PD-ABB-375
67389

A.I.D. EVALUATION SUMMARY - PART I

1. BEFORE FILLING OUT THIS FORM, READ THE ATTACHED INSTRUCTIONS
2. USE LETTER QUALITY TYPE, NOT "DOT MATRIX" TYPE.

IDENTIFICATION DATA

A. Reporting A.I.D. Unit:
Mission or AID/W Office USAID/HONDURAS
(ES# FY90-5)

B. Was Evaluation Scheduled In Current FY Annual Evaluation Plan?
Yes [X] Slipped [ ] Ad Hoc [ ]
Evaluation Plan Submission Date: FY 90 Q 3

C. Evaluation Timing
Interim [ ] Final [X] Ex Post [ ] Other [ ]

D. Activity or Activities Evaluated (List the following information for project(s) or program(s) evaluated; if not applicable, list title and date of the evaluation report.)

Project No.	Project /Program Title	First PROAG or Equivalent (FY)	Most Recent PACD (Mo/Yr)	Planned LOP Cost (000)	Amount Obligated to Date (000)
522-0266	FOPRIDEH Institutional Strengthening Project	3/28/85	3/31/90	500	500
522-ESF-0280	PVO Federation Assistance Project (FOPRIDEH)	3/28/85	12/31/91	5,000	5,000

ACTIONS

E. Action Decisions Approved By Mission or AID/W Office Director

Action(s) Required	Name of Officer Responsible for Action	Date Action to be Completed
This is a final evaluation report. The purpose of the report is to provide recommendations that will help FOPRIDEH implement its program as AID assistance terminates. AID will meet with FOPRIDEH to discuss the recommendations in general. It will be left completely up to FOPRIDEH, without AID involvement, to determine the specific actions required on the recommendations.	Kevin Sanderson	July 31, 1990

(Attach extra sheet if necessary)

APPROVALS

F. Date Of Mission Or AID/W Office Review Of Evaluation: (Month) (Day) (Year)

G. Approvals of Evaluation Summary And Action Decisions:

	Project/Program Officer	Representative of Borrower/Grantee	Evaluation Officer	Mission or AID/W Office Director
Name (Typed)	Kevin Sanderson		Donald Soules DS Carmen Zambrana CZ	John Sanbrailo
Signature	Kevin Sanderson		Donald Soules	John Sanbrailo
Date	7/26/90		7/27/90	

ABSTRACT

H. Evaluation Abstract (Do not exceed the space provided)

USAID/Honduras authorized two grants to the Federation of Private Development Organizations (PDOs) of Honduras (FOPRIDEH) to help it become a fully functioning organization able to provide training and technical assistance to its member groups, and to fund subprojects initiated by member and nonmember PDOs. This final evaluation was conducted in early 1990 to: a) determine the extent to which FOPRIDEH will be able to generate additional sources of income to finance its operations after the AID grants terminate; b) determine the impact of FOPRIDEH's subprojects and how the subproject evaluation system can be improved; c) determine the impact of the training and technical assistance provided by FOPRIDEH to the PVO community and how such training and technical assistance can be improved in the future; d) determine the adequacy of the terms and procedures of FOPRIDEH's loan program; and e) provide a general assessment of whether FOPRIDEH has attained the goal, purpose, and outputs of the Projects.

Major findings and conclusions are: 1) Overall, FOPRIDEH has partially achieved the results expected at the end of the Project. It is a fully staffed, equipped and functioning organization, able to fund development projects and provide technical assistance, particularly to the smaller and weaker PVOs. It will have difficulty continuing its activities, however, because it has not given sufficient attention to its fund raising activities. 2) FOPRIDEH has received 95 financing requests for subprojects and has approved 49. It has managed these subprojects well with a minimum of mishaps. 3) It has sponsored numerous training events and has provided technical assistance to the PDOs. 4) Member PDOs say that affiliation with FOPRIDEH has created a sense of community among them that has helped to strengthen the private development sector.

Certain weaknesses remain, including: 1) Inadequate data collection by FOPRIDEH and the PDOs for evaluating the subjprojects and training and technical assistance activities funded by the Federation. 2) An inadequate management and governing structure for properly managing a loan program. 3) Incomplete record keeping in the loan program, and lack of a manual of procedures for loan applications, screening, implementation, repayment, and monitoring; 4) Insufficient efforts in the area of fund raising leaving FOPRIDEH with very little income after the funding from Project 522-ESF-0280 finishes in 1991.

Lessons Learned: 1) There are inherent conflicts of interest when federations controlled by the members, but dependent on outside financing, channel funds to its members. 2) Self-sufficiency needs to be stated clearly as a project objective from the start, and specific activities should be included in the Project which will lead to self-sufficiency. 3) Training should be concretely programmed and based on a real needs assessment defining the weaknesses of the institutions to which the training is to be directed.

COSTS

I. Evaluation Costs

1. Evaluation Team		Contract Number OR TDY Person Days	Contract Cost OR TDY Cost (U.S. $)	Source of Funds
Name	Affiliation			
M. Celina Kawas C. Neftalí Alvarenga Arthur Sist Patrick Ahern	Institute for Development Anthropology, Research Triangle Institute	PDC-5315-I-00-8101-00	$20,393	Project

2. Mission/Office Professional Staff Person-Days (Estimate)	3. Borrower/Grantee Professional Staff Person-Days (Estimate)
12	20

A.I.D. EVALUATION SUMMARY - PART II

SUMMARY

J. Summary of Evaluation Findings, Conclusions and Recommendations (Try not to exceed the three (3) pages provided)
Address the following items:

- Purpose of evaluation and methodology used
- Purpose of activity(ies) evaluated
- Findings and conclusions (relate to questions)
- Principal recommendations
- Lessons learned

Mission or Office:	Date This Summary Prepared:	Title And Date Of Full Evaluation Report:
USAID/HONDURAS	JUNE 1990	Final Evaluation of FOPRIDEH. March 1990

1. Evaluation Purpose and Methodology Used

The primary purpose of this final evaluation of FOPRIDEH's AID-funded projects was to provide recommendations that will help FOPRIDEH implement its program as AID assistance terminates. A secondary general objective was to evaluate accomplishments of the AID-funded project. The more specific objectives are stated in the evaluation abstract on Page 2 of this Evaluation Summary (ES). The general methodology used was the collection of data from relevant documents and interviews of people working for FOPRIDEH, the Federation of Private Development Organizations (PDOs), and other institutions. Each evaluator selected the specific analytical methodology suited to their individual tasks of evaluating the impacts of the funded subprojects and of the training and technical assistance program, analyzing the adequacy of FOPRIDEH's loan program, and assessing the five-year-old Federation's efforts to achieve financial self-sufficiency at expiration of the grants.

2. Purpose of Activities Evaluated

In March 1985 the USAID/Honduras Mission authorized two Operation Program Grants (OPGs) to the PDOs of Honduras (FOPRIDEH). The two OPGs have been treated as one for purposes of project reporting and management. The combined project has three components: institutional development, funding small development projects, and administrative support. Anticipated end-of-project results for the combined project are: FOPRIDEH will be a fully staffed, equipped, and functioning organization with the institutional capacity to execute its mandate; FOPRIDEH will have provided financing for an expected 40 to 50 subprojects for a total amount of L8,125,000 (US$ 4,062,500), and training and technical assistance will have been given to FOPRIDEH's affiliates, enabling the PDOs to better serve their beneficiaries. In addition, FOPRIDEH is required to comply with its fund-raising plan (which was incorporated into the grant agreement by an amendment) and report regularly on its progress toward self-sufficiency.

A midterm evaluation of FOPRIDEH took place in July 1987. The main substantive program changes made in response to recommendations in that evaluation include: making provision for doing subproject impact evaluations; including more specific training/technical assistance and fund-raising objectives and plans in the agreements; and getting permission for FOPRIDEH to use a portion of its local currency funding for loans instead of grants to PDOs in order to enable it to earn income to help finance a part of its operations.

3. Findings and Conclusions

Subproject Impact and Impact Evaluation System

FOPRIDEH carries out periodic monitoring activities, but these are not part of a monitoring and evaluation system. Consequently, the effort is diluted and knowledge about results achieved by the projects is not documented. It was therefore not possible to determine the impact of the subprojects.

Most of the PDOs conducted a baseline study, as requested by FOPRIDEH, and some have collected other information to indicate project results. There were however no clear

indicators for measuring subproject impact, and much of the data provided is merely a definition of activities carried out rather than information on indicators at the purpose and goal levels. Those PVOs which did provide measurable indicators only had an initial measurement of the indicators and it was not possible to determine if there were any changes due to the subproject.

The lack of an adequate subproject impact evaluation system is generally due to a lack of time and effort dedicated to this function both by FOPRIDEH and PVO staff. Within FOPRIDEH, the Department of Project Analysis and Follow-up (DASP) which is responsible for this area is assigned so many functions and diffuses the functions of the staff. Moreover, although the staff assigned to DASP has the necessary basic skills and experience to be trained in monitoring and evaluation, DASP has not received training or technical assistance in this field. Furthermore, the requirements for basic data collection, identification of indicators, and periodic measurements have not been sufficiently specified and explained to the recipient organizations, several of which are limited in their understanding of indicators, goals, results, baseline studies, and periodic measurements. The PDOs are apparently willing to provide all the information requested by FOPRIDEH with respect to results, but their lack of know-how about research hinders their reporting of project results.

Training and Technical Assistance

Planning for training programs improved for 1990, however, there is no planning for FOPRIDEH's technical assistance service, nor is there a monitoring or evaluation system to measure the results of the Federation's training and technical assistance.

Among the PDOs, turnover of staff who have received training has been considerable. There appears to be no mechanism that can guarantee that the person receiving the training will remain working with the relevant PDO.

The PDOs interviewed thought well of the training activities, although not many were able to specify actual results of their training, sometimes because most PDOs have participated in numerous events and could not recall them all. In other cases, the lack of results stems from an inadequate selection of participants or from resistance within the institution to apply the newly acquired knowledge. The great majority of the PDOs interviewed have strong ties to FOPRIDEH and feel a part of the organization.

FOPRIDEH has made a substantial effort in providing training and technical assistance in certain areas such as planning, project design, monitoring, and evaluation. One reason for the lack of impact of these efforts among certain PDOs is that the training is often diluted amount different participants, so that none of them acquires sufficient skills in an area. The Impact Evaluation Program contributed toward providing basic know-how in evaluation, but none of the PDOs has been able to establish an evaluation system.

Although there has been sporadic and informal interchange among some of the PDOs, a human resources bank for sharing skills among the PDOs has not yet been constituted. The time constraint facing most of the PDOs will probably limit the possibility of constituting such a service using PDO staff.

The Credit Program

FOPRIDEH does not have a formally structured and documented credit program. It does have, however, a list of projects and loan requests at different stages in the process, which can serve as a base for estimating the spontaneous demand for credit from the PDOs for the next five years.

The total of funds available for FOPRIDEH credits is L2,140,000. The actual and anticipated demand for credits in the short and medium term could quickly outstrip the availability of funds to FOPRIDEH.

The screening process for creditworthiness uses general criteria and not an objective analysis of the PDOs' management capabilities and abilities to repay loans. The program lacks a system of procedures and instructions for strict internal control of its operations, and it lacks links to FOPRIDEH's general accounting system that can appropriately consolidate it with the Federation's fiscal statements.

Differences in the ceilings on interest rates dictated by donors give rise to undesirable allocations and variations disparities in the various credit programs. This lack of standardization creates conflicts for FOPRIDEH, the PDOs, and the beneficiaries.

The donors, FOPRIDEH, the PDOs, and the beneficiaries mix, in good faith, the social-welfare aspects of the Federation and its members with the functions of the credit program.

The capitalization of the credit fund can be accomplished only by increasing the size of the fund, applying realistic interest rates, and using qualified, efficient personnel to improve the productivity of DASP and its horizontal and vertical linkages. DASP works very hard, but its staff is too small to perform the various functions it has in addition to administering the loan program.

Fund-raising and Self-Sustainability Strategies

FOPRIDEH does not have a long-range strategic program document. It does have a detailed operational plan and budget for 1990, a financial plan for the years 1990-1994, and a draft conceptual framework that has gone through many revisions.

The role of FOPRIDEH as a membership organization that supports its institutional members, and its role as a lender requiring repayment of its loans to members, are potentially in conflict; this complicates FOPRIDEH's viability as a lender attempting to generate income for other activities.

Adjustments in strategy and implementation are needed for FOPRIDEH to achieve financial self-sustainability.

4. Principal Recommendations

That the job descriptions of FOPRIDEH's staff be reviewed, particularly of those assigned to DASP. If FOPRIDEH plans to continue to fund projects, either through grants or loans, it needs to strengthen its basic capacities in monitoring and evaluation, but it is important to analyze carefully what functions FOPRIDEH will serve in this area.

That FOPRIDEH continue to survey the training needs of member organizations in order to elaborate its annual training plan. The Federation's determination to reduce the number of training events and concentrate more on specific problem-solving services to the PDOs is appropriate.

That the selection and acceptance of candidates to participate in training events, either in Honduras or abroad, be regulated to assure some results for the PDOs.

That skills still available among people in the PDOs who have participated in training be identified. The assessment should inquire about the willingness of the PDO to participate in an exchange program of technical assistance with other PDOs in order to design a human resources bank for the PDOs.

That FOPRIDEH conduct a study of its loan program to look at options, including the creation of a separate, independent financial institution to govern and manage the loan program.

That the functions and responsibilities of DASP be clearly defined and spelled out specifically to service the credit program, and that DASP be structured with the proper personnel in supervision, analysis, evaluation, control, and accounting records of projects and loans. Its specialized accounting should be compatible in methodology, actualization, and support documentation with the general accounting system of FOPRIDEH.

That the review of a loan request from a PVO be based on objective financial and management criteria in order to determine the PDO's ability to service the debt.

That a credit procedures manual be designed and published.

That the loan portfolio be enlarged and interest rates be real rates.

That FOPRIDEH produce a strategic program document and that it systematize its fund-raising activities.

That FOPRIDEH pursue a closer working relationship with the Government of Honduras and with multilateral and multinational institutions.

5. Lessons Learned

1. There are inherent conflicts of interest when federations controlled by the members, but dependent on outside financing, channel funds to its members. Member organizations often place low priority on impact evaluations, efforts to attain self-sufficiency, and other activities important for the federation's institutional development. Their immediate interest focuses on the federation as a funding mechanism. Staff time and other organizational resources are absorbed by the members to the detriment of the long-term development of the federation. Conflict of interest is even more apparent when the federation provides loans to its member organizations which may resist vigorous application of repayment schedules and interest rate policies which would make the federation's programs sustainable.

2. Self-sufficiency needs to be stated clearly as a project objective from the start, and specific activities should be included in the Project which will lead to self-sufficiency. Likewise, staff members must be assigned and held responsible for fund-raising and other activities to attain self-sufficiency.

3. Training should be concretely programmed and based on a real needs assessment defining the weaknesses of the institutions to which the training is to be directed. The provision of training and technical assistance to PVOs through a broad open-ended grant to a PVO federation which allows the PVOs to decide on the kind of training needed is not necessarily an efficient way to train PVO staff members to better serve their beneficiaries. While the PVOs enjoy the freedom of choosing the training courses, the training is often used as a reward for staff rather then a resource to improve staff skills, or employees may be trained in areas unrelated to their functions within an organization.

ATTACHMENTS

K. Attachments (List attachments submitted with this Evaluation Summary; always attach copy of full evaluation report, even if one was submitted earlier; attach studies, surveys, etc., from "on-going" evaluation, if relevant to the evaluation report.)

Attachment A: Outline of Basic Project Identification Data
Attachment B: Evaluation Scope of Work
Attachment C: Complete list of recommendations
Attachment D: Evaluation report titled Final Evaluation of FOPRIDEH. March 1990.

COMMENTS

L. Comments By Mission, AID/W Office and Borrower/Grantee On Full Report

Mission felt that the evaluation report in general was of good quality. The sections on subproject impact, training and technical assistance, and self sufficiency were of excellent quality.

ATTACHMENT A

OUTLINE OF BASIC PROJECT IDENTIFICATION

1. Country: Honduras

2. Project Titles: FOPRIDEH Institutional Strengthening Project
   PVO Federation Assistance Project (FOPRIDEH)

3. Project Numbers: 522-0266
   522-ESF-0280

4. Project Dates:

   a. First Project Agreement: March 28, 1985
   b. Final Obligation Date: FY86
   c. Most recent Project Assistance Completion Date (PACD):
      522-0266 March 31, 1990
      522-ESF-0280 December 31, 1991

5. Project Funding:

a.	A.I.D. bilateral Funding (grant and/or loan)	US$ 500,000
b.	Other Major Donors	US$
c.	Host Country Counterpart Funds	US$5,000,000
	Total	US$5,500,000

6. Mode of Implementation: Subgrants and Host Country Contracts

7. Project Designers: Bill Kaschak and Jan Gibboney

8. Responsible Mission Officials:

   a. Mission Director(s): 1985-1986 Anthony Cauterucci
      1986-present John Sanbrailo

   b. Project Officer(s): 1985-1986 Martha Baltodano
      1986-1987 Margarita Castellón
      1987-present Kevin Sanderson

9. Previous Evaluation(s): Midterm -- August, 1987

FINAL EVALUATION OF FOPRIDEH

SCOPE OF WORK

Article 1

Background: In March of 1985 the USAID/Honduras Mission authorized two Operation Program Grants (OPGs) to the Federation of Private Development Organizations of Honduras (FOPRIDEH). One was a local currency grant (from ESF funds) of 10 million Lempiras ($5 million) over a five-year period. The other was a dollar grant of $500,000 for three years from DA funds to provide technical assistance for creating an institutional framework to allow FOPRIDEH to provide coordination and assistance to Private Voluntary Organizations Private (PVOs). The two OPGs have been treated as one for purposes of project reporting and management.

The three components of the combined project are institutional development, funding small development projects and administrative support. The institutional development component is funded out of the dollar OPG, plus a small local currency element from the Lempira OPG. As originally structured, the dollar OPG provided for U.S. or third-country training and technical assistance to FOPRIDEH staff and for long- and short-term advisors to FOPRIDEH. The cost of the latter two components is covered by the ESF local currency OPG. Under the development activities component, L8.125 million were to be provided over three years to finance development subprojects of under L200,000 for both member and non-member organizations; the remaining L1.875 million were to cover administrative support to FOPRIDEH--personnel, overhead and capital cost--for the first three years of the project.

The projected end-of-project results for the combined project are as follows: FOPRIDEH will be a fully staffed, equipped and functioning organization with the institutional capacity to fully execute its mandate; FOPRIDEH will have provided financing for an expected 40 to 50 subprojects for a total amount of L8,125,000; and training and technical assistance will have been given to FOPRIDEH's affiliates, enabling the PVOs to better serve their beneficiaries.

In addition, FOPRIDEH is required to comply with its fundraising plan (which was incorporated into the grant agreement by an amendment) and report regularly on its progress toward self-sufficiency.

After getting off to a slow start--it took the rest of 1985 to satisfy the Conditions Precedent, including setting up accounting and project selection procedures and other systems--FOPRIDEH began to approve projects and was moving money quickly in 1986. In November of 1986 the USAID Controller's Office conducted an administrative/financial analysis which resulted in a number of recomendations regarding FOPRIDEH's accounting and administrative system. These recommendations were acted upon by January 1987; however, the Mission decided to contract for a mid-term evaluation before providing more

funds to FOPRIDEH. Because of delays in getting the evaluation underway and FOPRIDEH's need for funds, a disbursement of L2 million was made in April 1987. The evaluation finally took place in July 1987. The evaluators did not find any major problems with the two OPGs, but did recommend a number of programmatic changes (see next paragraph), and noted that slow disbursements by the Mission had adversely affected the implementation of the subproject component. As a result, another L2 million disbursement was made in August 1987 to permit funding of a backlog of approved projects pending implementation of the evaluation recommendations. In order to extend the grant termination dates, FOPRIDEH was asked to submit plans for impact evaluations of subprojects, technical assistance and training and attaining additional sources of income to finance operations once AID funding terminated. These plans were presented to the Mission in March, 1988 and subsequently incorporated into amendments of June 1988 extending the termination dates of the grants.

A number of program changes were made in response to recommendations in the 1987 evaluation in the June 1988 amendments. The substantive changes include provisions for doing subproject impact evaluations; including more specific training/technical assistance and fundraising objectives and plans in the agreements; permission to FOPRIDEH to use a portion of its local currency funding for loans instead of grants to PVOs; restriction of FOPRIDEH subproject funding only to PVOs and voluntary associations with "personería jurídica" (legal standing); removal of the one-time-only grant restriction; and removal of USAID's veto power over subprojects. Presently FOPRIDEH has made over 50 subproject grants largely to institutions working in agriculture and rural enterprise. FOPRIDEH has also recently initiated its loan program with L840,000 in funds from the AID local currency grant and additional funds from other institutions. Through the latest amendments (March, 1989) the termination dates have been extended through March 31, 1990 for the dollar OPG and December 31, 1991 for the local currency OPG.

Article II Title

Final Evaluation of FOPRIDEH Projects 522-0266 and 522-ESF-0280.

Article III Objectives

The primary general objective of this evaluation is to provide recommendations to FOPRIDEH to assist it in implementing its program as AID assistance terminates. It is important to note that although this is the final evaluation of the project on AID's behalf, the local currency grant to FOPRIDEH does not end until December 31, 1991. A secondary general objective is to evaluate accomplishments of the AID funded project. Following from these general objectives, the specific objectives of the evaluation are to: a) determine the extent to which FOPRIDEH will be able to generate additional sources of income to finance its operation after the AID grants terminate; b) determine the impact of FOPRIDEH's subprojects and how the subproject

evaluation system can be improved; c) determine the impact of the training and technical assistance provided by FOPRIDEH to the PVO community and how such training and technical assistance can be improved in the future; d) determinethe adequacy of the terms and procedures of FOPRIDEH's loan program; and e) provide a general assessment of whether FOPRIDEH has attained the goal, purpose, and outputs of the Project.

Article IV Statement of Work

The five specific components of this evaluation are delineated below. The desired level of effort in terms of work days for each of the three contractor team members are also allocated for each component.

A. New Sources of Income: In the amendments negotiated after the midterm evaluation FOPRIDEH submitted a specific plan for diversifying its income source and generating its own income. This plan encompassed: 1) elaboration by FOPRIDEH of a conceptual framework and the type and size of programs it would like to carry out including a budget for its program; 2) an analysis of funding sources; 3) fundraising at both the international and national levels; and 4) development of marketable services or productive projects to generate income. The plan was to be implemented between April of 1988 and December 1989.

The contractor will assess FOPRIDEH's implementation of the plan and determine the extent to which FOPRIDEH has secured additional sources of income to finance its program once A.I.D. funding has terminated. This assessment shall include:

1. A review of FOPRIDEH's conceptual framework and program for the next five years to determine if the program is feasible and can be implemented by FOPRIDEH.

2. A review of the budget needed to fund the program to determine if the budget is realistic and will adequately cover all expenses.

3. A review of FOPRIDEH's fundraising efforts at both the national and international levels to determine if they are adequate, and if not, make suggestions for improvements. Also determine the expected amount of income from these efforts over the next five years.

4. A review of services and income generating projects that FOPRIDEH has developed or is developing to determine their viability and the expected amount of income they will generate.

5. An overall projection of expenditures and income for each of the next five years (1990-1994) for FOPRIDEH. If there is a gap between projected income and expenses the contractor should outline a strategy for FOPRIDEH to fill this gap. This strategy should indicate the time and resources FOPRIDEH needs to expend doing fundraising and developing other income generating activities.

Level of Effort for this task - Fundraising Specialist 17 days
Credit Specialist 15 days

B. Impact of FOPRIDEH's Subprojects: Since April of 1988 FOPRIDEH is to have required all recipients of subprojects to select impact indicators and gater data on the indicators at the beginning of each subproject and periodically thereafter. The contractor will assess each subproject to determine whether data on indicators have been collected. The contractor will then produce a matrix showing the impact of subprojects by subproject, by geographic region, sector, and total impact for all subprojects aggregating results across subprojects, sector, and geographic regions where possible. If sufficient data have not been collected the contractor will still produce the formats for demonstrating project impact according to subproject, geographic area, sector, and total project impact. The contractor will also recommend changes in the impact evaluation system including any additional resources needed to implement the system. The contractor will also visit at least five (5) randomly choosen subprojects to determine the validity of the data collection process.

Level of effort for this task - Social Scientist 18 days
Credit Specialist 5 days

C. Impact of Training and Technical Assistance Program: Under the Project, FOPRIDEH has provided a variety of training and technical assistance to member PVOs and FOPRIDEH staff. In late 1987 FOPRIDEH completed a training needs assessment of its members. A training and technical assistance plan was then formulated whereby PVOs with strong capabilities in an area would provide training or technical assistance to PVOs with weak capabilities in that area. Project funds would be used for training and technical assistance where a large number of PVOs lacked sufficient capability. Additionally, those PVOs which received training would make their staff available to train other PVO staff to create a "training bank" so that additional resources for training and technical assistance would not be needed after the Project.

The contractor should determine the extent to which the training and technical assistance provided under the Project have met the expressed needs of the PVO members. The contractor shall also determine the extent to which FOPRIDEH has formed a training bank to provide future training and technical assistance needs of the members after the A.I.D. project terminates. The contractor shall also determine the constraints in developing such a concept and provide recommendations to FOPRIDEH as to how to continue providing training and technical assistance once the AID project terminates. The contractor should use both the mentioned needs assessment as well as interviews with PVO staff to determine the extent to which training and technical assistance provided under the project have met PVO needs.

Level of effort for this task - Social Scientist 14 days
Credit Specialist 3 days

D. Credit Program: Based on a recommendation from the mid-term evaluation, L840,000 of subproject funding has been reprogrammed for use by FOPRIDEH in a loan program. It was felt that this was one way that FOPRIDEH could generate income while providing assistance to the PVO community. The contractor will review and comment on the adequacy of the terms and conditions and FOPRIDEH's implementation of the terms and conditions of the loan program. This review should include a look at loan analysis and approval procedures, internal controls and the accounting system for the program, collections policies, and recapitalization of the loan fund. The contractor should also evaluate FOPRIDEH's interest rate and recapitalization policies to see if they are adequate in light of expected rates of inflation in the medium term. Finally, the contractor should comment on the appropriate size of FOPRIDEH's portfolio and the appropriate beneficiary groups (i.e. PVOs, cooperatives, etc.) to which it should be lending.

Level of effort for this task - Credit Specialist 12 days

E. Project Goal, Purpose, and Outputs: The contractor will provide an overall assessment of the extent to which FOPRIDEH has met the goal, purpose and outputs of the projects as delineated in the project agreements as last amended.

Level of effort for this task - Social Scientist 6 days

Article V Reports

During the first week in Honduras, the team will develop a work plan and an outline of the evaluation report and obtain the approval of AID and FOPRIDEH for both of these documents. The consultants will prepare a draft and a final report. The draft report must be presented to the Mission and FOPRIDEH within thirty-four (34) work days of initiation of the order. Upon presentation of the draft report, the contractor shall make two presentations of the findings, one presentation in English to A.I.D. and one presentation in Spanish to FOPRIDEH. The social scientist, the credit specialist, and one of the fundraising specialists should make the presentations. The final report must be presented within two weeks after receiving the comments on the draft report from A.I.D. and FOPRIDEH. A.I.D. and FOPRIDEH will provide comments within one week of delivery of the draft report. The contractor shall also fill out the attached sections of the Evaluation Summary (ES) in English and present them along with the final report. The Social Scientist should coordinate presentation of all the documents. Five extra work days have been added to the Social Scientist's time for this purpose.

Both the draft and the final reports must have an executive summary which will include: purpose of the project, evaluation objectives, methodology, major finding, conclusions, recommendations, and lessons learned. The draft report may be prepared in Spanish only; however, the executive summary for the draft report should be prepared in both English and Spanish. The final report must be prepared in both English and Spanish. The contractor shall provide 3 copies of the final report in English to AID and 3 in Spanish to FOPRIDEH.

The draft and final reports must include the following sections: methodology utilized (one page maximum), previous internal and external evaluations and their impact on project implementation, the project's developmental impact, evaluation findings, lessons learned with factors that proved to be critical to the Project's success or failure, evaluation conclusions and recommendations in order of priority in separate sections of the report. The body of the report should be no more than 40 pages long. Annexes may be added as necessary to support conclusions and recommendations in the report. Annexes providing a list of the individuals and agencies contacted, documents consulted, and the evaluation scope of work should be included.

Article VI Budget

Honduran Social Scientist 43 days at $291 Burdened Rate	$12,513
Fundraising Specialist 20 days at $426 Burdened Rate	$ 8,520
Per Diem 20 days at $90 per day (for Fundraising Specialists)	$ 1,800
Air Fare, Guatemala City/Tegucigalpa	$ 200
Philadelphia/Tegucigalpa	$ 700
Communications Postage/Publication	$ 600
DBA/Medical Evacuation Insurance	$ 240
Contingency	$ 427
TOTAL Dollar Cost	$25,000
Financial Analyst/Credit Specialist 35 days at L350 Burdened Rate	L12,250
Translation Services	L 3,000
Copying Services	L 625
Per Diem 25 days at L90 per day	L 2,250
Local Travel/car rental/POV	L 500
Contingencies	L 1,375
TOTAL Lempira Cost	L 20,000

Article VII Professional Qualifications

1. Qualifications of Honduran Social Scientist
   - Masters degree in Sociology, social work or related field.
   - Minimum of five years work experience in design, implementation, and/or evaluation of small PVO, NGO, or cooperative projects in Honduras.
   - Experience in project impact evaluation and in PVO/NGO training and TA.
   - Proven capabilities in English and Spanish at the 3 level or above.

2. Qualifications of Fundraising Specialists (This position may be filled by 2 different people)
   - Masters Degree in business or finance related field preferred - social science and/or undergraduate degree acceptable if compensated by unusual level of experience with PVO/NGO fundraising and income generation for institutional support.
   - Minimum of five years experience in PVO/NGO fundraising and income generation for institutional support.
   - Experience and proven capability in financial analysis, budgeting and making financial projections as related to fundraising and income for PVO/NGO programs.
   - Participation in the design and/or evaluation of at least 2 PVO/NGO fundraising/income generation programs.
   - Proven capabilities in English and Spanish at the 3 level or above.
3. Qualifications of Credit Specialist
   - MBA or Master in Finance or related field preferred - undergraduate degree acceptable if compensated by unusual level of experience with PVO/NGO credit programs.
   - Minimum of five years experience in design, analysis, implementation or evaluation of PVO/NGO credit programs or in commercial banking.
   - Participation in the design and/or evaluation of at least 2 PVO/NGO credit systems.

Article VIII Other Terms and Conditions of the Work Order

The Social Scientist should serve as Chief of Party for the team. These services will begin no sooner than January 5, 1990 and no later than January 15, 1990. The final report and the ES will be presented no later than March 31, 1990.

ATTACHMENT C 1

COMPLETE LIST OF RECOMMENDATIONS

The Subprojects

Recommendations

1. Review the job descriptions of FOPRIDEH's staff, particularly of those assigned to DASP.

2. Visits from institutions and individuals are important for public relations and FOPRIDEH's image, and should be received. The recommendation is to assign one person who could serve to screen visitors.

3. If FOPRIDEH plans to continue to fund projects, either through grants or loans, it needs to strengthen its basic capacities in monitoring and evaluation. It is important, however, to analyze carefully the function that FOPRIDEH will serve in this area.

4. An Evaluation Unit should be organized. It is advisable for FOPRIDEH to analyze which programmatic department of the institution should take charge of the Evaluation Unit.

5. The Evaluation Unit could be managed by one person with basic know-how, who could contract support services for specific tasks.

6. The Evaluation Unit should include the following:

   - Functional definitions and standardized concepts, which should be shared among the projects.

   - A review and standardization of the implicit criteria used by the staff to review the diagnostic studies, the quarterly reports, and the evaluation reports.

   - A guide for PVOs with projects funded by FOPRIDEH that specifies what needs to be included in each type of document.

   - A simple system of organizing the data received from the projects and data gathered by FOPRIDEH during field visits.

7. Each PVO should identify, on the basis of functional definitions and standardized concepts, the success indicators for the project. Each PVO must also review its system of monitoring the project and include simple formats for recording the data gathered for each indicator.

Training and Technical Assistance

1. FOPRIDEH should continue to survey the training needs of membe. organizations in order to elaborate its annual training plan.

2. FOPRIDEH's determination to reduce the number of training events and concentrate more on specific problem-solving services to the PVOs is appropriate.

3. The selection and acceptance of candidates to participate in training events, either in Honduras or abroad, needs to be regulated to assure some results for the PVOs.

4. To generate sufficient skills in specific areas for the PVOs and FOPRIDEH, training and technical assistance should be progressive and part of a plan.

5. If FOPRIDEH continues to offer a service, either by assigning staff members or by hiring outside consultants, it needs to establish procedures and regulations for providing the service.

6. To facilitate the participation of staff members stationed in Tegucigalpa, training events that are offered could start one hour before the working day is over. Such a mechanism could also serve as a selection filter for some events.

7. There is a need to identify and assess the skills still available among people in the PVOs who have participated in various training activities. The assessment should also inquire about the willingness of the PVO to participate in an exchange program of technical assistance with other PVOs. On the basis of the information gathered, the human resources bank can be designed.

The Credit Program

1. That USAID authorize an increase of the Credit Fund by the amount of the grant money that has been committed but not used by decision of FOPRIDEH and/or the PDOs.

2. That the search for new funds by intensified and diversified to build up an adequate loan fund adapted to a realistic program of credits that can satisfy the short- and medium-term (one to five years) credit needs of the PDOs.

3. That the functions and responsibilities of DASP be clearly defined and spelled out specifically to service the credit program of FOPRIDEH in the areas of promotion, identification, analysis, evaluation, technical judgment, supervision, and follow-up of the projects and collection on loans.

4. That DASP be structured with the proper personnel in supervision, analysis, evaluation, control, and accounting records of projects and loans. Its specialized accounting should be compatible in methodology, actualization, and support documentation with the general accounting system of FOPRIDEH.

5. That the operating procedures manual of DASP condition the loan request process on an objective review of the PDO as a credit applicant from the point of view of sound management and administration in accounting and finance, in order to determine the PDO's ability to service the debt (that is, to meet its interest charges and principal repayments).

6. That a credit procedures manual be designed and published.

7. That one requisite of obtaining a loan from FOPRIDEH be that the organization is a member in good standing of the Federation.

8. That a unit of registry and accounting of credit program be established within DASP or in the Accounting Department, and that it conform to the policies, requirements, and hierarchical and functional authority of DASP.

9. That FOPRIDEH negotiate with donors the terms and conditions that permit training for socially beneficial projects and programs. The financing for productive activities, however, should use payment schedules, grace periods, interest rates, and real guarantees, in order to promote savings and investment and to capitalize the credit funds of the Federation and of the PDOs. Donations and subsidies should not be used for potentially productive activities.

10. That FOPRIDEH establish a consistent system to provide follow-up and supervision for evaluating the impact of its loans, as well as proper attention to PVO debt service payments and final recovery of FOPRIDEH loans.

11. That the loan portfolio be enlarged and interest rates be realistic and competitive in order to:

    - capitalize the credit fund
    - train DASP to be competent as a technical credit unit
    - cover necessary administration costs
    - subsidize other social and technical assistance activities of FOPRIDEH

12. That FOPRIDEH establish a strict policy to investigate PDO loan applicants thoroughly, to insure that they are solid organizations ethically, administratively, and financially.

Fund-raising and Self-Sustainability Strategies

1. That FOPRIDEH produce a strategic program document and that it systematize its fund-raising activities.

2. That FOPRIDEH pursue a closer working relationship with the Government of Honduras and with multilateral and multinational institutions such as the World Bank, the InterAmerican Development Bank, the United Nations Development Program, and the European Community.

3. That FOPRIDEH conduct a study of its credit programs to look at options, including the creation of a separate, independent financial institution.

4. That FOPRIDEH consider marketing its evaluation and training services to donors as well as directly to its members.

5. That FOPRIDEH make available a staff person to assist the executive director in the Federation's efforts to achieve self-sustainability.

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FINAL EVALUATION OF FOPRIDEH

[Federación de Organizaciones Privadas de Desarrollo de Honduras]

Projects 522-0266 and 522-ESF-0280

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ACRONYMS AND DEFINITIONS

AID	Agency for International Development (also USAID).
ASEPADE	ASESORES PARA EL DESARROLLO (Advisors for Development).
BANTRAL	Banco Central de Honduras (Central Bank of Honduras).
DAE	Departamento de Actividades Especiales. Department of Special Events.
DASP	Departamento de Análisis y Seguimiento de Proyectos. Department of Project Analysis and Follow-up.
EEC	European Economic Community.
ESF	Economic Support Funds (from AID).
FHIS	Fondo Hondureño de Inversión Social. Honduran Fund for Social Investment.
FODA	Fuerzas, Oportunidades, Debilidades y Amenazas (Strengths, Opportunities, Weaknesses and Threats).
FOPRIDEH	Federación de Organizaciones Privadas de Desarrollo de Honduras. Federation of Private Development Organizations of Honduras.
GOH	Government of Honduras.
IDB	Interamerican Development Bank.
IMF	International Monetary Fund.
INA	Instituto Nacional Agrario. National Agrarian Institute.
OPD	Organización Privada de Desarrollo (Private Development Organization (PDO)).
OPG	Operational Program Grant.
PDO	Private Development Organization.
PVO	Private Voluntary Organization.
UNDP	United Nations Development Programme.
WB	World Bank.

