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**Cooperative Housing Foundation (CHF)
Final Report, Including Year III Summary and No-Cost Extension
Cooperative Program Support Grant (CPSG)**

Grant Number: FAO-0192-A-00-4015
Contractor: Cooperative Housing Foundation
Reporting Period: Final Report¹

Contractor Report

Part A: Summary of Accomplishments

Background

The purpose of the agreement between USAID and CHF was to provide support to CHF in our efforts to continue to develop an improved system of cooperative development, to enhance the quality of life for low and moderate income families in developing countries and to promote equity and broad participation through the application of U.S. democratic models of cooperative housing.

The Cooperative Program Support Grant (CPSG) was awarded to CHF by USAID for implementation starting June 1, 1994. CHF has since used CPSG funding to manage a rate of organizational growth that has exceeded 200% through the development of policy, systems and procedures. The CPSG also significantly assisted CHF to expand and diversify its funding sources. For example, the CPSG enabled CHF to secure a million dollar private sector loan for housing development in Mexico, develop housing models for implementation in South Africa and access local government funding for cooperative housing in the Philippines. This diversification has enabled CHF to increase its impact over three years on its cooperative beneficiaries at a rate that has far exceeded organizational growth. For example, in 1994 CHF formed and/or assisted 110 coops-NGOs and actually built 92 units; in 1996, CHF was able to form and/or assist 565 coop-NGOs and built 667 units.

Expected Results

The grant was intended to enable CHF to strengthen its institutional capability to promote the Cooperative Delivery System (CDS) approach and provide assistance to private, non-profit organizations in developing countries in its application. At the conclusion of the grant, it was

¹ The format for the final report follows the general guidelines set forth in the original CPSG contract.

expected that CHF would have developed innovative programs to establish and/or improve cooperatives, diversify its funding base, form new alliances with foreign institutions dedicated to cooperative movements, improve the mechanisms to deliver more effective, self-sustaining programs, and implement both local and national policy reform initiatives in support of cooperative housing delivery.

Overview of Accomplishments

Over the course of three years, CPSG has played a key role in enabling the CHF to substantially improve its ability to bridge program conceptualization with a more effective means of implementing individual projects and reaching organizational objectives. As illustrated throughout this report, CPSG has assisted CHF in systematically managing a three year growth rate that has led to:

- ▶ a diversification of our funding partners with increased support from private business, local government and private foundations;
- ▶ applications of our cooperative programs to a larger variety of projects through the development of our partnership base;
- ▶ the development and implementation of contracts with more complex financial management criteria and broader scopes of work;
- ▶ the development of more effective and systematic procedures to streamline operational support functions;
- ▶ and the improvement of communication and information dissemination practices that target both international and domestic audiences.

Financial Strengthening:

Each and every department of CHF is now stronger and more effective in its work as a result of USAID's CPSG assistance. The finance department now manages, with only one additional member, a fiscal year budget that is 75% greater and a loan receivable balance that is 250%² times larger than it was before CPSG was instituted in 1994. This increase in effectiveness has been accomplished with CPSG's assistance through the upgrade of financial software, substantial staff training, procedural documentation, and a department restructuring that ensures both cost effectiveness and program flexibility. The operations department has benefited from CPSG as well, given both the staffing and program development efforts that have been made. CHF's operation's team has been able to participate in a number of trainings and conferences targeted toward specific areas of organizational relevance. This has enabled CHF to utilize its program managers in a more direct, consultative way and decrease CHF's reliance on more expensive forms of technical delivery, such as subcontracting work and private consultation.

Technical and Program Strengthening:

A focus of CHF under the CPSG was the broadening of CHF's areas of technical expertise. This programmatic initiative has had a significant impact on CHF's program development efforts and

² Calculations based on audited financial statements.

vision. CHF has always been a leader in providing cooperative housing services and enhancing those efforts with applicable public policy advocacy and NGO strengthening initiatives. However, over the past few years, CPSG has helped CHF develop its prior attempts to supplement cooperative work with a broader, more in-depth form of technical assistance that includes, environmental sanitation, municipal development, women empowerment, and housing finance, all of which deepen CHF's technical abilities in the area of low cost, affordable housing delivery. This, in effect, has truly enabled CHF to demonstrate that we are primarily a community based organization with a strong housing program, not simply a housing organization with an inclination toward community development. This has allowed CHF to become increasingly better at positioning itself to diversify product and partnership funding bases, and hence apply its cooperative principals to a broader range of projects and partnerships around the world.

