

PD-ABS-044

Consultancy Report
Quarterly Report: January - March, 1994

NIS: Farmer-to-Farmer Program
FAO-075-A-00-2093-00

Prepared for:
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March 31, 1994

ACDI Farmer-to-Farmer Program
Cooperative Agreement No: FAO-075-A-00-2093-00
Quarterly Report for January 1, 1994 - March 31, 1994

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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 agribusiness 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 of January 1, 1994, to March 31, 1994. During the reporting period, ACDI's project accomplished most of the targets established as presented in its second annual workplan.

II. QUARTER ACTIVITIES

A. **HIGHLIGHTS OF PROJECT IMPACT**

1. **Academy of National Economy, Phase IV**

In the fourth phase of ACDI's cooperation with this educational establishment, a volunteer team instructed a group of 24 professionals in diverse agricultural-related occupations on the following subjects: (1) macro and micro agricultural economics in a market economy, and US agricultural policy; (2) history, organization, and use of farmer cooperatives; and (3) agricultural finance.

The *agricultural economics* course explained the functions of a market economy and the role of government with reference to agriculture. The *agricultural cooperatives* course covered what U.S. cooperatives do and how to start a cooperative. The *agricultural finance* course provided an understanding of the principles, concepts and applications of agricultural finance, specifically for the financial planning of farm businesses in order to enhance obtaining credit.

The professionals learned how to determine credit worthiness and analyzed the availability of credit. After learning the history of farmer cooperatives, several participants expressed interest in organizing their own co-ops.

The team developed outlines of the training materials that can be used by the Academy in preparation of a "train-the-trainer" future course. The Volunteers envision a three part approach. First, ACDI will bring a Russian trainer to the

US to work with his/her US counterpart. Second, the US trainer will present a seminar at the Academy, in conjunction with the Russian counterpart. Third, Russian continuation of the course would be coordinated with U.S. counterparts.

The team stressed that the impact of the project will not necessarily be measurable in the next six months or even a year. The information they presented is important for the future of Russian banks and private farmer associations.

2. Dmitrov Financial Management for Private Farmers Project

ACDI, in conjunction with Volunteers for Cooperative Assistance (VOCA) and Churches United in Global Missions (CUGM), organized a workshop designed to acquaint private farmers with farm financial management. 12 private farmers attended the program. Private farmers in Russia have little experience in managing the financial affairs of their farm business in a market economy.

Topics covered in the workshop included: the importance of money management, inflation, "know your customer" concept, how to work with your assets, and storage and distribution. The team taught how to integrate cash basis record keeping into a sound business planning model.

As a result of this project, a group of private farmers are now better able to analyze the financial aspects of their farm business and use credit more effectively. The participants demonstrated their grasp of these concepts by their in-depth solutions to the case studies given at the end of the seminar.

The team left extensive materials with the host, including disks containing a practical guide to the Farmer Record Keeping System and a workbook on financial management. The team stated that in one year, someone could return to examine the Dmitrov Farmers and they will be able to show improved financial plans as a result of ACDI assistance.

The volunteers recommended that another team return in one year to review the farmers' progress in record keeping and business planning.

3. Buryatia Rosselkhozbank Project

This team travelled to Ulan Ude in the Republic of Buryatia in March, 1994. During the first week, the team visited bank branches to review loan files and to develop an understanding of the present credit delivery system. The volunteers prepared a loan officer training program which they delivered to the loan office

staff of approximately 10 branches of the Resselkhozbank in the Buryat Republic. 77 loan officers attended their program.

The team recommended that the bank develop a mission statement and a marketing plan. The volunteers discussed forming a banker's association similar to the American Bankers Association in order to accomplish key objectives regarding Russian banking legislation. They also suggested that the bank improve the credit administration process with a more detailed analysis of the borrowers financial information. They recommended that the bank establish a risk rating system for all loan accounts.

The team left extensive training materials with the bank that will be used in the future. The volunteers held a session with the senior management to discuss business planning for the bank to review internal controls and to review recommendations regarding loan administration.

