

Consultancy Report
Quarterly Report April 1, 1993 - June 30, 1993

NIS Farmer-to-Farmer Program
Contract Number: FAO-0705-A-00-2093-00

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April 1 - June 30, 1993



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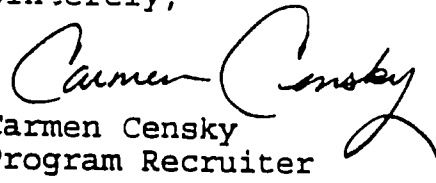
July 29, 1993

John Fasullo
Coordinator for Cooperative Development
AID/FHA/PVC
Room 727
1515 Wilson Blvd.
Rosslyn, VA 22209

Dear John:

Please find enclosed the ACDI Farmer-to-Farmer Program Cooperative Agreement No.: FAO-0705-A-00-2093-00 Quarterly Report for April 1, 1993 to June 30, 1993.

Sincerely,



Carmen Censky
Program Recruiter

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ACDI Farmer-to-Farmer Program
Cooperative Agreement No.: FAO-0705-A-00-2093-00
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I. SUMMARY

The goal of ACDI's Farmer-to-Farmer (FtF) project is to assist in the development of a functioning agricultural credit system resulting in more opportunities for producers and agribusinesses which, in turn, will result in higher incomes from agriculture and greater investment in the sector.

Project activities began October 1, 1992; this report covers the quarter from April 1, 1993, to June 30, 1993. During the reporting period, ACDI's project accomplished substantially all of the targets established as presented in its first annual workplan. In Section II.E., ACDI responds to AID's request to provide details on activities planned for the July to October 1993 period.

II. COMPARISON OF ACTUAL ACCOMPLISHMENTS WITH PERIOD GOALS

Project Technical Assistance and Training Activities

A. Highlights of Project Impact

1. **Farm Financial Analysis:** Russia continues to gradually make a transition from the unique Soviet accounting system to the standard accounting used in the West. Five ACDI teams in Russia have been involved in financial analysis for farmers, a key area for making management decisions and having access to credit. Representatives of those five teams (NOEMA, Bolotov, Zagorsk, NOEMA II, and Buryatia RIC) will meet in the USA with the Chief of Party to determine a consistent approach to future projects in this area.
2. **Land Titling:** Recommendations to the Committee for Land Resources and Land Surveying are leading to new awareness that a land titling system can meet the interests of both government and private investors. This awareness should influence draft legislation and regulations for land titling.

ACDI volunteers are working with three key people from the Land Committee on an observational study in the U.S. This group met beginning July 10 to examine and analyze a well functioning land registration system benefiting private land owners. The United States Information Service coordinated this effort.

Two additional volunteers arrived in Moscow on June 26 to work with the Land Resources Committee on mortgage law

and surveying. Their recommendations could improve the availability of credit to private agriculture if the laws and land registration system support mortgage lending.

3. **Academy of National Economy:** Two volunteers who originally worked with the Academy of National Economy in March returned to the Academy in June to conduct credit training classes for agricultural credit professionals. This project sought to help Russian participants better understand agricultural credit operations and loan applications. The expected impact will be an enhanced decision-making ability for bankers and agribusiness practitioners. The Academy stated that it will use the materials the volunteer team left in future training programs, thereby promoting the sustainability of the volunteers' efforts.
4. **Agricultural Education Institutions:** Volunteer teams worked with the Education Division of the Ministry of Agriculture to provide training in agricultural finance not only to farmers, but also to ag educators. This relationship with the Ministry of Agriculture, when combined with the approach of training the trainers, has a more lasting impact in teaching Russian farmers about financial analysis in a market economy.
5. **AKKOR Farmers' Banks:** ACDI fielded volunteer teams to work with AKKOR banks in Rostov-on-Don and Novosibirsk, and to assist AKKOR in Stavropol to begin organizing a bank. In addition, the ACDI Chief of Party and Program Director consulted with AKKOR management in Moscow on the proposed bylaws for a national cooperative bank for farmers, similar to the Farm Credit System in America. This cooperative system would serve as a reliable source of credit for agriculture.

The ACDI volunteer team that worked with AKKOR in Rostov and Stavropol and the ACDI Program Director joined national AKKOR management to meet with the Ministry of Finance in Moscow to discuss the availability of credit to private agriculture.

