

5 years of results

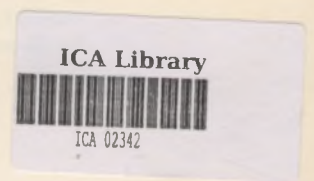


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5 years of Results





ICA

In January, 1995, the International Cooperative Alliance Regional Office with headquarters in San Jose, Costa Rica, celebrates its fifth anniversary of service to regional cooperativism.

Although five years seem like a relatively short period, they acquire great significance given such a dynamical context and the relevance of the results generated.

The balance is positive. ICA has positioned itself in this part of the world with cooperative institutional leadership that can be summarized in four words: vision, innovation, perseverance and commitment.

The vision obtained by being part of a whole with world perspective; that same vision provided by the leaders and the members of base organizations, has guided the office, adjusting its mission, leading the way to approach the most adequate topics and spaces.

ICA knew it would have to perform within an institutional environment in which success depends upon the ability to be innovative by offering novel development programs and initiatives suitable for diverse cooperative sectors.

Innovation is not an easy task. In these five years, ICA has faced a number of problems typical at starting points. Many efforts have been aimed at concentration, proposal and program redesign, technical redesign and updating of the financing and administrative function. Perseverance has been the key to accomplish an adequate response derived from the continuous changes demanded by the environment and the members' needs.

But nothing would have been possible without commitment. The Regional Office's commitment to the headquarters; ICA's commitment to its members and to development agencies. The commitment of the technical and administrative personnel of the Regional Office, who have made the challenge of cooperative development a very personal matter.

Because we believe in people who believe in cooperatives, we will persist, innovating and duplicating our commitment to cooperatives and cooperative people in this world full of threats, but also, full of hopes.



Juan D. Pacheco
Director Regional

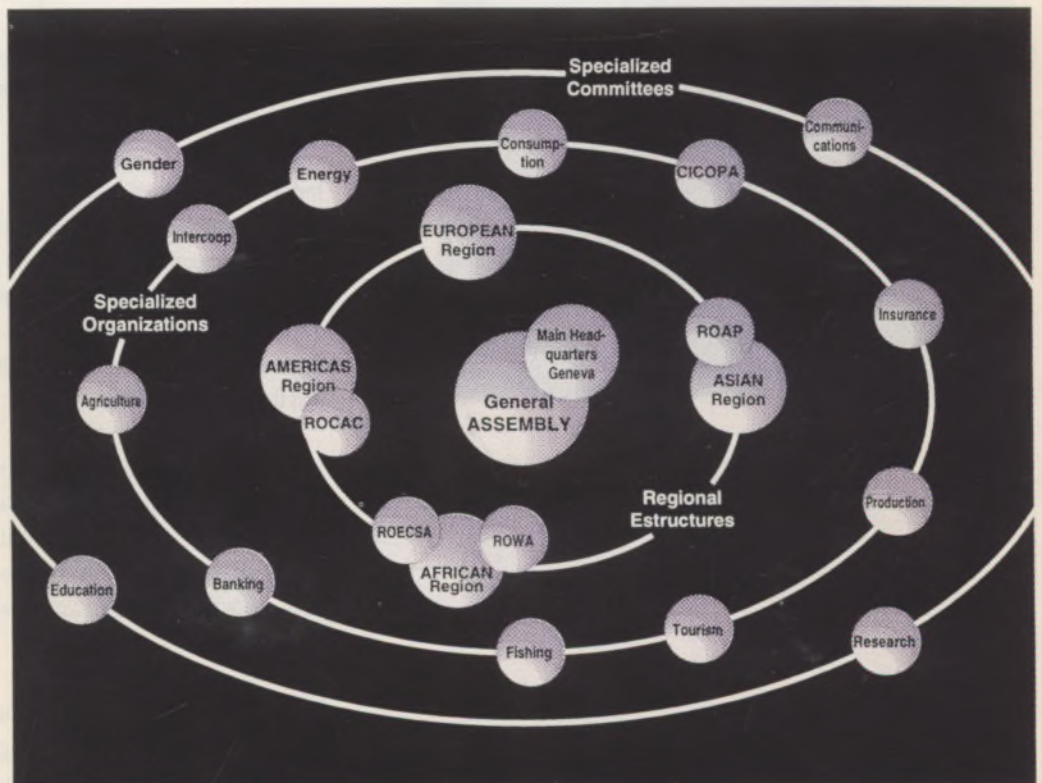


MORE THAN AN ORGANIZATION, A WORLD NETWORK

The International Cooperative Alliance is an independent non-government organization that unites, represents and serves cooperatives world-wide.

