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MULTILATERAL INVESTMENT FUND

**REGIONAL**  
**(Argentina, Chile, Colombia, El Salvador, Mexico,**  
**Peru, and Uruguay)**

**INTEGRATING LOW-INCOME GROUPS INTO THE PRODUCTIVE**  
**SYSTEM: "UN TECHO PARA MI PAÍS"**

**(RG-M1063)**

**DONORS MEMORANDUM**

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## **ABBREVIATIONS**

BACHAS	Bancos de Autogestión Comunitarios para Habitación Social” [Self-help Community Banks for Social Empowerment]
NGO	Nongovernmental organization
PCR	Project Completion Report
PPMR	Project Performance Monitoring Report
UTPCH	Un Techo Para Chile [A Roof for Chile]
UTPMP	Un Techo Para Mi País [A Roof for My Country]

# INTEGRATING LOW-INCOME GROUPS INTO THE PRODUCTIVE SYSTEM: "UN TECHO PARA MI PAÍS"

(RG-M1063)

## EXECUTIVE SUMMARY

<b>Executing agency:</b>	Fundación Un Techo para Chile [Un Techo para Chile Foundation]		
<b>Beneficiaries:</b>	Disadvantaged poor communities in Argentina, Colombia, El Salvador, Mexico, Peru, and Uruguay		
<b>Financing and source:</b>	Nonreimbursable (Small Enterprise Development Facility – II-A)		
	MIF:	US\$3,500,000	50%
	Local counterpart:	<u>US\$3,500,000</u>	50%
	Total:	US\$7,000,000	100%
<b>Objective:</b>	The project’s overall objective is to help the poor who live in fringe areas join the economic mainstream in the countries covered by the project. Its purpose is to support the program entitled Un Techo para mi País (UTPMP) in transferring the methodology developed in Chile, by strengthening institutions in the six other countries covered by the project and making technical improvements in their activities, particularly those involving social empowerment.		
<b>Execution timetable:</b>	Execution period:	48 months	
	Disbursement period:	54 months	
<b>Environmental and social review:</b>	The Committee on Environment and Social Impact (CESI) approved the proposed project at its meeting on 8 July 2005.		

**Special contractual clauses:**

The conditions precedent to first disbursement of the Bank's resources are: (i) selection of the program's coordinator; and (ii) entry into force of the program's Operating Regulations.

*Eligibility criterion:* The associated institutions in the beneficiary countries may participate in the program and receive its resources only insofar as they have signed the corresponding cooperation agreements with the Fundación Un Techo para Chile, in accordance with the terms and conditions agreed upon in advance with the Bank. Among other aspects, these agreements will specify: (i) the distribution of responsibilities between central coordination, to be provided by the executing agency, and the participating institutions; (ii) the manner in which the program's resources are to be employed, and compliance with the Bank's procedures for the procurement of goods and consulting services; and (iii) the utilization throughout of a suitable system for the financial management of the program's resources.

*Recognition of prior expenditures:* The Bank may recognize as part of local counterpart funding under the program, expenditures in amounts up to the equivalent of US\$120,000 incurred by the executing agency beginning on 1 May 2005.

**Relevant initiatives of other international agencies:**

There are no known projects of a similar nature being carried out by other international organizations.

## I. BACKGROUND

### A. Un Techo para Chile: achievements and characteristics of the program

- 1.1 The existence of thousands of families who live in extreme poverty and who, because of their precarious socioeconomic status, lack a suitable place to live and realize their economic potential, led a group of Chilean university students to create “Un Techo para Chile” (UTPCH) in 1997. The mission statement of UTPCH calls for securing the minimum required living conditions for low-income people by improving their housing and developing their productive capacity, thus helping them to break out of the poverty cycle.
- 1.2 UTPCH sets two tasks for itself: (i) to organize and build **basic housing units** in the encampments<sup>1</sup> where very-low-income population groups live, by mobilizing volunteers, especially university students, and soliciting private donations; and (ii) to develop the skills and improve the qualifications of the beneficiary residents of marginal settlements through activities in a so-called **social empowerment**<sup>2</sup> phase. The UTPCH’s role is to develop the capabilities of individuals so that they are able to interact with society, take advantage of their opportunities structure, and become private sector actors.
- 1.3 **Working methodology.** The UTPCH has established itself as an institution with an organizational structure that includes support and professional staff, enabling the organization to amass experience and earn a reputation and degree of recognition which ensures a significant flow of resources to finance its activities. In the various countries where it is active, the UTPMP uses the same methodology developed in Chile, adapting it to the local institutional context and cultural characteristics. It seeks to develop the economic and productive capacity of persons living in extreme poverty through a series of activities, in each encampment organized in a two-phase **process** carried out sequentially:
- 1.4 **Construction of basic housing units.** The UTPCH begins by selecting target encampments based on poverty indicators. Research is carried out in the various cities and regions to determine which ones have the highest proportion of their population with income below the indigence line.<sup>3</sup> After selecting an encampment among those with the highest incidence of poverty and taking a census of resident families and their housing needs, an agreement is reached for their participation in

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<sup>1</sup> Squatter settlements lacking at least one of the basic utilities (water, light, sewerage).

<sup>2</sup> This objective is based on a theoretical approach to **social vulnerability** (Wormald and Katzman) in which poverty is seen not only in terms of material deficiencies, but also as a dynamic inclusion/exclusion relationship with the market and society. The notion of vulnerability is associated with the inability to mobilize or gain access to the physical, capital, human, and social assets needed to take advantage of the opportunities that exist in the market, the State and society.

<sup>3</sup> In Chile, for example, an individual income of US\$37 per month is at the indigence line, whereas an individual earning US\$74 per month is at the poverty line.



the program—both in the construction work itself and in regard to their financial contribution (10% of the value of the unit). Next, a strenuous effort is made to enlist the community's help in building basic housing units—low-cost housing financed with donations received by UTPCH and built jointly by residents and volunteers participating in the program. In some cases, the municipalities cooperate by providing materials and logistical support, as well as helping to identify beneficiaries. It is also common for the program to assist families or communities in applying to current government programs for permanent housing.

- 1.5 **Social empowerment.** The objective of this second phase of the program is to develop people's skills and qualifications as a means of reducing social vulnerability and increasing their earnings. This phase includes job training and promotion of microenterprises, usually in the form of activities in the social sectors (health, education and legal aid). The first step in implementing this phase is to create a **working group**, which meets formally at regular intervals for coordination between community leaders and program volunteers. The activities of this group will involve monitoring the progress of community members for an average of three years, during which time individuals will have obtained employment or established other sustainable income-producing activities.<sup>4</sup>
- 1.6 Replicating its experience in the region and reducing extreme poverty are two of the UTPCH's institutional objectives. To this end, the organization attempts to extend to other countries the characteristic elements identified as key factors in the success of its procedural model:
  - a. **Youth volunteerism.** All fieldwork is carried out by volunteers who are highly committed, available and motivated by a spirit of service, generally young university students. The vitality they provide keeps the institution young and in a continuous process of renewal, never stagnant and constantly searching for new ways to do things.
  - b. **Professionalism, stringent and transparent management.** The organization is led by responsible individuals who, although volunteers, make a formal commitment and have suitable qualifications. Their professionalism is reflected in all the administrative aspects and areas of impact of the program.
- 1.7 **Achievements.** The UTPCH has developed a model that makes it possible to produce tangible results in the short run (construction of basic housing), while setting up social empowerment initiatives aimed at developing the economic and productive capacity of the beneficiaries. This formula has been applied successfully in Chile thanks to its being initially based in a highly respected local nongovernmental organization (NGO) named Hogar de Cristo [Home of Christ]. In

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<sup>4</sup> Each settlement has a general coordinator plus area coordinators for education, health, and productive development.

the seven years since it began operations the UTPCH has built over 24,000 basic housing units, and in 2004 it recruited more than 18,000 volunteers in Chile. In 2001, the organization began offering family counseling in the area of **productive development** through **skills training in common trades** (plumbing, electricity, food services, dressmaking, hairstyling), business administration, and access to credit. In 2004, the UTPCH built over 3,000 basic housing units, trained 1,500 persons in various trades, and granted 800 small loans using methods it developed which include elements of the methodology followed by *Grameen Bank*. Social empowerment programs are currently being conducted in 160 settlements in 16 of that country's cities.

- 1.8 The success of the Chilean experience has made it possible to export the model to other Latin American countries. In 2001 and 2002 projects were launched in El Salvador, Peru, Ecuador, and Colombia with the establishment of local work crews for construction of basic housing. In 2002 a decision was made to share its objectives with all Latin Americans, resulting in the birth of a program entitled "Un Techo Para Mi País" [A Roof for my Country] (UTPMP), which has operations in several countries in the region.

#### **B. Challenges in implementing the program**

- 1.9 The presence of large segments of the population living in extreme poverty in the countries of the region, together with the need to mainstream them into the productive system, has created widespread demand for social initiatives to assist them. Government programs generally aim for social integration of these groups by offering services or goods to help them cope with social emergencies or alleviate specific deficiencies. There are very few programs designed to develop the personal or occupational skills that will permit these individuals to break the cycle of poverty, achieve social integration, and become productive members of the society. At the same time, experience has shown that the type of program represented by the UTPMP produces the best results in the long term.
- 1.10 Despite its successful background in Chile, the UTPMP faces the usual difficulties in launching an NGO in each country: (i) absence of resources to finance initial activities; (ii) difficulty organizing more sophisticated activities, such as those related to social empowerment, which are based on a training process the results of which can only be seen in the long term and are to a degree intangible; and (iii) lack of an institutional base with an acknowledged track record, or whose "trademark" is readily accepted in both the market and the society in question. Achieving **public recognition** in fact represents the first hurdle to be overcome in attracting donors and volunteers in each country. It is particularly important for obtaining long-term commitments that are the key to maintaining a stable core in the management and institutionalization of the program. With respect to working in the field, the greatest difficulties have to do with the weakness of the social capital available in the

settlements, making it more difficult to organize community-wide or collective action.

- 1.11 Lastly, in carrying out the program in Chile, areas of possible improvement in the methods adopted for the social empowerment component have been identified. These deficiencies result from lack of professional analysis since investing in technical expertise is difficult to justify when a program is dependent on private donations, which is the UTPCH's sole source of financing.

### **C. Proposed project: rationale**

- 1.12 Un Techo para mi País (UTPMP) is based on the success of an experiment conducted in Chile, which has demonstrated the effectiveness and impact of work carried out by volunteers in the spirit of community service and funded entirely through private donations. In Chile (and in the other countries, through the UTPMP) experience has shown the need to: (i) have social positioning or establish a "trademark" which identifies and differentiates the program; (ii) adapt the methodology and form of operation to the distinctive features of each country, and the cultural characteristics of the beneficiaries; (iii) maintain a stable core of personnel in each local program; (iv) make the necessary investment in technical expertise and methodology needed to improve effectiveness; and (v) ensure sufficient financial support to permit suitable development of the social empowerment activities required to help beneficiaries gain entry to the productive sector.
- 1.13 The MIF clearly has a role in supporting the development of technical capacity and dissemination of expertise for innovative programs, as well as in offering the resources needed to invest in operating methodologies and management control instruments, thereby ensuring the sustainability of the program. Moreover, the MIF gives the program added credibility and transparency, helps maintain its independence, facilitates its social positioning, and makes it easier to replicate in future.
- 1.14 The project will be coordinated from Chile and carried out in six countries: Argentina, Colombia, El Salvador, Mexico, Peru, and Uruguay. These countries were chosen on the basis of the progress achieved to date in each case by the UTPMP, with respect to: (i) the creation of a legally constituted local nonprofit organization in association with the UTPMP; (ii) the construction of a significant number of basic housing units (although varying with the country, this figure will generally exceed 100); (iii) the presence of a stable core team for the organization; and (iv) measurable progress in setting up a network of donors.
- 1.15 This project will provide support for institutional consolidation of the program in each country, professionalization for the national organizations, and development of activities for the social empowerment activities, which are the most complex and

have the most significant long-term impact on the social mainstreaming work to be accomplished. This project will not provide funding for the construction of housing units, which is an essential feature of the UTPMP methodology and will continue to be carried out through local donations. Rather, it will fund the activities to actively disseminate the program, allowing it to maintain the flow of the resources needed for its various activities, including construction work and the social and productive development of the beneficiaries.

## **II. PROJECT OBJECTIVES, COMPONENTS, AND ACTIVITIES**

### **A. Objectives**

- 2.1 The project's overall objective is to help the poor who live in fringe areas covered by the program join the economic and social mainstream. Its purpose is to support the program entitled Un Techo para mi País (UTPMP) in transferring the methodology developed in Chile, by strengthening institutions in the six other countries covered by the project and making technical improvements in their activities, particularly those involving social empowerment.

### **B. Components and activities**

- 2.2 This project is intended to strengthen implementation of the program in the various countries based on experience gained by the UTPCH. Accordingly, it will support transfer of the methodology for consolidation of the programs in each country, and promotion of the activities for social and productive empowerment. Construction of housing units, while an important part of the methodology, is outside the scope of the present project and will be funded by the UTPMP with additional resources.

#### **1. Component 1: Implementation of the UTPMP program**

- 2.3 This component will focus on transferring experience gained by the UTPCH to the selected countries and supporting consolidation of their programs. The project will fund the following activities: (i) promotion of the program; (ii) consolidation; (iii) training of volunteers; and (iv) coordination among local organizations.
- 2.4 **Promoting the program.** Support will be provided for design and implementation of publicity strategies adapted to the characteristics of each country and intended to raise awareness of the nature and objectives of the program, reinforce its image, and thus obtain the necessary public and private support. This process is essential in order to capture the interest of potential sponsors—individuals and firms that will contribute through their donations—and the university students and other individuals who will form the program's corps of volunteers. This stage will also include information and promotional activities aimed at beneficiaries with respect to the social empowerment component.

- 2.5 **Implementing the program.** This will consist of institutional strengthening for the program in each of the six countries, including professionalization of an organizational base,<sup>5</sup> and identification of areas in which to get involved, based on specific studies. Part of the work of the organizations will be to create a network of donors, a stable nucleus of entities in each country that will permit a degree of continuity over time in the resources required for carrying out the activities of the program.
- 2.6 **Finding and training volunteers.** This aspect is key to the success of the program intervention model. Groups of volunteers will be recruited, trained, and organized to carry out the activities in the settlements identified.
- 2.7 **Strengthening coordination among the UTPMP organizations** in the various countries in order to standardize and enrich the working methodology.
- 2.8 The project will finance the following activities: (i) the hiring of services to advertise the program, including the design of marketing strategies for each country; (ii) production of brochures and other promotional materials; (iii) the training of volunteers including related costs; (iv) surveys and studies to determine market demand and socioeconomic analysis in program areas; (v) training workshops for volunteers initially on general aspects of the program, and later—in preparation for the social empowerment phase—more specific courses on methods of working in poor districts; (vi) training for project leaders in the countries; and (vii) periodic meetings among the heads of the local organizations.
- 2.9 The expected **outputs** are: (i) six organizations are strengthened, with a core group training to consolidate the program; (ii) six donor networks are established; (iii) in the last year of the execution period, 6000 volunteers are participating in the program in each country; and (iv) six information and promotional campaigns are carried out.

## **2. Component 2: Development of the methodology and tools for integrating the settlements inhabitants to the productive system**

- 2.10 The project is intended to help deepen and improve the methods used in certain activities under the social empowerment phase of the program. Three thematic areas have been identified: (a) training in trades; (b) technical assistance and training for microentrepreneurs in establishing and managing businesses; and (c) education and introduction to credit programs. Planned activities include: (i) developing methods ; (ii) carrying out pilot projects; and (iii) systematization of the experience as a whole.

