

**Pre-Feasibility Study
of a Possible
Credit Union Development Program in Mozambique**

Presented to USAID/Mozambique
by

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Pre-Feasibility Study of a Possible Credit Union Development Program in Mozambique

This report has been drafted by Mr Chet Aeschliman, senior WOCCU¹ African credit union development officer, based on visits with GRM authorities, development agency representatives and project sites in Zambezia, Nampula, and Maputo Provinces. Mr Aeschliman was accompanied by Messrs Sidney Bliss and Martin Karlson, both of USAID/Mozambique, and by Ms Argentina Matavel, of World Vision's Mozambique Headquarters staff.

Problem Statement

USAID and other development agencies working in Mozambique face a mounting need for complementary financial infrastructure to support their development projects. This need, becoming a significant bottleneck to development, takes the form of

- ① A competent, reliable and financially sustainable source of credit for farmers, fishermen and micro- and small business owners (*empresários*). For lack of such an institution, projects and NGOs they support frequently venture into the quicksands of enterprise lending without having the requisite knowledge and experience base to successfully manage loan portfolios. Some development agencies also lack sufficient funds to meet the growing demand for productive loans.
- ② In the rapidly-evolving "new" Mozambique, some development projects are achieving impressive results, producing substantial monetary gains and savings for project participants. Most project beneficiaries do not have a safe, reliable and liquid store of value for this savings, and are looking for new solutions, i.e., savings products adapted to the needs of Mozambicans. Even those brave agencies which do offer credit services have not ventured into the savings field, since current law reserves this service exclusively to commercial banks.

The need for these types of financial services is particularly critical for USAID in the Zambezia and Nampula Provinces, where the local economies are starting to take off and accelerate, after years of civil war, inappropriate economic policies, stagnation and decline. USAID project beneficiaries, now making considerable incomes, are pleading for a savings facility.

Any proposed solution must, at a minimum, therefore, respond to USAID financial infrastructure needs in its rural development projects in these two provinces, and be at least complementary to the needs of other development agencies operating in these districts. Proposed solutions should also recognize the limited funding currently available.

¹ World Council of Credit Unions, Inc

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from USAID, a costly nationwide financial infrastructure development project is just not currently realistic

Opportunities Identified

Following discussions with Mozambican authorities and development agency representatives in Maputo, the consultant proceeded to visit a number of sites in central Nampula Province as well as in eastern and western Zambezia Province. The consultant was accompanied by USAID, World Vision and CLUSA representatives. Apart from an excursion near Milanje in western Zambezia, to visit the Malawian SACCO² "Nalipiri", all site visits were those of USAID projects being implemented by World Vision and CLUSA. Contact was made with numerous regional and national development agency and governmental authorities. While there are certainly many more, the following are indicative of current opportunities that a possible financial infrastructure development project serving Nampula and possibly Zambezia Provinces might address

Zambézia Province

- ① Smallholder coconut farmers and associations in and around the Mundamora coconut plantation between Quelimane and the coast currently supported by World Vision/Zambezia
- ② Micro and small business **empresários** in the Quelimane area, including businesspeople affiliated to the **Associação dos Empresários da Zambézia** (AEZA) headquartered in Quelimane. Potential beneficiaries also include civil servants and other salaried worker groups that typically have side businesses in the general vicinity of their employment or who support business ventures, construction projects, farms, etc., in their villages of origin
- ③ Creation of an employee type credit union for the hundreds of employees of World Vision/Zambezia

Nampula Province

- ① Progressive groups of farmers currently being assisted by the CLUSA and World Vision projects, including the Thalani, Naihava, Namarepo associations visited by the consultant, as well as dozens of other, similar groups
- ② Groups of fishermen and women currently being served by the CARE project in coastal Nampula Province. While the consultant did not visit CARE's sites, he did meet briefly with CARE/Nampula Province representatives

² Savings and Credit Cooperative, another name for a credit union

- ③ Micro and small business *empresários* in Nampula and secondary cities, including members of the *Associação Comercial, Industrial e Agrícola* (ACIANA), based in Nampula, whose Board President met at length with the consultant. These entrepreneurs and potential project beneficiaries also include civil servants and other salaried worker groups that typically have side businesses in the general locality of their employment or who support business ventures, construction projects, etc., in their villages of origin.
- ④ One credit union, the Caixa de Poupança e Crédito das Mulheres, assisted by the Canadian consortium COCAMO, already exists in the city of Nampula, and can potentially, with some restructuring, be a role model for new credit unions eventually organized in the region. At the least, this existing credit union with already nearly 300 members, as well as any other credit unions subsequently identified or newly organized in the country, can benefit from the systems and services developed and offered by the credit union project.

