EXCLUSIVO DE JUNTA ADMINISTRADORA DE AGUA"

Fecha del corte: _____

Deuda pendiente: Lps. _____

Gastos de Corte y Reconexion Lps. _____

DEUDA TOTAL Lps. _____

## "RECIBO"

En fecha _____ recibi del

senor _____ La suma de _____

_____ Lempiras (Lps. ) en concepto de pago total

☐ o primera cuota ☐ de la deuda indicada arriba.

_____

Firma y Sello del Tesorero

ACUERDO SOBRE EL MANTENIMIENTO DEL SISTEMA DE AGUA

ENTRE

LA JUNTA ADMINISTRADORA DE AGUA DE

LA COMUNIDAD DE: _____

Y

LA ASOCIACION PRO-DESARROLLO DE ISLAS DE LA BAHIA

APRODIB

## I. INTRODUCCION

A. Este Acuerdo detalla los tipos de servicios y las responsabilidades de los que suscriben este Acuerdo. La idea de este acuerdo es que la comunidad tiene un recurso importante que mantiene su sistema de agua para que funcione con un minimo de problemas. En efecto, la comunidad hace un pago cada mes para que la comunidad reciba los servicios detallados en este acuerdo. En realidad, es una forma de seguro.

B. Ademas, la comunidad por medio de su Junta de Agua participa en la administracion de este Acuerdo porque los presidentes de cada Junta de Agua que participan en estos acuerdos formaran un Consejo de Agua.

C. Las Partes (Signatarios) a Este Acuerdo.

1. La comunidad por medio de las firmas de su Junta Administradora del Agua es uno de los dos Signatarios. Asi se llama la Junta.

2. La Asociación Pro-Desarrollo de Islas de la Bahia (APRODIB) es el otro signatario de este Acuerdo inicialmente. La APRODIB reserva la opción de transferir sus responsabilidades sobre los servicios que suministra y los fondos que ha recibido de las varias Juntas participantes, a otra entidad legal en el futuro, sin cambiar los elementos de este Acuerdo. La razón para esto es que a medida que la APRODIB va suministrando servicios, trabajara con los presidentes de las varias Juntas participantes para formar una organización con su propia Personeria Jurídica que tendra un consejo compuesto de los presidentes de cada Junta Administradora de Agua de las comunidades participantes.

a. Al transferir APRODIB su papel como signatario de este Acuerdo a otra entidad, se notificara a la comunidad por medio del Consejo de Agua.

D. El Uso de los Fondos que Pagan las Comunidades Participantes.

1. Actualmente, la APRODIB, con fondos y materiales recibidos del Gobierno Central de Honduras y de la AID del Gobierno de Los Estados Unidos y en cooperación con la Fundacion Panamericana para el Desarrollo y Voluntarios en Asistencia Tecnica (VITA), esta creando una reserva de repuestos para mantener un inventario de tuberías, accesorios, herramientas, repuestos de molinos de vientos, etc.

2. En el futuro, sin embargo, estos fondos se agotaran. Mientras tanto, los fondos recibidos de la comunidad seran depositados en una cuenta bancaria de la APRODIB en Roatán. Estos fondos seran una inversión para mantener una organización local autofinanciable y para comprar materiales, repuestos, pago de sueldo de técnicos y cierta mano de obra no calificada, transporte, alquiler de bodega, gastos de auditoría, etc., todo destinado a servir a las comunidades que participan bajo este tipo de Acuerdo.

## II. DEFINICIONES

A. La Comunidad.

1. Se refiere a los jefes de familia dentro de una comunidad que se han reunido para participar en su sistema de agua como usuarios de agua y con las responsabilidades que se establecen entre si y la Junta Administradora de Agua.

B. La Junta Administradora de Agua, o sea La Junta.

1. La Junta son los oficiales dentro de una comunidad, los cuales son elegidos por los jefes de familia en la comunidad. La Junta esta encargada de administrar su sistema de agua y llevar a cabo otras responsabilidades tambien.

C. El Consejo de Agua.

1. Se refiere a un cuerpo compuesto de los presidentes, o sus representantes, de cada comunidad cuyos oficiales firman este acuerdo. El Cosejo tiene ciertas responsabilidades que se detallaran en los reglamentos y estatutos elaborados entre sus miembros y la APRODIB.

D. El Acuerdo.

1. Se refiere a este documento suscrito entre la Junta de la comunidad y la Asociacion Pro-Desarrollo de Islas de la Bahia (APRODIB). La APRODIB es signatario del Acuerdo pero reserva la opcion de transferir su papel y responsabilidades al establecer una organizacion a nivel local que se encargara de ofrecer los servicios contenidos en este Acuerdo.

2. Se piensa establecer una Oficina de Mantenimiento y Servicios de Agua, o sea la Oficina. Sera una organizacion local, sin fines de lucro, que ofrece el personal y los servicios para mantener las partes mas importantes del sistema de Agua. La Oficina tendra una persona o mas encargada de ofrecer varios servicios en la comunidad. La Oficina tendra un consejo, compuesto de los presidentes de cada comunidad participante.

3. El Acuerdo tambien describe las responsabilidades de la comunidad y lo que no se incluye en el Acuerdo.

E. Tecnico en Mantenimiento, o sea el Técnico.

1. Es la persona encargada de dar servicios de mantenimiento especializados.

F. Cantidad del Pago Mensual.

1. El Pago Mensual es la cantidad que la Junta paga mensualmente para obtener los servicios bajo este acuerdo.

G. Tarifa, o Cuota Mensual Familiar.

1. La tarifa es la cantidad, conocida también como la Cuota Mensual que cada jefe de familia paga a la Junta mensualmente para obtener agua.

III. LOS SERVICIOS DE MANTENIMIENTO QUE LA APRODIB PROPORCIONA A LA COMUNIDAD.

A. Suministro de tuberia y accesorios (codos, valvulas, etc.) para la reparacion del sistema de agua. El técnico llevara dichas tuberias y accesorios a la comunidad al momento de utilizarlos y el técnico también dejara en la comunidad bajo la responsabilidad de la Junta una cantidad de tuberia y accesorios para repuestos de emergencia.

1. Exclusiones

a. Tuberia y accesorios y mano de obra desde la valvula de conexión con el domicilio, que se necesitan para la reparacion y/o ampliacion de conexiones, las cuales se venderan al jefe de la familia.

b. Tuberia y accesorios y mano de obra para la ampliacion de la red los cuales seran pagados por los usuarios mismos que quieran esa ampliacion y cuando dicha ampliacion este autorizada por la Junta Administradora del Agua y por voto de la mayoria del consejo de Agua que tomaran en cuenta los consejos del tecnico.

c. Si las reparaciones que se requieren son a causa de una serie de actos de vandalismo continuo, y la Junta no ha tomado medidas para controlar dichos actos de vandalismo.

d. Si la comunidad ha descuidado el sistema de agua y no ha seguido las instrucciones del tecnico, por ejemplo, por no mantener enterrada la tuberia.

e. Si se detecta que la comunidad o la junta no esta usando la tubería y accesorios para los fines especificados.

B. Venta de Tuberia y Accesorios.

1. La APRODIB vendera tuberia y accesorios a un precio modico para usos autorizados tales como la reparacion y/o ampliación de las conexiones domiciliarias y la ampliacion de la red.

C. Molino(s) de Viento.

1. Reparacion y mantenimiento del molino de viento, suministrando los repuestos sin cobro a la comunidad con las siguientes excepciones:

a. Si hay dano al molino que es parte de un patron de vandalismo y descuido por parte de la comunidad u otros, se reserva la opcion de no suministrar repuestos hasta que la comunidad tome medidas para rectificar el descuido y/o el vandalismo.

b. Si el estado del pozo y el agua en el pozo hacen inutil el tratar de reparar el molino

2. Visitas semanales al molino de viento para revisar este y realizar el mantenimiento necesarrio y preventivo.

3. Cambiar el aceite del molino una vez por ano.

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4. Suministro de un molino de viento nuevo en caso de que se destruya por causas naturales pero sólo cuando exista en la bodega un molino disponible o se pueda conseguir de otra fuente bajo términos de donación.

5. Pintura del molino al final de dos anos de la fecha de la firma de este convenio si no se ha pintado ya el molino en el momento de su instalación.

D. Pozo.

1. Suministrar cilindros, cueros, tuberia para pozos existentes.

2. Revision semanal del pozo.

3. Revision de la calidad del agua en el pozo dos veces por ano.

4. Exclusiones.

a. No se paga por la perforación de un pozo nuevo.

b. No se responsabiliza por el pozo existente en caso de que dejase de ser util.

E. Tanque.

1. Revisión semanal del tanque.

2. Exclusiones

a. No se paga por la reparación de tanques ni por la construcción de nuevos tanques.

F. Pagos para Mano de Obra de la Comunidad

1. El técnico está autorizado a contratar y a pagar por mano de obra en trabajos para el mantenimiento del molino y el pozo, dando preferencia para dicha mano de obra dentro de la comunidad.

2. Exclusiones

a. No se paga a miembros de la comunidad para otras actividades.

G. Suministro de Documentacion Escrita a la Junta de la Comunidad./

1. Sobre actividades de mantenimiento.

2. Recibos para pagos mensuales a la APRODIB.

3. Estado de Cuenta de los fondos recaudados de cada comunidad, mensualmente

4. Avisos de mora en el pago mensual.

H. Otros Servicios

1. Asistencia sobre control de pagos y administracion del sistema por la Junta.

2. Avisos a la Junta sobre problemas o abusos que se detectan en la comunidad.

3. Prestamo de herramientas a la comunidad para actividades autorizadas.

I. Otras exclusiones bajo el acuerdo.

1. Bombas electricas y accesorios, generadores, combustible.

2. Pintura del tanque del agua.

3. Mejoras a caminos de acceso al tanque y al molino.

4. Construccion de un cerco alrededor del tanque y molino.

IV. RESPONSABILIDADES DE LA JUNTA ADMINISTRADORA BAJO ESTE ACUERDO.

A. Pagos mensuales a la APRODIB.

1. La Junta es responsable de la recaudacion del pago mensual. Ni el Tecnico ni la APRODIB son responsables de recaudar cuotas mensuales de jefes de familia.

B. Mantenimiento general de la red.

1. La Junta proporciona mano de obra asegurando que la red siga enterrada y que tractores o vehiculos no la destruyan.

2. Reparaciones de emergencia a la tuberia.

C. Acuerdos entre la Junta y Usuarios del Agua.

1. La Junta es responsable de vigilar y mantener acuerdos con los jefes de familia, tocante a las cuotas mensuales, corte de servicio, y los demas reglamentos establecidos.

D. Reportar Problemas.

1. Es la responsabilidad de la Junta reportar cualquier problema lo más rapido posible y no esperar hasta la proxima visita del tecnico.

V. PAGO MENSUAL.

A. Cantidad

1. La Junta racaudara y pagara a la APRODIB para el diez de cada mes la suma de Lempiras _____

B. Método de Pago.

1. Un representante de la Junta entregara la suma al Promotor y el representante recibirá un recibo.

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C. Depósito del Pago Mensual.

1. La APRODIB depositará el dinero en una cuenta bancaria destinada a pagar gastos relacionados con este acuerdo.

D. Cambios en la Cantidad del Pago Mensual.

1. Durante la vigencia de este acuerdo no habra cambios en la suma a pagar mensualmente salvo en las condiciones siguientes:

a. Hay un aunmento o baja en el número de usuarios, en tal caso se escribira una enmienda a este Acuerdo haciendo notar dicho cambio.

b. La APRODIB, y luego el consejo al establecerse, determinaran si se hace un cambio en la cantidad del pago mensual al renovar el Acuerdo y la Junta ajustara como consecuencia la tarifa de la cuota mensual familiar.

c. La Junta tiene que cumplir con el pago de cualquier cantidad que no se pudo recaudar en el mes o meses anteriores.

d. Antes de efectuar algun servicio de mantenimiento, la Junta tiene que pagar la cantidad en mora ademas de un 15% por ciento de cargo sobre la cantidad en mora.

VI. DURACION DE ESTE ACUERDO.

A. Este Acuerdo tendra vigencia desde la fecha del comienzo del acuerdo anotado (_____) hasta el 30 de Diciembre de cada año, siendo renovable el acuerdo.

1. La APRODIB, y luego el consejo al formarse, determinaran si se hace un cambio en la cantidad mensual a pagarse, al renovar el acuerdo con la Junta.

VII. MOTIVOS PARA LA TERMINACION DE ESTE ACUERDO Y/O LOS SERVICIOS CONTENIDOS EN EL ACUERDO.

A. Motivos por parte de la APRODIB.

1. Si la comunidad no cumple con la cantidad de su pago y a tiempo, se puede cancelar este acuerdo después de haber recibido la Junta dos avisos escritos. En dicho caso la comunidad no tiene derecho a pagos efectuados hasta la fecha.