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<sup>5</sup> Professionalization of the basic organization in each country involves being able to count on trained volunteers working full time on development of the most important areas (four to six people, depending on the progress achieved in the country). The model organization is described in the Operating Regulations available in the project's technical files.

- 2.11 **Developing and improving the methodology.** The purpose here is to provide for technical upgrading of the tools and products used in the three specific areas identified. Based on evaluations of the results of current activities and analysis of the methods being used: (i) the program's procedures will be systematized, including elements to fine tune in the social empowerment activities carried out by the UTPCH, enriching them with elements drawn from other relevant experiments; and (ii) the corresponding teaching materials will be developed. With respect to the education and introduction to credit programs, the project will support the design of effective procedures for contacting a significant number of beneficiaries, teaching them about credit through very small loan operations, and—once their reliability has been established—introducing them to specialized microlenders.<sup>6</sup>
- 2.12 **Pilot projects.** This project will provide for identification and implementation of three pilot projects in the field of training and technical assistance, and three in the area of introduction to credit, with a view to adoption of the methodology developed. These experiments can be carried out in Chile or any of the other beneficiary countries, with final selection based on the best available conditions for success. In the introduction to credit experiments, the project will identify at least one product that differs from traditional microlending initiatives.
- 2.13 **Systematization of experience.** The project will support the effort to systematize the UTPMP experience and methodologies. Specific operating manuals will be prepared that define the flow of operations, controls and management systems of the program, including delivery of the products developed.
- 2.14 The project will finance the following activities: (i) hiring of experts in the three areas identified; (ii) development of pilot projects; (iii) visits to relevant projects in the selected areas; and (iv) hiring of consultants specializing in the systematization of experimental results.
- 2.15 The **expected outputs** from this component are: (i) proven methodologies designed for occupational training, technical assistance for microentrepreneurs, and introduction to credit; and (ii) operations manuals for the program.

### **3. Component 3: Implementation of social empowerment programs**

- 2.16 The project calls for initiatives designed to help individuals and families realize their income-earning potential. These activities will be carried out in settlements where basic housing units have been built and the beneficiaries have indicated their willingness to participate in self-help projects. The social empowerment phase will have a maximum duration of three years, and will be carried out directly by the

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<sup>6</sup> The initiatives of possible relevance to the program include lending systems organized through solidary groups that will jointly administer seed capital for financing production projects, as well as loans to individuals. For purposes of this project, these groups will be called "Bancos de Autogestión Comunitarios para Habitación Social" [Self-help Community Banks for Social Empowerment] (BACHAS).

volunteers who will visit each settlement at least once a week. Following Chile's lead, the activities in this phase will include: (i) community development; (ii) occupational training in trades; and (iii) productive development.

- 2.17 **Community development.** This activity will strengthen the social dynamic of the beneficiary community in order to rebuild the necessary social networks, carry out joint work projects, and prepare the beneficiaries for taking part in the other initiatives planned under this component. The methodology calls for the following activities in each settlement: (i) conduct a survey to evaluate the status of families in the settlement in order to establish priorities and determine baseline values; (ii) create a **working group** which will hold formal meetings for coordination between community leaders and the volunteers during the project period; (iii) provide training for the settlement's leaders; (iv) offer loans of up to US\$1,500 for small projects proposed by the community<sup>7</sup> as practical training for joint operations, self-help building projects, and strengthening of social networks. These loans will be granted on a competitive basis according to criteria set out in the Operating Regulations, which include: (a) the community value of the project in terms of encouraging cooperative work; (b) the number of beneficiaries involved; (c) the creativity of the proposal.
- 2.18 **Occupational training.** This activity is designed to upgrade the technical skills of the beneficiaries, making it easier for them to find employment. These training programs will be carried out directly by the organizations in each country, through properly trained volunteers. Where possible, the project will invite existing training institutions to take part, in some cases encouraging their action and drawing on their capacity to reach the poorest segments.
- 2.19 **Productive development.** The objective here is to support development of entrepreneurial projects in each country, based on the methods developed in the second component. The action under this heading is aimed at two spheres of activity:
- a. **Microentrepreneurial initiatives.** The project will offer assistance—possibly in the form of collective services—with the following: (i) planning a new business and provision of basic management tools; and (ii) following the progress of entrepreneurs in their business ventures. Agencies specialized in assisting microenterprises will be hired in each country to train volunteers engaged in these activities.
  - b. **Access to credit.** The project includes educational initiatives to introduce the concept of credit, with the explicit aim of providing beneficiaries with access to formal microenterprise loans. In each case, the UTPMP will make use of

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<sup>7</sup> These projects would promote joint action, fulfillment of specific goals, and work quality requirements, such as building playgrounds for children or community green spaces.

specialized consultants trained in the use of the methodology to assist with implementation of the program, train the volunteers who will carry out the planned activities, and monitor the program.

- 2.20 The project will fund the following activities in each country: (i) community development, including provision of basic physical space for the working group and the resources needed for community projects; (ii) basic and advanced training for work crews and eventually for teaching staff from training institutions that have signed cooperation agreements; (iii) implementation of courses; (iv) consultants specializing in microlending to implement and supervise the introduction to credit program and specific training sessions; (v) initial implementation of the program; (vi) provision of seed financing for loans (local counterpart); and (vii) technical assistance for microlending entities to facilitate adjustment to their new clientele.
- 2.21 As a result of this component, the project is expected to reach some 5,600 beneficiaries, provide training for 2,500, and support development of 1,200 microenterprises.

#### **4. Component 4: Monitoring of the program and dissemination of results**

- 2.22 This component is designed for monitoring and evaluation of the program, and dissemination of its results in each country and at the regional level. This will include the following actions: (i) creation of a database and management system to ensure smooth operation of the project and facilitate learning and monitoring of the results of activities; (ii) specific studies on the methodologies utilized, experiences and their impact on the project's target communities, and virtual publication of results on the website; and (iii) organization of a conference to discuss the experience and disseminate the project's results.

### **III. COST AND FINANCING**

- 3.1 The cost of the project is US\$7,000,000. The MIF will contribute US\$3,500,000 (50%) in nonreimbursable funds from its Facility II, and the remaining amount (50%) will be from the local counterpart.<sup>8</sup> The MIF's resources will be used especially for aspects of the professionalization of the institutions in beneficiary countries, publicity campaigns, upgrading of working methodologies, to generate learning opportunities, and to establish a suitable monitoring system. The counterpart funding will largely be in the form of cash from private donations.

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<sup>8</sup> In addition, the local counterpart will also include US\$12 million for construction of basic housing units.



**Cost table**

<b>Components</b>	<b>UTPMP</b>	<b>MIF</b>	<b>TOTAL</b>	<b>%</b>	<b>% MIF</b>
1. Promotion and implementation	2,123,656	1,700,225	3,823,881	54	44
2. Development of methodologies and tools	36,300	261,700	298,000	4	88
3. Social empowerment	787,560	991,868	1,779,428	26	56
4. Monitoring and dissemination of results	65,058	129,212	194,269	3	73
Coordination and administration	370,020	275,620	645,640	9	42
Audits and evaluations	84,000	106,000	190,000	3	55
Contingencies	33,407	35,376	68,781	1	42
<b>TOTAL</b>	<b>3,500,000</b>	<b>3,500,000</b>	<b>7,000,000</b>	<b>100</b>	<b>50</b>

- 3.2 The sustainability of the project is based on the assumption that it will generate sufficient private donations and a critical mass of volunteers ensuring that activities will continue at a steady pace in each country. Based on Chile's experience, achieving this level of participation will depend on how effective the work is in improving living conditions among the beneficiary population and the image enjoyed by the program in each country in terms of reputation, quality, and recognition of its "trademark". To ensure eventual replacement of MIF resources, the share of local counterpart used to finance administration costs will gradually increase during the execution period.

## **IV. EXECUTION**

### **A. Executing agency**

- 4.1 The executing agency is the UTPCH, which will provide financial and methodological support for organizations in the countries participating in the UTPMP program. The UTPCH is an autonomous, nonprofit organization, legally constituted in May of 2005. While possessing its own management and administration structure since it began operations in April 2005, the UTPCH has relied for more formal aspects on the Instituto de Formación y Capacitación Popular [Institute for Community Training and Education] (INFOCAP), an organization that provides training in the trades and specializes in serving low-income groups. INFOCAP and the UTPCH are both initiatives created by the Hogar de Cristo, a preeminent nonprofit agency with a long history in Chile. Since 2002 the UTPCH has been administering an annual budget in excess of US\$3 million, and the figure for last year reached nearly US\$4 million.
- 4.2 To carry out this project, the UTPCH will create a **central executing unit** which will be responsible for coordination and administration of the program, including all financial management. The UTPMP's **associated institutions**—entities established in each country for implementation of the program—will be responsible

for executing a large part of the project's activities, and to this end the UTPCH will sign cooperation agreements with each of them. The central executing unit will have one professional, the **Executive Director of the UTPMP Program**, who will act as coordinator with responsibility for: (i) coordination of activities carried out at the central level; (ii) coordination of the associated institutions; and (iii) the secretariat of the UTPMP's Board of Directors. Each associated institution will establish an **operating unit** to take charge of implementing the program, and the structure of each unit will depend upon the level of activities in the respective country (a model structure is described in the Operating Regulations).

- 4.3 **UTPMP Board of Directors.** This governing body will have five members to be chosen by the UTPCH from among prominent and experienced individuals, plus the Executive Director of the UTPMP. This Board will have the following duties, among others: (i) approve the project's annual budget and action plan; (ii) approve the progress reports prepared by the central executing unit; (iii) ensure uniformity within the program; and (iv) monitor the actions of the executing agency. Each associated institution will have a **governing council** made up of well-respected individuals committed to ensuring the success of the program, who will serve in a voluntary capacity. Each governing council will be responsible for supervision of the operating units and implementation of the program.

## **B. Execution mechanism**

- 4.4 **Readiness.** The UTPCH maintains permanent contact with the various national programs and is in frequent communication with them. As well, drafts of the agreements between the UTPCH and associated institutions have been prepared in the six countries, along with terms of reference for the various positions.
- 4.5 **Execution period.** The program is expected to be executed over a four-year period (48 months), with a disbursement period of 54 months.
- 4.6 **Supervision and monitoring.** The Bank's Country Office in Chile will be responsible for supervision of the project. The UTPCH will submit drafts of its semiannual performance reports to the Bank by June 15 and December 15, with final versions to be submitted within 30 days after the close of each six-month period, and a final report to be submitted following completion of the execution period. The semiannual reports will follow a format agreed to in advance with the Bank, and are to deal with the activities of the project and the results obtained. These reports will be used to monitor the project, and for preparation of the project completion report (PCR) in accordance with the Bank's standards.
- 4.7 **Procurement of consulting services.** The selection and contracting of consulting services will be carried out in accordance with the Bank's procedures set out for this purpose in *Policies for the selection and contracting of consultants financed by the IDB* (GN-2350-4). This project calls for the hiring of various individual

- consultants to provide consulting services. Their selection will be based on quality and cost, and any of the competitive methods established in the above-mentioned policy can be used. For contracts valued at US\$30,000 or less, the review of the selection and contracting procedures will be carried out by the Bank on an ex post basis. The procedures used must guarantee transparency and competitiveness, and ensure that the lowest costs are obtained.
- 4.8 **Procurement of goods.** The procurement of goods required for the project will be carried out in accordance with the provisions established in *Policies for the procurement of goods and services financed by the IDB* (GN-2349-4).
- 4.9 **Procurement plan:** Only one of the procurements planned for the project is in excess of US\$50,000, and only part of its financing will come from the MIF's contribution—the others all involve in very small amounts as indicated in the procurement plan (Annex IV). This plan must be updated every six months during the execution of the project, and each update will be submitted to the Bank for its review and approval.
- 4.10 **Disbursements.** The Bank will disburse the resources of the grant to the UTPCH, which will manage and transfer them in a timely manner to the entities participating in the program. A revolving fund will be established in an amount equivalent to 10% of the MIF's contribution. The Bank will recognize as part of local counterpart funding expenditures incurred by the UNTMP beginning on 1 May 2005.

## V. ENVIRONMENTAL AND SOCIAL IMPACTS AND PROPOSED ACTIONS

- 5.1 The social impact of the program will be positive and will include: improvement of the social and housing conditions of families in general; enhancement of the social capital in the communities; and upgrading of the occupational skills and qualifications of the beneficiaries who belong to the most vulnerable groups in society. The environmental impact of the project's activities, though modest, will be on the positive side, consisting of better collective coexistence practices, and better community organization in the settlements, making it possible to improve sanitation conditions. The basic housing units (although not financed by the program) will be built directly by the families themselves in cooperation with volunteers—without the use of heavy construction equipment. Standardized construction methods will be used, and homes will be arranged in the safest possible positions to avoid areas subject to environmental risk. To make certain that the environmental impact remains positive, a sanitation and environmental training module (including solid waste management) has been included under component 3, along with the application of environmental risk prevention measures (see Operating Regulations for details).

## **VI. EVALUATION**

- 6.1 Using project resources, the Bank will hire consultants to carry out two evaluations of the project: a midterm evaluation when at least 50% of the funds have been disbursed or 24 months have elapsed from the start of execution, and a final evaluation to be carried out upon completion of the execution period. These evaluations will be based on monitoring methods that, with reference to the Logical Framework, will be prepared by the UTPCH and approved by the Bank. The midterm evaluation will focus on: (i) the degree to which planned activities have been completed; (ii) the progress in implementing the project in the various countries, including the efficiency and stability of the organization; (iii) the satisfaction shown by beneficiaries; and (iv) the effectiveness of the activities carried out, in relation to the economic stability of beneficiaries. In addition to verifying the outcome indicators in the Logical Framework, the final evaluation will concentrate on: (i) the sustainability of the program in the various countries; (ii) the results of the economic sustainability generated within the beneficiary communities, in terms of increased earnings; (iii) the classification of the beneficiary settlements; and (iv) the replication of the model in additional countries.
- 6.2 The executing agency will utilize a monitoring system including quantitative and qualitative indicators. The qualitative indicators will include: (i) type of beneficiary; (ii) evaluation performed by beneficiaries; (iii) effective implementation of the institutional networks in countries interested in the project; and (iv) quality of the lessons learned. Its quantitative indicators will include: (i) the number of beneficiaries; (ii) increase in employment figures and generation of additional income; (iii) impact in terms of enterprises created and in operation; and (iv) increased participation in projects other than those financed and in operation.

## **VII. BENEFITS AND RISKS**

### **A. Benefits**

- 7.1 The beneficiaries will be extremely poor or indigent families living in marginal settlements in the following countries: Argentina, Chile, Colombia, El Salvador, Mexico, Peru, and Uruguay. The specific methodologies that have been developed, as well as the procedural model based on volunteer work, will serve as templates for the efforts of organizations dedicated to overcoming poverty throughout the region. Direct beneficiaries will include a significant portion of the more than 12,000 families that will receive improved housing, and will take part in community development projects, plus 2,500 individuals who will receive job training, and the 1,200 new microentrepreneurs.

## **B. Risks**

- 7.2 The most important risk factors are possible failure to either recruit sufficient numbers of volunteers or elicit sufficient donations from private—and especially corporate—donors. These factors have a profound influence on the goals, and especially the sustainability, of the program. The two activities included in the project to mitigate this risk are: the information and promotional campaigns to publicize the program, and the establishment of a stable core of volunteers to implement the principal activities of the UTPMP, who will be financed with resources from the project.

