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EVALUATION OF FODEM  
(Fondo de Desarrollo Municipal)

Submitted to: USAID/Panama  
Contract No. AID 525-359T  
Loan No. 525-T-044 Rural Municipal Development  
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Date: November 15, 1978

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I. INTRODUCTION

The following report is the result of a program evaluation of FODEM carried out in Panama from October 13th - 27th, and November 8th - 13th, 1978 by Thomas McKee, Project Analyst, Poynor International. The evaluation was initiated and funded by USAID/Panama in connection with the third year of activities under Loan 525-T-044, Rural Municipal Development. Mr. McKee has previously engaged in the study of and assistance to municipal development institutions or departments in Costa Rica - Instituto de Fomento y Asesoría Municipal; Nicaragua - Departamento de Desarrollo Municipal; El Salvador - Departamento de Desarrollo Regional; and Guatemala - Instituto de Fomento Municipal. Poynor International Incorporated is a consulting and research firm which provides services related to the planning, management and evaluation of programs in social and economic development.

Special thanks for their patience and consideration to Joslyn Fearon and Eric Zallman of USAID/Panama; Jaime Simons, Jaime Rivera, Gabriel Branka, Mario Cruz, Ligia Jaén and all the FODEM staff and the many other Panamanians interested in municipal development with whom I met.

## II. EVALUATION METHODOLOGY AND SCOPE

The evaluator attempted to utilize in this report the principles and methods of program evaluation currently in use (as the evaluator understands them) within AID. Thus, program evaluation in this report means retrospective analysis of experience to see if objectives (goal, purpose, outputs, inputs) were achieved. The evaluator was not immersed in the day-to-day activities of the project and attempted to remain emotionally and intellectually unattached to the program.

In carrying out the evaluation he attempted to deal with these considerations:

- the continued relevance of the FODEM program as originally designed in 1975.
- progress toward planned targets
- identification and examination of unplanned results
- determination of causality - what affected performance?
- how to feed the above into redesign and improved execution of the FODEM program.

The format of this report is responsive to the Scope of Work on page 2 of AID contract No. 525-359T.

### III. RURAL MUNICIPAL DEVELOPMENT PROGRAM ACCOMPLISHMENTS

#### 1. Logical Framework Review:

The centerpiece of the Rural Municipal Development Program to date has been the provision of concessional loans by FODEM - Fondo de Desarrollo Municipal - its chief implementing agent. The impact of these subprojects impressed me but their number and distribution among the municipalities is unimpressive. The lending activities are well run with very strong emphasis on making sound loans. Less impressive are the technical assistance and training components of the program, which while impressive in quantity of persons attending courses lack a change-oriented focus and willingness to go one-on-one with individual municipal problems.

The following review of the project logical framework and resultant assessment is intended to highlight planned and unplanned achievements and lead to a redesign of the Rural Municipal Development Program.

#### A. Project Goal

1. Strengthen the constitutional process by institutionalizing the participation of local government units to assume a larger role for identifying and meeting many of the socio-economic needs of their inhabitants in concert with national and regional development programs.

#### Measures of Goal Achievement

1. The 10 municipios identified by the GOP as growth and service centers, representing 15% of the rural municipios will be providing and/or coordinating a large part of their services within their constitutional mandate by the end of CY 1978.

2. A majority of rural municipios (at least 30) will be providing and/or coordinating all of their services within their constitutional mandate by the end of CY 1981.

3. At least 15% of the value of the development budget reviewed by the Provincial Coordination Councils will be the result of clearly identifiable locally initiated activities by CY 1978. At least 30% by CY 1981.

Achievements to Date:

There has been no attempt by FODEM or the BNP to monitor the progress of these three indicators. However, it is obvious from my observation trips and conversations that the greater part of the municipalities are not and will not soon be in a position to provide or coordinate a large part of their services (with the possible exception of those municipalities to be included under the URBE program).

B. Project Sub-Goals and Indicators

1. Enhance the capabilities or rural municipalities to:
  - a. stimulate and provide productive activities and social services.

1976 -	30
1977 -	50
1978 -	70
  - b. Develop market town systems providing access for the rural poor to social services and to the market economy.
1. Approximately 150 sub-loans to municipalities approved, as follows:
  2. Revenues of rural municipalities will increase by at least 50% from CY 1975 to CY 1978 as a direct result of activities initiated under this project.
  3. At least 10 rural municipalities increase percent of revenues spent annually on development projects by 50% by the end of CY 1978. A majority (at least 30 rural municipalities) by CY 1981.
  4. At least 10 rural municipalities have developed and are implementing formal administrative and revenue improvement plans by end of CY 1978. A majority (at least 30 rural municipalities) by CY 1981.
  5. At least 10 rural municipalities have prepared and adopted formal medium/long-range development plans by end of CY 1978. A majority (at least 3 municipalities) by end of CY 1981.
  6. At least 25% of the rural population will be directly and substantially benefitted by subprojects under this program by end of CY 1978. At least 50% by end of CY 1981.

Achievements to Date:

Indicator 1 - Sub-loans Approved

<u>Actual</u>	<u>Programmed</u>
1976 - 9	30
1977 - 4	50
1978 - 5	70
<u>18</u>	

Indicator #2 - FODEM has not maintained data on this indicator but the consensus is that there has been little significant increase.

Indicator #3 - FODEM has not been maintaining data on this indicator but they are sure, based on their knowledge of municipal budgets, that no significant increase has taken place.

Indicator #4 - No municipios have developed and/or are implementing formal administrative and revenue improvement plans.

Indicator #5 - No medium/long-range development plans prepared or adapted.

Indicator #6 - The BNP states that some 460,000 people, roughly 30% of the population, is benefiting directly and indirectly from the subprojects in 13 municipalities. In addition, 400 new jobs have been generated with annual salaries of \$480,000.

C. <u>Purpose</u>	and	<u>Indicators</u>
1. Improve the quality and quantity of rural municipio administration, productive activities and services by concentrating on:		1. Trained Municipal Development Fund staff on board as follows:
		By end of CY 1976 - 24
		By end of CY 1977 - 27
		By end of CY 1978 - 34
a. Municipal Admin.		
b. Development Planning		2. Advisory Council and Technical Coordinating Committee operational by first quarter of CY 1976.
c. Project preparation and implementation		3. Participating agencies providing coordinated T.A. and training by 1st quarter of CY 1976. A minimum of 10 man/years annually by end of CY 1978.
		4. At least 10 rural municipios will, by 1978 (and at least 30 by 1981), have:
		a. Improved budgeting and accounting systems (contains elements of program budgeting)
		b. Ability to prepare loan requests that are technically and economically acceptable to the BNP.
		c. Ability to implement loan-financed projects with minimum technical assistance.
		5. Baseline data for evaluation of the impact of overall programs collected by mid-1976.
		6. Information-evaluation system designed by end of third quarter of CY 1976.
		7. A minimum of 25% of projects evaluated by end of CY 1978 as to the effectiveness of their execution and impact on the rural population.
		8. A minimum of 80% of loans to municipios under this project being repaid (including interest) on original schedule.

9. A minimum of 80% of subprojects meeting projections contained in original subloan agreements.
10. Average length of time between formal submission of request by Mayor for funds until final decision by Fund does not exceed:
  - a. 60 days by 1976
  - b. 45 days by 1977
  - c. 30 days by 1978

Achievements to Date:

Indicator #1 - Trained Municipal Development Staff

	<u>Actual</u>	<u>Programmed</u>
CY 1976	29	24
CY 1977	36	27
CY 1978	26	34

Indicator #2 - Advisory Council and Technical Coordinating Committee not yet operational.

Indicator #3 - Limited participation by participating agencies in 1976 and 1977 but no effective coordination currently being achieved.

Indicator #4 - a. No results achieved to date  
b. None  
c. None

Indicator #5 - Baseline data was collected as programmed.

Indicator #6 - Information evaluation system designed

Indicator #7 - No project evaluations for effectiveness and impact

Indicator #8 - 100% of loans being repaid.

Indicator #9 - Target being met - minimum of 80% of subprojects meet projections.