B. Sub-Project Field Activity (As specified in the work plan and last quarterly report)

1. **AKKOR Phase II, Rostov/Stavropol:** This sub-project focused on providing practical start-up advice to two AKKOR affiliated banks in the Rostov and Stavropol areas. The three person team arrived on March 27 and completed the project in April. At the project's conclusion, the team met with the Ministry of Finance in Moscow to discuss the availability of credit to private

agriculture. Partly as a result of recommendations from this team, the USDA Cochran Fellowship Program on Agricultural Credit/Bank Operations selected an AKKOR banker from Rostov and AKKOR member from Stavropol to travel to America for technical training.

2. **Novosibirsk, AKKOR Bank:** A three person team traveled to Novosibirsk in April to provide guidance to this new AKKOR bank on organization, planning, and credit issues. FtF volunteers identified the chairman of the bank as a good candidate for training in the USA. He will travel to the USA on a pilot Reverse Farmer-to-Farmer program in September.
3. **Noema Phase I:** A three person team arrived in April to work with this organization (NOEMA means "idea" in Greek) and the Ministry of Agriculture. This team conducted seminars on agribusiness, cooperatives, and farm financial analysis for farmers, students, and educators in Moscow, Chelyabinsk, and Ufa. The project cost the host organization 1,800,000 rubles for interpreters, translation, travel, etc.
4. **Vyksa Bank Project:** This team arrived in May to assist a start-up bank that will be owned by approximately 64 private farmers. The project sought to help begin operations and develop operational procedures and systems. The bank is located in the Nizhny Novgorod Oblast, an area of rapid privatization in Russia. The team worked closely with a Peace Corps volunteer based in Vyksa.
5. **Bolotov Foundation:** The Bolotov Foundation provides education on sustainable agriculture to farmers. This FtF project supplements their efforts by providing financial education to farmers permitting them to obtain credits. Two volunteers developed training materials on agricultural finance for Russian farmers and presented a seminar for Russian farmers, educators, and government officials in the Tula Oblast at the conclusion of the project.
6. **Saratov Economics Institute:** A three person team arrived May 15. This team conducted a series of seminars for instructors, students, and bankers to improve the ability of instructors and the Institute to train bankers in private agricultural credit.
7. **Pyatigorsk Bank Phase I:** This three person team arrived May 22. They developed credit policies and procedures for a bank owned by private farmers, agribusiness people and other entrepreneurs. In addition, one team member

studied the area's food distribution system to determine if it would be a good location for a food system diagnostic study.

8. **Zagorsk Russian College of Continuing Agricultural Education:** A three person team arrived May 22. This college is one of the first in Russia to begin teaching western bookkeeping to students. The volunteers assisted in developing materials to teach farm financial analysis, a critical element of success for private farmers. Future volunteers will use these materials, to the extent practicable, in other farm record-keeping training sub-projects. FtF volunteers used the materials during a week long seminar presented to accounting teachers who provide training to private farmers.
9. **Academy of National Economy Phase II:** Two of the volunteers who developed agricultural credit training materials in March with the Academy returned for two weeks in June to refine the materials. The volunteers presented two week-long seminars to a total of 150 bankers from throughout Russia.
10. **NOEMA Phase II:** Three volunteers arrived on June 5 to continue working with this host organization and the Ministry of Agriculture. After a series of workshops and roundtable discussions in the Moscow area, the team went to Blagoveshchensk on the Amur River boundary with China. Working with an agricultural institute there, the team presented seminars for instructors, students, and farmers. The volunteers also worked with Russians to develop a workbook for private farmers to keep financial records as a basis for management decisions.
11. **Tula Rosselkhoz Bank Phase II:** After the completion of the credit training seminars at the Academy of National Economy, one of the volunteers conducted a week-long training seminar for the staff at the Tula bank. These credit workers now better analyze credit requests from private agriculture and make credit available to those operations that can make best use of the loan funds.
12. **Higher School of Management and Agribusiness:** This three person team arrived on June 22. They conducted a series of seminars for bankers on the American system of agricultural credit and lending to private agriculture.
13. **Buryatia Rural Innovation Center:** This three person team arrived on Moscow on June 22 and traveled to Ulan Ude, the capital of Buryatia, near Lake Baykal. The host organization trains farmers to find practical solutions to the problems of farming in a market economy. The

group conducted workshops on cooperatives and agribusiness, farm financial analysis, and agricultural credit for farmers, bankers, instructors, and students. Upon completion of the training, the team will refine course materials to develop a curriculum for use by the Rural Innovation Center.

