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**Cooperative Neighborhood Improvement
and Jobs Program for
Central America**

CHF Quarterly Report

1 October to 31 December 1989



Cooperative Housing Foundation

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CHF Quarterly Report - 1 October to 31 December 1989
Cooperative Neighborhood Improvement and Jobs Program for
Central America

I. **Background**

This report covers the quarter of operations comprised of the period 1 October 1989 through 31 December 1989 of the CHF Cooperative Neighborhood Improvement and Jobs Program for Central America.

The Project is being carried out by the private sector and the funds are flowing from the CHF Central America Fund directly to cooperative federations and other private not-for-profit organizations in the five countries of Guatemala, Honduras, El Salvador, Costa Rica, and Belize. The project has been developed in close consultation with the USAID Mission in these countries and is designed to fit within both the AID regional strategy and USAID country strategy statements.

CHF is pleased to report that as of the close of the period reported on here all funds flowing from this grant and its amendments have been committed via formal loan and grant agreements between CHF and local collaborating organizations, i.e., subtracting those monies which are represented by Mission funded OPG's to CHF to expand and continue the program in their respective countries, leaves \$7,355,000 in the grant itself for project funding, 100% of which is committed. In addition, this amount is now largely disbursed.

As will be demonstrated in more detail in the sections which follow, CHF sub projects are increasingly moving from the implementation stage, to that of performing loans. More importantly, thousand of families are enjoying the benefits of a safer, healthier, more ample and improved quality of shelter and habitat. More difficult to quantify and document is the positive social and political impact produced by poor people experiencing empowerment as regards their ability to participate in the resolution of their problems and their having experienced, via the tangible benefits of an extension of credit, some proof that the "system" can also serve them.

Institutionally, in Costa Rica, Honduras and Guatemala, private nonprofit cooperatives, and NGO's are growing in capability and economic viability and with CHF assistance are moving to the stage (some already there) where they no longer rely exclusively on "special" financing, but can interface commercially with formal housing sector financial institutions. There are now 57 master loans signed, most of which are already disbursing, in fact, many have been completed and are currently in their pay back stage. Through the period covered by this report, a total in excess of \$8.8 million has been disbursed against the loans and grants already in implementation, approximately \$350,000 of it coming in the quarter under consideration here.

II. Commentary

The outputs, both physical and in terms of improved institutional capability and the growth of installed institutional capacity resulting from the AID funded CHF Central America program are impressive. After four years of operations, given the nature of housing and shelter related activities, the outputs are highly visible. The promise of effectively utilizing cooperatives, NGO's and other non profit community based organization to reach out to the informal sector, plug into the incremental housing process and effectively serve as a delivery mechanism for credit and production in puts for shelter, is clearly being realized.

However, the CHF Cooperative Neighborhood Improvement and jobs program for Central America, like many development projects which extend over a significant time period and entail operations in several countries, is susceptible to changes in operational variables or in original assumptions which can influence and impact both the type and volume of outputs actually produced versus those originally projected. Over the course of implementation, the CHF program has experienced the need to make adjustments from original projections in both the mix and level of projects funded, and therefore, outputs produced.

As will be discussed more fully below, this has resulted from a variety of circumstances ranging from changing macro level considerations which undercut some original program assumptions, to the appearance in some C.A. Countries of European Community sourced grant funding available as donations in project component areas CHF had originally considered serving with market rate loan money now made uncompetitive, (which required reallocation of funds among project components), to instances of other USAID Mission subsequently funded projects which brought relatively large amounts of money and resources focussed exclusively on what in the CHF Central America program was a complementary component heretofore unavailable to the target group.

1. Total funding level available.

Any discussion by CHF of the projects outputs to date versus projected must be put in the context of CHF's original assumptions concerning the total level of funding which would be available over the four year period for project expenses as distinct from funding available for technical assistance and administrative costs. Despite the fact that the CHF program has generally received good support from the Central America USAID Missions, for a variety of reasons the original assumptions in regard to additional levels of financial support which would be forthcoming from Central AID and the USAID Missions have not fully materialized. In addition, at the time of formulating the CHF proposal its funding projections, and therefore, the anticipated level of outputs, CHF further counted on developing and mounting a fund raising operation calculated to generate still another complimentary flow of funds for project capital costs. Past CHF top management decided to postpone this effort. It was not until we were at least three years into the program's implementation that CHF now under new management, did commence activities which will lead to the development and undertaking of fund raising efforts to support field projects in Central America and elsewhere. Given the nature of the fund raising process, the results

of this planned effort will not come on stream in time to produce the originally estimated impact within the time frame for project phase one implementation.

Original Funding Level Projections

1) original funding level estimate	\$19,000,000
2) Combined USAID grant funding received to date	\$11,390,000
3) Total local counterpart cash inputs (approx.)	<u>\$ 3,000,000</u>
Sub Total	\$14,390,000

Thus to date, and CHF output figures should be viewed against this backdrop, approximately \$14.4 million or 76% from a projected \$19 million funding level has actually been secured. While additional in kind resources have been made available to the project by beneficiaries, their value has not been reflected here because its impact is limited exclusively to enhancing a particular product being produced for a specific beneficiary and is not available to CHF to increase the number of solutions produced within any given program component.

However, negotiations are currently being finalized with USAID El Salvador and USAID Costa Rica, respectively, which should swell the total funding and bring it closer to the original \$19 million estimate. These contracts, which should be executed during the next quarter, should add approximately \$2.4 million to the total available for project costs.

2. Reallocation of Funding Among Components

A short time into the process of actually putting the program on the ground, CHF studies showed that considerable amounts of public sector program monies and European Community donations were or were to become, increasingly available, as grants to beneficiary populations, for rural and semi urban water projects. Since CHF was committed to loaning the funds, at market rates of interest to the beneficiaries, a decision was made by CHF to sharply scale back funds available to this component and increase the allocation to home improvement/home expansion lending where we were encountering an enormous demand. Our reasoning was twofold: CHF market rate funds could not compete with outright grants and it seemed unproductive to attempt to force feed credit where it (at least momentarily) wasn't needed, when our total resources were thinly spread across several project components in six countries.

Did this materialize?

A parallel development saw the funds available for small business and micro enterprise lending in Central America increase exponentially from several sources, along with an increase in the number of institutions seeking to operate in this market/development sector.

With minor exceptions, most notably in Honduras, CHF restricted its activities in this area to attempting to bring these specialized institutions, now relatively well funded into invasion areas experiencing impressive levels of sustained home expansion/improvement activities,

Below please find a table tracking the major project outputs, by country, by output category.

MAJOR OUTPUTS *

	Belize	Costa Rica	El Salvador	Guatemala	Honduras	Panama	Total	Planned	Accomplished	% of LOP Accomplished
1. No. Community Improvement Loans	0	500	140	0	55	500	1195	53	1195	2254.7
2. No. Home/Improvement loans	0	952	839	1083	1326	0	4200	4775	4200	88.0
3. No. Self Help Hs (Units)	54	115	259	945	754	228	2240	1256	2355	187.5
4. No. BMPC/small Business Loans	1	0	0	0	84	0	85	76	85	111.8
5. No. TSOs assist **	1	3	4	7	6	2	23	23	23	100.0
6. No. Training session/workshops/seminar	10	24	2	26	8	1	71		71	
7. No. Participants trained ***	124	242	30	966	630	10	2002		2002	

* Please note that the output data shown here lists the number of beneficiary loans resulting. CHF has chosen to record the outputs in this manner in the interests of accuracy and clarity. Frequently, CHF makes one loan to a Credit Union federation, for example, which federation in turn on lends to three of its affiliated credit unions, which in term lend to 300 of their members. For purposes of recording outputs we feel it is misleading to represent the output as one CHF loan when actually it is 300 beneficiary families who will be receiving credit for home improvements, for example.

** This figure is listing those TSO's dedicated exclusively to the development of low cost housing, as well as those NGO/PVO's with whom we are working to create and establish a limited TSO capability but for whom housing is not their exclusive reason for being.

*** Under number of participants trained we are combining the number of participants trained in the U.S., at regional training sessions, at third country training activities and training activities undertaken in country. By far the bulk of training has taken place at relatively small scale sessions, at the local, in country level.

where informal sector micro enterprise operations abounded, many of them related to building materials production or provision, most of them in need of capital and technical assistance to generate more jobs, enhance earnings and incomes and rationalize prices.

These revisions in resource allocations, taken along the road of march of project implementation, a product of operational feedback, altered our actual stream of outputs from that originally anticipated and projected.

3. Detailed Review of Related Technical Assistance and Training Activities

This section is a detailed description of CHF's efforts from the beginning of its Central American Program thru the reporting period in the strengthening of local institutions including inputs and outputs, the promotion of women in development activities, the preparation of publications and audio-visuals for the program, the preparation and utilization of a baseline survey instrument, and the training of local professionals and cooperative boards of directors and members.

A. Strengthening the institutional capabilities of local organizations.

CHF has provided financial and technical assistance to local technical service organizations to strengthen their capabilities to plan, implement, and administrate housing and community upgrading projects for low income families. The organizations that have received CHF's help, the type of assistance they have received and the results of the assistance are described by country below:

Guatemala

1. The Guatemalan Federation of Housing Cooperatives (FENACOVI)
 - a. Institutional support
 - o resources to acquire a personal computer, software, training, and consultation for the financial section of FENACOVI.
 - o resources to participate in local training sessions and workshop opportunities with such groups as the Chamber of Commerce and Construction, the Institute for the Promotion of Technology, and the Association of Non-governmental Organizations of Guatemala.
 - o resources to sponsor the First National Cooperative Housing Seminar in Guatemala that was actively participated in by 20 affiliated cooperatives, 15 non-affiliated housing cooperatives, and six non-governmental agencies.

- o resources to carry out an inter-exchange of experiences, problems, and boards of directors of FENACОВI with those of the Honduran Federation of Housing Cooperatives.
- o support of training programs to introduce to its affiliated members the manual for Accounting Procedures for Housing Cooperatives prepared with CHF technical assistance.
- o resources to strengthen its networking with other Guatemalan TSOs, PVOs, and NGOs.
- b. Technical assistance

CHF provided technical assistance to FENACОВI to

- o identify and prepare six feasibility studies for projects that CHF could finance.
- o restructure its financial obligations with National Housing Bank (BANVI) for housing loans made after the 1976 earthquake.
- o prepare alternative housing finance plans, financial packages, and financial material for nine cooperative housing projects.
- o evaluate the possibilities of securing financing from BANVI, the Institute for the Promotion of Insured Mortgages, the Bank of Guatemala, the Bank of Guatemala/AID, and the Inter-American Bank of Economic Integration.
- o audit, review, and update the accounting and bookkeeping systems for the El Modelo Housing Cooperative.
- o prepare general guidelines and procedures for a work program and a management and maintenance program for FENACОВI to use and/or recommend for its member housing cooperatives.
- o revise the financial reporting procedures of FENACОВI to improve its accountability.
- o train key staff in leadership development, educational program development, preparation and use of audio-visuals, and evaluation.
- o evaluate its educational programs and prepare a training element to enhance the programming and execution of more participation by the cooperative members.
- o send key staff to Honduras to meet with other PVOs and NGOs to share experiences.
- o prepare an accounting manual for housing cooperatives.

- o train key staff in CHF's cooperative development system
- c. Outputs

As the result of CHF's support, FENACОВI has prepared and uses the following development tools.

