

crecer

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RURAL EQUITABLE ECONOMIC GROWTH ACTIVITY

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

**Quarterly Performance Report QII-98
April 1, 1998 to June 30, 1998**

Submitted to:

United States Agency for International Development (USAID)

by:

Chemonics International Inc.

with

Instituto Interamericano de Cooperación para la Agricultura (IICA)
National Cooperative Business Association (NCBA)
World Council of Credit Unions (WOCCU)

July, 1998

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QUARTERLY PERFORMANCE REPORT - QII-98

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Rural Equitable Economic Growth Project
Contract No. 519-C-00-94-00154-00

U. S. Agency for International Development
San Salvador, El Salvador

This work was supported by the U.S. Agency for International Development, through contract number 519-C-00-94-00154-00, the prime contractor for which is Chemonics International Inc., 1133 20th Street, Washington, D.C. 20036; Tel. 202-955-3300; Fax 202-0955-3400.

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ACRONYMS

ACEC	CRECER Artisans Cooperative
APAP	Agricultural Policy Analysis Program
APROAGRO	Society of Agropecuarian Producers of Suchitoto
ASID	Salvadoran Association for Integration and Development
BOLPROES	Agricultural Commodity Exchange of El Salvador
CAMAGRO	Agricultural and Agroindustry Chamber of El Salvador
CENTA	National Center for Agricultural Technology
CND	Honduran Peasants National Union
COMIFEN	Ministerial Committee of El Niño Phenomenum
CORALAMA	Cashew Agrarian Reform Cooperative
FIDA-PRODAP	Investment Fund for Agricultural Development
FEDECACES	Federation of Savings and Loans Cooperatives of El Salvador
FUNDE	Economic Development Foundation
FUSADES	Salvadorean Foundation for Economic and Social Development
IICA	<i>Instituto Interamericano de Cooperación para la Agricultura</i>
INSAFOCOOP	<i>Instituto Salvadoreño de Fomento Cooperativo</i>
MAG	Ministry of Agriculture
NCBA	National Cooperative Business Association
NARE	Non-Agricultural Rural Enterprises
OAPA	Agricultural Policy Analysis Office

POL	CRECER's Policy Team
PRAP	Sectorial Investment Policy Analysis Project
PREXA	Sesame Seeds Refiner and Exporter
PRODEPAH	Honduras Policy Analysis and Implementation
RDC	Rural Development Committee
RE	Rural Enterprises
RFE	Rural Financial Enterprises
SAC	Society of Artisans - CRECER
SES	Economic Social System
SOCOPI	Society of Producer Cooperatives of Usulután
UCRAPROBEX	Agrarian Reform Cooperatives Union of Producers, Millers and Exporters
UPREX	Producers and Exporters Union
USAID	United States Agency for International Development
WOCCU	World Council of Credit Unions

SECTION I

ACTIVITIES DURING SECOND QUARTER, 1998

SECTION I
ACTIVITIES DURING SECOND QUARTER, 1998

Contractor: Chemonics International
Contract: 519-C-00-94-00154-00
Reporting period: April 1 - June 30, 1998

Background

The technical assistance contract under the Rural Equitable Economic Growth project (CRECER) (Contract 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 Inter-American Institute for Cooperation in Agriculture (IICA).

The activities of CRECER are focused on the strengthening of rural enterprises, and, more specifically, their employees and management. Active participation on the part of rural enterprises is vital to the success of the project. In turn, they benefit from the transfer of appropriate business and management technologies, practical skill development and practice, and ongoing monitoring and program support to ensure entrepreneurial progress. This methodology seeks to break the traditional scheme of development assistance, broaden the mentality of rural enterprise management, and assures the financial and environmental sustainability of these businesses. To date, this methodology has proven to be very successful.

Activities During Second Quarter, 1998

This quarterly report follows a similar format and outline as that of previous quarterly reports.

A. General Activities

- Following on the successful regional fora held in San Vicente and San Salvador last quarter the CRECER team held regional fora in Sonsonate and San Miguel. The main purpose of these fora is to allow the participation of CRECER clients in finding solutions to problems that affect the rural sector. The process whereby participants are allowed to discuss freely their problems among mixed groups and strive to find solutions is in many ways as important as the actual solutions. Over 191 men and 30 women attended the fora. The principle problems continue to be based on credit and marketing or commercialization of crops. Lack of organization, unfavorable policies and violence in the countryside are also common problems. Surprisingly, in San Miguel the environment was a constant theme among participants. Reports were prepared on each individual forum and each participant received a copy. During the following quarter a compilation will be made of the first four fora and will be used as information for the governments rural strategy (mentioned later in

this report.) Over 85% of the participants stated that this type of forum assisted in finding solutions to the problems affecting the rural sector; 80% were satisfied with the forum, and over 90% liked the CRECER methodology employed for the fora. Specific theme (credit, marketing) fora will be held in the latter part of 1998.

- At the request of the Ministry of Agriculture the RE team assisted two agricultural cooperative confederations in the development of their strategic plans. There were two sessions, each lasting three days. Both sessions concluded with a presentation by both presidents to the Minister of Agriculture. Due to the success and subsequent popularity of the strategic planning sessions, we continue to receive requests (normally through the Ministry) to assist organizations not directly considered CRECER clients.
- Members of the *Sociedad de Artesanos* CRECER (SAC) formed a cooperative called ACEC (*Asociación Cooperativa de Artesanos* CRECER) on May 28, 1998 in Ilobasco. In attendance for the ceremony was Ken Ellis, Mary Ott and Rafael Cuéllar of USAID as well as a representative of INSAFOCOOP (*Instituto Salvadoreño de Fomento Cooperativo*). The same day the cooperative members held the inauguration of their new store called "Arte CRECER." The layout and design of the store was done by members of the cooperative with assistance from the three university design students working on their thesis with CRECER. Sales for the first month were over \$1400 which was considered very good by the members. CRECER staff also assisted in the promotion of the store: an article appeared in the national press and a mini report was done on national television. Contacts have also been made with tourist agencies that conduct shopping trips to Ilobasco. Arte CRECER was asked by FUSADES to have a display/store for the World Bank Conference held in San Salvador at the end of June (sales were over \$1000).
- The M&E team carried out an opinion poll/survey of UCRAPROBEX members. The 100-question survey was conducted among 38 affiliated cooperatives for a total of 124 separate interviews with board members and management. This survey will assist in determining the type of assistance the RFE team will provide UCRAPROBEX, and aid in the reengineering or repositioning program contemplated by UCRAPROBEX. Questions related mainly to customers perceptions of UCRAPROBEX's services. Examples are: "What motivated you to join UCRAPROBEX?" "Do you agree with the investments that UCRAPROBEX has made?" "Are the commissions that UCRAPROBEX charges fair?"
- The Rural Development Committee (RDC) made a commitment to complete the rural development and poverty reduction strategy by the end of June. A draft has been completed by Clemente San Sebastián, a CRECER short term consultant hired to compile and edit this document. One of the advantages of this report is that it already has the consensus of the RDC participants, representing a wide range of sectors, such as the Forum Agropecuario, FUNDE, FUSADES, and CAMAGRO. Further debate and policy dialogue on this document will have the support of the RDC member organizations.