EXECUTIVE SUMMARY

1.1 Background and Scope of Work

In March 1985 the USAID/Honduras Mission authorized two Operation Program Grants (OPGs) to the Federation of Private Development Organizations (PDOs) of Honduras (FOPRIDEH). The two OPGs have been treated as one for purposes of project reporting and management. The combined project has three components: institutional development, funding small development projects, and administrative support.

Anticipated end-of-project results for the combined project are as follows: FOPRIDEH will be a fully staffed, equipped, and functioning organization with the institutional capacity fully to execute its mandate; FOPRIDEH will have provided financing for an expected 40 to 50 subprojects for a total amount of L8,125,000; and training and technical assistance will have been given to FOPRIDEH's affiliates, enabling the PVOs to better serve their beneficiaries. In addition, FOPRIDEH is required to comply with its fund-raising plan (which was incorporated into the grant agreement by an amendment) and report regularly on its progress toward self-sufficiency.

A midterm evaluation of FOPRIDEH, contracted by USAID/Honduras, took place in July 1987. The main substantive program changes made in response to recommendations in that 1987 evaluation include: making provision for doing subproject impact evaluations; including more specific training/technical assistance and fund-raising objectives and plans in the agreements; and getting permission for FOPRIDEH to use a portion of its local currency funding for loans instead of grants to PVOs.

The task performed by the present Evaluation Team is a final evaluation of FOPRIDEH's AID-funded projects. The primary purpose of the evaluation was to provide recommendations to FOPRIDEH that will help it implement its program as AID assistance terminates. A secondary general objective was to evaluate accomplishments of the AID-funded project. Specifically, the evaluation was to achieve the following:

a) Determine the impact of FOPRIDEH's subprojects and how the subproject evaluation system can be improved.

b) Determine the impact of the training and technical assistance provided by FOPRIDEH to the PVO community and how such training and technical assistance can be improved.

c) Determine the adequacy of the terms and procedures of FOPRIDEH's loan program.

d) Determine the extent to which FOPRIDEH will be able to generate additional sources of income to finance its operations after the AID grants terminate.

e) Provide a general assessment of whether FOPRIDEH has attained the goal, purpose, and outputs of the project.

Major Conclusions and Recommendations

The Subprojects

Conclusions

A. FOPRIDEH carries out periodic monitoring activities, but these are not part of a monitoring and evaluation system. Consequently, the effort is diluted and knowledge about results achieved by the projects is not documented.

B. Most of the PVOs conducted the baseline study requested by FOPRIDEH, and some have collected other information to indicate project results. Unfortunately, many of these efforts were not systematic and resulted in inadequate documentation.

The conclusions offered below help to explain these two situations:

1. FOPRIDEH does not have an institutional policy that regulates its technical assistance services and visits from organizations or individuals. This makes planning very difficult for the Department of Project Analysis and Follow-up (DASP) and diffuses the functions of the staff.

2. The staff assigned to DASP has the necessary basic skills and experience to be trained in monitoring and evaluation. Nevertheless, DASP has not received training or technical assistance in this field.

3. FOPRIDEH has not designed guidelines with established criteria for baseline studies, follow-up studies, or quarterly reports.

4. Amendment 4 to the grant clearly specifies the requirements for basic data collection, identification of indicators, and periodic measurements. These stipulations have not been sufficiently specified and explained to the recipient organizations.

5. Several of the PVOs are limited in their understanding of indicators, goals, results, baseline studies, and periodic measurements.

6. The PVOs are apparently willing to provide all the information requested by FOPRIDEH with respect to results. The lack of know-how about research, however, especially in organization, analysis, and data presentation, hinders the reporting of project results.

Recommendations

1. Review the job descriptions of FOPRIDEH's staff, particularly of those assigned to DASP.

2. Visits from institutions and individuals are important for public relations and FOPRIDEH's image, and should be received. The recommendation is to assign one person who could serve to screen visitors.

3. If FOPRIDEH plans to continue to fund projects, either through grants or loans, it needs to strengthen its basic capacities in monitoring and evaluation. It is important, however, to analyze carefully the function that FOPRIDEH will serve in this area.

4. An Evaluation Unit should be organized. It is advisable for FOPRIDEH to analyze which programmatic department of the institution should take charge of the Evaluation Unit.

5. The Evaluation Unit could be managed by one person with basic know-how, who could contract support services for specific tasks.

6. The Evaluation Unit should include the following:

   - Functional definitions and standardized concepts, which should be shared among the projects.

   - A review and standardization of the implicit criteria used by the staff to review the diagnostic studies, the quarterly reports, and the evaluation reports.

   - A guide for PVOs with projects funded by FOPRIDEH that specifies what needs to be included in each type of document.

   - A simple system of organizing the data received from the projects and data gathered by FOPRIDEH during field visits.

7. Each PVO should identify, on the basis of functional definitions and standardized concepts, the success indicators for the project. Each PVO must also review its system of monitoring the project and include simple formats for recording the data gathered for each indicator.

Training and Technical Assistance

Conclusions

1. The planning system for training programs improved for 1990, but there is no planning for the technical assistance service that FOPRIDEH offers.

2. There is no monitoring or evaluation system to measure the results achieved through the Federation's training and technical assistance activities.

3. Among the PVOs, the turnover of staff who have received training, both in Honduras and abroad, has been considerable. There appears to be no mechanism that can guarantee that the person receiving the training will remain working with the relevant PVO, however.

4. The general assessment among all the PVOs interviewed was that the training activities were good. Not many, however, were able to specify actual results of the training received. In part this can be explained by the fact that most PVOs have participated in numerous events and could not recall them all. In other cases, the lack of results stems from an inadequate selection of participants or from resistance within the institution to apply the newly acquired knowledge.

5. The great majority of the PVOs interviewed have strong ties to FOPRIDEH and feel a part of the organization. Nonetheless, these PVOs are not aware that a specific staff member at FOPRIDEH is responsible for providing them with institutional support.

6. FOPRIDEH has made a substantial effort in providing training and technical assistance in certain areas such as planning, project design, monitoring, and evaluation. One reason for the lack of impact of these efforts among some PVOs is that the training is often diluted among different participants, so that none of them acquires sufficient skills in an area.

7. The Impact Evaluation Program contributed toward providing basic know-how in evaluation. However, none of the PVOs has been able to establish an evaluation system for one of its projects or programs.

8. FOPRIDEH has begun to draw up a list of persons who could become part of a bank of human resources. Although there has been sporadic and informal interchange among some of the PVOs, this service has not yet been constituted. The time constraint facing most of the PVOs will probably limit the possibility of constituting an ongoing consultant service using PVO staff.

Recommendations

1. FOPRIDEH should continue to survey the training needs of member organizations in order to elaborate its annual training plan.

2. FOPRIDEH's determination to reduce the number of training events and concentrate more on specific problem-solving services to the PVOs is appropriate.

3. The selection and acceptance of candidates to participate in training events, either in Honduras or abroad, needs to be regulated to assure some results for the PVOs.

4. To generate sufficient skills in specific areas for the PVOs and FOPRIDEH, training and technical assistance should be progressive and part of a plan.

5. If FOPRIDEH continues to offer a service, either by assigning staff members or by hiring outside consultants, it needs to establish procedures and regulations for providing the service.

6. To facilitate the participation of staff members stationed in Tegucigalpa, training events that are offered could start one hour before the working day is over. Such a mechanism could also serve as a selection filter for some events.

7. There is a need to identify and assess the skills still available among people in the PVOs who have participated in various training activities. The assessment should also inquire about the willingness of the PVO to participate in an exchange program of technical assistance with other PVOs. On the basis of the information gathered, the human resources bank can be designed.

The Credit Program

Conclusions

1. FOPRIDEH does not have a formally structured and documented credit program. It does have a list of projects and loan requests at different stages in the process, which can serve as a base for estimating the spontaneous demand for credit from the PDOs for the next five years.

2. The total of funds available for credits from FOPRIDEH is L2,140,000. This could increase by L75,000 if some PDOs do not use grant money in the pipeline.

3. The actual and anticipated demand for credits in the short and medium term could quickly outstrip the availability of funds to FOPRIDEH.

4. DASP works very hard, but its staff is too small to perform the various functions it has in addition to administering the loan program.

5. The screening process for creditworthiness uses general criteria and not an objective analysis of the PDOs' management capabilities and abilities to repay loans.

6. The program lacks a system of procedures and instructions for strict internal control of its operations. It also does not have systems for registry and accounting that include adequate logical methods and links to FOPRIDEH's general accounting system, which can be appropriately consolidated with the fiscal statements of FOPRIDEH.

7. Differences in the ceilings on interest rates dictated by donors give rise to undesirable allocations and variations disparities in the various credit programs. This lack of standardization creates conflicts for FOPRIDEH, the PDOs, and the beneficiaries.

8. The donors, FOPRIDEH, the PDOs, and the beneficiaries mix, in good faith, the social-welfare aspects of the Federation and its members with the functions of the credit program. Although it is difficult to draw lines between credit and social welfare in the PDOs, many of their credit operations are not treated with the professionalism, seriousness, and attention to real costs that is needed in an operation functioning under real conditions with obligations to repay the capital and meet interest costs.

9. The capitalization of the credit fund can be accomplished only by increasing the size of the fund, applying realistic interest rates, and using qualified, efficient personnel to improve the productivity of DASP and its horizontal and vertical linkages.

Recommendations

1. That USAID authorize an increase of the Credit Fund by the amount of the grant money that has been committed but not used by decision of FOPRIDEH and/or the PDOs.

2. That the search for new funds be intensified and diversified to build up an adequate loan fund adapted to a realistic program of credits that can satisfy the short- and medium-term (one to five years) credit needs of the PDOs.

3. That the functions and responsibilities of DASP be clearly defined and spelled out specifically to service the credit program of FOPRIDEH in the areas of promotion, identification, analysis, evaluation, technical judgment, supervision, and follow-up of projects and collection on loans.

4. That DASP be structured with the proper personnel in supervision, analysis, evaluation, control, and accounting records of projects and loans. Its specialized accounting should be compatible in methodology, actualization, and support documentation with the general accounting system of FOPRIDEH.

5. That the operating procedures manual of DASP condition the loan request process on an objective review of the PDO as a credit applicant from the point of view of sound management and administration in accounting and finance, in order to determine the PDO's ability to service the debt (that is, to meet its interest charges and principal repayments).

6. That a credit procedures manual be designed and published.

7. That one requisite of obtaining a loan from FOPRIDEH be that the organization is a member in good standing of the Federation.

8. That a unit of registry and accounting of the credit program be established within DASP or in the Accounting Department, and that it conform to the policies, requirements, and hierarchical and functional authority of DASP.

9. That FOPRIDEH negotiate with donors the terms and conditions that permit training for socially beneficial projects and programs. The financing for productive activities, however, should use payment schedules, grace periods, interest rates, and real guarantees, in order to promote savings and investment and to capitalize the credit funds of the Federation and of the PDOs. Donations and subsidies should not be used for potentially productive activities.

10. That FOPRIDEH establish a consistent system to provide follow-up and supervision for evaluating the impact of its loans, as well as proper attention to PVO debt service payments and final recovery of FOPRIDEH loans.

11. That the loan portfolio be enlarged and interest rates be realistic and competitive in order to:

    - capitalize the credit fund
    - train DASP to be competent as a technical credit unit
    - cover necessary administration costs
    - subsidize other social and technical assistance activities of FOPRIDEH

12. That FOPRIDEH establish a strict policy to investigate PDO loan applicants thoroughly, to insure that they are solid organizations ethically, administratively, and financially.

Fund-raising and Self-Sustainability Strategies

Conclusions

1. FOPRIDEH does not have a long-range strategic program document. It does have a detailed operational plan and budget for 1990, a financial plan for the years 1990-1994, and a draft conceptual framework that has gone through many revisions by the membership.

2. FOPRIDEH has done an admirable job of financial management to build up a reserve that will help it make a transition from AID funding to other funding sources.

3. The role of FOPRIDEH as a membership organization that supports its institutional members, and its role as a lender requiring repayment of its loans to members, are potentially in conflict; this complicates FOPRIDEH's viability as a lender attempting to generate income for other activities.

4. Fund-raising from most sources at this time is difficult because of the Federation's past dependence on US government funds.

5. The representational, support, and training functions of FOPRIDEH rank high in priority among its members.

6. Adjustments in strategy and implementation are needed for FOPRIDEH to achieve financial self-sustainability.

Recommendations

1. That FOPRIDEH produce a strategic program document and that it systematize its fund-raising.

2. That FOPRIDEH pursue a closer working relationship with the Government of Honduras and with multilateral and multinational institutions such as the World Bank, the Inter-American Development Bank, the UNDP, and the EC.

3. That FOPRIDEH conduct a study of its credit programs to look at options, including the creation of a separate, independent financial institution.

4. That FOPRIDEH consider marketing its evaluation and training services to donors as well as directly to its members.

5. That FOPRIDEH make available a staff person to assist the executive director in the Federation's efforts to achieve self-sustainability.

CHAPTER ONE

BACKGROUND AND METHODOLOGY

Background

In March 1985 the USAID/Honduras Mission authorized two Operation Program Grants (OPGs) to the Federation of Private Development Organizations of Honduras (FOPRIDEH). The two OPGs have been treated as one for purposes of project reporting and management. The combined project has three components: institutional development, funding small development projects, and administrative support.

Anticipated end-of-project results for the combined project are: FOPRIDEH will be a fully staffed, equipped, and functioning organization with the institutional capacity fully to execute its mandate; FOPRIDEH will have provided financing for an expected 40 to 50 subprojects for a total amount of L.8,125,000; and training and technical assistance will have been given to FOPRIDEH's affiliates, enhancing the PVOs' ability to serve their beneficiaries. In addition, FOPRIDEH is required to comply with its fund-raising plan (which was incorporated into the grant agreement by an amendment) and report regularly on its progress toward self-sufficiency.

A midterm evaluation of FOPRIDEH, contracted by USAID/Honduras, took place in July 1987. The main substantive program changes made in response to recommendations in the 1987 evaluation include: provisions for doing subproject impact evaluations; inclusion of more specific training/technical assistance and fund-raising objectives and plans in the agreements; giving permission to FOPRIDEH to use a portion of its local currency funding for loans instead of grants to PVOs.

1.2 Methodology

The task performed by the Evaluation Team is a final evaluation of FOPRIDEH's AID-funded projects. According to the Scope of Work as stipulated by AID, the primary purpose of the evaluation was to provide recommendations to FOPRIDEH to help it to implement its program as AID assistance terminates. A secondary general objective was to evaluate accomplishments of the AID-funded project. Specifically, the evaluation was to achieve the following:

a) Determine the impact of FOPRIDEH's subprojects and how the subprojects evaluation system can be improved.

b) Determine the impact of the training and technical assistance provided by FOPRIDEH to the PVO community and how such training and technical assistance can be improved in the future.

c) Determine the adequacy of the terms and procedures of FOPRIDEH's loan program.

d) Determine the extent to which FOPRIDEH will be able to generate additional sources of income to finance its operations after the AID grants terminate.

e) Provide a general assessment of whether FOPRIDEH has attained the goal, purpose, and outputs of the project.

The evaluation team consisted of four members. The team coordinator was responsible for the impact evaluation of the subprojects and the training and technical assistance program. This person also produced an overall assessment of whether FOPRIDEH has achieved the goal, purpose, and outputs of the project. The credit specialist analyzed the adequacy of the terms and procedures of FOPRIDEH's loan program. Assessment of FOPRIDEH's efforts in fund-raising and self-sufficiency was under the responsibility of the other two team members.

Team members selected the methodology for producing sections for which they were responsible. Annex 1.1 offers the schedule of activities for all sections of the Evaluation Report. The evaluation team collected data from different sources and reviewed all the available documents pertaining to the Evaluation (Annex 1.2). The team also interviewed numerous persons working for FOPRIDEH, PVOs, and other institutions (Annex 1.3).

CHAPTER TWO

THE SUBPROJECTS

2.1 Introduction and Background

Since its creation, FOPRIDEH has been financing various projects from member and nonmember PVOs. Up to December 1989 FOPRIDEH had received a total of 95 applications, of which 49 had been approved. According to Amendment No. 4 to Grant Agreement 522-ESF-0280 signed on 3 June 1988, "all sub-projects must include a stipulation for an impact evaluation" (Annex B of Amendment 4, p.16). As FOPRIDEH and AID had discussed this Amendment several months before it was signed, FOPRIDEH included this condition in subproject agreements signed from April 1988 on. The Amendment had originated from the Progress Evaluation of FOPRIDEH performed during 1987.

This chapter discusses the subprojects subject to the amendment of June 1988, first describing the Project Analysis and Follow-up Department (DASP). The section that follows presents the subprojects governed by the amendment. Next, the chapter analyzes the situation of each subproject with respect to baseline data studies, the identification of indicators of success, and subsequent measurements of these indicators to determine project results. The next section discusses the subprojects that have implemented follow-up studies. The last two sections of the chapter address the conclusions of this evaluation and offer recommendations to improve the impact evaluation system established by FOPRIDEH.

2.2 DASP

FOPRIDEH's Project Analysis and Follow-up Department (DASP) consists of a staff of six persons: one secretary and five economic technicians. Two of the economists, including the present director of the department, have worked for DASP since 1986. Another started in November 1987, and the other two in November 1989. FOPRIDEH hired the last two staff members to substitute for two agronomists who had been working as subproject supervisors. Two of the professionals who work for DASP have university degrees in other fields: one completed a law degree and the other a master's degree in development planning.

The concentration of economists in DASP is explained by the new orientation that the department is taking. FOPRIDEH has allocated all available funds for subproject grants, and the last subproject grants will end in 1991. Accordingly, activities related to analysis of proposals, and to supervision and follow-up of grant projects, are beginning to decrease. On the other hand, DASP has acquired new responsibilities with the initiation of a loan portfolio. Administration of the rotating fund, according to FOPRIDEH, requires personnel trained in economics. Consequently, when the agronomists resigned FOPRIDEH decided to substitute two economists for them.

Initially, DASP was organized exclusively to handle everything related to the subprojects, and each technician of DASP was made responsible for supervising a number of subprojects. The distribution of work by subprojects was later abandoned, and an integrated follow-up and supervisory system was adopted. Each technician of the department who plans a field supervisory trip includes visits to several subprojects located along the same route. The person visiting the subprojects must collect and analyze data in an integrated fashion. If during the visit the staff member detects a need for technical assistance in areas that are not of his/her specialization, the appropriate technician is assigned to the next trip.

The frequency of visits to a subproject depends on the strengths and weaknesses of the PVO carrying out the subproject. DASP has classified the PVOs into three strata: a) the weakest PVOs must be visited monthly; b) intermediate PVOs must be visited every two or three months; and c) the strongest PVOs must be visited every three or four months. During implementation, a project may change status: some become weaker and require more frequent follow-up visits, while others become stronger and follow-up visits may be decreased.

Frequently, and as part of subproject follow-up, the supervisor visits beneficiaries in order to collect data regarding project progress and results. The data collected, however, are not documented. As no questionnaires are available to guide the recording of the data collected, the data are not standardized and systematized.

The documentation reviewing system in DASP for each subproject is similar to the one used for project follow-up. For example, the baseline studies are received by the director of DASP, who distributes them to the technician whom she considers best qualified to review them. There was no mention of established criteria to determine the acceptability of baseline studies, quarterly reports, or any other kind of document required from the subprojects.

The system for the approval of subprojects has been modified over the life of the project. When FOPRIDEH began, DASP staff gave a technical opinion of project profiles presented to FOPRIDEH. If DASP assessment was positive, the PVO proceeded to prepare the project proposal, which was submitted to the Finance Committee for its approval. Later on, FOPRIDEH's board of directors began to determine the eligibility of projects. This was more a political decision than a technical one. If the board of directors determined that a project was eligible, the organization proceeded to prepare a proposal to be submitted to the Finance Committee for approval.

The difference between the two mechanisms rests on who preselects the subprojects prior to their presentation to the Finance Committee. In both cases, however, approval of the grant was based mainly on an analysis of whether the project was socially beneficial. Since the introduction of the loan program, the analysis of credit applications has been based

more on the economic feasibility of a project than on its social benefits. Loan proposals are now approved with more attention to the Credit Committee's technical assessment.

The functions of DASP personnel have been substantially diversified since the beginning of the project. Besides managing the subprojects and the new loan program, all technical staff members at FOPRIDEH, in accordance with a stipulation of the board of directors, must provide institutional support to the member organizations, whether or not these have received grants from FOPRIDEH.

Consequently, with the exception of the executive director, who assists two PVOs, each technician at FOPRIDEH provides general technical assistance to four or five member organizations. During each visit to a PVO the technician must review all aspects of the organization and determine the areas where it requires additional support. The close relationship of the FOPRIDEH technician with the PVO allows the identification of the organization's strengths and weaknesses. As a result of frequent visits to their assigned PVOs, staff members have been able to facilitate sporadic interchange of knowledge and materials among the PVOs.

In addition to institutional support, DASP personnel also provide technical assistance to member and nonmember PVOs. This service is provided on demand and cannot be planned. No institutional policy defines the amount of time allocated for this service. Supposedly--although this is based on criteria of the person giving the assistance--nonmember organizations receive more limited technical assistance.

In practice, apparently, the bulk of the technical assistance services provided by DASP relates to the subprojects. During 1989 only two technical assistance requests from organizations with no FOPRIDEH grant were attended, but a grant agreement for a subproject is about to be signed with one of these organizations.

Nevertheless, the technical assistance service demands the use of DASP personnel time that has not previously been assigned for this purpose. In January 1990 approximately 10 person/days were employed in DASP for technical assistance. During the first half of February, DASP had provided technical assistance to four organizations, representing approximately 7.5 person/days.

DASP staff also take time to attend unprogrammed visits of organizations and individuals requesting information. For example, some visitors seek information on how to organize a PVO; others think they need authorization from FOPRIDEH to organize and register a PVO.

2.3 Subprojects Subject to the Amendment

Between April 1988 and January 1990 FOPRIDEH approved financing for 17 subprojects. Annex 2.1 presents a matrix of these subprojects, including the date on which

the agreement was signed, the existence of a baseline study, the identification of indicators of success, and information about subsequent measurements.

Annex B to Amendment 4 says that each subproject must prepare a questionnaire to collect data on the beneficiaries. The same document continues: "a clause will be included in each sub-project agreement requiring the recipient to collect the initial basic information and update it periodically."

The grant agreements between FOPRIDEH and the recipient do not stipulate the periodicity of the measurements. The five PVOs interviewed indicated that FOPRIDEH did not specify the responsibility of carrying out subsequent measures. The commitment, according to the PVOs, is to present quarterly activity and financial reports (Annex 2.2). Personnel from DASP, on the other hand, stated that the executive director only indicated the requirement of a baseline data study of beneficiaries before the first disbursement of an approved subproject. Consequently DASP included this requirement in the subproject documentation, without describing the details.

DASP personnel designed an evaluation questionnaire (Annex 2.3) to serve as a guide to the PVOs to carry out baseline data studies. The purpose was to include all possible indicators in the questionnaire. Each PVO would measure those that were appropriate for its subproject. The questionnaire, however, was never distributed or discussed with the PVOs. According to some DASP personnel, each subproject is different and has to identify its own indicators to measure results.

Regardless of the communication gap both within FOPRIDEH and between it and the PVOs, it was expected that the subprojects that had been operating the longest would have the most complete evaluation documentation: baseline study, definition of indicators, evaluation of results. Of the 17 subprojects governed by the amendment, 11 signed the agreement with FOPRIDEH more than a year ago; the other 6 did so less than a year ago.

Annex 2.1 demonstrates that there is no relationship between the length of time the project has been operating and the existence of this documentation. The data seem to indicate that quality of the baseline studies, identification of indicators, and systematic measurement of results all relate more to the monitoring and evaluation system in the PVO than to FOPRIDEH's requirement and the follow-up and support mechanisms.

As will be detailed in Chapter 3, in 1989 FOPRIDEH provided technical assistance on impact evaluation. This assistance does not seem to be related to the requirement for baseline studies or the implicit understanding that subprojects would periodically measure project results. The purpose of the Impact Evaluation Program was to provide evaluation skills to both PVOs and FOPRIDEH personnel. FOPRIDEH, however, invited all the member organizations to participate in this program but excluded its own personnel.

Of the PVOs with projects subject to amendment 4 of 1988, only 6 participated in the Impact Evaluation Program. Of the 11 organizations that did not participate in the Impact Evaluation Program, 5, all member PVOs, had already signed the agreement when they were invited to participate in the program (November 1988).

2.4 Baseline Data Studies and Indicators of Success

Of the 17 subprojects, 14 have presented some sort of documentation that, according to FOPRIDEH, fulfills the baseline study requirements. The three subprojects that did not fulfill this requirement signed their agreements in April, May, and July 1988 (Annex 2.1).

Some PVOs did not consider it expedient to carry out baseline studies of beneficiaries before initiating the project. A few of these organizations requested postponement of the baseline data study until after the project began. The principal difficulties expressed by the PVOs are the following:

- Lack of economic resources and time to carry out a study of beneficiaries.
- Concern about generating expectations among community residents.
- Not knowing who would be the direct project beneficiaries within the selected communities.

Based mainly on a review of documents, Annex 2.1 provides a brief description of the baseline studies for each subproject. Considering the constraints of time, and of human and material resources to do research in the majority of the PVOs, almost all of the baseline studies provide basic data that can be measured periodically after the project components and activities have been introduced.

Nevertheless, even in the baseline studies that measure acceptable indicators, certain limitations were identified. Most of the documents do not describe the methodology used to carry out the studies. In other instances, the effort made by the PVO and the amount of data collected are not reflected in the document. Probably the main constraint abides in the lack of know-how to organize and present data. Interviews with five PVOs corroborate some of these limitations (Annex 2.2).

Other documents accepted by FOPRIDEH as baseline data studies provide only a general description of the geographical area where the project will be implemented and of the population it intends to serve. These studies do not include precise indicators pertinent to the project that can be measured later to determine results.

One of the first phases of a baseline data study is the identification of situations the project expects to change or modify. Some of these occurrences cannot be directly observed or measured, however, so the researcher proceeds to identify observable or measurable phenomena that indicate the presence of that which cannot be measured directly or conveniently. These are defined as indicators. Frequently, depending on the complexity of

the phenomena being researched, understanding the phenomena requires measurements of several indicators. Although the purpose of the research may be to collect data prior to project intervention, the same indicators used during this first measurement are likely to be used to carry out the periodic measurements.

The identification of indicators systematizes and facilitates the monitoring and evaluation activities of a project. Unfortunately, many of the PVOs, although they recognize the importance of collecting data and evaluating projects and make efforts in that direction, do not go through the research phase of identifying indicators in a conscious and systematic fashion. Consequently, in several of the organizations there is a confusion of such concepts as indicators, expected results, and goals. When the expected results or goals are well formulated, they contain the indicator. In some cases, however, the goals or expected results are reduced to stating accomplishment of activities or results that are not observable or measurable in themselves. Such situations require the identification of measurable phenomena that indicate whether the expected results were obtained.

The review of the 17 subprojects confirms the confusion explained above (see Annex 2.1). Very few subprojects identified systematically the indicators of success. Only 5 subprojects, in their statements of goals or expected results, identified the indicators of success without mixing them with the activities the project expected to carry out. Most of the subprojects include some expected results that can be written as indicators and used to measure project results. Nonetheless, these indicators, expressed as results, are mingled with the activities the project will implement. Consequently, the outcomes of this confusion between expected results and activities are project evaluations that principally measure the degree to which the proposed activities have been carried out, and not the results obtained *because* the project carried out those activities.

The reason for identifying indicators and implementing baseline studies, although not explicit in project documentation, is to understand the situation of the communities and potential beneficiaries before project intervention. After the project has been in operation for a specified time, the same indicators should be measured to see if any changes have taken place that can be attributed to the project. The grant agreements between FOPRIDEH and the PVOs do not specify a requirement to measure project advancement, however. The PVOs are required to present to FOPRIDEH quarterly reports through which the projects are monitored. These quarterly reports chiefly describe the activities carried out and compare them with to the activities that had been planned for that period.

The interviews with personnel from five PVOs confirmed that the grant agreement with FOPRIDEH does not specify a requirement to carry out impact measurements. This is supported by the fact that in December 1989 DASP requested from the PVOs information about changes that had occurred among the project beneficiaries in anticipation of this evaluation.

The last column of annex 2.1 indicates which subprojects submitted some type of document that FOPRIDEH has accepted as measuring change among the project beneficiaries. Eleven of the subprojects have not sent FOPRIDEH any study, report, or letter that documents results accomplished by the project. At the time of this evaluation the grant agreement for three of these subprojects had been signed two months ago or less; signing of the agreement with FOPRIDEH for another three subprojects had been done four or five months ago. The five remaining subprojects had signed grant agreements with FOPRIDEH at least a year ago.

As Annex 2.1 indicates, most of the documents presented as periodic measurements of results are activity reports or responses to the letter sent by DASP in December of 1989. Within the limits of the material available, the document review demonstrates that there is no systematic relationship between baseline study, indicators or proposed goals, and results reported.

2.5 Subproject Results

Eight of the seventeen subprojects have sent FOPRIDEH reports of results. These documents are of different types and quality: an annual internal evaluation; a table indicating change in some situations; a quarterly report of activities that includes some results; five reports answering the letter sent by DASP in December 1989 requesting information about the results obtained by the project. Most of these documents describe results obtained, based on criteria established by the PVO, without quantitative data. Other PVOs report the accomplishment of activities that in some cases represent only intermediate results.

Consequently, it is not possible to produce a matrix that organizes the results by indicator and geographic region. Annex 2.4 presents the geographic areas where the 17 subprojects are being implemented and the development sectors they are serving. The last column of Annex 2.4 offers a summary of the principal measurable results included in the reports of 8 subprojects accepted by FOPRIDEH. For some projects the summary in Annex 2.4 includes activities that are intermediate results. For the most part, the annex excludes reported activities and results that are not measurable.

The great majority of the 17 projects serve rural areas. Only IFC, the Grupo Juvenil Dion, and CEELA work in urban areas. With the exception of the Departments of Colon and the Bay Islands, at least one project is being implemented in each department. The department with the greatest concentration of projects (six) is Francisco Morazan; this is followed by Cortes and Santa Barbara, with four each. The twelve remaining departments have either one or two projects each.

The projects cover diverse development sectors, some encompassing more than one sector (Annex 2.4). The sector with the greatest representation is agriculture: 9 of the 17 projects serve this sector. The second most important sector is small enterprise: 8 projects

operate in this sector. Other sectors where some of the projects function are health, education, housing, water and sanitation, and agroforestry.

2.6 Conclusions

The information provided in this chapter generates two major conclusions:

A. FOPRIDEH has not established a monitoring and evaluation unit. It does carry out periodic monitoring activities, but these are not part of a monitoring system. Consequently, the effort is diluted and knowledge about the projects' results is not well documented.

B. Most of the PVOs conducted the diagnostic study requested by FOPRIDEH, and some PVOs have collected other information to indicate project results. Unfortunately, these efforts often were not systematic, and thus resulted in inadequate documentation.

The following points help to explain these conclusions.

1. FOPRIDEH does not have an institutional policy to regulate technical assistance services for, and visits from, organizations or individuals. This makes planning very difficult for DASP and diffuses the functions of the staff. Consequently, not enough time is available to organize a monitoring and evaluation system. This situation is partly explained by the fact that lines of authority were undefined in the past, and partly by differences among FOPRIDEH's members regarding the role and objectives of the institution. The lines of authority are now better defined, and the board of directors participates less in the operations of FOPRIDEH.

2. The staff assigned to DASP has the necessary basic skills and experience to profit from training in monitoring and evaluation. Nevertheless, DASP has not received training or technical assistance in this field.

3. The questionnaire developed by FOPRIDEH includes most of the indicators useful for measuring project results. The instrument was not utilized, however, probably because of lack of understanding of the different phases in research.

4. FOPRIDEH has not designed guidelines or established criteria for baseline and follow-up studies or for quarterly reports.

5. Amendment 4. to the grant clearly specifies requirements for basic data collection, identification of indicators, and periodic measurements. These

stipulations were not sufficiently required of and explained to the recipient organizations.

6. Several of the PVOs are limited in their understanding of indicators, goals, results, baseline studies, and periodic measurements.

7. The PVOs are apparently willing to provide all the information requested by FOPRIDEH with respect to results. The lack of know-how about research, however, especially about the organization, analysis, and presentation of data, hinders the reporting of project results.

2.7 Recommendations

1. Review the job descriptions for FOPRIDEH's staff, particularly for those assigned to DASP. Based on this review, define the mechanisms and conditions for providing technical assistance services. Among other aspects of this delineation, the definition of the service should include planning for it and determining the maximum monthly person-days that FOPRIDEH will allocate to technical assistance.

2. Visits from institutions and individuals are important for public relations and for FOPRIDEH's image, and should continue. The recommendation is to assign one person to screen visitors. This person should have basic general information to answer most of the questions asked by visitors and the capability of distinguishing whether the visitor ought to be referred to another staff member at FOPRIDEH.

3. If FOPRIDEH plans to continue to fund projects, either through grants or loans, it needs to strengthen its basic capacities in monitoring and evaluation. It is important, however, to analyze carefully the function that FOPRIDEH will have in this area.

4. An evaluation unit should be organized. It is advisable for FOPRIDEH to analyze which programmatic department of the institution should take charge of such a unit.

5. The evaluation unit could be managed by one person with basic know-how in evaluation, who could contract support services for specific tasks. These tasks could include analysis of data collected and organized by the unit; technical assistance in evaluation of the projects; and contracting evaluation services by FOPRIDEH with international funding agencies.

6. The evaluation unit should include the following:

- Functional definitions and standardized concepts that should be shared among the projects.

- A review and standardization of the implicit criteria used by the staff to review the diagnostic studies, the quarterly reports, and the evaluation reports.

- A guide for PVOs with projects funded by FOPRIDEH that specifies what needs to be included in each type of document.

- A simple system for organizing data received from projects and data gathered by FOPRIDEH during field visits. Annex 2.5 offers a sample for some of the most commonly used indicators.

7. Using the functional definitions and standardized concepts, each PVO should identify the indicators of success for its project. Each PVO must also review its system of monitoring the project. This system should include simple forms on which data gathered for each indicator can be recorded. Some of the PVOs have designed such forms, and probably with minimum assistance these could be improved if necessary to make them suit the reporting guidelines.

8. The evaluation guidelines, requirements, and forms should be disseminated among the PVOs in such a way that they perceive the requirements and suggestions as services that will facilitate the organization of data and the systematization of project results.

CHAPTER THREE

TRAINING AND TECHNICAL ASSISTANCE

3.1 Introduction

This chapter discusses contributions made by the training and technical assistance offered by FOPRIDEH to the PVOs that participated in these activities. The first section describes the department of Special Events (DAE), which is responsible for coordinating and delivering these services. Second, the chapter presents results as reported by the PVOs interviewed. The third segment concentrates on the main obstacles and constraints encountered in trying to achieve results from the training and technical assistance. The last two parts of the chapter offer the main conclusions and recommendations.

3.2 The Department of Special Events (DAE)

The Department of Special Events (DAE) has been part of the organizational structure of FOPRIDEH since the beginning of the AID grant. The DAE had a slow start. The department, consisting of one person, began operations in March 1985. Between January and September 1986 there was no department head. In September 1986, when a new head of the department was appointed, the structuring of the DAE and planning for its work really began. At present, the DAE consists of two persons, and during a three-year period it was reinforced by a German adviser.

The main objective of the DAE is to strengthen the PVOs. This strengthening is carried out through three main services: training, technical assistance, and information. In addition, the head of the department supports the executive director, particularly in the area of coordination.

Often a fine line distinguishes training from technical assistance. The difference between them can be explained more in terms of the methodology used to transfer knowledge than in the content. Consequently, many of the recipients of the services often do not differentiate one from the other.

FOPRIDEH defines training as a teaching activity carried out by institutions or individuals through seminars, workshops, and conferences. Technical assistance is defined as the direct support of a specialized individual or institution for the solution of a specific problem.

At the beginning of 1987 the DAE interviewed 26 PVOs as part of a training, technical assistance, and information needs assessment. The DAE expected to develop its action plans for the year on the basis of the data gathered for this assessment .

Training

The training service includes all events such as courses, seminars, workshops, and conferences sponsored by FOPRIDEH in Honduras, and the scholarships granted to PVO staff members for studies abroad. Both components are discussed below.

A plan of activities for in-country training is developed annually. The procedures used for planning the training activities varied only slightly between 1987 and 1989. Data to develop the training plans for 1990 were collected through different mechanisms, however.

The Training Plan for 1987 was based on the training, technical assistance, and information needs assessment mentioned above, and on knowledge about the projects funded by FOPRIDEH and those that were to be funded. This included information about possible weaknesses within the PVOs that could be solved through training, and the opinions of FOPRIDEH's staff with regard to deficiencies within the PVOs.

According to the information collected, the PVOs' main weaknesses were in proposal writing, budget development, methodology, and evaluation systems. Consequently, the training activities in 1987 were designed to reduce these limitations of the PVOs, especially weaknesses in proposal writing.

With the exception of the needs assessment carried out through consultation with the PVOs, the DAE used the same sources of information to plan the training activities for 1988 and 1989. The original plan for 1988, which was later adjusted, emphasized training events to reinforce the PVOs in the same areas of weakness identified in 1987. In 1989 the DAE's concern was for technical assistance in strategic planning and impact evaluation for the PVOs. Training activities included--among others--fund-raising, participatory research, and management development.