- o Accounting Manual for Housing Cooperatives.
- o Market feasibility/demand analysis.
- o feasibility analysis and determination.
- o analysis of construction program, project costs, and cash flow projection.
- o phased program and project planning.
- o technical service and development contracts.
- o loan contracts.
- o occupancy agreement.

As the result of the CHF assistance, and with CHF's encouragement, FENACОВI has made some changes in its programming and policies including the following.

- o the introduction of core housing in its programs for low income families.
- o the use of market feasibility/demand analysis in assessing the need for a project.
- o the allocation of project development services into the overall project costs.
- o the establishment of administrative cost for project management and maintenance.
- o the introduction of a integrated rural development program.
- o the introduction of a home improvement loan program.
- o the establishment of a special project reserve and a revolving loan fund for cooperative housing development activities.

FENACОВI used CHF's financial assistance to

- o assist five self-help housing cooperatives get housing for their members.

- o finance houses for a total of 724 cooperative members, 16% of the members receiving loans were women.
- o generate an estimated 5680 months of employment.
- o 51 houses were completed in the last quarter.
- 2. The Guatemalan Federation of Credit Unions (FENACOAC)
 - a. Institutional support
 - o resources to improve its administrative capacity.
 - o resources to provide workshops and technical assistance to credit unions participating in home improvement loans funded by CHF.
 - o resources to prepare promotional material and a technical manual for the home improvement loan program funded by CHF.
 - b. Technical assistance
 - o identify and prepare two feasibility studies for projects that CHF could finance.
 - o review of existing procedures, before the first CHF loan for home improvement, being used by the credit unions.
 - o training in the preparation of new and the modification of existing procedures for home improvement loans.
 - o training in the preparation of promotional material and guidelines for a home improvement loan program.
 - o services of a market analysis specialist who designed and used a simple market survey package for FENACOAC or its member credit unions to use to determine the need for housing loans.
 - o services of the School of Architecture of the University of San Marcos to design and construct suitable houses using appropriate technology on land owned by a credit union.
 - o training of FENACOAC and board members and staff of approximately 20 credit unions in the home improvement loan program and the use of the forms and documents prepared for the program.
 - o training key staff in leadership development, educational program development, preparation and use of audio-visuals, and evaluation.

- o send key staff to Honduras to meet other PVOs and NGOs to share experiences.
- o training of key staff in CHF's cooperative development system
- o assess FENACOAC's home improvement loan program and make recommendations for its promotion and administration.
- o participation in various "review and assessment sessions" with the boards of directors and managers of the participating credit unions

c. Outputs

- o adoption of a specific application for home improvement loans.
- o adoption of review criteria and system for home improvement loans.
- o preparation of cost estimating aides for credit officers of credit unions to evaluate home improvement loan applications.
- o preparation of a model contract to be used by the credit union member and the contractor for the home improvement work.
- o development of construction supervision guidelines.
- o preparation of a "How to Construct Your House" booklet for credit union/homeowners and small contractors.
- o preparation of promotion material for the home improvement loan program including, for example, posters, informational handouts, decals, banners, and newsletters.

FENACOAC used CHF's financial assistance to

- o assist five credit unions sponsor, implement, monitor, and administrate home improvement loan programs.
- o finance a total of 471 home improvement loans, 35% of the loans were made to women.
- o generate an estimated 1455 months from the loans.
- o 30 home improvement loans were completed in the last quarter.

3. Shelter and Development (HODE)

a. Institutional support

- o resources to develop the Sanjuaneros I, II and III self help housing cooperative projects including project development, supervision, marketing, community organization, cooperative education, and training activities.
 - o resources to hire a Technical Director.
 - b. Technical assistance
 - o identify and prepare two feasibility studies for projects that CHF could finance.
 - o analysis of the development and construction of Phase I of the Sanjuanero Project.
 - o analysis of project financing for the Sanjuanero I Project.
 - o supervision of the development and implementation of the Sanjuanero II Project.
 - o assistance in the review of building codes, regulations, contracts, and institutional procedures.
 - o send key staff to Honduras to visit other PVOs and NGOs and share experiences.
 - o training of HODE staff in the cooperative housing accounting manual prepared by CHF and FENACOVI.
 - o training in using the Accounting Manual.
 - o training of key staff in CHF's cooperative development system
 - c. Outputs
 - o preparation of financial and administrative changes for the Sanjuanero II Project taking into consideration the results of the analysis of the financial aspects of Sanjuanero I.
 - o recommendations for the implementation for the final phase of construction of the Sanjuanero II Project.
 - o preparation of a manual supporting the technical organization and development of low cost housing projects.
 - o strengthened networking with Guatemalan PVOs and NGOs.
- As the result of CHF's support, HODE has
- o modified its self help approach with more attention to the structuring of the social and community organizational side of the self help process.

- o adopted a scheme for saving and the production of sites and services activities.
- o accepted the approach of the progressive development of shelter.
- o adopted financial planning that eliminates the use of subsidies in its housing projects.
- o adopted the use of a delinquency reserve.
- o included the cost of administrative staff and charges in the overall project cost.

HODE has used the CHF financial assistance to

- o finance two self help housing cooperatives.
 - o make 186 houses loans in one project, nearly 18% of the beneficiaries were women headed households.
 - o generate approximately 1,891 months of employment from the construction of the one project.
4. Guatemalan Association for Coordination for Survival and Development (COSUDER)
- a. Institutional support
 - o resources to hire staff.
 - b. Technical assistance
 - o identify and prepare a feasibility study for a project that CHF could finance.
 - o preparation of financial budget, financial controls, and record keeping.
 - o development of a home improvement loan program.
 - o development of a rural community improvement activities.
 - o training of key staff in CHF's cooperative development system
 - c. Outputs
 - o development of an accounting system.
 - o development of financial controls for beneficiaries of the CHF supported home improvement loan program.

- o strengthen networking with Guatemalan PVOs and NGOs.
- o shift from all volunteer staff to salaried staff.
- o decision to sponsor and promote loan programs rather than only grant fund activities.

COSUDER used CHF's financial assistance to

- o assist one group of 98 members with home improvement loans, approximately 8% of the beneficiaries were women.
- o generate an estimated 65 months of employment from the CHF loans.

5. Foundation for the Integrated Development of Socio-Economic Programs (FUNDAP)

a. Institutional support

- o resources to hire staff and promote the CHF funded home improvement loan activity

b. Technical assistance

- o identify project and prepare feasibility study for project that CHF could finance.
- o analysis for the financing of home improvement loans within FUNDAP's programs.
- o training and orientation, with the support of FENACОВI and COSUDER, in home improvement loan programs.
- o training of key staff in CHF's cooperative development system

c. Outputs

- o decision to sponsor and promote home improvement loans
- o guidelines and procedures for a home improvement loan program.
- o strengthen networking with Guatemalan PVOs and NGOs.

FUNDAP used CHF's financial assistance to

- o assist one group of 50 members receive home improvement loans.
- o generate an estimated 202 months of employment with the CHF loan.

- o 15 home improvements were completed in last quarter.
- 6. Foundation for Education and Integrated Development (FUNDACEDI)
 - a. Institutional support
 - o resources to hire staff and promote the CHF funded home improvement loan activity.
 - b. Technical assistance
 - o identify project and prepare feasibility study for project that CHF could finance.
 - o orientation of a home improvement loan activity.
 - o field observation and exchange of experiences on home improvement loan programs from FENACОВI and COSEDUR.
 - o training of key staff in CHF's cooperative development system
 - c. Outputs
 - o guidelines and procedures for a home improvement loan program.
 - o strengthen networking with Guatemalan PVOs and NGOs.
 - o decision to sponsor and promote home improvement loans.
- FUNDACEDI used the CHF financial assistance to
 - o assist 141 members make home improvement.
 - o about 11% of the beneficiaries were women.

Honduras

- 1. Honduran Cooperative Housing Federation (FECHOVIL)
 - a. Institutional support
 - o resources to hire staff and purchase equipment.

- o resources to enter into a contract with a local cooperative training institute to provide training to board members and general membership of various self help housing cooperatives.
- b. Technical assistance
 - o identify and prepare five feasibility studies for projects that CHF could finance.
 - o education of women in ten FEHCOVIL projects by the Honduran Federation of Women's Associations (FAFH).
 - o assistance in the design of appropriate low cost houses for a self-help housing cooperative.
 - o training key staff in leadership development, educational program development, preparation and use of audio-visuals and evaluation.
 - o training of key staff in CHF's cooperative development system
 - o training of staff in building material production centers.
 - o design of baseline and follow-up surveys for self help housing cooperatives.
 - o access the institution's computer needs.
- c. Outputs
 - o improved institutional capability to promote, supervise, monitor, and administrate home improvement and community upgrading loans.
 - o manual on How to Promote and Organize Neighborhood Improvement Cooperatives.
 - o manual on How to Implement and Administer a Neighborhood Improvement Cooperative Loan Program.
 - o received accreditation to participate in the Housing Fund's (FOVI's) mortgage loan program.
 - o decided to sponsor and promote neighborhood development activities.
 - o decided to sponsor and promote home improvement loan activities.
 - o been accredited to participate in FOVI's mortgage loan program; FEHCOVIL constructs projects with its funds than FOVI provides the long-term mortgage financing.

FEHCOVIL used CHF's financial assistance to

- o assist one self help housing cooperative build core houses for its 63 members.
- o finance community upgrading loans in four self help housing cooperatives and/or neighborhood improvement cooperatives.
- o fund home improvement loans for 549 members of self help housing cooperatives and neighborhood improvement cooperatives.
- o finance core houses for 13 members of neighborhood improvement cooperatives.
- o generate approximately 231 months of employment from the CHF financial support to FEHCOVIL.

2. Federation of Credit Unions of Honduras (FACACH)

a. Institutional support

- o resources to hire additional staff to administer and promote the CHF supported activity.
- o resources to prepare and produce educational and promotional material for the CHF supported activity.

b. Technical assistance

- o identify and prepare three feasibility studies for projects that CHF could finance.
- o training key staff in leadership development, educational program development, preparation and use of audio-visuals and evaluation.
- o training of key staff in CHF's cooperative development system
- o assess FACACH's home improvement program and make recommendations for its promotion and administration.
- o as the result of an agreement between CHF and the Peace Corps, credit unions participating in the home improvement loan program were assisted by Peace Corps Volunteers in the design of their house and the supervision of the construction.
- o training in financial management, construction management, construction supervision, development of cooperatives, project promotion, and reviewing bid proposals.

c. Outputs

- o developed capability to promote and manage a home improvement loan program.
- o manual on the Administration of Home Improvement Loans in Credit Unions.
- o guidelines on How to Estimate the Cost of Home Improvement and New House Construction Loans.
- o received accreditation to participate in FOVI's long-term mortgage program.
- o comic book for the promotion of home improvement loans.

FACACH used CHF's financial assistance to

- o assist five credit unions to sponsor, monitor, and administrate home improvement and/or core house construction programs.
- o fund home improvement loans for 465 credit union members.
- o fund core house loans for 223 credit union members.
- o generate approximately 411 months of employment from the CHF loans.