14. **Committee for Land Resources Phase II:** A mortgage specialist and surveyor arrived on June 26 to provide follow-up to Phase I. One specialist will look into current mortgage law and proposed mortgage law and assist in the establishment of a land titling and mortgage system that serves private agriculture. The second specialist will research whether it is necessary for the government to survey every plot of land transferred to private ownership, or if a less expensive alternative is available.
15. **Food Systems Diagnostic Study, Russia:** The FtF Project fielded no volunteers during this quarter for this sub-project activity. A group now plans to leave for Russia in late July. See E.a.5 for additional information.
16. **Women in credit activities:** No volunteers were fielded during this quarter for this sub-project activity. ACDI plans to field a group late in the next quarter. See E.c.1 for additional information.
17. **St. Petersburg/Kastroma:** This sub-project activity has been postponed due to the St. Petersburg bank's not having sufficient start up capital to meet Central Bank requirements.

C. Field-Office Support Activities

1. ACDI's Program Director and an ACDI volunteer, who just completed the Vyksa Bank project, gave a presentation on agricultural credit to a general session of an AKCOR/VOCA conference on agribusiness in Saratov in late May. They also participated with a Peace Corps volunteer in eight breakout sessions on agricultural credit at the conference.
2. ACDI's Program Director traveled to Buryatia to organize upcoming projects with the Rural Innovation Center, the Ivolginsk Commercial Bank, and a Food System Diagnostic Study. He met with government officials and members of the host organizations.
3. In a trip to Kurgan, the ACDI Program Director made detailed arrangements for a project with the Zauralsky

Business Bank, which makes virtually all of the loans to private farmers in that oblast.

4. The ACIDI Program Director traveled to Samara (formerly Kyubishev); the trip resulted in a signed application for technical assistance with AgroBank, which makes 90 percent of the loans to private farmers in the oblast.
5. The Chief of Party explained ACIDI's activities in Russia to a meeting of the Churches Uniting in Global Mission's Russian Farms Project at the invitation of the retired chairman of the board of Land O'Lakes.

D. Washington Office Support Activity

1. Fifty-one Farmer-to-Farmer volunteers have been fielded from program start-up through the end of June on a total of eighteen assignments.

The following thirteen projects involving thirty-five volunteers took place during the 3rd quarter of the program, starting April 1 through June 30. The number in parentheses represents the number of volunteers recruited for the assignment.

AKKOR Banks in Rostov and Stavropol (3)
AKKOR Bank in Novosibirsk (3)
NOEMA Phase I (3)
Vyksa Bank (2)
Bolotov Foundation (2)
Saratov Economics Institute (3)
Zagorsk Center for Continuing Education (3)
Pyatigorsk Bank (3)
Academy of National Economy Phase II (2)
NOEMA Phase II (3)
Higher School of Management and Agribusiness (3)
Buryatia Rural Innovation Center (3)
Land Resources Committee Phase II (2)

2. ACIDI's refined Project Monitoring Matrix tracks volunteer project assignments, purpose of assignment, dates of assignments, positions required, potential recruits, volunteer team, initial orientation, debriefing, and action needed. This system intends to facilitate smooth coordination between the local participating organizations, ACIDI/Washington and ACIDI/Moscow. ACIDI attempts to get the volunteers to the field as quickly as possible to maximize the time they spend working with host country counterparts.