2. Una comunidad en mora, parcial o totalmente, por más de dos meses no recibira ningun servicio de mantenimiento hasta que pague lo que se debe con el 15 por ciento de recargo sobre la cantidad de la mora.

3. La decision de terminar el Acuerdo se logra a traves de una decisión de la APRODIB con la sprobación de los miembros del consejo una vez que este establecido este.

4. Durante el programa actual de la APRODIB, si el proyecto de agua termina precipitadamente resultando en la perdida de su apoyo financiero.

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5. Actos de guerra, disturbios, de violencia y desastres naturales.

6. Una vez establecida la organización local del servicio de mantenimiento de agua, por la insolvencia del del servicio de mantenimiento de agua y la incapacidad de poder autofinanciar el programa de mantenimiento.

7. En los casos 4, 5, 6, se distribuirán los fondos líquidos existentes (de los pagos mensuales) entre las comunidades participantes de una manera justa, una vez que las obligaciones financieras se cumpliesen.

B. Motivos por Parte de la Junta Administradora de Agua.

1. La comunidad no recibe los servicios de mantenimiento por los cuales la Junta ha pagado fielmente segun sus responsabilidades bajo éste acuerdo.

a. Si la falta de un servicio de mantenimiento bajo este acuerdo es la causa por la cual hay una falta total de agua para toda la comunidad por más de 30 días seguidos, la Junta tiene el derecho de recibir la cantidad de su pago mensual por ese período de tiempo sin agua.

2. El sistema de bombeo (la maquina de bombeo y el pozo) han dejado de funcionar y no es posible su reparación.

3. La Junta no puede recaudar la cantidad especificada de los usuarios y por lo tanto, no puede cumplir con las condiciones de este acuerdo.

4. Por otros motivos, la Junta decide retirar su participacion bajo éste acuerdo, dando un aviso de 30 dias al otro signatario de éste acuerdo.

VIII. RESOLUCION DE ASUNTOS ENTRE LOS SIGNATARIOS.

A. Durante el período cuando la APRODIB y la Junta son signatarios: entre las dos partes.

B. Durante el período cuando la APRODIB ha establecido un consejo de agua primero entre la Junta y APRODIB; luego entre la Junta y el Consejo.

C. Durante el período cuando se ha establecido una organización local con su propia personería jurídica: entre la Junta y el Consejo de Agua.

IX. SIGNATARIOS.

A. POR APRODIB, FECHA _____

1. NOMBRE:

B. POR LA JUNTA ADMINISTRADORA DE AGUA, FECHA_____

1. PRESIDENTE

2. VICE PRESIDENTE

3. SECRETARIO

4. TESORERO

## 5. VOCALES

PROGRAMA DE LETRINAS

MES DE JUNIO 1985

| COMUNIDAD: | ETAPA: | |
|---|---|---|
| SANDY BAY | POZOS SEPTICOS EN CONSTRUCCION" CONSTRUIDAS | 12 |
| GRAVEL BAY | POZOS SEPTICOS EN CONSTRUCCION CONSTRUIDAS | 2 |
| POLYTLYLLY BIGHT | POZOS SEPTICOS EN CONSTRUCCION CONSTRUIDAS | 5 |
| COXEN HOLE | POZOS SEPTICOS EN CONSTRUCCION CONSTRUIDAS | 30 |
| FRENCH HARBOUR | POZOS SEPTICOS EN CONSTRUCCION CONSTRUIDAS | 1 |
| TOTAL DE LETRINAS CONSTRUIDAS | | 50 |

'PRESUPUESTO AGUA POTABLE - COMUNIDAD DE: FECHA:

| ACTIVIDAD | FUENTE DE FINANCIMIENTO | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | PADF/VITA | | PRASAR | | COMUNIDAD | | TOTAL | |
| | EST. | ACT. | EST. | ACT. | EST. | ACT. | EST. | ACT. |
| OBRA DE TOMA | | | | | | | | |
| 1.PREPARACION SITIO | | | | | | | | |
| 2.POZO/TUBERIA PVC | | | | | | | | |
| 3.MOLINO (U OTRO SISTEMA) | | | | | | | | |
| 4.TUBERIA/ACCESORIOS HG | | | | | | | | |
| 5.TRANSPORTE CONTRATADO | | | | | | | | |
| 6.MANO DE OBRA | | | | | | | | |
| 7.OTROS: | | | | | | | | |
| SUB TOTAL | | | | | | | | |
| TANQUE | | | | | | | | |
| 8.CEMENTO | | | | | | | | |
| 9.VARILLA | | | | | | | | |
| 10.MADERA,ETC. | | | | | | | | |
| 11.TUBERIA/ACCES. | | | | | | | | |
| 12.GRAVA/PIEDRA | | | | | | | | |
| 13.TRANSPORTE CONTRATADO | | | | | | | | |
| 14.MANO DE OBRA | | | | | | | | |
| 15.CONTRATISTA | | | | | | | | |
| 16.OTROS: | | | | | | | | |
| SUB TOTAL | | | | | | | | |
| LINEA DE DISTRIBUCION | | | | | | | | |
| 17.TUBERIA/ACCESORIOS | | | | | | | | |
| 18.TRANSPORTE CONTRATADO | | | | | | | | |
| 19.MANO DE OBRA | | | | | | | | |
| 20.OTROS: | | | | | | | | |
| SUB TOTAL | | | | | | | | |
| RED DE DISTRIBUCION | | | | | | | | |
| 21.TUBERIA/ACCESORIOS | | | | | | | | |
| 22.TRANSPORTE CONTRATADO | | | | | | | | |
| 23.MANO DE OBRA | | | | | | | | |
| 24.OTROS: | | | | | | | | |
| SUB TOTAL | | | | | | | | |
| CONEXIONES DOMICILIARIAS | | | | | | | | |
| 25.TUBERIA/ACCESORIOS | | | | | | | | |
| 26.TRANSPORTE CONTRATADO | | | | | | | | |
| 27.MANO DE OBRA | | | | | | | | |
| 28.OTROS: | | | | | | | | |
| SUB TOTAL | | | | | | | | |
| GASTOS DE EJECCUCION | | | | | | | | |
| TOTAL | | | | | | | | |

PADF - ISLAS DE LA BAHIA (AID 522-0233) FECHA:

| ACTIVIDAD | DIAS P | DIAS R | AÑO / MES | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | P | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | R | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | P | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | R | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | P | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | R | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | P | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | R | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | P | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | R | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | P | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | R | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | P | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | R | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | P | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | R | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | P | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | R | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | P | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | R | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | P | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | R | | | | | | | | | | | | | | | | | | | | | | | | |

| | | |
|---|---|---|
| TOTAL DIAS PROGRAMADOS | | |
| TOTAL DIAS REALIZADOS | | |
| % DIAS PROGRAMADOS REALIZADOS | | |

# ANNEX B

## Loan Program Forms

# CONVENIO ENTRE LA ASOCIACION PRO-DESARROLLO DE ISLAS DE LA BAHIA Y EL COMITE PRO DESARROLLO DE UTILA PARA LA EJECUCION Y ADMINISTRACION DEL PROGRAMA DE PRESTAMOS PARA MICRO Y PEQUENA EMPRESAS

LA ASOCIACION PRO-DESARROLLO DE ISLAS DE LA BAHIA (que en adelante se denominara APRODIB),representada por su presidente JULIO GALINDO, Administrador Hotelero, mayor de edad, de este domicilio; y por la otra el comite Pro-Desarrollo de Utila (que en adelante se denominara "COMITE"), representada por el senor JOHN PEREIRA en su caracter de presidente del suscrito comite, mayor de edad, casado y con domicilio en la comunidad de Utila,en este mismo departamento, acuerdan en celebrar el presente convenio, el cual se sujetara a las clausulas siguiente:

CLAUSULA # 1: OBJETO DEL CONVENIO

El objeto de este convenio es establecer las normas por las cuales el "COMITE PRO-DESARROLLO DE UTILA" ejecutara y administrara el programa de prestamos para micro y pequena empresas(en adelante denominado el PROGRAMA) que beneficiara a la comunidad de Utila, financiados con fondos provenientes de la"ASOCIACION PRO-DESARROLLO DE ISLAS DE LA BAHIA" (APRODIB).
Este programa es parte del denominado " PROYECTO DE DESARROLLO DE ISLAS DE LA BAHIA"

CLAUSULA # 2: CONTENIDO DEL CONVENIO

a.- La APRODIB transferira a las oficinas de BANCAHSA en Utila una cantidad determinada de dinero a nombre del "COMITE PRO-DESARROLLO DE UTILA" para ser utilizado en el programa objeto del presente convenio.

b.- La APRODIB dara al comite la asistencia tecnica y administrativa necesaria para la operacion del programa.

c.- El comite exigira a los beneficiarios todos los requisitos exigidos por la APRODIB para la aprobacion de creditos.

d.- El comite se sujetara a la politica y procedimientos de la APRODIB para el analisis y aprobacion de creditos.

e.- Todas las condiciones establecidas entre BANCAHSA y APRODIB regiran para la ejecucion de este programa en Utila.

f.- El comite debera enviar un informe mensual a la APRODIB del estado de los prestamos.

g.- APRODIB tendra el derecho de efectuar controles periodicos a fin de determinar la situacion de los prestamos efectuados.

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h.- Cualquier prestamo aprobado por el comite y que no este contemplado dentro de la politica de APRODIB debera contar con la aprobacion de este antes de efectuarse el desembolso del credito.

CLAUSULA # 3: INCUMPLIMIENTO DEL CONVENIO

En caso de incumplimiento de alguna(s) de las clausulas del presente convenio por una de las partes involucradas,podra la otra exigir la revocacion del convenio si asi lo estimase necesario.

CLAUSULA # 4: DURACION DEL CONVENIO

El presente convenio tendra una duracion inicial de UN ANO (1) pudiendo ser renovado por acuerdo de ambas partes, en concordancia con los resultados de la evaluacion previa del programa.

CLAUSULA # 5: PERIODO DE VIGENCIA

El presente convenio entrara en vigencia desde el momento en ser firmado por ambas partes interesadas.
Estando ambas partes de acuerdo, se firma el presente convenio en, la Ciudad de Roatan Departamento de Islas de la Bahia a los

PRESIDENTE
ASOCIACION PRO-DESARROLLO DE
ISLAS DE LA BAHIA

PRESIDENTE COMITE PRO-
DESARROLLO ISLAS DE
UTILA.

[Orig. Copy]

# REGLAMENTO DE CREDITO
# DE LA ASOCIACION PRO-DESARROLLO
# DE LAS ISLAS DE LA BAHIA.

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CAPITULO I.- OBJETIVO Y FINALIDAD

ARTICULO 1:

El presente reglamento tiene como objetivo el regular el tramite y uso del credito que Asociacion Pro-Desarrollo de Islas de la Bahia otorga a traves de los bancos locales a la pequeña empresa y grupos colectivos organizados juridica y administrativamente.

CAPITULO II.- LIMITE GEOGRAFICO

ARTICULO 2:

La Asociacion se circunscribira en sus inicios al area de la Isla de Roatan y a medida que la APRODIB se desarrolle financiera tecnica y administrativamente se habran de incorporar las demas Islas del sector.

CAPITULO III.- CLASE DE PRESTAMO

ARTICULO 3:

Los prestamos son de dos clases:

a.- Prestamos personales o individuales.

b.- Prestamos a grupos colectivos juridicamente organizados.

ARTICULO 4:

Prestamos personales o individuales son aquellos solicitados por un solo propietario de una pequena empresa o negocio para desarrollar su proyecto.

ARTICULO 5:

Prestamos a grupos colectivos juridicamente organizados son aquellos solicitados por agrupaciones a traves se su representante legal.

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## CAPITULO IV.- ASISTENCIA CREDITICIA

ARTICULO 6:

Negocios que clasifican:

a.- Que sea licito y de acuerdo con las buenas costumbres de la comunidad local.

b.- Que genere ingresos y que sea rentable y factible de acuerdo con el analisis financiero previo.

c.- Que contribuya al desarrollo de las Islas de la Bahia.

d.- Que sea personalmente administrados por los solicitantes del prestamo.

ARTICULO 7:

Prioridades en el otorgamiento de credito:

a.- Se financiaran de preferencia los sectores de bajos recursos economicos con potencial productivo que posean pequeñas empresas o negocios con uno o mas años de establecidos.

b.- Se otorgara credito pero con segunda prioridad a los negocios de comercio y de servicios.

c.- Se preferiran proyectos que crean nuevas plazas de empleo.

d.- Que sea un negocio innovador en la comunidad.

e.- Que ofrezcan beneficio a un mayor numero de personas.