B. FIELD - OFFICE SUPPORT ACTIVITIES

1. ACDI's new Chief of Party, Charles Taylor, arrived in Moscow on February 15, 1994. Since his arrival, ACDI field staff have been successful in recruiting new host organizations through intensive field trips to Saratov, Volgograd, Novosibirsk, Moldova, Kazakhstan and Kyrgyzstan. Project applications have increased.
 - a. ACDI staff travelled to Saratov and Volgograd on February 23 - 25. In Saratov, they visited with the Economics Institute to follow up on the project ACDI held at the institute in May 1993. They developed new sub-projects with the Povolzhsky Training Center and the Farmers School, the first private agricultural college for private farmers. They also discussed project development with Complexbank, the main provider of agricultural loans in Saratov. In addition, they met with VOCA's office staff and a farmer-chairman of a grain cooperative who provided important information on agriculture and agricultural credit in the province.
 - b. In Volgograd, they met with the head of Agroprombank to develop a sub-project. Agroprombank is the main provider of agricultural credits in the province. They also met with local AKKOR leaders who explained the drastic situation of the private farmers in the province.
 - c. On March 9 - 10, 1994, The ACDI Moscow staff travelled to Novosibirsk to meet with the Siberian Peasant Bank to discuss the details of the scope of work and the workplan for ACDI's upcoming project.

2. ACDI's Program Director, Robert Brennan, concluded his involvement with ACDI on March 24, 1994. ACDI is actively recruiting to fill the position.
3. The USAID evaluation team spent two weeks in Moscow. They visited the Academy of National Economy (Ye. Ivankina and V. Lishchenko), the Land Resources Committee (G. Popov and T. Kulakova), AKKOR, (Y. Linin and K. Mezentsev). They discussed ACDI/Moscow Farmer to Farmer operations with the Chief of Party and Program Director. A member of the evaluation team observed an ACDI project in Dmitrov.
4. The Chief of Party and Program Director attended the closeout session of the Dmitrov Project for Financial Management for Private Farmers in Dmitrov raion/Moscow province.
5. The Chief-of-Party met with the other Farmer to Farmer implementors and representatives of several foreign banks - Banko di Roma, Banque Naitonale de Paris, Bank of America, EBRD, and the World Bank to discuss the present banking situation in Russian and other NIS countries. These efforts are part of our planning process to make certain our focus is concentrated on the most appropriate banking institutions.
6. The Chief of Party is in discussion with representatives of the Russian-American Enterprise Fund to determine how that program might coordinate with Farmer-to-Farmer. The FtF program may be able to provide technical assistance to the clients of banks which have already received FtF assistance. FtF volunteers could help draft business plans for the banks to present to the Russian-American enterprise fund.
7. The chief of Party is in discussion with representatives of Ernst & Young regarding Russian agribusiness clients of the firm. At the present time, the focus is on food processing companies. Ernst & Young is installing financial controls in these companies and preparing financial data on them in compliance with AICPA standards. Ernst & Young has inquired whether the Farmer-to-Farmer program could assist these clients.

C. WASHINGTON OFFICE SUPPORT ACTIVITY

1. The Field Office and Headquarters staff developed new strategy guidelines based on lessons learned from this first year of implementation. The ACDI Farmer to Farmer program continues to target its efforts on creating credit facilities for private farmers and improving the ability of private farmers to access credit. The programs technical assistance and training activities will focus on three areas: financial intermediaries, policy, and institutional development/capacity building.

2. ACDI completed the following three projects involving 9 volunteers during the quarter. The number in parentheses represents the number of volunteers recruited for the assignment.

Academy of National Economy Phase IV (3)
Dmitrov Farm Financial Management (2)
Buryatia Rosselkhozbank (2)

3. ACDI'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, ACDI/Washington and ACDI/Moscow. ACDI attempts to get the volunteers to the field as quickly as possible to maximize the time they spend working with host country counterparts.
4. The ACDI-Washington staff spent time with the evaluation team. The team was supplied with complete briefing binders on the ACDI Farmer to Farmer Program. ACDI also attended an implementors conference at DAI with the evaluation team members to assist in planning their trip.
5. The Assistant Recruiter made a site visit to the Moscow office. She participated in two Moscow team orientations and two team debriefings. She attended a meeting with Land of Lakes to discuss cooperation in a future FtF project. She met with representatives of AKKOR and USDA. She participated in a FtF Implementors Conference. She also had the opportunity to meet with the Russian Enterprise Fund.

