

crecer

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QUARTERLY PERFORMANCE REPORT
APRIL 1, 1997 TO JUNE 30, 1997

QII - 1997

crecer Project

Contrato No. 519-C-00-94-00154-00

Through:

Chemonics International Inc.

Instituto Interamericano de Cooperación para la Agricultura (IICA)

National Cooperative Business Association (NCBA)

World Council of Credit Unions (WOCCU)

Agencia Internacional para el Desarrollo (USAID)

El Salvador

July, 1997

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RURAL EQUITABLE ECONOMIC GROWTH (CRECER) PROJECT

Contract No. 519-C-00-94-00154-00

Quarterly Performance Report
April 1, 1997 to June 30, 1997

Submitted to:
USAID
San Salvador, El Salvador

Submitted by:
Chemonics International Inc.
Instituto Interamericano de Cooperación para la Agricultura (IICA)
National Cooperative Business Association (NCBA)
World Council of Credit Unions (WOCCU)

July, 1997

ACRONYMS

Savings and loans cooperative

ACACSEMERSA	Savings and loans cooperative
ACCOVI	Asociación Cooperativa de Ahorro y Crédito Comunal Vicente
ACDI	Canadian Agency for International Development
AGRODESA	Savings and loans cooperative Savings and loans cooperative
ANTEL	state-run telecommunications company
BASIS	Strengthening Input Market Systems Project
BOLPROES	Agricultural Commodity Exchange of El Salvador
CAMAGRO	Agricultural and Agroindustry Chamber of El Salvador
CARE	CARE
CENTA	National Center for Agricultural Technology
COMUS	United Communities of Usulután
COP	Chief of Party
CORALAMA	Cashew Agrarian Reform Cooperataive
CRECER	Rural Equitable Economic Growth Project
DGEA	Agriculture Statistics Agency
DIGESTYC	Statistics and Census General Direction of the Ministry of Economy
FEDARES	Federation of Water Users Associations
FEDECACES	Federation of Savings and Loans Cooperatives of El Salvador
FUNDE	Economic Development Foundation
FUSADES	Salvadorean Fund for Economic and Social Development
FY	fiscal year

GOES	Government of El Salvador
GOPA	Agrarian Policy Options Group
IICA	Instituto Interamericano de Cooperación para la Agricultura
LAJAMAYA	Las Lajas Cooperative
M&E	Monitoring and Evaluation
MAG	Ministry of Agriculture
NCBA	National Cooperative Business Association
NGO	non-governmental organization
OAPA	Agriculture Policy Analysis Office
PERLAS	financial indicators
PRISMA	Salvadoran Program for Research on Development and Natural Environment
PROXSAL	Salvadoran Producers and Exporters Association
SIMPLE	monitoring and economic planning system
TA	technical assistance
UCRAPROBEX	The Union of Agrarian Reform Cooperatives of Production, Milling and Export
USAID	United States Agency for International Development
WOCCU	World Council of Credit Unions

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EL SALVADOR
RURAL EQUITABLE ECONOMIC GROWTH PROJECT
QUARTERLY PERFORMANCE REPORT - QII-97

Contractor: Chemonics International
Contract: 519-C-00-94-00154-00
Reporting period: April 1, 1997 to June 30, 1997

I. Background

The technical assistance contract under the Rural Equitable Economic Growth project (CRECER) (No. 519-C-00-94-00154-00) began on September 29, 1995. The contract is being implemented by a consortium led by Chemonics International Inc., which includes the National Cooperative Business Association (NCBA), the World Council of Credit Unions (WOCCU), and the *Instituto Interamericano de Cooperación para la Agricultura* (IICA).

After one year of implementation, the three separate original components, with different targets and methodologies, were merged into one project activity. The focus of this activity is on rural enterprises, the people who direct, manage and staff those enterprises, and the quality of their services. The CRECER team develops activities for these rural enterprises to become profitable, competitive and sustainable, so that their clients -- the rural poor -- benefit through increased incomes.

Project activities in this quarter continued to support the diversification of agricultural production and services, and to promote greater nonagricultural income opportunities. The activities aim to strengthen the capability of financial intermediaries to provide savings and lending services to the rural population, and to create the necessary institutional mechanisms and policy framework to support and stimulate investment in rural areas. CRECER continued to provide technical assistance, skills training, seminars and fora on key themes, and information services in three mutually reinforcing areas: internal operations of rural enterprises; external factors reflected in the economic and institutional policy environment that exert a major influence on rural enterprises; and assistance to support institutions to improve the quality and coverage of the services they provide to rural enterprises, either internally or externally.

One relevant event for the economic policy activities of CRECER during this quarter has been the completion and discussion of the rural sector diagnostic study prepared by the World Bank and FUSADES, since it addresses the rural poverty problem. This study confirms most of the results on poverty obtained by the Statistics and Census General Direction (DIGESTYC) of the Ministry of Economy through the nationwide household survey. It also expands the diagnostic to

the physical and social infrastructure situation in the rural area, and analyzes the reasons for the decline in gross margins in the agricultural sector, especially for the basic grains subsector.

The study suggests that productivity and competitiveness in the agricultural sector should be raised. The revision of the exchange rate, which the study concludes is overvalued, seems critical. The improvement of the marketing system and of other factors such as producers education and training, modernization of public services, and increasing access of poor producers to financial and other market services are equally important. These recommendations coincide with the objectives of the CRECER activities, especially in the fields of sectoral and economic policy, and rural and financial enterprise development.

II. Activities During Second Quarter, 1997

This quarterly report reflects the changes in the 1997 work plan and follows a similar format and outline as that of the work plan and the quarterly report for January-March 1997.

A. Internal Factors

A1. General Activities

- Rural non-agricultural enterprise and policy team members have been working with hammock producers of San Sebastián to determine real costs for producing hammocks and cloth. The women they assisted previously had been using cost calculation methods passed on to them 20 years ago by their grandfathers. They received training in basic accounting methods, and in an effort to improve profitability, they have begun to diversify production into other products such as aprons, handbags, and sacks.
- Three Peace Corps Volunteers received training within the rural financial enterprise activities. Marycel Tuazon has accounting experience and worked in the private sector for eight years. She was assigned to work in Aguas Calientes. Gretchen Strecher, a recent college graduate with experience in marketing and computers, worked in San Sebastián. Michael Halpam has small business experience and done social work for 20 years. He was assigned to Nueva Concepción.
- Rural financial enterprise and policy team members presented a financial analysis of UCRAPROBEX to its staff and directors. The presentation was well received and has resulted in a request for additional assistance. This assistance will include the design of policy manuals and administrative guidelines, an administrative audit, a marketing/opinion poll of their services, strategic planning and assistance in a new publicity campaign directed towards their members.
- The policy team, working with rural enterprise field technicians, programmed and redefined the automatization of the SIMPLE method for crop planning and budgeting. Also, they prepared a brief guideline for its use and application by rural enterprise

managers. The result of this effort has been a dramatic reduction in processing time, from about two days to about two hours.