In April 1988 FOPRIDEH hired a consultant to provide technical assistance for the DAE. It was as a consequence of this assistance that the 1988 Training Plan was adjusted. The consultant stressed the importance of integrated planning, which includes three areas: conceptualization, operations, and results.

PVOs have traditionally concentrated their efforts on operations, neglecting the other two areas, but the training activities for 1988 and 1989 focused on these two. In the area of conceptualization, which encompasses such fields as institutional policy, definition of development, objectives, and strategy, two courses on strategic planning were offered. In the area of project results, efforts made to strengthen the PVOs encompassed courses in participatory research, project monitoring, and impact evaluation.

The focus on conceptualization rekindled FOPRIDEH's interest in developing a conceptual framework for the institution itself. The heterogeneity of the PVOs comprising FOPRIDEH has impeded arriving at a consensus regarding such a framework. A document

describing a framework has been written, but its approval is still pending. This has been a concern of FOPRIDEH at least since October 1986, when it held a workshop to draft its institutional policy.

The Training Plan for 1990 is based on information gathered from three different sources. One was a November 1989 meeting of all the member institutions called by FOPRIDEH in order to identify their needs in training, technical assistance, and information. Another source of information arose from the technical assistance in strategic planning provided to 15 PVOs (discussed in another section of this chapter), which included a workshop to identify the weaknesses. This workshop generated demands for training. Meetings with individual PVOs through the institutional support component of the technical assistance service allows the technical staff of FOPRIDEH other opportunities to identify training needs.

The DAE does not have an evaluation system to determine the results of any of its services. The staff, through its contacts with the PVOs, gets an impression of results obtained and of some of the limitations in implementing the learning. Unfortunately, these observations are not systematically recorded.

From these impressions and observations the DAE concluded that the training activities do not provide the expected results. Consequently, the DAE is offering fewer courses during 1990. The department will concentrate its efforts on timely problem-solving services based on specific needs of individual organizations, and on the follow-ups of the institutions that received technical assistance in strategic planning.

The other component of training is the scholarships granted to PVO or FOPRIDEH staff members to participate in out-of-country training programs. Training opportunities abroad are identified either by the PVOs or by FOPRIDEH itself. Those interested in participating apply for the scholarships; the applications are then submitted to a Scholarship Committee.

FOPRIDEH has a set of by-laws for the scholarship component. These are very general and do not legally bind the recipient to remain in the institution after the training. The DAE staff recognizes the need for these by-laws to be more operational.

The board of directors has also been concerned with the results of the scholarship component. An effort to implement stricter rules was made for a FOPRIDEH employee granted a scholarship for studies abroad. This person signed a document that stipulated sanctions for leaving the institution on return; the sanctions differed, depending on the causes for leaving the institution: the person had to reimburse FOPRIDEH different amounts of the cost of the scholarship if the reason for leaving was resignation or if it was dismissal for a justified cause. According to legal advice sought by the DAE, this document cannot be enforced in a court of law. Thus, FOPRIDEH is still searching for adequate

mechanisms to assure that results of subsidized study abroad will benefit the institutions involved.

Technical Assistance

Technical assistance is defined by FOPRIDEH as a service provided to an institution to deal with a specific problem. FOPRIDEH makes a significant effort to quantify the number of activities sponsored. Its reporting system has evolved, and seems now to include an attempt to classify technical assistance activities more accurately. Originally a variety of activities and events were sometimes mingled under the category of technical assistance. For instance, in addition to the help provided in the design of 21 project proposals, FOPRIDEH's 1986 Annual Report includes under technical assistance 76 research visits to the projects and 41 follow-up project visits. For 1987 the 41 technical assistance activities reported included information about U.S. and European institutions that provide financing. The 1989 report organizes the events first by area: training, technical assistance, and exchange. Each of these areas includes one or more sub-areas. Under technical assistance only the strategic planning workshops are reported.

Even though an effort to improve the reporting system is evident, some confusion remains about the placement of certain events, which may result in double reporting. For example, the 15 strategic planning workshops for individual PVOs are reported in the technical assistance section of the 1989 report. However, a table at the end of the report includes these 15 workshops as part of the training service. A similar situation occurs with the impact evaluation program. Sometimes it is considered a training event because it included a series of workshops; in other instances it is identified as a technical assistance activity.

Both the needs assessment done in 1987 and the workshop held in 1989 to discover needs of the PVOs in different areas identified the technical assistance service. Despite these consultations, however, there is no annual planning for services rendered in technical assistance. This service is provided on demand either by direct request of the institution or through identification of the need by members of FOPRIDEH's staff during their regular visits.

Most of the requests for technical assistance have been met by the staff of FOPRIDEH. If FOPRIDEH lacks the required expertise it suggests possible consultants for the institution to hire, on the basis of knowledge about consultants the staff might have. FOPRIDEH does not include a bank of national and international consultants classified by area of expertise as part of its information service. In at least three cases FOPRIDEH hired outside consultant services for member organizations requesting the assistance.

An institutional support component is considered part of the technical assistance service. As explained in Chapter 2, each technical staff member is responsible for providing institutional support to a number of the member organizations. The organizations have been

classified into three categories, whereby organizations in category (a) should be visited very frequently, those in category (b) frequently, and those in category (c) less frequently. Visits to the organizations to provide institutional support should be included in the monthly planning of each staff member. The activities under institutional support are not monitored by the DAE and are not included in the 1989 Annual Report of the department.

Member and nonmember PVOs were invited to participate in an Impact Evaluation Program presented for FOPRIDEH by consultants. The program included several workshops. The consultants also provided written materials to the participants to use in designing the evaluation of a specific project. Two of the main objectives of the program were: to establish an evaluation system in one of the projects or programs of the participating PVOs; to provide methodology training to two technicians working in FOPRIDEH or in a member organization so that they can act as coordinators when FOPRIDEH repeats similar programs.

The DAE, through its technical assistance service, promotes the exchange of services and know-how among the PVOs. The department has tried to stimulate coordination and interchange among PVOs, but as there is no follow-up, it does not know whether it succeeded in this effort.

Information Service

The information service includes a data bank of national PVOs and international financial institutions, and a bulletin published every two months. In addition, FOPRIDEH has written three publications: The Characteristics of the Private Development Organizations in Honduras; The Conclusions of the Congress on Democracy, Peace and Justice; and a Directory of Private Development Institutions Affiliated to FOPRIDEH, published in 1989 by the DAE.

FOPRIDEH hired an international adviser for a three-year period to organize the data bank of national and international institutions, which presently includes information on approximately 150 institutions from the United States, Canada, and Europe, and 35 development organizations that work in Honduras. The directory of international agencies has not yet been published. The adviser was to work with the DAE so that once his contract terminated the DAE could take charge of the data bank. This did not happen, however. The adviser worked alone, and thus far the staff of the DAE has not been able to assume responsibility for the data bank. The main limitation is that neither of the two staff members of the department knows how to operate the computer.

Although it is not clear how the information service will be provided, the DAE, in a joint effort with DASP personnel, plans to collect information on another 50 national PVOs and enter it into the computer. The main purpose of this effort is to disseminate information about the different organizations in the PVO community in order to promote coordination among them.

The information service, mainly through the adviser, dedicated part of its efforts to analyzing specific aspects of development, such as human rights and other political issues. The resulting publications were geared for European agencies in an effort to open doors among financing institutions by changing the image of FOPRIDEH as a United States organization whose main purpose was to channel U.S. funds to the member organizations.

3.3 Results

This section discusses the results obtained thus far through the training and technical assistance services. The first part of the discussion centers on the perceptions of nine PVOs that this evaluation team interviewed about their level of satisfaction with the training and technical assistance services provided by FOPRIDEH. Only one of the nine PVOs interviewed does not recall utilizing FOPRIDEH's training or technical assistance services. The next section assesses FOPRIDEH's progress in forming a "training bank" to provide future training and technical assistance for its members' needs.

Training

Overall, the PVOs feel that the training offered by FOPRIDEH is helpful. Several of the interviewees said that the training activities offered by FOPRIDEH are practical and are designed within the context of the country. Many also emphasized that FOPRIDEH consults its members on their training needs. The 1989 meeting was fresh in almost everyone's mind. Others mentioned having already received the list of courses that will be offered in 1990 and having selected those in which their PVO expected to participate. The prevailing opinion is that planning has improved for 1990.

The interviewees remember a limited number of training events in which their PVO had participated, and the name of the event is not always clear. The programs most often mentioned and the reported results are discussed below.

Two of the PVOs report having participated in the courses on strategic planning, or institutional development as some of them referred to it. These events used the Fuerzas, Opportunidades, Debilidades y Amenazas (FODA - Strengths, Opportunities, Weaknesses and Threats) methodology through which each organization analyzes its strengths and weaknesses, its opportunities and risks.

The overall assessment of this training event is favorable, although specific results were not always offered by the interviewees. For example, one participant, the training coordinator of a PVO, could not specify results. According to him, it was not possible to apply the FODA with personnel of his institution because of time restrictions. He was not able to apply the learning or the methodology in his specific work because his organization is not always receptive to activities of this sort. The participant of the other PVO was its director. According to this person, the course was very helpful to the organization because the PVO was in the process of redefining institutional policy and programs.

Five of the interviewed PVOs remember participating in accounting and administration courses sponsored by FOPRIDEH. Their assessment of this courses is varied. (1) Three of the PVOs do not recall any specific results from the accounting and administration courses. The person who took the course in one of these PVOs no longer works with the institution. Another PVO reports that the administration courses are difficult to apply because of differences among the PVOs. (2) Two of the organizations did report positive results from these courses. One stated that participation in the accounting and administration courses, complemented by technical assistance provided by DASP, has improved their administrative controls. The last organization says that these courses stimulated the administrative personnel and gave them the opportunity to get to know other development programs. As a result of these courses the PVO's accountant often communicates with participant accountants from at least two other PVOs.

Three of the organizations interviewed recall involvement in a course on participatory evaluation. One of them considered the course very good but did not mention specific results. According to another PVO, the person who participated in this course was later able to carry out a study of several communities. A third PVO used the techniques learned in the participatory research course during an internal evaluation.

A regional coordinator of one of the PVOs took part in a project monitoring and evaluation workshop sponsored by FOPRIDEH. The participant had some previous knowledge of the topics, but the course strengthened and expanded it. This person now supports his institution in all activities related to monitoring and evaluation, both in the region he coordinates and in other regions where the program operates.

Three PVOs mentioned attending computer courses. In one institution the three people who took computer courses sponsored by FOPRIDEH now use the know-how daily. In another PVO a staff member took the courses in Lotus and WordPerfect but has not been able to apply the new skills because the PVO has no computer. In the third institution a secretary and the administrator who participated in the computer courses no longer work with the PVO.

One of the organizations cited the usefulness of a course on financial analysis. It was particularly helpful in analyzing the credit applications and financial statements of cooperatives.

Only two organizations mentioned training received abroad.
One of these PVOs reports that the two staff members who participated in training events outside Honduras have been able to apply some of the learning. The other interviewee considers the training received abroad as too general and of little applicability.

Several of the PVOs mentioned other activities, such as conferences, forums, and frequent meetings to exchange experiences, attended by PVO directors. Many interviewees had a positive impression of the Congress on Democracy, Peace and Justice, although only

one PVO mentioned having consulted the materials distributed during that event. Many of the interviewees place a special value on events that allow interchange of experiences among the PVOs. The feeling is that this fosters interinstitutional relationships and support. Frequent communication and informal consultation occur as a consequence of such meetings, especially among some of the directors.

Technical Assistance

The institutional support service, other technical assistance, and regular communications with FOPRIDEH's staff are often considered by the member organizations as one and the same. Eight of the nine PVOs interviewed mentioned some type of regular linkage with FOPRIDEH, although none seems to be aware that one particular FOPRIDEH staff member is responsible for providing institutional support to it.

Two of the agencies mentioned receiving regular visits and offers of technical assistance from a member of FOPRIDEH's staff, but said they had not yet requested the assistance. Two other PVOs indicated that FOPRIDEH's staff has visited their projects in the field. These visits seemed to relate more to monitoring and supervising the subprojects funded by FOPRIDEH than to providing technical assistance, however.

Two of the PVOs interviewed received significant support from FOPRIDEH. One of the organizations receives systematic support in administration and planning. On one occasion FOPRIDEH helped the PVOs plan a congress, and provided some financial support for the event. The general feeling is that this organization's linkage with FOPRIDEH is strong, and that it can count on the federation for support.

The other PVO--which recently experienced general restructuring, including a change of director--says that it has received substantial and frequent technical assistance from FOPRIDEH. When the new director took charge he requested FOPRIDEH's support for analyzing the overall situation of the institution. FOPRIDEH coordinated a workshop for the PVO, and continues to provide assistance upon request.

Last year 14 member organizations received technical assistance from FOPRIDEH in the form of a workshop in Institutional Strategic Planning. Of the nine PVOs in the group interviewed, five received this service, and all recalled the event. For one of the PVOs, this form of technical assistance included two workshops. For another, FOPRIDEH covered the cost of an international consultant who provided a total of 14 days in technical assistance, including the workshop.

All of the organizations interviewed that received technical assistance in institutional strategic planning were very satisfied with the service and considered it helpful. The principal observations offered by the interviewees were:

- The workshop was very useful; the institution is now paying more attention to fund-raising.

- The consultant had a preconceived workshop design that did not conform to the needs of the organization. Once the methodology adjustments requested by the participants were incorporated, however, the workshop turned out to be very useful. The workshop contributed to the validation of an institutional study and of proposed institutional policy. The final result was a Development and Strengthening Plan for the PVO.

- Up to the present, the institution has not been able to apply all the results of the workshop, but it plans to do so. Unfortunately the director had not been able to participate in the workshop. The director's absence somewhat hindered the workshop's usefulness because of the need for decisions that no one else could make.

- This workshop and a study of all cooperative federations were the main instruments used for restructuring the organization. In addition, the workshop generated ideas for new projects.

- The PVO had been having problems integrating a working team. The two workshops offered by FOPRIDEH on strategic planning were very useful. Results of this instance of technical assistance are already visible. Coordination within the team has improved substantially.

Six of the PVOs interviewed participated in the Impact Evaluation Program sponsored by FOPRIDEH between 1988 and 1989. The PVOs report some positive results of this service. Nonetheless, the original objectives of the program were not totally accomplished. None of the six PVOs interviewed was able to establish an evaluation *system* for its projects. FOPRIDEH excluded its staff from the training, and there is no evidence that any technicians working in member organizations can act as evaluation coordinators when FOPRIDEH repeats similar programs. Some of the PVOs did report achieving important results through this aspect of technical assistance, however.

Only two of the six PVOs completed the project evaluation designed in the course of the technical assistance. The participant from one of these two organizations has since completed two other project evaluations for the institution. In the case of the other PVO, two of three participants no longer work with the organization, but the person who remains was able to serve as the local counterpart in a study of the training needs of the organization that an outside agency implemented.

The remaining organizations consider the technical assistance to be useful for clarifying certain concepts, although they were not able to finish the evaluation. The two program participants from one of the PVOs interviewed no longer work with the

organization. This PVO has consulted some of the support materials handed out during the technical assistance program, however.

Bank of Human Resources

One of the main objectives of the training and technical assistance service was to promote and organize the interchange of services among PVOs. PVOs with strong capabilities in an area of expertise where a large number of other PVOs lacked sufficient capability would provide training and technical assistance. Additionally, PVOs that received training would make their staff available to train other PVO staff in order to create a "training bank" that would make additional resources for training and technical assistance unnecessary.

Support activities among the PVOs, mentioned elsewhere in this report, have been sporadic, and thus far no system has been established by the PVOs to provide technical assistance and training services to each other.

FOPRIDEH has identified nine areas where technical assistance could be provided. It drafted a list of 46 persons working with the PVOs and FOPRIDEH. The selection of possible consultants, by area, is based on their participation in training programs and on FOPRIDEH's assessment of their technical expertise, their capacity to communicate, and their level of participation in activities sponsored by FOPRIDEH. Nonetheless, neither the PVOs nor the listed individuals have been consulted, and there is no agreement or plan to provide service.

3.4 Obstacles and Constraints

This section discusses some of the constraints on the PVOs' participation in training events, and on their utilization of the knowledge acquired through the training and technical assistance services provided by FOPRIDEH. Many of the constraints analyzed were suggested by the interviewees and by FOPRIDEH's staff.

Most of the PVOs identified time as the main constraint on participating in many of the training events. Only one organization mentioned lack of funds as an obstacle to taking part in certain activities sponsored by FOPRIDEH. This applied particularly when the person who fulfills the requirements for attending the course is stationed in an outlying region. In addition to the registration fee charged by FOPRIDEH, the PVO must also cover traveling costs of such a participant and per diem expenses in Tegucigalpa. The same organization mentioned that scholarship opportunities have been lost because the PVO always has to cover part of the cost.

One of the principal constraints on achieving results from FOPRIDEH's training and technical assistance services is faulty selection of participants. For example, when an event

is geared for directors, many send a staff member to participate, while others attend for short intervals and do not really benefit from the workshop or course.

Some PVOs select their trainees either as a reward or because the people selected have the least amount of work at the time. Selection is not always based on the person's qualifications or on the applicability of the training to his or her job within the organization. Very often different persons from an institution participate in different parts of the training and technical assistance services offered by FOPRIDEH within the same area of expertise. Consequently, no one person acquires sufficient skills in the field to apply the knowledge systematically.

In some cases, personnel who received the technical assistance or participated in a course or workshop cannot apply the knowledge in their institutions either because they lack the support of the director or because the organization is understaffed. Another important constraint is that personnel in some of the institutions are highly mobile. Training efforts have been totally lost by these institutions when those trained change jobs.

Another constraint is the concentration of numerous training events and conferences offered by FOPRIDEH within a short period. Even if a PVO can assign personnel to attend all the events, it is difficult to assimilate all the learning and apply it. The same number of events spaced over a longer time would be more beneficial.

One of the interviewees has the impression that events sponsored by FOPRIDEH are basically for office staff and directors. More favorable training results would have ensued if more events had been specifically directed to the paraprofessionals who work directly with the projects funded by FOPRIDEH.

3.5 Conclusions

1. The planning system for training activities improved for 1990, but there is no planning for the technical assistance service offered by FOPRIDEH.

2. Although FOPRIDEH is emphasizing integrated planning--which includes results--in the PVOs, the same spirit does not prevail within the DAE with respect to activities performed by the department. There is no monitoring or evaluation system to indicate results achieved by the training and technical assistance activities.

3. Several of the PVOs have lost personnel who have received training, both in Honduras and abroad. No mechanism is in place that can guarantee that the person receiving the training will remain working in the institution.

4. The overall assessment of the PVOs interviewed was that the training activities were good. Not many, however, were able to specify actual results of training received. In part this can be explained by the fact that most PVOs have participated in

numerous events, and they could not recall them all. In other cases, however, the lack of results stems from inadequate selection of participants or from resistance within the institution to apply the newly acquired knowledge.

5. The great majority of the PVOs interviewed have strong ties with FOPRIDEH and feel a part of the organization. Nevertheless, these PVOs are not aware that a specific staff member at FOPRIDEH is responsible for providing institutional support to them. Neither the PVOs nor FOPRIDEH differentiate between technical assistance provided by FOPRIDEH's staff and the regular follow-up activities for FOPRIDEH-funded projects.

6. The frequency and intensity of technical assistance services provided by FOPRIDEH's staff are greater among the smaller and weaker PVOs.

7. FOPRIDEH has made a substantial effort to provide training and technical assistance in certain areas, such as planning, project design, and monitoring and evaluation. One reason for the lack of impact of these efforts on some PVOs is that the training is often diluted among different participants, and none acquires sufficient skills in an area.

8. The Impact Evaluation Program contributed to providing basic know-how in evaluation. A few participants in this program who remain in the PVOs have been able to carry out other internal evaluations or to participate as counterparts in studies conducted by outside consultants. None of the PVOs has been able to establish an evaluation system for a project or program, however.

9. FOPRIDEH has begun to draw up a list of persons who qualified for the bank of human resources. Although there has been sporadic and informal interchange among some of the PVOs, this service has not yet been constituted. The time constraint for most of the PVOs will probably limit the possibility of constituting an ongoing consultant service using staff of the PVOs.

3.6 Recommendations

1. FOPRIDEH should continue to investigate the training needs of member organizations in elaborating its annual training plan.

2. FOPRIDEH's determination to reduce the number of training events and to concentrate more on specific problem-solving services for the PVOs is appropriate.

3. The selection and acceptance of candidates to participate in training events, both in Honduras and abroad, need to be regulated to assure positive results for the PVOs.

4. To generate sufficient skills in specific areas, in both the PVOs and FOPRIDEH, training and technical assistance need to be progressive and part of a plan. In order to participate in more advanced courses or workshops candidates should have participated in previous events.

5. There is a need to analyze the technical assistance service. If FOPRIDEH continues to offer the service, either by assigning staff members or hiring outside consultants, it needs to regulate it and to develop a delivery system.

6. To facilitate participation of staff members stationed in Tegucigalpa, training sessions could start one hour before the working day is over. In this manner the PVO contributes to the training, but the employee also contributes by allocating some of his or her time for this endeavor. This mechanism could also serve as a selection filter for certain events.

7. The number of people who have participated in various training activities and are still available in the PVOs should be identified and assessed. This assessment should also include discovering the disposition of the PVO to participate in the program of exchanging technical assistance with other PVOs. The Human Resources Bank can then be designed on the basis of the information gathered.

8. If the assessment of Number 7 above, indicates sufficient know-how in evaluation and monitoring among some of the members, FOPRIDEH and the relevant PVOs could design a program to strengthen the basic skills of monitoring and evaluation in other organizations. This program should be implemented by the technicians selected from the PVOs. Outside consultant services, if necessary, should be specific and limited.

9. As part of the strengthening efforts in evaluation and monitoring, an evaluation team composed of members from different organizations could carry out an evaluation of a small project.

CHAPTER FOUR

THE CREDIT PROGRAM

4.1 Component No. 4 "D" of the Terms of Reference (Article VI): Credit Program

D.1 The Program

In accordance with the terms of the Project Agreement L840,000 have been assigned to FOPRIDEH for a program of loans to PVOs. These funds, plus L300,000 from the World Food Program and L1,000,000 from the International Development Bank, make a total of L2,140,000 available for the credit program.

Presently a formal credit program exists only on paper through the "Credit Regulation" written by FOPRIDEH as a condition precedent to disbursement of loan funds under the AID agreement. The program developed in the Credit Regulation does meet the terms and conditions of the various agreements with the funding agencies and with FOPRIDEH's own philosophy, principles, and objectives.

To date, eight loan applications for L1,046,018 have been presented to FOPRIDEH. A description of these may be found in Annex 4.1. The total amount of these applications would use 49 percent of the available funds and would exceed by 25 percent the loan funds available from AID. This suggests that foreseeable credit demand would rapidly exceed the amount of funds available (see attachment No. 16).

D.2 Terms and Conditions

Chapter 1, "Objective," in Annex B of Amendment 4 of the AID-FOPRIDEH agreement clearly defines the development activities component, especially "Subproject Financing." It emphasizes analysis, approval, financing, and monitoring and evaluation. The identification, eligibility, and qualification of the PVOs should include a realistic evaluation of their payback abilities. Using this procedure, FOPRIDEH can avoid loans based on physical collateral that would involve legal proceedings as an ultimate recourse. Such a recourse must take into account the program's objectives, measuring the social and economic effects of credit as a means for individual and collective development of the communities in general and the beneficiaries in particular. The fiduciary and institutional guarantee of the people and the organizations ought to be measured by financial criteria. The rating and qualification of the PVO should thus be given special consideration before processing a loan application.

There is no formal document that structures a set of norms, terms, conditions, and procedures alluded to in the AID-FOPRIDEH agreement. The Credit Regulation

developed by FOPRIDEH for the loan program was done simply to meet a requirement and does not fully address all of the mechanisms, terms, conditions, and procedures needed for a loan program. There should be emphasis on the market interest rates and sustainability of the fund, taking into account the cost of funds, administrative costs, uncollectible loan reserves, adequate margins to capitalize the fund for loans, and the earnings used as a reserve to strengthen the fund.

The philosophy, objectives, and principles of integral development of FOPRIDEH and the PVOs are appropriate for the beneficiaries they are serving and the purposes of the funding as determined by the agreements with the agencies providing them with funding. What is needed is a structure and a definition of terms and conditions strictly applicable to the credit program that would permit a realistic appraisal of costs and benefits. This would help determine the capitalization and self-sustainability of the loan program.

D.3 Loan Analysis and Approval Procedures

In agreement with FOPRIDEH's Credit Regulation, which compiles the directives of Agreement 522-ESF-0280, all the loan analysis and approval procedures are provided in Chapter I, numbers 1, 2 and 3. Chapter IV is important because of its emphasis on the goal of acquiring financial self-sufficiency; on the capitalization of the fund, which is not adequate to keep up with inflation; and on the conflicts created among the eligible PVOs and their affiliates and the final beneficiaries.

The actual processing, analysis, and evaluation system of the loan proposals (as demonstrated by the few loan applications that have been processed to date) follow the guidelines established in the credit regulation. In some cases DASP technical and field personnel prepare, with the PVO officials, the necessary documentation for the application instead of the PVOs doing it themselves.

In the estimation of the author, a better attempt should be made to adapt the guidelines to the particular characteristics of each PVO. The credit regulation should have removable, interchangeable sheets to amplify details and clarify important points of each part of the analysis. There should also be sheets containing information on the agreements from each funding agency. This would avoid having to resort to the files to verify the termination dates of the funding agreements, the sequence of amendments, compliance requirements, etc.

Annexes 4.6 and 4.7 detail the findings of the reviews of the investigation, analysis, support documentation, and approval procedures for three loan applications. These reviews seem to indicate a number of weaknesses in the process. The overall process of objectively rating the PVOs as creditworthy, and properly documenting and taking into account the findings of FOPRIDEH's field personnel when writing up and voting on a loan application, need more attention. Financial analysis of the institutions applying for loans also needs more attention. In the case of one institution, a loan was granted without taking into

consideration the high rate of liquidity of the institution's existing resources. The institution also had a high rate of arrears on part of its portfolio. It appears from this and one of the other cases that, in approving loans, FOPRIDEH may be taking into account the overall reputation of the PVO more than its financial analysis and ability to repay the loan.

Another area where FOPRIDEH needs to be more consistent is that of guarantees for the loans provided.

For a L200,000 loan for one institution, which amounted to 9 percent of the institution's portfolio as of June 1989, roughly 75 percent of the PVO's total assets (which were approximately L2,000,000) were mortgaged. This amounted to financial backing of over 700 percent of the value of the loan. The financial guarantee requirements in this case were thus far out of proportion to the size of the loan. This loan was inconsistent with others being considered, where institutions of less experience and inferior financial solvency were receiving loans with no financial guarantee.

One further issue here is the ability of DASP personnel to carry out all the work involved in administering the loan approval process. DASP personnel perform their work efficiently; some areas of the analysis are not covered well, however, because of the large amount of work that must be done with a limited number of personnel. In allocating time among functions and responsibilities, DASP should concentrate its activities on the programming, management, execution, analysis, supervision, and accounting control of the credit program. DASP unit needs to be restructured, and should be given the personnel necessary for administering a growing loan portfolio.

D.4 Internal Controls

A Credit Procedures Manual ought to be written to establish the lines of authority and functions of the General Assembly, Board of Directors, Credit Committee, Finance Committee, and Executive Director with respect to the credit program. A Loan Administration Manual, detailing the use of funds from the different funding agencies, should also be written to be used as a complement to the Credit Procedures Manual. This manual should be classified according to the funds provided by different funding agencies, and the chapter on each fund should include:

- amount of the fund
- general terms and conditions of eligibility
- minimum and maximum amount of the subloans
- lengths of terms and grace periods
- normal and arrears interest rates
- commissions and other financial charges
- minimum guarantees required
- classification of the PVOs with options for minimum and maximum loans
- other subjects relevant to these credit lines.

Additional information on a system of internal controls may be found in Annex 4.8. Another important point concerns the eligibility of nonmembers for loans. In order to receive a loan, an organization should be a member of FOPRIDEH so that the institution will feel an obligation to FOPRIDEH and will manage the loan responsibly. At the very least, stricter conditions should be laid down for nonmembers to receive a loan.

D.5 Accounting Systems

No specific accounting system for the Credit Program connects with FOPRIDEH's general accounting system. Nevertheless, the analysis done in D.4 regarding internal controls provides a basis on which to develop an accounting system for the loan program. The pertinent applicable sections of the Credit Regulation could help define an Accounting Manual for the loan program. Similarly, even though FOPRIDEH's Accounting Manual for its general operations does not strictly apply to an accounting system for loans, it can be modified for this purpose. The revision is needed to address cost recovery, prevent PVO noncompliance, absorb inflationary effects, capitalize the loan fund, and subsidize other parallel FOPRIDEH activities. Annex 4.9 is a list of suggestions for modifying the accounting system for the loan program.

The accounting system for the loan program should be independent of FOPRIDEH's general accounting system, but should compatible with it. FOPRIDEH's overall accounting system should thus contain a subsystem of accounting costs, which will register all the program's income, direct costs, and indirect costs that will have to be imputed from FOPRIDEH's general administrative expenses. There should be a clear rule that all operations of the credit program be managed through separate accounts (organized by funding agencies, banks, PVOs, etc.). All loans that are officially processed for analysis and approval ought to be individualized in loan portfolio *carpetas* (files), regardless of whether or not they are approved and/or accepted.

D.7 Recuperation and Capitalization Policies

Amendment No. 5 of the AID-FOPRIDEH agreement dictates that FOPRIDEH and the PVOs establish real interest rates that cover all administrative costs, costs of expected loan losses, and the cost of inflation (to maintain the real value of the loan fund).

In practice there are no policies for capitalization of the credit program. The income generated by transitory investments in bank accounts, such as certificates of deposit, is used to pay for administrative costs. USAID has suggested that at least 5 percent of the 12 percent that FOPRIDEH charges go toward capitalizing the loan fund to maintain its real value. On the IDB loan funding, 3 percent of the 6 percent charged must go to capitalization of the fund. This 3 percent also includes a reserve for loan losses. For the World Food Program, the total interest charge of 2 percent will go for capitalization. The terms and conditions for capitalization of FOPRIDEH's loan fund is thus not consistent, and

FOPRIDEH should devise a policy to allocate more of the interest payments for capitalization in order to maintain the value of the loan fund.

D.8 Interest Rate

The rate of inflation affects the interest rate. The general price index rose 9.8 percent from 1988 to 1989 according to Banco Central de Honduras (BANTRAL - Central Bank of Honduras) (see Annex 4.10). This consultant's opinion is that the rate was in fact 16 percent in 1989, and that it will continue to rise 3 percent yearly for the next several years.

Consequently, the interest rate should be at least 15 percent, taking into account the 12 percent rediscount rate of the Central Bank. The PVOs could charge 4 percent, making the final beneficiaries' rate between 19 percent and 24 percent. These rates are comparable to those charged to small businesses by savings and loan cooperatives and other nonbank sources. The recommended interest-rate structure for FOPRIDEH, as presented in Table 4.1, includes: the cost of funds, which is usually concessionary depending on the funding agency and the use of the funds; administrative costs, which should include a reserve for bad loans; and reserves for capitalization to maintain the real value of, or to increase, the loan fund.

Table 4.1. Interest Rate Structure

	Percentage Points for Fund Acquisition	Percent of charge for:	
		FOPRIDEH	PVOs
Cost of funds		4.00	27
Administrative costs	6.47	43	27
Capitalization (profit)	4.53	30	19
Subtotal	15.00	100	63
Adjustment (PVO administrative costs and capitalization)	9.00		37
TOTAL	24.00		100

D.9 Medium-Term Capitalization and Inflation

Several new sources of funds are being investigated. Aside from these, Annexes 4.11, 4.12, and 4.13 show the recovery of capital and interest of the approved loans, using AID, IDB, and WFP funds. Table 4.2 summarizes these tables.

Table 4.2

Loan Recovery Projection and Nominal Interest Payment

	AID		IDB		WFP		TOTAL		GRAND
YEAR	CAPITAL	INTEREST	CAPITAL	INTEREST	CAPITAL	INTEREST	CAPITAL	INTEREST	TOTAL
1		37,200		9,450		200		48,650	48,650
2	105,460	107,056	53,062	70,700	56,889	7,000	215,411	184,756	400,167
3	315,171	87,966	374,313	71,788	115,500	5,781	804,984	165,535	970,519
4	354,130	49,011	407,432	43,619	117,817	3,469	879,379	96,099	975,478
5	140,238	18,417	325,193	16,250	59,794	1,105	525,225	25,772	550,997
TOTAL	914,999	289,650	1,160,000	211,807	350,000	19,355	2,424,999	520,812	2,945,811
TOTAL availability (in nominal terms)	1,204,649		1,371,807		369,355		2,945,811		

Taking into account that the bad debt reserve is 8.4 percent of administrative costs, these figures would be adjusted by 16 percent for the initial inflation in 1989, plus 3 percent cumulative yearly, making the real recovery figures as shown in Table 4.3.

TABLE 4.3
Loan Recovery and Real Interest Payment Projection

YEARS	AID	BID	PMA	TOTAL
1	31,069	7,893	1,670	40,632
2	176,452	102,759	53,047	332,258
3	332,669	368,123	100,081	800,873
4	330,576	369,862	99,455	799,893
5	121,094	278,140	49,608	448,842
Total Real Availability	991,860	1,126,777	303,861	2,402,498
Difference due to inflation*	212,790	245,030	65,494	523,314
Percent*	18	18	18	18

*Difference between total availability in nominal terms, Table 4.2, and total real availability (above).

If the imputed costs of administration for the loan program (adjusted for inflation), estimated as 60 percent of the total administrative costs (equal to L312,500 for 1990), are subtracted from the amount available each year (adjusted for inflation), the projected availability of funds would be as shown in Table 4.4.

Table 4.4.

Availability of Liquid Funds

Years	Funds Available Adjusted for Inflation	Administrative Costs of Program	Liquid Funds Available
1	40,632	312,500	(271,868)
2	332,258	343,750	(11,492)
3	800,873	378,125	422,748
4	779,893	415,938	363,955
5	448,842	457,531	(8,689)
TOTAL	2,402,498	1,907,844	494,654

These figures show a compelling need for enlarging the loan portfolio and adjusting interest rates to real market conditions. The administrative costs of FOPRIDEH, estimated to be L520,908 for 1990 (see Annex 4.17), will rise at least 3 percent every year to about L604,000 in 1995. These costs surpass by L124,000 the yearly simple average of the annual availability of funds (estimated for five years to be L480,000, given the present loan portfolio of L2,400,000). Although FOPRIDEH is making some attempts to increase its income, these seem only marginal as compared to its loan program. With such a small loan fund and no other sources of income, FOPRIDEH will be able to exist only through the medium term.

Because of the importance of the development of the credit program, it will be charged more than 60 percent of FOPRIDEH's administrative costs, or L362,400, which would leave a margin of 117,600 to be covered by other income sources for each of the next five years. If these expenses could actually be covered by other sources as projected in Annex 4.17, the deficit would be substantially reduced, and the self-sufficiency of the Federation would be strengthened. This would have to be coupled with credit policies consistent with real interest rates and other terms of the financial markets.

A loan portfolio of L5 to 7 million would be needed to cover 60 percent of the administrative costs of FOPRIDEH and provide a reserve for bad debt. There is a demand for credit of approximately L5,000,000 from FOPRIDEH in the short term. With some restructuring, and with well-defined policies and accounting/finance procedures and controls, FOPRIDEH can manage a portfolio of that size.

To manage the loan portfolio, it will be necessary to reorganize DASP, delineating its specific functions and responsibilities and giving it the necessary personnel. Personnel will be needed to organize, set up, and implement credit operations to keep the accounts updated, and maintain internal controls.

D.10 Beneficiary Groups

FOPRIDEH should classify each PDO according to how much it improves the conditions and quality of life of its beneficiaries. Annex 4.15 outlines the various characteristics that the PVOs should meet in this regard.

4.2 Conclusions

4.2.1 FOPRIDEH does not have a formally structured and documented loan program. It does, however, have a list of projects and loan applications in various stages of processing. These offer a basis from which to estimate future credit demand.

4.2.2 The total amount of credit funds available is L2,140,000. This could be increased by L75,000 if some of the subgrants are not initiated, as seems likely.

4.2.3 Credit demand can rapidly overtake current availability of funds.

4.2.4 DASP, with great diligence and a small staff, performs diverse functions, handling credit applications and other activities at the same time.

4.2.5 Qualifying PVOs as creditworthy is based on criteria of general application and not on an objective analysis of the PVOs' managerial expertise, financial situation, or ability to repay the loan.

4.2.6 There is no explicit internal control system for credit operations, nor have registration or bookkeeping and accounting systems and procedures been organized. Such systems need to be compatible with FOPRIDEH's general accounting system in order to consolidate the periodic financial statements of the loan program with those of FOPRIDEH's other activities.

4.2.7 The terms and conditions established for the credit program by the current funding agencies are not compatible; this creates conflicts for FOPRIDEH, for the PVOs, and for the beneficiaries. It is difficult to standardize the use of available resources because costs, use limitations, and interest rate ceilings sometimes result in inappropriate choices.

4.2.8 FOPRIDEH, the PVOs, and the beneficiaries mix credit and social-benefit functions. Although it is difficult to draw the line between the two, the credit operations are not treated with the seriousness, technical skills, and proper cost accounting in real cost terms as needed to administer a credit program properly. Responsibilities for payment of capital and interest from each funding agency should be emphasized.