This field trip provided the Assistant Recruiter with first hand knowledge of Farmer to Farmer operations. Her experience enables her to further facilitate recruitment and volunteer preparation in the U.S.

6. ACDI is continually updating the briefing packets for FtF volunteers. The Moscow office is supplying project-specific information for each group. ACDI attempts to provide each volunteer with a custom-made briefing book.

D. UPCOMING ACTIVITIES AND NEW RECRUITING NEEDS

7. April
 - a. **Siberian Peasant Bank** Two volunteers will develop and conduct a seminar on Mortgage Finance. They will also provide advice on bank marketing and ways to increase the owner's equity.

- b. **Nizhny Novgorod/Vyksa AKKOR** Two volunteers were to help local AKKOR prepare business plans for private farmers to receive bank loans. The project was cancelled due to severe flooding caused by melting snow.
 - c. **Mosfermbank** This project will focus on assisting the bank on mortgage finance. Mosfermbank is the main provider of agricultural loans to private farmers of the Moscow Oblast.
8. May
- a. **Vologograd Agroprombank** A team of two volunteers will advise bank officers on banking issues with special emphasis on agricultural lending.
 - b. **Povolzhsky Training Center in Saratov** Two volunteers experienced in computer software will assist the training center in developing a data-base on private farming in the oblast. This assistance will enable the Povolzhsky to be the center for information on agriculture in Saratov. The data-base will be instrumental in helping banks obtain information on potential clients. Private farmers can utilize the data-base to obtain valuable information regarding crops and planting.
9. June
- a. **Saratov Municipal Bank.** Two volunteers will spend three weeks with the newly created bank to help develop a business plan. This will enable the bank to better provide credit to agricultural business in its market area.
 - b. **Complexbank** A team of two volunteers will develop and conduct seminars to bank employees. The emphasis of the seminars will be on agriculture credit, bank marketing and mortgage finance.

E. PROJECT MANAGEMENT ACTIVITIES

1. Staff

ACDI has selected a new Chief of Party. He began work in Moscow on February 14, 1994.

2. Contractual Documentation

ACDI continues to hire a local driver who provides his car rather than purchase a vehicle.

3. Volunteer Database

Work proceeds. The database assists in recruiting experienced volunteers who have expressed an interest in NIS Farmer-to-Farmer assignment. It also provides information on former volunteers.

4. Volunteer Recruiting

Work proceeds as planned. The recruiter works closely with other organizations such as Iowa State University and CARD to select qualified professionals for ACDI volunteer positions. See previous sections for details.

6. Involvement of Women

ACDI continues to work with host organizations where women play an important role. 46% of our beneficiaries this quarter were women.

F. COORDINATION WITH AID AND OTHER ORGANIZATIONS

ACDI's new Chief of Party met with the AID Moscow staff upon arrival in February. Also, the Program Director and the Chief of Party met with the USAID FtF evaluation team twice.

ACDI and Land O'Lakes FtF projects are discussing joint sub-project activities in the Kalinigrad oblast. ACDI attends all FtF wide meetings called by AID/Moscow. ACDI and VOCA are also working closely together on the distribution of extension publications in Russian and other languages.

G. COORDINATION WITH ACDI FOOD SYSTEM RESTRUCTURING PROJECT

ACDI's Food System Restructuring Project is concentrating on the Central Asian nations that were republics in the former Soviet Union. ACDI FtF and FSRP field staff are discussing a redesign of the Food Systems Diagnostic Study to focus on a food group in critically short supply in Kazakhstan, baby food. ACDI FtF field staff have also sent inquiries from banks and other institutions with which it has worked in Russia on to Tri Valley Growers and CNAA FSRP representatives.