Indicator #10	<u>Actual</u>	<u>Planned</u>
a. 1976	210	60
b. 1977	165	45
c. 1978	165	30

D. Outputs

1. Municipal Development Fund staff trained.
 

1. 1976	-	24
1977	-	27
1978	-	34
  
2. Municipio officials trained in the following disciplines:
  - a. Project preparation and implementation
 

a. 1976	-	200
1977	-	200
1978	-	200
  
  - b. Municipal administration
 

b. 1976	-	40
1977	-	40
1978	-	40
  
  - c. Municipal finance and taxation
 

c. 1976	-	50
1977	-	50
1978	-	50
  
  - d. Other specialized fields
 

d. 1976	-	10
1977	-	10
1978	-	10
  
3. Cumulative loan portfolio in BNP (\$000).
 

3. 1976	-	\$1,324
1977	-	4,257
1978	-	6,415
  
4. Operational Procedural Manuals prepared and in use.

<u>Achievements to Date:</u>	<u>Actual</u>	<u>Planned</u>
Indicator #1 - Trained Staff - 1976	29	24
1977	36	27
1978	26	34

Training targets were never identified so it is difficult to compare with projections.

Indicator #2 - Municipal official trained in following disciplines:

	<u>Actual</u>	<u>Planned</u>
a. Project preparation '77-'78 and implementation 1978 est.	38	400
	100	200

(5 courses scheduled, approx. 20 persons a course.)

		<u>Actual</u>	<u>Planned</u>
b. Municipal Administration	1976-77	96	80
	1978	(Not available. 10 courses scheduled in Nov. and Dec.)	40
c. Municipal finance & taxation	1976	0	50
	1977	0	50
	1978	0	50
d. Other specialized fields	1976-77	123	20
	1978	N.A.	10

Indicator #3 - Cumulative loan portfolio in BNP (\$000).

1976-	567,400	1,324
1977-	970,400	4,257
1978	1,621,900	6,415

Indicator #4 - Operational procedures manuals prepared and in use.

E. <u>Project Inputs:</u>	<u>Planned</u>	<u>Actual</u>
<u>USAID</u>	4,000,000	1,178,000
- Funds for subloans	3,736,000	1,065,000
- Funds for technical assistance	264,000 (total)	113,000
a. Advisors:		
- Municipal Banking and Admin.	60,000	44,000
- Short-term	60,000	-
b. Technicians		
- Municipal Admin.	48,000	-
- Municipal Finance & Taxation	48,000	-
- Capital projects	48,000	-
<u>GOP</u>	<u>1,100,000</u>	
1. Funds for Subloan	1,100,000	400,000(est.)
2. Tech. personnel of Partic. Agencies	-	
<u>BNP</u>		
1. Funds for Subloans	475,000	(Included in 400,000 above)
2. Funds for Operations & Equipment	1,000,000	630,000 (est. for 3 years)

\* \$44,000 of the \$113,000 expended was for direct technical assistance. The rest - \$69,000 - went to contract additional staff for FODEM.

FODEM Budget Expenditures:

	<u>Actual 1976</u>	<u>Actual 1977</u>	<u>Originally Planned '78</u>	<u>Estimated</u>
Operations	94,526	80,710	110,520	100,896
Salaries	126,090	72,608	216,450	148,333
Technical assistance	6,835	851	60,000	-
	<u>227,451</u>	<u>154,169</u>	<u>385,970</u>	<u>249,229</u>

Municipios

	<u>Planned Total Program</u>	<u>Actual (Estimate)</u>
Subprojects counterpart funds	425,000	880,000

### Assessment

Looked at in the light of the preceeding performance the logical framework indicates the Rural Municipal Development Program, as designed, has been successful in accomplishing an important objective, i.e., establishment of a municipal development fund but many of the program's objectives have obviously not been met. The deficiencies are encountered in four principal areas:

- Training and Technical Assistance
- Credit Programs
- Institutional Development of FODEM
- Development of Coordination Between GOP Agencies with Municipal Development Responsibility.

### Training and Technical Assistance

FODEM has concentrated its efforts in the Central and Western provinces. FODEM assistance has focussed on promotion, preparation and management of projects and the delivery of seminars and short courses on municipal administration and management for municipal officials, middle level management and office staff. This assistance is useful and aimed at some of the basic difficulties of the municipios. Other areas equally worthy of attention are:

- Development planning to produce medium/long range municipality specific concensus of development service needs and overall plans. This can be accomplished through assistance to the municipios in preparation and carrying out of local surveys and subsequent analysis. Such plans will enable the municipalities to approach on an orderly manner such issues as land use, public investment, etc., and will assist them in determining developmental responsibilities.

FODEM's Loan Portfolio

FODEM's lending program has been concentrated in the priority growth centers' areas identified in the original design; the 18 projects undertaken to date have been carefully studied and implemented.

In 1976 and 1977, FODEM concentrated its activities on the development of agro-industrial and municipal services subprojects. Of the nine 1976 subproject, six were agro-industrial and three municipal services. In 1977 the four projects were evenly split among the two areas. In 1978 however, all five subprojects have been municipal services signaling the abandonment by FODEM of the agro-industrial subproject and a commitment to municipal service project. I visited 10 of the 18 projects and had the following observations:

1. Municipality of Aguadulce - Loan of B/.222,000 for the installation of a plant to produce Carnarina in the local slaughterhouse from slaughterhouse waste products for use as animal feed. This loan was made in 1976 and the plant has now been in operation without difficulties for a year and a half. Economically, this subproject is sound and has benefitted the municipality and its people. However, it appears that the municipal role in this project was largely supportive and not operational. As a special condition of the loan it was specified that the municipal tax administration and collection system be revised and that areas where training was needed such as project administration, municipal taxation, personnel administration, etc., would be identified. Neither one of these conditions was ever implemented.

2. Municipality of Santiago - This B/.485,000 loan for construction of a new slaughterhouse to replace the existing one has definite social and environmental benefits along with likely economic ones. Construction

- Greater commitment to increases of municipal revenues through assistance with cadastral studies, tax administration, improving collection systems, update user roles, etc. FODEM should not make any loans for which it is not prepared to provide complimentary assistance of this type. As illustrated in the section on the credit program which follows, FODEM's record in this regard has been weak but they do have the good experience of the Chitré project to model their efforts on. One note here assistance to increase revenue need not be just directly project-related, once FODEM has its foot in the door with a loan request from a municipality it needs to act like a development bank and require change.
- Provision of one-on-one technical assistance and training to the municipalities. This is a matter of the method of delivery rather than its content. FODEM's assistance is either narrowly tied in to a specific project or else delivered in the broad forum of a seminar unrelated to specific municipal problems and needs. It is effective to sit down with a municipal official(s) for a prolonged period of time to address their problems and arrive at solutions for them.
- FODEM's technical assistance and training activities, i.e., project promotion and development can be linked to credit promotion and project identification activities so that FODEM is able to take a more active role in identifying with the municipalities suitable projects.

started this summer and when completed, the new slaughterhouse will replace the current one located within the City of Santiago, with resultant health risks and social unacceptability, and will allow a significantly higher slaughter rate for the area's cattle raisers. Once again, the municipal role in this project is more supportive than operational; and the special conditions laid out in the loan paper for tax reform and training are not being honored. This project accounts for 75% of the 1978 loan portfolio.

3. Municipality of Parita - This project is actually with the Junta Comunal of Parita at a cost of \$/.28,000 to develop a woodworking shop which currently employs approximately 20 persons. To date, six out of FODEM's 18 loans have been to Juntas Comunales with a guarantee from the municipality. This operation has been ongoing for two years and has been successful in generating permanent employment within the municipality. Once again the municipal role in the project was supportive and the conditions established in the loan paper concerning municipal reforms haven't been met. FODEM has discovered that this type of small industry project makes great demands on the time of its staff to monitor and control the project.

4. Municipality of Chitré - This loan of B/.120,000 represents one of the few cases in which a reform in the municipal revenue system has been successfully linked to a loan. This project - for purchase of trash collection equipment - has led the municipio to revise and update its trash collection service charge system and develop a joint charge system with the National Water Authority. The new service charge goes into effect on 1 January, 1979 and should put Chitré's municipal trash collection system on a paying basis.

5. Municipality of Chorrera - Junta Comunal El Coco - This is another loan to a junta comunal, this time for B/.45,000 to set up a plant for making clothing. The project is, in effect, government-supported - i.e., the government conditions and purchases their output - currently employs approximately 40 people and has had difficulty operating at a profit which has meant that FODEM staff has had to put much time and effort into management of this project.

6. Municipality of Chorrera - This 1977 loan for B/.22,000 assisted this municipality by purchasing new trash collection equipment and, as in the case of Chitré, redoing the system of charges for this service. However, as explained by the Mayor, they expect some difficulties in gaining acceptance of the new rates when they go into effect in January. FODEM has been instrumental in assisting them in revising and implementing the new rates.

