

crecer

Crecimiento Económico Equitativo Rural

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RURAL EQUITABLE ECONOMIC GROWTH ACTIVITY

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

Quarterly Performance Report QIV-98

October 1, 1998 to December 31, 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)

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ACRONYMS

ACACU	<i>Asociación Cooperativa de Ahorro y Crédito Comunal de La Unión</i> (Credit Union)
ACAYCCOMAC	<i>Asociación Cooperativa de Ahorro y Crédito de los Empleados de Salud de Occidente</i> (Credit Union)
ACACYPAC	<i>Asociación Cooperativa de Ahorro y Crédito Comunal de Nueva Concepción</i> (Credit Union)
ACECENTA	<i>Asociación Cooperativa de Ahorro y Crédito de los Empleados de CENTA</i> (Credit Union)
ACEC	CRECER Artisans Cooperative
ACODJAR	<i>Asociación Cooperativa de Ahorro y Crédito "Dr. J.A. Ruíz"</i> (Credit Union)
ACOPADES	Crude Sugar Cooperative Association
ADECPRO	<i>Asociación de Desarrollo Comunal El Progreso</i> (Association of communal Development)
AFOSALVA	Forestry Association of El Salvador
APAP	Agricultural Policy Analysis Program
APROAGRO	Society of Agropecuarian Producers of Suchitoto
ASI	<i>Asociación Salvadoreña de Industriales</i> (Industrial Association of El Salvador)
ASID	Salvadoran Association for Integration and Development
BCR	<i>Banco Central de Reserva</i> (Central Reserve Bank)
BFA	<i>Banco de Fomento Agropecuario</i> (Agricultural Development Bank)
BOLPROES	<i>Bolsa de Productos Agropecuarios de El Salvador</i> (Agricultural Commodity Exchange)
CAMAGRO	Agricultural and Agroindustry Chamber
CENTA	<i>Centro Nacional de Tecnología Agropecuaria</i> (National Center for Agricultural Technology)

CODEUSMI	<i>Comunidades para el Desarrollo</i> (Communities for Development)
COMUS	<i>Comunidades Unidas de Usulután</i> (United Communities of Usulután)
CONFENACOA	<i>Confederación Nacional de Cooperativas Agropecuarias</i> (National Confederation of Agropecuarian Cooperatives)
CONSALCOOP	<i>Confederación Salvadoreña de Cooperativas</i> (Salvadoran Confederation of Cooperatives)
CRECER	Rural Equitable Economic Growth activity
DAA	<i>Departamento de Asociaciones Agropecuarias</i> (Agropecuarian Associations Department)
DGEA	<i>Dirección General de Economía Agropecuaria</i> (Office of Agriculture and Forestry Economics)
DGSVA	<i>Dirección General de Sanidad Vegetal y Animal</i> (Office of Vegetable and Animal Health)
FAO	Food and Agricultural Organization
FEDECACES	<i>Federación de Cooperativas de Ahorro y Crédito de El Salvador</i> (Federation of Savings and Loans Cooperatives of El Salvador)
IICA	Instituto Interamericano de Cooperación para la Agricultura (Inter-American Institute of Cooperation for Agriculture)
INSAFOCOOP	<i>Instituto Salvadoreño de Fomento Cooperativo</i> (Salvadoran Institute for Cooperatives Affiliation)
M&E	Monitoring and Evaluation
MAG	Ministerio de Agricultura y Ganadería (Ministry of Agriculture and Livestock)
NARE	Non-Agricultural Rural Enterprises
NCBA	National Cooperative Business Association
NGO	Non-governmental organization
OAPA	<i>Oficina de Análisis de Políticas Agropecuarias</i> (Agricultural Policy Analysis Office)

PERLAS	<i>Protección, Estructura financiera, Rendimientos y costos, Liquidez, Activos improductivos, Señales expansivas</i> (Initials for financial indicators: Protection, Financial Structure, Performance and Costs, Liquidity, Improductive Assets, Expansive Signals)
PREXA	<i>Procesadora y Exportadora de Ajonjolí</i> (Sesame Seed Refiner and Exporter)
PROCAFE	<i>Asociación de Productores de Café</i> (Coffee Producers Association)
RDC	Rural Development Committee
RAE	Rural Agricultural Enterprises Team
SAC	<i>Sociedad de Artesanos de CRECER</i> (Society of Artisans)
SCPM	<i>Sociedad Cooperativa Productos de Marañón</i> (Cashew Products Cooperative)
SES	<i>Sistema Económico-Social</i> (Socio-Economic System)
SO 1	Strategic Objective 1
SOCOPI	Society of Producer Cooperatives of Usulután
UCRAPROBEX	<i>Unión de Cooperativas de la Reforma Agraria Productoras, Beneficiadoras y Exportadoras</i> (Agrarian Reform Cooperatives Union of Producers, Millers, and Exporters)
UPREX	<i>Unión de Productores y Exportadores</i> (Producers and Exporters Union)
UNPD	United Nations for Development
USAID	United States Agency for International Development
WOCCU	World Council of Credit Unions

SECTION I

RESULTS ACHIEVED DURING FOURTH QUARTER, 1998

SECTION I
RESULTS ACHIEVED DURING FOURTH QUARTER, 1998

Contractor: Chemonics International
Contract: 519-C-00-94-00154-00
Reporting period: October 1 - December 31, 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 CRECER team activities focus on strengthening rural enterprises, specifically, their employees and management. Active participation by clients, practical application of methodologies, constant supervision and backstopping, and treating clients with professional dignity all have become the foundation of the CRECER team.

During the USAID reengineering process in 1996, the original project outputs were incorporated into the Missions' results package for Strategic Objective No. 1. Retrofitting the CRECER project outputs exactly into the result package was not possible. As a result, some new indicators were added to the CRECER project. In the policy component no specific outputs were included in the original scope of work. We have therefore used the Missions' Result Package No. 5 indicators (developed later) to measure project results under this component.

The Strategic Objective Number 1 (SO 1), calls for expanded access and economic opportunity for rural families in poverty. The overall result expected is "expanded equitable access to financial, technological and marketing services by the rural poor," to be carried out by "increased coverage of sustainable secondary organizations providing technology and marketing services" and "increased coverage of sustainable financial institutions in rural areas." *A necessary corollary* to this result is the modernization of the state through reorganization and simplification of government institutions and the promotion of a sound market-oriented macroeconomic policy regime. Of equal importance is the need for the government to coordinate and implement a national rural development and/or poverty reduction strategy.

The goal of the CRECER activity is to promote a more equitable distribution of economic development initiatives and to provide access to resources that benefit rural areas. This, in turn, contributes to the reduction of rural poverty. CRECER provides targeted assistance to rural enterprises (financial, agricultural, and non-agricultural) to make them profitable, competitive, and sustainable. These rural enterprises, in turn, provide targeted, cost-effective, and sustainable financial, technological, and marketing services to the rural poor. CRECER, working through OAPA, is also focusing on policy analysis and dialogue to improve the institutional and economic policy environment that affects the operations of rural enterprises.

During this quarter Hurricane Mitch had a major impact on project activities. Although not all components were similarly affected, the rural enterprises component suffered setbacks. Three areas where CRECER has been working were directly affected: COMUS, SES, and the

Chilanguera Cooperative which received extensive damage. Other areas were the Lempa Achuapa region where efforts are underway to start a new regional organization within the irrigation district and the Cara Sucia area members of the Sonsonate Regional organization. As an immediate response CRECER staffers raised over \$10,000 in outside emergency relief, through personal donations from staff both local and international and donations from local suppliers in the form of gifts or generous discounts. We delivered medical supplies, basic household items, water and hand tools to the above mentioned sites within 6 days.

Given the gravity of the damage to the Chilanguera cooperative, a census was taken by CRECER's Monitoring and Evaluation component. The census included persons and property damage and a map made of the area that included the location of damaged and destroyed houses. A short term expert was also hired to help in the administration of the relief efforts and some necessary basic office equipment was purchased to facilitate the response. Nearly a month's progress was lost in the rural enterprise component as they struggled with the damage in infrastructure and crops. The policy component also worked with OAPA in preparing damage estimates and making recovery projections. The artisans groups also suffered production losses due to the extensive rains that did not allow wood to properly cure or clay articles to dry in the sun. Fortunately, little damage was reported among the credit unions working with CRECER.

This report summarizes CRECER's progress to date on the End of Project Outputs as listed in the contract. It also summarizes CRECER's contribution to achieving the results set forward within USAID/El Salvador's Results package. Results are summarized for each of the project components (rural enterprises, rural financial enterprises and policy). First, progress is shown vis a vis the end of project outputs according to the contract, then CRECER's contribution to the Mission's Results Package are shown according to high, intermediate and base-level result.

A. RURAL ENTERPRISES COMPONENT

A1. Progress on Contract End of Project Outputs - Fourth quarter, 1998

CRECER End of Project Output (Contract)	Status
An estimated 10,000 rural families will benefit. Measured by the number of rural families receiving marketing and other services from strengthened rural enterprises and organizations.	8,219 agricultural producers (heads of families) are receiving assistance from the rural agricultural enterprise component and the non-agricultural component is assisting 186 families.
Thirty (30) member-owned organizations: fifteen (15) at the secondary level, including agroindustries, and fifteen (15) affiliated primary level organizations, producing diversified crops and delivering production, post-harvest handling, processing, and marketing services to their farmer members in a cost-effective manner.	CRECER is providing strategic planning, administrative operations and overall management support to 31 organizations: 16 secondary level organizations, 15 primary level organizations. We are currently studying 2 additional agroindustries for inclusion.
Eight (8) agricultural producer (commodity specific) groups receiving and/or delivering a range of production, marketing, technical and legal assistance, as well as policy advocacy on behalf of the growers.	CRECER technicians are currently providing support through planning, marketing, processing and research for the following commodities: coffee, cashews, sesame, corn, vegetables, medicinal plants, rice and sorghum as well as production of honey, brown crude sugar and organic fertilizer.
Two (2) regional member-owned organizations are profitably providing services to their members, such as: input procurement and distribution, packing, storage, transport and marketing.	Work continues on the consolidation of a regional organization. We are currently focusing on improving the organizational and administrative structure and marketing through a newly opened agricultural store. Technical assistance is provided through CENTA. The second regional organization has been identified - the paracentral region with the main focus point the Lempa Acahuapa irrigation district.
Ten (10) small/medium sized non-farm enterprises created or expanded and operating profitably and creating employment opportunities in rural areas in light industry, commerce and the service sector.	34 businesses are working in diverse areas associated in two different coops with three retail store outlets. A preliminary study is in process for 15 hammock members to form a coop in Quezaltepeque, Chaltenango. Another study is underway to help 10 ex-gang members open an artesan store in Ilobasco. A feasibility study is underway for forming a cooperative for mini-grocery store owners in San Carlos Lempa.

