PD-ABD-992
76614

PROJECT OF COOPERATIVE ADMINISTRATION STRENGHTENING

OPG - 515-248

MID - TERM EVALUATION

Prepared for:

AGRICULTURAL COOPERATIVE DEVELOPMENT INTERNATIONAL

UNIBANC R.L.

and the

US AGENCY FOR INTERNATIONAL DEVELOPMENT

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San José, Costa Rica
May, 1991

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ACRONYMS

ACDI	Agricultural Cooperative Development International
ADAPEX	Asociación de Desarrollo Agrícola para la Exportación
ASOFRUPAC	Asociación de Productores de Frutas del Pacífico Central
BANCOOP	Banco Cooperativo Costarricense, R.L.
CATS	Certificados de Abonos Tributarios
CINDE	Coalición Costarricense de Iniciativas para el Desarrollo
CMSP	Proyecto de Fortalecimiento de la Administración Cooperativa - OPG No. 515-0248
COFISA	Banco de COFISA, Sociedad Anónima
FEDECOOP	Federación de Cooperativas de Caficultores R.L.
FTF	ACDI/VOCA Farmer to Farmer Program
IAP	Innovative Approaches Project of ACDI
NTAE	Non-Traditional Agricultural Exports
RDO	Office of Rural Development, USAID
UNIBANC	Unión Cooperativa de Administración Bancaria R.L.
USAID	U.S. Agency for International Development
VOCA	Volunteers in Overseas Cooperative Assistance

EXECUTIVE SUMMARY

In March, 1989 USAID/Costa Rica approved the Project of Cooperative Administration Strengthening No. 515-0248 in the amount of $1,000,000. The purpose of the Project is to strengthen agricultural cooperatives and those producers' associations dedicated to raising their incomes through exports by improving their administrative acumen and financial stability.

In January, 1990, USAID modified the budget eliminating technical assistance in coffee production credit and increasing the items for the purchase of equipment, short-term technical assistance and the training of local technical staff. In February, USAID modified the Trust with FEDECOOP and increased the grant to ACDI by about $200,000 for the purpose of hiring a local financial advisor for a period of 33 months.

The original agreement called for a mid-term evaluation to be performed 18 to 24 months after the start of the project. This evaluation was done in compliance with this provision.

The first 15 months of project implementation were severely hampered by a reduction in the level of technical effort, by the lack of technical assistance in coffee renovation credit, by distractions in solving problems with FEDECOOP and by delays in contracting local staff after January, 1990.

Nevertheless, this initial delay which definitely has had an effect on the results observed in this evaluation, was partially overcome by the dedication and hard work of the staff which stuck with the project before and after the modifications. With the exception of the time spent by the External Advisor in Coffee Credit which terminated in October of 1989, the resources of the project were well used.

Through the work done, the projected outputs for the first 24 months have been surpassed in nearly every respect with the exception of the area of supervision and recuperation of funds disbursed for coffee renovation credit and financial stability of the cooperatives.

In general, ACDI identified and selected clients on the basis of their potential impact in non-traditional exports and the desires of the Boards of Directors to introduce important changes in their business philosophy. The evaluation concludes that the clients which ACDI has been working with and those identified for assistance during the coming months, are of the type specified in the project documentation.

The social and economic impact obtained in COOPEATENAS with the construction of the coffee processing plant and in ASOFRUPAC with the negotiation of a contract for the sale of mangoes through BANACOL, already represent a tangible benefit of the potential of the project.

The international training provided by ACDI clearly has given good results and the effects are apparent. It is still too early to assess the effects of training for the coffee cooperatives, mainly because it was not only oriented to improving skills but also designed to change attitudes and instill a businesslike mentality. The technical materials prepared on the subjects of budgets, financial analysis and the preparation and evaluation of projects are of good quality.

The relations and coordination with UNIBANC, FEDECOOP, COFISA and USAID are good. The relations with FEDECOOP have improved, to the degree that the ACDI technical staff now feels comfortable supporting changes that the highest levels of administration have suggested. This situation opens prospects and represents enormous potential for the future of the ACDI project in Costa Rica.

The coffee cooperative credit has been slow in getting disbursed mainly because of problems in the cooperatives themselves and the businesslike criteria required by the project. This insistence by the project will continue to slow down credit disbursement and delays in the cooperatives. Nevertheless, this is seen as a long-run benefit for the cooperative cooperative sector.

It is likely that, as a consequence of these delays, the funds originally assigned in the trust to Phase II will not be fully utilized; project managers should seek alternatives to place this money. These alternatives may include other areas of investment, other cooperatives not affiliated to FEDECOOP and other banks.

ACDI did not provide technical assistance in follow-up nor recovery of loans made for coffee renovation. All of this work in recovery of loans fell to FEDECOOP, as it should have. Nevertheless, it is clear that the efforts of the Federation were not adequate to control or reduce the problem of recoveries. Loans in the category of doubtful recovery amounted to 146.6 million colones or about $1.2 million, in May of 1991.

The principal recommendations of the evaluation are listed below:

1. ACDI should review the purposes, objectives and goals to be met by March 31, 1992 to ensure that they can be met adequately. All activities of the project should be oriented exclusively to complete them.

2. The project should give priority to those organizations involved with non-traditional exports whose possibilities for impact are greatest and can "finish" a program of assistance by March of 1992—or at least have access to technical assistance from other sources providing continuity to the work of ACDI.

3. ACDI should request soonest to AID, a reprogramming of grant funds to cover the costs of training and short-term technical assistance.

4. ACDI should continue the studies it started to support the recovery of delinquent loans in coffee renovation.

5. FEDECOOP and ACDI should again analyze the real credit demand of the coffee cooperatives to determine the total utilization of funds of the Trust and offer alternatives for placing these funds.

6. ACDI should develop a proposal for extending the grant agreement for presentation to AID during the final quarter of this year. The delays which occurred in the early part of the project, preliminary impacts which are now evident and the possibilities for further strengthening and cementing those achievements with little additional financing, justify an extension of the project by at least 18 to 24 months.

COOPERATIVE ADMINISTRATION STRENGTHENING PROJECT

MID-TERM EVALUATION

I. INTRODUCTION

Since 1983, ACDI has provided technical assistance to three projects in Costa Rica. These were: BANCOOP, the cooperative bank; the diversification and technification of coffee with FEDECOOP; and the African palm project with the COOPECALIFORNIA cooperative. ACDI assistance to BANCOOP terminated in 1986 and the FEDECOOP and COOPECALIFORNIA projects were finished in June of 1989.

In November of 1988, ACDI prepared a proposal to AID to continue working with FEDECOOP during a period of three years with funding in the amount of $1.6 million. AID approved a revised version of the proposal with funding reduced to $1 million on March 31, 1989 (515-0248) and called it the "Cooperative Administration Strengthening Project."

The purpose of the project is to strengthen agricultural cooperatives and commodity producers' associations which export their products in search of higher incomes, in the areas of improved administration and financial stability.[1]

The objectives of the project are to:

1. Assure continued sound operations in the credit operations of coffee renovation;

2. Provide technical assistance to 12 cooperatives to improve their marketing ability in exporting non-traditional products;

3. Provide technical assistance to two associations of non-traditional agricultural exports (NTAE) in the organization and promotion of their industries;

4. Improve the administrative capabilities of at least 45 cooperatives, 33 of which will be coffee cooperatives involved in credit administration;

5. Improve the financial stability of at least 12 cooperatives as measured by cash flow, balance sheet situation and profitability; and

6. Provide technical assistance to 2-3 specialized and recently formed export commodity associations to develop their commercial acumen and relations with their membership.

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[1] Authorization of the Project of Cooperative Administration Strengthening No. 515-0248. Annexes No. 1 and 2.

The project began implementation on April 1, 1989. The only short-term consulting activity envisioned in the project was the internal mid-term evaluation which was projected to be performed between the period of September, 1990 and May, 1991.

On January 23, 1990, AID modified the budget of the Grant (OPG) authorizing the transfer of funds between budget items, changes in the professional staff and the internal organization of the project. None of the other conditions nor the total amount of the budget were changed, including the Annexes No. 1 through No. 4. The function of coffee production credit advisory services was eliminated and the amounts budgeted for equipment, short-term consulting services, training, local professional staff and other local costs were increased. ACDI estimated that these budget modifications, including an additional grant from the COFISA/AID Trust, would be sufficient to complete nearly all of the activities originally proposed.

On February 2, 1990 AID modified the Trust Agreement with COFISA and its subsidiary Implementation Agreements. New paragraphs were inserted in the Agreement. The first of these allowed FEDECOOP to finance up to 650 million colones in fixed asset investments in member cooperatives with roll-overs from production credit recuperations. The second allowed donations to FEDECOOP of 25 million colones to finance the costs of the Financial Unit, the Coffee Processing Unit and agricultural research; 17 million colones were assigned to ACDI for support to the Financial Unit; and two million colones were set aside to cover the costs of evaluations.

From these funds, ACDI contracted in July, 1990 for a period of 33 months, an External Finance Advisor. The time between February 2 and the date of the hiring of the Advisor was used for negotiations with FEDECOOP, AID and COFISA, for obtaining legal status for ACDI in Costa Rica and for the selection of the advisor.

II. METHODOLOGY

Given the time allowed and the breadth of the scope of work, the methodology used included participation and collaboration with ACDI staff in Costa Rica in which the evaluator assumed responsibility for the work, and the staff provided information and discussed and analyzed the content of the report, including its conclusions and recommendations.

Within this context, the scope of the evaluation was agreed upon and a basic calendar was set for the work. Later, all of the pertinent documents of the project were read, trips to collaborating associations and cooperatives were made and persons and institutions participating in the project were visited in San José.