**LOGICAL FRAMEWORK**  
**INTEGRATING LOW-INCOME GROUPS INTO THE PRODUCTIVE SYSTEM - UN TECHO PARA MI PAÍS**

Narrative summary	Indicators	Means of verification	Assumptions
<p>Help the poor who live in ringe areas join the economic and social mainstream in the countries covered by the project (Argentina, Colombia, El Salvador, Mexico, Peru and Uruguay)</p>	<p>Two years after execution of the program:</p> <ul style="list-style-type: none"> <li>- 60% of beneficiary families residing in marginal districts have higher incomes</li> <li>- UTPMP program is operating in the six countries participating in the project, with 100% of costs covered by the donors network in each country</li> <li>- UTPMP program implemented in at least four additional countries of Latin America</li> </ul>	<p>Impact assessment surveys conducted by the UTPMP, and the program's monitoring system</p>	<p>The economic and social situations in participating countries remain stable.</p>
<p><b>Purpose</b></p> <p>Support the UTPMP (Un Techo para mi País) program in transferring the methodology developed in Chile, strengthening the institutions in the six countries and providing technical upgrading for their activities, especially the social empowerment activities.</p>	<p>At the end of the project execution period:</p> <ul style="list-style-type: none"> <li>- Program operating in each country with own financing, management personnel fully trained, control systems implemented and volunteers mobilized for construction of 12,000 homes</li> <li>- Volunteers offering training to an average of 200 beneficiaries per year/country</li> </ul>	<p>Final evaluation Midterm evaluation Impact assessment surveys and the program's monitoring system Baseline reference data for each country and settlement selected Final report from the executing agency Project Completion Report (PCR) Semiannual project reports submitted by the executing agency Project Performance Monitoring Report (PPMR)</p>	<p>The qualifications and skills acquired by beneficiaries are deemed valuable in the labor market.</p>

Narrative summary	Indicators	Means of verification	Assumptions
<b>Components</b>			
<b>Component 1. Support for implementation and dissemination of the UTPMP program in the countries</b>	<p>By the end of the first year of project execution, each country has:</p> <ul style="list-style-type: none"> <li>A strengthened organization with a trained ore group prepared to consolidate the program</li> </ul> <p>On average each country will have the following by the end of the second year of project execution:</p> <ul style="list-style-type: none"> <li>An established network of donors financing 25% of the program's costs</li> <li>At least 300 newly constructed homes</li> <li>At least 1,700 volunteers recruited and trained</li> </ul> <p>On average, each country will have the following by the end of the fourth year of project execution:</p> <ul style="list-style-type: none"> <li>6,000 volunteers mobilized during the fourth year</li> <li>A total of 12,000 families benefiting from improved living conditions</li> <li>The program's name recognition targets achieved (positioning of the trademark)</li> </ul>	<p>Integrated Program Monitoring System</p> <p>Semiannual performance report</p> <p>Midterm evaluations</p> <p>PCR</p> <p>PPMR</p> <p>Trademark positioning survey</p>	<p>Society (civil society and both public and private sectors) in the countries involved participate in the program proposed by the UTPMP.</p>
<b>Component 2. Development of the methodology and tools for social empowerment</b>	<p>By the end of the first year of project execution:</p> <ul style="list-style-type: none"> <li>Six pilot projects have been selected for testing of the three methodologies.</li> </ul> <p>By the end of the second year of project execution:</p> <ul style="list-style-type: none"> <li>Six pilot projects carried out and the three methodologies systematized in operating manuals</li> <li>Pilot project activities have increased in effectiveness (the number of beneficiaries finding employment and/or increasing their incomes has gone up by 20%), while the cost of carrying them out are the same or lower.</li> </ul> <p>By the end of the fourth year of project execution:</p> <ul style="list-style-type: none"> <li>The three methodologies are being used in all six countries of the program.</li> </ul>	<p>Integrated Program Monitoring System</p> <p>Semiannual performance reports</p> <p>Midterm and final evaluations</p> <p>PPMR and PCR</p>	<p>The communities participate actively in training activities, and in preparation and execution of the projects.</p>

Narrative summary	Indicators	Means of verification	Assumptions
<p><b>Component 3. Implementation of social empowerment programs</b></p>	<p>By the end of the fourth year of project execution:</p> <ul style="list-style-type: none"> <li>• At least 2,500 individuals have training in basic trades.</li> <li>• At least 1,200 microenterprises have been established with support from the project.</li> <li>• 30% of the residents of the settlements who received training are employing their new skills in productive activities.</li> <li>• 50% of the residents who received training are earning more.</li> <li>• 30% of the residents who received assistance and financing from the productive development program remain active.</li> <li>• 50% of the residents who received loans and technical assistance from the productive development program have higher incomes than before.</li> <li>• Over 30% of microentrepreneurs benefiting from the program have established links with the formal microlending sector.</li> </ul>	<p>Integrated Program Monitoring System Semiannual performance reports Final evaluation PPMR and PCR</p>	
<p><b>Component 4. Monitoring and dissemination of results</b></p>	<p>By the end of the first year of project execution:</p> <ul style="list-style-type: none"> <li>• The monitoring system has been set up in all of the countries.</li> </ul> <p>By the end of the third year of project execution:</p> <ul style="list-style-type: none"> <li>• At least one technical event with regional coverage has been held to disseminate the first results and discuss possible improvements and replication of the program in other countries.</li> </ul> <p>By the end of the fourth year of project execution:</p> <ul style="list-style-type: none"> <li>• Program has expanded to include other countries or groups</li> <li>• A second regional event has been held to discuss lessons learned.</li> </ul>	<p>Integrated Program Monitoring System Semiannual performance reports PPMR and PCR Programs and registration of participants in seminars Statistics on website hits</p>	



Narrative summary	Indicators	Means of verification	Assumptions
<b>Activities</b>			
<b>Component 1. Support for implementation and dissemination of the UTPMP program in the countries</b>			
<b>A. Promoting the program</b>	<p>By the end of the second year, each country will have:</p> <ul style="list-style-type: none"> <li>implemented two promotional strategies, with all of the activities specified under each one.</li> <li>conducted three awareness conducted for volunteers.</li> <li>Disseminated information to the beneficiaries.</li> </ul> <p>By the end of the fourth year each country will have:</p> <ul style="list-style-type: none"> <li>implemented 3 promotional strategies and</li> <li>carried out 8 sensitivity training programs for volunteers.</li> <li>Dissemination among beneficiaries undertaken.</li> </ul>	<p>Outputs of promotional campaign</p> <p>Integrated Program Monitoring System</p> <p>Semiannual performance report</p> <p>PPMR</p> <p>Minutes of meetings with donors</p> <p>Minutes of network meetings</p>	
<b>B. Implementing the program</b>	<p>By the end of the second year the project will have:</p> <ul style="list-style-type: none"> <li>10 full-time volunteers required to manage the operation in each country have been recruited</li> <li>10,500 socioeconomic profiles compiled</li> </ul> <p>By the end of the fourth year the project will have:</p> <ul style="list-style-type: none"> <li>established donor networks through which regular contact is maintained with program sponsors in each country</li> <li>compiled a total of 30,000 socioeconomic profiles.</li> </ul>		
<p>(i) Professionalization of basic organization</p> <p>(ii) Creation of a network of donor entities</p> <p>(iii) Determination of demand and socioeconomic analysis of program areas</p>			
<b>C. Finding and training volunteers</b>	<p>By the end of the second year each country will have:</p> <ul style="list-style-type: none"> <li>held three information meetings for each working area.</li> </ul>	<p>Integrated Program Monitoring System</p> <p>Semiannual performance reports</p>	

Narrative summary	Indicators	Means of verification	Assumptions
<b>D. Strengthening of the network</b>  (i) Training of members of the organization (ii) Meetings between the organizations from the various countries to standardize working methods	By the end of the second year each country will have: <ul style="list-style-type: none"> <li>held eight workshops for training volunteers as team leaders</li> <li>mobilized 240 volunteer participants</li> <li>held four mass meetings.</li> <li>registered 540 volunteers for participation in meetings.</li> </ul>	Midterm evaluation PPMR	
<b>Component 2. Development of the methodology and tools for social empowerment</b>  (i) Developing and improving the methodologies (ii) Systematization of experience	By the end of the first year: <ul style="list-style-type: none"> <li>the necessary experts have been hired.</li> </ul> By the end of the second year each country will have: <ul style="list-style-type: none"> <li>completed the pilot project.</li> <li>made operating manuals based on the pilot projects available to various entities.</li> </ul>	Integrated Program Monitoring System Semiannual performance reports Midterm evaluation PPMR	
<b>Component 3. Implementation of social empowerment programs</b>  (i) Community development (ii) Occupational training in trades (iii) Productive development	By the end of the fourth year: <ul style="list-style-type: none"> <li>community development programs have been carried out under 200 working groups.</li> <li>3,000 training sessions completed</li> <li>four areas of specialization undertaken per country</li> <li>600 enterprises assisted during the year</li> </ul>	Integrated Program Monitoring System Website Semiannual performance reports Statistics on website hits	
<b>Component 4. Monitoring and dissemination of results</b>  (i) Database and monitoring system (ii) Specific studies on the experience	By the end of the first year: <ul style="list-style-type: none"> <li>monitoring system has been implemented</li> </ul> By the end of the second year: <ul style="list-style-type: none"> <li>the program's website improved for all of the countries.</li> <li>10 studies on the applied methodology published</li> </ul> By the end of the fourth year: <ul style="list-style-type: none"> <li>10 new studies on the applied methodology published</li> </ul>		

Itemized budget (summary)

		TOTAL	UTPMP	MIF
	<b>TOTAL Components</b>	<b>\$ 7,000,000</b>	<b>\$ 3,500,000</b>	<b>\$ 3,500,000</b>
<b>1</b>	<b>Support for implementation of the UTPMP program in the countries</b>	<b>\$ 3,823,881</b>	<b>\$ 2,123,656</b>	<b>\$ 1,700,225</b>
<b>i</b>	<b>Publicizing the project</b>	<b>\$ 1,966,299</b>	<b>\$ 1,438,780</b>	<b>\$ 527,519</b>
i.1	Production of spot commercials	\$ 528,000	\$ 475,200	\$ 52,800
i.2	Website (design and programming)	\$ 8,200	\$ 5,980	\$ 2,220
i.3	Posters and flyers	\$ 120,000	\$ 24,000	\$ 96,000
i.4	Signboards and large format printing	\$ 144,000	\$ 28,800	\$ 115,200
i.5	Advertising space	\$ 840,000	\$ 756,000	\$ 84,000
i.6	Media campaign design	\$ 254,099	\$ 84,000	\$ 170,099
i.7	Fees for an advertising agency	\$ 72,000	\$ 64,800	\$ 7,200
<b>ii</b>	<b>Implementing the program</b>	<b>\$ 1,158,766</b>	<b>\$ 429,338</b>	<b>\$ 729,428</b>
ii.1	Fees	\$ 848,214	\$ 318,176	\$ 530,037
ii.2	Upgrading and maintenance of computers	\$ 25,142	\$ 9,022	\$ 16,120
ii.3	Landlines	\$ 22,348	\$ 8,019	\$ 14,329
ii.4	Mobile telephones	\$ 13,968	\$ 5,012	\$ 8,956
ii.5	Internet	\$ 8,381	\$ 3,007	\$ 5,373
ii.6	Office equipment and supplies	\$ 6,984	\$ 2,506	\$ 4,478
ii.7	Transportation	\$ 27,935	\$ 10,024	\$ 17,911
ii.8	Per diems	\$ 26,184	\$ 6,826	\$ 19,358
ii.9	Bank charges	\$ 25,968	\$ 11,612	\$ 14,356
ii.10	Leasing of office space	\$ 97,773	\$ 35,085	\$ 62,689
ii.12	Fixed office expenses (light, gas, water, etc.)	\$ 55,870	\$ 20,048	\$ 35,822
<b>iii</b>	<b>Finding and training volunteers</b>	<b>\$ 266,235</b>	<b>\$ 53,062</b>	<b>\$ 213,174</b>
iii.1	Food services	\$ 3,600	\$ 2,880	\$ 720
iii.2	Materials for activities	\$ 7,200	\$ 5,760	\$ 1,440
iii.3	Experts and trainers	\$ 255,435	\$ 44,422	\$ 211,014
<b>iv</b>	<b>Strengthening established networks</b>	<b>\$ 432,580</b>	<b>\$ 202,476</b>	<b>\$ 230,104</b>
iv.1	Coordination meetings	\$ 321,140	\$ 150,272	\$ 170,868
iv.2	Training for project leaders	\$ 111,440	\$ 52,204	\$ 59,236
	Air fares	\$ 88,000	\$ 44,000	\$ 44,000
	Land transportation	\$ 3,200	\$ 1,120	\$ 2,080
	Accommodations/Rentals	\$ 6,400	\$ 2,240	\$ 4,160
	Meals	\$ 10,240	\$ 3,584	\$ 6,656
	Materials for activities	\$ 1,600	\$ 560	\$ 1,040
	Travel/coordination meetings	\$ 2,000	\$ 700	\$ 1,300
<b>2</b>	<b>Development of the methodology and tools for integrating the settlement residents into the productive system</b>	<b>\$ 298,000</b>	<b>\$ 36,300</b>	<b>\$ 261,700</b>
<b>i</b>	<b>Technical analysis of the Chilean experience and development of methodologies</b>	<b>\$ 132,000</b>	<b>\$ 2,400</b>	<b>\$ 129,600</b>
i.1	Specialized consultants	\$ 120,000	\$ 0	\$ 120,000
i.2	Visits to sites	\$ 12,000	\$ 2,400	\$ 9,600
<b>ii</b>	<b>Pilot projects</b>	<b>\$ 96,000</b>	<b>\$ 33,900</b>	<b>\$ 62,100</b>
ii.1	Pilot project: technical assistance and training	\$ 37,800	\$ 18,900	\$ 18,900
ii.2	Pilot project: microlending	\$ 58,200	\$ 15,000	\$ 43,200
<b>iii</b>	<b>Systematization of experience</b>	<b>\$ 70,000</b>	<b>\$ 0</b>	<b>\$ 70,000</b>
<b>3</b>	<b>Implementation of social empowerment programs</b>	<b>\$ 1,779,428</b>	<b>\$ 787,560</b>	<b>\$ 991,868</b>
<b>i</b>	<b>Community development</b>	<b>\$ 667,990</b>	<b>\$ 307,557</b>	<b>\$ 360,433</b>
	Fees	\$ 196,128	\$ 94,119	\$ 102,009
i.1	EEE (Evaluación para la Erradicación de Excelencia) survey	\$ 28,833	\$ 7,089	\$ 21,744
i.2	Encampment volunteer team	\$ 182,105	\$ 67,305	\$ 114,800
i.3	Creation of working groups	\$ 104,305	\$ 57,907	\$ 46,398
i.4	Training courses for social leaders	\$ 48,250	\$ 26,787	\$ 21,463
i.5	Publicity campaign for the program	\$ 2,984	\$ 1,657	\$ 1,328
i.6	Competitive funding on approval for small community projects	\$ 105,385	\$ 52,692	\$ 52,692
<b>ii</b>	<b>Training in trades</b>	<b>\$ 558,885</b>	<b>\$ 231,521</b>	<b>\$ 327,363</b>
	Fees	\$ 72,483	\$ 13,996	\$ 58,488
ii.1	Course design, materials development, and tools	\$ 71,487	\$ 21,492	\$ 49,995