- All members of the RDC are also members of the Working Group No.7 for Rural Development, organized under the auspices of the National Commission for Development, which is in charge of preparing the long term policy agenda and strategic plan for the next 25 years. The short term part of this policy and strategy, covering the next five years, will serve as the basis for actions planned by the government that will be elected next year. Note: The President appointed a group of notable citizens (seven) to form the National Commission for Development with the specific task of leading the formulation of a strategic long term plan for economic development. This Commission finished a report called *Bases para un Plan de Desarrollo*, which has been widely disseminated in the country. The next phase of this Commission in the preparation of the strategy is the definition of long term policies and actions in key fronts or areas of attention, one of them being rural development. For each area, the Commission organized Working Groups and 13 were constituted (on education, health, infrastructure, democracy, personal and property security, and so on), corresponding the No. 7 to the Rural Development area. Knowing that the Rural Development Committee, in which CRECER participates, was already working with the same purpose, the Commission appointed the members of the RDC as members of the Working Group 7 for the rural development area. CRECER, then, is participating in both the rural development committee and the working group for rural development, always with the purpose of, first, formulating a short, medium and long term strategy for rural development and poverty reduction, second, making the government and civil society to adopt it, and third, lobbying for its implementation.
- As part of the marketing promotion program for the CRECER assisted credit unions, new categories were established for savings accounts (youth, diamond, ruby, and emerald) and new designs and incentives incorporated for each category. Special emphasis has been placed on the promotion of youth accounts. A survey was taken to determine audience response to different types of mascots and a "busy bee" character was selected. Using this mascot, a local theater group was contracted to prepare a series of plays to begin to introduce the culture of savings among young children. The script was written in close collaboration with the RFE team. The local theater group will provide training to the CUs so that each CU can conduct their own plays. The performances will start next quarter.
- A series of meetings was held among David Richardson, FEDECACES and CRECER staff to go over progress to date, problems encountered and solutions. One of the outcomes of the visits were to have regularly scheduled visits by the FEDECACES/CRECER team to meet with the board of directors of all 13 CUs. Also more emphasis was placed on having monthly meetings of the FEDECACES/CRECER team. It was determined that CRECER would continue to take a lead role in technical matters while FEDECACES would oversee and advise on matters of a political nature both internal and external. Meetings have been held as scheduled both with the board of directors and with the combined team.
- An explanatory document, a letter of understanding, and a draft of the option contract agreement between sorghum producers and feed grain processing industries, with the

intervention and enforcing capacity of BOLPROES, were finished. Slide shows to better explain and disseminate the operation of the option contract mechanism to sorghum producers, feed meal and poultry industries, and BOLPROES were also completed and presented. After years of instability of the commercial policy and fluctuations of the import tariff for feed grains, characterized by pressures from interested groups and government intervention (price band mechanism, seasonal tariffs, and price trigger mechanisms), both sorghum producers and the feed meal industry reached an agreement to exhaust the local, commercial production of sorghum before imports of corn are decided. The agreement has the features of a put option contract, by which the producers have the right but not the obligation to sell certain amount of sorghum at a pre-determined price in certain date in the future, while the industry has the obligation to buy that sorghum at the pre-determined price, making the contract enforceable through the commodity exchange, BOLPROES. The strike price (i.e., the fixed price) has been and will be determined by using as reference the futures corn price of the Chicago Board of Trade, linking the domestic price to the international one. Once the local sorghum is depleted, the feed meal industry will have the right to import all the feed grain they need at zero tariff (0%). CRECER's assistance has been key to this agreement.

The expected result is a more stable commercial policy, free trade for feed grain (strengthening the trend towards trade liberalization), and a considerable reduction of uncertainty in the feed grain market. Further, it is likely that this mechanism will be also used by rice producers and millers, and will be replicated by neighboring countries, as signs of this decision has been extended through the BOLPROES manager.

- Following the recommendations of Ian Duncan, the cashew consultant, a formal agreement has been signed with the University of El Salvador. They have assigned a graduate student to do his graduate thesis on a study of the insect pest (*Leptoglossus sp.*) that has been causing extensive damage to the plantations. The university has taken enough interest in the study to have assigned two professors to provide additional support.
- Hirring on the success of the SAC (now ACEC), the NARE team has begun the work with furniture producers of Nahuizalco as the base for a similar venture. Currently 17 producers have shown interest in forming a cooperative and in opening a store in Nahuizalco similar to the store in Ilobasco.
- Work has begun with UCRAPOBEX on their administrative and accounting systems. This will be expanded during next quarter following the results of the survey conducted.
- Tom Kerr and Iciar Pavez, IICA-CRECER consultants, initiated their work at OAPA by setting up the programs and models for trade data and price analysis and preparing the material for training of OAPA trade technicians on the use of these programs and models. The technical assistance of both consultants and the training effort were critical since trade negotiations of El Salvador with Mexico -within the Northern Triangle block-, with

Dominican Republic and Panama are currently in the agenda of the ministries of agriculture and economics.

- The monitoring committee for the *El Niño* phenomenon (COMIFEN), with the assistance of the CRECER policy team, published six issues of an information bulletin which are available on the Internet. In parallel to this publication, OAPA revised the estimation of losses caused by *El Niño*, adding to the preliminary figures on yield and production, the potential amount of loans that would default. In terms of production, it is estimated that about 1.5 billion colones were lost from the 1997-98 agricultural cycle, and that approximately 400 million colones worth of loans could not be paid back.
- Work continues on trying to establish a computer system within the credit unions that will satisfy the CUs, FEDECACES, WOCCU and also provide USAID requested indicators. At present there are two formal systems being used by the CUs; WOCCU has another system in place in Guatemala, and some CUs have no integrated system at all. CRECER continues to supply spreadsheets for specific needs such as delinquency control and is working to satisfy the demand for USAID's indicators. Consultants will be hired during next quarter to continue this work.
- Meetings were held with World Bank and the BCR dealing with the new cooperative law. As yet no clear reading has been determined, nor is it certain that the general assembly will approve the law as presented by BCR or make modifications. In any case, CRECER and CRS are working under the premise that it may be necessary to fuse certain cooperatives or actually form new cooperatives among the current smaller CRS groups.
- A paper on the situation and outlook of the grains subsector was completed and distributed. A follow up technical note --prepared by Rigoberto López, CRECER's consultant-- will deal with measures to cope with eventual scarcities of basic grains in the country. The purpose will be to show the inappropriateness of any form of government intervention, especially through the purchase and management of stocks of grain under the concept of "strategic reserve".
- CRECER, along with a national computer program company developed a computerized system for administrative controls for agriculture enterprises which consists of six separate accounting and management modules. This system will be installed in those CRECER RE assisted organizations that have computer capability.
- USAID/El Salvador donated two old computers to CRECER participants; one is being used in the *Arte* CRECER store to control inventory and sales and the other in the El Nilo Cooperative where it is being used primarily to compile a historical genetic base of their dairy herd. (The manual data that the cooperative has managed over the last 11 years is being entered into the database to allow the coop to make accurate decisions for future

breeding. They currently are milking over 175 head and have a combined herd of over 700.)

- At the request of PRODEPAH, a USAID/Honduras sponsored project also held by Chemonics, Carlos Domínguez, Rick Clark and Rodolfo Aquino of the El Nilo cooperative gave a presentation on Strategic Planning to the board of directors and members of the *Confederación Nacional de Campesinos*, (CNC) in Zamorano, Honduras. This presentation was well received and requests have been made from USAID/Honduras for further training. Given the wide spread use of the strategic planning process by the RE team, a two-day session was held within CRECER's all staff to acquaint them with the process as well as develop a strategic plan for the CRECER project.