- A financial analysis to assess the savings potential of poor agricultural commodity sellers was completed and the result is to gain insights on how to better focus the marketing actions of the S&L cooperatives.
- Per the suggestion of rural non-agricultural enterprise team members, the Las Lajas cooperative agreed to organize a separate department dedicated to the design and implementation of a tourism project. This decision will enhance the importance of this project and improve its chances for success.
- Training in cost accounting was given to shirt-producing microenterprises in Cojutepeque and to businesses in Ilobasco which produce artworks from clay.
- The first overseas shipment of organic lettuce produced in La Libertad was made as part of the work of the Sonsonate regional producers organization. Contact has been established with a cooperative export firm, PROXSAL, for future shipments of organic lettuce and sweet corn.
- Rural enterprise team members established contact, and will coordinate some future activities, with such non-governmental organizations as the European Union, Aid in Action, Canadian Development Agency, Beneficio Las Marias, Cashew Producers Consortium, and COMUS in order to leverage resources and increase the benefits to producers.
- As requested by USAID, data was collected in the FEDECACES cooperatives on the percentage of loans with values of less than \$300. The preliminary figures show a proportion of about 11% of loans less than this amount. This information will be used to study the level of microcredit and the economic viability to expand this service.
- A study of potential markets for participating credit unions was started. The study will analyze new markets which are not being attended currently but where financial services should be profitable.
- Technical assistance was given to the Cooperative ACACSEMERSA. This TA included strategies to capture savings in the zone and details for the inauguration of its new branch in El Congo.
- The first-year evaluation of the 14 participating credit unions was completed. Results were forwarded to each administrative board and to FEDECACES. Each credit union also completed a work plan. The main findings of this evaluation suggest the need to improve loan recovery and to expand their financial services to a more diversified clientele.

- The Business Administration Information System was finalized and approved by FEDECACES and CRECER.
- The concept paper to form the Marketing Committee for FEDECACES was finalized and approved by FEDECACES and CRECER. The purpose of organizing this Committee is to design and implement an orderly and harmonious marketing plan for the associated cooperatives such that messages can show uniformity.

A2. Field Trips

- Rural financial enterprise team members and the COP accompanied Peace Corps staff to visit ACCOVI cooperative in San Vicente. The manager of ACCOVI offer a presentation on savings and loan cooperative services to attendants.
- Rural enterprise team members accompanied USAID representatives on a visit to a CRECER client. They visited a secondary credit organization fully subsidized by CARE with no plans to start a savings program. The objective of this trip was to get an idea about the sustainability of such approach to rural finance where saving services are neglected.
- A visit was made to savings and loan cooperatives in Guatemala to learn from their strategies to attract youth savings; 34 cooperative representatives participated in the trip.
- Rural financial enterprise personnel traveled to La Unión, Santa Rosa de Lima and Intipuca, along with Mike Lofstram and Roxana Blanco from USAID, to help the AID mission define its strategies for rural credit.

A3. Seminars

- A one day workshop to review past activities and discuss future ones was held in San Miguel with the members of the Cashew Consortium. Representatives from CRECER, ACDI (the Canadian donor agency) and the manager of the consortium gave presentations to the members of six cashew producing cooperatives.
- Four technical seminars were given on organic production: "Production of Organic Soybeans" in El Tránsito, San Miguel and "Organic Agriculture" in Jiquilisco, Usulután were both done in coordination with AGRODESA; "Soil Sample Techniques and Organic Fertilizers" in CORALAMA; and "Production of Organic Vegetables" in La Palma, Chalatenango.
- A seminar was given on the "Interpretation of Indicators" from the PERLAS Monitoring System for FEDECACES credit unions.
- A seminar on the "Design of Business Strategies to Attract Savings" was given at FEDECACES.

- Several presentations were given to the boards of directors of participating credit unions on the "Structure of the Cooperatives".

A4. Consultant Assistance

- José Linares, a marketing consultant, worked with the rural financial enterprises team and a local team to design individual logos for each of the 14 CRECER cooperatives, the layout for restructuring of office space, and a new logo for the cooperative financial system. He also developed a publicity campaign.
- Brian Branch visited the project during the first week of May to provide backstopping to the rural financial enterprises team and to discuss the CRECER/FEDECACES relationship. Other topics under discussion were the funds for physical enhancement and projected short term consultants. Mr. Branch visited Roberto Orellana Milla, President of the Central Reserve Bank, to discuss the new savings and loan cooperative law.
- Joe Stuckey and Luis Monge carried out strategic planning sessions with five selected rural enterprises. They finished a week-long session with Las Lajas cooperative, which focused on the tourist center but also covered aspects of overall cooperative administration. Other planning sessions were held with representatives from CORALAMA and AGRODESA.
- Mike Lofstram, a consultant on microfinance, and Tom Easterlery, a consultant on a new rural infrastructure project, visited CRECER offices on numerous occasions to discuss the design of these two new projects.
- PROYNE, S. A., a local firm of engineers and architects, was contracted to design the architectural working drawings of LAJAMAYA.
- Héctor René Milla conducted an operational evaluation of basic grain assembly and storage centers in the Sonsonate area in preparation for a regional grain marketing system developed by an organization of producers.
- Chuck Olson of WOCCU was in El Salvador for two weeks to assist with the installation of software for a marketing database and the new version of PERLAS in all 14 savings and loan cooperatives.
- Jim Cawley of NCBA came to evaluate the work of the rural enterprises team.
- Gregorio Hernández was contracted to assist with accounting and internal controls in participating agricultural cooperatives.

- John McGuire came to assist with the credit administration system in the credit unions and to strengthen the analysis capacity of the credit officers. He made visits to cooperatives and gave workshops to representatives of 18 cooperatives.

A5. Progress Toward Life-of-Project Outputs

The technical assistance provided to FEDECACES and the 14 credit unions that are participating in the CRECER project has resulted in establishing methods to count the actual active members in the credit unions. As of March 31, 1997, the new total active members was 19,984; 48% of these are men and 52% women. These new members have opened savings accounts for an amount of ₡92.7 million, as of March 31, 1997. The first quarter of 1997 shows an increase of ₡16.9 million, equivalent to 22% of total period accumulated savings. The new line of savings for youths, suggested by CRECER, has increased by ₡190 thousand, totaling ₡1.9 million as of March 31, 1997.

