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# A PROGRAM APPRAISAL OF GUATEMALA'S URBAN MICROENTERPRISE MULTIPLIER SYSTEM (SIMME)

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Final Report

*Bureau for Private Enterprise  
U.S. Agency for International Development*

*Prepared for: Office of Private Sector Programs  
USAID/Guatemala*

*Prepared by: Management Systems International (MSI)  
-- Rae Lesser Blumberg  
-- Jaime Reibel*

*Sponsored by: Private Enterprise Development Support Project II  
Project Number 940-2028.03  
Prime Contractor: Arthur Young*

*July 1989*

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program loans. Our group meeting with them constituted our only approximation of a control group, given the time constraints under which this appraisal was carried out. Guillermo Higueiros, an Asesor for Genesis Empresarial (an Accion International/AITEC microenterprise credit project) also merits our gratitude for helping us to locate scattered MEs in hard-to-find places and for helping us to cross-evaluate our ME interview data. Further, Lic. Mirtha Olivares, the Accion International/AITEC Representative in Guatemala, was crucially important in cross-validating our data, providing an "external vision" of the SIMME program, and extending warm hospitality. Nor can we fail to thank Jim Berezin and Leni Berliner, of the MSI Microenterprise assessment team, for their much-valued backup support on financial analysis and computers, respectively. Finally, our thanks go to Marina Fanning and Larry Cooley of Management Systems International for their confidence in us and for making our appraisal possible. Although many people remain who also merit singling out by name, space and time constraints prevent us from giving them their full - and appreciated - due.

# GUATEMALA'S URBAN MICROENTERPRISE MULTIPLIER SYSTEM (SIMME):

## PROGRAM APPRAISAL

Rae Lesser Blumberg  
Jaime Reibel

### MANAGEMENT SYSTEMS INTERNATIONAL

#### I. INTRODUCTION

The Urban Microenterprise Multiplier System (SIMME) was conceived in 1987 to assist the growth of established microenterprises (MEs) in Guatemala's informal sector. Since the early 1980s, Guatemala's urban microenterprise sector has expanded rapidly, partly in response to the economic crisis that has begun to ease only since 1986. The size of the urban ME sector is not known; estimates of micro producers and services range from approximately 45,000<sup>1</sup> to 125,515<sup>2</sup> in the Guatemala City metropolitan area alone. What is known is that this sector includes both some of the poorest and most dynamic segments of the Guatemalan population.

The Vice Presidency of the Government of Guatemala (GOG) created the National Commission for the Development of Micro and Small Enterprise on March 25, 1987. In turn, the National Commission established the Technical Secretariat of the SIMME project on September 29, 1987. The Technical

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<sup>1</sup> Olivares, Mirtha, Estudio Exploratorio para el Desarrollo de un Programa de Apoyo a la Microempresa. Guatemala: Camera Empresarial de Guatemala (no date), p.9. Olivares cites Blijdenstein, John W., La Pequeña y Mediana Industria en la Economía de Guatemala. Guatemala: Banco Centroamericano de Integración Económica, 1986, p. 16 as the source of this estimate.

<sup>2</sup> Escoto Marroquin, Jorge Rolando, et al., El Sector Informal: Estudio Sobre el Sector Informal de Producción y Servicios en el Área Urbana Central de Guatemala. Guatemala: Fundación FADES de Centroamérica, 1987, p. 49.

Secretariat has contracted with six non-governmental organizations (NGOs) which carry out the day-to-day operation of the program. These are: ADESCO, FAPE, FUNDAGUATEMALA, FUNDEMIX, FUNDESEM and MICROS. SIMME's objectives are to:

- Strengthen the Guatemalan economy;
- Improve income and productivity of the microentrepreneur and the welfare of his/her family; and
- Increase employment.

In order to do this, the program, as originally conceived, was to have authorized loans to 40,000 MEs by December 31, 1990. It is clear that this ambitious goal is not fully realizable. Indeed, under the maximum possible expansion of the program achievable by the end of 1990, no more than approximately 25,000 MEs can be served, as will be further explained in II. below. Nevertheless, the SIMME program has enormous potential because of a unique combination of factors. Two of these stand out. First, it is a government-backed program that has the possibility of reaching a much larger number of MEs than has been true of the small, NGO-administered ME programs operating in Latin America to date. Second, it has successfully integrated public and private entities in a manner that takes advantage of some of the strengths of both sectors. Accordingly, SIMME could serve as a model for future large-scale public/private sector collaborative assistance to the microentrepreneurial sector throughout Latin America.

In order to assess the progress and areas of concern of the fledgling SIMME program, the authors undertook a study of the project from August 11-24, 1988. As will be detailed in Appendix A (Methodology), a Rapid Rural Appraisal approach was used. "Triangulation" was employed as the basic corroborative tool in an attempt to cross-validate all data from more than one source.

Sources utilized include: (1) documents; (2) interviews with people directly related to the project (ranging from top administrator of constituent organizations to all 60 of the "promoters" (or Asesores, as they will be referred to in this report; each NGO has 10) who are the direct link with the microentrepreneurs); (3) interviews with people in other organizations offering an "outside vision" of the SIMME project and (4) interviews with a purposive sample of microentrepreneurs themselves. The methodology appendix offers further details.

This assessment revealed many inherent strengths and significant achievements. But it also revealed problem areas that can - and should - be corrected before they become institutionalized.

The report is organized under a series of headings that encompass the main issues that were identified during the assessment.

## II. QUALITY VS. QUANTITY: THE "GOAL OF 60"

SIMME has defined the MEs who are eligible for loans of up to Q6,000<sup>3</sup> as follows:

- No more than six employees of which the ME is one;
- No more than Q12,000 in assets;
- In business for at least two years.<sup>4</sup>

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<sup>3</sup>As of August 22, 1988, U.S. \$1.00 = Q 2.70.

<sup>4</sup>Adapted from Section 4.2, Identificación de Microempresarios, "Programa Nacional de Microempresas Urbanas SIMME," Secretaría Técnica (mimeo), August, 1988, p. 13.

The goal of 40,000 vs. the "goal of 60"

When SIMME defined its original goal of extending loans to 40,000 MEs by the end of 1990, it specified that only MEs in manufacturing and service enterprises would be reached - the commercial sector was explicitly excluded. It then used the highest projection of manufacturing and service MEs in the Guatemala City metropolitan area (approximately 125,000). In order to reach this goal, a large corps of Asesores was to be contracted. Each of these Asesores was to be responsible for 60 approved loans to MEs each year.

There appears to be a strong consensus among the leadership of SIMME and the six NGOs that the goal of 40,000 loan clients is no longer achievable by December 31, 1990. But the "goal of 60" continues to be one of the most strongly stressed - and enforced - features of the program. Moreover, what makes the "goal of 60" so anxiety-producing for both the NGOs and the Asesores is that it is interpreted in the following manner: not only is it necessary that every Asesor achieve 60 approved loans per year, but that this be accomplished in the first six months of the year. This means that each Asesor is under intense pressure to present 10 cases a month to the Credit Committee. In parallel fashion, the Asesores' NGO is under similar pressure to meet a monthly goal of 100 cases (10 for each of its 10 Asesores). Furthermore, implicit or actual sanctions are held over them to elicit compliance.

### Enforcing the "goal of 60"

First, SIMME's "Evaluation Criteria for the Efficiency and Efficacy of the NGOs"<sup>5</sup> state that if by 1989 the NGOs do not achieve their monthly goals [on loans presented] their budget for the month will be proportionately lowered to reflect the percentage of goal achievement. Sanctions for not meeting the goals range from a letter from the National Commission to the NGO being eliminated from the program. In private communications with directors of several NGOs, we were told that they already have been warned that if they do not increase their number of cases presented, they are in danger of being dropped from the program.

Second, the Asesores are under even stronger pressure. They are told that they will be fired if they fail to meet the norms. And in fact, the following examples illustrate that this is no idle threat:

- In FAPE, the only female Asesor was "reassigned" as a secretary, "where she is happier," because she failed to meet the monthly norm. (We were not told her new salary, but secretaries, in general, make less than half the Q850 monthly salary of an Asesor.)
- In May, 1988, FUNDEMIX told the Asesores that they would be fired if they failed to submit three loans per week to the Credit Committee. Two Asesores were fired for only submitting two cases. (This was done with regret, as the director told us that one of the fired

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<sup>5</sup>"Reglamento para la Administracion por Resultados del Programa de Microempresas Urbanas: Criterios de Evaluacion de la Eficiencia y Eficacia de las Organizaciones Nogubernamentales - ONGs -" (mimeo, no date; see p. 6, Article No. 9 on nonachievement of goals and Article No. 10 on sanctions for nonachievement).

Asesores had the best follow-up skills and human relations with his MEs of anyone in the program. "He has the lowest achievement and is the best Asesor.") The other eight FUNDEMIX Asesores then protested to the Vice President himself and the two were reinstated.

60 cases in six months precludes most 1:1 follow-up

This pressure to come up with a year's worth of loans in six months has meant that the Asesores have not been able to give what they consider adequate follow-up to their clients. This is one of the chief frustrations of all 60 Asesores. After a few months of working with the MEs, they have a very strong identification with both them and their problems.

Thus, they feel great frustration with what they view, on the one hand, as the program's emphasis on "quantity over quality" and, on the other hand, its neglect of social goals. As one Asesor put it concerning his NGO, "Since we are not peddlers of credit, we are a little low in the numbers." They feel that the program is social as well as financial and that the pressure to achieve the "60" has led to the social dimension being ignored.

But more than social goals may suffer. First, the pressure to produce high levels of loan applications forces the Asesores to work long, exhausting hours. In every one of the six NGOs, the Asesores claimed to work six days a week, often more than 12 hours a day, including a weekly marathon session the night before loans have to be presented to the Credit Committee. They stated that they work 60-85 hours/week (average = 73.7).<sup>6</sup>

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<sup>6</sup>Asesores estimated their hours in five of the six NGOs as follows: ADESCO - 85 hours/week; FAPE - 60-65 hours/week; FUNDEMIX - 80 hours/week; FUNDESEM - 70-80 hours/week; MICROS - 66 hours/week.

In addition, because the Asesores universally complain that they do not have time to provide needed one-on-one follow-up to loan clients, they fear that the ME's success with the loan may be compromised. According to our data, in FUNDAGUATEMALA, the foundation with the highest record of production and the highest record of arrearage, they have had absolutely no time to do any one-on-one follow up. Up until now, their only post-loan contact with the MEs has been via the new "APA groups" (to be discussed below).<sup>7</sup> This is a situation they find unsatisfactory. Other Asesores (e.g., from FUNDESEM and FUNDEMIX) have told us that the follow-up visit in the first month after the disbursement of the loan is particularly important and that they attempt to do so. The purpose is to make sure that the ME is following the "Plan of Action" that was jointly formulated by the ME and the Asesor, and not making a "bad investment." But except for MICROS, none of the other NGOs' Asesores make regular visits to their clients past that first month contact, and it bothers them that they cannot do so.<sup>8</sup>

#### Further data on the current setting aside of social goals

The social workers offer other corroboration. In a group meeting with all six (one from each NGO), they described how they were pulled off the social

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<sup>7</sup>However, now that two of the Asesores have reached their "goal of 60," they will be devoting their time to individual ME follow up, according to the director. According to the Asesores, they have just received a memo stating that they must now make two visits a month to each ME, a burden which they claimed would be impossible to fulfill, as it would necessitate five or six meetings a day with MEs, in addition to their continuing search for their "60." But they felt that the pressure to get their "60" would continue to take precedence.

<sup>8</sup>MICROS does not have a spectacular record on either production or arrearage, but they do have the best record on client visits. They average 2.75 individual follow-ups with MEs per month. It also should be noted that ADESCO uses its supervisor to provide the first month follow-up visit to check on how the ME is spending the loan funds.

and family welfare aspects of their jobs to provide back up services for the MEs, since the Asesores are too busy to do so. For example, they now teach the obligatory predisbursement course required by the Banco de Trabajadores (BANTRAB, the loan disbursing entity). On request, they also make individual visits to MEs who have had special problems or very serious arrearages. In addition, they are charged with promoting ME participation in the First Urban Microentrepreneur Fair which will be held as part of the IX National Fair from November 25 to December 12, 1988. They also help the Asesores who have had little experience in group dynamics to organize their APA groups of MEs.

The social workers like working with the MEs especially on marketing, because they feel that they are dealing with the causes of the problems and not with the effects. As one social worker stated, "Helping them with marketing increases family income and this is what they need, instead of saying, 'Senora, you should fix up your house,' when you have to ask yourself, 'With what?'" Nevertheless, they regret that there is presently no social component to the project and that they had to stop working on such activities as socioeconomic/family studies and wives' groups.

**CONCLUSION:** The pressure to generate 60 loans per Asesor in the first six months of every year is counterproductive.

**RECOMMENDATION IIA<sup>2</sup>:** Given that a year has 12 months, we recommend that the Asesores simultaneously follow-up with existing loan recipients while generating new applications. This would mean a monthly goal of five cases, but would retain the yearly goal of 60. Since this would improve loan

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<sup>2</sup>Note that there are no recommendations in I, the Introduction. Recommendations are numbered consecutively for each Section; thus, II-1 is the first recommendation of this report.

servicing and reduce pressure on Asesores, this procedure should be continued through the end of the project.

**RECOMMENDATION IIB:** For the remainder of 1988, those Asesores who have reached their goal of 60 approved loans and, in addition, have a low rate of arrears on their loans, should spend their time (1) providing technical assistance and help in loan generation and maintaining low arrearage to those Asesores who have failed to achieve similar levels, while (2) following up with their own ME clients.

**RECOMMENDATION IIC:** It is particularly important that the Asesor make a follow-up visit to the ME within the first month after loan disbursement (1) in order to make sure that no problems have arisen from delays in loan disbursement, changed business conditions, etc. and (2) to ascertain that the mutually agreed upon Plan of Action for spending the loan is being followed.

### **III. ARREARS**

As the preceding section has shown, the great potential of the SIMME program has been negatively affected at the grass roots level by the current lack of sufficient follow-up of MEs. It is too soon to tell whether this lack of one-on-one contact with Asesores affects the repayment rate. At present, the rate of arrears is not excessive but there are a number of areas of concern to be considered.

Definition of arrears (morosidad):

- BANTRAB. According to the Comision de Fideicomiso of BANTRAB, a loan is considered in arrears on the first day of the month following the month in which payment was due (i.e., September 1 for a loan payment due in August).<sup>10</sup>
- SIMME. According to SIMME, a loan is not considered in arrears until the first day of the second month following the month in which payment is due (i.e., October 1 for a loan payment due in August). The NGOs share this definition.

The reason for the "softer" definition employed by SIMME and the NGOs is significant. As discussed below, BANTRAB has evidenced a strong preference to lend money for purchase of machinery (vs. purchase of raw materials or provision of working capital). Often, MEs are provided with new, high capacity machines but insufficient raw materials or working capital to make adequate use of them. In other words, loans for machinery alone do not generate enough immediate increase in gross profits to be able to cover their generally high monthly payments. Therefore, "because 80 percent of the loans are for machinery," according to SIMME's Technical Secretary, Lic. Fernando Rivera, and its Representative from the Vice Presidency, Lic. Mario Carpio, the organization does not consider a loan to be in arrears during the first month

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<sup>10</sup>Although BANTRAB begins to list the loan as in arrears as per the above definition, it is not until the 16th day of the following month that penalty interest charges begin to accrue for the preceding 16 days and thereafter.

after a payment is due. MEs, in their opinion, need a grace period under such circumstances.<sup>11</sup> BANTRAB does not share this point of view.

#### Cosigners and the BANTRAB collection procedures

BANTRAB does, however, insist on a cosigner for ME loans, and it has a strong preference for people with fixed regular incomes which can be garnished in case of default. Typically, the cosigner is a close relative or friend of the ME. Accordingly, BANTRAB's notification procedures in cases of delinquency can cause consternation and interpersonal problems.

Specifically, BANTRAB first sends a telegram to the ME on the second day after the end of the month in which the payment was due (e.g., September 2 for an August payment). At the same time, SIMME is notified by the loan's appearance on BANTRAB's daily arrearage report. Then, on the 30th day a formal notification of arrearage is sent to the ME. On the 45th day (e.g., October 15 for an August payment) another notice is sent to the ME - this time with a copy to the cosigner. On the 60th day, both the ME and the cosigner receive a further notice, with a personal note informing the cosigner that immediate judicial action will be taken against his/her assets if payment is not made within 15 days. This judicial process begins on the 75th day.

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<sup>11</sup> Some of the early loans included a grace period of up to three months. Due to BANTRAB resistance, however, this practice has been virtually ended, even in the case of large loans for machinery not expected to generate immediate return. Had the number of loans with grace period not been greatly curtailed, then one of the project's accounting procedures would have been cause for much greater concern. Specifically, there is no differentiation between loans in arrears during the grace period - i.e., when not even the interest charges are being paid - and loans in arrears which are not in a grace period. A loan on which even grace period interest is not being paid is a red flag which should occasion an immediate investigation. This is especially true given that not all the NGOs have required a first month post-disbursement visit.