E. Upcoming Activities and New Recruiting Needs

- a. July
1. **Ivolginsk Commercial Bank:** A three person team arrived on July 20 to begin work with this independent and largely agricultural bank in Buryatia, near Lake Baykal. The team will assist with business planning, portfolio analysis, and credit training.
 2. **Smolensk Pilot Ag Loan Guarantee Program:** A team of four Americans (arrived July 20) and one Russian will analyze 25 loan applications from private farmers in the Smolensk oblast. The team will work with banks in the area to determine the feasibility of a loan guarantee program for private agriculture. If the study is positive, the team will develop policies for implementation. The Russian Agency for International Cooperation and Development expressed interest in providing rubles obtained from the monetization of USDA commodities to fund a pilot loan guarantee program for the Smolensk oblast. If successful, the program could be expanded to other oblasts in Russia.
 3. **Zauralsky Business Bank:** A three person team is scheduled to arrive July 31. This independent commercial bank headquartered in Kurgan makes virtually all of the loans to private farmers in the oblast. The team will provide assistance in business planning, portfolio analysis, and credit training.
 4. **AKKOR Cooperative Forms:** A specialist in American cooperative legal forms will assist AKKOR in developing model forms for various agricultural cooperatives (input, marketing, transportation, etc.). These model forms can be used by groups of farmers to form cooperatives and provide an alternative infrastructure so important to private agriculture in Russia.
 5. **Buryatia Food System Diagnostic Study:** This three person team is scheduled to arrive on July 31 and travel to the Lake Baykal area to study the food system. The results of this study will include recommendations for future investments to improve the production and distribution of food.
- b. August
1. **Samara AgroBank:** A three person team will arrive on August 17 to assist the bank with business planning, policy development, portfolio analysis, and credit training.
 2. **Dmitrov Rural Innovation Center (RIC):** ACIDI's Program

Director has identified two Rural Innovation Centers in Dmitrov and Ulan-Ude, the capital of Buryatia, to serve as partners for upcoming FtF sub-projects. The Dmitrov sub-project will be organized based on the experience with the Buryatia RIC.

3. **Nizhny Novogorod Land Bank:** A three person team will assist the bank with start-up if the bank is able to raise the statutory requirement of 100 million rubles of capital. This bank has been given provisional rights to mortgage land in a rapidly privatizing region.
 4. **Stavropol Bank Project II:** A three person team will assist in the formation of a new bank after it raises the required minimum of 100 million rubles of capital. ACDI anticipates ownership to be solely in the hands of private farmers.
 5. **Food Systems Diagnostic Study:** The study, originally planned to be conducted in a third country, has been postponed until Project Year II. Two Russian Food Systems Diagnostic Studies are planned for Russia during Year I. One study will be in Pyatigorsk or Stavropol as a follow-up to the mid-June volunteer assignment findings. The other will take place in the Buryatia Republic near Lake Baykal (see July projects number 5). Identification of regions to undertake Food Systems Diagnostic Studies in Kazakhstan and Russia continue.
 6. **AKKOR Training:** Follow-up evaluation of prior work with AKKOR and AKKOR-affiliated banks and training will be conducted. The emphasis of this assignment will be to continue work previously begun on establishing an Apex Bank. Leaders of several AKKOR affiliated banks supported by the FTF program have taken lead roles in discussing a national-level cooperative farm credit system.
 7. **Chelyabinsk Commercial Land Bank:** A three person team is scheduled to provide start up assistance to the bank in August. This twenty-two branch commercial bank loans ninety-five percent of its loan portfolio to private farmers. This bank will receive assistance in business planning, portfolio analysis and credit training.
 8. **ACDI Board Meeting:** The Board of Directors plans to visit Russia to meeting with the ACDI Moscow office staff and some of the Russian host organizations.
- c. September
1. **Women Agricultural Entrepreneurs:** In association with

Russian and American groups, four seminars will be targeted toward supporting the agricultural and agribusiness credit needs of women farmers and agribusiness practitioners. These seminars intend to establish a framework to integrate women farmers and agribusiness practitioners into project activities, as well as to train female agribusiness practitioners in the use of borrowed funds, the business planning process and keeping necessary financial records.

2. **Academy of National Economy:** FtF volunteers will design a training program for auditing the credit function in agricultural banks and a risk rating system for agricultural loans. The majority of the students would come from private banks and the Russian Bankers' Association.
3. **Two Banking Projects:** The locations will be determined in August.
- d. October
1. **Farm records training:** Four separate sub-project activities will be conducted to train private farmers in on-farm record-keeping. This sub-project activity will use previously prepared record-keeping material and account for changes in legislation and practices made in the Russian Federation regarding accounting and bookkeeping practices.
2. **Women agricultural entrepreneurs:** The specific focus and team composition for four more seminars will be based on the needs identified by the September assignment.
3. **Saratov Employment Center:** A team will develop a training course for farmers in financial analysis and using credit effectively.
4. **Higher School of Management and Agribusiness Phase II:** This school remains interested in continuing cooperation with ACDI and has invited ACDI to provide additional credit training courses for ag bankers. The next team will be only two volunteers.
5. **Farm Home Loan Guarantee Program:** The Russian Agency for Cooperation and Development has asked ACDI to consider guarantee programs in other oblasts. Building on our research in Smolensk on agricultural loans, ACDI will prepare a proposal to research a Farm Home Loan Guarantee Program in the black soil region of Russia. This project would be researched by four volunteers and one Russian banker.