One of CHF's important accomplishments under CPSG was to standardize a process for recording and assessing yearly impact data. Since this time, CHF has been able watch its impact grow in relation to its organizational growth. **Given CPSG assistance and its organizational and program development objectives, CHF was able to reach its highest levels of fiscal year success during FY 1996, a level that included: 667 new units built; 3,685 loans disbursed worth \$5.8 million dollars; 9,208 people trained; 6,034 home improvements made; and 565 Coops and other NGOs assisted.** Through these accomplishments, as well as CHF's other technical-related and capital assistance projects, and taking into account the average family size of housing recipients in various regions, CHF estimates that we reached over 34,500 people directly (approximately 17,900 of those women) with one form of housing assistance described above, or in many cases, a combination of the forms.

<u>Activity</u>	<u>FY 1994</u> <u>Achievements</u>	<u>FY 1996</u> <u>Achievements</u>
New Coop Units Built	92	667
People Trained	1,050	9,028
Loans Disbursed	379	3,685
Value of Loans Disbursed	\$454,800	\$5.8 million
Countries w/Active CHF Programs	18	30
Home Improvements Made	1,389	6,034
Coops and NGOs Assisted/Formed	110	565
Housing/CHF Direct Beneficiaries	6,945	34,523
Women Receiving Direct Assistance	3,200	17,929

Part B: Summary of Methods of Work Used

Because of the CPSG's expected and realized organizational effect on CHF's growth, direction and the ultimate impact on beneficiaries, the program was managed and supervised by the Office of the Vice President, rather than the Program Operations Department where other project management takes place. Specific budgets and yearly workplans were developed by the CPSG Coordinator (the Assistant to the Executive Office) for the executive office, the department of program development, and the department of finance. After revisions and final approval were made by the Vice President, each department director worked in cooperation with the CPSG coordinator to monitor expenditures and activities. As financial and programmatic concerns appeared, analyses and recommendations would be submitted to the Vice President who was responsible for the final program decision-making framework.

CHF specializes in a variety of areas that are typically applied to and advance each of its cooperative development programs. These sectors include: microenterprise development; women's development; urban sanitation; home improvement lending; municipal development; NGO capacity building, housing association development; and community development.

CHF's approach and methods typically involve the development of housing and/or cooperative development methodologies that are correlated with sectors described above. From the initial concept development phase to final project implementation, CHF's work and methodology promotes flexibility in the sense that local market based, democratic approaches and needs dictate which supplementary activities are pursued.

For instance, in Russia, CHF's current cooperative development work is supplemented by CPSG supported credit application, free market development, and institutional strengthening. Through training and technical assistance CHF has implemented its first loan programs for the newly organized and privatized cooperatives to perform building improvements. This credit, through active leveraging and training, has been used to show both private banks and government officials the potential for lower income markets. Currently, CHF is nearing completion on its disbursement of over \$25,000 worth of loans that go to support more efficient meters for the CHF-formed coops. CHF also expects to distribute an additional \$30,000 in the near future, and has planned on leveraging an additional \$150,000 from local banks with this additional capital. In Mexico, CHF supports its cooperative movements with municipal service delivery as we work to relieve the boarder's housing shortages. In Poland and South Africa, CHF concentrates on public policy reform, paving the road for cooperative housing delivery. In the Philippines and South America, cooperatives projects have focused on institutional strengthening, home-based, micro-enterprise development and community organization.

Part C: Overall Description of Activities

In all cases, CHF has methodically used CPSG to develop experience and skills in those sectors that enhance our cooperative work, as well as develop partnerships and project proposals that

apply its cooperative efforts. To accomplish these tasks, four broad program areas were identified for support: 1) Program Development; 2) Organizational Development; 3) Resource Mobilization; and 4) Short-term Technical Assistance.

Under program development, CHF applied CPSG resources to develop concepts and proposals that focused on cooperative development, expand CHF's role within a particular region, (thus paving the way for future cooperative housing work) and enhance CHF's current cooperative programs in the sectors described above. Country assessments were performed when applicable to either program development, potential funding diversification, or both. Under organizational development, CHF applied resources to develop systems and/or activities that would: promote effective external communication and marketing efforts to domestic and international constituents, create a larger degree of efficiency and cost effectiveness, and institutionalize organizational policy. For resource mobility, CHF focused on leveraging resources from local organizations and governments interested in supporting or enhancing CHF's work, developing partnerships to provide both funding and program diversification, and developing concepts to win additional support from non-USAID private and public institutions. And finally, for short-term assistance, CHF conducted a variety of technical assistance projects to support our on-going field work.

