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FINAL REPORT ON ACDI'S AGRIBUSINESS EXCHANGE

PROGRAM

FOR CENTRAL AND EASTERN EUROPE

1991 - 1995

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I. Executive Summary

Background and Methodology

Established in 1963, Agricultural Cooperative Development International (ACDI) is non-profit organization which provides training and technical assistance to improve agricultural production, marketing, and agribusiness development. In 1991, ACDI initiated the Agribusiness Exchange Program (ABE) in Central and Eastern Europe in response to the historic changes taking place after the collapse of the Soviet bloc.

The purpose of the ABE program was to increase the efficiency and effectiveness of agricultural enterprises, and to promote a competitive market orientation in the transitional economies of the CEE. ACDI designed the program to have an immediate impact on key individuals in various agricultural specialties through a combination of three components: in-country training, U.S.- based training, and coordination with Land O'Lakes and VOCA to provide follow-on, short-term technical assistance.

This final report of ACDI's ABE Program covers the activities during the life of the program from 1991 to mid-1995. The report was executed by Cathy Silverstein, an independent consultant. The methodology included a review of all project documents including quarterly and annual reports from ACDI field offices, ACDI's ABE Midpoint Evaluation dated August 1993, needs assessments, evaluation reports, and other relevant information. It also included interviews with relevant ACDI staff, and a detailed review of the ABE Matrix of Program Participants.

A.I.D. has agreed that this report be presented in lieu of a final evaluation of the program. This report does not repeat individual "success stories" which ACDI has already reported to A.I.D. throughout the life of the ABE project. Instead, this report summarizes the activities, overall impact, and secondary benefits of ACDI/ ABE assistance achieved in each country of operation. This report also quantifies training outputs has ACDI attained throughout the program.

While this report attempts to provide as detailed a review of the ABE program as possible, the completeness of reporting for each country reviewed varies depending on the depth of information provided. Less information is available for countries where ACDI ceased activities early on such as in the Czech and Slovak Republics, and the Baltics. The greatest information is available on ACDI's largest programs ongoing in Poland, Romania, and Bulgaria. It is noted appropriately where insufficient information is available to draw meaningful conclusions.

Major Findings

Based on a review of the ABE project history, there is good evidence that ACDI has contributed positively to the formation and strengthening of institutions which enhance the development of a modern agricultural sector in the CEE. This has been achieved by assisting in the formation of member-controlled cooperatives and supporting private agribusiness producers; improving the policy environment for private farmer-controlled cooperatives through training of national and regional policy-makers; and strengthening agricultural banks lending to private farmers and agribusinesses.

In addition, ACDI-sponsored assistance has helped to produce benefits extending beyond the initial training provided. This has been demonstrated, for example, in the development of networks and producer associations in Bulgaria, Romania, and Poland. Also various laws and policies that have been adopted are benefitting the agricultural sector as a whole. Thirdly, new technologies have now been implemented, such as by meat processors in Bulgaria, which have led to improved sanitation, better environmental standards, and higher quality products. Several training participants have also taken on new roles and responsibilities in their communities as change agents as a result of exposure to new concepts provided in the trainings.

Throughout the ABE Program from 1991 to mid-1995:

- ACDI provided in-country training courses for over 2,000 different individuals, exceeding its target goal by 30%.
- ACDI provided roughly 209 person-months of U.S.-based training, nearly meeting its objective of providing 238 person-months. This was achieved even given a shift in A.I.D. priorities away from U.S.-based to in-country training which occurred mid-program.
- ABE/Poland accounted for over 68% of the trainings, followed by Bulgaria and Romania at 14% and 12% respectively.
- An average of 45% of the project participants have been women.

ACDI implemented the ABE program in response to the urgent and unique opportunity to assist the newly independent states of Central and Eastern Europe and the Baltics. The task of entering these countries in differing stages of transition and development required in-country research and some trial and error to determine best approaches for the training program.

As such, ACDI demonstrated excellent ability to shift program resources, develop and/or change local program focus, and shift personnel as they learned more about the countries of operation. Their in-country programs therefore became more focused, and achieved

greater results over the life of the project.

Given these achievements however, there is a need for more consistent, regular follow-up and monitoring of training recipients. While immediate, post-training evaluations were routinely conducted, more follow-up is needed at established intervals such as every nine or twelve months. In this way, longer-term impact can be evaluated, and trainings can be fine-tuned as necessary.

ACDI can now utilize the Matrix of Program Participants it has created to capture and track the long-term results of its training assistance. This information will also be useful in making programmatic modifications or providing more technical assistance as needed, as ACDI continues on-going activities in the region under the new Private Agribusiness Development program.

Private Agribusiness Development Program (PAD)

As a subgrantee to VOCA, ACDI has received \$6.435 million to continue the activities of the ABE program under a new contractual agreement, the Private Agribusiness Development Program (PAD). This subcontract is for the period of September 1, 1994 to April 28, 1998. The subcontract will enable ACDI to incorporate lessons learned in the prior four years to ongoing activities primarily in the Southern Tier of the CEE.

LIST OF ACRONYMS

ABE	Agri-Business Exchange Program
ACDI	Agricultural Cooperative Development International
AID	United States Agency for International Development
ANAMOB	Romanian National Private Millers and Bakers Association
ASAC	Agricultural Sector Adjustment Credit (Albania)
BAD	Bank for Agricultural Development (Albania)
BRD	Romanian Bank for Development
CBDP	Cooperative Bank Development Project (ACDI/Poland)
CEE	Central and Eastern Europe
FAO	Food and Agriculture Organization of the United Nations
FCEP	Farmer Cooperative Education Project (ACDI/Poland)
FY	Fiscal year
IFDC	International Fertilizer Development Center
LOL	Land o'Lakes
ODR	Polish Agricultural Advisory Centers
OJT	On-the-Job Training
PAD	Private Agribusiness Development Program
SME	Small and Medium-Sized Enterprises
TA	Technical Assistance
TOT	Training of Trainers
USDA	United States Department of Agriculture
VOCA	Volunteers in Overseas Cooperative Assistance
WB	World Bank

I. Report Overview

The purpose of this report is to summarize the activities of ACIDI's Agribusiness Exchange Program in Central and Eastern Europe from 1991 through mid-1995 under grant number EUR-0024-G-00-1066-00. The purpose of the grant was to increase the efficiency and effectiveness of private agriculture in the CEE countries through U.S.-based and in-country training programs.

A.I.D. has agreed that this report be presented in lieu of a final evaluation of the program. This report is not intended as a repetition of the detailed and informative quarterly reports which ACIDI has provided to A.I.D. throughout the life of the ABE Program. As such, it comments on overall impact while refraining from offering anecdotal "success stories" of individual training participants which have already been reported.

Instead, this report summarizes the activities, overall impact, and secondary benefits of ACIDI/ ABE assistance in each country of operation. This report also quantifies the training outputs that ACIDI achieved throughout the program. The report therefore:

- provides quantitative information on the total numbers of individuals trained and total training units provided, both in-country and in the U.S., including gender disaggregated information;
- provides insights on key milestones and how ACIDI incorporated lessons learned into strategic restructuring of their program;
- contrasts different country experiences given different economic and political conditions, diverse agricultural sub-sectors, and variances in the pace of privatization;
- summarizes overall program impact.

This report attempts to provide as detailed a review of the ABE Program as possible based on information made available by ACIDI Headquarters in Washington, ACIDI field offices, and interviews with relevant ACIDI staff. However, some information is incomplete or unavailable and is noted as such in the report. This is mainly because less information is available on ABE in the former Czech and Slovak Republics and the Baltics, given their short project life and lack of local field staff. More information is available for Poland, Bulgaria, and Romania, as these are the largest ABE programs, complete with local field staff and on-going projects. For these reasons, these countries are reported on in much greater depth and detail.

The key resource used in this report for quantitative information on total training participants was the Matrix of Program Participants, produced by ACIDI/Washington in

June 1995. This was compiled on the basis of quarterly reports and supplemental information from ACIDI field offices. A copy of the matrix is attached in Appendix I. The matrix was used to compile total numbers of training participants and other details provided in the tables presented throughout this report. It will also be of use to ACIDI in its effort to maintain follow-up of trainees in the future.

It should be noted that this data was compiled on the basis of individual trainee participants. However, detailed review reveals that many individuals participated in multiple trainings over the course of the project. This would be consistent with ACIDI's objective to provide initial trainings in-country, then select the "best and brightest" to attend follow-up trainings in the U.S. It is also consistent with the program ACIDI developed in the second half of the project to provide a sequence of training courses targeted to strengthen previous courses given to the same target group.

By reporting on numbers of trainees rather than number of training units provided, this writer believes that ACIDI has actually *understated* the extent of the overall training it has provided during the ABE Program. For this reason, the distinction is made and noted throughout the report between reported numbers of "trainees" and the number of "training units." For example, in section "III. Country Reports," the total number of "trainees" has been consistently used. This is appropriate here as the figures also reflect individual information such as gender and topic of training. In contrast, in "Section VI. Overview of Program Results," the tables indicate the number of training units. This allows for a more accurate display of overall program activities, and provides a more accurate basis for calculating the cost to A.I.D. per training unit.

II. Project Background & Objectives

Background & Objectives

Established in 1963, Agricultural Cooperative Development International (ACDI) is a non-profit organization which provides training and technical assistance to improve agricultural production, marketing, and agribusiness development. Its members include agribusinesses, farm credit banks, agricultural organizations, and other cooperative business groups. ACDI's mission is:

"...to improve the economic well-being of farmers worldwide by assisting agricultural and member-owned organizations to increase trade and achieve sustainable economic development."¹

ACDI received \$7.120 million from A.I.D. to implement the Agribusiness Exchange Program (ABE) in Central and Eastern Europe from August 1991 through June 1995. The purpose of the ABE program was to increase the efficiency and effectiveness of agricultural enterprises, and to promote a competitive market orientation in the transitional economies of the CEE. According to the original ABE Implementation Plan², the objectives of the program are to:

- provide agriculturalists and the staff of rural credit institutions with the management, financial, and technical skills appropriate for a market economy;
- provide training in specific management and technical areas to increase productivity and efficiency;
- extend the benefits of ACDI's other technical assistance projects underway in the CEE (such as the Farmer to Farmer program, and the Cooperative Bank Development Project).

To this end, ACDI initially designed the ABE program to provide assistance in three components:

- 1) U.S. training focusing on managers and agribusiness leaders;
- 2) in-country training emphasizing a sequence of courses for technical staff;

¹ Source: ACDI Annual Report, 1994, pg.4.

² Source: Agribusiness Exchange Program for Central and Eastern Europe Implementation Plan, Grant Number EUR-0024-G-00-1066-00, pg. 1.

- 3) follow-up of short-term technical assistance by Land O' Lakes, VOCA and other collaborating organizations.

The program focused on these key target groups: 1) new private agribusinesses; 2) former state-owned farmer cooperatives; 3) credit and banking service providers; 4) extension agents; and 5) newly created associations in the agricultural sector.

In-country training seminars focused on agribusiness management, rural finance, and technical agricultural subjects. U.S.-based activities generally comprised technical training; observational study tours to U.S. farms and agribusinesses; short courses at selected U.S. universities; and internships at private businesses.

ACDI coordinated closely with other programs in order to provide the technical assistance follow-on indicated in the third component. To this end, ACDI initially subcontracted Land O' Lakes (LOL) to provide short-term, follow-on assistance. This subcontract with LOL was ended in the first year of the program. Afterwards, follow-on technical assistance was provided mainly by Volunteers in Overseas Cooperative Assistance (VOCA). Throughout the program, ACDI continued to coordinate its activities with other providers of credit and technical assistance such as Opportunity International, USDA, CARESBAC, and the World Bank, among others.

A.I.D. Funding

The history of A.I.D. funding for the ABE Program in CEE is presented below:

A.I.D. Funding for ACDI's ABE Program in Central & Eastern Europe
Source: ACDI Accounting Department, June 1995

EFFECTIVE DATE	PURPOSE	PURPOSE	AMOUNT
August 1991	Grant	Initial ABE funding	\$2,000,000
October 1991	Amend 1	Baltics	\$400,000
July 1992	Amend 3	ABE 1M, Bulgaria 400K, Romania 300K, Albania 300K	\$2,000,000
June 1993	Amend 4	Incremental ABE funding	\$1,000,000
September 1993	Amend 5	Incremental ABE funding	\$333,000
May 1994	Amend 6	Incremental ABE funding	\$1,387,000
		TOTAL:	\$7,120,000

In June 1992, A.I.D. used ACDI's ABE program in Hungary as a vehicle to provide \$686,680 in funding to ACDI for agribusiness activity in conjunction with Pioneer Hi-Bred Seed, a large U.S. seed producer. ACDI's related activities in Hungary were performed and tracked separately from their overall ABE program. As such, this amount has not been included in the ABE funding total.

In September 1993, A.I.D. granted ACDI a no-cost extension of the ABE program completion date to September 30, 1994. In November 1994, A.I.D. provided another no-cost extension to June 30, 1995.

Participant Selection - U.S.-Based Training Programs

Throughout the ABE program, ACDI has used the following guidelines in selecting participants for their U.S. -based study programs:

Individual Participant Criteria - The prospective participant should:

- desire to learn from the program, demonstrated by active participation in the ACDI in-country seminars;
- be active on a day-to-day basis in the operation of their firm; not an absentee

owner;

- occupy a decision-making position in the firm (ie. Manager, Production Manager, etc.);
- be involved in the industry for at least 2-3 years, and be at mid-career;
- represent a firm which does not have the resources to send employees overseas for training;
- work for a small or medium-sized firm, with sound operations and good growth prospects;
- ideally have a working knowledge of English, to facilitate the learning process.

Overall Group Criteria:

- seek a wide geographic distribution throughout the country;
- include women to the extent possible, to the extent to which they are involved in the industry;
- limit the number of participants to 6-8, to keep the group a manageable size.

Key Program Developments

ACDI initially designed the ABE Program to focus on Poland in Year 1 and to add two additional countries in the second year. However, events moved so quickly in the region that A.I.D. enabled ACIDI to expand its activities in the first year to include the following countries: Poland, Czech and Slovak Republic, Albania, Bulgaria, Lithuania, Latvia, and Estonia. The ABE program in Poland was by far the largest of all the programs. ACIDI discovered that having other smaller country programs created some difficulties which needed to be addressed.

First, ACIDI's only training office was located in Poland. In the other six countries, program management was handled by ACIDI/Washington staff, with some on-site assistance from VOCA representatives. A lack of local project staff in these countries made it difficult to identify, select, and process training candidates. This was especially true in the more remote Baltic countries. In addition, follow-up programs were difficult to sustain without local field staff.

ACIDI recognized early on in the program that it risked spreading itself too thinly by providing training in all seven countries within a limited budget. ACIDI became concerned that while the training was having an impact on particular individuals, the

impact on the agricultural sector as a whole would be too difficult to measure to justify continued operations in all the target countries. As a result, no second year funding was requested for the Baltic States. In July 1992, A.I.D. also requested that ACIDI cease operations in the Czech Republic and Slovakia and concentrate its efforts on the Southern Tier.

As a result, in November 1992, ACIDI hired a training director to coordinate its Southern Tier activities, based in Sofia, Bulgaria. He coordinated the training programs for Bulgaria, Albania, and Romania. In March 1993, ACIDI then added a Project Director, Lee Rosner, who was responsible for the overall coordination of the ABE Program in the CEE. He provided extensive experience in managing training projects and had expertise in designing and implementing in-country training programs. As part of the shift in emphasis to Southern Tier countries, ABE established an office in Bucharest in September 1993, and Mr. Rosner transferred there from Poland.

As contractually required by A.I.D., in July 1993 ACIDI conducted a mid-point evaluation of the ABE Program's activities to date. The purpose of the evaluation was to assess the short and medium-term impact of activities under the ABE grant, and to prepare a strategic plan for the final year of activities. As a result of the evaluation, ACIDI prepared a revised logframe, specific evaluation indicators, and a revised workplan. (See Appendix IV. ABE Program Logframe.)

After the evaluation in September 1993, ACIDI began to focus its activities on key target groups to better support sustained interventions and increase the potential for lasting impact. Target groups were chosen which represented dynamic sub-sectors within priority countries:

Albania: bankers from the Bank for Agriculture and Development and the Rural Commercial Bank;

Bulgaria: meat processors;

Macedonia: dairy farmers, and agricultural policy makers;

Poland: cooperative banks, agribusiness entrepreneurs with a focus on women entrepreneurs; developing capacity within the extension service to conduct training in cooperative development.

Romania: commercial banks extending agricultural credit; flour millers; bakers;

More details on ABE activities in each country of operation are provided in the following section, "III. Country Reports."

III. Country Reports

The following represents the findings on the impact of the ABE Program activities in the countries of operation during its implementation from 1991 to 1995. These include: Albania, Baltics (Estonia, Latvia, Lithuania), Bulgaria, the former Czech and Slovak Republic, Macedonia, Poland, and Romania. For each country, a general description of the project activities, focus, and target group is provided. This section then details lessons learned, provides indications of the impact of ACIDI/ABE assistance on host country counterparts, and where applicable, reports evidence of broader secondary impacts, above and beyond the intended results. A country-specific list of conclusions and recommendations is included for future action.

ALBANIA

A. Project Description

ABE began offering U.S.-based trainings to Albanians in early 1992. Training topics included agricultural policy, trade associations, and cooperative banking. ACIDI also developed a program with the World Bank which was providing long-term technical assistance to restructure the Bank for Agricultural Development (BAD). Through this program, entitled the Agricultural Sector Adjustment Credit (ASAC) program, ACIDI provided training on credit policy, loan procedures, accounting methods, and management information. Other participants included key government officials from the Ministry of Agriculture, and representatives of the Private Farmers Association.

ACIDI coordinated with the International Fertilizer Development Center (IFDC) in Tirana to organize a U.S.-based program for eight Albanians from the In-put Supply Association in July 1993. The program provided training in agribusiness development and trade organization management. In May 1994, five employees from the Rural Commercial Bank of Albania attended a four-week study tour in the U.S. to study bank operations management and the credit review process.

B. Lessons Learned

Given the many A.I.D. and other donor programs in such a small country, ACIDI wisely decided to concentrate its efforts on other countries in the Southern Tier. ACIDI recognized that other A.I.D.-sponsored programs in-country were already effectively working with key members of the agricultural sector.

C. Impact Indications

The following findings result from a review of ABE Quarterly reports provided by ACIDI to A.I.D. from FY 1992 through 1994, from the Matrix of Project Participants compiled

by ACDI in June 1995, and from other relevant ACDI/ABE reports. All of the participants were trained in the U.S.:

ACDI/ ABE PROGRAM - ALBANIA
TOTAL TRAINEES, 1992 - 1994
Source: ACDI/ABE Matrix of Project Participants, 1995

DATE	DESCRIPTION	TRAINEES		TOTAL
		Male	Female	
1992	Ag Policy	6	1 (17%)	7
1993	Trade Associations	7	1 (14%)	14
	Cooperative Banking	5	1 (20%)	
1994	Cooperative Banking	6	0	6
	TOTAL:	24	3 (11%)	27

Cooperative banking comprised the largest segment of the ABE's Albania program, with 12 out of a total of 27 participants.

D. Conclusions and Recommendations

Conclusions

1. ACDI wisely decided to concentrate its efforts in other countries in the Southern Tier of the CEE. This enabled ACDI to effectively concentrate its resources in other locations for greater impact.
2. ACDI was able to leverage the impact of its assistance by utilizing local resources. For example, ACDI prepared articles on the ASAC lending program for publication in the monthly newsletter of the Albanian Fertilizer and Agricultural Inputs Dealers Association. The newsletter has a distribution of 3,000 and is received by agri-business dealers, suppliers, and Directors from the Ministry of Agriculture.
3. ACDI has demonstrated success in establishing valuable working relationships with other donor programs. In Albania, ACDI has worked with FAO, the A.I.D.-sponsored SARA project (Support of Agriculture in Albania), VOCA, the World Bank, and the International Fertilizer Development Center in Tirana.
4. Through its assistance to the Rural Commercial Bank, Tirana, ACDI has helped improve bank services and introduce new financial products to Albania. These

include new lending guidelines and procedures, loan forms and worksheets, letters of credit, and automatic loan payment withdrawals.

Recommendations

1. Under the auspices of the PAD program, ACDI should continue to follow-up with those individuals who received assistance from ACDI between 1992 to 1994. Such continued contact will help inform A.I.D. about sustained impact. In addition, ACDI can incorporate lessons learned in Albania to their on-going programs in Bulgaria, Romania, and Poland.

BALTICS

A. Project Description

On A.I.D.'s request, ACDI conducted a needs assessment in Latvia, Estonia, and Lithuania in December 1991 to determine the training needs of entrepreneurs in the agricultural sector. ACDI then submitted a revised implementation plan and budget for the Baltics component of the ABE Program. As a result, ACDI received additional funding from A.I.D. of \$400,000 to pursue training activities in the region during FY 1992. All of the trainings provided were U.S.-based programs.

Latvia and Lithuania

In early 1992, ACDI's Director of Training met with representatives of the Farmer's Unions in Lithuania, and the Farmer's Fund and Farmer's Foundation in Latvia. These organizations began recruiting candidates for a U.S.-based training program in July. The training provided an overview of U.S. farmers' organizations, cooperatives, agricultural credit, and marketing.

A one month training was arranged for eight Lithuanians and 8 Latvians from June 26 - July 25, 1992. The Lithuanians included 7 regional representatives of the Lithuanian Farmer's Union which works with private farmers and the Deputy of the Supreme Council. The Latvian delegation included the head of the Department of Agricultural Entrepreneurs, Ministry of Agriculture, and representatives of the Latvian Farmers Federation. The program focused on farm management and marketing techniques, and emphasized management of farms as business enterprises. The course included a segment on the organization and management of cooperatives and concluded with a visit to the National Institute for Cooperative Education (NICE). There, representatives of the group presented a seminar on agribusiness opportunities in Lithuania and Latvia.

Estonia

In 1992, ACDI met with A.I.D./Estonia to discuss in-country training activities. It was decided that ACDI would present a training program for loan officers of Eesti Maapank and Farmers Union representatives who would handle loans to private farmers from funds resulting from monetized U.S. surplus feed grains. Meetings with the Eesti Maapank branch in Parnu and fund officials revealed the need to develop standard loan evaluation procedures.

Therefore, in May 1993, a team of three agricultural credit specialists developed and presented a one week training course on agricultural accounting and credit analysis for 25 loan officers from Eesti Maapank and the Farmer's Union representatives. The course aimed to address barriers to agricultural lending such as lack of financial information provided by farmers, and lenders' unfamiliarity with the need for and concepts of credit analysis. The team developed a standard information gathering format and loan evaluation procedure, and loan officers were trained accordingly.

B. Lessons Learned

ACDI recognized early on that it was difficult to identify, select, and process training candidates without any local project staff in the Baltic region. This would also make follow-up of training programs difficult to sustain. While ACDI did not have sufficient funding to hire local project staff, ACDI wisely decided not to spread itself too thinly by operating in too many countries. As a result, ACDI/Baltics operations ceased in early 1993.

C. Impact Indications

ACDI reports that loan officers of Eesti Bank have demonstrated competence in the new loan application format and analysis procedure developed. They appear to have been used by the banks on a regular basis.³

The following findings result from a review of ABE Quarterly reports provided by ACDI to A.I.D. from FY 1992 through 1994, from the Matrix of Program Participants compiled by ACDI in June 1995, and from other relevant ACDI/ABE reports. All of the program participants were trained in the U.S.

³ Source: ABE Quarterly Report, 1993.

ACDI/ ABE - Baltic Countries
Total Trainees - 1992-1993
Source: ACDI/ABE Matrix of Participants, June 1995

	1992	1993	TOTAL
ESTONIA	25	0	25
LATVIA	10	0	10
LITHUANIA	9	1	10
TOTAL:	44	1	45

Trainings for Latvia were mainly in agricultural policy, while training in Lithuania was mainly in farm management. Estonia participants were all branch loan officers from the Eesti Bank. Half of the Latvian trainees were women, 20% of Lithuanian farmers were women, while no gender information is available for participants from Estonia.