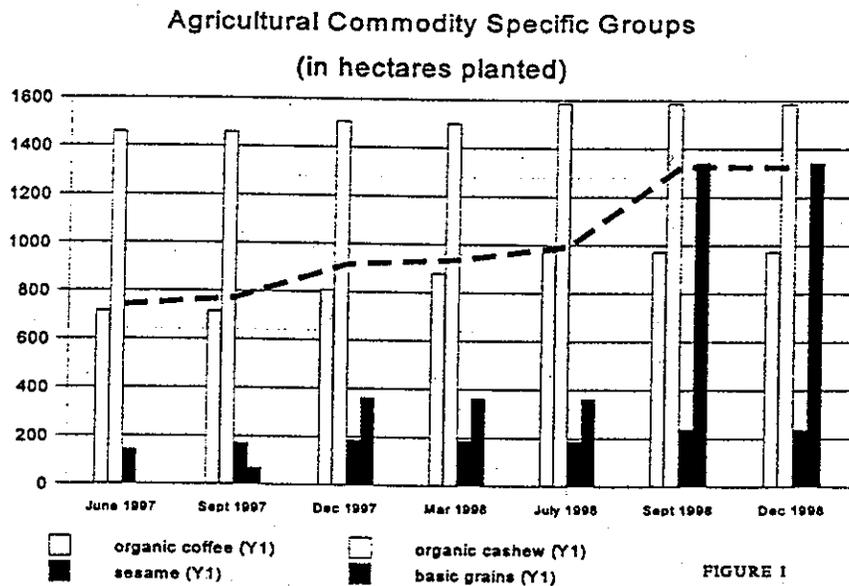
A2. Progress on USAID/El Salvador's Results Package Indicators - Fourth quarter, 1998

A summary of CRECER's contribution to the USAID/El Salvador Results package follows.

USAID Mission Strategic Objective No. 1

USAID/El Salvador Result No. 3: Expanded Equitable Access to Financial, Technological and Marketing Services by the Rural Poor.	
USAID Indicator	CRECER's Contribution to Result
Number of male and female direct beneficiaries receiving services (i.e. management, agricultural technical assistance, bulk input supply, processing or produce marketing).	CRECER currently serves 8,219 direct beneficiaries in the agricultural sector (of which 35% or 2,364 are women.) In non-agricultural enterprises there are 74 business owners and 112 families that benefit from CRECER.

Figure 1, below, shows the main commodity groups supported by CRECER and the increase in hectares attributable to project intervention. Since 1997, the total amount of project-supported land devoted to organic coffee, organic cashew, sesame, and basic grains has grown from around 2,316 hectares to more than 4,142 (79%). The total number of commodity specific groups has remained somewhat constant as no new major organizations have received assistance with the exception of the Regional Western Organization.



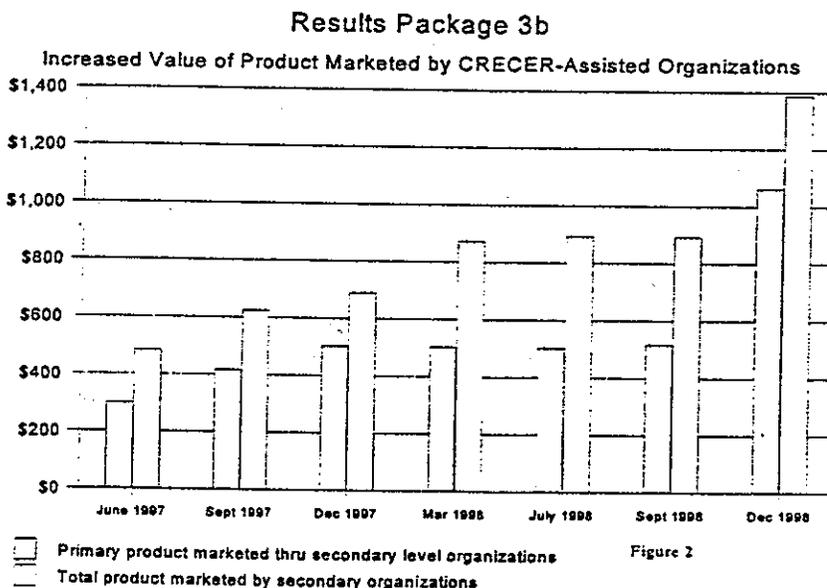
Intermediate Result: Increased Coverage of Sustainable Secondary Organizations providing Technology and Marketing	
USAID Indicator	CRECER's Contribution to Result
Number of secondary organizations providing services (i.e. management, agricultural technical assistance, bulk input supply, processing or produce marketing)	17 CRECER-assisted secondary level organizations (8 services, 8 agroindustries and 1 regional organization) are providing services to their members or customers.
Number of secondary organizations which reach sustainability providing services	Sustainability figures will be presented in the first quarter 1999 report using year end 1998 figures and the new method of calculating sustainability as outlined in the mid-term evaluation.

Base level results achieved to date under the project follow. These correspond to USAID/EL Salvador's Results Package 3.

Base-level Result : Increased Affiliation of Producers to Primary Organizations	
USAID Indicator	CRECER's Contribution to Base-Level Result
Number of producers actively affiliated to cooperatives and producer associations.	6,600 producers are actively affiliated with the cooperatives and associations served by CRECER. During this period 1,619 non-affiliated producers have received services from these organizations. In the non-agricultural sector, 49 CRECER assisted businesses are affiliated to cooperatives. In addition, 10 persons are affiliated to a solidarity group and 15 businesses are organized within a pre-cooperative.
Base-Level Result: Improved Sustainability of Primary Level Organization Through Stable Management.	
USAID Indicator	CRECER's Contribution to Base-Level Result
Number of primary level organizations that reach sustainability.	CRECER is currently working with 19 primary level organizations. All lack systems that would enable them to report sustainability at this time. Once the secondary level systems are in place CRECER technicians will work to establish compatible accounting systems within the primary organizations that will enable them to at least approximate sustainability figures in the near future.

Base-Level Result : Increased value of product marketed by primary organizations	
USAID Indicator	CRECER's Contribution to Base-Level Result
\$ value of product marketed by primary organization	CRECER-assisted primary agricultural organizations have marketed US\$546,335 worth of product during this quarter for a total of \$1,062,383. Product marketed by individual micro-enterprises was US\$58,046.62 and through their stores US\$13,956.59. See Figure3 for details.
\$ value of product marketed through secondary organizations	US\$496,3067 in product was marketed by CRECER-related secondary-level organizations for a total of \$1,388,738.
Area (in hectares) under cultivation adopting technology.	4,142 Hectares are under cultivation by CRECER-assisted organizations.

Figure 2. reflects the increase in products marketed from the CRECER-assisted primary-level organizations through their secondary-level organizations as well as product marketed by the secondary-level organizations. These figures reflect the total marketed by CRECER-assisted secondary organizations.



A3. CRECER Indicators

We reported CRECER's progress vis a vis both the CRECER contract and the Mission's Indicators in the preceding sections. While impressive, the project has achieved much that has simply not been reflected by those indicators. To give USAID a better idea of what CRECER has accomplished the CRECER field team selected a set of indicators which we feel best show the project's achievements.

This section of the quarterly report details the project's accomplishments according to these "CRECER Indicators." In some cases, while we have picked the indicator, data is not yet available to show progress in this category. Progress will be shown in the next Quarterly Report due in April, 1999.

As before, not all the merits of this progress should be attributed to the project's activities.

CRECER's Internal Project Impact Indicators - Rural Enterprise Component	
Internal Indicator	Status
Internal Rate of Return (IRR) - The IRR of enterprises assisted by CRECER should be equal to or greater than the fixed rate of return in EL Salvador for long term loans (presently about 10-12%).	These indicators will be reported twice annually during the second and fourth quarters using year-end and mid-term data.
Financial rehabilitation of rural enterprises is one of the successes of CRECER. Through the use of targeted studies, we will demonstrate the technical and financial viability of the enterprises.	Two organizations (" <i>Las Marias '93</i> " and " <i>El Castaño</i> " cooperatives) have negotiated payment plans that will allow them to develop the capacity to pay off their debts in the medium-term. This will allow them to continue operations.

CRECER's Internal Project Impact Indicators - Non-Agricultural Rural Enterprise Component	
Internal Indicator	Status
Internal Rate of Return (IRR) - The IRR of enterprises assisted by CRECER should be equal to or greater than the fixed rate of return in EL Salvador for long term loans (presently about 10-12%).	This will be reported in the second quarter with year end 1998 figures.
Financial rehabilitation of non-agricultural rural enterprises is one of the successes of CRECER. Through the use of targeted studies, we will demonstrate the technical and financial viability of the enterprises.	The " <i>Los Cerritos</i> " cooperative changed from traditional <i>capiruchos</i> toys to Christmas ornaments resulting in a profit margin of 317% compared to the <i>capiruchos</i> with a margin of 33%. Note that total sales volume was less and we are working to develop international sales contacts for these artisanal products.

B. RURAL FINANCIAL ENTERPRISES

B1. Progress on Contract End of Project Outputs - Third quarter, 1998

The Rural Financial Enterprise component of CRECER has been very successful in achieving contract targets. The team is now concentrating on strengthening participating credit unions with the aim of making them sustainable after the contract PACD.

CRECER End of Project Output (Contract)	Status
A minimum of 20,000 rural clients served.	50,695 clients are served by CRECER-assisted credit unions.
Fifteen (15) credit unions and 1 or 2 NGOs institutionally strengthened and providing competitively-priced financial services (savings and loans).	CRECER is working with 13 credit unions and 2 NGO's (UCRAPROBEX and CRS), in addition to providing institutional support to FEDECACES; 2 branch offices and 4 CU agencies. An additional 15 credit unions affiliated to FEDECACES yet not eligible for direct CRECER assistance have adopted, to a certain degree, the methodology, financial discipline, and structural changes promoted by CRECER.
A minimum of \$4.0 million in new local savings will be mobilized and used to finance lending at market rates of interest for agriculture and small and medium-scale rural enterprise by the end of the project.	As of September 30, 1998 there were 11.03 million dollars in savings spread among passbook accounts, certificate of deposit and youth programs, all of which receive competitive market interest rates.
An accumulated total of 80% (\$3.2 million) of savings accumulated will be relent to finance farming and related rural industries, commerce, micro and small-scale enterprise, housing and other rural household needs over the life-of-the-project through participating credit unions and non-governmental organizations.	The net loan portfolio has increased to 5.2 million dollars financed through savings and member shares.
Legal and regulatory change leading to an improved environment for rural financial institutions and a stronger set of regulatory mechanisms that will govern both savings and lending services.	A proposal for a law for financial intermediaries has been completed and is due for presentation by BCR to the national assembly. Hopefully, it will be discussed and approved during the first legislative session in 1999.