4.2.9 Capitalizing the credit fund can be achieved only by raising its volume, applying real interest rates, and providing the trained personnel necessary for its administration.

4.3 Recommendations

4.3.1 That USAID increase the Credit Fund from L840,000 by the amount of the subgrants not accepted by the PVOs and/or canceled by FOPRIDEH.

4.3.2 Diversify, intensify, and rapidly acquire new funds to make the size of the Credit Program adequate to meet the short- and medium-term (one to five years) demand.

4.3.3 Delineate and define the functions and responsibilities of DASP in order to attend specifically to the credit program, covering promotion, identification, analysis, evaluation, recommendations, project supervision and follow-up, and loan recovery.

4.3.4 Structure DASP with personnel for the analysis, evaluation, accounting, control, and registration functions of the loan program. The accounting system ought to

be made compatible with FOPRIDEH's general accounting system in methodology, support documentation, and implementation. The internal control and accounting systems should be set up to reflect a loan program that responsibly carries out its social objectives and recovers the capital and interest of the loans, and enforces the penalties as established for nonpayment.

4.3.5 Develop a Credit Procedures Manual.

4.3.6 The Credit Procedures Manual should make the application process an objective evaluation of the applicant's organizational, managerial, administrative, and financial capacity. A realistic evaluation of the ability of the applicant to pay back the loan should be stressed.

4.3.7 All loan applicants should be members of FOPRIDEH.

4.3.8 Establish the credit program's accounting and registration unit in DASP or in FOPRIDEH's accounting department, in accordance with the guidelines established in the Credit Procedures Manual.

4.3.9 FOPRIDEH should negotiate terms and conditions with the funding agencies that allow it to pay attention to programs with high social value, and to channel financing toward productive activities with realistic terms, grace periods, interest rates, and guarantees. Donations and subsidies should be avoided so as to foster savings, investment, and capitalization.

4.3.10 Establish a system to track the supervision, evaluation, and oversight of debt service (capital and interest) contracted by the PVOs.

4.3.11 The loan portfolio should be enlarged and interest rates must be realistic and competitive in order to:

- capitalize the credit fund
- train DASP to be competent as a technical credit unit
- cover necessary administration costs
- subsidize other social and technical assistance activities of FOPRIDEH

4.3.12 Conduct in-depth analyses to qualify the PVOs as member organizations, using organizational, ethical, managerial/administrative, and financial criteria.

4.3.13 Take into account the fact that there are self-seeking professionals, leaders, directors, activists, and promoters working in development organizations who are more concerned more about their own interests than the development of their communities. Organizations with such professionals should not be given loans.

CHAPTER FIVE

SELF-SUSTAINABILITY

5.1 Conceptual Framework, Program, and Budget for Next Five Years

5.1.1 General Observation

FOPRIDEH does not have a written long-range strategic program document, by which we mean a document establishing specific objectives and outputs with a chronology and an assignment of human and financial resources. The scope of work called for an analysis of the program and budget over the next five years. In lieu of a specific document to this effect what FOPRIDEH does have is the following:

1. Conceptual Framework (still in draft): Annex 5.1.
2. Detailed Departmental Operational Plans for 1990.
3. Financial Plan of Self-Sufficiency and Economic Security for the Years 1990-1994: Annex 5.2.
4. Detailed Budget for 1990.

5.1.2 Program

5.1.2.1 Conceptual Framework

The conceptual framework (*marco conceptual*, Annex 5.1) of FOPRIDEH has had a long and difficult gestation period. It has undergone numerous drafts and been discussed by many committees through the years. The final draft will be presented for ratification to the General Assembly. The framework is called a minimum platform of thought and action to orient the work of FOPRIDEH.

The framework focuses on a philosophy and definition of development. Included are the ideas of integrated development, the meeting of basic needs, participation at all levels, and attention to culture and environment and to the need for national independence and a national plan responsive to the people.

The framework defines one of the roles of the private development organizations (PDOs) as finding alternative models of development that help people become self-sufficient. It encourages the PDOs to systematize their methodologies framework so that they can be replicated on a larger scale by the government and other institutions.

One cannot readily deduce a program from this framework. The clearest goal is FOPRIDEH's plan to be a *gremial*, or trade association, to protect the interests of and gain benefits for its members, and to influence the government in its approach to development

and in its duty to satisfy the basic needs of its citizens. The statement also makes clear FOPRIDEH's intention to influence its own membership and the development community in general to adopt this approach to development.

5.1.2.2 Operational Plans

Although FOPRIDEH lacks a long-range program document, it does have operational plans for 1990 for its departments: the Executive Department, the Department of Analysis and Follow-up on Projects (DASP), the Department of Training and Technical Assistance (DAE), and the Department of Accounting and Administration. These operational plans contain detailed outlines of objectives, goals, activities, and target dates for 1990.

The work plans are so extensive, however, that departments will need to be careful to prioritize and focus their work. This is especially true of DASP, which sustains the ongoing functions of servicing old projects and new loans, and also has a very ambitious plan of providing technical assistance to its members.

The Board has called for a two-person reduction in FOPRIDEH's staff to meet the 1990 budget cuts. The staff, therefore, must concentrate all the more on doing a few key things well rather than scattering energies. Furthermore, the staff expatriate who has fund-raising expertise left FOPRIDEH in August 1989, and it is important that his functions be picked up.

FOPRIDEH needs longer term program planning as well as short. Such planning, however, for the good of the Federation, should be based on the desired programs as well as being constrained by the available resources. Self-sustainability strategies should follow from the program, not the other way around.

5.2 Financial Plan

5.2.1 General Observations

The strong financial management of FOPRIDEH during the last five years is indicated by the existence of a general fund balance as of 31 December 1989 of approximately L969,000. This "endowment" was built up from a 4.5 percent administrative charge on grants, management fees and overhead on grants from the Population Council and from AID (PROALMA Project), and interest income from grants and loans.

This healthy balance is a real plus for the survival of FOPRIDEH in the short term, but it could lead to a false sense of financial security. The lempira balance will have less real value each year, given inflation and possible devaluation. It is most important to be searching for funds immediately and to keep the operating budget as lean as possible.

The financial plan for the five-year period 1990-1994 is a helpful document (see Annex 5.2). According to the plan, even the most optimistic projections show expected shortfalls in income versus expenses of L121,031 for 1990 and over L250,000 every year from 1991 through 1994. Because of the present L969,000 surplus, FOPRIDEH is not projected to go into the red until at least the second quarter of 1994.

Many items on the income side that seem to be overly optimistic, however. Income from member dues is one such item. Section IX of the Five Year Financial Plan (Annex 5.2) projects that nine new organizations will be recruited to join the Federation in each of the next five years. This seems unrealistic. Between 1986 and 1989 an average of only two new organizations were added per year. Moreover, in 1989 only 65 percent of the member groups paid their dues. The income projections are also based on raising the annual dues from L200 to L300. This proposal must be voted on by the membership, and that vote will be a symbolic test as to how much the members value the services of FOPRIDEH and whether they are willing to make the minimal sacrifice of paying higher dues.

We also feel that the projections on income from the loan programs are overly optimistic. The AID and IDB loans are starting up much more slowly than originally planned. A particularly unfavorable omen in terms of member commitment to credit and to building up FOPRIDEH by this means is the refusal of most groups to pay one-quarter of the interest charged on member grants using rotating funds (see XI 1.7 of the Financial Plan). This may indicate a lack of seriousness about the credit programs that will be discussed in more detail below.

The projections for income in 1991 and beyond rely heavily on eleven grants and loans from such entities as the IDB, Government of Canada, Interamerican Foundation, Manos Unidas, and others. These projections seem too optimistic. Many of the funding groups were contacted for the first time during a November 1989 fund-raising trip to Europe, and they should not be counted on so heavily. For example, FOPRIDEH representatives visited OXFAM Belgium in Brussels but still have not contacted the OXFAM regional representative in Central America, whose approval is much more important. A realistic estimate is that only 20 to 40 percent of the eleven groups listed will actually become donors. Many more funding organizations exist, but a more intense, systematized, and broader-based fund-raising strategy is required to generate the grants needed by FOPRIDEH.

The staff and board should make a detailed review of the income figures to determine if they are realistic. More serious thought needs to go into financial planning.

5.2.2 Sustainability Strategies

FOPRIDEH'S present income-generating strategies and activities can be grouped into the following five basic categories:

1. *Financial intermediation strategies:*
   a. collecting project administration fees from the beneficiary PDOs;

   b. earning interest on loans to the PDOs (under IDB, WFP, and AID projects), and as a percentage (25 percent and 12.5 percent) of the interest collected by PDOs on loans they have extended to base groups with grants received from FOPRIDEH.

2. *Financial management strategies,* consisting in depositing funding advances from donors in savings accounts and certificates of deposit.

3. *Selling services to PDOs,* specifically FOPRIDEH'S training events.

4. *Fund-raising,* consisting in the presentation of proposals to potential funders.

5. *Membership dues.*

Of the five strategies, the collection of membership dues is not and cannot become a significant source of income, although its importance as a means to eliminate the "free-ride" mind-set should be emphasized.

Of the remaining four strategies, financial management is a secondary income-generating source, dependent on obtaining resources. On the other hand, selling services and fund-raising are independent and direct sources of obtaining financing, and both merit detailed analysis. The strategy of financial intermediation can be viewed similarly, as a type of service, not only to PDOs, but--principally--to donors. The role of loan (as opposed to grant) intermediary, however, is a very special issue. Given FOPRIDEH's plan to continue providing financial assistance to PDOs in the form of both credits and nonreimbursable funds, it is clear that the Federation must focus on improving its fund-raising skills.

5.3 Analysis of Principal Sustainability Strategies

5.3.1 Services

5.3.1.1 Past Actions and Present Services

FOPRIDEH's services have been offered at nominal fees, mainly to its members and other PDOs in the areas of training and technical assistance. Project administration services have also been provided at a charge for two other projects, implemented by the Population Council and PROALMA. FOPRIDEH intends to begin increasing its fees for training events to 70 percent of cost.

Further, FOPRIDEH considers that its project formulation and evaluation services would find a ready market among PDOs. It plans to develop the required skills and capacity in evaluating the 21 projects that await immediate attention.

5.3.1.2 Evaluation of the Strategy

At present FOPRIDEH's services strategy focuses on its members. While reasonable, this strategy could have an enormously expanded market if it were directed to the *donor community*. The evaluators found a strong demand for project evaluation services among such potential donors as the UNDP, the Honduran Social Investment Fund (FHIS), and the IDB. European donors who have a large number of PDO projects in Honduras and who often find it difficult to locate and contract reliable evaluators in a timely fashion would be another important potential market, as will the World Bank as it begins to extend its working relations with PDOs in various countries.

In other words, FOPRIDEH should begin to regard funding agencies not only as donors but as *clients*. Since it would be impossible to staff FOPRIDEH with enough experts to cover a large variety of projects, the Federation would also have to change from being an implementer to being a *coordinator* of evaluations, whose tasks would include creating a pool of competent and proven consultants, selecting appropriate evaluators, ensuring conformity with donor evaluation requirements, and exerting quality control. An organizational structure of this sort would obviate the cost of maintaining a large staff and would be more responsive to a demand that inevitably will vary. A measure that should be implemented immediately, whatever the organizational structure, is the gathering of information on donor evaluation models and norms.

In a context of rising resource flows, monitoring will always be an attractive service to funders. While the FHIS at present does not contemplate using FOPRIDEH as a financial intermediary, as requests from PDOs increase it will need to look for administrative relief, much as USAID/Honduras did under the pressure of its expanding programs.

In addition to project administration services, many donors are seeking ways of providing administrative training to their grantees; FOPRIDEH could market this service.

5.3.2 Credit Programs

5.3.2.1 Present Program

Although the strategy of FOPRIDEH's collecting interest on loans to PDOs was adopted shortly after the midterm evaluation, the program has not yet become operational. Projects have been approved for L840,000 of the AID OPG and for L1,000,000 from the IDB, but disbursements have not been forthcoming because of concerns and doubts of the FOPRIDEH Board about the guarantee requirement to be applied to borrowers.

5.3.2.2 The Institutional Issue

The financial viability of FOPRIDEH's credit program is analyzed in Chapter 4 of this evaluation. In any case, several institutional aspects of the program make its success as an important source of income for FOPRIDEH doubtful.

1. *Conflict between support and credit recuperation functions.* Many of FOPRIDEH's authorities think that its members can be educated to the existence of a new credit function within the institution. For a loan program to be successful, however, the clients must perceive the creditor agency as a serious financial institution that will universally and rigorously apply a clear set of credit norms. Up to now, FOPRIDEH has been seen exclusively as a support institution, channeling grants to PDOs and offering them technical assistance at little or no cost. This history will make it very difficult to educate PDOs to the new role of FOPRIDEH. Furthermore, if it becomes necessary--as is quite likely--to make repeated attempts to collect arrears, or worse, to foreclose, this will be interpreted as a violation of FOPRIDEH's basic character as a support entity. As one prominent authority of FOPRIDEH stated: "Self-sustainability is desirable, but not at the sacrifice of its members' interests." Another member suggested that this problem could be avoided by lending to nonmembers. Such a solution, however, would create a double standard that would be fatal both to FOPRIDEH's reputation and to client morale.

2. *Riskiness of loans.* If loans were limited to urban microenterprises, and only to institutions of proven capacity and track record, the likelihood of a high rate of repayment would be great. Only 4 or perhaps 5 FOPRIDEH members operate genuine microenterprise programs, while over 20 engage in some form of credit activity as only a minor part of their overall programs. FOPRIDEH's loans, however, are to include rural and agricultural production projects; thus no amount of institutional creditworthiness can be a sufficient guarantee, because agricultural production among marginal groups is inherently risky. To foreclose against a worthy institution that--through no irresponsibility of its own--defaults on a loan, would cause a crisis within FOPRIDEH.

3. *Weakening the guarantees.* No loans have been disbursed as yet because the FOPRIDEH Board considered the required guarantees unreasonably strict and impractical: collateral of 200 percent for institutions of unknown creditworthiness, personal guarantees backed up by the verification of personal property worth, etc. These guarantees have been made more flexible, allowing institutional portfolios to be used as collateral, and a greater percentage of the loan to be covered by personal or institutional guarantors. Whatever the motivation, however, these changes favor the perception that the Board was creating loopholes, making strict application of sanctions unlikely.

5.3.2.3 Options

Given serious doubts as to whether FOPRIDEH should lend to its members, it is necessary for the Federation to review its options and their consequences by commissioning

a study. Theoretically, the goals of FOPRIDEH can be achieved and the risks avoided by any one of a series of institutional arrangements:

1. Creating a separate department or "module" within FOPRIDEH that can gradually be either separated from or fully integrated into it, as experience with the program dictates.

2. Making an institutional agreement with an existing financial institution or bank, assigning the functions of project management to FOPRIDEH and the function of credit recovery to the financial institution.

3. Creating a new financial PDO or perhaps a "development bank," with separate boards but closely linked by statutory agreements.

The present evaluators consider that failure to adopt one of these--or other possible--measures to separate institutionally the credit functions of FOPRIDEH from its other tasks will threaten its integrity and harm its other important functions of representation and technical assistance.

5.3.3 Fund-raising

5.3.3.1 Past Actions and Present Status

FOPRIDEH's fund-raising efforts have been directed mainly at Europe; the Federation is hampered in its relations with several NGOs partly because of its financial dependence on AID. Numerous activities have been carried out in this regard, including:

1. Assistance from an international financial expert, who prepared a data bank on donors and PDOs for FOPRIDEH, but who has left the Federation. The data bank has not been updated, and only one member of FOPRIDEH's staff knows how to access it.

2. Two visits to Europe, the second one undertaken with insufficient planning. Neither has resulted in financing.

3. The production of promotional and other materials, including project profiles and proposals, of uneven quality, seeking financing for FOPRIDEH's operating costs, PDO programs, and an endowment for constructing a training center.

4. The recent formation of a Confederation of Central American NGO Consortia, for the purpose of presenting regional projects to the European Community (EC) and other international bodies interested in regional programs. No proposal has yet been formulated or presented.

5.3.3.2 New Opportunities

Besides European-based entities, two new funding sources are emerging as important possibilities: the Government of Honduras (GOH) and the World Bank.

The *Fondo Hondureño de Inversión Social* (FHIS) is a semiautonomous government institution that has expressed interest in financing, co-financing, and providing legal and logistical assistance to PDO projects. Furthermore, funds will be available for training, technical assistance, and institutional strengthening for PDOs. The director of FHIS indicated his intent to invite FOPRIDEH to sit on the six-member board of the FHIS as a representative of the private sector.

For its part, FOPRIDEH named a commission to study the issue of relationships with the GOH. Several members of FOPRIDEH have close ties with the new government; in addition, the former president of the FOPRIDEH board will be an important link between the public and private sectors as he plans to continue activities in FOPRIDEH through his continued directorship of ASESORES PARA EL DESARROLLO (ASEPADE - Advisors for Development).

Furthermore, once the GOH makes its peace with the International Monetary Fund (IMF) and the Word Bank (WB), the way will be open for FOPRIDEH to exploit the new interest of the WB in PDOs as important implementing agencies, as is the case in the *Fondo de Emergencia Social* (FES) of Bolivia, and the *Fondo de Inversión Social* (FIS) of Guatemala.

5.3.3.3 Prerequisites

In order for FOPRIDEH to access this variety of funding sources effectively, it must concentrate on preparing an approach to these potential donors in the following ways:

1. **Data Bank.** With respect to fund-raising, FOPRIDEH must make an effort to update its data bank and systematize its efforts to identify, contact, and follow up sources on the local, regional and international levels, in that order.

2. **Policy Document.** Another important measure is formulation of a written statement of FOPRIDEH's development strategy that is not only a conceptual and general treatment of the issue but one that is Honduran-specific. In this regard, the numerous events and publications produced to describe Honduras' sociopolitical context and explain FOPRIDEH's philosophy of development, are helpful in the attempt to establish FOPRIDEH's credibility as an independent institution responsive to local conditions rather than to the interests of external funders. They are too general, however, to convince skeptical European donors that FOPRIDEH has both the determination and the capacity to translate those principles into creative programs and concrete activities.

3. **Sectoral Data and Organization.** In relation to the EC, the GOH, and the multinational donor organizations, the single most important preparatory measure is to ascertain in the greatest possible detail the absorptive capacity, by sector and subsector, of PDO members and nonmembers. This could be done quickly and in a participatory way in a workshop where annual operational plans are analyzed to determine present absorptive capacity and what percentage of that capacity is being financed.

4. **Negotiator.** Besides naming a commission to develop the norms and policies governing relations with the GOH, FOPRIDEH needs also to name a negotiator to accompany and support the activities of the executive director in this area. Care should be taken to appoint a member who will be able to devote sufficient time to the difficult and prolonged negotiating process.

5. **Priorities.** To avoid overextension, distraction, and disorganization on the part of the FOPRIDEH staff and director, a set of priorities among the activities and strategies must be determined and continually revised.

6. **Staffing.** The hiring of a fund-raising assistant to aid the director in the tasks of organization, implementation, and follow-up is required to avoid overextending and overburdening the director.

5.4 Other Options

Beyond these principal strategies, a large number of other activities related to self-sustainability that were mentioned by FOPRIDEH stakeholders merit some attention.

5.4.1 Endowments To AID's credit, the Agency waived its policy on earned interest to allow FOPRIDEH to build a monetary reserve that will help assure its operations for some time. AID's support, however, did not extend far enough for it to grant FOPRIDEH an endowment, as recommended in the midterm evaluation. FOPRIDEH's present strategy of seeking the donation of an urban lot and funds for building an income-generating training center, is well conceived but needs more aggressive implementation, principally through the cultivation of patrons and international advocates.

5.4.2 Business activities and/or Ownership, e.g., buying construction materials to sell to PDO housing projects. While attractive, this option is complicated and would need a person in charge to implement it successfully.

5.4.3 National Fund-raising Campaign. This effort is important more for FOPRIDEH's credibility than for its financial potential. It should be pursued, but not at the expense of the major international fund-raising strategy.

5.5 Conclusions and Recommendations

The overall conclusion of this chapter is that FOPRIDEH is not yet financially self-sustainable, and that its present plans and overly general strategies are unlikely to achieve self-sustainability unless it quickly:

1. Determines its priorities among the wide variety of self-sustainability strategies and activities actually or potentially available to it;

2. Augments its staff with a person whose exclusive function would be to assist the director in organizing, implementing, and following-up these strategies.

5.5.1 Present Condition

Why has FOPRIDEH not achieved self-sustainability after five years of support? The causes are manifold, but a major reason is that self-sustainability never was an explicit priority of the grant, with specific objectives and outputs, chronological guide-lines, and monitoring mechanisms. The fact that it was always a concern of AID and of some of FOPRIDEH's authorities was not sufficient to overcome the grant mind-set and the false sense of security created by the OPGs.

5.5.2 Strategic Priorities

The present evaluators are convinced that to be successful, the sustainability strategies selected as priorities must be consistent with FOPRIDEH's overall development philosophy and program policies. These include:

1. Continued financial and technical assistance to weaker PDOs.

2. Continued assistance to social programs.

3. A development philosophy that stresses the design of programs to encourage beneficiary self-sufficiency, making the beneficiaries apt subjects of informal and formal credit systems.

4. The priority character of FOPRIDEH's representational, support, and technical assistance/training functions.

5. Compatibility of any self-sustainability strategy with the institutional interests of its members.

6. The need to establish working relationships with the GOH to influence the latter's policies and programs and enhance their impact.

5.5.3 Recommendations

Support of weaker members and social programs implies the need for nonreimbursable financing. This financing is presently most available from European donors, and increasingly from social investment funds of governments and multilaterals. Consequently:

RECOMMENDATION 1.

that FOPRIDEH select as a priority the development of its fund-raising capacity, implying:

- updating its data bank and systematizing its fund-raising efforts;
- producing a strategic program document.

RECOMMENDATION 2.

FOPRIDEH should pursue a closer working relationship with the GOH and increase its negotiations with multilaterals and multinationals (UNDP, IDB, WB, and EC).

RECOMMENDATION 3.

As required preparation for the preceding recommendations, FOPRIDEH should:

- name a policy commission and designate a board person to assist the director in negotiations;
- compile detailed data on PDO absorptive capacity by sector and subsector.

FOPRIDEH's development philosophy of encouraging beneficiary self-sufficiency indicates the need to develop loan management capacity and an adequate credit program. The text above analyzes the risks to, and possible incompatibilities with, FOPRIDEH that this strategy invites. Of the alternatives available to FOPRIDEH discussed above, the option of a separate financial institution seems the one most consistent with FOPRIDEH's prioritizations of its support functions and the primacy of member interests over any income-generating scheme. Consequently:

RECOMMENDATION 4.

FOPRIDEH should carry out or commission a study of credit programs and institutional options that would recommend the most viable alternative in the light of Honduran legal and socioeconomic conditions and of FOPRIDEH's goals and interests.

To take advantage of FOPRIDEH's experience in services and a favorable demand situation:

RECOMMENDATION 5.

FOPRIDEH should strengthen its evaluation capacity, ascertain donor evaluation requirements, and begin immediately to develop a multisectoral consultant pool so as to be in a position to market to donors.

Finally, if these priority measures are to be implemented effectively, FOPRIDEH will have to adopt organizational and institutional measures adequate to the tasks facing it. Consequently:

RECOMMENDATION 6.

FOPRIDEH should formally constitute a financial self- sufficiency committee with authority from the board to adjust policies and strategies and monitor progress.

RECOMMENDATION 7.

FOPRIDEH should hire or make available one staff person to assist the executive director in the organizational, implementation, and follow-up tasks of the sustainability strategy.

RECOMMENDATION 8.

Only if and when the above measures are adopted, FOPRIDEH should contract technical assistance to intervene at strategic moments in the training of personnel and the development of such technical instruments as a detailed operational and implementation plan, appropriate data banks, committee work plans, and the like.

CHAPTER SIX

OVERALL ASSESSMENT

This chapter provides an overall assessment of the extent to which FOPRIDEH has met the goal, purpose, and outputs of the projects as delineated in the project agreements as last amended.
The first section examines the degree of accomplishment of the expected results. The second section discusses the overview of FOPRIDEH as expressed by the PVOs interviewed.

According to the Grant Agreement of Project 522-ESF-0280, the purpose of the Project "is to create, through a PVO 'umbrella organization' (FOPRIDEH), a mechanism to evaluate and fund development projects, implemented hereunder, of individual PVOs active in development endeavors in Honduras, while simultaneously providing assistance in institutional strengthening to both FOPRIDEH and the PVO community."

The grants stipulate three main outputs at the end of project (see Chapter 1). The principal amendments made to the grant agreements during the life of the Project refer to: training and technical assistance; Impact Evaluation Plan; and, Self-sufficiency Plan.

Overall, FOPRIDEH has achieved the expected results at the end of the project as stipulated in the grant agreements. FOPRIDEH is a "fully staffed, equipped and functioning organization" and has the institutional capacity to fund development projects and provide technical assistance, particularly to the smaller and weaker PVOs. FOPRIDEH has received 95 financing requests for subprojects from PVO members and non-members; thus far it has approved 49. As Chapter 3 discusses, FOPRIDEH has sponsored numerous training events and has provided technical assistance to the PVOs.

As detailed in other chapters of this report, thus far FOPRIDEH has not been able to carry out all the stipulations in the main amendments. FOPRIDEH has provided substantial training and technical assistance to the PVOs, but it has not been able to organize a delivery system through which the needs in these areas could be covered mainly by FOPRIDEH's staff and member PVOs. The number and type of activities accomplished, particularly in training, are well documented. Unfortunately, since no evaluation system is in place, the assessment of whether these services have enabled "the PVO community to better serve their beneficiaries" can only be inferred. And, as Chapter 3 indicates, probably a substantial part of these efforts has been lost.

One of the main limitations of FOPRIDEH seems to be the lack of an internal evaluation system and a system to evaluate funded projects. FOPRIDEH has the potential to carry out this mandate but it needs institutional strengthening in this area. One of the objectives of the Impact Evaluation Program was to generate institutional capacity in evaluation. FOPRIDEH did offer technical assistance to the PVO community through the Impact Evaluation Program, but this program was implemented by an external consultant

service, while FOPRIDEH limited its participation to the organization and coordination of the events.

FOPRIDEH has initiated efforts to obtain additional funds for project implementation. The institution has also considered possible alternatives to achieve self-sufficiency. Overall, however, these efforts have not been productive.

Perhaps the single most important accomplishment of FOPRIDEH during its five years of existence is having provided the PVOs the opportunity to come together. There are significant differences among the member PVOs and several of the interviewees referred to the conceptual discrepancies among them. Nonetheless, as an interviewee expressed it, "Even though there are many differences among the PVOs, FOPRIDEH should search for the common threads among its members." The member PVOs should identify the basic areas of consensus. Although the member PVOs recognize the limitations and obstacles facing FOPRIDEH, all of them appreciate that the affiliation with FOPRIDEH has created a sense of community among the PVOs and that this has contributed to strengthening the private development sector.

ANEXO 1.1

EVALUACION DE FOPRIDEH

CRONOGRAMA DE TRABAJO

Evaluación de Impacto de los Sub-Proyectos, Capacitación y Asistencia Técnica y Apreciación General de los Resultados de FOPRIDEH

29-1 al 2-2 Planificación y Diseño

- Revisar Términos de Referencia
- Reunión con el especialista en crédito
- Solicitar documentos para revisión
- Revisar documentos para hacer el diseño
- Elaborar el diseño, cronograma e instrumentos de evaluación para Impacto de los sub-proyectos de FOPRIDEH y Programa de Capacitación y Asistencia Técnica.
- Bosquejo del Informe
- Presentación del diseño de evaluación, cronograma y bosquejo del informe a AID.

5-23-2 Recolección de Datos sobre los sub-proyectos

- Revisión de documentos
- Entrevistas personal de AID (sub-proyectos, capacitación y asistencia técnica)
- Entrevistas personal de FOPRIDEH.
- Entrevistas: cinco instituciones con sub-proyectos (se incluyeron preguntas sobre capacitación y A.T.).

19-28-2 Análisis de datos y redacción del capitulo 3

1-9-3 Recolección de datos - Capacitación y A.T.

- Revisión de documentos
- Entrevistas personal de FOPRIDEH
- Entrevistas cuatro PVOs adicionales

5-14-3 Análisis de datos y redacción del capitulo 4

14-15	Preparativos para la reunión de realimentación con AID.
	- Revisión de conclusiones y recomendaciones de toda la evaluación. - Organización del resumen a presentar en la reunión con AID.
15-3	- Reunión de realimentación en AID.
16-21-3	Revisión final del documento de evaluación.
	- Revisión de los capítulos 2 y 3 - Elaboración del Capitulo 1 - Elaboración del Capitulo 6
21-3	Reunión de realimentación con FOPRIDEH.
22-27-3	Finalización del Informe en ingles y envio en diskette a IDA.
28-3	Entrega del Informe a AID y FOPRIDEH

PROGRAMA DE CREDITO

16 de enero	Primera reunión de coordinación con FOPRIDEH
19 de enero	Planificación y diseño de Evaluación.
20 - 26 de enero	Recolección de datos: Selección y estudio de documentos; reunión de trabajo con el jefe del DASP.
29 30 de enero	Selección de información básica e inicio del borrador del informe.
31 de enero al 3 de febrero	Identificación, interpretación y análisis del Programa de Prestamos.
5 al 7 de febrero	Re-análisis de los convenios con AID, Reglamento de Crédito de FOPRIDEH y notas de reuniones de trabajo. Evaluación de los términos y condiciones del Programa de Préstamos y de sus operación por FOPRIDEH.
8 al 10 de febrero	Revisión y examen de los análisis de prestamos y de los procedimientos de aprobación.
12 al 14 de febrero	Conocimiento y evaluación de los controles internos y del sistema contable.
15 al 17 de febrero	Exposición de políticas de recuperación de préstamos y de capitalización del fondo para esos fines. Evaluación de la tasa de interés y capitalización; cartera de préstamos; y calificación de grupos beneficiarios.
19-21 de febrero	Presentación del borrador de informe preliminar
22-28 de febrero	Revisión y ajustes y acoplamiento del informe preliminar.
1-7 de marzo	Preparación para presentar el "Resumen Ejecutivo" a AID el 15 de marzo.
16-21 de marzo	Preparación para presentar el Resumen Ejecutivo" a FOPRIDEH del 21 de marzo.
22-26 de marzo	Revisión, correcciónes y ajustes para la presentación del Informe Final el 27 de marzo.

AUTO-SUFICIENCIA

9-2	Identificación de documentos y revisión.
12-16-2	Recolección de datos: revisión de documentos y entrevistas.
17-19-2	Análisis de datos y redacción del primer borrador.
19-2	Realimentación a la Directora Ejecutiva de FOPRIDEH y el Oficial del Proyecto de AID.
13-14-3	Revisión del borrador y coordinación con el equipo de evaluación.
15-3	Realimentación en AID.
21-3	Realimentación en FOPRIDEH.

ANNEX 1.2

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ANNEX 1.3

PERSONS INTERVIEWED

FOPRIDEH

*Eloisa Acosta	Executive Director
*Suyapa Mejia	Director, Department of Analysis and Project Follow-Up (DASP)
*Marco Antonio Raudales	Director, Department of Accounting and Finances
Alejandro Duarte	Supervisor del DASP
Pedro Pablo Ramirez	Director of the Department of Special Events (DAE)
Daniel Moreno	Assistant of the DAE
Magda Lizet Portillo	A.C.

FOPRIDEH'S BOARD OF DIRECTORS

Juan Ramon Martinez	Director, INA and President of Board of ASEPADE President of Board of FOPRIDEH
Guillermo Molina Chocano	Director of Centro de Estudios y Promoción de Desarrollo (CEPROD) Secretary of Board of FOPRIDEH
Gabriel Echeverria	Director of Instituto Hondureño de Bienestar Rural (INHBIER) President Executive Committee of FOPRIDEH
*Zoila Alvarez	Director, Meals for Millions 2nd Vocal, Board of FOPRIDEH
Eduardo Perez	Director, Cooperative Housing Foundation (CHF). Vocal, Executive Committee.

MEMBER AGENCIES

Ramiro Irabien	Former Director of FOPRIDEH Member of Board of Asociación San Jose Obrero
Mercedes Sofia Hernandez	Director, Federación de Desarrollo Comunitario de Honduras (FEDECOH)
Carlos Vigil	IFC -- Executive Director
Leonidas Avila	IFC -- Director of the Education and Technical Assistance Department
Carlos A. Turcios	IFC -- Instructor
Fred uit het Broek	IFC -- Advisor SNV
Raul Hernandez	EDUCA -- Executive Director
Jacobo Nuñez	Agua para el Pueblo -- Executive Director
Anthony Brandt	Agua para el Pueblo -- Advisor
Collins Becwith	CARE -- Director of the Forestry Project.
Juan Carlos Funes	ASEPADE -- Executive Director
Edas Maradiaga	ASEPADE--Training Coordinator
Emerita A. de Matamoros	AHDEJUMUR--Counterpart- Ministry of Natural Resources
Hector Madrid	FEHCIL--Executive Director
Aracely Flores	CEPROD-- Field Coordinator

DONOR COMMUNITY

Charles Greenwood	R-H, Interamerican Development Bank
Jose Torres	Project Officer Inter-American Development Bank

Ramon Narvaes	Acting Director, Project Unit, Agricultural Credit (World Bank Project)
Alonzo Valenzuela	Central Bank of Honduras Minister Advisor to the President Honduran Fund for Social Investment (FHIS).
Arturo Corleto M.	D.E FONDEI-BANTRAL
Jaime Montes	FHIS
Rosa Lidia Montes de Oca	Es.Ec, Central Bank of Honduras
Rigoberto Merino	G.O Banco Centroamericano de Integración Economica (BCIE)
Maritza Perdomo	United Nations Development Programme (UNDP)
Rene Rodriguez	United Nations Development Programme (UNDP); Advisor to FHIS
Klaus Schmidt	UNDP, Liaison to PVOs
Katia Cooper	UNDP, Project Officer
Luis Alberto Chocano	Director of Promotion, Central American Bank for Economic Integration
AID	
John Sanbrailo	Director, USAID Honduras
Jose Arturo Rivera	Program Office
Margaret de Membreño	Project Development Officer
*Kevin Sanderson	Project Development Officer
Carmen Zambrana	Evaluation Officer

OTHER INSTITUTIONS

María de los Angeles Erazo	Bank of the Armed Forces (BANFFAA)
Iris Dacosta Gomez	Bank Sogerin
Armida López Contreras	President of Asociación de Juventud Renovada.
Martha de Luna	Aldeas S.O.S

* These persons were interviewed more than once by different members of the Evaluation Team.

ANEXO 2.1.

SUB-PROYECTOS SUJETOS A LA ENMIENDA 4

FECHA	INSTITUCION	PROYECTO	DIAGNOSTICO	INDICADORES	MEDICIONES POSTERIORES
4-88	ADEJUNSUR	Fondo Rotatorio para proyectos de Servicios y Fortalecimiento Institucional	No	5 Metas: 3 son resultados esperados y dos son actividades.	Informe del 10-1-90 no especifica el período que cubre
5-88	Horizontes de Amistad	Capacitación y asistencia financiera para el hombre y mujer de la zona rural	No	11 Metas: 4 son resultados que pueden medirse si se cuenta con datos base	No
6-83	ASEPADE	Desarrollo Integral de Sta. Rosita y comunidades de Guajiquiro	Sí. Los datos se presentan en forma global para las 13 comunidades. Se reportan mediciones de indicadores	Sí. Expresados en los resultados esperados cada año del proyecto	Sí: - Taller de evaluación (julio-89) - Evaluación -Dic. 1989.
7-88	Centro San Juan Bosco	60 Huertos Familiares	No	7 Metas: 4 son actividades y dos parecen referirse a la misma actividad. 3 son resultados esperados pero solo dos son medibles por sí solos. Para otro resultado es necesario identificar indicadores.	No

FECHA	INSTITUCION	PROYECTO	DIAGNOSTICO	INDICADORES	MEDICIONES POSTERIORES
8-88	Hermandad de Honduras	Desarrollo de Pequeñas Comunidades Agrícolas	Sí: para 4 comunidades bastante bien diseñado. Se abandonó el proyecto en esas 4 comunidades y se substituyeron por otras 13 para las cuales no hay diagnóstico.	Metas que pueden medirse como indicadores. Es necesario revisar las metas en función de las nuevas comunidades.	Informe 18-1-1990. No tiene el mismo rigor que el diagnóstico hecho para las comunidades originales.
9-88	EDUCSA	Programa Integrado de Salud Commitaria y Generación de Ingresos	Sí	4 Metas: dos son actividades y dos son resultados medibles	Informe 1-2-1990
10-88	CEPROD	Proyecto Cooperativo "El Cultivo y Procesamiento del Cacao"	Sí: "Perfil Socio-Económico e Indicadores de Impacto". Octubre 1988. Es una descripción general sin datos cuantitativos. Sí tiene cálculos sobre el No. de empleos e ingresos que va a generar el proyecto	5 Metas: tres son resultados esperados que son medibles. La sección de indicadores no identifica indicadores medibles	No
10-88	Grupo Juvenil Dion	Programa de Capacitación, Producción y Crédito	Sí: Oct. 1988. No explica el No. de colonias donde se realizó, ni el No. de encuestas.	9 Metas: algunas son actividades. Otras pudieron redactarse como indicadores	Carta-Informe 12-1-1990

FECHA	INSTITUCION	PROYECTO	DIAGNOSTICO	INDICADORES	MEDICIONES POSTERIORES
12-88	I.F.C.	Empresas Cooperativas	Si: Estudio Socio-Económico - Dic. 1988	Si: La mayoría son medibles	Informe Trimestral de Actividades Oct. 1989
1-89	Agua para el Pueblo	Fortalecimiento del Programa de Agua para el Pueblo	Si: Situación socio-económica de 12 comunidades	Si: Buenos indicadores de salud que no se midieron en el diagnóstico	Si: Un cuadro resumen para las 12 comunidades mostrando el cambio de algunos indicadores
1-89	CARE	Proyecto Agro-Forestal CARE-Comunidad	Si: 7 comunidades 138 encuestas	Si: Indicadores	No: Monitoreo trimestral proporciona datos sobre el volúmen de producto e ingreso bruto
8-89	Cooperativa BACALAR	Fortalecimiento institucional y crédito para la producción	Si: Cuadro con datos para cada uno de los 45 asociados	8 Metas: Una de ellas es un resultado esperado medible el resto son actividades. No obstante, el diagnóstico incluye los indicadores necesarios	No.
9-89	Alimento para Millones	Ampliación y cobertura del Programa de Nutrición Aplicada - 18 comunidades	Si: para 40 comunidades	Si: Están implícitos en las metas y son medibles	Si - Informe enero - 1990 ofrece resultados ademas de actividades

9-89	SETELEC	Proyecto de Desarrollo a la Pequeña Empresa Rural	Si: Pero los indicadores para cada cooperativa son diferentes - muy pobre.	11 Metas: 4 son resultados esperados pero todavía hay que identificar los indicadores	No.
12-89	Compañeros de las Américas	Crédito a Productores Agrícolas, Industriales y Artesanales	Si: Es muy general y no ofrece datos cuantitativos para los indicadores más importantes.	9 Metas: dos son resultados medibles. El resto son actividades	No.
1-90	ADIH	Apoyo institucional para industrias rurales	Si: Pero los datos se presentan agregados para el sector oriental de Rco. Morazán.	Si: indicadores	No.
1-90	CEELA	Escuela de aptitudes para marginados sociales y limitados físicos mentales	Si. Listado de 158 beneficiarios - descripción general de su situación socio-económica, educación e impedimentos	Metas: Todas son actividades. Pueden ser indicadores de de cumplimiento de actividades pero no son indicadores de resultados	No.

