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FINAL REPORT
OF
TECHNICAL ASSISTANCE



CONTRACT ENTERED INTO BETWEEN BANCO CENTRAL DE

BOLIVIA

AND

SERVICIOS TECNICOS DEL CARIBE

PROGRAMA DE AGROINDUSTRIAS Y ATESANIAS

Y

FONDO DE ASISTENCIA TECNICA

CONTRATO GOB/AID 511-104

SERVICIOS TECNICOS DEL CARIBE

APARTADO NUM. 3029
SAN JUAN, PUERTO RICO 00903
TELEFONO 725-3325

FINAL REPORT
OF
TECHNICAL ASSISTANCE

CONTRACT ENTERED INTO BETWEEN BANCO CENTRAL DE

BOLIVIA

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PROGRAMA DE AGROINDUSTRIAS Y ARTESANIAS

Y

FCNDC DE ASISTENCIA TECNICA"

CONTRATO NUM. GOB/AID 511-104

SERVICIOS TECNICOS DEL CARIBE
Apartado 3029
San Juan, Puerto Rico - 00909

FINAL REPORT

CONTRACT ENTERED INTO BETWEEN BANCO CENTRAL DE BOLIVIA

AND

SERVICIOS TECNICOS DEL CARIBE

INTRODUCTION

As of January 28, 1978, the Government of the Republic of Bolivia and the Government of the United States of America signed an Agreement through which the "Programa de Agroindustrias y Artesanías y el Fondo de Asistencia Técnica" were created.

Through a competitive Request for Proposals, Servicios Técnicos del Caribe was selected to assist in the development of the project. An Advisor, Mr. Miguel A. Rivera, was assigned to carry out the terms of the Contract.

The Advisor started operations in La Paz on July 28, 1978 with headquarters in the Banco Central de Bolivia - "Programa de Agroindustrias y Artesanías y Fondo de Asistencia Técnica".

The Scope of Work of his activities were spelled out in the contract entered between the Banco Central de Bolivia and Servicios Técnicos del Caribe.

The Advisor received orientation both, in Puerto Rico at the Central Office of the firm and upon his arrival at La Paz, by both USAID and the Central Bank.

Scope of Work

The "Programa de Agroindustrias y Artesanías" has available a budget in the amount of US\$9 millions, of which US\$6 millions are contributed by USAID and US\$ 3 millions are contributed by the Government of the Republic of Bolivia (Central Bank). The program has a duration of 5 years and is operated by the Banco Central de Bolivia.

The "Programa de Agroindustrias y Artesanías" has as its main purpose to increase the income and to improve the level of living of the small farmers and of the low-income families in general, through a promotion and financing program.

The promotion and financing program provides for improving marketing outlets for the small farmers, providing services and goods directly or indirectly related to the small farmers or those who produce or provide the necessary inputs for agroindustries.

As a supplement to the "Programa de Agroindustrias y Artesanías" the Technical Assistance Fund was created with a US\$400,000 budget contributed in equal parts by the USAID/Bolivia Mission, and the Central Bank of Bolivia. The purpose of this fund is to provide assistance in the fields of pre-investment, implementation, training, information and promotion, of all development programs sponsored by the Banco Central de Bolivia.

In order to carry out the "Programa de Agroindustrias y Artesanías" the following activities are to be implemented:

Promotion

- a) Promotion of the Program through the Regional Technical Offices of the Banco Central de Bolivia Bank Branches, Intermediate Credit Institutions and other participating institutions.
- b) Publishing a Quarterly Information Bulletin for the Intermediate Credit Institutions, Regional Technical Offices and sub-borrowers. The Bulletin will contain information on the project implementation and on the activities of the Technical Assistance Fund..

Technical

- a) Process the rediscount requests
- b) Supervise rediscount loans
- c) Revise the Operations Handbook which contains the information on project regulations, procedures, criteria and the implementation of project evaluation.
- d) Implement an annual operation plan
- e) Approval of the Intermediate Credit Institutions and training of key personnel

Operations

- a) Keep an accounting and statistical record including among others things, disbursements, collections and evaluation information.
- b) Provide information on the financial situation of the project.
- c) Provide information on loans approved, disbursements and repayments and progress in general.

