



CONSOLIDATED AGRICULTURAL PROJECTS' MANAGEMENT UNIT,  
FINANCED BY THE WORLD BANK (CAPMU WB)

REPORT  
ON IMPLEMENTATION PROGRESS OF  
THE RURAL INVESTMENTS AND  
SERVICES PROJECT (RISP)  
AS OF SEPTEMBER 30, 2007

Developed by CAPMU management

**Chisinau**  
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## **ACRONYMS AND ABBREVIATIONS**

ACSA	Agency for Consultancy and Training in Agriculture
ALRC	Agency for Land Relations and Cadastre
BCO	Branch Cadastral Office
CAPMU	Consolidated Agricultural Projects management Unit
CIS	Commonwealth of Independent States
DA	Development Agency
EIA	Environmental Impact Assessment
FAO	Food and Agriculture Organization of the United Nations
GIS	Geographical Information System
GOM	Government of Moldova
LFA	Logical Framework Approach
LPSP	Land Privatization Support Project (funded by USAID)
MAFI	Ministry of Agriculture and Food Industry
NGO	Non Governmental Organization
PFI	Participating Financial Institution
PM	Project Manager
RISPII	Rural Investment and Services Project II
SIDA	Swedish Development Agency
TCO	Territorial Cadastral Office
TL	Team Leader
USAID	US Agency for International Development
WB	World Bank

## TABLE OF CONTENTS

<b>PROJECT OBJECTIVES.....</b>	<b>4</b>
<b>PROJECT COMPONENTS.....</b>	<b>4</b>
<b>PROJECT IMPLEMENTATION PROGRESS.....</b>	<b>6</b>
<b>RURAL EXTENSION COMPONENT .....</b>	<b>6</b>
ACSA SERVICE PROVIDER NETWORK.....	6
TRAINING PROGRAM.....	6
SERVICES PROVIDED AND BENEFICIARIES .....	10
SPECIAL CONTRACTS.....	11
DEVELOPING AND PUBLISHING INFORMATION MATERIALS .....	12
PROMOTION ACTIVITIES .....	14
AGRICULTURAL MARKETING .....	14
MONITORING AND EVALUATION .....	15
<b>RURAL BUSINESS DEVELOPMENT COMPONENT .....</b>	<b>19</b>
PROMOTION CAMPAIN.....	20
BUSINESSES CREATION .....	21
FINANCING RURAL BUSINESSES.....	24
MANAGEMENT INFORMATION SYSTEM AND M&E .....	25
POST-CRATION SUPPORT TO RBS.....	27
<b>RURAL FINANCE COMPONENT.....</b>	<b>28</b>
CREDIT LINE IMPLEMENTATION PROGRESS .....	28
STRENGTHNING THE SAVINGS AND CREDIT ASSOCIATIONS INDUSTRY .....	35
<b>MOLDOVA LAND RE-PARCELING PILOT PROJECT.....</b>	<b>38</b>
INTRODUCTION.....	38
DETAILED PLAN OF PROJECT ACTIVITES.....	39
<b>ANNEXES .....</b>	<b>64</b>

## **PROJECT OBJECTIVES**

The Program objective, which remains unchanged, is to provide long-term support to accelerate agricultural recovery and growth so that Moldova's agricultural and rural sectors can play their full role in providing the underpinnings for future income growth and poverty reduction.

Within this program objective, the project's second phase objective is to continue to foster post-privatization growth in the agricultural sector by improving access of new private farmers and rural businesses to what they need to succeed – legal ownership status, knowledge, know-how and finance, while building capacity of public and private institutions to ensure sustainability of activities. The Phase II will build on success achieved under the Phase I, by: (i) strengthening and expanding the rural advisory services; (ii) improving business skills of the to-be entrepreneurs and assisting with the legal registration of the new businesses; (iii) upgrading the financial sector environment through a range of risk management measures, such as supervision capacity building, and introduction of new lending instruments such as leasing; (iv) increase the commercial banking sector outreach into rural areas; and (v) developing a practical approach to reducing transaction costs in land markets.

## **PROJECT COMPONENTS**

The project consists of four components and the necessary financing for project management:

- (a) Rural Consulting Services;
- (b) Rural Business Development Services;
- (c) Rural Finance
  - Credit Line
  - Strengthening the SCA industry
- (d) Agricultural Land Re-parceling Pilot Projects;
- (e) Project Management.

The first two components provide predominantly technical assistance, while the third component provides investment support along with the necessary technical assistance to participating financial institutions, and technical assistance for strengthening SCAs system and their supervision. The first three components are closely linked, operating basing on synergy principles, with each dependent on the others for successful outcomes.

# **PROJECT IMPLEMENTATION PROGRESS**

AS OF SEPTEMBER 30, 2007

## **RURAL EXTENSION COMPONENT**

### **ACSA SERVICE PROVIDER NETWORK**

The ACSA Service Provider network was established basing on the public selection contest organized and conducted during November 07 – 27, 2006. The minutes of the final meeting of the Selection Committee (nr. 21 as of January 18, 2007) were approved at the meeting of the Steering Committee from January 26, 2007.

For the implementation of the Rural Consulting Services Component of RISP II, ACSA signed the Rural Consulting Services Contract with the Ministry of Agriculture and Food Industry on February 19, 2007. Later, on March 2, 2007 ACSA signed, in turn, advisory service provision contracts for 2007 with 11 Service Providers and extended existing contracts with 24 Service Providers.

Therefore, ACSA network is currently consisting of 35 Service Providers. The total number of ACSA network consultants is 423 people, from whom: 348 local consultants and 70 regional consultants. In addition to that, 5 regional agricultural marketing consultants are activating in the network (SP Soldanesti, SP Edinet, SP Causeni, SP Hincesti and SP Calarasi).

In the first nine months of activity, 50 ACSA consultants, from whom 40 local and 10 regional consultants, terminated their service provision contracts for various reasons such as: non-competitive salaries, finding another job, leaving abroad, personal reasons. A part of Service Providers supplemented other teams and advertisements for the remaining vacancies were published.

### **TRAINING PROGRAM**

The professional training of all consultants remains one of the priorities of the Executive Directorate of ACSA. Therefore, ACSA staff together with the staff of the Rural Extension Services Unit (RESU) under the Ministry of Agriculture and Food Industry have drawn up the plan and schedule of trainings for 2007 at national level, which has been approved by the Steering Committee at its meeting on January 26, 2007. In accordance with this plan, the following training programs were carried out during the reporting period:

### **„ACSA Concept and Contractual Arrangements in 2007” Module**

A one-day seminar was organized for all ACSA project coordinators (35 coordinators). During this seminar, project coordinators were explained the concept of ACSA, the structure of the consulting network, activities to be implemented, activities reporting and planning, monitoring local consultants and other details necessary for the adequate activity of SPs in 2007 according to contract. At this seminar, the service provision contracts between 35 Service Providers and ACSA Executive Directorate for 2007 in Romanian and English were signed. The seminar was attended by CAPMU and Rural Extension Services Unit under the Ministry of Agriculture and Food Industry representatives.

### ***Viticulture Module***

The training course on viticulture lasted for three days, 24 academic hours. It consisted of 3 compartments and a completion conference. Training was attended by 19 regional and local consultants specialized in grape growing.

1. *Planning agricultural businesses*. The duration of this compartment was 8 academic hours. It included the following sub-compartments:
  - a. The structure and content of the thesis paper of the course which included detailed discussions on the work itself, its sections and their size, etc;
  - b. Business plan and implementing the project. This sub-compartment included issues like: „The need of planning agricultural businesses. Stages of planning. The structure of the business plan”, „Type of business projects, goals and objectives. Description of agricultural activity of the business project. Management and personnel”, „Production. Output market and marketing strategy”, „Necessary and available financial resources. Threats and opportunities”. It was a practical and applied training course. Participants were grouped in teams of 3-4 people. Each team developed a business plan that was presented and discussed. All training participants received the package of training materials on “Agricultural Business Planning” developed purposefully to this end.
  - c. Presenting a business plan. A local consultant developed the thesis paper of the course complying with requirements specified previously. The consultants presented the printed version of the thesis paper. The thesis was presented in PowerPoint. After the presentation, the author answered the questions of participants. This presentation completed the first compartment of the training

and at the same time participants had the opportunity to get familiar with the thesis paper identical in structure and size with those that they are supposed to prepare and present in the future.

2. *Harmless food products and EUREPGAP certification.* This compartment included the following topics: „Presenting the EurepGAP System”, “EurepGAP system: 14 sections”, „Sections: Using fertilizers, Crop protection, Harvesting, Produce handling, Environmental issues. Course assessment”. This compartment had a duration of 8 hours. Training participants received a package of information and training materials to be used in the day-to-day work.

3. *Peculiarities of growing grapes in 2007.* This compartment was focused on topics related to establishing new grape plantations, crop varieties, producing quality planting material for various areas, producing planting material and requirements towards agricultural land used for this purpose. Technologies to be used for existing plantations, operation of bearing plantations, plantation maintenance systems were discussed. At the end of the course a completion conference was organized, were all training participants, Valeriu Cebotari – Head of division, State Agency „Moldova Vin”, Tudor Cazac – vice director, Grape and Wine Institute were invited. Issues related to sector development and the role of specialized consultants was discussed. Participants manifested special interest towards subsidies for this sector, subsidy conditions, the mechanism of preparing and submitting necessary documents to receive state subsidies.

#### **“Agricultural Economy” Module**

The training program for the module “Agricultural economy” lasted 2 days or 16 academic hours. The training consisted of two compartments and a completion conference. The training was attended by 35 ACSA regional consultants.

- 1) *Planning agricultural business. Fees and taxes in agriculture.* Duration – 6 academic hours. This compartment had three sub-compartments:
  - a. Direct taxation, presented by Galina Spac, head of the Direct Taxes Directorate, Main State Tax Inspectorate;
  - b. Local taxes and fees, presented by Igor Fondos, deputy head, Local Taxes and Fees Directorate, Main State Tax Inspectorate;
  - c. Indirect taxes, presented by Igor Lazari, Main state fiscal inspector, Indirect Taxes Directorate, Main State Tax Inspectorate.

- 2) *The mechanism of funding the agricultural sector.* The duration of the sub-compartment – 5 academic hours. It consisted of two sub-compartment.
  - a. The mechanism of distributing subsidies in the agricultural sector, presented by Tudor Popa, head of Directorate, Ministry of Agriculture and Food Industry.
  - b. Investment projects for the rural area, where IFAD, RISP II, IREX etc. projects were discussed.

The subsidy regulations and information on the mechanism of initiating, preparing necessary materials and their submittal were prepared and distributed on electronic and paper support to training participants.

The increased importance of economic issues in the package of services provided by ACSA and the role of consultants specialized in agricultural economy were discussed at the completion conference. The participants also discussed the need to involve consultants in conducting seminars on subsidizing agricultural sector.

#### **“Support and Facilities Provided to Agricultural Producers in 2007” seminar**

ACSA organized a national seminar *Support and Facilities provided to Agricultural Producers in 2007* on March 20, 2007 at the request of the Ministry of Agriculture and Food Industry. The seminar included the following subjects:

- 1) MAFI policies on ensuring agricultural land consolidation. Forms of support and facilities provided to agricultural producers in 2007. This topic was presented by Stefan Calancea, Deputy Minister of Agriculture and Food Industry;
- 2) The mechanism of distributing subsidies in the agricultural sector. Insuring agricultural risks, presented by Tudor Popa, head of directorate, Ministry of Agriculture and Food Industry and Valeriu Cebotari, head of directorate, State Agency „Moldova Vin”.

This seminar was attended by all ACSA project coordinators and heads of raion agricultural directorates. This seminar is part of the information campaign for agricultural producers on subsidy programs for the agricultural sector in 2007. That is why the national seminar is going to be followed by 35 raion seminars and 350 local seminars. To this end, information and training materials were developed and distributed on electronic and paper support. About 4 thousand brochures developed and published at the order of the MAFI are to be distributed under this program.

### **“Computer Literacy” Module**

The plan of the training program “Computer Literacy” consists of 40 hours including desk lessons and practical activities in the computer room of the Academy of Economic Studies. 24 consultants attended this course.

### **“Extension Methodologies I” Module**

This training module was organized and conducted for people who were recently contracted. The duration of the course was 3 days and 43 ACSA consultants attended it.

### **“Extension Methodologies II” Module**

The training was organized for ACSA consultants that participated in the specialized training course. The training involved 12 people and had a duration of 5 days.

### **“Labor Protection in SPs” Module**

The module was designed for ACSA project coordinators. Training lasted for 3 days (16 academic hours) and was finalized with a test on knowledge on labor protection and safety acquired at the seminar. Participants received attendance certificates.

## **SERVICES PROVIDED AND BENEFICIARIES**

Regional and local consultants provide consulting services according to the minimum package of services stipulated in the standard contract. Consulting services are designed to meet agricultural producers’ needs basing on issues they inquire or are identified by consultants.

Despite the fact that the contracts of consulting service provision was delayed with over 60 days and activities were financed with a delay of 70 days, ACSA network consultants provided services to beneficiaries during the first six months. During January – September, ACSA network provided over 140 000 services, from which more than 2500 seminars, over 3000 round tables, about 18 000 field visits, over 110 000 verbal consultations and 1300 written consultations. In addition to that, the consultant network organized 3400 meetings and discussions (see Annex RAS 1).

A total of 260 000 agricultural producers and rural entrepreneurs benefited from ACSA network services. The largest share of beneficiaries, approximately 60%, received consultations in technological field, followed by marketing services (17 %), economic issues (12 %) and legal services (11%). The number of beneficiaries and services provided vary for different service providers depending on the number of consultants in

the team, their experience and training, how services are provided. On average, a Service Provider offered 4 000 services to 7 600 beneficiaries (see Annex RAS 2).

The analysis of beneficiaries by mode of service provision reveals the fact that most clients of the extension service, approximately 63%, benefited from group consultations, 20% from the total number of service provided, and 37% benefited from individual consultations (80% from the total number of services provided).

### **SPECIAL CONTRACTS**

During the reporting period, following identification of needs and interests of agricultural producers, cooperation with experts from agricultural research and education institutions, the departments and inspectorates of MAFI, financial institutions and trading companies, Service Providers developed mini project proposals.

Most Service Providers submitted 3-4 project proposals each, except SP Singerei, SP Anenii Noi, and SP Orhei that submitted 6-7 proposals. SPs submitted a total of 168 mini-project proposals to ACSA. The proposals were to be reviewed and prepared for the selection procedure.

It should be mentioned that as compared to previous years, the number of mini-projects and special contracts on field crops has significantly decreased, while the number of those on producing vegetables on protected and open field, growing mushrooms, craftsmanship, rabbit breeding and pisciculture has increased.

As a result of the Executive Directorate of ACSA and field visits to determine the real capacity of project proposals, 72 special service provision contracts were approved for financing.

Special contracts are implemented by 30 out of 35 SPs since some project proposals were not innovative and taking into consideration the long period of implementation. 8 SPs (Calarasi, Donduseni, Briceni, Straseni, Basarabasca, Balti, Taraclia, Comrat) had one special contract approved, SPs Orhei and Ocnita implement 4 special contracts and other SPs implement 2-3 contracts each.

Out of the total number of special contracts, 42 are on plant growing, 24 – on animal breeding and 6 – are non-agricultural projects. By area of activity, special contracts are classified as follows: plant cultivation – 33 are on promotion of advanced vegetable, fruit, berries growing techniques or elements thereof and respectively 2 and 7 are on growing flowers and mushrooms. Special contracts in the animal breeding sector consist of cow (4 contracts), sheep (4 contracts), pig (2 contracts),

quail (2 contracts), rabbit and nutria (7 contracts), fish (3 contracts) breeding, maintenance and reproduction techniques and beekeeping (2 contracts). Non-agricultural activities are on craftsmanship (5 contracts) and rural tourism (1 contract), showing opportunities to create sustainable livelihoods in the rural area.

Since in autumn 2006 and in winter 2007 there was a long period with no precipitations, and the air temperature was rather high for this period of the year, MAFI authorized ACSA to inform and train agricultural producers on protection measures to save bearing orchards and maintain the young ones. To this end, the ACSA Executive Directorate, basing on four special service provision contracts, organized in January-February 2007 together with specialists of national level and researchers from specialized institutions seminars entitled “Peculiarities of Producing Fruit and Berries in 2007”. In turn, regional and local ACSA consultants organized and conducted similar seminars in localities from the service area of the SP.

ACSA Executive Directorate together with Service providers, external consultants and beneficiaries developed working plans for field visits in order to ensure a convincing demonstration level of special activities through seminars or other training – information activities which are mandatory according to contractual provisions. The demand for seeding and planting material, equipment and tools necessary to apply respective technologies on demonstration plots have been identified. This allowed establishing relationships with suppliers and purchasing necessary goods in due time.

By the end of September, all approved special contracts started training-information and education activities for the beneficiaries from the servicing area of Service Providers. At the same time, 53 special contracts have completed these activities, and the 16 remaining ones have to organize one seminar each in October.

It should be mentioned that during the reporting period, 104 seminars (out of 136 planned seminars) attended by 2500 beneficiaries were conducted. Information on organized seminars was published in 68 articles in national, regional and local newspapers, in 44 radio and 37 TV shows of national and regional level.

More details on implementation of special contracts by reporting date (October 1, 2007) can be found in Annex RAS 3.

### **DEVELOPING AND PUBLISHING INFORMATION MATERIALS**

Since the beginning of 2007, ACSA Executive Directorate published a practical guide “Revenues and Expenditures in Agricultural Businesses in 2006” (circulation – 200 copies) and a brochure “Forms of Support and Facilities Provided to Agricultural

Producers in 2007” (circulation - 4000 copies) were published. The published practical guide is aiming at presenting to agricultural producers and entrepreneurs the opportunities of streamlining decision making on planning sectors of production and facilitating efficient use of working capital in order to achieve high production profitability in 20 production sectors in Republic of Moldova. The brochure was published to inform agricultural producers and rural entrepreneurs from Republic of Moldova on the regulations of subsidizing priority agricultural sectors and how to obtain financial proceeds allocated in the State Budget for 2007 as well as fiscal facilities and privileges for the current year. Both informative materials were distributed free of charge to ACSA consultants, MAFI, its subdivisions as well as Raion Agricultural Directorates, agricultural producers and rural entrepreneurs for endowment and distribution.

During the reporting period ACSA worked with 4 teams of authors on the development of future publications: “Poultry Breeding as a Business”, Pig Breeding as a Business”,



Potato Growing as a Business”, “Berry (gourd crops) Production”.

The guidelines “Poultry Breeding as a Business” is being edited and prepared for publishing. The guidelines “Pig Breeding as a Business, which is to be published at the end of September – beginning of October was postponed for end of October –

beginning of November since the term of the contract was not complied by the State Enterprise for Research and Selection and Hybridization of Pigs “Moldsuinhibrid” and the team of authors from this institution. The brochures on Potato Growing as a Business”, “Berry (gourd crops) Production” are under development – work is carried out on economic and technological expertise compartments. The financial resources allocated for 2007 allow publishing of only 2 brochures (2 of them have been published). The guidelines that are prepared to go to printing (develop the color sketch, technological, economic and marketing sections, correction and editing etc.).

**ACSA consultants access to new scientific, agricultural and investment achievements**

In order to familiarize ACSA consultants, rural producers and entrepreneurs with new scientific and agricultural achievements, electronic information notes on the new range of varieties and hybrids of recently homologated plants; reproduction of

mushroom biological material; reproduction of mushroom planting material; grain crops behavior during drought and actions to improve affected surface area; access to the guarantee fund and investments, obtaining financial sources from banking institutions and national and international projects (third tranche of the Small and Medium Enterprises Support and Development Program – Government of Japan and MET, TeleFood Project – FAO-MAFI, SIFM, ProCredit, IMC Leasing, NFSCAs, MicolInvest.

### **PROMOTION ACTIVITIES**

During the reporting period, the promotion and dissemination of ACSA services and activities were performed through the following promotion activities:

**At local level:** 61 articles in local newspapers were published, 24 features on local radio stations and 18 broadcasts on local television were organized. SPs (Cahul, Soldanesti, Riscani, Causeni, Cantemir, Stefan Voda, Calarasi, Singerei, Glodeni, Criuleni) developed leaflets and information bulletins showing services and activities carried out, composition of teams, etc.

**At national level:** ACSA organized 68 promotion activities, from which: 18 TV features in „Curierul agricol”, „Mesager”, „Bastina” shows, 47 radio features on national radio and 18 articles in national newspapers.

### **AGRICULTURAL MARKETING**

During the reporting period, 5 regional marketing consultants working at the following SPs - Causeni, Hincesti, Calarasi, Soldanesti, Edinet and the ACSA marketing coordinator ensured ACSA network support to implementing agricultural marketing activities.

During the semester, about 3840 beneficiaries received agricultural marketing advisory services, and operative information was distributed to all 420 ACSA consultants as well as producers and rural entrepreneurs in the serviced areas of all 35 Service Providers. During the reporting period, in cooperation with regional and local consultants, 23 seminars, 63 round tables (for producers and potential acquisition and processing companies), 46 informal marketing group meetings, 159 field visits (in particular, marketing fresh fruits and vegetables) were organized and 1400 verbal consultations and 165 written consultations were provided.

The subjects of advisory services were: the supply (suppliers and distributors) and demand (agricultural producers and rural entrepreneurs) on purchasing inputs and marketing outputs (wholesale and retail markets and processing), quality

requirements for planting and seeding material, output markets, prices on domestic agricultural markets (including processing) and how to promote agricultural produce within distribution and consumption chains. Some of the group activities implemented by MRC: “Quality requirements and offers for purchasing sun flower seeds and corn for seed”, “Offers for procurement of drip irrigation systems for vegetable plantations”, “Marketing and markets for early vegetables cultivated in greenhouses and solariums”, “Using various packages for marketing fresh fruit and vegetables within distribution and consumption networks”, “Ensure quality of final production of fresh fruit and vegetables for consumption”.

Agricultural marketing consultants direct agricultural producers towards concluding long-term contracts with processors and wholesalers to market output.

In order to provide information to agricultural producers, rural entrepreneurs and traders on agricultural inputs and outputs, marketing services and output markets, a website was produced – “Agricultural Production”, supplementing the ACSA web page, representing the agricultural marketing information system – which is complementary to the ACSA web page. AMIS consists of a data base of over 4000 business units operating in the agricultural sector, by-weekly studies of 6 agricultural domestic markets (128 agricultural products); data base on legal and normative acts in the agricultural sector (53 titles); purchase, marketing, processing offers and requests, etc.

The information system is regularly updated and during the reporting period, 70 proposals and 13 new requests for marketing, acquisition and processing of agricultural output and inputs and 7 market studies were posted. The system was officially launched on October 3 as public engine for search and information. The role of agricultural marketing regional consultants (AMRC) from ACSA was decisive for building and filling out the database, collection and posting of offers and requests in the ACSA network.

## **MONITORING AND EVALUATION**

To ensure successful project implementation, the monitoring and evaluation of activities carried out by ACSA network is a very important tool. Monitoring is a continuous process involving the staff of ACSA Executive Directorate, representatives of the Rural Extension Service Unit under the Ministry of Agriculture and Food Industry. The goal of monitoring and evaluation is to verify the activity of regional and local ACSA consultants and assess project implementation progress.