ANEXO 2.2

ORGANIZACIONES ENTREVISTADAS

AGUA PARA EL PUEBLO (APP)

El Proyecto " Fortalecimiento al Programa de Agua para el Pueblo"inició en enero de 1989. La gran mayoría del financiamiento de FOPRIDEH es para cubrir los gastos administrativos y de personal, costos que las agencias financieras rehusan cubrir. APP reconoce que este financiamiento no es para atender un numero especifico de comunidades y beneficiarios si no que par fortalecer la institución y consecuentemente sus proyectos. Unicamente L.42,000 de los L.200,000 son para un fondo rotatorio de prestamos. Al momento de la entrevista se había otorgado únicamente un crédito.

No obstante, parece existir una confusión respecto a los indicadores de evaluación. APP identificó en la Propuesta buenos indicadores para medir resultados a nivel de beneficiarios, especialmente en salud. Para llenar el requisito de un diagnóstico previo al primer desembolso APP le envió a FOPRIDEH un diagnóstico de 12 comunidades donde ya estaba operando el programa con fondos de la Fundación Interamericana.

Los datos para este Diagnóstico se recabaron por medio de una encuesta aplicada por los promotores a los líderes del Patronato en cada comunidad. La gran mayoría de las preguntas se refieren a informaciones especificas y necesarias para la construcción de sistemas e agua. Se incluyen algunas preguntas sobre aspectos socio-económicos de los pobladores tales como tipos de cultivos, animales e ingreso anual promedio. Posteriormente se organizaron los datos por comunidad en un cuadro con 10 casillas.

En enero de 1990 APP envió a FOPRIDEH un cuadro que incluye las mismas casillas que ofrece datos de resultados obtenidos en estas 12 comunidades (Cuadro A). De acuerdo a este cuadro, el ingreso anual promedio de los pobladores aumentó 34%. Los otros datos proporcionados se refieren a actividades realizas perc se desconocen los resultados logrados por estas. Estas actividades son: en seis comunidades se construyeron 22 peceras; se construyeron 10 sistemas de agua; en cinco comunidades se construyeron sistemas de riego; y se instalaron 184 letrinas mas.

Aunque aparentemente APP hace mediciones de logros en 12 comunidades los planes que envía a FOPRIDEH se refieren a una lista de comunidades mucho mas amplia. Por ejemplo, durante el período de febrero-abril 1990 APP tiene planificado trabajar en 62 comunidades dentro de las cuales se incluyen seis de las doce comunidades. Las actividades a realizar durante este período son exclusivamente de construcción de sistemas de agua, alcantarillado y letrinas y capacitación y organización de juntas administradoras de agua.

Una posible explicación es el hecho que en estas 12 comunidades APP trabaja en desarrollo integrado y no únicamente en construcción de sistemas de agua y letrinas lo que

facilita la recolección de datos. No obstante, en ninguna de las comunidades se están midiendo los indicadores identificados para determinar los resultados en salud. Esto se debe en parte a la falta de personal. Se necesitarían entrenar una persona que se dedicara a la medición de resultados en el área de la salud.

La revisión de la documentación, reforzado con las entrevistas en la institución, indican que todavía existen limitaciones en cuanto a la conceptualización y ejecución de sistemas de monitoreo y evaluación de proyectos que no sean exclusivamente de construcción de sistemas de agua y letrinas. El concepto de evaluación en muchos casos se reduce a la existencia de un supervisor de las juntas administradoras de agua cuya función es supervisar que estas estén funcionando y cumpliendo con el reglamento administrativo. Por otro lado, aunque la institución reconoce que el aspecto mas importante del proyecto es el fortalecimiento institucional, no se han identificado indicadores para medir los resultados en esta área. FOPRIDEH, por su parte tampoco ha requerido un estudio base en este aspecto ni mediciones periódicas para conocer los avances en el fortalecimiento institucional.

ASEPADE

El Proyecto "Desarrollo Integral de Santa Rosita y Comunidades de Guajiquiro" inicio en junio de 1988. El Proyecto se ejecuta en 13 comunidades del Departamento de La Paz.

El Diagnóstico de estas 13 comunidades reporta datos para los indicadores básicos del proyecto. El documento no explica la metodología utilizada para el estudio. De acuerdo a las personas entrevistadas en ASEPADE, se visitaron las 13 comunidades y se entrevistaron a los líderes para obtener datos sobre la mayoría de la población. No se pudo determinar si para estas entrevistas se aplicó algún instrumento ni cuantos líderes se entrevistaron por comunidad. Las dos personas entrevistadas no participaron en el Diagnóstico y desconocían los detalles del estudio. Los datos se organizaron y analizaron en forma global para las 13 comunidades lo que dificulta la evaluación de resultados por comunidad.

ASEPADE tiene establecido un sistema de monitoreo trimestral y evaluación interna anual. El Consejo Regional de Desarrollo (CONRED),integrado por dos miembros de cada una de las 13 comunidades, y los agrónomos que atienden las comunidades se reúne cada tres meses durante un día para evaluar el avance del Proyecto. Primeramente cada agrónomo informa sobre las actividades realizadas en cada comunidad que él atiende. Estos informes son ampliados por los representantes de la comunidad.

Recientemente se diseñó un formulario de monitoreo que deberá ser llenado por cada uno de los técnico. El formulario, que aun no se ha distribuido, tiene una columna para anotar resultados en cuanto a animales atendidos y metros de conservación de suelo pero no incluye indicadores de resultados en otros componentes del proyecto.

En julio de 1989 FOPRIDEH realizó un taller de evaluación del Proyecto. Algunos de los datos recabados durante el taller discrepan sustancialmente de los proporcionados en el Diagnóstico. Por ejemplo, el informe del taller de evaluación reporta que el 70% de la

PEA se dedica a actividades de comercio. Contrario a lo reportado en el Diagnóstico, únicamente el 30% de la PEA y no el 95% se dedican a la agricultura. De acuerdo a los entrevistados esta discrepancia se explica porque para el Diagnóstico se tomaron los datos referente a la mayoría de los pobladores mientras que el Taller de Evaluación obtuvo datos de los beneficiarios, la mayoría afiliados a las cooperativas de consumo y dedicados a actividades de comercio. No obstante, estas personas aunque se dediquen al comercio también trabajan en la agricultura.

La confusión descrita anteriormente evidencia la necesidad de diseñar una metodología de evaluación que se aplica sistemáticamente. De lo contrario los grandes esfuerzos y sacrificios que hacen las instituciones para recabar datos se desaprovechan.

En diciembre de 1989 ASEPADE realizó una evaluación interna del Proyecto. Esta evaluación se hizo tomando como punto de partida los objetivos y resultados esperados. Durante las reuniones del CONRED el coordinador del Proyecto recabó datos de las 13 comunidades. Esta información se utilizó en el taller de evaluación donde participó todo el personal técnico de ASEPADE durante dos días. En este taller se organizaron los datos en un formato que sirvió para elaborar el informe de evaluación. El informe además de reportar el cumplimiento de actividades también reporta resultados en las áreas de organización, agropecuaria y educación (Cuadro B).

CARE

El" Proyecto Agro-Forestal CARE-Comunidad" inició en enero de 1989. Con la aprobación de FOPRIDEH, CARE realizó un Diagnostico de siete comunidades una vez que el Proyecto había iniciado. Los extensionistas de COHDEFOR aplicaron una encuesta a 138 participantes. Posteriormente el asesor técnico regional de CARE analizó las boletas y redactó el informe. El Proyecto ya recabó datos para otras siete comunidades pero aun no se han analizado los datos.

Los requerimientos de FOPRIDEH se reducen a la elaboración de un Diagnóstico e informes de actividades trimestrales. El sistema de monitoreo y evaluación que se utiliza para el Proyecto es el mismo que aplica la institución en todos sus proyectos.

El sistema de evaluación y monitoreo CARE incluye:

- Encuentros trimestrales entre técnicos y personal de campo para monitorear el Proyecto. Durante estos encuentros se monitorean principalmente las actividades como numero de capacitaciones, numero de visitas, # de participantes. La limitación de este proceso, de acuerdo al entrevistado, es que no incluye un monitoreo de resultados; por ejemplo, formas en que se están poniendo en practica los aprendizajes.

- Evaluación intermedia o de proceso. En esta evaluación se evalúa principalmente la metodología. CARE tiene planificada una evaluación intermedia en agosto de 1990.

- Evaluación sumativa. Estas se realizan al finalizar los tres años del período de planificación. Los datos base recabados para este proyecto se van a utilizar para comparar los resultados con los generados por la evaluación sumativa en 1991.

- Evaluación de impácto. Se realiza dos años después de haber finalizado el proyecto.

Durante la entrevista se obtuvieron datos sobre resultados del Proyecto. El Proyecto obtiene datos mensuales sobre el volumen de producto extraído del bosque y el ingreso bruto por la venta de esos productos. Actualmente el proyecto trabaja con 16 grupos que suman 196 participantes. Entre octubre y diciembre de 1989 estos grupos tuvieron un venta bruta de US$ 44,000. Hasta el momento el Proyecto no esta midiendo el destino de estos ingresos.

EDUCSA

El" Programa Integrado de Salud y Comunitaria y Generación de Ingresos" de EDUCSA recibió apoyo de FOPRIDEH en septiembre de 1988. De acuerdo al Director Ejecutivo de EDUCSA el propósito del financiamiento de FOPRIDEH no era ejecutar un proyecto. Con estos fondos EDUCSA a logrado integrar todos los proyectos bajo un solo programa.

Al solicitar el Diagnóstico previo al primer desembolso FOPRIDEH le preguntó si la institución realizaba este tipo de investigación y con que frecuencia. EDUCSA recaba datos evaluativos cada dos o tres años. Cuando se estaba negociando el financiamiento la Institución estaba iniciando una investigación que podía presentarse a FOPRIDEH como diagnóstico de las comunidades.

El Diagnóstico se realizó en 1988 e incluye comunidades de los departamentos de Comayagua, Cortes e Intibuca. Para el Diagnóstico se elaboró una boleta que fue revisada por los coordinadores y los equipos regionales. Posteriormente se impartió un taller sobre el manejo de la boleta a personas de las comunidades seleccionadas para recabar los datos. Se entrevistaron 250 familias en 10 comunidades del Departamento de Cortes; 250 familias en 10 comunidades del Departamento de Comayagua; y, 150 familias en 5 comunidades del Departamento de Intibuca.

Las boletas se revisaron en las regiones y posteriormente fueron tabuladas en Tegucigalpa por dos personas. De estas tabulaciones se saco una información general que se le envió a FOPRIDEH. EDUCSA todavía esta en la etapa de interpretación y análisis de los datos y tiene interés en codificar las boletas para procesarla en una computadora.

De acuerdo a EDUCSA, FOPRIDEH no estipulo ningún compromiso de mediciones periódicas. El sistema de trabajo establecido por la Institución requiere una programación y evaluación trimestral. En este evento de tres días participa todo el personal de la institucion. Durante este taller se revisa todo el trabajo realizado durante el período.

El primero de Febrero de 1990, y también en respuesta a la carta de FOPRIDEH, EDUCSA envió un informe de resultados. El financiamiento de FOPRIDEH esta orientado

principalmente al departamento de Comayagua. Se reportan resultados en organización comunal tomando como indicador la atención a más de 40 grupos. Se ofrecen varias porcentajes que miden fenómenos complejos como "La participación comunal e interés" que recibe una califica de 80%. "La parte humana motivacional, de amor hacia la tierra y la producción en rescate de valores, aumentó en un 60%". También se reporta que el empleo aumento en un 20% y que "la diarrea a disminuido totalmente en 5 aldeas". Desafortunadamente el informe no ofrece ninguna explicación sobre como se obtuvieron esos datos y la confiabilidad de los datos es dudosa.

El Informe de Resultados no incluye los mismos indicadores reportados en el Diagnóstico y en general es mucho mas débil que el primer documento. El esfuerzo encomiable en monitorea y evaluar los proyectos desafortunadamente no se proyecta en toda su dimensión por la ausencia de una sistematización del proceso de recolección de datos y una diferenciación entre lo que es un indicador y una actividad.

INSTITUTO DE INVESTIGACION Y FORMACION COOPERATIVA (IFC)

El Proyecto Empresas Cooperativas Estudiantiles (ECEL) inició en enero de 1989. De acuerdo al Convenio con FOPRIDEH este debe finalizar en agosto de 1990. El IFC le ha solicitando a FOPRIDEH ampliar el tiempo del Proyecto hasta diciembre sin incremento de costo. Actualmente el Proyecto se esta ejecutando en once centros educativos de las áreas urbanas en seis departamentos de cuatro regiones del país: Región Norte (Cortes), Región Central (Francisco Morazan y La Paz), Región Oriental (El Paraíso) y Región Sur (Valle y Choluteca)

Antes de iniciar el Proyecto el IFC realizó un estudio en 15 centros educativos. Los datos para el estudio se obtuvieron por medio de dos encuestas, una aplicada a los docentes y otra a los alumnos. El informe no especifica el numero de entrevistas realizas por tipo de encuesta. También se revisó la documentación existente sobre la realidad de la educación en Honduras.

El Estudio incluye una descripción general de la situación de la población y la educación en el país. A nivel de los estudiantes ofrece datos sobre el ingreso promedio familiar y el interés de estos en el Proyecto.

La utilidad principal de esta investigación es mas como base para fortalecer la conceptualización del Proyecto e identificar áreas importantes de reforzamiento. Realmente no ofrece mediciones concretas de indicadores que puedan medirse posteriormente para determinar los resultados del Proyecto.

Las ideas mas importantes que surgieron del Estudio y contribuyeron a la conceptualización del Proyecto son las siguientes:

- Las empresas cooperativas pudieran facilitar la permanencia de los estudiantes en los centros educativos al proveer ciertos útiles escolares a precios módicos.

- El Proyecto pudiera apoyar a algunos de los graduados en buscar financiamiento para formar cooperativas.

- El Proyecto pudiera introducir una visión empresarial en los estudiantes a través de la formación cooperativa.

De acuerdo a los entrevistados el compromiso del IFC con FOPRIDEH es presentar informes financieros y de actividades trimestrales. El énfasis, sin embargo, es en el informe financiero para asegurar un adecuado manejo de los fondos. FOPRIDEH no estableció ningún requerimiento sobre evaluaciones periódicas. Tampoco existe un formato para la presentación de los informes. Estos los redacta la organización según las actividades que se hayan realizado durante ese período.

El IFC presentó en noviembre de 1989 el "Informe de Actividades: Tercer Trimestre del Proyecto Empresas Cooperativas Estudiantiles". Este describe el cumplimiento de las actividades realizadas y las compara con las actividades programadas. También reporta algunos resultados en organización.

Durante la entrevista con personal del IFC se amplió el conocimiento sobre el Proyecto y se pudieron identificar otros resultados de las actividades de promoción, organización y capacitación realizadas durante 1989. De acuerdo al IFC, una vez iniciado el Proyecto fue necesario refinar la metodología. La promoción requirió mas tiempo de lo calculado lo que atraso la formación de las empresas. Fue necesario fortalecer las relaciones con los maestros y establecer los vínculos con los padres de familia. Esto facilitó la reflexión con ambos grupos sobre el Proyecto.

Durante 1989 se dieron cuatro fases:

- Introducción e información del Proyecto
- Educación en aspectos doctrinarios del cooperativismo
- Organización
- Diseño de pequeños proyectos

Los entrevistados reportaron como resultados del proyecto el funcionamiento de ocho cooperativas estudiantiles que mueven un capital de L.40,000. Las utilidades de las cooperativas todavía no son significativas. Hasta el momento los resultados del Proyecto se ubican en el manejo de la cooperativa y el hecho que los estudiantes tienen acceso a productos a mejor precio. Todas las cooperativas venden a precios mas bajos que mercado.

Los informes trimestrales se realizan en función de actividades mas que en función de resultados. No obstante, durante la entrevista con personal del IFC se identificaron en forma sucinta los resultados esperados y algunos de los indicadores para medir el logro de estos.

El resultado esperado a largo plazo es renovar la sangre del movimiento cooperativo al incorporar cooperativistas jóvenes. Existen algunos indicios que los estudiantes empiezan a identificarse con el movimiento cooperativo:

- Las cuentas de ahorro de las cooperativas estudiantiles están en cooperativas de ahorro.

- Asistencia y participación de estudiantes al congreso de cooperativas.

- Solicitud de financiamiento para la cooperativa estudiantil en cooperativas de ahorro y préstamo.

- Algunas cooperativas estudiantiles han desarrollado vínculos con cooperativas en la comunidad.

Los resultados esperados a corto plazo son los siguientes:

1. Empresas cooperativas estudiantiles administradas por los estudiantes.

   Indicadores: formación de las empresas cooperativas; funcionamiento de las empresas cooperativas.

2. Maestros y estudiantes formados para que puedan orientar a las próximas generaciones de estudiantes.

   Indicadores: Participación activa de los maestros; manejo de los registros contables; utilización de los materiales sobre cooperativismo en las clases.

3. Producir algunos perfiles de proyectos para los egresados que quieran formar sus propias cooperativas.

   Indicador: Perfiles elaborados; ejecución de los proyectos.

Otras consideraciones para asegurar la consolidación del proyecto son las siguientes: Los maestros por lo general tienen gran estabilidad laborar; durante la promoción del Proyecto se dio preferencia a estudiantes de 1ro y 2ndo curso.

FOPRIDEH ANEXO 1

BOLETA GUIA DE EVALUACION DE IMPACTO
PARA SER USADA EN LOS PROYECTOS FINANCIADOS A PARTIR DE
1o. DE ABRIL DE 1988

1. Nombre del Beneficiario: _____

2. Tipo de Proyecto: _____

3. Localización del Proyecto: _____

Municipio_____Departamento_____

4. Institución Financiadora del Proyecto: _____

5. CARACTERISTICAS SOCIOECONOMICAS DEL BENEFICIARIO Y SU FAMILIA:

5.1 DEL BENEFICIARIO

5.1.1 EDAD_____ 5.1.2. SEXO _____

5.1.3 GRADO DE ESCOLARIDAD

a) No sabe leer ni escribrir

b) Primaria Incompleta

c) Primaria Completa

d) Secundaria Incompleta

e) Secundaria Completa

f) Universitaria

5.1.4 INGRESOS

a) Ingreso Semanal L. _____ b) Quincenal L. _____

c) Mensual L. _____ d) Otro _____

Explique_____

5.1.5 Procedencia del Ingreso

5.1.6 Trabaja como empleado de otra persona _____

5.1.7 Trabaja como empleado de usted mismo _____

5.1.8 Los ingresos provienen del Proyecto?

a) Totalmente _____ b) Parcialmente _____

5.1.9 Cuántas horas trabaja diariamente?

_____

5.1.10 Describa brevemente las tareas que realiza en su trabajo:

_____

_____

5.2 DE LA FAMILIA

5.2.1 ESTADO CIVIL

a) Es casado _____ b) Unión Libre_____ Otro _____

5.2.2 No. de Hijos _____

5.2.3 Edades de los hijos y demás dependientes

a) de 0 a 10 años _____

b) 11 a 15 años _____

c) 16 a 20 años _____

d) 21 a 30 años _____

e) 31 a 40 años _____

f) 41 y más años_____

5.2.4 Escolaridad de los miembros del grupo familiar

a) Primaria Incompleta _____ Completa _____

NO NO

b) Secundaria Incompleta _____ Completa _____

NO NO

c) Universitaria Incompleta _____ Completa _____

NO NO

d) Técnica/Vocacional Incompleta_____ Completa _____

NO NO

5.2.5 Cuántos miembros del grupo familiar están estudianto actualmente?

_____

5.2.6 Cuántos miembros del grupo familiar están trabajando actualmente?

_____

5.2.7 Cuál es el ingreso de los miembros del grupo familiar Lps._____

Mensual Lps._____ Quincenal Lps. _____

5.2.8 En qué actividad trabajan? _____

_____

5.2.9 Trabajan en el mismo lugar?

a) SI _____ b) NO _____

5.2.10 Cuántos miembros del grupo familiar y otros familiares colaterales trabajan en el proyecto?

a) Del grupo familiar _____ b) Otros familiares _____

5.3. CONDICIONES GENERALES DE LA VIVIENDA Y DE LA COMUNIDAD

5.3.1 La vivienda es

a) propia _____ b) pagándola _____ c) alquilada _____

5.3.1 Cuántas habitaciones tiene la vivienda?_____

a) Sala _____ d) Baños _____

b) Comedor _____ e) Cocina _____

c) Dormitorios _____ f) Otros _____

5.3.2 De qué materiales está construida la vivienda?

a) Madera _____ d) Adobe _____

b) Ladrillo _____ e) Bahareque _____

c) Bloques _____ f) Otros _____

Especifique _____

5.3.3 De qué material es el techo?

a) Láminas de zinc _____ c) Tejas _____

b) Láminas de asbesto____ d) Otros _____

Especifique _____

5.3.4 Qué servicios poseen en la vivienda?

a) Agua potable _____ d) Servicios Sanitarios_____

b) Luz eléctrica _____ e) Letrina_____

c) Teléfono _____ f) Otros_____

5.3.5 Qué servicios ofrece la comunidad donde viven?

a) Escuela primarias_____ f) Correo _____

b) Instituto Secundarios_____ g) Transporte colectivo_____

c) Institutos Técnicos Vocacionales _____ h) Centro Deportivo_____

d) Centros de Salud_____ i) Hospital_____

e) Telégrafo_____ j) Iglesia_____

6. CARACTERISTICAS DEL PROYECTO

6.1 Tipo de Actividad _____

6.2 Descripción breve del proceso _____

_____

_____

_____

6.3 Tenencia de la Tiera

a) Propia _____ c) Alquilada _____

b) Ejidad _____ d) Nacional _____

6.4 Título de propiedad

a) Escritura _____ c) Dominio Pleno _____

b) Dominio Util _____

6.5 Número Total de manzanas _____

a) Cuántas para alquiler _____ c) Cuántas en ganadería _____

b) Cuántas en agricultura _____ d) Cuántas en bosque _____

6.6 Producción promedio obtenido:

a) Semanal _____ c) Mensual _____

b) Quincenal _____ d) Anual _____

6.7 Costo total de lo producido:

a) Semanal _____ c) Mensual _____

b) Quincenal _____ d) Anual _____

6.8 Cultivos: _____

6.9 Cuál es la producción por manzana _____

6.10 Producción Promedio Obtenida

a) Semanal _____ c) Mensual _____

b) Quincenal _____ d) Anual _____

6.11 Costo de cada producto

a) _____ d) _____ g) _____

b) _____ e) _____ h) _____

c) _____ f) _____ i) _____

6.12 Ganancias o pérdidas totales obtenidas

a) Semanal _____ c) Mensual _____

b) Quincenal _____ d) Anual _____

6.13 Número de personas empleadas antes del financiamiento:

a) Particulares _____ b) Familiares _____ c) Total _____

6.14 Número de personas empleadas actualmente:

a) Particulares _____ b) Familiares _____ c) Total _____

6.15 Cómo paga el salario a los empleados?

a) En efectivo _____ Cuánto? Lps. _____

b) En especie _____ Cuánto? Lps. _____

-6.16 Período de pago a los empleados?

a) Semanal _____ c) Mensual _____

b) Quincenal _____ d) Otro _____

6.17 Tienen los empleados participación en la empresa o proyecto? (Pago adicional por utilidades o venta general de los productos u otra participación) Explique: _____

_____

_____

6.18 Qué tipo de Asistencia Técnica necesita el personal que trabaja en el proyecto ? Explique: _____

_____

_____

6.19 Describa el tipo de Tecnología utilizada actualmente:

_____

_____

_____

7. IMPACTO DEL FINANCIAMIENTO

7.1 Cuántas unidades de producción tenía antes de recibir el financiamiento? _____

7.2 Producción

a) Ha aumentado _____ en cuánto? _____

b) Ha disminuido _____ en cuánto? _____

c) Se ha mantenido _____

7.3 Productividad

a) Porcentaje de productividad antes del préstamo _____

b) Porcéntaje de productividad después del préstamo _____

COSTO DEL FINANCIAMIENTO AL BENEFICIARIO

8. a) Número de viajes hechos a la Institución hasta recibir el financiamiento: _____

b) Tiempo utilizado _____

c) Intereses Cobrados _____

d) Papelería Cobrada _____

e) Otros Cobros _____

9. Ha mejorado la situación socioeconómica de la familia con el financiamiento del proyecto? a) SI _____ b) NO _____

Explique: _____

_____

_____

10. Observaciones sobre el programa de crédito y sus servicios complementarios:

_____

_____

_____

_____

11. Qué problemas enfrenta actualmente el proyecto?

_____

_____

_____

_____

12. Ha recibido invitación de la Institución para asistir a cursos, charlas, seminarios: a) SI_____ b) NO _____

12.1 Si ha sido invitado

a) Número de invitaciones _____

b) Cuántas veces ha asistido _____

c) Si no ha asistido explique la razón:

_____

_____

12.2 Si ha asistido cuál es su opinión respecto a este servicio?

_____

_____

13. Describa brevemente la forma de comercializar el producto obtenido del proyecto:

_____

_____

_____

14. Qué problemas se les han presentado o se le presentan en esta etapa de comercialización?

_____

_____

_____

14. Indice de Morbilidad

a) Nacimientos de niños vivos _____

b) Nacimientos de niños muertos _____

15. Indice de Mortalidad

a) Cuántos niños mueren por diarrea _____

b) Cuántos niños mueren por otras causas _____

16. Control de diarrea

a) Incidencia de diarrea en este año _____

b) Aumento de la incidencia _____

c) Disminución de la incidencia _____

17. Nutrición

a) Se lleva control de peso de niños? SI _____ NO _____

b) Se lleva control de talla de niños? SI _____ NO _____

c) Se llevan controles nutricionales? SI _____ NO _____

18. Rehidratación oral

Cuántos sueros se brindan:

a) diarios _____ b) semanal _____ c) mensual _____

19. Saneamiento ambiental

a) De dónde viene el agua_____

b) Recibe agua en su casa: SI _____ NO _____

c) Es agua pesada con sustancias minerales SI _____ NO _____

d) Es potable el agua? SI _____ NO _____

e) Consume de agua hervida SI _____ NO _____

f) Hay control de basura? SI _____ NO _____

g) Hay control de vectores? SI _____ NO _____

h) Hay control de mosquitos?SI _____ NO _____

i) Se limpian los solares? SI _____ NO _____

j) Hay letrinas? SI _____ NO _____

k) dónde hacían sus necesidades antes _____

l) Dónde hacen sus necesidades ahora _____

ANEXO 2.4.

PROYECTOS SUJETOS A LA ENMIENDA 4
SEGUN REGION GEOGRAFICA Y
SECTORES DE DESARROLLO

INSTITUCION	REGION GEOGRAFICA	SECTOR DE DESARROLLO	RESULTADOS REPORTADOS
AHDEJUMUR	- Departamento de Atlántida: Tela, Jutiapa, Masica, Yaruca - Departamento de Cortés y Yoro: El Negrito, El Progreso, San Manuel, Lima, Villanueva	- Pequeña Empresa: Comercio e industria	Litoral Atlántico: - Molino de Maíz: Volúmen/venta/ diario Lps.4.00 - Tienda de consumo: Ingreso promedio diario Lps.120.00 - 10 empleos permanentes - 3 empleos parciales Zona Norte: - 3 tiendas de consumo, utilidad neta sobre vol. de venta diario del 14%. - (Otros resultados que no están claros)
Horizontes de Amistad	Departamentos de Cortés y Sta. Bárbara, comunidades rurales.	- Pequeña Empresa: Comercio, Agro-Industria, Artesanía y servicios - Agropecuaria	No.

INSTITUCION	REGION GEOGRAFICA	SECTOR DE DESARROLLO	RESULTADOS REPORTADOS
ASEPADE	Departamento de La Paz 13 comunidades rurales	- Agrícola - Educación - Organización comunal y regional	- Organización de 4 cooperativas - Pleno funcionamiento de las 7 cooperativas existentes - Dos cooperativas mantienen un inventario de más de Lps. 40,000 cada una. - Organización y funcionamiento del CONRED. - Ventas anuales de las 3 cooperativas de consumo se incrementaron en 4% entre 1988 y 1989. - Preparación de 10,700 mts. lineales de conservación de suelos. - Se amplió la frontera agrícola en un 1.79%.
Centro San Juan Bosco	Departamento de Atlántida: Tela, y comunidades rurales	Agropecuario	Ninguno
Hermandad de Honduras	Departamentos de Ocotepeque y Copán	Agrícola	-Incremento de producción agrícola: 215 agricultores de Café: de 9 a 15 qq/mz. Granos Básicos: 10 a 15 qq/mz. Hortalizas: 100 a 185 qq mz. - Incremento del ingreso promedio anual de Lps.3,750 a Lps.4,945 - Organización de los Comités Agrícolas (?) Salud - Disminución de desnutrición infantil en 18.13%. - Mejoramiento de 76 viviendas - Se inmunizó 49% de la población infantil que no lo estaba.

INSTITUCION	REGION GEOGRAFICA	SECTOR DE DESARROLLO	RESULTADOS REPORTADOS
EDUCSA	Departamentos de Comayagua, Cortés, Intibucá, El Paraíso y Olancho	- Salud preventiva y curativa - Pequeña Empresa	Para Comayagua: - Formación de 5 pre-cooperativas que agrupan a más de 10 familias cada una - Desparacitarón más de 3,000 niños Otros resultados que no ofrecen datos concretos
CEPROD	Departamento de Yoro: Guaymas, Municipio de El Negrito	Agrícola - a cooperativas	No
Grupo Juvenil	Tegucigalpa	- Capacitación en pequeña empresa - Empresas cooperativas	- Ingresos por producción de Lps.72,000. - 25 empleos en carpintería y soldadura - Se formaron 6 talleres de costura - 15 empleos temporales durante vacaciones escolares Otros resultados sin datos concretos
IFC	Departamentos: Francisco Morazán, Valle, Choluteca, El Paraíso, Comayagua, La Paz y Cortés - centros urbanos	- Capacitación en cooperativismo - Empresas cooperativas	- 11 Comités Organizadores: Nueve funcionan bien. - Constitución de 4 cooperativas - 4 cooperativas en proceso de constitución

INSTITUCION	REGION GEOGRAFICA	SECTOR DE DESARROLLO	RESULTADOS REPORTADOS
Agua para el Pueblo	Deptos: Fco. Morazán, Santa Bárbara, Comayagua, Copán, Ocotepeque, Valle, Choluteca	- Infraestructura física. Instalación de sistemas de agua, alcantarillados y letrinas	- Aumento del ingreso anual promedio 12 com. Resultado: En Lps.285.84 - o sea 34% Actividades: - Construcción de 22 peceras en 5 comunidades - Construcción de 10 sistemas de agua - Construcción de sistemas de riego en 5 comunidades - Construcción de 184 letrinas
CARE	Depto. de Sta. Bárbara 14 Comunidades Forestales	Agro-Forestal	No.
Cooperativa Bacalar	Depto. Lempira	- Agrícola - Producción y Beneficiado - Pequeña empresa tienda de consumo	No.
Alimentos para Millones	Depto. de Olancho 17 comunidades rurales	- Agrícola - Salud - Vivienda	Organización: Enero-Dic. 1989 - 47 grupos comunales organizados integrados por 600 personas - Atención a 1340 niños menores de 5 años en el Centro de Salud, con grados de desnutrición de II y III. - Control nutricional en vigilancia comunitaria a 1368 niños. En los cuadros de control no está claro el resultado. El problema está en la presentación del cuadro.