Evaluation

- a) Carry out a joint evaluation program to examine and revise the project objectives with special reference to the following factors:
 - 1) Benefits received by the clientele of the project
 - 2) Jobs created
 - 3) Regional distribution of loans
 - 4) Distribution of loans by categories
 - 5) Impact of the technical assistance activities
 - 6) Loans distribution among Intermediate Credit Institutions
 - 7) Distribution of loans by objectives (New activities, expansion, modernizing)
 - 8) Economic effects of the project (Value added, increasing foreign exchange, etc.)

- b) Development of a Semester Evaluation Plan of all project activities
- c) Carry out special studies of, or related to, the Project and make recommendations to improve its effectiveness

Technical Assistance Fund

- a) Organization, coordination, supervision and contracting for the exploration of project activities in collaboration with the banking community
- b) Management of the pre-investment fund
- c) Organization and coordination of training courses for Intermediate Credit Institutions and borrowers
- d) Processing and approval of the requests for technical assistance
- e) Organizing and coordinating seminars
- f) Compiling and publishing lists of marketing contacts, appropriate technology sources and consultants
- g) Keeping records and producing reports on the financial status and operations of the Technical Assistance Funds

Processing Rediscounts

The Advisor shall collaborate with all Central Bank Offices involved in the refinancing or guarantee program to improve operations

and administrative practices and to develop a uniform procedure for rediscounting operations.

Constraints faced in the Development
Of The "Programa de Agroindustrias
y Artesanías y Fondo de Asistencia
Técnica"

It is well known that new programs during the stages of creation, implementation and follow-up, are likely to present institutional problems, personnel problems, technical problems and others. The present program is no exception. It can be said that, in general, agroindustrial and handcraft programs represent a more complex challenge than others programs, in promotion and development. Since raw material are locally produced, it would seem that promotion would be easier, but experience tells that such is not the case.

During the implementation and follow-up period, a number of constraints have been faced. These situations can be solved without great difficulties.

- 1) The Development Department did not assume an aggressive attitude to promote the program effectively when it started. Today we can see that a more aggressive position would have helped greatly
- 2) The Banco Central de Bolivia started too cautiously the approach to the private banks to promote and follow up the development required by the "Programa de Agroindustrias y Artesanías y Fondo de Asistencia Técnica."

- 3) The Development Department has made slow progress in expediting processing of the refinancing of its programs. It is understood that at the beginning, it can be this way, but it is important to take off rapidly.
- 4) The coordination among the financing organizations and the developers of the program, grew slowly.
- 5) We must point out that the development of an industrial program is slow by itself. It is necessary to be careful in processing the financing for such programs. On the other hand borrowers demand rapid action, commonly more rapid than is possible. To achieve a rhythm that satisfies the developers, without risking too much the public funds, is the challenge it is the problem to be faced.

Achievements of the "Programa de Agroindustrias y Artesanías y Fondo de Asistencia Técnica"

By the end of the year 1978, the "Programa de Agroindustrias y Artesanías" was declared to be in operation according to a letter sent by the Banco Central de Bolivia (Departamento de Desarrollo)" to the "Instituciones de Crédito Intermedio (ICI)". In March the flow of credit applications, approval and disbursement of loans started.

As of May 1979, six (6) loans in the amount of \$b. 9.1 millions had been approved at the national level. Four (4) of these loans were in Departamento La Paz . one in Departamento de Oruro and one (1) in Departamento Tarija (See Annex 1).

As of June 30, three (3) additional loans had been approved, in the amount of \$b. 1.4 million increasing the number to nine (9) loans amounting to \$b. 10.5 millions (See Annex 1).

The former figures show that the "Programa de Agroindustrias y Artesanías" is acceptable to the market it intends to serve. The important task now, seems to be overcome normal difficulties, to make the program increasingly aggressive and to make a firm effort so that it can have a greater impact than it has been able to achieve to date. This is feasible.

The Technical Assistance Fund

During the period covered by this report, all regional technical offices of the Banco Central de Bolivia, Instituciones de Crédito Intermedio and other supporting institutions, at the national level, were visited with the purpose of promoting the program and motivating its implementation. The private banks were visited regularly to activate the flow of the program.