F. Project Management Activities

1. Staff

ACDI's new Program Director arrived in Moscow in late March to assist the Chief of Party. His duties include managing the logistics of volunteer assignments, developing new assignments and ensuring that ACDI Farmer-to-Farmer activities are implemented according to the goals of AID and other Farmer-to-Farmer projects.

ACDI did not hire new local staff during the reporting period. The Moscow office decided to postpone the hiring of an Administrative Assistant/Accountant until after moving into permanent offices.

2. Office

After several months of sharing temporary office space with VOCA, ACDI moved into new office space on Monday, June 28. The permanent offices will improve productivity.

3. Contractual Documentation

A written denial to the waiver submitted to AID for the purchase of non-U.S. source and origin vehicles has been received. Guidelines were provided for sourcing U.S. vehicles overseas.

4. Volunteer Database

Work proceeds as planned. The database assists in recruiting experienced volunteers who have expressed an interest in a NIS Farmer-to-Farmer assignment.

5. Volunteer Recruiting.

Work proceeds as planned. See individual sections for details.

G. Coordination with AID and other organizations

ACDI meets regularly with AID and AID FtF cooperative agreement recipients. These meetings seek to improve coordination of volunteer assignments.

ACDI's new Program Director met with AID, Farmer-to-Farmer and USDA staff at the start of his tour.

ACDI participated in a VOCA-organized private farmers meeting in Saratov in late May, 1993. The Program Director and an ACDI volunteer spoke on agricultural credit at a general session, and participated in breakout sessions along with a Peace Corps volunteer.

ACDI hosted a Farmer-to-Farmer and agricultural PVO workshop after moving into permanent space on June 28. The group discussed agricultural credit. ACDI's Program Director and the USDA Policy Advisor to the Russian Ministry of Agricultural circulated a discussion paper they prepared prior to the meeting.

Information and planning meetings have been held with several non-AID funded development organizations. ACDI staff has also been in contact with the World Bank and the European Bank for Reconstruction and Development agricultural staff to discuss common issues. Representatives have been approached to determine if ACDI sub-project activities can fit into their overall projects, or if components of their overall projects can fit into Farmer-to-Farmer activities.

H. Coordination with ACDI's Food System Restructuring Project

The Farmer-to-Farmer Project continues to play an important role in the implementation of ACDI's Food System Restructuring Project in the NIS. As part of the FtF Project, ACDI recently sent a group of volunteers to conduct a Food System Diagnostic Study. That team evaluated the farm credit system and agribusinesses in the Buryatia area.

The findings of the diagnostic team will be used as a solid starting point for the restructuring project. It will help to identify agribusiness opportunities and credit constraints within a specific region. The diagnostic study will also help the restructuring project by looking at clients of the credit system, evaluating managed credit, loan applications, credit risks, etc.

Observations from the restructuring project will be shared with future volunteers under the FtF Program as well. The mutual cooperation between the two projects will enable ACDI to provide better technical assistance in both programs.

I. Monitoring and Evaluation

Updated monitoring and recent evaluations continue. ACDI

develops indicators for confirmed sub-project volunteer activities. Project assistance applications include indicators to measure results and outline an ongoing means of monitoring sub-project impact.

III. OTHER PERTINENT INFORMATION

The FtF Project met substantially all goals for the quarter.

The project team continues attempting to impact imponderables in Russia, such as the development of bankruptcy laws and a land titling system, new laws on land-based mortgages and land sales, and the continuation of financial support by the government to private agriculture.

The Central Bank of Russia raised the minimum capital requirement for all banks to 100 million rubles as of July 1, 1993. This will reduce tremendously the number of banks operating in Russia and will affect the ability of private agriculture to obtain credit. The Central Bank has gradually increased interest rates as part of an agreement with the International Monetary Fund to bring inflation under control. The current interest rate is 140 percent.

ACDI has met with government, AID and USDA staff, and other FtF project representatives regarding those issues. ACDI's Program Director and USDA's Resident Policy Advisor prepared a paper discussing the need for a transition policy on agricultural credit.

Recruiting efforts have filled planned assignments, but negative reports in the American press have begun to create some concern among potential volunteers.