3. San Jose Obrero Association (ASJO)

a. Institutional support

- o n/a

b. Technician assistance

- o identify and prepare feasibility study for a project that CHF could finance.
- o assess the input needed to complete a 112 unit low cost housing project.
- o training key staff in CHF's cooperative development system.
- o training key staff in leadership development, educational program development, preparation and use of audio-visuals, and evaluation
- o training in project management.

c. Outputs

- o strengthened capability to promote and monitor housing and community upgrading activities.

- o received accreditation to participate in FOVI's long-term mortgage program.

ASJO used CHF's financial assistance to

- o fund a community upgrading loan for 55 families.
- o generate an estimated 14 months of employment.

4. Honduran Development Institute (IDH)

a. Institutional support

- o resources to strengthen IDH's accounting system.
- o resources to improve IDH's promotion department.

b. Technical assistance

- o identify and prepare three feasibility studies for projects that CHF could finance.
- o assistance in the promotion of loans to microentrepreneurs in construction related trades.
- o training of key staff in CHF's cooperative development system

c. Outputs

- o improved institutional accounting and promotional capabilities.

IDH used CHF's financial assistance to

- o fund 84 building material production center loans.
- o generate an estimated 1,523 month of employment.

5. San Juan Bosco Center (CSJB)

a. Institutional support

- o resources to fund the start up costs, staff and equipment, for a low cost housing program.

b. Technical assistance

- o identify and prepare feasibility studies for four projects that CHF could finance.
 - o arranged for FEHCOVIL to provide design and technical services to CSJB in the design of the low cost houses.
 - o assistance is establishing a housing department within CSJB.
 - o training of key staff in leadership development, educational program development, preparation and use of audio-visuals, and evaluation
 - o training of key staff in CHF's cooperative development system
 - o training in financial management, construction management, construction supervision, reviewing bid proposals, project promotion, and developing cooperatives.
 - o training in construction of concrete block houses to masons and construction foremen.
- c. Outputs
- o created the ability to promote, monitor, and manage low cost housing activities.
 - o created an institutional housing capability.

As the result of the CHF supported activities, CSJB has

- o become an important private institution providing housing for low income families in the Tela area.
 - o received accreditation to participate in FOVI's mortgage loan program.
 - o approximately 196 home improvement loans have been made with the CHF funds.
 - o 409 core houses have been built with CHF funds.
 - o four community upgrading loans have been made with CHF funds.
 - o two building material construction center loans have been made with CHF monies.
 - o an estimated 575 months of employment have been generated by the CHF loan funded programs.
6. Association for Human Promotion (APRHU)

- a. Institutional support
 - o resources to hire additional staff.
- b. Technical assistance
 - o identify and prepare four feasibility studies for project that CHF could finance.
 - o training of key staff in CHF's cooperative development system
 - o training in financial management, construction management, construction supervision, reviewing bid proposals, project promotion, and cooperative development.
- c. Outputs
 - o improved its institutional capabilities to serve as a technical service organization for low cost housing.
 - o begun to make loans to its beneficiaries at commercial interest rates.
 - o initiated the policy of full cost recovery of its loans.
 - o strengthened its financial, managerial, and monitoring capabilities.
 - o received accreditation to participate in FOVI's long term mortgage loan program.

APRHU used CHF's financial assistance to

 - o fund one self help housing cooperative with 13 members.
 - o fund 116 home improvement loans.
 - o finance 23 core houses.
 - o generate an estimated 77 months of employment.

Costa Rica

1. Federation of Credit Unions of Costa Rica (FEDECACES)
 - a. Institutional support
 - o resources to the COOPEALIANZA credit union to contract a local firm to assist with the construction phase of a housing construction project funded by CHF.

- o resources to the COOPESPARTA credit union to contract a local firm to assist with the construction phase of a housing construction project funded by CHF.
- o resources to build a model house for the COOPESANMARCOS credit union.
- b. Technical support
 - o training in the promotion, implementation, monitoring, and management of home improvement loans.
 - o training in construction supervision and project documentation.
 - o training of key staff in leadership development, educational program development, preparation and use of audio-visuals, and evaluation
 - o training of key staff in CHF's cooperative development system
 - o identify and prepare three feasibility studies of projects that CHF could finance.
- c. Outputs
 - o new institutional capability to promote, monitor, and manage home improvement loans.
 - o procedure and guidelines for home improvement loans.
 - o manual on the Housing Program Process to serve as a guide to participating credit unions.
- FEDECACES used CHF's financial assistance to
 - o fund 891 home improvement loans.
 - o fund 75 core house construction loans.
 - o assist 13 credit unions to plan, implement, monitor, and administrate shelter activities.
 - o As the result of CHF's assistance, FEDECREDITO is participating in a large scale rural housing program with funding from USAID Costa Rica and with the participation of the Peace Corp and CHF.
- 2. Del Monte Pineapple Workers Association (ADEPSA)
 - a. Institutional support

- o resources to construct a community center.
- b. Technician assistance
 - o identify and prepare a feasibility study for a project that CHF could finance.
 - o training of board of directors and staff in the procedures for promoting and processing housing loans.
 - o training of key staff in CHF's cooperative development system
 - o training in project planning and implementation.
- c. Outputs
 - o improved institutional capability to plan and implement projects.

ADESPA used the CHF financial assistance to

 - o fund 40 core house loans.
- 3. Federation of Coffee Producing Cooperatives (FEDECOOP)
 - a. Institutional support
 - o N/A
 - b. Technical assistance
 - o identify and prepare a feasibility study for a loan that CHF could finance.
 - o training of board of directors and staff of the cooperative in home improvement loan procedures, bookkeeping, review of the loan application, and construction supervision.
 - o training of key staff in CHF's cooperative development system
 - o training of members of the board of directors and staff in home improvement loan.
 - o training in promotion, project development, project documentation, and construction supervision.
 - c. Outputs
 - o decision to promote and sponsor home improvement loans

- o created an institutional capability to promote, implement, and manage a home improvement loan activity.
 - o capability to provide another service to its members.
- FEDECOOP used the CHF financial assistance to
- o finance 61 home improvement loans.
4. Coffee Producing Cooperative Santa Teresita
- a. Institutional support
- o n/a
- b. Technical assistance
- o Identify and prepare a feasibility study for a project that CHF could finance.
 - o training of key staff in CHF's cooperative development system
 - o training in technical and administrative matters related to community upgrading projects.
- c. Outputs
- o strengthened capability to plan and implement community upgrading activities.
 - o upgraded community water system funded by CHF.

Note: CHF Costa Rica estimates that for all of the projects that it is supporting that the total number of beneficiaries is 1,231, of which 369 are women. An estimated 2,801 months of employment have been generated by the CHF funded activities to date.

El Salvador

1. Federation of Credit Unions of El Salvador (FEDECACES)
- a. Institutional support
- o resources to hire staff for the CHF funded program.
 - o resources to purchase equipment including a computer system.

- o resources to fund training programs for the CHF supported program.
- b. **Technical assistance**
 - o identify and prepare two feasibility studies for projects that could be financed.
 - o training of small construction contractors in bidding and construction techniques.
 - o assistance in the design of the model houses.
 - o assessment of the computer needs of FEDECACES.
 - o assistance in the planning, execution and monitoring of a home improvement loan program.
 - o training key staff in leadership development, educational program development, preparation and use of audio-visuals and evaluation
 - o training of key staff in CHF's cooperative development system
 - o training in the use of adobe in the construction of houses.
- c. **Outputs**
 - o the three credit unions that participated in the CHF home improvement loan program reported that their membership had increased from 14% to 137% over a two year period; the result of the credit unions being able to offer a needed service to their members and improved management capabilities instilled by FEDCACES training. The credit union that received a loan for new house construction reported a reduction in the arrearage rate from 18 % to 11%, credited to improved management capabilities of the credit union board of directors and staff.
 - o improved institutional capability to promote, implement and manage home improvement and new house construction loans.
 - o guidelines and procedures to carry out a home improvement loan program.

FEDECACES used CHF's financial assistance to

 - o assist six credit unions to promote, implement, monitor, and administrate home improvement loans.
 - o fund 386 home improvement loan, 162 were for women.
 - o finance 58 core houses for a self help housing activity for mmembers of a credit union, 17 to women.

2. San Miguel Credit Union (ACOMI)

- a. Institutional support
 - o resources to hire technical staff to design houses, acquire design equipment, and promote the CHF funded home improvement loan program.
- b. Technical assistance
 - o identify and prepare two feasibility studies for projects that CHF could finance.
 - o training in promoting, monitoring, and managing a home improvement loan program.
 - o training in CHF's cooperative development system.
- c. Outputs
 - o improved institutional ability to make home improvement loans.
ACOMI used CHF's financial assistance to
 - o fund 123 home improvement loans, 60 to women.
 - o fund 52 core house construction loans, 22 to women.

3. Workers of IUSA Credit Union (IUSA)

- a. Institutional support
- b. Technician assistance
 - o identify and prepare a feasibility study for a project that CHF could finance.
 - o training in promoting, monitoring, and managing a home improvement loan program.
 - o training in CHF's cooperative development system.
- c. Outputs
 - o improved institutional ability to make home improvement loans.
IUSA used CHF's financial assistance to
 - o fund 185 home improvement loans, 52 to women.

4. Teachers Credit Union (ACOPACREMS)
 - a. Institutional support
 - o N/A
 - b. Technical assistance
 - o identify and prepare a feasibility for a project that CHF could finance.
 - o training in promoting, monitoring, and managing a home improvement loan program.
 - o training in CHF's cooperative development system.
 - c. Outputs
 - o improved institutional ability to make home improvement loans.

ACOPACREMS used CHF's financial assistance to

 - o fund 145 home improvement loans, 105 to women..

Belize

1. Belize Credit Union League (BCUL)
 - a. Institutional support
 - o resources to hire staff for the CHF funded activity.
 - o resources to acquire a computer system.
 - o resources to cover the operation of a vehicle and office supplies.
 - b. Technical assistance
 - o identify and prepare two feasibility studies for projects that CHF could finance.
 - o training in promotion, implementation, monitoring, and management of home improvement and new house construction loans.
 - o assist in the preparation of housing finance systems and procedures.

- o assist in preparation of procedures to administrate long-term mortgage loan portfolios.
- o training of key staff in CHF's cooperative development system.
- o training of key staff in leadership development, educational program development, preparation and use of audio-visuals, and evaluation.

c. Outputs

- o strengthened institutional capability to promote, sponsor, and administrate home improvement and new house construction loan programs and a mortgage finance program.
- o guidelines, procedures and accounting systems for home improvement and new house construction loans.
- o four credit unions assisted to promote, implement, monitor, and administrate core house loans.

BCUL used CHF's financial assistance to

- o fund 54 core house loans, 26 loans to women.

2. Belize Agency for Rural Development (BARD)

a. Institutional support

- o resources to hire staff for the CHF funded activity.
- o resources to cover some of BARD's operational expenses.

b. Technical assistance

- o assessment of institutional needs.
- o assessment of need to support a portable sawmill.
- o training of key staff in leadership development, educational program development, preparation of audio-visuals, and evaluation.
- o training of key staff in CHF' cooperative development system.

c. Outputs

- o strengthened institutional capacity.
- o improved management systems.

- o one building material production center loan made with CHF funds.

3. Ringtail Credit Union

a. Institutional support

- o resources to build a water catchment system.

- o resources to build a small community center.

b. Technical assistance

- o assistance in the design of an appropriate house plan.