		TOTAL	UTPMP	MIF
ii.2	Training for volunteer instructors	\$ 69,915	\$ 40,784	\$ 29,131
ii.3	Training costs	\$ 345,000	\$ 155,250	\$ 189,750
iii	<b>Productive development</b>	<b>\$ 552,553</b>	<b>\$ 248,482</b>	<b>\$ 304,071</b>
	Fees	\$ 72,483	\$ 13,996	\$ 58,488
	<b>a. Microentrepreneurial initiatives</b>	<b>\$ 92,520</b>	<b>\$ 65,582</b>	<b>\$ 26,938</b>
iii.1	Technical assistance and training	\$ 10,260	\$ 6,156	\$ 4,104
iii.2	Business monitoring	\$ 10,260	\$ 6,156	\$ 4,104
iii.3	Training for work teams	\$ 72,000	\$ 53,270	\$ 18,730
	<b>b. Education and introduction to credit/BACHAS</b>	<b>\$ 387,550</b>	<b>\$ 168,905</b>	<b>\$ 218,645</b>
iii.4	Training for beneficiaries	\$ 34,200	\$ 20,520	\$ 13,680
iii.5	Training of work teams	\$ 60,000	\$ 36,000	\$ 24,000
iii.6	Specialized consultant (2 years)	\$ 151,200	\$ 0	\$ 151,200
iii.7	Specialized consultants' training	\$ 25,000	\$ 13,045	\$ 11,955
iii.8	Technical monitoring in each country	\$ 12,150	\$ 6,340	\$ 5,810
iii.9	Initial resources for loans	\$ 75,000	\$ 75,000	\$ 0
iii.10	Technical assistance for microfinancing institutions	\$ 30,000	\$ 18,000	\$ 12,000
4	<b>Monitoring and dissemination of results</b>	<b>\$ 384,269</b>	<b>\$ 149,058</b>	<b>\$ 235,212</b>
4.1	<b>Database and management system</b>	<b>\$ 124,100</b>	<b>\$ 38,990</b>	<b>\$ 85,110</b>
4.2	<b>Specific studies and dissemination</b>	<b>\$ 20,169</b>	<b>\$ 4,068</b>	<b>\$ 16,102</b>
4.3	<b>International conference</b>	<b>\$ 50,000</b>	<b>\$ 22,000</b>	<b>\$ 28,000</b>
4.4	<b>External audit</b>	<b>\$ 120,000</b>	<b>\$ 84,000</b>	<b>\$ 36,000</b>
4.5	<b>Evaluations</b>	<b>\$ 70,000</b>	<b>\$ 0</b>	<b>\$ 70,000</b>
5	<b>Administration and coordination of the project</b>	<b>\$ 645,640</b>	<b>\$ 370,020</b>	<b>\$ 275,620</b>
5.1	<b>Fees/central office</b>	<b>\$ 242,400</b>	<b>\$ 91,440</b>	<b>\$ 150,960</b>
5.2	<b>Maintenance/central office</b>	<b>\$ 166,480</b>	<b>\$ 159,864</b>	<b>\$ 6,616</b>
5.2.1	Upgrading of computers	\$ 8,000	\$ 6,400	\$ 1,600
5.2.2	Computer maintenance	\$ 2,000	\$ 200	\$ 1,800
5.2.3	Landlines	\$ 9,600	\$ 9,600	\$ 0
5.2.4	Mobil telephones	\$ 9,600	\$ 7,680	\$ 1,920
5.2.5	Internet	\$ 1,440	\$ 1,440	\$ 0
5.2.6	Office equipment and supplies	\$ 1,440	\$ 144	\$ 1,296
5.2.7	Bank charges	\$ 7,200	\$ 7,200	\$ 0
5.2.8	Courier service	\$ 7,200	\$ 7,200	\$ 0
5.2.9	Office rental	\$ 120,000	\$ 120,000	\$ 0
5.3	<b>Implementation of the program</b>	<b>\$ 236,760</b>	<b>\$ 118,716</b>	<b>\$ 118,044</b>
5.3.1	<b>Travel</b>	<b>\$ 204,960</b>	<b>\$ 96,936</b>	<b>\$ 108,024</b>
5.3.1.1	Air fares (include tax and security charges)	\$ 168,000	\$ 84,000	\$ 84,000
5.3.1.2	Accommodations	\$ 3,360	\$ 1,176	\$ 2,184
5.3.1.3	Per diems (Meals/miscellaneous)	\$ 33,600	\$ 11,760	\$ 21,840
5.3.2	<b>Legal costs</b>	<b>\$ 31,800</b>	<b>\$ 21,780</b>	<b>\$ 10,020</b>
5.3.2.1	Registration of trademarks	\$ 9,600	\$ 7,680	\$ 1,920
5.3.2.2	Attorney's fees	\$ 13,200	\$ 13,200	\$ 0
5.3.2.3	Affidavits and notarial certifications	\$ 9,000	\$ 900	\$ 8,100
	<b>Contingencies</b>	<b>\$ 68,781</b>	<b>\$ 33,407</b>	<b>\$ 35,376</b>

**Note: For reference purposes, the planned construction of basic housing units has a budget of US\$12 million, all of which will be financed by the UTPMP from separate funds.**

**RELATED PROJECTS**  
**REGIONAL: INTEGRATING LOW-INCOME GROUPS INTO THE PRODUCTIVE SYSTEM – “UN TECHO PARA MI PAÍS”**  
**(RG –M1063 )**

**A. Identical or similar MIF projects.**

<b>Project number / Date of Approval</b>	<b>Project name, executing agency, and amount</b>	<b>Date of signature and original disbursement period in months</b>	<b>Percentage disbursed</b>	<b>Comments: Satisfactory execution or problems in execution, including delays, extensions, reformulation, change in executing agency, etc.</b>
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No identical or similar projects have been approved by the MIF.

**B. Similar or related Bank projects.**

<b>Project number / Date of Approval</b>	<b>Project name, executing agency, and amount</b>	<b>Date of signature and original disbursement period in months</b>	<b>Percentage disbursed</b>	<b>Comments: Satisfactory execution or problems in execution, including delays, extensions, reformulation, change in executing agency, etc.</b>
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No identical or directly related projects have been approved by the Bank.

**C. MIF projects related to the same sector or beneficiaries.**

<b>Project number / Date of Approval</b>	<b>Project name, executing agency, and amount</b>	<b>Date of signature and original disbursement period in months</b>	<b>Percentage disbursed</b>	<b>Comments: Satisfactory execution or problems in execution, including delays, extensions, reformulation, change in executing agency, etc.</b>
ATN/ME-7925-AR  26 June 2002	Local Development and Small Business Competitiveness FUNDES Argentina, Fundación Potenciar, Fundación Patagonia US\$1,860,000	18 September 2002 42 months	26%	This project is rated satisfactory (S/P). It has been achieving performance indicators in a satisfactory manner.

<b>Project number / Date of Approval</b>	<b>Project name, executing agency, and amount</b>	<b>Date of signature and original disbursement period in months</b>	<b>Percentage disbursed</b>	<b>Comments: Satisfactory execution or problems in execution, including delays, extensions, reformulation, change in executing agency, etc.</b>
ATN/MH-7595-AR  19 September 2001	Private Sector Labor Intermediation Program Asociación Mutual Israelita Argentina (AMIA)  US\$1,750,000	10 January 2002 30 months	34%	This project is rated satisfactory (S/P). It has been achieving performance indicators in a satisfactory manner.
ATN/MH-4744-ME  7 December 1994	Training and Services for Street Youth Fundación Bartolomé de las Casas (FBC)  US\$745,000	16 December 1994	100%	Project has concluded.
ATN/MH-7406-PE  25 April 2001	Training for Young Entrepreneurs Fundación Educación-Empresa, en Chile; Fundación Paraguaya de Cooperación y Desarrollo en Perú  US\$885,709	17 July 2001 40 months	98%	This project is expected to conclude in March 2005, with classification of satisfactory and probable (IP/DO). The project had an extension of six months.
ATN/MH-5167-ES  6 March 1996	Program to Support the Development of a Private Job Training Consortium  Federación para la Educación Integral Salvadoreña (FEDISAL)  US\$4,000,000	6 June 1996 36 months	100%	This project has concluded and received a rating of satisfactory, although with limited impact. It was extended for 12 months over the initial period.
ATN/MH-4525-UR ATN/MH-4526-UR  18 May 1994	Youth Training and Business Development Program Instituto Nacional de la Juventud (INJU)  US\$2,500,000	20 May 1994 24 months	100%	The projects were completed with satisfactory execution, although it has not been determined whether the development objectives were achieved. The project was completed after having been extended for 12 months.

**MULTILATERAL INVESTMENT FUND**

<b>ARGENTINA MIF PORTFOLIO</b>										
<b>No.</b>	<b>Memo #</b>	<b>Project #</b>	<b>ATN #</b>	<b>Name</b>	<b>Exec. Agency</b>	<b>FAC</b>	<b>Approval</b>	<b>Status</b>	<b>MIF Amount</b>	<b>% Disb</b>
1	MIF/AT-25	TC9406035	ATN/MT-4742-AR	Water Sector Reform for Mendoza	MMAUV	I	07-Dec-94	Completed	795,000	100.00
2	MIF/AT-25	TC9410218	ATC/MT-4743-AR	Water Sector Reform for Mendoza	MMAUV	I	07-Dec-94	Completed	464,647	100.00
3	MIF/AT-36	TC9404063	ATN/ME-4851-AR	Network of Business Services Centers Program	UIA	IIla	15-Feb-95	Completed	7,009,931	100.00
4	MIF/AT-66	TC9410169	ATN/MT-5080-AR	Guarantee System for Small and Medium Enterprise	MEOSP	I	29-Nov-95	Completed	560,686	100.00
5	MIF/AT-106	TC9501421	ATN/ME-5441-AR	Program for Assistance to Small Rural Producers	FAA	IIla	11-Dec-96	Completed	3,000,000	100.00
6	MIF/AT-114	TC9501413	ATN/ME-5489-AR	Microenterprise Support Services Program	CGEE	IIla	05-Feb-97	Completed	1,900,000	100.00
7	MIF/AT-134	TC9609184	ATN/MT-5613-AR	Regulatory Agency for Water - Sante Fe	ENRESS	I	25-Jun-97	Completed	434,782	100.00
8	MIF/AT-150	TC9707053	ATN/ME-5765-AR	Advisory Center for New Businesses	FMAYO	IIla	19-Nov-97	Completed	2,500,000	100.00
9	MIF/AT-174	TC9704059	ATN/MT-5976-AR	Water Regulatory Agency - Buenos Aires Province	ORBAS	I	27-May-98	Cancelled	0	0.00
10	MIF/AT-182	TC9704075	ATN/MH-6026-AR	Human Resource Management System	FUE	II	26-Jun-98	In execution	2,502,500	99.92
11	MIF/AT-195	TC9805188	ATN/MH-6096-AR	Institutional Strengthening for Consumer Protection	ADELCO	II	11-Aug-98	Completed	241,680	100.00
12	MIF/AT-213	TC9806326	ATN/MT-6261-AR	Strengthening Water & Sanitation Sector Privatization	ENOHSA	I	24-Nov-98	In execution	475,000	71.62
13	MIF/AT-263	TC9710163	ATN/MT-6574-AR	Strengthening Competition Protection	CNDC	I	07-Jul-99	Completed	14,315	100.00
14	MIF/AT-273	TC9812069	ATN/MH-6605-AR	Worker Skills Certification Program	MTSS	II	04-Aug-99	In execution	3,677,000	72.83
15	MIF/AT-274	TC9810202	EQU/MS-6633-AR	Equity Fund for Small Enterprises	BCOOBAB	IIlb	01-Sep-99	In execution	6,000,000	21.43
16	MIF/AT-274	TC9810210	ATN/ME-6632-AR	Equity Fund for Small Enterprises	BCOOBAB	IIla	01-Sep-99	Completed	90,310	100.00
17	MIF/AT-299	TC9710197	ATN/NO-6737-RG	Support to Small Retail Industry	CAME	IIla	05-Nov-99	Completed	7,033	100.00
18	MIF/AT-299	TC9710197	ATN/ME-6718-AR	Support to Small Retail Industry	CAME	IIla	05-Nov-99	In execution	1,400,000	93.88

ARGENTINA MIF PORTFOLIO										
No.	Memo #	Project #	ATN #	Name	Exec. Agency	FAC	Approval	Status	MIF Amount	% Disb
19	MIF/AT-314	TC9806269	ATN/MH-6958-AR	Regional Employment Program for the Blind	FAICA	II	26-Apr-00	In execution	626,900	84.60
20	MIF/AT-322	TC9812068	ATN/MT-6953-AR	National Network of Mediation and Arbitration Centers	CARCO	I	26-Apr-00	In execution	990,000	51.33
21	MIF/AT-335	TC9905056	ATN/MH-7046-AR	Training Program for Energy Regulators in Mercosur	CEARE	II	12-Jul-00	In execution	680,000	81.39
22	MIF/AT-338	TC9907008	ATN/MH-7063-AR	Occupational Health and Safety Program	FPSST	II	26-Jul-00	In execution	2,300,000	63.28
23	MIF/AT-360	TC9910075	ATN/ME-7157-AR	Market Diversification for Small Enterprises	BCOOBAB	IIa	04-Oct-00	In execution	1,690,000	58.08
24	MIF/AT-396	TC9812067	ATN/MH-7355-AR	Quality Standards and Certification	OAA	II	07-Mar-01	In execution	1,024,000	56.98
25	MIF/AT-396	TC0102048	ATN/MH-7356-AR	Quality Standards and Certification	FNC	II	07-Mar-01	In execution	613,000	20.41
26	MIF/AT-423	TC0012079	ATN/ME-7514-AR	Support for Small Enterprises in Non-Traditional Sectors	LEATID	IIa	18-Jul-01	In execution	836,000	34.27
27	MIF/AT-434	TC0103048	ATN/MH-7595-AR	Private Sector Labor Intermediation Program	AMIA	II	19-Sep-01	In execution	1,730,000	27.70
28	MIF/AT-479	TC0101063	ATN/ME-7925-AR	Local Development and Small Firm Competitiveness Program	FUNDES	IIa	26-Jun-02	In execution	1,860,000	19.99
29	MIF/AT-511	TC0204019	ATN/ME-8112-AR	Development Production Chains Provincia Córdoba	ADEC	IIa	20-Nov-02	In execution	1,082,640	15.84
30	MIF/AT-517	TC0110053	ATN/ME-8129-AR	Indust. Ecoefficiency Dev. Program	FEM	IIa	04-Dec-02	In execution	940,000	9.80
31	MIF/AT-528-1	TC0205020	ATN/ME-8352-AR	System Facilitating International Market Access by Small Rural Producers	FORTALECER	IIa	25-Jun-03	In execution	1,500,000	12.54
32	MIF/AT-555	TC0305019	66/MS-AR	Expansion and Strengthening of FIE Gran Poder S. A.	FIE	IIa	19-Nov-03	Approved	2,000,000	0.00
33	MIF/AT-555	TC0305019	67/MS-AR	Expansion and Strengthening of FIE Gran Poder S. A.	FIE	IIa	19-Nov-03	Approved	200,000	0.00