D. Conclusions and Recommendations

Conclusions

1. ACDI recognized early on that it was difficult to identify, select, and process training candidates without local any project staff in the Baltic region. This would also make follow-up of training programs difficult to sustain. As a result, ACDI wisely decided to discontinue operations in the Baltic states after the first year of operations, and concentrate its efforts primarily on the Southern Tier.

BULGARIA

A. Project Description

ACDI/ABE activities in Bulgaria initially focused on assistance to the poultry sub-sector in 1992. As ACDI shifted its geographical focus to the Southern Tier in 1993, it began to conduct regional surveys and needs assessments to determine the appropriate target groups for training assistance. On this basis, ABE/Bulgaria targeted its activities primarily towards private meat processors. These sub-sector activities are discussed in more detail below.

Meat Processors

In 1993, ACDI conducted a survey of the meat processing industry to assess its demographic make-up and determine the need for training. ACDI aimed to design a

training and technical assistance program sequence for this sector which would run through August 1994. A total of 27 private meat processors were interviewed, including entrepreneurs in private meat processing facilities, slaughterhouses and livestock breeding operations. Most of these individuals had initiated their businesses within the past 18 months, and nearly all had developed as family enterprises or as partnerships among friends. Geographically, the survey covered the central, southeastern, and southwestern regions of Bulgaria.

The survey consisted of eleven questions to learn the professional backgrounds of the individuals, their reasons for pursuing their businesses, and their level of business success achieved. Several key constraints for these entrepreneurs were identified: 1) livestock shortages; 2) high interest rates; 3) the slow pace of privatization; and 4) lack of trained meat processing specialists.

In order to address these constraints, ACDI designed a training program to improve the condition of the meat processing businesses and promote the concept of competition. It aimed to reinforce the private sector concept while providing practical tools to help these entrepreneurs in the successful transition to operating in a market economy. ACDI developed a series of four courses especially for this target group:

- 1) Slaughterhouse Management
- 2) Marketing and Pricing for Private Meat Processors
- 3) Financial Management Practices for Bulgarian Meat Processors
- 4) Business Planning for Meat Processors

After completing the sequence of four courses, participants underwent U.S.-based training, and VOCA provided them follow-up technical assistance while reinforcing course teachings.

Based on the achievements of the first series of courses in this sector, ACDI conducted a second survey of 23 private meat processors in the northeastern region. This region contains a high concentration of private processors, and was therefore a likely target area for ACDI's training program. ACDI later began working with processors in this region.

Bulgarian Meat Processors Association

Meat processors who had attended ACDI-sponsored trainings sought guidance from ACDI in organizing themselves into a legal entity. Their aim was to effect change in government agricultural policies. ACDI assisted them in forming an association. A President and six members of the Board of Directors were elected from those who had visited the U.S. for ACDI-sponsored training. The Bulgarian Meat Processors Association was formally registered on February 28, 1994. The impact of ACDI assistance on the Association is discussed in the next section. For further details, refer to "Section V. Development of Associations."

Flour Millers

A survey of the sector was conducted in September by Donald P. Pickering of the American Institute of Baking with the ACIDI/Bulgaria Training Coordinator Vesslava Popova. The survey revealed constraints faced by Bulgarian millers such as inadequate grain storage, lack of access to credit, and poor quality wheat. As a result, ACIDI developed a training assistance program to address some of these constraints.

B. Lessons Learned

ACIDI learned the importance of targeting its program based on both regional and sectoral considerations. This was achieved by conducting an initial survey of meat processors in Bulgaria to determine feasibility as a target group. As a result of the survey, ACIDI discovered that most meat processors were located in the northeast. In order to focus its assistance, ACIDI then targeted its training to these meat processors in the northeast region to maximize the number of potential training recipients.

C. Impact Indications

From 1992 to 1995, a total of 171 individuals were trained by the ABE program in Bulgaria. Of these, 116 were trained in-country (or 68%), 35 were trained in the U.S. (20%), and 20 participated in both in-country and U.S. based trainings. Of these trainees, 17% were women.

The following chart results from a review of ABE Quarterly reports provided by ACIDI to A.I.D. from FY 1992 through 1994, from the Matrix of Program Participants compiled by ACIDI in June 1995, and from other relevant ACIDI/ABE reports.

ACIDI/ ABE PROGRAM - BULGARIA
Total Number of Trainees, 1992 - 1995
Source: ACIDI/ABE Matrix of Program Participants, 1995

	1992	1993	1994	1995	TOTAL
In-Country	0	114	86	1	116 (1)
U.S.	7	11	8	9	35
Both	0	20	18	6	20 (2)
SUBTOTAL	7	145	112	16	171

(1) excludes 85 repeat trainees (in-country training in both 1993,1994)

(2) excludes 19 repeat trainees (in-country 1993 and U.S. training 1994 or 1995)

Meat Processors

The following is a summary of impact of the ABE program on 19 different meat processing firms surveyed by ACDI/Bulgaria in June, 1995. It is based on eight impact indicators established by ACDI/ Washington:

- 1. Improved Quality Standards:** All reported improvements in quality standards and control. The biggest improvement is in the adoption of technological models. Participants in the U.S. training effectively used videos taken on their study tour of U.S. firms to demonstrate to their local staff the importance of quality standards.
- 2. Improvements in Plant Layout:** A few firms have expanded refrigeration areas and changed technological layout of equipment. A few have also acquired new freezers, stuffers, and smoke houses.
- 3. Better use of carcasses:** All of the 8 firms which responded reported more efficient use of carcasses. This provides more cuts and better use of high-quality meats for value-added products.
- 4. Improved hygiene and sanitation:** All of the 8 firms which responded had made improvements in this area. These include new pipelines for production areas, new gloves, and aprons. A few firms bought water-nozzles to increase hygiene and reduce water waste.
- 5. Accounting:** Fourteen of the 19 respondents are using the accounting methods taught in the training courses. They are preparing quarterly reports, and a few have implemented computerized systems. One firm, "Caritex," is using Quicken 4 Deluxe software they obtained through an ACDI contact to manage their finances.
- 6. Marketing:** According to all 19 respondents, this has been the greatest impact of the trainings. All of the firms stated they have now registered new logos and/or trademarks after taking the courses. Most have some form of new packaging for existing products, and all have new packaging for new products (such as jerky). Many also advertise on TV, radio, and in local papers.
- 7. Human Resources:** All 19 firms surveyed have made changes in organization and management as a result of ACDI training. Some have modified employee job descriptions to include performance evaluation as an incentive for salary increases and bonuses. A few firms increased staff: "Manolov" hired 5 new specialists for a processing plant, "Tranzh" hired two more, and "Morski" hired 4 new employees.
- 8. Overall growth:** Most of the 19 firms reported increased sales and production, especially since February 1995. Increases range from 7% to 300%. Some are in the process of negotiating for joint ventures either with local firms, foreign firms from the

U.S. or Germany, or with other Meat Processors's Association members. One firm, "Morski" increased its physical plant area from 40 to 140 square meters. A few have integrated livestock farms, and a few more are planning to undertake animal breeding. Some firms have invested surplus operating cash into new ventures. "Caritex" began a new restaurant and pizza-pastry shop while another, "Adan N," has invested in a new restaurant, cafe, and disco.

Bulgarian Meat Processors' Association

The formation of the Meat Processor's Association is a key secondary impact resulting from ACDI's assistance and training. By having formed their own association, local meat processors now have increased their ability to help themselves sustain their own development in the future. For example, the Association held a three-day Meat Show in November 1994. Approximately thirty meat processors participated, and several hundred people visited the various booths. Local television and radio covered the event. One of the highlights was a competitive meat product show in six categories. Four top processors were recognized and awarded ribbons in each category. This resulted in increased attention to the Association, generated interest in new products, and demonstrated the high quality of meat processing that could be achieved by private entrepreneurs in Bulgaria.

D. Conclusions and Recommendations

Conclusions

- 1. By encouraging the formation of the Bulgarian Meat Processor's Association, ACDI has effectively supported local institutional development to ensure sustainable improvements in Bulgaria's agricultural sector. The association also helps the average producer to pool information and resources for increased economies of scale. This in turn has provided consumers with new and higher quality products.**
- 2. Through the trainings to meat processors, ACDI has demonstrated an excellent example of the importance of targeting assistance to both a specific target sector group and geographical regions.**
- 3. The ABE Program in Bulgaria has achieved synergy by coordinating the training program with follow-up technical assistance by VOCA volunteers.**
- 4. The ABE program achieved a secondary benefit from press coverage received on a number of occasions. This included two newspaper articles and a half-hour live radio interview with an ACDI consultant and a training participant. A videotape of operations at a small, family-owned Wisconsin meat processing plant was made**

with narration in Bulgarian. This videotape was then aired on television, which enabled the information to reach a much wider audience.

Recommendations

1. **ACDI should continue to follow-up with and provide assistance to the Meat Processors Association, if possible. This could be in an advisory capacity to ensure its sustainability in the future. In addition, ACDI needs to consistently follow-up with its participants to measure the long-term impacts of training on individual members.**
2. **ACDI might consider producing a regional newsletter on the activities of meat processors they have assisted. Bulgarian producers could share experiences with their Romanian counterparts and vice versa. This could become the an on-going activity of the Bulgarian Meat Processors Association.**

CZECH AND SLOVAK REPUBLICS

A. Project Description

In early 1991, ACDI presented two agribusiness roundtables in Prague and Nitra for the purpose of exploring opportunities in the agribusiness sector. The 200 participants included prominent Czech and Slovak representatives of government, agribusinesses, and agricultural organizations. ABE activities were then initiated in the former Czech and Slovak Republic in FY 1992. Based on a shift in A.I.D. priorities, A.I.D. later requested that ACDI cease operations in these countries and concentrate its efforts on the Southern Tier. Activities were thus only undertaken in 1992 and consisted of U.S.-based training in agricultural marketing.

B. Impact Indications

In 1992, three managers from privatizing state enterprises received three weeks of training in the principles of private agribusiness, management, and marketing. The participants learned the principles of running a private enterprise through visits to farms and agricultural businesses in the U.S. The program was arranged with the assistance of a VOCA volunteer who had worked closely with the participants in-country. Some of the results of this training are noted in the ABE quarterly report as follows:⁴

- **One participant set up her own management consulting service specializing in teaching farmers how to privatize.**

⁴ Source: ABE Quarterly Report, April 1992 - June 1992.

- A second participant, a manager of a bull and boar breeding station, imported semen from Wisconsin bulls for genetic cattle improvement.
- Another participant, the director of the Czech Republic's largest private trading company, joined a Wisconsin trading company as its trade representative.

The following chart shows the breakdown of the 15 trainees who received ACDI training during the life of the ABE program. The program operated in 1992 only, and provided only U.S.-based training on the topic of Agricultural Marketing.

**ACDI/ ABE - former Czech and Slovak Republic
Total Trainees - 1992
Source: ACDI/ABE Matrix of Program Participants, 1995**

	TRAINEES		TOTAL
	Male	Female	
Czech Republic	5	4	9
Slovakia	4	2	6
TOTAL	9 (60%)	6 (40%)	15

ACDI's program in the former Czech and Slovak Republic was the smallest in the CEE region. There are currently no ongoing projects in either country.

C. Conclusions and Recommendations

Conclusions

1. By ceasing activities in the Czech and Slovakia Republic, ACDI was able to focus its activities on other countries in the Southern Tier. This was a sensible strategy given A.I.D. priorities, limited resources, and greater assistance needs elsewhere in the region.

Recommendations

1. ACDI ceased its operations in the Czech Republic and Slovakia due to A.I.D. priorities. In contrast to Slovakia, the Czech Republic has a relatively small agricultural sector, and is able to draw on greater internal and international resources. Slovakia however, has a large agricultural sector, and with fewer resources, is in greater need of technical assistance and training. Given ACDI's four-year track record in the region, A.I.D. and ACDI might consider providing continued assistance to Slovakia through the current PAD Program.

HUNGARY

On A.I.D.'s initiative, A.I.D. used the ABE Program in Hungary as a vehicle to provide \$686,880 in funding to ACDI for agribusiness activities in conjunction with Pioneer Hi-Bred Seed, a large U.S. seed producer. The funding enabled ACDI to support Pioneer in their assistance to Hungarian input providers. In addition, Pioneer provided on-site training to Hungarians at their facility in the U.S.

As these activities were undertaken and tracked separately from the ABE training program, they are not covered in this report.

MACEDONIA

A. Project Description

ACDI/ABE activities began in Macedonia in 1993 as part of its focus on the Southern Tier. The objective of the 18-month program was to assist Macedonia in improving its agricultural sector by exposing Macedonian agricultural leaders to the principles of a free-market economy. The project was designed by VOCA in collaboration with ACDI, and included VOCA volunteer assignments and follow-on, U.S. technical training. In July 1994, ACDI conducted a U.S.-based study tour in Quality Milk Processing for 10 Macedonian participants.

Target Groups

Throughout 1993 and 1994, ACDI trained a total of 31 participants in U.S.-based training programs on five different topics: 1) Role of Government; 2) Extension Service; 3) Brucellosis Prevention and Eradication; 4) Fruit and Vegetable Drying; and 5) Quality Milk Processing. Some of these target groups and the reasons for their selection are described below:

Government Ministers: ACDI designed a program to train five Ministerial level participants to expose them to the U.S. farm credit system, U.S. cooperatives, U.S. extension service, and visits to commodity exchanges. The group included three participants from the Ministry of Agriculture (including the Deputy Minister and two Counselors to the Minister); and two from the Ministry of Commerce (including the Deputy Minister and a Counselor to the Minister). The Ministry of Agriculture controls all agricultural land in Macedonia, while the Ministry of Commerce is in charge of all agro-processing facilities.

Macedonian Extension Service: The extension service is a department within the Ministry of Agriculture. The program exposed participants to the U.S. extension service,

how extensionists communicate with private farmers, and how to establish and maintain a well-functioning extension service. In addition, they learned how U.S. cooperatives and farmers associations are organized.

Brucellosis Diagnostics and Eradication: Two veterinarians from the state veterinary service received training in the U.S. on Brucellosis diagnostics and eradication. Brucellosis is a severe and widespread problem in Macedonia and affects sheep, goats, as well as humans. The participants learned laboratory techniques for Brucellosis diagnosis, how to map affected regions, and how to implement measures to eradicate the disease.

Milk Processing: In July 1994, ACDI conducted a U.S.-based study tour in Quality Milk Processing for 10 Macedonian participants.

B. Impact Indications

A total of 31 individuals received U.S.-based training sponsored by ACDI during 1993 and 1994. Five of the 31 participants were women (16%). The following findings result from a review of ABE Quarterly reports provided by ACDI to A.I.D. from FY 1992 through 1994, from the Matrix of Program Participants compiled by ACDI in June 1995, and from other relevant ACDI/ABE reports. The breakdown by project is as follows:

**ACDI/ ABE - Macedonia
Total Trainees - 1993 - 1994
Source: ACDI/ABE Matrix of Program Participants, June 1995**

	Extension Service	Role of Government	Fruit & Vegetable Drying	Brucel- losis	Dairy	TOTAL
1993	0	0	8	0	0	8
1994	4	5	0	2	12	23
TOTAL	4	5	8	2	12	31

Secondary Impacts

A secondary impact of the ACDI-sponsored training program was the fact that the ABE/Macedonia Representative, Aleksandar Nacev was invited by Macedonia National Television to discuss ACDI activities. The interview aired in April 1994 as part of the Farmers Documentary Serial broadcast each Sunday. This show provided viewers with information on ACDI's local activities, and exposed farmers to some of the innovations ACDI was helping farmers to implement locally.

One of the participants of the Quality Milk Processing training was a journalist

responsible for a weekly television program covering agriculture and trade issues. She filmed the group during their U.S. tour for use in her television program. ACDI also provided her with videotapes from past ACDI trainings and from the U.S. Department of Agriculture.

C. Conclusions and Recommendations

Conclusions

1. The information provided by the ABE trainings has been shared and replicated for further distribution by recipients for their colleagues. This constitutes the dissemination of information on agricultural topics, cooperatives, and other relevant subjects to a much broader group of recipients than originally intended.

For example: After attending the U.S. training program, one extension agent initiated several projects with private farmers on topics he had learned. In one program he helped to establish a pear orchard with higher tree density per hectare than is the usual practice in Macedonia. He organized seminars on frost protection based on U.S. practices. He also translated the literature he collected during his U.S. tour and had made it available to farmers in his region. The journalist who attended the U.S. program in Quality Milk Processing was able to film and share this information on Macedonian television.

2. There is evidence that ABE-sponsored trainings have led to "changed thinking" to the context of a market economy within a democratic political system. For example, after he returned from his U.S. training, a cooperative manager designed an investment plan for the future development of his cooperative. The plan is based on observations from the U.S. and includes a line of dehydrated fruits and vegetables, and packaging of apples and feta cheese. He claimed the U.S. training helped him understand how democratic control can enhance the well-being of a cooperative. As a result, he increased the farmers' participation in decision-making in the cooperative.

Recommendations

1. ACDI should continue to follow-up with the former training participants. This will be important in order to measure the longer-term impact of ABE assistance. In addition, lessons learned can be applied to ACDI's other ongoing programs in the region.

POLAND

A. Project Description

This is the largest and longest running program for the ABE Program in the CEE. In 1991, ACDI opened a project office in Warsaw staffed by a Regional Training Coordinator, Lynn Moses, and a full time assistant. Kathy Lynch assumed the position of Regional Training Coordinator in mid-July 1992. Initially, ACDI aimed to provide training while its subcontractor, LOL, and VOCA would provide follow-on technical assistance. ACDI subcontractual arrangement with LOL was ended after the first year of the project. Short-term, follow-on technical assistance was then provided by volunteers working in-country for VOCA.

U.S.-Based Training

ACDI/ABE-Poland's U.S.-based training activities were targeted to individuals working in fruit and vegetable processing, and meat production to ensure they had the appropriate business skills to compete in a free market system. The course topics ranged from trainings and internships in agribusiness management; horticulture/park management; beef production; U.S. farmer cooperatives; integrated poultry management; potato processing and storage; strawberry production and marketing; licensed grain warehousing; fruit and vegetable processing; apple production; and a program especially geared to women agribusiness professionals.

Farmer Cooperative Education Project (FCEP)

In 1992, ACDI/ABE began to focus its in-country trainings on cooperative farmers through the Farmer Cooperative Education Project (FCEP). Trainings were targeted to Eastern Poland, mainly in the Rzeszow, Olsztyn, and Siedlce regions. ACDI developed a series of three courses targeted to cooperative banks and agricultural cooperatives. This project aimed to educate rural farmers and extension agents on the benefits of cooperatives in which producers are the sole owners and beneficiaries, unlike the centrally-controlled cooperatives common in Poland. ACDI also initiated an in-country Training of Trainers (TOT) program targeted to extension agents from eight extension centers, called ODRs. This was to further support the resources available to farmers working in rural agricultural cooperatives.

ODR/Extension Agents - Training of Trainers

ACDI took several important steps to institutionalize a training of trainers program in Poland. The first was to develop training skills within the ODRs. As such, each of the eight participating ODRs was asked to nominate three persons with some training background who had attended the courses previously. These additional 24 people then attended a TOT course. The second step was for the trained trainers to conduct their

own training course, along with a U.S. trainer available for consultation and support. Thirdly, the ODR trainers to conduct these courses on their own. Course materials were designed to address the particular local conditions and to be relevant in the Polish context. (See Section IV. Training of Trainers for more details.)

Polish Parliamentarians

In January 1993, ACDI sponsored a seven-member delegation from the Cooperative Law Committee of the Polish Parliament to a tour of U.S. cooperatives and farm credit institutions. The trip's purpose was to provide participants with a better understanding of the principles and practices of private cooperatives; how local and regional cooperatives function; how farmers govern their cooperatives; management and responsibilities to members; and how cooperatives are involved in political action.

Based on models provided by U.S. lawyers who specialize in cooperative law, these Parliamentarians later drafted a new cooperative law in Poland, which was passed by the Parliament (Sejm). While it was later rejected by the President, it brought much attention to the current shortcomings in the structure of farmer cooperatives in Poland. These Parliamentarians were able to stimulate national debate on the subject, and will hopefully be successful in passing a new cooperative law in the future.

Coordination with ACDI Cooperative Bank Development Project (CBDP)

This is an A.I.D.-sponsored project which began in Poland in September 1991 also under the auspices of ACDI. ACDI worked closely with the World Bank which was implementing its Agricultural Development Support Project to on-lend \$100 million to a variety of local Polish Banks. A.I.D./Poland had already identified the need to support rural banking as a key part of its overall country program strategy. Together the World Bank and ACDI approached A.I.D. for funding. The result was the CBDP Project.

CBDP's purpose is to assist in developing the system of independent cooperative banks in Poland, and enhance their ability to provide financial services to rural communities. The Banker to Banker component was added in 1994 to focus on the development of local cooperative banks by providing U.S.-based training and on-the-job technical assistance. The ABE program worked closely with CBDP to provide training support to key rural bankers by arranging in-country and U.S. bank training programs as training needs were identified. These leaders then provided training to their peers.

In addition, ACDI was able to utilize its Farm Credit Bank members in providing U.S.-based training to these Polish bankers. These ACDI members include Agribank (from Minneapolis), and the Baltimore Farm Credit Bank.

Trainee Selection and Recruitment

In Poland, ACDI benefitted from working closely with VOCA country representatives and volunteers, USDA advisors, and Polish extension agents to identify candidates for training. ABE/Poland established clear criteria for the selection of training candidates, as follows:

- geographical areas of Olsztyn, Rzeszow, and Siedlce;
- organizational category: farmer-owned and controlled cooperatives; state cooperatives in the process of being privatized, and small to medium-sized private agribusinesses;
- type of agribusiness, with focus on food processing operations, especially those with a comparative advantage.⁵
- position: training candidates who were managers, directors, or technical staff in target organizations; market-oriented extension agents; and key policy makers at the regional level.

B. Lessons Learned

By targeting its training both geographically and to specific target groups, ACDI was able to effectively tailor the course content, and successfully liaise with other programs to provide additional assistance. For example, ACDI's focus on Eastern Poland enabled it to effectively target its resources and not spread itself too thin in such a large country. This was demonstrated in ACDI's ability to leverage its knowledge of the Eastern regions in working with the USDA which had focused its efforts in the Western regions.

ACDI was able to build synergy by training trainers and target that training to cooperative farmers in selected regions. Synergy was also achieved by following up in-country training with U.S. training, and/or U.S. training with in-country technical assistance.

ACDI demonstrated the benefits of coordinating with other donor programs such as VOCA, Cochran Fellows, CARESBAC, and Opportunity International. This was also achieved through liaison with the World Bank in developing the Cooperative Bank Development Project. Through this cooperation, ACDI was able to leverage the impact of its assistance throughout Poland.

⁵ Such as strawberries, raspberries, black currants, apples, apple juice concentrate, speciality meats and poultry, and Polish staples such as potatoes, grains, and dairy products.

C. Impact Indications

During the years of operation from 1991 to 1995, the ABE/Poland program trained a total of 1573 individuals in both in-country and U.S.-based programs. These findings result from a review of ABE Quarterly reports provided by ACDI to A.I.D. from FY 1992 through 1994, from the Matrix of Program Participants compiled by ACDI in June 1995, and from other relevant ACDI/ABE reports. The number of actual training units provided is 1600, as 27 individuals received more than one training, as indicated below:

ACDI - ABE/ POLAND
Total Number of Trainees, 1991 - 1995
Source: ACDI/ABE Matrix of Program Participants, June 1995

	1991	1992	1993	1994	1995	TOTAL
In-Country	50	88	361	489	382	1370
U.S.	5	29	51	91	0	176
Both	0	0	27 (1)	0	0	27
TOTAL	55	117	439	580	382	1573

(1) includes 8 trainees who received in-country training in 1991, followed by U.S. training in 1993; and 10 trainees who did likewise in 1992 and 1993.