The monitoring and evaluation of ACSA network activity in the first quarter was mainly

influenced by two factors: lack of financial resources until beginning of March (contracts with Service Providers were signed on March 2, 2007) and lack of transportation – ACSA vehicle was damaged in a car accident on November 17, 2006. However, in the second and thirds quarters, monitoring and evaluation activities were carried out according to the working plan due to the purchase of a car for the Executive Directorate of ACSA and a car for the Rural Extension Services Unit. That is why during the first nine months of 2007 the staff of ACSA Executive Directorate and the Rural Extension Services Unit made joint field trips and monitored and evaluated 32 Service Providers (SP Leova, SP Orhei, SP Stefan Voda, SP Cimislia, SP Criuleni, SP Cainari, SP Ungheni, SP Ialoveni, SP Glodeni, SP Calarasi, SP Briceni, SP Nisporeni, SP Ocnita, SP Edinet, SP Singerei, SP Donduseni, SP Soroca, SP Floresti, SP Straseni, SP Drochia, SP Riscani, SP Telenesti, SP Taraclia, SP Hincesti, SP Falesti, SP Basarabasca, SP Soldanesti, SP Cantemir, SP Cahul, SP Balti, SP Causeni, SP Anenii Noi) with over 45% local consultants. The centers that had difficulties in complying with contractual obligations and were not capable of settling some acute problems were visited several times (SP Leova, SP Criuleni, SP Cimislia, SP Stefan Voda, SP Taraclia).

For a more objective evaluation of the activity of rural extension consultants, discussions with regional and local consultants, representatives of local public administration – mayors, deputy mayors, secretaries and other employees of primarias – and service beneficiaries were held during monitoring visits. In addition to that the physical comfort of offices, transparency, activity planning and execution as well as documentation were examined on site.

Immediately after signing contracts for provision of services in 2007, the monitoring team focused on evaluating the activity of the Service Provider „Local Development Agency” from Leova, which, following the decision of the Selection Committee, was supposed to improve its management. As a result, the founders of the organization recommended a new coordinator, who was subsequently approved. This service provider was visited several times in the second quarter as well.

ACSA Executive Directorate carried out a monitoring visit to SP Criuleni to offer assistance in transferring local consultants from SP Dubasari that had their consulting services contracts terminated, according to the decision of the Selection Committee. As a result, 4 consultants continue to work as part of SP „Criul-Fermier” and they seem to have integrated into the team. ACSA Executive Directorate visited the consulting center from Criuleni several times to provide advisory support in consultant team management.

Monitoring of other centers revealed that all consultants comply with the contractual provisions on consulting activity, recording of services provided, ensuring information materials and transparency of the activity its-self. However, the monitoring team identified the following gaps:

- (i) Inadequate registration of services provided in the record register,
- (ii) Incorrect formulation of subjects of major importance to beneficiaries when planning seminars and round tables,
- (iii) Insufficient transparency of consulting activity,
- (iv) Insufficient promotion and sale of information materials developed by ACSA.

Consultants are facing difficulties in marketing brochures published three-four years ago by ACSA. This is explained by the fact that the brochures are obsolete, by changes in trends for agricultural crops and animal breeding, by the possibility to borrow the brochure for a short period of time. Nevertheless, the recently published materials, i.e. on trade issues, are increasingly demanded by beneficiaries, which shows that farmers have a continuous interest for market oriented agriculture.

It is beneficial that most consultants understood the efficiency of providing consulting services to groups and tend to increase their number. At the same time, some consultants still are not able to correctly identify issues facing serviced beneficiaries, which is proved by some activity plans and avoiding seminar and round table assessment.

A part of consultants should improve the transparency of their activity in localities served. They should be more pro-active in promoting the Service Provider and ACSA in the local mass media, posting information on visible places in village primarias, etc.

The gaps identified were presented in the register of service recording and discussed in detail in the presence of project coordinators with evaluated consultants. Deadlines for improving the situation were established depending on the seriousness and difficulty of making necessary changes. Monitoring teams also encouraged project coordinators to permanently work with other consultants from the team and help in solving problems.

In general, the quality of the activity of ACSA network consultants has improved as well as service recording and planning. The areas of consulting have been diversified and the accessibility of services has increased. Most offices are properly endowed for service provision and their location is mainly adequate and accessible. There is

progress in ensuring transparency of activity and identifying target beneficiary groups by area.

At this moment, the World Bank contracted expert, Nico van Wageningen, in close cooperation with ACSA Executive Directorate and RESU staff are developing the concept of the integrated monitoring and evaluation system for the activity of ACSA consultants. The goal of the system is to have instantaneous and quick access to information on the activities of regional and local consultants and to decrease the time necessary for paper work and increase focus on working with beneficiaries of rural extension services. The concept of the integrated monitoring systems is an on-line database on activities implemented by regional and local consultants, their beneficiaries, general information on localities where regional and local ACSA centers are located, etc. and ensuring the possibility of enhancing and increasing the information flow between local, regional and national consulting centers.

*\*\*\* Any other additional information and source financial documents are available at ACSA Executive Directorate and Service Providers offices.*

## RURAL BUSINESS DEVELOPMENT COMPONENT

The activities of the Rural Business Development Component (RBDC) are implemented by the four DAs that implemented RISP I: Alliance for Cooperation in Agriculture (ACA), Business Consulting Center (CCA), Rural Development Center (RDC) and Mobile Expert Group in Agriculture (MEGA) which signed contracts with the Ministry of Agriculture and Food Industry (MAFI). Their contracts contain detailed terms of reference for activities planned under this component, including budget and financing offered for the period September 2006 – June 2010. According to the Project Document, MAFI is responsible for the implementation of this component while CAPMU is fully responsible for the coordination of the component. The DAs are funded for the current phase of RISP according to the new financing mechanism, based on results delivered, and is different from the first phase based on monthly fixed payments. Thus DAs are stimulated to a greater extent to establish viable businesses since a part of their financing is provided for post-creation support.

CAPMU developed a package of forms required by development officers (DOs) in their work, including updates of forms used during RISP I. At the moment, 10 development teams are involved in the implementation of RBD Component: 3 teams within ACA and MEGA and 2 teams within RDC and CCA respectively. Most DOs have worked under RISP 1.

General information on outcomes of DAs activities for the reporting period is presented in the table below, while more detailed information is presented in Annexes RBD 1-23.

**Table RBD 1. General Information**

<i>Indicator</i>	<i>Value</i>
<i>Development Agencies</i>	<i>4</i>
<i>Mobile teams</i>	<i>10</i>
<i>Number of villages where promotion took place</i>	<i>365</i>
<i>Number of participants to promotional meetings</i>	<i>7641</i>
<i>Number of project participation applications</i>	<i>315</i>
<i>Service provision contracts, active</i>	<i>254</i>
<i>Number of business plans developed</i>	<i>235</i>
<i>Businesses starting implementation of investment plan</i>	<i>183</i>
<i>from them:</i>	
<i>Agricultural</i>	<i>(30%) 55</i>
<i>Non-agricultural</i>	<i>(70%) 127</i>
<i>Businesses in progress</i>	<i>37</i>
<i>Businesses registered with the support of DAs</i>	<i>21</i>

<i>Loan applications submitted</i>	<i>218</i>
<i>Loans disbursed for rural businesses</i>	<i>184</i>
<i>Loans approved, but not disbursed</i>	<i>2</i>
<i>Loan applications in processing by PFIs</i>	<i>14</i>
<i>Number of businesses benefiting from post-creation support</i>	<i>130</i>
<i>New jobs</i>	<i>633</i>

#### **PROMOTION CAMPAIGN**

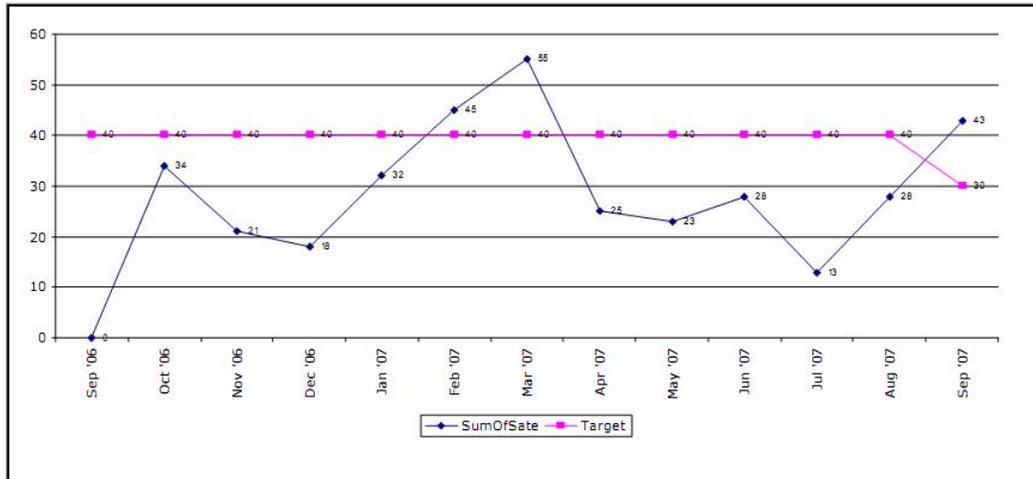
In the third quarter of 2007 promotion activities were organized in 84 villages and attended by 1766 people (Chart 1). Thus, the cumulative figures are showing that a total of 7641 persons from 365 villages have been informed about the RISP second phase activities and opportunities until now.

RDC organized most promotions in 153 villages having almost 3454 participants, followed by CCA with 88 villages and 1699 participants. Thus, in the third quarter of 2007, RDC organized promotion campaigns in 34 villages, which is the highest figure.

<i><b>AD</b></i>	<i><b>Promotions Q III - 2007</b></i>	<i><b>Promotions Total</b></i>
<i>ACA</i>	<i>15</i>	<i>54</i>
<i>CCA</i>	<i>15</i>	<i>88</i>
<i>CDR</i>	<i>34</i>	<i>153</i>
<i>MEGA</i>	<i>20</i>	<i>70</i>
<i><b>Total</b></i>	<i><b>84</b></i>	<i><b>365</b></i>

Most promotions were carried out in partnership with local public authorities, ACSA national extension network consultants and savings and credit associations. These promotions introduce the goal and objectives of the project, conditions of participation, DAs' role in creating and supporting new businesses, funding opportunities of investment projects, etc. All promotion meetings are accompanied by distribution of information materials, including RISP II leaflets containing general information on the project, the list of DAs and their contact information, the list of project participating financial institutions (PFIs).

**Chart RBD 1. Number of promotion activities**

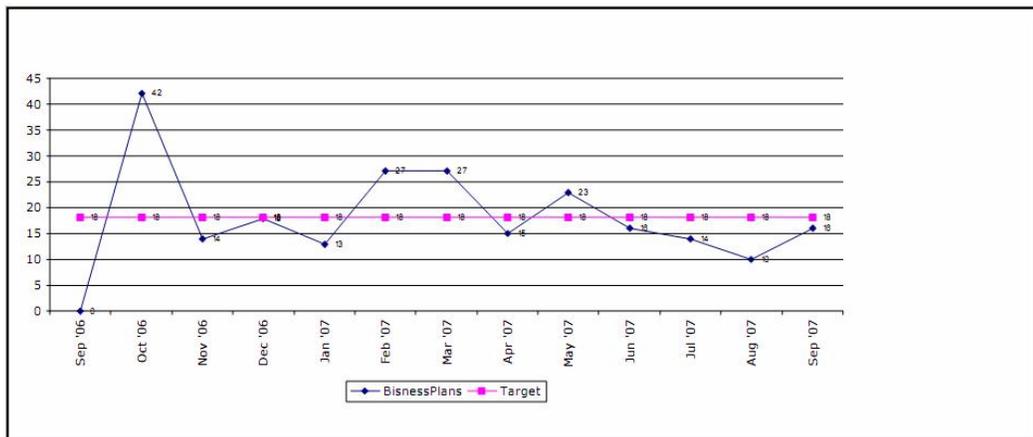


The number of promotion activities in the third quarter of 2007 was relatively constant each month starting with an average of 13 villages in July and reaching 43 villages in September. This is explained by the seasonality of agricultural works and DAs focused their efforts on supporting business creation and intermediating lending from participating financial institutions in the previous reporting period, which was very active. An important source of information on project conditions are RISP I beneficiaries. They can be considered an example for potential beneficiaries of RISP II.

**BUSINESSES CREATION**

In July – September 2007, the four DAs have managed to assist 40 RBs in developing their business plans, this totaling to 235 RBs with their business plans with DA assistance.

**Chart RBD 2. Number of business plans developed**

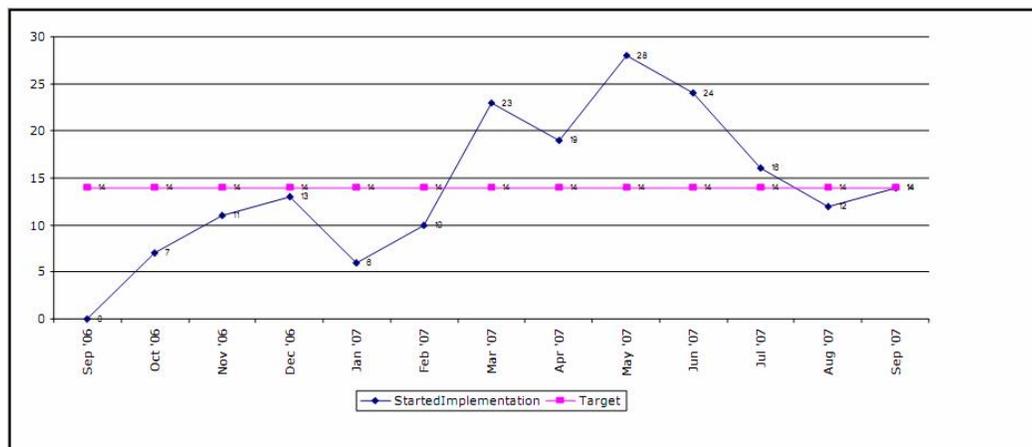


Therefore, 183 businesses established with the support of DAs started their operational activity or implementation of investment plan as of September 30, 2007. Out of them, 184 have received loans from PFIs and 5 started operational activity only with their own resources. The total business investments of these 183 businesses amounted to 5,2 mil. \$. Thus, the average investment made by operational businesses by September 30, 2007 is approximately 28 thousand USD

MEGA has assisted in the creation of most of the RBS so far (62), followed by CCA (87) and RDC (63). ACSA registered 42 businesses under this section.

Out of 183 businesses created, 171 are individual businesses, which represents approximately 93% and only 12 are group businesses. To this end, group businesses were considered businesses with 3 and more founders. This indicator, compared with the one from 2006, is showing a gradual increase of the individual owned businesses versus group ones.

**Graph RBD 3. Number of operational businesses**



The legal form of the businesses that commenced implementation of their business plan is mostly Limited Liability Company (41%) and Sole Proprietorship (33%) and peasant farms (21%). There is only one joint stock company and 8 patent holders. As mentioned in the previous report, the number of patent holders is lessening as the State policy in this filed is to limit this type of business organization.

The structure by the type of business is presented in Table RBD 2. The table below shows a big share of businesses being non-agricultural (70%), which is matching with one of the project trigger to have at least 1/3 of all new businesses created engaged in off-farm activities.

From the agricultural businesses, a total of 55 at the end of the third quarter of 2007, those with livestock production and crop production have the greatest weight, 12.6% and respectively 14,8%. Together with those 5 agricultural services provision business, agricultural businesses represent one third of total number of businesses established by the project as compared to the previous quarter, when this indicator was only 22%.

The chart in the Annex RBD 22 is showing a more simplified breakdown of rural businesses by type of activity. As we can see in the table below, the non-agriculture businesses are including processing (16%), transport companies (12%), personal services (7%) and retail trade (16%). Half of the processing companies are food processing companies (42%), followed by wood processing and wood items manufacturing (21%), etc. It should be mentioned that the share of retail trade has significantly decreased, from 39% in the first quarter to 16% in this quarter. This is a positive trend since with the past two World Bank missions it was agreed that DAs should make more efforts to keep retail trade businesses under 20% of total number of businesses created with their support, and we have 5% of wholesale trade and 17% of retail trade businesses.

Hence, this indicator was decreased from 31% to 22%, even those the largest share are retail trade businesses (16,9%, table RBD 2). A quarter of rural businesses being involved in retail trade can be explained by rather small investments needed for this specific activity compared with production or agricultural and non-agricultural goods. And on the other hand, Moldovan rural population is still facing the problem of lacking collateral when starting businesses that require attracting capital from commercial banks. This problem is one of the main ones mentioned by DAs in their quarterly reports.

**Table RBD 2. Structure of RBs by area of activity**

<i>Type of business</i>	<i>Number of operational businesses</i>	
	<i>No.</i>	<i>%</i>
<b>Agriculture</b>		
<i>Agricultural service activities</i>	5	2.7
<i>Crops production</i>	27	14.8
<i>Livestock production</i>	23	12.6
<b>Sub-total Agriculture</b>	<b>55</b>	<b>30.1</b>
<b>Non-agriculture</b>		
<i>Pisciculture</i>	2	1.1
<i>Manufacture of food products and beverages</i>	12	6.6
<i>Clothing manufacturing</i>	2	1.1
<i>Wood processing and wood item manufacturing</i>	3	1.6
<i>Manufacturing rubber and plastic products</i>	1	0.5
<i>Manufacture of other non-metallic minerals</i>	6	3.3
<i>Processing metal products</i>	1	0.5
<i>Manufacture of electrical machinery and apparatus</i>	1	0.5
<i>Manufacture of furniture</i>	2	1.1
<i>Constructions</i>	1	0.5
<i>Retail trade</i>	31	16.9
<i>Sale, maintenance and repair of motor vehicles</i>	9	4.9
<i>Wholesale trade and commission trade</i>	10	5.5
<i>Hotels and restaurants</i>	7	3.8
<i>Land transport</i>	20	10.9
<i>Post and telecommunications</i>	2	1.0
<i>Supporting and auxiliary transport activities</i>	1	0.5
<i>Other service activities</i>	11	6.0
<i>Recreational, cultural and sporting activities</i>	6	3.3
<b>Sub-total non-agriculture</b>	<b>128</b>	<b>69.9</b>
<b>TOTAL</b>	<b>183</b>	<b>100.0</b>

**FINANCING RURAL BUSINESSES**

In the third quarter of 2007, the DAs have signed 45 Service Agreements with the beneficiaries. So far 218 credit applications were submitted to financial institutions and 184 credits were already disbursed. 131 out of the credits disbursed are provided from the RISP funds, 53 projects are financed from other sources.

As was mentioned above, 183 beneficiaries from the total number of contracts have started the implementation of their Business Plans, elaborated in a joint effort with the DOs. In 5 cases out of 183, the beneficiaries are starting the implementation of their projects from their own sources, eventually considering accessing a loan at a later stage.

All 183 businesses are located in 30 raions and one is in the municipality of Balti and one in the municipality of Chisinau. The maximum number of businesses is in UTAG (21 RBs), followed by Cahul, Orhei, Drochia and Glodeni with 14, 12, 11 and respectively 10 RBs. These raions host almost one third of businesses created so far (37%). If comparing regions by value of disbursed credits, then Drochia is the first on the list with over 3.3 million lei disbursed in this raion, followed by URAG with over 3.1 million lei and then Orhei with 2,95 million lei. Leova and Anenii Noi are the most passive in establishing businesses, where no business was created under RISP 2.

It should be mentioned that 143 out of 183 operational businesses have already started to generate revenues. Also, 131 businesses were financed from RISP funds, 53 from other sources and 5 started implementation of the business plans from their own resources. These 183 businesses created 633 jobs, which results in an average of 3-4 jobs per business.

The following table is showing the breakdown of the service agreements by the level of access to the financial resources:

<b>Service agreements signed</b>	<b>254</b>
Credit applications submitted	218
<b>Loans disbursed</b>	<b>184</b>
RISP loans	131
Loans provided from other sources	53
<b>Credit applications still being assessed by PFIs</b>	<b>14</b>
Credit applications rejected or withdrawn	18
Loans approved, not disbursed	2

If comparing the efforts of DAs in financial brokerage, we can mention MEGA with 64, RDC with 48, ACSA - 42 and CCA - 30 credits disbursed each so far.

#### **MANAGEMENT INFORMATION SYSTEM AND M&E**

The analysis of the progress in the implementation of the RBD Component is managed by means of the database application. The DAs were provided with the application files from the beginning of their assignment. The functionality of the database includes data integrity check and the generation of the progress reports.

On a monthly basis CAPMU is receiving the updated database files from the DAs and the information regarding the credits disbursed within the Rural Finance

Component from the Credit Line Directorate (CLD). The information is crosschecked with the DAs and the CLD.

CAPMU is regularly maintaining and updating the database, providing a more enhanced functionality, both for the DAs and the generation of reports.

An application for the Credit Line Directorate was developed in July. The application was submitted to the CLD in the second half of July. The person responsible for this application at CLD was trained to use it. The application is functional for data introduction, verification of accuracy of introduced data, generating reports and diagrams and managing information on monitoring carried out by CLD staff. The application will smooth the process of introducing data, the transfer of data between CLD and CAPMU as well as reporting, including quarterly reporting, to the World Bank. But, in order for this application to operate efficiently, CLD should make sure that the person responsible for this application will become an expert in Access data bases, and CAPMU will provide necessary assistance as requested.

Rural businesses established with the assistance of the project are monitored both by DAs and CAPMU. Development Agencies are in charge of carrying out monitoring visits to verify the performance of businesses created as compared to a set of indicators, which proved to be very useful during the first phase of the project. Thus, the frequency of monitoring visits depends on the risk category assigned by DAs to each business as a result of the last monitoring visit. Therefore, businesses in the low risk category are monitored after 6 months from the last visit, those in the high risk category – in two weeks from the last visit, etc. In the annex RBD 4a one may see the structure of businesses by risk categories. A set of indicators are collected in order to record data on employees, average salary by gender or age, average salary before project participation, etc. (Annex RBD 4a)

When visiting revenue generating rural business, DA consultants also collect financial data on the business such as sales, profit margin, taxes and fees, VAT, etc. In annex RBD 4a cumulative data on employment and taxes and fees paid are presented.

CAPMU is monitoring DAs by regularly and randomly organizing monitoring visits to RBs created with the support of all DA consultants. The goal of these visits, in addition to assessing created businesses, is to estimate the quality of assistance

provided by DA consultants, especially, post-creation assistance, but also the accuracy of eligibility criteria for project participation.

#### **POST-CRATON SUPPORT TO RBS**

All four DAs have already started the post-creation support for the rural businesses created. In the reported period 61 RBs have received post-creation assistance from the DAs. The total number of businesses involved in DAs post creation support is 130 out of 183 operational businesses, each receiving 1 to 4 days of support depending on the necessity. So, about 70% of the rural businesses that commenced their operational activity have already asked for post-creation assistance. Most of the support has been provided by MEGA with 163 days of post-creation so far. CCA and ACA have provided 57 and 36 days respectively.