- o assistance in the organization of the self help construction effort.

- o assistance in the supervision of the construction.

c. Outputs

- o institutional ability to promote, supervise, and administrate housing loans created.

- o two community upgrading projects financed with CHF monies.

4. St. John's Credit Union

a. Institutional support

- o N/A

b. Technical assistance

- o training of key members of board of directors and staff in CHF's cooperative development system.

- o training in promotion, implementation, and administration of housing loans.

- o assistance in setting up procedures to monitor loans and supervise construction.

C. Outputs

- o institutional capability created to promote and administrate loans for housing.

o. Cooperative Registrar's Office

a. Institutional support

- o N/A

- b. Technical assistance

- o assess the existing cooperative legislation to determine if housing cooperatives could be organized in Belize.

- c. Output

- o recommendations for modifications to the cooperative legislation so that housing cooperatives could be organized in Belize.

Note: CHF Belize estimates that 144 months of employment have been generated from the CHF loan funded activities. CHF's training of building contractors and the preparation of simple construction contracts for the builder and the contractor have reduced the cost of construction for lower income houses.

Panama

- 1. Panamanian Foundation for Cooperative Housing (FUNDAVICO)

- a. Institutional support

- o N/A

- b. Technical assistance

- o identify and prepare three feasibility studies for projects that CHF could finance.

- o training of key staff in leadership development, educational program development, preparation and use of audio-visuals, and evaluation.

- o training of key staff in CHF's cooperative development system.

- o arrange for staff to visit other cooperative housing technical service organization to observe projects and share experiences.

- o training in use of SCANTRON computer program.

- c. Outputs

- o improved institutional capability to plan and execute self help housing cooperative in rural areas.

- o FUNDAVICO used CHF's financial assistance to assist three rural self help housing cooperatives.

- o funded 45 home improvement loans.

- o funded 54 core house construction loans.

2. Panamanian Federation of Credit Unions (FEDPA)

a. Institutional support

- o N/A

b. Technical assistance

- o identify and prepare a feasibility study for a project that CHF could finance.

- o assist in the design of model house plans.

- o training of key staff in leadership development, educational program development, preparation and use of audio-visuals, and evaluation.

- o training of key staff in CHF's cooperative development system.

- o training in the promotion, implementation, and monitoring of home improvement and new house construction loans.

- o training in the use of SCANTRON computer program.

c. Outputs

- o improved capability to promote and administrate long-term mortgage loans to member credit unions.

- o procedures and guidelines to make long-term mortgage loans to members in place.

3. Nuevo Chorrillo Housing Cooperative

a. Institutional support

- o N/A

b. Technical assistance

- o assistance in planning, implementing and monitoring a community upgrading activity.

c. Outputs

o capability to plan and implement community upgrading loans.

Note: In the first quarter of 1988, CHF closed down its Panama office for a combination of programmatic, financial, and security reasons. With the closing of the office, no new projects were approved or loan commitments made in Panama.

B. Post Earthquake Housing Reconstruction Activities, El Salvador

CHF received a grant from USAID El Salvador to carry out a post earthquake housing reconstruction activity in San Salvador. The activity was planned and implemented by CHF. The sub-activities of the grant are described below.

1. Home repair

This sub-activity was undertaken with the IUSA Credit Union. CHF made a loan to the credit union which was on-loaned the funds to qualified members to repair their houses which had been damaged by the earthquake. The CHF loan covered 75% of the total amount of the loan to the credit union member; the credit union provided the remaining 25% of the amount. Seven home repair loans were made by the credit union.

2. Tugurio reconstruction

This sub-activity was carried out in six tugurios, informal settlements, in San Salvador. CHF worked closely with the Mayor's Office in the selection of the tugurios which are in the process of getting their land tenure situation legalized.

CHF worked with and thru the elected officials of the tugurios in the promotion and review and approval of community upgrading loans and personal loans for the reconstruction of individual houses. A total of 208 loans were made, 68 personal loans, 114 combined personal/communal loans, and 26 communal loans.

CHF has an agreement with the CRECE Savings and Loan Association under which that institution receives the collections for the loans for CHF.

3. Meson reconstruction

This sub-activity was carried out in six mesones, low income tenement houses, in San Salvador. CHF purchased various mesones that had been destroyed or seriously damaged by the earthquake and then proceeded to prepare plans to build new units with each unit having the necessary urban services. CHF supervised the construction of the mesones which was carried out with a combination of self help from the beneficiaries and contracted labor.

CHF organized the beneficiaries, renters in the meson that had been destroyed or damaged, into condominium associations. CHF provided training to the elected boards of directors and membership in such associations.

- CHF prepared various types of publications for its Central American Program, including the following.
- o articles in CHF's Newbriefs describing our Central American program and specific activities it is sponsoring and/or assisting. Newsbriefs is circulated to approximately 3,000 people in the USA, developed and developing countries.
 - o A New Approach for Shelter and Jobs in Central America. Prepared for promotion of CHF's Central American Program. (English)
 - o A Series of Concept Documents on CHF's Cooperative Development System: Technical Service Organizations, Self-Help Housing Cooperatives, Credit Mechanisms, Building Materials Production Centers, and Neighborhood and Village Improvement Cooperatives. Prepared for promotion of CHF's Cooperative Development System. (English & Spanish)
 - o CHF Assists a Honduran Institution to Promote and Organize Low Cost Housing Cooperatives. CHF Fact Sheet 1. (English & Spanish)
 - o Legal Aspects of Housing Cooperatives. CHF Information Series 4. (English & Spanish)
 - o Report on the National Housing Policy of the Government of El Salvador. (English)
 - o Assessment of the Emergency Housing Project on Selected Phase I Agrarian Reform Agricultural Cooperatives in El Salvador. Prepared for USAID El Salvador. (English)
 - o Progress Report, Cooperative Neighborhood Improvement and Job Program for Central America. May 1986. (English & Spanish)
 - o Progress Report, Cooperative Neighborhood Improvement and Job Program for Central America. April 1988. (English & Spanish)
 - o Manual for the Boards of Directors of Housing Cooperatives. (Spanish)
 - o Banking on the Barrios: Financing Shelter and Jobs for Low-Income Families in Honduras. CHF Fact Sheet 3. (English & Spanish)
 - o After the Earthquake: Helping El Salvador's Slum Dwellers Become Homeowners. CHF Fact Sheet 5. (English & Spanish)
 - o Orientation of Members of Self-Help Housing Cooperatives. (Spanish)
 - o Guidelines for Women's Participation in Cooperative Housing and Community Improvement Programs and Projects in Central America. (English)
 - o Guide for the Development of a Home Improvement Loan Program. Translation of a CHF publication from English to Spanish, El Salvador.
 - o An Appraisal of San Salvador's Tugurios. El Salvador. (English)
 - o An Appraisal of San Salvador's Mesones. El Salvador. (English)
 - o Operations Manual for Housing Cooperatives. Prepared for FENACOV, Guatemala. (Spanish)
 - o Instrument to Examine the Effective Market Demand for Housing in Third and Fourth Category Cities. Prepared for FENACOAC, Guatemala. (Spanish)
 - o Guidelines and Procedures for Use in the Home Improvement Loan Program Sponsored by FENACOAC and CHF. Prepared for FENACOAC, Guatemala. (Spanish)
 - o How to Improve and Construct Your House. Prepared for FENACOAC, Guatemala. (Spanish)
 - o Manual on the Operations, Procedures, and Guidelines for Social Interest Housing Projects. Prepared for HODE, Guatemala. (Spanish)
 - o Manual for the Implementation of Home Improvements. Prepared for FUNDACEDI, Guatemala. (Spanish)

- o Credit Manual for the Implementation of Home Improvement Project. Prepared for FUNDACEDI, Guatemala. (Spanish)
- o Technical Guide for the Implementation of a Home Improvement Program in El Islote, Santa Rosa. Prepared for FUNDACEDI, Guatemala. (Spanish)
- o Report for the Improvement of the Administration of the El Modelo Housing Cooperative and FENACОВI. Prepared for FENACОВI, Guatemala. (Spanish)
- o Rural Integrated Development Program-FENACОВI. Prepared for FENACОВI, Guatemala. (Spanish)
- o Study on the Sanitary Engineering for a Housing Project in San Jose Obrero, Esquipula. Prepared for the San Jose Obrero Credit Union, Guatemala. (Spanish)
- o Final Report on the Sanjuanero II Project. Prepared for HODE, Guatemala. (Spanish)
- o Report of the Credit Union Home Improvement Project. Prepared for FENACOVAC, Guatemala. (Spanish)
- o Practical Manual for Private Development Organizations, How to Implement and Administer a Cooperative Neighborhood Improvement Loan Program. Prepared for PVOs and NGOs, Honduras. (Spanish)
- o Practical Manual, How to Use the Instruments to Estimate the Costs to Improve or Construct a House. Prepared for PVOs and NGOs, Honduras. (Spanish)
- o Practical Manual for Private Development Organizations, How to Promote and Organize Neighborhood Improvement Cooperatives. Prepared for PVOs and NGOs, Honduras. (Spanish)
- o Practical Manual for the Administration of Home Improvement Loan Programs in Credit Unions. Prepared for credit unions, Honduras. (Spanish)
- o Do You Need a Loan to Improve your House? A comic book prepared to promote the credit unions home improvement loan program, Honduras. (Spanish)
- o Background on the Evaluation Plan for Self-Help Housing Cooperatives and Preliminary Analysis of Baseline/Evaluation Data for COVIDEPROL, a FEHCOVIL Self-Help Housing Cooperative. Prepared for FEHCOVIL and CHF, Honduras. (English)
- o The Informal Housing Sector: The Case of Tegucigalpa. Prepared for CHF, Honduras. (Spanish)
- o How To Construct a Brick House: Manual for Constructors. Prepared for CHF supported new house construction programs, Honduras. (Spanish)
- o Boletín Informativo, No. 1. Overview of CHF Honduras supported activities. Honduras. (Spanish)
- o Orientation Manual: Housing Program Processes. Prepared for CHF supported home improvement and new core house construction loans, Costa Rica. (Spanish)
- o Manual on the Disbursement of Funds and Certification of Payments. Prepared for credit unions and private contractors. Belize. (English)

E. Audio-Visuals

CHF prepared videos of the various components of its cooperative development system: technical service organization, credit mechanisms, self-help housing cooperatives, building material production centers, and neighborhood and village improvement cooperatives.

CHF assisted FACACH in Honduras to prepare a slide presentation of the home improvement loan program that CHF is supporting.

F. Evaluation

CHF prepared baseline survey forms to be used for self help housing cooperative and neighborhood improvement cooperative projects. CHF Honduras carried out a baseline survey/evaluation of a self help housing cooperative in Honduras. The survey, titled Background on the Evaluation Plan for Self Help Housing Cooperatives and Preliminary Analysis of Baseline/Evaluation Data for COVIDEPROL, a FEHCOVIL Self Help Housing Cooperative, include information of the cooperative organization, the family composition, the condition of the house lived in prior to the move to the new project, etc.

G. Training Activities

CHF views training as a key component in strengthening local private, non-profit technical service organizations to plan, implement, monitor, and administrate self-help housing cooperatives, home improvement loan programs, neighborhood improvement cooperatives, and loans to microenterprises. The training that CHF has provided under its Central American Program includes conferences, seminars, workshops, and one-on-one sessions. Most of the training involves hands-on or learning-by-doing.