An important part of this phase was the identification, formulation and understanding of the outputs expected of the project (both during the life of the project as well as to the date of the evaluation) since these were scattered in the documentation, and were sometimes contradictory or incomplete. Some of the important impacts of the project to date were also identified and documented.

Partial drafts were supplied to the ACDI Costa Rica office for review and comments. These were included in the final draft presented to ACDI for comments which are included in this report.

Undoubtedly, without the cooperation and support of ACDI/Costa Rica, it would have been impossible to produce this report with the depth and within the time called for. Notwithstanding, the content of the report represents only the opinions, conclusions and recommendations of the evaluator and in no way compromise ACDI, AID nor the other participating institutions.

The objectives of this mid-term evaluation are:

1. Evaluate the achievements of the project in the light of the strategy and the outputs specified in the proposal;

2. Identify the principal interventions of the staff of the project, evaluating their effectiveness and impacts;

3. Evaluate the administration of the human and financial resources of the project, and;

4. Propose conclusions and recommendations relative to the strategy to be followed by ACDI during the last year of the life of the project.

III. RESULTS OF THE PROJECT AT THE LEVEL OF OUTPUTS

A. Outputs Projected for the Life of the Project

The identification of the expected outputs at the end of the project in March of 1992 was done by consulting the Project Authorization, the original proposal including the log frame and the Implementation Plan presented to AID as a condition precedent to the first disbursement of the grant. The evaluator had difficulty identifying and establishing these output indicators since the basic documents of the project are inconsistent.

For example, there is no clear definition of the objectives in the project proposal, and the terminology used in the authorizing document does not coincide. In another case, some outputs cited in the authorizing documentation are not uniformly put forth. Likewise, the log frame in the original proposal is confusing and poorly written. The evaluation used common sense to unify the different sources and a list was prepared for discussion, analysis and agreement with the technical staff of ACDI in Costa Rica. The evaluation understands that the following list is an attempt to reconcile this situation, and correlate and unify the outputs expected during the life of the project, that is, during a period of 36 months.

1. Assistance to 12 cooperatives in improving their marketing techniques (planning and implementation) of non-traditional products;

2. Assistance to two associations of NTAE in their organization and representation function (producers, marketers and related services);

3. Assistance to 2-3 specialized and newly organized NTAE associations to develop good business practices and good member relations;

4. Strengthen the administrative capacity of at least 45 cooperatives, of which 33 will be coffee cooperatives, supporting the supervision and recuperation of renovation credits;

5. Improve the financial stability of at least 12 cooperatives, using the indicators of cash flow and balance sheets;

6. Technical assistance in administration through action documents at a rate of 4-6 per year;

7. Lesser assistance to 12-20 cooperatives per year;

8. Analysis of research on 50-60 export cooperatives;

9. Selection of 4-6 principal clients for major work each year;

10. Provide administrative training to 2-6 cooperatives per year;

11. Prepare 6-10 consultant reports on administration each year;

12. Identification of new products and markets for exports;

13. Coordination and collaboration with UNIBANC and other organizations in cooperative development.

B. Unforeseen Developments and Events

The project has faced several developments which limited its ability to produce results. All of these events are sufficiently documented in the files of ACDI in Costa Rica. In general, it may be concluded that the overall results of these events were positive even though they delayed implementation.

1. The most important in terms of negative consequences was the chilling of relations with FEDECOOP which eventually resulted in the departure of the specialist in coffee credit, in October of 1989. Between April and October of 1989 (7 months) much time was spent in the project trying to retain the specialist and afterwards repairing the damages in the relations with the Federation. Possibly more important was the fact that the specialist did not provide any coffee credit assistance to the Federation nor to its affiliated cooperatives during this time.

2. The second event was the negotiation of the first modifications to the grant agreement. Even though this consumed time of the project staff, the results were positive in that the level of effort was increased from 117 person-months to 163.5. This was achieved through a combination of savings, reprogramming of some items of the budget and an additional grant from the Trust in local currency permitting the hiring of an external financial analyst for coffee which was not originally envisioned.

3. The third group of important developments refers to the mending of relationships with FEDECOOP through ACDI's hiring of a local technician who had the confidence of the Federation and who took on the responsibilities of liaison between the two institutions, the renegotiating of a mutual agreement, the securing of additional funds from the Trust and the hiring of the external financial analyst to be an advisor for Phase II of the USAID/FEDECOOP program. This entire process culminated successfully on July 10, 1990 when the advisor began to work, 15 months after the start of the project.

4. The fourth unforeseen event was the request by AID to ACDI to prepare a study on rural financial markets. This occupied about three person-months of time of the technical staff of the project. Although this study was important for AID, and could result in an expansion of the participation of ACDI in the development of Costa Rica, it did divert human resources of the project in a critical period of development.

5. The fifth event which delayed implementation of the project, especially Phase II of the USAID/FEDECOOP program, was the Central Bank's decision to freeze new credit for the financial sector. Between August and December of 1990, it was impossible to disburse 73.8 million colones in new credits under the program.

6. The sixth negative event involved the resignation of the director of administration of the project and the trips of the Chief of Party to prepare a proposal in Sri Lanka and later to the U.S. for home leave. During a period of about 3 months, the Chief of Party had to

dedicate more time than anticipated in solving routine administrative problems and was away from the country almost 4 months attending to other things.

C. Projected Outputs of the Project as of March 31, 1991 and Results Obtained.

The evaluation of outputs was done taking into account that the project has been operating 24 months (April 1989 to March, 1991) of the total 36 months projected for the life of the project. Therefore, the goals of outputs represent two-thirds of the total projected for the entire project. (Annex No. 4)

Goal No. 1.

Assistance to 8 cooperatives in improving their marketing techniques (planning and implementation) of non-traditional products;

Surpassing the goal, 10 cooperatives were assisted in the preparation of feasibility studies. Seven of these are coffee cooperatives producing macadamia nuts. The studies recommended that a plant be built in 1993, to begin operation in 1994, at which time there well be sufficient volume of production to justify it.

COOPEAMPARO was assisted in market research for cassava.

COAGROS was helped by preparing a feasibility study on quick-freezing and post harvest handling of vegetables. ACDI/Washington is searching for a cooperative interested in marketing the vegetables in the U.S.

COOPECHAYOTE was assisted by preparing a feasibility study for cold room facilities for its product. The Cooperative obtained financing from a private bank for this project and the plant is under construction at this time.

In addition to the cooperatives, two associations were provided advisory services.

ADAPEX received advisory assistance in post harvest treatment of perishable vegetables and some of the results are explained in the following section of this report.

ASOFRUPAC received advisory services in the preparation of a feasibility study for the installation of a treatment plant to meet quarantine requirements for mangoes.

Goal No. 2.

Assistance to one NTAE in the organization and representation of its industry (producers, marketers and related services).

ACDI surpassed this goal providing assistance to three NTAE organizations in the organization of their work.

ADAPEX received training in organization, finances and marketing.

ASOFRUPAC received in-service training on the organization of its business.

Neither of these two received assistance in how to better represent their constituencies.

The Asparagus Association received assistance at the request of CINDE.

Goal No. 3.

Assistance to 1-2 specialized, and newly organized, NTAE associations to develop good business practices and good relations with their membership;

Surpassing these projections, advisory services were provided to three NTAE associations: ADAPEX, ASOFRUPAC and the Asparagus Association.

Goal No. 4.

Strengthen the administrative capacity of at least 30 cooperatives, of which 22 will be coffee cooperatives which will receive support in the supervision and recovery of renovation credit;

The project has not yet provided assistance to any coffee cooperatives in the supervision and recovery of renovation credit and therefore has not achieved this part of the goal.

In the same vein, neither has the project attained the goal with the NTAE cooperatives: One cooperative and two associations exporting non-traditional agricultural products were strengthened in their administrative capability by the project. (COOPECHAYOTE, ADAPEX and ASOFRUPAC)

Goal No. 5.

Improvement of the financial stability of at least 8 cooperatives, using as indicators cash flows and balance sheets;

It is not possible to determine any financial improvements in the cash flows and balance sheets of the cooperatives. The principle causes for not achieving this goal were: delays in the project during the first 15 months of implementation; delays in disbursement of the credits for coffee cooperatives; lags in credit for other activities and; the lack of financial information as a result of not having completed the fiscal year.

Goal No. 6.

Administrative technical assistance through action documents to 8-12 institutions;[2]

The project prepared an administrative diagnostic form which was used for assessing 16 potential clients, cooperatives and export associations of non-traditional products. (Detail in Annex No. 4)

ACDI also prepared 4 feasibility studies: COAGROS, ASOFRUPAC, COOPE-CHAYOTE, and FEDECOOP.

Another four market studies were performed for COOPEAMPARO, ADAPEX, COOAGROS and COOPECHAYOTE.

A consultant report on administration in computers was prepared for FEDECOOP in coordination with the project of Innovative Approaches of ACDI.

ACDI either prepared or contributed significantly in the preparation of feasibility studies for 13 coffee cooperatives.

In total, ACDI prepared 51 action documents during the period covered by the evaluation, easily surpassing the goal.

Goal No. 7.

Lesser assistance to 8-14 cooperatives;

Lesser assistance in marketing and administration was provided to 6 cooperatives dealing with non-traditional products which subsequently did not not continue with the project for different reasons. These were: COOPEINDIA, COOPEIPCA, COOPEAMPARO, COOPEPLANT and APACONA.

Administrative assistance was also provided to ADAPEX and three coffee cooperatives. (Annex No. 4).

Goal No 8.