SIMME, the NGOs and the Asesores are not in agreement with what they feel is BANTRAB's overly rapid notification of the ME with the "second day past due" telegram. Likewise, they feel that the notification to the cosigner, on what they consider the 15th day of arrearage, is also premature. This, we have been told, leads to resentment on the part of all concerned - the ME, the Asesor and the cosigner - especially if this occurs in the first stages of a large loan for machinery. Moreover, SIMME and the NGOs' administrators feel that BANTRAB's notification procedures damage the project's image by inflating the percent of loans in arrears.<sup>12</sup>

Number of loans in arrears

As of August 18, 1988, the following is a breakdown of loans in arrears:

Up to 30 days	197
31-60 days	62
61-90 days	12
Over 90 days	8
	—
T O T A L . . . . .	279
Out of 1,658 loans disbursed to date =	16.8%

It should be noted that only 20 loans are more than 60 days overdue. This represents only 1.2 percent of the overall loan portfolio as of August 18. In short, given that the program has been disbursing loans only since February, 1988, it might be too soon to expect many non-performing loans. Interviews with the MEs were biased toward the project's "success stories," as further

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<sup>12</sup> Since BANTRAB doesn't charge penalty interest for payments made in the first 15 days of the month following a payment due date, both SIMME and BANTRAB consider this a de facto grace period. Thus, SIMME's resentment is heightened by the fact that, nevertheless, BANTRAB classifies such loans as in arrears on its daily report and begins the notification procedure.

discussed below. Nevertheless, these successful MEs indicated that they were not finding it difficult to make their payments out of current income. We encountered no cases of MEs who admitted that they were using loan proceeds to make monthly payments. But, as also will be discussed below, only a scientific sample survey launched after the program has been disbursing loans for at least one year will provide a true assessment of this issue.

#### Arrearage by size of loan

FUNDAGUATEMALA has the distinction of having (1) the greatest number of loans disbursed, and (2) the highest rate of arrears. For much of the program's short history, it also has disbursed the largest average loans. This led us to request data from BANTRAB's Comision de Fideicomiso on arrearage by size of loan for each NGO. The results show that the loans in arrears are slightly higher, on average, than the mean for the total loan portfolio. Specifically, the average size of loans in arrears as of August 20, 1988 is Q3,606.39. This contrasts with a mean loan size for the whole portfolio, as of the same date, of Q3,437.37 (based on 1,659 loans disbursed amounting to Q5,702,595).

Interestingly enough, the average loan size of women MEs in arrears is no different from the portfolio grand mean: Q3,473.08 vs. Q3,437.37. This observation, however, raises the issue of loan repayment differentials by gender. In credit projects in other countries which grant loans to very poor informal sector entrepreneurs, women have shown loan repayment records as good as or better than their male counterparts. This is true, for example, in the Grameen Development Bank project in Bangladesh and the ADEMI project in the Dominican Republic. In fact, in the ADEMI project, women formed about half the

MEs in the clothing and textile sector, the project's biggest. Women's clothing/textile MEs not only had a rate of employment generation twice as high as their male counterparts (1.4 vs. .64 new jobs created), their businesses grew faster on five of six computerized monitoring indicators - sales, profits, savings, salaries, employees and fixed assets.<sup>13</sup>

This leads to the question of how men vs. women fare as ME loan clients of SIMME.

#### Arrearage by gender

Overall, women are 17.68 percent of the MEs who have obtained loans through the SIMME program through August 17, 1988. They account, however, for only 10.48 percent of the loans in arrears as of August 20. The breakdown by NGO for both percentage of women loan clients and percentage of women in arrears is as follows:

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<sup>13</sup> Blumberg, Rae Lesser, "A Walk on the 'WID' Side: Summary of Field Research on 'Women in Development' in the Dominican Republic and Guatemala." Washington, D.C.: Agency for International Development (draft), 1985, see especially Table 2, p. 13.

**TABLE 1:  
PROPORTION OF WOMEN AS LOAN CLIENTS AND IN ARREARS**

NGO	% Women/Total Loans	% Women/Loans in Arrears
ADESCO	37/299 (12.37%)	6/42 (14.28%)
FAPE	42/187 (22.46%)	0/18 (0%)
FUNDAGUAT.	53/338 (15.68%)	11/83 (13.25%)
FUNDEMIX	49/274 (17.88%)	4/41 (9.76%)
FUNDESEM	58/284 (20.42%)	0/17 (0%)
MICROS	48/241 (19.92%)	5/47 (10.64%)
Mean	287/1623 (17.68%) (as of 8/17/88)	26/248 (10.48%) (as of 8/20/88)

**SUMMARY:** Women=17.68% of total loan clients but only 10.48% of clients with loans in arrears - and 15.28% of loans were in arrears on these dates.

These findings are significant - and not only in the statistical sense - especially in light of the previous finding of little difference in loan performance by size. Otherwise, a plausible counter hypothesis would be that since women receive somewhat smaller loans on average, it is the lower loan size, not gender, that is determinant. Other factors correlated with gender may, indeed, be at work in accounting for the sharp difference in male/female loan performance seen in Table 1. And these should be the subject of future analysis. Meanwhile, however, these findings should inform the actions of the Asesores in searching for loan clients and the Credit Committee in considering loan applications.

The analysis of indicators and correlates of arrearage are very important for any loan project. Lack of timely and in-depth attention to loan performance can, indeed, spell ruin for a credit project. The above has only scratched the surface of the sorts of indicators that should be considered in relation to arrearage (see below, in Indicators section for further details). The fact that many of our analyses were "firsts" for the SIMME program (e.g., the analyses separating out delinquent loans still in the grace period - when only interest payments are due - from other loans, the disaggregation of loan arrearage by gender and size of loan) signals that more attention needs to be paid to the use of performance indicators. Now is the time to plan for an appropriate series of follow-up indicators relating to arrears, while problems may still be detected at an early stage.

**CONCLUSION:** SIMME's current rate of arrearage is not high enough to be a strong source of concern, although it is still too early to draw firm conclusions about loan performance. But the conflicting definitions of arrears and the resulting resentments of BANTRAB procedures do indicate an area of concern. Similarly, the facts that gender proved to be a very significant predictor of arrearage - women MEs' delinquency being much lower than male MEs' - while size of loan showed no strong relationship provide not only valuable data for guiding loan recruitment and approval, but also reveal that the SIMME project needs to delineate and track other correlates of loan repayment.

**RECOMMENDATION IIIA:** A common definition of what constitutes loan arrearage and the appropriate notification procedures need to be jointly developed by BANTRAB, SIMME and the IIGOs.

**RECOMMENDATION IIIB:** SIMME needs to decide which indicators it will collect and which ones it will ask BANTRAB to collect in order to better track and predict loan performance (e.g., such "performance indicators" as gender, size of loan, branch of activity (rama de actividad) of the ME, etc.).

**RECOMMENDATION IIIC:** In light of the significantly better record on loan arrears by women MEs, SIMME, BANTRAB and the NGOs need to consider facilitating recruitment and granting of credit to women loan clients.

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### **SPECIAL ANNEX TO CHAPTER III - OBSERVATIONS ON THE SIMME LOAN PORTFOLIO**

by James Berezin

The six NGOs within the SIMME system disbursed Q4.6 million to 1,300 clients in the first six months of calendar year 1988; subsequently, by mid-August, up to Q7.2 million was authorized to 2,107 clients, averaging Q3,437 per loan.<sup>14</sup> Although the NGOs' relative inexperience in loan packaging is a factor in the variance, a major cause is SIMME and BANTRAB's strict adherence to an individual loan ceiling of 35% of both the borrower and the guarantor's debt service capacity. This is a more conservative lending policy than many

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<sup>14</sup>It should be noted that the previous discussion in III (by Blumberg and Reibel) has focused on loans already disbursed. The figures in this Special Annex (by Berezin) focus on loans authorized. SIMME's two major cash flow crises to date (discussed in IV, below) have resulted in many hundreds of loans remaining "stuck in the pipeline" - authorized, but not disbursed. This is one important factor in accounting for the magnitude of the discrepancy between Berezin's 2,107 loan authorizations and the lower figures of loans actually paid out (1,623 as of August 17 and 1,658 as of August 18) cited by Blumberg and Reibel above. Two other reasons for the gap between loan authorizations and actual disbursements are discussed by Berezin in this Special Annex.

similar lending institutions, and is only an effective hedge against losses if there is consistent client follow-up and willingness to strictly enforce legal alternatives on non-performing loans.

As of July 31, 1988, there was a Q114,421 in debt service reflow, or 67% of the projected repayment reflow of Q170,071, and non-performing loans 30 days or more overdue totaling Q16,049, or 9.4%, of outstanding payments due on 82 credits. This figure of 9.4% was up from 6.9% on June 30. Consequently, all the borrowers have been notified and visited by the NGOs and the Bank, stimulating a number of repayments. Currently, a maximum of 20 loans are 60 or more days overdue, and have been served legal notice of judicial proceedings.

According to SIMME and the Bank, the principal reason for repayment delinquencies is inadequate management of sales and receivables, underlining the need for appropriate and effective managerial training.

SIMME underabsorbs operating and interest expenses, and hasn't made a provision for loan losses; therefore, its management agrees that income is overstated and all applicable expenses are being reexamined for inclusion in the next financial reports.

Three recommendations can be derived from the above observations:

1. SIMME should calculate and reflect full consolidated interest expenses (even if shadow costs) and operating expenses as soon as possible;

2. Greater focus should be placed on the formation of APA organizations that will provide basic managerial skills in sales and receivable collection techniques, and;
3. A first year evaluation should be made to determine if the system's credit policies are appropriate for reaching the target group.

#### IV. INTEREST RATES, DECAPITALIZATION AND ADMINISTRATIVE COSTS

Along with the problem of loan non-performance, the most serious challenge to the long-term survival of any credit project is that of setting an interest rate fully sufficient to cover operating costs.

Currently, the SIMME program charges 14 percent interest - soon scheduled to go up to 16 percent - i.e., on a par with the commercial bank rate. It is not known by how much this figure is insufficient to cover administrative costs (indeed, the problem of calculating such costs is treated below), but it is interesting to trace the decision to link SIMME's interest rate with commercial bank rates.

##### Historical background of the 14% interest rate

Several confidential sources told us that the Vice President originally contemplated that an interest rate of approximately 24 percent would be needed for the program's overall well-being. The recommendation to charge the commercial bank rate was made by a team of UNDP consultants in their report of May 4, 1987.<sup>15</sup> In turn, they seem to have been influenced by UNDP's social

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<sup>15</sup> Barrera, Yesid, Fernando Martino & Marco Antonio Rocca, Proposición de Programa Nacional de Microempresas Area Urbana. Guatemala: United Nations Development Program (UNDP 81/008), May 4, 1987.

goals and its reluctance to see the microentrepreneurial sector put at a disadvantage vis-a-vis small, medium and large-scale enterprise.

The change in interest rate may also have had several political dimensions, ranging from the SIMME program's need for immediate administrative funding, to the existence of competing, internationally-funded informal sector credit projects (e.g., Christian Children's Fund), to the undeniably greater electoral attractiveness of a large-scale government loan program at a relatively low interest rate.

In contrast, the best-known and most successful Third World credit projects aimed at poor MEs have shared two common characteristics: (1) they have originated in the private sector, and (2) they soon began to charge an interest rate consonant with their full operating costs (if, in fact, they didn't from the very beginning).

What this implies is that those projects that are successful know what their administrative costs are and set their interest rates accordingly.

#### Uncertainties in the administrative costs of the SIMME program

This brings us to the present problem encountered at SIMME: due to insufficiently revealing or complete accounting procedures, they do not have an accurate idea of what their administrative costs really are. For example, fixed assets (such as furniture and typewriters which will serve for the life of the project) are not being depreciated over that time span. Rather, they are being charged off in a very short time period, thereby skewing the apparent administrative costs per loan in an upward manner. Likewise, other accounting procedures currently in use may be skewing apparent administrative costs too low while overstating income (e.g., there is no provision for loan losses).

SIMME recognizes this deficiency in its accounting procedures and is presently attempting to correct it. Because of this situation, we have been unable to estimate the true operating costs of the SIMME program. Nonetheless, there have been studies performed based on SIMME's published figures on the number of MEs it intends to serve. Taking SIMME's stated goal of extending loans to 40,000 microentrepreneurs by December 31, 1990, the Banco de Guatemala calculated its own projection of the true administrative costs of the SIMME program as Q287.55 per loan.<sup>16</sup>

Decapitalization and dependency; SIMME's dilemma

Decapitalization and/or perpetual dependency on outside donors are inevitable until and unless a loan program raises its interest rate to cover its administrative expenses. The SIMME program appears to have built decapitalization into its financial structure. It already has decapitalized twice, once around March and the second time beginning July 17 through the present. This decapitalization will continue to occur periodically, whenever donor credits and grants "get caught in the pipeline." In turn, such instances

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<sup>16</sup> Banco de Guatemala, "Adendum al Documento Flujos de Caja Operativos - Programa Nacional de Fomento de la Microempresa, Opcion H." Guatemala (mimeo), December, 1987. Administrative costs of the NGOs were figured at Q11,414,000; payment to INTECAP for training courses was estimated at Q30,000; a study by SIMME of the identification of MEs (which apparently has not been performed) was budgeted at Q65,000; advertising/promotion was projected at Q100,000; and BANTRAB's purchase of computers and work materials was figured at Q123,000. This gives the total of Q11,732,000 alluded to above. Divided by 40,800 loans, the maximum achievable under completely idealized conditions, the administrative cost per loan comes out to be the Q287.55 figure alluded to in the text above. In contrast, Lic. Fernando Rivera, in personal communications, told us that SIMME believes that their administrative costs are Q0.16 per Q1.00 loaned. (They are not, however, really sure about this.) Translated to the average loan size of approximately Q3,500, SIMME's estimate works out to Q560 per loan. Clearly more work is needed.

of decapitalization have and will continue to cause a lack of confidence by ME loan applicants, frustration by Asesores and their administrators alike, and bottlenecks in BANIRAE and the Credit Committee.

In the short run, SIMME's full administrative costs potentially will be paid out of the plethora of loans and grants from a wide array of international donors for which SIMME has applied. In the long run, however, as noted above, the potential self-sufficiency and survivability of the project is linked to two factors: (1) determining SIMME's true operating costs; and (2) raising the interest rate charged to a point sufficient to ensure cost recovery.

At the same time, it is important to point out that the microentrepreneurial sector does not have access to loans from commercial banks. The actual competition faced by SIMME is either loans from relatives or friends for which little or no interest is charged, or loans from the professional money lenders. The latter, according to various informants, are currently charging between 15 and 25 percent per month for loans of 20 to 55 days in length.

**CONCLUSION:** The present interest rate charged by SIMME (14 percent, soon rising to 16), is currently pegged to the commercial bank rate and seems to be insufficient to cover full administrative costs. But data are not presently available to ascertain either operating costs or how much income may be expected from loan recuperation, and the SIMME study now being launched may not reflect appropriate accounting procedures without outside help.

**RECOMMENDATION IVA:** Set up an appropriate accounting procedure within SIMME to be able to determine true administrative costs. Outside technical assistance would seem to be highly desirable in this matter.

**RECOMMENDATION IVB:** If the preceding study reveals that SIMME's interest rate is now insufficient to cover its current and projected administrative expenses, then the rate should be raised in a gradual series of steps until it reaches equilibrium level. (Raising the rate in a series of steps should help minimize resentment on the part of the MEs and limit the political damage caused by this action.)

#### **V. INDICATORS: THE URGENT NEED FOR MONITORING, EVALUATION AND TRAINING**

When it is taken into account that less than one year ago, few of those involved in SIMME or the six NGOs had prior experience in or knowledge of microenterprise credit projects, the progress of the program is remarkable. Pressured by the way the "goal of 60" has been forced into the first six months of the year, Asesores have presented some 2,000 cases to the Credit Committee. And although problems of integration remain (as will be discussed in the section on Integration below), the SIMME program already has achieved more coordination and inter-institutional cooperation than is the case at the end of project for many so-called "Integrated Rural Development" efforts.

In one sphere, however, they appear to be "reinventing the wheel" - and too slowly. This is occurring in the urgently needed area of indicators, monitoring and evaluation.

##### Rudimentary attempts at monitoring without computers

The urgency of the need for the IBM PC-type computer just received by SIMME (with UNDP funding and still minus its monitor, at this moment, however) may be gauged from the fact that currently all of the roughly 2,000 loan cases presented to the Credit Committee are at present sitting on shelves in a SIMME

closet. There, files repose in the chronological order of the week in which they were presented to the Credit Committee, with some separation by NGO.

But computerization cannot be undertaken without a firm understanding of just what indicators are needed to provide timely and appropriately analyzed data for the successful operation of the program. And, at present, this understanding is in quite a rudimentary state. To be sure, SIMME has several internal documents specifying procedures for monitoring and evaluation, and it does attempt to track a small and disparate group of indicators. Yet, as one informant remarked, "we are all children here" [when it comes to learning about the proper workings of an ME credit project].

#### The urgent need for computerization

At this point, only one of the six NGOs has a computer: FAPE. It, too, is of the IBM PC type. This enables it to track more of its internal operations than is the case in other NGOs. The other NGOs have been waiting for funds from IDB. At this moment, substantial amounts are "in the pipeline" for both FAPE (\$470,000, of which \$70,000 is for technical support) and ADESCO (\$358,000, of which \$58,000 is for technical support). But the "pipeline" is exceedingly long. The most optimistic IDB estimates, per Lic. Hugo Rios, put the arrival of the funds in late October. A more likely date is early 1989, perhaps January. The other four NGOs also have funding requests pending (a grant of \$500,000 to be divided among them, plus \$100,000 apiece in technical assistance). These, however, are in such an early stage of the IDB funding process that it is not even possible to calculate a realistic date for the receipt of these monies.

Meanwhile, the number of loan cases each NGO is processing is rising dramatically, while their capacity to process - and analyze - their "paper trail" becomes ever more problematic.

Yet, the urgent needs of the NGOs pale beside the problem of BANTRAB's Comision de Fideicomiso. Currently, they have to queue up for the Bank's mainframe computer every time they need a run. They have highly skilled and motivated managers - especially in the persons of Haydee de Cano, chief of collections, and Lic. Adrian Cifuentes, the head of the Fideicomiso unit. With them, every one of our requests was attended to with speed, accuracy and good will: no one was able to provide as much information on as short a notice as they. But in order to do so, they had to supplement already-generated computer data with hand processing - and typing - of reports.