As of May 30, 1979, Mr. Jorge Ruiz, was contracted to prepare promotional films on the "Programas de Agroindustrias y Artesanías y Fondo de Asistencia Técnica y PGCP", at the national level. It is expected that the promotional material will be delivered in a period of 120 days, from the date Mr. Ruiz signed the contract.

As of July 2, 1979, the firm Corporación GLCBO, was selected to prepare the publicity campaign at the national level. The campaign will include bulletins, posters, radio, press, television, and other communications media. This will be a three-month campaign but it can be increased if necessary.

As of January 26, 1979, a request for proposal was published in order to recruit technical assistance in the fields of agronomy, economics, financial analysis, industrial economics, and others. When needed they will be asked to prepare feasibility studies and to assist and advise in any other way.

Proposals were received and classified. A roster was established. Thus, the first roster of technical advisors for the Fondo de Asistencia Técnica is available, by Departments.

As of to date, 84 advisors are registered as follows:

La Paz	40
Cochabamba	16
Sucre	3
Santa Cruz	1
Potosí	15
Trinidad	7
Oruro	<u>2</u>
Total	84 <u>1/</u>

1/ Banco Central de Bolivia - Departamento de Desarrollo-Registro de FAT, 1979.

Training Courses

The "Fondo de Asistencia Técnica" contemplates the training of credit officials of the national private banks (ICI) in the operation of this program, as a means to facilitate the operation of the Fund.

On December 1978, the first seminar for Operations Managers of the private banks was held. This seminar was co-sponsored by the "Centro de Capacitación Superior" of the Institute for Banking Education. Twenty nine bank officials participated. The "Fondo de Refinanciamiento del Banco Central and the ICI's" was extensively discussed.

It was agreed to establish training courses for Credit Officials at the national level. These courses were held at La Paz, Santa Cruz, Cochabamba, Trinidad, Sucre, Tarija and Oruro. One hundred and sixty four bank credit officials participated. (See Appendix).

As a supplement to these courses, an informal course was held with personnel from the advisors' rosters and the consultant companies of the Fund of the Department at La Paz. This informal course was held at the "Centro de Capacitación del Banco Central de Bolivia". There were twenty five participants.

These seminars, although very interesting and successful, are not enough to guarantee the success of the programs. It is absolutely necessary to repeat and revise them and at the same time provide for follow-up, without provoking animosity or resentment.

Scholarships

During the first weeks of January 1979, we contacted Mr. Enio Miranda from the Office of Technical Assistance of the Department of State of Puerto Rico with the purpose of promoting an in-service training program for personnel of the Banco Central de Bolivia (Development Department) assigned to the "Programa de Agroempresas y Artesanías y Fondo de Asistencia Técnica".

A two-stage training program for four officials of the Development Department was prepared. The first group made up of Mr. Carlos Bustamento and Mr. Mario Dennins Vargas, left on June 21, 1978 and returned on August 4, 1978. The second group will start on November and December 1979.

The members of these groups will be assigned to work at:

- 1) The Economic Development Administration
- 2) The Government Development Bank
- 3) The Agricultural Credit Administration
- 4) The farmers Home Administration

Afterwards, during July 30 - October 20, 1979, two other officials will be trained at the "Banco de México" (FIRA). The selected officials are Mr. Oscar Gosalvez and Mr. René Gosalvez.

The training program will include the following:

- 1) Farm Management
- 2) Marketing of Agricultural Products
- 3) Agricultural Projects
- 4) Present-Day Agricultural Problems
- 5) Agricultural Producers' Organization
- 6) Agricultural Credit
- 7) Organization and Operation of FIRA
- 8) FIRA Theme Exponents

The INCAE, Managua, Nicaragua, scholarships have been temporarily postpone due to the existing political situation in that country.

The scholarship program is financed through a surplus of US\$38,000.

RECOMMENDATIONS AND OBSERVATIONS

RECOMMENDATIONS AND OBSERVATIONS

There should not be any doubt as to the potential of the "Programa de Agroindustrias y Artesanías" of Bolivia. There is a good supply of raw materials in the country or origin is always desirable.

One year of work and observation, tells that there is natural talent and natural skills and a tendency towards the production of handicrafts and agroindustrial products. As the country takes-off in its socio-economic development, the possibilities of exploiting this potencial shall be self-evident, necessary and feasible.