B. Consultants

Difficulty has been experienced in finding acceptable local consulting firms for two approved studies: one, to elaborate indicators on diminished use of pesticides for use by USAID SO4 and the second to assist CRS supported groups in designing a planting calendar for dry season irrigated crops. We will continue to look for suitable firms or consultants and hope to have both consultancies started during next quarter.

- Bruce Brower continued assistance to set up a workable and efficient price and market information system. He also held a one week class for CRECER, DGEA and Guatemala Gremial technicians on the use of the CPD Commodity.
- Jack Farmer, expert on irrigation systems management, assisted the transfer commission in finishing negotiations between water users and MAG.
- Gerald Reed, conducted a workshop on professional lobbying for the Board of Directors of CAMAGRO and other participants.
- David Richardson reviewed the progress of the FEDECACES/CRECER and visited three CUs.
- Amalia Alberti finished the report on comparative profiles of the CRECER baseline data on survey for rural enterprises and also for rural financial institutions.
- Mike Wise continues working on the transaction cost study.
- Three students, Maritza Montalvo, Carmen Campos and Marielos Larromana, from Matías Delgado University began their graduate thesis study in design, working with SAC members.

- Rigoberto López provided technical assistance from May 17 to June 5 on the use of quantitative tools for policy analysis.
- Tom Kerr left the international trade module of the market intelligence program set up in CRECER-OAPA's computer.
- Iciar Pavez taught OAPA and DGEA technicians the use of the market intelligence program, mainly its trade module.
- A local architect, Angélica Rivera, was hired to review remodeling plans for the CUs and to make recommendations. She will also assist in the image enhancement grants which include security installations, painting , furniture design, etc.
- Anne LeTenehuic finished her food chain study on *pipian*, *loroco* and *ayote*. The study describes the process with its inherent problems of taking these crops from the field to the consumer's tables.
- Santiago Marigno did a study and gave a formal presentation on uses of organic wastes for fertilizers.
- Monnie Biety completed her consultancy on delinquency controls.
- Myriam Sorto:
 1. Completed a study for the privatization of a San Salvador slaughterhouse (at the request of CAMAGRO).
 2. Began the preparation of a manual on how to legally register a product name or trademark. She is using as a model the *Arte* CRECER logo and a "busy bee" logo to be used by credit unions in promotion of youth savings.
 3. Has given presentation and provided follow up to rural enterprises on the effects of the agricultural debt condonation bill. The cooperatives have until October 10 to take advantage of the bill which condones 85% of their debt.
 4. Is working on the legalization of the SOCOPI grain drying facility.
 5. Assists OAPA-MAG to clarify and define the legal framework for the privatization of the IRA and BFA grain handling and storage plants.

C. Field Trips and Visits

- Rafael Cuéllar visited the SES communities to get a first hand look at the many CRECER activities with this organization.
- As mentioned previously, Ken Ellis, Mary Ott, and Rafael Cuéllar were present for the official constitutional ceremonies of the ACEC.

- Technicians and beneficiaries of the FIDA-PRODAP project in San Vicente visited the CENTA agency in Sonsonate to see the work being done with the regional organization of basic grain producers.
- Roxana Blanco accompanied Luis Liévano to visit the ACAYCOMAC credit union.

D. Project Management

- Hugo Ramos traveled to Washington to attend a one-day workshop on Policy Reform: Lessons Learned, organized by APAP and USAID. He also attended a two-day symposium on Policy Reform, Market Stability, and Food Security. Briefly, the message is that any project focusing on policy reform has a high pay off if work is done objectively and efforts are directed to strengthen local institutions created for policy analysis and formulation. The benefits come from greater transparency and coherence of policy formulation, avoidance of slipping back to old and inadequate policy scenarios, and avoidance also of taking discretionary policy measures. The message from the two-day symposium is that "economic growth, more growth, and growth with distribution" is the key to provide food security for the poor, that more open trade would stabilize the markets, and that food aid has a negligible effect on food security, except in cases of "complex emergencies".
- A new pension/retirement fund law was enacted which changed the old existing social security system. Numerous meetings were held with the different administrators of retirement funds and all staff meetings were held with all providers plus a meeting with the National Social Security system to explain the way the system should work. Employees have selected among the different administrators.
- Cornelius Hugo resigned as El Salvador's Representative for IICA. He was replaced by Mariano Olazábal. Edgar Cruz Palencia was hired as the IICA local assistant who will serve as liaison for IICA and CRECER.

Personnel changes:

- Lisette Mata was hired as receptionist and Millie Merino moved to administrative assistant for RFE.
- Francisco Hernández was hired to replace Lisette Fuentes who resigned. He will work as the RFE computer/information specialist.
- Salvador Cortez was hired as the CRECER computer maintenance/informatics specialist. He replaced the part time person.
- Edilberto Miranda an agricultural engineer, has been hired on a part time basis to provide assistance to agroindustries in the area of machinery, plant installations, production lines and other processing lien demands.

- Luis Alfaro's contract as micro policy/financial analyst ended June 30, 1998.
- Guillermo Pérez was hired as a policy analyst. He will work in the OAPA offices, providing more detail and follow up to Hugo's tasks.

E. Progress Toward Life-of-Project Indicators

- The rural enterprise team signed three participatory agreements; completed three business diagnostics, six strategic plans, one operational plan and identified three new secondary level organizations. Three participatory agreements were signed and three operational plans were finished with primary level organizations.
- In the area of NARE, CRECER is working with ten distinct business activities, comprised of over 40 individual businesses, e.g. the ceramic industry of Ilobasco has seven separate enterprises; the shirt makers of Cojutepeque is one business, 17 new businesses working with reed and rattan weaving from the area of Nahuizalco, Izalco, Chalchuapa and Salcoatitán have been added. Over 90 persons are receiving benefits from this assistance and have accumulated sales of over \$12,000.
- In the 13 credit unions affiliated with FEDECACES, the number of active members reached a new high of 31,360. Approximately, 46% of the members are men. Total savings have increased to ₡ 62.4 million, including ₡ 8.8 million in savings and legal reserves received by the Central Liquidity Fund of FEDECACES. Additionally, there are 2,657 youth members with total savings of ₡614,990. New loans in all FEDECACES institutions during the first quarter 1998 amounted to ₡2.5 million.

F. Training Events

- With the assistance of Rigoberto López, a short term consultant provided through CRECER, a training program was developed for OAPA, DGEA and CENTA technicians on the use of quantitative tools for economic analysis. Fifteen technicians were trained.
- A short session was given to representatives of USAID, Catholic Relief Service (CRS), and other NGO's about the viability of a credit program to grant loans of up to US\$300 to small entrepreneurs. It was evident that more detailed analysis is needed especially for the special type of financial intermediaries the participants were having in mind.
- CRECER contracted the services of Wackenhut to provide training in security measures to the guards employed by the CUs.
- A series of seminars on international trade and agriculture were carried out in San Vicente. Amy Angel and Hugo Ramos participated as instructors in these seminars.