ARTICULO 8:

Negocios que no clasifican actualmente:

a.- Transporte
b.- Agricultura
c.- Ganaderia

## CAPITULO V.- SUJETOS DE CREDITO

**ARTICULO 9:**

Requisitos personales y de grupos colectivos:

a.- Ser mayor de edad
b.- Ser de reconocida honorabilidad
c.- Tener establecido su domicilio en las Islas de la Bahia
d.- Haber residido por un periodo no menor de dos años en las Islas de la Bahia.
e.- Serle imposible el acceso a otras instituciones crediticias debido a la falta de garantia suficiente u otras circunstancias fuera de su alcance.
f.-Poseer un minimo de experiencia en el tipo de negocio para el cual solicita el prestamo.
g.- Que no sea un miembro de la ASOCIACION o conyuge de algun miembro de la referida agrupacion.
h.- Grupos colectivos que esten juridicamente organizados y que actuen a traves de su representante legal y que llenen los distintos requisitos que pudiesen aplicarseles.

## CAPITULO VI.- COBERTURA FINANCIERA

**ARTICULO 10:**

El monto a prestar dependera de las necesidades financieras del proyecto, estipulandose ciertos limites al capital, que estara sujeto a la capacidad financiera de APRODIB y del cual dependera la flexibilidad de su politica crediticia, por ahora sera de:

a.- Para proyectos de propietarios individuales de pequeños negocios se financiara hasta un maximo de Lps.5,000.00.

b.- Para proyectos de agrupaciones colectivas, se financiara hasta un maximo de Lps.10,000.00.

## CAPITULO VII.- CRITERIOS APLICABLES A LOS CREDITOS

**ARTICULO 11:**

Los criterios a ser aplicados en la revision de los prestamos de-



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beran estar directamente relacionados con la capacidad del cliente para pagar el prestamo y obtener el exito en su negocio:

a.- Su anterior experiencia financiera

b.- Capacidad de administracion financiera

c.- Cualidades personales

d.- Negocio viable

CAPITULO VIII.- DEL CREDITO

ARTICULO 12:

Los prestamos se concederan como financiamiento de activos fijos y capital de trabajo que un proyecto requiera para su ejecucion.

ARTICULO 13:

En el plan de pago del prestamo prevalecera el criterio del destino y de la capacidad de pago del mismo, fijandose desde luego, ciertos parametros sobre los plazos de acuerdo a la politica de prestamos de APRODIS.

ARTICULO 14:

La concesion de creditos sera a corto, mediano y largo plazo, en concordancia a las necesidades financieras del proyecto y los sujetos de credito:

a.- Creditos a corto plazo son aquellos cuya duracion no es mayor de doce meses.

b.- Creditos a mediano plazo son aquellos cuya duracion no es mayor de 18 meses.

c.- Creditos a largo plazo son aquellos de mas de 18 meses, con un maximo de 36 meses y los cuales solamente se destinaran a grupos colectivos juridicamente organizados.

ARTICULO 15:

Los prestamos que se aprueben dependeran de la necesidad de inversion y/o estudio economico del proyecto y su factibilidad.

ARTICULO 16:

La tasa de interes que se cobrara por los creditos sera fijada por un convenio entre APRODIB y el banco local encargado de administrar los fondos y se regira de acuerdo a las tasas autorizadas por el Banco Central de Honduras.

ARTICULO 17:

El prestamo sera concedido en condiciones de sana garantia,la cual sera prendaria y/o garantizada por la firma de avales e hipotecaria.

a.- Prendaria, cuando el financiamiento este garantizado por sus activos fijos,reteniendo la asociacion las facturas de propiedad, y entrega al beneficiario del credito, un contrato de arrendamiento que se cancela y libera la garantia al pagar el prestamo.

b.- Avales, cuando el financiamiento esta garantizado por otra persona que no sea el beneficiario del prestamo.-En este caso, el avalista es responsable solidariamente ante la deuda contraida por el cliente o beneficiario..

c.- Hipotecaria, cuando el financiamiento este garantizado con bienes inmuebles por medio de primera hipoteca.

CAPITULO IX.- TRAMITE DE SOLICITUDES

ARTICULO 18:

Las solicitudes de credito tendran el siguiente tramite:

a.- Los solicitantes a creditos de la Asociacion deberan usar lor formatos de solicitud de prestamos en el que consignaran toda la informacion requerida que pondran a disposicion de los promotores de APRODIB; dicha solicitud debe ir acompanada de la documentacion que exige la asociacion.



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b.- LAS SOLICITUDES DEBERAN SEGUIR LOS SIGUIENTES CANALES DE PRESENTACION:

b.1.- PROPIETARIOS INDIVIDUALES:

Presentan personalmente su solicitud de credito a la Asociacion.

b.2.- GRUPOS COLECTIVOS ORGANIZADOS JURIDICAMENTE:

Presentan su solicitud por medio de su representante legal y adjuntan copia del acta de la asamblea general en donde se acordo solicitar el prestamo a APRODIB.

## CAPITULO X.- OBLIGACIONES DEL BENEFICIARIO DEL PRESTAMO

ARTICULO 19:

Son obligaciones del beneficiario del prestamo las siguientes:

a.- Suministrar toda la informacion que se solicita en el formulario "Solicitud de Prestamo".

b.- Contar con la garantia que se estipula en la solicitud.

c.- Permitir y participar en la realizacion de visitas de inspeccion previa y las de supervision de su proyecto.

d.- Elaborar el plan financiero de su proyecto y permitir ser asesorado por el tecnico o promotor de la Asociacion.

e.- Llevar al dia los registros contables del proyecto.

f.- Cumplir con todos los compromisos de pago, tanto de intereses como de capital, de acuerdo a las fechas previstas en la aprobacion del credito.

## CAPITULO XI.- FUNCIONES DEL PERSONAL TECNICO

ARTICULO 20:

Son funciones del personal tecnico las siguientes:

a.- Entrevistar a los solicitantes de credito y determinar la factibilidad del proyecto a financiarse.



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b.- Realizar visitas de inspeccion al proyecto que se determine sujeto a credito de la Asociacion.

c.- Presentar un informe a la Asociacion consignando un dictamen tecnico aprobatorio o desaprobatorio del proyecto

d.- Efectuar visitas periodicas de supervision a los proyectos en ejecucion y proporcionarles asesoramiento tecnico y emitir informes sobre su desarrollo, por lo menos una vez cada 30 dias.

e.- Supervisar el cumplimiento oportuno de los compromisos de los beneficiarios del credito.

## CAPITULO XII.- RESPONSABILIDADES DEL COMITE DE CREDITO

### ARTICULO 21:

El Comite de Credito es el organismo de la Asociacion encargado de revisar, analizar y emitir su resolucion sobre las solicitudes de prestamo que sean presentadas por los beneficiarios de credito que ofrece la Asociacion.

### ARTICULO 22:

El Comite de Credito esta integrado por tres miembros del directorio de la Asociacion, de preferencia con experiencia bancaria y el director ejecutivo de APRODIS quien fungira como secretario del comite; el quorum del Comite sera de tres miembros.

### ARTICULO 23:

Son funciones del comite las siguientes:

a.- Recibir todas las solicitudes de credito y emitir la correspondiente resolucion.

b.- Aprobar al Director Ejecutivo los desembolsos a favor de los peticionarios de acuerdo al programa.

c.- Conocer los informes sobre la situacion de la Cartera.

d.- Sesionar como minimo una vez al mes o de acuerdo a las necesidades de credito, para atender en forma oportuna las solicitudes presentadas.



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## CAPITULO XIII.- DISPOSICIONES GENERALES

ARTICULO 24:

APRODIB en ningun caso proveera fondos para refinanciar deudas con otras instituciones crediticias.

ARTICULO 25:

La Asociacion acepta como garantia bienes de activos fijos.

ARTICULO 26:

No se atenderan solicitudes de credito para adquirir bienes muebles e inmuebles que no intervienen en el proceso productivo.

ARTICULO 27:

Una solicitud de financiamiento podra ser rechazada cuando:

a.- Se compruebe que los datos consignados por el peticionario son falsos.

b.- El solicitante o el avalista tengan saldos pendientes de pago a la Asociacion.

c.- La garantia o el aval no satisfaga la cuantia de la solicitud.

d.- El proyecto no demuestre ser viable.

e.- El beneficiario rehuse cumplir con lo recomendado por APRODIB para la buena administracion de su negocio.

ARTICULO 28:

Cualquier modificacion o ampliacion al presente reglamento de credito se sometera al consejo directivo de la Asociacion.

# PROCEDIMIENTOS DEL PROGRAMA DE PRESTAMOS

# ASOCIACION PRO DESARROLLO ISLAS DE LA BAHIA

# APRODIB

# 1985

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## I.- VISITA DEL CLIENTE Y PREPARACION DEL FORMULARIO #1

a. Al recibir la visita de una persona interesada en recibir asistencia del Programa de Prestamos se tomara cuenta de dicha visita en el Registro que para este fin habra de llevar la Asociacion.

b. El Micro Empresario se entrevistara con un Promotor quien le explicara los propositos y naturaleza de la Asociacion y del Programa de Prestamos. Asi tambien el Promotor discutira con el Micro Empresario lo relaciodo con el negocio o empresa de este y las finalidades de la asistencia requerida.

c. Si la solicitud del Micro Empresario clasifica de acuerdo con el Reglamento de Credito de la Asociacion, procedera el Promotor a asistirle en la preparacion del formulario No.1 de la Solicitud de Credito.

d. Una vez preparado el formulario No.1 el Promotor establecera con el Micro Empresario un programa de visitas a fin de determinar sus necesidades y asistirle en la elaboracion del formulario No.2.

e. El formulario No.1 se colocara dentro de un folder destinado a solicitudes pendientes de informacion relacionado con el formulario No.2.

## II.- INVESTIGACION DEL CLIENTE Y PREPARACION DEL FORMULARIO #2

a. El Promotor llevara un control de las visitas efectuadas al Micro Empresario con el objeto de colaborar con este en la elaboracion del formulario No.2.

b. El formulario No.2 incluira un analisis del negocio, que habra de determinar si los servicios o productos de este son comerciables, a cuanto asciende la demanda y tomar una idea de lo que es necesario para la mejoracion del negocio; y en el caso de que fuese necesario un prestamo, el Promotor senalara la cantidad necesaria para cubrir la inversion y los resultados que se esperan obtener de esta.

c. Una vez finalizado el programa de visitas establecido previamente, el promotor debera presentar un informe total sobre el analisis efectuado a la empresa o negocio del Micro Empresario, el cual entregara al Director junto con sus recomendaciones contenidas en el formulario No.2, para su presentacion al Comite de Prestamos.

III.-CONTROL DE LAS SOLICITUDES DE PRESTAMOS.

a. El Comite recibira un resumen de las solicitudes ha ser estudiadas en cada reunion, junto con los informes preparados por los promotores sobre cada solicitante. Estos ultimos informes podran ser presentados al Comite por el Director o uno de los Promotores, con preferencia para el Promotor ya que este es quien ha trabajado con el Micro Empresario en la elaboracion de los distintos formularios.

IV.- PASOS EN EL PROCESO DE EVALUACION, APROBACION Y DESEMBOLSO DEL PRESTAMO.

a. El Comite procedera a examinar la solicitud o aplicacion del prestamo junto con los documentos e informacion requerida.- Durante este proceso el Comite tendra en cuenta los criterios contenidos en los articulos anteriores; si el Comite considera necesario mas informacion se lo hara saber al solicitante por medio del Promotor que lo hubiese asistido anteriormente.

b. Una vez evaluada la solicitud, el Comite procedera a tomar una decision sobre la solicitud de credito previa asistencia administrativa del beneficiario que lo califica para manejar los fondos solicitados.- Toda decision debera ser tomada de forma UNANIME por los miembros del Comite, si la decision fuese tomada por mayoria se debera mencionar esto, procediendo a identificar al miembro que no hubiese estado de acuerdo, lo cual habra de constar en un documento especificamente designado para este fin.

c. Si la decision fuese favorable se le notificara al solicitante por medio de una carta, procediendo a invitarlo a que visite las oficinas de la Asociacion, acompanado por la persona que le servira como fiador o en su defecto por los documentos que servirian para establecer el tipo de garantia ha ser utilizado en el prestamo, para sostener una entrevista como paso previo a la aprobacion final de este.- Esta entrevista es considerada de gran importancia dentro de los pasos para la aprobacion del prestamo, debido a que muchos negocios podran parecer viables desde un punto de vista analitico pero en ultima instancia podra depender su exito en gran medida de la actitud y habilidades personales del cliente.- De todas maneras es necesario en muchos casos un criterio subjetivo en el estudio final de las solicitudes, ya que en muchas ocasiones intuiciones negativas sobre un determinado negocio que objetivamente parezca factible y rentable, demuestran despues haber sido correctas.

d. Una vez finalizado los tramites internos de aprobacion del credito, el Micro Empresario sera acompanado al Banco por un miembro del referido Comite, quien llevara la solicitud de credito del Micro Empresario debidamente aprobada y la informacion requerida por el Banco para el desembolso final del credito. El miembro del Comite permanecera con el Micro Empresario mientras duren los tramites en el Banco para la entrega de los fondos solicitados, con el objeto de explicarle cualquier interrogante que tuviese con respecto a los tramites u otra causa relacionada con el prestamo; ademas se asegurara que la informacion que se le diese a este sea la misma que posee la Asociacion. Los miembros del Comite deberan estar autorizados por la Asociacion para firmar en su representacion como garantes del credito otorgado al Micro Empresario.

e. Si el Credito estuviese destinado a la compra de alguna mercancia o maquinaria, la Asociacion podra adquirirlos a nombre propio firmando con el beneficiario un Contrato de Arrendamiento por el tiempo que dure el prestamo, con el objeto de garantizar el credito en caso de que el solicitante no tuviese garantia alguna, en caso contrario la Asociacion asistira al Micro Empresario a fin de que pueda obtener los mejores precios del mercado para la materia prima o maquinaria a ser adquirida. Si el dinero del prestamo habra de ser destinado a un negocio o empresa en el cual solamente se usara una determinada cantidad mensual, podra la Asociacion reservarse el derecho de entregar el prestamo por cuotas a medida que el beneficiario lo requiera.