From the socio-economic point of view, processing local raw materials, as mentioned before, is convenient and, should we say, necessary. This is one way of creating new opportunities for employment, usually with a relatively low investment per job created, lower than in other types of industrial undertakings. This sector, however, generally does not have the resources to start a new enterprise or to expand and modernize present facilities. It is at this point, that the economic participation of the State in reasonable terms and conditions is vital. In some cases the participation of the State shall

have the usual incentives characteristics. This should be looked upon as the natural duty of government during the first stages of development. The other two vital contributions to be made by the government are in the areas of technical assistance and market promotion, in the cases where it is necessary.

It cannot be overemphasized that in the case of handicrafts programs, both technical assistance to improve presenting the products properly and to improve the quality and improving marketing, are very important.

The successful development of the "Programa de Agroindustrias y Artesanías y Fondo de Asistencia Técnica" needs a renewed and continuous effort and interest by all those concerned. An integrated effort shall be a valuable asset in achieving the purpose of the program.

1) We recommend that consideration be given to the possibility of reducing the legal reserves required by the Central Bank of Bolivia, from private banks in relation to the refinancing of development projects, particularly projects sponsored by the "Programa de Agroindustrias y Artesanías". This will increase the liquidity of the private banks to back-up the development program.

2) It is recommended that a special effort be made to accelerate processes related to loans. The program is in a stage which requires speedy, smooth operations. There should prevail a sense of urgency.

3) Always having in mind that loans should be sound, it is recommended that that at this state a "development" policy be followed. This means taking some calculated risks whenever necessary.

4) It is recommended that an aggressive position be accepted as normal operation. It is not enough to wait passively for the results of promotion efforts. Let us go out in search of worthy candidates.

5) It is recommended that promotion efforts be accelerated, making use of all communications media. The costs of promotion should always be looked after. Promotion should be oriented by the purpose and philosophy of the program.

6) It is recommended that efforts be made not to give up as to the policy that the program is not oriented to finance any enterprise just because it is small. If the enterprise is one that normally can find financing in reasonable terms then this case is not to have a high priority in credit operations.

7) The Training Program is important. We recommend that an evaluation be made in terms of impact on private banking. Until the program takes-off and is in form progress, the training of officers of the commercial banks, at all levels, will continue to be of importance. The training program should be continued and should operate regularly. It is not enough to participate just to comply with the Banco Central. The important thing is to motivate them permanently.

8) There are some inactive cases because the lack of information. We recommend to take the initiative to find the necessary information and complete the cases.

ANNEX 1

REFINANCING APPROVED

AL 30 MAYO, 1979

No.	Enterprise	Bank	Agency	Item	Operating Capital	Investment Capital \$b	Total approved	Disbursement
1	CONSA	Mercantil BIG Beni Bancredito BIG Beni Eco. de La Paz BAFINSA	Oruro	Art. Rural	115.200	52.000	167.200	-
2	M. Tavera H.		La Paz	Agroemp. Rural	2.973.000	-	2.973.000	-
3	Microriego		Tarija	Agroemp. Rural	40.000	683.200	723.200	1,486.500
4	Mad. Tratadas		La Paz	Agr. Urbana	2.700.000	-	2.700.000	-
5	COBEPAN		La Paz	Agr. Urbana	2.174.700	-	2.174.700	-
6	Comp. Oleaginosas		La Paz	Agr. Rural	342.260	-	2.174.700	2,021.000
TOTAL					8.346.260	791.200	9.137.460	3,507.500

Applications Pending: Two applications for implementing agricultural projects (land clearing, plowing, harrowing)
 1. \$ b. 3,468,000 2. \$ b. 300,000

Source: Banco Central de Bolivia.

ANNEX 1
REFINANCING APPROVED

AL 30 DE JUNIO DE 1979

..	Empresa	Banco	Agencia	Subro	Capital de Operaciones	Capital de Inversiones	Total Aprobado	Desembolsado a la Fecha
7	Edmundo Medina M.	Nacional	Sucre	Art. Rural	\$b 16.000	\$b 32.000	\$b 48.000	-
8	Germán Novillo	Mercantil	Cochabamba	Art. Rural	29.600	18.400	48.000	-
9	Grupo de ocho (8) Panaderías	Nacional	Sucre	Art. Urbana	-	1.342.583	1.342.583	-
TOTAL					\$b 45.600	\$b1.392.983	\$b 1.438.583	-

9)	Panadería San Nicolás	\$b 96.273
	Panadería Santa Clara	155.571
	Panadería Santa Ana	90.565
	Panadería Guadalupe	277.304
	Panadería El Vergelito	208.722
	Panadería Ramos	149.296
	Panadería Auxiliadora	102.751
	Panadería PANASUR	262.010

Fuente: Banco Central de Bolivia, Departamento de Desarrollo, Programa de Agroindustrias y Artesanías, Junio 1979.