- OAPA completed also a similar series of seminars on international trade and agriculture in Sonsonate. The CRECER policy team participated as instructors in these seminars.
- A seminar on effective lobbying techniques was organized by CRECER and CAMAGRO, with the participation of Gerald Reed, a Chemonics consultant.
- Amy Angel presented five seminars to CENTA's technicians in different parts of the country on *El Niño* phenomenon effects.
- OAPA initiated a series of brown bag seminars on quantitative tools for economic and sectoral policy analysis with the assistance of Rigoberto López, a CRECER consultant. A model of technical, quantitative analysis (including the estimation of a supply and demand functions and their elasticities) on the maize market was prepared by the consultant as an example to be replicated with other markets, especially basic grains.
- OAPA presented the Coyuntura journal in an open seminar, with the financial support from CRECER (the journal itself was published with funds from CRECER). The Minister and Vice-Minister inaugurated this event.

Training Participants and Events

	No. of Events	Men	Women	Total
Accumulated to QI-98	278	5006	2505	7511
QII-98	50	758	378	1136
Total	328	5764	2883	8647
Projected QIII-98	60	1300	154	1454

EVENT	PLACE	DATE	PARTICIPANTS		
			M	F	T
Fair participation: a marketing strategy	Nahuizalco	06/13-20/98	7	0	7
Basic Sales Techniques	Ilobasco	05/14, 28-30/98	11	9	20
Cooperativism II	Ilobasco	04/15	11	9	20
Constitution of a commercial society	Nahuizalco	06/17-18/98	15	0	15
Typical Clothing Production	Cojutepeque	05/18-29/98	0	4	4
Accounting records	Nahuizalco	05/20-21/98	14	0	14
Products Cost	Nahuizalco	04/22-23/98	15		15
Cooperativism III	Ilobasco	04/24	11	9	20
Gas oven use for clay burning	Ilobasco	05/25-29/98	7	0	7
Decision making through product cost	Ilobasco	06/9-10/98	11	9	20
Strategic planning workshops CONSALCOOP-CONFENACOA	San José Villanueva	04/02-03/98 - 05/06- 13-29/98	61	2	63

Section I: Activities during Second Quarter, 1998

EVENT	PLACE	DATE	PARTICIPANTS		
			M	F	T
Alternatives for agricultural enterprises constitution. Basic grains producers	CDT-Izalco, Sonsonate	04/14/98	26		26
Operative Plan presentation to ASID	ASID/Sonsonate	04/30/98	21	4	25
SIMPLE system planning	SES/San Carlos Lempa	04/22/98	11	5	16
Strategic planning workshops/UPREX	San Francisco Javier, Usulután	05/01,15,22,29/98 - 06/05,26/98	8	2	10
Strategic planning workshops/CODEUSMI	Santa Elena, Usulután	05/06,13,20,26/98 - 06/10, 24/98	13	3	16
Strategic planning workshops/SOCOPU	Usulután	05/21, 28/98 - 06/04,11,18/98	17	0	17
Strategic planning workshops/PREXA	PREXA		0	0	0
Strategic planning workshops/El Castaño	El Castaño	06/09,11,16,18,23/98	6	7	13
Agrochemicals effects over environment	Coop. Chilanguera	05/05/98	37	6	43
El Niño phenomenon effects	CORALAMA	05/21/98	60	30	90
El Niño Phenomenon effects	Chilanguera	05/21/98	50	10	60
Availability, characteristics and agricultural use of organic solid wastes	Usulután	06/03/98	28	2	30
Decree No. 263, Agrarian and agricultural debt condoning	Coop. La Carrera/Usulután	06/16/98	20	1	21
Statues discussion. Basic grains producers	AGAPE, Sonsonate	06/26/98	30	1	31
Introduction to organic agriculture	Coop. El Nilo/Zacatecoluca	06/05/98	35	0	35
Political commission results presentation to the Administration Council	Coop. Financiera UNO/Sta. Ana	05/09/98	6	14	20
Political commission results presentation to the Administration Council	PRINCIPAL/Sta. Ana	05/11/98	5	10	15
Political commission results presentation to the Administration Council	NUEVO SIGLO/Chalatenango	05/12/98	7	12	19
Political commission results presentation to the Administration Council	UNIDAD/San Sebastián	05/19/98	2	11	13
Political commission results presentation to the Administration Council	UNION/La Unión	05/21/98	4	12	16
Political commission results presentation to the Administration Council	SIHUATEHUACAN/Santa Ana	05/22/98	3	8	11
Political commission results presentation to the Administration Council	FAVORITA/Santa Tecla	05/26/98	5	8	13
PERLAS Seminar to the Administration Council	EL ESFUERZO/Sonsonate	05/27/98	12	9	21
Political commission results presentation to the Administration Council	UNICA/Metapán	05/29/98	1	11	12
PERLAS Seminar to the Administration Council/DINAMICA	San Vicente's Hospital Auditorium	05/30/98	3	19	22

12

EVENT	PLACE	DATE	PARTICIPANTS		
			M	F	T
Political commission results presentation to the Administration Council	SOLIDEZ TOTAL/Santa Tecla	05/30/98	4	12	16
Forum: Tools used in Credit Procedures	SOLIDEZ TOTAL/Santa Tecla	06/01/98	3	5	8
Forum: Impact of the CUs legislation project	San Miguel	06/04/98	3	8	11
Political commission results presentation to the Administration Council	AVANCE/Santa Ana	06/10/98	2	11	13
Novell Nets	ITCA-FEPADE/San Salvador	06/13/98	5	8	13
Political commission results presentation to the Administration Council	EL ESFUERZO/Sonsonate	06/13/98	7	10	17
Political commission results presentation to the Administration Council	PROGRESO/Chalatenango	06/16/98	6	11	17
Political commission results presentation to the Administration Council	DINAMICA/San Vicente	06/18/98	0	17	17
CUs Security personnel training	Wackenhut de El Salvador/S.S.	06/20/98	0	19	19
Use of quantitative tools for economic analysis	OAPA/DGEA/CENTA - S.S.		15		15
Viability of a credit program to grant loans of up to \$300 to small entrepreneurs	San Salvador				0
International trade	San Vicente	04/03-10-17/98	55	25	80
International trade	Sonsonate	05/22 - 06/19/98	60	20	80
Effective lobbying techniques/CAMAGRO	San Salvador	04/25/98	25	5	30
					0
	TOTAL:		758	378	1136

G. Support Institutions

CRECER continues to work closely with and provide technical assistance to its partners, the support organizations, in order to assure a sustainable flow of assistance to clients. A major effort will be undertaken with UCRAPROBEX to improve its financial and administrative capabilities. UCRAPROBEX at the same time is a valuable partner in exporting organic coffee and cashews. BOLPROES continues to play a role in commercialization of basic grains through the regional organization and will assist as CRECER moves to form a second organization in the San Vicente area. CENTA continues to play an important role in the commercialization of basic grains through its local offices. As part of a long range training program with CENTA, CRECER will design and implement a six module training program on agribusiness; this same program, slightly modified, will be given also to CAMAGRO members.