There is no question that they urgently need their own IBM PC-type computer,<sup>17</sup> but would make best immediate and beneficial use of it only if they were also given technical assistance on the types of indicators and software that are best suited to a microentrepreneurial credit project.

This is the crux of the issue: all parties urgently need IBM PC-type computers now (vs. sometime next year). But none of them have a clear idea of what sorts of indicators or programs/software packages they need. Without outside assistance, they will eventually stumble forward, "reinventing the

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<sup>17</sup> BANTRAB is one of the intended beneficiaries of another IDB project currently "in the pipeline," according to Hugo Rios. He expects preliminary approvals, perhaps as early as late September, 1988, for \$1.1 million to be divided among SIMME, INTECAP and BANTRAB. BANTRAB is to receive \$400,000, which clearly would cover the costs of computers, and is also intended to hire an international expert in bank credit and several local experts. It is not possible, however, to estimate how soon these funds would be forthcoming.

wheel." But the process could be greatly smoothed for them if they had access to already-expert guidance in these areas.

The need for specialized outside technical assistance

Fortunately, thanks to the proliferation of microenterprise credit projects around the Third World since the early 1980s, standardized methodologies, computerized indicators and specially tailored monitoring and evaluations systems already have been developed. Efforts such as the ARIES program are one example. In Latin America, however, the most experienced and widespread model is that of Accion International/AITEC. Even more to the point, it recently has begun operations in Guatemala and already operates credit projects in both Guatemala City and Quetzaltenango, with plans to expand throughout the country.

Accion International/AITEC deals with all sectors of the microentrepreneurial group - not only producers and providers of services, but also those engaged in commerce. Indeed, its operations are heavily weighted toward the commercial sector, and its programs reach all the way down to ambulatory vendors and petty market sellers (these, rather than receiving individual loans, are organized into "Solidarity Groups," whose members provide a mutual guarantee of each other's loans).<sup>18</sup> In short, the organization's programs overlap those of SIMME, but are more complementary than competitive. Even on these grounds alone, Accion International/AITEC would be a natural choice for the sort of immediate technical assistance so urgently needed by the institutions participating in the SIMME program.

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<sup>18</sup> The "Solidarity Group" mechanism of a joint guarantee, it should be mentioned, is something that might prove useful to the SIMME project. Severe difficulties have already been encountered in obtaining cosigners, especially for poorer MEs who may not have intimates with permanent, fixed-income jobs.

Accion International/AITEC enjoys still other advantages, which make it even more relevant as a possible source of technical assistance. First, it is completely computerized, and has developed a series of indicators and a methodology of analysis specifically designed for the microentrepreneurial sector. Second, it has experience in the design and implementation of integrated monitoring and evaluation systems. Third, in the person of its dynamic Representative for Guatemala, Lic. Mirtha Olivares, Accion International/AITEC has a key resource who already has been called upon by the SIMME project to provide orientation and training. Thus, cooperative working relationships already exist.

Moreover, Accion International/AITEC's loan procedures - over and above its expertise in indicators and in monitoring and evaluation - may offer beneficial ideas for the SIMME program. The possibility of adapting Solidarity Groups already has been noted. Of equal or greater importance, Accion International/AITEC's standard operating procedures (1) recycle its portfolio much more rapidly than is the case with SIMME (in most of its projects, approximately 3.5 times a year), (2) stay "right on top" of arrearage, calculating it from the very first day past the payment due date, and (3) provide various forms of insurance on its loans.

In addition, as a privately funded organization that does not have access to as wide and generous an assortment of international donors as has been the case with the SIMME program, it must cover its full operating costs. This is done on the basis of smoothly functioning accounting procedures that determine a realistic interest rate. Currently, it is charging 2.5 percent per month, 30 percent per year, without any difficulty in attracting ME loan applicants

for its Genesis Empresarial project. And, to reiterate, Accion International/AITEC's final advantage is that it is located right here in Guatemala City, is experienced in providing outside technical assistance to emergent ME credit projects, and could be available immediately as it has operations already established in Guatemala.

Despite its various advantages cited above, however, Accion International/AITEC is not the only possible entity that could provide technical assistance. The advantages of timely intervention, appropriate software, etc. must be assessed by SIMME and the various donor organizations against other possible criteria they may wish to stress. Thus, the above discussion is not meant to be a unilateral endorsement that precludes consideration of other providers of technical assistance.

Indicators: Who Needs What?

It should be noted that although SIMME sees itself as completely dependent on BANTRAB for many kinds of needed information (e.g., the data on arrearage, number of loans disbursed, rate of recuperation), BANTRAB sees its role vis-a-vis SIMME in an entirely different light. As Lic. Cifuentes told us, BANTRAB is happy to generate those data specifically requested by SIMME but does not decide which data should be collected or which indicators should be utilized. This, to them, is SIMME's role. And so the circle is complete. BANTRAB looks to SIMME and SIMME looks to BANTRAB. Neither is happy with the current arrangement. Moreover, SIMME admittedly does not have a clear idea of the specialized indicators that are most useful for an ME credit project.

### Suggestions for indicators

It is not our role to provide a blueprint by which SIMME will collect and analyze data. The provision of an appropriate set of indicators should be the result of a joint, participative process involving an outside technical assistance entity and all institutions involved in the SIMME program. Nevertheless, a few indicators are self-evident enough to serve as examples.

- Arrearage indicators and predictors: these include the appropriate definition of arrearage, and such predictors as sex, size of loan, sector of economic activity of the ME (rama de actividad), seasonal nature of the business, degree of market saturation, proportion of loan granted for machinery, raw materials and working capital, technical assistance and follow-up granted, timing of loan in relation to business cycle of the enterprise, etc. (At some future point, these and/or other appropriate indicators of arrearage should be further explored via a multiple regression analysis, a simple program included on most statistical analysis software packages such as SPSS, SAS, and so on.) There are two reasons why these indicators are especially important: (1) to better monitor and minimize arrearage, and (2) based on this information, to be able to determine at which points an ME can make best use of technical assistance and funding so that arrearage need not arise or can be promptly corrected. A vignette illustrates the current lack:

One ME, who has been nicknamed "Topollillo," sells flavored ice creams from an ice chest mounted on a bicycle cart. He received a loan for Q3,100 (he had requested only Q3,000) back in February. But because he was turned down for a six-month grace period, he fell into difficulties. He claims he found that the loan didn't cover the full original Plan of Action because raw material prices had risen. (He was to have bought bicycles, a large freezer and raw materials, and hired two assistants.) So he decided to use the money to raise chickens. Had he been given the grace period, this would have carried him through the time when they began laying, he said. Unfortunately, with no grace period, and supposedly, "no money for the down payment on the chickens," he didn't get them until late May. They are still three months short of laying and he is already one month behind on the loan. His first Asesor never visited him directly after the loan was disbursed to get wind of all the changes - their two subsequent contacts were accidental. The first Asesor was transferred some months after disbursement; the second has not visited him. To us, his multitudinous money-making plans look like a house of cards all predicated on a whole series of events working out in a smooth and tightly timed sequence. The analysis of his business and assets, as revealed in his file, was superficial (the forms do not promote deep analysis, as further discussed below). The Asesor, who had known him for years as an ice cream vendor in the Terminal Market, may have slanted the paperwork to facilitate the loan, but we were surprised that it passed several levels of review.

Still, "Topollillio" is an engaging and highly enterprising fellow. Had he received immediate and continuing follow-up, his loan might have "worked." As it is, he is one month behind (we suspect that he made previous payments from the loan itself), and expects to have a hard time making any more payments for the next three months until the hens begin laying. Yet, as he states: "I am a fighter ...one way or another, I am going to make it. Since I am uneducated, I cannot take any other path than fight. But I am a man and want to progress."

#### The need for a monitoring and evaluation system

All of the above suggestions on indicators should be combined into an integrated monitoring and evaluation system. There have been two valuable

internal evaluations of the SIMME program (even though most of the recommendations have not been closely followed). But these are not enough. The program needs a system that would integrate indicators, a planned series of studies, and managerial actions to operationalize "lessons learned."

For one thing, a mid-term evaluation should be undertaken during the period between January and September, 1989. This should cover the first data on impact of loans and should involve a scientific sample survey of MEs, stratified by such dimensions as size of business, sector of economic activity, and gender. It also should include a more detailed study of arrearage, the effects of technical assistance, and the extent to which SIMME and the participating NGOs are overcoming the problems outlined in this and the previous internal evaluations. By this time, enough data will have been collected to provide for a study that should be useful from both the scientific and the project planning standpoints.

Finally, the system of monitoring and evaluation should make provision for a final evaluation, in which the program would be evaluated in terms of its objectives.

**CONCLUSION:** Considering the recent genesis of the SIMME program, its progress has been impressive. But the need is urgent for IBM PC-type computers, and immediate technical assistance to design an integrated system that would encompass computerized indicators, training of users, and a systematic monitoring and evaluation program that would endure for the life of the project. If this is not done in a timely fashion, there is a great potential for the institutionalization of an inefficient, inadequate and perhaps erroneous system of indicators, monitoring and evaluation. Moreover,

the lack of timely technical assistance will result in the spending of scarce time and resources as SIMME "reinvents the wheel" to develop its own system of indicators, monitoring and evaluation suitable for a microentrepreneurial credit project. To wait for IDB funds could further hinder program improvements and defeat plans for "massification" (i.e., granting of loans to large numbers of MEs).

**RECOMMENDATION V-A:** Funds should be allocated for the immediate purchase of IBM PC-type computers, a full set of appropriate software programs (including spreadsheet-type, database and statistical analysis packages), and training in their use for SIMME and all NGOs not now having these, along with the Comision de Fideicomiso of BANTRAB.

**RECOMMENDATION V-B:** Funds should be allocated for the immediate contracting of appropriate technical assistance to aid SIMME, the NGOs and BANTRAB arrive at the most suitable package of computerized indicators, and an integrated monitoring and evaluation system.

**RECOMMENDATION V-C:** Because of prior experience, the possession of a proprietary system of computerized monitoring and evaluation indicators specifically designed for microentrepreneur credit projects, and immediate propinquity and availability, it is recommended that funds be made available to immediately contract Accion International/AITEC, via its Representative, Lic. Mirtha Olivares, to undertake this technical assistance.

**RECOMMENDATION V-D:** In order to help the SIMME program with "mid-course corrections," and to extract "lessons learned" for future project planning, the following studies are recommended: (1) a mid-term evaluation, to take place sometime during the period January-September, 1989; and (2) an end-of-

first phase and impact evaluation, in terms of the project's overall objectives, to take place after the completion of the initial three year scope of the present program (scheduled to end December 31, 1990).

## VI. TECHNICAL ASSISTANCE AND TRAINING

When the SIMME project began, only ADESCO and FAPE were already in existence and had any direct contact with urban microentrepreneurs. For most of the NGO directors, and virtually all of their newly hired Asesores and supervisors, the SIMME program was their first exposure to the microenterprise sector. Thus, the program was faced with an immediate dilemma: how were these people to be trained?

### INTECAP's efforts at training

INTECAP is an academically-oriented vocational training institution that has had previous involvement with small and medium-scale enterprises in Guatemala. Prior to SIMME, however, it had had no experience whatsoever with the informal/microenterprise sector. In fact, its expertise has been almost wholly confined to formal sector firms, primarily in the manufacturing sector.

### Training the Asesores

According to INTECAP officials, when it was asked to provide training for the first-hired group of Asesores, it turned to HODE - Hogar y Desarrollo - a foundation that was providing a modest credit program to MEs. HODE was requested to help INTECAP develop and run a training course for the Asesores, but the two institutions were unable to agree on financial arrangements. To the officials' dismay, INTECAP was left, at the last minute, with a training assignment in a field about which it had no prior knowledge.

Somehow, an 88-hour training course was carried off. But except for two half-days on Saturday, all of it was theory - mainly a recap of business administration, accounting, etc. aimed at small and medium-scale firms. Since the Asesores were mostly university students of business administration, auditing and economics, with some industrial engineers, they already were familiar with this material. Asesores' evaluations of the first INTECAP course were uniform: all viewed it as essentially irrelevant to what they soon discovered they needed to know about MEs. One Asesor summed up INTECAP's approach by saying: "They had no idea what a microentrepreneur even was."

The second INTECAP training course, a 100-hour effort to orient the second-hired group of Asesores, had one major advantage: the first group of Asesores gave practical, on-the-job field training to the second. The second group of Asesores spent a half day learning theory, and the other half day in the field with the first group. They were uniformly appreciative of their field training, but felt that the academic/theoretical content of the course was (once again) largely irrelevant to their needs. It should be noted that INTECAP officials ruefully agree with the above assessments of their lack of knowledge of the microentrepreneurial sector and their training shortfalls.

#### Occupationally specialized ME training

In an attempt to get closer, direct contact with the MEs, a "grass roots" training approach has just been initiated by INTECAP. These are the "productive Saturdays" (sabados productivos) in which occupational groups of MEs are given specific technical training in their specialties. Time pressures precluded our attending the program for carpenters that was held during our field research. This was the second "productive Saturday;" the first, in which

shoemakers were given instruction in gluing on innersoles, was held at the beginning of August. If successful, such a training effort would represent a departure from INTECAP's hitherto top-down approach to training.<sup>19</sup>

It also could represent the first step toward the formation of occupationally-based trade groups of MEs. Thus, MEs from different zones of the city who have come together to receive "productive Saturday" training could potentially be encouraged to form wholesale buying groups, cooperative marketing/promotional associations, or - ultimately - full-fledged trade associations in the major "branches of activity" - clothing manufacture, shoemaking, etc. (An alternative to a top-down training approach is discussed in the Recommendations, below.)

In light of the above, INTECAP's ultimate potential as a training organization is uncertain. Therefore, we have no comment about the fact that INTECAP and SIMME still, as of August 24, 1988, have not yet formalized their relationship or developed a specific work plan (i.e., that INTECAP should direct training efforts involving Asesores and MEs alike). We feel, however, that INTECAP should not be the sole agency providing training for the project. SIMME shares this opinion, since it has used various other organizations for specialized training (e.g., the Hans Seidel Foundation for a 40-hour course for 20 selected MEs, INCAE for a group dynamics exercise known as "organizational mirrors"). Additionally, SIMME's management seems rather uncertain as to what INTECAP's role should be.

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<sup>19</sup> One Asesor stated that an Asesor had to be used as a "translator" for the INTECAP trainer, because his language was too technical for the MEs to understand. We had no time to verify this claim, but it is not incongruent with the previous assessments on INTECAP. Part of the difficulty seems to involve the great gap in social class - and credentials - between INTECAP's academically-oriented trainers and the MEs.

### The APA (Apoyo en Accion) Groups for MEs

Presently, SIMME is ambivalent about INTECAP and has not yet begun any systematic effort to insure that Asesores do one-on-one follow-up with MEs. Instead, its big push has been to establish a different kind of training entity for MEs, the APA group. Each Asesor is supposed to form several of these groups, composed of 15-20 MEs each - all of them loan clients or aspiring loan clients of the Asesor in question. These groups are supposed to meet every 15 days (unless the group decides on a different frequency - see below), in order to discuss common problems and receive some guidance from the Asesor. (Some of the Asesores have received training in group dynamics, and the social workers are attempting to help orient others, but thus far, Asesor preparation for this additional role has been spotty, at best.)

The Asesores at the six NGOs vary greatly in their enthusiasm about APA groups. One NGO has embraced them enthusiastically - ADESCO - while another - FAPE - is highly skeptical after poor initial results. Asesores at two other NGOs (FUNDESEM and MICROS) are closer to FAPE than ADESCO in their current view of APA groups. "It's too soon to say," summarizes the reaction of Asesores at FUNDAGUATEMALA and FUNDEMIX, which have begun to form their groups only in recent weeks.

At a special group meeting with 12 Asesores (two chosen by each NGO), there was consensus that Asesores and MEs had different conceptions about the purpose and nature of the APA groups. According to these Asesores, most MEs seem to be expecting concrete training and actual classes about business procedures. But the Asesores' view (imparted to them by SIMME) is that the APA group is a vehicle for MEs to resolve individual business problems through

group process. Indeed, SIMME's idea is that within 3-4 months, these groups will have "taken off" to the point where they will no longer need an Asesor to guide their interactions. But the Asesores wonder what will happen to the MEs if their Asesores are too pressured to provide individualized follow-up, if their APA groups are supposed to become self-sustaining in such a short period, and if there are no other vehicles for continued technical assistance and oversight through the life of their loans.

As previously mentioned, we conducted group meetings with all the Asesores in each NGO, over and above the group meeting with the 12 Asesores noted above. None of the 60 Asesores views the APA groups as a complete substitute for individualized, direct contact with the MEs, but given the pressure on them to "make their 60," they see their potential to become a de facto replacement for one-on-one contact. This they find worrisome, since they feel that few MEs are used to participating in group processes and they see a rapid attrition. (In fact, many Asesores stated that their groups had shrunk by perhaps 50 percent after the first couple of meetings. One ME, a FAPE client, told us that her Asesor had invited 20 MEs to an APA group meeting, but only three people showed up - and the Asesor wasn't one of them.)

In contrast, the administrators of their NGOs are much more sanguine about the use of APA groups to provide training, guidance and follow-up services to MEs. They also see the APA groups as giving orientation to potential loan applicants, who, in theory, would be receiving training even before their paperwork was submitted to the Credit Committee.

Given that the overall Asesor opinion of APA groups was so much less positive than that of their superiors, we were pleased to attend the meeting

of an ADESCO group, at the invitation of one of its "informal leaders" (a shoemaker who was one of eight MEs selected by the six NGOs to meet with us in a round table discussion of the SIMME program as seen from the loan recipients' perspective).