Founded in London in 1895, ICA represents more than 720 million individual members, men and women affiliated to local, national and international cooperative organizations in more than a hundred countries.

ICA relies on a political structure, a technical structure and a sectorial structure in order to accomplish its objectives



Today, ICA supports cooperatives in the search of adequate solutions to the challenges imposed by the globalization process.



Sometimes the speed we are required to proceed does not let us verify the distances covered. The five years ICA has been present in Central America and the Caribbean, Mexico, Colombia and Ecuador is a success confirmed by the growing membership. It pleases us to feel useful. Now, the ICA's new structure allows member organizations in the region to increase their links with the world.

*Lars Marcus
President of ICA*



The positive experience achieved by ICA in the past five years with its Regional Office in Costa Rica is a solid platform towards the consolidation of the new regional structure in the Americas. The cooperatives, development agencies, governments and financing organizations can verify the invaluable ICA's contribution of presence in the region based on the results.

*Roberto Rodriguez
Vice-President Americas Region*



The cooperative structures exist to serve their members, and proximity is needed to achieve this. In these five years, our Regional Office, covering 12 countries, has simultaneously allowed better knowledge within ICA of the region, and vice-versa. The balance is positive; the results are noteworthy; and the challenges still enormous. Five years of success increase our commitment to cooperativism in the Americas.

*Bruce Thordarson
General Director*





REGIONAL OFFICE FOR CENTRAL AMERICA, THE CARIBBEAN, MEXICO, COLOMBIA, ECUADOR AND PERU

Mission:

To support development of the economically viable, socially responsible, democratic and independent cooperative organizations; identifying and promoting initiatives that generate and set in motion technical and material economic resources.

In October 1987, BUDAPEST, ICA agreed to establish a Project Office in San Jose, Costa Rica to respond to the requirements of cooperative organizations in Latin America. This led to the opening of the ICA's first Regional Office in Latin America in January 1990. In September of that same year, the Consultive Regional Council for the Office was already constituted and the Office mission, the four workplans and the strategy set were defined.

ICA has experienced an accelerated consolidation process, and today it stands as one of the main coordinators and facilitators of cooperative development in the region.

The coincidence of the opening of the Regional Office with the implementation of the structural adjustment liberalization processes and economic, implied that ICA's work programs will be aimed at guiding and supporting cooperatives and their members to successfully face the globalization processes.

ICA has become the best link between the cooperatives in the region and the world, promoting relationships of technical and economic cooperation.

OCTOBER 86: Survey Mission Lars Marcus, Bruce Thordarson, Arsenio Ivernizzi in Latin America. Do Cooperative Organizations want a Regional Office?

OCTOBER 87: Central Committee in Budapest approves the opening of a Project Office. Exploratory Character.

JANUARY 88: Jean Marc Lampron (CAN) starts working as Office Director with headquarters in San Jose, Costa Rica.

JANUARY 89: THE GENDER PROGRAM begins.

JUNE 89: Consultation Meeting with cooperatives of the region. The profile of a future regional office is established.

DECEMBER 89: Regional Director Juan Diego Pacheco (CR) is elected.

JANUARY 90: Opening of the Regional Office for Central America and the Caribbean (ROCAC).

FEBRUARY 90: Consultation Latin American Meeting on Cooperatives and Industrial Development (ICA/ONUUDI). Bases for strategical planning are established.

APRIL 90: International Conference on Solidarism with the Salvadorean Cooperative Movement. Bases for the program Human Rights and Cooperatives are given.

AUGUST 90: First Regional Conference "International Cooperation for Cooperative Development" (Guatemala).

AUGUST 90: The First Regional Council is constituted and the First Regional Executive Committee is elected.

SEPTEMBER 90: The ICA's Central Committee of Madrid carries out the development forum "Cooperativism in Latin America".

JANUARY 91: HUMAN RIGHTS PROGRAM STARTS.