B2. Progress on USAID/El Salvador's Results Package Indicators - Third quarter, 1998

CRECER has made an excellent contribution to meeting the targets associated with many of the Mission's results package indicators. This is particularly true of the Rural Financial Enterprises component.

From the standpoint of USAID's Results Package, the Rural Financial Enterprise component of CRECER, as shown by the charts below, has been very successful at expanding the access of the rural poor to financial services.

USAID/El Salvador Result No. 3: Expanded Equitable Access to Financial, Technological and Marketing Services by the Rural Poor.	
USAID Indicator	CRECER's Contribution to Result
Number of active borrowers	10,126 men (44.29%) 12,735 women (55.71%) 22,861 total active borrowers
Number of depositors	24,885 men (43.84%) 31,870 women (56.16%) 56,755 total depositors
Number of loans under US\$ 300	2,363 men (39.52%) 3,616 women (60.48%) 5,979 total number of loans under US\$300

Intermediate Result: Increased Coverage of Sustainable Financial Institutions in Rural Areas	
USAID Indicator	CRECER's Contribution to Intermediate Result
Number of financially sustainable institutions	3 CRECER-assisted credit unions are currently "financially sustainable," 5 are between 37% and 71% sustainable and 5 are below 14% sustainable.
Number of agencies/branches serving rural clients	At project start up there were two branch offices in rural areas, to date there are now five offices in La Unión, San Miguel, Cojutepeque, El Congo and Ahuachapán.

Base-level Result : Improved financial performance of micro finance institutions serving the rural poor	
USAID Indicator	CRECER's Contribution to Base-Level Result
Number of institutions operationally sustainable	12 of the 13 (92%) participating institutions are operationally sustainable.
Percent of delinquent portfolio over 30 days (include portfolio size)	19.26% of the US\$21.04 million gross portfolio is delinquent by over 30 days.

Base-level Result: Increased capital mobilized for rural lending	
USAID Indicator	CRECER's Contribution to Base-Level Result
Growth in savings accounts (US dollars)	CRECER-related interventions have resulted in a growth in savings within participating institutions of 167%, or US\$9.2 million.
Number of NGOs obtaining commercial bank funds	One NGO, UCRAPROBEX, has obtained funds from commercial banks and is classified as an "A" customer.

Base-level Result: Secure rural savings mechanisms expanded	
USAID Indicator	CRECER's Contribution to Base-Level Result
Number of secure savings institutions offering services to rural clients. Increased value of product.	All participating credit unions (13) have a signed agreement with FEDECACES for 10% reserve requirements, 12 of the 13 credit unions have indicators of patrimony solvency (capital shares plus institutional reserves that are between 18 and 59% of total assets of the credit unions.

Base Level result: Improved legal & regulatory environmental promoting access to financial services by the poor.	
USAID Indicator	Status
Number of improved statutes of financial institutions	The credit unions await passage of the new law for intermediary financial institutions at which time they will change their statutes to comply with the new law.

B3. CRECER Indicators:

We reported CRECER's progress vis a vis both the CRECER contract and the Mission's Indicators in the preceding sections. While impressive, the project has achieved much that has simply not been reflected by those indicators. To give USAID a better idea of what CRECER has

accomplished the CRECER field team selected a set of indicators which we feel best show the project's achievements.

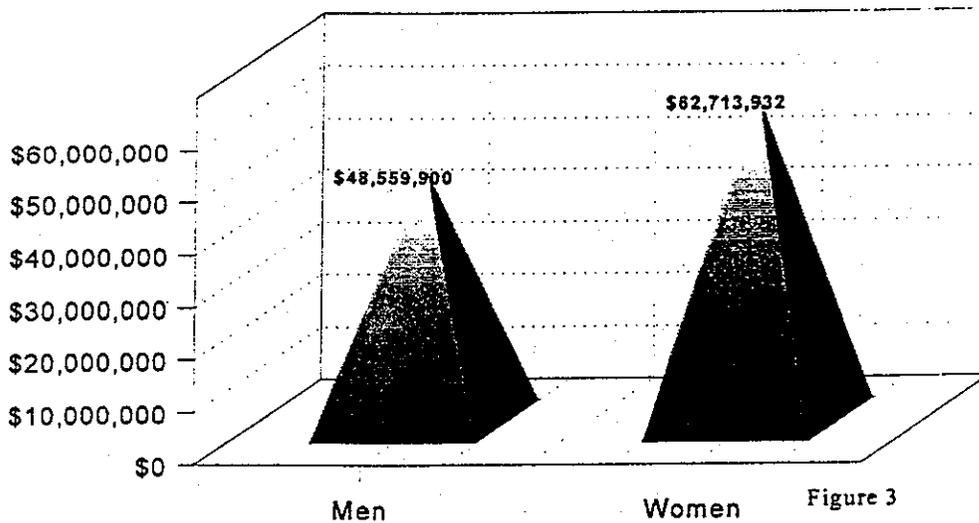
This section of the quarterly report details the project's accomplishments according to these "CRECER Indicators." In some cases, while we have picked the indicator, data is not yet available to show progress in this category. Progress will be shown in the next Quarterly Report due in April, 1999.

As before, not all the merits of this progress should be attributed to the project's activities.

Internal Project Indicators																	
CRECER Indicator	STATUS																
% of delinquent accounts over one year that have been purged.	4.1% of delinquent accounts over one year have been purged.																
<p>Increase in reserves to cover delinquent accounts</p> <table border="1"> <caption>Provision for Allowance of Loan Losses (Millions of Colones)</caption> <thead> <tr> <th>Date</th> <th>Estimated Unrecoverable Accounts</th> <th>Provision para Activos de Riesgo</th> <th>Total</th> </tr> </thead> <tbody> <tr> <td>12/31/96</td> <td>1,459</td> <td>644</td> <td>2,103</td> </tr> <tr> <td>12/31/97</td> <td>4,548</td> <td>2,103</td> <td>6,651</td> </tr> <tr> <td>09/30/98</td> <td>5,238</td> <td>6,005</td> <td>11,243</td> </tr> </tbody> </table>	Date	Estimated Unrecoverable Accounts	Provision para Activos de Riesgo	Total	12/31/96	1,459	644	2,103	12/31/97	4,548	2,103	6,651	09/30/98	5,238	6,005	11,243	<p>Since CRECER began to work with the credit unions, their reserves have increased by more than one million dollars</p>
Date	Estimated Unrecoverable Accounts	Provision para Activos de Riesgo	Total														
12/31/96	1,459	644	2,103														
12/31/97	4,548	2,103	6,651														
09/30/98	5,238	6,005	11,243														
Decrease of dependence on external loans	<p>Participating credit unions have lowered their dependence on external loans by 25% from US\$3,085,000 to US\$2,281,000.</p> <table border="1"> <caption>in US dollars</caption> <thead> <tr> <th>Date</th> <th>Value</th> </tr> </thead> <tbody> <tr> <td>Dec. 1995</td> <td>\$3,085</td> </tr> <tr> <td>Sep/1998</td> <td>\$2,281</td> </tr> </tbody> </table>	Date	Value	Dec. 1995	\$3,085	Sep/1998	\$2,281										
Date	Value																
Dec. 1995	\$3,085																
Sep/1998	\$2,281																

Internal Project Indicators							
CRECER Indicator	STATUS						
<p>Recovery of bad debt write offs</p> <p style="text-align: center;">Recovery of Loan "Write-offs" (in thousands of US dollars)</p> <table border="1"> <caption>Recovery of Loan "Write-offs" Data</caption> <thead> <tr> <th>Category</th> <th>Amount (in thousands of US dollars)</th> </tr> </thead> <tbody> <tr> <td>Loans written off</td> <td>862</td> </tr> <tr> <td>Loans Recovered</td> <td>287</td> </tr> </tbody> </table>	Category	Amount (in thousands of US dollars)	Loans written off	862	Loans Recovered	287	<p>Of the total of \$861,821 of bad debt that was written off, \$287,492 or 33.36% has been recovered.</p>
Category	Amount (in thousands of US dollars)						
Loans written off	862						
Loans Recovered	287						
<p>Amount and number of loans made during current year.</p>	<p>Figure No. 3 below shows the loans disbursed as follows:</p> <ul style="list-style-type: none"> 48,599,900 colones in 10,326 loans to men 62,713,932 colones in 13,332 loans to women 111,273,832 colones through a total of 23,658 loans 						
<p>Creation of a reserve fund for savings at the normal prudent levels as stipulated by the regulatory authorities.</p>	<p>All credit unions have an agreement with FEDECACES to comply with this reserve requirement.</p>						

Loans disbursed in 1998



C. SECTORAL POLICY SUPPORT

The policy component activity has continued working on these basic themes: 1) rural development and poverty reduction strategy formulation; 2) modernization of the state; and 3) providing technical advise to the Ministry through its policy analysis unit, OAPA. Progress in all the activities related to the mentioned themes has been evident. The RDC has completed the rural development and poverty reduction strategy document and has become the consultive group in this matter; the policy coordinator has contributed to move ahead the legal transfer of the irrigation districts after a long and complicated negotiation process; and the policy team has secured a sound sectoral policy environment despite pressures to deviate from the basic guidelines previously established, such as trade liberalization and policy neutrality.

Progress towards contractual outputs is summarized in section C1 below. Section C2 shows the contributions of CRECER's policy component to USAID/El Salvador's result no. 5 via its intermediate and base results. A summary of the component's most important activities undertaken during the reporting period is provided in section D.

C1. Progress towards end of project outputs

CRECER End of Project Outputs (Contract)	Progress
I. Rural Poverty Reduction Strategy	
Sectoral policy environment in agriculture and rural industry that is conducive to increased investment, leading to employment and income gains for a minimum of 153,000 rural households.	The sectoral policies are more transparent and stable and reforms are based on technical analysis rather than pressure from interest groups. As a result of this component, roughly 1/3 of total agricultural credit from January to November 1998 has been devoted to capital investment in agriculture (BMI, Nov/98).
A policy dialogue decision making process is established that encourages broad discussion of policy issues of importance to the rural poor. Local, regional and national discussions are held, whereby representatives of the public and private sectors meet and debate issues in an open and participatory manner.	CRECER and OAPA have developed a process for successful policy dialogue through well structured and organized fora and workshops. As a direct result of assistance under the policy component, OAPA is now a credible and respected analytical unit within MAG.
Rural poverty reduction strategy developed.	The poverty reduction strategy document has been completed and published. Awareness about the rural poverty situation among government officials and key economic agents has been reached through policy dialogue fora and workshops based on this document.
Regulations adopted to govern the production and sale of organic products.	Since the qualification of a product as organic comes from international organizations and the market, the reform of the export promotion law already introduced is the most plausible action for the moment.