Don Jose Manuel's APA group. The APA group met on the Monday of a three-day holiday week-end, in the neat, well-lit and spacious workshop of its shoemaker-leader. A total of 13 people were in attendance. Later, we learned that three of the 13 were not yet loan clients but had come at the suggestion of friends who already had received loans. The meeting began with a spirited discussion about the group's need to increase the frequency of their meetings from once a week to twice a week. This idea was adopted, with great enthusiasm. The group also discussed plans to participate in various fairs in the Guatemalan interior, as well as the upcoming national ME Fair. They also moved forward on plans for a group bus trip to Honduras to sell their products; they would have to pay Q40 each for the ADESCO-arranged bus. This led into a discussion of various ingenious devices to increase group members' sales. One member proudly displayed two copies of the mockups for a planned monthly promotional bulletin. They have named their APA group - Artesanos en Accion (Artisans in Action) - and the name is prominently featured. (Both mockups are included as Appendix B.) The Asesor offered nothing more than logistical support: all plans - as well as infectious enthusiasm and good humor - came from the MEs themselves. Clearly, this is a still-atypical, but ideal, APA group. This sort of group demonstrates the potential for a different kind of "multiplier effect" from that envisioned by the SIMME program: a bottom-up grass roots effort by the MEs themselves to develop their businesses and group ties while expanding the program.

One unanticipated benefit of the APA groups is that they may help the Asesores to further deepen their understanding of the world of the MEs. Little by little, the Asesores have come to know - and deeply identify with - their ME clients. They are increasingly aware of the social as well as economic constraints that affect their lives. Slowly, the Asesores are acquiring a preliminary idea of the bewildering array of specific technical, business cycle, credit and socioeconomic details that characterize each microentrepreneurial occupation. They admit, however, that it is impossible for them to become equally expert in the specifics of clothing manufacture,

carpentry, shoemaking, beauty salons, metalworking, furniture-making, etc. And yet they have clients in each of these activities.

Even more troubling to them, the Asesores are called upon to make detailed analyses of each of these types of businesses in preparing a potential client's loan application and Action Plan.

#### The BANTRAB Analysts' Urgent Need to Learn About MEs

But if the Asesores have problems with the intricate details of the various businesses engaged in by their ME clients, consider the case of the BANTRAB analysts. They have to review the paperwork submitted by the Asesor, and then have to make their recommendations about granting - with or without modifications - the requested loan. Although the BANTRAB analyst is only one of the three members of the Credit Committee (a SIMME representative and a representative of the NGO in question complete the group), he/she has the dominant voice in decisions about loan approval/denial and specific terms.

Yet the six BANTRAB analysts work in a windowless room without provision for any training whatsoever in the world of the MEs. "They don't know the MEs on the streets," we were frequently told. We were also told by an NGO director that "BANTRAB doesn't see the social aspects [of the MEs] that we see, only the numbers." In addition, many Asesores made comments to the effect that "the Bank analysts don't identify with the program, only with the numbers." The numbers they go by, however, are based on criteria that they learned for servicing small and medium-scale businesses - criteria that may be irrelevant for microenterprises. No guidebooks or manuals have been developed which lay out the business parameters that affect each one of the major "branches of activity" in which the MEs are engaged.

Initially, this made for some bizarre decisions by the analysts. Especially in the first months of the program (recall that the first loans were disbursed February 9, 1988), analysts made decisions that were deemed incomprehensible by virtually all Asesores. Analysts were likely to: disapprove what seemed to be an especially strong loan application; grant another one in full (or even increase it), despite apparent deficiencies in the ME's capital base; cut out the raw materials component of a third; disallow one of two machines requested in a fourth (and often, the key machine, according to the Asesores); cut or reject a grace period needed by a business which would not be able to realize immediate returns on new machinery; reduce or increase the number of months constituting the term of the loan - and hence the amount of the monthly payments, etc. NGOs and Asesores were often frustrated or infuriated by the seemingly arbitrary changing of terms by BANTRAB personnel.

Defensively, the Asesores soon learned to "psych out" the analysts' apparent criteria. They discovered that the analysts vastly preferred machinery and construction to raw materials and working capital. They discovered that the analysts liked businesses that were established for a number of years. They discovered that the analysts preferred cosigners with fixed-wage jobs whose salaries could be quickly garnished in case of default. Soon, the Asesores were presenting paperwork that played to their perception of the analysts' preferences and personal idiosyncracies. After all, the

Asesores were under continual pressure to "get their 60," and they needed approved loans.<sup>20</sup>

As the result of a wage dispute, all the BANTRAB analysts resigned en masse in June. They were replaced by a new cohort, which has been promised a raise (soon) to a salary more than double what their predecessors made but little more than half of what the Asesores get for approximately equal educational backgrounds. The Asesores have had more success in slanting their loan documents to the new group of analysts, based on their exasperating learning experiences with the first group.

But a basic problem remains: the analysts have no "street knowledge" of the MEs. They have no specifically ME-based theoretical or empirical grounds for the loan approval criteria they apply to microentrepreneurs.

One last topic remains before this section can be brought to a close: one-on-one training and technical assistance that the Asesores strongly feel they should be giving to the MEs. And this problem also proves to have a relationship to the Asesores' need for further detailed knowledge about their clients' diverse business operations.

#### Lost in the Race for the 60: Technical Assistance to MEs

Actually, this issue has been mentioned above, in our discussion of the Asesores' complaints about "quantity over quality." They believe wholeheartedly that they should be making follow-up visits to individual

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<sup>20</sup> In a few rare instances, BANTRAB analysts may make a field visit to resolve ambiguities about the paperwork concerning a particular loan applicant.

clients. But they wish to do so on an "as needed" basis. Thus, neither the present situation - where virtually all post-loan contact with the ME is on a "catch as catch can" basis - nor SIMME's proposed new standard of twice monthly individual visits with each client - meets with the Asesores' approval. They feel that the mechanical application of a twice a month requirement would not take into account their professional expertise in deciding which ME needs at most one and which needs four or more visits a month at particular stages in the life of the loan. They also feel that they should be able to provide more specific orientation and technical assistance in both the common business problems of their MEs and the specific difficulties encountered by individuals or those engaged in a particular trade. They are prevented from fully fulfilling this role not only by their current lack of time, but also by their present lack of training in the details of the main ME "branches of activity" (ramas de actividad).

**CONCLUSIONS:** At the beginning of the SIMME program, almost none of the principals had any "real world" knowledge about the microentrepreneurial sector in general or its component trades in particular.

INTECAP is still struggling to find a training modality that can teach both Asesores and MEs in realistic terms. Their latest effort, "productive Saturdays," is the first SIMME program venture to unite MEs practicing the same trade. In addition to providing training, such efforts could potentially lead to: (1) MEs taking advantage of economies of scale via wholesale purchasing and collective marketing, (2) the formation of trade associations in the MEs' major "branches of activity," which should enhance both their image and influence, and (3) the strengthening of democratic pluralism in Guatemalan society.

Little by little, the Asesores and their supervisors have acquired first-hand practical knowledge about, and deep emotional identification with, the MEs. Still, they admit that they are deficient in their knowledge of the many businesses in which their clients are engaged. The BANTRAB analysts have had little opportunity to get any "real world" knowledge about the MEs or the basic parameters of their businesses; for the most part, their contact with the MEs is through the numbers on their loan applications. Incomplete knowledge prevents the Asesores and their supervisors from giving the best technical assistance and service to the MEs. And insufficient knowledge prevents the BANTRAB analysts from making the best decisions on loan applications and terms.

What clearly is needed is a training device that uses the MEs themselves as resources to teach the Asesores, their supervisors and the BANTRAB analysts about their lives, business cycles, and primary constraints.

**RECOMMENDATION VI-A:** INTECAP's role should not be formalized or expanded until it demonstrates that it has acquired both the expertise and the methodology to facilitate bottom-up training that deals with the "real world" needs of both the MEs and the Asesores.

**RECOMMENDATION VI-B:** The possibility of fomenting trade associations for the MEs' major "branches of activity" should be explored. Whether this should be done using INTECAP's occupationally-specialized "productive Saturdays" or some other vehicle should be a specific focus of such exploration.

**RECOMMENDATION VI-C:** For APA groups to succeed, (1) Asesores need more training in group processes and facilitation, (2) there can be no arbitrary cut-off date for the groups to become self-directing; rather, this should be

based on each group's individual characteristics and performance; and (3) the APA groups cannot be used as a substitute for Asesores' individualized follow-up to ME loan clients.

**RECOMMENDATION VI-D:** More time, and careful monitoring, are needed before it can be determined whether APA groups are viable and effective.

**RECOMMENDATION VI-E:** The "learning curve" of the Asesores, their supervisors, and - especially - the BANTRAB analysts can be greatly accelerated by using the ME's themselves as trainers. Workshops should be organized for each of the major "branches of activity" (ramas de actividad) in which the MEs are engaged, using selected MEs as facilitators/instructors. The specific content to be covered (for each branch of activity) should encompass: the business cycle and seasonality for the activity in question, prevailing patterns in the use of cash vs. credit, the proportion of microenterprise assets typically embodied in machinery vs. raw materials vs. working capital, the traditional marketing channels - and their degree of saturation, labor characteristics, etc.

**RECOMMENDATION VI-F:** Out of each of these ME-instructed workshops, a guidebook or manual should emerge. This manual will have several functions for Asesores, supervisors and analysts: (1) it will better refine the loan application process, so that the specific amounts requested for machinery, raw materials and working capital, as well as the detailed Plan of Action reflect the realities of the particular business involved; (2) it will permit a better and more exact determination of the optimal time of year that loans should be disbursed for specific economic activities to maximize the business-enhancing value of the funds, and (3) it will enable Asesores to provide better-tailored technical assistance and follow-up to loan clients.

## VII. ORGANIZATIONAL INTEGRATION AND COMMUNICATION

This section deals with the progressing, but still imperfect, state of affairs in which the six NGOs, SIMME, BANTRAB and INTECAP find themselves with respect to internal and external integration and communications.

First, all participants are to be congratulated for having achieved a workable degree of integration that is permitting the project to move forward without major organizational logjams. The desire to integrate activities is evident. And already, in a project only a few months old, a higher degree of integration has been established among the nine major participants than is found in a number of "Integrated Rural Development" projects involving fewer organizational actors at the end of their project life.

Having said this, we would like to point out the "areas of concern" where further work is needed: In outline these areas are:

### External Integration

1. Each institution feels disconnected from each other and insufficiently appreciated. Institutional actors have insufficient understanding of each other's roles and how these must be coordinated for the program to make the best use of its resources in order to reach its goals.

- SIMME feels pressured by its budget constraints - i.e., periodic decapitalization and the constant need to generate donations; it also feels pressured by the need to meet the numerical demands of a project bent on "massification."

- The NGOs feel pressured by their limited budgets. They did not receive enough funds to adequately equip their offices, and are making do as best they can. (In one NGO, the office manager told us that she makes the Asesores request permission both to obtain paper and to make a phone call. She is aware that the Asesores actively resent this but feels that they otherwise "would go through a whole stack of paper in two days" and that her budget is so tight she has no alternative.)
- The NGOs also feel insecure about relying solely on SIMME as their source of funding and are trying to expand their donor and resource base in order to insure their long term survival.
- The Comision de Fideicomiso of BANTRAB feels isolated and doesn't seem to understand the social goals of the program; there is no evidence that these were ever communicated effectively.
- INTECAP is as unsure of its role as it is of its current ability to provide comprehensive training vis-a-vis MEs. (In all fairness, its director, Arq. Mario Hugo Rosal, states that they are now learning fast after having to start with no concrete knowledge base about MEs.)

2. Despite the existence of coordinating groups, external communication has not yet matured to the point of effective coordination of all the organizations involved.

3. The recommendations of the coordinating groups have not yet been fully implemented. For example, it has been recommended that each NGO should be represented at coordinating meetings by its director for most meetings. Yet there are foundations that frequently send personnel of lower organizational rank.

4. Recommendations concerning organizational integration contained in the two previous internal evaluations have not been fully implemented.

5. Although much progress has been made on the loan application forms, they still repeat questions from one form to another, place too much reliance on closed-end questions, and insufficiently differentiate between types of businesses. Moreover, each NGO has developed its own internal forms which it feels facilitate a more in-depth analysis of loan applications than do the four standard forms developed by SIMME [these are (a) identification, (b) diagnosis, (c) Plan of Action, and (d) cash flow]. Consequently, the SIMME forms tend to be filled out in a mechanistic or formulaic manner.

6. The lack of common social and economic criteria in loan applications and approvals is a problem all felt; filling this need would help promote interorganizational integration as well as the program's objectives.

#### Internal Communication

1. Most of the NGOs tend to autocratic, hierarchical administrative systems that do not facilitate fluent and effective communication among the various levels. In only one of the NGOs - MICROS - was communication characterized as "excellent" by all hierarchical levels.

2. Specifically, although most NGOs hold periodic staff meetings in which most ranks are represented, those in lower ranks feel that their expressed opinions and suggestions rarely are taken into account in subsequent actions.

3. In three out of the six NGOs, Asesores specifically mentioned problems of competition that inhibited group cohesion, horizontal communication and morale. These were uniformly ascribed to the pressures of "getting one's 60."

4. Internal communication deficiencies are such that, on the one hand, NGO administrations do not feel that their Asesores "grasp the overall picture and the organization's administrative and budgetary constraints;" on the other hand, the Asesores feel that the NGO administrators overstress the quantity goals and do not sufficiently identify with the social goals of the program.

#### Asesores' Working Conditions and Organizational Morale

1. The Asesores in all six NGOs stated that they work six days a week, with average work weeks ranging from 65 to 80 hours per week. The mean is 73.7 hours. They universally attributed their exhausting, self-imposed, schedules to the pressure of "getting their 60" - at the rate of 10 cases presented to the Credit Committee per month.

2. The Asesores in all six NGOs uniformly resent that they are not compensated for work-related travel expenses. For those using public transportation (colectivos, etc.), this averages Q32 per month. For the rare Asesor using his/her own car, this averages Q90 per month - partly because the vehicle-using Asesor is pressed into "taxi service" on behalf of colleagues.

3. The Asesores also voluntarily pay out of their own pockets for such expenses as photocopying of documents while in the field, in an attempt to expedite the loan application process.

4. NGO headquarters do not have sufficient office supplies and equipment: specifically, there are not enough typewriters, calculators (most Asesores use their own), staplers, forms, papers, and in one case, desks and chairs, to accommodate all the Asesores.

5. The second group of Asesores to be hired were initially paid Q50 per month less - for a probation period that was not imposed on the first group. In most NGOs, this period of lower pay lasted two months and caused resentment.

6. The Asesores feel that, at Q850 per month, they are not being paid enough.<sup>21</sup> In five of the NGOs, all Asesores who were present at the time signed a group letter to SIMME requesting a raise of Q400 per month. In the sixth NGO, Asesores said that they agreed with the aims of the letter but preferred to have their own director forward their request. (The letter was sent to Lic. Fernando Rivera at SIMME on July 28, 1983; as of August 24, no reply had yet been received.)

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<sup>21</sup> We were told, however, that as university students who had not yet received their degrees (licenciado or ingeniero, depending on curriculum), they would not have an easy time finding another job that paid more. Very, very few Asesores, it should be noted, already have received their formal university degree.

### Salary and Morale among NGO Social Workers and BANTRAB Analysts

1. Each NGO has one social worker. Recently, their salary was raised from Q500 to Q750. They, too, state that they average Q32 per month in field travel costs on public transportation, and they, too, receive no reimbursement. They feel that they should be paid at the same rate as the Asesores on the following two grounds: (1) their educational levels are identical to those of the Asesores, and (2) their job content has been shifted, so that they work directly with the MEs on loan-related follow-up (vs. with their families on social welfare issues).

2. The BANTRAB salary scales are extremely low. The analysts, for example, have about the equivalent level of education (and in many of the same majors) as the Asesores, yet they still are being paid only Q200 per month. The effective date of their promised raise to Q450 was never clearly defined to us. Just how serious a morale problem their salary level causes can be inferred from the fact that (1) the head of the Comisión de Fideicomiso quit his post in May (and became the supervisor with FUNDEMIX, which quickly cleared up its backlog of unapproved loans); and (2) all six analysts resigned in protest in June and were replaced by a new cohort who were promised the still-undelivered raise.

### A Final Problem of External Integration: the Lack of Graduation Procedures

1. Our interviews with individual MEs were heavily weighted toward the "success stories," as described in VIII, below. Accordingly, we observed the problem of MEs having used their loans to expand their businesses to the point where they were poised for further dynamic growth, but now needed a level of resources above SIMME's maximum loan size.

2. We also discovered that mechanisms did not yet exist to help these successful MEs "graduate." Some would need help from an ME program that has a higher maximum loan (e.g., HOGE); others needed creative financing advice on funding future expansion if they remained in the informal sector, and/or access to a commercial bank if they opted to join the formal sector. A vignette illustrates the problem:

For Mary Vasquez, a ceramicist, the SIMME loan led to a large increase in her scale of operation. With the money, she was able to buy the "like new" kiln of an acquaintance who was retiring; she also was able to buy in sufficient quantity to obtain raw materials wholesale for the first time. Demand had never been a problem, even before the loan when she sold exclusively out of the small showroom-shop she had created at the front of the family home. (They live on the main street of their zone.) But with the higher production from her new kiln, she soon was dealing with five clients who sold her inexpensive ceramic pieces throughout the country. She hired more labor and now has one man full-time, two boys who work nearly full-time (except when they're in school), and another youth who paints ceramics half-time. In addition, she and her mother work long hours in the business, which now fills every room not essential for family living space. Ms. Vasquez is a local leader and family planning representative with a bookkeeping background who previously worked in the public sector. She turned a hobby into a business because working out of her parents' home enabled her to spend more time with her 22-month old son; she is now pregnant with her second child. In fact, we were amazed, given her toddler, that the living space was decorated with scores of her delicate ceramic figurines - until the enterprising Ms. Vasquez pointed out that each had been glued down.