MARCH 91: INVESTIGATION PROGRAM STARTS. First report of the role of cooperatives in rural development.

MARCH 91: First Regional Workshop on Gender Projects.

APRIL 91: First Regional Workshop on Cooperativism and Human Rights.

AUGUST 91: Publication of the Report Cooperative Woman and her Immediate Reality.

AUGUST 91: The Strategic Planning Manual for Cooperatives was designed (ROCAC).

NOVEMBER 91: Second Regional Conference "Gender and Cooperativism" (Honduras).

DECEMBER 91: The Government of Costa Rica renders official recognition to ICA.

AUGUST 92: Publication of State of Cooperatives (10 countries).

OCTOBER 92: The Tokyo Congress approves ICAS's new structure. The Americas Region is created.

DECEMBER 92: Third Regional Conference "Economic Opening: The Cooperative Response". The proposal Productive Restructuring of Cooperative Businesses comes forth. (MEXICO).

DECEMBER 92: Continental Consultation Meeting on the new ICA structure. Roberto Rodriguez is nominated Vice-president of the Americas.

APRIL 93: Human Rights and Cooperativism workshops (3 countries).

APRIL 93: National workshop on restructuring and cooperatives in Costa Rica.

MAY 93: The Project Gender and Cooperativism gets restructured. A new view on Gender within cooperatives comes forth. (GEC).

MAY 93: National Workshop on Cooperative Restructuring in Panama and El Salvador.

JULY 93: Approval and beginning of the Cooperative Insurance Regional Project. Financing provided by the Government of Austria through the ICMIF.

AUGUST 93: Publication of State of Cooperatives 93. (9 countries included).

AUGUST 93: National Workshop on Restructuring and Cooperatives in Ecuador.

AUGUST 93: First edition of the magazine *Luna Nueva* (GEC magazine).

SEPTEMBER 93: Proposal on Productive Restructuring is completed.

OCTOBER 93: Roberto Rodriguez is designated Vice-president of the Americas.

OCTOBER 93: Support program for Industrial Cooperatives starts (CICOPA/ICA) in Costa Rica, Honduras and El Salvador.

NOVEMBER 93: Setings 93. Forum of Development Agencies on the Regional situation.

NOVEMBER 93: Fourth Regional Conference "Restructuring and Cooperative Competitiveness", San Salvador.

NOVEMBER 93: Completion of the first feasibility study for the foundation of a cooperative insurance company in Costa Rica.

DECEMBER 93: "Indians and Cooperativism" international workshop.

JANUARY 94: Productive Restructuring Project for Agricultural and Cattle Cooperative Businesses starts.

JANUARY 94: Completion of the first feasibility study for the foundation of a cooperative insurance company in El Salvador.

MARCH 94: Regional workshop Cooperativism and Human Rights.

APRIL 94: First meeting of the Government and Cooperativism on Insurance in Costa Rica.

MAY 94: Workshop and training advisory series on insurance. Covering El Salvador, Panama and Honduras.

MAY 94: Creation of Cooperative Insurance Company *FUTURA* in El Salvador, supported by the Regional Project of Cooperative Insurance.

JUNE 94: Six internships are provided for regional cooperative delegates in *Seguros La Equidad*, in order to receive instruction on specific topics of cooperative insurance.

JUNE 94: Launching of the communicative product "*Por los Caminos de la Vida*", 3 cassette tapes on self-esteem for women designed by ICA's GEC Program.

AUGUST 94: Submittal of a pre-feasibility study for the creation of a cooperative insurance company in Honduras.

AUGUST 94: Publication of the Productive Restructuring for Cooperative Businesses Manual.

AUGUST 94: Publication of the new series: Doing Business with Cooperatives / Opportunities for Cooperative Businesses.

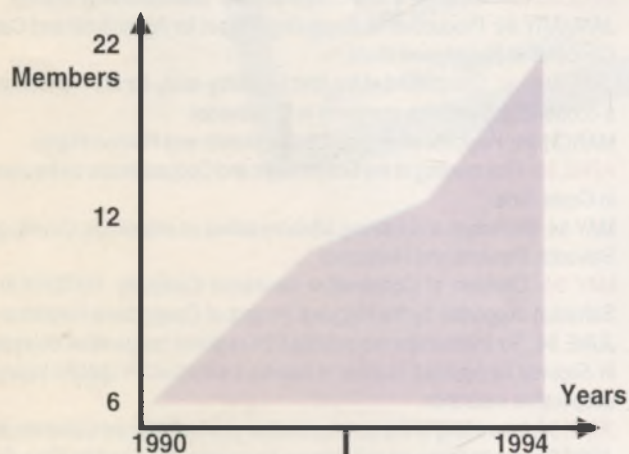
AUGUST 94: Fifth Regional Conference "Commercial Blocks: Cooperative Insertion", Ecuador.