Analysis of research on 35 export cooperatives;

Between cooperatives and associations, ACDI did 38 research studies of possible clients. About half of these were studied using the diagnostic questionnaire; in the other cases where sufficient information was already available, this was not necessary.

2 Action Memorandums may take the form of diagnostics, feasibility studies, reports of consultants on administration, marketing reports, strategic business plans and action plans for apex associations.

Of the 38 organizations which were researched, 19 are or were assisted by ACDI, 7 were identified for future advisory assistance and 12 did not qualify for various reasons. (Annexes No. 4 and 7)

Goal No. 9.

Selection of 8-12 principal clients for major work;

In the area of non-traditional export products, 13 clients were selected for major work and 6 for lesser jobs, making a total of 19 clients served. (Annex No. 7)

In the coffee area, the project worked with 13 client institutions in the preparation and review of their feasibility studies.

In this area the goals were surpassed.

Goal No. 10.

Provide administrative training to 1-4 cooperatives;

ACDI provided administrative training to 20 cooperatives and associations through courses and seminars with a total of 203 participants.

Goal No. 11.

Prepare 4-6 consulting reports on administration;

Four consultant reports in the administrative area were done: COOPEPLANT, ADAPEX, ASOFRUPAC, and COOPECHAYOTE. An additional report on computer applications was prepared for FEDECOOP.

In the coffee sector, 12 analytical reports on feasibility studies were prepared together with recommendations on finances and administration.

This work surpassed the goal of the project.

Goal No. 12.

Identify new products and markets for exports.

ADAPEX, COOPECHAYOTE, ASOFRUPAC, COOPECERROAZUL, COOPELANGOSTA and the Asparagus Association were helped in identifying new markets. Products identified for potential production and sale in local and export markets for cooperatives and associations included: fresh and frozen snow peas, asparagus, fresh herbs and spices, vernonia and frozen broccoli.

Goal No. 13.

Coordination and collaboration with UNIBANC and with other cooperative development organizations.

The project cooperated with UNIBANC in the identification and selection of clients and in the selection of some suggested by them. VOCA responded by sending some volunteers requested by ACDI and the cooperatives. An operating agreement was made with CINDE for attending to some clients and contracts were signed for providing services mutually between FEDECOOP and UNIBANC.

Through the good work done, the majority of the projected goals for the first 24 months of the project have been met or surpassed. The exceptions are Goals No. 4 and 5. These goals refer to the supervision and recuperation of credit funds for coffee renovation and to the measurement of financial strengthening in the coffee cooperatives.

IV. IMPACT OF THE PROJECT

A. Identification of Clients

The project proposal prepared by ACDI specifies in detail the procedures to be followed in the selection of clients. This selection procedure was applied to the cooperatives and producers' associations of non-traditional agricultural exports; the coffee cooperatives were already considered a part of the project.

Generally, the project followed, with few variations, the guidelines established in the proposal. For example, the diagnostic form and evaluation criteria for qualifying cooperatives, as stated in Appendix V of the proposal, were not always used. In several cases, only interviews of potential clients were undertaken to obtain the necessary information. Nevertheless, the use of the diagnostic tool and interviews of 38 potential clients was adequate in the general context of Costa Rica.

ACDI applied selection criteria based on potential impact in a cooperative or association involved in non-traditional exports, at the request of the boards of directors and management to introduce important changes toward a businesslike mentality as opposed to a social orientation. With the exception of ADAPEX, this evaluation considers that the clients selected fulfill the criteria set out in the proposal. This association was selected on the basis of the criteria mentioned above, in addition to the fact that it represents a very poor area with potential for non-traditional exports which would have a significant social impact as well as the possibility for replication.

It is clear to the evaluation that the assistance provided to the cooperatives and associations has been consistent with their needs and individual requirements. The cooperatives and associations visited commented on their satisfaction with the work ACDI is doing in Costa Rica.

B. Processing and Marketing of Non-Traditional Products

It is too early to identify, verify and quantify the impact on client institutions of ACDI as a result of its interventions. Yet, there are some in which the impact is already evident.

1. For example, COOPECHAYOTE is now handling 30% of the total production of *chayotes* for export and Costa Rica has 75% of the North American market. This means that the Cooperative has a 20% market share of all exports to the U.S. The refrigeration plant will allow the Cooperative to double its processing volume and market presence in the U.S. This is not only due to the plant but also to the impact of developing a new market in the U.S. and to the use of improved seeds resulting in better quality. Also, assuming that refrigerated *chayotes* will fetch 15 cents more per box, producers will improve their incomes by $12,000 in 91-92.[3]

[3] Source: ACDI feasibility study on the installation of a refrigerated warehouse in COOPECHAYOTE; March, 1991

Other outcomes resulting from the project are: a reduction of about 50% in processing costs; an increase of about 25% in the volume processed daily; improved quality as a result of less handling during processing; an enhanced image and more confidence in the plant and the possibility of developing improved, disease resistant, varieties of *chayotes*.

The financing of 3.0 million colones for the refrigeration room was provided recently by BANCOOP with funds from PROCOPA, a program of the European Economic Community.

2. The ASOFRUPAC project documentation states that in 1990 in Costa Rica, about 4,000 hectares were planted with mangoes. Sixty-five percent of this area—that is 2,600 hectares— is planted to exportable varieties and by 1992, the Association will have 1,000 hectares planted. By that date, 45% of these plantings, or 450 hectares, will be in full production.

It is still too early for the project of quarantine treatment by ASOFRUPAC to have any real impact, although the expectations of the manager are high. Nevertheless, the Association has received indirect benefits to the project as a consequence of ACDI interventions.

When the project was prepared, ASOFRUPAC marketed the production of its members through Del Monte/PINDECO under a contract which expires in December, 1993. As a result of the information provided in the feasibility study and the advice of ACDI, ASOFRUPAC was able to cancel the contract and negotiate another yearly agreement with BANACOL under much more favorable terms. Some of the contract improvements include: 20 cents (dollar) more per box than the PINDECO price; access to export incentives which amount to 15% of the FOB Limón value; a reduction in the price of boxes from 56 cents (dollar) to 43 cents each; a line of credit of 3.5 million colones annually for the purchase of inputs and another $12,000 for the purchase of equipment at international interest rates.

The heat treatment process is still not financed for construction although apparently UNIBANC and the Inter-American Development Bank would be interested.

3. The production of mini-vegetables in ADAPEX represents approximately 90% of the national volume. These are exported by air and it is expected that, in 1991, the total value will exceed $200,000. Despite having only 40 members, it is helping to reactivate the area's economy.

The advisor provided by ACDI has helped the association in abstaining from from the use of herbicides and fungicides banned by the USDA. With his help, members no longer plant corn and vegetables in the same plots. (Herbicides banned on mini-vegetables are used in corn.) The plant density of lettuce has improved and doses of fungicides have been reduced as well. Snow peas have been planted for domestic consumption. At present, 3,500 mts^2 of snow peas are harvested every 22 days at a value of approximately 240,000 colones.

C. Improved Management

ADAPEX is the association of non-traditional exporters which has received more management assistance, not only through courses, but also directly through meetings with the

Board of Directors and management. For example, as a result of contacts with ACDI it has started to raise interest rates on a fund of 1.5 million colones donated by the IAF for production credit. The president of the association declared that in order to protect the fund from inflation, they would continue to gradually raise interest rates to bank levels.

Members of the Board of Directors are aware of their responsibilities, hold regular weekly meetings on Tuesdays and there is excellent communication among directors, management and the membership. The president uses terms such as strategic planning, up to date accounting, inflation, etc., a direct result of ACDI's technical assistance.

Because of management improvement, ADAPEX has obtained, at a yearly interest rate of 24%, 5.0 million colones in credits from BANCOOP which it can lend to producers at 27%. Two million colones have already been disbursed to finance 30 producers on 45 hectares of mini-vegetables.

With regard to coffee producers' cooperatives, management improvement will take the form of feasibility studies to seek financing from commercial banks. It is still too early to measure impact since as of April, 1991, only four cooperatives had received disbursements from the banking system. Nonetheless, if the recommendations contained in the studies to strengthen these cooperatives are followed closely, the system will greatly benefit both financially and administratively.

D. Technical Assistance and Training

Shortly after the January, 1990 amendment, ACDI received funds to provide training. An observation trip to California State had taken place previously, in September of 1989.

As of March of 1991, ACDI had sponsored four observation trips to Florida State, Mexico, California and Indiana. Nineteen participants, accompanied by ACDI technical staff, visited producers' associations, farms and buyers. (Annex No. 8).

Through these trips, ASOFRUPAC obtained technical production and marketing information to draft a feasibility study; COOPECHAYOTE found a new market for its products. Board members of ADAPEX realized the production and export potential of mini-vegetables and found suppliers of improved seeds. The President of ADAPEX returned to the U.S. on his own to pursue the contacts he had made and to open other possibilities for international trade.

In Costa Rica, ACDI organized: two Cooperative Financial Strengthening Seminars (coffee) and a Meeting of Cooperative Exchange; a series of 18 lectures about organization, finance and marketing for ADAPEX, and 9 technical lectures on pesticides, fungicides and herbicides, also for ADAPEX. A total of 200 participants attended these activities. (Annex No. 8)

ACDI prepared two very good papers to support its management training work which were published in May, 1991: Summarized Guide to Investment Projects Evaluation and Financial Analysis; and it also helped FEDECOOP in revising the Model Budget for a Coffee Producers' Cooperative.

In addition to the technical matters relating to management and agricultural production, these activities are aimed at changing the mentality of the participants. This is a far-reaching and long-range task. The aim is that associations and cooperatives view their organizations as real commercial ventures but with a view to social sharing. The impact of these activities can be measured in the long run.