Ms. Vasquez has taken advantage of every opportunity offered by the project. For example, she was one of 20 MEs selected for the special Hans Seidel Foundation course in administration - and one of five who finished (this was because the 5-9PM nightly schedule proved impossible for many MEs). She has gone from "buying my materials five gallons at a time to buying by the ton, and enamel by the quintal." But she is at the limits of her current capacity - she and her mother often stay up until 1:30 AM to fill orders with her now too-tiny, too-slow kiln (which takes five hours to fire and five hours to cool). What she needs now is an ample commercial kiln that sells for Q8,000 new.

(A used kiln of this size goes for Q3,000-4,000 but it is rare to find one in good condition - and with the kiln operating to all hours in a house filled with sleeping adults and children, the danger of fire necessitates that any new kiln be as good as the one she has now.) SIMME cannot help her with another loan and what she needs is beyond the program's upper limit of Q6,000 in any event. With the larger kiln and associated working capital, her business could take off. She does not yet have much likelihood of getting money from commercial banks but thinks there are programs like SIMME at a somewhat larger scale. What she urgently needs is "graduation help."

**CONCLUSIONS:** In general, the SIMME program is off to a good start despite its large number of organizational players. Nevertheless, improved coordination among and within all organizational actors should improve the efficiency of the program, lower its administrative costs, and, probably, reduce the proportion of loans in arrears. In addition, establishing integration procedures to facilitate "graduation" of successful ME clients could expand the effectiveness and scope of the program.

**RECOMMENDATION VII-A:** More emphasis must be given to the existing coordination mechanisms, especially the coordinating committees, and both their recommendations and those of the previous - and present - evaluations must be implemented within an agreed upon time period.

**RECOMMENDATION VII-B:** To speed the process of integration, the coordinating committees should delineate time frames for implementation of mutually agreed upon future decisions and heretofore unimplemented prior recommendations.

**RECOMMENDATION VII-C:** After the conclusion of the special ME-facilitated workshops for Asesores, supervisors and BANTRAB analysts and the production of the resulting manuals on specific types of ME businesses, new meetings should

be held. Their aim will be to explore and reach agreement within an agreed upon time frame concerning the common criteria that will be used for loan applications and approvals. Although participants will be more heavily drawn from the upper administrative levels of concerned organizations, adequate representation of Asesores and BANTRAB analysts must be assured.

**RECOMMENDATION VII-D:** An outside Guatemalan consulting group should be hired to conduct a series of "organizational mirrors"-type workshops within and among the constituent organizations of the SIMME program. The goals of these group processes are to: (1) facilitate mutual understanding and coordination of each others' roles; (2) improve internal communication and morale of each institution, and (3) promote participants' recognition that both integration and improvement of inter- and intraorganizational communication are ongoing processes that must be consciously and continuously worked at.

**RECOMMENDATION VII-E:** Also following the special ME-facilitated workshops, meetings should be held to further analyze the NGOs' internal forms, and refine SIMME's standardized forms. The goals would be to reduce unnecessary paperwork while promoting a more in-depth and better specified analysis of each ME's business and loan needs. Adequate representation of Asesores and BANTRAB analysts, as well as upper management, must be assured. SIMME should specify a time frame for this activity.

**RECOMMENDATION VII-F.** Concerning Asesores' working conditions, our previous recommendation on spreading out the achievement of the "goal of 60" throughout the year should reduce the long hours they now work. Here, we also recommend that they - and the social workers - be reimbursed for needed work-related travel and out-of-pocket expenses (we have specified average expenditures for transport as a possible guideline for reimbursement.)

**RECOMMENDATION VII-G:** Before thought can be given to hiring more Asesores to process more loans, thought must be given to providing current Asesores with sufficient office equipment and work materials to carry out their job.

**RECOMMENDATION VII-H:** Especially in light of the additional training that BANTRAB analysts would receive if the foregoing recommendations were implemented, the SIMME program would seem to have a vested interest in seeing that the current analysts receive their promised pay increase.

**RECOMMENDATION VII-I:** Explore mechanisms and institutional linkages that can be used to facilitate the "graduation" of successful MEs, and set a time frame for accomplishing same.

#### **VIII. IMPRESSIONS OF THE MICROENTREPRENEURS**

By mutual agreement between Laura Lindskog, the SIMME project officer in USAID/Guatemala's Private Sector Office, and ourselves, a stratified random sample was not drawn due to time constraints. Instead, (1) site visit follow-ups were made to five loan clients who previously had been interviewed by a joint A.I.D.-SIMME team in June, (2) two ME group meetings were held, the first with eight MEs chosen by the six NGOs and the second with 12 women MEs invited by FUNDEMIX, (3) an APA group meeting involving 10 ME clients was observed, (4) a group meeting was held with a small "control group" - five women MEs who were friends of a project loan client, but who had not applied for their own loans; and (5) additional site visits were made to nine MEs who were clients of all but one of the foundations. Thus, in total, we spoke with 44 MEs who had completed the SIMME loan application process and a tiny "control group" of five MEs who had not.

Needless to say, the 44 MEs were a highly selected - and presumably unrepresentative - group. They were heavily skewed toward (1) success stories, and (2) people whose businesses were in more accessible locations.

Some Impressionistic Descriptions of Successful MEs' Patterns

1. Successful microenterprises created jobs, mostly occupied by non-family members. Numbers of non-family workers hired ranged from one to six. These MEs also were using more family labor, often on an informal, part-time basis.

2. In all instances, the success stories stated that their families had benefitted - by eating better. Eating more meat was specifically mentioned in several such cases.

3. Clearly, then, the businesses of these success stories were growing. Few of the MEs, however, could give an exact idea of at what rate (a frequent answer was "about 25 percent" - the BANTRAB guideline that the Asesores had "psyched out" and begun to use in their loan applications). The ME with the most spectacular growth was a shoemaker who went from 30 to 450 pairs per month while adding six non-family employees - and his wife's labor in both sales and production.

4. Several said that they had begun to save, but we had no way of verifying this statement.

The above is all that can be safely concluded from our small and biased sample. We have recommended that a mid-term evaluation be conducted (preferably in summer of 1989) that would include a stratified random sample of MEs. Only then can numbers be created that have any validity.

In addition to the above impressions, we were able to identify additional issues.

#### Additional Constraints Faced by MEs

1. The strongly seasonal nature of a number of the MEs' ventures emerged clearly. This relates critically to the timing of loan disbursement. If an ME is counting on a loan just before his/her peak season, but bureaucratic delays (including the periodic decapitalization crises that have hit the SIMME program) preclude timely disbursement, a serious dilemma is created. For most MEs, this loan represents an unprecedented opportunity. Should they turn it down just because it came too late? Or should they accept it and hope that somehow they can make the payments? (This was one of the many problems besetting the ice cream vender/poultry raiser described in the vignette above.) Either way, the loan arrives out of synch with the production cycle and cannot be utilized in accordance with the Plan of Action. The door is thus opened to potential misuse of funds and/or arrearage.

2. New marketing patterns seem to be emerging in the most saturated ME sectors, such as shoes and clothing manufacture. Whereas previously, MEs in these activities were able to count on the arrival of buyers from the interior, they now had to take the initiative. They themselves had to leave the capital and sell their wares. In some instances, they themselves smuggled their merchandise across neighboring borders - or sold to intermediaries who did so. Generalizing, the necessity for new marketing channels for certain groups of MEs is a clear need that can only grow as production capacity - and the number of loan clients - increase.

3. One possible response to both seasonality and saturated markets is product diversification. This can smooth out the business cycle and take advantage of new trends. But product diversification requires one-on-one technical assistance by an Asesor who has been trained to promote it, and/or group training offered to MEs in the same "branch of activity." Given the present scope of the program, it is unlikely that Asesores could be adequately trained to provide this kind of guidance. But the "productive Saturdays" may offer an appropriate vehicle.

Given the nature of the sample, conclusions and recommendations based on these "findings" would be inappropriate. Instead, we can only reiterate our recommendation for a mid-term evaluation sample survey. By that time, the number of loan clients will have increased considerably, and the loans will have "aged" sufficiently to make it fruitful to begin gathering impact data on loan performance and consequences for the MEs' businesses and family well-being. If the computers have been obtained and technical assistance has been rendered, so that a working monitoring and evaluation system is fully operational, this mid-term evaluation can be built on a firm base of data.

Instead, to conclude, we shall put forth our most time-urgent recommendations for allocation of A.I.D. resources.

#### **IX. CONCLUDING RECOMMENDATIONS**

1. A census of the microentrepreneurial sector is urgently needed. Additional information on the number of microenterprises by "branch of activity" is necessary to plan appropriate interventions. Both SIMME and A.I.D. need such information to maximize and assess impact. As stated in our

briefings, we recommend immediate funding of the ACCION International/AITEC "piggyback" census that was already in the field as of August 25.

2. We recommend the immediate provision of (a) IBM PC-type computers to the six NGOs and BANTRAB's Comision de Fideicomiso, (b) technical assistance to SIMME on the appropriate indicators that should be computerized, (c) software packages to all NGOs, SIMME and BANTRAB to track those indicators, and (d) technical assistance to integrate the above into a comprehensive monitoring and evaluation system. Waiting for IDB funds would put the project at an impossible disadvantage and jeopardize its chances for sustainability and expansion. Therefore, we recommend that A.I.D. look into alternate ways of facilitating funding.

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# **APPENDIX A**

# **METHODOLOGY**

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## METHODOLOGY

The basic approach utilized to conduct the SIMME program appraisal is that of the evolving methodology known as Rapid Rural Appraisal (RRA). First named at a conference at the University of Sussex in October 1978, this methodology is aimed at assessing Third World social and economic development. It attempts to combine qualitative and quantitative information about a specific, focused area of inquiry based on a relatively brief time in the field. The researchers strive for data that are of a high standard of validity and reliability, despite the time pressure of a typical RRA. This is because these data typically are put to immediate use in ways that affect people's lives. Benefits may be extended or withdrawn, and projects renewed, modified or discontinued on the basis of RRA findings.

The basic cross-validation technique of a rapid rural appraisal is known as "triangulation." On the one hand, multiple methods are used -- everything from participant observation to document analysis to mini-surveys. On the other hand, an attempt is made to cross validate information not only via multiple methods but also via multiple points of view. Thus, ideally, more than one researcher is involved, people are contacted at all hierarchical levels of a project, and knowledgeable outsiders are actively sought to provide an "external vision" as well. The method is predicated on using researchers who are highly experienced in Third World economic development in general and in the specific areas at issue.

The current RRA involved a work plan jointly elaborated by the researchers and Laura Lindskog of the USAID/Guatemala Private Sector Office. Sources utilized were of three major types: documents, people involved with the program, and outsiders who provided needed "external vision."

**A. Content analysis of documents**

1. Internal documents were analyzed from SIMME, all six NGOs, and BANTRAB. These ranged from project descriptions to loan applications forms and previous internal evaluations.

2. External documents also were analyzed, including studies of the Guatemalan microenterprise sector and other studies of the microenterprise and informal sector elsewhere in Latin America. Some of the material provided was quantitative (e.g., BANTRAB's analysis of arrearages); other material was qualitative (e.g., the recommendations of the two previous internal evaluations of the program).

**B. Individual and group interviews and participant observation of people connected with the SIMME program**

1. An initial group meeting was held with the SIMME managerial, professional, and technical personnel; this was followed up by individual interviews with SIMME's top administration and selected staff members.

2. An initial group meeting was held with the heads of all six NGOs; this was followed up with participant observation of each of the six NGOs, and both individual and group interviews with selected personnel.

3. The Asesores: an initial group meeting was held with twelve Asesores selected by the NGOs (two per organization). This meeting revealed urgent problems and highlighted the primacy of the role of the Asesores in program success.

4. Accordingly, it was decided that group meetings must be held with the entire "universe" of Asesores - i.e., all sixty (ten NGOs). This was accomplished on the day we visited their organization for participant observation and interviews.

5. Microentrepreneurs (MEs): Time constraints made it impossible to undertake a scientific sample survey of MEs. Therefore, a purposive sample evolved which ultimately enabled us to contact forty-four MEs as follows:

- We had a group meeting with eight MEs selected by the six NGOs. This revealed a range of common problems.
- Next, we made unannounced visits to follow up five cases which had been interviewed three months previously by a team from SIMME and USAID; here we were accompanied by an Asesor from another organization providing credit to MEs in order to better "triangulate" our data.
- We then held a group meeting with twelve female microentrepreneurs of FUNDEMIX.
- Furthermore, we visited nine other MEs, accompanied by their respective Asesor.

- Finally, we did a participant observation of an APA group meeting involving ten ME loan clients as well as three loan aspirants and an Asesor.
6. At each NGO, we individually interviewed its director, most supervisors, and selected accounting and office management personnel.
  7. A group meeting was held with all six social workers (one from each NGO).
  8. We interviewed the head of the BANTRAB unit disbursing the loans (Comisión de Fideicomiso) and the head of the subunit in charge of loan repayments; we also held a brief group meeting with the six loan analysts.
  9. We interviewed the head of INTECAP, the entity that has provided the bulk of the SIMME program training to date.

### C. "External Vision" Interviews

1. We interviewed three key persons dealing with SIMME from its two major multi-lateral donors: two from the United Nations Development Programme (UNDP) and one from the Inter-American Development Bank (IDB).
2. We conferred with various A.I.D. personnel and exchanged views with other A.I.D. officials during briefings.
3. We interviewed four informants from the Accion International/AITEC program in Guatemala: the Resident Representative, two officials of organizations it has created to provide credit to MEs, and one Asesor.

4. We conducted a group interview with a "mini-control group" of five women MEs. They had not applied for loans despite being acquainted with a very enthusiastic and successful SIMME loan client.

In summary, the RRA methodology is a processual one. The picture of the SIMME program that gradually emerged from our RRA encompassed both issues included in the scope of work and others that flowed out of the research process itself. In this way, for example, our focus on the "Issue of 60" emerged empirically from our interviews. The scope of work asked us to look at the issue of quantity versus quality, but the focus of the problems generated by pressuring Aseores to present ten loan cases a month until they reached a yearly goal of sixty was an issue not anticipated at the start.

As a concluding note, this report represents a full consensus of both researchers. We held repeated discussions and analyses of our interview findings and document research until full agreement was reached.

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# APPENDIX B

## APA GROUP PUBLICATION

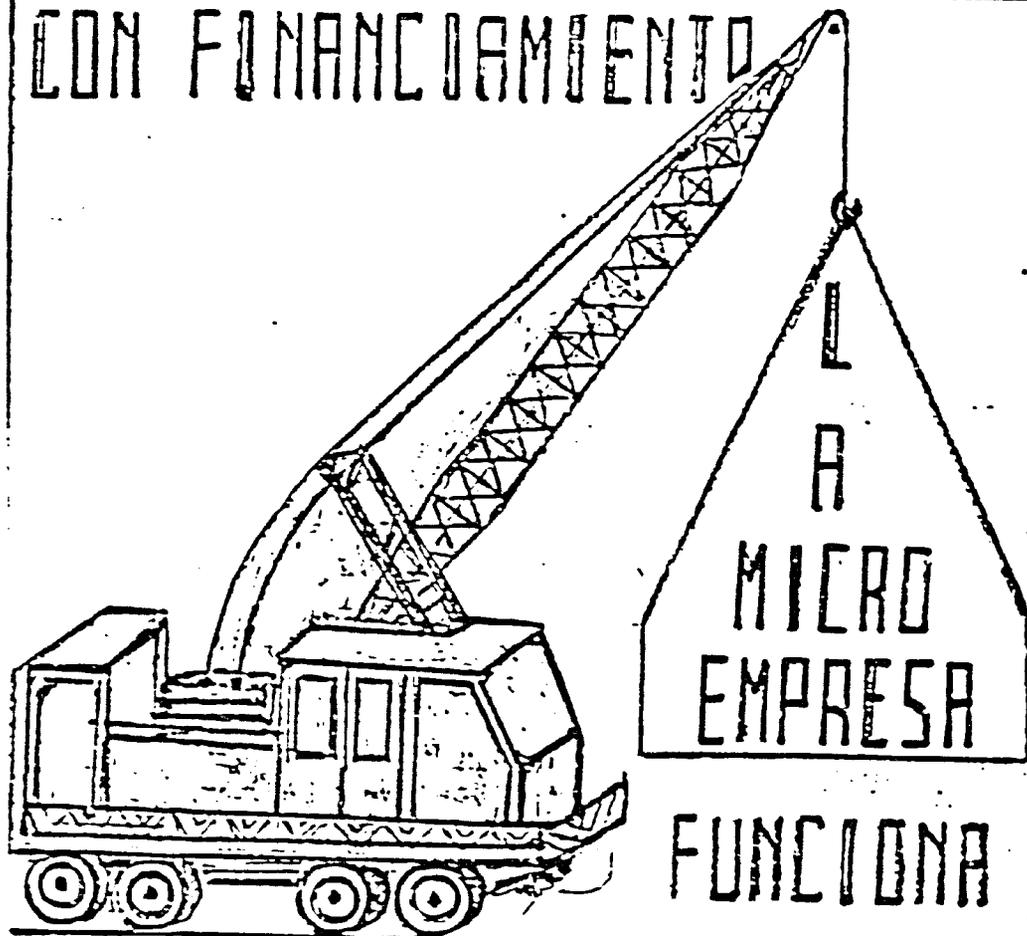
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MECANISMO QUE  
PRENSA .....