All volunteer project teams remarked that observational or study tours to the U.S. by Russian bankers, private farmers, agro-entrepreneurs and others involved with private farming would be very beneficial. Their observation, in general, is that the opportunity to see a solid example in the U.S. would have great value in illustrating what the volunteers are talking about. All ACDI volunteers have been requested to submit the names and positions of people who would benefit most if such a program begins in the future. Many of those people were interviewed by the USDA for participation in the Cochran Fellowship Program. Nine Russians will travel to the USA in two focus groups on Agricultural Credit/Policy and Ag

Credit/Bank Operations. Another six Russians will travel to the USA in September on an AID/Moscow funded pilot Reverse Farmer-to-Farmer program. Two participants will be agricultural bankers.

The lack of a stable ruble and lack of availability of credit to farmers remain major constraints on the development of private farming. ACDI's Farmer-to-Farmer project attempts to improve access to existing credit resources. ACDI discusses the overall availability issue with Ministry of Agriculture and Ministry of Finance officials each time teams debrief in Moscow at the end of their field assignments.

IV. STATUS OF FINANCES AND EXPENDITURES

Project expenditures for the reporting period were less than planned, due primarily to a later than planned permanent office move-in, lower than planned equipment procurement costs, and volunteer field costs slightly less than expected.

FTF PROJECT MONITORING

SIGNED AGREEMENTS

PROJECT	PURPOSE OF ASSIGNMENT	ASSIGNMENT DATES	POSITIONS REQUIRED	POTENTIAL RECRUITS	VOLUNTEER TEAM	COMMENTS	ACTION NEEDED
Land Reform Committee	Mortgage/Surveying	<u>SET</u> June 25 to July 23	<u>2 Volunteers</u>	(Bud) Carroll D. Knutson Ken Whitehorn- Surveyor/Junc Gary Harris/July	Bud Carrol Whitehorn	Debriefing 7/23 Eagle Room.	
Ivolginsk Commercial Bank	Institutional Bldg with the bank	<u>SET</u> July 19 to August 13	<u>3 Volunteers</u>		C. McKay E. Frey G. Jax	Debriefing 8/13 Capper Room.	Arrange Congressional appointments. Invite outside reps. to debriefing.
Smolensk Pilot Ag. Loan Guarantee Program	Develop policies for a pilot loan guarantee program	<u>SET</u> July 19 to August 20	<u>4 Volunteers</u> *1 Russian	R. Brossart N. Salm L. Leier C. Benjamin D. Warren J. Thomas	N. Salm D. Warren J. Thomas R. Brossart	Debriefing 8/20 Capper Room.	Arrange Congressional appointments. Invite outside reps. to debriefing.
Food System Diagnostic Study/Buryatia		<u>SET</u> July 30 to August 27	<u>3 Volunteers</u>	Don Breazeale N. Senjem C. Keifer/LOL D. Long H. Riley	D. Breazeale H. Love D. Long	Orientation 7/30 in the Eagle Room. Love & Long both taking spouses; Love & Long to remain until Sept 9 in Moscow to write a report. Debriefing in Capper Room	Send Red Book, Airline Tickets and Checks to Volunteers.
Samara Bank Project	Assist bank with business planning, policy development and credit training	<u>SET</u> August 16 to September 10	<u>3 Volunteers</u>		K. Sipple B. Richardson M. Newhouse	Briefing 8/16 10th Floor. Debriefing on 9/10 Capper Room.	Send Red Books, Airline Tickets and Checks to Volunteers.

(Please note the start date of an assignment reflects when the orientation will be held in D.C. and the end date is the date of the D.C. debriefing)