A description of the training provided under CHF's Central American Program is given below.

A. Training in the USA

o sponsored a participant from FEHCOVIL, a technical service organization in Honduras, to attend CHF's Workshop on Innovative Approaches to Improving Human Settlements Through Cooperative Systems. He was one of 39 participants from 23 African, Asian, Middle Eastern, Caribbean and Latin American countries to discuss their experiences in dealing with the housing and community facilities needs of low income families and the role of CHF's cooperative development system approach in planning and implementing programs for such families.

o sponsored a Seminar on Training aspects related to CHF's Central American Program in Washington, DC. The three week, October 1986, seminar was attended by 17 representatives of 14 private, non-profit organizations and one government cooperative agency. The seminar focused on an orientation of CHF's cooperative development system, training in democratic principles, cooperative principles and practices, leadership training, training of trainers and preparation of training materials.

b. Training in the Central America Region

o the I Regional Conference on CHF's Central American Program was held from 16 to 21 March 1986. It was attended by 27 participants from 15 private, non-profit organizations and two government cooperative agencies. The conference focused on the various components of CHF's cooperative development system, descriptions of programs that the different organizations were undertaking, and sharing experiences.

- o the general manager of FUNDAVICO, a Panamanian technical service organization was sent to Honduras to visit FEHCOVIL, a Honduran technical service organization, to share experiences and learn about its work with neighborhood improvement cooperatives.
- o the II Regional Conference on CHF's Central American Program was held from 3 to 6 February 1987 in Tegucigalpa, Honduras. The purposes of the conference were to promote CHF's cooperative development in Central America, document the experiences of the organizations that CHF was assisting, and generate new and strengthen existing institutional linkages among private, non-profit organizations in the region. Representatives of 25 organizations attended the conference that was inaugurated by President Jose Azcona of Honduras.
- o two representatives of the Federation of Credit Unions of El Salvador were sent to Costa Rica and Guatemala to learn of the experience of the credit union systems in those countries with saving mobilization.
- o two representatives of FEHCOVIL, a Honduran technical service organization, were sent to Chile to visit the organization and operations of small, neighborhood "popular banks". Their visit was coordinated by the cooperative housing movement in Chile.

C. In-Country Training

The following are illustrative of the kinds of in-country training activities that CHF's country offices have undertaken.

Belize

- o training of boards of directors, managers, and staff of credit unions in review of loan application and construction supervision for home improvement and new house construction loans.
- o training of local contractors in cost estimating, bid preparation, construction management, and construction supervision.
- o training of credit union boards of directors managers in the review of loan applications and financial supervision of home improvement and new house construction loans.
- o CHF has sponsored 10 training sessions for housing cooperatives, credit unions, and private building contractors that have been attended by approximately 124 participants. In addition, CHF has participated in two Belize Credit Union League sponsored workshops for training of new staff in housing loans that were attended by a total of eight people.

Costa Rica

- o sponsored a two and a half day workshop for the staff of the Costa Rican Federation of Credit Unions, US Peace Corps, and the Costa Rican Housing Bank on the operation procedures of home improvement and new house construction loan programs.
- o sponsored a one day workshop for representative of the Federation of Coffee Production Cooperatives in the project documentation, project development, construction supervision, and project monitoring of home improvement loans.
- o training of boards of directors, managers, and staff of 13 credit unions and four coffee production cooperatives in the promotion, technical aspects, construction supervision, and monitoring of home improvement loans.
- o training of managers and staff of 13 credit unions and four coffee producing cooperatives in the bookkeeping and accounting for home improvement loans.

- o training of construction supervisors to improve their skills.
- o training to the Coffee Producing Cooperative Santa Teresita in the planning and implementation of a community upgrading project.
- o CHF Costa Rica has sponsored a total of 24 training sessions for approximately 242 participants, of which 72 were women.

El Salvador

- o sponsored a workshop for skilled workers and small contractors to improve their work skills. The topics include such areas as reading of plans and specifications, preparing a budget, construction techniques in seismic zones, and discussion of model houses. The 19 participants were subsequently involved in the construction of the houses financed by a CHF loan to the El Salvadoran Federation of Credit Unions.
- o conducted a workshop to train the board of directors, manager, and two technical people of the San Miguel Credit Union in the promotion, implementation, and monitoring of home improvement and house construction loans.
- o training of the boards of directors of six tugurios, informal settlements, in the promotion, supervision and monitoring of home improvement loans.
- o training of the boards of directors of six condominiums in the responsibilities of their duties and responsibilities.

Guatemala

- o sponsored a workshop on home improvement loan programs for managers and local officers of credit unions affiliated to the Guatemalan Federation of Credit Unions. Approximately 15 participants attended the workshop.
- o training of staff of the Guatemalan Federation of Credit Unions in the use of a housing market survey instrument that was prepared by a CHF consultant.
- o sponsored a seminar for the Guatemalan Federation of Housing Cooperatives to present and explain the Manual on Accounting Procedures for Housing Cooperatives. Approximately 50 participants attended the two day seminar from some 20 housing cooperative plus other organizations that CHF is assisting in Guatemala.
- o training for the staff of the Foundation for the Integrated Development of Socio-Economic Programs in home improvement loan programs.
- o training for the staff of the Foundation for Education and Integrated Development in home improvement loan programs.
- o training of boards of directors and staff of self help housing cooperatives in accounting and bookkeeping.
- o sponsored a study tour of two officials of FENACОВI to Honduras to visit FEHCOVIL to share experiences and observe its projects.
- o training for the technical staffs of Housing and Development and the Guatemalan Federation of Housing Cooperatives on dealing with inflation in construction. CHF funded their attending a two day seminar sponsored by the Guatemalan Chamber of Construction.
- o on-the-job training to the staff of Housing and Development and the Guatemalan Federation for Housing Cooperatives in the use of the Guidelines and Procedures Manual for the Production of Low Cost Housing that was prepared by CHF.

- o CHF Guatemala has sponsored 26 training sessions that have been attended by approximately 966 participants.

Honduras

- o training of women members of self help housing cooperatives and neighborhood improvement cooperatives to develop their awareness as to their options and potentials, assess their personal and community needs, develop their problem solving skills, and motivate them to participate in their cooperatives. Approximately 400 women were trained by trainers of the Honduras Federation of Women's Associations.
- o training of the new housing director of Centro San Juan Bosco by the Honduran Federation of Housing Cooperatives, the San Juan Obrero Association, and CHF in the planning, development, and administration of housing activities.
- o sponsored a workshop on the technical aspects of the design of basic and expandable low cost housing. The workshop was attended by 20 Honduran architects and engineers from private practice, in academia, and/or non-profit organizations.
- o supported and co-sponsored a two day seminar/workshop on the Role of Women in Human Settlements. The other co-sponsor was the Honduran Federation of Women's Associations (FAFH). Approximately 65 women participated in the workshop.
- o sponsored a workshop on home improvement loan programs thru credit unions for the managers and board of directors of five credit unions participating in the FACACH home improvement loan activity supported by CHF. About 25 people attended the one day workshop.
- o co-sponsored, with the National Planning Office, UNICEF and other institutions, a seminar on Community Participation in Housing and Basic Services Projects. CHF and FEHCOVIL presented papers on self help housing cooperatives and neighborhood improvement cooperatives. About 30 professionals participated in the seminar.
- o supported the First National Congress of Housing Cooperatives sponsored by FEHCOVIL. At the congress, FEHCOVIL presented its five year development plan which incorporated projects supported by CHF.
- o sponsored a one day seminar on the informal sector in Honduras. The private, non-profit organizations that are carrying out projects with CHF's assistance told of their activities of working with the informal sector. CHF described its cooperative development systems approach and how it can be applied to the informal sector. About 50 participants from 40 public and private organizations attended the seminar.
- o sponsored two "hands-on" training courses on the construction of concrete blockhouses in Tela for 30 masons and construction foreman who were building houses for CHF supported projects.
- o participated in training sessions for Peace Corps Volunteers on low cost housing and housing finance. The PCVs who participated worked in the construction sector and some with the CHF supported home improvement loan program with the credit union system.
- o FEHCOVIL, with CHF support, sponsored 38 courses and workshops in housing and neighborhood improvement cooperatives to train the members and the boards of directors. Approximately 1,000 people benefited from the training.
- o FEHCOVIL, with CHF support, contracted the Institute of Cooperative Investigation and Formation (IFC) to conduct cooperative training sessions for the members and the boards

of directors in ten existing and/or new self help housing cooperatives. Approximately 350 participants attended the training sessions.

- o CHF Honduras has sponsored or co-sponsored eight workshops or seminars for approximately 630 participants on subjects related to CHF's cooperative development system and its application in Honduras.

- o CHF has provided institutional support to local technical service organizations that has enabled them to sponsor workshops or training sessions for approximately 1,350 cooperative members or elected officials.

Panama

- o training in the use of the SCANTRON computer program.

III. Loan/Grant/Guarantee Sub Projects - Status Report

In order to permit a rapid updating of the projects' status, the summary sheet, accompanied by the individual country breakdowns and a date supplement section is presented next. This provides data on the aggregate levels in key categories, by country, and will generally dimension progress to date. The individual country breakdowns facilitate a more careful tracing of the status of each individual sub-project, identify the particular component of the CHF Cooperative Development System being developed and provide data on the size and financial make-up of the specific loan or grant.

Key:

In order to more easily utilize the attached data in this section, the following information is provided:

1. In the individual country breakdowns, loans are identified by letter, number and by title. The first letter indicates the country, e.g. "G" for Guatemala, "H" for Honduras, "CR" Costa Rica, etc.
2. The second letter(s), which will be either an "L" or a "GR" indicates that we are referring to a loan (L) or a grant (GR).
3. Under title, abbreviations indicate first, the type of loan component funded.
 - a) HIL - home improvement loan
 - b) SHHC - self help housing cooperative. This is a core house project, either in project, or "build on your own lot" format.

c) TSO - This indicates that the loan undertaken also has elements of strengthening the existing technical service organization, which is acting as the Borrower.

BMPC - This indicates that the loan is funding credit for Building Materials Production or distribution operations.

4. Acronym of

Borrower - Either directly to the right of the loan component indicator or below it, is presented the acronym of the borrower.

SUMMARY SHEET
 CHF Cooperative Neighborhood Improvement and Job Program for Central America
 December 31, 1989

1. Loans/Grants/ Guarantees	Guatemala	Honduras	El Salvador	Panama	Belize	Costa Rica	Regional	Grand Total
1. No. of loans in program cycle	00	02	00	00	00	00	00	02
2. No. of loans committed	13	19	09	04	05	07	00	57
3. No. of grants/ amendments in program cycle	00	00	00	00	00	00	00	00
4. No. of grants committed	09	07	03	00	03	04	01	27
5. Total No. of loans & grants	22	28	12	04	08	11	01	86
II. Amount of Project inputs								
1. Total amount of CHF Loans/ Grants Budgeted	3,160,000	4,430,000	1,455,000	367,105	625,000	852,895	500,000	11,390,000
2. Total amount of CHF Loans/ Grants in Program cycle	-0-	250,000	-0-	-0-	-0-	-0-	-0-	250,000
3. Total amount of CHF Loans/Grants Committed	3,160,000	3,873,250	1,455,000	367,105	625,000	852,895	500,000*	10,833,250

* These funds have been fully committed and disbursed against grants, training activities, workshops and evaluations.