## V.- PROCESO A SEGUIR UNA VEZ DESEMBOLSADO EL PRESTAMO

a. Desembolsado el credito la Asociacion asistira al beneficiario para la buena administracion u operacion de su negocio o empresa. Esta asistencia incluye entre otras cosas el determinar si los fondos del credito fueron utilizados de manera correcta, verificar cualquier cambio en la creacion de empleos, asistencia en el control de sus cuentas y en los problemas comunes de su negocio o empresa.

b. Se le enviaran a los beneficiarios de los creditos cartas de recordatorios cinco dias antes de cumplirse el plazo para el pago de sus cuotas. Estas cartas seran enviadas por cuatro meses consecutivas a fin de ayudar a crear en el beneficiario el habito de pagar regularmente sus cuotas.

c. La Asociacion llevara sus propios controles de los

creditos, ademas se exigira al banco un informe mensual del estado de cada prestamo u obtener autorizacion para revisar en las oficinas del banco la situacion de cada credito, de acuerdo con el convenio existente entre el banco y la Asociacion.

VI.- INCURRIMIENTO EN MORA.

a. En los casos en que un beneficiario incurra en mora, se le enviara inmediatamente una carta notificandole del atraso en el pago de su cuota.

b. El promotor efectuara una visita al cliente en mora con el objeto de investigar las razones de esta y levantar un informe sobre el caso explicando las causas de la mora y las determinaciones tomadas.

c. Si a la fecha del pago de la siguiente cuota no hubiese efectuado pago alguno sobre la cuota en mora se le enviara una segunda carta invitandole a visitar la oficina dentro de un plazo de 5 dias a fin de entrevistarse con el Director de la Asociacion y llegar a un acuerdo sobre el pago de sus cuotas.
Se le exigira ademas al banco que proceda a utilizar sus mecanismos normales de cobro de creditos morosos.

d. A los creditos en mora por mas de 90 dias se les enviara una tercera carta notificandoles de las acciones legales a ser ejecutadas en caso de no ponerse al dia con sus pagos. Ademas se le informara al Comite de Prestamos con el objeto de determinar la medida a ser tomada, asi tambien se le comunicara al avalista o garante en los casos que hubiese, de su responsabilidad solidaria con el beneficiario en el pago del credito. Se le solicitara al banco una constancia de las medidas tomadas hasta ese momento como parte de sus mecanismos de cobro.

e. Contra los creditos morosos por mas de 120 dias se procedera a ejecutar las medidas determinadas por el Comite de Prestamos y la direccion del programa. Como regla, los creditos considerados "malos" solamente seran declarados incobrables cuando sea absolutamente imposible recuperarlos (preferiblemente NUNCA) pero se continuaran los esfuerzos con el objeto de obtener el pago de la deuda.

"ASOCIACION PRO DESARROLLO ISLAS DE LA BAHIA"
"APRODIB"

SOLICITUD DE PRESTAMO
FORMULARIO # 1

FECHA _____ SOLICITUD No. _____

1. DATOS GENERALES DEL SOLICITANTE:
   NOMBRE _____ EDAD ____ ANOS
   SEXO _____ ESTADO CIVIL _____ # DE HIJOS _____
   NACIONALIDAD _____ OCUPACION _____
   TIEMPO DE RESIDIR EN HONDURAS _____
   CARNET DE RESIDENCIA # _____ SUELDO _____
   DOMICILIO _____
   TARJETA DE IDENTIDAD _____ RTN _____
   PERSONAS QUE DEPENDEN DE USTED _____

2. DATOS GENERALES DEL NEGOCIO:
   NOMBRE DEL NEGOCIO _____
   DIRECCION DEL NEGOCIO _____
   ACTIVIDAD DEL NEGOCIO _____
   TIEMPO DE ESTABLECIDO EL NEGOCIO ____ MESES ____ ANOS
   TIPO DE ORGANIZACION DEL NEGOCIO
   - COMERCIANTE INDIVIDUAL ____
   - SOCIEDAD MERCANTIL ____
   - COOPERATIVA ____
   - OTRO (ESPECIFIQUE) ____

3. INFORMACION SOBRE UTILIZACION DE CREDITO:
   PROPOSITO DEL CREDITO _____
   MONTO SOLICITADO LPS. _____
   PLAZO EN QUE TIENE PLANEADO PAGAR EL PRESTAMO _____
   HA TENIDO ALGUN PRESTAMO ANTERIORMENTE SI ____ NO ____
   DE QUE INSTITUCION _____
   ACTUALMENTE TIENE PRESTAMO CON ALGUNA INSTITUCION SI___ NO___
   CUAL ES ACTUALMENTE EL SALDO PENDIENTE LPS _____
   POSEE EXPERIENCIA EN EL TIPO DE NEGOCIO EN QUE TIENE PLANEADO
   INVERTIR EL PRESTAMO SI ____ NO ____
   DESEARIA ASISTENCIA TECNICA SI ____ NO ____

4. REFERENCIAS COMERCIALES:

| NOMBRE | DIRECCION | SALDO |
|---|---|---|
| _____ | _____ | _____ |
| _____ | _____ | _____ |
| _____ | _____ | _____ |

_____
FIRMA MICRO EMPRESARIO

---3

PARA USO EXCLUSIVO DE OFICINAS DE APRODIB

RECOMENDACION: AMPLIAR INFORMACION _____
RECHAZADO POR _____
PROMOTOR ASIGNADO _____

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CONTROL DE REQUISITOS DEL PRESTAMOS

PRESTAMO No. _____

NOMBRE MICRO EMPRESARIO _____

TIPO DE NEGOCIO _____

| | FECHA | FIRMA PROM. |
|---|---|---|
| 1. FORMULARIO #1 | _____ | _____ |
| 2. FORMULARIO #2 | _____ | _____ |
| 3. COPIA DOCUMENTOS PERSONALES | _____ | _____ |
| 4. REFERENCIAS VERIFICADAS | _____ | _____ |
| 5. VERIFICACION DE GARANTIAS | _____ | _____ |
| 6. RESOLUCION COMITE DE CREDITO | _____ | _____ |
| 7. FIRMA DOCUMENTOS DE GARANTIA | _____ | _____ |
| 8. LIQUIDACION DE CREDITO | _____ | _____ |
| 9. ENTREGA DEL PRESTAMO | _____ | _____ |
| 10. ESTABLECIMIENTO PROGRAMA VISITAS | _____ | _____ |

CREDITO

RESOLUCION DE CREDITO

Solicitud No

Monto del Préstamo:

Proyecto:

Reunidos los abajo firmantes, miembros del Comité de Crédito, en las oficinas de APRODIB, de French Harbour, Roatán, a los _____ días del mes de _____ de 19 _____ después de analizar la solicitud y recomendaciones para financiamiento del proyecto del Sr. (a) _____, resolvimos APROBAR [ ] - DENEGAR [ ] dicha solicitud bajo las siguientes condiciones:

a) Monto del Préstamo: Para Maquinaria y Equipo Lps: _____

Para Capital de Trabajo Lps: _____ TOTAL Lps: _____

b) Plazo: _____ Pagadero en _____

c) Observaciones: _____

_____

_____

_____

Firmas:

_____ _____

ASOCIACION PRO DESARROLLO ISLAS DE LAS PAZ

"AFRODIB"

REGISTRO No._____

FECHA DE VISITA A LA OFICINA _____

FECHA DE VISITA AL CLIENTE _____

NOMBRE DEL CLIENTE _____

DIRECCION_____

EDAD _____

SEXO _____

DESCRIPCION DEL NEGOCIO _____
_____

NOMBRE DEL NEGOCIO _____

NECESIDADES DEL CLIENTE:

a. ASISTENCIA TECNICA FINANCIERA _____

b. FINANCIAMIENTO _____

c. ENTRENAMIENTO _____

NUMERO ESTIMADO DE VISITAS REQUERIDAS _____

DIFICULTADES ESPECIALES _____
_____
_____

COMENTARIO DEL PROMOTOR _____
_____
_____

_____
FIRMA DEL PROMOTOR

ASOCIACION PRO-DESARROLLO ISLAS DE LA BAHIA.
BAY ISLAND DEVELOPMENT ASSOCIATION
APRODIB.

NOMBRE BENEFICIARIO: ____________________ NUMERO PRESTAMO: ____________
NOMBRE EMPRESA: ____________________
DIRECCION: ____________________

| Fecha Visita | Horario de visita | | Se encontro beneficiario | | MOTIVO DE LA VISITA | | | | | OBSERVACIONES | Firma Benefic. |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | DE | A | SI | NO | Inspecc. Rutina | Asist. Benefic | Evaluac. Proyecto | Incumpl Obligac. | Inic. Promt. | | |
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PROGRAMA DE PRESTAMOS

MES ____________________ DE _____

| ...ero ...icit. | Fecha | Nombre solicitante | Tipo de negocio | Monto solicitado | | Clasifica SI | NO | | OBSERVACIONES |
|---|---|---|---|---|---|---|---|---|---|
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ASOCIACION PRO-DESARROLLO ISLAS DE LA BAHIA
BAY ISLAND DEVELOPMENT ASSOCIATION

APRODIB

## REPORTE SEMANAL

NOMBRE PROMOTOR: _____

PERIODO REPORTE: DE: _____ A _____

FECHA: _____

1.- NOMBRE BENEFICIARIO: _____
DIRECCION: _____
FECHA: _____ HORA DE: _____ A _____
OBJETIVOS _____
COMENTARIOS: _____

2.- NOMBRE BENEFICIARIO: _____
DIRECCION: _____
FECHA: _____ HORA DE: _____ A _____
OBJETIVOS: _____
COMENTARIOS: _____

3.- NOMBRE BENEFICIARIO: _____
DIRECCION: _____
FECHA: _____ HORA DE: _____ A _____
OBJETIVOS: _____
COMENTARIOS: _____

4.- NOMBRE BENEFICIARIO: _____
DIRECCION: _____
FECHA: _____ HORA DE: _____ A _____
OBJETIVOS: _____
COMENTARIOS: _____

RESUMEN:

BENEFICIARIOS VISITADOS: _____
COMUNIDADES: _____
HORAS UTILIZADAS: _____

COMENTARIOS DIRECTOR

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ASOCIACION PRO-DESARROLLO ISLAS DE LA BAHIA.

APRODIB

SOLICITUD DE PRESTAMO

FORMULARIO # 2

FECHA: _____ 19___

NOMBRE COMPLETO: _____

DIRECCION: _____

NOMBRE DEL NEGOCIO: _____

ACTIVIDAD DEL NEGOCIO: _____

MEDIOS DE COMUNICACION:

RADIO ___ # _____

TELEFONO ___ # _____

TELEGRAFO ____

TRANSP.COLECTIVO ____

OTROS ____

PERSONAS DE RECONOCIDA SOLVENCIA QUE PUEDAN DAR REFERENCIAS:

NOMBRE: TELEFONO:

_____

_____

_____

_____

POSEE ALGUNA PROPIEDAD: SI ___; NO ____.

LOCALIZACION: _____

VALOR DE LA PROPIEDAD: LPS. _____

.../2

POSEE ALGUN TIPO DE MAQUINARIA Y EQUIPO SI ____; NO _____.