E. Coordination with Other Institutions in Costa Rica

ACDI has achieved a good relationship with all the institutions it has worked with in the past two years. With two of them, FEDECOOP and UNIBANC, it has renegotiated agreements for providing mutual technical services and with CINDE it has achieved a *modus operandi* which benefits both institutions.

ACDI is well thought of in the Agricultural Office of AID. The same holds true with COFISA, BANCOOP and the Banco Federado.

But in the case of its counterpart, UNIBANC, although relations with ACDI are good, the present arrangement is one of convenience, with no mutual commitments. There are no agreed common objectives, nor an action plan to achieve them. Each institution is working "on its own", with the exception of operating contacts for specific coordination.[4] Obviously, the proposal presented to AID by ACDI to implement this program, does not contemplate any formal cooperation between the two institutions, except the title of "Official Counterpart."

It would be advisable that 10 months prior to termination of the present grant, some thought be given as to the future of human resources and equipment belonging to ACDI, as well as to the programs with the cooperatives and exporters of unfinished non-traditional exports.

F. Coffee Credit

1. Coffee Production Credit

The main emphasis of the present Phase II of the FEDECOOP/AID Program was pinpointing the cooperatives in need of financing in order to modify and expand benefits, the purchase of work vehicles, working capital and debt refinancing. ACDI did not provide technical assistance in the follow-up and recovery of renovation credits. All of the work of credit recovery fell to FEDECOOP, as it properly should have.

By June 30, 1989, credit recoveries amounted to 66.22% of the total amount outstanding and due. In other words, there was a delinquency rate of 32.78% amounting to 24.5 million colones. Of the 13 cooperatives in arrears, COOPEARAGON, COOPESANTATERESA, COOPECENIZOSA and COOPELECO accounted for 72.55% of the total delinquent amount.[5]

[4] The technical support and ideas provided by FTF on the Debt Security Fund and the establishment of an Import-Export Bank in the US are the result of this type of cooperation.
[5] Astacio, Cristóbal F., ACDI, "Final Report." Credit Advisory Services, Diversification and Technification of Coffee Project, USAID/FEDECOOP, Pages #26-27, Chart 2-D.

By May 15, 1991 there were only seven cooperatives in delinquency although the amount had grown to 43.3 million colones. The five cooperatives mentioned above accounted for 29.2 million or 67.4% of the total overdue. But even more importantly, of the total of 203.7 million colones originally loaned to the 7 cooperatives, only 61.0 million has been recovered. The remainder of the loans (overdue or not) amounting to 142.6 million, is of doubtful recovery. (Annex No. 10)

FEDECOOP has paid the Trust to cover the loans of these delinquent cooperatives but the risk of loss is high. As as a result of the evaluation, ACDI has begun a process of an in-depth study to determine the possibilities of recovery of these loans and to recommend courses of action to the cooperatives, FEDECOOP and to AID.

2. Credit to Coffee Cooperatives

Phase II of the USAID/FEDECOOP Program had a very slow start due to external circumstances which affected project implementation during the initial 15 months.[6] Nevertheless, to these indisputable events, others must be added which bear a relation to the cooperatives themselves. The disbursements were also made slowly and the participating institutions are engaged in discussions to uncover the reason for these delays. To clarify the problem, it would be helpful if a chronology of implementation, which already has been agreed upon, were prepared for each and every approved loan, to cover the events beginning with the preparation of the loan request and ending with the disbursements. In this way, the delays and their causes could be identified.

In the opinion of FEDECOOP, the change in the banking system was very radical and the cooperatives were not prepared to face it.[7] In some cases, it was necessary to renew up to 15 property records in order to formalize a 30 million colon loan. In others, the credit applications submitted did not comply with the most minimal requirements of loan application preparation and evaluation of the proposed project. Still in others, the cooperatives did not put into practice nor comply promptly with the measures of financial strengthening (sale of unproductive assets, capitalization programs and loan recovery, etc.) in order for loans to be approved, or they did not accept travel to their cooperatives by Bank evaluators, arguing that it was cheaper for them to travel to San José in their own vehicles.

It is clear that the intention of the designers of the project to accustom the cooperatives to the requirements of commercial bank practices in order to separate them slowly from the tutelage of FEDECOOP, has caused and will continue to cause, delays and lowered volume of loans due to the cooperatives themselves. Nevertheless, in the long run, this will be beneficial for the coffee cooperative system.

From interviews held with responsible staff of the three participating banks and two cooperatives (COOPEALEJUELA and COOPEATENAS), the interest rate does not appear to be a major obstacle. Those few which have access to resources generated internally through

[6]This situation is amply described in Section VI of the Project Manager's "Human Resources" section of this report.

[7] When FEDECOOP speaks of changes, they are referring not only to those of an administrative and accounting nature but also those related to attitudes and mentality.

savings programs, (even though short-term) prefer them. The others have accepted required interest rates. COOPEATENAS accepted another loan from BANCOOP which could have been disbursed during the hiatus declared by the Central Bank, at an interest rate similar to that established for the Trust.

Although the funds which COOPEATENAS used were from another source, the results of the loan could serve as an example for other investments which are being made now. As a result of building the coffee processing facility, the cooperative:

(1) Was able to process in its own facility 56,308 *fanegas* of coffee during the 90-91 harvest season. This was almost 10,000 more than last season when it had to use alternative facilities in order to serve its members.

(2) Several years stopped ago accepting new members for lack of processing capacity. This year, the cooperative has already accepted 85 new members, bringing the total to 1,185 active members.

(3) Has been able to lower processing costs. Last year charges were 8.55 colones per *fanega* while this year they were 8.5 colones, even taking into consideration rising costs due to inflation.

(4) Estimates that after the sale of its coffee, it will be able to pay members 7,500 colones per *fanega* against 6,500 being paid in the area and still capitalize through retentions 5% of total sales.

ACDI has worked with 22 of the 33 coffee cooperatives and with FEDECOOP. Only 6 cooperatives were not visited; three of these are in the process of closing. ACDI prepared, or contributed significantly in the preparation of, action documentation for 13 cooperatives (Feasibility Studies in support of loan requests).

Twenty-four of the 33 cooperatives which were interested in obtaining credit from the Trust through the participating banks, made applications for 686.3 million colones. As of April 30, 1991, only eight had been recommended to the banks for loans totalling 94.8 million colones. By the same date, 34.0 million colones had been disbursed and it is hoped that an additional 27.2 million will be disbursed in May.[8] Of the 24 cooperatives originally contacted, four responded that they were not interested although they had originally stated that they needed 39.1 million. (Annex No. 9) Only COOPEATENAS declined to use a loan approved in the amount of 30.0 million colones as mentioned above.

There is concern in the banks and in the cooperatives, as well as in ACDI, that the total of funds assigned under Phase II will not be utilized by April, 1993. Loans for a total of 470.0 million colones, of the 650.0 million set aside to finance Phase II of the USAID/ FEDECOOP Project, still have not been placed due to the fact that feasibility studies have been returned for corrections (353.3 million) or simply have not been completed (117 million). Resources still available from the Trust as of April, 1991 totaled 239.6 million colones.

[8] The two disbursements would total 61.2 million colones as of May, 1991.

If this is an accurate picture of the situation, FEDECOOP and AID, supported by ACDI, should initiate the studies to identify new bankable activities under the project, including coffee renovation credit and other export products as well as investigate the possibility that other banks and other cooperatives not affiliated to FEDECOOP, participate in the Trust.

V. PROJECT MANAGEMENT

A. Human Resources

The original grant projected a level of effort of 117 person months during the 36 calendar months of the life of the project. The Chief of Party would spend 75% of his time with the project and the Specialist in Cooperative Administration, half of his time. (Annex No. 5, Table No. 1)

At the beginning of the project, the Advisor in Coffee Credit had difficulties getting along with the institution which he was supposedly advising: FEDECOOP.[9] This situation was worsened by the fact that the advisor did not have the skills nor background to do his job. Although both of these situations were known by the participants in the project (including USAID and ACDI), the project tried to keep the Advisor despite the problems with FEDECOOP. The Advisor was removed from Costa Rica in October of 1989. As a result, this time was almost totally lost to the objectives of the project.

As a result of these circumstances, ACDI renegotiated the budget of the original grant in January of 1990, in order to increase the level of effort from 117 to 130.5 person months. ACDI also received an increase in funding from local currency sources for providing technical assistance in finance to coffee cooperatives and FEDECOOP for a period of 33 person months. As a result of this, the total level of effort rose to 163.5 person months. (Annex No. 5, Table No. 2)

The level of effort projected for the period covered in the evaluation (24 months, to March, 1991) was 105.5 person months from the date of the signing of the Grant Agreement, and in accordance with the amendment of January, 1990. However, the project provided 99.5 person months. (Annex 5, Tables No. 3 and 4)

Studying the tables mentioned above, it is easy to see the enormous amount of time that the project put into the coffee credit or FEDECOOP program. Of a projected total of 9.1 person months for the Chief of Party and the Director of Technical Assistance during a period of 24 months, a total of 14.2 months of their time went to this activity, for an increase of about 56%. Notwithstanding this significant increase, the time dedicated was not spent in technical assistance in coffee credit but rather mostly to work out conflicts generated between ACDI, FEDECOOP and AID. The project staff as well as the evaluator consider that it was necessary to invest time in this way to assure that FEDECOOP and its affiliates would stay with the project.

There were other lesser events which also distracted time from the work of the project: The first was the case of the External Financial Analyst who was not hired until July of 1990, representing a delay of about 4 months. The second was the resignation of the Director of Administration of the project; it took almost 3 months to find her replacement.