The following table shows the number of individuals trained in Poland by project. It indicates that 1242 individuals (79%) were trained in the Farmer Cooperative Education Project, while 24 Extension agent trainers were trained. Other projects in Poland are as noted:

ACDI - ABE/ POLAND
Number of Trainees by Project, 1991 - 1995
Source: ACDI/ABE Matrix of Program Participants, June 1995

	Farm Coop Education	Extensn Agents	Cooperative Banking	Trade Associations	Other	TOTAL
TRAINEES	1242	24	83	45	179	1573

Key Impacts

Extension Agent Training of Trainers: As of March 1995, the original eight trainers have trained 56 trainers from 23 ODRs in farmer cooperative education using experience-based methods.⁶

Farmer Cooperative Education: To date, approximately 1300 farmers from Eastern Poland have participated in farmer education courses conducted by ODR trainers.⁷ This has been instrumental in helping farmers reinvent cooperatives in Poland, and has enhanced the ability of the extension agents to improve their relationships with farmers throughout the country.

Cooperative Law: Through its training of parliamentarians in the U.S., ACDI has influenced the national policy debate about agricultural development in Poland. The delegation from the Cooperative Law Committee of the Polish Parliament was exposed to new concepts on cooperatives during their U.S. study tour. At issue is the old style of cooperative which are now manager controlled. The new law would have prohibited managers from being board members. Instead cooperatives would be run by farmer/members in accordance with international standards, thereby enhancing the democratic nature of cooperatives. This issue was fully understood by key sponsors of the legislation after being trained in the U.S.

As a direct result of this tour, these Parliamentarians wrote a new Cooperative Law for Poland which was approved by the Polish Sejm. Unfortunately, the law was vetoed by the President. Regardless, the law's draft, passage, publicity, and discussion that resulted, generated a national debate on the current shortcomings of cooperatives in Poland.

ACDI/ Cooperative Bank Development Project: From October 1991 to June 1995, ABE financed and arranged training activities for 462 participants from ACDI's Cooperative Bank Development Project. The breakdown of in-country and U.S.-based trainings is noted below:

⁶ Source: ACDI/ODR Farmer Cooperative Education Project Impact Statement, March 1995.

⁷ Source: Ibid.

ACDI/ABE - POLAND
Total Number of Trainees
for ACDI/ Cooperative Bank Development Project/ Poland

	1991	1992	1993	1994	TOTAL
In-Country	0	88	276	0	364
U.S. Based	2	25	23	48	98
TOTAL	2	113	299	48	462

Five courses with 364 participants were conducted in-country from September 1992 through May 1993 for board directors and loan officers of cooperative banks. A total of 10 U.S.-based courses were provided for 98 individuals on the topics of cooperative bank management, training for credit officers and development of cooperative bank associations.

Secondary Impacts

ACDI reported a number of secondary benefits resulting from the ABE training which were evidence of broader impacts of the ABE the training on the development of cooperatives and the agricultural sector. Some examples are as follows:

1. A major outcome has been the formation of the Polish Extension Agents and Trainer's Association which officially registered as a legal entity in Sandomierz. The purpose of the association is to train other ODR agents in experiential education and farmer cooperative education, and to fund-raise to achieve self-sufficiency. Through the Association, these trainers hope to provide education training courses to other organizations, agencies, and individuals who want to improve their training methods. (See "Section V. Development of Associations" for more details.)
2. Through the information gained in the trainings, several participants have been encouraged to become more involved in affecting policy change through professional and community-based institutions. For example, following a cooperative bank training in the U.S., one participant noted that "thanks to the training organized by ACDI devoted to the cooperative system and management, I decided to take part in the exam for candidates to become president of our Cooperative Bank in Dobre Miasto."⁸
3. Through ABE-sponsored trainings, local consumers are benefitting from improvements in the quality and variety of agricultural products offered. For example, one chicken processor has made technological innovations learned from the training

⁸ Source: ACDI/Poland, Six-Month Follow-up Evaluation, Andrzej Kuptel.

which enables her to offer cut poultry packaged in plastic with new logos. This offers the customer the convenience of cut chicken, at higher quality than normal, and enables her to charge a higher price for her product.

D. Conclusions and Recommendations

Conclusions

1. **ABE has achieved considerable results in three key areas: 1) furthering the development and strengthening of farmer cooperatives in Poland; 2) enhancing the professional ability of extension agents from the ODRs; and 3) supporting the professional development of cooperative bankers. Through its Training of Trainers program, ACDI has been able to institutionalize a training program which has increased the training capacity of the extension agent system in Poland. This in turn has strengthened local training resources available to farmers, and supported the overall development of private agriculture.**
2. **ACDI has been instrumental in influencing the development of policy initiatives which would provide a more favorable environment for the agricultural sector. This is evidenced by passage of the new Cooperative Law by the Sejm, which was unfortunately rejected by the President. Nevertheless, its drafting, passage, and ensuing debate brought to the forefront key issues on the shortcomings of current cooperative law in Poland.**
3. **ACDI/Poland has been effective in targeting assistance to key agricultural areas outside of the major cities. This will continue to be increasingly important as municipalities gain new autonomy to set their own priorities and allocate local capital.**
4. **ACDI has been effective in coordinating their ABE activities with other donor resources to leverage the impact of their assistance. Examples include ACDI's cooperation with the USDA Extension Service Program in Poland, and their linkage with VOCA in providing technical assistance follow-on to training recipients. By providing training to extension centers which can replicate training throughout their regions, ACDI has been able to maximize the effects of its assistance on an expanded group of recipients in a cost effective way. Another example is ACDI's involvement with the World Bank to initiate its Cooperative Bank Development Project.**
5. **By encouraging the formation of associations, ACDI has helped provide a sustained voice for farmer constituents to affect favorable changes in the agricultural sector.**
6. **ACDI was able to help A.I.D./Poland meet its strategic objectives to leverage**

assistance by working closely with other programs. By supporting rural, cooperative bankers through the Cooperative Bank Development Project, ACDI was also able to support A.I.D.'s rural development strategy for Poland.

Recommendations

1. ACDI should continue to follow-up on the database of beneficiaries, and periodically contact them by telephone or mail. These contacts could serve several purposes. Such contacts are a valuable method of monitoring the long-term impact training programs. Participants are also a useful source of current information on the local agricultural sector, privatization initiatives, and political trends. This information could assist ACDI in identifying needs and opportunities for future assistance.
2. ACDI should consider activities to better inform its local constituencies about its trainings, and related achievements. Such success stories on the activities of associations, development of cooperatives and related laws, or the actions of individual trainees could be shared through newspaper articles or TV interviews.

ROMANIA

A. Project Description

ACDI initiated its ABE training activities in Romania in the fall of 1992. As a first step in shifting resources to the Southern Tier, ACDI established an office in Bucharest and transferred the Chief of Party from Poland in fall 1993. Based on the findings of ACDI's mid-project evaluation in August 1993, ACDI began to target its training towards commercial banks extending agricultural credit, flour millers, and bakers.

ACDI provided training for the Romanian Bank for Development (BRD) and the Banca Agricola (BA). Together, these two banks were receiving \$100 million in World Bank funds for lending in support of private sector agriculture. The BRD and BA trainees initially attended trainings in the U.S. which were followed up by an in-country retreat. Based on this experience, ACDI developed a training program targeted specifically to the BRD, one of Romania's largest commercial banks.

Romanian Bank for Development (BRD)

At the end of 1993, ACDI launched a series of four in-country training programs geared towards loan officers of selected BRD branches. These courses included:

- Analysis of Agricultural Credit: emphasized use of cash flow analysis to improve the bank's loan decision-making capacity.

- **Practicum in Analysis and Agricultural Credit**: provided a "laboratory" in which participants could apply concepts learned in the first course to actual loan applications which they were currently reviewing.
- **Loan Servicing and Administration**: emphasized the steps a loan officer should take after loan approval.
- **Issues in Agriculture for BRD Loan Officers**: based on the recommendation of participants from the first course, this exposed BRD loan officers to agricultural issues; including site visits to farms and agribusinesses.

Each series was conducted twice: once for branches located in the eastern region, and once for the western branches. Materials which had been developed by ACDI's Cooperative Banking Project in Poland were adapted for local use in these courses. U.S. training was later provided for selected loan officers and focussed on practical exposure to the concepts presented in the in-country courses.

Flour Millers

At the end of 1993, two ACDI consultants visited Romania to conduct a survey and needs assessment of private flour millers. The survey revealed several key obstacles faced by flour millers in Romania regardless of geographical location: 1) lack of access to affordable credit; 2) lack of practical business knowledge such as accounting, planning, business management; 3) lack of knowledge in running efficient operations; and 4) the need to upgrade skills on milling technology and techniques.

The flour miller program was designed based on the model developed for the BRD program, which includes a combination of U.S. and in-country training, and short-term technical assistance provided by VOCA. Given Romania's large size and the difficulty of long-distance travel, ACDI designed a training sequence of three courses, each conducted twice: once in Galati for millers in the eastern region, and once at Sibiu for millers in the west.

The courses are: 1) Principles of Effective Milling and Successful Marketing Management for Millers; 2) Technology of Milling Operations and Business Guidelines for Millers; and 3) Advanced Milling Techniques and Financial Management Practices.

Over 100 private millers were recruited for participation in the program. Almost all participants represented private mills. The response was so great that ACDI had to turn away as many acceptable participants as those who attended, due to limited seating space.

Flour Miller's Association

As an outgrowth of their participation in the ABE trainings, the flour millers initiated the development of an association. As a result, the Romanian National Private Millers and Bakers Association (ANAMOB) is now registered as a private, democratically-controlled institution representing the interests of private millers and bakers in Romania. The group agreed that advocacy, promotion, information sharing, and quality standards are the most important focus areas for their first year of activity.

Details on the impact of ACIDI training on ANAMOB are discussed in the next section under "Impact Indications." More information on the Association is provided in "Section V. Development of Associations."

B. Lessons Learned

ACIDI took lessons learned from prior experience with meat processors in Bulgaria and applied them in designing a program for flour millers locally. ACIDI/Poland's experience with cooperative banks was also utilized in implementing its program for the BRD in Romania.

In addition, ACIDI benefitted from having in-country staff while implementing local programs. This made it easier for ACIDI to conduct needs assessments, design projects, recruit trainees, modify programs as needed, coordinate with other programs to leverage assistance resources, and follow-up on the impact of its training program with training recipients.

C. Impact Indications

From 1993 through mid-year 1995, a total of 187 Romania trainees attended ABE-sponsored training programs. Of these, 23 attended U.S.-based trainings, 64 attended in-country trainings, and 100 participated in both. Out of these totals, 106 were trained from the Flour Millers program, and 81 from the BRD program. These results are noted in the chart below. They were compiled from a review of ABE Quarterly reports provided by ACIDI to A.I.D., from the Matrix of Program Participants compiled by ACIDI in June 1995, and from other relevant ACIDI/ABE reports.

ACDI - ABE/ ROMANIA
Number of Trainees, 1993 - 1995
Source: ACDI/ABE Matrix of Program Participants, June 1995

	1993	1994	1995	TOTAL
In-Country	4	50	10	64
U.S.	18	5	0	23
Both	0	32	68	100
TOTAL	22	87	78	187

Of the 187 total trainees, 85 took follow-up trainings in consecutive years, (1993/1994 or 1994/1995), and 57 took follow-up trainings in all three years. This means that just over 50% of the trainees (96) participated in multiple trainings.⁹ ACDI therefore provided 290 training units attended by 187 different individuals.

Performance Indicators - Flour Milling

ACDI/Romania utilized several important indicators in evaluating the performance of its flour milling program. ACDI tracked and reported on the outcome of these indicators in drawing conclusions about program impact described in the next section.

Technical Indicators:

- increases in % of total flour extraction
- increased use of separation for flour grading
- increased processing capacity (metric tons/day)
- % use of existing daily production capacity

Management Indicators:

- increases in profits
- increased access to credit
- enhanced credit worthiness
- development of business plans
- establishment of bookkeeping system

⁹ This overlapping information is not reflected in this chart. See the corresponding chart in Section VI. "Overview of Program Results."

Flour Millers

ACDI/Romania conducted an evaluation of its flour milling program in November 1994 with follow-up in July 1995. The following evaluation results were collected from a sample of 38 companies out of 73 participants in the project. According to the July 1995 report¹⁰, the millers were questioned on the impact of the ACDI training program on their activities. Additional information was provided by the Romanian National Private Millers and Bakers Association.

1. Improved Quality Control Standards: Of the participants sampled, 23.7% have now established quality control laboratories within their mills. Poor wheat quality is a major problem for private millers in Romania. With these laboratories, millers can examine protein content, gluten quality, enzyme spectrum and rates, all of which are helpful in improving wheat quality standards. Most existing laboratories do not have facilities for this type of analysis. Therefore, the Association has begun to establish a central quality control lab for all its members.

In addition, some millers mentioned they are using additives to improve flour quality based on information learned from the ACDI training program. Many millers also plan to produce mixes for bakeries.

2. Improved Milling Flows and Mill Layout: From the sample, 92.1% of training participants improved their wheat cleaning by adding new equipment or modifying existing equipment. Also, 84.2% of participants have added or intend to add a wheat tempering section to their milling flow. This will increase the rate of flour extraction and the quality of flour. Several participants cited improvements in wheat and flour transportation to the mill, maintenance, cleaning, fire protection, and automation. Of those surveyed, 23.7% are adding new mills or equipment.

3. Increase in Flour Extraction: All participants mentioned an increase in their flour extraction rate. The average increase was 2.7% (from 68% to nearly 71%); 47.4% of participants increased extraction by 3% or more; 5.3% increased extraction by over 4%.

4. Improved Milling Capacity: At the beginning of the program, only 3 out of one group of 30 companies were using their milling facilities at full capacity. Now at least 10 companies are using their mills at full capacity, and another 9 are using their mills at over 80% capacity. Overall, 18.4% of participants have already doubled their milling capacity. Increased capacity utilization has resulted from stronger management, a growing private baking sector, and the fact that over half of the millers have integrated baking facilities into their businesses.

¹⁰ Source: Evaluation of ACDI Millers Program in Romania, Stefan Chiriac, ACDI/Romania, July 4, 1995.

5. Improved Marketing Techniques: The milling capacity of the members of the Private Millers and Bakers Association is over 2,500 tons/day, and their market share is between 2.5 and 3 million people. Over 90% of the wheat flour produced by the private mills is sold wholesale. Only 10.5% of participants do retail packaging, which has begun recently as a result of ACIDI training. Over 90% of the millers have developed new logos for their products, while less than 20% are now using them on their products. Most millers cited they would like to add consumer packaging to their businesses, and some have begun to implement new packaging lines. This is the result of a shift in focus from the local market to the regional and national level, and the result of increased competition with state companies for retail marketing of wheat flour.

6. Improved Accounting/ Bookkeeping Systems: Over 92% of participants have installed computerized accounting systems. Most (52.6%) have implemented both accounting and bookkeeping systems. The Association has a project to develop more efficient accounting procedures using U.S. software provided during the ACIDI-sponsored training program.

7. Improved Human Resources Management: Many participants cited the shortage of skilled labor as a major constraint to the milling sector. Due to increased milling capacity, the number of employees in the mills has increased 20%. Starting in January 1996, the Association plans to implement two training programs for its members in cooperation with the American Institute of Baking.

8. Improved Business Management/ Increased Financing: ACIDI worked with the World Bank to install a credit line with the Romanian Agency for Development targeted to SMEs. To date, over 20% of the participants of ACIDI-trainings have applied for the World Bank credit line. Of these, 15.7% were approved, and 10% have received credits totaling \$1.5 million. As of July 1995, three other participants were negotiating loans amounting to another \$550,000.

9. Improved Growth: According to ACIDI/ Romania, recent data from the Millers Association shows a 60% increase in sales volume for its members in 1994. New investment in the Romanian milling industry in 1994 was over \$500,000.

Association Development

A key achievement of the ABE/Romania program has been the creation of the Romanian Private Millers and Bakers National Association (ANAMOB). They held an election for their board of directors in July 1994; eight of the 15 board and committee members had participated in the U.S. training the previous month sponsored by ABE.

ANAMOB is now formally registered as a legal entity. It is a private, democratically-controlled institution representing the interests of private millers and bakers in Romania. Today, the private milling sector is comprised of 260 companies, of which 69 (26.5%) are

members of this association.¹¹ This is an important development for Romania, as the country ranks as the fourth largest per capita consumer of bread in the world (according to the American Institute of Baking).

For more information, refer to "Section V. Development of Associations."

Banca Agricola (BA)

ACDI conducted a one-day retreat in November 1994 with the individuals from Banca Agricola who had trained in the U.S. in the previous quarter. The purpose was to determine improvements in the bank which were directly attributable to the U.S. training. Five key improvements were cited in the report:¹²

- introduction of a data base for each loan client;
- development of a correspondent banking relationship with Co-Bank in Denver;
- preparation of a draft credit manual for loan officers;
- creation of a separate department for follow-up and collection of overdue loans;
- expansion of criteria used in assessing loan applications.

ACDI/Romania is currently engaged in ongoing follow-up of the BA trainees to determine the longer-term affects of the ABE training program on the bank's daily activities.

D. Conclusions and Recommendations

Conclusions

1. The ABE program in Romania program has implemented an effective, approach to training focused on key recipients (the BRD and the flour millers). In this way, ACDI training has made a positive impact on entrepreneurs at the enterprise level, as well as improved key sectoral constraints such as lack of access to credit.
2. By encouraging the formation of the Flour Millers Association, ACDI has effectively supported local institutional development to ensure sustainable improvements in the agricultural sector in Romania. The association is now

¹¹ Source: Evaluation of ACDI Millers Program in Romania, Stefan Chiriac, ACDI/Romania, July 4, 1995.

¹² Source: Ibid.

positioned to affect positive policy changes to create a more favorable operating environment for its members.

3. **ACDI has successfully networked with the efforts of other donor programs to leverage the impact of its assistance. Examples of this include: linking entrepreneurs with VOCA for enterprise-level technical assistance as a follow-on to training; introducing clients to potential sources of World Bank funding through its Agricultural Privatization program; and introducing clients and counterparts to training opportunities in the U.S.**
4. **Romania used a number of valuable performance indicators in evaluating the impact of its program. While it appears they were chiefly used in Romania, they would have been beneficial for the rest of the ABE program in the region. This provides ACDI an excellent opportunity to replicate the use of these indicators in their other on-going programs in the future.**
5. **The quarterly and other reports from ABE/Romania are consistently precise and full of useful information. They provide a description of trainings, as well as results of the training. These results include: comparison of pre and post-course tests; participant feedback on topics where additional information or practice is noted; how a training need was determined and a program designed to meet it; detailed description of how this feedback was used to design follow-on programs or technical assistance; and criteria for participant selection.**

Recommendations

1. **Under the auspices of their PAD program, ACDI should continue to follow-up with those individuals who received ABE assistance in Romania. Such continued contact will help inform A.I.D. about sustained impact. In addition, ACDI can incorporate these lessons learned to their on-going programs elsewhere in the region.**
2. **ACDI should consider activities to better inform its constituencies about its trainings, and related achievements. Such success stories on the activities of associations, loans obtained, or the actions of individual trainees could be shared through newspaper articles or TV interviews. ACDI might also consider producing a regional newsletter on the activities of flour millers. Romanian producers could share experiences with their Bulgarian counterparts and vice versa. Such a newsletter could become an ongoing activity of ANAMOB.**
3. **ACDI/Romania has provided good examples of useful reports. It is recommended that ACDI use a report format similar to Romania's for other ACDI programs in the future.**

IV. Training of Trainers

Through its Training of Trainers (TOT) program for Polish extension agents, ACDI has been able to institutionalize a training program which has increased the training capacity of the extension centers (ODRs) in Poland. This has been an important strategy for supporting institutions which can be beneficial to individuals operating in agricultural sector. This in turn has strengthened local training resources available to farmers, and supported the overall development of private agriculture. A description follows on the method of developing this program in Poland.

In late 1992, ACDI and a USDA Polish/American Extension Project advisor met several times to discuss possible in-country course collaboration. USDA was interested in using ACDI's cooperative training modules in their courses to extension agents. Since ACDI was concentrating its efforts in Eastern Poland, USDA was interested in using ACDI's course materials in the Western region. In exchange, ACDI would use USDA's marketing modules in its training program. In March 1993, two U.S. extensionists working with USDA/Poland offered to help coordinate the training program for the first group of eight extension directors/agents.

This was planned as the first phase in building capacity for the extension service to conduct training in cooperative development at international standards using interactive and participatory training techniques. The idea was to institutionalize this sequence of cooperative development courses within the Polish extension service network.

ACDI took several important steps to institutionalize the program. The first was to develop training skills within the ODRs. As such, each of the eight participating ODRs was asked to nominate three individuals with some training background who had attended previous courses. These additional 24 people then attended a TOT course. The second step was for the trained trainers to conduct their own training course, along with a U.S. trainer available for consultation and support. Thirdly, the ODR trainers were able to conduct these courses on their own. Course materials were developed in Poland, and were designed to be relevant in the local context.

As a result, ACDI was able to build synergy by training trainers and target that training to cooperative farmers in selected regions. As of March 1995, the original eight trainers have trained 56 trainers from 23 ODRs in farmer cooperative education using experience-based methods. This has been instrumental in helping farmers reinvent cooperatives in Poland, and has enhanced the ability of the extension agents to improve their relationships with farmers throughout the country.

V. Development of Associations

As ACIDI conducted assessments of its training programs, ACIDI noted that many trainees expressed frustration that their efforts to effect change in the agricultural sector were undermined by national government policies in their respective countries. The trainees wanted advice on how to become effective, well-organized policy advocates for changes in the agricultural sector. As a result, ACIDI began to focus attention on the development of sectoral associations which would meet this stated need.

In response to this issue, ACIDI began to initiate steps to assist in the development of local associations. For example, ACIDI held a three-week training course in March 1993 in the U.S. on U.S. trade association operations for ten cooperative bank officials of the National Union of Cooperative Banks of Poland. This program, in conjunction with ACIDI's Cooperative Bank Development Project, provided training in the organization and operations of trade associations in the U.S. at the state and national levels. Participants met with a variety of state and national trade associations and members of Congress to gain an understanding of the relationship between these organizations and the legislative process.

In addition, in February 1993, Vern Moore, former Chairman of ACIDI's Board of Directors and Dr. Malgorzata Korzycka, an Associate Professor in the Faculty of Law at Warsaw University, developed and conducted two 2 ½ day seminars on how to organize a trade association. Participants included 22 former and six newly selected ACIDI training participants, three bankers associated with ACIDI's banking project, and two Cochran Fellows, totaling 31 (10 women).

Other programs initiated by ACIDI on association development included:

- In June, 1993, ACIDI provided several training courses in Bulgaria on the Formation of Production and Marketing Associations for 43 private farmers who sought to maintain orchard production.
- In June/July 1993, a group of eight agri-input dealers from Albania came to the U.S. for a month-long program designed to introduce them to the structure, organization, and operation of trade associations. The group was from the International Fertilizer Development Center (IFDC) project in Albania, and have been dealing fertilizer and other farm inputs. Among other activities, the group spent two weeks with IFDC in Muscle Shoals, Alabama, and attended a customized academic program at Texas A & M.

In addition to these efforts, ACIDI provided assistance to several groups which have now registered as legal associations in their countries. They are: the Extension Agents and Trainers Association (Poland), the Romania Flour Millers and Baker's Association (Romania), and the Meat Processors Association (Bulgaria), and are described in more

detail below. Their development and registration are key successes of the ABE program. They exemplify the steps that foreign assistance programs can take to support democratic institution-building and grassroots advocacy to affect sustained improvements in agricultural sector development.