DESCRIPCION: VALOR:

_____ LPS._____

_____ _____

_____ _____

_____ _____

POSEE VEHICULO PROPIO SI ____; NO ____. VALOR LPS._____

POSEE SU NEGOCIO LOCAL PROPIO SI ___; NO ____ VALOR LPS._____

CUANTO A INVERTIDO EN SU NEGOCIO LPS_____

DESCRIPCION DE LA PERSONA O EMPRESA QUE LE ALQUILA EL LOCAL DEL NEGOCIO:

NOMBRE:_____ TELEFONO:_____

DIRECCION:_____ VALOR LPS._____

VALOR DE LOS PRODUCTOS SIN VENDER EXISTENTES EN SU NEGOCIO:

| PRODUCTO: | CANTIDAD: | COSTO POR UNIDAD: | VALOR TOTAL: |
|---|---|---|---|
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |

OTORGA USTED CREDITO SI ___; NO ____

SI SU RESPUESTA ES AFIRMATIVA,CUAL ES EL MONTO TOTAL QUE LE DEBEN HASTA LA FECHA SUS DEUDORES? LPS._____.

POSEE SU NEGOCIO CUENTA BANCARIA SI ____; NO _____.

INSTITUCION:_____ CANTIDAD DEPOSITADA:

LPS._____

QUE CANTIDAD PROMEDIO DE DINERO MUEVE DIARIAMENTE EN SU NEGOCIO:
LPS._____

CUALES SON SUS PRINCIPALES COMPRADORES:

NOMBRE: DIRECCION: TELEFONO:

_____

_____

_____

_____

DESCRIPCION DE LO QUE SE ESPERA LOGRAR CON EL PRESTAMO:

VENTAS:
(PROMEDIO MENSUAL ESTIMADO DE LOS ULTIMOS SEIS MESES)

| PRODUCTO | VENTAS ACTUALES PROMED. MENSUAL | | | VENTAS PROYECT. PROM. MENSUAL | | | USO OFICINA | |
|---|---|---|---|---|---|---|---|---|
| | C.U. | P.U. | TOTAL | C.U. | P.U. | TOTAL | CANT. % | INGRESOS |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |

A.- TOTAL GENERAL DE INGRESOS: LPS._____

*CU=CANTIDAD UNITARIA
P.U.=PRECIO UNITARIO

.../4

COMPRA DE MATERIAS PRIMAS:

(PROMEDIO MENSUAL ESTIMADO DE LOS ULTIMOS SEIS MESES)

| DESCRIPCION | COMPRAS ACTUALES PROM. MENSUAL | | | COMPRAS PROYECT. PROMED. MENSUAL | | | USO OFICINA | |
|---|---|---|---|---|---|---|---|---|
| | CANT. UNID. | PRECIO UNID. | TOTAL | CANT UNID. | PRECIO UNID. | TOTAL | CANTIDAD % | TOTAL |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |

B.-CANTIDAD UTILIZADA DE LAS VENTAS DEL NEGOCIO EN LA COMPRA DE MATERIA PRIMA: LPS._____

MANO DE OBRA:

(PROMEDIO MENSUAL ESTIMADO DE LOS ULTIMOS SEIS MESES)

| DESCRIPCION | MANO OBRA ACTUAL | | | MANO OBRA PROYECT | | | USO OFICINA | |
|---|---|---|---|---|---|---|---|---|
| | CANT # | VALOR | TOTAL | CANT # | VALOR | TOTAL | VARIAC. ABSOLUT | GASTO |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |

C.-CANTIDAD UTILIZADA DE LAS VENTAS DEL NOGOCIO EN MANO DE OBRA.

.../5

OTROS GASTOS DE PRODUCCION:

(PROMEDIO MENSUAL ESTIMADO DE LOS ULTIMOS SEIS MESES)

| DESCRIPCION | ACTUALES PROM. MENS. | PROYECTAD. PROM. MENS | USO OFICINA | |
|---|---|---|---|---|
| | VALOR | VALOR | VARIAC.% | GASTO |
| ALQUILER | | | | |
| ENERGIA ELECTRICA | | | | |
| PAPELERIA | | | | |
| AMORTIZACION INTERESES | | | | |
| SUELDOS INDIRECTOS | | | | |
| DEPREC. MAQ. Y EQUIPO | | | | |
| IMPUESTOS | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |

D.- TOTAL OTROS GASTOS LPS._____

UTILIDAD BRUTA EN VENTAS: A-(B+C+D)

ACTUAL LPS._____

PROYECTADA LPS._____

.../6

..../6

PROMEDIO DE GASTOS PERSONALES MENSUALES:

| DESCRIPCION | VALOR LPS. |
|---|---|
| ALIMENTACION..... | |
| VIVIENDA..... | |
| MEDICINAS Y TRATAMIENTO MEDICO..... | |
| ENERGIA ELECTRICA..... | |
| GASTOS EDUCATIVOS..... | |
| COMBUSTIBLES..... | |
| AGUA..... | |
| IMPUESTOS MUNICIPALES (SERVICIOS PUBLICOS)..... | |
| TELEFONO..... | |
| TRABAJADORA DOMESTICA..... | _____ |
| TOTAL..... | LPS. _____ |

INGRESOS:

OTROS INGRESOS: _____

... /7

# BALANCE GENERAL

FECHA:_____ 19:_____

| | VALOR ACTUAL |
|---|---|
| **ACTIVO CIRCULANTE:** | |
| CUANTO POSEE EN EFECTIVO Y BANCO? | _____ |
| CUAL ES EL MONTO DE SUS CUENTAS POR COBRAR? | _____ |
| A CUANTO ASCIENDEN SUS INVENTARIOS? | _____ |
| OTROS:_____ | _____ |
| _____ | _____ |
| TOTAL ACTIVO CIRCULANTE | ========== |
| **ACTIVOS FIJOS:** | |
| POSEE SU EMPRESA TERRENOS? SI___ NO___ | _____ |
| TIENE EL NEGOCIO SU PROPIO EDIFICIO? SI___ NO__ | _____ |
| TIENE SU PROPIO VEHICULO? SI___ NO___ | _____ |
| CUAL ES EL VALOR TOTAL DEL MOB.Y EQUIPO DE OFIC. | _____ |
| CUAL ES EL VALOR GLOBAL DE LAS PEQUENAS HERRAMIENTAS? | _____ |
| DESCRIPCION Y VALOR DE LAS MAQUINAS EXISTENTES EN SU NEGOCIO: | |
| _____ | _____ |
| _____ | _____ |
| _____ | _____ |
| TOTAL ACTIVO FIJO | ========== |
| TOTAL ACTIVO | ========== |
| **PASIVO CIRCULANTE:** | |
| A CUANTO ASCIENDES SUS DEUDAS EN CASAS COMERC. | _____ |
| TIENE DEUDAS CON BANCOS U OTRAS INSTITUCIONES DE CREDITO? SI____ NO____ | _____ |
| OTROS:_____ | _____ |
| _____ | _____ |
| TOTAL PASIVO CIRCULANTE | ========== |
| **PASIVO FIJO:** | |
| TIENE PRESTAMOS A MEDIANO O LARGO PLAZO? | _____ |
| OTROS:_____ | _____ |
| _____ | _____ |
| TOTAL PASIVO FIJO | ========== |
| **PATRIMONIO:** | |
| CON CUANTO CAPITAL INICIO SU NEGOCIO? | _____ |
| UTILIDADES RETENIDAS | _____ |
| TOTAL PASIVO Y PATRIMONIO | ========== |

DESCRIPCION DE LA GARANTIA

a.- PRENDARIA:

| DESCRIPCION DEL ACTIVO: | VALOR ACTUAL |
|---|---|
| _____ | _____ |
| _____ | _____ |
| _____ | _____ |
| _____ | _____ |

b.- HIPOTECARIA:

| | |
|---|---|
| _____ | _____ |
| _____ | _____ |

c.- FIADORES SOLIDARIOS:

| | |
|---|---|
| _____ | _____ |
| _____ | _____ |
| _____ | _____ |

DESARROLLO ADMINISTRATIVO DE LA EMPRESA:

a.- CUALES SON LOS PRINCIPALES PROBLEMAS DE SU EMPRESA?

_____

_____

_____

B._ COMO VENDE SU PRODUCTO?

1.- MAYORISTA_____; 2.- DETALLISTA____; 3.- COMSUMIDOR FINAL-__

4.- EN EL MERCADO_____.

C._ LOS PEDIDOS SE ENTREGAN A TIEMPO? SI____ NO____ PORQUE?_____

_____

D._ QUIEN SE ENCARGA DE LA PRODUCCION?_____

_____

PORQUE?_____

E._ ADMINISTRA SU NEGOCIO PERSONALMENTE? SI____ NO____.- EN CASO NEGATIVO,PORQUE Y QUIEN LO ADMINISTRA?_____

_____



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F._ QUE CANTIDAD Y PORCENTAJE DE LAS VENTAS PROMEDIO MENSUAL DE SU NEGOCIO UTILIZA PARA SUS NECESIDADES PERSONALES? LPS_____

G._QUE PORCENTAJE DE SUS VENTAS SON A CREDITO?_____%

H._A QUE PLAZOS OTORGA CREDITOS?_____MESES.

I._ TIENE CREDITOS MOROSOS A ESTA FECHA? SI_____ NO____.-CUANTO EN TOTAL LE DEBEN? LPS_____

J._ QUIENES SON SUS PROVEEDORES? MAYORISTAS_____, MINORISTAS____, DETALLISTAS_____.

PORQUE LES COMPRA? (PONER CRUZ)

____PRECIO

____CALIDAD

____CANTIDAD

K._ TIENE PROBLEMAS DE PRODUCCION EN RELACION A:

| | SI | NO |
|---|---|---|
| - MAQUINARIA INADECUADA | | |
| - FALTA DE IMPLEMENTOS O MAQUINARIA | | |
| - DIFICULTADES EN ABASTECIMIENTO DE MATERIAS PRIMAS U OTROS MATERIALES | | |
| - MANTENIMIENTO DE EQUIPO | | |
| - EMPLEADOS NO MUY PRODUCTIVOS | | |
| - ESCASEZ DE MANO DE OBRA CALIFICADA | | |
| - SUB-UTILIZACION DE LA MAQUINARIA | | |

L._ LLEVA LA EMPRESA LIBROS CONTABLES O REGISTROS AUXILIARES?

SI_____ NO_____,EN CASO AFIRMATIVO DESCRIBALOS A CONTINUACION:

_____

_____

_____

_____

M._ ACTUALMENTE,CUALES SON LAS NECESIDADES DE FINANCIAMIENTO PARA SU EMPRESA?

| DESCRIPCION DE INVERSION | VALOR LPS. |
|---|---|
| | |
| | |
| | |
| | |
| TOTAL | ========== |

N._ CON LOS CAMBIOS QUE USTED DESEA REALIZAR EN SU EMPRESA,CUANTAS PLAZAS NUEVAS DE TRABAJO SE ADRIRAN?

PERMANENTES_____ TEMPORALES_____

O._ TIENE SU EMPRESA OBJETIVOS A CORTO Y LARGO PLAZO?

_____

_____

_____

_____

P._ TIENE DEUDAS PENDIENTES? SI_____ NO____._EN CASO AFIRMATIVO, DETALLELAS EN EL SIGUIENTE CUADRO:

| INSTITUCION/INDIVIDUO: | SALDO DEUDOR | SALDO MOROSO |
|---|---|---|
| | | |
| | | |
| | | |
| | | |

Q._ TIEMPO EN QUE TIENE PLANEADO PAGAR EL PRESTAMO:_____

R._ CANTIDAD A PAGAR MENSUALMENTE:LPS._____

S._ COMENZANDO EL DIA:_____ DE _____ 19____.

T._ CUANTOS EMPLEADOS TENIA AL COMENZAR SU NEGOCIO?

HOMBRES_____ MUJERES_____ TOTAL_____



145

..../11

OBSERVACIONES:

.../12.

CERTIFICO QUE TODA LA INFORMACION QUE HE DADO ES VERDADERA Y CORREC_ TA, Y QUE NO HE OCULTADO O TERGIVERSADO INFORMACION QUE PUDIESE AFEC_ TAR LA DECISION DE LA ASOCIACION PRESTAMISTA DE APROBAR EL PRESTAMO REQUERIDO.- ENTIENDO QUE TODA LA INFORMACION DADA EN ESTE FORMULARIO ES CONFIDENCIAL.

FECHA:_____ DE _____ 19___

LUGAR:_____

_____
FIRMA SOLICITANTE

_____
FIRMA PROMOTOR

.../13

## DECLARACION DEL FIADOR

ME HE ENTERADO COMPLÉTAMENTE DE LA SOLICITUD PARA EL PRESTAMO AQUI DESCRITO Y CONVENGO EN CONSTITUIRME AVALISTA O GARANTE DEL SOLICITANTE AL FIRMARSE EL DOCUMENTO O DOCUMENTOS DEL CASO.-ESTOY ENTERADO QUE MI FIRMA COMO AVALISTA O GARANTE ME HACE RESPONSABLE DE MANERA SOLIDARIA CON EL SOLICITANTE DEL PAGO DEL PRESTAMO EN CASO DE INCUMPLIR ESTE CON SU OBLIGACION DE PAGO.- USTEDES QUE AUTORIZADOS PARA ENTREGAR EL DEPOSITO DEL CREDITO A LA ORDEN DEL SOLICITANTE.