INSTITUCION	REGION GEOGRAFICA	SECTOR DE DESARROLLO	RESULTADOS REPORTADOS
SETELEC	Depto. Fco. Morazán Aldea El Chimbo, Intibuca municipio de Concepción; Sta. Bárbara, municipio de Gualala.	Pequeña Empresa	No.
Compañeros de las Américas	Depto. Francisco Morazán, comunidades rurales del municipio de Sabanagrande	- Pequeña Industria y Artesanía - Agrícola	No
ADIH	Deptos. Francisco Morazán, Región Nor-Oriental	- Agrícola	No
CEELA	Depto. de Yoro, Ciudad de Olanchito	- Capacitación Vocacional	No

ANEXO 2.5

MUESTRA DE FORMATO
INDICADORES DE RESULTADOS

COMPONENTE: AGRICOLA

Org. Pro.	PRODUCCION AGRICOLA X de qq por Manzana						COMERCIALIZACION Promedio de qq vendidos						Promedio precio por qq vendido Lps.					
	MAIZ			FRIJOL			MAIZ			FRIJOL			MAIZ			FRIJOL		
	Diag.	2nda. Med	3er. Med	Diag.	2nda. Med	3er. Med	Diag.	2nda. Med	3er. Med	Diag.	2nda. Med	3er Med	Diag.	2nda. Med	3er Med	Diag.	2nda Med	3er M
	1-87	1-88	1-89															
	10qq	17qq	25qq	8qq	12qq	16qq	1qq	7qq	15qq	5qq	2qq	5qq	6.0	10.00	12.00	20.00	30.00	40.00

ANEXO 2.5

NUESTRA DE FORMATO
INDICADORES DE RESULTADOS

COMPONENTE: PEQUEÑA EMPRESA

ORGANIZACION PROYECTO	X Salario Mensual Propietario			No. Empleos - Tiempo Completo Permanente			No. de Empleos Temporales			Ganancia Neta Anual		
	Diag. 1-88	2nda. Med 2-89	3er. Med 1-90	Diag. 1-88	2nda. Med 2-89	3er. Med 1-90	Diag. 1-88	2nda. Med 2-89	3er. Med 1-90	Diag. 1-88	2nda. Med 2-89	3er Med 1-90
	125.00	250.00	375.00	1	3	5	2	5	7	500.00	1,500.00	2,000.00

ADJUNTO NO.1

F O P R I D E H

FEDERACION DE ORGANIZACIONES PRIVADAS DE DESARROLLO DE HONDURAS

SOLICITUDES DE PRESTAMO RECIBIDAS

30 DE NOVIEMBRE DE 1989

INSTITUCIONES		AFILIADAS	NO AFILIADAS	COOPERATIVAS	ORGANIZACIONES GREMIALES	JUNTAS PATRONATOS ASOCIACIONES	TOTAL	FUENTE DE RECURSOS
001 SAN JOSE MARIOL	(1)	0.00	127768.00	0.00	0.00	0.00	127768.00	AID
002 AHPROCAFE	(2)	0.00	0.00	0.00	238250.00	0.00	238250.00	BID
003 INHBIER	(1)	30000.00	0.00	0.00	0.00	0.00	30000.00	AID
004 FUNHDEMO		200000.00	0.00	0.00	0.00	0.00	200000.00	AID
005 COOP. FAM. UNIDAS	(2)	0.00	0.00	40000.00	0.00	0.00	40000.00	BID
006 HERMANDAD HONDURAS		130000.00	0.00	0.00	0.00	0.00	130000.00	BID
007 ADIH		80000.00	0.00	0.00	0.00	0.00	80000.00	AID
008 IDH	(3)	200000.00	0.00	0.00	0.00	0.00	200000.00	AID
TOTAL		640000.00	127768.00	40000.00	238250.00	0.00	1046018.00	
NUMERO DE PRESTAMOS		5	1	1	1	0	8	
PORCENTAJES		61.18	12.21	3.82	22.78	0.00	100.00	
TOTAL COMPROMETIDO		610000.00						
PORCENTAJE DESEMBOLSADO								

TOTAL PRESTAMOS SOLICITADOS			1046018.00
A PRESTAMOS APROBADOS	(3)	410000.00	
D PRESTAMOS DENEGADOS	(0)	0.00	
S PRESTAMOS EN SUSPENSO	(1)	200000.00	610000.00
DEMANDA ACTIVA DE PRESTAMOS			436018.00

(1) RETIRADA POR LA SOLICITANTE
(2) ENTRAMITE EN FOPRIDEH
(3) EN SUSPENSO POR REQUISITO EXIGIDO POR FOPRIDEH

Annex 4.2

ADJUNTO No. 2

F O P R I D E H

FEDERACIÓN DE ORGANIZACIONES PRIVADAS DE DESARROLLO DE HONDURAS

SOLICITUDES DE PRESTAMO APROBADAS

30 DE NOVIEMBRE DE 1989

INSTITUCIONES	AFILIADAS	NO AFILIADAS	COOPERATIVAS	ORGANIZACIONES GREMIALES	JUNTAS PATRONATOS ASOCIACIONES	TOTAL	TOTAL APROBADO	TOTAL DESEMBOLSAD
001 SAN JOSE MARIOL (1)	0.00	127768.00	0.00	0.00	0.00	127768.00	0.00	0.
002 AHPROCAFE (2)	0.00	0.00	0.00	238250.00	0.00	238250.00	0.00	0.
003 INHBIER (1)	30000.00	0.00	0.00	0.00	0.00	30000.00	0.00	0.
004 FUNHDEMO	200000.00	0.00	0.00	0.00	0.00	200000.00	200000.00	0.
005 COOP. FAM. UNIDAS (2)	0.00	0.00	40000.00	0.00	0.00	40000.00	0.00	0.
006 HERMANDAD HONDURAS	130000.00	0.00	0.00	0.00	0.00	130000.00	130000.00	0.
007 ADIH	80000.00	0.00	0.00	0.00	0.00	80000.00	80000.00	0.
008 IDH (3)	200000.00	0.00	0.00	0.00	0.00	200000.00		0.
TOTAL	640000.00	127768.00	40000.00	238250.00	0.00	1046018.00	410000.00	0.
NUMERO DE PRESTAMOS	5	1	1	1	0	8		
PORCENTAJES	61.18	12.21	3.82	22.78	0.00	100.00	39.20	0.
TOTAL COMPROMETIDO	610000.00							
PORCENTAJE DESEMBOLSADO								

TOTAL PRESTAMOS SOLICITADOS		1046018.00
A PRESTAMOS APROBADOS (3)	410000.00	
D PRESTAMOS DENEGADOS (0)	0.00	
S PRESTAMOS EN SUSPENSO (1)	200000.00	610000.00
DEMANDA		
DE PRESTAMOS POR SATISFACER		436018.00

Annex 4.3

ADJUNTO No.3

F O P R I D E H

FEDERACION DE ORGANIZACIONES PRIVADAS DE DESARROLLO DE HONDURAS

PROGRAMA DE PRESTAMOS

ORGANIZACIONES INTERESADAS EN SOLICITUDES DE PRESTAMOS

PERIODO: DICIEMBRE 1989-FEBRERO 1990

ORGANIZACION	No. SOLICITUD	FONDO AID	FONDO BID	FONDO PMA	TOTAL
CENTRO SAN JUAN BOSCO	1	100,000		50,000	150,000
COOPACYL (1)	1		200,000		200,000
HORIZONTES DE AMISTAD	1	200,000			200,000
AHDEJUMUR	1			50,000	50,000
AIEH	1			50,000	50,000
COOPERATIVA MAYA ACCIDENTAL	1	150,000			150,000
HERMANDAD DE HONDURAS	1			50,000	50,000
TOTALES	7	450,000	200,000	200,000	850,000

(1) PRESENTO SOLICITUD FORMAL

Annex 4.4

ANEXO No. 4

F O P R I D E H

FEDERACION DE ORGANIZACIONES PRIVADAS DE DESARROLLO DE HONDURAS

CARTERA DE FINANCIAMIENTO

DISTRIBUCION POR RUBRO PRESUPUESTARIO

FONDOS FOPRIDEH

31 DE DICIEMBRE DE 1989

INST.	SUELDOS	CAPACIT.	FONDO CREDITO	INFRAES-TRUCTURA	TRANSPORTE GAST. VIAJE Y VIATICOS	GASTOS ADMIN.	EQUIPO Y MATERIALES MOBILIARIO	COSTO FINANC. FOPRIDEH	ASIST. TECNICA Y ADMINIST.	INSUMOS	CONSULTORIA E INVESTIGACION	MISCELAN.	TOTAL
ASEPADE			30,000.00	30,000.00									60,000.00
ACEH		11,000.00	15,500.00						13,250.00				39,750.00
CLUB ROTARIO	1,569.00			20,680.00			6,264.00						28,521.00
UNICEF					18,700.00	15,300.00	9,000.00						34,000.00
FUNADEHO			85,000.00			15,000.00		4,500.00					104,500.00
I.D.H.		20,000.00	180,000.00										200,000.00
I.T.S.H.				21,140.00			18,840.00	1,800.00					41,800.00
A.H.E.H.	58,500.00	17,800.00	60,000.00			9,000.00	44,000.00						189,300.00
H. SUDIGERA	23,400.00	7,700.00	36,322.00	1,340.00	8,428.00	1,000.00		4,756.00	26,000.00	1,500.00		5,554.00	116,000.00
COMPIN			91,000.00					9,000.00					100,000.00
CONAMSA	10,000.00	6,000.00		6,500.00	9,038.00		10,745.00			12,725.00			51,008.00
LA UNION	2,100.00	2,400.00	11,000.00				32,000.00	2,138.00					49,638.00
APRIDE	30,000.00	26,000.00	135,000.00					8,600.00					199,600.00
INGEIER	32,500.00	9,000.00	115,000.00		11,646.00	4,103.00		7,751.06					180,000.00
FEDECOR	31,850.00	38,750.00	129,400.00										200,000.00
COOPACH.	17,040.00		182,960.00										200,000.00
CEHEN	34,900.00		109,700.00		14,800.00	600.00		8,100.00					188,100.00
FENCH.	77,608.00	15,200.00	92,712.00		14,000.00	680.00							200,000.00
FAPROCORFE			28,660.00					1,340.00					29,800.00
HEPE	95,161.00	43,000.00				18,600.00	5,000.00	7,280.00					169,041.00
AIEH	15,560.00	10,000.00	140,100.00	15,000.00	10,340.00			9,000.00					200,000.00
ASJH	20,000.00	57,050.00		35,000.00				9,000.00		78,950.00			200,000.00
CRUZ ROJA							32,504.00	6,714.00		110,088.00			149,306.00
MAYA ACCIDENTAL	11,700.00	2,000.00	150,327.00			2,700.00		8,216.00					182,943.00
INFAGAEN	27,600.00	28,000.00	97,000.00		27,000.00	11,400.00		9,000.00					200,000.00
ASEFH	52,727.00	51,295.00			12,017.00	23,040.00		8,801.00	47,695.00				195,575.00
IEC	117,943.00				54,024.00		19,013.00	9,000.00					200,000.00

ANEXO No 4

INST.	SUELDOS	CAPACIT.	FONDO CREDITO	INFRAES-TRUCTURA	TRANSPORTE GAST. VIAJE Y VIATICOS	GASTOS ADMON.	EQUIPO Y MATERIALES MOBILIARIO	COSTO FINANC. FOPRIDEH	ASIST. TECNICA Y ADMINIST.	INSUMOS	CONSULTORIA E INVESTIGACION	MISCELAN.	TOTAL
NEPHAR			200,000.00										200,000.00
AHE	59,383.00	77,200.00		8,895.00	8,400.00	7,680.00		8,941.00		24,000.00		4,000.00	198,699.00
AMBEJUNCR	98,700.00		90,000.00		2,300.00			9,000.00					200,000.00
HORIZONTES DE AMISTAD	37,464.00	23,400.00	103,000.00		14,600.00	9,300.00		8,984.00				2,962.00	199,710.00
CENTRO SAN JUAN BOSCO	35,928.00	12,000.00	120,000.00		10,000.00	10,000.00		9,000.00				3,072.00	200,000.00
ASEPADE	97,500.00	11,000.00	50,000.00		9,600.00	15,420.00	7,480.00	9,000.00					200,000.00
HERMANDAD DE HONDURAS	39,000.00	20,000.00	102,000.00		4,920.00	1,560.00	12,200.00		15,000.00			4,520.00	200,000.00
CEPROD	38,000.00	7,500.00	128,000.00		10,000.00				9,000.00		7,500.00		200,000.00
GRUPO JUVENIL DOON	56,616.00	15,000.00	50,000.00			9,239.00	60,145.00	9,000.00					200,000.00
CARE INTERNATIONAL	27,900.00	71,100.00	52,000.00		34,000.00		6,000.00	9,000.00					200,000.00
ERICSA	46,920.00	10,000.00	97,480.00	10,000.00	5,084.00	1,000.00	12,500.00	9,000.00					205,000.00
ALTERNATIVAS MOVILIDAES	70,068.00	12,443.00	50,000.00		21,000.00	22,578.00		9,000.00		10,119.00	4,000.00		200,000.00
FINAGRL		80,630.00	12,500.00			10,000.00				80,000.00			182,500.00
AGUA PARA EL PUEBLO	126,588.00		50,000.00			14,412.00		9,000.00					200,000.00
SETELEC	54,246.00	9,959.00	40,270.00			14,900.00		5,625.00					125,000.00
ASTM	37,120.00	6,040.00				7,145.00	6,995.00	2,700.00					60,000.00
OFASA	28,000.00	5,500.00			11,000.00	3,250.00		2,250.00					50,000.00
PASTORAL LA GUADALUPE	11,830.00	4,570.00	12,300.00				300.00						29,000.00
CARERN	37,200.00	20,000.00	5,000.00		6,000.00	3,200.00	13,100.00	4,500.00		3,000.00	8,000.00		100,000.00
CORP. BALMOR LTDA.	9,100.00	6,000.00	39,107.00				7,793.00						60,000.00
CEELA							47,750.00	2,250.00					50,000.00
COMPAÑEROS AMERICOS			95,500.00					4,500.00					100,000.00
ASCH	31,044.00	10,696.00	95,350.00		2,160.00	3,600.00		6,750.00					150,000.00
	1,623,193.00	743,683.00	3,090,796.00	154,563.00	319,857.00	234,699.00	331,649.00	233,496.00	110,945.00	320,382.00	19,500.00	20,108.00	7,213,871.00
PORCENTAJES	22.47%	10.30%	42.79%	2.14%	4.43%	3.25%	4.87%	3.23%	1.54%	4.44%	0.27%	0.27%	100.00%

Annex 4.5

ANEXO No. 5

F O P R I D E H

FEDERACION DE ORGANIZACIONES PRIVADAS DE DESARROLLO DE HONDURAS

CARTERA DE FINANCIAMIENTOS

DISTRIBUCION POR ACTIVIDAD PRINCIPAL

FONDOS FOPRIDEH

30 DE NOVIEMBRE DE 1989

DISTRIBUCION	AGROC. DESARROLLO RURAL	CREDITO AGROPECUARIO	CREDITO PEQUEÑA INDUSTRIA	CREDITO COMERCIO SERVICIOS	VIVIENDA	EDUCACION CAPAC.	INFRAESTRUCTURA	SALUD	TECNOLOGIA APROPIADA	ASISTENCIA TECNICA	CONSULTORIA E INVESTIGACION	OTROS PROYECTOS	TOTAL
ASEPADE				30,000.00			30,000.00						60,000.00
ACAN		15,500.00				24,250.00							39,750.00
CLUB RESTARSO								28,521.00					28,521.00
UNECOL	34,000.00												34,000.00
FONAGRO			83,600.00	20,900.00									104,500.00
I.D.H			180,000.00			20,000.00							200,000.00
I.T.S.H			19,700.00				22,100.00						41,800.00
A.H.a.H	67,500.00	68,000.00				17,800.00			44,000.00				189,300.00
H. SUBTERRA	78,338.00	36,322.00					1,340.00						116,000.00
AMAPEH			100,000.00										100,000.00
CONAMSA	42,500.00					4,000.00	4,500.00						51,000.00
LA UNION			6,000.00	5,000.00								38,638.00	49,638.00
APAGOIB			137,930.00	34,500.00		27,170.00							199,600.00
INHABER		155,600.00		15,000.00		9,400.00							180,000.00
FEDECOH		161,250.00						38,750.00					200,000.00
COOPACOL		179,800.00			20,200.00								200,000.00
CEDEH		188,100.00											188,100.00
FEMCOL			184,800.00			15,200.00							200,000.00
FAPRECODEH		29,000.00											29,000.00
ADPE								169,041.00					169,041.00
ADEN		175,500.00				10,000.00	15,000.00						200,000.00
ASCOD						57,050.00	35,000.00	107,950.00					200,000.00
CRUZ ROJA								149,306.00					149,306.00
VISTA OCCIDENTAL		180,943.00				2,000.00							182,943.00
ADEMAMEN		158,500.00				41,500.00							200,000.00
CDEF						99,588.00				95,987.00			195,575.00
I.F.E						200,000.00							200,000.00

INSTITUCION	AGROC. DESARROLLO RURAL	CREDITO AGROPECUARIO	CREDITO PEQUEÑA INDUSTRIA	COMERCIO SERVICIOS	VIVIENDA	EDUCACION CAPAC.	INFRAESTRUCTURA	SALUD	TECNOLOGIA APROPIADA	ASISTENCIA TECNICA	CONSULTORIA E INVESTIGACION	OTROS PROYECTOS	TOTAL
[illegible]		50,000.00	50,000.00	100,000.00									200,000.00
AHE						116,116.00						82,583.00	198,699.00
[illegible]				200,000.00									200,000.00
HONDUREÑOS DE [illegible]		146,330.00	20,000.00	10,000.00		23,000.00							199,710.00
CENTRO SAN JUAN BOSCO		180,000.00				12,000.00							200,000.00
ASEPAVE	130,000.00	50,000.00				11,000.00							200,000.00
HERMANDAD DE HONDURAS		153,000.00				20,000.00				15,000.00			200,000.00
CEPRUD		185,000.00				7,500.00					7,500.00		200,000.00
GRUPO JUVENIL DON			50,000.00			150,000.00							200,000.00
CARE INTERNACIONAL	200,000.00												200,000.00
ERNCSA		87,488.00			10,000.00	10,000.00	18,000.00	74,512.00					200,000.00
ALIMENTOS MILLONES		67,357.00				12,643.00		120,000.00					200,000.00
FUNDEL								182,500.00					182,500.00
AGUA PARA EL PUEBLO	200,000.00												200,000.00
SEMELEC		65,000.00				60,000.00							125,000.00
ADEH						60,000.00							60,000.00
UFASA						40,000.00		10,000.00					50,000.00
PASTORAL LA GUADALUPE			12,300.00			16,700.00							29,000.00
CHEREN	95,000.00	5,000.00											100,000.00
COOPERATIVA DULAGAR	16,873.00	39,167.00				4,000.00							60,000.00
CEELA						50,000.00							50,000.00
COMPAÑEROS AMERICAS		29,500.00	29,500.00	41,000.00									100,000.00
TOTAL	873,239.00	2,418,777.00	873,830.00	456,000.00	30,200.00	1,121,197.00	125,940.00	880,500.00	44,000.00	110,987.00	7,500.00	121,221.00	7,043,871.00
PORCENTAJES	12.36%	34.29%	12.37%	6.46%	0.43%	15.87%	1.78%	12.47%	0.62%	1.57%	0.11%	1.72%	100%
COMPONENTES	9.00	23.00	17.50	9.00	2.00	28.00	7.00	9.00	1.00	2.00	1.00	2.00	49.00
		95,350.00				23,206.00				15,722.00		15,722.00	150,000.00
													7,213,871.00

ADJUNTO No. 4

OBSERVACIONES SOBRE LA SOLICITUD DE FINANCIAMIENTO "A"

1- La solicitud fué presentada el 12 de diciembre de 1988 y hasta la fecha no ha podido formalizarse, entendemos que por falta de acuerdos finales en cuanto al Programa de Préstamos entre AID y FOPRIDEH.

2- Para respaldar la solicitud, la OPD presentó un estudio de factibilidad teóricamente completo y consistente.

3- Se advierte que los órganos de dirección, ejecución y supervisión de la OPD, parecen estar conformados solamente para cumplir una formalidad organizativa y legal.

4- Sin ser objetable, puesto que se supone que la OPD prestarà asistencia, seguimiento y responsabilidad institucional; sobresale la alta dependencia y valor relativo de la donación para "fortalecimiento institucional y brindar capacitación". Este soporte fue aprobado el 15 de diciembre de 1988. El desembolso del préstamo y de la donación se haràn pari-passu en una relación de 1.33 de prèstamo a 1 de donación en dos operaciones, una al inicio y la otra a los nueve meses de la ejecución del proyecto.

5- Los estados financieros de la OPD no fueron auditados y uno de ellos ni siquiera suscrito por contadores colegiados y debidamente autorizados por el Director Ejecutivo.

6- No se dispuso de una lista completa y actualizada de la membresía de la OPD.

7- La garantía será de caracter solidario de los miembros de la Junta Directiva y, entendemos, avaladas por algunos afiliados a la OPD. De dos de estos últimos se valoró su situación patrimonial y se identificaron y evaluaron garantías físicas, como referencias para eventuales situaciones conflictivas. Se comprende que todas estas son medidas y acciones que soportan las decisiones, pero no constituyen respaldos legales de caracter contractual.

8- Se efectuaron convenientes investigaciones de gabinete y de campo, pero ciertas irregularidades de orden contable y financiero comprobadas, no se incorporaron como requisitos específicos para condicionar el financiamiento para el Fortalecimiento Institucional. Se espera que ésto se logre mediante exigencias de centralización y organización contable que se estipulan y mediante las gestiones de supervisión y seguimiento por parte de FOPRIDEH.

9- No se obtuvieron referencias bancarias pese a que la OPD, administra prèstamos de otros organismos y tiene prèstamos

directos y cuentas de ahorro y cheques en bancos privados.

10- Por lo demás, los trámites, investigaciones, análisis y procedimientos de aprobación, en cuanto a préstamos se refiere, se atendieron en forma y fondo satisfactorias de acuerdo con normas convencionales y generalmente aceptables en materia de Análisis de Crédito.

Annex 4.7

ADJUNTO No. 7

OBSERVACIONES SOBRE LA SOLICITUD DE FINANCIAMIENTO "B"

1- El préstamo para el Fondo Rotatorio es de Lps. 200,000.

2- Independientemente de los financiamientos a cualquier título que tiene la OPD del BID, FIA, ANDI, solamente las disponibilidades inmediatas propias de la OPD, en Caja y Bancos, supera los Lps. 248,000, aquellas disponibilidades a términos suben a más de Lps 488,000. Si se incluyen las otras fuentes, las mismas disponibilidades inmediatas consolidadas, superan los Lps. 712,000.

3- Se refleja un alto índice de liquidez y sin que se pierda la razonabilidad del mismo, no se elaboró, para propósitos de rotación de préstamos, un objetivo plan de Origen y Asignación de Recursos.

4- Se recomienda y se aprobó un período de gracia de 12 meses y se establece el pago semestral de cuotas, incluyendo intereses a un plazo de 4 años.

5- El valor de los activos fijos netos son del orden de Lps. 78,000 y de ellos, los Bienes Raices solamente son de Lps. 23,000. No obstante, en la garantía fiduciaria que se exije, se sugiere gravar en un 75% los activos de la OPD, lo que parece ser un tanto contradictorio.

6- De una cartera de préstamos propios de Lps. 990,000, el 30% se encuentra en mora, con una antiguedad creciente de 1 o màs de 361 días. Son cuestionables entonces, alrededor de Lps. 300,000 y esta situación debería haberse examinado más a fondo.

7- Hay discrepancias de cifras, fechas y de cuentas en los estados financieros y éstos no fueron auditados. Sí se presentan auditorías para 1987 y 1988 con importantes observaciones que no se toman en cuenta aunque desde 1986, se vienen registrando índices de morosidad hasta del 38% para todos los fuentes de préstamos.

Annex 4.8

ADJUNTO No. 8

OBSERVACIONES SOBRE CONTROLES INTERNOS

1- Origen, disponibilidad y asignación o reserva de fondos.

2- Tasas de interés normales y moratorios, devengados, pagados, vencidos, morosos y de dudosa recuperación.

3- Comisiones por servicios generales y específicos. (compromiso, supervisión, etc.)

4- Verificación de cumplimiento de requisitos, previos a escrituración, a desembolsos y durante la vida del proyecto.

5- Montos aprobados, desembolsados, pendientes de desembolso, pagados y cancelados.

6- Programación y ejecución de visitas de supervisión, seguimiento y comprobación de cumplimiento de recomendaciones previas.

7- Cancelación de préstamos, intereses y otros cargos.

8- Adjudicación, remate o liberación de garantías.

9- Readecuaciones de préstamos y de sus términos y condiciones.

10- Registro cronológico de intervenciones convenidas o forzosas y de sus resultados.

11- Inventario, control y actualización de garantías.

12- Control y vigencia de cobertura de seguros, especialmente conciliadas con el valor de rescate de las garantías.

13- Registro actualizado de la Cartera de Préstamos vigentes, con todos sus detalles.

14- Registro de cuotas vencidas de capital e intereses, de prèstamos vigentes, según antiguedad.

15- Registro de préstamos en mora de capital e intereses, clasificados por cuotas y porcentajes, según su antiguedad

16- Registro de préstamos vencidos y sus componentes de capital, intereses y otros cargos financieros.

Annex 4.9

ADJUNTO No. 9

SUGERENCIAS PARA EL SISTEMA CONTABLE DE PROGRAMA DE CREDITO

1- Registro de los préstamos aprobados, escriturados, pendientes de desembolsos y desembolsados.

2- Registro de préstamos cancelados y sus causas.

3- Registro de préstamos totalmente pagados.

4- Cálculo y avisos oportunos de cuotas de amortización e intereses vencidos, cálculo y computo de intereses moratorios para cada préstamo.

5- Sistematización de registros de cuotas de capital e intereses vencidos, cálculo y computo de interés moratorios, para la totalidad de La Cartera.

6- Clasificación de préstamos e intereses en mora, su antiguedad y relación con los préstamos vigentes.

7- Registro mensual de recuperaciones de capital e intereses de la Cartera Vigente, Cartera en Mora y Cartera Consolidada.

8- Relación documentada de cuentas bancarias, en términos de depósitos, retiros e inversiones transitorias, por diferentes conceptos, según el catálago de cuentas aprobado y vigente en FOPRIDEH. Consiliación de cuentas.

9- Registro documentado de gastos y cargos directamente relacionados con la promoción, trámite, evaluación y administración de préstamos.

10- Prorrateo de gastos y cargos generales de administración, conforme las actividades bàsicas de FOPRIDEH, según los objetivos de su Personería Jurídica, sus enmiendas, resoluciones de autoridad competente y responsabilidades contractuales.

11- Registro de obligaciones contractuales a cualquier título: donaciones, préstamos, préstamos de recuperación contingente, fideicomisos, intermediación financiera.

12- Registro actualizado de saldos pendientes de pago, por obligaciones financieras, adquisición de activos, obtención de servicios públicos y privados, otras obligaciones internas y externas relacionadas con sus actividades y su personal permanente, temporal, incapacitado y jubilado.

13- Programación de pagos conforme la generación de ingresos. Movimiento de Caja.

14- Sincronización de planes de desembolsos de préstamos, según fuentes de origen y de destino.

15- Registro de Intereses, Comisiones, Cargos diversos recibidos, cuotas de ingreso y de afiliación de miembros, compensaciones por servicios de asistencia técnica general y especializada y otros ingresos.

16- Elaboración de balances generales, estados de situación financiera, estados de resultados y movimiento general de caja.

17- Operación de Libros Principales y Auxiliares contables, Inventarios, cuentas por pagar y cobrar, Libro Mayor y, en general, Los indispensables y necesarios para el respaldo de los Estados Financieros Oficiales de la Institución.

Annex 4.10

ADJUNTO No. 10

INDICE DE PRECIOS AL CONSUMIDOR, POR MESES

MESES	1987 INDICE	1987 % VARIACIONES	1988 INDICE	1988 % VARIACIONES	1989 INDICE	1989 % VARIACIONES
ENERO	195.5	0.3	200.5	0.1	210.3	1.0
FEBRERO	196.3	0.4	201.1	0.3	218.9	1.2
MARZO	196.3		201.8	0.3	219.5	0.3
ABRIL	196.5	0.1	202.8	0.5	220.0	0.5
MAYO	196.6	0.1	204.1	0.6	222.3	0.8
JUNIO	196.8	0.1	205.5	0.7	224.8	1.1
JULIO	198.8	0.8	208.9	1.7	228.7	1.7
AGOSTO	198.7	0.2	205.8	1.5	230.3	0.7
SEPTIEMBRE	198.7		209.7	1.9	231.7	0.6
OCTUBRE	199.2	0.3	212.4	1.3	235.4	1.6
NOVIEMBRE	199.9	0.4	213.3	0.4	237.3	0.8
DICIEMBRE	200.7	0.4	214.2	0.4	238.6	0.5
PROMEDIO ANUAL	197.8	2.5	206.7	4.5	227.0	9.8

FUENTE: BANTRAL

Annex 4.11

ADJUNTO No. 11

FONDO DE PRESTAMO

RECUPERACION E INTERES

FONDO AID

T.I. = 12% ANUAL S/SALDOS DEUDORES

ORGANIZACION PRESTATARIA	AND 1 CAPITAL	AND 1 INTERES	AND 2 CAPITAL	AND 2 INTERES	AND 3 CAPITAL	AND 3 INTERES	AND 4 CAPITAL	AND 4 INTERES	AND 5 CAPITAL	AND 5 INTERES	MONTO PRESTADO	TOTAL CAPIT	INTERES
(A y F) ABIH		2,400	18,906	9,256	28,768	6,493	32,326	2,938			80,000	80,000	21,087
(A) FUNDEMU		7,200	17,204	21,600	71,020	19,867	79,798	11,089	31,[illegible]	1,920	200,000	200,000	61,676
(SUSP) IDM		12,000	32,076	24,000	70,040	18,111	78,698	9,454	19,186	1,151	200,000	200,000	64,716
(PREP.) ANDESMUR		6,000	14,336	24,000	67,848	20,304	76,234	11,917	41,582	2,495	200,000	200,000	64,716
(TRAN) CSJB		3,600	8,602	7,200	18,783	5,621	21,105	3,299	11,510	691	60,000	60,000	20,411
(PRE) CEPROD		6,000	14,336	21,000	58,712	17,570	65,969	10,314	35,982	2,160	175,000	175,000	57,044
		37,200	105,460	107,056	315,171	87,966	354,130	49,011	140,238	8,417	915,000	915,000	289,650

FUENTE: FOPRIDEH

Annex 4.12

ADJUNTO No. 12

FONDO DE PRESTAMO

RECUPERACION E INTERES

FONDO BID

T.I. = 7% ANUAL S/SALDOS DEUDORES

ORGANIZACION PRESTATARIA	AND 1 CAPITAL	AND 1 INTERES	AND 2 CAPITAL	AND 2 INTERES	AND 3 CAPITAL	AND 3 INTERES	AND 4 CAPITAL	AND 4 INTERES	AND 5 CAPITAL	AND 5 INTERES	MONTO PRESTADO	TOTAL CAPITAL	INTERES
(A y F) HERMANO HON.	4,550	19,847	9,100	41,802	6,991	44,780	4,014	23,571	825		130,000	130,000	25,480
(TRAN) COOPACYL	4,900	33,215	11,900	92,727	10,080	61,219	3,476	12,839	449		200,000	200,000	30,805
(INB) AMPROCAFE			14,000	70,394	12,790	75,406	7,775	54,200	2,405		200,000	200,000	36,970
(PREP.) INMBIER			10,500	51,763	9,609	55,450	5,922	42,787	1,974		150,000	150,000	28,005
(PREP) COOP. MAYA.			9,450	44,744	12,119	65,303	8,345	69,953	3,693		180,000	180,000	33,607
SETELEC			5,250	23,167	6,733	32,718	4,815	44,115	2,802		100,000	100,000	19,600
EDUCSA			5,250	24,858	6,733	36,278	4,636	38,864	2,051		100,000	100,000	18,670
ASCH			5,250	24,858	6,733	36,278	4,636	38,864	2,051		100,000	100,000	18,670
	9,450	53,062	70,700	374,313	71,788	407,432	43,619	325,193	16,250		1,160,000	1,160,000	211,807

FUENTE: FOPRIDEH

Annex 4.13

ADJUNTO No. 13

FONDO DE PRESTAMO

RECUPERACION E INTERES

FONDO PMA

T.I. = 2% ANUAL S/SALDOS DEUDORES

ORGANIZACION PRESTATARIA	ANO 1 CAPITAL	ANO 1 INTERES	ANO 2 CAPITAL	ANO 2 INTERES	ANO 3 CAPITAL	ANO 3 INTERES	ANO 4 CAPITAL	ANO 4 INTERES	ANO 5 CAPITAL	ANO 5 INTERES	MONTO PRESTADO	TOTAL CAPITAL	INTERES
(TRAN) CSJB		500	8,127	1,000	16,500	756	16,831	424	8,542	85	50,000	50,000	2,765
(TRAN) FAM. UNI.		500	8,127	1,000	16,500	756	16,831	424	8,542	85	50,000	50,000	2,765
(PREP) HERM. HONB.		500	8,127	1,000	16,500	756	16,831	424	8,542	85	50,000	50,000	2,765
(PREP.) CEPROB		500	8,127	1,000	16,500	756	16,831	424	8,542	85	50,000	50,000	2,765
(PREP) OFASA			8,127	1,000	16,500	919	16,831	591	8,542	255	50,000	50,000	2,765
N.F.N			8,127	1,000	16,500	919	16,831	591	8,542	255	50,000	50,000	2,765
CADERH			8,127	1,000	16,500	919	16,831	591	8,542	255	50,000	50,000	2,765
		2,000	56,889	7,000	115,500	5,781	117,817	3,469	59,794	1,105	350,000	350,000	19,355

FUENTE: FOPRIDEH

Annex 4.14

ADJUNTO No. 14

BANCO COMERCIALES - COMPONENTES DE LA TASA DE INTERES 1975/84

(COMO % DE LA CAPTACION DE RECURSOS TOTALES)

CONCEPTOS	1975	1976	1977	1978	1979	1980	1981	1982	1983	1984
TASA INT. PASIVA	4.57	4.78	5.16	5.52	5.95	6.69	7.56	7.85	7.24	7.19
GTOS. DE ADMON.	3.77	3.73	3.42	3.23	3.80	4.40	5.78	6.09	5.31	5.42
UTILIDAD	1.77	1.96	2.00	1.75	1.57	1.53	1.71	1.14	1.44	1.61
ENCAJE	1.74	1.77	2.00	2.32	2.73	3.13	3.86	4.07	3.50	3.61
TASA INT. ACTIVA	11.85	12.24	12.58	12.82	14.05	15.75	18.91	19.15	17.49	17.83

FUENTE: BANTRAL

Annex 4.15

ADJUNTO No. 15

CARACTERISTICAS DE LAS O.P.D's ELEGIBLES

1- Organización legal

2- Organización funcional y operativa, antiguedad y membresia.

3- Referencias de organizaciones de apoyo financiero, institucional y técnico

4- Referencias institucionales, bancarias, comerciales y de instituciones afines

5- Viabilidad técnica y factibilidad económica de los proyectos

6- Historial de capacidad técnica y administrativa en ejecición y administración de proyectos

7- Consolidación financiéra y capacidad patrimonial

8- Solvencia, solidez, liquidez y capacidad de pago

9- Garantias institucionales, morales, fiduciarias, prendarias e hipotecarias

10- Capacidad gerencial y administrativa -contable

11- Sistemas contables establecidos y Estados Financieros, Autorizados y Auditados

12- Calificación institucional y financiera como Sujeto de Crédito

13- Certificaciones para negociar y contratar

14- Personal de planta para Dirección, Administración, Técnico y de Apoyo

15- Organigrama

Dentro del marco de referencia anterior, califican como OPD's elegibles para el Programa, las siguientes organizaciones:

1- Las cooperativas, en el entendido de que los exedentes de operación, constituyen, después de cubrir costos y reservas varias, una disminución del costo financiero que pagan los miembros.

2- Asociaciones y federaciones de campesinos.

3- Asociaciones y federaciones de obreros.

4- Asociaciones y federaciones de pequeños empresarios urbanos y rurales.

5- Asociaciones de desarrollo urbano y rural dedicadas a la producción de bienes, servicios y actividades socio-culturales.

6- Asociaciones que se involucren significativamente en actividades de abastecimiento de bienes de consumo diario e insumos de producción agrícola, agropecuaria, artesanal y de pequeños empresarios.

7- Asociaciones que se involucren significativamente en la comercialización de productos agrícolas, agropecuarios, artesanales e industriales.

8- Asociaciones dedicadas a la construcción reconstrucción y mejoramiento de viviendas para familias urbanas y rurales de bajos ingresos.

9- Asociaciones de desarrollo comunal con apoyo en actividades productivas.

10- Asociaciones que promueven la reforestación, la conservación de suelos, la protección de cuencas hidrográficas, parques naturales y en general la protección y preservación de los recursos naturales renovables y del medio ambiente. En éstas, debe quedar claramente definida su capacidad de paço y/o de la institución que las respalde financieramente.

11- Fundaciones que canalizan recursos, asistenacia técnica, servicios de apoyo y garantía a grupos de pequeños productores del campo y de la ciudad.

12- Asociaciones y federaciones de profesionales de carreras liberales, técnicas y calificadas en diversas disciplinas del trabajo, que dispongan de patrimonio colectivo y/o individual.

13- Asociaciones e instituciones internacionales que ejecuten pequeños proyectos productivos y de servicio social, con respaldo y apoyo técnico y financiero autenticado por sus casas matrices.

14- Organizaciones humanitarias que mediante su membresía y/o el apoyo de organizaciones nacionales o extranjeras, lleven a cabo proyectos productivos y de desarrollo social en el campo y en las ciudades.

15- Asociaciones y federaciones de pequeños industriales y artesanos.

NOTA IMPORTANTE

Debe tomarse en cuenta en todo caso y con la mas estricta objetividad que, al amparo formal y legal de estas organizaciones, conciente e inconciente, directo e indirectamente; operan ciertos profesionales, lideres, dirigentes, activistas, promotores, etc., que, sin desconocer su contribución para organizar y promover el desarrollo de sus comodidades, inclinan sus intereses hacia el bienestar, comodidad y hasta el enriquecimiento personal, familiar o de grupos de personas afines.

Este aspecto debe merecer especial consideración en el curso de asociaciones de profesionales, patronatos, cooperativa, grupos campesinos y juntas de desarrollo comunitario.

ADJUNTO NO. 16

REFERENCIAS SOBRE SOLICITUDES DE CREDITO

Sumando una (1) solicitud formal por Lps 200,000 y 6 indagatorias de préstamo por un total de Lps 650,000, se cuenta con una identificación de 7 proyectos de diciembre de 1989 a febrero de 1990 por Lps 850,000.- Adjunto No.3.

La dinámica de solicitudes se elevaría a 15 proyectos por un total general de Lps 1,896,018 que representan el 87% de las disponibilidades inmediatas totales y sobrepasarían en 113% los fondos de AID para el programa de Crédito, incluyendo la reserva que acumularía FOPRIDEH.

Relacionando unicamente las solicitudes e indagatorias de prestamos aplicables a los fondos de AID para este programa, se tendrían las siguientes relaciones:

Solicitudes formales al 30/XI/89	Lps 637,768
Indagatorias de préstamo al 28/II/90	" 450,000
Total	Lps1,087,768

Fuente: Adjunto Nos. 1 y 3.

Esta demanda superaría en 19% a las disponibilidades previsibles de Lps 915,000 (Lps 840,000 asignación de AID y Lps 75,000 reasignación de FOPRIDEH).

Como por diferentes razones, pueden haber solicitudes que no se concreticen, ya sea por denegatorias justificadas por la Federación o retiros a criterio de las O.P.D's, habría que hacer los ajustes correspondientes. De las solicitudes recibidas al 30/XI/89 y aplicables a fondos del AID, se registran 2 retiradas por sus respectivas OPD's, por Lps.157,768. Consecuentemente, la demanda anterior se reduciría a Lps 930,000 que practicamente igual a las desponibilidades de fondos de AID para el Programa de Préstamos. De aquí que en cuanto a FOPRIDEH corresponde, tendrá que actuar inmediatamente para obtener nuevos recursos, independientemente de los que se disponen de los convenios suscritos con el BID y el PMA que, tambien, ya están utilizandose.

Si la demanda que muestra el adjunto No.3, se atribuye a la gestión normal de FOPRIDEH para 2 dos meses con su actual capacidad estructural, podría suponerse para un primer año de operaciones, una necesidad de fondos del orden de Lps 5.0 millones. Este monto contrasta favorablemente con la cartera de financiamientos al 31/12/89 que superá los Lps 7.2 millones en forma acumulativa, para diversos destinos y con mayor flexibilidad dado el tratamiento de "Donación" como se

caracterizaron estos financiamientos. No obstante, puede verse en el adjunto No.4, que, bajo el componente de "Fondo de Crédito" las O.P.D's manejan casi de Lps 3.1 millones que representan el 43% del total.