Polish Extension Agents and Trainers Association

ACDI conducted a series of courses for the Polish Agricultural Advisory Centers (ODRs) as part of its plan to institutionalize farmer cooperatives. These trainings included a two-week Training of Trainers course for 23 extension trainers from eight ODRs. After their initial training in October 1993, the group began to organize with the aim of forming a Trainer's Association.

On July 27-28, 1994, Lee Rosner, former ACIDI/ABE Project Director, facilitated an organizational meeting with this group in Poland in order to help them form such an association. The trainers prepared their association objectives, wrote by-laws, and formed committees for fund-raising, training, and dissemination of information on experiential education.

Between September 1994 and February 1995, these original 23 trainers then trained another 24 trainers from eight newly selected ODRs in experiential education and farmer cooperative education. By the end of this period, the Extension Agents and Trainers Association had 50 members and had registered as an official association in Sandomierz.

The Association's purpose is to train other ODR agents or other organizations in experiential education and farmer cooperative education, and to raise funds to finance future endeavors beyond ACIDI's involvement. According to the Association's by-laws, their objectives are :

1. to advance the extension service in Poland;
2. to support different forms of extension activities aimed at improving farm production and the welfare of farmers' families;
3. to implement and promote new organizational and methodological developments in the area of agricultural extension;
4. to exchange experiences and knowledge among extension agents aimed at professional development of membership.

The Association aims to accomplish these objectives through: 1) trainings; 2) publications and newsletters; 3) cooperation and collaboration with other organizations and professional groups in Poland and abroad; among other methods developed.

Romanian National Private Millers and Bakers Association (ANAMOB)

Following the first in a series of four seminars for flour millers, ACDI was able to encourage the formation of an independent flour millers association. The millers were interested in forming a representative group which would perform advocacy, promotion, information sharing, and technical assistance functions on their behalf.

ACDI arranged for a VOCA volunteer to initially provide relevant technical assistance to the group. This included information on the nature, function, rights, and responsibilities of an association, and function of the board of directors. The volunteer attended the association meeting in Poiana Brazov in May 1994, and conducted a one-day session to help the new association refine its by-laws, understand the distinction between an association and a cooperative, and helped the group define its role.

As a result, the association is now officially registered at a legal entity. It is a formal, private, democratically-controlled institution representing the interests of private millers and bakers in Romania. According to the American Institute of Baking, Romania ranks as the fourth largest per capita consumer of bread in the world.¹³ As such, this association will represent a significant sector of the local economy.

Bulgarian Meat Processors Association

This association developed as an outgrowth of the ABE training series for meat processors in Bulgaria. The meat processors attending the course were eager to initiate such an activity, as they were long disillusioned with state agricultural policies. A two-day association meeting was held during the period between the two courses. Agenda items included adoption of the articles of incorporation, election of officers, adoption of a budget, dues structure, strategy, and objectives.

Norval Dvorak, a retired meat processing professional from Wisconsin who had taught the trainings, also provided valuable guidance in drafting by-laws. A President and six members of the Board of Directors were elected from those who had visited the U.S. for the ACDI-sponsored training. The Bulgarian Meat Processors Association was formally registered on February 28, 1994.

In November 1994, the association organized a meat products show to promote itself, seek public support, attract new members, and display the wares of its members. Approximately thirty meat processors participated, and several hundred people attended. The event was covered on local television, and gave producers an opportunity to seek new customers in a competitive environment.

¹³ Source: ACDI/ABE Quarterly Report, Q3 1994, page 5.

VI. Overview of Program Results

A. ABE Program Outputs

Training Units Provided

The following table provides the actual number of training units provided during the life of the ABE Program from 1991 through mid-1995. These output figures are listed on a country by country basis:

ACDI - ABE PROGRAM - Central & Eastern Europe
Summary of Training Units Provided per Country
1991 - 1995
Source: ACDI/ABE Matrix of Program Participants

Program	ALB	BALT	BUL	CZ/ SL	HUN	MAC	POL	ROM	TOT
In-Country	0	0	245	0	N/A	0	1,397	244	1,886
U.S.	27	45	79	15	N/A	31	203	46	446
TOTAL:	27	45	324	15	N/A	31	1,600	290	2,332

As the table shows, ACDI has provided 2,332 training units during the life of the ABE Program. This represents trainees who participated in more than one training, such as those individuals who attended both in-country and U.S. based training programs, or took a relevant sequence of training courses. For example, 85 Bulgarians attended in-country trainings in both 1993 and 1994, while 19 attended trainings both in-country in 1993 and in the U.S. in either 1994 or 1995.

As a result, the actual number of separate individuals ACDI has trained is slightly less: Bulgaria, 171; Poland, 1573; and Romania, 187. Thus, ACDI trained a total of 2,049 individuals between 1991 and mid-1995. Over 80% of these trainings has been provided in-country (representing 1,840 individuals), while roughly 20% were provided in the U.S. (for 209 individuals). Poland has been by far the largest program, with 1600 (over 68%) of trainings provided. Bulgaria and Romania represent the next largest programs with 14% and 12% of total training units respectively.

Based on the information above, it can be concluded that ACDI has achieved two key output objectives for the program:

- 1) U.S.-Based Training: ACDI has provided an average of 209 person-months of

training during the program. This is based on an average length of one month of U.S.-based training for 209 individuals. This is not far below ACDI's stated objective to provide 238 person-months of U.S.-based training during the ABE program. It is also not far below its goal of training 231 individual participants in the U.S. during the life of the program. This is particularly an achievement given a shift in A.I.D. priorities in mid-program from U.S.-based to in-country trainings.

After conducting its mid-point evaluation in August 1993, ACDI shifted its training emphasis to in-country programs to achieve greater impact with limited resources, and to respond to A.I.D. priorities.

- 2) In-Country Training: ACDI's stated objective was to provide 81 in-country training courses for 1,500 participants. In fact, ACDI has exceeded this amount 30% by having provided in-country training courses to over 2,000 different individuals throughout the ABE program.

B. Cost Effectiveness

A.I.D. Funds Expended

ACDI received a total of \$7,120,000 in funding to carry out its ABE program in Central and Eastern Europe from 1991 through mid-1995. One means of measuring the cost effectiveness of the program is to review how many outputs were achieved for the amount of funds expended. To this end, the following table compares the amount of A.I.D. funds granted and expended by ACIDI with the number of training units provided by the ABE Program during the life of the project.

ACDI - ABE PROGRAM - Central & Eastern Europe
Summary of A.I.D. Grant Funds Used and Training Units Provided
Source: ACIDI/ABE Matrix of Program Participants and A.I.D. Grant Amendments

	FUNDS USED	TRAINING UNITS		
		IN-COUNTRY	U.S.	TOTAL
TOTAL	\$7,120,000	1,886	446	2,332
	AVG. COST TO A.I.D. PER TRAINING UNIT:	\$3775	\$15,964	\$3,053

The cost to A.I.D. for the average unit of training in the U.S. is \$15,964, while the cost per unit of in-country training is \$3,775.

It should be noted that the unit cost of U.S.-based programs is typically higher than in-country trainings. This is partly a function of the longer duration of U.S.-based programs. For example, the average length of U.S. training is 25 days, while the average length of in-country training is 3.5 days. In addition, U.S.-based training is also more intensive, and includes higher costs for transportation and accommodation.

C. Institutional Sustainability

ACDI took several important steps to institutionalize the benefits of the ABE training program. This was achieved mainly through institution-building and by launching a training of trainers program. In Poland, for example, ACDI developed training skills within the extension service centers or ODRs. The original eight trainers then trained 24 other trainers representing geographically diverse regions of Poland. They also prepared the instructor's manuals and course materials. These trainers then conducted trainings throughout their regions. As a result, the ODR network now has a skilled core group of trainers who are capable and committed to conducting farmer cooperative formation courses on an ongoing basis.

Institutional sustainability has also been enhanced through the establishment of several associations assisted by ACDI. These include the Flour Millers and Baker's Association (ANAMOB/ Romania), the Meat Processors Association (Bulgaria), and the Extension Agents and Trainers Association (Poland). To date, these new institutions are registered, legal entities which have undertaken fund-raising and public relations activities to assure their continuation in the future. As advocates for their constituents, these associations will continue working as change agents to improve the operating environment for the agribusiness sector.

D. Monitoring and Evaluation

There appears to be a need for more consistent follow-up and monitoring of the ABE training program especially where ACDI has ongoing activities. Indeed, the lack of follow-up information and impact results was apparent during the writing of this report.

ACDI generally monitored the impact of the ABE program in two steps: immediate post-training feedback, and six-month, written follow-up evaluation reports. There is evidence that the initial, post-training feedback was conducted routinely. However, there is little evidence that the six-month follow-up evaluations were conducted routinely except in Poland. These six-month evaluations from Poland provide valuable insight into the effect of the trainings on local participants. As such, it appears a missed opportunity that these six-month evaluations were not implemented as regularly in the other countries of operation.

The six-month evaluations from Bulgaria and Romania provided useful impact information based on the tracking of clear performance indicators. However, the six-month evaluations reviewed of other ABE country programs consisted mainly of anecdotal stories from individuals. While anecdotal information can be informative, in many cases, these evaluations contained little quantitative evidence of measurable program impact.

Where applicable, it would have been more useful to have tracked more quantifiable performance indicators from the outset of each country program. Examples of useful indicators are listed in the ABE Program Logframe Matrix in Appendix IV. They include benchmarks such as percentage increases in production and efficiency, increased revenues, or changes in the number of employees. As programs differ between countries, other impact indicators used in the future would need to be determined as appropriate.

There also appears to be little if any regular follow-up after the six-month evaluation interval. Several follow-up meetings or roundtables were held in several countries on occasion. While these follow-up events yielded valuable information, they were not however conducted on a routine basis as part of an overall monitoring and evaluation strategy.

To better evaluate the impact of the trainings over the long-term, ACDI should continue to implement medium and long-term evaluation efforts on a regular, on-going basis. For example, participants could be surveyed at six, nine, and twelve months after the training completion date. The follow-up effort should be easier now that ACDI has prepared the Matrix of Program Participants including contact information for each training participant. Perhaps a field can be added which captures relevant information on the indications of training impact.

Midpoint Evaluation

In July and August 1993, ACDI conducted a midpoint evaluation of the ABE program. It involved site visits to Poland, Bulgaria, Romania, and the Baltic countries. The methodology included extensive interviews with trainees, project staff and collaborators, A.I.D. staff, and other local counterparts. A questionnaire was administered to a broad sample of trainees through field interviews. The evaluators also reviewed quarterly project reports, end-of-course evaluations, and six-month follow-up evaluations. Based on the findings from this evaluation, ACDI made some strategic changes in the ABE program's methodology, focus, and target group. These included redeploying personnel and resources to the Southern Tier; reducing U.S. based training programs; and concentrating on institution-building by assisting associations and extension agents.

E. Gender Issues

ACDI has targeted women farmers, entrepreneurs, extension agents, and others involved in the agricultural sector to the extent possible in each country of operation. This has been achieved in varying degrees of success depending on different historical and social factors present in each country. For example, women are traditionally active in the dairy industry in the Baltic countries, while there are few women meat processors in Bulgaria. To a great extent, ACDI was successful in targeting trainings to meet the needs of

women working in the agribusiness sector. For example, ACDI/Poland initiated a training program solely for 12 Women Entrepreneurs in 1994.

Gender disaggregated information was routinely included in ABE quarterly reports to A.I.D. The chart below indicates the percentage of women participants in ABE-sponsored trainings:

**ACDI - ABE PROGRAM - Central & Eastern Europe
Percentage of Women Participants, per Country
Source: ACDI/ABE Matrix of Program Participants**

ALB	BALT	BUL	CZ/ SL	HUN	MAC	POL	ROM	AVG
11%	45%	17%	40%	n/a	16%	23%	24%	45%

The overall average for the program is 45% participation by women. The percentage of women participants in Poland is likely to be understated, since no gender-specific information was available for 15% of the Polish trainees.

VII. Summary of Conclusions and Recommendations

Conclusions

On Impact

- 1. ACDI has effectively enhanced the development of the agricultural sector especially in Poland, Romania, and Bulgaria. ACDI has demonstrated several excellent examples of how the ABE training program has stimulated institutional and policy changes beneficial to agricultural entrepreneurs far beyond the enterprise level. ACDI trainings have also helped develop the structure and professionalism of organizations that serve the agricultural sector.**

This has been achieved through: 1) establishment of new associations (Flour Miller's Association/Romania, Meat Processors Association/Bulgaria); 2) passage by the parliament of the cooperative law in Poland; 3) training of extension agent trainers from ODRs throughout Poland; 4) training of agricultural sector bankers in Poland, Estonia, Romania. This institutional strengthening and improvement in the policy environment has helped strengthen emerging private agricultural entrepreneurs throughout the CEE.

- 2. ACDI's ABE program has shown evidence of reorienting recipients towards understanding the principles of self-sufficiency and a market-driven economy. This has been achieved by demonstrating practical evidence of the advantages to be gained by such changed thinking and corresponding new business behavior. Training participants were able to see practical examples first hand in the U.S. of how their U.S. counterparts conduct business in their respective specialities. Also, participants were able to see how new practices could be utilized in their local context with the help of in-country trainings and technical assistance follow-on.**
- 3. Through ACDI training, cooperatives in Poland and Macedonia have been exposed to important new management and ownership concepts of which they were previously unfamiliar. This has resulted in a shift in thinking from cooperatives as state run activities to voluntary, democratic-based organizations. Through cooperative enterprises, farmers have been able to pool their resources and ideas to provide greater benefits than they could receive as individuals.**
- 4. The ABE program has yielded benefits achieved above and beyond the intended impact. For example, as a result of trainings attended, consumers in Bulgaria are benefitting from access to higher quality meat products, as well as some items that were not available until recently. By exposing trainees to agribusinesses in the U.S., ACDI has provided free-enterprise models, thus stimulating competition among new enterprises and those undergoing transformation.**

On Program Management

- 1. Initially, ACDI implemented the ABE program without an overall regional program strategy, with limited country-specific implementation plans, and with little information on appropriate target groups. However, this was due to their effort to respond quickly to the needs of this newly transitional region, in conjunction with A.I.D. priorities. Given the lack of experience in the region, and substantial logistical, economic, and political constraints, ACDI demonstrated excellent ability to shift program resources, develop and/or change local program focus, and shift personnel as they learned more about the countries of operation.**
- 2. Through its Regional Coordinator (based first in Poland then in Romania), ACDI was able to implement a degree of regional coordination for its Southern Tier ABE projects. This enhanced sharing of ideas and lessons learned between ACDI country managers, volunteers, and field staff. However, there is little documented evidence of information sharing between project participants throughout the region, such as between Albanian and Polish bankers, or between Bulgarian and Romanian flour millers. Such information sharing would further strengthen the institutional sustainability of the benefits of the ABE program.**
- 3. ACDI has successfully networked with the efforts of other donor programs to leverage the impact of its assistance. Examples of this include: linking entrepreneurs with VOCA for enterprise-level technical assistance as a follow-on to training; introducing clients to potential sources of funding in Poland, Romania, and elsewhere; and introducing clients and counterparts to training opportunities in the U.S. Through collaboration with the World Bank, ACDI has been able to initiate new and improved banking services in the Rural Commercial Bank in Albania, and in cooperative banks throughout Poland.**
- 4. ACDI wisely decided to shift its focus to concentrate its efforts in countries in the Southern Tier of the CEE. This was a sensible change, given A.I.D. priorities, limited resources, variability in the pace of reforms in the countries of operation, and overall differences in their agricultural sectors. ACDI was able to make this change early in the program as a result of training evaluations, needs assessments, and the institutional flexibility to shift resources where needed.**
- 5. Realizing it could make a greater impact with in-country programs, ACDI shifted resources from U.S.-based training to focus on in-country trainings. This made it more feasible to provide linkage to other in-country donors such as VOCA who could offer follow-up assistance.**
- 6. While the impact indicators designed by Romania and Bulgaria were theoretically useful, they do not appear to have been utilized consistently**

by other country programs. This is mainly due to the differing nature of programs in other countries. However, other country programs could have benefitted from the use of similar, appropriately-tailored indicators of training and technical assistance impact.

Factors for Effective Training

ACDI has identified several factors for effective training programs in Central and Eastern Europe. They can provide valuable insight for future training programs in the region or could also be applicable in the former Soviet Union:

- well-prepared trainers familiar with local conditions;
- credible trainers with practical experience in course subjects;
- courses taught consistent with the generally high education levels in the region;
- carefully selected participants who can effectively utilize new skills and serve as models;
- a series of courses presented in a logical, progressive sequence;
- one-on-one technical assistance provided between courses to apply new knowledge;
- courses taught by both U.S. and local trainers/experts to ensure materials are applicable to local circumstances;
- use training of trainers courses to institutionalize training in extension centers and other local institutions;
- prepare training materials and course materials together with local trainers.

Recommendations

Program Management

1. As ACDI continues its activities in the CEE under the PAD subcontract, it will need to incorporate the lessons learned from four prior years of activity in the region. With this knowledge, ACDI should encourage program managers to design country-specific implementation plans, utilizing impact indicators and valid means of verification. ACDI should establish and use measurable performance indicators, such as those used in Romania, in similar programs in the future.

2. **ACDI should continue to follow-up on the database of beneficiaries on a regular, six-month basis by telephone or mail. These contacts could serve several purposes. Such contacts are a valuable method of monitoring the long-term impact of training programs. Participants are also a useful source of current information on the local agricultural sector, privatization initiatives, and political trends. This information could be captured in ACDI's Matrix of Program Participants database, and be reviewed periodically for concluding results. This information will assist ACDI in identifying needs and opportunities for future assistance.**

Reporting and Information Sharing

1. **While the quarterly reports produced by ACDI provide the information to fulfill A.I.D. reporting requirements, ACDI should supply more detailed information in the future to improve their reports. This includes marketing efforts, meetings with prospective beneficiaries, contacts with other organizations, lessons learned from A.I.D. programs and other donors, and other professional activities. In addition, reports should include results of training follow-up, identification of future training needs, and future training strategies. Providing this information would benefit A.I.D. and ACDI field staff alike. All parties would be better informed about ACDI's activities, achievements, and lessons learned.**
2. **After working in the CEE for the past four years, ACDI has gained valuable experience which can benefit the wider development community as well as former training recipients. To reinforce these lessons, ACDI could start a country-wide newsletter for trainees, extension centers, associations, other donors, and other interested parties to share experiences and pool resources. This could be done on a quarterly or semi-annual basis.**

Appendix I: Matrix of Program Participants

Please refer to the Matrix document which has been bound separately and which accompanies this report.

Appendix II: List of Documents Reviewed

A.I.D. Grant No. EUR-0024-G-00-1069-00, August 1991.

A.I.D. Grant No. EUR-0024-G-00-1069-00 - Amendment No. 1, October 1991.

A.I.D. Grant No. EUR-0024-G-00-1069-00 - Amendment No. 2, September 1991.

A.I.D. Grant No. EUR-0024-G-00-1069-00 - Amendment No. 3, July 1992.

A.I.D. Grant No. EUR-0024-G-00-1069-00 - Amendment No. 4, June 1993.

A.I.D. Grant No. EUR-0024-G-00-1069-00 - Amendment No. 5, September 1993.

A.I.D. Grant No. EUR-0024-G-00-1069-00 - Amendment No. 6, May 1994.

ACDI/ABE Annual Reports, 1992 - 1995.

ACDI/ABE Quarterly Reports - Albania, Baltics, Bulgaria, Czech and Slovak Republic, Macedonia, Poland, and Romania, 1991 - 1995.

"Agribusiness Exchange Program for Eastern and Central Europe, Implementation Plan," Grant Number EUR-0024-G-00-1066-00.

"Agribusiness Exchange Program for Eastern and Central Europe, Revised Implementation Plan," Grant Number EUR-0024-G-00-1066-00, June 1992.

"Midpoint Evaluation of ACDI Agribusiness Exchange Program for Central and Eastern Europe," Ted Weihe, et. al., August 1993.

"Agribusiness Exchange Program for CEE, Romanian Flour Milling Survey," November 13th to December 2, 1993, ACDI.

"A Report on a Survey of the Private-Sector Meat Processing Industry in Romania," ACDI, N. Dvorak, S. Chiriac, N. Ernstrom, September 1994.

"Evaluation of ACDI Millers Program in Romania," Stefan Chiriac, ACDI/Romania, July 4, 1995.

"Report on a Survey of Bulgarian Private Meat Processors," October 1993, Kathleen M. Latta, Norval Dvorak, Consultants, ACDI.

"A.I.D./ACDI Needs Assessment Survey, Bulgarian Private Flour Millers."

List of Documents Reviewed - Page 2

"ACDI/Poland, Six-Month Follow-up Evaluation," Andrzej Kuptel.

"ACDI/ODR Farmer Cooperative Education Project Impact Statement," March 1995.

"Bylaws of the Polish Extension Agents and Trainers Association (Draft)."

"Agribusiness and Trade Organization Management Study Tour for Albanian Entrepreneurs," June 16-23, 1993, organized by International Fertilizer Development Center (IFDC), Muscle Shoals, Alabama.

"Mid-term Report of the Technical Advisor on Banking Operations, Technical Assistance for the Rural Commercial Bank, Tirana, Albania," May 8, 1994 to August 7, 1994.

"Final Report of the Technical Advisor on Banking Operations, Technical Assistance for the Rural Commercial Bank, Tirana, Albania," August 8, 1994 to November 7, 1994.

Various Trip Reports, Project Summary Reports, and relevant newspaper articles, 1992 - 1995.

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Appendix III.

LOGICAL FRAMEWORK MATRIX

Agribusiness Exchange Project for Central and Eastern Europe

Project Period: August 1991 - August 1994

GOALS	INDICATORS	MEANS OF VERIFICATION	ASSUMPTIONS
<p>Within the economic transformation of CEE, to promote a competitive market orientation in the agricultural sector.</p>			
PURPOSES	END OF PROJECT STATUS	MEANS OF VERIFICATION	ASSUMPTIONS
<ol style="list-style-type: none"> 1. To strengthen private agricultural entrepreneurs in management and finance, and facilitate the development of support networks. 2. To provide essential training to entrepreneurs and other key officials to enhance the impact of other providers of technical assistance (VOCA, WB, Opportunity Int I, USDA, CARESBAC, Land O Lakes) 	<ol style="list-style-type: none"> 1. Numbers of entrepreneurs/agribusinesses which have improved their financial situation. 2. Increase in numbers of viable agribusinesses. 3. Numbers of support activities and joint program with the named organizations. 	<ol style="list-style-type: none"> 1. Interviews, site visits, meetings with participant/ trainees. 2. Financial information from businesses. 3. Quarterly/monthly meetings. Participant referrals. Team teaching. Sharing materials. 	<ol style="list-style-type: none"> 1. External economic conditions (trade, finances) are conducive to economic growth. 2. Other organizations are operating in these countries.

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Appendix III.