SEPTEMBER 94: Launching of the game "SEXICOOP FROM SEX TO GENDER". Innovative and amusing material for gender approach.

NOVEMBER 94: First Regional Assembly of the Americas.

Our Members: our reason to be

*Our success can be measured
by our members' fulfillment and
the growing membership.*



Confederation of Cooperatives of Colombia (CCC)
 Colombian Association of Cooperatives (ASCOOP)
 Costa Rican National Council of Cooperative (CONACOOOP)
 Permanent Comision of Autonomous Cooperatives (CPCA)
 Dominican Confederation of Cooperatives (CODOCOOP)
 National District Federation of Cooperatives (FEDECOOPDISNA)
 Confederation of Cooperative Associations of El Salvador (COACES)
 Confederation of Federations of the Agrarian Reform (CONFRAS)
 Guatemalan Confederation of R.L. Cooperative Federations (CONFECOOP)
 Guatemalan Federation of R.L. Consumption Cooperatives (FEDECCON)
 Honduran Confederation of Cooperatives Ltda. (CHC)
 Mexican Confederation of Popular Cash Boxes (CMCP)
 National Council of Cooperatives of Panama (CONALCOOP)
 National Central Cooperative Ltda. (CREDICOOP)
 Cooperative League of Puerto Rico
 Cooperative of Life Insurance of Puerto Rico (COSVI)
 Multiple Insurance Cooperative of Puerto Rico
 Cooperative of Savings and Loan Ltda. (COOPETROPERU)
 Federation of Cooperatives of Savings and Loan and Multiple Services of Costa Rica, FEDECREDITO
 Latin American Confederation of the Workers' Cooperatives and Mutual Funds (COLACOT)
 Organizations of the Cooperatives of America (OCA)
 Confederation of Cooperatives of the Caribbean and Central America (CCC-CA)
 Latin American Confederation of Savings and Loan Cooperatives (COLAC)

strategic
partnership



Cooperative practices have changed the traditional concept of "donor" and that of partner in development. The strategic alliances between international agencies and the Regional Office in the past five years have assured program compliance and the achievement of objectives, obtaining direct benefit for cooperatives in the region.

Excellence while complying, our best way of thankfulness

ICA s Programs:

Concept accomplishment

Opportunity generation

Certainty of results

The mission of the cooperatives is to serve their members. In order to continue serving them, efficiency and competitiveness are required.

The devastating consequences of the structural adjustment programs on the cooperative movement were obvious in 1990. It was urgent to create a response different from traditional political response. It was necessary to generate a response at a cooperative business level.

ICA proposed to center the analysis and to determine the plans in a product/service and market/consumers relation in regard to trading practices, allowing cooperative businesses to come up with strategic plans, to define/adjust their mission and to increase productivity in the different areas. A manual and the formation designs for the use of management levels allow ICA to multiply this benefit.

An ICA proposal has profiled a concept that is becoming, more familiar and more common in the cooperative media: "productive restructuring in cooperative businesses." This initiative offers organizations a methodology that can adjust structures and processes to achieve competitive positioning their respective markets. It is a question of restructuring or disappearing; either we act now or we do not act.

All these actions are centered on base cooperatives, whose success depends on the efficiency with which they perform in relation to their respective markets.

Gender in
cooperatives



- Development of methodology for strategic planning
- Development of methodology to carry out productive reconversion in cooperative businesses
- Accomplishment of seven seminars on strategic planning with the participation of 76 cooperative businesses of the region
- Direct advisory services to 14 cooperatives on strategic planning and productive restructuring
- Support to 21 cooperatives in matters regarding administration
- Software training to 15 agriculture cooperatives in the region in order to carry out strategic planning
- Accomplishment of cooperative competitiveness studies in 12 agricultural cooperatives of the region.
- Accomplishment of national study seminars of industrial cooperatives in Costa Rica, El Salvador and Honduras, with 40 participating cooperatives
- Accomplishment of seven specialized seminars on entrepreneurial topics with the participation of 285 cooperative members.
- Video production on restructuring
- Production of strategic planning manual

Our satisfaction in strategical planning program depends not on the efforts but on the results.