The success of CHF's efforts can not only be seen in the size of its growth in impact indicators, fiscal management, and product diversification, (as mentioned above), but in the actual diversification of awards granted to and won by CHF. In 1994, CHF won \$7.8 million dollars in project awards, with a total of: \$7.4 million, (or 95%) coming from USAID; \$350,000 (4%) from private foundations and other international donors; and \$8,000 from other sources, or less than 1%. In comparison, in 1996, CHF won \$12.6 million in awards with only \$5.5 million, or 43% coming from USAID, (52% less than in FY '94) and \$6.7 million (53%) from foundations and other international donors, as well as \$443,000 (3.7%) from other sources.

The following chart summarizes CHF's work, ability, and focus in meeting those outputs highlighted in the yearly workplans and quarterly reports. In addition, a detailed account of outputs and accomplishments supported either partially or in full by the CPSG is provided in the attached appendix. This appendix is organized by the four sections described above, (program development, organizational development, resource enhancement, and limited program services) and is broken down by those areas highlighted in the annual workplans. They include:

CPSG Activity, (Summary of Appendix)	Year I	Year II	Year III & No- Cost Extension	TOTAL CPSG
Proposals for pilot efforts	4	13	8	25
Research & Design Publication	4	7	10	21
Write Concept Papers	4	8	7	19

CPSG Activity, (Summary of Appendix)	Year I	Year II	Year III & No- Cost Extension	TOTAL CPSG
Conduct Country Assessments	1	4	5	10
Develop a Cooperative Training Module	2	1	2	5
Indigenous NGOs/Cooperative Partnering Linkages	2	2	2	6
Conduct Training Sessions	4	8	7	19
Training/Development for Staff	3	4	11	18
Participate in Domestic and International Outreach ³	26	32	23	81
Short-term Technical Assist. Missions	2	1	4	7

Part D: Comments Regarding Continuing Work

Improved Credit Systems

CHF has been at the forefront of the micro-credit movement since the international development community focused its attention toward low-income finance in the mid-eighties. Given the phenomenal growth and size of CHF's credit portfolio, CHF now incorporates micro-credit into many of its long term, strategic field office approaches. Thus, the majority of CHF's long term (1-5 year) cooperative development programs are supplemented and/or directly supported by CHF's revolving loan program. This loan program has a phenomenal rate of success for CHF, not only in terms of tangible impact, but leveraging local resources as well. In addition, CHF has been able to diversify funding sources based often on its credit program and a degree of sustainability for both CHF and its local affiliates. For example, in FY 1996, CHF was able to successfully leverage over \$1.2 million dollars for housing development along the U.S.- Mexico boarder from private businesses and foundations.

Given the past and expected rate of growth for CHF's micro-credit and other programs, fundamental improvements are required to systematically control and develop CHF's portfolio. Policies and procedures that were once effective for a \$400,000 a year program have become outdated due to the scope and size of CHF's work. Thus, it will be a priority of CHF's to

³ Outreach initiatives included: conference representation, workshops, lectures and discussions, etc., etc...

continue its work in restructuring and improving its loan management systems in order to position itself for a multi-million dollar portfolio in many, if not all, of the countries CHF plans to work. Expected rewards with improved policies, procedures, technical systems, and personnel are expected to include the following: higher turn over of loans collected and re-distributed; greater number of beneficiaries reached; lower risk of default by loan recipients to CHF; lower risk of default by CHF to various businesses and foundations; and a higher degree of self-sustainability given improved controls in cash management and investment strategies.

Systems Development⁴

CHF plans to continue researching ways to increase organizational efficiency and lower project costs through the application of modern technology. Specifically, CHF will extend two projects that were partially supported by CPSG. These two projects involve research into the use of modern technology to transmit data electronically via telecommunications and the installation of a loan tracking system. As CHF was able to increase its efficiency three years ago with the installation of electronic mail, it again hopes to capitalize on the improvements in modern technology to reap additional cost savings in the form of human resource time and product development. Basically, this will involve the ability to transfer a wider variety of software-based documents more efficiently and effectively between its field offices.

Part E: Fiscal Summary

Year 1,	06/01/94-03/31/95	\$287,795.07
Year 2,	04/01/95-03/31/96	\$634,789.04
Year 3,	04/01/96-03/31/97	\$420,981.11
No-Cost Ext.	04/01/97-05/31/97	<u>\$73,403.54</u>
Total Expenditures		\$1,416,968.76

⁴ During fiscal year 1996, CHF's Board of Trustees voted to expand CHF's membership to include dues-paying institutional members. This decision was made to improve CHF's ability to outreach to and network with various international and domestic organizations fundamentally concerned with improving and expanding Cooperative Delivery Systems around the world. It will be CHF's task to develop this membership base in a manner that promotes partnership development, establishes means of additional financial support, and acts as a conduit for information dissemination to international and domestic audiences concerned with both international shelter and U.S. government financing. This emphasis is also considered a priority for CHF's senior management team and will be closely coordinated with (although not charged) CHF's improved communication strategies planned under CDP.