BANCO CENTRAL DE BOLIVIA
PROGRAMA DE AGROINDUSTRIAS Y ARTESANIAS
DEPARTAMENTO DE DESARROLLO

PARTICIPANTES EN LA REUNION DE GERENTES DE OPERACIONES

31 DE ENERO DE 1979

<u>Banco Boliviano Americano</u>	<u>Banco Industrial, S.A.</u>
Enfraín Morales Sr. Belote	Lionel Claude
<u>Banco Do Brasil, S.A.</u>	<u>Banco de La Paz</u>
Félix Escalante Jesús Raposo	Carlos Gumucio Teodoro Mercado
<u>Banco de Financiamiento Industrial</u>	<u>Banco Hipotecario Nacional</u>
Remberto Martínez	Alfonso Mollinedo Montoya
<u>Banco Industrial y Ganadero del Beni</u>	<u>Banco Mercantil</u>
Federico Ugaldo H. Miranda	Mario Gallegillos Reynaldo Cardozo A.
<u>Banco Nacional de Bolivia</u>	<u>Banco de Santa Cruz de la Sierra</u>
Jorge Harriague Mario Saravia Mario Sánchez	Julio Alvarez J.

BANCO CENTRAL DE BOLIVIA
PROGRAMA DE AGROINDUSTRIAS Y ARTESANIAS
DEPARTAMENTO DE DESARROLLO

PARTICIPANTES AL
CURSILLO DE CAPACITACION SOBRE LOS MANUALES OPERATIVOS DE LOS
PROGRAMAS A & A Y FAT A NIVEL DE OFICIALES DE CREDITO DE
LAS ICIs.

<u>Nombre</u>	<u>Banco</u>
Juan Carlos Pizarro	Banco Popular del Perú
Alex Arias	Banco Popular del Perú
Jaime Ordoñez (LP)	Banco Hipotecario Nacional
Carlos Ruiz Soruco (C)	Banco Hipotecario Nacional
Germán Ibañez (SC)	Banco Hipotecario Nacional
Jaime Moscoso	Banco del Estado
Ana María Pando	Banco de Cochabamba
Daysi Carrasco	Banco de Cochabamba
Javier Cortez	Banco de Cochabamba
Mario Sánchez	Banco Nacional
Mario Saravia	Banco Nacional
Hugo Chavez (SC)	Banco de Santa Cruz
Mario Cardozo (LP)	Banco de Santa Cruz
Hugo Fuentes	Banco de Crédito Oruro
Carlos García	Banco de Crédito Oruro
Sebastián A. Méndez	Banco Real
Héctor Soto	Banco Industrial, S.A.
Jorge Gutiérrez	Banco de Potosí
Ponciano Pérez	Banco Agrícola
Rómulo Loayza (O)	Banco Agrícola
Carmen Velázquez	BAFINSA
Félix Alvarez	INBCPIA
Ronny Rojas	A & P
Mario Téllez	A & P
Alex Valdez	BIGBENI
José L. Aranguren	Banco Mercantil
Bernardino Durán	Banco de La Paz
Roberto Serrano	Banco de La Paz
Abel Tamayo	Banco de La Paz
Walter Rosales	Banco de Potosí
Johnny Achá Sanjinés	Banco de La Paz
Filiberto Ugalde Torres	BIGBENI