PROJECT	PURPOSE OF ASSIGNMENT	ASSIGNMENT DATES	POSITIONS REQUIRED	POTENTIAL RECRUITS	VOLUNTEER TEAM	COMMENTS	ACTION NEEDED
Development of Cooperatives AKKOR	Assist in development of forms to be used by farmers to assist in developing cooperatives (articles of incorporating by-laws, marketing agreements, etc.)	No Date Set	<u>1 Volunteer?</u>	P. Erickson C. Olson Lawyer from FCB at St. Louis B. Collins w/Agribank may have some names		• Agreement Signed.	
Kurgan Bank Project Commercial joint stock bank. One of the largest stockholders is AKKOR of the Kurgan Oblast	Institutional Bldg with the bank	<u>SET</u> July 30 to Aug 27	<u>3 Volunteers</u>	R. Larson C. Roberts J. Ourada	R. Larson C. Roberts J. Ourada	Orientation 7/30 Eagle Room. J. Ourada to bring wife for the last week. Debriefing 8/27 Eagle Room.	Send Red Book, Airline Tickets and Checks to volunteers.
Chelyabinsk Commercial Land Bank	Institutional Building of Bank	Start Date?	<u>3 Volunteers</u>			• Agreement Signed	MOSCOW? Please confirm start date of project and provide additional information on bank/project.
Nizhny Novgorod	Development of mortgage/lending activity within the bank	Mid-Summer?	<u>3 Volunteers</u>				MOSCOW? Any ideas on a start date? Waiting for bank to raise a minimum of 50 million rubles capital
UNSIGNED AGREEMENTS							

(Please note the start date of an assignment reflects when the orientation will be held in D.C. and the end date is the date of the D.C. debriefing)

PROJECT	PURPOSE OF ASSIGNMENT	ASSIGNMENT DATES	POSITIONS REQUIRED	POTENTIAL RECRUITS	VOLUNTEER TEAM	COMMENTS	ACTION NEEDED
Altagro (Headquarters in Moscow—private organization)	Determine record keeping needs of farmers and develop a record keeping system – followed by training program	<u>POSTPONED UNTIL NOV.</u>	<u>4 Volunteers</u> two teams of two people each. Background in record keeping and training	C. Busckist D. Norman K. Tomes F. Zitlow B. Pop-Bjornson B. Middaugh			
Stavropol Phase II AKKOR	Institutional building for a new bank	Mid-Summer	<u>3 Volunteers</u> 2 farm credit 1 commercial banker *Possibility of a fourth person	R. Kodet D. Carlson C. Wilcox M. Newhouse J. Graumann G. Raley		no agreement yet - mid summer start suggested	
Savings Bank Phase II		Postponed until June or July	<u>2 Volunteers</u>	J. Thomas L. Royko L. Nesvig		Probability 90%	
International Educational Center Please provide additional information on the organization	Credit Administration		<u>2 Volunteers</u> loan administration and risk rating systems for ag banks				MOSCOW? Need write-up on organization from Moscow. (Annual Report?)
Nizhegorodsky Regional Institution Training Institution	Upgrade existing system	June Suggested start date June 18th	<u>2 Volunteers</u> farm records specialist			MOSCOW? Is there a signed application? We could use additional information on the Institute	MOSCOW? Need info on Institute and location. Waiting for confirmation on project
Dmitrov REAP	Training	Summer	<u>1 Volunteer</u>			good chance	
Saratov Admin. Inst.			<u>2 Volunteers</u>			MOSCOW? Don't have any information on file in D.C.	

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PROJECT	PURPOSE OF ASSIGNMENT	ASSIGNMENT DATES	POSITIONS REQUIRED	POTENTIAL RECRUITS	VOLUNTEER TEAM	COMMENTS	ACTION NEEDED
Saratov Farming Training		September					
Women in Agribusiness Seminars/Gary Benson							
Russian Parliamentary Exchange							
State Higher Education Institute							
Saratov Regional Training Center/ Employment Center							

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PROJECT	PURPOSE OF ASSIGNMENT	ASSIGNMENT DATES	POSITIONS REQUIRED	POTENTIAL RECRUITS	VOLUNTEER TEAM	COMMENTS	ACTION NEEDED
COMPLETED PROJECTS							
AKKOR	Institutional Building	<u>SET</u> November 13 to December 11th	<u>4 Volunteers</u>	D. Theuninck J. Eiler T. Larson D. Cannon	D. Theuninck J. Eiler T. Larson D. Cannon		Call for diskette version of final report.
Savings Bank of the Russian Federation	Develop a training program for making loans to private farmers.	<u>SET</u> November 13 to December 11th	<u>3 Volunteers</u>	B. Brennan S. Larson B. Hagen	B. Brennan S. Larson B. Hagen		
Tula Rosselkhozbank	Institutional Building	<u>SET</u> February 11 to March 12	<u>3 Volunteers</u>		D. Johnson G. Bahensky G. Sloan		
Land Reform and Land Title Registration	Policy on Land Reform	<u>SET</u> February 11 to March 12	<u>1 Volunteer</u>		J. Holl, Jr.		
Agribusiness Program-Academy of National Economy	Training for Agribusiness Professionals	<u>SET</u> March 5 to April 1	<u>5 Volunteers</u> 3 Lecturers 2 Trainers	Sanders Skare Splette Nelson Langerud	Sanders Skare Splette Nelson Langerud	Returned Request for 2nd marketing person in the future	Summarize Final Report Process Expenses
Rostv-on-Don Bank-AKKOR	Assit the Bank in its formation	<u>SET</u> March 26 to April 11 A portion of this time will be spent on Stavropol project listed below.	<u>3 Volunteers</u> Experience in managment, planning, credit, audit, and finance	Williams team leader	Williams Ryan Waffle		Summarize Final Report Process Expenses
Stavropol Phase I	Feasability Studies	<u>SET</u> April 12 to 23	<u>3 Volunteers</u>		Williams Ryan Waffle		Summarize Final Report Process Expenses