ARGENTINA MIF PORTFOLIO										
No.	Memo #	Project #	ATN #	Name	Exec. Agency	FAC	Approval	Status	MIF Amount	% Disb
34	MIF/AT-555	TC0305019	ATN/ME-8510-AR	Expansion and Strengthening of FIE Gran Poder S. A.	FIE	IIIa	19-Nov-03	In execution	390,640	10.00
35	MIF/AT-595	AR-M1001	ATN/ME-8762-AR	Making SMEs in the metallurgical sector more productive through ICTs	ADIMRA	IIIa	07-Jul-04	Approved	885,000	0.00
36	MIF/AT-617-1	AR-M1003	EQU/MS-8917-AR	Small Loan Facility for SME's in Argentina	FDLC	IIIb	27-Oct-04	Approved	5,000,000	0.00
37	MIF/AT-617-1	AR-M1003	ATN/ME-8916-AR	Small Loan Facility for SME's in Argentina	FDLC	IIIb	27-Oct-04	Approved	500,000	0.00
38	MIF/AT-637-1	AR-M1007	ATN/ME-9076-AR	Government E-Procurement Support for SMEs - B2G	APYME	IIIa	02-Feb-05	Approved	696,281	0.00
39	MIF/AT-638-1	TC0305018	ATN/ME-9079-AR	Development of an Entrepreneurial Culture	FGP	IIIa	02-Feb-05	Approved	780,000	0.00
								<b>Total MIF Amount</b>	<b>57,397,346</b>	

CHILE MIF PORTFOLIO										
No.	Memo #	Project #	ATN #	Name	Exec. Agency	FCL	Approval	Status	MIF Amount	% Disb
1	MIF/AT-31	TC9307291	ATN/MH-4761-CH	Pilot Program to Contract Out Retraining and Placement Services to the Private Sector	SENCE	II	14-Dec-94	Completed	1,840,897	100
2	MIF/AT-33	TC9410151	ATN/MH-4905-CH	Strengthening The National Commission On Environment	CNMA	II	24-May-95	Completed	1,902,500	100
3	MIF/AT-59	TC9504201	ATN/MT-5053-CH	Transport Sector Concessions	MOPDV	I	1-Nov-95	Completed	1,467,955	100
4	MIF/AT-79	TC9602138	ATN/MT-5199-CH	Global Integration	MH	I	24-Apr-96	Completed	606,318	100
5	MIF/AT-96	TC9609142	ATN/MH-5394-CH	Program for Innovation in Training in Technical Skills	FEE	II	30-Oct-96	Completed	297,600	100
6	MIF/AT-96	TC9609150	ATN/MH-5395-CH	Program for Innovation in Training in Technical Skills	FA	II	30-Oct-96	Completed	300,000	100
7	MIF/AT-96	TC9506348	ATN/MH-5393-CH	Program for Innovation in Training in Technical Skills	CIDE	II	30-Oct-96	Completed	1,009,375	100
8	MIF/AT-110	TC9604019	ATN/ME-5444-CH	Technology Transfer and Investment Fund	FC	IIIa	11-Dec-96	Completed	2,889,141	100
9	MIF/AT-110	TC9608269	EQU/MS-0009-CH	Technology Transfer and Investment Fund	FC	IIIb	11-Dec-96	Completed	2,986,490	100
10	MIF/AT-148	TC9504144	ATN/ME-5767-CH	Program of Small Enterprise Competitiveness	CEPRI	IIIa	19-Nov-97	Completed	2,000,000	100
11	MIF/AT-232	TC9801194	ATN/MT-6376-CH	Commercial Arbitration and Mediation Center	CCS	I	3-Feb-99	Completed	646,598	100
12	MIF/AT-294	TC9808041	ATN/MH-6698-CH	Labor Competency Certification Program	FC	II	13-Oct-99	Completed	1,849,174	100
13	MIF/AT-308	TC9805071	ATN/MT-6809-CH	Strengthening Water Sector Regulatory Entity	SSS	I	8-Dec-99	Completed	1,063,361	100
14	MIF/AT-314	TC0005003	ATN/MH-6959-CH	Regional Employment Program for the Blind	UNITCH	II	26-Apr-00	In execution	500,700	81

CHILE MIF PORTFOLIO										
No.	Memo #	Project #	ATN #	Name	Exec. Agency	FCL	Approval	Status	MIF Amount	% Disb
15	MIF/AT-329	TC9904019	ATN/ME-6985-CH	Micro-Leasing Restructuring Program for INDES S.A.	INDES	IIIa	31-May-00	In execution	570,000	83
16	MIF/AT-370	TC0009031	ATN/ME-7201-CH	Equity Investment in the "Negocios Regionales" Investment Fund	FC	IIIa	1-Nov-00	Cancelled	0	0
17	MIF/AT-370	TC0009010	EQU/MS-7202-CH	Equity Investment in the "Negocios Regionales" Investment Fund	FCMI	IIIb	1-Nov-00	Completed	3,000,000	100
18	MIF/AT-400	TC0009024	ATN/MT-7353-CH	Modernization of the Mass Transportation System	MTT	I	7-Mar-01	In execution	1,250,000	72
19	MIF/AT-403	TC0009002	ATN/MH-7403-CH	Training for Young Entrepreneurs	FEE	II	25-Apr-01	In execution	276,602	97
20	MIF/AT-416	TC0007039	ATN/ME-7468-CH	Integrating Microenterprise Production	FS	IIIa	27-Jun-01	In execution	1,092,000	90
21	MIF/AT-458	TC0107009	ATN/ME-7799-CH	Risk Scoring System for Bandesarrollo Microempresas	BDDM	IIIa	22-Feb-02	In execution	270,000	80
22	MIF/AT-461	TC0108000	ATN/ME-7830-CH	Regulation of Credit Unions (FECRECOOP)	FECRECOOP	IIIa	3-Apr-02	Cancelled	0	0
23	MIF/AT-516	TC0205024	ATN/MT-8127-CH	Strengthening of Security and Trust in Electronic Trade	CCS	I	4-Dec-02	In execution	1,000,000	23
24	MIF/AT-518	TC0207025	EQU/MS-8133-CH	Strengthening and Promoting the Venture Capital Industry	CORFO	IIIb	11-Dec-02	Approved	10,000,000	0
25	MIF/AT-518	TC0207026	ATN/ME-8132-CH	Strengthening and Promoting the Venture Capital Industry	CORFO	IIIa	11-Dec-02	Approved	400,000	0
26	MIF/AT-558	TC0305032	ATN/ME-8529-CH	Adoption of Corporate Social Responsibility Practices in SME's	PUCV	IIIa	3-Dec-03	In execution	1,250,000	10
27	MIF/AT-583	CH-M1001	ATN/MT-8617-CH	International Financial Reporting Standards and International Standards Auditing	CCCH	I	21-Jan-04	In execution	725,000	10
28	MIF/AT-590	TC0205037	ATN/MT-8696-CH	Strengthening Credit Unions Regulation and Supervision	MEFR	I	28-Apr-04	Approved	1,136,000	0
29	MIF/AT-624-1	CH-M1002	82/MS-CH	Seed Capital Facility	FC	IIIb	1-Dec-04	Approved	3,000,000	0
30	MIF/AT-624-1	CH-M1002	ATN/ME-8973-CH	Seed Capital Facility	FC	IIIb	1-Dec-04	Approved	530,000	0

CHILE MIF PORTFOLIO										
No.	Memo #	Project #	ATN #	Name	Exec. Agency	FCL	Approval	Status	MIF Amount	% Disb
31	MIF/AT-625-1	CH-M1003	ATN/ME-8974-CH	Support for the Competitivy of the Software Industry	PROCHILE	Illa	1-Dec-04	Approved	2,075,000	0
Total MIF Amount									45,934,712	

COLOMBIA MIF PORTFOLIO										
	Memo #	Project #	ATN #	Name	Exec. Agency	FAC	Approval	Status	MIF Amount	% Disb
1	MIF/AT-3	CO0031	1/MS-CO	Affiliates of Women's World Banking in Cali, Bogotá, Medellín	CMM	IIIb	8-Dec-93	Completed	1,500,000	100.00
2	MIF/AT-3	CO0147	2/MS-CO	Affiliates of Women's World Banking in Cali, Bogotá, Medellín	CMM	IIIb	8-Dec-93	Completed	750,000	100.00
3	MIF/AT-3	CO0149	3/MS-CO	Affiliates of Women's World Banking in Cali, Bogotá, Medellín	CMMM	IIIb	8-Dec-93	Completed	750,000	100.00
4	MIF/AT-3	CO0150	4/MS-CO	Affiliates of Women's World Banking in Cali, Bogotá, Medellín	CMM	IIIb	8-Dec-93	Completed	500,000	100.00
5	MIF/AT-3	CO0153	5/MS-CO	Affiliates of Women's World Banking in Cali, Bogotá, Medellín	CMM	IIIb	8-Dec-93	Completed	500,000	100.00
6	MIF/AT-3	TC9307499	ATN/ME-4410-CO	Affiliates of Women's World Banking in Cali, Bogotá, Medellín	WWBC	IIIa	8-Dec-93	Completed	80,000	100.00
7	MIF/AT-3	TC9310020	ATN/ME-4411-CO	Affiliates of Women's World Banking in Cali, Bogotá, Medellín	WWB/BOGO TA	IIIa	8-Dec-93	Completed	79,438	100.00
8	MIF/AT-3	TC9310038	ATN/ME-4412-CO	Affiliates of Women's World Banking in Cali, Bogotá, Medellín	CMMM	IIIa	8-Dec-93	Completed	80,000	100.00
9	MIF/AT-3	TC9310046	ATN/ME-4414-CO	Affiliates of Women's World Banking in Cali, Bogotá, Medellín	FMMB	IIIa	8-Dec-93	Completed	80,000	100.00
10	MIF/AT-3	TC9310054	ATN/ME-4413-CO	Affiliates of Women's World Banking in Cali, Bogotá, Medellín	FMM	IIIa	8-Dec-93	Completed	80,000	100.00
11	MIF/AT-8	TC9307051	ATN/MT-4481-CO	Strengthening of the Energy Regulatory Commission	CRE	I	30-Mar-94	Completed	1,627,000	100.00
12	MIF/AT-12	TC9308091	ATN/MH-4573-CO	Strengthening Non-Governmental Organizations to Provide Training and Services to Displaced Workers	F. CARVAJAL	II	29-Jun-94	Completed	787,709	100.00
13	MIF/AT-12	TC9407108	ATN/MH-4574-CO	Strengthening Non-Governmental Organizations to Provide Training and Services to Displaced Workers	CCOCG	II	29-Jun-94	Completed	879,044	100.00

COLOMBIA MIF PORTFOLIO										
	Memo #	Project #	ATN #	Name	Exec. Agency	FAC	Approval	Status	MIF Amount	% Disb
14	MIF/AT-37	TC9307043	ATN/ME-4911-CO	Program to Establish Business Development Centers	ACOPI	IIIa	18-Apr-95	Completed	5,966,523	100.00
15	MIF/AT-43	TC9308116	ATN/MT-4910-CO	Alternative Methods of Settling Business Disputes	CCB	I	24-May-95	Completed	1,195,047	100.00
16	MIF/AT-53	TC9503229	ATN/MT-5022-CO	Strengthening of the Water Regulatory Commission	CRAPSB	I	27-Sep-95	Completed	990,000	100.00
17	MIF/AT-51-1	TC9308108	ATN/MH-5082-CO	Training Program for Women Heads of Household	FES	II	27-Nov-95	Completed	2,544,071	78.02
18	MIF/AT-179	TC9601338	ATN/MH-6002-CO	Technical Training for the Paper Industry	CENPAPEL	II	10-Jun-98	Completed	1,894,457	100.00
19	MIF/AT-203	TC9805419	ATN/ME-6213-CO	MIC/ Support for Competitive Microenterprises	ANTIOQUIA	IIIa	30-Oct-98	In execution	1,281,000	72.83
20	MIF/AT-216	TC9308158	ATN/MH-6280-CO	Strengthening of the Credit Union System	MHCP	II	7-Dec-98	Completed	265,260	100.00
21	MIF/AT-216	TC9811013	ATN/MT-6279-CO	Strengthening of the Credit Union System	CONFECOOP	I	7-Dec-98	Completed	648,761	100.00
22	MIF/AT-246	TC9305261	ATN/MT-6498-CO	Private Enterprise in the Subsidized Health Programs	FCORONA	I	12-May-99	Completed	630,000	100.00
23	MIF/AT-284	TC9907024	ATN/ME-6658-CO	Accounting and financial information systems for Nonregulated Microfinance Institutions	EMPRENDE R	IIIa	17-Sep-99	Completed	330,000	100.00
24	MIF/AT-307	TC9904049	ATN/MH-6755-CO	Agricultural Technology Transfer Program	ACJ	II	10-Nov-99	In execution	640,000	94.09
25	MIF/AT-305	TC9906026	ATN/MH-6752-CO	Quality and Environmental Management Systems	ICONTEC	II	10-Nov-99	Completed	1,022,789	100.00
26	MIF/AT-332	TC9904001	ATN/ME-7006-CO	Marketing Company for Microenterprise Owners	FMARIO	IIIa	14-Jun-00	In execution	850,000	92.41
27	MIF/AT-334	TC0003003	ATN/ME-7011-CO	Institutional Strengthening of Women's World Banking Affiliates	AWWB	IIIa	15-Jun-00	Completed	500,000	100.00
28	MIF/AT-368	TC9905047	ATN/MT-7186-CO	Rationalization of Administrative Procedures	CCB	I	25-Oct-00	Completed	1,900,000	100.00
29	MIF/AT-371	TC9911104	ATN/ME-7203-CO	Isabella Grape Agribusiness Project	F. CARVAJAL	IIIa	1-Nov-00	In execution	1,111,947	87.78
30	MIF/AT-374	TC0010027	ATC/MT-7239-CO	Bucaramanga Potable Water Project	MDE	I	29-Nov-00	Approved	480,000	0.00

COLOMBIA MIF PORTFOLIO										
	Memo #	Project #	ATN #	Name	Exec. Agency	FAC	Approval	Status	MIF Amount	% Disb
31	MIF/AT-374	TC0010027	ATN/MT-7238-CO	Bucaramanga Potable Water Project	MDE	I	29-Nov-00	In execution	420,000	5.71
32	MIF/AT-374	TC0010027	ATC/MT-7239-CO	Bucaramanga Potable Water Project	MDE	I	29-Nov-00	Approved	480,000	0.00
33	MIF/AT-374	TC0010027	ATN/MT-7238-CO	Bucaramanga Potable Water Project	MDE	I	29-Nov-00	In execution	420,000	5.71
34	MIF/AT-380	TC0003033	ATN/MT-7253-CO	Internet Based Export Information System	PROEXPO	I	6-Dec-00	In execution	1,500,000	33.45
35	MIF/AT-385	TC0005006	ATN/MH-7269-CO	Environmental Management and Implementation of Cleaner Technologies for Colombian Enterprises	CINSET	II	13-Dec-00	In execution	1,423,000	91.81
36	MIF/AT-405	TC0006003	ATN/MT-7407-CO	Promoting Foreign Investment in Colombian Enterprises	COINVERTIR	I	25-Apr-01	In execution	900,000	54.10
37	MIF/AT-429	TC0103005	ATN/ME-7545-CO	Institutional Strengthening Compartir	FCOMPARTIR	IIla	9-Aug-01	In execution	210,000	73.52
38	MIF/AT-455	TC0103004	ATN/ME-7777-CO	Institutional Strengthening of Finamerica, S.A.	FINAMERICA	IIla	18-Jan-02	In execution	300,000	78.83
39	MIF/AT-457	TC0109022	ATN/MT-7793-CO	Strengthening Capital Markets in Colombia	BV	I	20-Feb-02	In execution	1,018,300	8.69
40	MIF/AT-467	TC0106004	ATN/ME-7855-CO	Skill Standards and Training of the Garment Industry in the Eje Cafetero	MINUTO DE DIOS	IIla	1-May-02	In execution	1,100,000	24.08
41	MIF/AT-469	TC0108007	ATN/ME-7856-CO	Supply Chain Development and Promotion of Cooperative Ventures	ACOPI	IIla	1-May-02	In execution	1,092,400	49.68
42	MIF/AT-491-1	TC0106010	ATN/ME-7978-CO	Support for the Massive Use of It(smes)	CONFECAMARAS	IIla	7-Aug-02	In execution	1,000,000	18.48
43	MIF/AT-522	TC0210074	ATN/MT-8208-CO	Line of Activity for Airport Security	UAEAC	I	24-Jan-03	In execution	500,000	40.00
44	MIF/AT-524	TC0106021	ATN/ME-8204-CO	Technology Transfer and Quality Enhancement for the Jewelry Sector	CDP	IIla	21-Feb-03	In execution	375,000	19.02
45	MIF/AT-586	CO-M1001	ATN/MH-8618-CO	Promotion of Youth Entrepreneurship in Colombian	FCORONA	II	21-Jan-04	Approved	1,050,000	0.00
46	MIF/AT-601	CO-M1002	ATN/ME-8797-CO	Program to Support Clusters Competitiveness	UAN	IIla	4-Aug-04	Approved	3,450,000	0.00
47	MIF/AT-612	TC0305015	ATN/ME-8893-CO	SME's Integration in Public Procurement	ACIEM	IIla	13-Oct-04	Approved	720,000	0.00