Undoubtedly many other farmers, fishermen and small empresarios associated with other development agencies' projects, as well as independent entrepreneurs, would also benefit from a financial infrastructure development project. Many of these projects have substantial lending funds available, which if necessary, could supplement fledgling credit unions' savings.

Another opportunity needing further investigation is whether a credit union program could profitably collaborate with the newly-organized CREDICOOP cooperative bank. Since other banks are on the brink of failure, a business relationship with CREDICOOP might be advantageous to both the bank and the new credit unions.

Analysis

The following six observations would seem to suggest an outline of the most appropriate approach to take in responding to the needs expressed above:

- ① USAID's project portfolio in Nampula Province is more extensive in scope and territory than programs in Zambezia Province. Credit union development in Nampula Province would more closely dovetail existing USAID-funded projects (CLUSA, World Vision, and CARE), as well as efforts of other development agencies operating in the province, than in Zambezia Province. Signs of growing prosperity are much more obvious in the city of Nampula than in Quelimane. Accordingly, if funding for a financial infrastructure development project is limited to one province, the consultant believes that province should be Nampula, inclusion of Zambezia would depend on the level of funding USAID is willing to commit to the project.
- ② The Nampula Province economy is growing fast, and the lack of financial infrastructure there is becoming an increasingly significant roadblock to development.

- ③ Other development agencies active in the savings and credit arena in Nampula Province, particularly USAID-funded CLUSA, World Vision and CARE, as well as the UNCDF and FFPI, have indicated a strong willingness to collaborate closely with USAID should it proceed with a credit union development project in Nampula
- ④ Previous WOCCU experience in the creation of totally new national credit union networks has shown clearly that it is wise to start small with a limited pilot project to develop a sound model for the country before proceeding to widespread extension of the idea to the entire country. While there are organizations using the "credit union" appellation in nearly 30 African countries, each country has its own particularities, and we need, accordingly, to take the time for a new country "version" to take shape. This applies doubly to Mozambique, since no other Lusophone country in Africa has any significant experience with credit unions. If we take the time to do it right, the results should be replicable in the others: Cabo Verde, Guinea Bissau, Angola, and São Tomé and Príncipe. Other development agencies active in the savings/credit arena also strongly encouraged us to "go slow", and "do it right"
- ⑤ USAID and other donors involved in savings and credit schemes, in analyzing their response to the growing need for financial infrastructure, should clearly distinguish between the provision of humanitarian assistance and the development of financial institutions that will serve Mozambicans financial needs long after 3-5 year development projects end and donors go home. In extremely poverty-stricken areas, the "development bank," subsidy, or "handout" approaches are indicated. When working with progressive villages, fishermen and businesspeople, though, as in the case of the associations being assisted by CLUSA and World Vision, it is better to use the credit union, or "market" approach, which will leave behind a permanent, self-sustaining institution capable of providing a growing volume and variety³ of financial services to its members long after the completion of the development project
- ⑥ Credit union networks around the world have recognized that success requires both rural community-based credit unions and urban workplace-based credit unions. This is because employee-based credit unions, with their payroll deduction, "checkoff" systems for automatic savings deposits and loan repayments, mobilize large amounts of savings quickly. Part of these savings are normally reinvested in rural areas once the network creates a national service organization and a central financial facility. This is important to point out because some donors object to paying for any activities focussed on urban areas, when their focus is on alleviating rural poverty. Besides this reversal of the usual rural to urban savings drain, urban credit union members, because most originate from rural villages themselves, and who themselves invest

³ Most of the consultant's interlocutors regretted the "one size fits all" approach most current suppliers of financial services insist on. True success, they correctly believe, will only be achieved when financial products are tailored to individuals' needs. This is much easier for credit unions to do than most other financial institutions

considerable sums in agricultural, SME, construction and other projects in their communities of origin

For the above reasons, the consultant strongly recommends a three to four year pilot project focussed on Nampula Province, but also including Zambezia Province if funds are available. This project would focus on creating credit unions among employee groups and alongside progressive village associations being promoted by the CLUSA and World Vision projects operating in Zambezia and Nampula Provinces. Despite this rather narrow focus, considerable collaboration would likely take place with other development agencies actively working in the two provinces.