SECTION II

PROGRAMMED ACTIVITIES FOR NEXT QUARTER

SECTION II
PROGRAMMED ACTIVITIES FOR NEXT QUARTER

A. General Activities

- The NARE team will begin the process of instituting new, innovative designs in wood working, weaving, clothing and ceramics.
- The ground work will be finished for forming a new cooperative in Nahuizalco.
- The *Arte* CRECER store will begin the sell of basic supplies for local consumption .
- M&E will give a formal presentation to UCRAPROBEX board on survey findings.
- M&E will carry out a follow up survey to the original baseline survey conducted for the RFE participant. This survey will interview a percentage of the same persons interviewed in the baseline to determine the impact, if any, that CRECER has had on the members and their institutions. If time allows, a similar survey will also be conducted with the RE participants, if not, this will be delayed until fourth quarter.
- M&E will assist in determining market potential for new products of the *Arte* CRECER store.
- The RE team plans to identify 6 businesses as CRECER participants, complete 5 business evaluations, sign 5 new participatory agreements, and formulate 1 strategic plan and 5 operational plans with CRECER participants.
- Studies to be conducted for the rural enterprises include: 1. The market on demand animal feed concentrate, 2. Market for "*salsas* and canned vegetables." 3. National Market study on demand for packaged organic cashews.
- The RE team in coordination with the El Nilo Cooperative will introduce "ABONILO" an organic fertilizer to the plant nurseries, green house and retail store of San Salvador.
- A survey will be conducted to determine the demand for a week end, university backed, course for credit union directors. If a positive response is obtained a six month course will be prepared.
- Work will begin to support the department of Agriculture Associations under the Ministry of Agriculture. A computer will be purchased to develop a data base of the more than 200 cooperatives, training programs will be conducted among technicians that will focus on the business of a cooperative more than the social function currently being used.
- A study of the agricultural sector real contribution to GDP will be finished, showing the intersectoral transfers, especially the contribution of the primary production to the agro-industry sector.
- Updating of the competitiveness study of the main subsectors of the agricultural sector as a basic reference document for trade negotiations.

B. Consultants

- José Linares will be brought in to do the long awaited follow up to the national promotional campaign for the Credit unions

C. Training Events

- Two rounds of seminars on international trade and agriculture will be organized in La Nueva Concepción, Chalatenango (July-August), and in San Salvador (September-October), to follow up the first series of seminars.
- The policy team has begun to work on workshops with six different models on agribusiness to be presented to all 600 CENTA extension agents.
- In addition, and at the request of USAID, CRECER will provide funding for the training of MAG personnel in PRAP related events.
- It is likely that a technical training program will be given to promoters in the Department of Agriculture Associations.

EVENT	DATE	TOTAL
Manuals implementation/SES	July	45
Operative Planning workshop	July	20
Cooperativism II	July	17
Wood, leather and cloths innovation	July	15
Tax and fiscal aspects	July	45
Credits seminar	July	39
Organic sesame seed planting	July	45
Planning and organization workshop	July	30
ARTECRECER, as entreprise change impact	July	20
Rice varieties/El Nilo	July	25
Manuals implementation/CORALAMA	July	20
Local cashew planting observational trip/SES	July	45
Cooperativism I	July	17
International Trade and agriculture/LA NUEVA	July-August	100
PREMIO System seminar	July-August	35
Seminars for CRS on Accounting manual application	July-August	10
Organization and Methods training	July-Sept.	26

EVENT	DATE	TOTAL
Novell nets training	July-Sept.	30
PERLAS seminar	July	19
Agriculture machinery use/EL NILO	August	15
Organic cucurbits planting/EL NILO	August	30
Operative Planning workshop/EL CASTAÑO	August	20
Operative Planning workshop/CODEUSMI	August	20
Operative Planning workshop/PREXA	August	20
Accounting system/SES	August	30
Accounting system/UPREX first level producers	August	30
Financial Statements interpretation/SOCOPU	August	12
Medicinal Plants observational trip/Guatemala	August	15
Human resources management/SES	August	30
Planning and organization principles/CORALAMA	August	45
Human resources management	August	20
Administration council functions	August	7
Tax aspects	August	17
Agribusiness to CENTA extension agents	August	600
Observational trip to Guatemala Marketing strategies, etc.	August	20
Cooperativism III	August	17
Strategic planning workshop/APROAGRO	August	15
Computers use/Coop. El Nilo	August	20
Organic products inspection and certification	August	45
Study of methods/El Castaño	August/Sept.	8
Study of methods/SOCOPU	August/Sept.	5
Study of methods/S.C.P.M.	August/Sept.	8
Rural Credit Manual/ADECPRO	August/Sept.	7
Rural Credit Manual/SES	August/Sept.	7
Computers use/ADECPRO	August/Sept.	10
Administrative Process/Coop. CRECER	August/Sept.	3
International Trade and agriculture/SAN SALVADOR	September	100
Use of quantitative tools for economic analysis	September	20
Technical training program to promotores MAG	September	6
Markets research training	September	35
Operative Planning/Coop. CRECER	September	12
Regional Organization experiences	September	50
Manuals implementation/PREXA	September	25
Organic cucurbits planting/SES	September	30
Manuals implementation/EL NILO	September	25
Funciones Junta de Vigilancia	September	7

EVENT	DATE	TOTAL
Observational trip	September	7
Internal Controls	September	17
Human resources management	September	17
Financial Statements interpretation	September	17
	TOTAL	1454

SECTION IV
COUNTERPART CONTRIBUTION

SECTION IV.

QUARTERLY REPORT ON COUNTERPART CONTRIBUTION FOR THE QUARTER ENDING: March 1998 (in US Dollars)

USAID LOP : 5 years
 COUNTERPART LOP : 5 years
 TOTAL PROJECT : \$20,000,000
 % COUNTERPART : 25%

DATE PREPARED: July 15, 1998
 PROJECT NAME: Rural Equitable Economic Growth Activity
 PROJECT NUMBER: 519-C-00-94-00154-00
 PACT: September 30, 1999

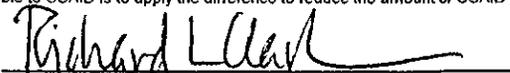
DESCRIPTION	1	2	3	4	5
	PLANNED COUNTERPART		ACTUAL COUNTERPART		ESTIMATED
	LOP	ESTIMATED TO DATE	QUARTER	TO DATE	<SHORTAGE> OR EXCESS
Cash by source of contribution: <i>None of counterpart contribution is in cash.</i>	---	---	---	---	---
Subtotal of Cash Counterpart	---	---	---	---	---
In-Kind by Nature:					
<i>Rural Financial Enterprises</i>					
<i>Personnel and Operating Expenses</i>	\$2,800,000	\$1,433,333.33	\$476,437	\$3,021,744	\$1,588,411
<i>Rural Enterprises</i>					
<i>Personnel and Operating Expenses</i>	\$900,000	\$350,000	\$19,400	\$208,475	(\$141,525)
<i>Capital Investments</i>	\$300,000	\$100,000	\$3,842	\$67,124	(\$32,876)
<i>Sectorial Policy Support</i>					
<i>Personnel and Operating Expenses</i>	\$1,000,000	\$500,000	\$12,313	\$390,195	(\$109,805)
Subtotal of In-Kind Counterpart	\$5,000,000	\$2,383,333	\$511,992	\$3,687,538	\$1,304,205
TOTAL COUNTERPART	\$5,000,000	\$2,383,333	\$511,992	\$3,687,538	\$1,304,205
Counterpart as % of "LOP Planned Counterpart"		47.67%		154.72%	
Counterpart as % of "To Date Planned Counterpart"				73.75%	

COMMENTS:

The undersigned certifies:

- (1) That the expenditures and in-kind contribution information reported here-in has been valued in accordance with USAID guidelines;
- (2) That contributions being reported were made in accordance with the agreement;
- (3) That all supporting documentation will be maintained in our files and will be furnished upon request of USAID or representatives for review or audit; and
- (4) That if at the end of any year (or funding period) the grantee has expended an amount of counterpart contribution less than the agreed-upon percentage of total expenditures and no waiver has been granted, the agreed upon percentage of total expenditures and no waiver has been granted, among the remedies available to USAID is to apply the difference to reduce the amount of USAID funding the following year, or the difference may be refunded to USAID.