The lowering of the level of effort is noted to be particularly important in that it occurred during the first 15 months of the project. (Annex No. 6) Added to this is the fact that

[9] There is ample documentation in the project which analyzed the causes of these bad relations.

the External Financial Specialist did not really provide assistance to FEDECOOP during his time in Costa Rica when he was assigned to the project (April to October of 1989). Not until July 10 of 1990, did the project have all of the planned staff on board and in their jobs.

The combined effects of the four factors of the global reduction in the level of effort, the absence of technical assistance in coffee credit during the first 7 months, the increased use of time to solve problems with FEDECOOP and the delays incurred in hiring staff, caused a significant delay in the results of the project planned by March of 1991. This delay would have been much greater had there not been an amendment to the Grant Agreement, approval for hiring the External Financial Analyst for coffee and the capacity and dedication to their work on the part of all of the staff hired later.

The External Financial Analyst assigned to FEDECOOP will work in his technical capacity until March 31 of 1993 at which time he will have been with the project for 33 months. This is necessary if the project is to comply with the level of effort planned during the first amendment to the Grant Agreement and more fundamentally, to achieve the goals established for the coffee cooperatives.

The human resources provided by the project were complemented with those who came from VOCA under the Farmer to Farmer Program; and from the Innovative Approaches Project and the Debt for Development Project of ACDI. Farmer to Farmer provided 11 person weeks of technical assistance, Innovative Approaches provided 3 weeks and Debt for Development, 4 weeks for a total of 4 person months. The inputs provided by these three projects (which had not been quantified in the Grant Agreement) were of good quality and produced good results.

The project is being adequately managed at this time by the Chief of Party and the Head of Technical Assistance. Operationally, they have divided the work in such a way that the Chief of Party dedicates more time to relations with AID, UNIBANC, ACDI and other institutions, while the Head of Technical Assistance "runs the shop" and attends to relations with FEDECOOP.

Notwithstanding the above, the time sharing assignments of the technical staff of the project (75/25 for the Chief of Party and Head of Technical Assistance) has not been the most productive. It would be good if the situation were changed, without losing flexibility, after March of 1992.

B. Financial Resources

With the probable exception of the time utilized by the External Coffee Credit Advisor, whose services were terminated in October of 1989, the resources available to the project were used adequately.

The reprogramming done at the beginning of 1990, was opportune and effective since it allowed important savings and was able to reorient financial resources toward completing the objectives of the project.

Nevertheless, it is estimated that the funds provided for training and external technical assistance have not been sufficient to date.

It is also clear that not enough resources were provided to assist the coffee cooperatives to deal with the changes of the new project. The greater demands of the banks on the matter of granting credit and their different attitudes, caught the cooperatives off guard and they need more time to adjust to these new realities.

FEDECOOP has requested that ACDI prepare a proposal to increase technical and administrative support to the weakest cooperatives of the Federation's affiliate base. This proposal has sufficient justification in the achievements of the project to date, as well as in other areas which the cooperatives still need to adapt to. This adaptive process not only needs more technical input but also more time so that the technical assistance can show positive results. It is recommended that AID consider the possibility of funding this proposal with local currency.

C. Work Plans or Programs

As a part of this evaluation, it was possible to review the work plans of ACDI covering the last 10 months of the project. For this planning, ACDI/Washington sent a series of questions which the two financial analysts answered in their respective areas of responsibility. Also, the schedule of work covering of all of the staff, was reviewed.

This evaluation considers that the strategy paper document should be reviewed to assure that all of the technicians have objectives, goals and specific activities to complete during the remaining life of the project. The document should take into account that all of the activities, except those with coffee, will finish on March 1, 1992 and that it would be better to concentrate on those activities with more possibilities of impact and which could be finished in 10 months, or would set the scene for continued assistance later on.

If AID were to decide to extend the project, a strategic planning exercise should be done so that the Mission Statement of the Project, as well as the strategic objectives and the goals are perfectly and logically interrelated. The Logical Framework of the original proposal would likewise have to be adjusted and improved.

VI. CONCLUSIONS AND RECOMMENDATIONS

A. CONCLUSIONS

1. Relations with FEDECOOP and, in general, with all of the institutions with which ACDI works, are excellent at this time. This is due primarily to two reasons: the technical capability of the staff providing advisory assistance and their talents in public relations.

2. Undoubtedly, the process of selecting local and international technical staff has been very good.

3. The process of selecting clients which handle non-traditional, export oriented products has been very good and the actions of ACDI have responded to the felt needs of this group. Although it is still early to quantify impact, several are demonstrating their capabilities to promote economic and social improvement for their membership.

4. The delinquency in coffee renovation credits of 7 cooperatives in the FEDE-COOP system, is a problem which probably began when the loans were first granted in 1985. This problem continues to grow as more loan payments come due. Of the 7, three cooperatives are in serious financial difficulty and the others are close behind. ACDI should continue with the studies that have already started to try to support the cooperatives and FEDECOOP in finding solutions to the delinquency problem.

5. Possibly, the coffee cooperatives will not use all of the funds of the Trust planned for credit. Unless complementary measures are taken to put resources to use and make the cooperatives credit worthy, by April 30, 1993 there will be probably be a non-allocated balance of 150 to 300 million colones.

6. The goals envisaged for March 31, 1991 have been reached or surpassed, with the exception of supervision and recovery of coffee renovation credits on the part of the cooperatives and FEDECOOP, and the measurement of the strengthening of the cooperatives' financial situation.

7. The coffee External Financial Analyst is contracted until March 31, 1993. This is a good thing bearing in mind the delays at the start of the project. Nonetheless, ACDI's responsibility to improve the supervision and recovery of coffee renovation credits are beyond its present capacity in human and financial resources.

8. It is too early to quantify and value management and financial improvement in the coffee cooperatives. An exception to this is COOPEATENAS, which had time to enlarge its processing plant; the positive impact of this is evident.

9. Financial and economic analyses detailed in the feasibility studies are good. In some cases, the only missing elements are projected balance sheets.

10. Technical analyses concerning supply and demand and engineering are relevant and specific for each project. Financial and economic analyses are based on them. Studies made to request credit related to coffee have the technical support of FEDECOOP. Cooperatives and associations of producers of non-traditional exports generally do not have the same technical resources. It would be advisable that ACDI, when needed, have abundant statistical and technical information to insure that these technical foundations are well based.

11. Relations with the "Official" counterpart UNIBANC have been very good. But they could be improved if both institutions (ACDI and UNIBANC) could develop a joint program to strengthen management in the cooperatives and other associations participating in the project.

12. The courses, seminars and visits undertaken to train board members and technical staff of the clients of the project have been well received and produced good results. In the case of coffee, ACDI received a request from FEDECOOP to undertake some specific activities as part of the Federation's program. In the case of other cooperatives and associations, ACDI has responded to requests and needs identified in each case. ACDI does not have, for either group, a training program on paper which covers the various strengthening needs of its clients. ACDI has reacted rather than taken the initiative.

13. Despite results obtained to date, the objectives and aims of the project will probably not be attained by March 31, 1992. Shortcomings would be more noticeable at the impact level. ACDI would have to review them thoroughly and make realistic adjustments.

14. ACDI has determined that there will probably be some funding available to the project until its conclusion in 1992. Accordingly, it has started a process of reprogramming. It would be advisable that these funds be used to strengthen training both in Costa Rica and abroad and to provide the project with more resources for external consultants in the area of non-traditional products.

15. Disbursement of funds for coffee credit has been slow. The cooperatives are largely to blame for this. But, AID and FEDECOOP, aided by ACDI and participating banks, could look for ways to speed up lending and make the cooperatives credit worthy.

B. RECOMMENDATIONS

The next 10 months—up to March, 1992.

1. ACDI must revise the purposes, objectives and goals or outputs to be reached by March 31, 1992 as established in the Grant Agreement and related documentation. In so doing, it must ascertain that it will able to adequately fulfill them. All activities programmed and executed must be aimed at achieving the outputs and aims of the project exclusively.

2. The Work Plan or strategy paper must be revised so that all technicians have specific objectives, purposes and activities to be completed by the end of the project. The document must take into account that all activities, with the exception of coffee related ones, will end on March 31, 1992 and that it would be best to focus on those activities having greater impact and which can feasibly be completed in 10 months, or at least have the possibility of obtaining support beyond that date.

3. The Project should emphasize those cooperatives and associations dealing with non-traditional products which show the best prospects for having some impact and whose needs for assistance will be completed by March, 1992—or at least those having access to other sources of technical assistance which would give some continuity to ACDI's work.

4. During the next 10 months, ACDI should continue its work with ADAPEX, ASOFRUPAC and COAGROS to strengthen them in the areas of administration and organization.

5. FEDECOOP has asked ACDI for a proposal to increase administrative and financial support to the weakest cooperatives in the Federation. AID should consider the possibility of financing this proposal with local currency.

6. ACDI should negotiate with AID as soon as possible, the reprogramming of grant funds to cover the costs of training and short-term technical assistance. Training as well as technical assistance should be totally programmed when the budget is renegotiated in order to cover those items requested by the cooperatives as well as by FEDECOOP.

7. ACDI should continue with the studies it started to support the recovery of delinquent credits in coffee renovation. It is important that different options be offered and that appropriate activities be started.

8. FEDECOOP and ACDI should again analyze the real credit needs of the coffee cooperatives to determine the total utilization of funds of the Trust. If, as this reports predicts, there there will be unutilized funds come April, 1993, both FEDECOOP and AID should look for alternatives to utilize these resources. These alternatives could consider the inclusion of more banks, making the funds available to other agricultural products and the possibility that any cooperative or association may have access to them in order to finance farming and processing activities.