H. MONITORING AND EVALUATION

The ACDI Moscow staff met with several organizations that hosted ACDI volunteers to discuss the impact of ACDI's technical assistance and possible continuation of cooperation. These organizations included the Academy of

National Economy, AKKOR, Siberian Farmers Bank, and the Saratov Economics Institute.

All of the other ACDI hosts were contacted to obtain the necessary feed-back on the impact of ACDI's projects.

The ACDI field office has developed a questionnaire that will be submitted to our host institutions three months after the end of a sub-project. This will allow ACDI to better evaluate the impact of our projects. The first questionnaires were mailed in March 1994. (See attachment B)

III. OTHER PERTINENT INFORMATION

The FtF Project met most of the goals for the quarter.

Volunteers observe that the Russian economy is deteriorating under conditions of decreasing government support. Interfax reports that the Russian government has not paid for the grain it bought from private farmers last year. Thousands of farmers will not have any money for spring sowing. This spring, 40 percent of private farmers are expected to sow nothing at all.

At the debriefing sessions following each project, many volunteers comment on the lack of agricultural credit policy in Russia. The Russian government has channeled credit through Rosselkhozbank instead of the banks which handle private farm accounts. As a result, many farmers banks are on the verge of bankruptcy.

The question of land titling and registration is still a pending issue.

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 vary beneficial. Their observation, in general, is that the opportunity to see a solid example in the U.S. would have great value. 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. In cooperation with other FtF providers, ACDI submitted nearly 80 candidates for USAID funded study in the USA, including 14 in agricultural banking.

IV. STATUS OF FINANCES AND EXPENDITURES

Project expenditures for the reporting period were less than planned, due primarily to volunteer field costs less than expected. See Attachment D for details.

VOLUNTEER TRACKING INFORMATION

Attachment A

Project	Volunteer Name	State	Institution	Gender
Academy of National Economy IV	Jack Armstrong	VA	National Council of Farm Cooperatives (NCFC)	M
	Roger Johnson	ND	North Dakota State University	M
	Nate Splett	WI	University of Wisconsin	M
Dmitrov Farm Financial Management	Chuck Crave	WI	Crave Brothers & Wieckert Farm	M
	Randy Hart	AK	Farm Credit Services	M
Buryatia Rosselkhozbank	Jay Francies	MD	Central Maryland Farm Credit	M
	Bill Novosad	MN	Agribank, FCB	M

Project Information

Project	Academy of National Economy IV	Dmitrov Farm Financial Management	Buryatia Rosselkhozbank
NIS Republic	Russia	Russia	Russia
Beneficiary Org.	Academy of National Economy	Russian Farm Community Project - Dmitrov	Buryatia Rosselkhozbank
Project Sites	Moscow	Dmitrov	Moscow
T.A. Objectives	Educational Institution (5)	Farm Groups (2)	Agricultural Credit and Financial Institution (4)
Dates of Assignment	6-Jan-94 to 4-Feb-94	27-Feb-94 to 25-Mar-94	27-Feb-94 to 25-Mar-94
# of Beneficiaries (Gender)	24; 4 female 20 male	12; 6 female 6 male	77; 42 female 35 male

QUESTIONNAIRE

Attachment B

Organization _____
 Project Dates _____

Please describe any changes to your organization in the following areas as a result of the recommendations of ACDI volunteers. Be as specific as possible, and attach another sheet if necessary. Your input will help us improve our programs. Also, rate the value of ACDI's cooperation in each area on a scale of 1 to 5, with 5 being extremely valuable and 1 having the least value.

- | | | | | | | |
|----|--|---|---|---|---|---|
| a. | Business Planning
Comments: | 5 | 4 | 3 | 2 | 1 |
| b. | Policy Development
Comments: | 5 | 4 | 3 | 2 | 1 |
| c. | Credit Risk Analysis
Comments: | 5 | 4 | 3 | 2 | 1 |
| d. | Human Resources Management
Comments: | 5 | 4 | 3 | 2 | 1 |
| e. | Marketing
Comments: | 5 | 4 | 3 | 2 | 1 |
| f. | Portfolio Management
Comments: | 5 | 4 | 3 | 2 | 1 |
| g. | Mortgage Lending
Comments: | 5 | 4 | 3 | 2 | 1 |
| h. | Loan Administration/Collection
Comments: | 5 | 4 | 3 | 2 | 1 |
| i. | Auditing/Accounting
Comments: | 5 | 4 | 3 | 2 | 1 |
| j. | International Banking
Comments: | 5 | 4 | 3 | 2 | 1 |