7. Municipality of Renacimiento - This 1977 loan of B/.62,000 to this recently created municipality was designed to generate revenue for the municipality through the purchase and farming for profit of a municipal farm. Last year, the first harvest was good and the municipality made a profit. This year management problems and bad weather have combined to cut into production. There were no requirements for administrative or tax reforms tied to this project.

8. Municipality of Bugaba - This two year old loan for B/53,400 was for the purchase of equipment for maintenance of feeder roads. The Mayor and treasurer report that the planned 220 kilometers of roads have been maintained and then some; and that the municipality has had great success in renting out the equipment to juntas comunales at concessional rates to cover costs and at regular rates to individuals. FODEM attached no administrative or revenue reform measures to loan.

9. Municipality of Barú - Junta Comunal La Progresista. This loan of B/.57,000 to the Junta Comunal has been FODEM's most successful small industry project with 86 employees now at work making clothing and enough profits generated already to enable the Junta Comunal to pay off the loan if they wish. Again as is the case with El Coco, the GOP purchases the clothes produced at rates above the open market price and thus subsidizes the production. No reforms were required of the municipality in connection with this project.

10. Municipality of David - This two year old loan for B/.85,000 went for purchase of equipment for trash collection. In spite of the inclusion in the loan paper of specific requirements for municipal reforms, no work was done on updating and putting into effect a new system of service charges for trash collection which would put it on a self-sufficient basis. Thus, the municipio has taken on the additional cost of the equipment without increasing related revenues to pay for it.

FODEM's Credit Department does a relatively professional job of loan analysis and preparation and FODEM's loan package doesn't appear to include openly political or pork barrel projects. The past three years of experience has shown FODEM that agro-industrial projects such as clothing and handicraft or farming are very demanding from a management viewpoint when the municipality is not prepared to take an active role or prepared by FODEM to do so.

The public service projects to which FODEM is now turning - markets, trash collection, slaughterhouses - will avoid this difficulty but require more intensive direct working relationships between FODEM and the municipality to be effective and efficient. Another public service project area where I feel FODEM should put more emphasis is feeder roads mainte-

nance and construction. It is obvious that FODEM has serious difficulties identifying, and when identified, bringing to fruition loan projects. (see annexes 1, 2, 3). This is a serious problem brought on by administrative and management deficiencies, essentially lack of publicized general working strategy vis-a-vis what are acceptable projects and who is eligible for them. Also, there is no clear process yet established for delegation of authority for project identification to a single department or group of employees.

Institutional Development of FODEM

In 1976 FODEM succeeded in staffing up its new organization (see Annexes 7 and 8 for organic structure, staffing pattern) with a mixture of new and existing bank employees. By the end of 1976, this level reached 29 and all department head positions were filled and a general technical advisor was on board for 6 months. In 1977, the staff level climbed to 36 with the addition of 5 loan-funded new employees to help with technical assistance and training but by 1978, the staff level dropped back to 26 with the departure of the loan-funded employees and the departure of several others due to resignation and transfer. Over this three year period there hasn't been a stable personnel base or a clearly defined internal structure. Turnover among professional staff members has been high with 11 departure including that of the Administrative Assistant who, in many ways, functioned as the Director's Deputy. Also, the key position of Chief of Fomento, has changed hands three times along with the position of Chief of Operations. FODEM's internal organizational structure should be modified to reflect the over-riding importance of the Departments of Fomento and Crédito vis-avis the other departments and the essentially banking/administration function of the Department of Operations. Much more can be done in the regard, i. e., a trip to visit other Central American Municipal Development Programs or the invitation of guests from these programs, to speak at FODEM. A little imagination will go a long way inexpensively.

Needed modifications to the staffing pattern, should also reflect this change with radical changes needed in the number of professional staff in Fomento and a beefed up front office in the form of a deputy

director. One of FODEM's major constraints in staffing up is the BNP guideline that new people come from existing bank employees. In general, bank employees don't have the required background or experience to work directly with the municipalities on training and technical assistance. FODEM seems to be somewhat intimidated by its role as a little development bank/fund with the big 1,600 employee commercial BNP. FODEM has limited control and say-so in the budget levels approved for it by the BNP.

Areas of administrative importance for the efficiency and morale of FODEM include:

- recruitment of better personnel - from outside the BNP if the position requires it.
- salary increases - there has been no change in salary levels since FODEM began --and relatedly-- a number of FODEM employees serving in positions higher than what they are being paid for. They should be upgraded.
- more vehicles permanently assigned to FODEM - this will ease the work load and encourage more field work. Three or four more should be adequate.
- new or remodeled office space. Acknowledgement by the BNP of the special hybrid nature of the FODEM project will allow many of the above changes to take place.

Role of Other GOP Agencies

As conceived in the CAP soon after signing of the loan paper, an Advisory Council and Technical Coordinating Committee were to be established by Executive Decree. The Advisory Council, consisting of two representatives of the municipios, the President of the National Assembly, the Ministers of Government and Justice, Planning and Economic Policy, and Housing, the Manager of the BNP and Fund Manager, were to make recommendations to the Fund about policies and projects for funding as well as about technical assistance and training programs for municipios. In addition, it was to review FODEM's operations and help FODEM identify areas needing technical assistance and where such technical assistance is located in the government.

The Technical Coordinating Committee, composed of the chiefs of the administrative units of those ministries and autonomous agencies capable of rendering technical assistance and training to municipios was to help FODEM implement the provision of technical assistance. This was the plan. What happened was quite different.

As stated in the loan agreement, an Executive Degree was quickly published establishing the Advisory Council and the Technical Committee. To date, the Advisory Council has never met and the Technical Committee consisting of representatives from offices working with the municipalities as follows:

- Ministry of Planning and Economic Policy
- Ministry of Government and Justice
- Ministry of Housing
- Ministry of Commerce and Industry
- General Controller

has met sporadically but suffers from impotence and severe lack of logistical and moral support within their own agencies and FODEM.

In retrospect, it is clear that the Advisory Council was not required in the loan paper to produce concrete results i.e. a leading policy, was pegged way too high in the government to hope to get any kind of commitment from among its members and was not given necessary logistic and staff support. The Technical Committee, which has the interest and commitment, was given too little authority and responsibility to have a mandate to function.

Currently, FODEM's Department of Fomento does try to enlist assistance from and coordinate its activities with the Technical Committee member agencies on an ad-hoc basis. But in essence, the situation remains very similar to what it was before the loan, namely, each ministry and now FODEM has its own program and activities with the municipios.

IV. PROJECTION OF FODEM'S ACTIVITIES AND PROJECTIONS OF AID LOAN DISBURSEMENTS

In discussing the future of FODEM recently with the new General Manager of the BNP the following points were made:

The BNP is aware that all hasn't gone as planned with the FODEM program but it was going to move to solve that problem in 1979. Specifically, more and better personnel are to be recruited from the BNP's staff; they are to provide more support and, as a consequence, the credit and technical assistance and training programs will be more successful.

The BNP is pleased with the work of FODEM's Gerente and wish him to continue to head the program.

The BNP would like AID/Panama to give FODEM a grace period until July 1979, to show what it can do in the training and technical assistance, and credit areas with strengthened support.

The BNP General Manager indicated that the BNP is willing to fund FODEM's involvement in municipal development activities not directly tied to a loan project, i.e., tax or administrative reform, or to provide high social value loans when these kinds of projects fit into the overall GOP development policy.

Attached Annex 6 is FODEM's Training and Technical Assistance Draft Plan for 1979 activities. The first 4 months are targeted toward the approximately 370 new representatives and many new alcaldes who will take office shortly. Other than this special activity, the program remains essentially the same as last year activities described before.

Next year's operational plans for the other departments are not

yet ready but it is expected that they should stay much the same. The Department of Fomento (T.A. and Training) is scheduled to receive 2-3 new professionals to increase their staff.

FODEM's credit program for 1979 (See Annex 4) is focused on provision of municipal service loans such as trash collection, markets and slaughterhouses. Based on past experienced, FODEM could be expected to sign loans worth between B/.600,000 - B/.800,000 which would mean AID disbursements of roughly \$450,000-\$600,000.

The next couple of years will most likely see FODEM maintaining or increasing slightly these levels. FODEM has no list of desired projects or programs beyond 1979.

Attached Annex 5 is a document explaining FODEM's approach to be used in generation of new projects for 1979. Given the fact that most FODEM projects take 5-1/2 months for approval by FODEM once a municipality submits a suitable request, it is apparent that FODEM won't be able to move too much more money than what they already have in the pipeline in the first half of next year so that any strengthened effort by them wouldn't show up until the latter part of 1979.