Outline of Possible Project

While the specifics of a possible credit union development project would be determined during design and as a function of the level of resources USAID is willing to commit to it, most project components are already obvious. The proposed project, to be designed (by a joint team from WOCCU, USAID, CLUSA, World Vision, and perhaps others, such as the Cabo Verdean recommended by CLUSA's Alex Serrano), sometime between August 1 and December 31, would consist of the following

- ① Posting of a senior credit union development advisor to Nampula for a period of three or four years. This individual would have to be fluent in oral and written Portuguese and English. Depending on available funding, a second advisor might also be placed in Zambezia Province (Quelimane) in year 2 of the project. Alternatively, a capable Mozambican might be recruited early on to head up the Zambezia operations after working with the project advisor for a year in Nampula Province.
- ② Recruitment of a limited project administration staff (driver, messenger and administrative assistant) upon arrival at post of advisor.
- ③ Recruitment of several credit union promotion agents for placement in the areas where CLUSA and World Vision are currently promoting village associations. Following their selection, they would receive intensive training in credit union promotion, administration and management, and then be posted in the target zones. The project would certainly benefit from the outstanding animation, sensitization and promotional capabilities of WOCCU's sister organization, CLUSA, as well as from World Vision staff.
- ④ Approximately one year into the project, a second zone to be developed would be opened in similar manner, followed by a third zone the third year, etc. Priority would be given to the CLUSA, World Vision and CARE project beneficiaries. In addition, a high-level promotion agent would be placed in Nampula city to organize industrial (workplace) credit unions, this latter to assure the rapid mobilization of significant volumes of savings only available from payroll deduction checkoff systems (a similar promotion agent might also be placed in Quelimane, if funding permits). Should

implementation significantly outpace that being conservatively outlined here, other intervention zones would also be considered for expansion of the nascent Mozambican credit union movement, including other USAID project zones in Nampula and Zambezia Provinces, as well as in Maputo or even other provinces, depending largely on USAID's priority areas at that time. Since this time line is only indicative, great flexibility should be allowed to respond to opportunities offering the highest potential for success at any particular point in time.

- ⑤ An incentives-based promotion program similar to those WOCCU has used elsewhere (e.g., Togo and Niger), which stimulate membership and savings growth, as well as safe and sound management practices and policies, including use of market interest rates, adequate reserving and use of professional management. These incentives would include the translation into Portuguese, adaptation and provision of WOCCU's own InfoCoopec credit union accounting and management software to rapidly-evolving and high-potential credit unions.
- ⑥ Active leadership of and participation in the Maputo and Nampula-based groups of development agencies involved in savings and credit activities, and close collaboration with the CLUSA, World Vision and CARE projects operating in the province. Development of a close working relationship with FFPI/IDIL, UNCDF and other organizations that can provide technical support to members eventually borrowing for agriculture, fishing or micro and small business ventures. Should savings mobilized by workplace-based credit unions prove inadequate to finance all viable member SME financing needs, such credit unions might, in addition, avail themselves of loans from these other agencies.

This collaboration will be extremely important. Without it, development agencies may get in each other's way, and cause irreparable harm. For example, if USAID is trying to develop market rate-based credit unions in a given area and another development agency moves into the same zone and starts a subsidized credit scheme, the credit unions would be seriously undermined.

- ⑦ Intensive training of project staff and credit union managers and elected leaders in credit union management and administration. Training would involve missions to neighboring African countries, principally from MUSCCO⁴ in Malawi, with substantial systems development and training assistance from this and other, more evolved, African credit union organizations. Project design would also address the possibility and feasibility of a "twinning" program whereby Malawian SACCOs would be encouraged to "adopt" and succor nascent credit unions in Chichewaphone Mozambique.
- ⑧ Policy dialog and the drafting, negotiation, and passing of a modern credit union law by appropriate Mozambican authorities.