2. Overall, how would you rate the value of the cooperation between ACDI and your bank?

5 4 3 2 1

FTF PROJECT MONITORING

PROJECT	PURPOSE OF ASSIGNMENT	ASSIGNMENT DATES	POSITIONS REQUIRED	POTENTIAL RECRUITS	VOLUNTEER TEAM	COMMENTS	ACTION NEEDED
SIGNED AGREEMENTS							
Kazkh Joint-Stock Commercial Agroindustrial Bank KAZAGRO-INDUSTRIALBANK	To provide technical advisors to conduct two workshops on bank management	6-Jun-94 to 1-July 94	2 volunteers	Dick Lewis	Dick Lewis	Recruiting	
ALYTYNDANBANK	To provide technical advisors to conduct two workshops on bank management	7-Jul-94 to 4-Aug-94	2 volunteers			Recruiting	
Kyrgyz Joint Stock Peasant Bank	To provide technical advisors to conduct two workshops on bank management	7-Jul-94 to 4-Aug-94	2 volunteers			Recruiting	
Saratov Farmers School	To provide technical advisors to conduct a workshop on farm financial management	6-Sep-94 to 19-Oct-94	2 volunteers			Recruiting	
Saratov Municipal Mortgage Bank	To assist bank in strategic planning and mortgage finance for real estate. To assist loan officers with loan analysis	31-May-94 to 1-Jul-94	2 volunteers	Chuck Moulds John Kelln	Chuck Moulds John Kelln	Orient: Tuesday May 31: Capper Debrief: Friday Jul 1: Eagle	Final Package

(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
Povolzhsky Regional Computer Training	To assist Povolzhsky Training Center with information technology plan so that it can become the prime information center for agriculture in Saratov.	11-May-94 to 10-June-94	2 volunteers		Philip Balkenbush Ken Obrecht	Orient: Wed May 11: Eagle Debrief: Fri Jun 10: Capper	Final Package
Volgograd Commercial Agroprombank	To provide technical advisors to conduct two workshops on bank management	11-May-94 to 8-Jun-94	2 volunteers		Robert Palmer Robert Gildy	Orient: Wed May 11: Eagle Debrief: Wed June 8: Capper	
Moscow Farmers Bank	Develop a farm real estate mortgage lending function with the bank	March/April	1 volunteer	Ed Frey		Recruiting	

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May 2, 1994

PROJECT	PURPOSE OF ASSIGNMENT	ASSIGNMENT DATES	POSITIONS REQUIRED	POTENTIAL RECRUITS	VOLUNTEER TEAM	COMMENTS	ACTION NEEDED
UNSIGNED AGREEMENTS							
Nizhny Novgorod	To advise bank on agricultural lending with special emphasis on mortgage finance for real estate	28-Mar-94 to 29-April-94	2 volunteers 1 Ag finance (real estate lend/appraisal) 1 Credit Officer			CANCELLED	
Tver	To advise bank on mortgage operations and real estate appraisal		2 volunteers				
AKKOR - Krasnodar	Training course at the AKKOR Center for upgrading agriculturalists. Banker audience	CANCELLED					
Altagro (Headquarters in Moscow--private organization)	Determine record keeping needs of farmers and develop a record keeping system -- followed by training program	<u>POSTPONED</u>	<u>4 Volunteers</u> two teams of two people each. Background in record keeping and training	C. Busekist D. Norman K. Tomes F. Zitlow B. Pop- Bjornson B. Middaugh			
Stavropol Phase II AKKOR	Institutional building for a new bank	<u>POSTPONED</u> Bank not yet set up	<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 - late winter/early spring 94 suggested; Stanislav Pozdnaykov to meet with ACDI in Moscow in early January to discuss	
Buryatia Rural Innovation Center (RIC)/ Rosselkhoz Bank	Consultation and training on mortgage lending and real estate appraisal.		<u>2 volunteers</u>				