LOGICAL FRAMEWORK MATRIX

Agribusiness Exchange Project for Central and Eastern Europe

Project Period: August 1991 - August 1994

OUTPUTS	INDICATORS	MEANS OF VERIFICATION	ASSUMPTIONS
<p>1. Assisting in the formation of farmer (member?) -controlled agribusinesses through identifying and training change agents (lead farmers, extension agents, trainers)</p> <p>2. To improve policy environment for private farmer-controlled cooperatives through training of national and regional policy-makers.</p> <p>3. Institutionally strengthen agricultural banks for lending to private farmers and agribusinesses.</p> <p>4. To strengthen emerging private agricultural entrepreneurs in management and finance, and facilitate the development of networks.</p>	<p>1. Between 8-10 functioning member-controlled cooperatives or agribusinesses in less-developed regions.</p> <p>2. 250 trained cooperative promoters.</p> <p>3. 8 extension centers capable of promoting and supporting private cooperatives.</p> <p>4. 20 key policy-makers who understand member-controlled cooperative principles.</p> <p>5. National legislation drafted and regional leader support of cooperative development.</p> <p>6. Create a broad understanding of the difference between manager/ employee-controlled and farmer -controlled cooperatives.</p> <p>7. 6 national and regional banks lending to private agribusinesses.</p> <p>8. 530 local branches lending to private agribusinesses.</p> <p>9. 55 senior staff, 150 council members, 1500 extension agents, 15000 members.</p>	<p>1. Interview trainees; observe board and council meetings, participant lists, courses, instructional material, number of people trained.</p> <p>2. Legislation introduced and/or passed for farmer-controlled cooperatives; copy of the legislation interviews, publications, articles, agendas, copies of speeches, debates, discussions, party planks.</p> <p>3. Manuals/procedures in place for lending to private agribusiness; numbers of loans; quality/ monitoring of loans.</p>	<p>New cooperative legislation is approved that supports farmer-controlled coops.</p> <p>sufficient on-going support from donors.</p> <p style="text-align: center;">access to credit</p> <p style="text-align: center;">organizational cohesion</p> <p style="text-align: center;">external climate (political and economic) to support development of coops.</p> <p style="text-align: center;">Legislation enacted.</p> <p style="text-align: center;">Trained parliamentarians and others remain in policy/ leadership positions.</p> <p style="text-align: center;">Macro-economic climate is positive.</p> <p style="text-align: center;">Banks are capitalized.</p> <p style="text-align: center;">Agribusiness is willing to borrow.</p> <p style="text-align: center;">Banks continue to be viable.</p>

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Appendix III.

LOGICAL FRAMEWORK MATRIX

Agribusiness Exchange Project for Central and Eastern Europe

Project Period: August 1991 - August 1994

	<p>11. Informal and formal joint programs and linkages with other ACDI projects, VOCA, WB, Cochran Fellows, Opportunity Int I, USDA, CARESBAC, Land O Lakes.</p>	<p>4. Participant training lists. Viable agribusinesses (from records of the businesses).</p> <p>5. Agreements; working relationships; participant referrals; materials jointly prepared.</p>	<p>team teaching participant referrals sharing materials</p>
<p>INPUTS</p> <p>\$7.12 million dollars funding from USAID for U.S. -based training and in-country training.</p>	<p>INDICATORS</p> <p>1. Accounting reports.</p> <p>2. 238 person-months of US-based training in 35 separate participant training projects, both individual and group training.</p> <p>3. 81 in-country training courses for 1,500 participants.</p>	<p>MEANS OF VERIFICATION</p> <p>Quarterly reports. Project files. Participant data forms. Project books. In-country training rosters, lists of participants, training materials.</p>	<p>ASSUMPTIONS</p> <p>That funding from US A.I.D. will continue.</p> <p>That there are sufficient change agents for whom US training would be appropriate and relevant.</p> <p>That there are appropriate institutions in the agricultural sectors among rural banks, extension services, and nascent coops where people can be found to be trained.</p>

**FINAL REPORT OF ACDI'S AGRI-BUSINESS EXCHANGE
PROGRAM**

FOR CENTRAL AND EASTERN EUROPE

1991 - 1995

Appendix I: Matrix of Program Participants

Report prepared for USAID

Grant No: EUR-0024-G-00-1066-00 (ABE)

August 1995

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No	Name	Country	Company	Address	Phone/fax	Train in country	Train in US	Project	Year	Gender	Received VOCA
1	.Asqeri Spahiu	Albania	PRIVATE FARMER ASSOCIATION	Dishnice, KORCE		Yes	Yes	AG. POLICY	1992	M	
2	.Bejtaj Shahini	Albania				Yes	Yes	TRADE ASSOCIATION	1993	M	
3	.Beka Husein	Albania				Yes	Yes	BANK	1994	M	
4	.Bicari Luan	Albania				Yes	Yes	TRADE ASSOCIATION	1993	M	
5	.Changu Ibrahim	Albania				Yes	Yes	TRADE ASSOCIATION	1993	M	
6	.Dede Koci	Albania				Yes	Yes	BANK	1994	M	
7	.Dede Miranda	Albania	RURAL COMMERCIAL BANK	Rr. Luigj Gurakugi, P15, TIRANA		Yes	Yes	BANK	1993	F	
8	.Dulipi Oermal	Albania				Yes	Yes	TRADE ASSOCIATION	1993	M	
9	.Gjoni Sinan	Albania	PRIVATE FARMER ASSOCIATION	Fushe-Kruje, BUDULL		Yes	Yes	AG. POLICY	1992	M	
10	.Gjini Jovan	Albania	RURAL COMMERCIAL BANK	TIRANA		Yes	Yes	BANK	1993	M	
11	.Gjoka Alqi	Albania	MINISTRY OF AGRICULTURE	Rr. Niko Avrami Pall. 9, shk. 2/ap., TIRANA		Yes	Yes	AG. POLICY	1992	M	
12	.Gurthi Violeta	Albania	MINISTRY OF AGRICULTURE	Rr. Mihal Duri, Pall.60,Shk.1/ap.2, TIRANA		Yes	Yes	AG. POLICY	1992	F	
13	.Katelli Petri	Albania	PRIVATE FARMER ASSOCIATION	Dishnice, KORCE		Yes	Yes	AG. POLICY	1992	M	
14	.Kote Koco	Albania	MINISTRY OF AGRICULTURE	Hasan Sufa, Pall. 2, SHK.4, TIRANA		Yes	Yes	AG. POLICY	1992	M	
15	.Kucq Gezim	Albania	KOMITETI EKZEKUTIV KORLE	KORCE		Yes	Yes	AG. POLICY	1992	M	
16	.Lof Arqle	Albania	RURAL COMMERCIAL BANK	TIRANA		Yes	Yes	BANK	1993	M	
17	.Musiu Agim	Albania	RURAL COMMERCIAL BANK	TIRANA		Yes	Yes	BANK	1993	M	
18	.Nika Spiro	Albania				Yes	Yes	BANK	1994	M	
19	.Nushi Alexander	Albania				Yes	Yes	BANK	1994	M	
20	.Petri Victori	Albania	RURAL COMMERCIAL BANK	Rr. Jane Duda 9, KORCA		Yes	Yes	BANK	1993	M	
21	.Pitaha Gezim	Albania				Yes	Yes	TRADE ASSOCIATION	1993	M	
22	.Preka Ndoc	Albania				Yes	Yes	TRADE ASSOCIATION	1993	M	
23	.Sejko Arian	Albania				Yes	Yes	BANK	1994	M	
24	.Shehu Azem	Albania				Yes	Yes	TRADE ASSOCIATION	1993	M	
25	.Sulioti Merita	Albania				Yes	Yes	TRADE ASSOCIATION	1993	F	
26	.Uruci Luan	Albania	RURAL COMMERCIAL BANK	Rr. Vaso Pasha 14/3/20, TIRANA		Yes	Yes	BANK	1993	M	
27	.Uruci Reshit	Albania				Yes	Yes	BANK	1994	M	
28	.	Bulgaria	DANI-87	kv. Lozovo, BURGAS	(359)56-624050	Yes	No	MEAT-PROCESSORS	1993 1994		No
29	.	Bulgaria	CENTROKOM	VELIKO TURNOVO	(359)62-38911	Yes	No	MEAT-PROCESSORS	1993 1994		No
30	.	Bulgaria	CHANCE	7, Stefan Popov Str., PAZARDJIK	(359)34-54881	Yes	No	MEAT-PROCESSORS	1993 1994		No
31	.	Bulgaria	SOTIROV&SON	76, James Baucher Biv., SOFIA	(359)2-656079	Yes	No	MEAT-PROCESSORS	1993 1994		No
32	.	Bulgaria	JOY RZ	111, Bratya Zhekov Str., STARA ZAGO	(359)42-58366	Yes	No	MEAT-PROCESSORS	1993 1994		No
33	.Andonova Emilia	Bulgaria		STARA ZAGORA		Yes	No	MEAT-PROCESSORS	1993		
34	.Angelov Krassimir	Bulgaria	PRIVATE FARM			Yes	Yes	COOP. MANAGEMENT	1992	M	
35	.Arabadjiev Nikolay	Bulgaria	PRIVATE BUSINESS	SOFIA		Yes	No	MEAT-PROCESSORS	1993	M	
36	.Armanova Ivanka	Bulgaria	ARMIL	7, Vazhod Str., SMOLYAN	(359)301-35115	Yes	Yes	MEAT-PROCESSORS	1993 1994	F	No
37	.Armyanov Lyubomir	Bulgaria	ARMIL	7, Vazhod Str., SMOLYAN	(359)301-35115	Yes	Yes	MEAT-PROCESSORS	1993 1994 1995	M	No
38	.Atanastov Evgeni	Bulgaria	KEA	28, Parizhka Komuna, VARNA	(359)52-259206	Yes	No	MEAT-PROCESSORS	1993 1994	M	No
39	.Atanastova Kalina	Bulgaria	KEA	28, Parizhka Komuna, VARNA	(359)52-259206	Yes	No	MEAT-PROCESSORS	1993 1994	F	No
40	.Baldukova Marija	Bulgaria	BROINVESTIN GENERING	5, 11 August Str., Plovdiv	(359)32-265716	Yes	No	MEAT-PROCESSORS	1993 1994	F	No
41	.Belcheva Veselina	Bulgaria	ORION	28, Lermontov Str., BURGAS	(359)56-48464	Yes	No	MEAT-PROCESSORS	1993 1994	F	No
42	.Belchev Valentin	Bulgaria	ORION	28, Lermontov Str., BURGAS	(359)56-48464	Yes	No	MEAT-PROCESSORS	1993 1994	M	No
43	.Blazhev	Bulgaria	BLAZHEV	72, Nikolaevska Str., GABROVO	(359)66-25360	Yes	No	MEAT-PROCESSORS	1993 1994	M	No
44	.Boev Pencho	Bulgaria	TECHNOINKOM	McGahan Str., bl.55, SOFIA	(359)2-451071	Yes	No	MEAT-PROCESSORS	1993 1994	M	No
45	.Bogdanov Krastyo	Bulgaria	KIPS	Republikanska Str., bl.73, KURDJALI	(359)361-38233	Yes	No	MEAT-PROCESSORS	1993 1994	M	No
46	.Bonov Krassimir	Bulgaria	MIKROART	POB 107 Belene vill, PLEVEN REG.	(359)658-22780	Yes	No	MEAT-PROCESSORS	1993 1994	M	No
47	.Chavdarov Serafim	Bulgaria				Yes	Yes	CATTLE BREEDING	1995	M	
48	.Chernev Mikhail	Bulgaria		SOFIA		Yes	No	MEAT-PROCESSORS	1993		
49	.Chervazov Dimitar	Bulgaria	RODOPI	46, Ivan Vazov Str., PLOVDIV	(359)32-229349	Yes	No	MEAT-PROCESSORS	1993 1994	M	No
50	.Chimev Todor	Bulgaria	N.K. COMPANY	BLAGOEVRAD		Yes	No	MEAT-PROCESSORS	1993	M	
51	.Chobanova Alberta	Bulgaria	ALBA STO	kv. Mladost, bl.30, SOFIA	(359)2-429507	Yes	Yes	MEAT-PROCESSORS	1993 1994	F	No
52	.Danovska Maya	Bulgaria	IMPEX	PLEVEN		Yes	No	MEAT-PROCESSORS	1993	F	
53	.Daskalov Svetlan	Bulgaria	DUGA	52, Br. Mladinovi Str., VARNA	(359)52-444265	Yes	Yes	MEAT-PROCESSORS	1993 1994 1995	M	No
54	.Deshliev Peyo	Bulgaria	ROID	STARA ZAGORA		Yes	No	MEAT-PROCESSORS	1993	M	
55	.Dikov Penko	Bulgaria		Puvomay, Chan asparuh Str., PLOVDIV	(359)30336-2225	Yes	No	MEAT-PROCESSORS	1993 1994	M	No
56	.Dimitrov	Bulgaria		SANDANSKI	(359)746-3301	Yes	No	MEAT-PROCESSORS	1993 1994	M	No
57	.Dimitrov Stephen	Bulgaria	IRRIGATION SYSTEMS LIMITED	55 Christo Botev Blvd., 1000 SOFIA		Yes	Yes	IRRIGATION	1994	M	Yes

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58	Djafarov	Bulgaria	SANDANSKI	(359)746-3301	Yes	No	MEAT-PROCESSORS	1993	1994	M	No	
59	Dobrev Georgi	Bulgaria	kv Slaveykov, bl.16, BURGAS	(359)56-682263	Yes	No	MEAT-PROCESSORS	1993	1994	M	No	
60	Dobrevski Radostav	Bulgaria	DOBREVSKI	Bulgarski Izvor, LOVECH REGION	(359)678-4238	Yes	No	MEAT-PROCESSORS	1993	1994	M	No
61	Dotcheva Vania	Bulgaria	IRRIGATION SYSTEMS LIMITED	Strogozia bl.49, entr.A, 5800 PLEVEN		Yes	IRRIGATION		1994	F	Yes	
62	Dragoev Stefan	Bulgaria	FOOD INSTITUTE	PLOVDIV		Yes	No	MEAT-PROCESSORS	1993		M	
63	Drumen Ivan	Bulgaria	VIKON	18, Dunav, DOBRITICH	(359)58-33500	Yes	No	MEAT-PROCESSORS	1993	1994	M	No
64	Gabarov Stanko	Bulgaria	VIA SNEZHANKA	Z20, Batenberg Biv., KAZANLAK	(359)431-24255	Yes	No	MEAT-PROCESSORS	1993	1994	M	No
65	Gadzheva Deshka	Bulgaria	ROKAR	STARAZAGORA		Yes	No	MEAT-PROCESSORS	1993		F	
66	Galabov Ivan	Bulgaria	K+M	KYESTENDIL		Yes	No	MEAT-PROCESSORS	1993		M	
67	Gargov Alexander	Bulgaria	MINISTRY OF AGRICULTURE	55 Christo Botev Blvd., 1000 SOFIA		Yes	IRRIGATION		1994	M	Yes	
68	Genov Hrislo	Bulgaria	MURMOREV ZHULT	Antonovo vil., TURGOVISHTE REG.	(359)6071-2174	Yes	No	MEAT-PROCESSORS	1993	1994	M	No
69	Georgiev Georgy	Bulgaria		BLAGOEVGRAD		Yes	No	MEAT-PROCESSORS	1993		M	
70	Georgiev Radko	Bulgaria				Yes	Yes	CATTLE BREEDING		1995	M	
71	Georgieva Nadezhda	Bulgaria	AGROPROMSTROY	MONTANA		Yes	No	MEAT-PROCESSORS	1993		F	
72	Gonishky Alexander	Bulgaria	ANONA 90	PLEVEN		Yes	No	MEAT-PROCESSORS	1993		M	
73	Golsev Racho	Bulgaria	BEKI	12, Nikolaevska Str., DUPNITSA	(359)701-22440	Yes	No	MEAT-PROCESSORS	1993	1994	M	Yes
74	Guberkov Kolyo	Bulgaria	GUBERKOV	2, Kokotritsa Str., V.TURNOVO	(359)62-34753	Yes	No	MEAT-PROCESSORS	1993	1994	M	No
75	Gulubov Ivan	Bulgaria	K+M	2, Vespa Paspaleeva Str. KYUSTENDIL	(359)78-24322	Yes	No	MEAT-PROCESSORS	1993	1994	M	Yes
76	Gunishki Alexander	Bulgaria	ANONA	29, Kirment Ochridski Str., PLEVEN	(359)64-65019	Yes	No	MEAT-PROCESSORS	1993	1994	M	No
77	Gussev Ivan	Bulgaria	IVAGUS	72, V. Kunchev, VRATSA	(359)92-24187	Yes	No	MEAT-PROCESSORS	1993	1994	M	No
78	Gyobekiev Peter	Bulgaria	ROZANA	8, Rakoviski Str., HASKOVO	(359)38-34015	Yes	No	MEAT-PROCESSORS	1993	1994	M	No
79	Gyokov Todor	Bulgaria	ROKAR	STARAZAGORA	(359)42-85160	Yes	No	MEAT-PROCESSORS	1993	1994	M	No
80	Hadijiev Stefan	Bulgaria	KOMAX	31, Kokotritsa Str., PLOVDIV	(359)32-454388	Yes	No	MEAT-PROCESSORS	1993	1994	M	No
81	Haidukov Dimitar	Bulgaria	AVES POULTRY PLANT	Meden rudnik, bl.446,entr.E, BOURGAS		Yes	Yes	POULTRY	1993		M	
82	Harananova Leonida	Bulgaria	MIKROART	POB 107 Belene vil., PLEVEN REG.	(359)658-22780	Yes	No	MEAT-PROCESSORS	1993	1994	F	No
83	Hristov Hrislo	Bulgaria	SINTANZA	STARAZAGORA		Yes	No	MEAT-PROCESSORS	1993		M	
84	Ikonov Kiril	Bulgaria	MACEDONIA	28, Skaptopara Str., BLAGOEVGRAD	(359)73-29346	Yes	No	MEAT-PROCESSORS	1993	1994	M	No
85	Iliev Valery	Bulgaria	ANONA 90	PLEVEN		Yes	No	MEAT-PROCESSORS	1993		M	
86	Ivanov Alexander	Bulgaria	CARITEX	P.Y. Todorov Str., bl.3, SOFIA	(359)2-591543	Yes	Yes	MEAT-PROCESSORS	1993	1994	M	Yes
87	Ivanov Ivan	Bulgaria	EVANS	2, Ivan Troenski, RUSSE	(359)82-441970	Yes	No	MEAT-PROCESSORS	1993	1994	M	No
88	Ivanov Minoha	Bulgaria				Yes	Yes	CATTLE BREEDING		1995	M	
89	Ivanov Stavi	Bulgaria	ZDRAVETS	kv. Vazjardane, bl.70, VARNA	(359)52-882074	Yes	No	MEAT-PROCESSORS	1993	1994	M	No
90	Ivanov Yordan	Bulgaria		kv. Rilski, DOBRITICH	(359)58-35579	Yes	No	MEAT-PROCESSORS	1993	1994	M	No
91	Kachakov Nikolay	Bulgaria	PRIVATE FARM	BLAGOEVGRAD		Yes	Yes	MARKETING	1993		M	
92	Kanchev Stoyan	Bulgaria	STOYAN KANCHEV-MORSKI	Orphev bl.31, entr.G,bl.6, HASKOVO		Yes	Yes	MEAT-PROCESSORS	1994		M	
93	Karachanov Rangel	Bulgaria	RANKAR KALEYKOVE	Kaleykovevska vil., PLOVDIV REGION	(359)	Yes	No	MEAT-PROCESSORS	1993	1994	M	No
94	Karnalski Nikola	Bulgaria	IRRIGATION SYSTEMS LIMITED	55 Christo Botev Blvd., 1000 SOFIA		Yes	Yes	IRRIGATION	1993	1994	M	Yes
95	Karov Nikolay	Bulgaria	ROKAR	STARAZAGORA		Yes	No	MEAT-PROCESSORS	1993		M	
96	Kiseva Raina	Bulgaria		Sadovo, PLOVDIV REGION	(359)32-225014	Yes	No	MEAT-PROCESSORS	1993	1994	F	No
97	Koeva Elena	Bulgaria	CENTRAL INS. OF CHEMICAL IND.			Yes	Yes	COOP. MANAGEMENT	1992		F	
98	Kostova Slaveya	Bulgaria	KOSIKO	16, Vaptsarov Str., SILISTRA	(359)86-25139	Yes	Yes	MEAT-PROCESSORS	1993	1994	F	No
99	Kotseva Veselinka	Bulgaria	AGRICULTURAL BOARD			Yes	Yes	COOP. MANAGEMENT	1992		F	
00	Kourtev Stoyan	Bulgaria	SINTANZA	STARAZAGORA		Yes	No	MEAT-PROCESSORS	1993		M	
01	Kouzmanov Roumen	Bulgaria	KEN	174, Patriarch Evtimii, STARAZAGORA	(359)42-41128	Yes	Yes	MEAT-PROCESSORS	1993	1994	M	Yes
02	Kunchev Stoyan	Bulgaria	MORSKI	kv. Orfey bl.31, HASKOVO	(359)38-43026	Yes	No	MEAT-PROCESSORS	1993	1994	M	Yes
03	Kurtev Stefan	Bulgaria	SINANITSA	75, Gurko Str., STARAZAGORA	(359)42-44097	Yes	No	MEAT-PROCESSORS	1993	1994	M	No
04	Kutinski Borislav	Bulgaria	HYBRID			Yes	Yes	COOP. MANAGEMENT	1992		M	
05	Kyosev Konstantin	Bulgaria	BAIDANO	75, Bulgaria blv., KURDJALI	(359)361-22312	Yes	Yes	MEAT-PROCESSORS	1993	1994	M	No
06	Langazova Donika	Bulgaria	LIQUIDATION COMMITTEE			Yes	Yes	MARKETING	1993		F	
07	Lazarov Angel	Bulgaria	AKANIG	5a, Patriarch Evtimii Str., MONTANA	(359)96-27807	Yes	Yes	MEAT-PROCESSORS	1993	1994	M	No
08	Lazarova Anastasiya	Bulgaria	AKANIG	5a, Patriarch Evtimii Str., MONTANA		Yes	No	MEAT-PROCESSORS	1993		F	
09	Liliov Orin	Bulgaria	GINGERVOYA	13, Ivan Vazov Str., SOFIA	(359)	Yes	No	MEAT-PROCESSORS	1993	1994	M	No
10	Madzhaniski Todor	Bulgaria	TROYAMEX	TROYAN	(359)670-23444	Yes	No	MEAT-PROCESSORS	1993	1994	M	No
11	Manolov Konstantin	Bulgaria	MANOLOV	16a, Dondukova, VIDIN	(359)94-26490	Yes	Yes	MEAT-PROCESSORS	1993	1994	M	CARESAC Inv
12	Marinov Vulcho	Bulgaria	EXCURSIANA	Roman vil., VRATSA REGION	(359)2152	Yes	No	MEAT-PROCESSORS	1993	1994	M	No
13	Mateva Petya	Bulgaria		24, s. Vraichanski Str., SOPOT	(359)2467	Yes	No	MEAT-PROCESSORS	1993	1994	M	No
14	Matrov Krassimir	Bulgaria	ANONA 90	PLEVEN		Yes	No	MEAT-PROCESSORS	1993		M	
15	Michailov Dimitar	Bulgaria		RILLA VILLAGE		Yes	No	MEAT-PROCESSORS	1993		M	