Five secondary level organizations and one agribusiness received direct technical assistance, and one regional produce marketing organization has been formed with CRECER assistance. CRECER provided direct assistance to 8 primary (production) organizations affiliated to the participant secondary organizations. CRECER assisted 3002 beneficiaries, 602 of them being women.

B. External Factors

The achievement of profitable, competitive and sustainable rural enterprises requires an adequate economic policy environment, constituted by factors such as trade, institutional, fiscal and credit policies. The objective of CRECER activities is to strengthen the capacity of GOES to provide a supportive institutional and economic policy framework conducive to the strengthening of the rural enterprises. CRECER support concentrates in two areas: (1) institutional strengthening of OAPA (and to a lesser extent, of DGEA) to serve as an effective policy formulation, reform, and lobbying entity; and (2) a more direct assistance to rural enterprise development through reviews of legal and institutional issues that may be constraining their economic progress, and assistance in the preparation of economic and financial analyses of their business decisions.

B1. General Activities

- CRECER continued efforts to improve the analytical capacity of OAPA. The policy team assisted in the preparation of and participated in a performance evaluation of the MAG during the last three years, and of its planned actions for the future. The evaluation results were presented and discussed in an Economic Committee meeting. The policy team also participated in the preparation and revision of MAG's Annual Activity Report (Informe de Labores), to be submitted to the President and the General Assembly.
- A study on public expenditure in the rural area was completed. The study analyzes the amount, destination and, where possible, the quality of public expenditures in the rural

area. It concludes that more and higher quality investment is needed to effectively reduce rural poverty.

- OAPA and the policy team initiated the formulation of a long term economic and sectoral policy statement, as one important element of a broader rural poverty reduction strategy that will be formulated through national fora. The first schematic approach was discussed with the Minister and Vice-Minister of Agriculture and later with the MAG's Technical Committee -- constituted by all MAG Directors. A special task force (Grupo de Trabajo) will be responsible for the formulation of this strategy and will work under the direct supervision of the Vice-Minister.
- A proposal to reform the commercial and fiscal policies affecting the coarse fiber subsector was discussed with interested parties and then presented to the Ministers of Agriculture and Economy. This proposal recommends eliminating the import license for coarse fiber and sacks and implementing a plan to reduce gradually the domestic duty on synthetic fiber sacks.
- A trigger price mechanism for tariffs on basic grains became effective the first week of June, after the policy team participation, along with OAPA, in the formulation and promotion of the executive decree, which provides a more transparent import tariff policy for these products and includes a lower maximum tariff level of 15%.
- CRECER continued providing assistance to the Irrigation Districts Transfer Commission, organized by MAG. The Commission agreed to proceed with the transfer of the physical irrigation infrastructure separately from the transfer of the machinery and equipment assigned to each district. They also reached agreement on the transfer of the irrigation, installation, drainage, and road systems and buildings.
- Based on a CRECER/CAMAGRO report, the policy team prepared a policy brief on the minimum wage in rural areas for the Viceminister of Agriculture. The brief suggested that any minimum wage adjustment should be based on expected inflation, rather than past inflation, to reduce the inflationary pressures of such an increase. Also, producers should be given the option to pay labor on an hourly rate in order to make the agricultural labor market more flexible.

B2. Meetings

- The policy team discussed the agrarian debt condonation issue with the Executive Director and the President of CAMAGRO, the Minister and the Vice-Minister of Agriculture, and two congressmen.
- After meeting with the World Bank-FUSADES researchers who prepared the rural poverty diagnosis study, the policy team attended the presentation of a rural development strategy by FUSADES. During the discussion of various issues, it was apparent there exists

disagreement in opinion; such as the reinstatement of the price band mechanism, as suggested in the study.

- Policy team members and OAPA's Director met with PRISMA and representatives of FUNDE to discuss possible collaboration in the formulation of a long-term agricultural strategy.

B3. Seminars

- Policy team members participated in the presentation of the "trigger price mechanism" for basic grain imports at the CORECA regional meeting coordinated by OAPA. Three out of five countries agreed to implement this mechanism in substitution of the price band system. The other two, Honduras and Nicaragua, made the compromise to study the proposal.
- The policy team participated in the FUSADES seminar on the BASIS project, where Claudio González-Vega and Douglas Southgate -- among others -- presented the scheme of their research project. The basic idea of this project is to modernize the production factors market in El Salvador (land, labor, renewable natural resources and inputs) and to investigate related issues.
- Under the CRECER/BOLPROES letter of understanding, the policy team initiated a series of seminars on the commodity exchange mechanism for agricultural cooperatives producing basic grains. The main purpose of this effort is to promote the modernization of the marketing system in the basic grains subsector, which is also one of the objectives of the AID Mission in El Salvador.
- A seminar on CRECER's market intelligence system was presented to representatives of the Ministries of Foreign Relations, Economy, and Agriculture. A presentation was given also at USAID. All audiences coincided in the appreciation and value of setting up an information system similar to the one shown by the consultant. As a result of these seminars, OAPA was asked to initiate this action immediately, with technical assistance provided by CRECER.

B4. Field Trips

- The policy coordinator visited the irrigation districts with the members of the Irrigation Districts Transfer Commission. The purpose was to observe the machinery subject to negotiations between MAG and the water user associations already organized in these districts (Atiocoyo South, Atiocoyo North, Zapotitán and Lempa-Acahuapa).

B5. Consultant Assistance

- Tom Kerr of IICA assisted OAPA in updating and further developing a market intelligence system.
- Myriam Sorto completed a compilation of laws, regulations and decrees pertaining to the financial sector. This included a copy of all the pertinent laws and an interpretation in an easy-to-use guide.
- Benjamin Chew began his consultancy to help design an Agricultural Trade Conflict Resolution Committee. The concept paper on this issue is an excellent starting point to proceed with the organization of the commission, including the systematization of the legal and regulatory framework, and training of its technical staff to facilitate the conflict resolution procedures for agricultural products currently in place in the Ministry of Economy.
- At the request of USAID, CRECER hired four local experts to advise the General Assembly ad-hoc commission for the privatization of the state-run telecommunications company (ANTEL). The policy team prepared the terms of reference and participated with the COP in interviews of the advisors.
- CRECER hired a local consultant to enter all data available on the agrarian and agricultural debt issue. A number of tables have been prepared and delivered to the Agrarian Policy Options Group (GOPA), taking advantage of the computerized data that CRECER now has available.