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May 2, 1994

PROJECT	PURPOSE OF ASSIGNMENT	ASSIGNMENT DATES	POSITIONS REQUIRED	POTENTIAL RECRUITS	VOLUNTEER TEAM	COMMENTS	ACTION NEEDED
Nizhegorodsky Regional Institution Training Institution	Upgrade existing system		<u>2 Volunteers</u> farm records specialist			There is no signed application We could use additional information on the Institute	MOSCOW? Need info on Institute and location. Waiting for confirmation on project
Saratov Regional Training Center/ Employment Center		possibly November					
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.	
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.

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May 2, 1994

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
Rostv-on-Don Bank-AKKOR	Assist 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 management, planning, credit, audit, and finance	Williams team leader	Williams Ryan Waffle		Summarize Final Report
Stavropol Phase I	Feasibility Studies	<u>SET</u> April 12 to 23	<u>3 Volunteers</u>		Williams Ryan Waffle		Summarize Final Report

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May 2, 1994

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
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
VYKSA	Institutional Building	<u>SET</u> May 7 to May 26	<u>2 Volunteers</u>		Peoples Pieper		Summarize Final Report
Bolotov Foundation Records Project Phase 1	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
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
Zagorsk	Training for Farm Records	<u>SET</u> May 21 to June 18th	<u>3 Volunteers</u>		Mark Giddings Ardith Kraus G. Bambeneck		Summarize Final Report
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

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May 2, 1994

PROJECT	PURPOSE OF ASSIGNMENT	ASSIGNMENT DATES	POSITIONS REQUIRED	POTENTIAL RECRUITS	VOLUNTEER TEAM	COMMENTS	ACTION NEEDED
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
Tula Phase II	Credit Training	<u>SET</u> June 22 to July 2	<u>1 Volunteer</u>		Lyle Nelsen		Summarize Final Report
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
Higher School of Management	Agricultural Credit Training	<u>SET</u> June 21 to July 23	<u>3 Volunteers</u>		Don Rogge David Norman Al Haslebacher	D. Norman will be in D.C. for a debriefing on August 6th.	Summarize Final Report
Innovation Center Buryatia	Training	<u>SET</u> June 21 to July 21	<u>3 Volunteers</u>	Should receive diskette with complete report from R. Bahl	Jesse Zimpel L. Westman R. Bahl		Summarize Final Report
Land Reform Committee	Mortgage/Surveying	<u>SET</u> June 25 to July 23	<u>2 Volunteers</u>	(Bud) Carroll D. Knutson Ken Whitehorn-Surveyor/June 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.	Summarize Final Report
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. Todd King interested in copy of final report	Summarize Final Report

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May 2, 1994

PROJECT	PURPOSE OF ASSIGNMENT	ASSIGNMENT DATES	POSITIONS REQUIRED	POTENTIAL RECRUITS	VOLUNTEER TEAM	COMMENTS	ACTION NEEDED
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. Long/Love Debriefing in Capper Room: Sep 10. Breazeale Debriefing Aug 27 in Eagle Room.	Summarize Final Report
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.	Summarize Final Report
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.	Summarize Final Report
Nal'chik Banking Seminar	Conduct a seminar for Commercial Bankers.	SET 7-Sep-93 to 8-Oct-93	<u>3 Volunteers</u>		M. Harris L. Oberst D. Norman	David Norman also participated in the HSM Project. Orientation Sept 8: Capper Debriefing Oct 8: Capper Spouses: Harris and Oberst	Summarize Final Report