9. ACDI should develop a proposal for extending the grant agreement for presentation to AID during the last quarter of this year. An extension of at least 18 to 24 months is justified due to the delays at the beginning of the project, preliminary impacts observed at present and the possibility of strengthening and extending them with very few additional resources.

Recommendations in case of an extension

10. The formula of assigning part of the time of the technical staff to project activities (75/25 for the Chief of Party and the Chief of Technical Assistance) is not the most productive one. It would be advisable that this situation be modified without losing flexibility, after March 31, 1992.

11. ACDI should have a Training Program. The program could consider complementing and working with other organizations, but having its own objectives and aims. All activities regarding training both in-country and abroad, must be established and budgeted from the beginning (but without this becoming a "straightjacket").

12. An extension should actively involve the project's counterpart. ACDI, as well as its Official Counterpart, must have common objectives, aims and an action plan. The extension should establish where human and financial resources will reside at the completion of the project, as well as the type of follow-up which will be given to unfinished activities.

13. The proposal must clearly define objectives, purposes, outputs and inputs. The logical framework must be well thought out since it constitutes a valuable tool in the planning, management and evaluation of development projects. A strategic planning exercise could give the project the adequate orientation needed from the moment the extension begins.

Annex 1

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Annex No. 2

INDIVIDUALS AND INSTITUTIONS CONTACTED

ACDI

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ADAPEX

Efrain Pérez, President
Tarcicio Mora Ulloa, Executive Director

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Carlos Blanco, Manager

BANCOOP

Mario Carvajal, President of BANCOOP
Federico Herrero, General Manager
Marcos A. Salazar G., Assistant General Manager

BANCO FEDERADO

Alfonso Jiménez Araya, Credit Manager
Marvin Viquez Brenes, Account Executive

COFISA

Alejandro Saravia M., Trust Management

COOPECHAYOTE

Eladio Madriz, Manager

COOPEATENAS

Ulises Arce Arce, Assistant Manager

COOPEALAJUELA

Francisco Renich, Manager

FEDECOOP

Gilberto Gutiérrez, Jr., Assistant Manager
Gilberto Gutiérrez, Director of Investments and Dis.
Giovanni Rivas, Financial Manager

UNIBANC

Jorge Wild, General Manager

USAID

William Baucom, Chief of the Rural Development Office
Jaime Correa

Annex No. 3

SCOPE OF WORK

1. Review project documents: quarterly reports, consultant reports, feasibility studies, and, especially, the 1989 project proposal (see attached) and strategy paper currently being prepared.

2. Conduct interviews with project staff, UNIBANC counterparts, AID project officer, and employees, and members of the participating agricultural cooperatives.

3. Drawing on the data collected through interviews and literature review, prepare a report evaluating the project's achievements in light of the strategy and projected outputs set forth in the project proposal. In preparing this report:

   A. Identify major interventions that have been carried out by project staff, assessing their effectiveness and identifying their impact (quantifying where possible). Consider activities in the following areas:

      (1) Client identification
      (2) Management
      (3) Technical assistance and training
      (4) Coordination with other organizations in Costa Rica
      (5) Coffee credit

   B. Evaluate project management of human and financial resources, and make recommendations concerning the strategy for the last year of the project. Recommendations may address the project's emphasis over the next year, the specific institutions it will be strengthening, specific activities each of the advisors will be involved in, and the specific outputs it will be working toward.

   C. Note development of circumstances not foreseen by the original project design that have affected project activities and results.

4. Present your findings and a written draft of your report to the Chief of Party before departing Costa Rica. A finished draft will also be submitted to Robert Fries, Associate Project Officer for ACDI.

5. Carry out any other tasks necessary to complete the work described above, as instructed by Steven Huffstuttlar.

ANNEX No. 4

PROJECT OUTPUTS

ASSOCIATIONS/COOPERATIVES	1 T.A. Mrktng	2 T.A. NTAE(Org)	3 T.A. NTAE (Manag)	4 Strengthen Adm. Capability	5 Improve Financial Stability	6 Adm.Assist. Action Documents	7 Lesser Assist.	8 Invest. Analysis	9 Client Selection Major Jobs	10 Training Administ.	11 Reports Consultants	12 Identification New Products & Markets	13 Coordin. Collabor.
1 COOPEINDIA						YES	YES	YES					
2 COOPELLANOVERDE						YES		YES					
3 COOPEPLANT				YES		YES	YES	YES			YES		CINDE
4 COOPELLANOGRANDE						YES		YES					
5 APACONA						YES	YES	YES					
6 ORCOPES (Fed.)						YES		YES					
7 COPELPA						YES		YES					
8 COOPEMARTE						YES		YES					
9 COOPECHAPU						YES		YES					
10 COOPEMALANGA						YES		YES					
11 COOPEGOLFITO						YES		YES					
12 COOPEPAQUERA						YES		YES					
13 COOPEFRUTA						YES	YES	YES					
14 COOPEIPECA						YES	YES	YES					UNIBANC
15 AS. REG. PROD. AZ.						YES		YES					
16 CENT.AGRIC.(DIV.AGRIC.)						YES		YES					
17 UNA[illegible]DIO						YES		YES					
18 C[illegible]EGERMANA						YES		YES					
19 COOPETALAMANCA						YES		YES					
20 ASOC. ESPARRAGOS				YES		YES		YES		YES			CINDE
21 COOPEAMPARO	YES					YES	YES	YES					
22 ADAPEX	YES	YES	YES	YES	SI	YES	YES	YES	YES	YES	YES	ASPAR,SNOW PEAS, SPI,FRESH SPICES	CINDE
23 ASOFRUPAC	YES	YES	YES		SI	YES		YES	YES	YES	YES		

ANNEX No. 4

PROJECT OUTPUTS

ASSOCIATIONS/COOPERATIVES	1 T.A. Mrktng	2 T.A. NTAE(Org)	3 T.A. NTAE (Manag)	4 Strengthen Adm. Capability	5 Improve Financial Stability	6 Adm.Assist. Action Documents	7 Lesser Assist.	8 Invest. Analysis	9 Client Selection Major Jobs	10 Training Administ.	11 Reports Consultants	12 Identification New Products & Markets	13 Coordin. Collabor.
24 COOPECHAYOTE	YES				SI	YES		YES	YES		YES	MARKETS	
25 COOPETIERRABLANCA		YES				YES		YES					
26 AS. PRODUCTORES MORAS						YES		YES					
27 COOPEMADEREROS						YES		YES					
28 COOPETARCOLES						YES		YES					
29 COAGROS	YES					YES		YES	YES			FROSEN BROCCULI FROZEN SNOW PEAS	
30 COOPECUAJINIQUIL						YES		YES					
31 LINIEROS DEL PACIFICO						YES		YES					
32 COOPETILARAN	YES					YES		YES	YES				FEDECOOP
33 COOPEARAGON	YES					YES		YES	YES				FEDECOOP
34 COOPESANVITO	YES					YES		YES	YES				FEDECOOP
35 COOPESANCARLOS	YES					YES		YES	YES				FEDECOOP
36 COOPESABALITO	YES					YES		YES	YES				FEDECOOP
37 COOPEAGUABUENA	YES					YES		YES	YES				FEDECOOP
38 COOPEAGRI	YES					YES		YES	YES				FEDECOOP
SUB TOTAL EXPORTS	13	2	2	4	3	38	4	38	12	3	5	7 PRODUCTS 1 MARKET	
39 COOPABUENA						YES		YES	YES	YES	YES		FEDECOOP
40 COOPEATENAS						YES		YES	YES				FEDECOOP
41 COOPEDOTA						YES		YES	YES	YES	YES		FEDECOOP
42 COOPEAGRI						YES		YES	YES	YES	YES		FEDECOOP
43 COOPESUIZA						YES		YES	YES				FEDECOOP
44 COOPELIBERTAD						YES		YES	YES				FEDECOOP
45 COOPEPALMARES						YES		YES	YES				FEDECOOP

ANNEX No. 4

PROJECT OUTPUTS

ASSOCIATIONS/COOPERATIVES	1 T.A. Mrktng	2 T.A. NTAE(Org)	3 T.A. NTAE (Manag)	4 Strengthen Adm. Capability	5 Improve Financial Stability	6 Adm.Assist. Action Documents	7 Lesser Assist.	8 Invest. Analysis	9 Client Selection Major Jobs	10 Training Administ.	11 Reports Consultants	12 Identification New Products & Markets	13 Coordin. Collabor.
46 COOPEJIBAYE						YES		YES	YES				FEDECOOP
47 COOPECAFIRA						YES		YES	YES	YES	YES		FEDECOOP
48 COOPEPIRRO							YES	YES					FEDECOOP
49 COOPESANJUANILLO						YES		YES	YES	YES	YES		FEDECOOP
50 COOPESANTARROSA						YES	YES	YES	YES	YES	YES		FEDECOOP
51 COOPETARRAZU						YES		YES	YES	YES	YES		FEDECOOP
52 COOPEVALVERDEVEGA						YES		YES	YES	YES	YES		FEDECOOP
53 COOPESARAPIQUI							YES			YES			FEDECOOP
54 COOPECENIZOSA										YES			FEDECOOP
55 COOPECERROAZUL										YES			FEDECOOP
56 COOPEALAJUELA										YES			FEDECOOP
57 COOPEMONTEJOS										YES			FEDECOOP
58 COOPILANGOSTA										YES		VERNONIA	FEDECOOP
59 COOPELDOS										YES			FEDECOOP
60 COOPETILARAN										YES			FEDECOOP
SUB TOTAL COFFEE	0	0	0	0	0	13	4	14	13	18	12	1 PRODUCTS	
T O T A L	13	2	2	3	3	51	8	52	25	21	17	8 PRODUCTS 1 MARKET	

SOURCE: Jorge Cespedes, Manuel Carballo, Jose A. Murillo y Miguel A. Rivarola. Archivos de ACDI/Costa Rica.