Por otra parte en el Appendix K de la Evaluación de Progreso del Proyecto No.522-ESF-0280 de agosto de 1987, el Fondo de Crédito de las O.P.D's, registró Lps. 3.0 millones de un total de Lps 5.3 que representan el 52% de atención de este componente.

ADJUNTO No. 17

PRESUPUESTO AND DE 1990

FEDERACION DE ORGANIZACIONES PRIVADAS DE DESARROLLO DE HONDURRAS

EGRESOS PRESUPUESTADOS POR FONDOS

No. CAT	PARTIDAS PRESUPUESTARIA	FONDOS PROPIOS	CONVENIO 0280	CONVENIO 0266	CONVENIO BID	CONVENIO PMA	TOTAL PRESUPUESTO
I	COSTOS DE PERSONAL	0	279,496	0	0	0	279,496
1.1	PERSONAL PERMANENTE	0	233,400	0	0	0	233,400
1.2	PERSONAL EVENTUAL	0	1,300	0	0	0	1,300
1.3	SEGURO SOCIAL	0	6,080	0	0	0	6,080
1.4	SEGURO DE PERSONAL	0	6,300	0	0	0	6,300
1.5	TRECEAVO MES	0	19,617	0	0	0	19,617
1.6	PRESTACIONES LABORALES	0	10,400	0	0	0	10,400
		0	0	0	0	0	0
II	VIATICOS Y GASTOS DE VIAJE	0	30,000	0	2,053	1,319	33,373
2.1	GASTOS DE VIAJE LOCALES	0	18,000	0	2,053	1,319	21,373
2.2	GASTOS DE VIAJE AL EXTERIOR	0	14,000	0	0	0	14,000
2.3	OPER. MANT. REP. SEG. VEHICULOS	0	18,000	0	0	0	18,000
		0	0	0	0	0	0
III	PROMOCION Y PUBLICACIONES	1,000	11,600	0	0	0	12,600
3.1	PROMOCION Y PUBLICACIONES	0	11,600	0	0	0	11,600
3.2	GASTOS DE REPRESENTACION	1,000	0	0	0	0	1,000
		0	0	0	0	0	0
IV	COSTOS DE CAPACITACION	0	16,830	12,670	0	7,000	36,500
4.1	CAPACITACION INTERNA	0	1,000	4,800	0	7,000	12,800
4.2	CAPACITACION AFILIADAS	0	7,830	7,870	0	0	15,700
4.3	CONGRESO, SEMINARIOS Y OTROS	0	8,000	0	0	0	8,000
		0	0	0	0	0	0
V	COSTOS DE ASISTENCIA TECNICA	0	5,600	6,100	69,500	0	81,200
5.1	ASESORIA Y CONSULTARIA INTERNA	0	0	0	69,500	0	69,500
5.2	ASESORIA Y CONSULTORIA AFILIADA	0	5,600	6,100	0	0	11,700
5.3	ASES. TECNICA CONTAB. Y ADMINISTRATIVA	0	0	0	0	0	0
5.4	ASES. FINANCIERA	0	0	0	0	0	0

ADJUNTO No. 17

PRESUPUESTO AND DE 1990

FEDERACION DE ORGANIZACIONES PRIVADAS DE DESARROLLO DE HONDURRAS

EGRESOS PRESUPUESTADOS POR FONDOS

No. CAT	PARTIDAS PRESUPUESTARIA	FONDOS PROPIOS	CONVENIO 0280	CONVENIO 0266	CONVENIO BID	CONVENIO PMA	TOTAL PRESUPUESTO
VI	COSTOS GENERALES DE OPERACION	0	57,539	0	0	0	57,539
6.1	ALQUILER DE OFICINA	0	24,000	0	0	0	24,000
6.2	SERVICIO DE TREN DE ASEO	0	156	0	0	0	156
6.3	SERVICIO DE ENERGIA ELECTRICA	0	2,400	0	0	0	2,400
6.4	SERVICIO DE AGUA	0	480	0	0	0	480
6.5	SERVICIO DE TELEFONO	0	4,800	0	0	0	4,800
6.6	SERVICIO DE CORREO Y TELEGRAFO	0	1,700	0	0	0	1,700
6.7	UTILIES Y MATERIALES DE OFICINA	0	2,400	0	0	0	2,400
6.8	MANTENIMIENTO DE OFICINA	0	1,000	0	0	0	100
6.9	MANT. DE EQUIPO DE OFICINA	0	1,380	0	0	0	1,380
6.10	SUSCRIPCIONES Y COUTAS	0	1,743	0	0	0	1,743
6.11	MANT. DE FOTOCOPIADORA	0	5,000	0	0	0	5,000
6.12	GASTOS FINANCIEROS	0	360	0	0	0	360
6.13	GASTOS LEGALES	0	1,000	0	0	0	1,000
6.14	IMPUESTOS VARIOS	0	300	0	0	0	300
6.15	SERVICIOS DE AUDITORIA	0	4,000	0	0	0	4,000
6.16	GASTOS DE SESIONES	0	4,000	0	0	0	4,000
6.17	SEGUROS INCENDIO Y ROBO	0	600	0	0	0	600
6.18	OTROS GASTOS	0	2,220	0	0	0	2,220
VII	COSTOS DE CAPITAL	0	8,010	28,500	8,000	0	44,510
7.1	MOBILIARIO Y EQUIPO	0	1,350	0	8,000	0	9,350
7.2	EQ. DE COMPUTO Y MATERIALES	0	2,500	0	0	0	2,500
7.3	VEHICULOS Y EQUIPOS	0	2,000	28,500	0	0	30,500
7.4	BIBLIOTECA	0	2,160	0	0	0	2,160
		0	0	0	0	0	0
	COMPONENTE ADMINISTRATIVO	1,000	429,075	47,270	79,553	8,519	565,418
VIII	COMPONENTE FINANCIAMIENTO	0	2,423,890	0	860,000	300,000	3,283,890
8.1	PROYECTOS EN EJECUCION	0	15,883,890	0	0	0	1,583,890
8.2	COMPONENTE PRESTAMOS	0	840,000	0	860,000	300,000	1,700,000
		0	0	0	0	0	0
	SUMA TOTAL PRESUPUESTO DE EGRESOS	1,000	2,852,965	47,270	939,553	308,519	3,849,307

ADJUNTO No. 17

PRESUPUESTO AÑO DE 1990

FEDERACION DE ORGANIZACIONES PRIVADAS DE DESARROLLO DE HONDURRAS

INGRESOS PRESUPUESTADOS POR FONDOS

No. CAT	PARTIDAS PRESUPUESTARIA	FONDOS PROPIOS	CONVENIO 0280	CONVENIO 0266	CONVENIO BID	CONVENIO PMA	TOTAL PRESUPUESTO
I	INGRESOS DE OPERACION	82,975	0	47,270	79,553	8,519	218,317
1.1	ADMINISTRACION DE PROYECTOS	71,275	0	0	0	0	71,275
1.2	INGRESO PRESTACION DE SERVICIOS	11,700	0	0	0	0	11,700
1.3	INGRESO FONDO 0266	0	0	0	0	0	0
	1.3. INGRESOS GASTOS OPERATIVOS	0	0	18,770	0	0	18,770
	1.3.2 COSTOS DE CAPITAL	0	0	28,500	0	0	28,500
1.4	INGRESOS FONDO BID	0	0	0	0	0	0
	1.4.1 INGRESO GASTOS OPERATIVOS	0	0	0	79,553	0	79,553
1.5	INGRESOS FONDO PMA	0	0	0	0	0	0
	1.5.1 INGRESO GASTOS OPERATIVOS	0	0	0	0	8,519	8,519
II	OTROS INGRESOS DE OPERACION	53,900	121,200	0	30,100	3,000	208,200
2.1	CUOTAS INGRESOS AFILIADAS	2,700	0	0	0	0	2,700
2.2	CUOTAS ANUALES AFILIADAS	13,200	0	0	0	0	13,200
2.3	INTERESES MANEJO DE FONDOS	0	0	0	0	0	0
	2.3.1 INTERESES BANCARIOS	0	60,000	0	0	0	60,000
	2.3.2 INTERESES CONV. DE FINANCIAMIENTO	32,400	0	0	0	0	32,400
	2.3.3 INTERESES PRESTAMOS	0	61,200	0	30,100	3,000	94,300
2.4	INGRESOS VARIOS (COPIAS LASSER)	5,600	0	0	0	0	5,600
							0
	TOTAL PRESUPUESTO DE INGRESOS	136,875	121,200	47,270	109,653	11,519	426,517

MARCO CONCEPTUAL DE FOPRIDEH

I. INTRODUCCION

El presente Marco Conceptual tiene como proposito establecer una plataforma minima comun de pensamiento y accion que oriente el trabajo de Desarrollo de la Federacion de Organizaciones Privadas de Desarrollo de Honduras (FOPRIDEH).

El Marco Conceptual pretende ser el punto convergente que servira de base para el establecimiento de politicas y estrategias de la Federación en su conjunto como de cada una de las Organizaciones agrupadas en la misma.

Siendo que un Marco Conceptual coherente no puede considerarse fuera de la realidad, se presenta inicialmente en forma sucinta una relación de la situacion actual hondureña.

II. REALIDAD HONDUREÑA

Honduras experimenta un empobrecimiento progresivo y mas profundo que lleva a un deterioro cada vez mayor en los ya precarios niveles de vida de la generalidad de la población hondureña; el 60% de la poblacion hondureña vive en extrema probreza, el 50% recibe apenas el 17% de ingreso nacional y el 41% de la poblacion economicamente activa carece de empleo..

Los procesos de creación de empleo no estan creciendo a la medida del crecimiento de la poblacion y las fuerzas económicas nacionales, carentes de dinamismo no destinan sus recursos para el incremento de la produccion y, por tanto, la generacion de empleos. La mayoria de la poblacion que vive en las areas rurales, gradualmente fue perdiendo su autosuficiencia económica absorbida por el proceso de modernización. El sistema de produccion e intercambio entre las comunidades rurales se ha abandonado dando paso a la dependencia de los sectores urbanos; esto ha traido como consecuencia no solo la baja en la capacidad productiva rural sino en un proceso cada vez mayor de emigracion hacia los centros urbanos. A pesar del proceso creciente de absorción, dominación y dependencia del sector urbano, el eje productivo fundamental de la economia nacional sigue siendo el sector agropecuario.

En la base de esta crisis estructural y organica esta el mal llamado "modelo de desarrollo" imperante. Este modelo, que es concentrador y excluyente, implica una injusta distribucion del uso de los recursos, concentracion de la riqueza y del ingreso y una sub-utilizacion de los recursos humanos, principal potencial del país. A lo anterior, hemos de agregar factores de tipo coyuntural que en los últimos años han afectado grandemente la economia nacional: la asignación grande de recursos para el aparato militar y la corrupción en el aparato estatal sobre todo. Esta situación, a la vez que es producto de la carencia de un proyecto nacional y estructuras que brinden oportunidades a toda la población por igual, es tambien el producto de factores exógenos que frenan el desarrollo como son, dentro otras, la imposición de modelos de desarrollo en detrimento de los paises pobres, la desigualdad en los términos de intercambio cuyos efectos más significativos es el destino de ingentes recursos para el pago de la deuda externa.

Como producto de lo anterior, se han producido efectos sumamente negativos en las condiciones de vida y bienestar social de la familia hondureña sobre todo en el area rural. Se estima que en el país faltan 500,000 unidades habitacionales y la mayoría de las unidades existentes carecen de los servicios básicos como ser agua, sistemas de drenaje y electricidad. En el campo de la educación, se estima que el 40% de la población es analfabeta, estimandose en el area rural el 60%. Por otra parte, los contenidos de proceso educativo, en general, no responden a los requerimientos de la realidad hondureña. En el campo de la salud la situación es lamentable: el alto grado de desnutrición afecta al 70% de la poblacion infantil menor de 5 años y la mortalidad infantil es de 62 por cada mil.

En el aspecto político, Honduras ha experimentado una mejoría en la última década en que se ha iniciado un proceso político de tipo eleccionario dentro de la llamada democracia representativa de tipo liberal. A pesar del avance, el poder real de la sociedad civil no se ha recuperado. Si bien Honduras está en una coyuntura favorable para impulsar la democracia, se esta lejos de tener una cultura democratica entendida ésta como una forma de conducta cotidiana que estimula la participación no solo a nivel de la sociedad global sino también a partir de la familia y comunidad local.

En el aspecto cultural, los valores ancestrales de la sociedad hondureña estan siendo sustituidos con el proceso de modernización y la gran influencia de los medios de comunicación en el area urbana especialmente. La ignorancia o la falta de conciencia sobre la importancia de la cultura han llevado en muchos casos a la ejecución de programas o proyectos que prescinden de tales valores; tal es el caso, para poner un ejemplo, del proceso de reforma agraria en que no se ha tomado en cuenta la economia campesina tradicional en que prevalece el trabajo artesanal dentro de la unidad productiva que es la familia; la mujer que ha jugado un papel preponderante dentro de la economia campesina ha sido en general postergada. Todo ello ha sido también el resultado de la pérdida de la autonomía municipal cuyas funciones en gran parte han sido concentradas en los organismos oficiales centralizados.

Sin embargo, y a pesar de la situación planteada, existen coyunturas y valores que se constituyen o pueden constituirse en las raices de un proceso de desarrollo. Honduras, es el pais en Centro America con mayor indice de organización social tanto a nivel urbano como rural; existen fuerzas sociales, sin cuyo concurso hubieran sido imposibles ciertos grados de satisfacción de demandas populares, de conquistas sociales, de un proceso de democratización y de una relativa paz. Estan vigentes aún los valores de lazos fuertes familiares e interfamiliares, formas tradicionales de organización vecinal y comunal, costumbres de mutua ayuda y valores de solidaridad. Perduran aún las expresiones artísticas que constituyen reelaboraciones muy propias de su mundo. Las organizaciones de base tienen una larga y extraordinaria experiencia por lo que se puede suponer que la debilidad actual es superable. Dichas organizaciones, por otra parte, cuentan con el respaldo de organizaciones comprometidas como es el caso de muchas organizaciones privadas de desarrollo, de grupos con cierto grado de conciencia social en los medios de comunicacion, en intelectuales, colegios profesionales, Iglesias y hasta en la Administración Pública. En este caso FOPRIDEH como organismo aglutinador de Organizaciones Privadas de Desarrollo puede jugar un papel importante para el desarrollo del pais. Cabe destacar que, ademas de los grupos humanos, existen grandes recursos naturales que, usados racionalmente y en función de los intereses nacionales. pueden constituirse en soporte significativo para el desarrollo nacional: al respecto, gradualmente se está formando una conciencia cada vez mas clara sobre la importancia del medio ambiente y la necesidad de la preservacion de los recursos del pais.

III. MARCO CONCEPTUAL

3.1. Definicion de Desarrollo

FOPRIDEH considera que: "El desarrollo es un proceso que se centra en el hombre considerando su doble dimensión del ser y del tener y que busca en forma constante mejorar sus niveles de bienestar económico, social, político y cultural para pasar de una situacion menos humana a más humana de vida.

Este proceso se podrá dar en la medida en que sus protagonistas tomen conciencia de su propia realidad, diseñen alternativas de desarrrollo y fortalezcan sus organizaciones que les permitan participar en la realización de tales alternativas.

Este proceso implica la necesidad de cambiar aquellas estructuras de la sociedad que obstaculizan el desarrollo y crear nuevas, abiertas al desarrollo, donde no existen."

3.2. Elementos Constitutivos del Desarrollo

a. Desarrollo Integral

FOPRIDEH opta por un modelo de desarrollo centrado en el HOMBRE en su doble dimensión del SER y TENER mas. El "Ser" no solo demanda igualdad ante la ley, o desde un punto de vista religioso, ante Dios, sino una igualdad de oportunidades de realizacion humana; reclama oportunidades de poder enriquecer la formación intelectual, de poder dar expresión a las ideas y llevarlas a la práctica, de desplegar las capacidades artísticas, de humanizar y profundizar las relaciones sociales y de poder participar en la creación de una sociedad hondureña, impregnada de las tradiciones culturales propias de sus miembros. El "Tener" reclama la distribución más equitativa de las riquezas generadas en el pais y el cambio de estructuras que impiden tal distribucion.

b. Satisfaccion de Necesidades Basicas

Desarrollo implica que todo miembro de la sociedad hondureña tenga la opcion de contar con trabajo que le permita crear condiciones basicas de vida dignas de un ser humano. O sea, la renta de su trabajo le debe asegurar alimentación, vivienda, vestimenta, salud y educacion, pero, de modo que

no solo sobreviva precariamente, sino pueda convertirse en un agente activo en el proceso de desarrollo de su sociedad. En términos de ética social, solo así se dan las condiciones para una autorealización del ser humano.

En la medida en que el ser humano se esfuerza por crear estas condiciones, se vuelve sujeto y objeto de su propio desarrollo. El postulado de "trabajo para todos" está estrechamente ligado a la necesidad de un crecimiento de la economía hondureña, aunque se está conciente de que crecimiento económico no es igual a desarrollo. Uno de los principales limitantes de todo crecimiento económico, es falta de respeto al medio ambiente, a la integridad del sistema ecológico en el cual se ubica la sociedad, de lo cual el ser humano es solo una parte y cuya destrucción le quita sus bases de existencia.

La finalidad de crecimiento economico se debe circunscribir al aumento del bienestar social de la sociedad en su conjunto, lo que supone la modificacion de un proceso que tradicionalmente condujo al enriquecimiento de los ricos y el empobrecimiento de los pobres. Crecimiento económico, bajo estas condiciones, nos parece parte imprescindible de un proceso de desarrollo.

c. Participación

Sólo a traves de la participación en procesos de decisión política, de distribución equitativa de las riquezas creadas en el país y de integración social y cultural, obteniendo amplio acceso a la información respectiva y profundizando la capacidad de análisis crítico de la misma, en específico, y de la realidad nacional, en general, los marginados lograran superar su situación. Y solo así se volverán los autores de una estrategia alternativa de desarrollo de la sociedad hondureña.

Participación supone la iniciación o el fomento de procesos organizativos que deben desembocar en el reforzamiento o la creación de entidades gremiales de representación democrática y de canalización de intereses de abajo hacia arriba y llevar a la

formacion de instituciones estatales que están al servicio de la sociedad en su conjunto. Una elevada capacidad de selección y control de lideres en las organizaciones es condicion previa para una renovación de liderazgo en el país. A su vez, esta capacidad es resultado de los procesos de concientización de tales bases que les permite determinar sus intereses, discutir y elaborar estrategias para su satisfacción e identificar los obstáculos para llevarlas a la práctica. Un libre flujo de información facilita este proceso.

Participacion y cambio están intimamente relacionados. Desarrollo sin cambios fundamentales en la estructura de la sociedad hondureña al igual como en el resto del tercer mundo nos parece inimaginable. La participacion asegura que los cambios se encaucen en función de los intereses de las mayorías en el país. Sin embargo, se sostiene que un proceso de participación a niveles de organización local, regional y nacional solo será posible en la medida que se ejercite el mismo a nivel de familia que es el primer eslabón de la sociedad.

d. <u>Cultura y Medio Ambiente</u>

Todo proceso de desarrollo debera preservar o rescatar los valores que permanecen, en ciertos casos, latentes en la poblacion hondureña y que son producto de su proceso historico. Estos valores se refieren a la solidaridad, espiritu comunitario y ayuda mutua que han sido caracteristicos de nuestra sociedad en el pasado. Con ello estaremos contribuyendo a recobrar nuestra propia identidad. Lograrlo traera como consecuencia recuperar la confianza en la capacidad del hondureño y ser la base para la creación de un nacionalismo positivo, orgulloso de sus propios valores y destino y capaz de entablar un dialogo y relacion horizontal con los diversos niveles de la sociedad.

El desarrollo para que sea tal deberá respetar el patrimonio natural de la nación; por tanto todo proceso de desarrollo debera preservar el medio ambiente; en este sentido los programas y proyectos de desarrollo, para que sean tales, deberan ser ecologicamente consistentes; solo así se estara asegurando el bienestar de las futuras generaciones.

e. Independencia Nacional
Independencia significa la búsqueda de la autonomía nacional frente a la comunidad internacional dentro de unas relaciones de intercambio horizontal. Esto sólo sera posible en tanto el Estado Hondureño logre conformar y poner en marcha un Proyecto Nacional. Este tendrá validez en la medida que responda a las necesidades, intereses, circunstancias y limitaciones de la nacion.
A este proposito, FOPRIDEH y sus organizaciones miembros. en base a sus experiencias en programas y proyectos de desarrollo, deberán aportar su contribución en una forma concertada con el Estado y las distintas fuerzas nacionales e internacionales que luchan por el desarrollo nacional, sin menoscabo de la autonomía de las mismas organizaciones.

IV. ROL DE LAS ORGANIZACIONES PRIVADAS DE DESARROLLO Y FOPRIDEH

La labor de las Organizaciones Privadas de Desarrollo (OPD) no sólo debe considerarse como complementaria o sustitutiva ante la carencia o deficiencia del Estado; los servicios de las OPD deben orientarse a experimentar y ejecutar formales alternativas de desarrollo que lleven e la población a su autonomía; las OPD estan llamadas a sistematizar dichas experiencias para que las mismas, en un proceso de intercambio y cooperación, puedan ser puestas en práctica en niveles de mayor envergadura por parte del Estado.

Dentro de una estrategia de desarrollo será imprescindible que las OPD promuevan o apoyen las organizaciones de base y movimientos sociales; son estos los que impulsan un proceso de mayor participación y presión para un clima mayor de justicia social. Para ello es necesario que las OPD promuevan entre las mismas una mayor reflexión sobre una

visión global de su función y de sus propias posibilidades históricas; de esta manera las fuerzas sociales contribuirán a crear espacios de una democracia participativa. Los apoyos técnicos y financieros que reciban las OPD deberán supeditarse, antes que a los intereses internacionales, a las necesidades e intereses nacionales. La detección de estas necesidades e intereses será al mismo tiempo el resultado de una mayor toma de conciencia de la población involucrada en programas y proyectos.

FOPRIDEH como movimiento está llamada a propiciar un clima de unidad, coordinación e intercambio entre las OPD y entre estas y otras fuerzas públicas y privadas en un plan de diálogo y concertación. Al mismo tiempo, la Federación deberá hacer esfuerzos porque la labor de las OPD sea conocida por la sociedad en general y porque las mismas se fortalezcan para brindar mayores y mejores servicios que lleven a producir impactos duraderos en el sector menos favorecidos del país.

MARCOC.89

F O P R I D E H

FEDERACION DE ORGANIZACIONES PRIVADAS DE DESARROLLO DE HONDURAS

PLAN FINANCIERO DE:

"AUTOSUFICIENCIA Y SEGURIDAD ECONOMICA"

ANOS 1990 - 1991 - 1992 - 1993 - 1994

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ENERO, 1990 HONDURAS, C.A.

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PLAN FINANCIERO " FOPRIDEH "

I. RESUMEN EJECUTIVO

FOPRIDEH
Es una Organizacion Privada de Desarrollo que tiene como finalidad lograr la unidad de las organizaciones miembros alrededor de los objetivos de desarrollo, propiciar el intercambio de experiencias, recursos humanos y materiales y constituir una instancia por medio de la cual las Organizaciones Privadas de Desarrollo (OPD's) puedan coordinar sus actividades con las Organizaciones estatales interesadas en el desarrollo de Honduras.

II. PROPOSITO Y JUSTIFICACION

A. PROPOSITO

El presente plan tiene como proposito fundamental preveer anticipadamente la generacion de recursos economicos para el sostenimiento de la Federacion durante el periodo de 1990 - 1994. Las estimaciones economicas estan hechas de acuerdo a la estrategia de Desarrollo que ha disenado FOPRIDEH para el periodo, la que se encuentra enmarcada en los lineamientos de politicas y conceptualizacion del desarrollo adoptado por las OPD's que integran a la Federacion de forma tal que los programas, proyectos y servicios que preste FOPRIDEH contribuyan a la realizacion de un trabajo para el desarrollo de manera mas organizada, coordinada y eficaz y logicamente al logro del mejoramiento social, economico, politico de la poblacion atendida por las OPD's.

El Plan establece los objetivos generales que se pretenden lograr en el periodo, tanto de orden economico, para el funcionamiento de la Federacion como los de caracater institucional, las metas se establecen de forma anual y la metodologia indica el proceso a realizarse para el logro de los objetivos y metas, la que esta presentada de forma particular a la accion por realizarse.- Los recursos economicos necesarios para el funcionamiento de la Federacion esperan generarse via prestacion de servicios cobrados, generacion de intereses bancarios por cuentas de Deposito, generacion de intereses por el otorgamiento de prestamos, alquiler de equipos, financiamientos reembolsables y no reembolsables, entre otros.

Las estimaciones de ingresos y de costos operativos, se presentan por ano, bajo dos perspectivas:

Una perspectiva altamente conservadora, considerando unicamente los recursos que la Federacion tiene actualmente y una segunda perspectiva en la que estas estimaciones estan soportadas bajo supuestos de potenciales financiamientos que podria obtener la Federacion en el periodo y de otras medidas generadoras de ingresos.

B. JUSTIFICACION

Existe preocupacion en la Junta Directiva y Funcionarios de la Federacion, por la sobrevivencia de la Organizacion que permita continuar cumpliendo con los objetivos para los cuales fue creada. Originalmente FOPRIDEH como Organizacion se dedico a atender fundamentalmente las necesidades de las OPD's, especialmente de sus afiliadas, razon por los que ahora corresponde que la sobrevivencia de FOPRIDEH sea considerada una preocupacion y necesidad prioritaria para las OPD's que la integran, igualmente que para sus cuerpos directivos y funcionarios.

En virtud de que los recursos economicos que actualmente tiene FOPRIDEH para su operacion solamente cubriran un mediano plazo, es de caracter prioritario y urgente, la inmediata busqueda de financiamiento y generacion de ingresos para el sostenimiento de la Federacion.

Es importante anotar que los tiempos de gestion y obtencion de financiamiento de parte de organismos nacionales e internacionales es de uno a tres anos, por lo que este trabajo debe iniciarse ahora.- Son de relevante importancia los cambios politicos y sociales que estan sucediendo a nivel mundial, regional y nacional, cambios que repercutiran en todos los sectores y FOPRIDEH conjuntamente con las OPD's por su naturaleza y papel que desempenan seran afectadas de igual forma que la poblacion a la que dirigen sus servicios.

Dentro de estos cambios vale senalar al impacto negativo que en las areas de servicio social tienen las medidas de ajuste economico que el ESTADO ha venido aplicando, son los medianos y pequenos productores del campo y de la ciudad (a los que van dirigidos nuestros esfuerzos) los que en definitiva resultan ser los mas perjudicados con el agravamiento de la actual crisis estructural, por lo tanto FOPRIDEH y las OPD's deben valorizar su trabajo, preparandose anticipadamente para cumplir con su papel en este proceso historico.

Nuestro interes por mantener y hacer crecer la Federacion rebasa los limites de la simple seguridad laboral, comun en otro tipo de instituciones; la nuestra involucra, un tipo especial de entrega, de esfuerzos y compromiso con la realizacion de los necesarios cambios estructurales que demanda el desarrollo de los sectores desposeidos de nuestro pais.

FOPRIDEH tiene aun mucho que aprender, pero tiene tambien mucho que ofrecer, contribuyamos todos a que esto sea una realidad.

III. ESTRATEGIA

FOPRIDEH, en razon de sus objetivos de largo plazo y la necesidad de unir esfuerzos para enfrentar los graves problemas estructurales que afectan a la mayoria de la poblacion, considera prioritaria la Coordinacion y la Cooperacion de las OPD's con las distintas fuerzas sociales interesadas en contribuir al proceso de transformacion social del pais, que conduzca a elevar el nivel de vida de la poblacion menos favorecida del pais y a la satisfaccion creciente de sus necesidades basicas.

Politicas Institucionales

1. Se trabajara con distintas organizaciones e instituciones nacionales e internacionales cuyas finalidades sean congruentes con nuestra vision del desarrollo, principios, objetivos, pero fundamentalmente con aquellas que a traves de sus programas y proyectos logren impulsar procesos de amplia participacion de los sectores populares de Honduras.

2. Especial importancia tendra para FOPRIDEH, la union de esfuerzos con organizaciones nacionales e internacionales que luchan entre otros, por la defensa de los derechos humanos, la justicia, la paz, preservacion del medio ambiente, la independencia nacional y el rescate de la identidad y cultura popular.

3. Se debera velar porque los servicios que brinda FOPRIDEH a instituciones miembros y no miembros, logren generar procesos de transformacion autosostenido constante.

4. El apoyo institucional que se brinde a las OPD's del pais, debera concretarse en un crecimiento y fortalecimiento de las instituciones, para que estas como instrumentos, sean cada vez mas capaces de brindar servicios que lleven a la autonomia y autosuficiencia de la poblacion atendida.

5. Las relaciones de Cooperacion Financiera que se establezcan deberan asegurar la autonomia, independencia e identidad propia de la Federacion: en ningun momento la Federacion debera supeditar su vision, principios, objetivos y politicas por cuestiones de financiamiento.

6. El financiamiento, sea donacion o credito no debe ser considerado como un fin en si mismo, debe ser concebido como un medio, que a traves del fortalecimiento de las OPD's y de la Federacion misma debe contribuir al avance del proceso de transformacion social del pais.

IV. METODOLOGIA UTILIZADA

Para llegar a estas conclusiones y recomendaciones, se revisaron politicas, estrategias y objetivos de la Federacion, asimismo se revisaron los estados financieros de FOPRIDEH al 31 de diciembre de 1989 para determinar sus niveles de ingresos y los costos de operaciones.

Analisis sobre el Programa de Prestamos, que en estos momentos esta ejecutando la Federacion, servicios que presta la Federacion en lo que se refiere a capacitacion, asistencia tecnica y fortalecimiento institucional.

V. CONTENIDO DEL PLAN

El Plan de Autosuficiencia consta de XI capitulos siendo el primero un Resumen Ejecutivo, seguidamente se presentan las conclusiones y recomendaciones, despues de un analisis del trabajo y la interpretacion y/o conceptualizacion sobre autosuficiencia: considerando la autosuficiencia financiera y autosuficiencia economica, teniendo en cuenta la necesidad que tiene FOPRIDEH y las OPD's en este momento de optar por una cultura de autosuficiencia.

En el capitulo se analiza la estructura operativa de la Federacion, considerando los programas de capacitacion y asistencia tecnica y asistencia financiera.

En este mismo se analizan los fondos de prestamos de acuerdo a cada linea de credito, porcentaje de interes y obligaciones contractuales de acuerdo a cada uno de los convenios firmados.

En otros capitulos presentan el objetivo del Plan Futuro, metas, medidas, metodologias, ingresos y egresos para los anos desde 1990 a 1994.

VI. PLAN FUTURO

El Plan Futuro de FOPRIDEH debera entenderse alrededor de tres estrategias:

1. Una plataforma ideologica en las que definimos:

   a) Marco Conceptual de Desarrollo
   b) Una Vision de Desarrollo
   c) Fortalecimiento Institucional a las Organizaciones afiliadas a la Federacion
   d) Crecimiento de la Membresia
   e) Busqueda de Identidad por parte de las Organizaciones miembros
   f) Relaciones con el Gobierno.

2. Una estrategia para la asistencia tecnica: Esta asistencia tecnica debera traducirse en la implementacion de un programa de apoyo sistematizado al interior de las OPD's.

3. La estrategia de autosuficiencia: siendo su proposito la busqueda de fuentes alternativas de financiamiento.

Durante el ano de 1989 FOPRIDEH cubrio aproximandamente en un 50% sus costos de operacion y las proyecciones del presente plan muestran que durante los anos del 1991 al 1993 tendra el 100% de financiamiento, para en ano de 1994 FOPRIDEH alcanzara su autosuficiencia financiera en 87%.

La Estrategia Fundamental de la Federacion

a. Aglutinar en terminos de pensamiento a todas las OPD's en el pais.

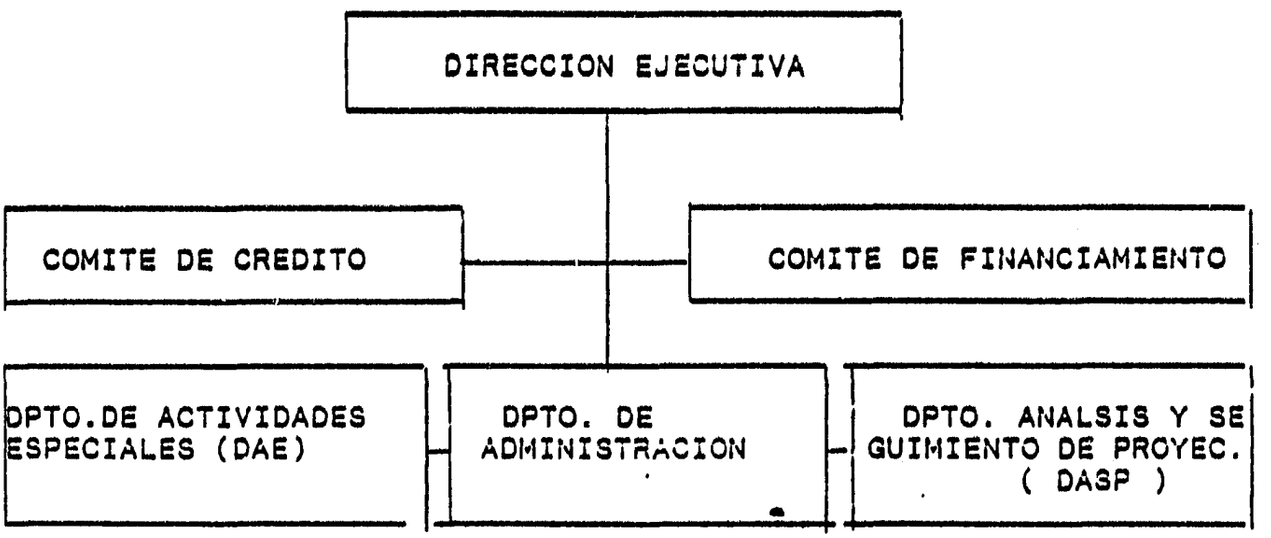
b. Convertir a FOPRIDEH como una Institucion que vela por los intereses de la poblacion mas pobre del pais.

c. Relaciones con Organizaciones Internacionales y el Gobierno para analizar los paquetes de cooperacion tecnica que vienen a nuestro pais.

Esto sera propuesto a nuestras organizaciones en la Region Centroamericana como presidencia de la confederacion.

ESTRUCTURA ACTUAL DE FOPRIDEH

La Estructura operativa de la Federacion esta compuesta por:



La accion prioritaria de la Direccion Ejecutiva de FOPRIDEH es hacer un uso racional de los recursos, considerando que muchos de los servicios que la Federacion presta a sus OPD's afiliadas, capacitacion, educacion, asistencia tecnica en su mayoria son servicios donados que impiden que FOPRIDEH en un tiempo futuro y en una situacion adversa pueda resolver rapidamente.

Un elemento de relevante consideracion es que FOPRIDEH es este ano recien pasado apenas ha generado ingresos anuales del orden de los Lps. 300,000.00 que representan un 30% de los gastos de FOPRIDEH y estos ingresos son en este porcentaje, dado que se generan intereses por manejo de fondos en Certificados de Deposito a una tasa de interes del 12% y por la administracion de proyectos que son los rubros mas significativos.

Lo que significa que FOPRIDEH debe anticiparse a que antes de finalizar este programa pueda obtener fuentes alternativas de recursos, a fin de poder cubrir los gastos operacionales de la Federacion en forma proporcional.

- Capacitacion y Asistencia Tecnica

  En este ano que finalizo, FOPRIDEH, desarrollo una serie de eventos educativos a los que algunos miembros no respondieron de acuerdo a lo esperado por la Federacion.- Creemos de muy buena fe que FOPRIDEH ha desarrollado eventos que no son prioritarios para nuestras organizaciones afiliadas.

Para el ano 1990 FOPRIDEH tiene programado desarrollar una serie de eventos educativos que si pueden ser de interes para nuestras organizaciones afiliadas dado que ellas mismas plantearon sus necesidades de capacitacion en un Seminario Taller realizado por FOPRIDEH en el mes de diciembre recien pasado.

Asimismo, los eventos de capacitacion estaran dirigidos de acuerdo a las disponibilidades de tiempo y necesidades prioritarias identificadas a traves de los talleres de Planificacion Estrategica Institucional que a la fecha se han desarrollado al interior de 18 diferentes organizaciones.

- Se ha tomado como base los planteamientos individuales y/o sugerencias de las OPD's afiliadas a traves de las personas responsables del apoyo institucional y sugerencias hechas a la Directora Ejecutiva a fin de mejorar la prestacion de servicios a cada uno de los miembros.

Se ha hecho un analisis de la prestacion de estos servicios en los anos anteriores y se ha tomado la decision de que el Jefe de Actividades Especiales y Capacitacion, en vez de cursos debera hacer un esfuerzo creciente en proporcionar a las OPD's

- Metodologias
- Sistemas de Informacion
- Preparar boletines (criticos reflexivos con noticas para dar a conocer el trabajo de las OPD's
- Sistematizar experiencias y establecer metodologias
- Banco de Datos
- Intercambio de Experiencias
- Establecer, Convenios con Universidades o Instituciones como INFOP a fin de apoyar a un numero de organizaciones en programas de Educacion no formal.
- Investigaciones sobre el impacto de las OPD's a nivel nacional
- Convenios entre organizaciones que dan capacitacion y asistencia tecnica a las OPD's afiliadas y a FOPRIDEH como institucion representantiva del sector.
- Hacer analisis para conocer hasta que punto el apoyo que brinda la Federacion en las diferentes areas esta promoviendo esos cambios estructurales que hablamos en la poblacion meta.