CRECER End of Project Outputs (Contract)	Progress
Ministry of Agriculture skilled at maintaining stable sectoral policy, regulatory, and legal framework.	OAPA continues to be the policy analysis and policy advocacy unit within MAG. Through this unit, CRECER has had the opportunity to improve the analytical and technical capacity of personnel of other key offices within MAG such as the DGEA, and DGSVA.

C2. Progress on USAID/EI Salvador's Results Package Indicators - Fourth quarter, 1998

Although measurement and attribution problems characterize any indicators of how CRECER contributes to the two main intermediate results presented next, some qualitative indicators are described. The status reached to date in these two intermediate results should not be completely attributed to CRECER. With respect to the rural poverty reduction strategy, the Rural Development Committee has been the entity leading the formulation of such strategy and will be guiding the effort for its adoption and implementation by the government.

Intermediate Result: GOES adopts and Implements Rural Poverty Strategy	
USAID Indicator	CRECER's Contribution to Result
Rural Poverty Strategy Adopted and Implemented.	The strategy document has been completed and published. One forum and four workshops have been organized pursuing its adoption by government officials and the political parties participating in the electoral process.

Intermediate Result: Modernization of the State Leading to Economic Growth and Better Rural Services	
USAID Indicator	CRECER's Contribution to Result
Modernization of the State Index - Percentage of reforms achieved.	The transfer of the irrigation districts reached its final stage of negotiations and it is expected to be completed by the end of January 1999. CRECER trained 411 CENTA technicians regarding agribusiness development. CRECER trained 120 Technicians from DAA and INSAFOCOOP in agribusiness and cooperative development. An average of 90 representatives of private industries and government offices have participated in a series of CRECER seminars on international trade and agriculture.

C3. CRECER Indicators

We reported CRECER's progress vis a vis both the CRECER contract and the Mission's Indicators in the preceding sections. While impressive, the project has achieved much that has simply not been reflected by those indicators. To give USAID a better idea of what CRECER has accomplished the CRECER field team selected a set of indicators which we feel best show the project's achievements.

This section of the quarterly report details the project's accomplishments according to these "CRECER Indicators." In some cases, while we have picked the indicator, data is not yet available to show progress in this category. Progress will be shown in the next Quarterly Report due in April, 1999. As before, not all the merits of this progress should be attributed to the project's activities.

Internal Project Indicators	
CRECER Indicator	STATUS
Average import tariff rate for agricultural products and inputs (average rate will be maintained below 20%).	A weighted average tariff for 1996 showed a figure close to 15% while that figure for 1997 was approximately 13%. A rapid estimation of the average rate for 1998 shows a figure close to 12%. The behavior of the average import tariff for the sector reveals a trend towards a more open and liberalized trade.
Institutional strengthening and analytical capacity developed in entities such as BOLPROES, CAMAGRO, CENTA, DAA and INSAFOCOOP.	Approximately 500 technicians have been trained in agribusiness, farm management and international trade.

C4. Problems encountered

The training courses faced some initial difficulties and delays mainly because of time constraints and the period of the year which would have limited attendance. As a result, the course on farm management had to be re-scheduled and re-organized to accommodate participants' availability.

SECTION II

PROJECT HIGHLIGHTS/NOTABLE ACTIVITIES
DURING FOURTH QUARTER, 1998

SECTION II
PROJECT HIGHLIGHTS/NOTABLE ACTIVITIES DURING FOURTH QUARTER, 1998

While we did not list project activities in section A, B, or C above in order to better reflect the results of the project, it is important to give an impression of the direction and scope of the CRECER project. We have listed the most relevant and important activities and anecdotal achievements by component below.

A. Rural Enterprise Component

The chart below shows activities related to specific organizations participating in the Rural Agricultural Enterprises component.

Secondary Organization	No. Beneficiaries	Sustainability	Key activities
Agricultural Organizations			
<i>Sistema Económico Social (SES)</i> Affiliated primary: Santa María El Coyol, La Sabana	1,610	NA	CRECER technicians worked on the design and implementation of a credit management system for agricultural production loans.
<i>Productores y Exportadores de Usulután (UPREX/COMUS)</i> Affiliated primary: La Piedad El Rescate Río Roldán	1,931	NA	The Board of Directors of COMUS and UPREX decided to consolidate efforts at this time and in a second phase develop a better project management scheme for UPREX.
<i>3. Cooperative Society for Cashew Products (SCPM)</i> Affiliated primary: La Marañonera Maquigua Chilanguera	613	N/A	In Coordination with the Evaluation and Control personnel of DAA, CRECER technicians completed an accounting and administrative audit.
<i>4. United Communities for the Development of Usulután (CODEUSMI)</i> Affiliated primary: El Boquerón, Montecristo, Nuevo Amanecer	417	NA	CRECER technicians completed a feasibility study on the development of organic coffee production that will be presented to local and international financial institutions.

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Secondary Organization	No. Beneficiaries	Sustainability	Key activities
5. Cooperative Society of Producers from Usulután (SOCOPU) Affiliated primary: El Tercio Chaguantique Ozatlán	785	N/A	CRECER technicians completed the feasibility study requested by MAG. It will be used for final negotiations on the transfer and debt restructuring of the entire operation.
6. Cooperative Society Las Marias	85	N/A	Upon conclusion of favorable negotiations with the European Community the coop requested operating capital funds from the "Banco Salvadoreño". The request was accepted because the cooperative now has assets to use as guarantees.
7. Cooperative Association of the Agrarian Reform El Nilo	45	N/A	As a complimentary activity to the sale of organic fertilizer, a research study for the production of organic rice was started by students of the University of El Salvador.
8. Sesame Processor and Exporter (PREXA)	0	NA	Continued support has been given to clear up their financial situation with the BFA.
9. El Castaño, Cooperative Association of Production and Multiple Services	88	47.58	The BFA approved the refinancing plan presented by the coop. Work also continued on mechanizing the accounting and processing/production system.
10. Association of Livestock Producers (APROAGRO)	14	N/A	Negotiations have continued with international organizations to seek financial assistance.
11. El Refugio coffee mill/UCRAPROBEX	272	N/A	CRECER provided assistance in preparing forms and administrative control for the coffee mill (this plant processes both organic and conventional coffee).
12. Cooperative Association of Honey Producers from Suchitlán	17	NA	A strategic plan was developed by producers in conjunction with CORDES technicians and CRECER staff.

Secondary Organization	No. Beneficiaries	Sustainability	Key activities
13. Crude Sugar Cooperative Association (<i>ACOPADES</i>)	17	N/A	CRECER provided Assistance to develop the national market for crude (brown) sugar
14. Association of Communal Development (<i>ADECPRO</i>)	170	N/A	CRECER technicians designed a credit system. Seven persons were trained in use of the system and a data base was developed to handle credit information.
15. Association for Integration and Development (<i>ASID</i>)	411	NA	With CRECER assistance, the association is upgrading its accounting system so that accounting services can be provided to affiliated members.
17. Association of Producers of the West - CRECER	246	NA	Affiliated producers continue to market their crops through their regional organization.
18. Western Regional Organization (Comprised of numbers 14, 15 and 16 above)	827 The sum of the three above mentioned organizations (numbers 14, 15 and 16)	NA	In November a retail agricultural supply store, AGROCRECER, was opened with substantial CRECER technical assistance. The organization will also provide marketing services to members and non-members.
<i>Organización Regional Paracentral</i> , Paracentral Regional Organization.	N/A	NA	Three producer organizations have been identified to start up the second regional organization: Irrigation Association of Lempa-Acahuapa, the coops affiliated to CONSALCOOP-CONFENACOA and the micro-regions of Zacatecoluca and Tecoluca that are receiving financial assistance from CORDES.
1. <i>Santa Marta/SES</i>	126	NA	Hurricane Mitch drastically affected project activities. Some work was done on the design and implementation of a system to control agricultural production.
2. <i>El Coyol/SES</i>	98	NA	Same situation as above.
3. <i>La Sabana/SES</i>	75	NA	Same situation as above.
4. <i>La Piedad/COMUS</i>	62	NA	Same situation as above.
5. <i>El Rescate/COMUS</i>	18	NA	Same situation as above.

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Secondary Organization	No. Beneficiaries	Sustainability	Key activities
6. <i>Rio Roldán/COMUS</i>	45	NA	Same situation as above.
7. <i>La Marañonera/SCPM.</i>	154	NA	DAA carried out an administrative and financial audit.
8. <i>Maquigua/SCPM</i>	0	NA	Activities were affected by Hurricane Mitch.
9. <i>Chilanguera/SCPM</i>	85	NA	This was the hardest hit of all cooperatives. Assistance was given in mapping damaged areas. An administrator was hired for two months to assist the cooperative with organization. Office equipment was donated. One cooperative member died during the hurricane.
10. <i>El Boquerón CODEUSMI.</i>	134	NA	Activities were affected by Hurricane Mitch.
11. <i>Montecristo CODEUSMI</i>	32	NA	Activities were affected by Hurricane Mitch.
12. <i>Candelaria Nuevo Amanecer, CODEUSMI</i>	47	NA	Activities were affected by Hurricane Mitch.
13. <i>El Tercio SOCOPU</i>	165	NA	A business diagnostic was completed. Activities were affected by Hurricane Mitch.
14. <i>Chaguantique SOCOPU</i>	136	NA	A business diagnostic was completed
15. <i>ACAPAOZ SOCOPU</i>	411	NA	A business diagnostic was completed

Secondary Organization	No. Beneficiaries	Sustainability	Key activities
Non-Agricultural Organizations			
1. <i>Asociación Cooperativa de Artesanos - CRECER (ACEC)</i> , Cooperative Society of Artisans - CRECER.	18 members, plus 56 families that work with them (31 men; 25 women).	NA	CRECER technicians have conducted training sessions on all aspects of cooperative management as well as accounting and inventory procedures for managing a retail store.
2. <i>Asociación Cooperativa Empresarios CRECER (CRECER de R.L.)</i> , Cooperative Association of CRECER Entrepreneurs.	16 members and 56 families that work with them (51 men; 5 women)	NA	CRECER technicians have conducted training sessions on all aspects of cooperative management as well as accounting and inventory procedures for managing a retail store.
3. <i>Empresarios Asociados de Tiendas en San Carlos Lempa</i> , Associated Small Store owners in San Carlos Lempa.	20	NA	A feasibility study for the opening of a grocery warehouse store and a marketing study was initiated by three university students from ESEN.
4. <i>Jóvenes Empresarios Asociados en Ilobasco, Grupo Moje</i> , Associated Young Entrepreneurs from Ilobasco.	10	NA	This group has received numerous training sessions from CRECER and will open their own store next quarter.
5. <i>Tienda ARTECRECER</i> , ARTECRECER Store. Ilobasco, Izalco y Nahuizalco.		NA	Accounting and inventory systems were set up in the ARTECRECER stores. A system was designed to provide statistical analysis on individual sales by person and article. Year end Balance Sheets were prepared. ARTECRECER had a very successful booth during the International Fair, and articles were sold during the visit of the first lady, Hillary Clinton through the Union Church which subsequently has included ARTECRECER articles in their retail store.
6. Hammock Cooperative of Concepción Quetzaltepeque.	15		A marketing study on natural cotton hammocks was initiated. Members also received extensive training in cooperatives as a business and individual accounting mechanisms.