⁴ The Malawi Union of Savings and Credit Cooperatives

- ⑨ Mid-term and final evaluations undertaken jointly by USAID and the project's implementing agency. These evaluations would propose appropriate mid-course corrections and assess whether the pilot project has been successful enough to warrant design of a follow-up expansion project, and identify what the development priorities are at that time. If chosen to implement the project, WOCCU would institute its highly-acclaimed bilingual quarterly progress reporting system based on a state-of-the-art computerized credit union monitoring system (CUdBASE/PEARLS) that permits constant monitoring of credit unions and early detection of nascent problems before they become too serious to correct.
- ⑩ Initial meetings of all existing credit unions to prepare the way for an eventual credit union federation or other representative service body.

The cost of this financial infrastructure project would probably be approximately \$1 million if we're talking about a single advisor for 3 to 4 years, and probably close to \$2 million if there are two advisors (7 person-years of technical assistance), although various strategies could be formulated somewhere between these two extremes. USAID should recognize that credit union development in a new country is a decade-long process, and that technical assistance, on a declining basis, will probably be needed for that length of time to achieve the same success credit unions have had elsewhere in Africa. While USAID cannot commit itself to a decade of funding, it should recognize the likelihood that project-based funding will likely have to continue beyond the pilot project, assuming the pilot is sufficiently successful.

Outputs would include the establishment of between 19 and 27 credit unions (depending on the number of advisors and Provinces involved and the length of the project), between 1,000 and 1,900 members, and total savings of between \$54,000 and \$115,000 (see attached illustrative estimates), as well as the design, documentation and implementation of all necessary credit union management and administration systems (by-laws, bookkeeping manual and guidelines, credit policies and procedures, internal audit policies, promotion manuals, and examination/audit procedures and manuals, and trained project and credit union level staff and elected leadership).

Interim Measures

It is estimated that it would take approximately a year to complete design of the project, obtain necessary approvals from USAID and GRM authorities, and recruit necessary expatriate personnel. USAID-funded Nampula and Zambezia Province projects, however, wish to move faster than what that timetable would normally permit. It is therefore suggested, therefore, that a number of preparatory activities be conducted using existing project (primarily CLUSA's) resources, or with complementary funding from USAID.

(possibly using WOCCU's IQC⁵) These activities, in addition to a project design mission to take place at the convenience of those involved⁶, would include the following

- ① Use VOCA or WOCCU PtP⁷ volunteers or other consultants (probably Brazilian, African or Portuguese) to translate and adapt, in collaboration with WOCCU, essential credit union systems, manuals (accounting, credit, internal audit, inspection) and model by-laws
- ② WOCCU/USAID policy dialog with appropriate GRM authorities concerning the need for an adequate legal and regulatory framework for credit unions. If GRM authorities give the green light, use WOCCU credit union law specialist to draft new legislation in concert with appropriate local legal counsel. At the least, a waiver of existing prohibitions on savings mobilization must be obtained from the GRM to permit credit unions to mobilize savings from the general public
- ③ Using systems developed in point ① above, print a limited number of forms and documents, and train CLUSA and World Vision/Nampula groups anxious to start credit unions in their target zones to use the savings features of these documents, and begin savings accumulation. While this approach is counter to WOCCU's experience and approach, demand is so high that it may not be possible to wait
- ④ Start employee credit unions for World Vision staff as prototypes and training grounds for CLUSA and World Vision staff

Project Design Issues*

Particular issues unresolved during the initial assessment preceding the production of this report, and which will have to be addressed during the project design, would include the following

- ① How to best deal with inflation, should it continue at current high levels. Possibilities include simple use of positive real interest rate structures, savings and loan indexation, dual currencies (Meticais and Dollars) and dollarization. Also, still in the area of security of member savings, how could credit union liquidity be best safeguarded and secured from theft?