NOTE: Six of the 33 coffee cooperatives have not been visited. Of these, three are in the process of closing down operations.

ANNEX No. 5

ASSIGNMENTS OF TECHNICAL STAFF

TABLE No. 1
ASSIGNMENTS OF TECHNICAL STAFF ACCORDING TO ORIGINAL OPG

EA=External Advisor
LH=Local Advisor

TITLE	TOTAL PERS/MON.	TIME OUTSIDE	COFFEE CREDIT	UMBRELLA ORG.	T.A. EXPORT	T.A. ADM.	PROJECT MANAG.	TOTAL PERS/MON.
EA Coop. Develop. Marketing Spec. (COP)	36	9.0	1.8	7.2	7.2	7.2	3.6	27.0
EA Coffee Credit Spec.	36	0.0	18.0	7.2	7.2	3.6	0.0	36.0
LH Coop. Manag. Spec.	36	18.0	0.0	3.6	3.6	10.8	0.0	18.0
LH Adminis. Director	36	0.0	0.0	3.6	7.2	1.8	23.4	36.0
TOTAL PERS/MONTHS FOR THE PROJECT			19.8	21.6	25.2	23.4	27.0	117.0

TABLE No. 2
ASSIGNMENTS OF TECHNICAL STAFF UNDER AMENDMENT NO. 1 OF 01/90

TITLE	TOTAL PERS/MON.	TIME OUTSIDE	COFFEE CREDIT	UMBRELLA ORG.	T.A. EXPORT	T.A. ADM.	PROJECT MANAG.	TOTAL PERS/MON.
EA Coop. Develop. Marketing Spec. (COP)	36	9.0	5.4	3.6	7.2	7.2	3.6	27.0
EA Coffee Credit Spec.	7	0.0	7.0	0.0	0.0	0.0	0.0	7.0
LH Director of Tech. Assit.	36	10.5	9.0	2.1	5.4	5.4	3.6	25.5
LH Coffee Ext. Finan. Anal.	33	0.0	19.8	0.0	0.0	13.2	0.0	33.0
LH Adminis. Director	36	0.0	0.0	1.8	1.8	1.8	30.6	36.0
LH Production/Market. Spec.	12	3.0	0.0	1.8	3.6	3.6	0.0	9.0
LH Non Trad. Finan. Anal.	26	0.0	0.0	3.9	5.2	16.9	0.0	26.0
NEW TOTAL PERS/MONTHS			41.2	13.2	23.2	48.1	37.8	163.5

Source: Exhibit 3, Cooperative Management Strengthening Project OPG 515-0248 - Amendment One.

ANNEX No. 5

ASSIGNMENTS OF TECHNICAL STAFF

TABLE No. 3
24 MONTH ASSIGNMENTS, TO MARCH 31, 1991

TITLE	TOTAL PERS/MON.	TIME OUTSIDE	COFFEE CREDIT	UMBRELLA ORG.	T.A. EXPORT	T.A. ADM.	PROJECT MANAG.	TOTAL PERS/MON.
EA Coop. Develop. Marketing Spec. (COP)	24.0	6.0	3.6	2.4	4.8	4.8	2.4	18.0
EA Coffee Credit Spec.	7.0	0.0	7.0	0.0	0.0	0.0	0.0	7.0
LH Director of Tech. Assit.	24.0	7.5	5.5	2.2	3.3	3.3	2.2	16.5
LH Coffee Ext. Finan. Anal.	17.0	0.0	10.2	0.0	0.0	6.8	0.0	17.0
LH Adminis. Director	24.0	0.0	0.0	1.2	1.2	1.2	20.4	24.0
LH Production/Market. Spec.	12.0	3.0	0.0	1.8	3.6	3.6	0.0	9.0
LH Non Trad. Finan. Anal.	14.0	0.0	0.0	2.1	2.8	9.1	0.0	14.0
NEW TOTAL PERS/MONTHS			26.3	9.7	15.7	28.8	25.0	105.5

Source: Evaluator's proportional estimates, based on Table No. 2

TABLE No. 4
REAL USE OF TIME IN 24 MONTHS, TO MARCH 31, 1991

TITLE	TOTAL PERS/MON.	TIME OUTSIDE	COFFEE CREDIT	UMBRELLA ORG.	T.A. EXPORT	T.A. ADM.	PROJECT MANAG.	TOTAL PERS/MON.
EA Coop. Develop. Marketing Spec. (COP)	24	7.5	7.2	1.2	2.8	2.4	2.9	16.5
EA Coffee Credit Spec.	7	0.0	7.0	0.0	0.0	0.0	0.0	7.0
LH Director of Tech. Assit.	24	6.0	7.0	1.2	3.7	3.7	2.4	18.0
LH Coffee Ext. Finan. Anal.	14	0.0	8.4	0.0	0.0	5.6	0.0	14.0
LH Adminis. Director	24	3.0	0.0	1.1	1.1	1.1	17.9	21.2
LH Production/Market. Spec.	12	3.0	0.0	1.8	3.6	3.6	0.0	9.0
LH Non Trad. Finan. Anal.	14	0.0	0.0	2.1	2.8	9.1	0.0	14.0
NEW TOTAL PERS/MONTHS			29.6	7.4	14.0	25.5	23.2	99.7

Source: Evaluator's estimates, compared with staff personnel

Schedule Name: Contratación y Disponibilidad del Personal Técnico
Project Manager: Steve Huffstutlar - Jefe del Equipo ACDI
As of date: 20-Aug-91 11:23am Schedule File: B:\CRSTAFF