B6. Progress Toward Life-of-Project Outputs

- Average tariff rate for agricultural products and inputs: None of the rates have increased. On the contrary, the tariff for grain imports has been lowered from 20% to 15%, which in turn will pull down the average rate. The tariff for all capital and intermediate goods will be lowered to 0% on July 1st.
- Commission to resolve agricultural trade conflicts: Its organization is progressing. Meetings with representatives from the Ministry of Economy have been held, and the consultant has drafted a concept paper.
- Fora and seminars: OAPA, with the participation of the CRECER team, initiated a series of seminars on international trade.
- Bulletins published: The Coyuntura journal was published in April (500 issues).
- BOLPROES transactions: Letter of Understanding was signed. Seminars and other events aimed to increase operations have been initiated.

- Solution to cooperatives debt problem: The financial guide has been completed. CRECER introduced all data available in a computerized program. The policy team is assisting MAG on this issue.
- Irrigation districts transfer: The process is progressing. The initial agreement between MAG and FEDARES has been registered and is being notarized.

C. Associated Organizations

C1. General Activities

- CRECER signed cooperative agreements with BOLPROES, CENTA and CAMAGRO to coordinate events that have an impact on agriculture and the rural poor.
- CRECER, in its support of DGEA's commitment to modernize its data gathering and processing through the use of area frame sampling methodology, supervised the preparation of the next multipurpose field survey. This survey will be to estimate the use of land for agricultural production.

C2. Seminars

- As part of CRECER's effort in Sonsonate to set up a regional organization, the project has presented several seminars for CENTA and area farmers to discuss the benefits of selling their grain production through BOLPROES, with 10 groups of farmers throughout the growing season.
- CRECER/BOLPROES sponsored a seminar to present the OAPA's 1996 Agricultural Situation and Outlook. Approximately 60 persons from a variety of sectors attended the seminar.
- A short course (two weeks) on area frame methodology was held for 28 DGEA technicians.

C3. Consultant Assistance

- Oscar Melhado was hired to assist the Chamber of Agriculture with a study on the minimum wage paid to agricultural workers.
- Charles Proctor and Larry Nelson conducted a two week course on area frame sampling with DGEA staff.

D. Monitoring and Evaluation

D1. General Activities

- The market price program is now being broadcast on 10 different radio stations covering the whole country. Six stations offer the program at no charge as a public service. In the medium term, once the market reporting system improves in the DGEA, this service will become the responsibility of MAG once again.
- For the baseline survey, the optimal sample sizes were calculated at 400 households (348 indirect and direct beneficiaries, and 52 in the control group).
- M&E, along with policy team members, conducted a series of interviews with "mujeres de mercado" who sell their goods in produce markets. The purpose was to determine their use of savings and loan cooperatives, and the functioning and financial state of their enterprises.
- As part of the rural financial enterprises program, M&E assisted in research on the potential market for savings and loan cooperatives.

D2. Consultant Assistance

- Amalia Alberti began work on an analysis of the project's baseline study, as requested by USAID in the 1997 work plan.
- Lucía Solórzano designed a computer program that automatically selects market prices collected by CRECER for broadcast on the radio.

E. Project Management

E1. General Activities

- Wilberto Hernández was hired for the position of Agribusiness Specialist with the rural enterprises team.
- Margarita de Lau was hired as project administrator.
- The brown bag lunches finished their first round, with topics including cash flow analysis, budgeting, capitalization and cash reserves, and marketing of basic grains through commodity exchange mechanisms.

E2. Meetings

- COP attended a meeting at USAID to offer opinions on the design of a new mission-wide training project.

E3. Training Events

	No. of Events	Women	Men	Total
Accumulated to QI-97	29	202	536	738
QII-97	25	130	654	784
Total	54	332	1190	1522
Projected QIII-97	39	311	1042	1353

E4. Consultant Assistance

- James Riordan came to help prepare a response to the USAID mission letter on reductions in the proposed obligations for FY98 and FY99. He also assisted in preparing a list of possible short term assignments, placing special emphasis on a poverty strategy.
- Ousmane N'Diaye and Margaret Luttmann came for an internal accounting audit from May 11 through May 17.

III. Programmed Activities for Next Quarter

A. Internal Factors

Projected activities designed to strengthen directly the participating rural financial enterprises include the following:

- Training in the Business Plan for 1998 to credit unions.
- Continued evaluation of the internal systems of FEDECACES and participation in discussions on the new Credit Union Law.
- Continued evaluation of the credit unions on financial disciplines using PERLAS.
- Training to credit union directors on the financial administration of credit.
- Analysis and evaluation of the capture of savings in the 14 participating credit unions, investigation of potential markets, and strategies for market penetration and marketing in general.

- Organization of client service and sales techniques seminars for the credit unions.
- Contracting of a consultant to design software for teller services and the database to classify loans in the credit unions.

Activities programmed in support of rural agricultural enterprises include the following:

- Discuss and sign 6 cooperative agreements, 2 with service organizations at the secondary level, and 4 with agroindustries at the secondary level.
- Complete a business evaluation on these six secondary level organizations.
- Coordinate consultancies in accounting and internal controls, marketing of services, business administration, and the formation of regional producers organizations.

The nonagricultural rural enterprises served by CRECER are involved in a variety of economic activities, including tourism, handicrafts, woodcrafts, furniture, ceramics, and hammocks. The following activities are programmed in these enterprises:

- Complete four investigations on potential new clients and four business analyses.
- Complete six action plans for participating enterprises.
- Realize three training sessions in production methods and four in business administration.

B. External Factors

Projected activities which will affect factors important to the goal of the project include the following:

- Assist OAPA-MAG in the formulation of the long term sectoral policy under the rural poverty reduction strategy and initiate the process of discussion and dissemination.
- Complete the organization of the Trade Conflicts Resolution Commission, the definition of its legal and regulatory framework, and training of the staff.
- Complete the negotiation process on the irrigation districts transfer and prepare the legal transfer to user associations.
- Assist the agrarian cooperatives, on a case-by-case basis, to identify viable financial and economic options to pay their debt.

C. Associated Organizations

Projected activities with associated organizations include the following:

- Support BOLPROES in its effort to improve the Salvadoran grains marketing system and assist rural enterprises to use this modern mechanism.
- Support the development and strengthening of the Agricultural Chamber of El Salvador by assisting in developing technical studies.

D. Monitoring and Evaluation

Projected activities for the monitoring and evaluation component include the following:

- Conduct the baseline survey on beneficiaries of the rural enterprises assisted by CRECER.
- Process data from the baseline survey.
- Daily monitoring of prices in the La Tiendona market, and distribution of this information by radio. Continue meetings with DGEA to discuss their data collection methods.
- Complete a report on potential markets for rural financial enterprises.