⁵ Indefinite Quantity Contract

⁶ Preferably after the completion of studies currently in progress assessing Mozambicans' savings propensities, preferences and habits

⁷ The popular People-to-People Program, which matches up credit union technical expertise in developed countries with those needing it. All such consultants contribute their time without remuneration

- ② Any issues resulting from the studies currently in progress concerning Mozambicans' savings capacity, propensity, habits and preferences. While the need for savings facilities seems obvious to the author, a generalized need for savings facilities has not been *conclusively* proven, and current studies of Mozambicans' savings propensity will not be completed for some months yet.
- ③ Development of a strategy for acquiring an appropriate and acceptable legal and regulatory framework for the nascent Mozambican credit union network. This will probably lead to the specification of one or more conditions precedent.
- ④ A more definitive delineation of the role of Portuguese authorities, and the Portuguese cooperative institute INSCOOP, ACCOSCA, MUSCCO, and other potential project partners and participating agencies. In this vein, the costs/benefits and risks/rewards of starting with a small project versus a larger multi-donor approach need to be more clearly assessed. Some of our interlocutors have suggested, in essence, that if credit unions are the next best thing since sliced bread, a multi-donor approach, especially involving the French with their village banks in Maputo/Gaza and Cabo Delgado Provinces, might be more appropriate. As stated elsewhere, though, WOCCU's preferences, particularly since this is its first venture in Lusophone Africa, is to start small, do it right, and expand once we have a solid model.
- ⑤ Determination of the most appropriate role for the Malawian credit union network in building credit unions in Mozambique. Certainly, some kind of partnership with existing Malawian SACCOs and new credit unions in Chichewaphone Mozambique would seem like a logical approach.
- ⑥ It will be necessary to assess the management capacity of rural associations upon which we are placing such high hopes. Because of a generation-long hiatus in public education caused by the protracted civil war, some development experts interviewed do not believe that Mozambican villagers are capable of doing the bookkeeping and other administrative and management tasks necessary to manage associations or credit unions, and a more conclusive demonstration would be highly desirable, although experience elsewhere in Africa would suggest that this is not as difficult as some believe. The latter feeling was somewhat confirmed by the high degree of organization demonstrated by the CLUSA-promoted village associations.
- ⑦ Since the proposed project also counts very much on the organization of workplace-based credit unions, all large worker groups in the target area need to be identified, and their potential for economic viability following credit union organization needs to be assessed.
- ⑧ Lastly, a definitive determination needs to be made of the possible role of the new cooperative bank, CREDICOOP.

Mozambique Credit Union Growth Projections (Illustrative)

| ASSUMPTIONS | | |
|---|-------------------------|-------------------------|
| Assumptions | Community Credit Unions | Workplace Credit Unions |
| Annual Membership Growth | 40 | 60 |
| Savings Growth (Amt./Mbr/Yr) | \$25 | \$50 |
| Interest/Dividend Reinvestment (Ave/Yr) | 20% | 20% |

| MEMBERSHIP PROJECTIONS. | | | | | |
|-------------------------|----------------------|----------------------|------------------------------------|-----------|-------|
| Year | No New Community CUs | No New Workplace CUs | Cumulative Number of Credit Unions | | |
| | | | Community | Workplace | Total |
| 1 | 4 | 1 | 4 | 1 | 5 |
| 2 | 4 | 2 | 8 | 3 | 11 |
| 3 | 5 | 3 | 13 | 6 | 19 |
| 4 | 5 | 3 | 18 | 9 | 27 |
| 5 | 5 | 3 | 23 | 12 | 35 |

| Workplace Credit Union Membership Projections | | | |
|---|----------------------|-------------|-------------------|
| Year | Beginning Membership | New Members | Ending Membership |
| 1 | 0 | 60 | 60 |
| 2 | 60 | 180 | 240 |
| 3 | 240 | 360 | 600 |
| 4 | 600 | 540 | 1,140 |
| 5 | 1,140 | 720 | 1,860 |

| Community Credit Union Membership Projections | | | |
|---|----------------------|-------------|-------------------|
| Year | Beginning Membership | New Members | Ending Membership |
| 1 | 0 | 40 | 40 |
| 2 | 40 | 120 | 160 |
| 3 | 160 | 240 | 400 |
| 4 | 400 | 360 | 760 |
| 5 | 760 | 480 | 1,240 |

| Total Credit Union Membership Projections | | | |
|---|----------------------|-------------|-------------------|
| Year | Beginning Membership | New Members | Ending Membership |
| 1 | 0 | 100 | 100 |
| 2 | 100 | 300 | 400 |
| 3 | 400 | 600 | 1,000 |
| 4 | 1,000 | 900 | 1,900 |
| 5 | 1,900 | 1,200 | 3,100 |