NOMBRE COMPLETO: _____

ESTADO CIVIL: _____ EDAD _____ ANOS.

NACIONALIDAD: _____

TIEMPO DE RECIDIR EN HONDURAS: _____ ANOS

CARNET DE RESIDENTE # _____

DOMICILIO ACTUAL: _____

_____

OCUPACION ACTUAL: _____

SUELDO: LPS. _____

RELACION CON EL SOLICITANTE: _____

IDENTIDAD NUMERO: _____

REGISTRO TRIBUTARIO NACIONAL # _____

_____

FIRMA Y CONFORMIDAD DEL
FIADOR SOLIDARIO.



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PARA USO EXCLUSIVO DE LA FUNDACION

EXPERIENCIA DEL SOLICITANTE: _____

_____

EXPERIENCIA DEL FIADOR: _____

_____

OBSERVACIONES: _____

_____

_____

RESOLUCION

AUTORIZADO POR: _____ _____

NOMBRE FIRMA

DENEGADO POR: _____ _____

NOMBRE FIRMA

# ANNEX C

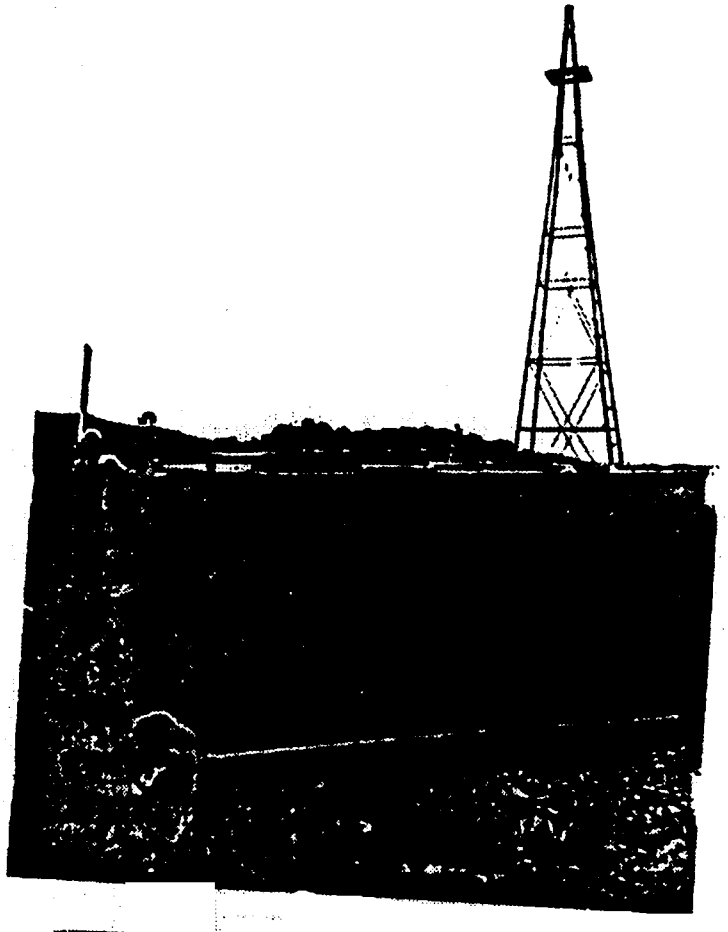
# PHOTOGRAPHS

SPRING BOX
CONSTRUCTION
AT CAMP BAY

WINDMILL AND
STORAGE TANK
AT LOS FUERTES

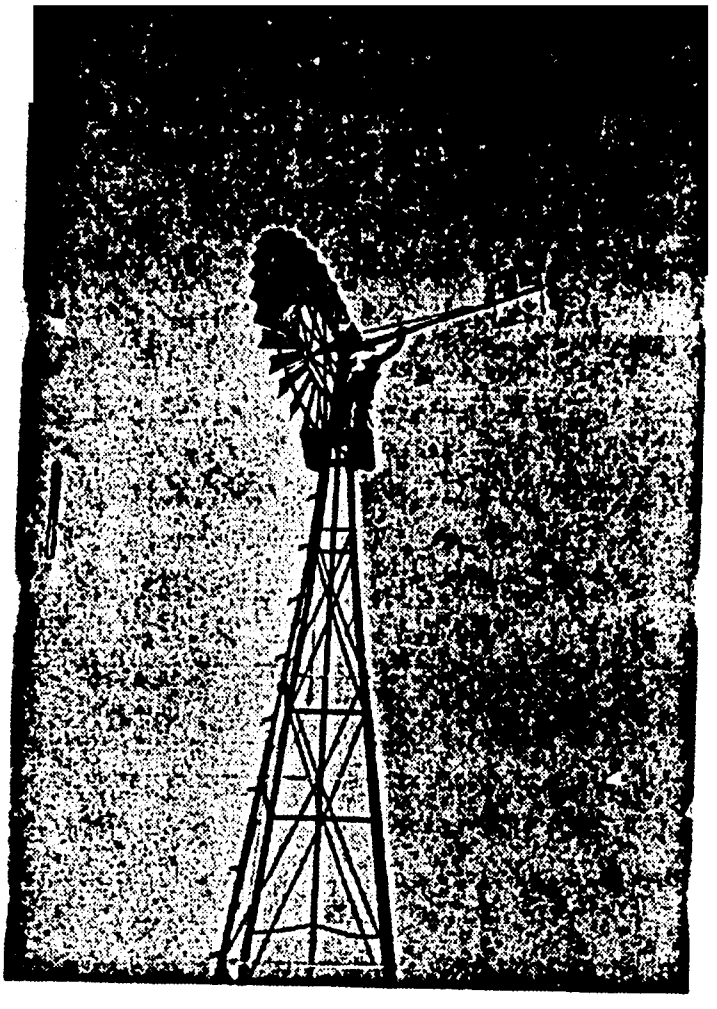
HOUSEHOLD FAUCET
AT BRICK BAY

HOUSEHOLD FAUCET
WITH DITCH DRAIN
AT JUTICALPA

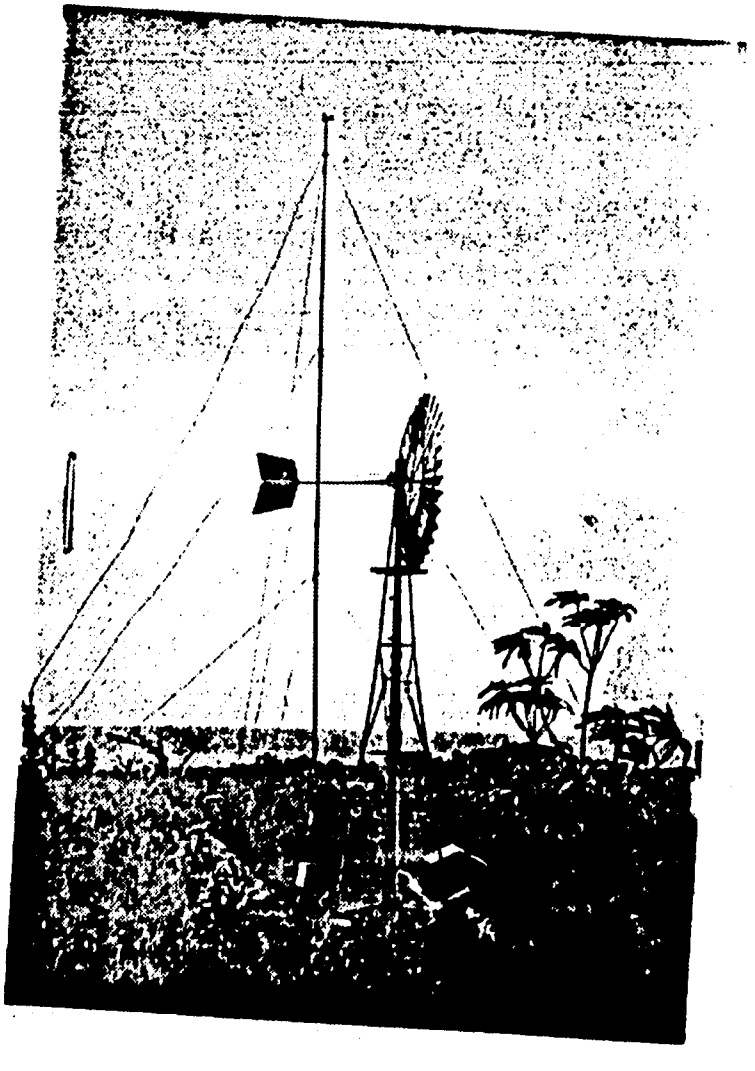


DISMANTLED WINDMILL
AND STORAGE TANK
AT SPANISH TOWN

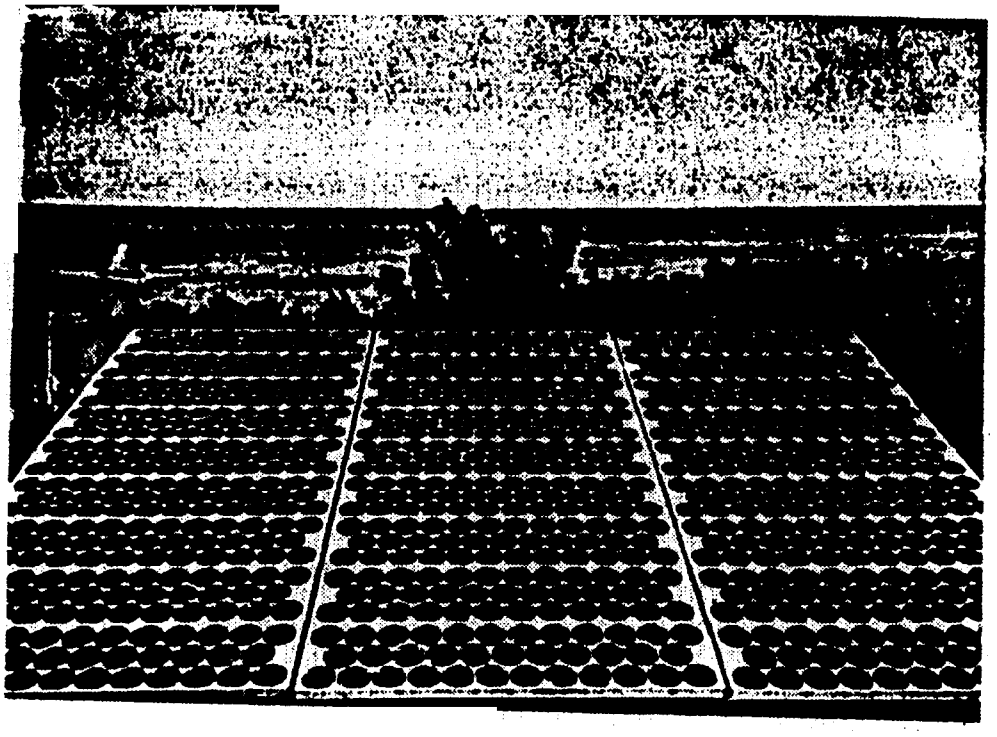
Demolition [illegible]
at [illegible]