V. RECOMMENDATIONS TO A.I.D.

Recommendation #1

In addition to the factors discussed above, there are three indicators which lead me to make the following recommendation.

These are the current distressing situation of municipal income, the results of the Special Municipal Survey done by FODEM, and the newly approved URBE program. In the early 1970's the GOP approved a number of tax reform measures for municipalities which pushed municipal income up from B/.13,671,291 in 1972 to B/.15,439,357 in 1973, and then B/.19,467,579 in 1974. In 1975 it was B/.18,639,891, in 1976 it was B/.19,921,824, then last year it dropped back to B/.19,147,444. When separated out from the Panama City figures, it is apparent that rural municipal revenue has not grown substantially since the effect of the reform measures. In 1977, 46 out of 64 municipalities weren't able to collect their expected revenue amounts; the bad debt rate is high; collection systems outdated, etc. This is an area where provision of direct technical assistance can have immediate long lasting beneficial impact on the municipalities ability to finance their own development. Second, FODEM's Special Municipal Survey is a litany of identified needs amply illustrating the real problems and difficulties in administration, management and developmental projects. Third, the recently approved URBE program will be focusing its attention on the growth centers and demanding active participation by the municipalities in addressing their problems.

With these and the other previously discussed factors in mind, I make this recommendation:

Current FODEM and other GOP agencies technical assistance and training programs to the municipalities are untargeted and grossly inadequate. Needed is a program which will develop for individual municipalities, development plans and a municipal revenue improvement projects, and administrative and organizational assistance projects. To carry out these objectives, it will be necessary to do the following:

- develop a department of local development plans with a minimum professional staff of five planners and economists. Provide them with an operating budget including vehicles, logistical support and a year of direct technical assistance from a full-time resident advisor.
- develop a department of municipal revenue improvement with 10 professionals and semi-professionals with experience in municipal taxation, cadastre, and general tax collection. They will need an operating budget including vehicles, logistical support and a year of technical services in municipal tax reform also.

RECOMMENDATION # 2

This recommendation, of course, causes major questions concerning FODEM. FODEM is a BNP source of lending for well managed and supervised loans to rural municipalities. It performs a needed banking function vis-a-vis the municipalities and is comfortable in this passive, conservative but good banking approach to the municipalities. It appears from the development of FODEM to date, that the BNP is not eager to involve itself in a major effort of the kind recommended above which is really outside the BNP's area of expertise and scope of work.

Consequently it is recommended that the credit and technical assistance and training functions be separated with FODEM continuing to handle the loan portfolio and a new organization being created to work on direct technical assistance to the municipalities not directly loan related.

The obvious next question is where do you locate this new organization and how do you fund, staff and manage it. These matters will have to be studied in depth and at length. One possibility might be to set it up in conjunction with the new URBE program. Another, would be to have it responsible to National Assembly Representatives or the National Association of Municipalities. Or perhaps, it should be directly responsible to the new Junta Directiva in the recommendation discussed below.

Recommendation #3.

The establishment of a Junta Directiva to coordinate and guide GOP efforts in municipal development. With membership from the BNP, Ministries of Planning, Government, Housing, Commerce and Industry, the National Assembly of Representatives and the Controller General, this group would take the place of the original Advisory Council and Technical Coordinating Committee.

The obvious question concerning the Junta Directiva is if it didn't work the first time why will it work now? There is a possibility it won't work this time either, but the need for it makes it worth another try. Lessons learned from the first attempt argue for the following:

- The organizations involved should be asked to appoint a permanent representative at the Viceministerial level to represent it.
- It should have a modest annual operating budget to pay "dietas" and cover other expenses.
- The Junta should define and interpret GOP policy vis-a-vis municipios but not enter into implementation process, i.e., the Junta should review FODEM loans to assure themselves that they are eligible, but loans are still approved by BNP.
- Regular meeting dates should be set.
- Junta members should be given an opportunity to travel to and observe municipal development efforts in other countries and should be provided with technical assistance as required. In this regard, it is necessary to develop a limited supporting staff.

Recommendation #4.

As discussed in the section above on institutional development of FODEM, the fund has had serious difficulties with its personnel stability and internal structure. Turnover has been high, verbal titles common, salaries unchanged and morale spotty. Training of its professionals has been erratic and not well programmed and management practices personalized. The following recommendations if carried out could help address these difficulties:

- FODEM should clarify with the BNP its Special requirements as a hybrid organization within the Bank.
- Salaries should be increased.
- Only qualified personnel should be recruited.
- 3-4 new vehicles assigned FODEM.
- New or remodeled office space.
- An annual training program for all professional employees should be drawn up and funded.

- Verbal titles should be made official
- Management needs to be willing to delegate more authority of action to its Department heads
- FODEM needs to modify its attitude on contraction and use of external technical assistance. The largest and most competent business and government organizations in the world regularly use external consultants. The relationship between consultant and client is not that of teacher and student. Rather it is collaborative. Consultants may function as a relatively objective sounding board for ideas already emerging within an organization like FODEM. They can be useful by proposing changes desired by an organization, but for which they can't get a sympathetic hearing. They may provide specific skills which an agency like FODEM doesn't need on a daily basis. But they will be successful in none of those roles unless a trusting and mutually supportive relationship is formed with agency personnel. In this light, FODEM still needs consulting assistance in training and technical assistance techniques, municipal planning and municipal revenue reform (discussed in recommendation #1), internal management control systems to help FODEM management develop visible, uncomplicated management control system and assistance in program and subproject evaluation (which is currently not being carried out).
- FODEM staff pattern needs immediate modification to focus more attention on the premier roles to be played by the Divisions of Credit and Fomento vis a vis the other departments.

- The process of new project identification needs to be revised with emphasis on assignment to appropriate FODEM staff of this responsibility. In addition FODEM should establish and maintain a portfolio of future loan projects i.e., shelf items.
- FODEM should key its credit and technical assistance and training programs to the terms of office of the elected representatives and alcaldes, i.e. develop a 6 year program for its target municipalities beginning with a diagnosis of needs, followed by training to prepare to meet them in the first and second years, then an implementation period including provision of credit and direct technical assistance.

## ANNEXES

1. Planned and Actual Subloans 1976, 1977, 1978
2. Loans Requests Denied 1976 - 1978
3. Time for Loan Request Processing by FODEM
4. Draft Projected Lending Activities 1979
5. Procedure for Identifying New Projects 1979
6. Training Schedule in 1979
7. FODEM Organizational Chart
8. FODEM personnel Lists 1976, 1977, 1978

PRESUPUESTO DE COLOCACION

PLAN OPERATIVO

Detalle	Ejecutado	Presupuestado	Económico
	1976	1976	1976
<u>Bocas del Toro:</u>			
Mun. Changuinola		30,000.00	Mercado
<u>Colón:</u>			
Donoso		53,000.00	Procesadora Coco
Portobelo		20,000.00	Proyecto Matadero
<u>Coclé:</u>			
Aguadulce	222,000.00	222,000.00	Planta Carnarina
<u>Chiriquí:</u>			
Alanje	9,000.00	9,000.00	Cultivo Arroz
Barú		100,000.00	Mercado Matadero
Barú	57,000.00	57,000.00	Fábrica Ropa
Bugaba	53,400.00	53,400.00	Apertura Caminos
Boguerón		60,000.00	Ganadería de leche
Boquete		130,200.00	Equipo Rodante
David	85,000.00	85,000.00	Equipo Aseo
Renacimiento		160,000.00	Siembra Café y Adquisi ción de Equipo
<u>Darién:</u>			
Chepigana		54,000.00	Barco Cabotaje
<u>Herrera:</u>			
Parita	41,000.00	27,600.00	Taller Artesanal
<u>Panamá:</u>			
Capira		85,500.00	Procesadora de Frutas
Chame		100,000.00	Matadero
Chorrera	45,000.00	45,000.00	Fábrica Ropa
<u>Los Santos:</u>			
Tonosí	35,000.00	35,000.00	Apertura Caminos
Los Santos	20,000.00	20,000.00	Cultivo de Caña
<u>Veraguas:</u>			
Atalaya		39,750.00	Proyecto Agrícola
Total	567,400.00	1,396,450.00	
% de Ejecución	41%		