* corrected sum



 Grantee's Signature

July 15, 1998

 Date

ANNEX A

LIFE-OF-PROJECT OUTPUTS

Annex A
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.
- Thirty (30) member-owned organizations: fifteen (15) at the secondary level, including agro industries and fifteen (15) affiliated primary level organizations, producing diversified crops are delivering production, post-harvest handling, processing, and marketing services to their farmer members in a cost effective manner.
- Eight non-traditional 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 non-farm 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 sustain ability 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

Sectorial Policy Support

Performance Indicators

a. CRECER Indicators

- *Average tariff rate for agricultural products and inputs.* The tariff for grain imports (corn and sorghum) continues to be at 0%. With the agreement between sorghum producers and feed meal industries to use the option contract mechanism, the import tariff for corn will remain at 0%, keeping the average rate for agricultural products down.
- *Commission to facilitate the resolution of commercial conflicts.* The organization of this institution has suffered a long delay because the Minister has lowered its priority before other urgent issues such as the problems caused by the *El Niño* and the consequent organization of the monitoring commission (COMIFEN). During the last two weeks of June the CRECER policy team has renewed efforts to call the minister's attention to this institution.
- *Fora and seminars.* OAPA continued developing the seminars on International Trade in San Vicente and Sonsonate, to follow on with another one in La Nueva Concepción.
- *Bulletins published.* OAPA, with the assistance of CRECER, continued publishing a bulleting to inform about the evolution of the *El Niño* phenomenon and it is currently being disseminated through the NOAA web page. The OAPA Coyuntura journal of December 1997 was completed and published; its presentation took place in May, 1998.
- *BOLPROES transactions.* CRECER continues promoting the use of this market mechanism and the agreement reached between sorghum producers and industries will surely increase BOLPROES operations during the third quarter.
- *Irrigation districts transfer.* The transfer process is progressing and it is expected to be completed by July 1998. The assistance provided by Jack Farmer, the irrigation specialist, will be key to a successful transfer.

b. AID indicators

A general statement of progress towards life of project outputs is as follows:

- 1) *Assistance in the establishment of a sound and stable economic and institutional policy environment.*

The 1999 annual policy program formulated by MAG-OAPA continues to strengthen the longer term policy guidelines as suggested by AID: further trade liberalization, policy neutrality, more competitive and efficient markets, and promotion of more and better productive infrastructure investment in the rural areas.

- *Consolidation of OAPA as the agricultural policy advisory and lobbying unit, devoted to promote consistency and stability in policy adoption and implementation.*

This is also an ongoing activity. The training program developed this second quarter on quantitative tools for policy analysis and the use of market intelligence computerized programs for trade flows analysis is already showing its benefits. The new policy analyst will secure this goal even further.

- *Institutionalized economic information services such as price and market reports.*

The information service provided by CRECER continues benefitting farmers and other economic agents in the agricultural sector.

- *Strengthening commodities exchange systems and studies and proposals that promote funding for economic and social infrastructure to support development of rural enterprises.*

The commodity exchange system will gain more credibility among small producers as the option contract mechanism for sorghum is being more widely used.

INDICADORES DE AID

INDICADOR No. 1 y 3

Asociados y Aspirantes a socios activos

FECHA DEL INDICADOR

31-03-98

En función a crédito o ahorro

	% actividad	HOMBRES	MUJERES	TOTAL
ASOCIADOS		13,536	15,420	28,956
ASOCIADOS ACTIVOS *	70%	9,475	10,794	20,269
ASPIRANTES		4,911	6,179	11,090
ASPIRANTES ACTIVOS **	100%	4,911	6,179	11,090
INFANTO JUVENILES		1,295	1,447	2,742
INFANTOS JUV. ACTIVOS ***	70%	907	1,013	1,919
TOTAL MIEMBROS		19,742	23,046	42,788
TOTAL MIEMBROS ACTIVOS		15,293	17,986	33,279
% POR SEXO		46%	54%	78%
% DE ACTIVIDAD		77%	78%	78%

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

** Todos los aspirantes que estan 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 esta activo, tomando en cuenta que el programa es esta iniciando a promover.

INDICADOR No. 2

Ahorrantes activos

FECHA DEL INDICADOR

31-03-98

	% actividad	HOMBRES	MUJERES	TOTAL
ASOCIADOS		13,536	15,420	28,956
ASOCIADOS AHORRANTES ACTIVOS *	60%	8,122	9,252	17,374
ASPIRANTES		4,911	6,179	11,090
ASPIRANTES ACTIVOS **	100%	4,911	6,179	11,090
INFANTO JUVENILES		1,295	716	2,011
INFANTOS JUV. ACTIVOS ***	70%	907	501	1,408
TOTAL MIEMBROS		19,742	22,315	42,057
TOTAL MIEMBROS AHORRANTES		13,939	15,932	29,871
% POR SEXO		47%	53%	71%
% DE ACTIVIDAD		71%	71%	71%

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 estan 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 esta activo, tomando en cuenta que el programa es esta iniciando a promover.

INDICADOR No. 4

Instituciones financieramente sostenibles

FECHA DEL INDICADOR

31-03-98

	TOTAL	Sostenibles	% Sostenible
FEDECACES	1	1	100%
COOPERATIVAS	13	3	23%
TOTAL	14	4	29%

Tomando 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

31-03-98

	TOTAL
FEDECACES	1
COOPERATIVAS	16
TOTAL	17

INDICADOR No. 6

Sostenibilidad operativa

FECHA DEL INDICADOR

31-03-98

	TOTAL	Sostenibles	% Sostenible
FEDECACES	1	1	100%
COOPERATIVAS	13	12	92%
TOTAL	14	13	93%

Sin crear todas las reservas de saneamiento

INDICADOR No. 7
FECHA DEL INDICADOR

Morosidad del sistema CAC'S

31-03-98

	TOTAL	% MORA más 30 días	% MORA más 90 días
FEDECACES	1	3.44%	0.00%
COOPERATIVAS	13	21.38%	17.13%

INDICADOR No. 8
FECHA DEL INDICADOR

Crecimiento en Ahorros

31-03-98 (3er. Trim. 1,997)

	al 31-12-96	31-03-98	Incremento en ¢	Increment trim. en %	Increment anual %
FEDECACES	21,721,360	23,783,560	2,062,200	9%	17%
COOPERATIVAS	101,181,465	110,387,056	9,205,591	8%	17%
TOTAL	122,902,825	134,170,616	11,267,791	9%	18%
	HOMBRES	MUJERES	TOTAL		
TOTAL MIEMBROS AHORRANTES marzo/97	13,939	15,932	29,871		
%	47%	53%			