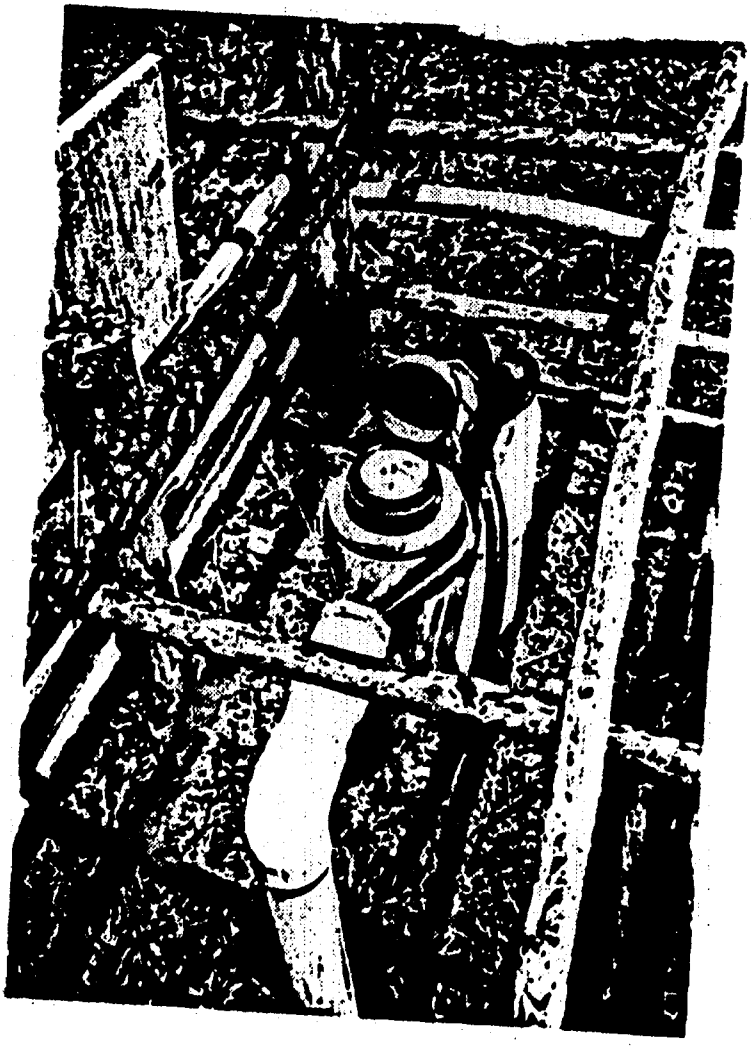
BAKER
WINDMILL REPAIR.
AT JUTICALPA



ANEMOMETER AND
BAKER WINDMILL
AT MILTON BIGHT

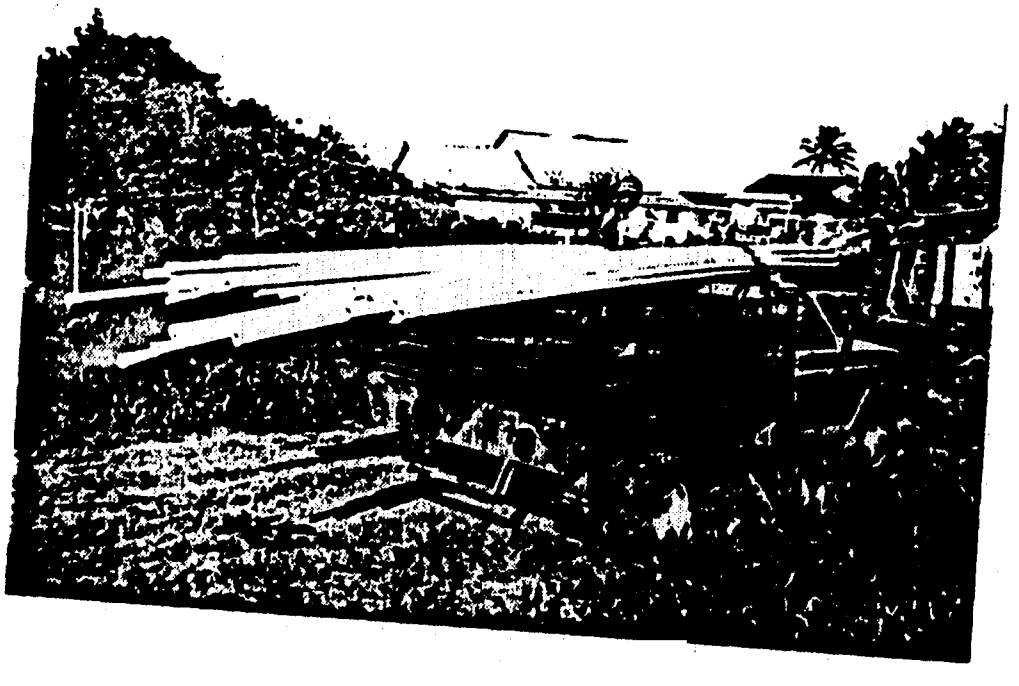


SOLAR PANEL INSTALLATION AT POLLYTILLY BIGHT

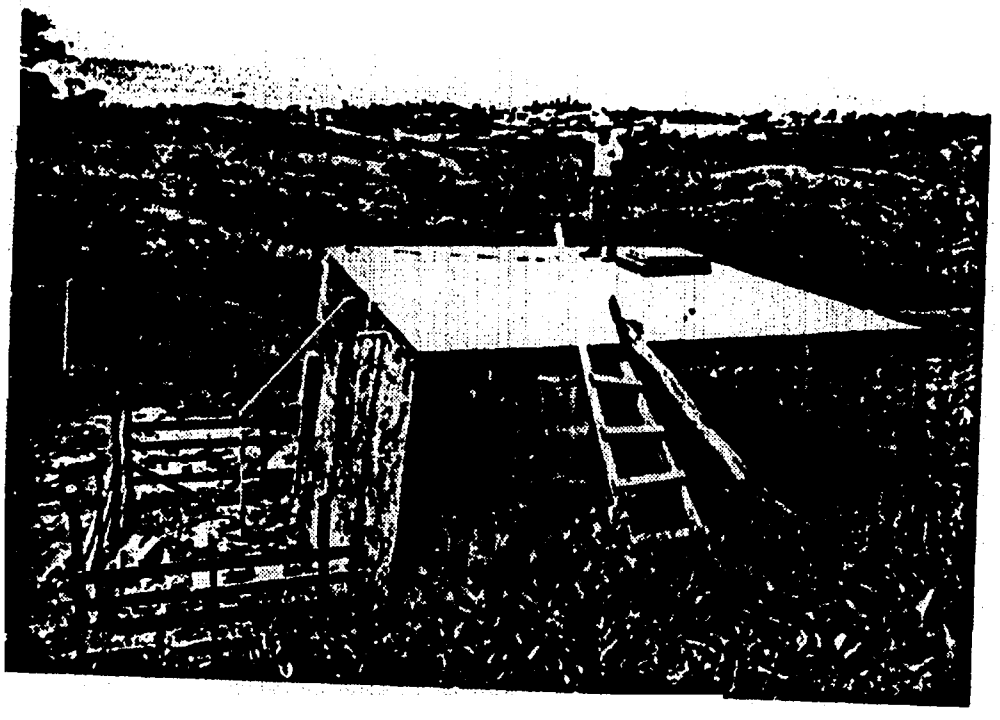


WATER METER AND WELL INSTALLATION AT POLLYTILLY BIGHT

PUBLIC MEETING WITH WATER BOARD AT JONESVILLE

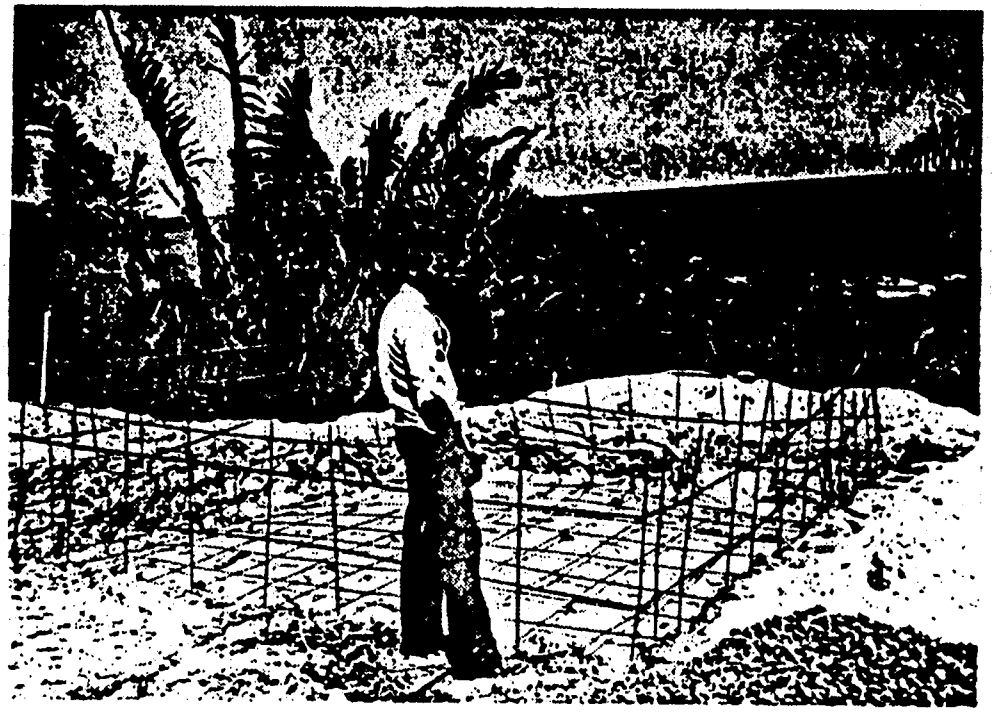


DELIVERING PIPE TO JONESVILLE

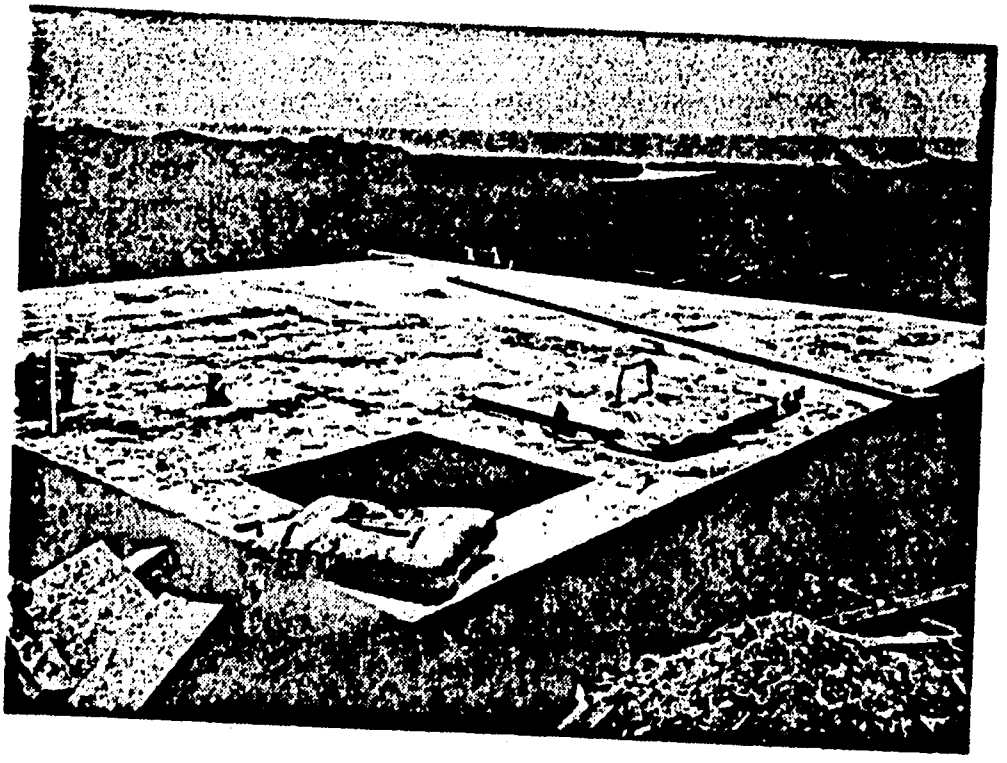


STORAGE TANK
AT LA PUNTA

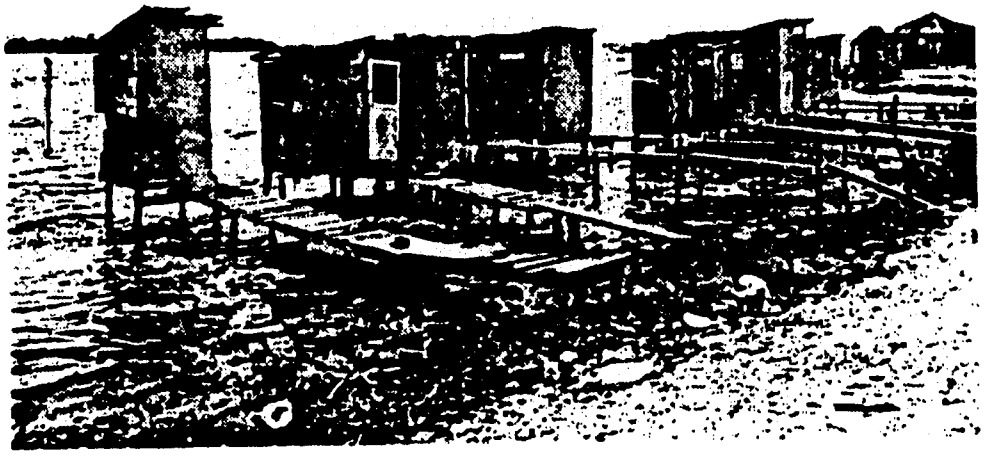
HAND-BUILT WOODEN
RAINWATER STORAGE
TANK AT FRENCH HARBOUR