NOTAS Y GRAFICAS DE INTERES

CON FINANCIAMIENTO



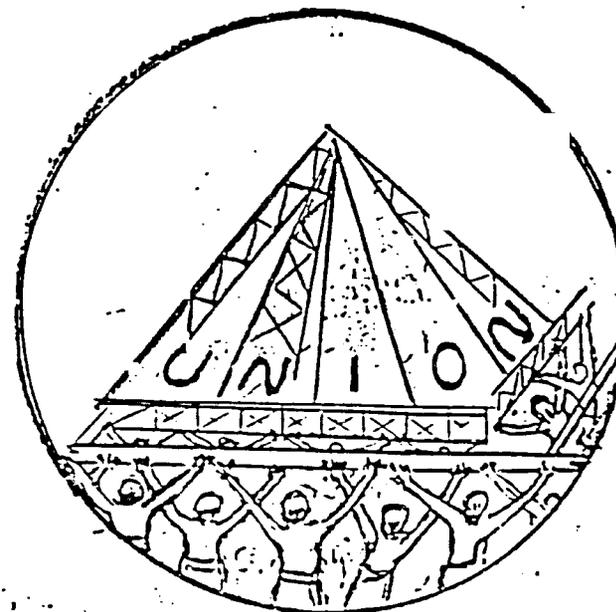
FLOQUE DE PUBLUCACIONES CLIP. CON IDEAS DE ASOCIADOS



MECANISMO QUE PRENSA

NOTAS Y GRAFICAS DE INTERES

TRABAJADORES UNIDOS EN LA  
PEQUEÑA EMPRESA



EN UNION SE LEVANTA  
LA PEQUEÑA EMPRESA

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# **APPENDIX C**

## **NGO INTERNAL FORMS**

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**FUNDACION MICROS**

**MICROS**

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## PRESTAMOS A MICROEMPRESARIOS

Con base a los fondos que la Fundación obtiene a través de las diversas Instituciones, Entidades Financieras, etc., se dispone de líneas de créditos para microempresarios que además de Capacitación y Asesoría, requieren financiamiento para cubrir necesidades inmediatas.

Es un Financiamiento a corto plazo para materias primas.

Mediano plazo para equipo y maquinaria, indispensable para el desarrollo de la microempresa.

Existe un Seguimiento con la finalidad de verificar la inversión, lo cual es realizado por personal de la Fundación y garantizar el mejor desenvolvimiento de la empresa.

• • •

## OTROS SERVICIOS

La Fundación tiene diversidad de servicios para microempresarios que desean progresar, contando con un plan de extensión.

### INTEGRADO POR:

- \* Asistencia para el Desarrollo Social;
- \* Asesoría Permanente;
- \* Conformación de Empresas Asociativas;
- \* Creación de Fondos de Garantía para Asociaciones Gremiales;
- \* Otros Servicios en materias de Desarrollo Social.

Con esto la Fundación trata de cumplir con los propósitos de sus Estatutos e incorporar al desarrollo a los artesanos y microempresarios.

• • •



FUNDACION PARA EL DESARROLLO DE LA  
MICROEMPRESA

PROGRAMA PARA EL DESARROLLO  
DEL MICROEMPRESARIO

20a. Calle 6-37, Zona  
Colonia Mariscal  
Tel.: 766361  
Guatemala, Guatemala

## ARTESANIAS Y MICROEMPRESAS

Generalmente son pequeños talleres donde el trabajo se realiza manualmente en su mayor parte, con escasas herramientas ó con poca maquinaria y técnicas adquiridas por aprendizaje.

### POBLACION QUE ATIENDE:

Artesanos y microempresarios, con el afán de mejorar el ingreso familiar.

### BENEFICIOS SOCIALES:

Creación de nuevas fuentes de trabajo y apoyar el desarrollo integral de la familia y de la comunidad.

### ACTIVIDADES ATENDIDAS:

- \* Zapaterías;
- \* Herrerías;
- \* Reparación de Aparatos para el Hogar;
- \* Fabricación de Alimentos ( Envasados y/o en bolsa );
- \* Piñatas;
- \* Confecciones de Ropa;
- \* Carpintería y derivados;
- \* Panaderías;
- \* Tapicerías;
- \* Tejidos;
- \* Taller de Mecánica;
- \* Enderezado y Pintura;
- \* Fundición de Metales, etc.

## FUNDACION " MICROS "

Es una Institución Privada que en fines de lucro fué organizada en la finalidad de impulsar el Desarrollo Social y Económico de las zonas de escasos recursos y que desempeñan labores productivas.

La Fundación dedica sus esfuerzos en la búsqueda de mejores condiciones de vida para artesanos y microempresarios, que contando con poco capital y teniendo las técnicas de producción, no han podido lograr el acceso a:

Capacitación Administrativa y Tecnológica;

Asesoría Empresarial;

Financiamiento Bancario; y

Otras Ventajas de Superación Social.

### RECURSOS QUE UTILIZA:

Proviene de préstamos bancarios, fideicomisos de entidades financieras, aportes de socios y contratos con instituciones internacionales de financiamiento y donaciones de instituciones internacionales y/o nacionales.

• • •

## CAPACITACION Y ASESORIA

El Programa cuenta con Promotores, Asesores y Trabajadora Social, personal que cuenta con preparación para brindar atención integral a través de la capacitación, asesoría y servicios que brinda la Fundación.

La Capacitación se generará por parte del Asesor, analizando conjuntamente con los interesados los problemas que sus empresas puedan presentar, en los aspectos que generalmente son:

- \* Administración;
- \* Planificación;
- \* Costos;
- \* Contabilidad;
- \* Ventas - Mercadeo;
- \* Ingresos - Egresos;
- \* Control de Calidad;
- \* Relaciones Humanas.

No descuidando el aspecto social y familiar del microempresario.

La Asesoría se deriva de los análisis realizados conjuntamente, siguiendo el microempresario una serie de cursos simples que le permitirán mejorar condiciones económicas de su empresa.

• • •

• • •

<b>NOMBRE DEL MICROEMPRESARIO:</b>	
<b>NOMBRE DEL ASESOR:</b>	<b>CODIGO:</b>

**ESTADO DE PERDIDAS Y GANANCIAS**

C O N C E P T O	A C T U A L		P R O Y E C T A D O A U N A Ñ O	
VENTAS				
(-) GASTOS DE PRODUCCION				
Materias Primas	Q.		Q.	
Mano de Obra	Q.	< >	Q.	< >
(-) GASTOS				
Sueldos	Q.		Q.	
Alquileres	Q.		Q.	
Servicios (agua, luz, etc.)	Q.		Q.	
Mantenimiento	Q.		Q.	
Transporte	Q.		Q.	
Papeleria	Q.		Q.	
Gastos Personales	Q.		Q.	
Intereses	Q.		Q.	
Depreciación	Q.		Q.	
Otros Gastos	Q.		Q.	
	Q.	< >	Q.	< >
<b>UTILIDAD O PERDIDA</b>		Q.		Q.

<b>OBSERVACIONES:</b>
-----------------------

**FLUJO DE CAJA PROYECTADO A UN AÑO**

	1ER. SEMESTRE	2do. SEMESTRE
<b>I N G R E S O S</b>	0.	0.
Ventas	0.	0.
Otros Ingresos - Préstamo	0.	0.
Saldo de Caja al inicio	0.	0.

<b>E G R E S O S</b>	0.	0.
Sueldos	0.	0.
Salarios	0.	0.
Maquinaria y Equipo	0.	0.
Materia Prima	0.	0.
Materiales	0.	0.
Servicios (agua, luz, etc.)	0.	0.
Alquileres	0.	0.
Transporte	0.	0.
Papelería	0.	0.
Gastos Personales	0.	0.
Mantenimiento	0.	0.
Intereses	0.	0.
Cuota Crédito	0.	0.
Otros Egresos	0.	0.
<b>SALDO DE CAJA</b>	<b>0.</b>	<b>0.</b>

---

**FUNDACION DESARROLLO  
EMPRESARIAL**

**FUNDESEM**

---

**FUNDACION DESARROLLO EMPRESARIAL  
FUNDESEM**

**DATOS DEL CODEUDOR**

Nombre Completo \_\_\_\_\_

Dirección \_\_\_\_\_ Zona \_\_\_\_\_

Municipio \_\_\_\_\_ Departamento \_\_\_\_\_ Teléfono \_\_\_\_\_

Cédula Orden No. \_\_\_\_\_ Registro \_\_\_\_\_ Extendida en \_\_\_\_\_

Nacionalidad \_\_\_\_\_ Estado Civil \_\_\_\_\_ Edad \_\_\_\_\_

Lugar donde Trabaja \_\_\_\_\_ Teléfono \_\_\_\_\_

Dirección \_\_\_\_\_ Zona \_\_\_\_\_

Profesión u Oficio \_\_\_\_\_ Sueldo Q. \_\_\_\_\_

Cargo que ocupa \_\_\_\_\_ Otros ingresos \_\_\_\_\_

Especifique \_\_\_\_\_

REFERENCIAS PERSONALES	DIRECCION Y TELEFONO	PARENTESCO

REFERENCIAS COMERCIALES	DIRECCION Y TELEFONO	PARENTESCO

Declaro que los datos proporcionados son ciertos y exactos y autorizo al Banco de los Trabajadores para que verifiquen la información proporcionada como lo considere conveniente, los cuales serán utilizados para el trámite de crédito que tiene en esta Institución el Señor \_\_\_\_\_

\_\_\_\_\_  
Firma Codeudor

FUNDACION DESARROLLO EMPRESARIAL - FUNDESEM

NOMBRE DEL MICROEMPRESARIO: \_\_\_\_\_ CODIGO: \_\_\_\_\_

NOMBRE DEL ASESOR: \_\_\_\_\_

CONCEPTO	FLUJO DE CAJA PROYECTADO A UN AÑO (Cifras en Quetzales)		
	MONTO PRIMER SEMESTRE	MONTO SEGUNDO SEMESTRE	MONTO 1 + 2 SEMESTRES
Saldo de Caja Inicial			
<b>INGRESOS:</b>	_____	_____	_____
Ventas			
Otros Ingresos			
<b>EGRESOS:</b>	_____	_____	_____
Salarios			
Sueldos			
Maquinaria y Equipo			
Materia Prima			
Materiales			
Servicios (agua, luz)			
Alquileres			
Transporte			
Papelería			
Gastos Personales			
Impuestos			
Intereses			
Cuota Crédito			
Otros Egresos			
<b>SALDO DE CAJA</b>	_____	_____	_____

ESTADO DE PERDIDAS Y GANANCIAS (Cifras en Quetzales)  
PROYECTADO A UN AÑO

VENTAS:

- GASTOS DE PRODUCCION:

- . Materias Primas
- . Mano de Obra

GASTOS:

- . Sueldos
- . Alquileres
- . Servicios (agua, luz)
- . Mantenimiento
- . Transporte
- . Papelería
- . Gastos Personales
- . Intereses
- . Impuestos
- . Otros Gastos

UTILIDAD PERDIDA

ORIGENARIOS: \_\_\_\_\_



1991

\_\_\_\_\_ ( \_\_\_\_\_ ) extendida en \_\_\_\_\_  
\_\_\_\_\_ propietario de \_\_\_\_\_ ubicada en \_\_\_\_\_

DECLARA QUE: Sus ventas mensuales ascienden a la cantidad de \_\_\_\_\_ y sus ingresos netos son de: \_\_\_\_\_ al mes. Contando además hasta el día de hoy con el siguiente Estado Patrimonial:

A C T I V O

P A S I V O

Circulante:

Circulante

CAJA Y BANCOS Q. \_\_\_\_\_  
CUENTAS POR COBRAR Q. \_\_\_\_\_  
MATERIA PRIMA Q. \_\_\_\_\_  
PRODUCTOS EN PROCESO Q. \_\_\_\_\_

CUENTAS POR PAGAR Q. \_\_\_\_\_  
PROVEEDORES Q. \_\_\_\_\_  
OTROS Q. \_\_\_\_\_

Sub-Total Q. \_\_\_\_\_

Sub-Total Q. \_\_\_\_\_

Fijo

Fijo

MAQUINARIA Y EQUIPO Q. \_\_\_\_\_  
HERRAMIENTAS Q. \_\_\_\_\_  
MOBILIARIO Q. \_\_\_\_\_  
VEHICULOS Q. \_\_\_\_\_  
CASAS O TERRENOS Q. \_\_\_\_\_  
OTROS Q. \_\_\_\_\_

PRESTAMOS Q. \_\_\_\_\_  
HIPOTECAS Q. \_\_\_\_\_  
OTROS Q. \_\_\_\_\_

Sub-Total Q. \_\_\_\_\_

Sub-Total Q. \_\_\_\_\_

ACTIVO Q. \_\_\_\_\_

PASIVO Q. \_\_\_\_\_  
PATRIMONIO Q. \_\_\_\_\_  
PASIVO+PATRIMONIO Q. \_\_\_\_\_

Y para los usos que convengan al señor \_\_\_\_\_  
ante el Banco de los Trabajadores extiende y firma la presente en la Ciudad de Guatemala a \_\_\_\_\_ del mes de \_\_\_\_\_  
de mil novecientos ochenta y \_\_\_\_\_.

ANTE MI \_\_\_\_\_

ASESOR EMPRESARIAL

NOTA: Adjuntar fotocopia de mi cédula de vecindad y de los documentos que se le indican.

DECLARO QUE LOS DATOS FOTOCOPIADOS SON VERDADES Estrictamente a la verdad y que estoy advertido de las sanciones contenidas en el artículo 459 del Código Penal, relativas a FALSIEDAD Y PERJURIO. -

PROYECTO \_\_\_\_\_  
MICROEMPRESARIO \_\_\_\_\_ No. \_\_\_\_\_

C O S T O S U N I T A R I O S						
PRODUCTO	Cant.	Materia Prima	Pano Gora	Costo Produc	Precio Venta	Ganar Bruta
TOTAL:						

Referencias: \_\_\_\_\_

COSTO PRODUCCION ACTUAL						
TOTAL (MENSUAL)						

Referencias: \_\_\_\_\_

COSTO PRODUCCION FUTURA						
TOTAL (MENSUAL)						

Referencias: \_\_\_\_\_

ENVIO DE DOCUMENTACION

MICROEMPRESARIO # \_\_\_\_\_

NOMBRE: \_\_\_\_\_

Guatemala, \_\_\_\_\_

- 1 Solicitud de Crédito \_\_\_\_\_
  - 2 Identificación de microempresario \_\_\_\_\_
  - 3 Diagnóstico \_\_\_\_\_
  - 4 Plan de Acción e inversión \_\_\_\_\_
  - 5 Flujo de Caja y Estado de Pérdidas y Ganancias Proyectadas \_\_\_\_\_
  - 6 Datos del Cedeudor \_\_\_\_\_
  - 7 Estado Patrimonial de codeudor \_\_\_\_\_
  - 8 Fotocopias de cédulas \_\_\_\_\_  
Deudor \_\_\_\_\_ Codeudor \_\_\_\_\_
  - 9 Certificación de ingresos \_\_\_\_\_
  - 10 Fotocopia de cheques \_\_\_\_\_
  - 11 Fotocopia de \_\_\_\_\_
  - 12 Proformas \_\_\_\_\_
  - 13 Otros Documentos \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

Hecho \_\_\_\_\_

Vo. Bo. \_\_\_\_\_

Recibido \_\_\_\_\_

Fecha \_\_\_\_\_

ENVIO DE DOCUMENTACION

MICROEMPRESARIO # \_\_\_\_\_

NOMBRE: \_\_\_\_\_

Guatemala, \_\_\_\_\_

- 1 Solicitud de Crédito \_\_\_\_\_
  - 2 Identificación de microempresario \_\_\_\_\_
  - 3 Diagnóstico \_\_\_\_\_
  - 4 Plan de Acción e Inversión \_\_\_\_\_
  - 5 Flujo de Caja y Estado de Pérdidas y Ganancias Proyectadas \_\_\_\_\_
  - 6 Datos del Codeudor \_\_\_\_\_
  - 7 Estado Patrimonial de codeudor \_\_\_\_\_
  - 8 Fotocopias de cédulas \_\_\_\_\_  
Deudor \_\_\_\_\_ Codeudor \_\_\_\_\_
  - 9 Certificación de ingresos \_\_\_\_\_
  - 10 Fotocopia de cheques \_\_\_\_\_
  - 11 Fotocopia de \_\_\_\_\_
  - 12 Proformas \_\_\_\_\_
  - 13 Otros Documentos \_\_\_\_\_
- 
- 

Hecho \_\_\_\_\_

Vn.Bo. \_\_\_\_\_

Recibido \_\_\_\_\_

Fecha \_\_\_\_\_

---

**FUNDACION DE ASISTENCIA PARA  
LA PEQUENA EMPRESA**

**FAPE**

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REQUISITOS DEL SOLICITANTE

Sr. \_\_\_\_\_

Le rogamos preparar los documentos que se señalan y entregarlos al Asesor que le visitará el \_\_\_\_\_

La agilización de su trámite depende de estos documentos:

- 1. SOLICITUD .....
- 2. DATOS DEL FIADOR.....
- 3. FOTOCOPIA CEDULA SOLICITANTE.....
- 4. FOTOCOPIA CEDULA FIADOR(ES).....
- 5. PLAN DE TRABAJO.....
- 6. FACTURA (S) PROFORMA (S).....   
(PLAN DE INVERSION)
- 7. PATENTE DE COMERCIO.....
- 8. PATENTE DE SOCIEDADES.....
- 9. REGISTRO SANITARIO.....
- 10. REGISTRO DE PROPIEDAD.....
- 11. FOTOCOPIA ESCRITURA.....
- 12. No. REGISTRO INMUEBLE.....   
(PRENDARIA)
- 13. SOLUCION BANCARIA.....
- 14. CONVENIO DE PASIVO.....
- 14. LISTA DE CLIENTES.....   
(NOMBRE Y DIRECCION)
- 15. LISTA DE PROVEEDORES.....   
(NOMBRE Y DIRECCION)
- 16. CARTA DE COBERTURA.....
- 17. CARTA DE RECOMENDACION.....   
(PERSONAL)
- 18. CONSTANCIA DE TRABAJO.....   
(FIADOR)
- 19. AUTORIZACION DE SOCIOS.....
- 20. ESTADOS FINANCIEROS.....
- 21. CUADERNO DE CONTROL.....
- 22. FACTURAS O RECIBOS.....
- 23. \_\_\_\_\_
- 24. \_\_\_\_\_

r. (a): \_\_\_\_\_

Presentarse el día: \_\_\_\_\_

En horas de: \_\_\_\_\_

Firma: \_\_\_\_\_



3a. Calle 8-11, Zona 9 - Edificio Sánchez, 1er. Nivel.  
Local 513 - Teléfono: 319207 - 64308 - Guatemala, C. A.