Anexo No. 6 - Pagina 1

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                89                            90                                     91                                    92
                Apr May Jun Jul Aug Sep Oct Nov Dec Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec Jan Feb Mar Apr May Jun Jul Aug Sep
Whc     Status  3   1   1   3   1   1   2   1   1   2   1   1   2   1   1   2   1   3   1   1   3   2   1   1   1   1   3   1   1   3   1   1   2   2   3   2   1   1   1   1   3   1
```

	Whc	Status	
Cristobal Astacio CA	CA 100%	D	==============================
Patricia Chavez ADM	PC 100%	D	==============================
Steve Hufftutlar COP	SH COP 75%		++++++++++++++++++++++++++++++
Jorge Cespedes FA	JC 50%	D	=====================
Diego Celis NTAE	DC 100%	D	==========================
Jorge Cespedes FA	JC 75%		.10-Sep-89 ++++++++++++++++++++
Diego Celis NTAE	DC 50%	D	14-Dec-89 ==========================
Jose A. Murillo FA/NTAE	JAM 100%		.22-Jan-90 ++++++++++++++++++++
Margarita Gurdian ADM	MG 100%		5-Feb-90 ++++++++++++++++++++
Manuel Carballo CFA	MC 100%	C	10-Jul-90.++++++++++++++++++++

D Done   === Task   - Slack time (==---), or
C Critical   +++ Started task   Resource delay (---==)
R Resource conflict   M Milestone   > Conflict
r Rescheduled to avoid resource conflict   p Partial dependency
Scale: Each character equals 1 week

Schedule Name: Asignación de Responsabilidades y Carga de Tiempo
Project Manager: Steve Haffstatler- Jefe del Equipo Técnico ACDI
As of date: 20-Aug-91 11:27am Schedule File: B:\RECRUIT

ANEXO No. 6 - Página 2

89: Apr 3, May 1, Jun 1, Jul 3, Aug 1, Sep 1, Oct 2, Nov 1, Dec 1; 90: Jan 2, Feb 1, Mar 1, Apr 2, May 1, Jun 1, Jul 2, Aug 1, Sep 3, Oct 1, Nov 1, Dec 3; 91: Jan 2, Feb 1, Mar 1, Apr 1, May 1, Jun 3, Jul 1, Aug 1, Sep 3, Oct 1, Nov 1, Dec 2; 92: Jan 2, Feb 3, Mar 2, Apr 1, May 1, Jun 1, Jul 1, Aug 3, Sep 1

	Who	Status	
ACDI Office Administration	PC 100%	D	===
Coffe Prod. & Processing	CA 100%	D	===
Coop. Dev/Mrktng. Adv. & COP	SH COP 75%		+++
Coope. Manag./Cred.Specialist	JC 50%	D	===
Fruit & Veg.Exp. Prod. Adv.	DC 100%	D	===
Coop. Manag/Credit Specialist	JC 75%		.18-Sep-89 +++
Fruit & Veg.Exp. Prod. Advs.	DC 50%	D	14-Dec-89 ===
NTAE Financial Analist	JAM 100%		.22-Jan-90 +++
ACDI Office Administration	MG 100%		5-Feb-90 +++
Coffee Financial Analist	NC 100%	C	10-Jul-90.+++

D Done
C Critical
R Resource conflict
r Rescheduled to avoid resource conflict
=== Task
+++ Started task
M Milestone
- Slack time (==---), or Resource delay (---==)
> Conflict
p Partial dependency
Scale: Each character equals 5 days

Annex No. 7

COOPERATIVES PRODUCING NON-TRADITIONAL EXPORTS CONTACTED BY ACDI

NAME	DIAGNOSTIC COMPLETE	DID NOT QUALIFY	POSSIBLE FUTURE T.A.	SERVED BY ACDI
1 COOPEINDIA R.L.	X			X
2 COOPELLANOVERDE R.L.	X			X
3 COOPEPLANT R.L.	X			X
4 COOPELLANOGRANDE R.L.	X	X		
5 APACONA	X			X
6 ORCOOPES	X	X		
7 COOPELPA R.L.	X	X		
8 COOPEMARTE R.L.	X	X		
9 COOPECHAPU R.L.	X	X		
10 COOPEMALANGA R.L.	X	X		
11 COOPEGOLFITO R.L.	X	X		
12 COOPEPAQUERA R.L.	X	X		
13 COOPEFRUTAS R.L.	X			X
14 COOPEIPECA R.L.	X		X	
15 ASOCIACION EL PORVENIR	X		X	
16 CENTRO AGRICOLA TURRIALBA	X		X	
17 UNAINDIO	X		X	
18 COOPEGERMANIA R.L.	X		X	
19 COOPETALAMANCA R.L.	X		X	

COOPERATIVES PRODUCING NON-TRADITIONAL EXPORTS CONTACTED BY ACDI

NAME	DIAGNOSTIC COMPLETE	DID NOT QUALIFY	POSSIBLE FUTURE T.A.	SERVED BY ACDI
20 ASOC. DE ESPARRAGUEROS	X			X
21 COOPEAMPARO R.L.	X			X
22 ADAPEX	X			X
23 ASOFRUPAC	X			X
24 COOPECHAYOTE R.L.	X			X
25 COOPETIERRABLANCA R.L.	X			X
26 ASOC. PRODUCTORES MORAS	X		X	
27 COOPEMADEREROS R.L.	X	X		
28 COOPETARCOLES R.L.	X	X		
29 COAGROS	X			X
30 COOPECUAJINIQUIL R.L.	X	X		
31 LINIEROS DEL PACIFICO	X	X		
32 * COOPETILARAN R.L.	X			X
33 * COOPEARAGON R.L.	X			X
34 * COOPESANVITO R.L.	X			X
35 * COOPESANCARLOS R.L.	X			X
36 * COOPESABALITO R.L.	X			X
37 * COOPEAGUABUENA R.L.	X			X
38 * COOPEAGRI R.L.	X			X
TOTAL	38	12		19

COOPERATIVES ASSOCIATED TO FEDECOOP, R.L. WITH MACADAMIA PLANTATIONS
Source: José A. Murillo. ACDI/Costa Rica files.

Annex No. 8

TRAINING PROVIDED TO CLIENTS
FOREIGN TOURS, SEMINARS AND COURSES

ACTIVITY	PLACE	PURPOSE	DATE	COOPS ASSNS.	# OF PARTICIPANTS
1 Training course for exporting firms (18 talks)	Cipreses de Oreamuno	Strengthen the areas of Organization, Finances Marketing of the Assn	March 8 and November 27, 1990	ACDI ADAPEX	6
2 Observation tour	Florida State	Visit possible buyers (see report)	July 19 to July 28, 1990	COOPECHAYOTE ACDI	6
3 Observation tour	Mexico	Visit 3 plants processing mangoes for quarantine control. In charge:USDA in Mexico	June 11 to June 16, 1990	ACDI ASOFRUPAC	5
4 Observation tour	California	Visit different producers of vegetables	September 3 to Sept. 11, 1989	COOEAGRIMAR, ACDI, MAG, ADAPEX, ACDI	2
5 Observation tour	Indiana	Visit I.F.B.C.A.	September 9 to 11, 1990	ACDI, COOPE-CALIFORNIA, FEDECOOP	6
6 Cooperative Meeting	Orotina	Transmit experiences and knowledge to coops and associations	September 20, 1990	ASOFRUPAC, COOPECHAYOTE ACDI	12
7 Seminar on strengthening coop. finances	Cañas	Strength criteria on project evaluation, financial analysis, budget	October 22 to October 25, 1990	10 coffee coops	22
8 Seminar on strengthening coop finances	San Isidro P. Zeledon	Idem.	May 6 to May 10, 1990	9 coffee coops	18
9 Technical seminar	Cipreses de Oreamuno	Use of lime on acid soils	March, 1990	ADAPEX	12
10 Idem.	Idem.	Approved fungicides (EPA)for export lettuce	Idem.	Idem.	15
11 Idem.	Idem.	Approved insecticides (EPA) for export lettuce	Idem.	Idem.	15
12 Idem	Idem.	Approved herbicides (EPA) for export lettuce	April, 1990	Idem.	14
13 Idem.	Idem.	Requirements for export perishables to U.S.	May, 1990	Idem.	16
14 Idem.	Idem.	Soils analysis and interpretation: Cartago zone	April, 1990	Idem.	15
15 Idem.	Idem.	EPA approved chemicals: export squash	February, 1990	Idem.	15
16 Idem.	Idem.	EPA approved fungicides: export squash	March, 1990	Idem.	15
17 Idem.	Orotina	Approved pesticides EPA	April, 1990	ASOFRUPAC	25
				TOTAL	219

SOURCE: ACDI/Costa Rica, Reports of technical staff

Annex No. 9

STATUS OF CREDIT APPLICATIONS, PHASE II OF FEDECOOP-AID PROGRAM AS OF APRIL 30, 1991

No. of Coops	TYPE OF INVESTMENT	Millions of colones	
11	Modification and Expansion of Coffee Processing Mills	144.2	21.0%
2	Purchase of work vehicles	5.0	0.7%
2	Working capital	70.0	10.2%
9	Debt restructuring	467.1	68.1%
24	TOTAL	686.3	100.0%

No. of Coops	CREDIT STATUS	Millions of colones	
8	Recommended to Banking Institutions 1/	94.8	13.8%
3	Under Review	82.1	12.0%
6	Feasibility Study Presented and Returned for Corrections	353.3	51.5%
4	Expressed Lack of Interest	39.1	5.7%
3	Feasibility Studies Pending	117.0	17.0%
24		686.3	100.0%

SOURCE: Done by M. Carballo, ACDI, based on information provided by FEDECOOP.

Note: 1/ Among the loans recommended, CCOOPEATENAS R.L. used IDB resources and therefore will not be using AID's 30.0 million colones. As of April 30, 1991, 34.0 million colones had been disbursed to three cooperatives and additional disbursements were expected in May of 27.2 million colones for four more cooperatives.

Annex No. 10

ANALYSIS OF DELINQUENT PORTFOLIO OF PHASE I OF THE USAID/FEDECOOP PROGRAM AS OF MAY 15, 1991 COFFEE TECHNIFICATION AND DIVERSIFICATION THOUSANDS PHASE I

COOPERATIVE	AMOUNT APPROVED	OVERDUE AMOUNT	RE-COVERED	OVERDUE TO COLLECT	TO BE RE-COVERED	% OF DE-LINQUENCY	% OF DEL. BY AREA
1 SANTA TERE	9,772	5,071	572	4,499	9,200	10.37%	
2 ARAGON	39,687	19,841	6,988	12,853	32,699	29.63%	
3 CENIZOSA	6,788	2,451	0	2,451	6,788	5.65%	
SUB-TOTAL	56,247	27,363	7,560	19,803	48,687		45.65%
4 LLANO BONITO	18,503	9,349	6,148	3,201	12,355	7.38%	
5 LEON CORTEZ	50,121	27,729	18,343	9,386	31,788	21.64%	
6 VALVERDE VEGA	20,777	9,836	5,891	3,945	14,886	9.09%	
7 SAN JUANILLO	58,077	30,181	23,136	7,045	34,941	16.24%	
SUB-TOTAL	147,478	77,095	53,518	23,577	93,960		54.35%
TOTALS	203,725	104,458	61,078	43,380	142,647		100.0%

SOURCE: FEDECOOP/Credit Department, AID Program
Recovery Analysis as of May 15, 1991

NOTE: The three cooperatives which head this statistical chart are the only ones of probable losses.
The general delinquency rate is 11.11%.
The delinquency rate with respect to total allocated resources is 5.28%
The risk of total loss is 142,647 colones.

Annex No. 11

VISITS OF EXTERNAL ADVISORS TO THE PROJECT

ADVISOR	ORGANI-ZATION	PURPOSE OF VISIT	ASSOCIATION OR COOP	DATES OF VISITS	RESULTS
1 Harlan Pratt	VOCA/ACDI	Solve ADAPEX problem in post-harvest management	ADAPEX	3/29, 1990 5/13, 1990	Recommended pre-freezing procedure
2 David Anderson	Debt for Development	Macadamia diagnosis in coffee cooperatives	FEDECOOP and cooperatives	May, 1990	Report
3 Herb Aaron	VOCA/ACDI	Designed system for guarantee fund	UNIBANC and Coops NTAE	5/23, 1990 6/10, 1990	Guarantee system Int'l Commerce Bank
4 Diego Celis	OPG/ACDI	Assistance in marketing of perishable products	ADAPEX,ZARCERO BRISAS,CHAYOTE	May, 1990	Product methodology using less chemicals Contacts w/buyers
5 Frank Oliver	OPG/ACDI	Problems relating to refrigeration and freezing	COAGROS CHAYOTE	9/24-29, 1990	Designed freezing and cooling plant. Cost estimate. New and used machinery
6 Kim Glenn	IAP	Diagnosis & design of comp. system FEDECOOP	FEDECOOP	2/4, 1991	Designed network to replace IBM-36
7 Wayne Coates	VOCA	Vernonia harvesting system Coffee processing	COOPELILANGOSTA	4/15-26, 1991	Efficient harvesting Improvement in processing

SOURCE: ACDI/Costa Rica. Advisors reports on file.