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116	.Michaylov Dimitar	Bulgaria	OLVIA	1,Y. Yovkov, SILISTRA	(359)86-35986	Yes	No	MEAT-PROCESSORS	1993 1994	M	No
117	.Michaylov Nayden	Bulgaria	N.MICHAYLOV	15, Patriarch Evimii, VELIKO TRNOVO	(359)62-23637	Yes	No	MEAT-PROCESSORS	1993 1994	M	No
118	.Michaylov Rumen	Bulgaria		25, Dragoman Str., HASKOVO	(359)38-20922	Yes	No	MEAT-PROCESSORS	1993 1994	M	No
19	.Michev Stoycho	Bulgaria		Dulbok Dol vil., LOVETCH	(359)6700-23070	Yes	No	MEAT-PROCESSORS	1993 1994	M	BAEF Credit
20	.Mihaylova Milka	Bulgaria	DIYOM	Ria vil., BLAGOEVGRAD REG.	(359)41042	Yes	Yes	MEAT-PROCESSORS	1993 1994	F	Yes
21	.Mikhailov Radoslav	Bulgaria		STARA ZAGORA		Yes	No	MEAT-PROCESSORS	1993	M	
22	.Mitanov Zhoro	Bulgaria	CARITEX	Mladenski Prohod Str. bl.3, SOFIA	(359)591-543,465-035	Yes	Yes	RENDERING OPERATION	1995	M	
23	.Michev Lyubomir	Bulgaria	KEN	STARA ZAGORA		Yes	No	MEAT-PROCESSORS	1993	M	
24	.Michev Toshko	Bulgaria	TOMIKOMME RCE	36a, Anri Barbus Str., SOFIA	(359)	Yes	No	MEAT-PROCESSORS	1993 1994	M	No
	.Minchev Jelcho	Bulgaria	AKVILA STATE COMPANY	20, Dyado Stoino St., 8500 AITOS		Yes	Yes	POULTRY	1993	M	
	.Minev Milan	Bulgaria		10, Maritza Biv., PLOVDIV	(359)32-437988	Yes	No	MEAT-PROCESSORS	1993 1994	M	No
	.Miteva Milena	Bulgaria	BROKER & WHOLESALER			Yes	Yes	MARKETING	1993	F	
	.Mladenov Lubomir	Bulgaria	IMPEX	9, Manush Vohoda Str., PLEVEN	(359)64-33326	Yes	Yes	MEAT-PROCESSORS	1993 1994	M	No
	.Molov Anim	Bulgaria	AKURATNOST	9, Vrl str., Yassen vil., PLEVEN REG.	(359)64-30958	Yes	No	MEAT-PROCESSORS	1993 1994	M	No
	.Moraviev Davidko	Bulgaria		SIMITLI VILLAGE		Yes	No	MEAT-PROCESSORS	1993	M	
30	.Muzarov Stephan	Bulgaria				Yes	Yes	CATTLE BREEDING	1995	M	
32	.Muglov Kolyo	Bulgaria	MUGLOV	7, Cap. Dyado Nikola, TRYAVNA	(359)677-3613	Yes	No	MEAT-PROCESSORS	1993 1994	M	No
33	.Nakov Todor	Bulgaria	KAROL	24, Byala Reka Str., RAZLOG	(359)747-2552	Yes	No	MEAT-PROCESSORS	1993 1994	M	No
34	.Naumov Radoslav	Bulgaria	GELERT	kv. Zdravets, RUSSE	(359)82-456644	Yes	No	MEAT-PROCESSORS	1993 1994	M	No
	.Naydenov Stoycho	Bulgaria	ALENA	39, Grenadenski PLEVEN	(359)64-56007	Yes	No	MEAT-PROCESSORS	1993 1994	M	No
	.Naydenov Vanyo	Bulgaria	NOVOTEX	Tsarigradsko Chaussee Blv., SOFIA	(359)2-760507	Yes	No	MEAT-PROCESSORS	1993 1994	M	No
	.Nekov Neko	Bulgaria	ADAM	Bainsi sq., VIDIN	(359)091/31-744,34-733	Yes	Yes	RENDERING OPERATION	1995	M	
	.Neykovska Spasimira	Bulgaria	SPEYSI	50, Dondukov blv., SOFIA	(359)2-839250	Yes	No	MEAT-PROCESSORS	1993 1994	F	No
	.Nonov Rumen	Bulgaria	KEN	174, Patriarch Evimii, STARA ZAGORA	(359)42-41128	Yes	Yes	MEAT-PROCESSORS	1993 1994 1995	M	No
	.Novosad Yosif	Bulgaria	CZECH	43, Nikola Grabovski, VELIKO TRNOVO	(359)676-5466	Yes	No	MEAT-PROCESSORS	1993 1994	M	No
	.Oleva Snezhanca	Bulgaria		1a, Vanyusa Valtchuk Str, BLAGOEVGR	(359)73-62937	Yes	No	MEAT-PROCESSORS	1993 1994	F	No
	.Panajotov Panajot	Bulgaria	POULTRY COMPANY	Complex Slavantski, bl.6, e.A, R.2, BURGA	(359)056-26070	Yes	Yes	POULTRY	1992	M	
	.Peev Dimiter	Bulgaria	SINANITSA	75, Gurko Str., STARA ZAGORA	(359)42-44097	Yes	No	MEAT-PROCESSORS	1993 1994	M	No
	.Penev Nikolai	Bulgaria	PRIVATE SWINE & CHICKEN OPERATION			Yes	Yes	MARKETING	1993	M	
	.Petkov Plamen	Bulgaria	RESEARCH INSTITUTE FOR IRRIGATION	136 Tzar Boris III blvd, 1618 SOFIA		Yes	Yes	IRRIGATION	1994	M	Yes
	.Petkov Zhaiyu	Bulgaria				Yes	Yes	CATTLE BREEDING	1995	M	
	.Petrishtski Georgi	Bulgaria	LSG IMP EXP	Strelcha, PAZARDJIK REGION	(359)357-3504	Yes	No	MEAT-PROCESSORS	1993 1994	M	No
	.Petrov Marin	Bulgaria	PETRACTE	36 Brigadinska Str., STARA ZAGORA	(359)42-57033	Yes	No	MEAT-PROCESSORS	1993 1994	M	No
	.Petrova Penka	Bulgaria	PETRACTE	36 Brigadinska Str., STARA ZAGORA	(359)42-57033	Yes	No	MEAT-PROCESSORS	1993 1994	F	No
	.Petrushchev Krassimir	Bulgaria	HORIZONT	Sitovo vil., SILISTRA REGION	(359)998563-785	Yes	No	MEAT-PROCESSORS	1993 1994	M	No
	.Peychev Peycho	Bulgaria	MEGAKOL	60, Izvorna Str., NOVA ZAGORA	(359)457-25582	Yes	No	MEAT-PROCESSORS	1993 1994	M	No
	.Phalpev	Bulgaria	TECHNOETIKA	35, Magistralna, VELIKO TRNOVO	(359)62-48871	Yes	No	MEAT-PROCESSORS	1993 1994	M	No
	.Popov Drumi	Bulgaria		32, Baba Tonka, RUSSE	(359)82-440330	Yes	No	MEAT-PROCESSORS	1993 1994	M	No
	.Popova Petia	Bulgaria	DVETE BREZI	7, Gurko Str., BURGAS	(359)56-29701	Yes	Yes	MEAT-PROCESSORS	1993 1994	F	No
	.Roydev Tsvetan	Bulgaria	ROYD	69, Hristo Botev, STARA ZAGORA	(359)42-46153	Yes	No	MEAT-PROCESSORS	1993 1994	M	No
	.Sapounarov Ivan	Bulgaria	SAPUNAROV	37, Yane Sandanski Str., PETRICH	(359)745-21005	Yes	Yes	MEAT-PROCESSORS	1993 1994	M	Yes
	.Sarbantov Michail	Bulgaria		UGLEN VIL	(359)697-4100	Yes	No	MEAT-PROCESSORS	1993 1994	M	No
	.Savlatov Christo	Bulgaria	RUZHA	ZLARITSA VIL	(359)62-44062	Yes	No	MEAT-PROCESSORS	1993 1994	M	No
	.Shomov Vassil	Bulgaria	MINISTRY OF AGRICULTURE	Samara 3, bl.3, entr.2, STARA ZAGORA		Yes	Yes	POULTRY	1993	M	
	.Shoumanski Marieta	Bulgaria	AGROPROMSTROY	MONTANA		Yes	No	MEAT-PROCESSORS	1993	F	
	.Shumanski	Bulgaria		49, 3 March, MONTANA	(359)96-25223	Yes	No	MEAT-PROCESSORS	1993 1994	M	No
	.Simeonov Prter	Bulgaria	KOSIKO	16, Vaptsarov Str., SILISTRA	(359)86-25139	Yes	No	MEAT-PROCESSORS	1993 1994	M	No
	.Slavchev Borislav	Bulgaria	AGROPROMSTROY	MONTANA		Yes	No	MEAT-PROCESSORS	1993	M	
	.Spasov Ivan	Bulgaria	PRIVATE FARM			Yes	Yes	MARKETING	1993	M	
	.Stefanov F.	Bulgaria	K+M	2, Vesa Paspaleeva Str. KYUSTENDIL	(359)78-24322	Yes	No	MEAT-PROCESSORS	1993 1994	M	No
	.Stefanov Marfin	Bulgaria	K+M	2, Vesa Paspaleeva Str. KYUSTENDIL		Yes	No	MEAT-PROCESSORS	1993	M	
	.Stefanov Nedelcho	Bulgaria	REMO	30a, Grar Ignatiev Str., STARA ZAGORA	(359)42-30310	Yes	No	MEAT-PROCESSORS	1993 1994	M	No
	.Stoyanov Atanas	Bulgaria	TRANZH	1, Georgi Peychevich, VARNA	(359)52-441539	Yes	Yes	MEAT-PROCESSORS	1993 1994 1995	M	No
	.Stoyanov Ivan	Bulgaria	VIA SNEZHANKA	220, Baitenberg Biv., KAZANLAK	(359)431-24255	Yes	No	MEAT-PROCESSORS	1993 1994	M	No
	.Stoyanov Dobrincho	Bulgaria		HASKOVO		Yes	No	MEAT-PROCESSORS	1993	F	
	.Stoychev Valentin	Bulgaria		1a, Vanyusa Valtchuk Str, BLAGOEVGR	(359)73-62937	Yes	No	MEAT-PROCESSORS	1993 1994	M	No
	.Stoykov Stoyko	Bulgaria	STOYKOV	69a, Hristo Botev Str., STARA ZAGORA	(359)42-59164	Yes	Yes	MEAT-PROCESSORS	1993 1994	M	Yes
	.Syarov	Bulgaria	ALPHA FLESH	48, Tutrakan, RUSSE	(359)82-484880	Yes	No	MEAT-PROCESSORS	1993 1994	M	No

.Taney Yordan	Bulgaria	RESEARCH INSTITUTE FOR IRRIGATI	136 Tzar Boris III Blvd, 1618 SOFIA		Yes	CATTLE BREEDING		1995	M	
.Taney Boytcho	Bulgaria	FRUIT INSTITUTE			Yes	IRRIGATION		1994	M	Yes
.Taney Nikolai	Bulgaria	MACEDONIA			Yes	MARKETING		1993	M	
.Tezlev Angel	Bulgaria	TOSKA	28, Skoptopara Str., BLAGOEVGRAD	(359)73-29346	Yes	MEAT-PROCESSORS		1993 1994	M	No
.Tonev Todor	Bulgaria	UNION OF FARMES	kv. Bolyarovo, HASKOVO	(359)38-23526	Yes	MEAT-PROCESSORS		1993 1994	M	Yes
.Traikova Elena	Bulgaria	KAROL	24, Byala Reka Str., RAZLOG	(359)747-2552	Yes	MARKETING		1993	F	
.Traykova Tonka	Bulgaria	BOGOMIL NENOV	DOBRIKH	(359)58-48438	Yes	MEAT-PROCESSORS		1993 1994 1995	F	No
.Tsaikovski Stoyan	Bulgaria	IMPEX	PLEVEN		Yes	MEAT-PROCESSORS		1993 1994	M	No
.Tzvetanov Tikhomir	Bulgaria	AGROPROMSTROY	MONTANA		Yes	MEAT-PROCESSORS		1993	F	
.Vacheva Marinia	Bulgaria	AVES POULTRY PLANT	Druzha 1, bl.3,ap.71, SOFIA		Yes	POULTRY		1993	M	
.Valerilov Ivan	Bulgaria	STARA ZAGORA			Yes	MEAT-PROCESSORS		1993	M	
.Valchanov Boris	Bulgaria	AGRICULTURAL COOPERATIVE			Yes	COOP. MANAGEMENT		1992	M	
.Varbanov Evgeni	Bulgaria	BREAD FACTORY			Yes	MARKETING		1993	M	
.Varbanov Ventseslav	Bulgaria	RESEARCH INSTITUTE FOR IRRIGATI	136 Tzar Boris III Blvd, 1618 SOFIA		Yes	IRRIGATION		1994	M	Yes
.Varley Ivan	Bulgaria	CATTLE BREEDING			Yes	CATTLE BREEDING		1995	M	
.Vassilev M. Vassil	Bulgaria	MEAT-PROCESSORS			Yes	MEAT-PROCESSORS		1993 1994	M	No
.Vassilev Vassil	Bulgaria	MEAT-PROCESSORS			Yes	MEAT-PROCESSORS		1993 1994	M	No
.Vassilev Vassil	Bulgaria	MEAT-PROCESSORS			Yes	MEAT-PROCESSORS		1993 1994	M	No
.Vichev Georgi	Bulgaria	MEAT-PROCESSORS			Yes	MEAT-PROCESSORS		1993 1994	M	No
.Vulkov Kuncho	Bulgaria	MEAT-PROCESSORS			Yes	MEAT-PROCESSORS		1993 1994	M	No
.Yovchev Peter	Bulgaria	CATTLE BREEDING			Yes	CATTLE BREEDING		1995	M	
.Zagorska Maria	Bulgaria	COOP. MANAGEMENT			Yes	COOP. MANAGEMENT		1992	F	
.Zakhariev Valentin	Bulgaria	MEAT-PROCESSORS			Yes	MEAT-PROCESSORS		1993 1994	M	No
.Zarev Ognyan	Bulgaria	MEAT-PROCESSORS			Yes	MEAT-PROCESSORS		1993 1994	M	No
.Zhelezov Boncho	Bulgaria	MEAT-PROCESSORS			Yes	MEAT-PROCESSORS		1993	M	
.Hudecek Jiri	Czech	Agria	Kahrova 1633, 66451 Slapanice		Yes	Ag. Marketing		1992	M	
.Kralova Vacek	Czech	CESKOMORAVSKA KOOOPERATIVA Ltd	Evropska Str. 178, PRAGUE 6	(42)2742-246	Yes	MARKETING		1992	M	
.Langhamerova Hana	Czech	ZD Zichlinek, private company	Lubnik, No. 49		Yes	Ag. Marketing		1992	F	
.Pavelka Frantisek	Czech	ZZN, Joint Stock Company	Dlouha 17, Velke Pavlovice		Yes	Ag. Marketing		1992	M	
.Pisotova Hedvika	Czech	ARVITA	Tarvniky 1158, 785-02 OTROKOVICE		Yes	MARKETING		1992	F	
.Skrlc Frantisek	Czech	Agricultural Cooperative	Kunovice 15, Zdislavice		Yes	Ag. Marketing		1992	F	
.Smidova Ludmila	Czech	Private Farm "Vysehrad"	Mechova 17, Jablonec		Yes	Ag. Marketing		1992	F	
.Vaneek Josef	Czech	ASA	Bradska 506, 760 01 ZLJN		Yes	MARKETING		1992	M	
.Vrba Jan	Czech	Agricultural Cooperative	Hustopece 69301, Vetrohamu 30		Yes	Ag. Marketing		1992	M	
.Arta Ahika	Latvia	Farmer	Belbesi 15 St., Vecumniecki, Bauskas Region		Yes	Ag. Policy		1992	F	
.Bezins Rolands	Latvia	Latvian Farmers Federation	Plavas St. 13, Rembate		Yes	Ag. Policy		1992	M	
.Dreimanis Armands	Latvia	Agrofirm "Malpils"	Sraikeri, Malpils		Yes	Ag. Policy		1992	M	
.Gube Anta	Latvia	Latvian Farmers Federation	Snepele Martanikuza, Kuldiga		Yes	Ag. Policy		1992	F	
.Kalnina Sandra	Latvia	Univ. of Latvia	Bikernieku St. 9-21, Riga		Yes	Ag. Policy		1992	F	
.Lapche Janis	Latvia	Ministry of Agriculture	Riga		Yes	Ag. Policy		1992	F	
.Martinsons Lbe	Latvia	Ministry of Agriculture	Riga		Yes	Ag. Policy		1992	F	
.Ragelis Maris	Latvia	Farmers Association	Kalnassili Jirzas, Gulbenes		Yes	Ag. Policy		1992	F	
.Rotanova Anna	Latvia	Riga Technical University	Zirnu St. 3/19, Riga		Yes	Ag. Policy		1992	F	
.Tominch Zigurds	Latvia	Agricultural Extension Center	Dambija 19, Jalspils		Yes	Ag. Policy		1992	M	
.Barnatovicius Stanislavas	Lithuania	LITHUANIAN FARMERS UNION	Vilniaus 13-4, SALCINIUKAI		Yes	FARM MANAGEMENT		1992	M	
.Kolomakas Rustanas	Lithuania	LITHUANIAN FARMERS UNION	Gaickuznai Post Office, BIRZAI		Yes	FARM MANAGEMENT		1992	M	
.Mazurienė Valentina	Lithuania	LITHUANIAN FARMERS UNION	S. Neries 19-4, ZARASAI		Yes	FARM MANAGEMENT		1992	F	
.Paculis Roberts	Lithuania	FEED MILL&GRAIN ELEVATOR	Namesta str. 24-28, JEKABPILA		Yes	FARM MANAGEMENT		1993	M	
.Pukeris Vidmantas	Lithuania	LITHUANIAN FARMERS UNION	Bilunas Str., 8-1, ANYKSCIAI		Yes	FARM MANAGEMENT		1992	M	
.Rinkiene Regina	Lithuania	LITHUANIAN FARMERS UNION	Atelies Sakas 16-10, TAURAGE		Yes	FARM MANAGEMENT		1992	F	
.Serepinas Robertas	Lithuania	LITHUANIAN FARMERS UNION	Skaulus Senuj 32, SKAUST		Yes	FARM MANAGEMENT		1992	M	
.Sironas Virgilijus	Lithuania	LITHUANIAN FARMERS UNION	Papiskes Village, MOLETAI		Yes	FARM MANAGEMENT		1992	M	
.Survila Rimvydas	Lithuania	MINISTRY OF AGRICULTURE	VILNIUS		Yes	FARM MANAGEMENT		1992	M	
.Treinys Mscislavas	Lithuania	MINISTRY OF AGRICULTURE	VILNIUS		Yes	FARM MANAGEMENT		1992	M	
.Bebekovsk Goe	Macedonia	VEVCANI COOP.	S. Vevcani, STRUGA		Yes	DAIRY		1994	M	
.Cemerid Sande	Macedonia	MINISTRY OF COMMERCE	Mosa Pijade 29/17, 91430 KAVADARCI		Yes	ROLE OF GOVERNMENT		1994	M	
.Cilev Jance	Macedonia	MINISTRY OF AGRICULTURE	Mineia Babikovski 11-2/28, 97000 BITOLA		Yes	EXTENSION SERVICE		1994	M	
.Cokrevski Stoboden	Macedonia	VETERINARY INSTITUTE	Sahvador Ajende 8, 91000 SKOPJE		Yes	BRUCELLOSIS		1994	M	

812	Poland	Yes	FARMER COOP.	1995	M
813	Poland	Yes	FARMER COOP.	1995	M
814	Poland	Yes	FARMER COOP.	1995	M
815	Poland	Yes	FARMER COOP.	1995	M
816	Poland	Yes	FARMER COOP.	1995	M
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820	Poland	Yes	FARMER COOP.	1995	M
821	Poland	Yes	FARMER COOP.	1995	M
822	Poland	Yes	FARMER COOP.	1995	M
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824	Poland	Yes	FARMER COOP.	1995	M
825	Poland	Yes	FARMER COOP.	1995	M
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829	Poland	Yes	FARMER COOP.	1995	M
830	Poland	Yes	FARMER COOP.	1995	M
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836	Poland	Yes	FARMER COOP.	1995	M
837	Poland	Yes	FARMER COOP.	1995	M
839	Poland	Yes	FARMER COOP.	1995	M
839	Poland	Yes	FARMER COOP.	1995	M
840	Poland	Yes	FARMER COOP.	1995	M
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842	Poland	Yes	FARMER COOP.	1995	M
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846	Poland	Yes	FARMER COOP.	1995	M
847	Poland	Yes	FARMER COOP.	1995	M
848	Poland	Yes	FARMER COOP.	1995	M
849	Poland	Yes	FARMER COOP.	1995	M
850	Poland	Yes	FARMER COOP.	1995	M
851	Poland	Yes	FARMER COOP.	1995	M
852	Poland	Yes	FARMER COOP.	1995	M
853	Poland	Yes	FARMER COOP.	1995	M
854	Poland	Yes	FARMER COOP.	1995	M
855	Poland	Yes	FARMER COOP.	1995	M
856	Poland	Yes	FARMER COOP.	1995	M
857	Poland	Yes	FARMER COOP.	1995	M
858	Poland	Yes	FARMER COOP.	1995	M
859	Poland	Yes	FARMER COOP.	1995	M
860	Poland	Yes	FARMER COOP.	1995	M
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863	Poland	Yes	FARMER COOP.	1995	M
864	Poland	Yes	FARMER COOP.	1995	M
865	Poland	Yes	FARMER COOP.	1995	M
866	Poland	Yes	FARMER COOP.	1995	F
867	Poland	Yes	FARMER COOP.	1995	M
868	Poland	Yes	FARMER COOP.	1995	M
869	Poland	Yes	FARMER COOP.	1995	M

22

870	Poland	Yes	FARMER COOP.	1995	M
871	Poland	Yes	FARMER COOP.	1995	M
872	Poland	Yes	FARMER COOP.	1995	M
873	Poland	Yes	FARMER COOP.	1995	M
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875	Poland	Yes	FARMER COOP.	1995	M
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882	Poland	Yes	FARMER COOP.	1995	M
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885	Poland	Yes	FARMER COOP.	1995	M
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887	Poland	Yes	FARMER COOP.	1995	M
888	Poland	Yes	FARMER COOP.	1995	M
889	Poland	Yes	FARMER COOP.	1995	M
890	Poland	Yes	FARMER COOP.	1995	M
891	Poland	Yes	FARMER COOP.	1995	F
892	Poland	Yes	FARMER COOP.	1995	F
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894	Poland	Yes	FARMER COOP.	1995	F
895	Poland	Yes	FARMER COOP.	1995	M
896	Poland	Yes	FARMER COOP.	1995	M
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898	Poland	Yes	FARMER COOP.	1995	M
899	Poland	Yes	FARMER COOP.	1995	M
900	Poland	Yes	FARMER COOP.	1995	M
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902	Poland	Yes	FARMER COOP.	1995	M
903	Poland	Yes	FARMER COOP.	1995	M
904	Poland	Yes	FARMER COOP.	1995	M
905	Poland	Yes	FARMER COOP.	1995	M
906	Poland	Yes	FARMER COOP.	1995	M
907	Poland	Yes	FARMER COOP.	1995	M
908	Poland	Yes	FARMER COOP.	1995	M
909	Poland	Yes	FARMER COOP.	1995	F
910	Poland	Yes	FARMER COOP.	1995	M
911	Poland	Yes	FARMER COOP.	1995	M
912	Poland	Yes	FARMER COOP.	1995	M
913	Poland	Yes	FARMER COOP.	1995	M
914	Poland	Yes	FARMER COOP.	1995	M
915	Poland	Yes	FARMER COOP.	1995	M
916	Poland	Yes	FARMER COOP.	1995	M
917	Poland	Yes	FARMER COOP.	1995	M
918	Poland	Yes	FARMER COOP.	1995	M
919	Poland	Yes	FARMER COOP.	1995	M
920	Poland	Yes	FARMER COOP.	1995	M
921	Poland	Yes	FARMER COOP.	1995	M
922	Poland	Yes	FARMER COOP.	1995	M
923	Poland	Yes	FARMER COOP.	1995	M
924	Poland	Yes	FARMER COOP.	1995	M
925	Poland	Yes	FARMER COOP.	1995	M
926	Poland	Yes	FARMER COOP.	1995	M
927	Poland	Yes	FARMER COOP.	1995	M