The breakdown of the post-creation support delivered to RBs during the third quarter by category is as follows:

<i><b>The category of the services</b></i>	<i><b>Nr. of days</b></i>				
	<i><b>ACA</b></i>	<i><b>CCA</b></i>	<i><b>CDR</b></i>	<i><b>MEGA</b></i>	<i><b>TOTAL</b></i>
<i>Legal issues</i>	1	7	5	13	<b>26</b>
<i>Finance/accounting</i>	4	7	6	12	<b>29</b>
<i>Management</i>	1	5	3	12	<b>21</b>
<i>Marketing/sales</i>	4	5	4	14	<b>27</b>
<i>Technologies</i>	0	0	1	0	<b>1</b>
<b>Total</b>	<b>10</b>	<b>24</b>	<b>19</b>	<b>51</b>	<b>104</b>

As seen from the table above, out of 104 days of post-creation support, 51 were provided by MEGA. By area, the most popular was financial and accounting assistance, followed by marketing and legal assistance with 27 and 26 days each. The technological area was required for only 1 post-creation assistance day. It could be assumed that such a small number of days of technological support is not the result of low demand from beneficiaries, but more due to the specialization of development officers in 4 broad areas, but less in the technological one. In fact, technological assistance and support is excellently provided by ACSA network.

## RURAL FINANCE COMPONENT

### CREDIT LINE IMPLEMENTATION PROGRESS

**General data.** In order to implement the Credit Line (CL) for funding and development of eligible rural small and medium enterprises, on September 30, 2007, the Credit Line Directorate re-credited and disbursed to Participating Financial Institutions (PFIs) subsidiary loans amounting to **60,52** mln lei and **385,6** thousand USD. These funds were allocated to finance 156 approved eligible sub-projects valued at **79,99** mln lei and **482** thousand USD.

In compliance with PFIs data, the contribution of beneficiaries with their own resources to the implementation of sub-projects constitutes about 64,44 mil. lei or 40,43% as compared to their total amount; the maximum requirement is 20%. The integral estimated cost of approved sub-projects, including the contribution of the beneficiary, co-financing by PFIs and CLD loan from CL resources is 159,36 mil. lei.

Disbursement of the CL and their use by PFIs is 43,50% lei equivalent of the total value of the Credit Line, the share of sub-project committed funds is 57,27%. The ratio of disbursed funds to funds for approved sub-projects is 75,96%.

The total amount reimbursed by PFIs is 440,7 thousand lei and 9,16 thousand USD, which constitutes 0,73% and respectively, 2,38 of the disbursed amount.

Re-crediting rates. CLD re-crediting rates to PFIs for respective interest periods are as follows:

<b>Interest period</b>	<b>MDL</b>	<b>USD</b>
01.02.06 – 30.07.06	12,45 %	
01.08.06 – 31.01.07	11,00 %	6,55 %
01.02.07 – 31.07.07	14,05 %	6,37 %
01.08.07 – 31.01.08	11,77 %	6,38 %

The average commercial rate of re-financing final beneficiaries applied by PFIs on sub-projects is 17,81%, varying from 15% to 20.5%. For USD tranches - 11,01%, varying from 10,5% and respectively 11,5%.

Participating financial institutions. In the Project intermediary are 7 local banks (PFIs):

1. MoldovaAgroindbank,
2. Fincombank,
3. Moldindconbank,
4. Victoriabank,
5. Mobiasbanca,
6. Banca Sociala,

## 7. Banca de Economii.

**Data on the number of sub-projects approved by PFIs, disbursements and their share:**

<b>PFIs</b>	<b>Sub-projects approved</b>	<b>Mln. lei disbursed</b>	<b>Share of disbursements by amount, %</b>
MoldovaAgroindbank	47	12,78	19,59%
Fincombank	49	23,97	36,74%
Moldindconbank	21	9,99	15,31%
Victoriabank	19	8,09	12,40%
Mobiasbanca	16	8,42	12,90%
Banca Sociala	4	2,00	3,06%
Banca de Economii	0	0	0
<b>Total</b>	<b>156</b>	<b>65,26</b>	<b>100%</b>

Fincombank (FCB) has been the most active participating bank, approving 49 sub-loans and integrally providing 45 sub-loans, followed by MoldovaAgroindbank (MAIB) with 47 sub-loans approved and disbursed. Victoriabank (VB) has approved and provided 17 sub-loans and Moldinconbank (MICB) – 21 sub-loans approved and 19 integrally disbursed. Mobiasbanca - 16 sub-loans and Banca Sociala - 4 sub-loans, while Banca de Economii has not started the lending activities, but submitted on sub-loan for evaluation.

Fincombank has the highest share of disbursed resources from the total amount of disbursements of 21.49 million lei (equivalent to 1.951 million USD), followed by MoldovaAgroindbank with a total of 12,78 million lei (1.04 million USD). In turn, Moldindconbank disbursed 9.99 million lei (0.68 million USD), and Mobiasbanca - 8.42 million lei (0.68 million USD), Victoriabank - 8,09 million lei (0.66 million USD) and Banca Sociala - 2,0 million lei (0.16 million USD).

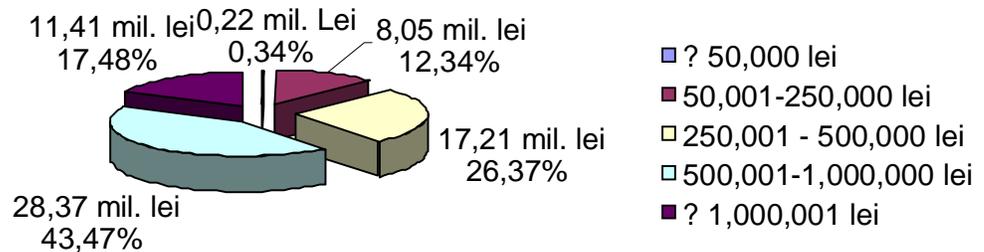
From the total amount of 156 sub-loans provided, 150 are provided in Moldovan Lei and only 6 sub-loans are provided in USD, which shows a prudential approach of beneficiaries to currency exchange risk, who usually don't have incomes in foreign currency generated by exports.

### **The structure of sub-loans disbursed to PFIs by size:**

<b>Value</b>	<b>Nr. of loans</b>	<b>Amount (mil. lei)</b>
< 50,000 lei	6	0.22
50,000 – 250,000 lei	55	8.05
250,000 – 500,000 lei	47	17.21
500,000 – 1,000,000 lei	37	28.37
> 1,000,000 lei	11	11.41

The average size of sub-loans is approximately 550,1 thousand lei (equivalent to 44,7 thousand USD). The average value of disbursed sub-projects is 421,0 thousand lei (equivalent to 34,2 thousand USD).

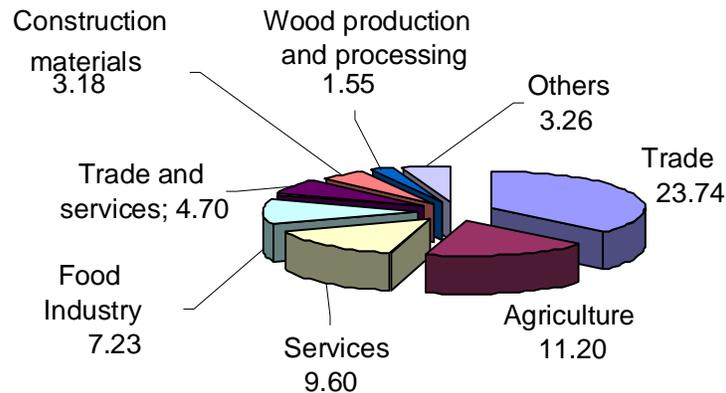
### Structure of subsidiary loans by size



The average loan size provided by MoldovaAgroindbank is MDL 272 thousand lei (22 thousand USD), which is the lowest as compared to the average of other participating banks, demonstrating the bank' efforts in reaching the project' target to finance small beneficiaries. Fincombank shows an average of 482 thousand lei (39 thousand USD) of the loan size, Victoriabank an average of 426 thousand lei (35 thousand USD), Mobiasbanca an average of 421 thousand lei (42 thousand USD), Moldinconbank is showing 476 thousand lei (39 thousand USD), and for Banca Sociala one average loan in the amount of 500 thousand lei (41 thousand USD) respectively.

**Type of activities.** 56 of sub loans (36,82% of the total disbursements) finance trade (construction or reconstruction of stores and procurement of equipment for trading); 33 sub-loans (17,38%) finance agricultural production and animal breeding, 23 sub-loans (14,90% of the total disbursements) finance services; 15 sub-loans (11,21%) finance catering services; 9 sub-loans (7,29%) finance trade and services; 6 sub-loans (4,93%) finance construction materials manufacturing; 6 sub-loans (2,41%) wood processing; 7 sub-loans (5,05%) financed other activities (building a playground for children near the hotel, building a cafeteria for children, producing ethereal oils and 2 sub-loans for manufacturing textiles and clothing).

**Breakdown of sub-loans by sectors  
of national economy (mil lei)**



**Maturity of sub-loans**

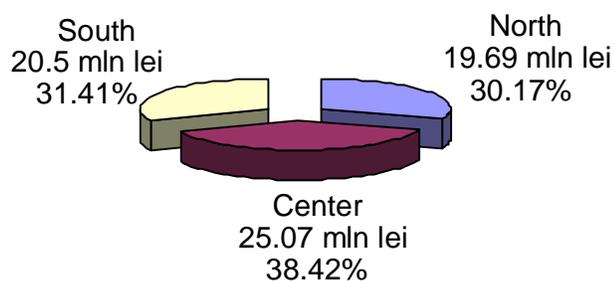
Maturity of sub-loans	Number of sub-loans disbursed	Amount (mln. lei)	%
≤ 1 year	0	0	0
1 – 3 years	23	3,35	5,13
3 – 5 years	87	34,14	52,31
5 – 7 years	29	19,75	30,26
≥ 7 years	17	8,02	12,29

As shown on the chart above the biggest share of sub-loans – 52.31% are provided for a period of 3 to 5 years. 30.26% of sub-loans have maturity between 5 and 7 years and 12.29% of sub-loans have the maturity of 7 to 15 years. Only 5.13% of sub-loans are provided for 1-3 years, which shows availability of own resources of intermediary banks for short-term credits.

**Regional distribution<sup>1</sup>.** The sub-projects financed cover the whole country, with a relatively uniform distribution by number of sub-loans financed. The share of the sub-projects financed in the center is slightly higher – 38.42% (MDL 25.07 million) in the total. The Northern part covers 30.17% of the sub-loans (MDL 15.36 million), and 31.41% of the sub-loans finance the Southern region (MDL 20.50 million).

<sup>1</sup> The distribution of rayons by region is as follows: **North:** Riscani, Rezina, Drochia, Donduseni, Edinet, Soroca, Glodeni, Briceni, Balti, Singerei, Soldanesti, Floresti; **Center:** Orhei, Ungheni, Nisporeni, Anenii-Noi, Dubasari, Criuleni, Telenesti; **South:** Cahul, Vulcanesti, Taraclia, Comrat, Ceadir-Lunga, Hincesti, Leova, Causeni, Stefan-Voda, Cantemir, Cimislia

**Breakdown of sub-loans by region  
in million lei and % of the total number**



Nr.	Raion	Number of sub-loans	Amount of sub-loans (thousand lei)
1	Anenii-Noi	2	1187,2
2	Basarabasca	-	-
3	Briceni	2	704,0
4	Cahul	6	3540,0
5	Cantemir	-	-
6	Calaras	4	2292,0
7	Causeni	3	2112,8
8	Cimislia	2	1120,0
9	Criuleni	1	528,0
10	Donduseni	3	1309,0
11	Drochia	11	5585,2
12	Dubasari	1	40,0
13	Edinet	7	2978,7
14	Falesti	4	1250,2
15	Floresti	1	96,0
16	Glodeni	3	292,0
17	Hincesti	2	1072,0
18	Ialoveni	8	4630,4968,0
19	Leova	1	832,0
20	Nisporeni	3	-
21	Ocnita	-	2064,0
22	Orhei	6	3005,2
23	Rezina	8	746,4
24	Riscani	17	380,8
25	Sangerei	2	-
26	Soroca	-	1824,0
27	Straseni	4	336,0
28	Soldanesti	3	-
29	Stefan Voda	-	2382,7
30	Taraclia	11	152,0
31	Telenesti	1	9021,0
32	Ungheni	17	1430,0
33	Mun. Chisinau	3	10379,76
34	UTA Gagauzia	20	-

**Financing of first-time borrowers.** One of the project objectives is to increase access to rural finance to start-ups, thus it is required that minimum **30%** of the Credit Line resources are provided to the first-time borrowers. PFIs data show that at present **47.44%** of the credit line recourses are provided to first-time borrowers.

**Other objectives.** Due to project financing to sub-loans financed until now will be created about 928 new jobs. It is important to mention that participation of women in the establishment of the business in the rural area is increasing. So, 36.03% of company managers financed by sub-loans are women.

**Sub-loans monitoring.** In order for PFIs to fulfill the conditions of the Subsidiary Loan Agreements under the RISP project as well as for beneficiaries to use resources provided according to destination, CLD performed monitoring of 90 (or 55%) sub-loans, from which 63 (or 40,4%) were visited. Within the monitoring of MoldovaAgroindbank sub-projects carried out randomly, the credit files of 17 visited sub-projects were verified. 32 files of Fincombank were verified, from which 19 sub-projects were visited. 14 files of Victoriabank were monitored and 9 sub-projects were visited; 13 sub-projects of Mobiasbancă were monitored and visited. Moldindconbank had 11 of its sub-projects monitored and 7 visited. 3 sub-projects of Banca Sociala were visited and monitored.

Bank monitoring revealed that not all beneficiaries comply with procurement procedures, in some cases PFIs disbursed lending to beneficiaries with delays. Also the environment impact forms were not filled out properly, and in some cases the category of environment impact was not determined appropriately. In most cases, C category, low impact, was allotted, which does not require any remedy actions, when the B category should have been assigned. Some PFIs did not open a roll-over account, which violates item 13 of RCG on using the balance accumulated on roll-over accounts of sub-loans reimbursed within 3 months. The outcomes of monitoring were disseminated to all PFIs.

**Re-credited loan records.** With the purpose of complying with the requirement of Law of Republic of Moldova nr.419-XVI from 22.12.2006 „On public debt, state guarantees and re-crediting” for keeping the State Record on State Re-crediting, ensuring monitoring and control of parties involved in re-crediting of state loan resources as well as organizing recording of re-credit loans provided to banking intermediaries, CLD opened in its registers separate accounting analytical and synthetic accounts in compliance with accounting policy 2007. To avoid risks, the

accounts of the Credit Line are opened and serviced by the National Bank of Moldova.

All inflows and outflows on analytical accounts (with distribution by currency) are accounted for on a daily basis. Available resources in MDL and foreign currency in the accounts of CLD are monitored. At the end of each reporting period (quarterly) all economic-financial operations of CLD performed during the quarter on synthetic accounts are summarized and all financial statements related to the activity of CLD (including balance sheet) are generated in compliance with the National Accounting Standards.

The Ministry of Finance receives quarterly information on re-crediting Credit Line resources and the balance of PFI debt.

**Report on PFI payments and debt under RISP II  
as of 30.09.07**

nr.	Name of PFI	Currency	Amount approved	Paid	Reimbursed	% reimb	balance (debt)
1	MoldovaAgroindbank	MDL	16579000.00	12781200.00	0	0.00	12781200.00
2	Fincombank	MDL	30466844.00	22456261.00	0	0.04	22447506.00
		\$	154000.00	123200.00	0	0.00	123200.00
3	Victoriabank	MDL	8985000.00	7108000.00	0	0.00	7108000.00
		\$	100000.00	80000.00	0	0.00	80000.00
4	Banca Sociala	MDL	2500000.00	2000000.00	0	0.00	2000000.00
5	Moldindconbank	MDL	11916500.00	8541000.00	0	0.00	8541000.00
		\$	148000.00	118400.00	0	0.00	118400.00
6	Mobiasbanca	MDL	9537520.00	7630016.00	432000.00	5.66	7198016.00
		\$	80000.00	64000.00	9160.00	14.31	54840.00
7	Banca de Economii	MDL	0.00	0.00	0.00	0.00	0.00
<b>30.09.2007</b>			<b>79984864.00</b>	<b>60516477.00</b>	<b>440755.00</b>		<b>60075722.00</b>
			<b>482000.00</b>	<b>385600.00</b>	<b>9160.00</b>		<b>376440.00</b>

**Reporting.** According to the provisions of the RCG, PFIs submit to CLD quarterly progress reports on the quality of loan portfolios, reports on collecting and using funds from the roll-over account and the reports on financing new eligible sub-projects from the roll-over account prepared using the reporting forms set by CLD and approved by IDA.

CLD also developed a series of analytical reports on using the resources of the project (Report on PFI payments and debt, Report on PFI payment and debt on re-

financing sources, Report on registering loans provided, Report on recording payment liabilities, List of monitored sub-projects, the schedule of amortization, the schedule of interest payment).

### **Developing institutional capacities of the Rural Finance System**

Under Part C2 of the Project “Developing institutional capacities of the Rural Finance System”, CLD together with CAPMU prepares training courses for PFI staff and institutional capacity building aiming at enhancing lending procedures for investment projects, agricultural projects and financial leasing.

**Conclusions and Recommendations.** PFIs mentioned several times that beneficiaries want the maximum ceiling of sub-project amount to be increased and that the amount of 100 thousand USD is too low.

Goods and services procurement procedures following local commercial practices – to allow selection without the mandatory requirement of at least three proposals for small contracts up to 10 thousand USD equivalent (including goods with well known prices, small acquisitions on the given territory, purchasing spare parts for equipment, extending contracts, etc.).

In order to facilitate development of rural business activities other than trade, at the recommendation of the World Bank, PFIs were informed that they are not encouraged to fund trade companies starting with August 1, 2007 and aim at lowering the share of these businesses to 20% (on reporting date, 41,7% of total withdrawals from Credit Line were for trade business). Thus, funding to other rural industrial sectors and new job creation, including in the agricultural sector, and other rural activities and services will increase.

### **STRENGTHNING THE SAVINGS AND CREDIT ASSOCIATIONS INDUSTRY**

The objective of this sub-component is to improve the legal, regulatory and supervisory framework of the Savings and Credit Associations (SCA) industry, and provide capacity building to the related institutions, primary the supervisory authority, to ensure their long-term sustainability.

During the reporting period, activities on developing the new legal, regulatory and supervision framework for the SCA industry were carried out. Also new activities on building operational capacity of the new supervisory body were initiated.

### **The draft Law on SCAs**

During the reporting period, the new Law on SCAs was published. The law comes into effect on January 1, 2008, except its provisions on the central association, the liquidity pool and the stabilization fund, which will become effective within 12 months from the date the law comes into effect.

Prior to the law coming into effect, a range of normative acts necessary for its enforcement need to be developed. In order to further support the process of improving the legal framework regulating the activity of SCAs, the project will provide assistance to developing these additional normative acts (for more details on provided assistance please see under section on support to the new supervisory authority).

### **Support to the new supervisory authority**

During the reporting period, the National Commission for Financial Market (CNFM) determined its structure and staffing (decision on approving the structure and staffing, nr. 40/1 dated August 3, 2007, Official Bulletin nr. 117-126 from August 10, 2007). According to this decision, the function of regulation and supervision of SCA activity will be carried out by the **Department for collective investments and microfinance**. This Department is authorized to perform two different functions: **Directorate for regulation and authorization of collective investments and microfinance**, which will be regulating the activity of SCAs and the **Directorate for monitoring and control of collective investments and microfinance** aiming at overseeing the conformity of SCA operational activity to current legislation. This department will have 12 people of staff.

During the ordinary World Bank supervision mission conducted during September 5-15, 2007, several working meetings with the Management Board and specialists from the department in charge of regulating and supervising the activity of SCAs of NCFM were organized and cooperation aiming at enhancing the regulatory and supervision framework of SCAs, their strengthening and long-term sustainability were discussed.

The NCFM, as a full successor of the former State Supervisory Body of the activity of SCAs, is the institution in charge for the development of additional normative acts necessary for the enforcement of the new Law on SCAs. During meetings between specialists from the Department for Collective Investments and Microfinance, CAPMU and the World Bank, priority acts and activities to be finalized by the end of this year were identified. As a result, the Terms of Reference for two local consultants assisting NCFM specialists on developing necessary normative acts in October – December 2007 were developed and agreed with the World Bank.

## **MOLDOVA LAND RE-PARCELING PILOT PROJECT**

### **INTRODUCTION**

The present report proposes details for the implementation of the project Implementation of Land Re-Parceling Pilots in Six Villages, funded by the World Bank and SIDA, the Swedish Development Agency. An international consulting firm will assist Government of Moldova (GOM) with the implement land re-parceling pilot projects in six villages in Moldova according to the Terms of Reference (ToR). The specific objectives of the pilots are to

- i. test the demand and feasibility of land re-parceling with small landowners as the primary target group;
- ii. use the pilot experience as the basis for designing a potential national-level approach, including techniques, resource requirements and legislative framework; and
- iii. assess the impact of re-parceling at the local level, including on land markets, agricultural production, and equity.

The principal implementing agency of the project is the Ministry of Agriculture and Food Industry (MAFI).

The technical assistance has been awarded to the consortium consisting of:

- Niras AB, Sweden, (leading partner),
- Terra Institute Ltd., USA

with sub-contractors:

- ACSA, National Agency for Rural Development, Moldova,
- Orbicon A/S, Denmark

The project period is 18 month from 1. August, 2007 – 31. January, 2009. The inception period of the project has been the first three months of the project period (1. August – 31. October, 2007).

The project was launched during a short pre-project mission of the project manager (PM) and team leader (TL) in the period 1. – 4. July, 2007.

The first project mission took place in the period 27. August – 5. September, 2007, with the participation of the PM, TL and international land management expert.

## **DETAILED PLAN OF PROJECT ACTIVITES**

### **INTRODUCTION**

According to the Terms of Reference the project implementation will consist of 17 project activities / tasks (ToR, section F). These are:

1. Finalize the selection of six pilot communities and ensure that they meet the selection criteria in the ToR (section D).
2. In cooperation with MAFI, establish the framework for a project steering committee.
3. Assist GOM in identifying international best practice for developing cooperation procedures for the project implementation (Between MAFI, other government agencies and local government).
4. Develop an overall concept for how data from the land register of the ALRC can be made available for the field work in the pilot locations.
5. Establish framework principles to ensure that there are no adverse environmental impact from project activities.
6. Develop and carry out a training program.
7. Develop a public awareness campaign.
8. Assist the pilot communities to establish a local stakeholder committee in each of the project sites, and ensure that they are integrated in the process.
9. Review and if necessary revise ownership maps for the baseline situation in each village (prepare Plan 1).
10. Conduct preliminary investigations and prepare and disseminate area development plans for each site.
11. Develop and put in place an approach for valuation of land in the project areas.
12. Prepare and publish draft re-parceling design in each pilot village.
13. Prepare final re-parceling plans (Plan 2).
14. Develop and apply simplified procedures for registration and implementation of agreements.
15. Assist local stakeholders and landowners in registration process and obtaining of new land titles.
16. Organize two study tours in one western and one eastern European country with successful experiences in land re-parceling / land consolidation.