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PROJECT	PURPOSE OF ASSIGNMENT	ASSIGNMENT DATES	POSITIONS REQUIRED	POTENTIAL RECRUITS	VOLUNTEER TEAM	COMMENTS	ACTION NEEDED
Short-Term Commodity Credit Program	Assist the working group in evaluating the current proposal and complete design and implementation plans for a pilot loan program in 1993.	<u>SET</u> April 2 to April 26	<u>1 Volunteer</u>	Larry Sanders Steve Riggins	Riggins		ASSIGNMENT CANCELED
Novosibirsk-Bank AKKOR	Assist Bank in all facets of planning and operation	<u>SET</u> April 9 to May 7	<u>3 Volunteers</u>		Slotten Bauder Johnson		Summarize Final Report Process Expenses
NOEMA PHASE I	Teaching Cooperative History, Farm Records, and Agribusiness	<u>SET</u> April 19 to May 14	<u>3 Volunteers</u>		Love Boorman Haas		Summarize Final Report Process Expenses
VYKSA	Institutional Building	<u>SET</u> May 7 to May 26	<u>2 Volunteers</u>		Peoples Pieper		Summarize Final Report Process Expenses
Bolotov Foundation Records Project Phase I	Develop a simple record keeping system by improving upon materials already used to track income and expenses.	<u>SET</u> May 14 to June 11	<u>2 Volunteers</u> Background in record keeping and training		K. Carpenter T. Johnson		Summarize Final Report Process Expenses
Saratov Economics Institute	Present a workshop on agricultural banking. The audience will be bankers from private banks and banking instructors from the institute	<u>SET</u> May 14 to June 11th	<u>3 Volunteers</u> Background in Credit/Loans		H. Thorndal M. Oleson D. Carlson	D. Carlson called 7/22 to express interest in going on another FtF assignment and also other s. term consultant work for ACDI.	Summarize Final Report Process Expenses

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PROJECT	PURPOSE OF ASSIGNMENT	ASSIGNMENT DATES	POSITIONS REQUIRED	POTENTIAL RECRUITS	VOLUNTEER TEAM	COMMENTS	ACTION NEEDED
Pyatigorsk I Phase II will focus on food	Bank Project -- Provide assistance to the bank in the process of formation	<u>SET</u> May 21 to June 18th	<u>3 Volunteers</u> finance person from a coop	Joel Koonce Ron Hayes Alan Thometz Robert Regar	Regar Hayes Guertler		Summarize Final Report Process Expenses
Academy Phase II	Credit Training	<u>SET</u> June 4 to July 2nd *Marv L. will return on 6/19	<u>2 Volunteers</u>		Langerud Nelsen		Summarize Final Report Process Expenses
Tula Phase II	Credit Training	<u>SET</u> June 22 to July 2	<u>1 Volunteer</u>		Lyle Nelsen		Summarize Final Report Process Expenses
NOEMA Phase II	Farm Records Training	<u>SET</u> June 4 to July 2nd	<u>3 Volunteers</u>	Dale Rostberg Perry Sales Rodney Wolf	Dale Rostberg Perry Sales Rodney Wolf		Summarize Final Report Process Expenses
Higher School of Management	Agricultural Credit Training	<u>SET</u> June 21 to July 23rd	<u>3 Volunteers</u>	Don Rogge David Norman Al Haslebacher	Don Rogge David Norman Al Haslebacher	D. Norman will be in D.C. for a debriefing on August 6th.	Summarize Final Report Process Expenses

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