4. Combined total of amounts Programmed and Committed	3,160,000	4,123,250	1,455,000	367,105	625,000	852,895	500,000	11,083,250*

5. Total Amount of local counterpart inputs (cash) to 4. above	736,096	958,920	345,850	165,450	442,000	232,600	100,000	2,980,916

6. Total amount of local inputs in kind to 4. above	987,695	910,402	301,021	177,271	59,200	102,630	50,000	2,588,219

7. Local Inputs Grand Total	1,723,791	1,869,322	646,871	342,721	501,200	335,230	150,000	5,569,135

* Subtracting out the funds being tracked here whose source is a separate, Mission funded OPG, it is worth noting that all of the original grants funds, plus all Mission "buy-ins" to the Washington grant, are now completely committed.

DATA SUPPLEMENT
SUMMARY SHEET # 1
STATUS OF ORIGINAL US\$5.6 MILLION PROJECT FUNDS
CHF Cooperative Neighborhood Improvement and Job Program for Central America
December 31, 1989

	Regional	Guatemala	Honduras	Panama	El Salvador	Belize	Costa Rica	<u>Totals</u>
<u>Budgeted</u>	500,000	1,300,000	930,000	367,105	525,000	625,000	852,895	5,100,000*
<u>Committed</u>								
Loans		1,129,296	774,513.50	367,105	474,300	593,000	839,522	5,100,000
Grants	118,400	170,704	155,486.50	0	50,700	32,000	13,373	
Training, etc.	381,600							
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Sub Total	500,000	1,300,000	930,000	367,105	525,000	625,000	852,895	
<u>Programmed</u>								

<u>Totals</u>	Budgeted	-	5,100,000
	Committed	-	5,100,000
	Programmed	-	0
	Unprogrammed	-	0
	Unallocated	-	0

* Note: Of the monies originally budgeted to Panama, \$225,000 has been added to Belize, \$352,895 to Costa Rica, and \$25,000 to El Salvador.

DATA SUPPLEMENT
SUMMARY SHEET # 2
STATUS OF ADDITIONAL PROJECT FUNDS
CHF Cooperative Neighborhood Improvement and Job Program for Central America
December 31, 1989

	Guatemala	El Salvador	El Salvador (OPG)	Honduras (OPG)	Total
1 - <u>Budgeted:</u>	1,860,000	395,000	535,000	3,500,000	6,290,000
2 - <u>Committed:</u>					<u>Subtotals</u>
Loans	1,783,600	395,000	523,000	2,860,000	5,561,600
Grants	76,400		12,000	83,250	171,650
Sub Total:	1,860,000	395,000	535,000	2,943,250	5,733,250
3 - <u>Programmed:</u>	-0-	-0-	-0-	250,000	250,000
4 - <u>Unprogrammed:</u>	-0-	-0-	-0-	306,750	306,750

Totals: Budgeted - 6,290,000
Committed - 5,733,250
Programmed - 250,000
Unprogrammed - 306,750

Grand Total: Budgeted - 11,390,000
(pages 1 & 2) Committed - 10,833,250
Programmed - 250,000
Unprogrammed - 306,750

December 31, 1989
 CHF CENTRAL AMERICA PROGRAM - GUATEMALA
 Status of Loans, Grants and Guarantees Sub-projects Pre-Implementation Stage

Sub Project	Concept Paper	Inputs	Feasibility Study	Loan/Grant Application	
Number Title					
G/L/1	HIL FENACOAC	CHF/Wash. Approved USAID approved	CHF \$380,006 Local \$ 87,500	CHF/Wash. approved USAID approved	Signed 02/28/86
G/L/2	SHHC Solucines FENACOAC	On Hold pending land issue	CHF _____ Other _____	DISCONTINUED	
G/L/3	TSO/SHHC HOE	CHF/Wash. approved USAID/ approved	CHF \$420,153 Local \$181,376	CHF/Wash. approved USAID approved	Signed 11/11/86
G/L/4	SHHC-TSO FENACOVI (Part I El Modelo)	CHF/Wash. approved USAID/ approved	CHF \$240,000 Local 330,000	CHF/Wash. approved USAID approved	Signed 8/6/86
G/L/4	SHHC-TSO FENACOVI (Part II Mofang)	CHF/Wash. approved USAID approved	CHF \$176,000 Local \$35,120	CHF/Wash. approved	Discontinued
G/L/5	SHHC FENACOVI (XELAJU)	CHF/Wash. approved USAID/ approved	CHF \$380,000 Local \$93,600	CHF/WASH. approved USAID approved	Signed 1/28/88
G/L/6	VIC/HIP COSUDER	CHF/Wash. approved USAID/ approved	CHF \$23,365	CHF/Wash. approved USAID approved	Signed 6/8/87

G/L/8	HIP FENACOVI KA CHOCH	CHF/Wash. approved USAID/ approved	CHF 132,000	CHF/Wash. approved USAID approved	Signed 7/13/87
G/L/10	SHHC FENACOAC San Jose Obrero C.U.		CHF 10,620	CHF/Wash. approved USAID approved	Signed 12/19/89
G/L/11	SHHC FENACOVI SERES	N/A	CHF 255,000 Local 104,000	CHF/Wash. approved	Signed 6/1/88
G/L/12	HIP FUNDACEDI	N/A	CHF 120,000	CHF/Wash. approved USAID approved	Signed 9/11/88
G/L/13	HIP FUNDAP	N/A	CHF 37,100	CHF/Wash. approved USAID approved	Signed 12/29/88
G/L/14	SHHC FENACOVI SANTA ANA	N/A	CHF 227,028 Local 55,000	CHF/Wash. approved USAID approved	Signed 12/8/88
G/L/15	HIP FENACOAC	N/A	CHF 185,186 Local 46,250	CHF/Wash. approved	Signed 6/19/89
G/L/16	SSHHC HODE SJII	N/A	CHF 520,000	CHF/Wash. approved USAID approved	Signed 12/14/89

December 31, 1989
 CHF CENTRAL AMERICAN PROGRAM - HONDURAS
 Status of Loans, Grants and Guarantees Subprojects - Pre Implementation Stage

Sub Project	Concept	Inputs Paper	Feasibility	Loan/Grant Study	Application
H/L/1	NIC-HILP FEHCOVIL	CHF/Wash. approved USAID/ approved	CHF \$475,000 Local \$70,000	CHF/Wash. approved USAID approved	Signed 03/31/86
H/L/2	HILP FACACH	CHF/Wash. approved USAID/ approved	CHF #250,000 Local \$250,000	CHF/Wash. approved USAID approved	Signed 5/19/86
H/L/3	SHHC/BMPC FEHCOVIL	CHF/Wash. approved USAID/ approved	CHF \$275,000 Other 95,000	CHF/Wash. approved USAID approved	Signed 8/25/86
H/L/4	Community Services ASJO	CHF/Wash. approved USAID/ approved	CHF \$27,500 Local 70,245	CHF/Wash. approved USAID approved	Signed 5/26/86
H/L/5	BMPC IDH	CHF/Wash. approved USAID/ approved	CHF \$80,000 Local \$37,500	CHF/Wash. approved USAID approved	Signed 1/19/87
H/L/6	HILP CSJB	CHF/Wash. approved USAID approved	CHF \$120,000 Local \$22,750	CHF/Wash. approved USAID approved	Signed 11/14/86

H/L/6 CSJB Amend # 1	HIP	N/A Local	CHF 31,013.50 USAID 3,000	CHF/Wash. approved approved	Signed 3/11/88
H/L/7	SHHC APRHU	N/A	CHF \$16,000 Local \$4,550	CHF/Wash. approved USAID approved	Signed 3/20/87
H/L/8	HOME CONS. CSJR	Concept/ Feasibility	CHF 360,000 Local 32,500	CHF/Wash. approved USAID approved	Signed 6/7/88
H/L/9	HIP FACACH	CHF/Wash. approved USAID approved	CHF 400,000 Local 150,000	CHF/Wash. approved USAID approved	Signed 8/12/88
H/L/10	BMPC IDH	CHF/Wash. approved USAID approved	CHF 150,000 Local 50,000	CHF/Wash. approved USAID approved	Signed 10/1/89
H/L/11	HIP APRHU	Concept/ Feasibility	CHF 100,000 Local 25,000	CHF/Wash. approved USAID approved	Signed 6/17/88
H/L/12	HIP COMM.SER. FAFH	Concept/ Feasibility	CHF 100,000 Local 5,000	CHF/Wash. approved USAID approved	Signed 11/1/89
H/L/13	HIP IDH	Concept/ Feasibility	CHF 100,000 Local 25,000	CHF/Wash. approved USAID approved	In process

H/L/14	HIP COMM SGR FEHCOVIL	CHF/Wash. approved USAID approved	CHF 250,000 Local 112,500	CHF/Wash. approved USAID approved	Signed 1/6/89
H/L/15	HIP CSJB	Concept/ Feasibility	CHF 200,000	CHF/Wash. approved USAID approved	Signed 6/7/88
H/L/16	HOME CONS. PGV	Concept/ Feasibility	CHF 150,000 Local 15,000	CHF/Wash. approved USAID approved	In process
H/L/17	HIP CSJB	N/A	CHF 200,000 Local 0	CHF/Wash. approved USAID approved	Signed 6/23/89
H/L/18	HIP APRHU		CHF 100,000	CHF/Wash. approved USAID approved	Signed 8/1/89
H/L/19	HIP CORE HSG APRHU		CHF 250,000 Local 25,000	CHF/Wash. approved USAID approved	Signed 12/1/89
H/L/20	HIP CORE HSG CSJB		CHF 250,000 Local 25,000	CHF/Wash. approved USAID approved	Signed 12/1/89

December 310, 1989
 CHF CENTRAL AMERICA PROGRAM - EL SALVADOR
 Status of Loans, Grants and Guarantees Subprojects - Pre Implementation Stage

Sub Project	Concept	Inputs Paper	Feasibility	Loan/Grant Study	Application
<hr/>					
Number	Title				
<hr/>					
E/L/1	HILP FEDECACES	CHF/Wash. approved USAID/ approved	CHF \$150,000 Local \$110,000	CHF/Wash. approved USAID/ approved	Signed 1/10/86
<hr/>					
E/L/1 Amendment #1	Earthquake Repair	N/A	CHF \$67,744	CHF/Wash. approved USAID approved	Signed 10/29/86
<hr/>					
E/L/1 Amendment #2	Earthquake Repair	N/A	CHF 40,000	CHF/Wash. approved USAID approved	Signed 3/15/87
<hr/>					
E/L/2	SHHC FEDECACES	CHF/Wash. approved USAID/ approved	CHF \$104,519 Local \$126,500	CHF/Wash. approved USAID/ approved	Signed 4/19/86
<hr/>					
E/L/3	Home Construction ACOMI	CHF/Wash. approved USAID/ approved	CHF \$120,000 Local 63,000	CHF/Wash. approved USAID approved	Signed 3/4/88
<hr/>					
E/L/4	Expansion of E/L/1	N/A	CHF \$330,000 Local \$81,000	CHF/Wash. approved USAID approved	Signed 2/24/88
<hr/>					
E/L/4.3	Amendment #1	N/A	CHF 25,000 LOCAL 6,250	CHF/Wash. Approved USAID Approved	Signed 9/21/88
<hr/>					