ANEXO 3-B

BANCO CENTRAL DE BOLIVIA
PROGRAMA DE AGROINDUSTRIAS Y ARTESANIAS
DEPARTAMENTO DE DESARROLLO

PARTICIPANTES AL CURSILLO DE CAPACITACION MANUALES OPERATIVOS
DE LOS PROGRAMAS AGROINDUSTRIALES Y ARTESANALES Y FAT

SANTA CRUZ, BOLIVIA
Marzo 12 - 15/79

<u>Participante</u>	<u>Banco</u>
Raúl Justiniano Chavez	Banco Cochabamba
Walter Justiniano	BCC
Herland Suarez A.	BIGBENI
Jorge Vaca Pereira	Banco del Estado
Carlos Vargas Ordoñez	Banco del Estado
Aníbla Rosa Vargas	Banco del Estado
Jorge Aguedo Saavedra	Banco del Estado
Germán Ugarte Pérez	Banco Agrícola
Rafael Escobar S.	Banco Agrícola
Juan Bustos A.	Banco Hipotecario
Domingo Justiniano A.	Banco Hipotecario
Orlando Núñez R.	Banco Hipotecario
Manuel Parada R.	Banco de Crédito Oruro
Jorge A. Soliz	Banco Mercantil
Freddy Montaña	Banco Nacional de Bolivia
Miguel A. Ribera L.	Banco Boliviano Americano
Ignacio López Hurtado	Banco Boliviano Americano
Oscar Jaime Ortiz S.	Banco Boliviano Americano
Rolando Rea M.	Banco Central de Bolivia
Carlos Abasto B.	Banco Central de Bolivia
Juan Parada P.	Mutual Guapay
Luis Peinado D.	Mutual Guapay
Raul Justiniano Chavez	B.F.

BANCO CENTRAL DE BOLIVIA
 PROGRAMA DE AGROINDUSTRIAS Y ARTESANIAS
 DEPARTAMENTO DE DESARROLLO

PARTICIPANTES AL CURSILLO DE CAPACITACION DE MANUALES
 OPERATIVOS DE LOS PROGRAMAS AGROINDUSTRIALES Y ARTESANIAS

COCHABAMBA, BOLIVIA
 Marzo 19-23/79

Participantes

Edwin Arias
 María Isabel Rivera
 Lic. Manolo Alfaro
 Juan Mariscal

 Gustavo Roca

 Luis Fernando Diez
 Luis de la Rosa
 Carlos Ruiz
 Gastón Zurita
 Rubén Castellón
 Carlos Alberto Vargas
 Ing. Fernando Molina
 Ing. Mario Via A.
 Jaime Revilla Loayza
 Teddy Espinoza Muñoz
 Rogelio Velazco
 Walter Guzmán
 Freddy Olmos
 Ramiro Araoz
 Paola de Aranibar

Banco

Banco del Estado
 Banco Nacional de Bolivia
 Banco Central de Bolivia
 Banco de Santa Cruz
 de la Sierra
 Banco de Santa Cruz de la
 Sierra
 Banco Mercantil
 Banco Mercantil
 Banco Hipotecario
 Banco Boliviano Americano
 Banco de Crédito Oruro
 Banco de Crédito Oruro
 Banco Agrícola de Bolivia
 Banco Agrícola de Bolivia
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 Banco Central de Bolivia
 Banco Central de Bolivia
 Banco Central de Bolivia
 Banco Central de Bolivia

ANEXO 3-D

BANCO CENTRAL DE BOLIVIA
PROGRAMA DE AGROINDUSTRIAS Y ARTESANIAS
DEPARTAMENTO DE DESARROLLO

PARTICIPANTES AL CURSILLO DE CAPACITACION DE LOS MANUALES
OPERATIVOS DE LOS PROGRAMAS AGROINDUSTRIALES Y ARTESANALES
Y FAT

TRINIDAD, BOLIVIA
Marzo 23-26/79

<u>Participante</u>	<u>Banco</u>
Eduardo Aguirre	BIGBENI
Apolinar Miranda	"
Susana Mendoza	"
Duby Paz	"
Klaus Schlink	"
Alberto Ayala Hurtado	"
Mario Gutierrez Moreno	"
Roger	Banco Mercantil
Martha Rodríguez	Banco Mercantil
Eddy Tube	Banco Mercantil
Rober Villarroel	Banco Nacional de Bolivia
Edgar Sithji	Banco Nacional de Bolivia
Hugo Melgar Arteaga	Banco Boliviano Americano
Enrique Semorano	Banco Boliviano Americano
Edilberto Gómez	Banco Boliviano Americano
Juan Mendieta	Banco Boliviano Americano
Albino Rosales	Banco Boliviano Americano
Juan Guerra	Banco Boliviano Americano
Pedro Becerra	Banco Central de Bolivia
Manfredo Moreno	Banco Central de Bolivia
Carlos Flores R.	Banco Central de Bolivia
Juan J. Ampuero	Banco Central de Bolivia