PROGRAM DEVELOPMENT		
Year 1 Accomplishments/Output, 10 Months	Year 2 Accomplishments/Output	Year 3 Accomplishments/Outputs
Submit Proposals that Address Cooperative and Community Based Development Methodologies with an Emphasis on Funding Diversification.		
Cooperative Housing Development in El Salvador Cooperative Housing Maintenance and Management Training for Officials from Kazakhstan & Kyrgyzstan Employment Generation and Privatization in Haiti Technical Service Center to Support Community Development and Sanitation in Guatemala	Cooperative Housing Maintenance and Management Training for Officials from Kazakhstan & Kyrgyzstan, II Caribbean Housing, Disaster Mitigation Program Cooperative Housing Maintenance and Management Training for Officials from Armenia Private Sector, Pilot Loan Program - Mexico T.A. Delivery to Supplement Home Improvement Lending - Namibia Cooperative Housing, Alternative Delivery - South Africa Housing Program Related Investment - Mexico Community Development Initiatives - Antigua Cooperative Housing Maintenance and Management Training for Officials from Ukraine Cooperative Housing Development - Bankers Trust, Poland Home Improvement Lending - PLAN, Ecuador Cooperative Housing Initiative - RHUDO-SA, Paraguay Project Design: Housing Livelihood - Philippines	Maquila-Home Improvement Lending, Mexico Caribbean Home Improvement Lending, Pew Charitable Trusts Institutional Strengthening - Haiti Condominium and Coop Association Training, Europe RFS 43H Choluteca Sanitation Loan Program, Honduras INFONAVIT, Home Improvement Lending - Mexico World Bank Micro-Credit Program to Supplement Cooperative Work in Romania Micro-credit Supplement to Coop Housing Initiatives in Russia and Mexico- United Coop Appeal

PROGRAM DEVELOPMENT (Continued)		
Year 1 Accomplishments/Output, 10 Months	Year 2 Accomplishments/Output	Year 3 Accomplishments/Outputs
Write Concept Papers Addressing Support for New Models, Intersectoral Linkages or Economically Viable NGOs		
Cooperative Housing Project - El Salvador Technical Assistance Delivery in Romania Community Development in Guatemala CHF Approaches to Housing - Citizen Participation through Cooperative Movements	Housing NGO/Association Development in Poland Partnership with Private Sector Development - South Africa Ford Foundation Assessment, Housing in Buenos Aires Micro-enterprise Financial Management - Zimbabwe Cooperative Training Support Program - Zimbabwe Maximizing Resources for Housing - Poland and South Africa Practical Roles for NGO Intermediary Entities Private/ Public Partnerships for Quality Habitat	Corporate Sponsorship: CHF Home Improvement Loans, Training and Technical Assistance- Mexico Corporate Grants to CHF's Community Housing Capital Fund- Mexico Shelter Credit Program Design for the Urban Poor, Phnom Penh, Cambodia Micro-enterprise Impact on Women's Shelter, Philippines Micro-Enterprise and Housing Reconstruction, Tajikistan Incorporation of Dues-paying Members for Domestic and International Outreach Lending For Home Improvements Developed for Presentation and World Micro-credit Conference Institutional Strengthening and T.A. Delivery for Cooperative Housing in the Philippines

PROGRAM DEVELOPMENT (Continued)		
Year 1 Accomplishments/Output, 10 Months	Year 2 Accomplishments/Output	Year 3 Accomplishments/Outputs
Conduct In-Country Project Assessments		
Assessment for the Compilation of Final Entry Submission: "Cooperative Housing in a Market Economy, A Replicable Model for Poland"	Project Start-up Assessment - Philippines Project Start-up Assessment - Bosnia Assessment of PLAN/Int. Housing Programs in Central America and the Caribbean Home Improvement Lending through Private Business, Mexico Cummins Engine Foundation	Housing and Micro-credit Sectors, Cambodia Plan/Int. Partnership Development Housing Program, Tarija, Bolivia CHF Regional Expansion into Mozambique and Namibia: Duplication of Housing Success in Africa Proposed Collaboration with the Philippine Rural Reconstruction Movement
Complete Indigenous NGO/Coop Partner Linkages		
Training Addressing Collaboration with El Salvador NGO's and Current Work of U.S. Peace Corps Shelter Initiatives Housing Maintenance and Management Linkages Between NIS Housing Officials and US Cooperatives	CHF with Rigoberta Tum Foundation in Guatemala, Letter of Understanding Signed to Open the Door for Present and Future Projects Initiated Housing Maintenance and Management Linkages Between NIS and Eastern Europe Housing Officials and US Cooperatives and Officials	Mailings Distributed to Establish Database of Housing Cooperatives for Partnership Linkages A Series of 4 Border Conferences Created to Link Private Business, Housing NGOs and Govern- ment Officials Addressing Housing on the U.S.-Mexico Border