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Jadwiga Gil	Poland	PODKARPACIE	Węgierska 11, 33-300 NOWY SĄCZ	(-)/018/208-82,216-06	Yes	WOMEN ENTREPRENEUR	1994	F
Jagielski Roman	Poland	BANK SPOLDZIELCZY	M. Konopnickiej 2c/67, BYSTRYCA KŁODZKA		Yes	GRAIN WAREHOUSING	1994	M
Jakubowski Antoni	Poland				Yes	BANK		M
Jarmoc Gizela	Poland				Yes	BANK	1994	F
Jasinski Stanislaw	Poland	KODRAB COMMUNE	Piłsudskiego 7, 97-500 RADOMSKO	(-)/-75-60	Yes	POLICY	1991	M
Jaskiewicz Wieslaw	Poland	GOSPODARZY BANK WIELKOPOLS	Mietzyskiego 22, POZNAŃ	(-)/-529-511,529-087	Yes	BANK	1992	M
Jaworowski Albin	Poland	BANK SPOLDZIELCZY	A. Nowickiego 6, 87-220 RADZYRI CHETMINSKI		Yes	BANK		M
Jawonska Zofia	Poland	COOP. BANK	Wolności 12 A/6, 67-200 GŁOGÓW		Yes	BANK		F
Jedrzycki Przemyslaw	Poland	BANK SPOLDZIELCZY	Warszawska 31, STRUKOWIE		Yes	BANK		M
Jezienska Teresa	Poland	GOSPODARZY BANK POLUDNIOWO	Swiatowida 2, ODDRIAT OPOLE		Yes	BANK		M
Jozwiakowski Stanislaw	Poland	FARMERS ASSOCIATION	Złinska, DAMASTAWEK		Yes	POTATO STORAGE	1993	F
Jurek Witold	Poland	WIELKOPOLSKI ECONOMIC BANK	Os. Czesza 108/9, 61290 POZNAŃ		Yes	BANK	1992	M
Kajstura Adam	Poland	GOSPODARZY BANK POLUDNIOWO	Sieniewicza 77, WROCLAW		Yes	BANK		M
Kalkus Zbigniew	Poland	PRIVATE FARM	Głowaczewo 22, 78-133 DRZONOWO KOSZALIN		Yes	POTATO STORAGE	1993	M
Kersy Tadeusz	Poland	REGIONAL SOLIDARITY BOARD FOU	Zbyszewskiego 10 14, 35-111 RZESZO	(-)/-333-36	Yes	POLICY	1991	M
Kimkiewicz Jan	Poland	BANK SPOLDZIELCZY	Kilńskiego 25, 05-825 GRODZISK MAZ.	(-)/-555-221,555-472	Yes	BANK	1992	M
Kosowska Helena	Poland	BANK SPOTOKIELCZY	Ułtara 4, SUWATKI		Yes	BANK		F
Kolenkiewicz Andrzej	Poland				Yes	BANK	1993	M
Kolodziej Ryszard	Poland	BANK SPOLDZIELCZY	Daszynskiego 19, 67-400 WSCHOWA		Yes	GRAIN WAREHOUSING		M
Kondraciuk Stanislaw	Poland	ORCHARD	Batalionow Chłopskich 16, 05-680 WARKA		Yes	BANK		M
Kosciarek Tomasz	Poland	BANK SPOTOKIELCZY	Mickiewicza 25a, BIERUTÓW		Yes	APPLE GROWING	1994	M
Kowalczyk Ryszard	Poland	BANK SPOLDZIELCZY	Chopina 1, 62-065 GRODZISK WLKP.		Yes	BANK	1993	M
Kowalski Edmund	Poland				Yes	GRAIN WAREHOUSING	1994	M
Kozłowski Marek	Poland	Gosp. Bank Wielkopolski	Gosienieckiego 24, Poznan		Yes	BANK	1992	F
Krasna Urszula	Poland	LUDOWY BANK SPOLDZIELCZY	Kolejowa 2a, 62-420 STRZATKOWO		Yes	BANK		M
Krolczyński Tadeusz	Poland	PRIVATE FARM	Mrongowiusza 7, HAWA		Yes	POULTRY	1993	M
Krygier Andrzej	Poland	OSRODEK DORADZTWA ROLNICZEG	Bielice 1m.4, 96-500 SOCHACZEW		Yes	APPLE GROWING		F
Krzemianka Blanka	Poland	BANK SPOLDZIELCZY	Podgorna 2, KRUSZWICA		Yes	BANK	1994	M
Krzewina Waldemar	Poland				Yes	FRUIT&VEGETABLE	1994	M
Krzysztof Piewa	Poland	Orodek Doradztwa Rolniczego	Piłsudskiego 67/83, 22-400 Zamosc		Yes	BANK	1992	F
Ksiazek Henryka	Poland	GOSPODARZY BANK WIELKOPOLSKI	S.A. OLESZNO		Yes	TRADE ASSOCIATION	1993	M
Kuciewicz Jan	Poland	BANK SPOLDZIELCZY	Stoneczne 4/21, STARY SACZ		Yes	AG. EXTENSION	1993	M
Kulak Wojciech	Poland	EXTENSION CENTER	Kocinski 15, DOBRE MIASTO	(-)/-266-942	Yes	DAIRY	1992	M
Kupiel Adrezej	Poland	PRIVATE FARM	Kownacka 78, 08-460 SOBOLEW	(-)/-45-SOBOLEW	Yes	POULTRY	1993	M
Kurek Bogumił	Poland	PRIVATE FARM	Osław 53a, 98-285 WROBLEW SIERADZKIE		Yes	FRUIT&VEGETABLE		M
Kurzawa Z. Sztaw	Poland	CELIDES	Rzemieslnicza 17, 67-418 PRZEMET		Yes	WOMEN ENTREPRENEUR	1994	F
Labinski Wladyslaw	Poland		M.S. Skłodowskiej 86, 90-571 LODZ	042/376-598, 369-377	Yes	FRUIT&VEGETABLE	1994	M
Lawnicka Katarzyna	Poland	SOUTHERN-WEST ECONOMIC BANK	Dworcowa 39a/23, 64-410 SIERAKOW		Yes	BANK	1992	F
Lawniczak Lech	Poland	NUCB	Nowowiejska 22, 45480 OPOLE		Yes	TRADE ASSOCIATION	1993	M
Lebicki Cezary	Poland		Swietokrzyska 20, WARSAW	(-)/-263-211	Yes	GRAIN WAREHOUSING	1994	F
Lipinska Marta	Poland	EXPORT-IMPORT	98-232 Kalinowa, SIERADZ	(-)/043/291-190	Yes	WOMEN ENTREPRENEUR	1994	M
Lorenc Janusz	Poland	BANK SPOLDZIELCZY	Plac Bojownika 3, 09-440 STAROZREBY		Yes	BANK	1994	F
Lubecka Anna	Poland	BANK SPOTOKIELCZY	Plac Bohaterow Powstania, WARSAW		Yes	BANK	1994	M
Lutomiński Roman	Poland	BANK OF ECONOMIC UNION	Palacowa 1/22, 05-120 LEGIONOWO		Yes	BANK	1993	M
Maciejewski Cezary	Poland	PARLIAMENT	Wiejska 6, WARSAW		Yes	BANK	1992	M
Mackiewicz Stanislaw	Poland	BANK SPOTOKIELCZY	Reymonta 18, SOCHACZEW		Yes	LEGISLATURE	1993	M
Mackowiak Janusz	Poland	KIEZYNY COOP.	Warszawska 68/38, 10-084 OLSZTYN		Yes	BANK	1993	M
Majewski Kazimierz	Poland	DIARY PLANT-ZAMOSC	Bohaterow Monte Cassino 4/30, 22-400		Yes	POLICY	1991	M
Majkowski Krzysztof	Poland	PRIVATE FARM	Lewkowice 45, OSTROW	(-)/-73-283	Yes	DAIRY	1992	M
Majkowski Tadeusz	Poland	ROLNICA SPOLDZIELNIA PRODUKCY	Smaragdowa 16/65, 20-570 LUBLIN		Yes	TRADE ASSOCIATION	1993	M
Marszał Gregorz	Poland	BANK SPOTOKIELCZY	Ostrowiecka 35, RADZYŃ POOLLASKI		Yes	MARKETING	1992	M
Mazierski Andrzej	Poland	SIRIOPOL			Yes	BANK	1993	F
Mazurek Jadwiga	Poland	BANK SPOLDZIELCZY	Mickiewicza 38, BARCZEWO		Yes	TRADE ASSOCIATION	1992 1993	M
Michalowiec Hubert	Poland	BANK SPOLDZIELCZY	Harcenska 4, 98140 LASK		Yes	BANK	1994	M
Michalowski Mirosław	Poland	BANK SPOLDZIELCZY	Duży Rynek 24, BRODNICA		Yes	BANK	1992	F
Miodawska Halina	Poland				Yes	TRADE ASSOCIATION	1993	M
Miszalska Lucyna	Poland				Yes			F
Mitura Josef	Poland				Yes			M

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. Mileczko Urszula	Poland	AKADEMIA ECONOMICZNA	Strzegomska 198/32, 54-432 WROCLAW SP 133	Yes	BANK	1992		F
. Morawski Witold	Poland	COOP. BANK	Walka Lesiewska 13, 96-230 BEATA RAWSKA	Yes	BANK		1994	M
. Moczczynska Anna	Poland		Borkowo Koscielne, 09-200 SIERPC	Yes	POULTRY	1993		F
. Murawski Stanislaw	Poland	BANK SPOLDZIELCZY	Glogowska 47/47a, POZNAN	Yes	BANK	1993		M
. Niczenicz Grzyzyna	Poland	BANK SPOLDZIELCZY	Kornowicka 272, BIELSKO-BIATA	Yes	BANK		1994	F
. Niesiołowska Ewa	Poland	PROSPER LTD.	Karnien 4a, 14-200 ILAWA (-)-28-15	Yes	POLICY	1991	1993	F
. Nieszporek Henryka	Poland			Yes	BANK		1994	F
. Niewiarowski Ireneusz	Poland	PARLIAMENT	Wiejska 6, WARSAW	Yes	LEGISLATURE		1993	M
. Niezwałski Kazimierz	Poland		Wielowieś 61, 88-170 PAKOSC	Yes	FRUIT&VEGETABLE		1994	M
. Nosek Kazimiera	Poland			Yes	BANK		1994	F
. Nowacka Danuta	Poland	POTATO RESEARCH DIVISION	Jadwisin 69, 05-140 SEROCK	Yes	POTATO STORAGE		1993	F
. Nowacki Zdzisław	Poland	WONISKI COMPANY	Kosynierow 22, 66-620 GUBIN	Yes	POTATO STORAGE		1993	M
. Nowak Stanislaw	Poland		Lukasiewiczza 38, 38-400 KROSNO	Yes	FRUIT&VEGETABLE		1994	M
. Nowakowska Elzbieta	Poland			Yes	BANK		1994	F
. Ostrowska Anna	Poland	ROBOTNIK	Pecowiakow 92, ZAMOSC (-)-084/46-60	Yes	WOMEN ENTREPRENEUR		1994	F
. Ozimek Romuald	Poland	PRIVATE FARM	Wisowa, 09-534 BRZOZOW	Yes	APPLE GROWING		1994	M
. Paluch Jozef	Poland	RUDA BUGAJ	Stafia 1m 9, 93-263 LODZ	Yes	STRAWBERRY		1994	M
. Palis Gzregorz	Poland	Bank Unii Gospodarczej	Zachodzacego Slonca 84, Warszawa	Yes	BANK	1992		M
. Paluch Czeslawa	Poland	BANK SPOLDZIELCZY	Opolska 5, NAMYSTOW	Yes	TRADE ASSOCIATION		1993	F
. Palus Anna	Poland	EXTENSION CENTER	Piotrkowska 165, MODISZEWICE	Yes	AG. EXTENSION		1993	F
. Pawelec Ewa	Poland	BANK SPIDRIEKRY	Ziebicka 6/3, 57200 ZABLOKOWICE	Yes	BANK	1992		F
. Pawelska Maria	Poland	COOP. BANK UNION	Gojawiczyńskiej 11/21, WARSAW	Yes	TRADE ASSOCIATION		1993	F
. Pawlak Antoni	Poland	SAMOPOMOC CHLOPSKA	Nowosiolce 470, 37-200 PRZEWORSK (-)-28-85	Yes	POLICY	1991		M
. Piacoch Bogumila	Poland	CELIFAG	Kawia 13/15, 42-200 CZESTOCHOWA (-)-034/252-550	Yes	WOMEN ENTREPRENEUR		1994	F
. Piatniski Przemyslaw	Poland			Yes	BANK		1994	M
. Piotrowicz Ewa	Poland	COOP. BANK	Szkolna 1, 66-431 SANTOK	Yes	BANK		1994	F
. Plichba Marek	Poland	EXTENSION CENTER	Karowa 2, SIEDLCE (-)-287-40	Yes	AG. EXTENSION		1993	M
. Podczasi Tadeusz	Poland	EXTENSION CENTER	Mokoczym 100/17, 27600 SANDOMIERZ (-)-734-00	Yes	EXTENSION	1992	1993	M
. Polak Jolanta	Poland	COOP. BANK	Kagodna 91/8, 43-300 BIELSKO-BIATA	Yes	BANK		1994	F
. Polanski Tadeusz	Poland	BANK SPOLDZIELCZY	38-530 ZARSZYN	Yes	BANK		1994	M
. Poltorak Maciej	Poland	PRIVATE FARM	Kosmin 24, 05-600 GROJEC	Yes	APPLE GROWING		1994	H
. Foraba Marian	Poland	OSRODEK DORADZTWA ROLNICZEG	Ruchu Ludowego 60, 33-310 NOWY SACZ	Yes	APPLE GROWING		1994	M
. Polok Ryszard	Poland	GOSPODARCZY BANK WIELKOPOLS	Mietzyskiego 22, POZNAN	Yes	BANK	1992		M
. Prentki Wojciech	Poland	GOSPODARCZY BANK WIELKOPOLS	Mietzyskiego 22A, POZNAN	Yes	BANK			M
. Rak Roman	Poland	BANK UNII GOSPODARCZEJ	Dabrowskiego 3, WARSAW (-)-263-349	Yes	TRADE ASSOCIATION		1993	M
. Ramaska Bogumila	Poland	ZAKLAD PIECZYWA TRWALEGO	Jana Wilkora 57a, 35-112 RZESZOW (-)-017/308-78	Yes	WOMEN ENTREPRENEUR		1994	F
. Rejman Jaroslaw	Poland			Yes	FRUIT&VEGETABLE		1994	M
. Rewera Zbigniew	Poland	HORTICULTURE COOP	Zolkiewskiego 3/181, 27-600 SANDOMIERZ (0-153)246-23	Yes	POLICY	1991	1993	M
. Rozanicka Magdalena	Poland	DIARY PLANT	Kilinskiego 81, 22-400 ZAMOSC (-)-734-81	Yes	TRADE ASSOCIATION		1993	F
. Rudkowski Krzysztof	Poland	POTATO PROCESSING PLANT	Baczynskiego 4/53, 14-202 ITAWA	Yes	POTATO STORAGE		1993	M
. Ryn Zofia	Poland		Lubelska 101, 22-400 ZAMOSC	Yes	HORTICULTURE	1992		F
. Rysiewicz Maria	Poland	COOP. BANK	Kadca 180, 33-389 JAZONSKO	Yes	BANK		1994	F
. Sapilo Maria	Poland	PRIVATE FARM	Lipko 272, 22-441 LIPSKO (-)-138-35	Yes	DAIRY	1992	1993	F
. Siano Pawel	Poland	EKONOMIC BANK	Niedwmg 9/1, OPOLE	Yes	TRADE ASSOCIATION		1993	M
. Siciński Andrzej	Poland	GOSPODARSTWO ROLNE	Targowa 97, GLOWNO	Yes	STRAWBERRY		1994	M
. Siemaszko Halina	Poland	TECHNOSERVE	Zarnowa 9, SANDOMIERZ (-)-739-20	Yes	MARKETING	1992	1993	F
. Siniński Marek	Poland	SZKOLA GLOWNA HANDLOKIA	Al. Niepodległości 162, KLAWSZAWA (-)-554-552	Yes	BANK	1992		M
. Snićkala Edward	Poland	COOP. BANK	M. Konopnickiej 1/3, ZMIGROD	Yes	BANK		1994	M
. Smolinski Franciszek	Poland	COOP. BANK	Morikuzid 31/D/4, 49-340 LEWIN BRZESKI	Yes	BANK		1994	M
. Solowinski Piotr	Poland		Zeromskiego 13/8, WEGROW	Yes	POULTRY		1993	M
. Sołka Adam	Poland	HORTICULTURAL FARM	Podole Nowe 33, 08-470 WILGA	Yes	APPLE GROWING		1994	F
. Spustek Teresa	Poland	ZAKLAD PIEKARNICZY	23-415 Kaliszpol, ZAMOSC	Yes	WOMEN ENTREPRENEUR		1994	M
. Staniszek Teodozja	Poland			Yes	BANK		1994	F
. Stefanczyk Witold	Poland	AGROHANSLSLASK	Serwierzyniecka, BIERUN (-)-27-8431	Yes	DAIRY	1992		M
. Stobanska Lidia	Poland	Bank Unii Gospodarczej	Konstana 8/30, Warsaw	Yes	BANK	1992		F
. Strebka Halina	Poland	PARLIAMENT	Wiejska 6, WARSAW	Yes	LEGISLATURE		1993	F
. Strojs Marek	Poland			Yes	FRUIT&VEGETABLE		1994	M
. Straczyk Kazimierz	Poland			Yes	GRAIN WAREHOUSING		1994	M

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Suszyna Janusz	Poland	EXTENSION CENTER	Przewodny 55, DAROMR	(--)/243-00	Yes	Yes	AG. EXTENSION	1993	M			
Szambelanczyk Jan	Poland	GOSPODARCZY BANK WIELKOPOLS	Mielżyńskiego 22, 61-725 POZNAŃ			Yes	BANK	1991	M			
Szafkowski Sławomir	Poland					Yes	GRAIN WAREHOUSING	1994	M			
Szczurba Włodzisław	Poland	DIARY PLANT-PODHALAUSKA	Zakopianka 43, 34-424 SZAFIARŃ	(--)/547-28		Yes	DAIRY	1992	M			
Szdiniarz Andrzej	Poland		Szarotki 11, 22-100 CHETM			Yes	BANK	1994	M			
Szwejkowski Jerzy	Poland	RURAL COOP. FOUNDATION	Michewicza 4, OISZTYN	(--)/235-727	Yes	Yes	AG. EXTENSION	1993	M			
Tolinski Zygmunt	Poland					Yes	GRAIN WAREHOUSING	1994	M			
Tomaszewski Krzysztof	Poland	WEEKLY MAGAZIN	Warsaw Tamka 49, WARSZAW	(--)/179-933		Yes	DAIRY	1992	M			
Toczak Tadeusz	Poland	PRIVATE FARM	Swicza 643, 36-072 SWIŁCZA			Yes	POULTRY	1993	M			
Tur Tadeus	Poland	COOP. BANK	Grunwaldki 9, GIZYCKO			Yes	TRADE ASSOCIATION	1993	M			
Walczak Kazimierz	Poland	BANK SPOLDZIELCZY	Wjazdowa 2, LEGNICA			Yes	BANK		M			
Wacocha Bronisław	Poland	PRIVATE FARM	Budzowej 634, 36-021 BZESZOW			Yes	POTATO STORAGE	1993	M			
Wasilewski Krzysztof	Poland	HORTICULTURAL FARM	Brzozowiec 16, 09-534 BRZOZOW			Yes	APPLE GROWING	1994	M			
Wasyliszyn Jozef	Poland	Bank Spoldzielczy, Przemysl	Głazera 18/58, 37-700 Przemysl			Yes	BANK	1992	M			
Wereshi Henryk	Poland	BANK SPOLDZIELCZY	Postowa 3, BITGORAJ			Yes	BANK	1994	M			
Wirnicwska Wanda	Poland					Yes	BANK	1994	F			
Wlaslo Jarina	Poland	EXTENSION CENTER	Moskwa 8, LODZ		Yes	Yes	AG. EXTENSION	1993	F			
Wlodarczyk Elgizusz	Poland					Yes	GRAIN WAREHOUSING	1994	M			
Winuk Ebbieta	Poland	COOP. BANK	Orzeszkowej 4, 05-600 GROJEC			Yes	BANK	1994	F			
Wojciechowski Jerzy	Poland					Yes	GRAIN WAREHOUSING	1994	M			
Wojcik Izabela	Poland	POLISH SENATE STAFF	Spieleka 4a m 58, 02-302 WARSZAWA	(--)/227-699	Yes	Yes	POLICY	1991	F			
Wojczak Jan	Poland	BANK SPOLDZIELCZY	Ostrowska 28, RASZKOW			Yes	BANK		M			
Wozniak Genowefa	Poland	WIELKOPOLSKI ECONOMIC BANK	Mielżyńskiego 22, POZNAŃ			Yes	BANK	1992	F			
Wozny Roman	Poland	GOSPODARCZY BANK WIELKOPOLSKI	Mielżyńskiego 22, NOWY TOMYSL			Yes	BANK	1993	M			
Wyrost Edward	Poland	COOP. BANK	Kolobrzaska 23/8, KATOWICE			Yes	TRADE ASSOCIATION	1993	M			
Zajaczkowska Marija	Poland	PARLIAMENT	Wiejaka 6, WARSZAW			Yes	LEGISLATURE	1993	F			
Zdzianki Jaroslaw	Poland	GOSPODARSTWO ROLNE	Polsa 6, 95-010 STRYKOW			Yes	STRAWBERRY	1994	M			
Zdzienoraki Waldemar	Poland	DIARY PLANT-WEGRROW	Gdanska 81/1, 07-100 WEGROW	(--)/31-11		Yes	DAIRY	1992	M			
Zeban Bronislaw	Poland	EXTENSION CENTER	Jagiellońska 91, 10-600 OLSZTYN	(--)/339-936	Yes	Yes	DAIRY	1992	M			
Zgonka Kazimiera	Poland	POTATO RESEARCH INSTITUTE	Jadwisin 6, 05-140 SĘKOŁEK			Yes	POTATO STORAGE	1993	F			
Zubek Zygmunt	Poland	BANK SPOLDZIELCZY	Plac Wolności 8, NOMYSTOW			Yes	BANK	1994	M			
Zuchora Gregorz	Poland	GOSPODARSTWO ROLNE	Wiejaka 27, 95-015 GŁOWNO			Yes	STRAWBERRY	1994	M			
Zuk Stanislaw	Poland	BANK SPOLDZIELCZY	Benikova 9b, LUBAN			Yes	BANK	1994	F			
Zych Josef	Poland					Yes	GRAIN WAREHOUSING	1994	M			
Andrei Ionel	Romania		BRD, BACAU		Yes	No	BANK	1993	1994	1995	M	No
Anghene Ion	Romania		BRD, VRANCEA		Yes	No	BANK	1993	1994		M	No
Badea Filip	Romania	SPICPO SRL	Str. Ctin Brancoveanu bl.BM7, Alexandri (047)311-055		Yes	No	FLM	1994			M	No
Badea Tudor	Romania	ROMEKO SA	Com. Porocchia, TELEORMAN (047) 314-080		Yes	No	FLM	1994	1995		M	No
Babin Getz	Romania	DOBROGEA SA (stat)	Str. Celulozai nr.1, Constanta 8700, CO (041)624-835		Yes	No	FLM	1994	1995		F	No
Balgradescu Alexandru	Romania		BRD, HUNEDOARA		Yes	No	BANK	1993	1994		M	No
Barbulescu Gheorghe	Romania		Banca Agricola, BUCURESTI		No	Yes	BANK	1993			M	No
Berbece Ion	Romania	ROMITAL SRL	Comuna Romanesti, DOLJ (051)143-385		Yes	No	FLM	1994	1995		M	No
Besteleu Ernest Iulian	Romania	FARNAPAN SRL	Str. Vasile Conta nr.4, Craiova 1100, DO (049)413-893, 411-		Yes	No	FLM	1994			M	No
Biru Dan	Romania		BRD, TIMISOARA		Yes	No	BANK	1994	1995		M	No
Boarna Adrian	Romania		BRD, TIMISOARA		Yes	No	BANK	1993			M	No
Bodocan Gigore	Romania	NAPOPAN SA	Str. Berariei nr.6, Cluj 3400, CLUJ (064)162-638, 171-		Yes	No	FLM	1994	1995		M	No
Bodur Pavel	Romania	PETCOVSRL	Com. Dudesti Vechi, TIMISOARA (056)134-396		Yes	No	FLM	1994			M	No
Boeriu Mircea	Romania		BRD, BRASOV		Yes	No	BANK	1993	1994		M	No
	Romania	BOROMIR SRL	Stribel Voda, bl.T1, ap.5, sc.B, Rm., Valc (050)715-586		Yes	No	FLM	1994			M	Yes
	Romania	BRATICOM SRL	Str. Mihai Viteazul nr.180, Selimbar, SIBI (069)580-180		Yes	No	FLM	1994	1995		M	No
	Romania	BRATICOM SRL	Str. Mihai Viteazul nr.180, Selimbar, SIBI (069)580-180		Yes	No	FLM	1994	1995		M	No
	Romania	RECONEX SRL	Com. Magureni 71, CARAS-SEVERIN (055)416-134		Yes	No	FLM	1994	1995		F	No
	Romania	RECONEX SRL	Com. Magureni 71, CARAS-SEVERIN (055)416-134		Yes	No	FLM	1994	1995		M	No
	Romania	RECONEX SRL	Com. Magureni 71, CARAS-SEVERIN (055)416-134		Yes	Yes	FLM	1994	1995		M	No
	Romania		BRD, BISTRITA		Yes	No	BANK	1993	1994	1995	F	No
	Romania	ROMANIAN BANK FOR DEVELOPMEN	Laborator Nr 131 bl.S2, sc.2 ap.18, BUCURESTI		No	Yes	BANK	1994			M	No
	Romania	MOARA BATAR SRL	Loc. Batar, BIHOR (059)112-939, 118-		Yes	No	FLM	1994			F	No
gruz Ana Maria	Romania	BANKO ROMANO	M.Bravu 116, bid5, ap.65, sc. II, BUCURESTI		Yes	Yes	BANK	1993	1994		F	No