ANEXO 3-E

BANCO CENTRAL DE BOLIVIA
PROGRAMA DE AGROINDUSTRIAS Y ARTESANIAS
DEPARTAMENTO DE DESARROLLO

PARTICIPANTES AL CURSILLO DE CAPACITACION SOBRE MANUALES
OPERATIVOS DE LOS PROGRAMAS A & A Y FAT, SUCRE, BOLIVIA

Abril 24-27/79

Participantes

Ing. Hugo Sandi R.
Ing. Teófilo Oller
Ing. Eduardo Jallén L.Fuente
Ing. Renato Dávalos V.
Lic. Angel Poma D. de M.
Lic. Carlos Villa V.
Lic. Edgar Perira V.
Lic. Jaime Salinas I.
Lic. Carlos Soruco D.
Lic. Sergio Aparicio M.
Lic. Edgar Caballero Ch.
Lic. Gustavo Barrón
Lic. José Marañón A.
Lic. Claudio Peñaranda R.
Lic. Fidel Negrón M.
Srta. Bessy Cardona L.
Lic. Efraín Retamoso L.
Lic. Johnny Flores A.
Lic. Humberto Echevarría
Sr. Gilberto Valenzuela M.
Lic. Federico Dueñas G.
Ing. José L. Calvimonte
Ing. Vicente La Torre L.
Sr. Pedro Menacho T.
Lic. Silvia O. de Vélez

Banco o Entidad

B.C.B. - Sucre
B.A.B. - Potosí
B.A.B. - Potosí
B.A.B. - Sucre
Banco Cochabamba - Sucre
Banco Cochabamba - Sucre
Banco del Estado - Sucre
Banco del Estado - Sucre
Banco de lEstado - Potosí
Banco Nacional Bolivia - Sucre
Banco Nacional Bolivia - Sucre
Banco Nacional Bolivia - Potosí
Banco Popular de Perú - Potosí
Banco Popular de Perú - Sucre
Banco de Potosí - Sucre
Banco de Potosí - Sucre
Mutual Potosí
Mutual Potosí
Mutual La Plata
Mutual La Plata
Banco de Crédito Oruto
B.C.B. OTR Sucre
B.C.B. OTR Sucre
B.C.B. OTR Sucre
B.C.B. OTR Sucre

BANCO CENTRAL DE BOLIVIA
 PROGRAMA DE AGROINDUSTRIAS Y ARTESANIAS
 DEPARTAMENTO DE DESARROLLO

PARTICIPANTES AL CURSILLO DE CAPACITACION SOBRE MANUALES
 OPERATIVOS DE LOS PROGRAMAS A & A Y FAT, EN TARIJAS

Mayo 15-18/79

Participantes

Banco

Edgar Baldemas Ortega	Banco de Potosí, S.A.
Raúl Antezana F	Banco de Potosí, S.A.
Jorge Medina Ll.	Banco de Potosí, S.A.
Alfredo Aneyva J.	Banco de Crédito Oruro
Abdón Legama N.	" "
Fredy Larajen J.	" "
Alberto Beltraán A.	" "
Imar Arzabe S.	Banco Nacional de Bolivia
Mario Herbas C.	Banco Mercantil
Amael Fostu N.C.	Banco Nacional de Bolivia
Willy Horta B	Banco Mercantil
Francisco Lara A.	Mutual Tarija
Julián Cuellas V.	Mutual Tarija
Carlos Cabrera I.	Banco del Estado
José Ibañez A.	Banco del Estado
Facundo Choque P.	Banco Central de Bolivia
Urbano Rocha B.	Banco Central de Bolivia
Amado Castillo L.	Banco Popular del Perú
Edwin Salinas C	Banco Agrícola de Bolivia
Antonio Castro M.	Banco Agrícola de Bolivia
Oscar Romero M.	Banco Agrícola de Bolivia