PRESUPUESTO DE COLOCACION

PLAN OPERATIVO

Detalle	Ejecutado	Presupuestado	Act. Económica
	1977	1977	1977
<u>Bocas del Toro:</u>			
Almirante		30,000.00	Mercado
Changuinola		30,000.00	Mercado
<u>Chiriquí:</u>			
Alanje		75,000.00	Adq. Equipo
Alanje		100,000.00	Cantera
Barú		50,000.00	Mercado
Barú		30,000.00	Matadero
Barú		30,000.00	Fáb. Bloques
Boquete	75,000.00	60,000.00	Adq. Equipo
Boquerón, Bugaba y Alanje.		60,000.00	Matadero
Boquerón		60,000.00	Poy. Lechero
David		500,000.00	Terminal Transp.
David		30,000.00	Zapatería
Dolega		50,000.00	Matadero
San Félix, Tolé			
San Lorenzo y Remedios		50,000.00	Matadero
San Lorenzo		35,000.00	Adq. Equipo
Renacimiento		80,000.00	Proy. Lechero
Renacimiento	62,000.00	40,000.00	Siembra Frijoles
<u>Darién:</u>			
Chepigana		30,000.00	Mercado
Chepigana, Pinogana		45,000.00	Equipo de Cabotaje
<u>Herrera:</u>			
Parita		20,000.00	Equipo Aseo
Chitré		400,000.00	Terminal Transp.
<u>Panamá:</u>			
Chorrera	22,000.00	80,000.00	Equipo Aseo
Chame		50,000.00	Matadero
<u>Los Santos:</u>			
Guararé		70,000.00	Fáb. Escobas
Los Santos		60,000.00	Fáb. Cepillos
<u>Coclé:</u>			
Natá		18,000.00	Equipo Aseo
<u>Veraguas:</u>			
Santiago		250,000.00	Matadero
Soná		80,000.00	Matadero
Santiago		400,000.00	Terminal Transp.
Cañazas		80,000.00	Adq. Equipo
<u>Colón:</u>			
Portobelo		40,000.00	Matadero
Portobelo		15,000.00	Siembra Plátano
Portobelo		30,000.00	Mercado
San Juan	46,000.00	46,000.00	Taller Artesanal
Total	403,000.00	3,024,000.00	
% de Ejecución	13%		

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PRESUPUESTO DE COLOCACION

PLAN OPERATIVO

Detalle	Ejecutado 1978	Presupuestado 1978	Act. Económica 1978
<u>Bocas del Toro:</u>			
Bocas del Toro		50,000.00	Eléctrico
Gualaca	7,500.00	15,660.00	Matadero
Barú		100,000.00	Mercado
Barú		90,000.00	Matadero
Bugaba		30,000.00	Matadero
Bugaba		100,000.00	Mercado
Bugaba		300,000.00	Proc. Vegetales
Dolega		30,000.00	Matadero
Renacimiento		160,000.00	Beneficio del Café
<u>Darién:</u>			
La Palma		40,000.00	Mejorar Muelle
<u>Herrera:</u>			
Chitré	120,000.00	200,000.00	Mejorar Aseo
Pesé		20,000.00	Terminales
<u>Panamá:</u>			
Chepo		20,000.00	Terminales
<u>Los Santos:</u>			
Los Santos		20,000.00	Terminales
<u>Colón:</u>			
Colón		100,000.00	Frigorifico
<u>Coclé:</u>			
Penonomé		50,000.00	Mercado Público
Natá	30,000.00	15,000.00	Aseo
Penonomé		20,000.00	Terminales
Penonomé		80,000.00	Cultivo de Frutas
<u>Veraguas:</u>			
Santiago	485,000.00	400,000.00	Matadero
Montijo		50,000.00	Planta Procesadora
<u>San Blas:</u>			
Narganá	9,000.00	10,000.00	Motor Marino
Total	651,500.00	1,890,660.00	
% de Ejecución	34%		

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SUMMARY OF TIME INVOLVED IN FODEM LOAN PROCESSING

	<u>Municipality</u>	<u>Time From Receipt of Requests to Notification of Approval to Municipality: (Months)</u>
<u>1976</u>	Aguadulce	12
	Alanje	5
	Barú	6
	Bugaba	13
	David	7
	Parita	7
	Chorrera	6
	Tonosí	7
	Los Santos	2
		Average Time: 7 months
<u>1977</u>	Boquete	9
	Renacimiento	4
	Chorrera	6
	San Juan	3
		Average Time: 5-1/2 months
<u>1978</u>	Gualaca	11
	Chitré	3
	Nata	2
	Santiago	10
	Narganá	2
		Average Time: 5-1/2 months

BORRADOR DEL PRESUPUESTO DE SUBPROYECTOS PARA 1979  
(En Miles de Balboas)

Area, Provincia, Distrito	Finalidad Económica	Valor
<u>Oficina Central - Panama</u>		
Arraiján	Infraestructura Urbana (constr. de edificio público para concentrar oficinas regionales)	40
Colón	Reubicación de matadero	515
Darién/Chepigana	Infra urbana (íbid)	<u>40</u>
		595
<u>Area Occidental - Chiriquí</u>		
Boquete	Infra urbana	75
Barú	Mercado público	122.9
David	Aseo domiciliario	130
David	Remodelación de mercado público	200
Bugaba	Remodelación de matadero	90
Gualaca	Matadero	<u>7.5</u>
		625.4
<u>Area Central - Coclé</u>		
Aguadulce	Aseo domiciliario	100
Penonomé	Aseo domiciliario	75
Penonomé	Centro de acopio de artesanías	<u>35</u>
		210
<u>- Veraguas</u>		
Soná	Remodelación de Matadero	80
Montijo	Mercado público	<u>35</u>
		115
		<u>1,545.4</u>

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Cual es el proceso para detectar nuevos proyectos, año 1979.

Estrategia Gerencial.

Satisfacer de manera rápida, pero sin comprometer los requisitos técnicos y económicos de las operaciones, las demandas de crédito y de asistencia técnica largamente contenidas de los Municipios.

Divulgación.

Conocer los objetivos y procedimientos de los servicios del FODEM por medio de:

Informaciones en la prensa, radio y televisión.

Seminario a los Alcaldes sobre Administración de Proyectos y Préstamos Municipales.

Distribución del folleto informativo del Fondo

Distribución del libro Diagnóstico y Programa de Desarrollo Municipal

Participación en las reuniones de los Consejos Provinciales de Coordinación y Juntas Técnicas Provinciales

Participación en los Seminarios de capacitación política y otras reuniones de funcionarios locales

Información y Evaluación del Programa.

Existencia de un sistema de información y evaluación que suministre al FODEM, así como a otros organismos relacionados o interesados, datos necesarios para planificar, administrar y evaluar los programas y actividades.

El sistema de información se compone de los siguientes elementos.

- 1.- Flujo de datos sobre necesidades de proyectos
  - a) Tendencias sociales y económicas
  - b) Necesidades específicas de proyectos y servicios básicos
  - c) Interés y capacidad de los organismos locales
  - d) Interés y capacidad de los organismos nacionales
- 2.- Flujo de datos sobre las necesidades municipales de asistencia Técnica y Capacitación

26'

3.- Instrumento de recolección de datos para la supervisión y Eva  
luación de proyectos

Fuentes.

Gobierno Central, Municipales, en especial, el Ministerio de Planifica  
ción y Política Económica, quien por medio de sus planificadores emiten  
conceptos sobre los proyectos solicitados o sugeridos.