17. Describe implementation experiences and recommend national level approach.

A project implementation plan has been elaborated during the inception period (see annex LRPP 1). This work plan gives the timeline of project activities, staff assignment and reporting.

The core activities of the field work of the project are (i) project activity 10 (preliminary investigations and development of area development plans in each pilot site), (ii) project activity 12 (draft re-parceling design) and (iii) project activity 14 (registration and implementation of agreements) and project activity 15 (registration and obtaining of new land titles). These activities follow the sequence of the project implementation, from activity 10 to 12 and finally to 14/15. These are also the most time consuming activities of the project (for details see below in sections Project activity 10, 12, 14 and 15). This was for activities 10 and 12 not reflected very clear in the work schedule prepared by Niras in the Technical proposal from January 2007. In the newly elaborated project implementation plan (annex LRPP 1), these main project activities are allocated more time than precious foreseen (5 month for activity 10, 5½ month for activity 12 and 5 month for the implementation part of activity 14/15).

**PROJECT ACTIVITIES IMPLEMENTED DURING THE INCEPTION PERIOD**

During the inception period (August – October 2007) the project implementation has been prepared. Main project activity has been activity 1) Finalize the selection of six pilot communities and ensure that they meet the selection criteria in the ToR. In addition project activities 2, 3 and 4, 6 have been implemented together with the preparatory part of activity 6 (training program). Activity 7 (public awareness campaign) has been launched during the inception period and will continue throughout the project period (see the respective sections below). Activity 8 (assist in establishing local stakeholder committee) has been implemented in the six pilot communities during the first village project workshops in October 2007. Finally activity 9 (preparation of ownership map – Plan 1) and activity 10 (Preliminary investigations and preparation of area development plans) were launched at the end of the inception period (during the mission of the international experts in the period 7-12 October, 2007).

The main result of the work during the inception period has been the final selection of six pilot communities that seem to be well suitable for the purpose.

## **PROJECT ACTIVITIES**

In the following sections of this chapter 2, each of the planned project activities (1-17) will be described and explained in details. The main purpose is to turn the proposed approach into operation and provide a practical guide for the implementation with specified roles and contributions for the involved institutions and individuals.

### **Project activity 1: Finalization of the selection of pilot communities**

The selection of 6 very suitable pilot communities is crucial for a successful implementation of the project. This first project activity was started by MAFI before the beginning of the project, 1. August, 2007.

#### **Criteria and process for selection of pilot communities**

The Terms of Reference for the project (section D) specifies 15 criteria of importance for the selection of the six pilot communities. These are, not in order of priority:

1. Existence of family farms with potential for commercial farming and a desire to form contiguous parcels and eventually enlarge the farms..
2. Fragmentation of parcels.
3. An existing land market (presence of both potential sellers and buyers).
4. Current and reliable land price information or a robust alternative for valuing land.
5. Public land available (through sales and exchange) to catalyze the process.
6. A relatively small number of absentee owners.
7. A high level of completion of land reform / privatization and registration of land ownership (on a national level, 85 % of rural properties registration is expected to be completed by summer 2007).
8. A relatively high level of satisfaction among local landowners and stakeholders with the privatization process and outcome.
9. Few land disputes and no problematic ones.
10. Soil with good potential for agricultural production.
11. Location within a designated economic growth area of the country (land re-parceling can be linked to other development activities, including locations participating in other RISP-II components).
12. Existence of digital cadastral maps and other thematic maps.

13. Plans / measures for sustainable local rural development and infrastructure improvement.
14. Initiative and commitment from local government, including the willingness and capacity of the Mayoralty Secretary to provide notary services for a reduced fee.
15. Potential availability of local expertise in land re-parceling design and land use planning (e.g. former staff of the USAID LPSP project or government Planning Institute for Land Management).

Prior to the first mission of the project manager and the team leader during 1. – 4. July, 2007, the selection process was started by MAFI. The Council in each raion was during the spring 2007 by MAFI invited to propose each three candidate locations for the pilot communities of the project. According to MAFI, the raions were asked to appoint the candidate communities based on the above mentioned criteria in the ToR. Based on this, a list of 100 candidate communities was elaborated. Subsequently and still prior to the project start, MAFI prepared a so-called “short-list” of 17 villages based on the list of 100 villages / communities. A document was prepared to try to show how these 17 communities meet the selection criteria.

During the July mission of the PM and TL the procedure for the finalization of the selection process was agreed with MAFI.. The main steps agreed to do before the first official project mission 27. August – 5. September, 2007, were to:

Ensure an open and transparent selection process.

1. Add additional criteria for the selection.
2. Amend the so-called “short-list” with additional villages from the initial list of the 100 villages in order to be sure to have enough good villages on the shortlist before the final selection.
3. Collect more detailed information about the shortlisted villages.
4. Develop an evaluation method to rate the villages against the criteria.
5. Visit each of them to validate the collected information and (if necessary) add additional information / description of the situation in the village.

### Additional criteria

The PM and TL together with Mr. Horjan and Mr. Sevcenco and staff from ACSA (sub-contractor) visited during 3. July, 2007, two of the 17 candidate villages on the first shortlist; Opaci village and Tocuz village, both in Causeni raion, to get first hand information and to validate the collected information on how these villages meet the selection criteria. The team met with the mayor and staff at the Mayor's office in both villages together with the agricultural director in Causeni raion and local farmers.

During this visit, it became clear to the contractor that it will be necessary to add an additional criterion for the selection and also to collect more detailed information on how the short-listed villages meet the criteria.

In Tocuz village it turned out that there is an unclear situation in relation to land ownership / use of parcels. During the privatization, the villagers each were allocated one parcel of arable land, one parcel of orchard and one parcel of vineyard. However, the villagers decided to further sub-divide the parcels after species of trees and type of grapes. This has resulted in the present situation where each landowner use 3-4 parcels of orchard (e.g. apple, plum and pear) and 3-4 parcels of vineyard. This was never registered on the cadastral maps and in the land register. Before a land re-parceling project can begin in the village, it would be necessary to register the actual situation with the high degree of fragmentation or alternatively to agree with the villagers that they should go back to using the land parcels which they have the title to. In Tocuz village around 800 hectares are affected by this problem. In relation to the selection of pilot communities, such an unclear situation should be avoided.

The collected information to assess to which degree the 17 already "short-listed" villages meet the selection criteria did not indicate this serious situation. Therefore more detailed information is necessary in form of a short description of the actual situation in relation to unclear ownership to the land parcels.

During discussions in Opaci and Tocuz villages, it was confirmed to the contractor that many villages in Moldova are dominated by big corporate farms that use (mainly through lease agreements) from 300 – 2000 hectares or more, often in more than one village. Development of private family farms, which are the main target group of the land re-parceling project, is very difficult in villages dominated by such corporate farms. Therefore an additional selection criteria has been added:

## 16. Absence of big corporate farms in the village

### Method to rate the proposed villages against the criteria

It has been the intention of MAFI that the 6 pilot locations should be selected in different geographical areas of Moldova in order to ensure that different rural conditions are reflected in the project and also to spread project experiences to different parts of the country. Therefore, it was the intention to select two villages in the North, two in the Central and two in the South.

It is the assessment of the contractor that all the selection criteria are not equal important for the selection of the best possible pilot communities (e.g. existence of family farms with potential for commercial farming is more important than the availability of a public land reserve, because it can be expected that many landowners will be willing to sell their land since it is not important to them and they are not engaged in farming activities).

The contractor has together with MAFI developed an evaluation sheet in order to be able to evaluate to what extent the villages match the now 16 different selection criteria. The candidate villages can score up to 100 points on 11 different issues. For some issues in the interval 0-15 (the most important issues) for other issues in the interval 0-10 and 0-5. The evaluation process has been carried out by the established technical Working group (see section 3.2). It has been the intention to make the evaluation as thorough and objective as possible but also taking into consideration that limited time has been available. It was important for both the contractor and MAFI to finalize the selection process during the first official mission of the international experts (August-September 2007) in order to launch the project activities in the field.

### Finalization of the selection process

During July and August, the activities agreed on the July mission of the PM and TL were carried out by MAFI together with ACSA. At the beginning of the first official project mission of the international experts on 27. August, 2007, a second shortlist of 20 candidate villages had been prepared by MAFI and ACSA, who also had visited the shortlisted villages to validate the collected information and to collect further information when necessary.

The Technical Working Group of the project (see section 3.2) met on 29. August 2007, and evaluated the 20 villages shortlisted with the use of the above mentioned evaluation sheet.

During the evaluation process, five villages were excluded from the shortlist, either because of a) a large number of land disputes / geodetic errors and / or b) very large number of absentee owners and / or c) lack of interest and commitment from local government.

The 11 best villages were selected and visited again by the Technical Working Group during four days of the mission. Finally the Technical Working Group made the final evaluation and selected the six best villages on the 4. September 2007 and they were confirmed by Minister Gorodenco at a meeting on 5. September, 2007. The selected villages are:

- Busauca village, Rezina Raion (North)
- Sadova village, Calarasi Raion (Central)
- Bolduresti village, Nisporeni Raion (Central)
- Calmatui village, Hincesti Raion (Central)
- Opaci village, Causeni Raion (South)
- Baimaclia village, Cantemir Raion (South)

**Project activity 2: In cooperation with MAFI, establish the framework for a project steering committee.**

- to be added

**Project activity 3: Assist GOM in identifying international best practice for developing cooperation procedures for the project implementation (Between MAFI, other government agencies and local government.**

- to be added

**Project activity 4: Develop an overall concept for how data from the land register of the NAGCC can be made available for the field work in the pilot locations.**

- to be added

**Project activity 5: Establish framework principles to ensure that there are no adverse environmental impact from project activities.**

The main objective of the project is to contribute to the development of the agricultural structures in the pilot sites through reduction of fragmentation of parcels, enlargement of farm sizes and development of the family farms. All countries in Western Europe have been through the same process since the end of World War II. The result in most countries has been agricultural structures that are competitive in a globalizing economy. However, a side-effect in many countries has been a decline in valuable types of nature and loss of biodiversity.

It is very important to avoid that the re-parceling pilots can lead to a similar development in the pilot villages. Framework principles will be established to ensure that there are no adverse environmental impacts from project activities. The project activity shall have as an output that the field teams in each village can prepare a brief environmental impact assessment (EIA) as an integrated part of the project activities in the pilot villages. This activity will be implemented together with the elaboration of a community area development plan for each pilot (see project activity 10).

According to the ToR for the project and also the Technical proposal presented by Niras (January 2007) it was foreseen that activity 5 was to be implemented during the inception period. The EIA is closely related to the up-start of the field activities in the six pilot sites, which has not started before at the end of the inception period. Therefore, the activity will be implemented immediately after the inception period between November 2007 and February 2008. An international EIA expert will together with the TL be responsible for the activity, that will be carried out by each field team together with project activity 10.

The international EIA expert will at the second training seminar in November 2007 (see section Project activity 6) provide training and guidelines / checklist for assessment of the environmental impact of project activities. The expert will evaluate and supervise the activities at a second mission scheduled for January 2008.

**Project activity 6: Develop and carry out a training program.**

A well prepared training program is an essential precondition for successful implementation of land re-parceling projects in six villages in Moldova. According to Terms of Reference (section F) task 6 of the project is to Develop and carry out a program of training for Moldovan counterparts and team members. Again according

to Terms of Reference (section G), the training program is supposed to be developed as part of Group 1 activities immediately after the Inception Period. The contractor has however; develop the training program already during the Inception Period of the project. This has made it possible to carry out the first training seminar immediately after the recruitment / appointment of the six field teams in October 2007. The first training seminar was held on 10. October, 2007, in connection with the project launch workshop with a total of **60 participants**.

The training program is based on international best practice for implementation of land re-parceling / land consolidation pilot projects. The Food and Agriculture Organization of the United Nations (FAO) has prepared training materials for land consolidation pilot project. The training materials (text part and PowerPoint presentations) are based on experiences from land consolidation pilot projects in Lithuania and Armenia prepared by David Palmer, FAO Land Tenure Service, with assistance from the team leader.

#### *Concept and target group for training program*

It is not the intention of the contractor to carry out a regular training needs assessment (TNA) as part of the project. The reason for this is, that the contractor (Orbicon) has experience in implementation of similar land re-parceling / land consolidation projects and the connected training and capacity building from similar projects in Lithuania, Armenia and Croatia.

The Ministry of Agriculture and Food Industry (MAFI) has expressed an interest in extending the training program to involve not only the directly involved stakeholders and institutions. The background for this is a wish from MAFI to train as many as possible for the planned future scaling up of the pilot activities to a national land re-parceling / land consolidation program.

Two different target groups have thus been identified for the training:

- Staff at institutions and counterparts directly involved in the implementation of the six land re-parceling pilot projects.
- Staff from local and central Government not directly involved in implementation in the six pilot locations (e.g. staff from Raion Agricultural Departments in raions not selected for the pilots).

### Training and supervision of directly involved stakeholders and counterparts

The training will be carried out through a combination of class room training and on-going supervision of the field teams. The class room training will be given by the international experts during 5 training seminars spread over the project period, each time introducing the next activities of the field work.

The main target group for the training program is the six field teams, relevant staff of MAFI, central and local staff of the ALRC and local Government (both at Raion and village level). It is expected that 40 – 50 people directly involved in project implementation will be trained during the project.

### Objectives of training program for directly involved stakeholders and counterparts

The training shall give the field teams and MAFI the necessary skills to implement the pilots. The training will give important contribution to capacity building in the field of land re-parceling / land consolidation and can thus build the basis for a subsequent national program for land re-parceling / consolidation (scaling up based on pilot experiences).

The training seminars will also serve as an important part of teambuilding and dissemination of experiences between the six field teams and the national level experts (both from the contractor and MAFI).

### Content of training program for directly involved stakeholders and counterparts

The main basis for the training program will be the FAO training materials mentioned above. The FAO materials consist of 12 units (text part and PowerPoint for each unit):

1. The general concept of land consolidation pilot projects.
2. Selection of a community for the pilot project.
3. Public awareness campaigns.
4. Inventory of cadastral and registration records at the start of the project (“plan 1”).
5. Situational analysis and needs assessment.
6. Community area development planning.
7. Starting negotiations with landowners and other stakeholders.
8. Valuation of land parcels.
9. Draft re-allotment plan (“plan 2”).

10. Finalization of re-allotment plan ("plan 2").
11. Registration and implementation of the signed agreements of transfer.
12. Results of the project.

In addition to the FAO materials the following issues will be covered in the class room training:

1. The concept of voluntary and market based land re-parceling
2. Experiences with land re-parceling / land consolidation in Central and Eastern European countries during the last 15 years.
3. Practical experiences from land consolidation pilot projects in Lithuania, Armenia and Croatia.
4. Western European land consolidation practise.
5. Environmental impact assessment.

The training materials have been translated into Romanian language.

The class room training will be conducted through 5 training seminars spread over the 18 month project period and each time introducing the up-coming activities of the next period. According to the Project Implementation Plan (annex LRPP 1), the training seminars are tentatively scheduled for:

- |                             |                      |
|-----------------------------|----------------------|
| 1. <i>Training seminar:</i> | <i>October 2007</i>  |
| 2. <i>Training seminar:</i> | <i>November 2007</i> |
| 3. <i>Training seminar:</i> | <i>March 2008</i>    |
| 4. <i>Training seminar:</i> | <i>August 2008</i>   |
| 5. <i>Training seminar:</i> | <i>October 2008</i>  |

Each seminar (except the first) will include classroom training, practical demonstration (e.g. demonstration of landowner interviews and / or negotiations), and a presentation of the status for the work and experiences from each of the six teams.

*First training seminar:*

The first training seminar has been conducted on 10. October, 2007, immediately after the recruitment of the field teams. During the first seminar and the connected

project launch workshop, the FAO training units 1-4 together with additional units 1-3 were the basis for the training.

*Second training seminar:*

The second training seminar will be conducted in November 2007. During the second seminar FAO training units 3 and 4 will briefly be repeated. FAO units 5 and 6 will be presented together with additional units 4 and 5. Cases from the six pilots will be discussed.

*Third training seminar:*

The third training seminar is tentatively planned to be conducted in March 2008. During the third seminar FAO training units 7-9 will be presented. Cases from the six pilots will be discussed.

*Fourth training seminar:*

The fourth training seminar is tentatively planned to be conducted in August 2008. During the fourth seminar FAO training unit 9 will be briefly repeated and unit 10 will be presented. Cases from the six pilots will be discussed.

*Fifth training seminar:*

The fifth training seminar is tentatively planned to be conducted in October 2008. During the fifth and final seminar FAO training units 11 and 12 will be presented. Cases from the six pilots will be discussed.

*On-going supervision of directly involved stakeholders and counterparts*

A very important element in the proposed training and capacity building in relation to the land re-parceling project will be on-going supervision of the six field teams. Thorough supervision is an important precondition for successful project implementation.

In the day to day work in the six pilot locations each team member will have a clear line of communication with the project team (Moldovan team at national level and international experts). The deputy team leader, Mr. Dumitru Sevcenco, will together with MAFI (Mr. O. Horjan and Mr I. Botnarenco) be responsible for the daily work in the pilot project locations. The international experts will visit the six pilot locations as

much as possible during the missions and give direct supervision to each of the local teams during the different steps of the project.

The pilot experience will develop a training module for land re-parceling that will serve as input for the preparation of a training program for the larger scale re-parceling activity at national level envisaged in the Government Program for Farm Consolidation.

Training and supervision of staff from institutions not directly involved in implementation of the six pilots

Two special training seminars for staff of local and central Government not directly involved in the implementation of the six pilots will be organized.

*First training seminar:*

The first training seminar for Government staff not directly involved in the pilot activities is tentatively planned to be conducted in February 2008. The one day seminar will 1) provide to the participants a comprehensive overview of the activities of the land re-parceling project, 2) the first experiences from the pilots, 3) experiences from similar pilot projects in other countries in Central and Eastern Europe and 4) Western European experiences with land re-parceling / land consolidation. An extract of FAO training materials will be used as well.

*Second training seminar:*

The second training seminar for Government staff not directly involved in the pilot activities is tentative planned to be conducted in November 2008. The seminar will disseminate experiences and results from the field activities in the six pilot locations together with recommendation for the scaling up of the pilot experiences.

*International experts involved in the implementation of the training program*

The team leader will be overall responsible for implementation of the training program and conduct most of the class room trainings. The international land management expert, Mr. David Egiashvili, will be involved in the implementation of the training program, mainly in relation to collecting data and information from the Cadastral Agency and the registration and implementation of land re-parceling agreements.

It is the proposal to involve extra international experts on topics where additional expertise is necessary. These topics are mainly:

- Land valuation (Mr. Jan Thaysen, Orbicon)
- Environmental impact assessment (Ms. Karina Kitnaes, Orbicon)
- Community area development planning and registration and implementation of land re-parceling agreements (additional input based on practical experiences from FAO pilot project in Armenia by Mr. Vahagn Grigorian, Armenia).

**Project activity 7: Develop a public awareness campaign.**

An important component in the initial stages of a land consolidation / re-parceling project is to provide information to a wide range of institutions, stakeholders and individuals about the project concept. The information will be targeted towards different audiences as part of the project implementation:

- Communities and local authorities in potential pilot areas (as part of the selection process)
- Communities and individuals in the 6 selected pilot sites
- Staff from relevant Government agencies and institutions.

Public awareness campaign during the selection of pilot sites

Information about the project has been an important part of the selection of six good pilot sites (see section Project activity 1). Information about objective of the project, expected outcome, main principles and selection criteria and process has been given as part of the selection process during meetings with local government (at raion and village level).

Project launch workshop

A project launch workshop was organized on 10. October, 2007, in the MAFI conference hall in Chisinau with around 60 participants from MAFI, cadastral agency, other Government institutions, the agricultural departments in raions with pilot villages, from the pilot villages and staff of the contractor (including international experts).

The purpose of the workshop was officially to launch the project and create awareness about the project concept and expected outcome.

### Project brochure

A project brochure has been prepared during the inception period of the project . The main target group for the brochure is the local stakeholders (landowners, farmers, villagers and other stakeholders). The brochure also serves as a short comprehensive introduction to the project for all other interested groups. The brochure provides information about project objective and concept, expected outcome and timetable. It is available in both Romanian and English language.

### Public awareness campaigns during implementation of the six land re-parceling pilots

Information to the six selected pilot communities is a crucial part of the project implementation in order to ensure the local participation and interest in the pilots from the beginning. The information will disseminate the above mentioned brochure mainly be given through a series of four workshops in each of the pilot communities (see Project Implementation Plan – annex LRPP 1).

*The first workshop* in each pilot community was organized immediately after the recruitment of the six field teams in October 2007. The international experts participated in the first village in **Sadova village on 11 October, 2007**. All villagers, landowners, stakeholders and local authorities were invited. This first village workshop explained project objectives, expected project outcome, implementation principles, and the sequences of the activities. The first village workshop launched the first activities in the area, the preliminary investigation with elaboration of an area development plan and interviews with landowners and other stakeholders (see section Project activity 10).

*The second workshop* in each pilot community is tentatively scheduled for January 2008. Again, the international experts will participate in the workshop in the first village. Main objectives are to present analysis of the collected data during the preliminary investigation and a first draft of the area development plan.

*The third workshop* is tentatively scheduled for March 2008. The main purpose is to present, discuss and hopefully reach consensus on the final area development plan (finalize project activity 10). The workshop will also launch the negotiation phase

(individual landowner negotiations, valuation approach and finalization of the re-allotment plan).

*The fourth and final workshop* in each pilot community is tentatively scheduled for August – September 2008 and will take place when the landowner negotiations have been finalized. The main objective will be to present the final re-allotment plan and inform about the subsequent registration and implementation of the agreed land transactions.

In addition, the landowners will be informed individually about the project concept during the landowner interviews as part of the preliminary investigation (see section Project activity 10) and again during the detailed landowner negotiations (see section Project activity 12).

**Project activity 8: Assist the pilot communities to establish a local stakeholder committee in each of the project sites, and ensure that they are integrated in the process**

The project implementation will be based on a participatory and bottom up approach. Establishment of a local stakeholder committee in each pilot site is an important part of the approach. The committee will in October or early November 2007 be elected at the first (of four planned) workshops in each pilot village. The overall task of the committee is to represent the general interest of the different types of landowners and villagers in the re-parceling design process. The committee is, as mentioned, an important part of the participatory and democratic approach and of the voluntary concept. The committee will thus serve as a safeguard, monitoring the negotiation and design process in each pilot site, to ensure that no-one is forced or put under pressure to participate against their interest or wish.

The committee of landowners will take an active part in project implementation mainly concerning more overall issues such as definition of sub-areas and design goals for these (see section Project activity 12) and the valuation process (see section Project activity 11). The main principles and “rules of the game” for the re-parceling design will also be discussed and agreed upon with the committee.

**Project activity 9: Review and if necessary revise ownership maps for the baseline situation in each village (prepare Plan 1)**

When dealing with an ownership situation, where several hundreds of landowners (each with 3, 4 or more parcels) in each village will have the possibility of participating in land re-parceling, it becomes essential to have the necessary tools to collect, structure, analyze and display the needed data. The basic data on “who owns what” can be provided by either the Territorial Cadastral Office (TCO) or by the Agency for Land relations and Cadastre (ALRC). The intended cooperation with the cadastre agency is described in section Project activity 4. It has been the experience during the inception phase that the available cadastre and register information in the villages (at the Primaria’s office) is not updated in five of six villages since 1999. Therefore, it is necessary to receive up-dated cadastral data (maps and register data) from the cadastral agency.