E. Project Management

- Organize another meeting of the CRECER consultive group to inform them about the project advance.
- Conduct another series of brown-bag seminars for CRECER staff on topics suggested by field technicians.
- Organize another team building session to consolidate the CRECER staff as an effective working team.

F. Training Events

Projected Training Events for Third Quarter 1997 will cover the following themes:

Administrative process
Regional Organization
Soil and Foliar Analysis Interpretation
Soil and Foliar Fertilization
New Cooperative Principles
Organic Agriculture

Herbs Quality Control
Internal Controls
Management Duties
Small Productive Groups Controls
Cashew Grafting
Planning Basic Aspects
Financial Statements
Coffee Pests and Illness
Natural Pest Control
Credit Analysis
Promote Statutes
Client Service
Business Plans
Training on Structural Frame and Marketing Program
Marketing Program Evaluation
Sales in Financial Enterprises
Training in Production for Micro-enterprises
Training in "Gestión Empresarial"
Grain Marketing through BOLPROES
Fiscal Rural Expenditure
Agricultural marketing for DGEA reporters

ANNEX A

LIFE-OF-PROJECT-OUTPUTS

Life-of-Project Outputs

Projected life-of-project outputs for the CRECER project include the following:

- Fifteen credit unions and one or two NGOs institutionally strengthened, providing competitively priced financial services (savings and loans) to a minimum of 20,000 rural clients in a self-sustaining manner.
- A minimum of \$4.0 million in new local savings mobilized and used to finance lending at market interest rates for agriculture and small- and medium-scale rural enterprises.
- A total of 80 percent (\$3.2 million) of accumulated savings used to finance -- through loans -- farming and related rural industries, commerce, micro- and small-scale enterprises, housing, and other rural household needs over the life of the project through participating credit unions and NGOs.
- Legal and regulatory changes leading to an improved environment for rural financial institutions and a stronger set of regulatory mechanisms that will govern both savings and lending services.
- Strengthened rural agricultural enterprises and organizations providing marketing and other services to small farmers and rural entrepreneurs that will benefit an estimated 10,000 rural families.
- Twenty member-owned organizations, 5 at the secondary level and 15 at the primary level, producing diversified crops and/or delivering production, postharvest handling, and marketing services to their farmer members in a cost-effective manner.
- Ten small- and medium-scale agribusinesses providing services, such as marketing, input supply, and value-added benefits, in a financially viable manner.
- Eight nontraditional agricultural producer (commodity-specific) groups delivering a range of production, marketing, technical, and legal assistance, as well as policy advocacy on behalf of the growers.
- Two regional member-owned organizations profitably providing to their members services such as input procurement and distribution, packing, storage, transport, and marketing.
- Ten small- and medium-sized nonfarm enterprises (at either the primary or secondary level) created or expanded and operating profitably and creating employment opportunities in rural areas in light industry, commerce, and the service sector.

- Assistance in the establishment of a sound and stable economic and institutional policy environment, contributing to the profitability, competitiveness, and sustainability of rural enterprises.
- A stable and transparent trade policy and trade conflict resolution mechanism, promoting trade liberalization and encouraging rural enterprises to produce goods and provide services with a clear competitive advantage.
- An effective and efficient OAPA functioning as the agricultural sector policy advisory and lobbying unit, able to promote consistency and stability in policy formulation, implementation, and reform as it affects the rural sector.
- Institutionalized economic information services such as price and market reports.
- Strengthened commodities exchange system, and studies and proposals that promote funding for economic and social infrastructure to support the strategic development of rural enterprises.

ANNEX B

USAID INDICATORS - RURAL FINANCIAL ENTERPRISES

INDICADORES DE AID

INDICADOR No. 1 y 3

Asociados y Aspirantes a socios activos

FECHA DEL INDICADOR

31-03-97

En función a crédito o ahorro

	% actividad	HOMBRES	MUJERES	Sexo no clasif.	TOTAL
ASOCIADOS		10,892	12,211		23,103
ASOCIADOS ACTIVOS *	70%	7,624	8,548	0	16,172
ASPIRANTES		1,224	1,224		2,447
ASPIRANTES ACTIVOS **	100%	1,224	1,224	0	2,447
INFANTO JUVENILES		975	975		1,950
INFANTOS JUV. ACTIVOS ***	70%	683	683	0	1,365
TOTAL MIEMBROS		13,091	14,410	0	27,500
TOTAL MIEMBROS ACTIVOS		9,530	10,454	0	19,984
% POR SEXO		48%	52%		73%
% DE ACTIVIDAD		73%	73%	0%	73%

* Estimado en base a encuestas realizadas por crecer (en 1996 el +- 70% de los socios que solicitaron crédito a la cooperativa se les aprobó su solitud)

** Todos los aspirantes que están usando los servicios de ahorros de las Coops. son activos o sea 100% de actividad

*** Estas cuentas son por pequeños montos y se estima que un 70% de los infanto-juvenil está activo, tomando en cuenta que el programa es esta iniciando a promover.

INDICADOR No. 2

Ahorrantes activos

FECHA DEL INDICADOR

31-03-97

	% actividad	HOMBRES	MUJERES	Sexo no clasif.	TOTAL
ASOCIADOS		10,892	12,211		23,103
ASOCIADOS AHORRANTES ACTIVOS *	60%	6,535	7,327	0	13,862
ASPIRANTES		1,224	1,224		2,447
ASPIRANTES ACTIVOS **	100%	1,224	1,224	0	2,447
INFANTO JUVENILES		975	716		1,691
INFANTOS JUV. ACTIVOS ***	70%	683	501	0	1,184
TOTAL MIEMBROS		13,091	14,151	0	27,241
TOTAL MIEMBROS AHORRANTES		8,441	9,051	0	17,493
% POR SEXO		48%	52%		64%
% DE ACTIVIDAD		64%	64%	0%	64%

* Estimado en base a encuestas realizadas por crecer (en 1996 el +- 60% tienen la mayor parte de sus ahorros en las Cooperativas de ahorro y crédito)

** Todos los aspirantes que están usando los servicios de ahorros de las Coops. son activos o sea 100% de actividad

*** Estas cuentas son por pequeños montos y se estima que un 70% de los infanto-juvenil está activo, tomando en cuenta que el programa es esta iniciando a promover.