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Aurelian	Romania	GRAUL DE AUR SRL	Str. Republicii bl.1,sc.F,et.3,ap.13, BACA (034)154-960	Yes	No	FLM	1994	M	No
	Romania	ROMAN FR SRL	Loc. Limba, comuna Ciugul nr.41, ALBA (058) 821-136	Yes	No	FLM	1994	M	No
	Romania	CAST COMEX SRL	Str. Rovine nr.3,bl.65,sc.A,et.3,ap.22, B (01)650-0243, 312-	Yes	No	FLM		F	No
	Romania	ROMALEX SNC	Str. Duratii bl.F7,sc.B,et.1,ap.25, TELEO (047)323-325, 321-	Yes	Yes	FLM	1994 1995	M	No
	Romania	MOARA IALOMITA SRL	Str. Bucuresti nr.236, Tandarei 8454, IAL (043)270-855, 271-	Yes	No	FLM	1994	M	No
	Romania	DOCHIMEX SRL	Loc. Oltenești 6584, VASLUI	Yes	No	FLM	1994 1995	F	No
	Romania	ZAVOI SRL	Str. Strabei Voda nr.49, Ramnicu Valcea (050)712-782	Yes	No	FLM	1994	M	No
	Romania	PROOPREST	BRD, ARGES	Yes	No	BANK	1994 1995	M	No
	Romania		Str. Mihail Kogalniceanu nr.15, GALATI (036)460-086, 461-	Yes	No	FLM	1994	M	No
	Romania		BRD, BUCURESTI	Yes	No	BANK	1994	F	No
	Romania		BRD, SUCEAVA	Yes	No	BANK	1994	M	No
	Romania		BRD, BUZAU	Yes	No	BANK	1993 1994	F	No
	Romania		BRD, TULCEA	Yes	No	BANK	1993 1994 1995	M	No
	Romania	COMPREST ORBU SRL	Com. Gohor, GALATI	Yes	No	FLM	1994 1995	M	No
	Romania	BIMBIFEX SA	Str. Saturn bl.2, mun. Onesti, BACAU (034)322-997	Yes	No	FLM	1994 1995	M	No
	Romania		BRD, FLAMANZI	Yes	No	BANK	1993 1994 1995	F	No
	Romania	PALMPROJECT	-----, BUCURESTI (01)618-0344, 222-	Yes	No	FLM	1994 1995	F	No
	Romania		BRD, BUCURESTI	No	Yes	BANK	1993	M	No
	Romania	MOARA SPICUL SRL	Bd-ul ALL.Cuza nr.99, Braila 6100, BRAIL (039)633-236	Yes	No	FLM	1994 1995	M	No
	Romania		Banca Agricola, CONSTANTA	No	Yes	BANK	1993	M	No
	Romania	DFSCA SRL	Str. Feroviarilor nr.24, 6300 Tecuci, T-AL (036)814-123	Yes	No	FLM	1994 1995	M	No
	Romania	MCRARUL SA	Bd-ul Mihai Eminescu nr.62, Botosani JB (031)513-809	Yes	Yes	FLM	1994	M	No
	Romania	FARMAPAN SRL	Str. Vasile Conta nr.4, Craiova 1100, DO (049)413-883, 411-	Yes	Yes	FLM	1994	M	No
	Romania	AD&AD PRONG. COMP.	Com. Nodlac, Alba, BUCURESTI (01)650-0597	Yes	No	FLM	1994 1995	F	No
	Romania	ERD	BRD, SATU MARE	Yes	Yes	BANK	1993 1994	F	No
	Romania	ROMEKO SA	Com. Potroscia, TELEORMAN (047) 314-080	Yes	No	FLM	1995	F	No
	Romania		Banca Agricola, BUCURESTI	No	Yes	BANK	1993	F	No
	Romania		BRD, TELEORMAN	Yes	No	BANK	1993 1994 1995	F	No
	Romania		BRD, BUCURESTI	No	Yes	BANK	1994	M	No
	Romania		BRD, SIBIU	Yes	No	BANK	1993 1994	M	No
	Romania	MOARA SEYROM SRL	Com. Valul lui Traian, 052, CONSTANTA (041)665-152	Yes	No	FLM	1995	M	No
	Romania		BRD, BRAILA	No	Yes	BANK	1993	M	No
	Romania		BRD, IALOMITA	Yes	No	BANK	1993 1994	M	No
	Romania	LIDOR COMP IMPEX	Bd-ul Armata Poporului nr.11A,bl.D3,sc.2, (01)631-4761	Yes	No	FLM	1994	M	No
	Romania	DOSROGEA YENI KAPADOKYA SRL	Str. Tortomanului nr.1, Medgidia, CONS (041)814-314	Yes	No	FLM	1994	M	No
	Romania	MORARUL SRL	Comuna Flamanzi, BOTOSANI (031)552-067	Yes	No	FLM	1994 1995	M	No
	Romania		BRD, HARGHITA	Yes	No	BANK	1993 1994	M	No
	Romania		BRD, PRAHOVA	No	Yes	BANK	1993	M	No
	Romania	AGRO-TOUR SRL	Agigea, zona Tabara, CONSTANTA (041)741-982	Yes	Yes	FLM	1994	M	No
	Romania		BRD, DAMBOVITA	Yes	No	BANK	1993	M	No
	Romania	MOARA BACIU SA	Comuna Baciu, CLUJ (064)182-088, 186-	Yes	No	FLM	1994	M	No
	Romania	STOICA OVIDIU SNC	Str. Mihai Bravu nr.185, Mizil, PRAHOVA(044)251-332, 122-	Yes	Yes	FLM	1994 1995	M	No
	Romania	BRD	BRD, BRASOV	Yes	Yes	BANK	1993 1994 1995	F	No
	Romania	MOARA CU NOROC SRL	Com. Pechea 6200, GALATI (036)443-569	Yes	No	FLM	1994	M	No
	Romania		BRD, FARAGAS	Yes	No	BANK	1994 1995	F	No
	Romania	MELO SRL	Str. Gen.Ion Dragalina nr.9, Ploiesti 2000 (01)312-8214, 312-	Yes	No	FLM	1994 1995	M	No
	Romania	HANEA SRL	Str. Gen.Vasile Miles, bl.5,ap.10, Sibiu 2 (069)431-725	Yes	No	FLM	1994	M	No
	Romania	-----SRL	Str. Aurel Popovici nr.4, Timisoara 1900, (056)133-041	Yes	No	FLM	1994	M	No
Dandu	Romania	CAPTAN DANDU SRL	Str. Potamici nr.6, sat Poiana, Com.Ovlci (041)622-938	Yes	No	FLM	1994	M	No
	Romania		BRD, BIHOR	Yes	No	BANK	1993 1994 1995	F	No
	Romania		BRD, PRAHOVA	Yes	No	BANK	1993 1994	F	No
	Romania	ALBADARIA SA	-----, ALBA (058)830-188, 830-	Yes	No	FLM	1995	F	No
	Romania	MOARA MIREITEAN SRL	Str. Cloaca nr.22, Ocna Mures 3300, AL (058)871-894	Yes	Yes	FLM	1994 1995	M	No
	Romania	MINISTRY OF AGRICULTURE	-----, BUCURESTI	Yes	No	FLM	1994 1995	F	No
	Romania	SAGEATA SRL	Bd-ul Stadionului 95(1ca de paine), BUZA (038)431-651	Yes	No	FLM	1994	M	No
	Romania	FILIP & FILIP SNC	Bd-ul Unirii 11 et.2 ap.60, Baia Mare 480 (062)430-466, 472-	Yes	Yes	FLM	1994 1995	M	No
	Romania		BRD, BUCURESTI	No	Yes	BANK	1993	M	No
Mihail	Romania	MONSSON & CO SA	Serban Voda nr.5,Tomis III, Constanta 8 (041)663-197, 623-	Yes	No	FLM	1994	M	Yes

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Maria	Romania	BRD, BUCURESTI	No	Yes	BANK	1993		F	No
	Romania	BRD, ARAD	Yes	No	BANK	1993	1994	M	No
	Romania	Str. Costache Conache nr.38, Tecuci 63 (036)812-634	Yes	No	FLM		1994	M	No
	Romania	Str. Victoriei nr.5, Braila 6100, BRAILA (039)542-709, 642-	Yes	No	FLM		1994	M	No
	Romania	Targoviste, str.Panvan Popescu,nr.11, DAMBOVITA	Yes	Yes	BANK		1994	1995	F
	Romania	BRD, BRAGADIRU	Yes	No	FLM		1994	M	No
	Romania	Str. Pilesti nr.1, Alexandria 0700, TELEO (047)312-433, 315-	Yes	No	BANK	1993		M	No
	Romania	BRD, BRAGADIRU	Yes	No	FLM		1994	F	No
	Romania	Str. Tudor Vladimirescu nr.53, Dumbrave (069)865-350	Yes	No	FLM		1994	M	No
	Romania	PANAGRA/PROMORIS SRL	Yes	No	FLM		1994	M	No
	Romania	PIATA TRAIAN NR.3, BRASOV 2200, BRASOV (068)152-114, 126-	Yes	No	BANK		1994	M	No
	Romania	BRD, COVASNA	Yes	No	BANK		1994	M	No
	Romania	PIATA VICTORIEI, NR.17, PRAHOVA	Yes	Yes	BANK		1994	1995	F
	Romania	KREST SRL	Yes	No	FLM		1994	M	No
	Romania	Str. Golului nr.6, Resita 1700, CARAS-S (055)436-436	Yes	No	FLM		1994	M	No
	Romania	BRD	Yes	Yes	BANK		1994	1995	M
	Romania	BRD, BOTOSANI	Yes	No	BANK	1993	1994	1995	M
	Romania	BRD, DOLOJ	Yes	No	BANK	1993	1994	M	No
	Romania	BOROMIR SRL	Yes	No	FLM		1995	F	No
	Romania	Stribel Voda, bl.T1, ap.5, sc.B, Rm., Vaic (050)715-586	Yes	No	BANK	1993		F	No
	Romania	BRD, BUCURESTI	Yes	No	BANK	1993		M	No
	Romania	Banca Agricola, BUCURESTI	No	Yes	BANK	1993		M	No
	Romania	Banca Agricola, BUCURESTI	No	Yes	BANK	1993		F	No
	Romania	BRD, BRASOV	Yes	No	BANK		1994	M	No
	Romania	BRD, GHERMANESTI	Yes	No	BANK	1993	1994	M	No
	Romania	Com. Suceveni, GALATI (036)413-456	Yes	No	FLM		1994	1995	F
	Romania	HANTA SRL	Yes	No	FLM		1994	1995	M
	Romania	HANTA SRL	Yes	No	BANK	1993	1994	M	No
	Romania	BRD, IASI	Yes	No	BANK	1993	1994	M	No
	Romania	BRD, BRAGADIRU	Yes	No	BANK	1993	1994	M	No
	Romania	Banca Agricola, BUCURESTI	No	Yes	BANK	1993		M	No
	Romania	Str. Mihail Kogalniceanu nr.16, GALATI (036)480-066, 461-	Yes	No	FLM		1994	M	No
	Romania	COMPREST ORBU SRL	Yes	No	FLM		1994	1995	F
	Romania	DOBROGEA SA (stab)	Yes	No	FLM		1994	1995	M
	Romania	Str. Caluziei nr.1, Constanta 8700, CO (041)624-835	Yes	No	FLM		1994	1995	M
	Romania	BANKA AGRICOLA	No	Yes	BANK	1993		M	No
	Romania	BRD, CALARASI	Yes	No	BANK		1994	1995	M
	Romania	KAPER SRL	Yes	No	FLM		1994	M	No
	Romania	MOARA BATAR SRL	Yes	No	FLM		1994	M	No
	Romania	Loc. Batar, BIIHOR (039)112-939, 118-	Yes	No	FLM		1994	M	No
	Romania	SPICPO SRL	Yes	No	FLM		1995	M	Yes
	Romania	Str. Clin Brancoveanu bl.BM7, Alexandri (047)311-055	Yes	Yes	FLM		1994	1995	M
	Romania	SPICPO SRL	Yes	Yes	FLM		1994	1995	M
	Romania	KAPER SRL	Yes	No	FLM		1994	M	No
	Romania	Com. Peretu, TELEORMAN (047)315-698	Yes	No	BANK		1994	1995	M
	Romania	BRD, INSURATEI	Yes	No	FLM		1994	M	No
	Romania	CAMEF SRL	Yes	No	FLM		1994	M	No
	Romania	PRD ALEX SRL	Yes	Yes	FLM		1994	1995	M
	Romania	Podul Ilcail, Str. Nabionela 13, LASI (032)740-388, 740-	Yes	Yes	BANK	1993	1994	1995	F
	Romania	BRD, BUCURESTI	Yes	No	FLM		1995	M	No
	Romania	ROMALEX SNC	Yes	No	BANK	1993	1994	M	No
	Romania	Str. Dunarii bl.F7, sc.B, et.1, ap.25, TELEO (047)323-325, 321-	Yes	No	FLM		1994	M	No
	Romania	BRD, ALBA	Yes	No	FLM		1994	M	No
	Romania	PANAGRA/PROMORIS SRL	Yes	No	FLM		1994	M	No
	Romania	BOROMIR SRL	Yes	No	FLM		1994	1995	M
	Romania	MOARA MIRETEAN SRL	Yes	No	FLM		1994	1995	M
	Romania	Str. Cloaca nr.22, Ocna Mures 3300, AL (058)871-894	Yes	No	FLM		1994	1995	M
	Romania	MOARA DOM SRL	Yes	No	FLM		1994	1995	M
	Romania	FJS FLOUR MILLING CORP.	Yes	No	FLM		1994	M	No
	Romania	Str. Jirtau cod 6054, BRAILA 77	Yes	No	FLM		1994	M	No
	Romania	FJS FLOUR MILLING CORP.	Yes	No	FLM		1994	M	No
	Romania	Str. Independentei bl.B1, sc.2, ap.34, Brail (036)463-904	Yes	No	FLM		1994	M	No
	Romania	Str. Berariei nr.6, Cluj 3400, CLUJ (064)162-638, 171-	Yes	No	FLM		1995	F	No
	Romania	FJS FLOUR MILLING CORP.	Yes	No	FLM		1994	M	No
	Romania	Str. Independentei bl.B1, sc.2, ap.34, Brail (036)463-904	Yes	No	BANK	1993	1994	M	No
	Romania	BRD, VASLUI	Yes	No	FLM		1994	1995	M
	Romania	MOARA DOM SRL	Yes	No	FLM		1994	1995	M
	Romania	Com. Jirtau cod 6054, BRAILA 77	Yes	Yes	FLM		1994	1995	F
	Romania	MOARA BACIU SA	Yes	Yes	FLM		1994	1995	M
	Romania	MOASA MIRESTEAM SRL	Yes	Yes	FLM		1994	M	No
	Romania	Avenile Sever, bl.49, sc.c, ap.9	Yes	No	BANK		1994	1995	M
	Romania	BRD, CERNAVODA	Yes	No	FLM		1994	1995	M
	Romania	SPICUL SA	Yes	No	FLM		1994	M	No
	Romania	Str. Cotefici nr.18, Rosiori de Vede 0500, (047)480-525, 460-	Yes	No	FLM		1994	M	No
	Romania	PRIJAM PROD SRL	Yes	No	FLM		1994	M	No
	Romania	Com. savani, IALOMITA (043)271-700	Yes	Yes	BANK	1993		M	No
	Romania	Banca Agricola, OLT	No	Yes	BANK	1993		M	No
	Romania	ALBADARIA SA	Yes	No	FLM		1994	M	No
	Romania	-----, ALBA (058)830-188, 830-	Yes	No	FLM		1994	M	No

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Nicolae	Romania	Banca Agricola, BUCURESTI	No	Yes	BANK	1993		M	No
	Romania	Banca Agricola, BUCURESTI	No	Yes	BANK	1993		F	No
	Romania	BRD, MARAMURES	Yes	No	BANK		1994	M	No
	Romania	BRD, BHOH	No	Yes	BANK	1993		F	No
	Romania	Iancu Vasilescu nr.4, ap.9, TIMISOARA	Yes	Yes	BANK		1994 1995	M	No
	Romania	Str. Coteleci nr.18, Rosiori de Vede 0600, (047)460-605, 460-	Yes	No	FLM		1994 1995	M	No
	Romania	Str. Buzaului nr.15, Urziceni 8230, IALO (143)250-900, 251-	Yes	Yes	FLM		1994 1995	M	No
	Romania	BRD, GOJUR	Yes	No	BANK	1993	1994	F	No
	Romania	Str. Trandafirilor, bl.1ABC, sc.C, et.1, ap.2, (049)511-984	Yes	No	FLM		1994	M	No
	Romania	Somesului nr.3, JIBOU	Yes	Yes	BANK	1993	1994	M	No
	Romania	Com. Mihaiesti, VALCEA (050)718-392	Yes	No	FLM		1994 1995	M	No
	Romania	Bdul N. Balcescu nr.25, sectr 1, BUCU (01)613-0061, 312-	Yes	No	FLM		1994	M	No
	Romania	Bdul N. Balcescu nr.25, sectr 1, BUCU (01)613-0061, 312-	Yes	No	FLM		1994	M	No
	Romania	BRD, GALATI	Yes	No	BANK	1993	1994	M	No
	Romania	Str. Berariei nr.3, Ckij 3400, CLUJ (064)162-638, 171-	Yes	No	FLM		1994	M	No
	Romania	Str. Industrii L. 113, ap.8, Buzesti, FRA (044)320-145, 320-	Yes	No	FLM		1994 1995	M	No
	Romania	Com. Valul lui Traian, 052, CONSTANTA (041)665-152	Yes	No	FLM		1994 1995	M	No
	Romania	Str. Rovine nr.3, bl.65, sc.A, et.3, ap.22, B (01)650-0243, 312-	Yes	No	FLM		1994 1995	M	No
	Romania	Comuna Baciu, CLUJ (064)182-088, 186-	Yes	No	FLM		1995	M	No
	Romania	Str. Morii nr.1, 8454 Tandarei, IAOMITA (043)271-550, 211-	Yes	Yes	FLM		1994	M	No
	Romania	BRD, NEAMT	Yes	No	BANK	1993	1994	M	No
	Romania	Com. Glodanu Sarat, sat. Pitulcea, BU (038)424-207	Yes	Yes	FLM		1994 1995	M	No
	Romania	Str. Trandafirilor 48, Comuna Giroc 1913 (056)185-314	Yes	Yes	FLM		1994 1995	M	No
	Romania	Str. mizepa 2, bl.LC3, ap.56, Galati 6200 (036)464-204	Yes	No	FLM		1994	M	No
	Romania	Bdul 1 Mai, bl.E6, ap.6, Craiova 1100, DO (051)133-219	Yes	No	FLM		1994	F	No
	Romania	Bdul 1 Mai, bl.E6, ap.6, Craiova 1100, DO (051)133-219	Yes	No	FLM		1994	M	No
	Romania	BRD, GURGIU	Yes	No	BANK	1993	1994	M	No
	Romania	Str. Tudor Vladimirescu nr. 126, Craiova (051)146-513, 190-6	Yes	No	FLM		1994 1995	M	No
	Romania	BRD, BUCURESTI	No	Yes	BANK	1993		M	No
	Romania	Dolmnei nr.4, sect.III/c BUCURESTI	No	Yes	BANK		1994	F	No
	Romania	BRD, CLT	Yes	No	BANK	1993	1994	F	No
	Romania	Draghtescu, nr.13, NEAMT	Yes	Yes	BANK		1994 1995	M	No
	Romania	BRD, CAFAS-SEVERIN	Yes	No	BANK	1993	1994	F	No
	Romania	Calta Lui Traian 158, VALCEA	Yes	Yes	BANK	1993	1994 1995	M	No
	Romania	Str. Bucuresti nr.236, Tandarei 8454, IAL (043)270-855, 271-	Yes	No	FLM		1994	M	No
	Romania	BRD, CLUJ (TURDA)	Yes	No	BANK	1993	1994	M	No
	Romania	Str. Rosiori, bloc OS, ap.8, Braila 6100, B (039)613-981	Yes	Yes	FLM		1994 1995	M	Yes
	Romania	SRD, MEHEDINTI	Yes	No	BANK	1993	1994	M	No
	Romania	Com. Obarsa de Camp, 120, MEHEDINTI	Yes	No	FLM		1994	M	No
	Romania	BRD, TELEORMAN	Yes	No	BANK	1993	1994	F	No
	Romania	Domine nr.4, BUCURESTI	No	Yes	BANK		1994	F	No
	Romania	BRD, NEAMT	No	Yes	BANK	1993		M	No
	Romania	BRD, MURES	Yes	No	BANK	1993	1994	M	No
	Romania	Com. Calinesti, TELEORMAN (01)633-7930	Yes	No	FLM		1994 1995	M	No
	Romania	Str. Ctin. Aricescu nr.27, bl.21, sc.2, ap.18, s (01)615-7914, 312-	Yes	No	FLM		1994 1995	M	No
	Romania	Com. Sinandrei nr.603, TIMIS (056)127-589, 191-	Yes	No	FLM		1994	M	No
	Romania	BRD, CONSTANTA	Yes	No	BANK	1993	1994 1995	F	No
	Slovakia	Private Farmer	Yes	Ag. Marketing		1992		M	
	Slovakia	Agricultural Cooperative	Yes	Ag. Marketing		1992		M	
	Slovakia	Agricultural Cooperative	Yes	Ag. Marketing		1992		F	
	Slovakia	Agricultural Cooperative	Yes	Ag. Marketing		1992		M	
	Slovakia	Agropol	Yes	Ag. Marketing		1992		F	
	Slovakia	Poultry State Farm	Yes	Ag. Marketing		1992		M	

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