In order to have a tool that provides the needed overview for the planning process, and for the need of visualizing the situation for the landowners, it is necessary to prepare owner maps – Plan 1 - that are especially designed for the re-parceling project. These maps are based on the cadastral map, but have been refined by the use of different colors and / or patterns and serial numbers to identify the different landowners. It will most likely be necessary to sub-divide the cadastral map for the whole village into smaller geographical units in order to be able to identify the very small plots and their owners.

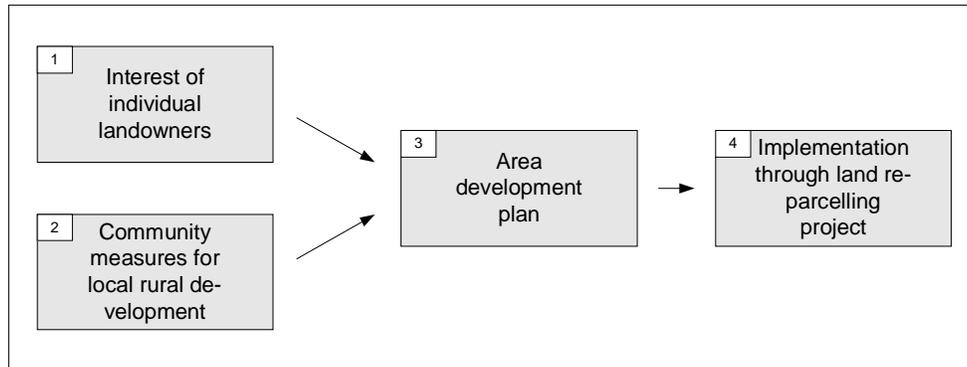
It is expected to use local short-term mapping and GIS experts from the cadastral agency (ALRC) to prepare the maps (Plan 1) before starting the preliminary investigation (Project activity 10). It is the intention of the contractor to contract ALRC to prepare the owner maps (Plan 1) for each of the six pilot villages. During the landowner interviews as part of the preliminary investigation (see section Project activity 10), each field team will verify the information on the map through the interviews with the landowners. Final versions of Plan 1 will be prepared based on this verification.

**Project activity 10: Conduct preliminary investigations and prepare and disseminate area development plans for each site**

Project activity 10 is one of the most complex activities of the project with several activities going on in the pilot villages at the same time. The two main elements are:

- Interviews with individual landowners and stakeholders
- Elaboration of community area development plan

Figure 1 illustrates the combination of individual - and community interests.



**Figure 1.**

*Interviews with landowners and other stakeholders*

Based on the elaborated owner structure (register information and map – Plan 1), the local project team in each of the six pilot sites will interview the landowners and other stakeholders (including leaseholders). The purpose of the interviews is to collect data about the local agricultural structure (production data and user data) and to identify the individual landowners initial interest in the land re-parcelling project (willing to participate or not, sell land, buy land, exchange land, lease land in or out). Since the project concept is completely voluntary, it is most important to discuss and explain the project concept with the individual landowners and observe their interest in participation.

It will be a special challenge for the six local project teams in a relatively short time period (November 2007 – March 2008) to conduct several hundred interviews. In practice, the landowners can be invited to the Primaria's office (local project office) in order to reduce the time consume.

Output of the interviews will be a file on each landowner with register information about the land parcels owned and initial wishes for the landowner's participation in the project (filled in interview form). An interview form will be developed by the contractor immediately after the project inception period. Thematic maps can be prepared such as:

- User maps (the user of each land parcel)
- Land mobility map (map indicating parcels that the owner is willing to sell or exchange)

The preparation of the draft re-parceling design (see section Project activity 12) will be based on the information collected during the landowner interviews.

#### Focus group discussions

As part of the participatory approach, a number (3-5) of focus groups will be established in each of the six pilot sites comprising members of different categories (e.g. women farmers, part-time farmers, subsistence farmers, commercial farmers, etc.).

Group discussions are important supplements to interviews with individuals as different (and sometimes dissenting) views on the same issue can be expressed by different people and can be discussed subsequently by the entire group. The local design teams should facilitate the discussions. Group discussions are also an instrument to ensure influence from the weaker groups (e.g. women and subsistence farmers) on the project design.

#### Community Area Development Plan

Elaboration of a community area development plan is an integrated part of the six land re-parceling pilot projects. Land re-parceling in the Moldovan context is seen as part of a broader rural development “package”. The main target group of the project, the smaller family farmers, is facing a large variety of problems. Re-parceling alone (e.g. reduction of fragmentation and enlarged farm sizes) can not stand alone. Elaboration of an area development plan for the pilot communities defines a local rural development context in each of the pilot sites in which the land re-parceling project will be implemented. The area development plans will be prepared over a period of 5 months (October 2007 – March 2008) in parallel with the landowner interviews (see section *Interviews with landowners and other stakeholders*).

The community area development plan will be prepared in each of the pilot areas during and after a series of three public workshops for the villagers and local leaders (see section Project activity 7). The main focus will be on change of land use (immediate changes and medium-long term changes). Elaboration of the plan is an iterative process with the following steps:

- Preparation of a plan that shows the current land use (baseline)
- Draft land use plan
- Final land use plan

It is the objective of the exercise through a participatory approach to seek and reach consensus in the community about the proposed changes in the land use / area development plan. The main tool for this is the above mentioned series of three workshops, consultations with the Primaria's office and other local leaders and also the input from the individual landowners and stakeholders from the conducted interviews. The process will identify local obstacles for development and try to address solutions to the problems, which will vary from community to community. A few examples illustrate the range of possible local planning issues:

- Fragmentation of land parcels
- Too small farm sizes for cost-effective production
- Lack of infrastructure (rural roads and access to parcels from roads)
- Dysfunction of irrigation system
- Erosion problems
- Issues of nature and environmental protection
- Weak marketing of local agricultural products
- Lack of cold storage facilities
- Need for enlargement of resident areas of the community
- Need for enlargement of the cemetery
- Others

The output of the project activity is the community area development plan with immediate, medium- and long term measures for local development. The subsequent land re-parceling projects will not fully implement the area development plan but they will support the immediate changes of land use and try to re-structure the owner- and user structure to the identified measures for local rural development.

**Project activity 11: Develop and put in place an approach for valuation of land in the project areas.**

Valuation of the land in the pilot project areas is a core question in the implementation of land re-parceling projects. The overall purpose of valuation is to find the market price for each of the land parcels in the project area. The existence of

a land market is a precondition for application of valuation methods. If the land market is weak (only one or very few potential buyers for each plot offered for sale) the price can be negotiated for each land plot directly between the seller and the buyer. This, however, is very time consuming and also has a limiting influence on the outcome of the project. Detailed valuation method and procedures will be developed, discussed and decided after the preliminary investigation (see section Project activity 10). The elected committee of stakeholders (see section Project activity 8) will participate in the valuation process. It is also a possibility to contract local valuers on a short-time basis. An international land valuation expert will participate in the training program in relation to land valuation (see section Project activity 6) and supervise the valuation in the pilot sites.

**Project activity 12: Prepare and publish draft re-parceling design in each pilot village**

Elaboration of a draft re-parceling design will be done through detailed negotiations with the involved landowners, farmers and other stakeholders and thus directly continue project activity 10.

The preparation of the draft re-parceling design is scheduled for 5½ months of the project period (March – September 2008) (see annex LRPP 1). It is now the time to discuss with each landowner in details his or her wishes for the project: Which land parcels to sell, exchange or buy and subsequently in the best way for as many of the landowners as possible, to discuss and develop the first draft of the re-parceling design.

A method to make all the available information operational is for the local design team to break down the project area into several sub-areas, each defined by natural boundaries or land use in the field. Based on the above mentioned information, the design team will, together with the committee of stakeholders, identify measures for the re-parceling design in each of the sub-areas. Examples of such design measures in sub-areas can be numerous and may include:

- To amalgamate land parcels for a commercial family farmer to buy (enlarged farm size)
- Area for small peasant farms (reduction of fragmentation)
- Area with public interest (for example area for planting of trees to protect against erosion).

The draft re-parceling design in each sub-area must be tightly coordinated with the design in the rest of the sub-areas. The use of sub-areas will also allow the local design team (three people) each to work on the draft design in different parts of the community and in this way use the available human resources in the best possible way.

The negotiations phase will be an open, transparent and democratic process, where the local design team will pay the same interest to the wishes of all the landowners. At a certain stage the design team will most likely realize, that it is not possible to offer the optimal solution to each and every of the landowners and the design team will have to make decisions whether to offer a certain solution to one or the other landowner. Again, it is crucial that such decisions are legitimate and based on objective criteria. The elected committee of stakeholders will be involved in the definition of such “rules of the game”. A normal principle in land re-parceling design is that landowners whom will exchange land have a preference before landowners, whom are “only” willing to buy. This is a tool to preserve the “land mobility” for as long as possible and let as many landowners as possible benefit from the process.

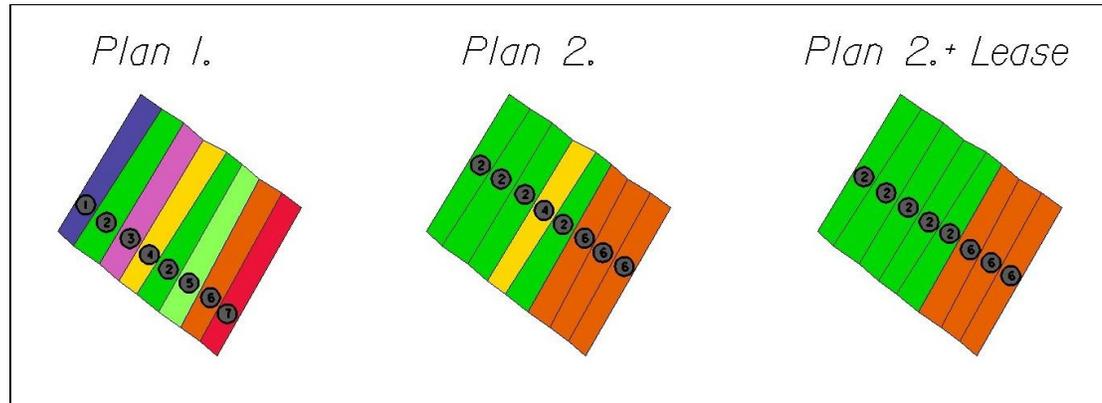
The public land reserve, if available in the village, will be used to catalyze the planning process. Based on the experiences in the pilot villages during the inception period, it can be expected that several landowners in each of the six villages will be interested in selling their land parcels during the project since they are not engaged in farming activities. It is expected that the land mobility in the pilot villages mainly will come from these sales and not so much from the limited public land reserve.

**Project activity 13: Prepare final re-parceling plans (Plan 2).**

The main output of the individual landowner negotiations is the final re-allotment plan – Plan 2. The final design contains the best possible solutions for the majority of landowners based on the given pre-conditions and the landowners’ voluntary participation.

The final stages of the re-parceling design will address both the owner structure and the user structure. The method will be to improve the owner structure as much as possible and then subsequently try to complement the result by facilitating new lease agreements or changes in existing lease agreements. If for example one farmer has amalgamated a number of land parcels except one or a few parcels, where the

owner is neither willing to sell or exchange, he may be willing to consider to lease out the parcel. The process is illustrated in figure 2.



**Figure 2: Illustration of the design process**

The individual negotiations with each of the landowners will be finalized during the last negotiation phase (August – September 2008). Each landowner will either sign a land re-parceling agreement or decide not to participate in the project.

A concept for a land re-parceling agreement to be used in the project will be developed latest at the beginning of the activity. Since the pilot projects are implemented without special land consolidation / re-parceling legislation, the legal status of such an agreement form is a declaration of intent. The form specifies the participation of each owner including cadastral no. and size of land parcels sold and purchased and also the amount of money, the owners will pay or receive. Based on the total sum of agreement forms signed by the participating landowners, a summary of agreements will be prepared to give an overview of the transactions in each re-parceling pilot project together with the new owner map – Plan 2. Based on the agreement forms, signed by the participating landowners, the specified transactions will be registered and implemented following the modified LPSP procedures (see section Project activity 14).

**Project activity 14: Develop and apply simplified procedures for registration and implementation of agreements**

The cadastral registration is one of the main outputs of every land re-parceling project and the specific procedures are often different in various countries. In Moldova there is an existing procedure according to the land code for normal sales and purchases of immovable properties such as agricultural land. In an ordinary land

transaction in Moldova (non land re-parceling) there are different steps from the time when an agreement is made between a seller and a buyer and until the buyer receives a new title. Normally land transactions involve the participation of a notary.

A special simplified land registration procedure for multiple purchases and selling of land was developed as part of the USAID funded Land Privatization Support project (LPSP) between 2004 and 2006. The main purpose of the LPSP has been to correct the errors that were made in registration of private immovable property during the privatization program. During the LPSP program it became clear, that there was a need for a simplified and cheaper transaction procedure in the situation of mass purchase of land. For that reason a simplified land consolidation registration procedure was developed within the frames of the existing land code. The two main differences to the normal procedures are that in the LPSP procedure, more than one seller typically will be on each contract, and that the notaries function is being taken care of by the Primaria's office. A number of mass purchase consolidation projects were implemented in several villages in Moldova with funding from the SPSP project.

In the re-parceling pilot project these so-called LPSP-procedures will be the fundament for changing ownership of agricultural land plots. The project will try to develop the simplified procedures further in order to make them cheaper and even more flexible.

**Project activity 15: Assist local stakeholders and landowners in registration process and obtaining of new land titles**

During the final stages of the project period (November 2008 – February 2009) the six local teams will based on the procedures developed under project activity 14 (see section Project activity 14) assist the local landowners and stakeholders in the registration of the land transactions agreed with the landowners individually (from signing land re-parceling agreements). As an important outcome of the project, the landowners will obtain new land titles to the parcels participating in the project.

**Project activity 16: Organize two study tours in one western and one eastern European country with successful experiences in land re-parceling / land consolidation**

Two study tours will be planned, each for a group of up to 12 people and each of the duration of one week. The first study tour is tentatively planned for May 2008 and will go to an Eastern European country with successful land consolidation / land re-

parceling pilot experiences. The first study tour will most likely go to Armenia or Lithuania.

The second study tour is tentatively planned for September 2008 and will go to a Western European country with a successful tradition for implementation of land consolidation project under a national program. The second study tour is proposed to go to Denmark. The purpose is to see land re-parceling / consolidation in various contexts of agriculture and land use planning.

The idea is that the first study tour will be concentrated on pilot experiences from a country with similar post-Soviet background as Moldova. The second study tour shall give an impression of the longer term potentials in the Governments program of farm consolidation. The aim is to develop into an instrument for re-organization of land ownership and land use in order to facilitate a variety of needs in the development of the agricultural sector and rural development in a broader context.

**Project activity 17: Describe implementation experiences and recommend national level approach**

This is the activity where all experiences in the project will be documented and expressed in a national approach to recommend further re-parceling activities (or turn it down). The pilot experiences of the project will feed into the preparation of the next steps of the Government Program for Farm Consolidation with recommendations for future re-parceling procedures.

This project activity will be implemented in two phases, the first in March to May 2008 after the finalization of the preliminary investigations (project activity 10). The second will be implemented as the last project activity in December 2008 – February 2009. The final project experiences will be disseminated at a final project workshop tentatively planned for January 2009 at the end of the project period.

## **ANNEXES**

## NUMBER OF SERVICES AND THEIR TYPE OF PROVISION

№	Service provider	Verbal consultation				Written Consultation				Visits				Round tables				Meetings				Seminars				TOTAL
		techn	legal	market	econ	techn	legal	market	econ	techn	legal	market	econ	techn	legal	market	econ	techn	legal	market	econ	techn	legal	market	econ	
1	Anenii Noi	2910	721	1042	953	15	0	0	2	436	84	85	89	0	0	0	0	11	10	4	7	44	3	1	5	6422
2	Basarabasca	706	242	128	74	129	10	17	9	248	7	11	8	38	13	6	7	50	13	8	9	19	3	2	3	1760
3	Bălți	4281	806	746	599	12	0	0	9	302	30	26	25	10	1	0	9	89	22	18	15	23	0	0	13	7036
4	Cahul	2186	189	588	235	82	3	1	2	634	7	30	11	79	2	4	3	33	4	11	1	64	1	0	6	4176
5	Căinari	1541	349	526	245	12	0	1	2	342	20	36	19	11	4	5	12	42	24	25	9	53	3	1	15	3297
6	Călărași	1897	330	1043	334	0	0	0	2	377	15	50	63	0	5	13	3	49	14	17	11	45	3	4	20	4295
7	Cantemir	1757	355	461	264	0	0	0	0	599	19	21	31	3	6	60	15	33	12	12	23	137	14	0	25	3847
8	Căușeni	2053	406	888	594	10	1	0	2	427	20	17	24	3	0	3	8	28	13	19	15	87	0	5	23	4646
9	Cimișlia	1250	410	568	434	0	0	0	0	257	38	28	21	27	14	6	9	38	22	18	16	68	13	0	2	3239
10	Comrat	1177	236	383	74	73	16	23	13	213	30	32	14	77	13	7	10	3	1	4	4	29	3	2	2	2439
11	Criuleni	2587	385	455	325	52	0	5	3	319	7	8	9	107	14	6	7	6	2	6	0	115	0	1	16	4435
12	Dondușeni	1905	102	1061	265	1	2	1	2	475	5	25	17	4	1	1	3	65	9	14	12	66	1	2	20	4059
13	Drochia	1486	385	508	466	3	0	1	0	231	1	2	5	39	49	52	42	49	13	17	12	61	1	1	14	3438
14	Edineț	1777	269	918	407	0	0	0	2	415	17	13	10	41	31	22	31	68	29	17	25	62	0	2	15	4171
15	Fălești	951	150	159	152	0	0	0	0	430	34	56	57	35	7	7	12	25	12	14	15	66	1	1	17	2201
16	Glodeni	2511	798	858	907	28	1	4	12	264	47	80	52	2	16	2	4	41	28	26	27	84	4	0	44	5840
17	Hîncești	1968	476	791	569	26	2	7	4	197	43	48	44	37	26	23	34	26	21	12	21	49	2	3	13	4442
18	Ialoveni	3485	515	423	711	8	1	0	0	603	52	21	31	22	11	4	11	23	4	4	5	33	0	0	2	5969
19	Leova	1447	240	610	186	64	9	9	12	318	7	9	11	25	11	8	15	8	2	2	2	24	3	0	10	3032
20	Nisporeni	925	643	685	641	0	0	0	0	254	135	145	122	2	3	2	6	50	54	56	56	36	5	0	17	3837
21	Orhei	2079	451	645	394	26	1	0	1	556	12	21	21	4	53	38	46	29	18	19	26	62	3	2	16	4523
22	Ocnîța	1712	431	815	629	40	2	4	2	506	17	49	31	8	9	9	7	66	19	14	22	87	0	2	19	4500
23	Rezina	812	264	382	202	30	6	2	1	467	48	72	63	17	11	3	7	89	33	32	36	61	7	0	5	2650
24	Sîngerei	1899	311	546	211	8	0	1	0	734	58	71	59	14	7	26	15	38	7	6	10	40	4	3	13	4081
25	Șoldănești	990	242	646	317	20	4	0	51	426	11	75	9	16	42	6	45	51	24	23	26	70	1	4	11	3110
26	Soroca	2774	464	807	350	1	0	0	0	290	5	0	2	160	70	62	80	108	18	24	21	20	4	0	12	5272
27	Ștefan Vodă	2185	435	984	577	38	0	2	3	348	47	56	46	6	10	7	17	34	20	20	21	81	7	4	23	4971
28	Strășeni	827	407	302	278	6	4	4	2	403	4	3	6	55	50	37	30	78	34	32	30	50	3	1	11	2657
29	Taraclia	982	288	390	264	25	11	0	3	504	14	36	17	73	25	22	23	73	10	23	11	12	3	0	4	2813
30	Ungheni	1809	307	403	305	21	6	0	2	740	49	74	48	11	2	2	5	87	25	16	18	24	0	1	14	3969
31	Ceadrîi Lunga	1405	555	728	328	33	22	7	15	264	103	147	111	74	39	31	34	9	5	3	8	21	4	2	11	3959
32	Briceni	1144	189	248	169	0	0	0	8	429	57	61	26	50	1	3	9	35	22	29	15	54	1	1	12	2563
33	Rîșcani	3366	290	539	389	41	0	4	10	482	1	1	0	1	2	1	0	69	14	10	14	37	6	1	10	5288
34	Telenești	1310	261	417	184	62	10	3	35	466	52	25	12	134	57	31	39	87	33	17	18	18	1	0	7	3279
35	Florești	2536	346	366	320	9	0	0	0	484	13	16	9	12	21	13	25	70	20	25	29	65	2	1	28	4410
	<b>TOTAL</b>	<b>64630</b>	<b>13248</b>	<b>21059</b>	<b>13352</b>	<b>875</b>	<b>111</b>	<b>96</b>	<b>209</b>	<b>14440</b>	<b>1109</b>	<b>1450</b>	<b>1123</b>	<b>1197</b>	<b>626</b>	<b>522</b>	<b>623</b>	<b>1660</b>	<b>611</b>	<b>597</b>	<b>590</b>	<b>1867</b>	<b>106</b>	<b>47</b>	<b>478</b>	<b>140626</b>