INDICADOR No. 9

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

FECHA DEL INDICADOR

31-03-98

	ACCESO	NO ACCESO
FEDECACES	SI, el BCR	
COOPERATIVAS	2 (FONAVIPO)	NO (11)
ONG'S	1	1

INDICADOR No. 10

Instituciones ofreciendo servicios de ahorros seguros

FECHA DEL INDICADOR

31-03-98

FEDECACES	1
COOPERATIVAS	13

INDICADOR No. 11

Nueva Ley de las CAC'S Aprobada

FECHA DEL INDICADOR

31-03-98

MARCO 1,997	0
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INDICADOR No. 12

Nuevos Estatutos aprobados

FECHA DEL INDICADOR

31-03-98

	No.
FEDECACES	0
COOPERATIVAS	0

INDICADORES DE DESEMPEÑO AL 30/06/98

No.	DESCRIPCION	UNIDAD	RESULTADOS	PERIODO	ACUMULADO	%
1	BENEFICIARIOS.	Personas	10,000	887	7,914	79
1.1	Directos	Personas		458	2,394	
1.1.1	Hombres	Personas		264	1,723	
1.1.2	Mujeres	Personas		194	671	
1.2	Directos a través de Org. Segundo Nivel.	Personas		429	4,022	
1.2.1	Hombres	Personas		382	2,342	
1.2.2	Mujeres	Personas		47	1,680	
1.3	Directos no afiliados a través de Org. Segundo Nivel	Personas		0	1,498	
1.3.1	Hombres	Personas		0	931	
1.3.2	Mujeres	Personas		0	567	
2	ORGANIZACIONES	Empresas	32	0	26	81
2.1	Segundo Nivel	Empresas	17	0	11	65
2.1.1	Servicios	Empresas	5	0	5	***
2.1.2	Agroindustrias	Empresas	10	0	5	50
2.1.3	Regionales	Empresas	2	0	1	50
2.2	Primer Nivel	Empresas	15	0	15	***
3	SOSTENIBILIDAD					
3.1	Segundo Nivel					
3.1.1	Servicios (1)					
	Sistema Económico Social, SES	%		n/r		
	Productores y Exportadores de Usulután, UPREX	%		n/r		
	Sociedad Cooperativa Productos de Maraón, SCPM.	%		n/r		
	Comunidades para el Desarrollo, CODEUSMI.	%		n/r		
	Sociedad de Cooperativas Productoras de Usulután, SOCOPU	%		n/r		
3.1.2	Agroindustrias					
	Sociedad Cooperativa Las Marías'93	%		n/r		
	Asociación Cooperativa de la Reforma Agraria El Nilo	%		n/r		
	Procesadora y Exportadora de Ajonjolí, PREXA	%		n/r		
	Sociedad Cooperativa de Producción y Servicios El Castaño.	%		n/r		
	Asociación de Productores Agropecuarios, APROAGRO	%		n/r		
3.1.3	Regionales					
	Región Occidental	%		n/r		
4	MERCADEO					
4.1	Producto mercadeado a través de Org. Segundo Nivel	US \$		0	503,202	
4.4	Producto total mercadeado por Org. de Segundo Nivel	US \$		20,617	709,410	
5	AREA	Hectareas		38	3,111	
5.1	Café (Orgánico y Convencional)	Hectareas		0	974	
5.2	Maraón Orgánico	Hectareas		38	1,587	
5.3	Ajonjolí (Orgánico y Convencional)	Hectareas		0	188	
5.4	Granos Básicos	Hectareas		0	362	

Empresas No-Agrícolas
Indicadores de Desempeño al 30/6/98

No	Descripción	Unidad	Resultado	Periodo	Acumulado	%
1	Beneficiarios	Personas		92	92	
1.1	Directos	Personas		35	35	
1.1.1	Hombres	Personas		26	26	
1.1.2	Mujeres	Personas		9	9	
1.2	Relacionados con la empresa	Personas		57	57	
1.2.1	Hombres	Personas		42	42	
1.2.2	Mujeres	Personas		15	15	
2	Empresas	Empresa	10	10	10	100
2.1	Producción	Empresa		9	9	
2.2	Servicio	Empresa		1	1	
3	Mercadeo					
3.1	Producción mercadeo por em	US \$		20,133.96	107,884.66	
4	Rubro	Empresa				
4.1	Cerámica en barro	Empresa		7	7	
4.2	Confección en ropa *	Empresa		1	1	
4.3	Pirotecnia	Empresa		1	1	
4.4	Artesanías en madera **	Empresa		2	2	
4.5	Artesanías en tule y mimbre	Empresa		2	2	
4.6	Confección en zapatos	Empresa		1	1	
4.7	Telares	Empresa		1	1	
4.8	Artesanías en cuero	Empresa		1	1	
4.9	Artesanías en raíces	Empresa		1	1	
4.1.0	Carpintería	Empresa		10	10	

* Grupo conformado por cuatro empresarias

** Una de las empresas está conformada por dos empresarios individuales
la otra es conformada por un matrimonio

ANNEX C
1998 TRAINING EVENTS

ANNEX C
1998 TRAINING EVENTS

EVENT	PLACE	DATE	PARTICIPANTS		
			M	F	T
Organization and function manual implementation	Soc. Coop. Prod. de Marañon	01/07-13-14-20-21/98	23	87	110
Credit evaluation and savings catching training, results presentation	ACCOMET/Metapán	01/09/98	7	0	7
Computers handling	UPREX	01/14/98	12	4	16
Basic grains agromarket, planning and evaluation	CDT/Izalco	1/14 & 23/98	30	0	30
Credit evaluation and savings catching, results presentation	SIHUACOOP/Santa Ana	01/16/98	8	6	14
The fair participation, a strategy for marketing promotion	Cojutepeque	01/17-25/98	6	2	8
Observational field trip to Guatemala to the central finance facility	Guatemala	01/21-23/98	1	2	3
Small stores trading organization workshop	San Carlos Lempa	01/24/98	11	9	20
Credit committee meeting/credit analysis and delinquency control consultancy	ACCOVI/San Vicente	01/26/98	6	2	8
SAC organization, second workshop	Ilobasco	01/27/98	11	9	20
Credit committee meeting/credit analysis and delinquency control consultancy	COOP UNO /Santa Ana	01/27/08	2	4	6
Credit evaluation and savings catching training, results presentation	ACPACTO/Santa Ana	01/27/98	3	4	7
Credit analysis and methods for improving collecting activity seminar	COOP UNO /Santa Ana	01/27-28/97	10	9	19
Operative planning workshops	ASID	01/27-29/98	9	1	10
Strategic plan, presentation and validation	ADECPRO	01/28/98	33	5	38
Training about new accountant catalogue for CRS saving and credit coops	San Miguel	01/28/98	9	3	12
Credit analysis and methods for improving collecting activity seminar	Casa del Amparo/Santa Ana	01/29-30/98	9	4	13
SIHUACOOP credit committee meeting/credit analysis and delinquency control consultancy	Casa del Amparo/Santa Ana	01/29/98	2	3	5