The design group of this component also provided assistance in the elaboration of the "Picky the busy Bee" logos, lay out and paint scheme of *AGROCRECER*, design for the *MOJE* group store, set up of fair booths, design of brochures and stickers for *El Castaño* among others.

B. Rural Financial Enterprise Component

Credit and Finance:

1. The PERLAS financial indicator system was installed in 6 credit unions. This will allow the manager and Board of Directors to closely follow their organization's progress independent of the CRECER project.
2. The financial component along with the Rural Agricultural Enterprise component prepared a strategic plan for UCRAPROBEX which was presented to and approved by the General Assembly in November.
3. A consulting firm was hired to design an organizational plan for three credit unions, it is hoped that these three pilot cooperatives will adopt this new structure in early 1999 and others later in the year.
4. Organized a foro on credit in Sonsonate between lenders and borrowers. Both sides came away with a better understanding of credit problems and means to make credit processes more efficient and able to reach more recipients.
5. A seminar on loan collection for credit union personnel and directors was held with 5 lawyers giving presentations. This is part of the overall plan to reduce delinquency in the CUs.

Marketing:

1. A national Institutional publicity campaign for the financial cooperative system was launched in December. Included were radio spots, television commercials and newspapers ads. There are 23 different credit unions supporting the campaign including the 13 with CRECER.
2. The large rotation in marketing personnel continues, during this quarter there were five changes in personnel among the 13 CUs.
3. An exclusive "Picky the Busy Bee" 6 frame cartoon design was finished. This design will be used for unique "piggy banks" the CUs will use to promote youth savings.

Information:

1. The CRECER designed computer software system was installed in the Credit Union in Agua Caliente. This Cooperative was without a computer system until last year.

2. A year 2000 check was carried out on all the computers in all the CUs working with CRECER. There are a number of older machines and software programs that were not designed for the year 2000, most of these machines cannot be upgraded and therefore will be replaced this year.

3. Work has begun on a special FOXPRO software program to comply and report USAID indicators for those Credit Unions using FOXPRO software. Although the data is not always complete it is a good start.

C. Policy Component

Contribution to poverty reduction

- The follow up and monitoring of the options contract between sorghum producers and poultry industrialists showed that approximately 500,000 quintals have been negotiated under this contract of an expected volume of 1.5 million quintals. Some of the reasons for this less than expected result is poor dissemination of the mechanism especially by the commodity exchange brokers; and lack of support by the financial sector to accept the contracts as collateral for seasonal loans; and the location of the warehouses and silos where the grain should have been delivered. These limitations will be corrected during the next crop season. The guaranteed price in the contract is 68 colones per quintal, which is higher than the price the poultry industry is currently paying for grain in the market. Farmers who signed the contract are benefiting by at least 10 colones per quintal.
- A similar contract was negotiated between pork producers and meat packers and processors. The contract establishes a quota of a minimum of 3,000 animals per month, of at least 100 pounds of meat each, to be sold at a price equivalent to 10 colones per pound of meat (without bacon and fat). Once the meat packers fulfill this quota, they can import all the meat they need at 17% import tariff that is currently effective. If the mechanism works as expected, the meat packers and processors would propose to lower the import tariff for the amount of meat they need to import. Again, the benefit for producers can be estimated since the price for pork meat outside this mechanism has fluctuated around 7 colones per pound while the price under the contract is 10 colones.
- The traditional way to measure the contribution of the agricultural sector to national economic output underestimates its value. One of the consequences is that policy decisions favor the development of other sectors based on their apparently larger relative contribution at the detriment of the rural, agricultural sector. The policy team prepared a study revising the method to measure the sectoral contribution and published a document showing a larger sectoral contribution, the importance of the sector as supplier of intermediate goods for agroindustries, and its key role as the engine of economic growth. The Minister and OAPA organized a working breakfast to discuss these findings with representatives of the Ministries of Economy and Finance, BCR, PROCAFE and ASI (the industrialist association). Policy decision makers now have enough arguments to reorient their focus and pay more attention to the rural and agricultural sectors in terms of capital investments and economic infrastructure.

- CRECER and UNDP members of the RDC edited the final document on rural development and poverty reduction strategy. This document was published and its dissemination initiated with the forum organized by the RDC to discuss its main proposals. The document stresses the need to reduce rural poverty, to stimulate agricultural productivity and growth, and to set up incentives to protect the environment and efficiently use natural resources.
- A CRECER advisor was appointed as a member of the Emergency Committee to evaluate the damage caused by the Mitch hurricane, to prepare a document to support the government on soliciting international aid, and to monitor the actions taken, all related to the agricultural sector. In working on this theme, CRECER's position was to link the actions motivated by Mitch with the rural development strategy in the sense that the reconstruction effort should go beyond the mere replacement of civil works and household property lost and instead strengthen the economic and social infrastructure in the rural areas as the basis for development.

Contribution to the modernization of the state

- The policy coordinator of CRECER was member of a special team organized by the Minister to analyze and evaluate the impact of the new free zones law proposed by the Ministry of Economy. The law showed two faults. The first was the negative impact of its application among small enterprises, including agroindustries. The law permitted the domestic sale of products intended for export which would exert an unfair pressure on local products produced without the fiscal benefits stipulated by the law (free import of inputs). The second fault was its conflict with the WTO accord. While this agreement establishes that all export support measures should be dismantled by the year 2003 (5 years from the present), the law extends such benefits up to 15 years resulting in a clear contradiction of the WTO agreement. These arguments were considered by the Ministry of Economy to modify the law especially to reduce the negative impact on small industries.
- With the technical support of CRECER, OAPA submitted to the Ministry of Agriculture and members of the Economic Committee a proposal to stimulate forestry investments as part of the new forestry development law. The proposal was discussed with representatives of the Forestry Association of El Salvador (AFOSALVA), the major investors in this area, who were in agreement with the economic incentives proposed. The entire law would be presented to the General Assembly for its approval during January 1999.
- As a means to keep the agricultural sector informed, OAPA published a new issue of its journal, Coyuntura, and two studies, the first about a revaluation of the agricultural sector and the second a subsector analysis of coffee.

Fora and Seminars

- The first forum organized by the RDC to establish dialogue about the rural development and poverty reduction strategy was held on December 9. About 75 representatives from different private sector organizations participated in the event. CRECER's consultant, Gabriel Siri,

presented his views on the rural poverty issue and the process of gaining consensus on the proposals to promote their adoption and implementation.

- During October, OAPA and CRECER organized a new series of seminars on international trade and agriculture. Two consultants hired by CRECER participated as speakers in the first session, Rigoberto Stewart and Rigoberto Lopez. Approximately 60 representatives from both private and public sectors participated during the four Fridays programmed for the series of sessions. The themes in these seminars were more focused on the agricultural policies of regions such as the EU and countries such as the USA and their requirements for imports of agricultural products from countries like El Salvador.
- During the period October-December, 11 short courses were implemented by CRECER on the general theme of agribusiness under the title: "Agribusiness: Entry to the 21st Century". 411 technicians from CENTA were trained in different areas such as finance, trade, management, project preparation, and legal issues.
- CRECER also organized another series of short courses on cooperative development and agribusiness for about 75 employees of the MAG's Agricultural Associations Department (DAA) and INSAFOCOP. This effort will improve the quality of technical assistance and advisory activities that these two entities offer to agricultural cooperatives.
- Boris Bravo-Ureta, a CRECER consultant, developed a short course on farm management for CRECER field staff, and selected professionals from CENTA and DGEA. Dr. Bravo collected data from the El Nilo cooperative to prepare a case study on optimization of resources which will be used to advise its directors on how to plan the cooperatives activities. It will also be used to train field professionals in a second visit to rural areas.
- Rigoberto López conducted an intensive course on quantitative tools for policy analysis addressed to OAPA and DGEA personnel. With this course, the analytical capacity of the participants improved as did the quality of their studies and publications. This knowledge improves the institutional capacity of these two units of MAG.

SECTION III
ADMINISTRATIVE INFORMATION

ANEXO A
GENERAL ACTIVITIES

ANNEX A
GENERAL ACTIVITIES

Activities during QIV-98

Project Management

Local Personnel changes:

- Maria Cecilia Cantaderio, Marketing specialist, resigned on November 24, 1998.
- Norma Mónico, was hired as Marketing specialist for FRE team as of October 21, 1998.
- Mónica Morán was hired as Finance and Production Advisor for the ERNA team, as of December 1, 1999.

Short Term Local personnel and services:

- William Pleitez Technical Secretary for the RDC
- Gustavo García Design of the computerized registers systems and input of data of the cooperatives affiliated to DAA and INSAFOCOOP
- Francisco Molina Academic Coordinator of Agribusiness courses to CENTA technicians and for the DAA and INSAFOCOOP training short courses on modern cooperatives.
- César Osorio Administrative support representing CRECER in the reconstruction of Chilanguera after Hurricane Mitch
- Leonel Márquez Logistic Coordinator of Agribusiness course to CENTA technicians and for the DAA and INSAFOCOOP training short courses on modern cooperatives.
- Rutilio García Gathering of information from DAA and INSAFOCOOP cooperatives.
- Edwin Avelar Gathering of information from DAA and INSAFOCOOP cooperatives.

Major equipment procurement:

- One Dell computer with monitor and speaker for CRECER offices
- Two Ink Jet printers 895 Cxi, one for OAPA and the other one for CRECER offices.

Activities Programmed for QIV-98

Local Personnel changes:

- No projected changes.

A. Rural Agricultural Enterprises

1. New enterprises identification:
One services enterprise (*Lempa-Acahuapa*)
Two agroindustries (To be identified)
2. Entrepreneurial diagnosis:
Two services enterprises (*CONSALCOOP-CONFENACOA*)
Three agroindustries (*El Refugio* and two new ones to be identified)
3. Discussed, accepted and signed agreements:
Two services enterprises (*CONSALCOOP-CONFENACOA*)
4. Strategic plans:
One agroindustry (*El Refugio*)
5. Operational plans:
One services enterprise (*COMUS*)
Two agroindustries (*El Nilo* and *El Castaño*)
Six first level producers (La Piedad, El Rescate, Río Roldán,

B. Non-Agricultural Rural Enterprises

1. Set up a system to develop inventory, production and sales statistics for individual businesses.
2. Open a branch store of ARTECRECER in downtown Ilobasco.
3. Set up sales of ARTECRECER products within San Salvador: hotels, artisan stores, and restaurants.