No. \_\_\_\_\_ FECHA \_\_\_\_\_

TARJETA DE CONTROL

NOMBRE: \_\_\_\_\_

PROYECTO: \_\_\_\_\_

DIRECCION PROYECTO: \_\_\_\_\_

DESTINO DEL FINANCIAMIENTO: MAQUINARIA Y EQUIPO  HERRAMIENTA Y ACCESORIOS

OTRO: \_\_\_\_\_

TIPO DE GARANTIA: H  P  F

MONTO SOLICITADO: Q. \_\_\_\_\_ PLAZO SOLICITADO \_\_\_\_\_ MESES

CUOTA NIVELADA: Q. \_\_\_\_\_ PERIODO DE GRACIA: \_\_\_\_\_

PROGRAMA: \_\_\_\_\_ RESPONSABLE: \_\_\_\_\_



DETALLE DE GASTOS

	Gastos Actuales	Gastos Proyectados
Sueldos de Ventas	Q. _____	Q. _____
Alquileres	Q. _____	Q. _____
Luz y Agua	Q. _____	Q. _____
Teléfono y Correo	Q. _____	Q. _____
Papelería y útiles	Q. _____	Q. _____
Mantenimiento	Q. _____	Q. _____
Publicidad	Q. _____	Q. _____
Transporte	Q. _____	Q. _____
Depreciaciones	Q. _____	Q. _____
Provisiones Sociales	Q. _____	Q. _____
Otros:	Q. _____	Q. _____
_____	Q. _____	Q. _____
Sub-total.	Q. _____	Q. _____
Sueldo Administración	Q. _____	Q. _____
Gastos personales	Q. _____	Q. _____
Intereses	Q. _____	Q. _____
TOTAL DE GASTOS	Q. _____	Q. _____

FAPE

## ANALISIS DE PROYECTO

MICROEMPRESARIO \_\_\_\_\_ CÓDIGO \_\_\_\_\_

ASESOR \_\_\_\_\_ FECHA \_\_\_\_\_

**1.- CAPACIDAD DE PRODUCCION:**

Descripción	Cantidad	Actual	Cantidad	Proyecto	%

**2.- COSTO DE PRODUCCION:**

	Actual	Proyectado	%
Materia prima: ( _____ )			
Mano de obra: ( _____ )			
Gastos Grales. ( _____ )			
Gastos Person. ( _____ )			
Totales :			

**3.- CAPACIDAD DE PAGO:**

	Actual	%	Proyectado	%
Ingreso Bruto:				
Utilidad Líquida:				

**4.- CAPACIDAD INSTALADA:**

	P R O D U C C I O N		
	Actual	Proyectada	%
Maquinaria actual			
Maquinaria proyectada			

OBSERVACIONES: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_



ESTADO DE PERDIDAS Y GANANCIAS

MENSUAL: \_\_\_\_\_ OTRO: \_\_\_\_\_

	PROMEDIO ACTUAL	PROYECTADO CON FINANCIAMIENTO
1.- VENTAS	Q. _____	Q. _____
(-) <u>COSTO DE PRODUCCION:</u>		
* Materia Prima	Q. _____	Q. _____
* Mano de Obra	Q. _____	Q. _____
2.- GANANCIA BRUTA EN VTAS.	Q. _____	Q. _____
3.- (-) <u>GASTOS GENERALES:</u>		
* Sueldo de Ventas	Q. _____	Q. _____
* Alquileres	Q. _____	Q. _____
* Luz y Agua	Q. _____	Q. _____
* Telefono y Correo	Q. _____	Q. _____
* Papeleria y útiles	Q. _____	Q. _____
* Mantenciones	Q. _____	Q. _____
* Publicidad	Q. _____	Q. _____
* Transporte	Q. _____	Q. _____
* Depreciación	Q. _____	Q. _____
* Prestaciones Sociales	Q. _____	Q. _____
* Otros	Q. _____	Q. _____
(-) <u>GASTOS ADMINISTRATIVOS</u>	Q. _____	Q. _____
* Sueldo de Administración	Q. _____	Q. _____
* Gastos Personales	Q. _____	Q. _____
4.- GANANCIA EN OPERACION	Q. _____	Q. _____
(-) <u>GASTOS FINANCIEROS</u>		
* Intereses	Q. _____	Q. _____
* Impuestos	Q. _____	Q. _____
5.- <u>UTILIDAD LIQUIDA:</u>	Q. _____	Q. _____
CUOTA DE CAPITAL	Q. _____	Q. _____
<u>PUNTO DE EQUILIBRIO O</u> <u>VENTAS MINIMAS A CUBRIR:</u>	Q. _____	Q. _____

LLEVA CONTROLES SI \_\_\_\_\_ NO \_\_\_\_\_

NOMBRE DEL MICROEMPRESARIO \_\_\_\_\_  
 NOMBRE DEL ASESOR \_\_\_\_\_

No. \_\_\_\_\_

FLUJO DE CAJA PROYECTADO A UN AÑO  
 (Cifras en Quetzales)

CONCEPTO	1er. MES	1er. SEMESTRE	2do. SEMESTRE
<b>INGRESOS</b>			
Ventas			
Otros Ingresos			
Saldo de Caja de Inicio			
<b>DISPONIBILIDAD</b>			
<b>EGRESOS:</b>			
Salarios			
Maquinaria y Equipo			
Dep. Maquinaria y Equipo			
Materia Prima			
Mantenimiento			
Materiales			
Serv. (agua, luz, etc)			
Alquileres			
Transporte			
Papelería			
Gastos Personales			
Impuestos			
Intereses			
Cuota Crédito			
Otros Egresos			
<b>SALDO DE CAJA</b>			

ESTADO DE PERDIDAS Y GARANCIAS PROYECTADO A UN AÑO		
<b>VENTAS</b>		
- GASTOS DE PRODUCCION		
-Materia Prima		
-Mano de Obra		
- GASTOS		
-Sueldos		
-Alquileres		
-Servicios (agua, luz, etc)		
-Mantenimiento		
-Transporte		
-Papelería		
-Gastos Personales		
-Interes		
-Impuestos		
-Otros Gastos		
<b>UTILIDAD PERDIDA</b>		

---

# FUNDAMIX

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**ESTADO DE RESULTADOS**  
**COMPARATIVO, ACTUAL Y PROYECTADO A 1 AÑO PLAZO**

	MES ACTUAL	PROMEDIO MENS. PROY. A 1 AÑO	VARIACION EN CUETZALES	PORCENTAJE
<b>COSTOS</b>				
<b>COSTOS DE PRODUCCION</b>				
- MATERIAS PRIMAS				
- MANO DE OBR.				
<b>COSTOS</b>				
<b>COSTOS DE PRODUCCION</b>				
- ALQUIL				
- AGUIERES				
- SERVICIOS (GAS, LUZ, AGUA)				
- INTERESES				
- TRANSPORTE				
- REPAREL				
- COSTOS FINANCIEROS				
- COSTO CREDITO				
- OTROS GASTOS				
<b>UTILIDAD DEL MES</b>				

**OBSERVACIONES**

ESTUDIO SOCIECONOMICO

NOMBRE	PARENTESCO	EDAD	TRABAJA	SUELDO	AFOORTE	GASTOS FAMILIARES
						Alimentación: _____ Q. Vestuario: _____ Educación: _____ Vivienda: _____ Medicinas: _____ Transporte: _____ Energía Eléctrica: _____ Agua: _____ Extracción: _____ Teléfono: _____ Otros gastos: _____ TOTAL: Q. _____ Observaciones: _____ _____ _____ _____



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**FUNDACION GUATEMALA**

**FUNDAGUAT**

---

Fecha \_\_\_\_\_

Nombre Asesor: \_\_\_\_\_ N° \_\_\_\_\_

Código Micro \_\_\_\_\_ Nombre: \_\_\_\_\_

Dirección: \_\_\_\_\_

Actividad: \_\_\_\_\_ Tiempo de establecido: \_\_\_\_\_

Activo: \_\_\_\_\_ Activo Circulante: \_\_\_\_\_ Pasivo: \* \_\_\_\_\_

\* Especificar: \_\_\_\_\_

Capital de Trabajo requerido mensualmente (materiales + mano de obra) \_\_\_\_\_

Capacidad Instalada: \_\_\_\_\_

Estado de las máquinas: \_\_\_\_\_

que produce: \_\_\_\_\_

Nº Empleados: \_\_\_\_\_ Relación Sueldo/Empleo: \_\_\_\_\_

Incluye al propietario: SI  No

	<u>Actual</u>	<u>Proyectado</u>	<u>Incremento</u> (%)
--	---------------	-------------------	--------------------------

Ventas mes

Mano de Obra mes

Materiales mes

Gastos Generales mes

Utilidad mes

Utilidad/Ventas

Monto Solicitado: Q. \_\_\_\_\_ Plazo: \_\_\_\_\_ Cuota: \_\_\_\_\_

Destino: (Especificar) \_\_\_\_\_

Flador: \_\_\_\_\_ Sueldo Fijo  Propietario

Capacidad de Pago

<u>Actual</u>	<u>Proyectado</u>
Utilidad Q. _____	Utilidad Q. _____
Sueldo Q. _____	Sueldo Q. _____
Ingresos Totales Q. _____	Ingresos Totales Q. _____

Relación Cuota/Ingresos

Utilidad Proyectada-Cuota = \_\_\_\_\_ (Tiene que ser mayor que la utilidad actual)

Justificación del Crédito \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Resolución

Aprobado \_\_\_\_\_ Fecha: \_\_\_\_\_ Denegado \_\_\_\_\_  
\_\_\_\_\_

Monto Q. \_\_\_\_\_ Plazo \_\_\_\_\_  
Cuota Q. \_\_\_\_\_ Destino: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Documentos de expediente de Microempresario

- Solicitud de Crédito
- Identificación de Microempresario
- Diagnóstico
- Proyección Financiera y Flujo de Fondos
- Plan de Acción e Inversión
- 3 Fotocopias de Cédula del Deudor
- 3 Fotocopias de Cédula del Codeudor
- Constancia de Ingresos del Codeudor, Original y 2 copias
- Factura Proforma, original y 2 copias
- Otros documentos

Nombre: \_\_\_\_\_ Código \_\_\_\_\_  
Asesor: \_\_\_\_\_ Nº \_\_\_\_\_

Programa de trabajo de la semana comprendida

del \_\_\_\_ al \_\_\_\_ de \_\_\_\_\_ de 1988

Asesor \_\_\_\_\_ # \_\_\_\_\_

o7

DIAS	M A Ñ A N A		T A R D E	
	O F I C I N A	C A M P O	O F I C I N A	C A M P O
LUNES				
MARTES				
MIERDOLES				
JUEVES				
VIERNES				

\_\_\_\_\_  
F i r m a





NOMBRE DEL MICROEMPRESARIO \_\_\_\_\_

NOMBRE DEL ASESOR \_\_\_\_\_

FLUJO DE CAJA PROYECTADO A UN AÑO  
(Cifras en Quetzales)

CONCEPTO	MONTO PRIMER SEMESTRE	MONTO SEGUNDO SEMESTRE
<u>INGRESOS</u>	_____	_____
Ventas		
Otros Ingresos		
Saldo de Caja al Inicio		
<u>EGRESOS</u>	_____	_____
Salarios		
Sueldos		
Maquinaria y Equipo		
Materia Prima		
Servicios (agua, luz, etc.)		
Alquileres		
Transporte		
Popelería		
Gastos Personales		
Impuestos		
Intereses		
Cuota Crédito		
Otros Egresos		
SALDO DE CAJA	_____	_____

ESTADO DE PERDIDAS Y GANANCIAS  
PROYECTADO A UN AÑO  
(Cifras en Quetzales)

VENTAS

- GASTOS DE PRODUCCION

- . Materias Primas
- . Mano de Obra

- GASTOS

- . Sueldos
- . Alquileres
- . Servicios (agua, Luz, etc.)
- . Mantenimiento
- . Transporte
- . Popelería
- . Gastos Personales
- . Intereses
- . Impuestos
- . Otros Gastos

UTILIDAD PERDIDA

OBSERVACIONES: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

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**ASOCIACION PARA EL  
DESARROLLO COMUNITARIO**

**ADESCO**

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ASOCIACION PARA EL DESARROLLO COMUNITARIO -ADESCO-

Nombre del Microempresario: \_\_\_\_\_

Dirección: \_\_\_\_\_

Supervisión No. \_\_\_\_\_

Códigos No. \_\_\_\_\_

Actividad: \_\_\_\_\_

Solución a Problemas: DESCRIPCION	Recursos Necesarios Q.	Fechas de Cumplimiento	Monto Aprobado Q.		
			Cuota Nivelada Q.	Saldo Cuenta Corriente Q.	Pagos Efectuados No.
COMPRAS :					
PRODUCCION:			Empleos Generados:		
VENTAS					
COPIACIONES, INFRAESTRUCTURA:			AUMENTO DE PRODUCCION: _____ :		
			AUMENTO DE INGRESOS: _____ :		
OTROS			Observaciones:		

Vo.Bo. \_\_\_\_\_

SUPERVISOR: \_\_\_\_\_

FECHA: \_\_\_\_\_

NOMBRE DEL MICROEMPRESARIO: \_\_\_\_\_

NOMBRE DEL ASESOR: \_\_\_\_\_

**FLUJO DE CAJA PROYECTADO A UN AÑO**

(Cifras en Quetzales)

CONCEPTO	MONTO PRIMER SEMESTRE			MONTO SEGUNDO SEMESTRE		
<b>INGRESOS</b>						
Ventas	Q.			Q.		
Otros Ingresos						
Saldo de Caja al Inicio						
<b>EGRESOS</b>						
Salarios						
Sueldos						
Maquinaria y Equipo						
Materia Prima						
Materiales						
Servicios (agua, luz, etc.)						
Alquileres						
Transporte						
Papelería						
Gastos Personales						
Impuestos						
Intereses						
Cuota Crédito						
Otros Egresos						
<b>SALDO DE CAJA</b>	Q.			Q.		

**ESTADO DE PERDIDAS Y GANANCIAS**

PROYECTADO A UN AÑO

(Cifras en Quetzales)

<b>VENTAS</b>						
<b>GASTOS DE PRODUCCION</b>						Q.
.Materias primas	Q.					
.Mano de Obra				Q.		
<b>GASTOS</b>						
.Sueldos						
.Alquileres						
.Servicios (agua, luz, etc.)						
.Mantenimiento						
.Transporte						
.Papelería						
.Gastos Personales						
.Intereses						
.Impuestos						
.Otros Gastos						
	Q.			Q.		Q.
<b>UTILIDAD PERDIDA</b>						

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# APPENDIX D

## SIMME FORMS

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# SOLICITUD DE CREDITO

ME-01-00

## PROGRAMA NACIONAL DE MICROEMPRESAS URBANAS "SIMME"

No. de la O. N. G.	Código de Microempresario	Ej. de Asesor	No. de Préstamo

### DATOS DEL SOLICITANTE

Nombre Completo		
Dirección		Zona <input style="width: 40px;" type="text"/>
Municipio	Departamento	Teléfono
Cédula Orden No.	Registro	Extendida en
Nacionalidad	Estado civil	Edad <input style="width: 40px;" type="text"/>
Profesión u oficio		
REFERENCIAS PERSONALES	Dirección y Teléfono	Parentesco
REFERENCIAS COMERCIALES		

### DATOS DEL CODEUDOR

Nombre Completo		
Dirección		Zona <input style="width: 40px;" type="text"/>
Municipio	Departamento	Teléfono
Cédula Orden No.	Registro	Extendida en
Nacionalidad	Estado civil	Edad <input style="width: 40px;" type="text"/>
Lugar donde trabaja	Teléfono	
Dirección	Zona <input style="width: 40px;" type="text"/>	
Profesión u oficio	Sueldo Q.	
Cargo que ocupa	Otros ingresos	
Especifique		
REFERENCIAS PERSONALES	Dirección y Teléfono	Parentesco
REFERENCIAS COMERCIALES		

### CRITERIOS DE EVALUACION

No. de trabajadores	Activo total Q.
Actividad productiva	Monto de crédito Q.
Tiempo de contratación	Destino de crédito

### DATOS DEL PRÉSTAMO

Monto Q.	En letras	
Plazo	Periodo de gracia	Destino
Descripción de la garantía		
Monetario Q.	Ahorro Q.	

Guatemala

Declaro que los datos proporcionados son ciertos y exactos y autorizamos al Banco de los Trabajadores para que verifiquen la información proporcionada como lo considere conveniente.

Firma Solicitante

Firma Codeudor

**1) Especificación del destino del crédito y la fecha de inversión de los recursos solicitados.**

Destino	Monto a invertir	Fecha en que se hará la inversión

2) Flujo de caja proyectado a un año, tomando en consideración el recurso crediticio según formulario que se adjunta.

3) Estado de pérdidas y ganancias proyectado a un año tomando en consideración el recurso crediticio, según formulario que se adjunta.