SAVINGS PROJECTIONS

Workplace Credit Union Savings Projections (U S \$)

| Year | Beginning Savings | New Paid-In Savings | Interest & Dividends | Ending Savings |
|------|-------------------|---------------------|----------------------|----------------|
| 1 | 0 | 3,000 | 300 | 3,300 |
| 2 | 3,300 | 9,000 | 1,560 | 13,860 |
| 3 | 13,860 | 18,000 | 4,572 | 36,432 |
| 4 | 36,432 | 27,000 | 9,986 | 73,418 |
| 5 | 73,418 | 36,000 | 18,284 | 127,702 |

Community Credit Union Savings Projections (U S \$)

| Year | Beginning Savings | New Paid-In Savings | Interest & Dividends | Ending Savings |
|------|-------------------|---------------------|----------------------|----------------|
| 1 | 0 | 1,000 | 100 | 1,100 |
| 2 | 1,100 | 4,000 | 620 | 5,720 |
| 3 | 5,720 | 10,000 | 2,144 | 17,864 |
| 4 | 17,864 | 19,000 | 5,473 | 42,337 |
| 5 | 42,337 | 31,000 | 11,567 | 84,904 |

Total Credit Union Savings Projections (U S \$)

| Year | Beginning Savings | New Paid-In Savings | Interest & Dividends | Ending Savings |
|------|-------------------|---------------------|----------------------|----------------|
| 1 | 0 | 4,000 | 400 | 4,400 |
| 2 | 4,400 | 13,000 | 2,180 | 19,580 |
| 3 | 19,580 | 28,000 | 6,716 | 54,296 |
| 4 | 54,296 | 46,000 | 15,459 | 115,755 |
| 5 | 115,755 | 67,000 | 29,851 | 212,606 |

ATTACHMENTS

ATTACHMENT A

Summary of Itinerary & Contacts Made in Mozambique

Summary of Itinerary & Contacts Made in Mozambique

| Leg (Refer Map) | Start Date | End Date | Travelled From | Travelled To | Host at Destination | Other Contacts |
|-----------------|------------------|------------------|---------------------|---------------------|-------------------------------|--|
| | June 16 | June 17 | In Maputo | In Maputo | USAID/Maputo | World Relief, GRM (FFADR, FFPI) |
| 1 | June 18 | June 18 | Maputo | Quelimane | World Vision | World Vision/Zambézia Village Associations, Associação dos Empresarios da Zambezia and member <i>Empresários</i> , Reg Director of Min of Agric & Fish |
| 2 | June 19 | June 19 | Quelimane | Milanje/ Mulanje | MUSCCO & Nalipiri SACCO | ZOA |
| 3 | June 19 | June 19 | Milanje/ Mulanje | Nampula | CLUSA | CARE, World Vision/Nampula |
| | June 20 | June 20 | In Nampula | In Nampula | | COCAMO (Cooperação Canada-Moçambique), Netherlands/SNV representative, UNCDF, Reg'l Directors of Ministries of Plan & Finance as well as Agric & Fish, FFPI, IDIL, Associação das Mulheres Rurales de Poupança e Credito |
| 4 | June 21 | June 21 | Nampula | Mogavolas | CLUSA | CLUSA Village Associations (Namarepo, Naihava, & Thalani) |
| | June 22 (a m) | June 22 (a m) | In Nampula | In Nampula | CLUSA | Associação Comercial, Industrial e Agrícola (ACIANA) de Nampula, Fundação Eduardo Mondlane |
| 5 | June 22 | June 25 | Nampula | Maputo | USAID/Maputo | Africare, Balção da Mulher/IDIL, Community Development Foundation (FDC), GAPI (Sociedade para Apoio a Penenos Projectos de Invest), GPE (Gabinete de Promoção de Emprego), SCF, UNDP, FAO, Ministry of Labor |