Women constitute more than half of the world population, carry out 2/3 of the hours worked, receive 10% of the world income, have 1% of the land worldwide and support almost 100% of the family obligations. Things are no different within cooperativism.

When the International Cooperative Alliance implemented the Gender Program in 1989, the proposal—controversial at first—constituted an innovation whose impact is a reality today. Regional or national initiatives regarding gender matters were lacking at that moment. Today, gender/cooperative programs are a reality in all the countries and at Cooperative Federations levels.

During the five-year execution period, the program proposals have advanced. At first, emphasis was given to the women's situation independently from that of men, aimed at increasing women's income through the financing of small economic projects, technical assistance and creation of regional and national structures for women.

The Regional Conference "Woman and Cooperativism" in December 1992 was a historical landmark. For the first time, more than 400 women of 17 countries together with male leaders, sat down to define the new work emphasis at national and regional levels.

It was verified that women worked to satisfy their immediate needs, but proposals for strategic expectations with gender character were lacking.

The Regional Conference established the gender emphasis toward economic, socio-political and socio-cultural dimensions.

Since 1993, the gender program in cooperatives has been working towards the need of overcoming the subordination that forces women's participation within the cooperative movement.

The approach is aimed at promoting the real participation of women; implying access to decision-making and execution control, and providing women benefits beyond being passive beneficiaries or consultation entities in matters that have a direct impact on their lives.

Although the presence of women is stronger, their integration more positive and their organizational capacity is in growing, there are still many, many things to accomplish.

That is our daily challenge.

CONTENTS OF THE PROGRAM

- Productive projects
- Training
- Research
- Communication
- Networks and Exchanges
- Collateral Services



Research

- Formulation, promotion and support of 115 productive projects for women in seven countries.
- More than \$500,000 transferred for credit and rotating funds to support the cooperative women's economic activities in eight countries.
- 3,482 direct beneficiaries (women) of economic projects in nine countries.
- International training course on Productive Project Formulation, March 1991, 156 academic hours, 23 participants from nine countries.
- Regional Conference 1991: "GENDER AND COOPERATIVISM", Tegucigalpa, Honduras, 386 participants from 17 countries. * New regional strategy for Gender and Cooperativism (1992).
- Publication and distribution of a diagnosis of the situation of women at a regional level, and seven studies on the same matter at national levels.
- Publication of three magazines entitled *Luna Nueva*, distributed in Latin America.
- Elaboration and distribution of educational module audio system "*Por los Caminos de la Vida*" (3-hour tapes).
- 12 national workshops on communication material diffusion.
- Distribution of the game "SEXICOOP FROM SEX TO GENDER", educational material aimed at changing traditional attitudes regarding gender.
- 14 exchanges between the seven countries directly benefiting 224 women.



El estado de Cooperativas en Guatemala 1993



The access to accurate and reliable information nowadays constitutes a determining element in the possibilities of success for cooperatives, organizations and businesses. This fact was verified by the International Cooperative Alliance since its beginnings in the region.

The Research Program started and has continued to guide practical problem solving faced by cooperatives. The research does not have an academic character. The real sense of the research is to guarantee cooperative organizations information that help them in decision making.

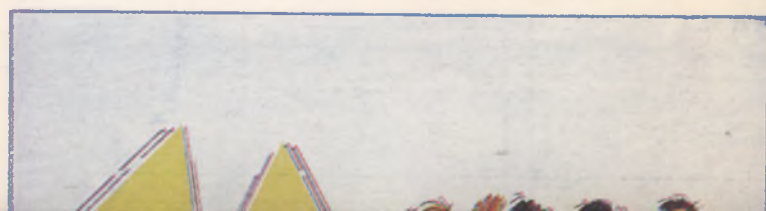
The efforts throughout the years have been based on the research potential existing in cooperative centers and institutions, either public or private, working at regional and national levels, maximizing the installed capacity.