COLOMBIA MIF PORTFOLIO										
	Memo #	Project #	ATN #	Name	Exec. Agency	FAC	Approval	Status	MIF Amount	% Disb
48	MIF/AT-626-1	CO-M1003	ATN/ME-8975-CO	Program to Incorporate Corporate Responsibility Practices to PYMES	CONFECAM ARAS	IIIa	1-Dec-04	Approved	1,160,000	0.00
49	MIF/AT-634	CO-M1007	ATN/ME-8995-CO	Women's World Banking	WWW Cali	IIIb	8-Dec-04	Approved	57,500	0.00
50	MIF/AT-634	CO-M1007	86/MS-CO	Women's World Banking	WWW Cali	IIIb	8-Dec-04	Approved	1,900,000	0.00
51	MIF/AT-634	CO-M1008	ATN/ME-8996-CO	Women's World Banking	WWW Cali	IIIb	8-Dec-04	Approved	57,500	0.00
52	MIF/AT-634	CO-M1008	87/MS-CO	Women's World Banking	WWW Popayan	IIIb	8-Dec-04	Approved	1,900,000	0.00
53	MIF/AT-634	CO-M1009	ATN/ME-8997-CO	Women's World Banking	FMMB	IIIb	8-Dec-04	Approved	80,000	0.00
54	MIF/AT-634	CO-M1009	88/MS-CO	Women's World Banking	FMMB	IIIb	8-Dec-04	Approved	820,000	0.00
55	MIF/AT-634	CO-M1010	ATN/ME-8998-CO	Women's World Banking	CMM	IIIb	8-Dec-04	Approved	80,000	0.00
56	MIF/AT-634	CO-M1010	89/MS-CO	Women's World Banking	CMM	IIIb	8-Dec-04	Approved	820,000	0.00
57	MIF/AT-634	CO-M1011	ATN/ME-8999-CO	Women's World Banking	CMMM	IIIb	8-Dec-04	Approved	75,000	0.00
58	MIF/AT-634	CO-M1011	90/MS-CO	Women's World Banking	CMMM	IIIa	8-Dec-04	Approved	820,000	0.00
							<b>Total MIF Amount</b>		<b>53,671,747</b>	



EL SALVADOR MIF PORTFOLIO										
No.	Memo #	Project #	ATN #	Name	Exec. Agency	FAC	Approval	Status	MIF Amount	% Disb
1	MIF/AT-6	TC9308083	EQU/MS-0001-ES	Equity Investment in Financiera Calpia, S.A.	CALPIA	IIIb	9-Feb-94	Completed	716,743	100.00
2	MIF/AT-5	TC9308067	ATN/MT-4471-ES	Strengthening of the Financial Sector Superintendency	SSF	I	14-Mar-94	Completed	1,831,957	100.00
3	MIF/AT-20	TC9405201	ATN/ME-4708-ES	Development of Productivity and Competitiveness of Small Enterprises	ANEP	IIIa	9-Nov-94	Completed	2,065,716	100.00
4	MIF/AT-29	TC9309502	ATN/MT-4758-ES	Restructuring and Privatization of the Energy and Telecommunications	MINPLAN	I	14-Dec-94	Completed	1,563,992	100.00
5	MIF/AT-29	TC9410226	ATC/MT-4759-ES	Restructuring and Privatization of the Energy and Telecommunications	MINPLAN	I	14-Dec-94	Completed	0	0.00
6	MIF/AT-62	TC9404435	ATN/MT-5063-ES	Strengthening Agricultural Commercialization	BOLPROES	I	15-Nov-95	Completed	692,473	100.00
7	MIF/AT-74	TC9505340	ATN/MH-5167-ES	Program to Support the Development of a Private Job Training Consortium	FEDISAL	II	6-Mar-96	Completed	4,000,000	100.00
8	MIF/AT-95	TC9602071	ATN/MT-5391-ES	Modernization of Commercial Law and Dispute Resolution Reform	UTE	I	30-Oct-96	Completed	421,430	100.00
9	MIF/AT-175	TC9801425	ATN/MT-5977-ES	Water Sector Reform	COSERSHI	I	27-May-98	In execution	2,400,000	8.43
10	MIF/AT-218	TC9807195	ATN/ME-6282-ES	MIC/ New Organic Fruit and Vegetable Microenterprises	CLUSA	IIIa	7-Dec-98	Completed	665,839	100.00
11	MIF/AT-218	TC9812024	ATN/ME-6283-ES	MIC/ New Organic Fruit and Vegetable Microenterprises	PROEXSAL	IIIa	7-Dec-98	Completed	528,204	100.00
12	MIF/AT-237	TC9808273	ATN/MT-6400-ES	Support Program for Financial Sector	CPSP	I	24-Feb-99	In execution	2,706,600	20.31
13	MIF/AT-241	TC9901003	ATN/MT-6423-ES	Support for Sanitary Landfill B.O.T.	MS	I	26-Mar-99	Completed	59,322	100.00
14	MIF/AT-220	ES0122	16/MS-ES	Microenterprise Recovery Program	FINCALPIA	IIIb	23-Apr-99	Completed	500,000	100.00
15	MIF/AT-220	ES0123	26/MS-ES	Microenterprise Recovery Program	FUSADES	IIIb	16-Jun-99	Completed	250,000	100.00
16	MIF/AT-220	TC9907010	ATN/ME-6582-ES	Microenterprise Recovery Program	FUSADES	IIIa	16-Jun-99	Completed	40,000	100.00
17	MIF/AT-220	ES0126	33/MS-ES	Microenterprise Recovery Program	FUSAI	IIIb	9-Aug-99	Completed	487,280	100.00

EL SALVADOR MIF PORTFOLIO										
No.	Memo #	Project #	ATN #	Name	Exec. Agency	FAC	Approval	Status	MIF Amount	% Disb
18	MIF/AT-220	ES0135	46/MS-ES	Microenterprise Recovery Program	CCSN	IIIb	7-Jan-00	Completed	500,000	100.00
19	MIF/AT-220	TC0001012	ATN/ME-6857-ES	Microenterprise Recovery Program	CCSN	IIIa	7-Jan-00	Completed	35,000	100.00
20	MIF/AT-220	ES0136	49/MS-ES	Microenterprise Recovery Program	CAM	IIIb	22-Feb-00	Completed	200,000	100.00
21	MIF/AT-321	TC9908002	ATN/MT-6952-ES	Support for Microenterprise and Small Business	CONAMYPE	I	26-Apr-00	In execution	850,000	81.97
22	MIF/AT-328	TC9804271	ATN/ME-6984-ES	Pilot Training Program for Microenterprise	FEDISAL	IIIa	31-May-00	In execution	870,000	68.88
23	MIF/AT-330	TC9809487	ATN/MT-6986-ES	Small Enterprise and Municipality Support Program	FISDL	IIIa	31-May-00	In execution	627,000	25.93
24	MIF/AT-330	TC9809487	ATN/ME-6987-ES	Small Enterprise and Municipality Support Program	FISDL	IIIa	31-May-00	In execution	773,000	10.01
25	MIF/AT-333	TC9811037	ATN/MH-7007-ES-1	Promotion of Cleaner Production Processes	CAAS	II	14-Jun-00	Completed	171,979	100.00
26	MIF/AT-333	TC9811037	ATN/MH-7007-ES-2	Promotion of Cleaner Production Processes	CAAS	II	14-Jun-00	In execution	577,021	14.73
27	MIF/AT-345	TC0004020	ATN/MH-7082-ES	Strengthening Quality Management and Food Safety	CONACYT	II	2-Aug-00	In execution	735,000	32.73
28	MIF/AT-372	TC9903041	ATN/ME-7204-ES	Program to Support Agro-enterprise Competitiveness	CAAS	IIIa	1-Nov-00	In execution	850,000	81.02
29	MIF/AT-401	TC0003024	ATN/ME-7359-ES	Support of Credit Unions and Workers' Banks System	FEDECREDITO	IIIa	7-Mar-01	In execution	2,000,000	36.73
30	MIF/AT-419	TC0003016	ATN/MH-7496-ES	Labor Intermediation Services	FEDISAL	II	27-Jun-01	In execution	1,633,557	54.79
31	MIF/AT-431	TC0103033	ATN/ME-7546-ES	Recovery Program Microfinance Institutions	IDB	IIIa	31-Aug-01	Completed	77,450	100.00
32	MIF/AT-431	TC0109004	ATN/ME-7570-ES	Recovery Program Microfinance Institutions	IDB	IIIa	31-Aug-01	Approved	15,000	0.00
33	MIF/AT-443	TC0104007	ATN/ME-7678-ES	Institutional Strengthening of PROFIM	FUANTEL SALV	IIIa	19-Nov-01	In execution	210,000	62.92
34	MIF/AT-431	ES0155	56/MS-ES	Recovery Program Microfinance Institutions	FEDECACES	IIIb	28-Feb-02	Completed	411,385	100.00
35	MIF/AT-431	ES0156	54/MS-ES	Recovery Program Microfinance Institutions	CAM	IIIb	28-Feb-02	Completed	241,250	100.00

EL SALVADOR MIF PORTFOLIO										
No.	Memo #	Project #	ATN #	Name	Exec. Agency	FAC	Approval	Status	MIF Amount	% Disb
36	MIF/AT-431	ES0157	53/MS-ES	Recovery Program Microfinance Institutions	CCSN	IIIb	28-Feb-02	Completed	241,250	100.00
37	MIF/AT-431	ES0158	55/MS-ES	Recovery Program Microfinance Institutions	CALPIA	IIIb	28-Feb-02	Completed	241,250	100.00
38	MIF/AT-473	TC0202014	ATN/ME-7886-ES	Strengthening of Financial Services and Family Remittances	FEDECACE S	IIIa	29-May-02	In execution	1,500,000	14.17
39	MIF/AT-498	TC0201108	ATN/MT-8044-ES	Line of Activity for Regulation of Urban Transport	MOP	I	1-Oct-02	In execution	500,000	10.00
40	MIF/AT-510	TC0201124	ATN/MT-8097-ES	Airport Security Improvements	CEPA	I	4-Nov-02	In execution	196,630	40.00
41	MIF/AT-538	TC0303011	ATN/ME-8396-ES	Institutional Strengthening of Adel Morazán Créditos	SOCOAHCR	IIIa	8-Aug-03	In execution	300,000	16.67
42	MIF/AT-537	TC0303012	ATN/ME-8395-ES	Institutional Srengthening of Sociedad Apoyo Integral	INTEGRAL	IIIa	8-Aug-03	In execution	300,000	10.00
43	MIF/AT-556-1	TC0304027	ATN/MH-8511-ES	Entrepreneurship Development in Soyapango	FUNDAPYM E	II	19-Nov-03	In execution	790,000	5.70
44	MIF/AT-580	TC0303038	ATN/ME-8608-ES	Institutional Strengthening of Asociación Organizaciones de Microfinanzas	ASOMI	IIIa	16-Jan-04	In execution	212,000	10.00
Total MIF Amount									33,988,328.66	

MEXICO MIF PORTFOLIO										
No.	Memo #	Project #	ATN #	Name	Exec. Agency	FAC	Approval	Status	MIF Amount	% Disb
1	MIF/AT-19	TC9408099	ATN/ME-4709-ME	"Accion" Fund for the Development of Productive Projects in Rural Areas	BANAMEX	IIIa	09-Nov-94	Completed	1,200,000	100.00
2	MIF/AT-19	TC9410292	EQU/MS-0003-ME	"Accion" Fund for the Development of Productive Projects in Rural Areas	BANAMEX	IIIb	09-Nov-94	Completed	5,000,000	100.00
3	MIF/AT-27	TC9407182	ATN/MH-4744-ME	Training and Services for Street Youth	FBC	II	07-Dec-94	Completed	745,000	100.00
4	MIF/AT-56	TC9505366	ATN/MH-5050-ME	Technical Training for the Electronics Industry	CANIECE	II	01-Nov-95	Completed	28,611	100.00
5	MIF/AT-78	TC9502239	ATN/MT-5198-ME	Energy Regulations	CORE	I	24-Apr-96	Completed	0	0.00
6	MIF/AT-89	TC9509376	ATN/MH-5333-ME	Pilot Skill Standards and Certification Project	CNCCL	II	11-Sep-96	Completed	2,383,782	100.00
7	MIF/AT-128	TC9605017	ATN/ME-5593-ME	Productivity Center in Jalisco	IFMJ	IIIa	04-Jun-97	Completed	1,767,550	100.00
8	MIF/AT-139-1	TC9508401	ATN/MH-5709-ME	Human Resources Investment for Regional Business Development: Nueva Viscaya	UNIAC	II	01-Oct-97	Completed	1,253,083	100.00
9	MIF/AT-155	TC9707376	EQU/MS-0010-ME	Investment Fund for Small Enterprise of the Environment	NAEF	IIIb	10-Dec-97	Completed	4,000,000	100.00
10	MIF/AT-183	TC9803471	EQU/MS-6040-ME	Venture Capital Fund for Agribusiness (AGROSEED)	OA	IIIb	08-Jul-98	In execution	3,000,000	55.79
11	MIF/AT-187	TC9805120	ATN/MT-6085-ME	Capital Market Development	INDEVAL	I	05-Aug-98	Completed	1,449,912	100.00
12	MIF/AT-202-1	ME0216	8/MS-ME	MIC/ Rural Financing for Small Farmers	FMDR	IIIb	11-Nov-98	Cancelled	0	0.00
13	MIF/AT-202-1	TC9802259	ATN/ME-6239-ME	MIC/ Rural Financing for Small Farmers	FMDR	IIIa	11-Nov-98	Cancelled	0	0.00
14	MIF/AT-244	TC9606346	EQU/MS-6463-ME	Capital Development Fund in Guanajuato	FG	IIIb	21-Apr-99	In execution	4,000,000	97.50
15	MIF/AT-303	TC9907013	ATN/MH-6742-ME	Training in Environmental Management Systems	IPA	II	09-Nov-99	Completed	304,196	100.00
16	MIF/AT-309	TC9808322	ATN/ME-6811-ME	Capital Development Fund in Tijuana	CDT	IIIa	08-Dec-99	In execution	1,370,000	79.74
17	MIF/AT-309	TC9912018	EQU/MS-6810-ME	Capital Development Fund in Tijuana	CDT	IIIb	08-Dec-99	In execution	4,000,000	0.50