E/L/5	Squatter Upgrading HIP/Coom. Services Directivas	CHF/Wash. approved USAID approved	CHF 105,087	CHF/Wash. approved USAID approved	Signed 5/12/88
E/L/6	Construction Loan Directivas	CHF/Wash. approved USAID approved	CHF 250,000	CHF/Wash. approved USAID approved	Commenced 6/1/88
E/L/7	Earthquake Repairs	N/A	CHF 7,650 LOCAL 1,912	CHF/Wash. approved USAID approved	Signed 7/19/88
E/L/8	Squatter Upgrading HIP Valle de Oro II	N/A	CHF 20,000	CHF/Wash. approved USAID approved	Signed 1/16/89
E/L/9	Squatter Upgrading HIP Cristo Redentor	N/A	CHF 26,000	CHF/Wash. approved USAID approved	Signed 1/16/89
E/L/10	Squatter Upgrading HIP Quinonez Municipal	N/A	CHF 30,000	CHF/Wash. approved USAID approved	Signed 3/31/89
E/L/11	Construction Loan Zuñiga	CHF/Wash. approved USAID approved	CHF 58,000	CHF/Wash. approved USAID approved	Projects Completed
E/L/12	Construction Loan La Esperanza	CHF/Wash. approved USAID approved	CHF 133,000	CHF/Wash. approved USAID approved	Projects Completed

December 31, 1989
 CHF CENTRAL AMERICAN PROGRAM - COSTA RICA
 Status of Loans, Grants and Guarantees Sub-Projects - Pre Implementation Stage

Sub Project	Concept Paper	Inputs	Feasibility Study	Loan/Grant Application
Number	Title			
CR/L/1	NIC/HILP FUNDASOL Juanito Mora	CHF/Wash. approved On Hold	CHF \$175,000 Local 30,000	DISCONTINUED
CR/L/2	HILP San Isidro	CHF/Wash. approved USAID approved	CHF \$170,000 Local \$62,375	CHF/Wash. approved USAID approved Signed 3/25/87
CR/L/3	VIC-HILP Esparza	CHF/Wash. approved USAID approved	CHF \$90,000 Local \$40,375	CHF/Wash. approved USAID approved Signed 3/25/87
CR/L/4	HIP FEDECREDITO Santa Catalina	CHF/Wash. approved USAID approved	CHF \$100,000 Local \$25,000	CHF/Wash. approved USAID approved Signed 8/11/87
CR/L/4 Amendment No. 1	HIP FEDECREDITO	N/A	CHF \$117,000 Local 20,000	CHF/Wash. approved USAID approved Signed 3/23/88
CR/L/4 Amendment No. 2	HIP FEDECREDITO	N/A	CHF \$144,689 Local 35,000	CHF/Wash. approved USAID approved Signed 5/2/88

CR/L/5	Construction Pindeco/ Adepsa	CHF/Wash. approved USAID approved	CHF \$115,000 Local \$168,600	CHF/Wash. approved USAID approved	Signed 1/11/38
CR/L/6	HIP Fedecoop	N/A	CHF \$45,000 Local 11,250	CHF/Wash. approved USAID approved	Signed 3/6/89
CR/L/6A Amendment No. 1	N/A		CHF \$50,033 Local 11,681	CHF/Wash. approved USAID approved	Signed 12/11/89
CR/L/7	Comm. Upgrading Water COOPSANTATERE	N/A	CHF \$7,500 LOCAL \$6,800	CHF/Wash. approved USAID approved	Signed 6/9/89

December 31, 1989
 CHF CENTRAL AMERICAN PROGRAM - BELIZE
 Status of Loans, Grants and guarantees Sub-projects - Pre Implementation Stage

Sub Project	Concept Paper	Inputs	Feasibility Study	Loan/Grant Application	
Number Title					
B/L/1	SHHC - Ringtail Village	CHF/Wash. approved USAID approved	CHF \$22,194 Local \$4,310	CHF/Wash. approved USAID approved	Signed 8/27/86
B/L/2	BMPC - BARD	CHF/Wash. approved USAID approved	CHF \$1,971 Local \$2,500	CHF/Wash. approved USAID approved	Signed 9/30/86
B/L/3	Core Hsg. BCCUL	CHF/Wash. approved USAID approved	CHF \$300,000 Local 60,000	CHF/Wash. approved USAID approved	Signed 11/22/86
B/L/3 Amendment # 1	Core Hsg. BCCUL	N/A	CHF 43,835 Local 5,000	CHF/Wash. approved USAID approved	Signed 4/29/88
B/L/4	Core Hsg. BCUL/Corozal	CHF/Wash. approved USAID approved	CHF \$100,000 Local \$10,000	CHF/Wash. approved USAID approved	Signed 4/29/88
B/L/5	Core Hsg. BNS/SJCU	N/A	CHF \$125,000 Local \$20,200	CHF/Wash. approved USAID approved	Signed 7/13/89

December 31, 1989
 CHF CENTRAL AMERICAN PROGRAM - PANAMA
 Status of Loans, Grants and Guarantees Sub-projects - Pre Implementation Stage

Sub Project		Concept Paper	Inputs	Feasibility Study benefited	Loan/Grant Application
Number	Title				
P/L/1	VIC - Loma Colorada FUNDAVICO	CHF/Wash. approved USAID approved	CHF \$33,310 Local \$15,000	CHF/Wash. approved USAID approved	Signed 6/30/86
P/L/2	NIC - Nuevo Belen FUNDAVICO	CHF/Wash. approved USAID approved	CHF \$225,000 Local \$123,000	CHF/Wash. approved USAID approved	Project Discontinued
P/L/3	VIC - HILP Boquete - Montijo FUNDAVICO	CHF/Wash. approved USAID approved	CHF \$129,310 Local \$95,460	CHF/Wash. approved USAID approved	Signed 1/13/87
P/L/4	HILP/ scattered site const. FEDPA	CHF/Wash. approved USAID approved	CHF \$260,000 Local \$162,222	CHF/Wash. approved USAID approved	Signed 9/10/86
P/L/5	Community Services NCHC	N/A	CHF \$5,000 Local \$2,000	CHF/Wash. approved USAID approved	Signed 3/21/87
P/L/7	H.Const. H.I. - Com. Imp INEDESA	CHF/Wash. Approved USAID approved	CHF \$159,250		Project Discontinued

December 31, 1989
CHF CENTRAL AMERICA PROGRAM
STATUS OF INSTITUTIONAL SUPPORT GRANT

Number	Title	Amount	Concept	Draft Grant	Signed
R/GR/1	CHF/COLAC	\$118,400	CHF Wash-appv'd	CHF Wash-appv'd USAID appv'd	08/85
E/GR/1	CHF/FEDECACES	\$35,500		CHF Wash-appv'd USAID appv'd	11/13/86
E/GR/1	CHF/FEDECACES Amendment # 1	\$4,000		CHF Wash-appv'd USAID appv'd	3/16/87
E/GR/2	CHF/ACOMI	\$11,200		CHF Wash-appv'd USAID appv'd	3/4/88
E/GR/3	CHF/DIRECTIVAS	\$12,000		CHF Wash-appv'd USAID appv'd	5/12/88
G/GR/1	CHF/FENACOVI	\$24,188	CHF Wash-appv'd USAID appv'd	CHF Wash-appv'd USAID appv'd	07/85
G/GR/2	CHF/FENACOAC	\$10,000	CHF Wash-appv'd USAID appv'd	CHF Wash-appv'd USAID appv'd	02/86
G/GR/3	CHF/HODE	\$25,000		CHF Wash-appv'd USAID appv'd	04/10/86
G/GR/4	CHF/FENACOVI II	\$75,596		CHF Wash-appv'd USAID appv'd	02/10/86
G/GR/5	CHF/COSUDER	\$32,500		CHF Wash-appv'd USAID appv'd	03/1/87
G/GR/6	CHF/FENACOAC	\$13,500		CHF Wash-appv'd USAID appv'd	2/26/88
G/GR/7	CHF/COSUDER	\$34,000		CHF Wash-appv'd USAID appv'd	2/28/88
G/GR/8	CHF/FUNDACED1	\$25,000		CHF Wash-appv'd	9/11/88
G/GR/9	CHF/FUNDAP	\$3,900		CHF Wash-appv'd USAID appv'd	12/7/88
H/GR/1	CHF/FEHCOVIL	\$35,871.50	CHF Wash-appv'd	CHF Wash-appv'd USAID appv'd	01/86
H/GR/1	Amendment # 2	\$36,135		CHF Wash-appv'd	7/28/87
H/GR/3	CHF/FACACH	\$10,000		CHF Wash-appv'd USAID appv'd	05/19/86
H/GR/3	Amendment # 1	\$1,230		CHF Wash-appv'd	11/21/86
H/GR/3	Amendment # 2	\$3,250		CHF Wash-appv'd	03/23/87
H/GR/4	CHF/CSJB	\$25,000		CHF Wash-appv'd USAID appv'd	11/14/86
H/GR/4	Amendment # 1	\$4,000		CHF Wash-appv'd	05/22/87

H/GR/4	CHF/CSJB Amendment # 2	\$25,000		CHF Wash-appv'd USAID appv'd	3/11/88
H/GR/5	CHF/IDH	\$12,000		CHF Wash-appv'd USAID appv'd	01/19/87
H/GR/5	CHF/IDH Amendment # 1	\$3,000		CHF Wash-appv'd USAID appv'd	12/6/87
H/GR/6	FACACH	\$27,250		CHF Wash appv'd USAID appv'd	8/12/88
H/GR/7	APRHU	\$15,000		CHF Wash appv'd USAID appv'd	6/17/88
H/GR/8	FAFH	\$15,000		CHF Wash appv'd USAID appv'd	In process
H/GR/9	FEHCOVIL	\$26,000		CHF Wash appv'd USAID appv'd	1/6/89
B/GR/1	CHF/RINGTAIL VILLAGE	\$4,000	CHF Wash-appv'd USAID appv'd	CHF Wash-appv'd USAID appv'd	02/3/86
B/GR/2	CHF/BARD	\$10,000	CHF Wash-appv'd USAID appv'd	CHF Wash-appv'd USAID appv'd	04/10/86
B/GR/3	CHF/BCUL	\$18,000		CHF Wash-appv'd USAID appv'd	11/22/86
CR/GR/1	CHF/ COOPELIANZA	\$5,000		CHF Wash-appv'd USAID appv'd	03/26/87
CR/GR/2	CHF/COOPEPARTA	\$3,000		CHF Wash-appv'd USAID appv'd	03/26/87
CR/GR/3	CHF/COOPSANMARCCS	\$2,473		CHF Wash-appv'd USAID appv'd	3/3/87
CR/GR/4	CHF/ADEPSA	\$2,900		CHF Wash-appv'd USAID appv'd	11/5/87

IV. Project Disbursements: Loans and Grants

Please note that during this Quarter, an analysis of accounts conducted by CHF accounting staff resulted in some slight adjustments to cumulative disbursement figures previous reported.