It has been clear that this is not a matter of generating information but of presenting it in an innovative and attractive fashion; to assure the information reaches the parties that need it. ICA has achieved this.

In the business and organizational world, it is an necessary prerequisite to count on adequate, timely and reliable information. Misinformed leaders, managers, cooperative individuals, cooperative organizations and cooperatives movements are at risk of disappearance.

The products offered by ICA's Research Program increase the probability of success of cooperative businesses.

El estado de las cooperativas



IMPACT OF COOPERATIVES ON RURAL DEVELOPMENT
1990, first report on the impact of the structural adjustment program on the agricultural sector of the region's countries. Including strategic guidelines.

COOPERATIVISM AND STRUCTURAL ADJUSTMENT 1992: Report on seven Central American countries and regional analysis of the impact of the structural adjustment program on cooperatives.

REPORTS ON THE STATE OF COOPERATIVES:

GUATEMALA 1992 (65) Pg.
DOMINICAN REPUBLIC 1992 (70)
HONDURAS 1992 (64)
PANAMA 1992 (65)
COSTA RICA 1992 (65)
EL SALVADOR 1992 (70)
NICARAGUA 1992 (75)
BELIZE 1992 (63)

**REPORTS ON THE STATE OF COOPERATIVES:
Impact of the Adjustment**

PANAMA 1993 (58)
COSTA RICA 1993 (79)
EL SALVADOR 1993 (63)
ECUADOR 1993 (70)
GUATEMALA 1993 (63)
HONDURAS 1993 (61)
DOMINICAN REPUBLIC 1993 (in progress)

OPPORTUNITIES FOR COOPERATIVE BUSINESSES

MEXICO 1994 (80) Pg.
COSTA RICA 1994 (80)
PUERTO RICO (in progress)
PANAMA (in progress)

SCALE FOR THE MEASUREMENT OF COOPERATIVE DEVELOPMENT APPLIED TO COSTA RICA (1993). Creation of a 16-indicator system to measure cooperative development in organization and business doctrine matters, view of Ben Martin.



EL ESTADO DE
LAS COOPERATIVA
EN ECUADOR



When the International Cooperative Alliance's Regional Office started working in January 1990, the Salvadorean cooperative movement suffered from the impact of the counter-insurgency taking place at that moment. Imprisoned or missing leaders, hostages and impossibility of congregation.

In Nicaragua, cooperatives were targets of the Nicaraguan *Contra*.

In Guatemala, the Human Rights topic was of first order.

In the whole region, Human Rights was the main issue on the political agenda.

The Regional Office called for an International Conference for Solidarity with the Salvadorean Cooperative Movement in 1990, carried out in a curfew and obtaining a favorable impact on the conditions of the movement in that country. The proposal of requesting a permanent Alliance program for the support and defense of human rights came

forth from 140 attendants from 12 countries that participated in that meeting.

The program has concentrated in countries such as Nicaragua, El Salvador and Guatemala, where ICA has mainly accomplished activities regarding formation, which at first were more concentrated on human rights issues and now have turned toward more direct issues such as the economic, social and cultural rights of the populations.

The International Cooperative Alliance has supported the human rights initiative, setting in motion international contacts for supporting the above mentioned countries in order to guarantee improvement and advancement in the political, economic, social and cultural aspects.

The main thesis ICA is promoting is awareness at an international level that cooperatives are means for the compliance of human rights as well as economic, social and cultural rights.



commitment



- **ACTIVITIES AT NATIONAL LEVELS:**
5 National Seminars
- **NATIONAL EVENTS:**
5 Regional Seminars
- **PUBLICATIONS**
Publication of 4 books and magazines
- **EDUCATIONAL MATERIALS**
2 posters and various brochures



NEW



The more uncertain the world becomes, the more necessity for insurance

ICA's Insurance Program in the region is aimed at the development of insurance businesses with a popular base. This program was started in mid 1993 along with the International Federation of Insurance and Mutual Cooperatives (ICMIF) and the Association of Insurance Cooperatives and Mutuals of the Americas (AAC/MIS). It seeks the creation and strengthening of cooperative insurance companies.

Due to the nature of cooperative insurance services, these require adequate capital and technically trained personnel with knowledge of insurance theory in order to make them competitive.