ANEXO 3-G

BANCO CENTRAL DE BOLIVIA
PROGRAMA DE AGROINDUSTRIAS Y ARTESANIAS
DEPARTAMENTO DE DESARROLLO

PARTICIPANTES AL CURSILLO DE CAPACITACION SOBRE MANUALES
OPERATIVOS A & A Y FAT CELEBRADO EN ORURO, BOLIVIA DEL
28 AL 31 MAYO, 1979

Participantes

Institución

Wilson Sandy A.	Banco de Crédito Oruro
Willy Pool N.	Banco de Crédito Oruro
Jacob Baldivieso F.	Banco Agrícola de Bolivia
Mario R. Gutierrez	Banco Agrícola de Bolivia
Fernando Agreda A.	BAFINSA
Enrique Ortiz V.	BAFINSA
Fernando Ferrufino E.	Banco de Crédito Oruro
Hugo Urgiola M.	Corporación Desarrollo Oruro
Edmundo Espinoza E.	Corporación Desarrollo Oruro
Alfredo Revollo C.	Corporación Desarrollo Oruro
Victor Hugo Casanova	Banco del Estado
Javier Aguirre N.	BAFINSA
Felicidad Rosado O.	Banco Nacional de Bolivia
José E. Gurucio P.	Banco Nacional de Bolivia
Jorge Pañaranda	Banco Mercantil
Ramiro Ayala	Banco Mercantil
Edmundo Ferreira A.	Banco del Estado
Rolando Romero R.	Banco del Estado
Mario Morales R.	Banco del Estado
Edmundo Ramos Ct.	Banco del Estado

BANCO CENTRAL DE BOLIVIA
 PROGRAMA AGROINDUSTRIA Y ARTESANIAS
 PARTICIPANTES COUNCILS CADACITACION
 A JUNIO 30, 1979



BANCO CENTRAL DE BOLIVIA
 C/MI. 4844
 LA PAZ, BOLIVIA

BANCO CENTRAL DE BOLIVIA
PROGRAMA AGROINDUSTRIA Y ARTESANIA
REFINANCIAMIENTOS APROBADOS
AL 30 JUNIO 1979



OFICINA GENERAL DE ESTADISTICA
CALLE 14 N° 4844
LA PAZ - BOLIVIA

BANCO CENTRAL DE BOLIVIA
PROGRAMA DE AGROINDUSTRIAS Y ARTESANIAS
DEPARTAMENTO DE DESARROLLO

PARTICIPANTES AL CURSILLO DE CAPACITACION DE
OFICIALES DE CREDITO DE LAS ICIs POR
DEPARTAMENTO

La Paz	32
Oruro	20
Tarija	21
Sucre	25
Cochabamba	20
Trinidad	22
Santa Cruz	24
	<hr/>
TOTAL	164

Fuente de Información : Banco Central de Bolivia, Departamento de Desarrollo - Registro de Asistencia a los diversos cursillos, 1979.

BANCO CENTRAL DE BOLIVIA
 PROGRAMA DE AGROINDUSTRIAS Y ARTESANIAS
 DEPARTAMENTO DE DESARROLLO

PARTICIPANTES A LA REUNION-CHARLA - CURSILLO SOBRE EL PROGRAMA FAT

LA PAZ - Abril 9, 1979

<u>Nombre</u>	<u>Entidad</u>
Alberto Salares	ESEM
Ing. Rafael Guevarra	ESEM
Lic. Oscar Vega	SERFITEC
Arq. Hugo Inchauste	PARTICULAR
Ing. I. Fernando Gumiel	"
Ing. Agr. Adrián García Beltrán	"
Ing. Walker Salinas Chavez	"
Ing. Daniel Tejada A.	SOPEC
Ing. Eduardo Rodríguez A.	SCIDE
Lic. Jorge Clavijo Rocha	PARTICULAR
Ing. Roberto Rda. Arroyo	INBOPIA
Ing. Agro. Heber Michel D.	IBTA
Lic. Adolfo Saucedo E.	PARTICULAR
Ing. Fernando A. Mujica M.	"
Lic. José López	UMSA
Manuel Vivado P.	CONSULTORA AGROPECUARIA
Ing. Forestal Roger Boyan R.	PARTICULAR
Lic. Walter Vargas S.	"
Lic. Vidal Molina Venezas	"
Lic. Gonzalo Airla Peducassi	"