## FORM OF PROVISION AND NUMBER OF BENEFICIARIES

Nr	Service Provider	Verbal consultations	Beneficiaries	Written consultations	Beneficiaries	Vizite	Visits	Round tables	Beneficiaries	Discussions	Beneficiaries	Seminars	Beneficiaries	Unit	Hours	Total beneficiaries according to list register	One time clients	Repeat clients	Total beneficiaries
1	Anenii Noi	5626	4834	17	17	694	3425	0	0	32	159	53	1404	6422	6678	10811	9208	650	9839
2	Basarabasca	1150	1168	165	175	274	937	64	578	80	353	27	484	1760	3493	3700	3010	680	3695
3	Bălți	6432	5557	21	21	383	1319	20	199	144	537	36	628	7036	6250	9315	7294	967	8261
4	Cahul	3198	2541	88	121	682	1885	88	834	49	187	71	1168	4176	6228	8221	5735	982	6736
5	Căinari	2661	2446	15	40	417	1867	32	306	100	467	72	1132	3297	4769	6686	6043	407	6258
6	Călărași	3604	3372	2	2	505	1655	21	143	91	399	72	1269	4295	5600.5	7119	6594	243	6840
7	Cantemir	2837	3691	0	0	670	4301	84	1294	80	536	176	4526	3847	8341	14442	14338	105	14348
8	Căușeni	3941	3515	13	12	488	2807	14	135	75	538	115	1656	4646	6112	10193	7753	1004	8663
9	Cimișlia	2662	2288	0	0	344	1600	56	620	94	503	83	2110	3239	5051	7092	6118	507	7121
10	Comrat	1870	1785	125	132	289	799	107	579	12	59	36	351	2439	3746	3799	3537	255	3705
11	Criuleni	3752	3529	60	58	343	1500	134	992	14	82	132	1573	4435	6898	8029	7490	303	7734
12	Dondușeni	3333	3297	6	6	522	1854	9	121	100	544	89	1489	4059	5976	7376	7246	66	7311
13	Drochia	2845	2332	4	4	239	258	182	1256	91	393	77	1495	3438	5249	6456	4969	809	5738
14	Edineț	3371	3140	2	2	455	2440	125	1533	139	812	79	1302	4171	6178	8843	8532	733	9229
15	Fălești	1412	1373	0	0	577	1622	63	429	66	275	85	1219	2203	5039	5030	4848	208	4918
16	Glodeni	5074	4425	45	44	443	1415	24	190	122	461	132	1039	5840	6050	8255	7061	510	7574
17	Hincești	3804	3445	39	39	332	1892	120	1488	80	494	67	1450	4442	5792	9287	8368	436	8808
18	Ialoveni	5134	4592	9	9	707	2507	48	441	36	260	35	842	5969	6478	9345	8160	605	8651
19	Leova	2483	2355	94	139	345	1809	59	660	14	69	37	615	3032	4003	5953	5391	299	5647
20	Nisporeni	2894	2679	0	0	656	2572	13	97	216	835	58	1156	3837	5379	7806	6877	462	7339
21	Orhei	3569	3340	28	113	610	3369	141	1550	92	623	83	1719	4523	6713	11165	10325	437	10714
22	Ocnîța	3587	3401	48	49	603	1397	33	467	121	657	108	1916	4500	6168	8024	7326	351	7887
23	Rezina	1660	1627	39	48	650	2033	38	448	190	962	73	1593	2650	5902	6839	6597	117	6711
24	Sîngerei	2967	2730	9	24	922	3939	62	384	61	323	60	1156	4081	6553	9150	8143	527	8556
25	Șoldănești	2195	2129	75	99	521	2537	109	1276	124	681	86	1686	3110	6305	8723	8036	340	8408
26	Soroca	4395	3541	1	1	297	1479	372	2459	171	736	36	858	5272	6463	11085	7373	1502	9074
27	Ștefan Vodă	4181	3707	43	53	497	2084	40	380	95	479	115	1758	4971	6137	9100	6625	936	8461
28	Strășeni	1814	1686	16	16	416	1913	172	1718	174	710	65	1281	2657	5752	7906	6636	651	7324
29	Taraclia	1924	1888	39	51	571	2254	143	823	117	424	19	334	2813	5351	6142	5406	368	5774
30	Ungheni	2824	2665	29	29	911	3588	20	150	146	624	39	692	3969	6174	8450	7435	414	7748
31	Ceadr Lunga	3016	2650	77	77	625	3018	178	2141	25	127	38	876	3959	6618	9362	8490	413	8889
32	Briceni	1750	1659	8	8	573	2862	63	479	101	552	68	1066	2563	4980	6959	6333	312	6626
33	Rîșcani	4584	3622	55	59	484	672	4	35	107	357	54	811	5288	5892	6607	4573	1020	5556
34	Telenești	2172	2156	110	153	555	2481	261	2147	155	1174	26	700	3279	6970	8552	8363	147	8811
35	Florești	3568	3296	9	9	522	3226	71	751	144	904	96	1625	4410	6391	10671	9056	777	9811
TOTAL		112289	102461	1291	1610	18122	75316	2970	27103	3458	17296	2498	44979	140628	205679.5	286493	249289	18543	268765

## SPECIAL CONTRACTS IMPLEMENTED IN 2007

Nr. Contract	Service provider	Object of contract	Name and surname of the beneficiary	village	Raion	Phone	Stage of execution
1	Nisporeni, Călărași, Rezina, Taraclia, Cidăr-Lunga	Peculiarities of producing fruit and berries in 2007	Fruit and berry producers from listed raions as stipulated in the list of participants.				Finalized
2	Anenii Noi, Criuleni, Orhei, Strașeni, Cahul	Peculiarities of producing fruit and berries in 2007	Fruit and berry producers from listed raions as stipulated in the list of participants.				Finalized
3	Căușeni, Ialoveni, Râșcani, Edineț, Ocnița, Glodeni, Fălești, Ungheni	Peculiarities of producing fruit and berries in 2007	Fruit and berry producers from listed raions as stipulated in the list of participants.				Finalized
4	Sângerei, Drochia, Soroca, Florești, Șoldănești, Telenești	Peculiarities of producing fruit and berries in 2007	Fruit and berry producers from listed raions as stipulated in the list of participants.				Finalized
5	AO"Centru-Prim-Agro" Anenii Noi	Sweet pepper cultivation technology with drip irrigation	Gheorghe Sirbu	s. Roșcana	Anenii Noi	69212627	Finalized
59	AO"Centru-Prim-Agro" Anenii Noi	Cultivating mushrooms in adapted conditions	Barabaș Raisa	s. Bulboaca	Anenii Noi	(265) 48 0 14	Uder way
6	AO"Inform Agro-BS" Basarabeasca	Breeding and reproducing rabbits in household conditions	Tudor Bordan	s. Bașcalia	Basarabeasca	69213293	Finalized
7	Centrul Inițiativelor Private din Bălți	Modern technology of cultivating apricots	Iurii Toacă	s.Glingeni	Bălți	mob.79188702	Finalized
8	OO"Agroconsultant" Briceni	Tehnologia de cultivare a legumelor ecologice în gospodăria țărănească	Lilian Borodachi	s.Hlina	Briceni	(247) 67 2 45	Finalized
9	AO"ASIA" Cahul	Organic cultivation of vegetables in peasant farms	Dimov Iacob	com Cucoara	Cahul	(299) 51 5 04	Finalized
69	AO"ASIA" Cahul	Breeding vegetable seedlings in solariums and producing early vegetables	Mihail Vrabie	s.Taraclia de Salcie	Cahul	(299) 78 4 55	Finalized
10	AO"Fermer Agroinform" Cantemir	Establishing a mini-farm for pig reproduction	Griciniuc Alexandra	s.Sadic	Cantemir	mob.79286871	Finalized
11	AO"Fermer Agroinform" Cantemir	Bee keeping and reproduction technology	Cazacov Georgeta	s.Haraghiș	Cantemir	(273) 63 2 34	Finalized
65	AO"Consult – InfoAgro" Căinari	Milk cow breeding and reproduction	Braga Andrei	s. Cîrnățeni	Căinari	(277) 74 2 23	Under way
12	AO"Consult – InfoAgro" Căinari	Cultivation of vegetables with drip irrigation	Iurii Cojocar	s.Baimaclia	Căinari	(277) 92 5 30	Finalized
13	AO"Agroconsultant" Călărași	Growing vegetable seedlings in palletes and producing early vegetables	Iurie Iurcu	s.Buda	Călărași	(244) 61 3 61	Finalized
14	AO"Service Agroinform" Căușeni	Cultivating mushrooms in adapted conditions	Dumitru Margarint	s.Hajimus	Căușeni	(243) 58 2 56	Finalized
15	AO"Service Agroinform" Căușeni	Strawberries cultivation in peasant farms	Iacob Mungiu	s. Plop-Știubei	Căușeni	(243) 59 2 18	Finalized
16	Centrul de Informare și Consultanță „Dialog” Ciadăr-Lunga	Fish breeding and growing in a pond	Constantin Gaidarji	s.Baurci	Ciadăr Lunga	(291) 32 2 70	Finalized
17	Centrul de Informare și Consultanță „Dialog” Ciadăr-Lunga	Cultivating mushrooms in adapted conditions	Vladimir Anastasov	or.Ciadăr-Lunga	Ciadăr Lunga	(291) 21 2 17	Under way
18	OO"Bugeack-Consult"	Cultivating tomatoes in greenhouses with drip irrigation	Andrei Bolgar	or.Comrat	Comrat	(298) 26 5 63	Finalized
19	AO"Criul-Fermier" Criuleni	Growing carnations, chrythantemum and roses in greenhouses	Valentina Paladi	s.Cruclic	Criuleni	(248) 66 5 25	Under way
20	AO"Criul-Fermier" Criuleni	Onion production, processing and storage technology	Ion Răbdău	s.Mășcăuți	Criuleni	(248) 64 3 78	Finalized
72	AO"Criul-Fermier" Criuleni	Establishing and maintaining a productive varieties nut plantation	Mihail Sclifos	or. Criuleni	Criuleni	(248) 22 0 60	În executare
21	OO"Agroconsultant" Dondușeni	Cultivating vegetables on protected soil using drip irrigation	Vladimir Costașco	s.Plop	Dondușeni	(251) 71 3 42	Finalized
22	AO"Consult-Service" Drochia	Establishing a workshop for furniture manufacturing in a peasant farm	Josanu Sergiu	s.Chetrosu	Drochia	(252) 54 8 74	Finalized
23	AO"Consult-Service" Drochia	Cultivating vegetables on open fields with micro-sprinkle irrigation	Șestovschi Ion	s.Nicoreni	Drochia	(252) 37 3 50	Finalized

24	AO"Consult-Service" Drochia	Breeding and reproduction of Karacul sheep	Dascăl Eugen	s. Drochia	Drochia	(252) 44 4 76	Under way
63	AO"Agroext" Edineț	Milk cow breeding and reproduction	Leonid Platon	s.Volodeni	Edineț	(246) 61 2 63	Finalized
25	AO"Agroext" Edineț	Establishing a mini-farm for rabbit reproduction	Eugen Buruiană	com.Parcova	Edineț	(246) 77 2 00	Finalized
62	AO"Centrul de Consultație agricolă din Fălești"	Breeding and reproduction of Karacul sheep	Grigore Boubătrîn	s.Călinești	Fălești	(259) 61 3 27	Under way
26	AO"Centrul de Consultație agricolă din Fălești"	Cultivating vegetables on open field with drip irrigation	Eugen Ciobanu	s.Ilenuța	Fălești	(259) 68 1 77	Finalized
27	OO Centrul local de extensiune "Tamir" Florești	Cultivating mushrooms in adapted conditions	Valeriu Postolachi	s. Vărvăreuca	Florești	(250) 20 3 32	Finalized
28	OO Centrul local de extensiune "Tamir" Florești	Producing fruit seedlings with advanced biological qualities	Nistor Ixari	s.Sevirova	Florești	(250) 42 2 18	Finalized
58	OO Centrul local de extensiune "Tamir" Florești	Breeding and reproduction of Karacul sheep	Ion Bogdan	s.Rădulenii Vechi	Florești	(250) 46 3 78	Finalized
29	AO"Centrul de Consultație și Școlarizare în Agricultură" Glodeni	Strawberries cultivation in peasant farms	Ira Condrea	s.Dușmani	Glodeni	(249) 74 5 86	Finalized
30	AO"Centrul de Consultație și Școlarizare în Agricultură" Glodeni	Cultivating vegetable seedlings and producing vegetables on protected soil	Vasilii Pogor	s.Hîjdieni	Glodeni	(249) 56 5 18	Finalized
31	AO"Hîncești-Inform"	Breeding and reproduction of rabbits in households	Mihail Dragomir	s.Bobeica	Hîncești	(269) 56 6 17	Under way
32	AO"Hîncești-Inform"	Bee keeping and reproduction technology	Vasile Sirbu	s.Minjir	Hîncești	(269) 76 6 97	Finalized
33	Centrul de Extensiune"Agroinform" Ialoveni	Breeding and reproduction of rabbits in households	Adrian Luca	or.Ialoveni	Ialoveni	mob. 69195611	Finalized
34	Centrul de Extensiune"Agroinform" Ialoveni	Vegetable cultivation with drip irrigation	Mihail Cioară	s.Mileștii Mici	Ialoveni	(268) 68 4 07	Finalized
66	Centrul de Extensiune"Agroinform" Ialoveni	Milk cow breeding and reproduction	Ion Afanasie	s.Zîmbreni	Ialoveni	(268) 57 2 30	Under way
35	AO"Colina" Nisporeni	Strawberries and fruit bushes cultivation in peasant farms	Sergiu Izbaș	s.Marinici	Nisporeni	(264) 44 4 63	Finalized
36	AO"Colina" Nisporeni	Breeding and reproduction of rabbits in households	Gheorghe Petic	s.Milești	Nisporeni	(264) 40 2 93	Finalized
37	OO"Centrul Teritorial de extensiune NGO" Ocnîța	Cultivating potatoes with drip irrigation	Alexandru Grinco	com. Corestauți	Ocnîța	(271) 94 1 67	Finalized
38	OO"Centrul Teritorial de extensiune NGO" Ocnîța	Cultivating vegetables on open field with sprinkle irrigation	Anatolii Gumeniuc	s.Rujnița	Ocnîța	(271) 75 3 07	Finalized
39	OO"Centrul Teritorial de extensiune NGO" Ocnîța	Wood processing and manufacturing wood items	Leonid Munteanu	s.Hădărăuți	Ocnîța	(271) 93 7 20	Under way
70	OO"Centrul Teritorial de extensiune NGO" Ocnîța	Cow breeding and reproduction	Nicolai Galemba	s.Bîrnova	Ocnîța	(271) 54 4 20	Finalized
40	AO"Agroinfo Service Orhei"	Establish a mini-farm for quail reproduction and breeding	Nicolai Șova	s.Zahoreni	Orhei	(235) 50 6 77	Finalized
41	AO"Agroinfo Service Orhei"	Establishing and maintaining a productive varieties nut plantation	Dorin Zghibartă	s.Morozeni	Orhei	(235) 57 3 01	Under way
42	AO"Agroinfo Service Orhei"	Breeding and reproduction of rabbits in households	Țurcan Valeriu	s.Mitoc	Orhei	(235) 41 3 34	Finalized
61	AO"Agroinfo Service Orhei"	Breeding and reproduction of Karacul sheep	Valentin Creciun	s.Morozeni	Orhei	(235) 57 2 00	Under way
43	AO" Nistru AgriConsult" Rezina	Sweet pepper cultivation technology with drip irrigation	Anatolii Soltan	s.Cuizovca	Rezina	(254) 46 3 64	Finalized
64	AO" Nistru AgriConsult" Rezina	Fish breeding and growing in a pond	Valeriu Burjacovschi	s.Horodiște	Rezina	(254) 92 4 80	Under way
44	AO"Agroinform Rîșcani"	Cultivating vegetables on protected land	Ion Ilașciuc	s.Aluniș	Rîșcani	(256) 61 2 01	Finalized
45	AO"Agroinform Rîșcani"	Cultivating mushrooms in adapted conditions	Tîbuleac Ion	or.Rîșcani	Rîșcani	(256) 28 8 45	Finalized

46	AO" Uniunea Fermierilor Privati din Singerei"	Cultivating mushrooms in adapted conditions	Gheorghe Turtureanu	s.Chișcăreni	Sîngerei	(262) 41 2 90	Finalized
47	AO" Uniunea Fermierilor Privati din Singerei"	Fish breeding and growing in a pond	Teodor Bajura	s.Biliceni Vechi	Sîngerei	(262) 33 4 58	Finalized
48	Asociația obștească "Astagro" Strășeni	Cultivating mushrooms in adapted conditions	Maria Codreanu	s.Recea	Strășeni	(237) 41 3 85	Under way
49	AO" SORAGROINFORM" Soroca	Manufacturing items from willow twigs	Ala Ciumac	s.Egoreni	Soroca	(230) 93 8 83	Finalized
71	AO" SORAGROINFORM" Soroca	Rural tourism development	Mihail Zubatii	s.Parcani	Soroca	mob. 069239231	Finalized
50	AO"Agro Farmer Consult" Șoldănești	Wood processing and wood item manufacturing in rural conditions	Ion Colin	s.Pohoarna	Șoldănești	(272) 47 2 13	Finalized
51	AO"Agro Farmer Consult" Șoldănești	Establish a mini-farm for quail reproduction and breeding	Ion Lazăr	s.Cotiujenii Mari	Șoldănești	(272) 74 1 69	Finalized
67	AO"Agro Farmer Consult" Șoldănești	Cultivating early vegetables with agril application	Ion Burez	s.Zahorna	Șoldănești	(272) 48 2 34	Finalized
60	AO"Agroasistența" Ștefan Vodă	Sheep breeding and reproduction in households	Mihail Curmei	s.Feștelita	Ștefan Vodă	(242) 44 4 54	Finalized
52	AO"Agroasistența" Ștefan Vodă	Manufacturing folk costumes and craftsmanship items	Galina Mărinescu	s.Carahasani	Ștefan Vodă	(242) 42 3 76	Finalized
53	AO"Agroasistența" Ștefan Vodă	Ornamentary plants seedling production in containers	Ruslan Dombrov	s.Tudora	Ștefan Vodă	(242) 53 1 80	Under way
54	AO"Agroconsultant" Taraclia	Cultivating early vegetables in greenhouses	Dmitrii Vinodeț	s.Musait	Taraclia	(294) 52 2 47	Finalized
55	ONG "PRESCONS AGRO Telenești"	Cultivating seedlings and early vegetables in greenhouses	Anatolie Rabei	s.Sărătenii Vechi	Telenești	(258) 73 2 17	Finalized
56	ONG "PRESCONS AGRO Telenești"	Breeding and reproduction of rabbits in households	Gheorghe Trofimov	s.Țințăreni	Telenești	nu are	Finalized
68	Centrul de Consultanță și Școlarizare în Agricultură Ungheni	Establishing a mini-farm for reproducing pigs	Dumitru Cepoi	s.Bumbăta	Ungheni	(236) 44 5 07	Under way
57	Centrul de Consultanță și Școlarizare în Agricultură Ungheni	Cultivating strawberries in tunnels	Victor Munteanu	s.Hristoforovca	Ungheni	(236) 69 2 36	Finalized

**RURAL INVESTMENT AND SERVICES PROJECT**  
**Rural Business Development Component**

Cumulative figures of RISP as for 30/09/2007

<b>Number of RBs and individuals having started to implement business/action/investment plan</b>	<b>183</b>
<b>Number of RBs generating revenue</b>	<b>143</b>
<b>Number of RBs registered as legal entities with DA support</b>	<b>21</b>
<b>Number of applicants with final business plan</b>	<b>235</b>
<b>Number of credit applications submitted</b>	<b>218</b>
<b>Total number of credit disbursed</b>	<b>184</b>
<b>Number of created working places (at startup)</b>	<b>633</b>

**RURAL INVESTMENT AND SERVICES PROJECT  
Rural Business Development Component**

Annex RBD 2

Cumulative figures as for 30/09/2007

(exchange rate for report (1 USD) is 13 MDL)

Nr	Indicator	Total to 31/08/2007	Total to 30/09/2007	Variation 31/08/2007 - 30/09/2007
1.	Number of villages where information campaign was held	322	365	43
2.	Number of people attending the public meetings	6744	7641	897
3.	Number of applications for DA support	299	315	16
4.	Less those rejected by DA and client	56	55	
5.	Sub-total (3-4)	243	260	17
6.	of which applications in progress (5-7)	4	6	2
7.	Service agreements signed	239	254	15
8.	Agreements terminated by DA/client	32	34	2
9.	remaining Service Agreements active (7-8)	207	220	13
Of the active Service agreements (in 9 above):				
10.	RBs started implementing their business/investment plans	169	183	14
11.	In-progress (9-10)	38	37	
Of those started implementing their business plans (in 10 above):				
12.	New businesses	91 (53.84%)	97 (53.00%)	6
13.	Individual owned businesses	158 (93.49%)	171 (93.44%)	13
14.	Group owned businesses	11 (6.508%)	12 (6.557%)	1
15.	RBs involved in DA' post creation support (in 10 above)	88	130	42
15a.	#Days of DA' post creation support (in 10 above)	212	280	68
16.	RBs generating revenue (of those in 10 above)	122	143	21
17.	RBs with final business plans with DA assistance	219	235	16
18.	RBs registered as legal entity with DA assistance	21	21	
19.	Credit applications to Financial Institutions (FIs)	203	218	15
20.	less those rejected or withdrawn	17	18	1
21.	Remaining credit applications active (19-20)	186	200	14
Of the active credit applications:				
22.	Loans disbursed to RBs	170	184	14
23.	Loans disbursed to operational RBs	164	178	14
24.	Loans approved but not disbursed	1	2	1
25.	Loan applications still being assessed by FIs (21-22-24)	15	14	
Of the loans provided (in 22 above):				
26.	Loans provided from RISP funds	124	131	7
27.	Loans provided from other sources	46	53	7
28.	RBs without credit (of those in 10 above)	5	5	
Of those started to implement their business plan (in 10 above) the activities are:				
29.	Agricultural	52 (30.76%)	55 (30.21%)	3
30.	Non-agricultural	117 (69.23%)	127 (69.78%)	10
31.	Jobs created (at start-up)	570	633	63
32.	Average jobs created per RB (at start-up)	3	3	
33.	Total RBs costs of all RB (in 10 above)	\$4,785,970	\$5,157,372	\$371,402
34.	Average RB cost (in 10 above)	\$28,319	\$28,182	
35.	Total RBs costs (of those RBs receiving credit)	\$4,952,114	\$5,675,952	\$723,838
36.	of which: - credits	\$2,766,373	\$2,997,835	\$231,462
37.	- contribution of beneficiaries	\$2,185,741	\$2,678,118	\$492,376
38.	average loan per RB (in 22 above)	\$16,273	\$16,293	\$20

**RURAL INVESTMENT AND SERVICES PROJECT**  
**Rural Business Development Component**

Annex RBD 2

Cumulative figures as for 30/09/2007

(exchange rate for report (1 USD) is 13 MDL)

Nr	Indicator	Total to	Total to	Variation
		30/06/2007	30/09/2007	30/06/2007 - 30/09/2007
1.	Number of villages where information campaign was held	281	365	84
2.	Number of people attending the public meetings	5875	7641	1766
3.	Number of applications for DA support	270	315	45
4.	Less those rejected by DA and client	53	55	2
5.	Sub-total (3-4)	217	260	43
6.	of which applications in progress (5-7)	2	6	4
7.	Service agreements signed	215	254	39
8.	Agreements terminated by DA/client	29	34	5
9.	remaining Service Agreements active (7-8)	186	220	34
Of the active Service agreements (in 9 above):				
10.	RBs started implementing their business/investment plans	141	183	42
11.	In-progress (9-10)	45	37	
Of those started implementing their business plans (in 10 above):				
12.	New businesses	77 (54.60%)	97 (53.00%)	20
13.	Individual owned businesses	131 (92.90%)	171 (93.44%)	40
14.	Group owned businesses	10 (7.092%)	12 (6.557%)	2
15.	RBs involved in DA' post creation support (in 10 above)	69	130	61
15a.	#Days of DA' post creation support (in 10 above)	167	280	113
16.	RBs generating revenue (of those in 10 above)	83	143	60
17.	RBs with final business plans with DA assistance	195	235	40
18.	RBs registered as legal entity with DA assistance	21	21	
19.	Credit applications to Financial Institutions (FIs)	179	218	39
20.	less those rejected or withdrawn	14	18	4
21.	Remaining credit applications active (19-20)	165	200	35
Of the active credit applications:				
22.	Loans disbursed to RBs	146	184	38
23.	Loans disbursed to operational RBs	136	178	42
24.	Loans approved but not disbursed	1	2	1
25.	Loan applications still being assessed by FIs (21-22-24)	18	14	
Of the loans provided (in 22 above):				
26.	Loans provided from RISP funds	111	131	20
27.	Loans provided from other sources	35	53	18
28.	RBs without credit (of those in 10 above)	5	5	
Of those started to implement their business plan (in 10 above) the activities are:				
29.	Agricultural	46 (32.62%)	55 (30.21%)	9
30.	Non-agricultural	95 (67.37%)	127 (69.78%)	32
31.	Jobs created (at start-up)	484	633	149
32.	Average jobs created per RB (at start-up)	3	3	
33.	Total RBs costs of all RB (in 10 above)	\$3,987,964	\$5,157,372	\$1,169,408
34.	Average RB cost (in 10 above)	\$28,283	\$28,182	
35.	Total RBs costs (of those RBs receiving credit)	\$4,196,845	\$5,675,952	\$1,479,107
36.	of which: - credits	\$2,338,116	\$2,997,835	\$659,719
37.	- contribution of beneficiaries	\$1,858,729	\$2,678,118	\$819,388
38.	average loan per RB (in 22 above)	\$16,014	\$16,293	\$278