INDICADOR No. 4

Instituciones financieramente sostenibles

FECHA DEL INDICADOR

31-03-97

	TOTAL	Sostenibles	% Sostenible
FEDECACES	1	1	100%
COOPERATIVAS	14	2	14%
TOTAL	15	3	20%

Creando todas las reservas de saneamiento y con capital inst. mayor al 8% del activo.

INDICADOR No. 5

Cajas de atención area rural

FECHA DEL INDICADOR

31-03-97

	TOTAL
FEDECACES	1
COOPERATIVAS	17
TOTAL	18

INDICADOR No. 6

Sostenibilidad operativa

FECHA DEL INDICADOR

31-03-97

	TOTAL	Sostenibles	% Sostenible
FEDECACES	1	1	100%
COOPERATIVAS	14	11	79%
TOTAL	15	12	80%

Sin crear todas las reservas de saneamiento

INDICADOR No. 7

Morosidad del sistema CAC'S

FECHA DEL INDICADOR

31-03-97

	TOTAL	% MORA
FEDECACES	1	5%
COOPERATIVAS	14	34%

INDICADOR No. 8

Crecimiento en Ahorros

FECHA DEL INDICADOR

31-03-97

(1er. trimestre de 1,997)

	al 31-12-96	31-03-97	Incremento en ¢	Incremento en %	Incremento anual %
FEDECACES	9,909,954	13,970,765	4,060,811	41%	164%
COOPERATIVAS	65,887,722	78,780,024	12,892,302	20%	78%
TOTAL	75,797,676	92,750,789	16,953,113	22%	89%
		HOMBRES	MUJERES	Sexo No Clasif.	TOTAL
TOTAL MIEMBROS AHORRANTES marzo/97		8,441	9,051	0	17,493
%		48%	100%		

INDICADOR No. 9

ONG's y CAC'S accedendo fondos de la Banca y otras financieras

FECHA DEL INDICADOR

31-03-97

	ACCESO	NO ACCESO
FEDECACES	SI, el BCR	
COOPERATIVAS	2 (FONAVIPO)	NO (12)
ONG'S		?

INDICADOR No. 10

Instituciones ofreciendo servicios de ahorros seguros

FECHA DEL INDICADOR

31-03-97

FEDECACES	1
COOPERATIVAS	14

INDICADOR No. 11

Nueva Ley de las CAC'S Aprobada

FECHA DEL INDICADOR

31-03-97

MARZO 1,997	NO

INDICADOR No. 12

Nuevos Estatutos aprobados

FECHA DEL INDICADOR

31-03-97

	No.
FEDECACES	0
COOPERATIVAS	0

ANNEX C

USAID INDICATORS - RURAL ENTERPRISES

INDICADORES USAID - EMPRESAS RURALES**1. BENEFICIARIOS:**

Expresados en personas por sexo y se clasifican en tres grupos:

- 1.1 Directos: los socios de las organizaciones de primer nivel, que tienen carta convenio con CRECER.
- 1.2 Directos afiliados a las organizaciones de segundo nivel: pero que son atendidas por CRECER.
- 1.3 Directos no afiliados a organizaciones de segundo y de primer nivel pero se benefician de los servicios que brindan organizaciones de segundo nivel atendidas por CRECER.

2. ORGANIZACIONES:

Se reportan las atendidas por CRECER y se clasifican en dos grupos:

- 2.1 Segundo Nivel
 - 2.2.1. Servicios: especializadas en la prestación de diferentes tipos de servicios.
 - 2.2.2. Agroindustrias: dedicadas al procesamiento.
 - 2.2.3. Regionales: promovidas por CRECER y que prestan servicios.
- 2.2 Primer Nivel

Se refiere a las organizaciones de productores atendidas directamente por CRECER. El trabajo de asesoría con estas organizaciones será integral, con énfasis en los aspectos administrativos y de organización.

3. SOSTENIBILIDAD:

Sostenibilidad: se define como la relación existente entre la porción de los gastos de operación de la empresa que son subsidiados (donaciones) y el total de gastos de operación. Entendida esta relación, para efectos de indicadores a USAID, como la capacidad de operar con recursos propios. Recursos propios provenientes de los ingresos por servicios, ganancias o préstamos (considerando solo los que se pagan). Se expresa en porcentaje.

4. MERCADEO:

- 4.1. Valor de la producción proveniente de las organizaciones de primer nivel, que se comercializa a través de las organizaciones de segundo nivel.
- 4.2. Valor del producto total mercadeado por organizaciones de segundo nivel atendidas por CRECER. (Socios y no socios).

5. AREA:

Se expresa en hectareas y son las áreas que cultivan las organizaciones afiliadas y no afiliadas de las organizaciones de segundo nivel. Se reportarán para efectos de indicadores solamente los cultivos de interés para el proyecto CRECER.

crecer - Empresas Agrícolas
INDICADORES DE DESEMPEÑO AL 30/06/97

No.	DESCRIPCION	UNIDAD	RESULTADOS	PERIODO	ACUMULADO	%
1	BENEFICIARIOS	Personas	10,000	3,002	3,002	30
1.1	Directos	Personas		808	808	
1.1.1	Hombres	Personas		610	610	
1.1.2	Mujeres	Personas		198	198	
1.2	Directos a través de Org. Segundo Nivel.	Personas		1,843	1,843	
1.2.1	Hombres	Personas		1,419	1,419	
1.2.2	Mujeres	Personas		424	424	
1.3	Directos no afiliados a través de Org. Segundo Nivel (1)	Personas		351	351	
1.3.1	Hombres	Personas		271	271	
1.3.2	Mujeres	Personas		80	80	
2	ORGANIZACIONES	Empresas	32	13	13	41
2.1	Segundo Nivel	Empresas	17	5	5	29
2.1.1	Servicios	Empresas	5	3	3	60
2.1.2	Agroindustrias	Empresas	10	1	1	10
2.1.3	Regionales	Empresas	2	1	1	50
2.2	Primer Nivel	Empresas	15	8	8	53
3	SOSTENIBILIDAD					
3.1	Segundo Nivel					
3.1.1	Servicios					
	AGRODESA	%		87		
	COMUS	%		0		
	Soc. Coop. Productos de Marañón	%		0		
3.1.2	Agroindustrias					
	Soc. Coop. Las Marías	%		0		
3.1.3	Regionales					
	Región Occidental	%		n/r		
4	MERCADEO					
4.1	Producto mercadeado a través de Org. Segundo Nivel	US \$		298,220	298,220	
4.4	Producto total mercadeado por Org. de Segundo Nivel	US \$		482,468	482,468	
5	AREA	Hectareas		2,316	2,316	
5.1	Café Orgánico	Hectareas		715	715	
5.2	Marañón Orgánico	Hectareas		1,457	1,457	
5.3	Ajonjolí (Orgánico y Convencional)	Hectareas		144	144	

FUENTE: Ver anexos del 1 al 5

(1) Se incluyen como beneficiarios no socios, quienes han recibido servicios de AGRODESA y de la Soc. Coop. Las Marías.

crecer - Empresas Agrícolas

DETALLE DE BENEFICIARIOS POR EMPRESA AL 30 DE JUNIO DE 1997.