En el programa de Fortalecimiento Institucional se le llama asi por el grado de importancia que le ha dado el personal Directivo y Ejecutivo de la Federacion (todo el personal), teniendo como una primera etapa, brindar este servicio a un numero especifico de organizaciones en grupo de 3 personas de diferentes areas y en un segundo momento a cada organizacion brindarle apoyo en areas especificas o en diferentes areas de acuerdo a sus prioridades.

La organizacion tendra con anticipacion la fecha probable de la visita de fortalecimiento institucional, dado que la misma requiere de los miembros de Junta Directiva, Director Ejecutivo y personal de mandos intermedios con el proposito de apoyar a las Organizaciones de acuerdo a sus necesidades de capacitacion al interior de su institucion en el trabajo practico.

Dentro de la Federacion existe una persona del staff que es la encargada de brindar el apoyo institucional. Dicho representante ha tomado en consideracion las sugerencias de cada una de las organizaciones a fin de mejorar la prestacion de servicios a los miembros de la Federacion.

En tal sentido el Fortalecimiento esta dirigido en las diferentes Areas de:

- Elaborar borrador de politicas
- Reglamento de Credito
- Analisis de Credito
- Manejo de Cartera de Credito
- Sistema de Evaluacion
- Formulacion de Proyectos
- Contable-Administrativa
- Computo
- Promover una Linea de Pensamiento del equipo de FOPRIDEH que dispondra de 3 dias o una semana de acuerdo a las necesidades o requerimientos de las OPD's.

Las Organzaciones Privadas de Desarrollo al momento no han estado interesadas en financiamiento reembolsable, dado que su mayor fuente de financiamiento siempre ha sido de fondos no reembolsables, sin embargo, esta actividad es fundamental para el autosostenimiento de FOPRIDEH, dado que puede generar ingresos para su sobrevivencia, sin perder de vista que la misma actividad o el financiamiento se desarrolle como un instrumento o un medio para que las OPD's logren procesos de transformacion en la poblacion de menores ingresos.

Actualmente el fondo de Prestamos de FOPRIDEH procede de tres fuentes:
BID (L.1,000,000.00); AID (340,000,00); PMA (Naciones Unidas L.300,000.00) de acuerdo a convenios existentes.

A la fecha se ha comprometido la cantidad de L.610,000.00 se han desembolsado L.170,000.00

Para el ano de 1990 se espera tener comprometido las siguientes cantidades:

AID	L. 840.000.
BID	860.000.
PMA	300.000.
	2,000.000.

FOPRIDEH, cuenta con un departamento de Analisis y Seguimiento de Proyectos que es el encargado de canalizar los recursos financieros en Organizaciones OPD's para la ejecucion de programas y proyectos en el campo del Desarrollo.

Ejecucion de Nuevos Programas

La Ejecucion y/o implementacion de nuevos programas de Desarrollo debe ser una actividad importante de la Federacion dentro de los proximos 5 anos con el cuidado de no perder el objetivo de la Federacion, en tal sentido los proyectos y/o programs deberian ser enfocados en el campo del Desarrollo que promueva autonomia y autosuficiencia de la poblacion meta, Fortalecimiento Institucional para nuestras organizaciones y que la ejecucion de proyectos este dirigida a implementar proyectos productivos , generacion de mano de obra que incentiven el uso de materia prima nacional, que generen empleo e ingresos que tengan prioridad en el area de seguridad alimentaria, a fin de lograr un Desarrollo autosostenido.

VII. OBJETIVO DEL PLAN

Obtener apoyo financiero y tenico a traves de los diferentes organismos de Cooperacion Nacional e Internacional, que asegure la implementacion de los planes y programas que maneja FOPRIDEH, que en definitiva conduzcan a que las OPD's atendidas impulsen la participacion activa de los que han de convertirse en sujetos de su propio desarrollo.

VIII.METAS

Las metas se presentan por ano y diferenciadas respecto a la situacion actual con los recursos que ya tiene la Federacion y metas proyectadas de acuerdo a algunas gestiones de financiamiento que realizara la Federacion en ese periodo.

1. Situacion Actual

Obtener ingresos por administracion del fondo no reembolsable, cuotas de ingresos y anuales de las OPD's afiliadas, por intereses de deposito, por intereses de prestamos otorgados, por participacion de intereses de los proyectos financiados y por otros servicios las siguientes cantidades:

Para el 1er. ano (1990)	L. 444,367.00
Para el 2do. ano (1992)	298,287.31
Para el 3er. ano (1993)	285,517.64
Para el 4to. ano (1994)	451,805.37
Para el 5to. ano (1995)	629,569.31

IX. SUPUESTOS SITUACION ACTUAL

1. Generacion de Ingresos

1.1. Por la Administracion del Fondo no reembosable el 4.5% de L.1,583,869.00 asciende a un monto de L.71,275.00 en el ano 1990 y para 1991 se entregaran 133,000.00 a 4.5% se generaran ingresos por L.5,985.00.

1.2. Cuotas anuales por ingresos de nuevas OPD's 9 cada ano a L.300.00, son L.2,700.00 constantes

1.3. Cuotas anuales de membresia de 43 OPD's en 1990; 52 OPD's en 1991; 61 OPD's en 1992; 70 OPD's en 1993; 79 OPD's en 1994.- Las cuotas anuales se estiman de L. 300.00; se calculo que en cada ano solo pagarian el 80% de las OPD's afiliadas.

1.4. Recuperacion de las cuotas anuales no pagadas el 20% a partir de 1990

1.5. Ingresos por intereses de deposito, de acuerdo a la proyeccion del comportamiento de los desembolsos estimados en 1990, 1991.

1.6. Ingresos por intereses de prestamo, se calcularon en base a los prestamos que se van a otorgar en el periodo:

BID	7%	sobre el saldo deuda anual
AID	12%	" " " "
PMA	2%	" " " "

1.7. Ingresos por participacion intereses del Fondo de Credito, Proyectos de Financiamiento no reembolsable: se estimo para 1990-1991-1992 en base a una clausula contractual del convenio de financiamiento que obliga a las OPD's a pagar a FOPRIDEH los primeros 3 anos, el 1/4 de la tasa de interes que ellos cobran a sus beneficiaros y para 1993 y 1994 se cobrara 1/8 de los intereses generados.

1.8. Ingresos por servicios de capacitacion, se calcularon en base a las cuotas, matriculas y participacion, conforme al comportamiento de los anos anteriores.

Las cantidades que se estimaron fueron las siguientes:

1990	se proyecta la cantidad de Lps	7,500.00
1991		13,500.00
1992		9,000.00
1993		15,700.00
1994		10,900.00

Los incrementos sustanciales en los anos 1991 y 1993 se debe a los ingresos que se obtendran en el III y IV congreso de OPD's.

X. SUPUESTOS DE LAS METAS DE SITUACION PROYECTADA

1. INTERESES SEGUNDA OPERACION PRESTAMO BID

Se espera gestionar un segundo prestamo con el BID en 1991 por DOS MILLONES DE LEMPIRAS el que comenzaria a generar intereses en 1992 y se estima prestar un millon en es ano y un millon en 1993. Este fondo se prestara al 7% sobre saldos insolutos y la tasa efectiva es de 3.73% anual que representan calculos conservadores para obtener un margen de seguridad.

2. SOLICITUD FINANCIAMIENTO GOBIERNO DE CANADA (L.500,000.00)

2.1. Se utilizaran L.200,000.00 para fondo de credito y L.100,000.00 para gastos operativos de 4 anos a un promedio de L.25,000.00 anuales y L.200,000.00 para apoyar con donaciones a las OPD's que manejan proyectos sociales. Se espera que esta solicitud este aprobada en el primer semestre de 1991 por lo que para ese ano unicamente se estiman L. 12,500.00 de gastos operativos, el fondo de credito (L.200,000.00) se prestara al 7% anual, lo que generara intereses por un monto de L.7,200.00 en 4 anos, como ingreso neto de la Federacion.

2.2. Los L.200,000.00 del Fondo de Donacion generaran intereses bancarios por deposito a plazo fijo estimados sobre una taza del 10% anual en 1991 y 1992.

3. FUNDACION INTERAMERICANA (FIA) (L.300,000.00)

De los que se solicitaran L.70,000.00 para gastos de operacion de dos anos y L.230,000.00 a utilizarse como fondo de credito a una tasa anual del 10%, esta negociacion se espera formalizar para 1991. Los intereses bancarios derivados del fondo se estiman en L.11,500.00 colocados a una tasa del 10% anual bajo el supuesto que solo estan colocados medio ano.

4. OXFAM (BELGICA O. (L. 200,000.00)

De los que se solicitaran L.25,000.00 para gastos operativos y L.175,000.00 para fondo de donacion para proyectos sociales, este financiamiento se espera obtener para 1992 y generara L.8,750.00 de intereses bancarios por 6 meses a una tasa del 10%.

5. MANOS UNIDAS DE ESPANA (L.200,000.00)

Se solicitaran L.25,000.00 para gastos administrativos y L.175,000.00 para fondo de donacion, conservadoramente. Se estima que esta solicitud se reserva en 1992 para empezar su ejecucion en 1993, se destina L.25,000.00 para gastos operativos de ese ano y el fondo de donacion generara L.8,750.00 en concepto de interes bancario por 6 meses a una tasa del 10% anual.

6. COMUNIDAD ECONOMICA AUROPEA (CEE) (L.1,200,000.00)

Se destinaron L.120,000.00 a gastos operativos que se proyecta utilizar en dos anos (1993/1994), tambien se destinaron L.600,000.,00 para seguridad alimentaria y L.480,000.00 para fondo de credito, a una tasa del 7.0% anual. Los intereses bancarios se estiman en L.13,000.00 anuales suponiendo que se reciban 2 desembolsos de L.300,000.00 por ano.

7. COSPE (ITALIA L.300,000.00)

Estos fondos seran destinados a servir de contraparte en el proyecto de la CEE, se destinaron L.30,000.00 como gastos operativos (L.15,000.00 cada ano) y L.108,000.00 para fondo de credito que se proyecto prestarlos a una tasa de interes del 7% anual, se considera una cantidad de L.162,000.00 para seguridad alimentaria, estos fondos podran generar intereses bancarios por el orden del 10%.

8. ASOCIACION DE COOPERACION TECNICA (G.T.Z./GATE) (L.80,000.00)

Fondo de donacion L.20,000.00 seria destinada a gastos de operacion y L.60,000.00 para fondos de donacion el que generaria (L.3,000.00) intereses bancarios.

9. ASOCIACION PARA LA COOPERACION TECNICA, Y EDUCATIVA ACTEC) (L.127,500.00)

L.127,500.00 destinados a gastos operativos para el proyecto de formulacion y de elaboracion de proyectos de desarrollo, los que seran distribuidos en dos anos 1993 y 1994.

10. NOVIB E ICCO (L.600,000.00)

Se destina L.160,000.00 para gastos operativos, y podrian generar L.6,000.00 anuales de intereses bancarios.

11. GOBIERNO DE JAPON (L.70,000.00)

En especie de adquisicion de un bus para los eventos de capacitacion y equipo de la Federacion

12. Promover la creacion de una Fundacion Financiera o un Banco de Desarrollo y la creacion del Instituto de Jubilaciones y Pensiones de las OPD's.

2. SITUACION PROYECTADA

Se adjunta el plan financiero debidamente detallado de la proyeccion de captacion de recursos, durante los cinco anos comenzando en 1990 y 1994.

XI. MEDIDAS

A continuacion se describen las medidas que habran de tomarse para la obtencion de los objetivos planteados:

1. Situacion Actual

1.1. Deducir de los desembolsos demandados por las OPD's, el 4.5% correspondiente a los costos financieros.

1.2. Se promocionara la incorporacion de por lo menos 9 OPD's al ano, asi como tambien un aumento en la cuota de ingreso a L.300.00, el cual debera ser presentado ante la Junta Directiva para su ratificacion.

Los pagos podran hacerse mensualmente, trimestralmente o semestralmente de manera que se facilite a la OPD cumplir con su obligacion.

1.3. Las cuotas anuales de su membresia seran incrementadas a 300.00, los cuales podran asumir tambien la forma de pago que mas convenga a la OPD's.

1.4. Para la recuperacion de las cuotas de membresia atrazadas, se procedera a enviar los recordatorios de pago a todos los deudores, dando un plazo maximo a partir del cual se pasara a cargar una determinada pena por mora sobre los saldos deudores.

1.5. La Generacion de intereses por deposito de fondos se incrementara de los desembolsos que reciba FOPRIDEH durante el periodo.

1.6. Los ingresos por intereses de prestamo se obtendran cobrando semestralmente los montos generados por cada fondo:

a. BID 7% de interes anual
b. AID 17% " " "
c. PMA 2% de interes anual

1.7. Los ingresos por participacion de interes generados por el fondo de credito proveniente del financiamiento no reembolsable, se obtendra mediante el cobro de 1/4 de la tasa de interes que la OPD cobre a sus beneficiarios en 1990, 1991, 1992, 1993 y del 1/8 en 1994.

1.8. La capacitacion que brinda FOPRIDEH a las OPD's debera darse mediante un precio simbolico, que contribuyo a recuperar por lo menos los costos de operacion invertiods.

2. Situacion Proyectada

2.1. En este enfoque tambien se reproducen medidas enunciadas en el apartado que aborda la "Situacion Actual".

2.2. Elaborar, presentar y gestionar propuestas de financiamiento ante los siguientes organismos de Cooperacion Financiera.

2.2,1. BID: Oficina Central en Tegucigalpa Honduras por un monto de L.2,000,000.00 fondo de credito.

2.2.2. GOBIERNO DE CANADA: Representacion diplomatica en Tegucigalpa, por un monto de L.500,000.00 de los cuales se destinaran L. 100,000.00 para gastos operativos, L.200,000.00 para donacion; L. 200,000.00 para prestamos.

2.2.3. FUNDACION INTERAMERICANA: Representante en Tegucigalpa, por un monto de L.300,000.00 de los cuales se canalizaran L.70,000.00 para prestamos, y L.230,000.00 para fondos de credito.

2.2.4. OXFAM BELGICA: Oficina Central en Bruselas, por un monto de L.200,000.00, de los cuales L.25,000.00 seran para gastos operativos y L.175,000.00 para prestamos.

2.2.5. MANOS UNIDAD DE ESPANA:Oficina en Madrid, por un monto de L.200,000.00 de los cuales se dedicaran L.25,000.00 para gastos operativos, L.175,000.00 para prestamos.

2.2.6. COMUNIDAD ECONOMICA EUROPEA: San Jose, Costa Rica, por un monto de L.1,200,000.00 de los cuales se dedicaran L.120,000.00 para gastos operativos, L.480,000.00 para prestamos y L.600,000.00 para proyectos de seguridad alimentaria.

2.2.7. COSPE: Oficina central en Roma, Italia, por un monto de L.300,000.00, de los cuales se destinaran L.30,000.00 para gastos operativos, L.108,000.00 para prestamos y L.162,000.00 para proyectos de seguridad alimentaria.

2.2.8. GTZ/GATE: Oficina en Alemania: Por un monto de L.80,000.00 de los cuales se destinaran L.20,000.00 para gastos operativos y L.60,000.00 para donaciones.

2.2.9. ACDE: Oficina central en Brusela, belgica, por un valor de L.127,500.00 los que se dedicaran completamente para gastos operativos.

2.2.10. **NOVIB, HOLANDA** por un monto de L.600,000.00

2.2.11. **GOBIERNO DEL JAPON:** En especie para adquisicion de un bus para eventos de capacitacon y servicios diversos de la Federacion.

2.2.12. Promover la creacion de una Fundacion Financiera o un Banco de Desarrollo y la creacion del Instituto de Jubilaciones y Pensiones de las OPD's.

AUTOSUFICIENCIA FINANCIERA

La Federacion de Organizaciones Privadas de Desarrollo de Honduras FOPRIDEH como institucion que agrupa 34 organizaciones Privadas de Desarrollo a su interior, enfrenta un reto en el futuro inmediato consistente en el logro de su autosuficiencia financiera.

FOPRIDEH, al momento ha contado con un Programa para atender donaciones para Organizaciones Privadas de Desarrollo y gastos operativos de la Federacion, permitiendo de esta manera cumplir con algunos de sus objetivos.- Sin embargo los miembros de su Junta directiva, Direccion Ejecutiva y el Personal de la Federacion consideran que FOPRIDEH debe hacer esfuerzos por la busqueda de financiamientos y alcanzar en un futuro cercano su autosuficiencia financiera como un objetivo estrategico en estos 5 anos.

Autosuficiencia financiera y Autosuficiencia economica

1. La autosuficiencia financiera se lograra cuando los ingresos de la Federacion (por prestacion de servicios, Administracion de Proyectos, cuotas de ingresos de afiliadas, cuotas anuales de afiliadas, intereses por manejo de fondos y otros ingresos) sean iguales a los egresos.

2. En la autosuficiencia economica que para FOPRIDEH es a muy largo plazo, representa lograr ingresos de operacion superiores que los egresos y este excedente debera ser utilizado para expandir sus programar actuales y/o desarrollar nuevos proyectos en el campo del desarrollo.

   El logro de la autosuficiencia debe ser un objetivo estrategico fundamental de la Federacion en vista que el mercado de donantes se esta reduciendo, ademas considerando la situacion geopolitica, que vive la region Centroamericana dado que ya no se tendra la misma atencion de anos anteriores porque los recursos van a ser dirigidos a otros polos de atencion como ser Europa este, Panama y otros, en tal sentido FOPRIDEH como organismo representantivo del movimiento de OPD's debe emprender esta accion para que sea imitida por todos sus miembros sin desviarnos de nuestra naturaleza de OPD's.

Nivel de Autosuficiencia Actual de FOPRIDEH

Para conocer el punto en que FOPRIDEH lograra su nivel de autosuficiencia es necesario conocer que estamos haciendo hoy y que parte de nuestros gastos operativos aun se pueden cubrir y en que nivel de autosuficiencia nos encontramos actualmente.

LA AUTOSUFICIENCIA FUTURA DE FOPRIDEH

Este Plan pretende identificar en que momento FOPRIDEH lograra su nivel de autosuficiencia tanto financiera como economica y ademas cual es el esfuerzo politico operativo y administrativo que se hace necesario para el logro de este objetivo.

Las proyecciones sobre el nivel de autosuficiencia se hace con base a lineamientos en reuniones de trabajo con la Junta Directivka y con el personal de la Federacion y asimismo contactos con organizaciones nacionales e internacionales.

Esperamos que la Junta Directiva revise este documento, de sugerencias para mejorarlo y de esa forma obtener una mayor retroalimentacion para mejorarlo y presentarlo a la Asamblea proxima.

Las proyecciones han sido elaboradas para un periodo de 5 anos correspondientes de 1990 a 1994.

PLAN FINANCIERO PARA EL PERIODO 1990/1994

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FEDERACION DE ORGANIZACIONES PRIVADAS DE DESARROLLO DE HONDURAS

PROYECION DE FLUJO DE FONDOS

NO.	DESCRIPCION	1 1990	2 1991	3 1992	4 1993	5 1994
1	ENTRADAS DE EFECTIVO TOTALES:	444,367.00	298,287.81	285,517.64	451,805.87	629,569.31
2	MENOS: DESEMBOLSOS TOTALES	565,418.00	560,265.00	557,762.35	705,804.00	890,397.00
3	FLUJO NETO DE EFECTIVO	(121,051.00)	(261,977.19)	(272,244.71)	(253,998.13)	(260,827.69)
4	MAS: EFECTIVO INICIAL	922,841.00	801,790.00	539,812.81	267,568.10	13,569.97
5	EFECTIVO FINAL	801,790.00	539,812.81	267,568.10	13,569.97	(247,257.72)
6	MENOS: SALDO MINIMO	47,118.17	46,668.75	46,480.20	58,817.00	74,199.75
7	FINANCIAMIENTO REQUERIDO	0.00	0.00	0.00	0.00	(173,057.97)
8	SALDO EXEDENTE EFECTIVO	848,908.17	586,501.56	314,048.29	72,386.97	0.00

NOTA: LA CAPACIDAD DE FINANCIAMIENTO OPERATIVO AJUSTA HASTA NOVIEMBRE DE 1994 FALTANDO UN FINANCIAMINETO DE 1PS.173,058.00 PARA CUBRIR LOS CINCO AÑOS

PLAN FINANCIERO PARA EL PERIODO 1990/1994

FEDERACION DE ORGANIZACIONES PRIVADAS DE DESARROLLO DE HONDURAS

DETALLE DE INGRESOS

No. CTA	PARTIDAS PRESUPUESTARIAS	1 1990	2 1991	3 1992	4 1993	5 1994	SUMA TOTAL
1	INGRESOS DE OPERACION	236,167.00	213,317.81	135,205.84	343,193.87	508,129.31	1,436,713.83
1.1	Administración de Proyectos	71,275.00	5,985.00				77,260.00
1.2	Ingreso de Servicio Capacitación	7,500.00	13,500.00	3,000.00	15,700.00	10,300.00	50,000.00
1.3	Ingresos Fondo AID prestamo						0.00
	1.3.1 Captación de intereses	18,600.00	53,528.00	46,338.37	37,610.40	49,764.32	207,392.19
1.4	Ingresos Fondo 0266 AID						0.00
	1.3.1 Gastos Operativos	18,770.00					18,770.00
	1.3.2 Costos de Capital	28,500.00					28,500.00
1.5	Ingresos Fondo BID						0.00
	1.4.1 Gastos Operativos	79,553.00	58,447.00				138,000.00
	1.4.2 Intereses Fondo CR. 1	2,700.00	20,200.00	21,333.60	20,384.30	13,349.03	78,333.00
	1.4.2 Intereses Fondo CR. 2	0.00	0.00	2,700.30	51,214.23	25,274.53	99,188.91
1.6	Ingresos PMA						0.00
	1.5.1 Gastos operativos	3,519.00					3,519.00
	1.5.2 Captación de intereses	750.00	428.57	671.01	781.62	655.72	3,287.12
1.7	Ingresos fondo Canadiense						0.00
	1.6.1 Gastos Operativos		25,000.00	25,000.00	25,000.00	25,000.00	100,000.00
	1.6.2 Captación de intereses	0.00	607.00	4,008.20	1,286.86	1,356.05	7,258.11
1.8	Ingresos Fondo FIA						0.00
	1.7.1 Gastos Operativos		35,000.00	35,000.00			70,000.00
	1.7.2 Captación de intereses	0.00	637.65	4,768.00	1,662.84	1,747.20	9,034.32
1.9	Ingresos Fondo OXFAM						0.00
	1.8.1 Gastos Opertivos			25,000.00			25,000.00
	1.8.2 Ingresos Admon de Fondo			7,875.00			7,875.00
1.10	Ingresos Fondo Español						0.00
	1.9.1 Gastos Opertivos				25,000.00		25,000.00
	1.9.2 Ingresos Admon de Fondos				7,875.00		7,875.00
1.11	Ingreos Fondo CEE						0.00
	1.10.1 Gastos Operativos				60,000.00	60,000.00	120,000.00
	1.10.2 Captación de intereses	0.00	1,456.30	3,814.83	3,058.46	3,284.53	11,414.87
1.12	Ingreos Fondo Cospe						0.00
	1.11.1 Gastos Operativos				15,000.00	15,000.00	30,000.00
	1.11.2 Ingresos Admon de Fondos				3,645.00	3,645.00	7,290.00
	1.11.3 Captación de intereses	0.00	327.78	2,163.35	834.30	732.27	3,918.30
1.13	Ingresos Fondo GTZ						0.00
	1.12.1 Ingreso por Admon de Fondos					2,700.00	2,700.00
1.14	Ingresos Fondo ACDE						0.00
	1.13.1 Gastos de Capacitación				63,750.00	63,750.00	127,500.00
1.15	Ingresos Fondo NOVIB						0.00
	1.14.1 Gastos Operativos					180,000.00	180,000.00
1.16	Ingresos Fondo Japón						0.00
	1.15.1 Gastos de Capital					70,000.00	70,000.00

No. CTA	PARTIDAS PRESUPUESTARIAS	1 1990	2 1991	3 1992	4 1993	5 1994	SUMA TOTAL
II	OTROS INGRESOS DE OPERACION	206,200.00	84,370.00	62,812.00	108,812.00	121,440.00	612,834.00
2.1	Cuotas Ingresos Afiliadas	2,700.00	2,700.00	2,700.00	2,700.00	2,700.00	13,500.00
2.2	Cuotas Anuales Afiliadas	13,200.00	16,020.00	13,312.00	17,312.00	25,520.00	85,464.00
2.3	Ingreso Manejo de Fondos Grales	166,700.00	51,500.00	40,000.00	40,000.00	40,000.00	352,500.00
2.4	Ingreso Manejo fondo FIA		2,850.00	2,850.00	2,850.00	2,850.00	11,400.00
2.5	Ingreso manejo fondo Oxfam			3,750.00			3,750.00
2.6	Ingreso Manejo Fondo Español				3,750.00		3,750.00
2.7	Ingreso Manejo Fondo CEE				13,000.00	13,000.00	26,000.00
2.8	Ingreso Manjo de Fondo Cosde				2,800.00	2,870.00	5,670.00
2.9	Ingreso Manejo Fondo GTZ					3,000.00	3,000.00
2.10	Ingreso Manejo Fondo NOVIB					3,000.00	3,000.00
2.11	Ingresos varios (copia y lasser)	5,600.00	11,500.00	18,400.00	21,200.00	25,000.00	80,800.00
	INGRESOS TOTALES PARA OPERACION	444,337.00	236,237.31	225,317.54	451,805.67	523,569.31	1,182,347.63

PLAN FINANCIERO PARA EL PERIODO 1990/1994

FEDERACION DE ORGANIZACIONES PRIVADAS DE DESARROLLO DE HONDURAS

DETALLE DE EGRESOS

A	PARTIDAS PRESUPUESTARIAS	1 1990	2 1991	3 1992	4 1993	5 1994	SUMA TOTAL
1	COSTOS TOTALES DE OPERACION	565,418.00	560,265.00	557,762.35	705,804.00	890,327.00	3,279,848.35
1	COSTOS DE PERSONAL	279,496.00	293,470.00	308,140.00	323,547.00	339,724.00	1,544,377.00
2	VIATICOS Y GTOS DE VIAJE	53,573.00	58,447.00	63,289.35	57,862.00	120,776.00	347,947.35
3	PROMOCION Y PUBLICIDAD	12,600.00	13,230.00	13,890.00	14,585.00	15,314.00	69,619.00
4	COSTOS DE CAPACITACION	36,500.00	42,872.00	43,556.00	166,234.00	169,206.00	460,170.00
5	COSTOS DE ASISTENCIA TECNICA	61,200.00	90,880.00	65,170.00	71,483.00	121,807.00	431,540.00
6	COSTOS GRALES DE OPERACION	57,539.00	60,416.00	63,437.00	66,605.00	119,936.00	367,936.00
7	COSTOS DE CAPITAL	44,510.00	3,150.00	3,300.00	3,465.00	3,635.00	58,060.00
	DIFERENCIA DE OPERACION ANUAL	(121,051.00)	(261,377.13)	(272,244.71)	(255,396.13)	(250,827.63)	(1,170,928.72)

NOTA LA PROYECCION A INCREMENTA CONSERVADORAMENTE EN UN 5%

Continuación . . . .

No.	DESCRIPCION	1 1990	2 1991	3 1992	4 1993	5 1994
	FONDO CEE 480,000.00 AL 7% ANUAL					
	Cartera inicial		480,000.00	480,000.00	481,456.80	491,071.60
	MAS: Reinversiones		480,000.00	121,456.80	129,614.88	123,088.46
	MENOS: Recuperaciones			120,000.00	120,000.00	120,000.00
	Saldo Cartera		480,000.00	481,456.80	491,071.68	494,160.14
	Intereses Generados		2,039.52	2,039.52	2,045.71	2,066.56
	1% Morocidad		291.36	291.36	292.24	295.08
	1% Capital de trabajo		291.36	582.72	584.49	590.16
	5% Capitalización		1,456.80	874.08	876.73	884.24
	Intereses sobre reinversiones			20,395.20	5,160.70	5,507.34
	1% Morocidad			2,913.60	737.24	786.76
	1% Capital de trabajo			5,827.20	1,474.49	1,573.52
	5% Capitalización			8,740.80	2,211.73	2,360.29
	FONDO COSPE 108,000.00 AL 7% ANUAL					
	Cartera inicial		108,000.00	108,000.00	108,327.78	110,491.13
	MAS: Reinversiones		108,000.00	27,327.78	29,163.35	27,694.90
	MENOS: Recuperaciones			27,000.00	27,000.00	27,000.00
	Saldo Cartera		108,000.00	108,327.78	110,491.13	111,186.03
	Intereses Generados		458.89	458.89	460.28	469.48
	1% Morocidad		65.56	65.56	65.75	67.07
	1% Capital de trabajo		65.56	131.11	131.51	134.14
	5% Capitalización		327.78	196.67	197.26	201.20
	Intereses sobre reinversiones			4,588.92	1,161.16	1,239.15
	1% Morocidad			655.56	165.88	177.02
	1% Capital de trabajo			1,311.12	331.76	354.04
	5% Capitalización			1,966.68	497.64	531.06

PLAN FINANCIERO PARA EL PERIODO 1990/1994

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FEDERACION DE ORGANIZACIONES PRIVADAS DE DESARROLLO DE HONDURAS

COMPOSICION DE LA CARTERA TOTAL

No.	DESCRIPCION	1 1990	2 1991	3 1992	4 1993	5 1994
	FONDO AID 840,000.00 AL 12% ANUAL					
	Cartera inicial	840,000.00	840,000.00	855,500.00	900,106.67	940,420.81
	MAS: Reinversiones	840,000.00	120,960.00	359,777.67	394,454.14	171,580.00
	MENOS: Recuperaciones		105,460.00	315,171.00	354,130.00	140,228.00
	Saldo Cartera	840,000.00	855,500.00	900,106.67	940,420.81	971,772.81
	Intereses Generados	37,200.00	107,056.00	87,966.00	49,011.00	70,793.65
	5% de Capitalización	15,500.00	44,606.67	36,652.50	20,421.25	29.497.35
	1% Morocidad	3,100.00	8,921.33	7,330.50	4,084.25	5,893.47
	6% Capital de trabajo	18,600.00	53,528.00	43,983.00	24,505.50	35,396.82
	Intereses sobre reinversiones			8,811.94	26,209.80	28,735.98
	5% de Capitalización			3,671.64	10,920.75	11,973.33
	1% Morocidad			734.33	2,184.15	2,394.67
	6% Capital de trabajo			4,405.97	13,104.90	14,367.99
	FONDO BID-1 1,000,000.00 AL 7% ANUAL					
	Cartera inicial	1,000,000.00	1,000,000.00	1,004,050.00	1,034,350.00	1,045,199.80
	MAS: Reinversiones	1,000,000.00	57,112.00	404,613.00	418,281.80	335,635.15
	MENOS: Recuperaciones		53,062.00	374,313.00	407,432.00	325,193.00
	Saldo Cartera	1,000,000.00	1,004,050.00	1,034,350.00	1,045,199.80	1,055,641.95
	Intereses Generados	9,450.00	70,700.00	71,788.00	43,619.00	16,250.00
	1% Pago al Banco	1,350.00	10,100.00	10,255.43	6,231.29	2,321.43
	1% Morocidad	1,350.00	10,100.00	10,255.43	6,231.29	2,321.43
	2% Capital de trabajo	2,700.00	20,200.00	20,510.86	12,462.57	4,642.86
	3% Capitalización	4,050.00	30,300.00	30,766.29	18,693.86	6,964.29
	Intereses sobre reinversiones			4,160.61	29,476.06	30,471.83
	1% Pago al Banco			594.37	4,210.8[illegible]	[illegible]
	1% Morocidad			594.37	4,210.9[illegible]	[illegible]
	2% Capital de trabajo			1,188.[illegible]	[illegible]	8,708.24
	3% Capitalización			1,7[illegible].12	12,632.6[illegible]	13,059.36

Continuación . . . .

NO.	DESCRIPCION	1 1990	2 1991	3 1992	4 1993	5 1994
	FONDO SID-2 2,000,000.00 AL 7% ANUAL					
	Cartera inicial			1,000,000.00	2,000,000.00	2,001,350.00
	MAS: Reinversiones			1,000,000.00	816,214.00	850,993.14
	MENOS: Recuperaciones				814,864.00	850,386.00
	Saldo Cartera		0.00	1,000,000.00	2,001,350.00	2,031,957.14
	Intereses Generados			9,450.00	141,400.00	32,500.00
	1% Pago al Banco			1,350.00	20,200.00	4,642.86
	1% Morosidad			1,350.00	20,200.00	4,642.86
	2% Capital de trabajo			2,700.00	40,400.00	9,285.71
	3% Capitalizacion			4,050.00	60,600.00	13,928.57
	Intereses sobre reinversiones				72,880.00	59,461.19
	1% Pago al Banco				10,407.14	8,494.46
	1% Morosidad				10,407.14	8,494.46
	2% Capital de trabajo				20,814.29	16,988.91
	3% Capitalizacion				31,221.43	25,483.37
	FONDO PHA 300,000.00 AL 2% ANUAL					
	Cartera inicial	300,000.00	300,000.00	300,750.00	301,178.57	301,849.58
	MAS: Reinversiones	300,000.00	8,877.00	16,928.57	17,502.01	9,323.82
	MENOS: Recuperaciones		8,127.00	16,500.00	16,831.00	8,542.00
	Saldo Cartera	300,000.00	300,750.00	301,178.57	301,849.58	302,631.40
	Intereses Generados	2,000.00	1,000.00	919.00	591.00	258.00
	0.25% Morosidad	250.00	142.86	131.28	84.43	36.43
	1% Capital de trabajo	1,000.00	285.71	262.57	168.86	72.86
	0.75% Capitalización	750.00	428.57	393.86	253.29	109.29
	Intereses sobre reinversiones			646.69	1,233.25	1,275.02
	0.25% Morosidad			92.38	176.18	182.15
	1% Capital de trabajo			184.77	352.36	364.29
	0.75% Capitalización			277.15	528.53	546.44

FONDO GANADA 200,000.00 AL 7% ANUAL

Cartera inicial	200,000.00	200,000.00	200,607.00	204,613.20
MAS: Reinversiones	200,000.00	50,607.00	54,006.20	51,286.86
MENOS: Recuperaciones		50,000.00	50,000.00	50,000.00
Saldo Cartera	200,000.00	200,607.00	204,613.20	205,900.06
Intereses Generados	849.50	849.60	852.36	869.40
1% Morosidad	121.40	121.40	121.77	124.20
1% Capital de trabajo	121.40	242.80	243.54	248.40
5% Capitalización	607.00	364.20	365.31	372.60
Intereses sobre reinversiones		6,498.00	2,150.29	2,294.72
1% Morosidad		1,214.00	307.18	327.82
1% Capital de trabajo		2,428.00	614.37	655.64
5% Capitalización		3,642.00	921.55	983.45

FONDO FIA 230,000.00 AL 10% ANUAL

Cartera inicial	230,000.00	230,000.00	230,837.66	235,624.29
MAS: Reinversiones	230,000.00	58,237.66	62,288.63	59,162.84
MENOS: Recuperaciones		57,500.00	57,500.00	57,500.00
Saldo Cartera	230,000.00	230,837.66	235,624.29	237,287.13
Intereses Generados	1,396.10	1,396.10	1,401.18	1,430.24
1% Morosidad	139.61	139.44	200.17	204.32
3% Capital de trabajo	418.83	398.89	400.34	408.84
5% Capitalización	697.66	598.33	600.51	612.96
Intereses sobre reinversiones		9,772.70	2,478.77	2,646.56
1% Morosidad		1,396.10	354.11	378.08
3% Capital de trabajo		2,792.20	708.22	756.16
5% Capitalización		4,188.30	1,062.33	1,134.24

RESUMEN DE LA CARTERA Y SUS INCREMENTOS

NO.	D E S C R I P C I O N	1 1990	2 1991	3 1992	4 1993	5 1994
1	CONVENIO S22-ESF-0280	840,000.00	855,500.00	870,106.67	640,420.81	971,772.81
2	FONDO BID-1 PRIMER FINANCIAMIENTO	1,000,000.00	1,004,050.00	1,034,350.00	1,045,199.80	1,055,641.95
3	FONDO BID-2 SEGUNDO FINANCIEMINTO			2,000,000.00	2,008,100.00	2,068,700.00
4	FONDO PROGRAMA MUNDIAL DE ALIMENTOS	300,000.00	300,750.00	301,178.57	301,849.58	302,831.40
5	FONDO GOBIERNO DE CANADA		200,000.00	200,807.00	204,612.20	205,900.08
6	FONDO FUNDACION INTERAMERICANA (FIA)		230,000.00	230,837.66	235,624.29	237,287.13
7	FONDO COMUNIDAD ECONOMICA EUROPEA		480,000.00	481,456.80	481,071.68	494,160.14
8	FONDO COSPE ITALIA.		108,000.00	108,327.78	110,491.13	111,186.03
	S U M A S T O T A L E S	2,140,000.00	3,178,300.00	5,256,864.48	5,337,380.49	5,447,279.52