PROGRAM DEVELOPMENT (Continue)		
Year 1 Accomplishments/Output, 10 Months	Year 2 Accomplishments/Output	Year 3 Accomplishments/Outputs
Conduct Training Sessions/Workshops for Indigenous Organizations		
<p>A CHF workshop in Santiago, Chile: The Role of NGO's in Urban Environmental Activities</p> <p>Preparations for Condominium Association Training in Budapest, Hungary for Adult Learning Techniques</p> <p>4 Workshops for members of the South African Housing NGO Community</p> <p>Training in Port-au-Prince, Haiti focused on the Involvement Community Based Organizations in Urban Sanitation and Development</p>	<p>Workshop for Romanian Mayors on Housing and Urban Development</p> <p>Meetings with Mexican NGOs for Home Improvement Lending</p> <p>Meetings with Haitian NGOs in Solino to discuss Urban and Solid Waste Management</p> <p>Presentation to the African American Institute which African Women's Access to Housing and Credit</p> <p>Workshops on Business and Project Planning for Romanian NGO Partners</p> <p>Follow-up Training Preparation for Housing Management and Maintenance in Almaty, Kazakhstan</p> <p>Training to Support CHF's Polish Housing Initiatives</p> <p>Three Housing Management and Maintenance Trainings for Officials from Kazakhstan, Kyrgyzstan, and Armenia</p>	<p>Tools for Housing Development: A Workshop on Approaches to Housing Sustainability Presented to Regional Directors of Habitat for Humanity</p> <p>National Workshop of Social and Cooperative Housing was Held in Johannesburg, South Africa and Followed with T.A. to Housing NGOs.</p> <p>Coordinated a Micro-Credit Workshop at the International Cooperative Alliance's Regional Workshop for the Americas</p> <p>Presented a Workshop on International Housing Cooperatives to the UN Economic Commission for Europe in Prague, Czech Republic</p> <p>Institutional Strengthening and T.A. Delivery to CHF's Sea-K Cooperative Housing Partners in the Philippines</p> <p>Presentation on Cooperative Housing Development at the Philippine Women's University</p>

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ORGANIZATIONAL DEVELOPMENT		
Year 1 Accomplishments/Output, 10 Months	Year 2 Accomplishments/Output	Year 3 Accomplishments/Outputs
Internal and/or External Training and Development Sessions for Staff Members and Departments		
<p>Training on Safety and Security Issues in Housing Conducted by a Private Consultation Firm</p> <p>Network and Communication Workshop Conducted to Increase Staff's Data Transfer Abilities</p> <p>Training conducted by CHF-Haiti Director for Home Office on Sanitation and Urban Development</p>	<p>Regional Meetings Held in Warsaw, Poland and the Bay Islands for Coordination and Staff Development</p> <p>Held an Internal Workshop on "Housing Finance for Women: Case Studies and Solutions" Based on Field Research to Prepare for the U.N. Beijing Conference on Women and Various WID Projects</p> <p>Employees sent to External Workshops/Courses on Improved Computer Skills and Task Management</p> <p>Attended the USAID Procurement Reform Meeting Held by The Society for International Development</p>	<p>New Staff Training Orientations and Workshops For Program Officers</p> <p>Operations Department Procedures Review and Program Development Coordination</p> <p>Senior Staff Retreat for Strategic Planning and Program Development</p> <p>Four Accounting Department Trainings for Updated Software Implementation and Department Restructuring</p> <p>3 External Training Seminars for the Finance Team on Grant Administration, Contract/Proposal Writing and Financial Reporting</p> <p>Workgroup Sessions with Technology Consultants for Upcoming Systems Upgrading</p>

Appendix To CPSG Final Report: June 1, 1994 - May 31, 1997 Outputs
Cooperative Housing Foundation, C.A. # FAO-A-00-94-00015-05