ATTACHMENT B

Detailed Listing of Contacts Made in Mozambique

| Title | First Name | Last Name | Address | Telephone | Telefax | E-Mail/Other |
|--|--------------------|---|---|-----------------|-----------------|--|
| CREDIT UNIONS/CREDIT UNION ASSOCIATIONS | | | | | | |
| Mrs | Shanta | Bhikha | Vice Chairperson, Nalipiri SACCO | | | |
| | | Caixa de Poupança e Crédito das Mulheres Rurais | COCAMO Nampula, Republica de Moçambique | | | |
| Mrs | Robisa | Inglis | Vice Secretary, Board of Directors Nalipiri SACCO Mulanje, Malawi | | | |
| Mrs | Felistas | Itimu | Secretary, Board of Directors Nalipiri SACCO Mulanje, Malawi | | | |
| Mr | M D | Kombezi | Treasurer, Nalipiri SACCO Mulanje, Malawi | | | |
| Ms | João | Leite | Advisor, Caixa das Mulheres Rurais Nampula, Nampula Province | | | |
| Mr | Robert | Mbeza | Regional Manager, MUSCCO Southern Region P O Box 2106 Blantyre, Malawi | 620917 | | |
| Sr | Egas | Mussanhane | Presidente, Conselho da Administração CREDICOOP Rua Joaquim Lapa N° 37 Maputo, Moçambique | 258 1 421375 | 258 1 742745 | Also Presidente, AEPRIMO (Associação de Empresas Privadas de Moçambique) C P 1212 Maputo, Tel /Fax 742745 |
| Mr | D D | Sagawa | Chairman, Nalipiri SACCO, Mulanje, Malawi | | | |
| MOZAMBIQUE GOVERNMENT | | | | | | |
| Sr | Joaquim | Alves | IDIL, Nampula, Republica de Moçambique | | | |
| Sra | Adelaide Anchia | Amurane | Economist and Deputy Minister of Labor Maputo, Mozambique | 421484 | 420986 | ████████████████████, fax 491441 |
| Sr | | da Silva | Director, Direcção Provincial da Agricultura e Peixa Quelimane, Zambezia | | | |

| Title | First Name | Last Name | Address | Telephone | Telefax | E-Mail/Other |
|---------------------------------------|--------------------|--|--|--------------------------------|-----------|-------------------------------|
| | | Direcção Provincial da Agricultura e Peixa | Director, Direcção Provincial da Agricultura e Peixa Nampula | | | |
| Sr | Alexandre Vingua | Fernando | Director, Direcção Provincial do Plano e Finanças Nampula, Republica de Moçambique | | | |
| Sra | Maria Ilda Salomão | Langa | Eng Agronoma, FFADR, Maputo, Republica de Moçambique | 418552 | | |
| Dr | Albino | Moamba | Chefe de Administração et Finanças Fundo de Fomento a Pequena Industria Av Samora Machel, 30 Predio Rubi, 4° Andar Maputo, Moçambique | 424090 / 421750 / 423116 | 430093 | |
| Dr | Jorge | Nhantumbo | Chefe de Departamento de Credito Fundo de Fomento a Pequena Industria Av Samora Machel, 30 Predio Rubi, 4° Andar Maputo, Moçambique | 424090 / 421750 / 423116 | 430093 | |
| NON-GOVERNMENTAL ORGANIZATIONS | | | | | | |
| Mr | Bill | Noble | AFRICARE, Maputo, Mozambique | | | |
| Sr | Antonio O | da Silva | A M R , Nampula, República de Moçambique | | | |
| | Kaja | Stene | Balçao da Mulher/IDIL, Maputo | | | |
| Ms | Marie | Cadrin | Project Manager, CARE, Avenida Eduardo Mondlane 250, Nampula, Moçambique | 06 212025 | 06 214050 | E-Mail Bill@Carenam uem mz |
| Mr | Bill | Messiter | Project Manager, OPEN (Oil Press Enterprise Development in Nampula) Project CARE Nampula, Moçambique | | | |
| Sra | Marta | Lembi | Community Development Foundation (FDC), Maputo, Mozambique | | | |

| Title | First Name | Last Name | Address | Telephone | Telefax | E-Mail/Other |
|-------|----------------|-----------|---|---------------------|-----------|---|
| Sr | Antonio | Haje | CLUSA, Nampula, Republica de Moçambique | | | English-Speaking field agent |
| Mr | Alex | Serrano | Coordenador/Chief of Party Rural Group Enterprise Development Program in Nampula CLUSA Bairro Muhala Expansão Caixa Postal 423 Nampula, Republica de Moçambique | 258 6 215825 / 6 | 215826 | E-Mail aserrano@clusa uem mz, aserrano@ncba org |
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