BANCO NACIONAL DE PANAMA  
FONDO DE DESARROLLO MUNICIPAL  
PROGRAMA DE ACCIONES DE ADIESTRAMIENTO EN EL PAIS  
AÑO 1979

NOMBRE DEL ADIESTRAMIENTO AL BANCO NACIONAL DE PANAMA	CLASE DE ACTIVIDAD	NIVEL DE PARTICIPANTES	LUGAR	FECHA	DURACION ESTIMADA	PROVINCIA O MUNICIPIOS BENEFICIADOS	INSTITUCIONES PARTICIPANTES
1. Relaciones Humanas, Promoción del FODEM y sus Relaciones Inter-institucionales	Seminario	Gerente, Sub-Gerente, Oficiales (Encargado Departamento de Operaciones y de Crédito)	Instituto Nacional de Agricultura (I.N.A.), Divisa	15 - 19 enero	5 días	Coclé, Herrera, Los Santos; Veraguas	Fondo de Desarrollo Municipal, Ministerio de Vivienda, Comercio e Industrias, Gobierno y Justicia, Planificación y Política Económica, Contraloría General de la República, Asamblea Nacional de Representantes de Corregimientos
2. Relaciones Humanas, Promoción del FODEM y sus Relaciones Inter-institucionales	Seminario	Gerente, Sub-Gerente, Oficiales (Encargado Departamento de Operaciones y de Crédito)	Consejo Municipal de La Chorrera	22 - 26 enero	5 días	Panamá	Fondo de Desarrollo Municipal, Ministerio de Vivienda, Comercio e Industrias, Gobierno y Justicia, Planificación y Política Económica, Contraloría General de la República, Asamblea Nacional de Representantes de Corregimientos
3. Relaciones Humanas, Promoción del FODEM y sus Relaciones Inter-Institucionales	Seminario	Gerente, Sub-Gerente, Oficiales (Encargado Departamento de Operaciones y de Crédito)	Consejo Municipal de David	29 enero 2 febrero	5 días	Chiriquí	Fondo de Desarrollo Municipal, Ministerio de Vivienda, Comercio e Industrias, Gobierno y Justicia, Planificación y Política Económica, Contraloría General de la República, Asamblea Nacional de Representantes de Corregimientos
4. Relaciones Humanas, Promoción del FODEM y sus Relaciones Inter-Institucionales	Seminario	Oficiales (Encargado de Sucursal)	Cuartel de la Guardia Nacional	12 - 16 febrero	5 días	Darién	Fondo de Desarrollo Municipal, Ministerio de Vivienda, Comercio e Industrias, Gobierno y Justicia, Planificación y Política Económica, Contraloría General de la República, Asamblea Nacional de Representantes de Corregimientos
5. Relaciones Humanas, Promoción del FODEM y sus Relaciones Inter-Institucionales	Seminario	Gerente, Sub-Gerente, Oficiales (Encargado Departamento de Operaciones y de Crédito)	Consejo Municipal de Colón	19 - 23 febrero	5 días	Colón	Fondo de Desarrollo Municipal, Ministerio de Vivienda, Comercio e Industrias, Gobierno y Justicia, Planificación y Política Económica, Contraloría General de la República, Asamblea Nacional de Representantes de Corregimientos
6. Relaciones Humanas, Promoción del FODEM y sus Relaciones Inter-Institucionales	Seminario	Oficiales (Encargado de Sucursal)	Consejo Municipal de Locas del Toro	5 - 9 marzo	5 días	Eocas del Toro	Fondo de Desarrollo Municipal, Ministerio de Vivienda, Comercio e Industrias, Gobierno y Justicia, Planificación y Política Económica, Contraloría General de la República, Asamblea Nacional de Representantes de Corregimientos

BANCO NACIONAL DE PANAMA  
FONDO DE DESARROLLO MUNICIPAL  
PROGRAMA DE ACCIONES DE ADIESTRAMIENTO EN EL PAIS  
AÑO 1979

NOMBRE DEL ADIESTRAMIENTO AL PERSONAL DEL FODEM	CLASE DE ACTIVIDAD	NIVEL DE PARTICIPANTES	LUGAR	FECHA	DURACION ESTIMADA	PERSONAS BENEFICIARIAS	INSTITUCIONES PARTICIPANTES
1. Instituto de Fomento y Asesoría Municipal	Visita de Observación	Directivo Técnico	Instituto de Fomento y Asesoría Municipal (San José, Costa Rica)	19 - 23 marzo	5 días	Personal Directivo y Técnico del Fondo de Desarrollo Municipal	
2. Evaluación de Proyectos	Curso	Técnico	Fondo de Desarrollo Municipal	9 - 3 abril	5 días	Personal de los Departamentos de Crédito, Fomento y Operaciones	Ministerio de Planificación y Política Económica
3. Análisis e Interpretación de Estados Financieros	Curso	Técnico	Fondo de Desarrollo Municipal	3 - 7 sept.	5 días	Personal Técnico de los Departamentos de Crédito, Fomento y Operaciones	Por determinar
4. Dinámica de Grupos	Seminario	Directivo Operativo	Fondo de Desarrollo Municipal	24 - 28 sept.	5 días	Personal Técnico y Operativo de los Departamentos de Crédito, Fomento y Operaciones	Por determinar

NOTA: El Adiestramiento a los Proyectos se hará o se ejecutará tomando en consideración la programación de sub-préstamos que para el año 1979 haya elaborado el Departamento de Crédito del FODEM. Los mismos se han enmarcado dentro del marco teórico-práctico; es decir, el entronamiento para los funcionarios que laborarán en los proyectos tendrán una duración mínima de 15 días, distribuidos así: una semana de teoría y una semana de trabajo práctico.

BANCO NACIONAL DE CUBA  
PLAN DE INVERSIÓN MUNICIPAL  
**SOLICITUDES DE SUBMUESTROS FORMADOS CON FINALIDAD ECONOMICA**  
**TIPO SOLICITADO: EJECUTOR DEL PROYECTO Y OPERACION DEL PROYECTO**  
**DESDE 1976 A SEPTIEMBRE DE 1978**  
**( En Balboas )**

SOLICITUD	Monto		CANTIDAD	EJECUTOR	OPERACION	OBSERVACIONES
	Solicitado	Asignado				
Jta. Comunal de Las Lomas	10,000		Fábrica de Calzados	Jta. Comunal Las Lomas	Honorable Representante	No califican conforme a las características del FODEM.
Jta. Comunal de Almirante	7,000		Aparejos Submarinos	Jta. Comunal Almirante	" "	" "
Jta. Comunal de Las Uvas	10,000		Fábrica de Bloques	Jta. Comunal Las Uvas	" "	" "
Jta. Comunal de Sajalices	14,000		Mini-Represa	Jta. Comunal Sajalices	" "	" "
Jta. Comunal de Los Anastacios	25,000		Cantina y Gallera	Jta. Comunal Los Anastacios	" "	" "
Jta. Comunal de El Cocol	15,000		Los Escolar	Jta. Comunal de El Cocol	" "	" "
Jta. Comunal Los Angeles	10,000		Piñera de Beanos	Jta. Comunal Los Angeles	" "	" "
Jta. Comunal de Balboa (la Chorrera)	80,000		Complejo Comercial	Jta. Comunal de Balboa	" "	" "
Jta. Comunal de El Tejar	8,000		Supermercado	Jta. Comunal El Tejar	" "	" "
Jta. Comunal de Atalaya	94,000		Fábrica de piel de vaca	Jta. Comunal de Atalaya	" "	" "
Jta. Comunal de Herrera (la Chorrera)	20,000		Cultivo-piñas para exportación	Jta. Comunal de Herrera	" "	" "
Municipio La Pintada	20,000		Comercialización de frutas y verduras	Municipio La Pintada	" "	" "
Municipio de Macaracas	10,000		Proyecto Pecuario	Municipio de Macaracas	" "	" "
Municipio de Oñ	40,000		Edificio Municipal	Municipio de Oñ	F. O. D. E. M.	" "
Municipio de Santa María y Asociación de Jtas. Comunales	320,000		Centro de Producción	Municipios y Jtas. Comunales	Honorable Representante	" "
Municipio de La Vera	125,000		Cantera	Municipio de La Vera	" "	Materia prima no calificada ( TO-CA)
Municipio de Portobelo	40,000		Mateadero	Municipio de Portobelo	" "	Número de matanza no justifica inversión
Municipio de Changuinola	100,000		Aserrío	Municipio de Changuinola	" "	Proyecto no recomendable, lugar inadecuado
Municipio de Arraizán	60,000		Crematorio	Municipio de Arraizán	Alcalde del Distrito	No se ajusta a la realidad
Municipio de Natá	50,000		Supermercado	Municipio de Natá	" "	No califica dentro de las inversiones del FODEM.
Municipio de Donoso	130,000		Oficina de Ganado Vacuno	Municipio de Donoso	" "	Existen programas en otras instituciones.
Municipio de Chagres	30,000		Parqueriza	Municipio de Chagres	Jta. Comunal del Corregimiento de Salud	Existen programas con otras instituciones.
Jta. Comunal de Achote	15,000		Molino de Arroz	Jta. Comunal de Achote	Honorable Representante	No se amerita el Proyecto.
Jta. Comunal El Valle	100,000		Industria	Jta. Comunal El Valle	" "	No califican conforme a las características del FODEM.
Municipio de Caluzas	111,000		Proyecto Ganadero	Municipio de Caluzas	Alcalde del Distrito	Existen programas en otras instituciones.
Jta. Comunal de París	70,000		Fábrica de Crema	Jta. Comunal de París	Mtro. de Comercio e Industrias	No era rentable.
Municipio de Oñ	100,000		Urbanizar Tierras	Municipio de Oñ	Alcalde del Distrito	No forma parte financiera del FODEM.
Municipio de Caluzas	80,000		Equipo Pesado	Municipio de Caluzas	" "	No se concretará el proyecto.
Municipio de Guatrú	200,000		Terminal de Transporte	Municipio de Guatrú	F. O. D. E. M.	Definición política del Gobierno Central
Municipio de Montijo	80,000		Mercado Público	Municipio de Montijo	Alcalde del Distrito	Poco volumen, no justificable
Municipio de Antón	100,000		El Valle- Centro Turístico	Municipio de Antón	Honorable Representante	Inversión fuera de los límites del FODEM
Jta. Comunal de Las Palmas	60,000		Producción Pecuaria	Jta. Comunal Las Palmas	Alcalde del Distrito	Solicitud no presentada.
Municipio de Guararé	17,534		Fábrica de Escobas	Municipio de Guararé	Primer Ciclo Educativo de Guatrú	Existen programas en otras instituciones
Municipio de Guararé	23,000		Fábrica Utiles Escolares	Municipio de Guararé	Honorable Representante	Mtro. de Educación.
Municipio de Boquete	50,000		Carretera de Circunvalación	Municipio Boquete	Municipio de Boquete	No era rentable.
Municipio de Natá	40,000		Fábrica de Bloques	Municipio de Natá	Honorable Representante	No califica como crédito al FODEM.
TOTAL .....	B/	<u>7,127,154</u>				