Organizational Development (Continued)		
Year 1 Accomplishments/Output, 10 Months	Year 2 Accomplishments/Output	Year 3 Accomplishments/Outputs
Improved Management and Data Systems for Increased Program and Organizational Effectiveness and Efficiency		
<p>Revised Management Structure Planned and Implemented to Address Growth</p> <p>Hardware and Software Foundations Enhanced from 286x & 386x Machines Employing Various Software to A Uniform System of 486x</p> <p>Development and Implementation of a Budget Tracking System</p> <p>Complete Negotiations with USAID for a New Negotiated NICRA Rate</p>	<p>Standardize Monthly Reporting Systems and Formats From Field Offices to Home Office</p> <p>Internal Review of Financial Systems and Controls Performed and Documented in Preparation for System Improvement</p> <p>In-House Review of Proposal Development Process</p> <p>Program Development Team Established</p> <p>Standardized Tracking of Proposal Development, (e.g. Past Performance References, Proposal Tracking files, etc.etc...)</p>	<p>Mini-retreat for Operations Department to Standardize Program Development Activity</p> <p>Installation of an Upgraded Organizational Accounting System including American Fundware Software and Internal Control Procedures</p> <p>Systems Analysis Report Produced to Initiate Discussion for Improving the Control and Development of CHF's Capital Loan Portfolio</p> <p>MacArthur foundation Loan Analysis and Internal Report Conducted for Improved Cash Management and Program Development</p> <p>Improved Standardized Procedures for Collecting Fiscal Year Controls and Monthly Updates/Drawdowns</p> <p>Development of Yearly Workplan Submissions by Field Offices for Program Management and Review</p> <p>Fiscal Year Communications Plan Developed for Fiscal Year Marketing</p> <p>Completion of Finance Department Restructuring</p> <p>Implementation of Loan Analysis Recommendations Begins Increasing Programming Control, Dev. and Cost Effectiveness</p>

Organizational Development (Continued)		
Year 1 Accomplishments/Output, 10 Months	Year 2 Accomplishments/Output	Year 3 Accomplishments/Outputs
Reporting and Management Systems		
Standardize Format for Collection of Impact Data Developed Standardize Capability Statements and Project Profiles for Program Development Reporting Documentation of Reporting and Office Procedures for an International Human Resource Manual	Field Request of Impact Analysis Sent Collection, Assimilation and Analysis of Previous Fiscal Year's Impact Data in Aggregate and By Country Implementation of Updated Budget Development Procedures	Operations Review Concludes to Mainstream all Reporting and Accountability Field Office Tool Box Developed for Project Start-up and Control Implementation Impact Data Collected and Analyzed 12 Standardized Reports Developed By the CFO to Track Cash Management and Fiscal Development w/ Improved Accounting Software
RESOURCE ENHANCEMENT		
Compile and Mail Publications		
Quarterly Issues of Newsbriefs Developed and Mailed Building a Better World 1994 - Produced and Distributed Biographical Profiles of Poland Housing Beneficiaries Written and Distributed at Field Meetings/Conferences Impact Data Board Produced for Marketing Presentations	Three Editions of Newsbriefs Published Building a Better World 1995 - International Program Report Press Release: CHF's President named President of the International Cooperative Alliance's Housing Coop Division for the Americas Contributed Chapter: "City and Community: Toward Environmental Sustainability"	Quarterly Issues of Newsbriefs Developed and Mailed Building a Better World 1995 - Internat. Program Report Cooperative Development Slide Show Produced Display Produced for Conference Representation Impact Data Board Produced for Marketing Presentations

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RESOURCE ENHANCEMENT		
Year 1 Accomplishments/Output, 10 Months	Year 2 Accomplishments/Output	Year 3 Accomplishments/Outputs
Publications (Continued)		
	Contributed Chapter: "The Urban Environment Sanitation Loan Program of CHF/Honduras." National council for International Health Publications Article for World Resources Magazine: "Nongovernmental Organization Supplements Government Urban Sanitation Programs in Honduras" Impact Data Board Produced for Marketing Presentations	Program Fact Sheets Developed For Country/Project Specific Information Dissemination Regional Fact Sheets Developed For Region Wide Marketing Efforts Brochure "CHF at a Glance" Produced Developed Standardized View Graphs for Conference and Partnership Development Impact Posters Developed for Field Office Use
Outreach to Domestic and International Coops, Including Conference Attendance, Participation, and Presentation		
Participated on Overseas Cooperative Development committee Update of Marketing and Publication Mailing List Workshops focusing on housing NGO Development in Chile, South Africa, and Hungry	Colombia: Third Conference of Latin American and Caribbean NGOs on Urban Environment Colombia: 12th Reunion of Latin American and Caribbean Housing Management and Urban Environment Network Advisory Committee on Voluntary Foreign Aid (ACVFA) Meeting	Hosted and Attended Overseas Cooperative Development Committee Meetings Hosted a Panel Discussion with the Rodale Institute to Develop Links Between Cooperative Land Management Practices and Cooperative Housing Developed and Disbursed through Mailings and Conferences 250+ Membership Applications in Three Languages to Develop a Database of World-wide Cooperative Efforts