MEXICO MIF PORTFOLIO										
No.	Memo #	Project #	ATN #	Name	Exec. Agency	FAC	Approval	Status	MIF Amount	% Disb
18	MIF/AT-313	TC9710147	ATN/MH-6887-ME	Professionalization of NGO's Project	VAMOS	II	09-Feb-00	In execution	2,000,000	78.78
19	MIF/AT-326	TC9909009	ATN/ME-6974-ME	Institutional Strengthening of Compartamos	APC	IIIa	16-May-00	Completed	0	0.00
20	MIF/AT-341	TC9910000	ATN/MT-7066-ME	Alternative Dispute Resolution Project	ITAM	I	26-Jul-00	In execution	727,825	99.10
21	MIF/AT-347	TC0003021	EQU/MS-7085-ME	Equity Investment in ZN Venture Trust	ZNMVT	IIIb	02-Aug-00	Completed	242,583	100.00
22	MIF/AT-358	TC9810509	ATN/MT-7139-ME	Program to Support Productive Integration	CONCAMIN	I	20-Sep-00	In execution	2,000,000	44.56
23	MIF/AT-440	TC0105028	ATN/ME-7630-ME	Institutional Strengthening FINCOMUN	FINCOMUN	IIIa	15-Oct-01	In execution	296,000	37.11
24	MIF/AT-450	TC0106003	ATN/ME-7717-ME	Capitalization of Remittances for Local Economic Development	NAFIN	IIIa	12-Dec-01	In execution	1,115,000	36.69
25	MIF/AT-459	TC0109002	ATN/MT-7792-ME	Strengthening of the Network of Savings and Loan Entities	BANSEFI	I	20-Feb-02	In execution	3,500,000	43.41
26	MIF/AT-462	TC0202009	ATN/ME-7832-ME	Tourism Sector Auxiliary Industry Fund	FEC	IIIa	03-Apr-02	Approved	45,000	0.00
27	MIF/AT-462	TC0202010	EQU/MS-7831-ME	Tourism Sector Auxiliary Industry Fund	FEC	IIIb	03-Apr-02	In execution	10,000,000	65.66
28	MIF/AT-465	TC0108017	ATN/ME-7834-ME	Investment of Remittances for Rural Development in Migrant Economies	FPC	IIIa	04-Apr-02	In execution	460,000	48.67
29	MIF/AT-478	TC0107010	ATN/MT-7921-ME	Water Sector Reform for the State of Veracruz	SEDERE	I	26-Jun-02	In execution	1,000,000	42.80
30	MIF/AT-509	TC0105018	EQU/MS-8084-ME	Venture Capital Fund for Small Enterprises in Chihuahua	FCHIHUAHU A	IIIb	30-Oct-02	Completed	0	0.00
31	MIF/AT-509	TC0207015	ATN/ME-8085-ME	Venture Capital Fund for Small Enterprises in Chihuahua	FCHIHUAHU A	IIIa	30-Oct-02	In execution	110,000	54.55
32	MIF/AT-525	TC0201100	ATN/MT-8243-ME	Development of Standards for Financial Information	ICP	I	12-Mar-03	In execution	1,675,000	38.13
33	MIF/AT-527	TC0206011	ATN/MT-8245-ME	Property Rights Facilities Financial States	CONAFOVI	I	12-Mar-03	In execution	2,000,000	17.92
34	MIF/AT-533	TC0202012	ATN/ME-8378-ME	Expansion of Cleaner Production Support	IPN	IIIa	30-Jul-03	In execution	980,000	10.20
35	MIF/AT-542	TC0210061	ATN/ME-8424-ME	Promotion of Cleaner Production Opportunities in the Bajio Region	CCMEU	IIIa	09-Sep-03	Approved	465,000	0.00

MEXICO MIF PORTFOLIO										
No.	Memo #	Project #	ATN #	Name	Exec. Agency	FAC	Approval	Status	MIF Amount	% Disb
36	MIF/AT-548	TC0302013	ATN/ME-8432-ME	Supply Chain Development for Micro and Small Enterprises in Guanajuato	COFOCE	IIIa	10-Sep-03	In execution	970,000	15.62
37	MIF/AT-587	ME-M1002	ATN/MT-8654-ME	Support for a Program to Incorporate Business Assets into the Formal Sector	SDS	I	10-Mar-04	Approved	2,600,000	0.00
38	MIF/AT-597	ME-M1005	EQU/MS-8763-ME	Venture Financing for Mexican early-stage technology firms	LIMVCF	IIIb	07-Jul-04	Approved	5,000,000	0.00
39	MIF/AT-597	ME-M1005	ATN/ME-8764-ME	Venture Financing for Mexican early-stage technology firms	LIMVCF	IIIa	07-Jul-04	Approved	75,000	0.00
40	MIF/AT-611	ME-M1003	ATN/ME-8864-ME	Implement Corporate Social Responsibility Measures in SMEs	ANAHUAC	IIIa	22-Sep-04	In execution	1,275,000	10.00
41	MIF/AT-644	ME-M1004	ATN/ME-9118-ME	Support Program to Rural Financial Intermediaries	FR	IIIa	09-Mar-05	Approved	675,000	0.00
42	MIF/AT-646	ME-M1006	ATN/MT-9138-ME	Access to Housing Financing for Remittance Recipients	SOHIFE	I	23-Mar-05	Approved	1,700,000	0.00
Total MIF Amount									69,413,542	

PERU MIF PORTFOLIO										
No.	Memo #	Project #	ATN #	Name	Exec. Agency	FAC	Approval	Status	MIF Amount	% Disb
1	MIF/AT-22	TC9405110	ATN/MT-4740-PE	Alternative Dispute Settlement Systems	APNAC	I	7-Dec-94	Completed	1,469,963	100.00
2	MIF/AT-42	TC9405243	ATN/MT-4909-PE	Citizen Participation in Privatization and Capital Market Development	COPRI	I	24-May-95	Completed	1,689,025	100.00
3	MIF/AT-39	TC9409097	ATN/MH-4906-PE	Program for Retraining Workers Displaced by the Privatization Process	EANG	II	24-May-95	Completed	5,374,203	100.00
4	MIF/AT-58	TC9409120	ATN/ME-5052-PE	Enterprise Development Center	CONFECAM ARAS	IIIa	1-Nov-95	Completed	2,723,100	100.00
5	MIF/AT-77	TC9505043	ATN/MH-5172-PE	Modernization of Training in the Fishery Sector	UPI	II	13-Mar-96	Completed	790,132	100.00
6	MIF/AT-84	TC9502164	ATN/MT-5236-PE	Trade Modernization	AEP	I	29-May-96	Completed	32,807	100.00
7	MIF/AT-88	TC9605265	ATN/MH-5335-PE	Design and Implementation of a Work Force Adjustment Program for Public Sector Employees	PCM	II	11-Sep-96	Completed	0	0.00
8	MIF/AT-98	TC9504227	ATN/ME-5392-PE	Unit for Diffusion of Technology for SMEs	SNI	IIIa	30-Oct-96	Completed	205,768	100.00
9	MIF/AT-101	TC9604126	EQU/MS-0008-PE	Venture Capital Fund	FAPE	IIIb	20-Nov-96	Completed	3,500,000	100.00
10	MIF/AT-121	TC9603219	ATN/MT-5532-PE	Transport Concessions	PROMCEPR I	I	23-Apr-97	Completed	931,884	100.00
11	MIF/AT-149	TC9607435	ATN/MT-5761-PE	Strengthening Competition Regulation	INDECOPI	I	14-Nov-97	Completed	422,514	100.00
12	MIF/AT-158	TC9610082	ATN/ME-5879-PE	Support Program for Instituto de Formación Bancaria	IFB	IIIa	25-Feb-98	Completed	1,298,261	100.00
13	MIF/AT-160	TC9706427	ATN/MH-5876-PE	Tourism Development and Training Program in Ayacucho	CAYACUCH O	II	25-Feb-98	Completed	1,441,836	100.00
14	MIF/AT-198	TC9806350	ATN/MT-6155-PE	Private Sector Health Care Providers	SEPS	I	23-Sep-98	Completed	1,471,109	100.00
15	MIF/AT-198	TC9809180	ATN/MH-6156-PE	Private Sector Health Care Providers	SEPS	II	23-Sep-98	Completed	203,673	100.00
16	MIF/AT-233	TC9712317	ATN/MH-6377-PE	Human resources for tourism development	CENFOTUR	II	3-Feb-99	Completed	1,087,000	100.00

PERU MIF PORTFOLIO										
No.	Memo #	Project #	ATN #	Name	Exec. Agency	FAC	Approval	Status	MIF Amount	% Disb
17	MIF/AT-254	TC9902022	ATN/ME-6521-PE	Institutional strengthening of the Entidad de Desarrollo de la Pequeña y Microempresa (EDYFICAR)	EDYFICAR	Illa	25-May-99	Completed	243,262	100.00
18	MIF/AT-253	TC9902023	ATN/ME-6520-PE	Institutional strengthening for CREAR TACNA	CREAR TACNA	Illa	25-May-99	Completed	196,957	100.00
19	MIF/AT-268	TC9810161	ATN/ME-6586-PE	Investment promotion for SME's	COMEXPER U	Illa	21-Jul-99	Completed	786,911	100.00
20	MIF/AT-276-1	TC9905052	ATN/ME-6635-PE	Strengthening of credit unions	MEF	Illa	1-Sep-99	Cancelled	0	0.00
21	MIF/AT-275	TC9905053	ATN/MT-6634-PE	Strengthening Superintendency of Banks & Insurance	SBS	I	1-Sep-99	In execution	1,000,000	28.29
22	MIF/AT-277-1	TC9905054	ATN/ME-6636-PE	Strengthening of Cajas Rurales de Ahorro y Credito	COFIDE	Illa	1-Sep-99	In execution	1,500,000	41.74
23	MIF/AT-281	TC9812048	ATN/MT-6655-PE	Development of Agricultural Investment Funds	MEF	I	17-Sep-99	Completed	127,545	100.00
24	MIF/AT-316	TC9902020	ATN/ME-6913-PE	Institutional Strengthening of PROEMPRESA	PROEMPRESA	Illa	17-Mar-00	Completed	289,716	100.00
25	MIF/AT-318	TC9911038	ATN/MH-6919-PE	Mentoring Model Environmental Management Systems	PERU2021	II	22-Mar-00	In execution	469,250	84.36
26	MIF/AT-348	TC0005056	ATN/MH-7094-PE	Distance Learning for Technology	TECSUP	II	9-Aug-00	Completed	1,000,000	100.00
27	MIF/AT-357	TC9911183	ATN/ME-7138-PE	Promotion of Youth Start-ups in Peru	PROBIDE	Illa	20-Sep-00	In execution	815,000	93.69
28	MIF/AT-376	TC9811014	ATN/MH-7241-PE	Sustainable Energy Industrial Sector	SNMPE	II	29-Nov-00	Cancelled	0	0.00
29	MIF/AT-373	TC0007029	ATN/MH-7236-PE	Program to Improve Quality Control in Small and Medium-Sized Enterprises	SNI	II	29-Nov-00	In execution	511,060	75.25
30	MIF/AT-373	TC0010022	ATN/MH-7237-PE	Program to Improve Quality Control in Small and Medium-Sized Enterprises	INDECOPI	II	29-Nov-00	In execution	551,250	48.65
31	MIF/AT-403	TC0104035	ATN/MH-7406-PE	Training for Young Entrepreneurs	AJAI	II	25-Apr-01	In execution	202,951	78.67
32	MIF/AT-415	TC0101025	ATN/ME-7465-PE	Institutional Strengthening of Crear	ECA	Illa	8-Jun-01	In execution	160,000	90.83



PERU MIF PORTFOLIO										
No.	Memo #	Project #	ATN #	Name	Exec. Agency	FAC	Approval	Status	MIF Amount	% Disb
				Arequipa						
33	MIF/AT-418	TC0101059	ATN/MH-7486-PE	Formation and Development of Micro and Small Enterprises	IPAE	II	20-Jun-01	In execution	405,000	56.73
34	MIF/AT-422	TC0012023	ATN/ME-7534-PE	Institutional Strengthening Confianza	CONFIANZA	IIIa	1-Aug-01	In execution	190,000	49.84
35	MIF/AT-437	TC0107005	ATN/ME-7669-PE	Recovery of Microfinance Institutions in the South	IDB	IIIa	5-Nov-01	Completed	104,000	100.00
36	MIF/AT-437	TC0109020	ATN/ME-7670-PE	Recovery of Microfinance Institutions in the South	IDB	IIIa	5-Nov-01	Approved	15,000	0.00
37	MIF/AT-445	TC0012015	ATN/ME-7703-PE	Development of the Artisan Sector Competitiveness	IDSJ	IIIa	5-Dec-01	In execution	650,000	68.79
38	MIF/AT-437	PE0224	57/MS-PE	Recovery of Microfinance Institutions in the South	CMACA	IIIb	24-Apr-02	Completed	289,500	100.00
39	MIF/AT-437	PE0225	58/MS-PE	Recovery of Microfinance Institutions in the South	CAMUNAHOCRETAC	IIIb	24-Apr-02	Completed	289,500	100.00
40	MIF/AT-437	PE0226	59/MS-PE	Recovery of Microfinance Institutions in the South	CREARAREQ	IIIb	24-Apr-02	Completed	241,250	100.00
41	MIF/AT-437	PE0227	60/MS-PE	Recovery of Microfinance Institutions in the South	PROEMPRESA	IIIb	24-Apr-02	Completed	193,000	100.00
42	MIF/AT-437	PE0228	61/MS-PE	Recovery of Microfinance Institutions in the South	EDTFICAR	IIIb	24-Apr-02	Completed	193,000	100.00
43	MIF/AT-437	PE0229	62/MS-PE	Recovery of Microfinance Institutions in the South	NUEVAVISIION	IIIb	24-Apr-02	Completed	144,750	100.00
44	MIF/AT-437	PE0230	63/MS-PE	Recovery of Microfinance Institutions in the South	CREARTACNA	IIIb	24-Apr-02	Completed	96,500	100.00
45	MIF/GN-62	TC0207008	ATN/ME-7935-PE	Development of Clothing and Weaving Small Enterprises	ELTALLER	IIIa	24-Jun-02	In execution	92,600	95.24
46	MIF/AT-488	TC0112061	ATN/ME-7960-PE	Competitiveness of Alpaca Textile Sector	IPAC	IIIa	26-Jul-02	In execution	470,000	48.45
47	MIF/GN-62-2	TC0210011	ATN/ME-8059-PE	Implementation & Certification of ISO 14001 Environmental Management System	ISUR	IIIa	15-Oct-02	In execution	70,000	51.57