DEPARTAMENTO DE CREDITO  
 IN/nder  
 Panamá, 9 de Noviembre de 1978

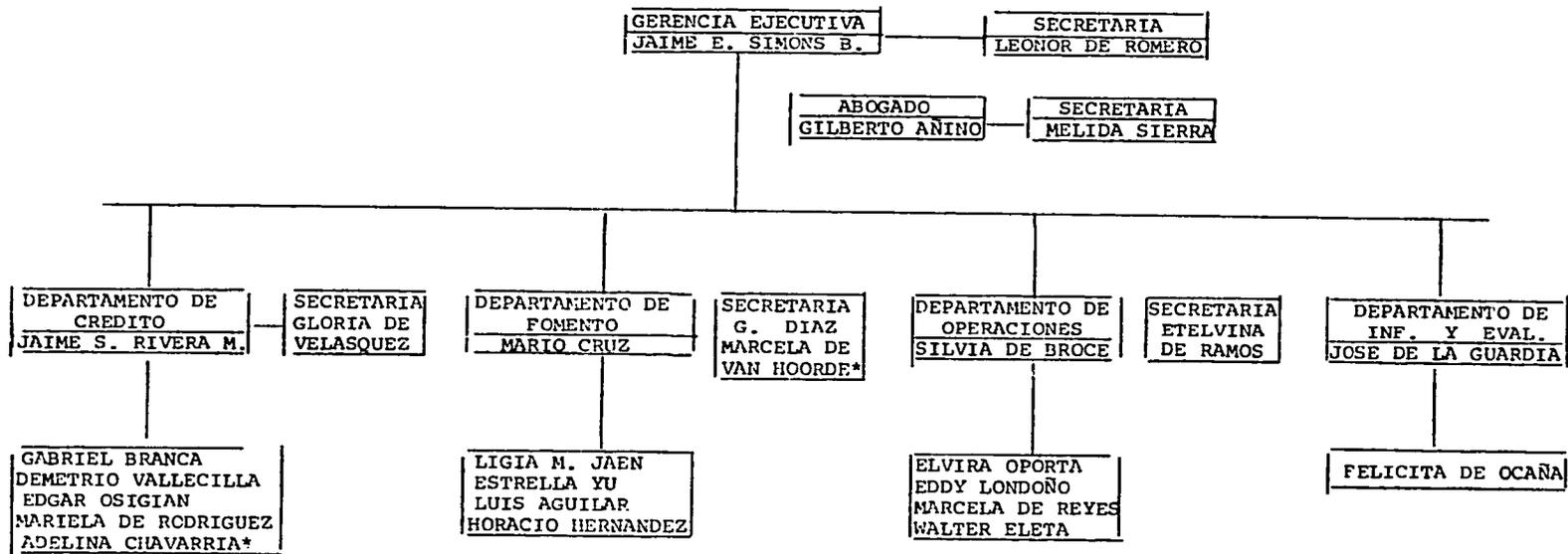
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BANCO NACIONAL DE PANAMA  
FONDO DE DESARROLLO MUNICIPAL  
PROGRAMA DE ACCIONES DE ADIESTRAMIENTO EN EL PAIS  
AÑO 1979

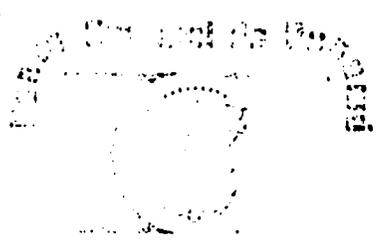
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NOMBRE DEL ADIESTRAMIENTO A LOS MUNICIPIOS	CLASE DE ACTIVIDAD	NIVEL DE PARTICIPANTES	LUGAR	FECHA	DURACION ESTIMADA	PROVINCIA O MUNICIPIOS BENEFICIADOS	INSTITUCIONES PARTICIPANTES
1. Relaciones Humanas, Promoción del FODEM y sus Relaciones inter-institucionales	Seminario	Decisorio Directivo	Instituto Nacional de Agricultura (I.N.A.), Divisa	15 - 19 enero	5 días	Coclé, Herrera Los Santos, Veraguas	Fondo de Desarrollo Municipal, Ministerio de Vivienda, Comercio e Industrias, Gobierno y Justicia, Planificación y Política Económica, Contraloría General de la República, Asamblea Nacional de Representantes de Corregimientos
2. Relaciones Humanas, Promoción del FODEM y sus Relaciones inter-institucionales	Seminario	Decisorio Directivo	Consejo Municipal de La Chorrera	22 - 26 enero	5 días	Panamá	Fondo de Desarrollo Municipal, Ministerio de Vivienda, Comercio e Industrias, Gobierno y Justicia, Planificación y Política Económica, Contraloría General de la República, Asamblea Nacional de Representantes de Corregimientos
3. Relaciones Humanas, Promoción del FODEM y sus Relaciones inter-institucionales	Seminario	Decisorio Directivo	Consejo Municipal de David	29 enero 2 febrero	5 días	Chiriquí	Fondo de Desarrollo Municipal, Ministerio de Vivienda, Comercio e Industrias, Gobierno y Justicia, Planificación y Política Económica, Contraloría General de la República, Asamblea Nacional de Representantes de Corregimientos
4. Relaciones Humanas, Promoción del FODEM y sus Relaciones inter-institucionales	Seminario	Decisorio Directivo	Cuartel de la Guardia Nacional	12 - 16 febrero	5 días	Darién	Fondo de Desarrollo Municipal, Ministerio de Vivienda, Comercio e Industrias, Gobierno y Justicia, Planificación y Política Económica, Contraloría General de la República, Asamblea Nacional de Representantes de Corregimientos
5. Relaciones Humanas, Promoción			Agricultura (I.N.A.), Divisa	23 - 27 julio	5 días	Nacional	Fondo de Desarrollo Municipal, Ministerio
14. Relaciones Humanas	Seminario	Operativo	Instituto Nacional de Agricultura (I.N.A.), Divisa	23 - 24 julio	2 días	Nacional	Por determinar
15. Técnicas de Ortografía, Redacción y Estilo	Curso	Decisorio Directivo Operativo	Instituto Nacional de Agricultura (I.N.A.), Divisa	6 - 17 agosto	15 días	Nacional	Fondo de Desarrollo Municipal
16. Actualización sobre las Funciones de Jueces y Personeros Municipales	Curso	Directivo Operativo	Instituto Nacional de Agricultura (I.N.A.), Divisa	Por Determinar		Coclé, Herrera, Los Santos, Veraguas, Chiriquí, B. del Toro	Ministerio de Educación
17. Actualización sobre las Funciones de Jueces y Personeros Municipales	Curso	Directivo Operativo	Centro de Adiestramiento del M.L.D.A., Capira	Por Determinar		Panamá, Colón y Darién	Por determinar

BANCO NACIONAL DE PANAMA  
FONDO DE DESARROLLO MUNICIPAL  
Organización Actual



\* Marcela de Van Hoordc, secretaria en licencia por gravidez  
\* Adalina Chavarría, analista de crédito en licencia por estudios (IBAM)