4. Final edition and publication of sales catalogue
5. Open a retail store for the MOJE group.
6. Design and implement a promotional sales campaign through newspapers, brochures and signs.
7. Demand study on artisan products in Ilobasco and Nuahuizalco.
8. Design and produce new styles and colors for hammocks, produce new cotton thread hammocks using new designs and different types of cloth and thread, design new wood products aimed at business offices, and new clay article designs for the MOJE Group.
9. Continue work on cooperative organization with all four groups, including management, accounting, individual responsibilities and operation of individual as well as cooperative business.
10. Begin coordination between artisans and the credit union affiliated to FEDECACES in Cojutepeque and Sonsonate to try to overcome the problem of access to credit. Provide assistance to a group of carpenters affiliated to a CU in San Vicente.

C. Rural Financial Enterprises

Credit and Finances

1. Give follow-up to all financial disciplines which are part of the Credit Unions' daily operations. Advance indicators will be reviewed, as well as delinquency indicators from their respective credit portfolios.
2. Follow-up implementation of the organizational structure in the pilot credit unions, proposed by the consulting firm.
3. Develop entrepreneurial plan workshop together with CRS technical unit.
4. Techniques for delinquency control seminar.

Marketing

1. Changes in the assistance-coordination with FEDECACES

2. Changes in procedures in the preparation of the marketing program
4. Evaluation of the National promotional campaign
6. Design an audio visual presentation on credit and on a "model" cooperative member.
8. Present proposal for salaries and fringe benefits for the credit unions staff

Informatics

2. E-mail connection among the credit unions.
3. Create program to obtain marketing data base in the CUs.
4. Plan for the credit unions Risk Center/Credit Bureau.
5. Data recompilation to submit reports to USAID, delinquency, ranking, etc.

D. Sectorial Policy Support

Studies

1. Macroeconomic policy and agricultural sector performance: 1992-1998
2. Sectoral policy revision and perspectives: 1994-2004

Fora and Seminars

1. Rural development and poverty reduction strategy: debate and consensus gaining forum organized by the Rural Development Committee in a city outside San Salvador. Gabriel Siri will assist the EDC on this effort. About 100 persons are expected to attend this forum. It is planned to realize the third week of March.

Follow up on ongoing activities

1. Irrigation districts transfer process: signature of the legal transfer will take place hopefully during February. Jack Farmer, the Crecer irrigation specialist, will assist in this process.

2. Approval of the new Forestry Law, including the bylaws containing the regulation on economic incentives.

D. Monitoring & Evaluation

1. Store audit and Pantry Check for *UCRAPROBEX* and *El Castaño*.
2. A survey will be conducted on credit offer and demand for microenterprise.
3. A survey will be carried out on consumption habits of SES families.
4. Continue with Baseline survey process.

ANEXO B
CONSULTANTS

ANNEX B
CONSULTANTS

Local and expatriate consultancies during QIV-98

- Rigoberto Lopez: His main task was to organize a course on quantitative tools for policy analysis for OAPA and DGEA analysts.
- Rigoberto Stewart: Was contracted to analyze the benefits and costs of trade negotiations undertaken by the government of El Salvador focusing the analysis on the agricultural sector.
- Boris Bravo-Ureta: Two tasks were assigned to Dr. Bravo, to develop a model for optimization using the El Nilo cooperative as a case study, and to train field technicians from Crecer, CENTA and DGEA on farm management.
- Gabriel Siri: Dr. Siri's task was to review the rural development and poverty reduction strategy document prepared by the RDC, interview representatives of the political parties and government officials, and to prepare a brief document on combating rural poverty.
- Rigoberto López: Follow up providing assistance in the quantitative methods for analysis of agricultural policies assignment
- David Richardson: To give a presentation on the model of Credit Union for the year 2000 at the 2nd. Conference of Salvadoran Financial Cooperativism
- Rigoberto Stewart: Conduct a study and evaluate El Salvador's Trade Negotiation Strategy
- Bruce Bower: Assist the price reporting system and carry out an observational trip to Tegucigalpa, Honduras.
- Gerardo Morales: Provide insight CU Marketing Strategy.
- David Grace: Assit David Richardson with CRECER Projects in the Entrepreneurial Plan and assist FEDECACES with the IRNet.
- David Richardson: Present WOCCU Model to the Central Reserve Bank and the Financial System Superintendency.
- Jack Farmer: Follow up on the evaluation of irrigation districts and recommend activities that need to be accomplished bywater user associations.

- Thomas Rysavy: Provide assistance to Crecer team and members of the regional organization in organizing of an integrated business entity.
- Jim Cawley: Participate in Crecer Project Evaluation and Planning.
- Christian Kolar: Participate in Crecer Project Evaluation and Planning Meeting week.
- Susana Mudge: Participate in Crecer Project Evaluation and Planning
- David Tacker: Participate in Crecer Project Evaluation and Planning.
- Rolando Salazar: An evaluation of the Marketing Program of the CUs.
- Oswaldo Oliva: Workshops on Entrepreneurial Plan.

Local and expatriate consultancies projected for QI-99:

A. Agricultural rural enterprises

- Tom Rysavy, regional organization consultancy.
- Christopher Bowes, Honey consultant
- Ian Duncan, technical assistance to the cashew producers.

B. Non-agricultural Rural Enterprises

- Carpenter consultancy

C. Rural Financial Enterprises

- Audit firm for the evaluation of FEDECACES Audit System
- Valuation expert.
- José Linares Fontela, Marketing.
- Chuck Olson, Risk Central evaluation.

D. Sectorial Policy Support

- Jack Farmer, Irrigation Districts Tariffs.
- Gabriel Siri, Policy dialogue events with RDC
- Boris Bravo-Ureta, Farm Management course.
- Rigoberto López, Strengthening of political analysis capacity of OAPA technicians.

ANEXO C

FIELD TRIPS AND VISITS

ANNEX C
FIELD TRIPS AND VISITS

- No field trips done during QIV-98
- There are no field trips projected for QI-99

ANEXO D
TRAINING EVENTS

ANNEX D
TRAINING EVENTS

Training events during QIII-98:

A. Training Participants and Events

	No. of Events	Men	Women	Total
Accumulated to QIII-98	366	6411	3059	9470
QIV-98	33	924	223	1147
Total	399	7335	3282	10617
Projected QI-99	43	650	251	901

EVENT	PLACE	DATE	PARTICIPANTS		
			M	F	T
Agribusiness Workshops to CENTA technicians	CDTs - CENTA	01-Oct-98	359	52	411
Accounting and financial statements	SOCOPI	01-Oct-98	15	1	16
Strategic plan presentation	APROAGRO, Suchitoto	06-Oct-98	17	8	25
Rural credit handling workshops	San Carlos Lempa	07-Oct-98	14	6	20
International trade and Agriculture	Hotel El Salvador	09-Oct-98	43	25	68
Strategic planning workshop	UCRAPROBEX	15-Oct-98	9	1	10
Rural credit handling workshops	ADECPRO, Sonsonate	16-Oct-98	6	1	7
Strategic planning workshop	UCRAPROBEX	21-Oct-98	8	1	9
Strategic plan for honey producers	Suchitoto	23-Oct-98	22	1	23
Collecting system	FUSAL/San Salvador	30-Oct-98	32	10	42
Business plan workshop	FUSAL/San Salvador	07-Nov-98	56	28	84
Presentation of results to political commission and management council	FAVORITA/Santa Tecla	16-Nov-98	8	5	13
Presentation of results to political commission and management council	PROGRESO/Chalatenango	17-Nov-98	11	6	17
Presentation of results to political commission and management council	UNIDAD/San Sebastián	18-Nov-98	11	2	13
Presentation of results to political commission and management council	UNION/La Unión	19-Nov-98	12	4	16
Presentation of results to political commission and management council	SIHUATEHUACAN/Sta. Ana	20-Nov-98	8	3	11
Organizational manuals	El Castaño, Sonsonate	21-Nov-98	18	4	22
Business plan workshop	COOP-UNO/Santa Ana	23-Nov-98	23	6	29
Presentation of results to political commission and management council	PRINCIPAL/Sta. Ana	23-Nov-98	10	5	15
Presentation of results to political commission and management council	DINAMICA/San Vicente	25-Nov-98	17	0	17
Chinches in organic cashew crops	CORALAMA	25-Nov-98	50	0	50
Presentation of results to political commission and management council	SOLIDEZ TOTAL/Santa Tecla	26-Nov-98	12	4	16
Presentation of results to political commission and management council	UNICA/Metapán	27-Nov-98	11	1	12
PERLAS Indicators Seminar to the management council	EL ESFUERZO/Sonsonate	28-Nov-98	9	12	21
Organizational manuals	ADECPRO, Sonsonate	01-Dec-98	14	1	15
Electronic accounting system	Zacatecoluca	02-Dec-98	19	0	19
Farm management	Club Arabe - San Salvador	07-Dec-98	15	1	16
Organizational manuals	El Niño, Zacatecoluca	15-Dec-98	20	0	20
Practical accounting	Usulután	16-Dec-98	14	0	14

EVENT	PLACE	DATE	PARTICIPANTS		
Rural sector integration for entrepreneurial development	Sonsonate	17-Dec-98	0	0	0
Business plan workshop to CRS	CRECER	22-Dec-98	2	0	2
ARAGORN consultants presentation	FEDECACES	30-Dec-98	16	3	19
Modern Enterprises Workshops to DAA and INSAFOCOOP promoters	Centro Loyola, San Salvador	24-Nov-09	43	32	75
TOTAL:			924	223	1147

B. Projected training events for QIV-98

EVENT	ESTIMATED DATE	PARTICIPANTS
Elaboration of a marketing study	January	15
Management boards in a cooperative	January	15
Elaboration of marketing and sales plan	January	10
Presentation of results to political commission and management council	January	15
Presentation of results to political commission and management council	January	15
Presentation of results to political commission and management council	January	15
Financial statements interpretation	January	18
Financial statements interpretation	January	16
Agribusiness/Store management	January	10
Services options and possibilities	January	35
Implementation of organization manuals	January	35
Entrepreneurial vision	January	40
Operational plan model	January	11
Implementation of organization manuals	January	40
Quality standards for corn	January	40
Re-adapting of strategic plan	January	20
Information systems	February	20
Information systems	February	20
Operational planning workshop	February	20
Information systems	February	20
Accounting and financial statements	February	20
Implementation of organization manuals	February	25
Accounting and financial statements	February	30
Accounting and financial statements	February	20
Use of , sketch and preparation of sample book	February	6
Client Service	February	16
Design of new furniture lines	February	16
Planning of the SES store opening	February	15
Operational planning workshop	February	20

EVENT	ESTIMATED DATE	PARTICIPANTS
Operational planning workshop	February	20
Cooperativism	February	15
Operational planning workshop	February	20
Agribusiness and cooperative development course for DAA-INSAFOCOOP	February	40
Second series of agribusiness courses for CENTA technicians	February	40
Use and application of organizational manuals	March	15
Use and application of organizational manuals	March	16
Administrative management of a products store/MOJE	March	10
Administrative management of a products store/SES	March	10
Use and application of organizational manuals	March	18
PERLAS system seminar for Financial System Superintendency	March	15
Farm Management	March	35
Desgn of new clay lines	March	14
Trade and future modeling for sectoral policy analysis	March	35
TOTAL:		901

ANEXO E
INDICATORS

**ANNEX E
INDICATORS**

INDICATORS FOR AGRICULTURAL RURAL ENTERPRISES (ERA) PART I.