Credit committee meeting/credit analysis and delinquency control consultancy	ACACSEMERSA	01/30/98	4	1	5
Credit analysis and methods for improving collecting activity seminar	ACACU/La Union	01/31/98	21	9	30
Credit committee meeting/credit analysis and delinquency control consultancy	ACACU/La Union	01/31/98	3	3	6
Operative planning workshop	ASID	02/3,5,10,12/98	9	1	10
Credit analysis and methods for improving collecting activity seminar	FUSAL/San Salvador	02/03-04/98	19	7	26
Accounting records	San Carlos Lempa	02/07/98	7	6	13
SIMPLE system planing	UPREX	02/10 & 17/98	15	2	17
SIMPLE system planing	CODEUSMI	02/11&18/98	6	2	8
Computers handling	UPREX	02/11&25/98	12	4	16
Strategic planing	SES	02/12,19,26/98	11	4	15
The fair participation, a strategy for marketing promotion	Planes de Renderos	02/15/98	7	3	10
SIMPLE system planing	SES/UPD	02/18/98	12	2	14
SAC organization, third workshop	Cojutepeque	02/24/98	11	9	20
Latin America and The Caribbean credit and saving coops congress	Washington D.C. USA	03/02-06/98	13	1	14
Strategic planing	SES	03/5,12,19,31/98	11	4	15
Products defray seminar	San Carlos Lempa	03/06/98	8	7	15
Enterprises general legislation aspects	Sonsonate	03/11/98	37	0	37
Computers handling	UPREX	03/11 & 26/98	12	4	16
Operative planning workshops	ASID	03/13,18,26/98	9	1	10
Strategic planing workshops	CONSALCOOP	03/17-18-19/98	41	1	42
Operative planning workshops	ADECPRO	03/17-19-20-	33	5	38
Sonsonate enterprises organization workshop	Nahuilingo	03/19/98	13	0	13
SAC marketing store administration services	Ilobasco	03/20/98	11	9	20
Accounting records handling II	San Carlos Lempa	03/21/98	6	7	13
CRECER first regional forum	San Vicente	03/25/98	55	13	68
Vegetables packing	Chiltuipan	03/26/98	20	0	20
Cooperativism	Ilobasco	03/27/98	11	9	20
OAPA work plan for 1998	OAPA		10	5	15
International trade	San Vicente		60	15	75
Trade and competitiveness conference	San Vicente		52	13	65
The process of trade negotiation of El Salvador with Mexico	COACES		28	7	35
Agropecuario forum	Hotel Camino Real		175	50	225
Strategic planning workshops/CONSALCOOP-CONFENACOA	San José Villanueva	04/02-03/98-05/06-13-29/98	61	2	63

International trade	San Vicente	04/03-10-17/98	55	25	80
Alternatives for agricultural enterprises constitution.	CDT-Izalco, Sonsonate	04/14/98	26		26
Basic grains producers					
Cooperativism II	Ilobasco	04/15	11	9	20
SIMPLE system planning	SES/San Carlos Lempa	04/22/98	11	5	16
Products Cost	Nahuizalco	04/22-23/98	15		15
Cooperativism III	Ilobasco	04/24	11	9	20
Effective lobbying techniques/CAMAGRO	San Salvador	04/25/98	25	5	30
Operative Plan presentation to ASID	ASID/Sonsonate	04/30/98	21	4	25
Viability of a credit program to grant loans of up to \$300 to small entrepreneurs	San Salvador	05/98	4	3	7
Strategic planning workshops/UPREX	San Francisco Javier, Usulután	05/01,15,22,29/98 - 06/05,26/98	8	2	10
Agrochemicals effects over environment	Coop. Chilanguera	05/05/98	37	6	43
Strategic planning workshops/CODEUSMI	Santa Elena, Usulután	05/06,13,20,26/98- 06/10, 24/98	13	3	16
Political commission results presentation to the Administration Council	Coop. Financiera UNO/Sta. Ana	05/09/98	6	14	20
Political commission results presentation to the Administration Council	PRINCIPAL/Sta. Ana	05/11/98	5	10	15
Political commission results presentation to the Administration Council	NUEVO SIGLO/Chalatenango	05/12/98	7	12	19
Basic Sales Techniques	Ilobasco	05/14, 28-30/98	11	9	20
Typical Clothing Production	Cojutepeque	05/18-29/98	0	4	4
Political commission results presentation to the Administration Council	UNIDAD/San Sebastián	05/19/98	2	11	13
Accounting records	Nahuizalco	05/20-21/98	14	0	14
Strategic planning workshops/SOCOPU	Usulután	05/21, 28/98- 06/04,11,18/98	17	0	17
El Niño Phenomenum effects	Chilanguera	05/21/98	50	10	60
Political commission results presentation to the Administration Council	UNION/La Unión	05/21/98	4	12	16
El Niño Phenomenum effects	CORALAMA	05/21/98	60	30	90
Political commission results presentation to the Administration Council	SIHUATEHUACAN/Santa Ana	05/22/98	3	8	11
International trade	Sonsonate	05/22-06/19/98	60	20	80
Gas oven use for clay burning	Ilobasco	05/25-29/98	7	0	7
Political commission results presentation to the Administration Council	FAVORITA/Santa Tecla	05/26/98	5	8	13
PERLAS Seminar to the Administration Council	EL ESFUERZO/Sonsonate	05/27/98	12	9	21
Strategic planning workshops/PREXA	PREXA	05/28- 06/03,12,19,26/98	8	3	11

Political commission results presentation to the Administration Council	UNICA/Metapán	05/29/98	1	11	12
PERLAS Seminar to the Administration Council/DINAMICA	San Vicente's Hospital Auditorium	05/30/98	3	19	22
Political commission results presentation to the Administration Council	SOLIDEZ TOTAL/Santa Tecla	05/30/98	4	12	16
Use of quantitative tools for economic analysis	OAPA/DGEA/CENTA - S.S.	06/	15		15
Forum: Tools used in Credit Procedures	SOLIDEZ TOTAL/Santa Tecla	06/01/98	3	5	8
Availability, characteristics and agricultural use of organic solid wastes	Usulután	06/03/98	28	2	30
Forum: Impact of the CUs legislation project	San Miguel	06/04/98	3	8	11
Introduction to organic agriculture	Coop. El Nilo/Zacatecoluca	06/05/98	35	0	35
Strategic planning workshops/El Castaño	El Castaño	06/09,11,16,18,23/98	6	7	13
		8			
Decision making through product cost	Ilobasco	06/09-10/98	11	9	20
Political commission results presentation to the Administration Council	AVANCE/Santa Ana	06/10/98	2	11	13
Novell Nets	ITCA-FEPADE/San Salvador	06/13/98	5	8	13
Political commission results presentation to the Administration Council	EL ESFUERZO/Sonsonate	06/13/98	7	10	17
Fair participation: a marketing strategy	Nahuizalco	06/13-20/98	7	0	7
Decree No. 263, Agrarian and agricultural debt condonation	Coop. La Carrera/Usulután	06/16/98	20	1	21
Political commission results presentation to the Administration Council	PROGRESO/Chalatenango	06/16/98	6	11	17
Constitution of a commercial society	Nahuizalco	06/17-18/98	15	0	15
Political commission results presentation to the Administration Council	DINAMICA/San Vicente	06/18/98	0	17	17
CUs Security personnel training	Wackenhut de El Salvador/S.S.	06/20/98	0	19	19
Statues discussion. Basic grains producers	AGAPE, Sonsonate	06/26/98	30	1	31
TOTAL:			1704	740	2446