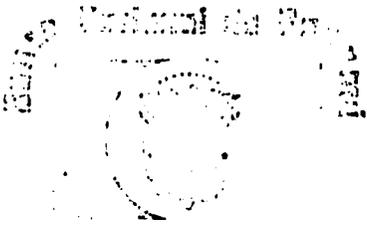
FONDO DE DESARROLLO MUNICIPAL

Apartado 5270, P. n. ma 5, Panama  
Telex - Bancanal de Panama

ESTRUCTURA DEL PERSONAL Y SUS SALARIOS

AÑO - 1976

<u>Posición</u>	<u>Nombre</u>	<u>Salario</u>
<u>Gerencia</u>		
(a) Asesor (1)	Pedro Morcillo	
(b) 1 Secretaria	Yadira de García	
1 Gerente de la División	Jaime E. Simons B.	
1 Secretaria	Leonor de Romero	B/. 425.00
1 Conductor	Angel Buitrago	B/. 175.00
(c) 1 Asistente Administrativo	Xenia Z. Wong H.	B/. 600.00
<u>Departamento de Crédito</u>		
1 Jefe	Jaime Rivera M.	B/. 460.00
1 Secretaria	Estrella Yú	B/. 175.00
<u>Sección de Proyectos y Préstamos</u>		
1 Analista	Gabriel Branca	B/. 600.00
1 Asesora Auxiliar	Adelina Chavarría	B/. 550.00
(b) 1 Asesor Auxiliar	Héctor E. Varela P.	B/. 600.00
(b) 1 Asistente de Analista	Jorge Alvarado	B/. 500.00
<u>Sección de Supervisión de Proyectos/Préstamos</u>		
(b) 1 Arquitecto	Remo Alvarado	
<u>Departamento de Fomento</u>		
(b) 1 Jefe	Ramón G. Pérez	
1 Técnica de Capacitación	Ligia M. Jaén	B/. 500.00
(c) 1 Asesor Auxiliar	José M. Hernández V.	B/. 600.00
1 Secretaria	Marcela de Van Hoorde	B/. 300.00
<u>Departamento de Operaciones</u>		
1 Jefe	Eddy Londoño	B/. 400.00
(b) 1 Contador	César Madrid	
1 Auxiliar de Cobros	Marcela H. de Reyes	B/. 379.00
1 Secretaria	Elvira Oporta	B/. 275.00



FONDO DE DESARROLLO MUNICIPAL

Apartado 5220, Pinar del Rio, Pinar del Rio  
Telex: Municipal de Pinamalayan

Continúa Año 1976

- 2 -

Departamento Jurídico

(b) 1 Jefe	Luis Salazar	
1 Jefe	Gilberto Añino	B/. 700.00
(b) 1 Secretaria	Elsy de Bonilla	

Departamento de Información  
y Evaluación, Proyectos de  
Encuesta Municipal

1 Jefe	José P. De La Guardia	B/. 700.00
1 Técnico	Felícita de Ocaña	B/. 400.00

Regionales

1 Area Occidental	Oswaldo Aizpurúa	B/. 500.00
1 Area Central	Alfredo Sinclair	B/. 550.00

Otros

(b) 1 Aseador	Cornelio Cortés	
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(a) Contrato Vencido  
(b) Traslados  
(c) Renuncias

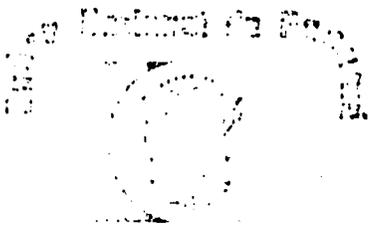
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FONDO DE DESARROLLO MUNICIPAL

Avenida 6230, Panama 5, Panama  
 Telex: Bancodal de Panama

AÑO - 1977

POSICION	NOMBRE	SALARIO
<u>Gerencia</u>		
1 Gerente de la División	Jaime E. Simons B.	
1 Secretaria	Leonor de Romero	B/. 425.00
1 Conductor	Angel Buitrago	B/. 175.00
(b) 1 Asistente Administrativo	Xenia Z. Wong H.	
(a) 1 Secretaria	Yadira de García	
<u>Departamento de Crédito</u>		
1 Jefe	Jaime S. Rivera M.	B/. 600.00
1 Analista	Gabriel Branca	B/. 600.00
(a) 1 Analista	Héctor E. Varela	B/. 600.00
1 Analista	Adelina Chavarría	B/. 550.00
1 Analista	Demetrio Vallecilla	B/. 750.00
(b) 1 Analista	Eyda Sucre	
(a) 1 Asistente de Analista	Jorge Alvarado	B/. 500.00
1 Secretaria	Estrella Yú	B/. 225.00
1 Secretaria	Graciela Díaz	B/. 215.00
<u>Departamento de Fomento</u>		
(b) 1 Jefe	Andrés H. Sánchez	
1 Jefe	Mario Cruz	B/. 800.00
1 Técnica de Capacitación	Ligia M. Jaén	B/. 500.00
(b) 1 Asesor Auxiliar	José M. Hernández V.	
(c) 1 Técnico	Ricardo Herrera	
1 Auditor	Luis Aguilar	B/. 442.00
1 Secretaria	Marcela de Van Hoorde	B/. 300.00
(a) 1 Secretaria	Edith Cisneros	
<u>Departamento de Operaciones</u>		
1 Jefe	Eddy Londoño	B/. 400.00
(a) 1 Jefe	Franklin Sanjur	
(a) 1 Contador	César Madrid	
1 Secretaria	Elvira Oporta	B/. 275.00
1 Secretaria	Etelvina de Ramos	B/. 300.00
1 Auxiliar de Cobros	Marcela H. de Reyes	B/. 379.00



FONDO DE DESARROLLO MUNICIPAL

Apartado 5220, Panama 5, Panama  
Telex: Bancomul de Panama

Continúa año 1977

- 2 -

Departamento Jurídico

1 Jefe	Gilberto Añino	B/. 700.00
(a) 1 Secretaria	Mariela Veliz	

Departamento de Información  
y Evaluación, Proyecto de  
Encuesta Municipal

1 Jefe	José P. De La Guardia	B/. 700.00
1 Técnica	Felicita de Ocaña	B/. 400.00

Regionales

1 Area Occidental	Oswaldo Aizpurúa	B/. 500.00
1 Area Central	Alfredo Sinclair	B/. 550.00

Otros

(a) 1 Aseador	Cornelio Cortés	
1 Mensajero	José Bolívar Osorio	B/. 150.00

(a) Traslados  
(b) Renuncias  
(c) Licencia

PERSONAL DEL PROGRAMA - FONDO DE DESARROLLO MUNICIPAL - (FODEM) - 1978

<u>POSICION</u>	<u>NOMBRE</u>
1.-Gerente Ejecutivo Secretaria	Lic. Jaime E. Simons B. Sra. Leonor de Romero
<u>6.-Departamento de Crédito</u>	
1. Jefe de Crédito	Lic. Jaime S. Rivera
1. Analista de Crédito	Lic. Gabriel Branca
1. Analista de Crédito	Lic. Demetrio Vallecilla
1. Analista de Crédito	Sr. Edgar Osigian
1. Analista de Crédito (licencia IBAAM)	Lic. Adelina Chavarria
1. Secretaria	Sra. Gloria de Velásquez
<u>5.-Departamento de Fomento</u>	
1. Jefe de Fomento	Lic. Mario Cruz
1. Técnica de Capacitación	Lic. Ligia Jaén
1. Técnica de Capacitación	Srta. Estrella Yú
1. Técnico-Fomento/Asistencia Téc.	Sr. Horacio Hernández
1. Secretaria	Sra. Graciela Diaz
1. Secretaria (Lic. de gravidez)	Sra. Marcela de Van Horde
<u>5.-Departamento de Operaciones</u>	
1. Jefe de Operaciones	Lic. Silvia de Broce
1. Contadora	Srta. Elvira Oporta
1. Auxiliar de Contabilidad	Sr. Walter Eleta (Entrenamiento)
1. Asistente Contador	Sr. Eddy Londoño
1. Auxiliar de Cobros	Sra. Marcela de Reyes
1. Secretaria	Sra. Etevína de Ramos
<u>2.-Departamento de Información y Evaluación</u>	
1. Jefe del Departamento	Lic. Pantaleón De la Guardia
1. Técnica	Sra. Felícita de Ocaña
<u>2.-Departamento Legal</u>	
1. Abogado	Lic. Gilberto Añino
1. Secretaria	Srta. Mélida Sierra
<u>2.-Regionales</u>	
1. Representante	Alfredo Sinclair
1. Representante	Oswaldo Aizpurúa