PERU MIF PORTFOLIO										
No.	Memo #	Project #	ATN #	Name	Exec. Agency	FAC	Approval	Status	MIF Amount	% Disb
48	MIF/GN-62	TC0211018	ATN/ME-8156-PE	Development of Clothing and Weaving Small Enterprises	ITDGRP	Illa	9-Dec-02	In execution	100,000	57.13
49	MIF/GN-62-2	TC0211020	ATN/ME-8189-PE	Implementation & Certification of ISO 14001 Environmental Management System	IPES	Illa	6-Jan-03	In execution	100,000	74.46
50	MIF/AT-526	TC0207014	ATN/MT-8244-PE	Supporting Capital Markets Development in Perú	PROCAPITA LES	I	12-Mar-03	In execution	1,145,500	12.60
51	MIF/GN-62-2	TC0210075	ATN/ME-8255-PE	Implementation & Certification of ISO 14001 Environmental Management System	SFJ	Illa	21-Mar-03	In execution	100,000	66.42
52	MIF/GN-62-2	TC0211017	ATN/ME-8272-PE	Implementation & Certification of ISO 14001 Environmental Management System		Illa	2-Apr-03	In execution	100,000	73.93
53	MIF/GN-62-2	TC0301064	ATN/ME-8294-PE	Implementation & Certification of ISO 14001 Environmental Management System		Illa	25-Apr-03	In execution	100,000	80.00
54	MIF/GN-62-2	TC0303036	ATN/ME-8325-PE	Implementation & Certification of ISO 14001 Environmental Management System		Illa	15-May-03	Completed	97,504	100.00
55	MIF/GN-62-2	PE-M1003	ATN/ME-8387-PE	Implementation & Certification of ISO 14001 Environmental Management System	CESEM	Illa	15-Jul-03	In execution	100,000	42.47
56	MIF/AT-554	TC0211009	ATN/MH-8513-PE	Municipal System for Prevention and Improvement of Working Conditions for Micro	CEDEP	II	19-Nov-03	In execution	510,000	6.86
57	MIF/AT-568	PE-M1002	ATN/MH-8543-PE	Promotion of Youth Entrepreneurship	CID	II	10-Dec-03	In execution	690,000	13.10
58	MIF/AT-584	PE-M1004	ATN/ME-8615-PE	Support for Competitiveness of the Software Industry	CCL	Illa	21-Jan-04	In execution	563,750	5.66
59	MIF/AT-582	TC0204009	ATN/ME-8613-PE	Development Cleaner Production Network	CESEM	Illa	21-Jan-04	In execution	725,000	10.21

PERU MIF PORTFOLIO										
No.	Memo #	Project #	ATN #	Name	Exec. Agency	FAC	Approval	Status	MIF Amount	% Disb
60	MIF/AT-585	TC0302010	ATN/ME-8616-PE	Productive Integration for SMES in the Conglomerates	PROMPYME	IIla	21-Jan-04	In execution	940,000	4.68
61	MIF/AT-588	PE-M1006	ATN/ME-8674-PE	Returning Entrepreneurs Support Program	APJ	IIla	7-Apr-04	Approved	500,000	0.00
62	MIF/AT-608	PE-M1009	ATN/ME-8867-PE	Development of the Northeastern Tourism Circuit of Peru	CANATUR	IIla	22-Sep-04	Approved	798,431	0.00
63		PE-M1013	ATN/ME-8889-PE	Competitiveness: Rice in Alto Mayo	COIP	IIla	6-Oct-04	Approved	100,000	0.00
64	MIF/AT-618	PE-M1008	ATN/ME-8945-PE	MiCasita - The First Full Service Mortgage Finance Company in Peru	MICASITA	IIla	17-Nov-04	Approved	70,000	0.00
65	MIF/AT-618	PE-M1008	79/MS-PE-1	MiCasita - The First Full Service Mortgage Finance Company in Peru	MICASITA	IIla	17-Nov-04	Approved	1,200,000	0.00
66	MIF/AT-618	PE-M1008	79/MS-PE-2	MiCasita - The First Full Service Mortgage Finance Company in Peru	MICASITA	IIla	17-Nov-04	Approved	500,000	0.00
67	MIF/AT-618	PE-M1008	EQU/MS-8946-PE	MiCasita - The First Full Service Mortgage Finance Company in Peru	MICASITA	IIla	17-Nov-04	Approved	300,000	0.00
68	MIF/AT-618	PE-M1008	79/MS-PE-1	MiCasita - The First Full Service Mortgage Finance Company in Peru	MICASITA	IIlb	17-Nov-04	Approved	1,200,000	0.00
69	MIF/AT-618	PE-M1008	79/MS-PE-2	MiCasita - The First Full Service Mortgage Finance Company in Peru	MICASITA	IIlb	17-Nov-04	Approved	500,000	0.00
70	MIF/AT-621	PE-M1010	80/MS-PE	Banco del Trabajo	BT	IIlb	17-Nov-04	Approved	7,000,000	0.00
71	MIF/AT-621	PE-M1010	ATN/ME-8949-PE	Banco del Trabajo	BT	IIlb	17-Nov-04	Approved	200,000	0.00
	Total MIF Amount								51,579,463	

URUGUAY MIF PORTFOLIO										
No.	Memo #	Project #	ATN #	Name	Exec. Agency	FCL	Approval	Status	MIF Amount	% Disb
1	MIF/AT-9	TC9307382	ATN/MH-4525-UR	Youth Training and Business Development Program	INJU	II	18-May-94	Completed	1,594,000	100.00
2	MIF/AT-9	TC9405029	ATN/ME-4526-UR	Youth Training and Business Development Program	ACDE	IIa	18-May-94	Completed	905,999	100.00
3	MIF/AT-14	TC9405376	ATN/MH-4628-UR	Central Administration Modernization	OPP	II	10-Aug-94	Completed	3,083,289	100.00
4	MIF/AT-14	TC9405384	ATN/MT-4629-UR	Central Administration Modernization	OPP	I	10-Aug-94	Completed	588,697	100.00
5	MIF/AT-18	TC9405491	ATN/MH-4707-UR	Labor Relations Modernization Program	UCUDAL	II	09-Nov-94	Completed	849,703	100.00
6	MIF/AT-61	TC9505217	ATN/MT-5061-UR	Mediation and Arbitration Centers	CCABC	I	15-Nov-95	Completed	678,456	100.00
7	MIF/AT-73-1	TC9505374	ATN/MH-5196-UR	Human Resources and Training Program for the Forestry Sector	UCUDAL	II	24-Apr-96	Completed	530,574	100.00
8	MIF/AT-73-1	TC9603491	ATN/MH-5197-UR	Human Resources and Training Program for the Forestry Sector	OISCA-UR	II	24-Apr-96	Completed	826,982	100.00
9	MIF/AT-81	TC9601213	ATN/MT-5232-UR	Gas Pipeline: Buenos Aires-Montevideo	DNE	I	28-May-96	Completed	185,000	100.00
10	MIF/AT-86	TC9509392	ATN/MT-5276-UR	Energy Legal and Regulatory Framework	DNE	I	10-Jul-96	Completed	578,500	100.00
11	MIF/AT-93	TC9503336	ATN/ME-5356-UR	Strengthening Cooperatives/Restructuring of MANOS	MANOS DEL URUGUAY	IIa	25-Sep-96	Completed	970,000	100.00
12	MIF/AT-123	TC9607196	ATN/MT-5533-UR	Transport Concessions	OPP	I	23-Apr-97	Completed	1,011,805	100.00
13	MIF/AT-129	TC9603152	ATN/MH-5614-UR	Program for Strengthening the Training Market	MTSS	II	25-Jun-97	Completed	590,354	100.00
14	MIF/AT-129	TC9705312	ATN/MH-5615-UR	Program for Strengthening the Training Market	TDB	II	25-Jun-97	Completed	800,000	100.00
15	MIF/AT-129	TC9705320	ATN/MH-5616-UR	Program for Strengthening the Training Market	ACT	II	25-Jun-97	Completed	800,000	100.00
16	MIF/AT-133	TC9602039	ATN/ME-5764-UR	Program to Improve the Competitiveness of Small Farming Enterprises	CEAD	IIa	19-Nov-97	Completed	1,325,000	100.00
17	MIF/AT-172	TC9801293	ATN/ME-5950-UR	Strengthening Small Retailers	CAMBADU	IIa	06-May-98	In execution	1,950,000	99.99

URUGUAY MIF PORTFOLIO										
No.	Memo #	Project #	ATN #	Name	Exec. Agency	FCL	Approval	Status	MIF Amount	% Disb
18	MIF/AT-185	TC9804304	ATN/ME-6049-UR	Pilot Program for New Exporters (NEX)	EMPRETEC	IIa	15-Jul-98	Completed	610,000	100.00
19	MIF/AT-194	TC9601346	ATN/MT-6098-UR	Support for Capital Market Development	BCUR	I	12-Aug-98	Completed	1,328,310	100.00
20	MIF/AT-210	UR0127	10/MS-UR	Quasi-Equity Investment in FUCAC	FUCAC	IIIb	11-Nov-98	Completed	1,250,000	100.00
21	MIF/AT-210	TC9804362	ATN/ME-6243-UR	Quasi-Equity Investment in FUCAC	FUCAC	IIa	11-Nov-98	Completed	237,622	100.00
22	MIF/AT-214	TC9805469	ATN/ME-6262-UR	Marketing Support Program for Microenterprise	ANPE	IIa	24-Nov-98	Completed	253,843	100.00
23	MIF/AT-271	TC9806251	ATN/ME-6604-UR	Formation of center for business development	CIU	IIa	04-Aug-99	Completed	1,266,000	100.00
24	MIF/AT-302	TC9904021	ATN/ME-6741-UR	Institutional Strengthening of the Fundación Uruguaya de Ayuda y Asistencia a la Mujer (FUAAM)	FUAAM	IIa	09-Nov-99	Completed	247,867	100.00
25	MIF/AT-314	TC0005004	ATN/MH-6960-UR	Regional Employment Program for the Blind	FBU	II	26-Apr-00	In execution	272,400	99.64
26	MIF/AT-381	TC0009005	ATN/MH-7254-UR	Improvement of Enterprise: Application of International ISO Standards	UNIT	II	06-Dec-00	In execution	602,440	99.48
27	MIF/AT-381	TC0012003	ATN/ME-7255-UR	Improvement of Enterprise: Application of International ISO Standards	UEU	IIa	06-Dec-00	In execution	850,000	86.17
28	MIF/AT-392	TC0008012	ATN/ME-7312-UR	Institutional Strengthening COFAC	COFAC	IIa	25-Jan-01	In execution	300,000	81.42
29	MIF/AT-409	TC9910056	ATN/ME-7424-UR	Business Development Program for the Software Industry	CUS	IIa	16-May-01	In execution	891,000	99.94
30	MIF/AT-408	TC0012072	ATN/ME-7423-UR	Information Technology Company Startup Program	LATU	IIa	16-May-01	In execution	946,000	54.09
31	MIF/AT-427	TC0103000	ATN/MT-7536-UR	Public Sector Cost Reduction Program for the Private Sector	OPP	I	01-Aug-01	In execution	1,300,000	73.56
32	MIF/AT-472	TC0202031	EQU/MS-7885-UR	Risk Capital Fund for Small Enterprises	CND	IIIb	29-May-02	Approved	5,000,000	0.00
33	MIF/AT-477	TC0010036	ATN/MT-7909-UR	Regulatory Framework for Telecommunications	OPP	I	13-Jun-02	In execution	371,000	21.61

URUGUAY MIF PORTFOLIO										
No.	Memo #	Project #	ATN #	Name	Exec. Agency	FCL	Approval	Status	MIF Amount	% Disb
34	MIF/AT-493	TC0204026	ATN/MT-8029-UR	Institutional Strengthening and Regulatory Framework for Telecom	OPP	I	20-Sep-02	In execution	420,000	10.00
35	MIF/AT-503	TC0204013	ATN/MT-8058-UR	Strengthening Airport Security in Uruguay	DINACIA	I	10-Oct-02	In execution	500,000	40.00
36	MIF/AT-543	TC0110019	ATN/ME-8425-UR	Development of Independent Credit Rating for SME's	LIDECO	IIa	09-Sep-03	In execution	350,000	22.61
37	MIF/AT-552	TC0112012	ATN/MT-8453-UR	Strengthening Competition and Consumer Protection	DGC	I	01-Oct-03	In execution	490,000	30.66
38	MIF/AT-553	TC0304013	ATN/MT-8476-UR	Accounting and Auditing International Standards	CCEAU	I	10-Oct-03	In execution	395,000	10.63
39	MIF/AT-566	TC0304031	ATN/ME-8541-UR	Development of Enterprise Network for the Wine Industry	ABE	IIa	10-Dec-03	In execution	470,000	34.22
40	MIF/AT-576	TC0306029	ATN/ME-8601-UR	Strengthening the Nandu Production Chain	AUCRINA	IIa	08-Jan-04	In execution	463,000	16.71
41	MIF/AT-593	UR-M1001	ATN/ME-8723-UR	Promoting Ecoefficient Production in SMEs	AIEEM	IIa	19-May-04	In execution	505,000	9.90
42	MIF/AT-622	UR-M1003	ATN/ME-8950-UR	Internationalization of Groups of Agricultural Producers	EMPRETEC	IIa	17-Nov-04	In execution	890,000	10.00
43	MIF/AT-654	UR-M1004	ATN/ME-9219-UR	Institutional Strengthening of FUCAC	FUCAC	IIa	31-May-05	Approved	200,000	0.00
								<b>MIF Total</b>	<b>37,677,841</b>	

**INTEGRATING LOW-INCOME GROUPS INTO THE PRODUCTIVE SYSTEM  
UN TECHO PARA MI PAÍS (UTPMP)  
(RG-M1063)**

**Procurement Plan: Procurement of Consulting Services above US\$50,000\***

N°	Description of the activities	Cost of activity 36 months			Selection method	IDB review
		TOTAL	IDB	LOCAL		
1	Executive and Strategic Director	64,800	32,400	32,400	FBS	Ex ante
2	Expert: tools to assist enterprises	40,000	40.000		QCBS	Ex ante
3	Expert: credit education	40,000	40.000		QCBS	Ex ante
4	Expert: training	40,000	40.000		QCBS	Ex ante
5	Advice on management software	34,000	22,000	12,000	QCBS	Ex ante
	<b>Total Individual Consultants</b>	<b>218,800</b>	<b>174,400</b>	<b>44,400</b>		
		<b>Selection method</b>				
		QCBS: quality-and cost-based selection				
		QBS: quality-based selection				
		FBS selection under a fixed budget				
		LCS: least-cost selection				
		CQS: selection based on the consultants' qualifications				
		SSS: single-source selection				
		CQ: Comparison of qualifications				

\* Project consulting services all fall under the US\$50,000 threshold, with one exception; the most important consulting services are indicated. The project calls for the contracting of many individual consultants for very small amounts, since most of the work will be done by volunteers.

DOCUMENT OF THE INTER-AMERICAN DEVELOPMENT BANK  
MULTILATERAL INVESTMENT FUND

PROPOSED RESOLUTION MIF/DE-\_\_\_/05

Regional. Nonreimbursable Technical Cooperation ATN/MH-\_\_\_\_-RG Program for  
Integrating Low-Income Groups into the Productive System:  
"Un Techo Para Mi País"

The Donors Committee of the Multilateral Investment Fund

RESOLVES:

1. That the President of the Inter-American Development Bank or such representative as he shall designate is authorized, in the name and on behalf of the Bank, as Administrator of the Multilateral Investment Fund, to enter into such agreements as may be necessary with the Fundación un Techo para Chile, and to take such additional measures as may be pertinent for the execution of the project proposal contained in document MIF/AT-\_\_\_\_ with respect to technical cooperation for a program for integrating low-income groups into the productive system: "Un Techo Para Mi País".

2. That up to the amount of US\$3,500,000, or its equivalent in other convertible currencies, shall be authorized for the purpose of this resolution, chargeable to the resources of the Human Resources Facility of the Multilateral Investment Fund.

3. That the above-mentioned sum is to be provided on a nonreimbursable basis.

LEGIII/RG-565912-05  
RG-M1063