4) Opinión del asesor empresarial:

Capacidad de pago mensual Q. \_\_\_\_\_

¿Debe concederse el crédito? SI \_\_\_\_\_ NO \_\_\_\_\_

A) Monto propuesto \_\_\_\_\_ Plazo propuesto \_\_\_\_\_

Forma de pago \_\_\_\_\_ Período de gracia \_\_\_\_\_

Tipo de garantía \_\_\_\_\_

Forma de entrega de los desembolsos \_\_\_\_\_

Firma Asesor

**PARA USO EXCLUSIVO DEL COMITE**

Aprobado       Aplazado       Denegado

**Condiciones**

Monto Q.                      Plazo                      Período de gracia

Forma de pago

Garantía

Forma de entrega de los desembolsos

\_\_\_\_\_  
Firma Representante Banco de los Trabajadores

\_\_\_\_\_  
Firma Representante G. M. C.

\_\_\_\_\_  
Firma Representante Secretaría Técnica

**PARA USO EXCLUSIVO DEL BANCO**

Código de plazo                      Forma de entrega                      Forma de cobro

Forma de pago                      Código comisión                      Código cancelación

Fecha de inicio                      Fecha de vencimiento

Tasa de interés                      Otros descuentos

Valor de avalúo

# PROGRAMA NACIONAL DE MICROEMPRESAS URBANAS "SIMME"

Nombre de la ONG..... Código  
 Nombre asesor: ..... Código  
 Lugar y fecha ..... / ..... / .....  
 Mes AÑo  
**FORMULARIO DE IDENTIFICACION DE MICROEMPRESARIOS** No. ....

Nombre propietario(a) .....	Teléfono.....
Dirección personal .....	Teléfono.....
Profesión u oficio .....	Edad .....
Sexo: (1) Masc. (2) Fem.	
Nivel educativo: (1) Primaria (2) Secundaria (3) Universitaria (4) Otros estudios	
Estado civil: (1) Soltero(a) (2) Casado(a) (3) Viudo(a)	

Nombre de la microempresa .....	Zona .....
Dirección .....	Teléfono.....
Colonia .....	Teléfono.....
Local que ocupa: (1) Propio (2) Alquilado (3) Otro Renta Q.....	
Fecha en que inició operaciones..... / ..... / .....	
Periodo de cierre o interrupción de actividades .....	
Propiedad del negocio: (1) Total (2) Parcial Cuánto Q.....	
Activo total microempresa: (1) Q. 1 a 5,000 (2) Q. 5,001 a 10,000 (3) más de 10,000.	
Tiene crédito (1) Institucional (2) Particular (3) Ninguno Monto Q.....	

Actividad: (3) Manufacturera o Artesanal (9) De Servicios

Detalle la Actividad	Tipo de Producto/Servicio	Código
.....	.....	.....
.....	.....	.....

Ocupación de Personal: Cuántos familiares .....	Cuántos permanentes .....
Total de trabajadores .....	Cuántos no familiares .....
Cuántos no permanentes .....	
Aclaraciones: .....	
Especificar tipo de maquinaria que usa: Modelo y marca: .....	
(1) Automática (2) Semiautomática (3) Manual	

Le interesan el programa (Si) (No) ¿Por qué? .....		
Fecha de próxima visita .....	Cédula No. ....	Reg. ....
Observaciones: .....		
.....		
.....		
.....		
Firma Asesor		Firma Microempresario

ESPACIO PARA USO INTERNO	
Código de actividad:	Fecha de aprobación
Vo. Ho. Supervisor:	
Observaciones:	
.....	

## PROGRAMA NACIONAL DE MICROEMPRESAS URBANAS "SIMME"

CODIGO MICROEMPRESARIO

Código ONG	Código Asesor	Fecha	No.
No. Identificación		Código Microempresario	Código del Banco

**I. COMPRAS:**

- 1) ¿Qué materiales utiliza? .....
- 2) ¿En qué lugares compra? .....
- 3) ¿Por qué Ud. compra allí y no en otro lugar? .....
- 4) ¿Se le dificulta conseguir sus materiales? (SI) (NO)  
Explique: .....
- 5) Cómo paga sus compras: Contado ..... Crédito.....  
Porcentaje ..... Garantías exigidas .....
- 6) Cuánto compra (promedio) Semanal Q. .... Quincenal Q. ....  
Mensual Q. .... Diario Q. ....

**II. PRODUCCION:**

- 1) ¿Qué maquinaria y herramientas usa? .....
- 2) ¿Están buenas las máquinas y herramientas? (SI) (NO)  
Explique: .....
- 3) ¿Sabe cuánto tiene que producir? (SI) (NO)  
¿Por qué? .....
- 4) ¿El lugar de trabajo es adecuado? (SI) (NO)  
Explique: .....
- 5) ¿Tiene problemas con la calidad de los productos o servicios? (SI) (NO)  
Explique por qué .....  
Porcentaje % .....

**III. VENTAS:**

- 1) ¿Qué productos vende/qué servicios presta? .....
- 2) ¿Quiénes son sus clientes? .....
- 3) ¿Busca nuevos clientes? (SI) (NO) ¿Por qué y cómo? .....
- 4) Vende al contado ..... Crédito ..... Plazo ..... Garantía .....
- 5) ¿Conoce quienes hacen su mismo producto o servicio? (SI) (NO)  
Explique: .....

**IV. PERSONAL:**

1) ¿Cuántos empleados hay?.....  
 hombres ..... Familiares .....  
 mujeres ..... No familiares .....  
 menores ..... De tiempo completo .....  
 De medio tiempo .....  
 Por horas .....  
 Por trato .....

2) ¿Cómo consigue el personal? .....

3) ¿Cómo contrata y despide al trabajador? .....

4) ¿Explica y/o enseña algo a los empleados? (SI) (NO)  
 Explique: .....

5) ¿Con qué frecuencia cambia a sus trabajadores? .....

**V. CONTABILIDAD:**

1) Registra lo que compra y/o lo que vende? (SI) (NO)  
 Explique: .....

2) ¿Qué dificultades tiene? .....

3) ¿Cómo calcula los costos? .....

Bien o servicio a producir	Cantidad a producir	Costos materia prima mano de obra	Gastos Generales y personales	Desgaste de maquinaria, muebles	Total de costos y gastos	Precio de venta	Diferencia		
							(+)	(-)	
<b>TOTALES</b>									

# VENTAS, COSTOS Y UTILIDADES

## I. COSTEO POR TOTAL PRODUCCION

		Nombre Producto:	Producto 1	Producto 2	Producto 3	TOTAL
	(1)	Precio Venta				
	(2)	Cantidad Vendida + día + semana + mes				
(1) + (2)	(3)	Ventas Totales				
menos	(4)	Costo Mano Obra				
		Costo Materiales a) b) c)				
menos	(5)	Total Materiales				
(4) + (5)	(6)	SUB-TOTAL Costos				
(3) - (6)	(7)	CONTRIBUCION				
	(7A)	CONTRIBUCION TOTAL POR MES (día + 25, ó sem. + 4)				

## II. COSTEO UNITARIO (1 unidad)

	(8)	Precio Venta				
menos	(9)	Costo mano obra				
		Costo Materiales a) b) c)				
menos	(10)	Total Materiales				
(9) + (10)	(11)	Sub-total Costos				
(8) - (11)	(12)	CONTRIBUCION por UNIDAD DE PRODUCCION				
	(13)	Cantidad vendida - día + semana + mes				
(12) + (13)	(14)	CONTRIBUCION				
	(14A)	CONTRIBUCION TOTAL POR MES (día + 25, ó sem. + 4)				

## III. GASTOS GENERALES

				MENSUAL
más:	(15)	Alquiler Local		
	(16)	Transporte		
	(17)	Luz		
	(18)	Teléfono		
	(19)	Mantenimiento		
	(20)	Desgaste Máquina		
	(21)	Otros Gastos:		
	(22)	SUB-TOTAL		
	(23)	Interés Préstamos		
	(24)	Gastos Personales o Sueldo Empresarial		
	(25)	SUB-TOTAL		
(22) + (25)	(26)	TOTAL GASTOS		
	(27)	TOTAL GASTOS POR MES		

## IV. UTILIDADES

7A) - (27) } (28)	UTILIDAD POR MES	
(14A) - (27) }	(Contribución total por mes menos gastos total por mes)	

## BALANCE GENERAL

Al \_\_\_\_\_

### ACTIVO

### PASIVO

#### CIRCULANTE:

Caja y Bancos	Q. _____	Cuentas por Pagar	Q. _____
Cuentas por Cobrar	Q. _____	Proveedores	Q. _____
Materia Prima	Q. _____	Otros	Q. _____
Productos en Proceso	Q. _____		
Productos Terminados	Q. _____		

SUB-TOTAL

SUB-TOTAL

#### FIJO:

Maquinaria y Equipo	Q. _____	Préstamos Hipotecarios	Q. _____
Herramientas	Q. _____	Otros	Q. _____
Mobiliario	Q. _____		
Vehículos	Q. _____		
Casas o Terrenos	Q. _____		
Otros	Q. _____		
	Q. _____		

SUB-TOTAL

SUB-TOTAL

PASIVO Q. \_\_\_\_\_

PATRIMONIO Q. \_\_\_\_\_

ACTIVO

PASIVO + PATRIMONIO Q. \_\_\_\_\_

ANOTACIONES: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_



**PROGRAMA NACIONAL DE MICROEMPRESAS URBANAS "Simme"**

ME-03-88

GUIA PARA PLAN DE ACCION E INVERSION

CODIGO DE ASESOR

CODIGO DE MICROEMPRESARIO

Nombre de la ONG

DIAGNOSTICO POR AREAS	SOLUCION A PROBLEMAS	OBJETIVOS Y METAS A ALCANZAR	RECURSOS NECESARIOS AVALADOS EN Q.	FECHAS DE CUMPLIMIENTO DE OBJETIVOS
<u>Compras</u>				
<u>Producción</u>				
<u>Ventas</u>				

PROGRAMA NACIONAL DE MICROEMPRESAS URBANAS "Simme"

GUIA PARA PLAN DE ACCION E INVERSION

DIAGNOSTICO POR AREAS	SOLUCION A PROBLEMAS	OBJETIVOS Y METAS A ALCANZAR	RECURSOS NECESARIOS AVALADOS EN Q.	FECHAS DE CUMPLIMIENTO DE OBJETIVOS
<u>Personal</u>				
<u>Contabilidad</u>				
<u>Otros</u>				

**RESPONSABLES:**

**MICROEMPRESARIO**

\_\_\_\_\_

**ASESOR**

\_\_\_\_\_

**Vo. Bo.**

**Supervisor**

\_\_\_\_\_

**TOTAL DE RECURSOS NECESARIOS**

**Q. \_\_\_\_\_**

**TOTAL de tiempo asignado para su realización**

**Meses: \_\_\_\_\_ Dias: \_\_\_\_\_**

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# APPENDIX E

## NGO ORGANIZATIONAL HEALTH CHART

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**APPENDIX E**  
**NGO ORGANIZATIONAL HEALTH CHART**

Questions concerning organizational health of each NGO (- means no answer or question not asked)	ADESCO	FAPE	FUNDA-GUATEMALA	FUNDEMIX	FUNDESEM	MICROS
Does the administration feel 10 microenterprises/asesor/month is too high? POSSIBLE?	POSSIBLE	TOO HIGH	POSSIBLE	POSSIBLE	TOO HIGH	TOO HIGH
Do asesores feel 10 microenterprises/asesor/month is too high? POSSIBLE?	TOO HIGH	TOO HIGH	TOO HIGH	TOO HIGH	TOO HIGH	TOO HIGH
Have asesores been threatened with being fired if they don't improve their number of approved microenterprise loans?	-	YES (1 was changed from asesor to secretary)	YES	YES (2 were fired)	YES	NO
How does administration characterize communication between it and asesores?	GOOD	GOOD	GOOD	GOOD	POOR	EXCELLENT
How do asesores characterize communication between them and administration?	POOR	POOR	WAS POOR; GETTING BETTER	POOR	POOR	EXCELLENT
Do asesores feel their suggestions are listened to and acted on by the administration?	NO	NO	NO	NO	NO	YES
How does administration act towards its asesores (our opinion)?	BENEVOLENT AUTOCRATIC	AUTOCRATIC	BENEVOLENT AUTOCRATIC	AUTOCRATIC	AUTOCRATIC	DEMOCRATIC

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Is there competition among asesores within each NGO? (according to them)	NO (Because they are all close to their 60 microenterprises)	YES	YES	YES	YES	NO
Is there a good feeling among asesores? Does the group work together? (our opinion)	YES	NO	YES	YES	NO	YES
Is there competition with other other NGOs for microenterprises in the same zone	--	ADESCO (Zone 7); many NGOs (Zone 19)	--	ADESCO FAPE HOGARY DESARROLLO (Zone 5)	--	--
Will saturation be a problem in their zones in the future?	YES	YES	--	YES (It is now)	YES (It is now)	YES
How many hours do asesores work/week on the average? (their estimate)	85	60-65	--	80	70-80	66
How many days/week do asesores work? (their estimate)	6	6	6	6	6	6
Are work-related transport expenses paid by the NGO to the asesores?	NO	NO	NO	NO	NO	NO

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Out of pocket asesor transport expenses/month	<u>CAR</u> Q 90 <u>MOTORCYCLE</u> Q 40 <u>BUS</u> Q 25-37.5	<u>CAR</u> Q 50-75 <u>BUS</u> Q 37.5	-	<u>CAR</u> Q 120 <u>BUS</u> Q 40	<u>CAR</u> Q 125 <u>BUS</u> Q 37.50	<u>CAR</u> Q 90 <u>BUS</u> Q 32
Typewriters provided by NGO?	NO	2	NO	NO	NO	6 (3 work)
Calculators provided by NGO?	1 for each 2 asesores	YES, for all asesores	NO	-	NO	NO
SIMME forms run out periodically?	YES	YES	YES	YES	YES	YES
Periodic problems with shortage of other work materials (mentioned to us by asesores)	YES	YES	YES	YES	YES	YES
Follow-up within 1 month of loan disbursement to ensure spending of funds according to work plan?	YES (supervisor)	NO	NO	YES	YES	YES

**APPENDIX E**

**NGO ORGANIZATIONAL HEALTH CHART**

<b>Questions concerning organizational health of each NGO (- means no answer or question not asked)</b>	<b>ADESCO</b>	<b>FAPE</b>	<b>FUNDA- GUATEMALA</b>	<b>FUNDEMIX</b>	<b>FUNDESEM</b>	<b>MICROS</b>
Follow-up by asesores after first visit to microenterprise after loan disbursement to offer technical assistance?	NO	NO	NO	NO	NO	YES (average 3 visits/ month)
Are APA groups successful? (according to asesores)	YES	POOR RESULTS	MIXED RESULTS	MIXED RESULTS	NO	NO
Were the INTECAP training courses helpful? (according to asesores)	NO	NO	NO	NC	NO	NO
Do asesores want a sector study by business activity of microenterprises?	YES	YES	YES	YES	-	YES
Do asesores feel underpaid?	YES	YES	YES	YES	YES	YES
Asesor trial period salanes month?	Q 800	Q 750	-	-	-	-
Do social workers feel underpaid?	YES	YES	YES	YES	YES	YES

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# APPENDIX F

## LIST OF MEETINGS

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## **LIST OF MEETINGS**

**In order to accomplish a thorough assessment of the SIMME project, interviews and meetings were held with project participants, outside funding agencies and other institutions working with the microentrepreneurial sector, as follows:**

- Lic. Roberto Carpio Nicolle, Vice President of the Republic of Guatemala
- Lic. Mario Carpio Nicolle, U.N. Consultant and Representative of the Vice Presidency for the SIMME project
- Lic. Fernando River, Technical Secretary of SIMME
- Lic. Osmundo Garcia-Araujo, Executive Coordinator of ADESCO
- Lic. Felix Rene Guerra, Director of ADESCO for the SIMME project
- Lic. Mauricio Gonzalez, Executive Director of MICROS
- Lic. Enrique Hillermann, Executive director of FUNDESEM
- Licda. Herla del Carmen Santos Borrayo, Executive Director of FUNDEMIX
- Licda. Luisa Maria Molina, Executive Director of FUNDAGUATEMALA
- Lic. Jorge Salguero, Assistant Director of FUNDAGUATEMALA
- Lic. Marco Antonio Flores, Acting Interim Director of FAPE
- Lic. Augusto Maltez, UNDP Consultant and Chief of the SIMME Program Committee
- Licda. Ana Ligia de Sandoval, Chief of the SIMME Financial mediation Committee
- Lic. Edgar Lafuente, member of the SIMME Financial Mediation Committee
- Licda. Rosa Maria Messen, SIMME Program Liaison
- Licda. Ruth de Flores, chief of the SIMME Communication Committee
- All 6 NGO Supervisors
- All 60 NGO Asesores
- All 6 NGO Social Workers
- Licda. Laura Lindskog de Duisberg, Microenterprise Specialist, Private Sector Office, USAID/Guatemala
- Lic. Arnulfo Coto, private Sector Office, USAIS/Guatemala
- Arq. Mario Hugo Rosal, Director of INTECAP

**Lic. Adrian Cifuentes, Acting Director of the SIMME Funding Commission (Fideicomiso), Banco de los Trabajadores de Guatemala (BANTRAB)**

**Licda. Haydee de Cano, Director of Accounts Receivable, Banco de los Trabajadores de Guatemala**

**Lic. Hugo Rios, Sectoral Specialist, InterAmerican Development Bank**

**Licda. Katica Cekalovic, Adjunct Resident Representative, United Nations Development Program (UNDP)**

**Licda. Mircha Olivares, Representative for Guatemala, Accion International/AITEC**

**Lic. Edgar Ramiro Bucaro, Director, Genesis Empresarial**

**Lic. Jorge Bolanos, director, Empresarios Juveniles de Guatemala**

**Lic. Guillermo Higueiros, Asesor, Genesis Empresarial**

**44 microentrepreneur SIMME loan recipients**

**5 women MEs, non-SIMME loan recipients, used as a control group**

**1 APA group comprised of 10 SIMME loan recipients and 3 non-SIMME affiliated microentrepreneurs**