The project has started making pre-feasibility and feasibility studies in order to achieve an adequate development of businesses in the different countries. These studies will give cooperatives investment security and an awareness of the possibilities for this type of enterprise.

Once the cooperative insurance company is constituted, advisory services and capital formation come along.

In the future, we hope to see solid, financially strong cooperative insurance businesses in the region, growing every day with a common purpose, offering adequate insurance at fair rates, and thus serving the cooperative movement as a whole.

RESULTS

Up to now, the activities of the program include:

- Feasibility study in El Salvador and Costa Rica
- Marketing study in Honduras and Panama
- Pre-feasibility study in Honduras
- Professional counseling in El Salvador, Honduras, Costa Rica and Panama
- Seminar on Share Promotion, total participants, 17 cooperatives of El Salvador
- Training seminars for employees and leaders, total participants, 147 people from Honduras, El Salvador and Panama
- Internships for six people El Salvador, Costa Rica
- Insurance workshop in ICA's Regional Conference in El Salvador, participants, 40 people

The Regional Conferences have furnished cooperative leaders of the region current opinions and information on each one of the subjects covered. Simultaneously, the conferences have provided the adequate forum for intraregional experience exchange and generation of concepts that are now guiding the work of the Regional Office.



Regional Conferences

Activities that leave tracks

on cooperative thinking

- International Cooperation for Cooperative Development 1990
- Gender and Cooperativism 1991
- Economic Opening: The Cooperative Response 1992
- Restructuring and Competitivity 1993
- Commercial Blocks: Cooperative Insertion 1994



Personal

The duties of the International Cooperative Alliance's Regional Office are carried out by temporary hired consultants and technicians coming from different countries from within an outside the region.

ICA's policy is to avoid forming a permanent bureaucratic structure that might compromise its future actions. The highest level personnel is hired according to specific requirements and necessary periods of time based on the resources availability of resources.

*For us the development of cooperatives
an their members is ~~a~~ personal matter.*

***As in every
cooperative
organization, our
human resource
is the most
important
dimension.***





***We are a transparent organization.
We improve our administration in
order to serve better***

CONTRIBUTIONS OF INTERNATIONAL AGENCIES

YEAR	AMOUNT*
1990	786813
1991	949113
1992	1180801
1993	1106941
1994	1335000


**Amounts in Swiss Francs*

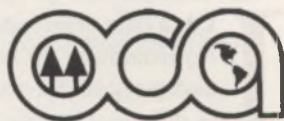
ICA, a clear organization. In order to fulfill the transparency requirements in the resource management, ICA relies on a modern system of permanent record and control that is accessible to all internal instances and all those organizations linked to activity execution.

The Regional Office has achieved a sustainable increase in income as a result of contributions from agencies and member organizations.

The office audit is carried out by the prestigious firm

Ernst & Young, and there is a permanent monitoring of the central headquarters in Geneva and the ICA's Worldwide Audit Committee

A strategic alliance with the  System allows the administration and transfer of ICA's resources at a regional level through its structures with no cost.



ALCECOOP



Five years of joining efforts to multiply achievements. Joint efforts to achieve a common objective: more and better cooperatives: economically viable, socially responsible, democratic and independent.

The work of the Regional Office is linked to the creation of coordination and support relations with regional organizations whose stellar role in the cooperative development is highly recognized.

The Future

The Future



1º REGIONAL ASSEMBLY OF THE AMERICAS

For a hundred years in the world and five years in this region, ICA has created a vision of the future and has kept alert to make its initial dreams come true. We are proud to see the results.

But we cannot stand at ease. The new challenges demand new responses. Starting in November 1995 the new region of the Americas will be formally constituted. For the first time in one hundred years of ICA's history, we are standing in this space and we are seen as a continent. It is up to us to take advantage of this for our own development, and it is our obligation to approach and contribute with the development of other regions.

ICA has been and will continue being what its members want it to be. Up to now, three topics have been defined as priorities: Cooperative Values and Principles, Development of the Human Resources and Cooperative Businesses. The success of the cooperative movement depends on the capacity of the cooperatives to combine doctrine, the human resource and the economic facts. These aspects constitute our future agenda.


ICA does not have projects for itself, but for its members. ICA does not have a future for itself; its future depends on what its members provide it.







1995 ICA Centenary

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