**RURAL INVESTMENT AND SERVICES PROJECT  
Rural Business Development Component**

Annex RBD3

Cumulative figures as for 30/09/2007

(exchange rate for report (1 USD) is 13 MDL)

Nr	Indicator	Total to		Total to			30/09/2007
		31/08/2007	ACA	CCA	CDR	MEGA	Total
1.	Number of villages where information campaign was held	322	54	88	153	70	365
2.	Number of people attending the public meetings	6744	1123	1699	3454	1365	7641
3.	Number of applications for DA support	299	58	87	63	107	315
4.	Less those rejected by DA and client	56	6	32	3	14	55
5.	Sub-total (3-4)	243	52	55	60	93	260
5.	of which applications in progress (5-7)	4	2	1	0	3	6
<b>7.</b>	<b>Service agreements signed</b>	<b>239</b>	<b>50</b>	<b>54</b>	<b>60</b>	<b>90</b>	<b>254</b>
8.	Agreements terminated by DA/client	32	6	4	11	13	34
9.	remaining Service Agreements active (7-8)	207	44	50	49	77	220
Of the active Service agreements (in 9 above):							
10.	RBs started implementing their business/investment plans	169	42	32	47	62	183
<b>11.</b>	<b>In-progress (9-10)</b>	<b>38</b>	<b>2</b>	<b>18</b>	<b>2</b>	<b>15</b>	<b>37</b>
Of those started implementing their business plans (in 10 above):							
12.	New businesses	91 ( 53.8 %)	23	15	16	43	97
13.	Individual owned businesses	158 ( 93.5 %)	37	31	46	57	171
14.	Group owned businesses	11 ( 6.5 %)	5	1	1	5	12
<b>15.</b>	<b>RBs involved in DA' post creation support (in 10 above)</b>	<b>88</b>	<b>20</b>	<b>26</b>	<b>31</b>	<b>53</b>	<b>130</b>
<b>15a.</b>	<b>#Days of DA' post creation support (in 10 above)</b>	<b>212</b>	<b>24</b>	<b>57</b>	<b>36</b>	<b>163</b>	<b>280</b>
16.	RBs generating revenue (of those in 10 above)	122	30	29	39	45	143
<b>17.</b>	<b>RBs with final business plans with DA assistance</b>	<b>219</b>	<b>47</b>	<b>53</b>	<b>55</b>	<b>80</b>	<b>235</b>
18.	RBs registered as legal entity with DA assistance	21	4	5	4	8	21
19.	Credit applications to Financial Institutions (FIs)	203	43	41	54	80	218
20.	less those rejected or withdrawn	17	1	4	5	8	18
21.	Remaining credit applications active (19-20)	186	42	37	49	72	200
Of the active credit applications:							
<b>22.</b>	<b>Loans disbursed to RBs</b>	<b>170</b>	<b>42</b>	<b>30</b>	<b>48</b>	<b>64</b>	<b>184</b>
23.	Loans disbursed to operational RBs	164	42	27	47	62	178
24.	Loans approved but not disbursed	1	0	1	0	1	2
25.	Loan applications still being assessed by FIs (21-22-24)	15	0	6	1	7	14
Of the loans provided (in 22 above):							
26.	Loans provided from RISP funds	124	36	17	41	37	131
27.	Loans provided from other sources	46	6	13	7	27	53
28.	RBs without credit (of those in 10 above)	5	0	5	0	0	5
Of those started to implement their business plan (in 10 above) the activities are:							
29.	Agricultural	52 ( 31 %)	17 %	13	11	14	55 ( 30. %)
30.	Non-agricultural	117 ( 69 %)	25	19	36	47	127 ( 69. %)
<b>31.</b>	<b>Jobs created (at start-up)</b>	<b>570</b>	<b>162</b>	<b>92</b>	<b>213</b>	<b>166</b>	<b>633</b>
32.	Average jobs created per RB (at start-up)	3	4	3	5	3	3
33.	Total RBs costs of all RB (in 10 above)	\$4,785,970	\$1,440,376	\$840,445	\$1,384,508	\$1,492,043	\$5,157,372
34.	Average RB cost (in 10 above)	\$28,319	\$34,295	\$26,264	\$29,458	\$24,065	\$28,182
35.	Total RBs costs (of those RBs receiving credit)	\$4,952,114	\$1,440,376	\$1,324,833	\$1,397,585	\$1,513,158	\$5,675,952
36.	of which: - credits	\$2,766,373	\$775,716	\$618,458	\$737,538	\$866,123	\$2,997,835
37.	- contribution of beneficiaries	\$2,185,741	\$664,660	\$706,375	\$660,047	\$647,036	\$2,678,118
38.	average loan per RB (in 22 above)	\$16,273	\$18,469	\$20,615	\$15,365	\$13,533	\$16,293

**RURAL INVESTMENT AND SERVICES PROJECT  
Rural Business Development Component**

Annex RBD3

Cumulative figures as for 30/09/2007

(exchange rate for report (1 USD) is 13 MDL)

Nr	Indicator	Total to			Total to		30/09/2007	
		30/06/2007	ACA	CCA	CDR	MEGA	Total	
1.	Number of villages where information campaign was held	281	54	88	153	70		365
2.	Number of people attending the public meetings	5875	1123	1699	3454	1365		7641
3.	Number of applications for DA support	270	58	87	63	107		315
4.	Less those rejected by DA and client	53	6	32	3	14		55
5.	Sub-total (3-4)	217	52	55	60	93		260
5.	of which applications in progress (5-7)	2	2	1	0	3		6
<b>7.</b>	<b>Service agreements signed</b>	<b>215</b>	<b>50</b>	<b>54</b>	<b>60</b>	<b>90</b>		<b>254</b>
8.	Agreements terminated by DA/client	29	6	4	11	13		34
9.	remaining Service Agreements active (7-8)	186	44	50	49	77		220
Of the active Service agreements (in 9 above):								
<b>10.</b>	<b>RBs started implementing their business/investment plans</b>	<b>141</b>	<b>42</b>	<b>32</b>	<b>47</b>	<b>62</b>		<b>183</b>
11.	In-progress (9-10)	45	2	18	2	15		37
Of those started implementing their business plans (in 10 above):								
12.	New businesses	77 ( 54.6 %)	23	15	16	43		97
13.	Individual owned businesses	131 ( 92.9 %)	37	31	46	57		171
14.	Group owned businesses	10 ( 7.1 %)	5	1	1	5		12
<b>15.</b>	<b>RBs involved in DA' post creation support (in 10 above)</b>	<b>69</b>	<b>20</b>	<b>26</b>	<b>31</b>	<b>53</b>		<b>130</b>
<b>15a.</b>	<b>#Days of DA' post creation support (in 10 above)</b>	<b>167</b>	<b>24</b>	<b>57</b>	<b>36</b>	<b>163</b>		<b>280</b>
16.	RBs generating revenue (of those in 10 above)	83	30	29	39	45		143
17.	RBs with final business plans with DA assistance	195	47	53	55	80		235
18.	RBs registered as legal entity with DA assistance	21	4	5	4	8		21
19.	Credit applications to Financial Institutions (FIs)	179	43	41	54	80		218
20.	less those rejected or withdrawn	14	1	4	5	8		18
21.	Remaining credit applications active (19-20)	165	42	37	49	72		200
Of the active credit applications:								
<b>22.</b>	<b>Loans disbursed to RBs</b>	<b>146</b>	<b>42</b>	<b>30</b>	<b>48</b>	<b>64</b>		<b>184</b>
23.	Loans disbursed to operational RBs	136	42	27	47	62		178
24.	Loans approved but not disbursed	1	0	1	0	1		2
25.	Loan applications still being assessed by FIs (21-22-24)	18	0	6	1	7		14
Of the loans provided (in 22 above):								
26.	Loans provided from RISP funds	111	36	17	41	37		131
27.	Loans provided from other sources	35	6	13	7	27		53
28.	RBs without credit (of those in 10 above)	5	0	5	0	0		5
Of those started to implement their business plan (in 10 above) the activities are:								
29.	Agricultural	46 ( 33 %)	17 %	13	11	14	55 ( 30. %)	
30.	Non-agricultural	95 ( 67 %)	25	19	36	47	127 ( 69. %)	
<b>31.</b>	<b>Jobs created (at start-up)</b>	<b>484</b>	<b>162</b>	<b>92</b>	<b>213</b>	<b>166</b>		<b>633</b>
32.	Average jobs created per RB (at start-up)	3	4	3	5	3		3
33.	Total RBs costs of all RB (in 10 above)	\$3,987,964	\$1,440,376	\$840,445	\$1,384,508	\$1,492,043		\$5,157,372
34.	Average RB cost (in 10 above)	\$28,283	\$34,295	\$26,264	\$29,458	\$24,065		\$28,182
35.	Total RBs costs (of those RBs receiving credit)	\$4,196,845	\$1,440,376	\$1,324,833	\$1,397,585	\$1,513,158		\$5,675,952
36.	of which: - credits	\$2,338,116	\$775,716	\$618,458	\$737,538	\$866,123		\$2,997,835
37.	- contribution of beneficiaries	\$1,858,729	\$664,660	\$706,375	\$660,047	\$647,036		\$2,678,118
38.	average loan per RB (in 22 above)	\$16,014	\$18,469	\$20,615	\$15,365	\$13,533		\$16,293

**RURAL INVESTMENT AND SERVICES PROJECT**  
**Rural Business Development Component**

Analysis of the quantitative progress of the RBDC 30/09/2007

**I. RBDC Achievements according to the global target**

Total target of RBDC		600 RBs
Total amount of months		46
Number of months till	30/06/2010	33
Target at	30/09/2007	182 RBs

**II. RBDC Achievements according to DAs targets**

Target at 30/09/2007 45.5 RBs/DA (according to the agreements signed between MAFI and DA)

Targets	RISP at 30/09/2007	Target la 30/09/2007	Level of fulfilment	Project global target
<i>RBs started to implement business plans</i>	183	182	100.55%	600
<i>individuals</i>	171			
<i>group</i>	12			
<i>new businesses</i>	97			300 at least
<i>extensions</i>	86			
<i>agricultural</i>	55			
<i>non-agricultural</i>	127			200 at least
<b>Other indicators</b>				
<i>Promotion activities</i>	365	510	71.57%	900
<i>Business plans</i>	235	235	99.82%	833
<i>Credit disbursed</i>	184	235	78.16%	833
<i>Post creation support</i>	130	182	71.43%	600
<i>Nr of days of post creation support</i>	280			3,000

**III. RBDC Achievements according to DAs targets per agency**

Comparing with target at 30/09/2007

Targets	ACA	CCA	CDR	MEGA	Target per Agency at 30/09/2007
<i>RBs started to implement business plans</i>	42	32	47	62	46
<i>individuals</i>	37	31	46	57	
<i>group</i>	5	1	1	5	
<i>new businesses</i>	23	15	16	43	
<i>extensions</i>	19	17	31	19	
<i>agricultural</i>	17	13	11	14	
<i>non-agricultural</i>	25	19	36	47	
<b>Other indicators</b>					
<i>Promotion activities</i>	54	88	153	70	128
<i>Business plans</i>	47	53	55	80	59
<i>Credit disbursed</i>	42	30	48	64	59
<i>Post creation support</i>	20	26	31	53	46
<i>Nr of days of post creation support</i>	24	57	36	163	

**RURAL INVESTMENT AND SERVICES PROJECT**  
**Rural Business Development Component**

Nr	Qualitative indicators Indicator	30/09/2007				Total
		ACA	CCA	CDR	MEGA	
<b>1. Employment</b>						
	Nr. of working places created (at startup)	162	92	213	166	633
	Nr. of working places created adjusted acc. to last monitoring	155	96	226	192	669
	Nr. of working places created at businesses monitored within the last 12 months	81	27	70	128	306
	Men	55	23	48	82	208 68%
	Women	26	4	22	46	98 32%
	Number of shareholders employed	33	19	17	24	93
	Men	24	14	12	13	63 68%
	Women	9	5	5	11	30 32%
	Number of employees unemployed before	29	15	9	47	100
	Average salary of employees per one RB	1,520	1,267	1,200	1,323	1,334
	Men	1,523	1,225	1,433	1,320	1,371
	Women	1,515	1,350	920	1,329	1,277
	Average salary for one employed shareholder	1,977	1,612	1,927	1,583	1,741
	Men	2,250	1,615	2,210	1,638	1,873
	Women	1,540	1,600	1,360	1,510	1,500
	Average salary before project	1,333	800	1,175	672	821
	Men	2,500	800	1,333	628	909
	Women	750	800	700	711	727
<b>2. Business sustainability</b>						
	Nr. of businesses monitored within the last 12 months	34	21	31	39	125
	of those the level of risk at last monitoring visit:					
	Number of RBs with intensive care requirement	0	0	0	0	0
	Number of RBs with high risk level	0	0	0	1	1
	Number of RBs with medium risk level	3	1	1	3	8
	Number of RBs with low risk level	31	20	30	35	116
	Number of RBs with undefined risk level	0	0	0	0	0
<b>3. Taxes</b>						
	collected at businesses monitored within the last 12 months					
	VAT paid	22,500	164,000	117,000	0	303,500
	Income taxes and local taxes paid	12,791	3,270	51,200	130,509	197,770
	Social fund, income tax, pension fund, etc (from salaries) paid	75,216	8,276	84,700	0	168,192
<b>4. Credit Information</b>						
	Number of businesses with credit	42	30	48	64	184
	of those					
	Number of RBs leaving project support as self-sustainable	0	0	0	0	0
	Number of RBs with credit under service agreement with DA	42	30	48	64	184
	Number of RBs failing their obligation to repay credit	0	0	0	0	0
	Number of RBs seeking/obtaining second loan	0	0	0	0	0
	Number of RBs requesting second time DA assistance (paid)	0	0	0	0	0

**RURAL INVESTMENT AND SERVICES PROJECT**  
**Rural Business Development Component**

Cumulative figures as for 30/09/2007

**Loans disbursed by Regions and Sources of Funding**

<b>Nr</b>	<b>Rayon</b>	<b>RISP</b>	<b>Other Sources</b>	<b>Total</b>
1	Balti		1	1
2	Basarabasca	4	1	5
3	Briceni	5	1	6
4	Cahul	5	9	14
5	Calarasi	2	1	3
6	Cantemir	2	2	4
7	Causeni	4	1	5
8	Chisinau	1		1
9	Cimisia	3	1	4
10	Criuleni	1		1
11	Donduseni	3	1	4
12	Drochia	10	1	11
13	Dubasari	1		1
14	Edinet	12	2	14
15	Falesti	1		1
16	Floresti	4		4
17	Glodeni	5	4	9
18	Hincesti	8		8
19	Ialoveni	5	1	6
20	Nisporeni	1		1
21	Ocnita	1		1
22	Orhei	9	3	12
23	Rezina	3		3
24	Riscani	5	3	8
25	Singerei		4	4
26	Soldanesti	3	2	5
27	Soroca	2	1	3
28	Stefan Voda	4	1	5
29	Straseni	6		6
30	Taraclia	3		3
31	Telenesti	7		7
32	Ungheni	3		3
33	UTAG	8	13	21
	<b>Grand Total</b>	<b>131</b>	<b>53</b>	<b>184</b>

**RURAL INVESTMENT AND SERVICES PROJECT**  
**Rural Business Development Component**

Cumulative figures as for 30/09/2007

**Amount of Loans disbursed by Regions and Sources of Funding, MDL**

	<b>RISP</b>	<b>Other Sources</b>	<b>Total</b>
1 Balti		463,386	463,386
2 Basarabasca	376,000	90,000	466,000
3 Briceni	1,702,000	562,500	2,264,500
4 Cahul	899,595	1,411,000	2,310,595
5 Calarasi	640,000	156,000	796,000
6 Cantemir	180,000	300,000	480,000
7 Causeni	1,180,000	50,000	1,230,000
8 Chisinau	633,600		633,600
9 Cimislia	1,405,000	300,000	1,705,000
10 Criuleni	200,000		200,000
11 Donduseni	779,500	100,000	879,500
12 Drochia	3,023,200	300,000	3,323,200
13 Dubasari	50,000		50,000
14 Edinet	1,570,800	200,000	1,770,800
15 Falesti	405,216		405,216
16 Floresti	300,000		300,000
17 Glodeni	1,432,128	835,000	2,267,128
18 Hincesti	1,055,000		1,055,000
19 Ialoveni	1,658,000	72,000	1,730,000
20 Nisporeni	340,000		340,000
21 Ocnita	260,000		260,000
22 Orhei	2,250,000	700,000	2,950,000
23 Rezina	625,000		625,000
24 Riscani	890,000	1,153,690	2,043,690
25 Singerei		319,530	319,530
26 Soldanesti	420,000	415,707	835,707
27 Soroca	120,000	200,000	320,000
28 Stefan Voda	430,000	40,000	470,000
29 Straseni	1,102,000		1,102,000
30 Taraclia	830,000		830,000
31 Telenesti	1,958,000		1,958,000
32 Ungheni	1,405,000		1,405,000
33 UTAG	1,705,000	1,478,000	3,183,000
<b>Grand Total</b>	<b>29,825,039</b>	<b>9,146,813</b>	<b>38,971,852</b>

**RURAL INVESTMENT AND SERVICES PROJECT**  
**Rural Business Development Component**

Cumulative figures as for 30/09/2007

**Rural Businesses Started Activity by Regions and Sources of Funding**

	<b>RISP</b>	<b>Other Sources</b>	<b>Without credits</b>	<b>Total</b>
1 Balti		1		1
2 Basarabasca	4	1		5
3 Briceni	5	1		6
4 Cahul	5	9		14
5 Calarasi	2			2
6 Cantemir	1	2		3
7 Causeni	4	1		5
8 Chisinau	1			1
9 Cimislia	3	1		4
10 Criuleni	1			1
11 Donduseni	3	1		4
12 Drochia	10	1		11
13 Dubasari	1			1
14 Edinet	11	2		13
15 Falesti	1			1
16 Floresti	4			4
17 Glodeni	5	4	1	10
18 Hincesti	7			7
19 Ialoveni	5	1		6
20 Nisporeni	1		1	2
21 Ocnita	1			1
22 Orhei	9	3		12
23 Rezina	3			3
24 Riscani	5	2	1	8
25 Singerei		4	1	5
26 Soldanesti	3	2		5
27 Soroca	2	1		3
28 Stefan Voda	4	1		5
29 Straseni	6			6
30 Taraclia	3			3
31 Telenesti	7			7
32 Ungheni	2		1	3
33 UTAG	8	13		21
<b>Grand Total</b>	<b>127</b>	<b>51</b>	<b>5</b>	<b>183</b>

**RURAL INVESTMENT AND SERVICES PROJECT**  
**Rural Business Development Component**

Cumulative figures as for 30/09/2007

**Rural Businesses Started Activity by Types of Activity and Sources of Funding**

	RISP	Other Sources	Without credits	Total	Weight
<b>Agriculture</b>					
1 Agricultural service activities	1	2	2	5	2.7%
2 Crops production	18	8	1	27	14.8%
3 Livestock production	16	7		23	12.6%
Total Agriculture	35	17	3	55	30.1%
<b>non-Agriculture</b>					
4		1		1	0.5%
5 Fishing	1	1		2	1.1%
6 Manufacture of food products and beverages	6	5	1	12	6.6%
7 Manufacture of wearing apparel; dressing and dyeing of fur	2			2	1.1%
8 Manufacture of wood and wood products	2	1		3	1.6%
9 Manufacture of rubber and plastic products	1			1	0.5%
10 Manufacture of other non-metallic mineral	3	3		6	3.3%
11 Manufacture of fabricated metal products, except machinery and equipment	1			1	0.5%
12 Manufacture of electrical machinery and apparatus n.e.c.	1			1	0.5%
13 Manufacture of furniture; manufacturing n.e.c.	2			2	1.1%
14 Construction	1			1	0.5%
15 Retail trade	27	4		31	16.9%
16 Sale, maintenance and repair of motor vehicles and motorcycles; retail sale of automotive fuel	6	2	1	9	4.9%
17 Wholesale trade and commission trade, except of motor vehicles and motorcycles	6	4		10	5.5%
18 Hotels and restaurants	4	3		7	3.8%
19 Land transport	16	4		20	10.9%
20 Post and telecommunications	1			1	0.5%
21 Supporting and auxiliary transport activities; activities of travel agencies	1			1	0.5%
22 Other business activities		2		2	1.1%
23 Other service activities	7	2		9	4.9%
24 Recreational, cultural and sporting activities	4	2		6	3.3%
Total non-Agriculture	92	34	2	128	69.9%
<b>Grand Total</b>	<b>127</b>	<b>51</b>	<b>5</b>	<b>183</b>	<b>100.0%</b>

Note: This classification is accomplished according to CAEM Clasification (Classification of Activities of the Moldovan Economy) elaborated by the Statistical Department