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May 2, 1994

PROJECT	PURPOSE OF ASSIGNMENT	ASSIGNMENT DATES	POSITIONS REQUIRED	POTENTIAL RECRUITS	VOLUNTEER TEAM	COMMENTS	ACTION NEEDED
Academy of National Economy III	Conduct a course on auditing the credit function.	SET 3-Oct-93 to 29-Oct-93 left US on October 6 due to political situation	<u>2 Volunteers</u>	S. Sadler B. Petersen	B. Petersen G. Brandvold	Orientation Oct 4: Eagle. Debriefing Oct 27: Capper. Debriefing changed due to staff retreat Sadler dropped out of project.	Press Releases
Land Titling III	Development of legislative language for a Land Title Registration System for the Russian Federation.	SET 7-Oct-93 to 5-Nov-93	<u>2 Volunteers</u>	G. Linden J. Holl	G. Linden J. Holl	Justin participated in the original Land Titling project. Orientation Oct 8: Capper Debriefing Nov 5: Capper	Prepare debriefing summary
Smolensk Farmers Bank	Assist Bank - Institutional Building	SET 24-Oct-93 to 19-Nov-93	<u>3 Volunteers</u>	Dennis Trembl Dennis Wengelski Roland Smith	Dennis Trembl Roland Smith Dennis Wengelski	Orientation Oct 25: 10th fl Debriefing Nov 19: Capper Trembl not at D.C. debrief	
Higher School of Management & Agribusiness	Conduct Ag Banking Seminar. The audience will be teachers of ag economics & banking as well as agricultural bankers	SET 7-Nov-93 to 3-Dec-93	<u>3 Volunteers</u>	B. March J. Goode K. Fix	B. March J. Goode K. Fix	This could be a good seminar for the Land Resources people who want to learn about credit & mortgages. Orientation: Nov 8: Eagle Debriefing: Dec 3: Capper Carla Goode meeting team during last week in Moscow	TERS
Academy IV	Credit Training	6-Jan-94 to 3-Feb-94	<u>3 Volunteers</u>	Nate Splett Jack Armstrong Roger Johnson		Orientation Jan 7: Debriefing Feb 3:	TERS Debrief Summary

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May 2, 1994

PROJECT	PURPOSE OF ASSIGNMENT	ASSIGNMENT DATES	POSITIONS REQUIRED	POTENTIAL RECRUITS	VOLUNTEER TEAM	COMMENTS	ACTION NEEDED
Buryatia Rosselkhozbank	Advise bank on loan portfolio, agricultural lending training program, business planning, and real estate mortgage lending	28-Feb-94 to 25-Mar-94 SET	2 volunteers	Jay Francies Bill Novosad	Jay Francies Bill Novosad	Orient: Feb 28 Debrief: Mar 25	TERS Debrief Summary
Dmitrov Farm Financial Management	Workshop on farm financial management	27-Feb-94 to 25-Mar-94	2 volunteers	Chuck Crave Randy Hart	Chuck Crave Randy Hart	Orient: Feb 28 Debrief: Mar 25	TERS Debrief Summary
Moldova-Agroindbanc	Advise bank on leasing operations for farmers, the technology of mortgage operations, and on creating a business plan	18-Mar-94 to 15-Apr-94	3 volunteers experience in leasing, mortgage, bank management	Ken Knudson	James Bennett Dick Lewis		TERS Debriefing Summary
Novosibirsk Siberian Farmers Bank	To conduct discussions on real estate lending, real estate appriasing, commercial and consumer lending, and bank marketing	27-Mar-94 to 20-Apr-94	2 volunteers		Ed Thornton Warren Plante		TERS Debriefing Summary

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May 2, 1994

ACDI FARMER TO FARMER BUDGET

Attachment D

As of March 30, 1994

USAID CONTRACT LINE ITEMS	BUDGET	ACTUAL	UNLIQUIDATED	PERCENT SPENT
Salaries	618,831	255,783	363,048	41%
Payroll Added	174,944	60,736	114,208	35%
Allowances	179,099	29,583	149,516	17%
Travel/Trans./ Per Diem	2,145,275	621,941	1,523,334	29%
Evaluation	38,730	0	38,730	0%
Commodities	121,450	69,735	51,715	57%
Other Direct Costs	380,669	152,387	228,282	40%
Indirect Costs	1,339,192	440,083	899,109	33%
TOTAL USAID COSTS	4,998,190	1,630,248	3,367,942	33%
In-Kind Contributions	986,350	412,315	574,035	42%
Total Est. Program Costs	5,984,540	2,134,333	3,850,207	36%