No.	DESCRIPTION	UNIT	LIFE-OF-PROJECT OUTPUTS	IN Q-III	TOTAL THRU III	%
1	Beneficiaries	Persons	10,000	289	8,219	82
1.1	Direct				2,578	
1.1.1	<i>Sistema Económico Social, SES</i>				156	
	Men					
	Women				143	
1.1.2	<i>Comunidades Unidas de Usulután, COMUS/UPREX</i>				90	
	Men					
	Women				35	
1.1.3	<i>Sociedad Cooperativa Productos de Marañón, SCPM</i>				267	
	Men					
	Women				103	
1.1.4	<i>Comunidades Unidas para el Desarrollo de Usulután, CODEUSMI</i>				145	
	Men					
	Women				68	
1.1.5	<i>Sociedad Cooperativas de Productores de Usulután (SOCOPU)</i>				216	
	Men					
	Women				111	
1.1.6	<i>Sociedad Cooperativa Las Marías</i>				64	
	Men					
	Women				21	
1.1.7	<i>Asociación Cooperativa de la Reforma Agraria El Nilo</i>				42	
	Men					
	Women				3	
1.1.8	<i>Procesadora y Exportadora de Ajonjolí, PREXA</i>				0	
	Men					
	Women				0	
1.1.9	<i>Asociación Cooperativa de Producción y Servicios Múltiples, El Castaño</i>				22	
	Men					
	Women				66	
1.1.10	<i>Asociación de Productores Agropecuarios, APROAGRO</i>				12	
	Men					
	Women				2	
1.1.11	<i>Beneficio El Refugio / UCRAPROBEX</i>			139	139	
	Men					
	Women			12	12	
1.1.12	<i>Asoc. Coop. de Apicultores del Bosque de Suchitlán</i>				16	
	Men					
	Women				1	
1.1.13	<i>Asociación Cooperativa de Producción Artesanal de Panela, ACOPADES</i>			17	17	
	Men					
	Women				0	
1.1.14	<i>Asociación Salvadoreña para la Integración y el Desarrollo, ASID</i>				334	
	Men					

No.	DESCRIPTION	UNIT	LIFE-OF-PROJECT OUTPUTS	IN	TOTAL	%
				Q-III	THRU III	
	Women				77	
1.1.15	<i>Asociación de Desarrollo Comunal El Progreso, ADECPRO</i>				140	
	Men					
	Women				30	
1.1.16	<i>Asociación de Productores, CRECER (West)</i>				234	
	Men					
	Women				12	
	Sub-total Men			156	1894	
	Sub-total Women			12	684	
1.2	Direct through second level organizations				4,022	
1.2.1.	<i>Sistema Económico Social, SES</i>				704	
	Men					
	Women				607	
1.2.2.	<i>Comunidades Unidas de Usulután, COMUS/UPREX</i>				896	
	Men					
	Women				910	
1.2.3.	<i>Sociedad Cooperativa Productos de Maraón, SCPM</i>				212	
	Men					
	Women				31	
1.2.4.	<i>Comunidades Unidas para el Desarrollo de Usulután, CODEUSMI</i>				134	
	Men					
	Women				70	
1.2.5.	<i>Sociedad Cooperativas de Productores de Usulután (SOCOPU)</i>				396	
	Men					
	Women				62	
	Sub-total Men			0	2,342	
	Sub-total Women			0	1,680	
1.3	Direct not affiliated through second level organizations				1,619	
1.3.1	Men			88	1,019	
1.3.2	Women			33	600	
	Sub-total Men			88	1,019	
	Sub-total Women			33	600	
crecer						

Indicators for Agricultural Rural Enterprises (ERA) Part II.

No.	DESCRIPTION	UNIT	LIFE-OF-PROJECT	IN	TOTAL	%
			OUTPUTS	Q-III	THRU III	
2	ORGANIZATIONS	Enterprises	32	1	32	100
2.1	First Level (Production Enterprises)	Enterprises	15	0	15	
2.2	Second Level (Services Enterprises and/or Agro-industries)	Enterprises	15		16	
2.2.1	Services	Enterprises	5	0	8	
2.2.2	Agro-industries	Enterprises	10	2	8	
2.3	Third Level (Regional Enterprises)	Empresas	2	1	1	

No.	DESCRIPTION	UNIT	LIFE-OF-PROJECT	IN	TOTAL	%
			OUTPUTS	Q-III	THRU III	
2.3.1	Western Regional	Empresas	1	1	1	
2.3.2	Para-central Regional	Empresas	1	0	0	
3	SUSTAINABILITY					
3.1	Second Level					
3.1.1	Services					
	<i>Sistema Económico Social, SES</i>	%		n/r		
	<i>Productores y Exportadores de Usulután, UPREX</i>	%		n/r		
	<i>Sociedad Cooperativa Productos de Marañón, SCPM.</i>	%		n/r		
	<i>Comunidades para el Desarrollo, CODEUSMI.</i>	%		n/r		
	<i>Sociedad de Cooperativas Productoras de Usulután, SOCOPU</i>	%		n/r		
3.1.2	Agro-industries					
	<i>Sociedad Cooperativa Las Marias '93</i>	%		n/r		
	<i>Asociación Cooperativa de la Reforma Agraria El Nilo</i>	%		n/r		
	<i>Procesadora y Exportadora de Ajonjolí, PREXA</i>	%		n/r		
	<i>Sociedad Cooperativa de Producción y Servicios El Castaño.</i>	%		n/r		
	<i>Asociación de Productores Agropecuarios, APROAGRO</i>	%		n/r		
	<i>Comunidades Unidas de Usulután, COMUS</i>	%		n/r		
	<i>Asoc. Coop. de Apicultores del Bosque de Suchitlan</i>	%		n/r		
3.2	Third Level					
3.2.1	Western Region	%				
	<i>Asociación para el Desarrollo Comunal El Progreso, ADECPRO</i>	%		n/r		
	<i>Asociación Salvadoreña para la Integración y el Desarrollo, ASID</i>	%		n/r		
	<i>Asociación de Productores CRECER</i>	%		n/r		
4	MARKETING					
4.1	Marketed product through Second Level Organizations	US \$		546,335	1,062,383	
4.4	Marketed product by Second Level Organizations	US \$		496,306	1,388,738	
5	AREA	Hectares		1,031	4,142	
5.1	Coffee (Organic and conventional)	Hectares		0	974	
5.2	Organic Cashew	Hectares		0	1,587	
5.3	Sesame Seed (Organic and conventional)	Hectares		50	238	
5.4	Basic Grains	Hectares		981	1,343	

INDICADORES DE EMPRESAS NO AGRICOLAS, OCTUBRE, NOVIEMBRE, DICIEMBRE DE 1998

No.	Descripción	Unidad	Resultado	Periodo anterior	Periodo reportado	Acumulado	%
1	Beneficiarios	Personas		160	186	186	
1.1	Directos	Personas		67	74	74	
1.1.1	Hombres	Personas		43	49	49	
1.1.2	Mujeres	Personas		24	25	25	
1.2	Relacionados con la empresa	Personas		93	112	112	
1.2.1	Hombres	Personas		69	82	82	
1.2.2	Mujeres	Personas		24	30	30	
2	Empresas ***	Empresas	10	10	10	10	100
2.1	Producción	Empresa		10	9	9	
2.2	Comercialización	Empresa		1	1	1	
3	Mercadeo (ventas) *						
3.1	Producción mercadeo por em	US \$		22,131.66	72,003.21	202,019.53	
4	Area /Actividad desarrollada	Empresa					
	Area Producción	9					
4.1	Cerámica en barro	Empresa		7	10	10	
4.2	Confección en ropa	Empresa		1	1	1	
4.3	Pirotecnia	Empresa		1	1	1	
4.4	Artesanías en madera	Empresa		2	3	3	
4.5	Artesanías en tule y mimbre	Empresa		2	3	3	
4.6	Hamacas	Empresa		0	1	1	
4.7	Telares	Empresa		1	1	1	
4.8	Artesanías en cuero	Empresa		1	1	1	
4.9	Artesanías en raíces	Empresa		1	0	0	
4.10	Carpintería	Empresa		10	11	11	
	Area Servicios	1		1			
4.11	Tiendas ***	Empresa		0	15	15	
	Area Comercialización	3					
4.12	ARTECRECER *****	Empresa		1	3	3	
	Otras Empresas	1					
4.13	GRUPO MOJE ****	Empresa		0	1	1	

* Solo incluye ventas de artesanos de Ilobasco y de ARTECRECER

** La asesoría ha ido orientada a la organización y a la Gestión Empresarial pero a nivel de conformación de una empresa cooperativa.

*** Cada actividad productiva se toma como una empresa, ejemplo se atienden 15 empresarios de tiendas, pero solo se considera al grupo como una empresa.

**** Grupo de jóvenes en situación de riesgo (maras) quienes reciben asesoría para conformar una sola empresa del grupo.

***** Empresa Cooperativaempresarios de Ilobasco, Cojutepeque, San Sebastián, Nahuizalco

**EMPRESAS FINANCIERAS RURALES
INDICADORES DE AID**

INDICADOR No. 1 y 3

Prestatarios activos

FECHA DEL INDICADOR	al 31/10/98	En función a crédito o ahorro		
	% actividad	HOMBRES	MUJERES	TOTAL
ASOCIADOS		10,126	12,735	22,861
% POR SEXO		44%	56%	100%

NOTA: Estos datos fueron proporcionados generados de los datos de los sistemas que las cooperativas utilizan, incluyen solo datos de asociados.

INDICADOR No. 2

Ahorrantes activos

FECHA DEL INDICADOR	al 31/10/98	En función a crédito o ahorro		
	% actividad	HOMBRES	MUJERES	TOTAL
ASOCIADOS		24,885	31,870	56,755
% POR SEXO		44%	56%	100%

NOTA: Estos datos fueron proporcionados generados de los datos de los sistemas que las cooperativas utilizan, incluyen solo datos de asociados.