Appendix To CPSG Final Report: June 1, 1994 - May 31, 1997 Outputs
 Cooperative Housing Foundation, C.A. # FAO-A-00-94-00015-05

RESOURCE ENHANCEMENT (Continued)		
Year 1 Accomplishments/Output, 10 Months	Year 2 Accomplishments/Output	Year 3 Accomplishments/Outputs
Continued		
<p>Presentation before Advisory Committee on Foreign Aid (ACVFA) meeting</p> <p>Presentation before 5th Millennium Conference: "Urban Health Challenges for the 21st Century"</p> <p>Presentation of CHF capabilities before USAID/ RHUDO</p> <p>Participation in U.S. State Dept. discussion of Jobs Initiative Program in Haiti</p> <p>Participation in Food Aid Consultative Group workshop</p> <p>Participation in The Society for Int'l Dev. (SID) meeting: "The Role of U.S. Trade and Dev. Agency"</p> <p>Participation in the U.S. State Dept. Office of Transition Initiative meeting: "Post Resolution Haiti"</p> <p>Participation in meeting with Bill Gelman, RUHDO Dir. for Latin Am./Caribbean, on environmental issues and planning in Haiti</p>	<p>Lessons Without Borders Meeting in Seattle</p> <p>Hosted visit of (6) Romanian Mayors</p> <p>Meeting on Poland Project - Aid to Poland Committee</p> <p>Participation as presenter in Microenterprise workshops</p> <p>Conducted USAID/HAITI wide debriefing on revenue generation mechanisms for urban sanitation in Port-au-Prince, Haiti</p> <p>Presented landfill management project to senior staff of Haiti's UNITE CENTRAL DE GESTION, Government Agency managing \$55,000,000 of foreign aid to Haiti</p> <p>Made presentation to senior staff of Haiti's FOND d'ASSISTANCE ECONOMIQUE ET SOCIALE (FAES) on large scale sanitation-based environment project</p> <p>Meeting with Mission Director in Haiti to discuss future projects</p> <p>Meeting with Opportunities in Industrial Centers International (OICI) organization to discuss collaborating efforts in Southern Africa</p> <p>Meeting with representative of Ghanaian NGO to address possible joint projects in Ghana and/or Zimbabwe</p>	<p>Meeting with the National Cooperative Bank to Discuss Potential Opportunities for Cooperation</p> <p>Meeting with International Cooperative Alliance (ICA) on Strategy Session for Habitat II Conference</p> <p>Presentation to UN Economic Commission for Europe, Workshop on Housing Cooperatives in Prague</p> <p>ICA Membership Approved</p> <p>CHF Board of Directors Votes to Incorporate Associate Memberships into Organization's Long-term Strategy</p> <p>Initiated Targeted Media Campaign to Highlight Best Practices to Domestic Markets</p> <p>Participation at world Micro-credit Summit in Washington, DC</p> <p>Participation at the International Development Conference in Washington, DC</p> <p>Presented Material at the Asia Society Development roundtable on "The future of Asia's Cities: Physical Growth, Change and Development."</p> <p>Participated in an Asian symposium on, "Cambodia and International Community: the road Ahead</p>