No.	EMPRESA	CLASIFICACION	HOMBRES	MUJERES	TOTAL
I.	EMPRESAS DE SERVICIOS				
1	AGRODESA (1)	Segundo Nivel	254	102	356
1.1	La Maroma (2)	Primer Nivel	168	46	214
1.2	Nuevo Modelo Esperanza (2)	Primer Nivel	42	52	94
1.3	Los Naranjos (2)	Primer Nivel	44	4	48
2	COMUS	Segundo Nivel	1,236	416	1,652
2.1	La Piedad (2)	Primer Nivel	38	14	52
2.2	El Rescate (2)	Primer Nivel	13	5	18
2.3	El Palmo	Primer Nivel	47	16	63
2.4	La Pita	Primer Nivel	12	4	16
2.5	Los Rios	Primer Nivel	37	13	50
2.6	El Tablón	Primer Nivel	41	14	55
2.7	El Zúngano	Primer Nivel	75	25	100
2.8	La Peña	Primer Nivel	75	25	100
2.9	San Francisco Javier	Primer Nivel	86	29	115
2.10	Joya del Pilar	Primer Nivel	127	43	170
2.11	La Breña	Primer Nivel	69	20	89
2.12	El Delirio	Primer Nivel	56	19	75
2.13	Los Arenales	Primer Nivel	109	36	145
2.14	La Quesera	Primer Nivel	39	13	52
2.15	El Jobalito	Primer Nivel	76	26	102
2.16	Galingagua	Primer Nivel	60	20	80
2.17	El Corozo	Primer Nivel	19	7	26
2.18	Buenos Aires	Primer Nivel	52	18	70
2.19	San Agustín	Primer Nivel	139	47	186
2.20	Unidad hace la fuerza	Primer Nivel	36	12	48
2.21	El Carmen	Primer Nivel	30	10	40
3	SOC. COOP. PRODUCTOS DE MARAÑON	Segundo Nivel	475	83	558
3.1	La Marañonera (2)	Primer Nivel	85	32	117
3.2	San Ramón (2)	Primer Nivel	90	10	100
3.3	Chilanguera (2)	Primer Nivel	66	14	80
3.4	El Platanar	Primer Nivel	85	12	97
3.5	Maquigua	Primer Nivel	115	15	130
3.6	Gualuca	Primer Nivel	34	0	34
II.	AGROINDUSTRIAS		64	21	85
1	Soc. Coop. Las Marías	Segundo Nivel	64	21	85
III.	ORGANIZACIONES REGIONALES				
1	Regional de Occidente (3)	Segundo Nivel			
	TOTAL		2,029	622	2,651

NOTA:

- (1) AGRODESA: solo se reportan las empresas de primer nivel; ya que las organizaciones que forman AGRODESA son organizaciones de segundo nivel.
- (2) Son las organizaciones de primer nivel con las que se tiene carta convenio.
- (3) La Regional de Occidente, solamente se menciona; ya que durante el presente trimestre se ha completado el diagnóstico y definido el área de influencia.

crecer - Empresas Agrícolas

DETALLE DE ORGANIZACIONES ATENDIDAS,
AL 30 DE JUNIO DE 1997.

No.	EMPRESA	FIRMA DEL CONVENIO
SEGUNDO NIVEL		
I.	EMPRESAS DE SERVICIOS	
1	AGRODESA	Diciembre 16 de 1996.
2	COMUS	Abril 29 de 1997.
3	SOC. COOP. PRODUCTOS DE MARAÑON	Junio 3 de 1997.
II.	AGROINDUSTRIAS	
1	Soc. Coop. Las Marías	Diciembre 19 de 1996.
III.	REGIONALES	
1	Región Occidental (Sonsonate)	pendiente
PRIMER NIVEL (1)		
1	La Maroma	Junio 17 de 1997.
2	Nuevo Modelo Esperanza	Junio 19 de 1997.
3	Los Naranjos	Junio 20 de 1997.
4	La Piedad	Junio 12 de 1997.
5	El Rescate	Junio 12 de 1997.
6	La Marañonera	Junio 10 de 1997.
7	San Ramón	Junio 10 de 1997.
8	Chilanguera	Junio 10 de 1997.

(1) PRIMER NIVEL: el apoyo que se dará a estas empresas será en base al compromiso en la Carta Convenio, la cual establece un apoyo integral a la actividad productiva y administrativa.

crecer - Empresas Agrícolas

CALCULO DE SOSTENIBILIDAD POR EMPRESA. (1)

No.	EMPRESA	AL 31/12/96	OBSERVACIONES
I. EMPRESAS DE SERVICIOS			
1	AGRODESA	$100 - [(107,220/841,755)*100] = 87.26\%$	Fuente: Estados Financieros al 31/12/96
2	COMUS	0.00%	No tienen contabilidad formal; sino que reportan los gastos totales al donante.
3	SOC. COOP. PRODUCTOS DE MARAÑÓN	0.00%	Solo tiene al 31/12/96, dos meses de operar y no registra operaciones contables. A esa fecha todos los recursos para operar son donados.
II. AGROINDUSTRIAS			
1	Soc. Coop. Las Marías	$100 - [(337,856/337,856)*100] = 0.00\%$	Fuente: Estados Financieros al 31/12/96 Debido a la falta de definición por parte de la Unión Europea, en relación con los fondos para operación (ya que no se sabe si los fondos serán donados o serán en calidad de préstamo), no se puede estimar el % de sostenibilidad. Además se tiene un crédito bancario que al 31/12/96 se estaba retirando.
III. REGIONALES			
í	Región Occidental (Sonsonate)		En proceso de formación.