A. Cumulative Prior Period Disbursements

Complete through September 31, 1989

COUNTRY	AMOUNT		
BELIZE:			
B/L/1	22,180.23		
B/L/2	1,970.52		
B/L/3	300,064.23		
B/L/3-A	44,376.56		
B/L/4	74,955.13		
B/GR/1	3,700.89		
B/GR/2	9,985.41		
B/GR/3	18,235.58		
BDF/BCUL Home Mort. Project	2,383.56		
		Subtotal	\$477,852.11
COSTA RICA:			
CR/L/2	169,702.54		
CR/L/3	90,239.20		
CR/L/4	361,406.65		
CR/L/5	115,016.93		
CR/L/6	28,115.02		
CR/L/7	5,125.76		
CR/GR/1	4,957.05		
CR/GR/2	2,992.84		
CR/GR/3	2,791.72		
		Subtotal	\$780,347.71
EL SALVADOR:			
E/L/1	257,744.00		
E/L/2	104,518.65		
E/L/3	120,000.00		
E/L/4	330,000.00		
E/L/4-AMEND #1	25,000.00		
E/GR/1	39,500.00		
E/GR/2	11,200.00		
		Subtotal	\$887,962.65

51

EL SALVADOR/OPG:

E/L/5	105,086.38
E/L/6	265,900.00
E/L/7	7,650.00
E/L/8	12,800.00
E/L/9	20,300.00
E/L/10	30,460.00
E/L/11	58,500.00
E/L/12	129,975.04
E/GR/3	12,000.00

Subtotal \$642,671.42

GUATEMALA:

G/L/1	369,557.39
G/L/3	394,608.55
G/L/4	209,587.53
G/L/5	376,051.53
G/L/6	23,032.93
G/L/8	125,482.84
G/L/11	232,019.26
G/L/12	109,305.67
G/L/13	17,428.08
G/L/14	218,497.07
G/L/15	39,319.72
G/GR/1	20,472.81
G/GR/2	7,254.50
G/GR/3	15,463.92
G/GR/4	71,300.55
G/GR/5	29,871.91
G/GR/6	7,736.45
G/GR/7	32,200.11
G/GR/8	23,319.42
G/GR/9	1,925.92

Subtotal \$2,324,436.26

HONDURAS:

H/L/1	350,000.00
H/L/2	250,000.00
H/L/3	13,014.00
H/L/4	27,500.00
H/L/5	50,000.00
H/L/6	120,000.00
H/L/7	16,000.00
H/GR/1	54,006.50
H/GR/3	14,480.00
H/GR/4	29,000.00
H/GR/5	6,000.00

Subtotal \$930,000.50

HONDURAS/OPG:

H/L/1	125,000.00
H/L/3	261,986.00
H/L/5	30,000.00
H/L/6	31,013.50
H/L/8	360,000.00
H/L/9	383,200.00
H/L/11	100,000.00
H/L/14	88,000.00
H/L/15	200,000.00
H/L/17	200,000.00
H/L/18	50,000.00
H/GR/1	18,000.00
H/GR/4	25,000.00
H/GR/5	9,000.00
H/GR/6	27,500.00
H/GR/7	15,000.00
H/GR/9	26,000.00

Subtotal \$1,949,449.50

PANAMA:

P/L/1	33,310.00
P/L/3	129,310.00
P/L/4	199,485.00
P/L/5	5,000.00

Subtotal \$367,105.00



REGIONAL:

R/GR/1 - (COLAC)

118,400.00

Subtotal

\$118,400.00

Cumulative Total Disbursed Through September 31, 1989:

\$8,478,225.16

B. Disbursement for the Quarter

October 1, 1989 to December 31, 1989

COUNTRY	AMOUNT		
BELIZE:			
B/L/1	0.00		
B/L/2	0.00		
B/L/3	0.00		
B/L/3-A	0.00		
B/L/4	36,370.98		
B/GR/1	0.00		
B/GR/2	0.00		
B/GR/3	0.00		
BDF/BCUL-HOME MORT. PROJECT	0.00		
		Subtotal	\$36,370.98
 COSTA RICA:			
CR/L/2	0.00		
CR/L/3	0.00		
CR/L/4	0.00		
CR/L/5	0.00		
CR/L/6	5,291.93		
CR/L/7	0.00		
CR/GR/1	0.00		
CR/GR/2	0.00		
CR/GR/3	0.00		
		Subtotal	\$ 5,291.93
 EL SALVADOR:			
E/L/1	0.00		
E/L/2	0.00		
E/L/3	0.00		
E/L/4	0.00		
E/L/4-AMEND #1	0.00		
E/GR/1	0.00		
E/GR/2	0.00		
		Subtotal	\$ 0.00

EL SALVADOR/OPG:

E/L/5	0.00
E/L/6	0.00
E/L/7	0.00
E/L/8	0.00
E/L/9	0.00
E/L/11	0.00
E/L/12	2,984.96
E/L/10	0.00
E/GR/3	0.00

Subtotal \$ 2,984.96

GUATEMALA:

G/L/1	0.00
G/L/3	0.00
G/L/4	0.00
G/L/5	0.00
G/L/6	0.00
G/L/8	0.00
G/L/11	0.00
G/L/12	0.00
G/L/13	9,022.69
G/L/14	5,985.77
G/L/15	43,941.36
G/GR/1	0.00
G/GR/2	0.00
G/GR/3	0.00
G/GR/4	0.00
G/GR/5	0.00
G/GR/6	0.00
G/GR/7	0.00
G/GR/8	0.00
G/GR/9	0.00

Subtotal \$ 58,949.82

62

HONDURAS:

H/L/1	0.00
H/L/2	0.00
H/L/3	0.00
H/L/4	0.00
H/L/5	0.00
H/L/6	0.00
H/L/7	0.00
H/GR/1	0.00
H/GR/3	0.00
H/GR/4	0.00
H/GR/5	0.00

Subtotal \$ 0.00

HONDURAS/OPG:

H/L/1	0.00
H/L/3	0.00
H/L/5	0.00
H/L/6	0.00
H/L/8	0.00
H/L/9	16,800.00
H/L/10	20,000.00
H/L/11	0.00
H/L/14	19,000.00
H/L/15	0.00
H/L/17	0.00
H/L/18	50,000.00
H/L/19	32,500.00
H/L/20	100,000.00
H/GR/1	0.00
H/GR/4	0.00
H/GR/5	0.00
H/GR/6	0.00
H/GR/7	0.00
H/GR/8	3,750.00
H/GR/9	0.00

Subtotal \$242,050.00

PANAMA:

P/L/1	0.00
P/L/3	0.00
P/L/4	0.00
P/L/5	0.00

Subtotal \$ 0.00



REGIONAL:

R/GR/1 - (COLAC)

0.00

Subtotal

\$ 0.00

TOTAL Disbursements for the Quarter:

\$345,647.69

- 64-

C. **New Cumulative Total of Project Disbursements**

Disbursement reported to December 31, 1989

<u>COUNTRY</u>	<u>AMOUNT</u>		
BELIZE:			
B/L/1	22,180.23		
B/L/2	1,970.52		
B/L/3	300,064.23		
B/L/3-A	44,376.56		
B/L/4	111,326.11		
B/GR/1	3,700.89		
B/GR/2	9,985.41		
B/GR/3	18,235.58		
BDF/BCUL Home Mort. Project	2,383.56		
		Subtotal:	\$514,223.09
 COSTA RICA:			
CR/L/2	169,702.54		
CR/L/3	90,239.20		
CR/L/4	361,406.65		
CR/L/5	115,016.93		
CR/L/6	33,406.95		
CR/L/7	5,125.76		
CR/GR/1	4,957.05		
CR/GR/2	2,992.84		
CR/GR/3	2,791.72		
		Subtotal:	\$785,639.64
 EL SALVADOR:			
E/L/1	257,744.00		
E/L/2	104,518.65		
E/L/3	120,000.00		
E/L/4	330,000.00		
E/L/4-AMEND #1	25,000.00		
E/GR/1	39,500.00		
E/GR/2	11,200.00		
		Subtotal	\$887,962.65

65

EL SALVADOR/OPG:

E/L/5	105,086.38
E/L/6	265,900.00
E/L/7	7,650.00
E/L/11	58,500.00
E/L/12	132,960.00
E/L/8	12,800.00
E/L/9	20,300.00
E/L/10	30,460.00
E/GR/3	12,000.00

Subtotal: \$645,656.38

GUATEMALA:

G/L/1	369,557.39
G/L/3	394,608.65
G/L/4	209,587.53
G/L/5	376,051.53
G/L/6	23,032.93
G/L/8	125,482.84
G/L/11	232,019.24
G/L/12	109,305.67
G/L/13	26,450.77
G/L/14	224,482.84
G/L/15	83,261.08
G/GR/1	20,472.81
G/GR/2	7,254.50
G/GR/3	15,463.92
G/GR/4	71,300.55
G/GR/5	29,871.91
G/GR/6	7,736.45
G/GR/7	32,200.11
G/GR/8	23,319.42
G/GR/9	1,925.92

Subtotal: \$2,383,386.06

HONDURAS:

H/L/1	350,000.00
H/L/2	250,000.00
H/L/3	13,014.00
H/L/4	27,500.00
H/L/5	50,000.00
H/L/6	120,000.00
H/L/7	16,000.00
H/GR/1	54,006.50
H/GR/3	14,480.00
H/GR/4	29,000.00
H/GR/5	6,000.00

Subtotal: \$930,000.50

HONDURAS/OPG:

H/L/1	125,000.00
H/L/3	261,986.00
H/L/5	30,000.00
H/L/6	31,013.50
H/L/8	360,000.00
H/L/9	400,000.00
H/L/10	20,000.00
H/L/11	100,000.00
H/L/14	107,000.00
H/L/15	200,000.00
H/L/17	200,000.00
H/L/18	100,000.00
H/L/19	32,500.00
H/L/20	100,000.00
H/GR/1	18,000.00
H/GR/4	25,000.00
H/GR/5	9,000.00
H/GR/6	27,250.00
H/GR/7	15,000.00
H/GR/8	3,750.00
H/GR/9	26,000.00

Subtotal \$2,191,499.50

PANAMA:

P/L/1	33,310.00
P/L/3	129,310.00
P/L/4	199,485.00
P/L/5	5,000.00

Subtotal \$367,105.00

REGIONAL:

R/GR/1 - (COLAC)	118,400.00
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Subtotal \$118,400.00

Cumulative Total Disbursed Through December 31, 1989: \$8,823,872.82

11

AID QUARTERLY REPORT
 FOR THE PERIOD OCT. 1989 THROUGH DEC. 1989
 SUMMARY OF REFLOWS IN US\$

COUNTRY:	PREVIOUS CUMM TOTALS	REFLOWS RECEIVED THIS QUARTER	NEW CUMM TOTAL	INTEREST	TOTAL BREAKDOWN	
					-----	PRINCIPAL
HONDURAS	1,008,118.41	133,754.03	1,141,872.44	241,884.62		899,987.76
EL SALVADOR	256,984.91	180,609.27	437,594.18	106,944.50		330,649.67
PANAMA	63,735.30	25,872.20	89,607.50	47,379.33		42,227.57
GUATEMALA	172,145.95	123,234.31	295,380.26	137,990.19		157,400.70
COSTA RICA	159,835.98	141,624.00	301,459.98	100,837.56		200,622.55
BELIZE	41,436.24	24,907.88	66,344.12	46,454.37		19,889.74
	----- 1,702,256.79 -----	----- 630,001.69 -----	----- 2,332,258.48 -----	----- 681,490.57 -----		----- 1,650,777.99 -----