STORAGE TANK
CONSTRUCTION
AT FLOWERS BAY

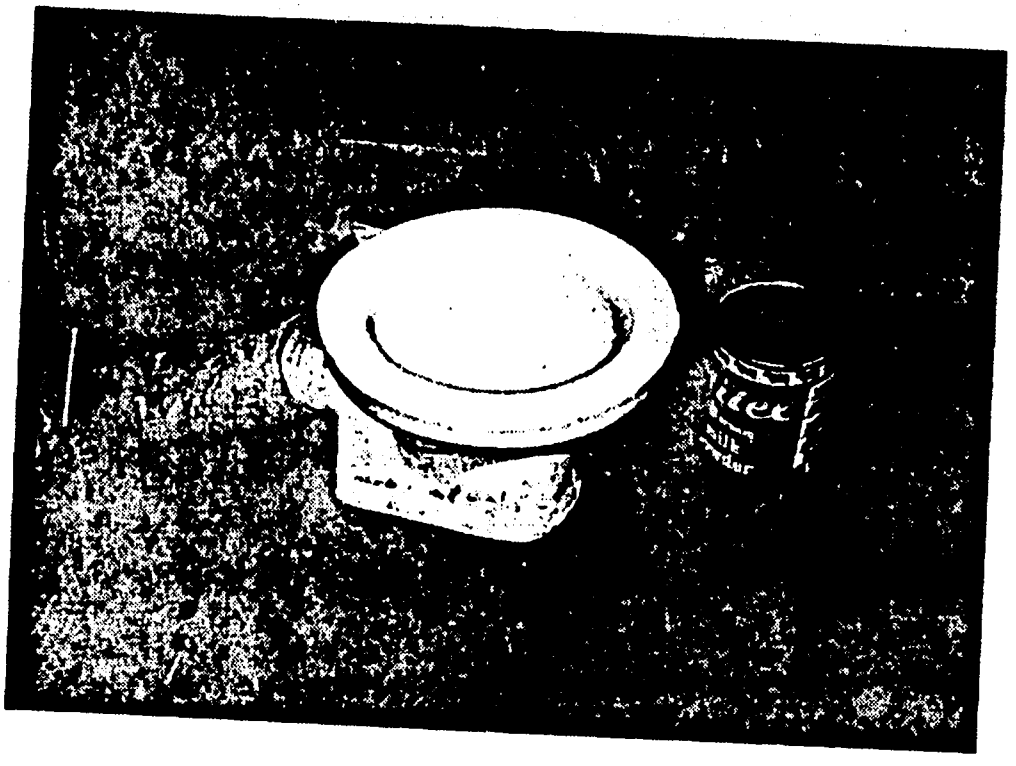


JUST COMPLETED
STORAGE TANK
AT COROZAL



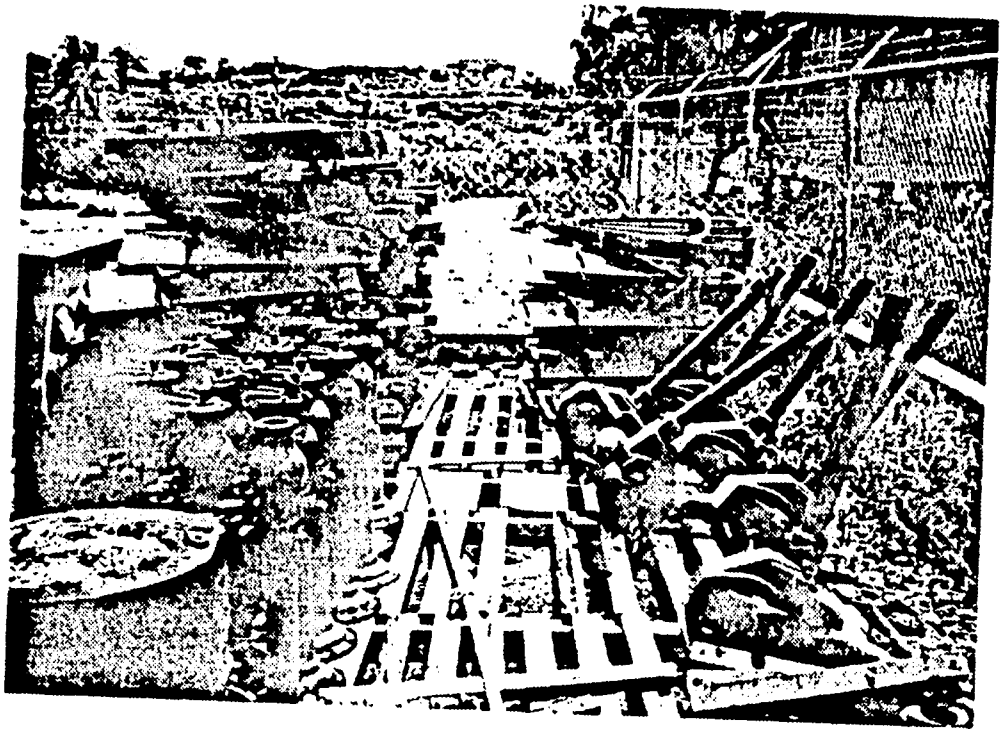
BEACH FRONT LATRINES AT LA PUNTA

RAW SEWAGE OUTFALL AT GRAVEL BAY

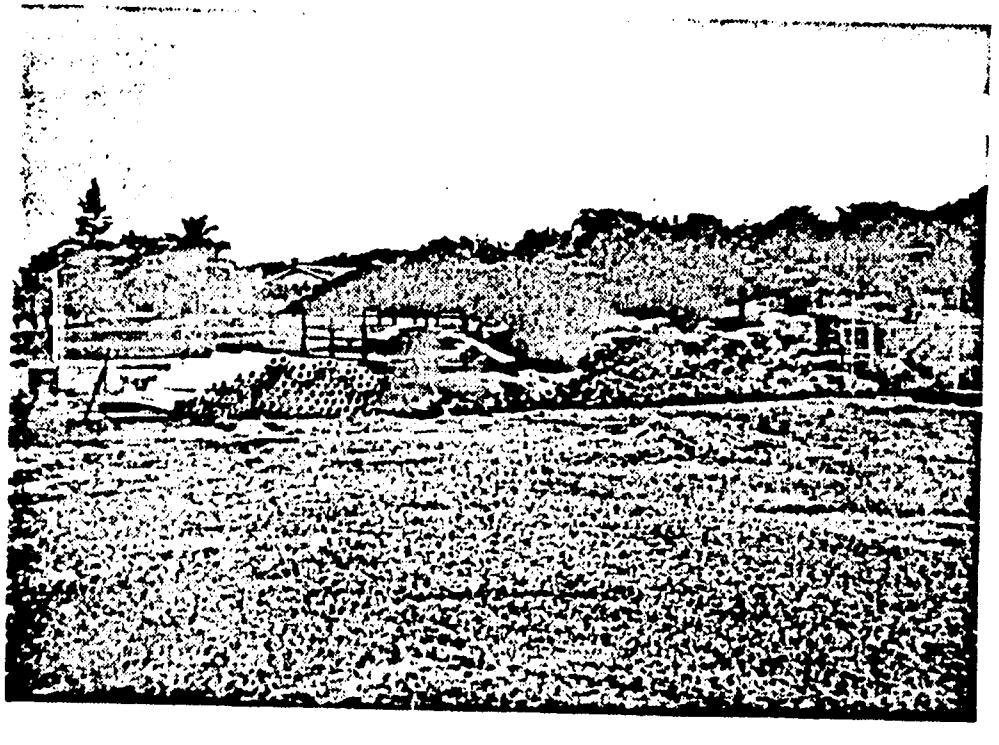


WATER SEAL TOILET AT COXEN HOLE

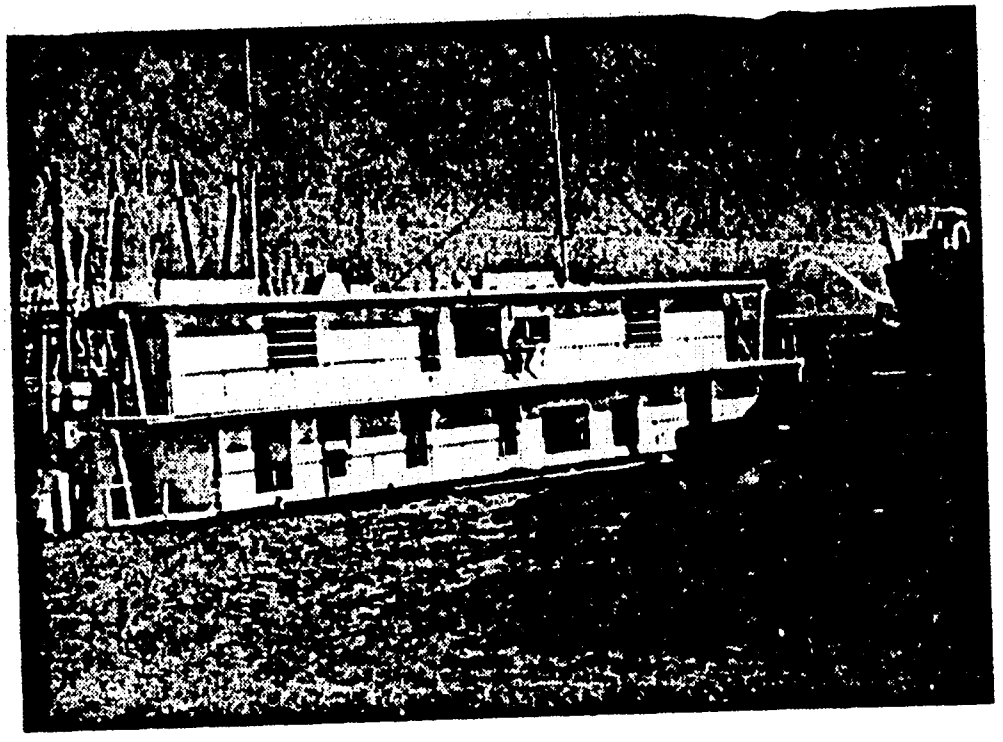
LATRINE PIT AT SPANISH TOWN



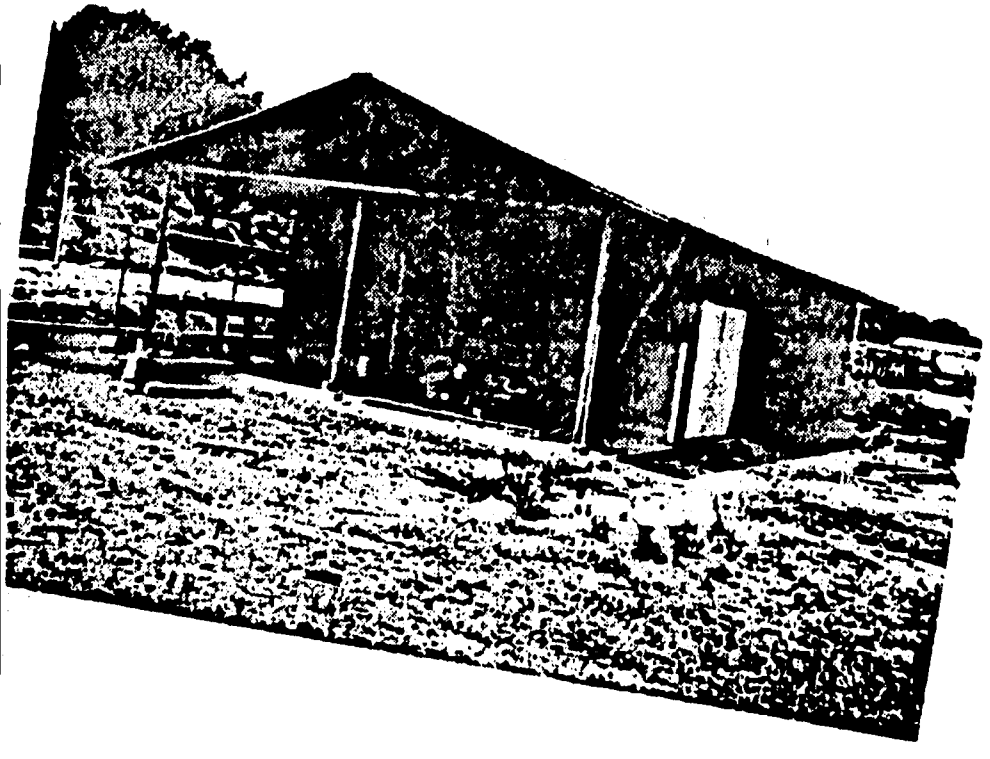
BAKER WINDMILL
SPARE PARTS
IN STORAGE YARD
AT FRENCH
HARBOUR



PUC PIPE STORED
AT FRENCH HARBOUR



"CASAMAR"
FLOATING OFFICE
OF APRODIB



APRODIB
WAREHOUSE
AT FRENCH HARBOUR