(1) SOSTENIBILIDAD: se define como la relación existente entre la porción de los gastos de operación de la empresa que son subsidiados (donaciones) y el total de los gastos de operación. Esta relación se expresa en forma porcentual. Además solo se reporta en el informe de sostenibilidad para la Organizaciones de Segundo Nivel.

crecer - Empresas Agrícolas

DETALLE DEL VALOR DE LA PRODUCCION OBTENIDA POR ORGANIZACIONES DE PRIMER NIVEL (En US \$)

(Se reportan rubros de interes para el proyecto)

EMPRESA	VALOR DEL PRODUCTO			COMERCIALIZADOR
	Café Orgánico	Marañón Orgánico	Ajonolí Orgánico	
La Piedad	13,081			Beneficio Las Marías
Productores Las Marías	85,846			Beneficio Las Marías
El Milagro	2,918			Beneficio Las Marías
El Rescate	30,480			Beneficio San Mauricio
El Palmo	10,560			Beneficio San Mauricio
Las Queseras	6,480			Beneficio San Mauricio
La Peña	2,880			Beneficio San Mauricio
La Marañonera		101,058		UCRAPROBEX
El Renacimiento			470	AGRODESA
El Naranja			1,515	AGRODESA
Montecristo		22,500	1,406	AGRODESA
Progreso y Desarrollo			816	AGRODESA
La Unidad hace la fuerza			3,507	AGRODESA
Casamota			4,420	AGRODESA
Nuevo Futuro Brillante			1,230	AGRODESA
El Rancho			2,378	AGRODESA
Las Anonas			1,720	AGRODESA
El Coyol			3,950	AGRODESA
Taura			1,005	AGRODESA
SUB-TOTAL	152,245	123,558	22,417	
TOTAL GENERAL				298,220

crecer - Empresas Agrícolas

DETALLE DE AREAS CULTIVAS POR ORGANIZACIONES
DE PRIMER NIVEL (En Hectareas)
(Se reportan rubros de interes para el proyecto)

EMPRESA	CULTIVOS Y AREAS		
	Café Orgánico	Marañón Orgánico	Ajonjolí Orgánico
La Piedad	53		
Productores Las Marías	525		
El Milagro	8		
El Rescate	90		
El Palmo	31		
Las Queseras	8		
La Peña			
La Marañonera		840	
San Ramón		242	
Chilanguera		175	
El Platanar		53	
Maquigua		63	
Gualuca		35	
El Renacimiento			4
El Naranja			9
Montecristo		49	8
Progreso y Desarrollo			7
La Unidad hace la fuerza			14
Casamota			18
Nuevo Futuro Brillante			6
El Rancho			16
Las Anonas			25
El Coyal			16
Taura			22
TOTAL	715	1,457	144

ANNEX D

USAID INDICATORS - NON AGRICULTURAL RURAL ENTERPRISES

CRÉCER

EMPRESAS RURALES NO AGRICOLAS

INDICADORES DE DESEMPEÑO AL 30 DE JUNIO DE 1997

Resultados Esperados		Empresas	Lugar	Actividad	ASISTENCIA TECNICA				Beneficiarios Directos		Beneficiarios Indirectos	
Durante El Proyecto					Atendidas	Producción	Mercadeo	Gest. Empre.	Contabilidad	Hombres	Mujeres	Hombres
Empresas Atender	Empresas Atendidas											
	1	Lajamaya	Izalco	Turismo		x	x	x	3	1	2	6
	2	Loren. Tepas	Nahuizalco	Artes. Tule	x	x	x	x	1	2	1	1
		Fern. Perez	Nahuizalco	Artes. Tule	x		x	x	4	1	8	3
	3	Jul. Barahona	Ilobasco	Artes. Barro	x	x	x	x	2	3	1	1
		Ter. Cañas				x	x	0	3	0	1	
		Elsy Abarca				x	x	0	3	0	2	
		Gerber Romero				x	x	x	x	4	3	7
	4	Jes. Meléndez	Cojutepeque	Art. Madera	x	x	x	x	5	0	2	0
		Merl. Romero		x	x	x	x	5	0	1	1	
	5	Vilm. Cordero	S. Sebastián	Telares	x	x	x	x	5	2	1	1
TOTAL	5								29	18	23	20

Nota: Se reportan cinco empresas. Cada una de ellas puede estar formada por uno o más empresarios. Los beneficiarios en total son nueve.

QII-97 SHORT TERM CONSULTANTS

Consultants and Home Office Support

Date	Consultant/Home Office Support	Activity
April 13 to 26, 1997.	Mr. Christian Kolar	Perform a comprehensive administrative review and internal audit of the CRECER field.
April 13 to 19, 1997	Ms. Diane Bejarano	Perform a comprehensive administrative review and internal audit.
April, 20 to 30, 1997.	Mr. José Linares Fontela	Product Study on the Evaluation of the Image change of the Credit Unions.
May 4 to 7, 1997	Mr. Bryan Branch	Project supervision for the Rural financial Enterprises, WOCCU
May 11 to 17, 1997	Mr. Ousmane N'Diaye	Home office Field accountant to follow-up assignment.
May 11 to 17, 1997	Mrs. Margaret Luttmann	Home office Field accountant to follow-up assignment.
May 5 to 30, 1997	Mr. Luis Monge	Strategic Planning Formulation for Rural Enterprises.
May 7 to 17, 1997	Mr. James Riordan	Agricultural Policy Specialist to assist in the preparation of proposals to absorb proposed budget reduction for Fiscal Year 1998.
May 27 to June 30, 1997	Mrs. Amalia Alberti	Consultancy for the Analysis of Baseline Study.
June 1 through 14, 1997	Chuck Olson	Installation of software for a marketing database and the new version of PERLAS in all 14 savings and loan coops.

Date	Consultant/Home Office Support	Activity
June, 9 to 19, 1997	Mr. Jim Cawley	NCBA Project Supervisor to monitor and supervise Rural Enterprises.
June 12 to 16, 1997	Mr. Héctor René Milla	Operational Evaluation of Basic Grain Gathering and Storing Centers.
June 16 to 30, 1997	Mr. Oscar E. Melhado	The Agricultural Minimum Salary Study
June 16 to 30, 1997	Mrs. Ana Evelin de Lovo	Member of the commission to establish a plan for the privatization of ANTEL.
June 16 to 30, 1997	Mr. José Antonio Carrillo	Member of the commission to establish a plan for the privatization of ANTEL.
June 16 to 30, 1997	Alexander Ernesto Segovia	Member of the commission to establish a plan for the privatization of ANTEL.
June 16 to 30, 1997	Ovidio Hernández Guardado	Member of the commission to establish a plan for the privatization of ANTEL.
June 23 to 27, 1997	Mrs. Margaret Luttman	Provide support in the accounting system
June, 19 to 28, 1997	Mr. John McGuire	Design a Credit Analysis System the World Council of Credit Unions Inc.
June 19 to 30, 1997	Proyne, S.A. de C.V.	Design and renovation of the LAYAMAYA Tourist Center.