RESOURCE ENHANCEMENT (Continued)		
Year 1 Accomplishments/Output, 10 Months	Year 2 Accomplishments/Output	Year 3 Accomplishments/Outputs
Continued		
Participation in the National Housing Summit in Botshabelo, South Africa	Presented at the YWCA Conference on women in community service at Meadville, Pennsylvania	Developed a conference on "Polish NGOs in Housing Developments: AIMS' Implementation Experience and the Next Steps in Promoting Democratic Housing Cooperatives"
Participation in World Bank Confer. on environ. and Development	In-house meeting with representative from the Rigoberta Menchu Tum Foundation	Participated in a Conference on Bi-national Collaboration and social Investment, "Philanthropy on the Mexico U.S. Border"
Participation in worldwide PL480 Food Confer. on Food Aid Management	Meetings and negotiations in Poland	Participated in the Habitat II Conference
Participation in Int'l Cooperative Alliance Housing Board Meeting, Prague, Czech Republic	Three CHF representatives attended the NGO Forum of the UN Fourth World Conference on Women - Beijing, China	Presented Work at the National Workshop of Social and Cooperative Housing in South Africa
Presentation before Small Enterprise Education and Promotion Network	Visit to Harare, Zimbabwe to explore opportunities for new program development	Presented Material At the Asian Society Conference, entitled "The Future of Asia's Cities"
Presentation "Hosting Int'l Visitors" before Annual Confer. of National Assoc. of Rehabilitation & Housing Officials	Forum on "Linkages to Other Sectors" at The Small Enterprise Education and Promotion (SEEP) Network Annual Meeting	Participated in the World Bank Symposium on, "Micro-Finance and the Poorest"
Conducted Interview presentation on Radio Caribbean Int'l Disaster Mitigation Program (CDMP)	Received visit from Rigoberta Menchu Tum and signed a Memorandum of Understanding between CHF and the Rigoberta Menchu Tum Foundation	Coordinated Workshops at the Asia Pacific Leadership Conference on Cooperative Development with the Habitat for Humanity
Interview presentation on St. Lucian National Television in televised signing ceremony of loan agreement between CHF and the St. Lucia National Resource Dev. Foundation	Attended a meeting hosted by the Black Caucus and Africare honoring eight (8) African Heads of State	Attended the USAID/Local Government Consultative Conference in Zagreb, Croatia
Chaired panel discussion "Cooperative Approaches to Habitat Dev." at ECO-HAB Forum in N.Y.City	NGO Consultation on the Global Plan of Action for Habitat II	

RESOURCE ENHANCEMENT (Continued)		
Year 1 Accomplishments/Output, 10 Months	Year 2 Accomplishments/Output	Year 3 Accomplishments/Outputs
Continued		
<p>Presented paper on "Cooperative Dev. Approaches to Housing" at ECO-HAB Forum in N.Y. City</p> <p>Participated in RHUDO/LA workshop "The Role of NGOs in Urban Environmental Activities" Santiago, Chile</p> <p>Participated in United Nations World Summit for Social Development, Copenhagen, Denmark and 15 high-level Haitian Gov. Officials</p> <p>Recorded Program: "Housing Dev. in Poland" for VOA</p> <p>Contributed chapter ("The Urban Environmental Sanitation Loan Program of CHF/Honduras") to be published in forthcoming book by the National Council for Int'l Health</p> <p>Arranged internships for 26 senior local government officials from CEE with local organizations in 13 US cities</p>	<p>CHF's Vice President receives the John D. Lange International Award from the National Association of Housing and Redevelopment Officials (NAHRO)</p> <p>Presentation of CHF's Gaza Home Improvement Loan Program (HILP) to USAID's Asia and Near East Bureau Office</p> <p>North/South PVO/NGO Partnership for Liveable Urban Environment Workshop - CHF/HQ</p> <p>Conference: Policy Advisory Group of Consultative Group to Assist the Poorest (CGAP)</p> <p>Cooperative Development Organization Seminar</p> <p>Meeting in Quito/Ecuador with the Peace Corps Director, USAID/RHUDO and the Director for South America of PLAN/International to address housing initiatives</p> <p>PLAN/International Collaboration Meeting at CHF/HQ</p> <p>Overseas Cooperative Development Council (OCDC) Board Meeting</p> <p>USAID Procurement Reform Meeting</p>	<p>Developed and Delivered Four Conferences Along the U.S. Mexican Border to Coordinate Low-Income Housing Efforts and Delivery Systems</p> <p>Conducted Workshops at the International Federation of Housing and Planning's Conference, "Eastern European Cities in Transition"</p>

LIMITED PROGRAM SERVICES		
Year 1 Accomplishments/Output, 10 Months	Year 2 Accomplishments/Output	Year 3 accomplishments/Outputs
<p>Strategic Investment Analysis, Pilot Effort Development, Project Tool Development and Technical Assistance Delivery</p>		
<p>Conducted workshops and Trainings in Collaboration with South African NGOs in the Urban Sector Network, SANCO and Private Financial Institutions to Develop Cooperative Training Materials, Legal Instruments and Shared Awareness.</p> <p>CHF Provided Short-term Technical Assistance Missions Concentrating on Institutional Management in Paraguay, Bolivia, South Africa, St. Lucia, Dominica, and Antigua</p>	<p>A Housing Rehabilitation Training Module was Prepared and Distributed to the Hungarian Housing Authority and various NGOs for Cooperative Housing and Condominium Association Development</p>	<p>Micro-Credit Prep-Training Delivered for Cooperative Associations in the Philippines</p> <p>Senior Staff Project Review and Expansion Assessment in the Philippines</p> <p>Performed an Assessment of Current Housing Prospects and Environments in Ecuador to Further Develop Relationship With PLAN/Int.</p>