INDICADOR No. 4

Instituciones financieramente sostenibles

FECHA DEL INDICADOR	al 31/10/98	Sostenibles	
	TOTAL	Sostenibles	% Sostenible
FEDECACES	1	1	100%
COOPERATIVAS	13	3	23%
TOTAL	14	4	29%

Creando todas las reservas de saneamiento.

INDICADOR No. 5

Cajas de atención area rural

FECHA DEL INDICADOR	al 31/10/98	Sostenibles	
	TOTAL	Sostenibles	% Sostenible
FEDECACES	1		
COOPERATIVAS	18		
TOTAL	19		

INDICADOR No. 6

Sostenibilidad operativa

FECHA DEL INDICADOR	al 31/10/98	Sostenibles	
	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

Morosidad del sistema CAC'S

FECHA DEL INDICADOR	al 31/10/98	Morosidad	
	TOTAL	% MORA más 30 días	% MORA más 90 días

FEDECACES	1	1.08%	0.16%		
COOPERATIVAS	13	19.62%	9.90%		
INDICADOR No. 8					
Crecimiento en Ahorros					
FECHA DEL INDICADOR	al 31/10/98				
	al 31-12-97	30/09/98	Incremento en c	Increment Sem. en %	Increment anual %
FEDECACES	21,345,711	24,570,098	3,224,387	13%	26%
COOPERATIVAS	101,181,465	144,610,530	43,429,065	30%	60%
TOTAL	122,527,176	169,180,628	46,653,452	38%	76%
	HOMBRES	MUJERES	TOTAL		
TOTAL MIEMBROS AHORRANTES Junio/98	24,885	31,870	56,755		
%	44%	56%			
INDICADOR No. 9					
ONG's y CAC'S accedendo fondos de la Banca y otras financieras					
FECHA DEL INDICADOR	al 31/10/98				
	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	al 31/10/98				
FEDECACES	1				
COOPERATIVAS	13				
INDICADOR No. 11					
Nueva Ley de las CAC'S Aprobada					
FECHA DEL INDICADOR	al 31/10/98				
MARCO 1,998 *	0				
* El BCR ha presentado en forma extraoficial ante la asamblea legislativa el proyecto de cooperativas el cual será estudiado junto con la nueva Ley de Bancos					
INDICADOR No. 12					
Nuevos Estatutos aprobados					
FECHA DEL INDICADOR	al 31/10/98				
	No.				
FEDECACES	0				
COOPERATIVAS	0				

ANEXO F
1998 TRAINING EVENTS

ANNEX F
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	Iobasco	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-			0
Sonsonate enterprises organization workshop	Nahuilingo	03/19/98	13	0	13
MC marketing store administration services	Iobasco	03/20/98	11	9	20
Accounting records handling II	San Carlos Lempa	03/21/98	6	7	13
RECER first regional forum	San Vicente	03/25/98	55	13	68
Vegetables packing	Chiltuipan	03/26/98	20	0	20

EVENT	PLACE	DATE	PARTICIPANTS		
			M	F	T
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. Basic grains producers	CDT-Izalco, Sonsonate	04/14/98	26		26
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 residues	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

EVENT	PLACE	DATE	PARTICIPANTS		
			M	F	T
Decision making through product cost	Iobasco	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	TCA-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 condoning	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
CU's Security personnel training	Wackenhur de El Salvador/S.S.	06/20/98	0	19	19
Statuses discussion. Basic grains producers	AGAPE, Sonsonate	06/26/98	30	1	31
Cooperativism I	Nahuizalco	07/1.2/98	15	2	17
Rice crops	EL NILO	07/03/98	33	0	33
Agromarket experiences workshop	Sonsonate	07/14/98	20	5	25
PERLAS Seminar to the CU's of the Central Region	FEDECACES	07/17/98	14	5	19
Implementation manuals/CORALAMA	Chirilagua, S. Miguel	07/21/98	38	4	42
New Entrepreneurial Vision	Iobasco	07/21.22/98	8	10	18
Cooperativism II	Nahuizalco	07/23.24/98	15	2	17
Credit Analysis Tools	Acacme/Sonsonate	07/24/98	7	4	11
Implementation manuals for multiples service system/SES	San Carlos Lempa	07/24/98	22	1	23
Credit Analysis Tools	Nva. Concepción, Chalatenango	07/26/98	13	2	15
Credit Analysis Tools	Acodjar/San Sebastián	07/28/98	4	6	10
Accounting records/Producers Society - CRECER	Sonsonate	07/29/98	4	0	4
Business plan review and adjustments, PREMIO presentation	Sihuacoop/Santa Ana	07/29/98	8	4	12
Implementation manuals for School Farm System/SES	San Carlos Lempa	07/30/98	20	2	22
Cucurbitaceous crop/SES	San Carlos Lempa	07/30/98	19	3	22
Strategic planning presentation/Producers Society - CRECER	Sonsonate	07/30/98	25	3	28
Strategic planning presentation/El Castaño	Sonsonate	07/31/98	15	40	55
Tax paying aspects	EL NILO	07/31/98	18	0	18
Strategic planning workshops/APROAGRO	Suchitoto	08/13.20.27-09/3.10/98	13	3	16
SYSCOM system workshop	Accovi/San Vicente	08/14/98	12	0	12
Certification of organic products process workshops/COMUS	Jucuarán	08/19/98	8	4	12
Advancements and achievements evaluation/PROCOOPDIMES	Usulután	08/21/98	16	2	18
PERLAS Indicators Seminar	FEDECACES	08/28/98	22	8	30
Creating an enterprise	Iobasco	09/04/98	12	4	16
Strategic planning workshop/UCRAPROBEX	San Salvador	09/09/98	29	6	35
Products cost	Iobasco	09/11/98	12	4	16
Implementation manuals for Financial System/SES	San Carlos Lempa	09/24/98	4	2	6
Implementation manuals for Commercialization System/SES	San Carlos Lempa	09/24/98	4	0	4
The ABC in Marketing	San Vicente	09/25/98	66	14	80
Business enterprises constitution ways	San Carlos Lempa	09/25/98	12	4	16
Post-harvest handling/SOCOPU	Usulután	09/29/98	14	0	14
Accounting records	Iobasco	09/29/98	12	4	16
Enterprise integration: Alternative for Sustainable Dev./(Forum)	San Vicente	09/30/98	92	9	101
Rural credit handling workshops/ADECPRO	Sonsonate	08/14-21 - 09/4, 18, 25/98	6	1	7
Clay ceramics painting	Iobasco	08/24-28/98	3	7	10
Decision making tools	Iobasco	08/27-28/98	8	10	18
Basic Training on cooperative organization	Nahuizalco	09/16-17/98	15	2	17
Computers use and handling/ADECPRO	Sonsonate	09/2.9.16.23/98	4	1	5

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EVENT	PLACE	DATE	PARTICIPANTS		
			M	F	T
Agribusiness Workshops to CENTA technicians	CDTs - CENTA	01-Oct-98	359	52	411
Accounting and financial statements	SOCOPI	01-Oct-98	15	1	16
Strategic plan presentation	APROAGRO, Suchitoto	06-Oct-98	17	8	25
Rural credit handling workshops	San Carlos Lempa	07-Oct-98	14	6	20
International trade and Agriculture	Hotel El Salvador	09-Oct-98	43	25	68
Strategic planning workshop	LCRAPROBEX	15-Oct-98	9	1	10
Rural credit handling workshops	ADECPRO, Sonsonate	16-Oct-98	6	1	7
Strategic planning workshop	LCRAPROBEX	21-Oct-98	8	1	9
Strategic plan for honey producers	Suchitoto	23-Oct-98	22	1	23
Collecting system	FUSAL/San Salvador	30-Oct-98	32	10	42
Business plan workshop	FUSAL/San Salvador	07-Nov-98	56	28	84
Presentation of results to political commission and management council	FAVORITA/Santa Tecla	16-Nov-98	8	5	13
Presentation of results to political commission and management council	PROGRESO/Chalatenango	17-Nov-98	11	6	17
Presentation of results to political commission and management council	UNIDAD/San Sebastián	18-Nov-98	11	2	13
Presentation of results to political commission and management council	UNION/La Unión	19-Nov-98	12	4	16
Presentation of results to political commission and management council	SIHUATEHUACAN/Sta. Ana	20-Nov-98	8	3	11
Organizational manuals	El Castaño, Sonsonate	21-Nov-98	18	4	22
Business plan workshop	COOP-UNO/Santa Ana	23-Nov-98	23	6	29
Presentation of results to political commission and management council	PRINCIPAL/Sta. Ana	23-Nov-98	10	5	15
Presentation of results to political commission and management council	DINAMICA/San Vicente	25-Nov-98	17	0	17
Bedbugs in organic cashew crops	CORALAMA	25-Nov-98	50	0	50
Presentation of results to political commission and management council	SOLIDEZ TOTAL/Santa Tecla	26-Nov-98	12	4	16
Presentation of results to political commission and management council	UNICA/Metapán	27-Nov-98	11	1	12
PERLAS Indicators Seminar to the management council	EL ESFUERZO/Sonsonate	28-Nov-98	9	12	21
Organizational manuals	ADECPRO, Sonsonate	01-Dec-98	14	1	15
Electronic accounting system	Zacatecoluca	02-Dec-98	19	0	19
Farm management	Club Arabe - San Salvador	07-Dec-98	15	1	16
Organizational manuals	El Niño, Zacatecoluca	15-Dec-98	20	0	20
Practical accounting	Usulután	16-Dec-98	14	0	14
Rural sector integration for entrepreneurial development	Sonsonate	17-Dec-98	0	0	0
Business plan workshop to CRS	CRECER	22-Dec-98	2	0	2
ARAGORN consultants presentation	FEDECACES	30-Dec-98	16	3	19
Modern Enterprises Workshops to DAA and INSAFOCOOP promoters	Centro Loyola, San Salvador	24-Nov-09	43	32	75
TOTAL:			2797	744	4285

ANEXO G

CREDIT UNIONS ASSISTED BY CRECER

ANNEX G
CREDIT UNIONS ASSISTED BY CRECER

Old Name	New Name	Location
ACACESPSA	AVANCE	Santa Ana
ACCOVI	DINAMICA	San Vicente
ACACME	EL ESFUERZO	Sonsonate
ACOPACTO	FAVORITA	Santa Tecla
ACAYCCOMAC	NUEVO SIGLO	Agua Caliente
ACACSEMERSA	PRINCIPAL	Santa Ana
ACACYPAC	PROGRESO	Nueva Concepción
SIHUACOOOP	SIHUATEHUACAN	Santa Ana
ACECENTA	SOLIDEZ TOTAL	Santa Tecla
ACOCOMET	UNICA	Metapán
ACODJAR	UNIDAD	San Sebastián
ACACU	UNION	La Unión
COOP-UNO	UNO	Santa Ana