Tuesday, October 16, 2007

Page 1 of 1

**RURAL INVESTMENT AND SERVICES PROJECT**  
**Rural Business Development Component**

Annex RBD 8a

Cumulative figures as for 30/09/2007

**Rural Businesses Started Activity by Types of Activity (per DA)**

	ACA		CCA		CDR		MEGA		Total	Weight	
<b>Agriculture</b>											
1	Agricultural service activities	1	2.4%	4	12.5%				5	2.7%	
2	Crops production	8	19.0%	6	18.8%	8	17.0%	5	8.1%	27	14.8%
3	Livestock production	8	19.0%	3	9.4%	3	6.4%	9	14.5%	23	12.6%
Total	Agriculture	17	40.5%	13	40.6%	11	23.4%	14	22.6%	55	30.1%
<b>non-Agriculture</b>											
4							1	1.6%	1	0.5%	
5	Fishing						2	3.2%	2	1.1%	
6	Manufacture of food products and	3	7.1%	3	9.4%	3	6.4%	3	4.8%	12	6.6%
7	Manufacture of wearing apparel; dressing and dyeing of fur			1	3.1%	1	2.1%			2	1.1%
8	Manufacture of wood and wood products	2	4.8%	1	3.1%					3	1.6%
9	Manufacture of rubber and plastic products							1	1.6%	1	0.5%
10	Manufacture of other non-metallic mineral products	1	2.4%			1	2.1%	4	6.5%	6	3.3%
11	Manufacture of fabricated metal products, except machinery and equipment					1	2.1%			1	0.5%
12	Manufacture of electrical machinery and apparatus n.e.c.			1	3.1%					1	0.5%
13	Manufacture of furniture; manufacturing			2	6.3%					2	1.1%
14	Construction	1	2.4%							1	0.5%
15	Retail trade	10	23.8%	3	9.4%	9	19.1%	9	14.5%	31	16.9%
16	Sale, maintenance and repair of motor vehicles and motorcycles; retail sale of	3	7.1%	1	3.1%	2	4.3%	3	4.8%	9	4.9%
17	Wholesale trade and commission trade, except of motor vehicles and motorcycles	1	2.4%	1	3.1%	6	12.8%	2	3.2%	10	5.5%
18	Hotels and restaurants			1	3.1%	3	6.4%	3	4.8%	7	3.8%
19	Land transport	2	4.8%	3	9.4%	4	8.5%	11	17.7%	20	10.9%
20	Post and telecommunications							1	1.6%	1	0.5%
21	Supporting and auxiliary transport activities; activities of travel agencies			1	3.1%					1	0.5%
22	Other business activities							2	3.2%	2	1.1%
23	Other service activities	1	2.4%			4	8.5%	4	6.5%	9	4.9%
24	Recreational, cultural and sporting activities	1	2.4%	1	3.1%	2	4.3%	2	3.2%	6	3.3%
Total	non-Agriculture	25	59.5%	19	59.4%	36	76.6%	48	77.4%	128	69.9%
	<b>Grand Total</b>	<b>42</b>	<b>100%</b>	<b>32</b>	<b>100%</b>	<b>47</b>	<b>100%</b>	<b>62</b>	<b>100%</b>	<b>183</b>	<b>100%</b>

Note: This classification is accomplished according to CAEM Clasification (Classification of Activities of the Moldovan Economy) elaborated by the Statistical Department

Tuesday, October 16, 2007

**RURAL INVESTMENT AND SERVICES PROJECT  
Rural Business Development Component**

Annex RBD 8b

Cumulative figures as for 30/09/2007

**Rural Businesses (Started and the Pipeline) by Types of Activity (per DA)**

	ACA		CCA		CDR		MEGA		Total	Weight	
<b>Agriculture</b>											
1	Agricultural service activities	1	2.3%	4	8.3%			2	2.6%	7	3.2%
2	Crops production	8	18.2%	8	16.7%	8	16.3%	7	9.1%	31	14.2%
3	Livestock production	9	20.5%	4	8.3%	3	6.1%	11	14.3%	27	12.4%
Total	Agriculture	<b>18</b>	<b>40.9%</b>	<b>16</b>	<b>33.3%</b>	<b>11</b>	<b>22.4%</b>	<b>20</b>	<b>26.0%</b>	<b>65</b>	<b>29.8%</b>
<b>non-Agriculture</b>											
4								1	1.3%	1	0.5%
5	Fishing							2	2.6%	2	0.9%
6	Manufacture of food products and	4	9.1%	4	8.3%	3	6.1%	3	3.9%	14	6.4%
7	Manufacture of wearing apparel; dressing and dyeing of fur			1	2.1%	1	2.0%			2	0.9%
8	Manufacture of wood and wood products	2	4.5%	1	2.1%			1	1.3%	4	1.8%
9	Manufacture of rubber and plastic products							1	1.3%	1	0.5%
10	Manufacture of other non-metallic mineral products	1	2.3%	2	4.2%	1	2.0%	5	6.5%	9	4.1%
11	Manufacture of fabricated metal products, except machinery and equipment					1	2.0%			1	0.5%
12	Manufacture of electrical machinery and apparatus n.e.c.			1	2.1%					1	0.5%
13	Manufacture of furniture; manufacturing			2	4.2%					2	0.9%
14	Construction	1	2.3%					1	1.3%	2	0.9%
15	Retail trade	10	22.7%	9	18.8%	10	20.4%	11	14.3%	40	18.3%
16	Sale, maintenance and repair of motor vehicles and motorcycles; retail sale of	3	6.8%	1	2.1%	3	6.1%	3	3.9%	10	4.6%
17	Wholesale trade and commission trade, except of motor vehicles and motorcycles	1	2.3%	2	4.2%	6	12.2%	2	2.6%	11	5.0%
18	Hotels and restaurants			1	2.1%	3	6.1%	4	5.2%	8	3.7%
19	Land transport	2	4.5%	5	10.4%	4	8.2%	13	16.9%	24	11.0%
20	Post and telecommunications							2	2.6%	2	0.9%
21	Supporting and auxiliary transport activities; activities of travel agencies			1	2.1%					1	0.5%
22	Other business activities							2	2.6%	2	0.9%
23	Other service activities	1	2.3%			4	8.2%	4	5.2%	9	4.1%
24	Recreational, cultural and sporting activities	1	2.3%	2	4.2%	2	4.1%	2	2.6%	7	3.2%
Total	non-Agriculture	<b>26</b>	<b>59.1%</b>	<b>32</b>	<b>66.7%</b>	<b>38</b>	<b>77.6%</b>	<b>57</b>	<b>74.0%</b>	<b>153</b>	<b>70.2%</b>
	<b>Grand Total</b>	<b>44</b>	<b>100%</b>	<b>48</b>	<b>100%</b>	<b>49</b>	<b>100%</b>	<b>77</b>	<b>100%</b>	<b>218</b>	<b>100%</b>

Note: This classification is accomplished according to CAEM Clasification (Classification of Activities of the Moldovan Economy) elaborated by the Statistical Department

Tuesday, October 16, 2007

Page 1 of 1

**RURAL INVESTMENT AND SERVICES PROJECT**  
**Rural Business Development Component**

Cumulative figures as for 30/09/2007

**Amount of credits Disbursed for Rural Businesses Started Activity by  
Types of Activity and Sources of Funding**

	<b>RISP</b>	<b>Other Sources</b>	<b>Total</b>
<b>Agriculture</b>			
1 Agricultural service activities	100,000	183,000	283,000
2 Crops production	3,557,400	1,820,220	5,377,620
3 Livestock production	4,055,000	925,000	4,980,000
<b>Total Agriculture</b>	<b>7,712,400</b>	<b>2,928,220</b>	<b>10,640,620</b>
<b>non-Agriculture</b>			
4		30,000	30,000
5 Fishing	35,000	20,000	55,000
6 Manufacture of food products and	1,511,595	1,273,386	2,784,981
7 Manufacture of wearing apparel; dressing and dyeing of fur	717,128		717,128
8 Manufacture of wood and wood products	280,000	150,000	430,000
9 Manufacture of rubber and plastic products	300,000		300,000
10 Manufacture of other non-metallic mineral products	246,000	312,000	558,000
11 Manufacture of fabricated metal products, except machinery and equipment	120,000		120,000
12 Manufacture of electrical machinery and apparatus n.e.c.	275,000		275,000
13 Manufacture of furniture; manufacturing	505,216		505,216
14 Construction	330,000		330,000
15 Retail trade	6,532,000	583,000	7,115,000
16 Sale, maintenance and repair of motor vehicles and motorcycles; retail sale of	1,720,000	495,707	2,215,707
17 Wholesale trade and commission trade, except of motor vehicles and motorcycles	1,591,500	1,452,500	3,044,000
18 Hotels and restaurants	1,543,600	747,000	2,290,600
19 Land transport	3,275,000	435,000	3,710,000
20 Post and telecommunications	168,000		168,000
21 Supporting and auxiliary transport activities; activities of travel agencies	230,000		230,000
22 Other business activities		60,000	60,000
23 Other service activities	954,600	60,000	1,014,600
24 Recreational, cultural and sporting activities	628,000	314,000	942,000
<b>Total non-Agriculture</b>	<b>20,962,639</b>	<b>5,932,593</b>	<b>26,895,232</b>
<b>Grand Total</b>	<b>28,675,039</b>	<b>8,860,813</b>	<b>37,535,852</b>

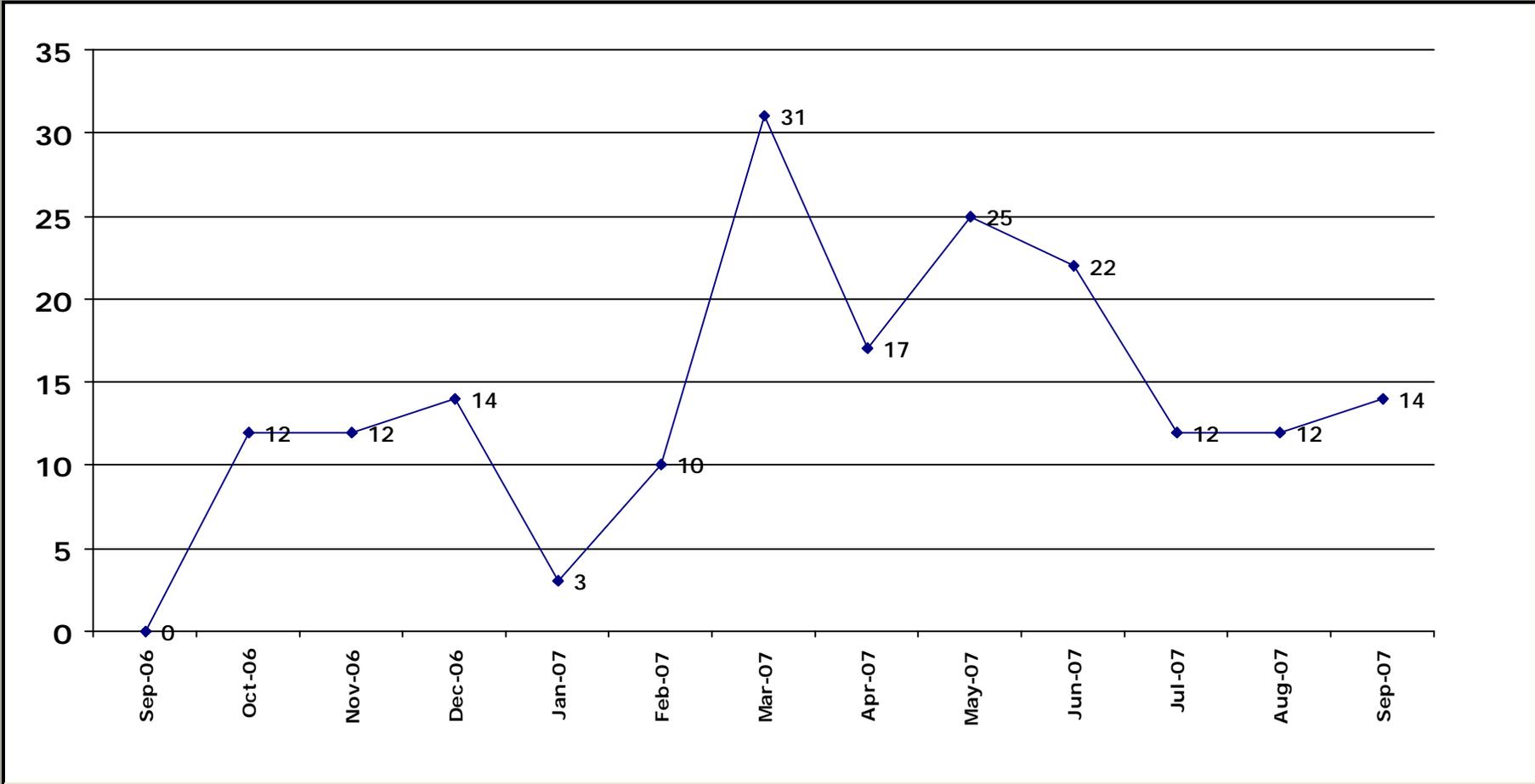
Note: This classification is accomplished according to CAEM Classification (Classification of Activities of the Moldovan Economy) elaborated by the Statistical Department

Tuesday, October 16, 2007

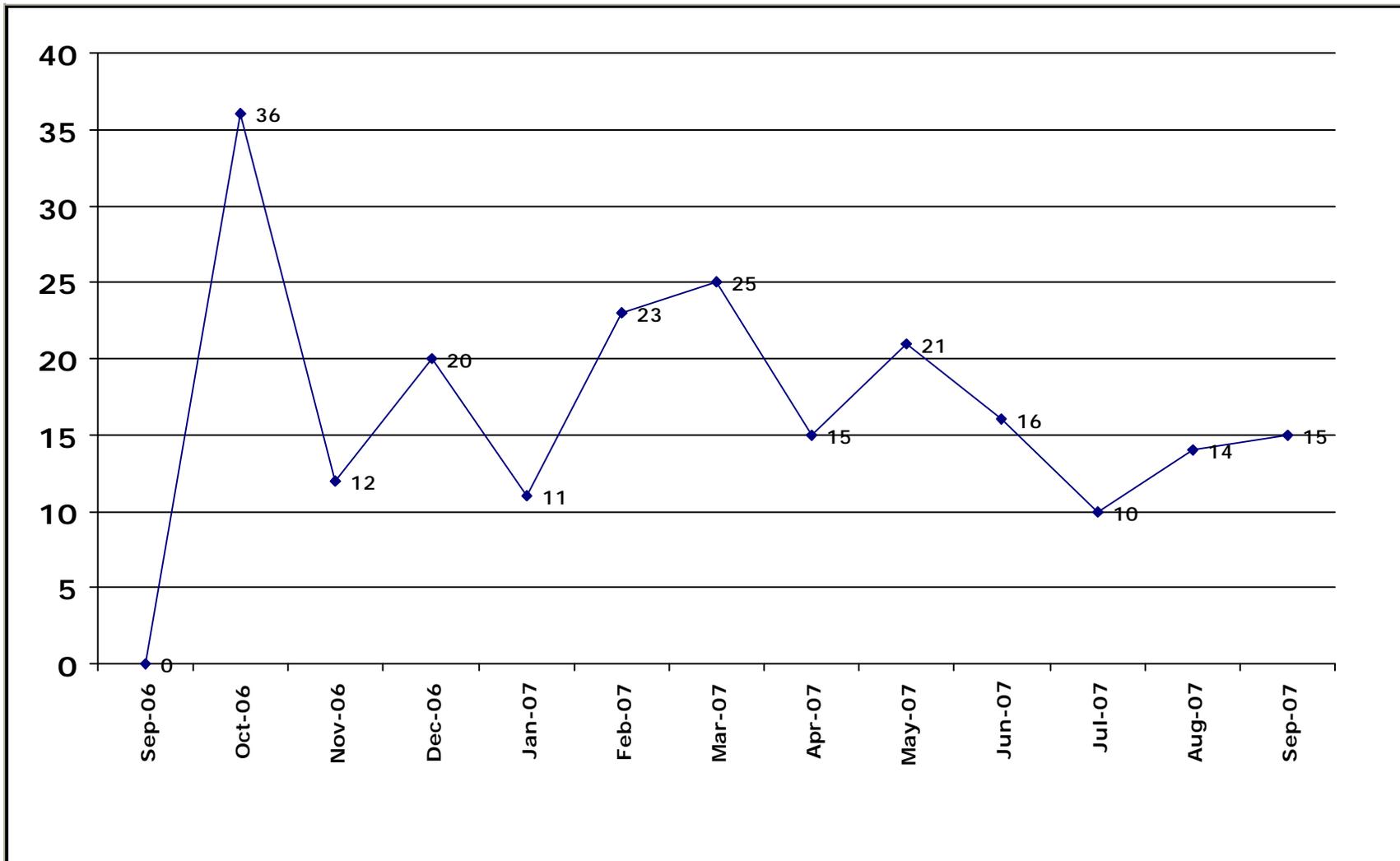
Page 1 of 1

Rural Business Development Component

Dynamic of Loans Disbursed

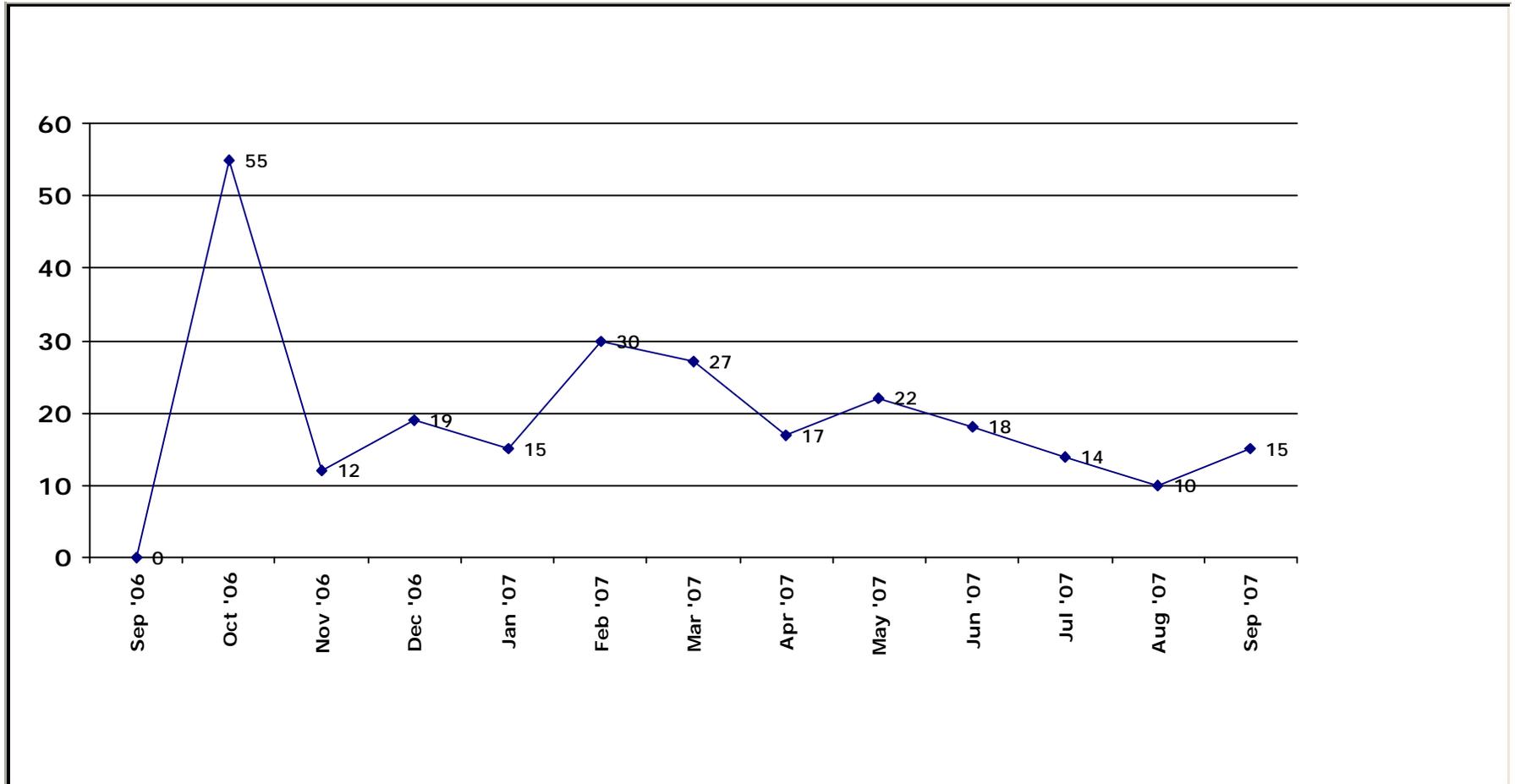


RURAL INVESTMENT AND SERVICES PROJECT  
Rural Business Development Component  
Dynamic of Loan Applications Submitted



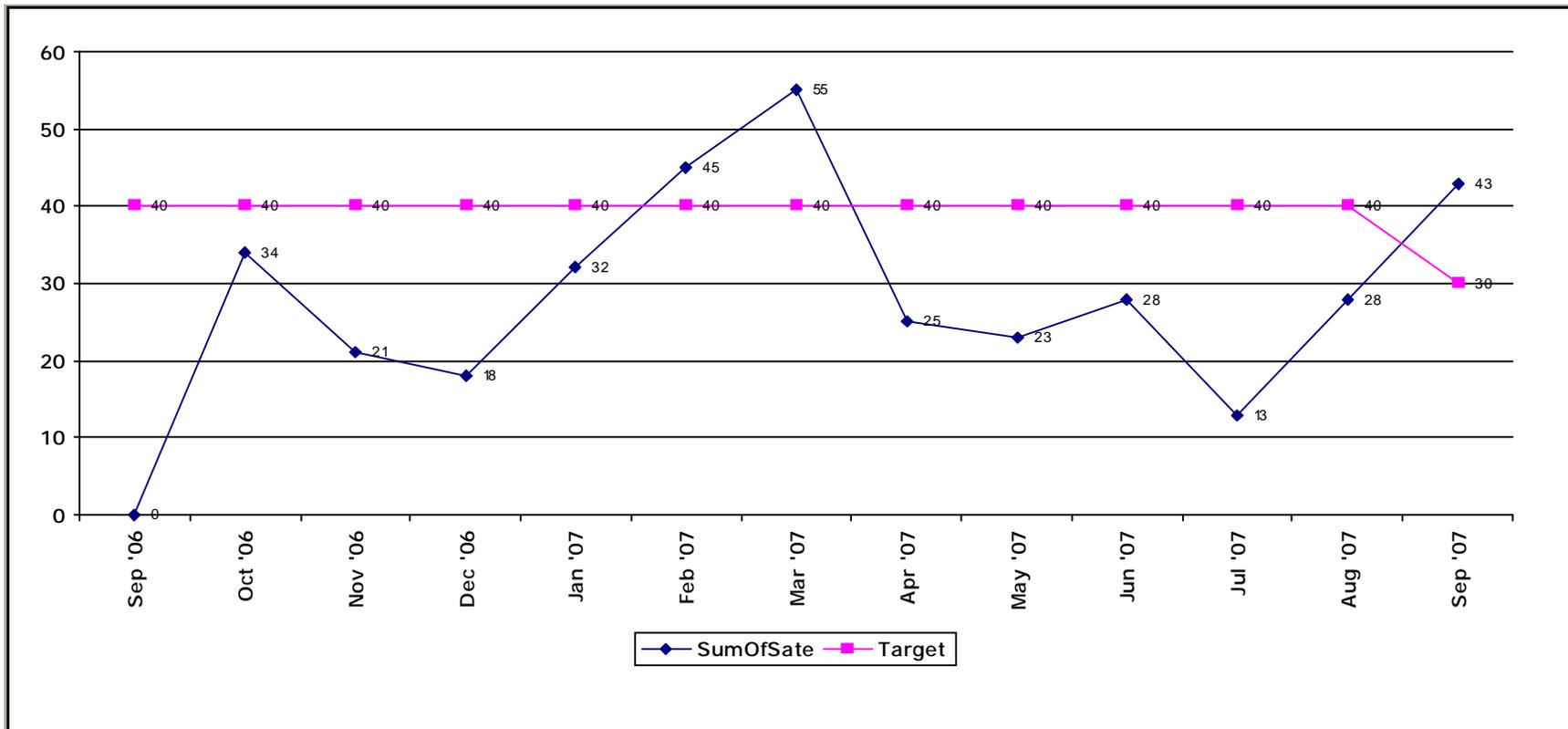
Rural Business Development Component

Dynamic of Service Agreements Signed

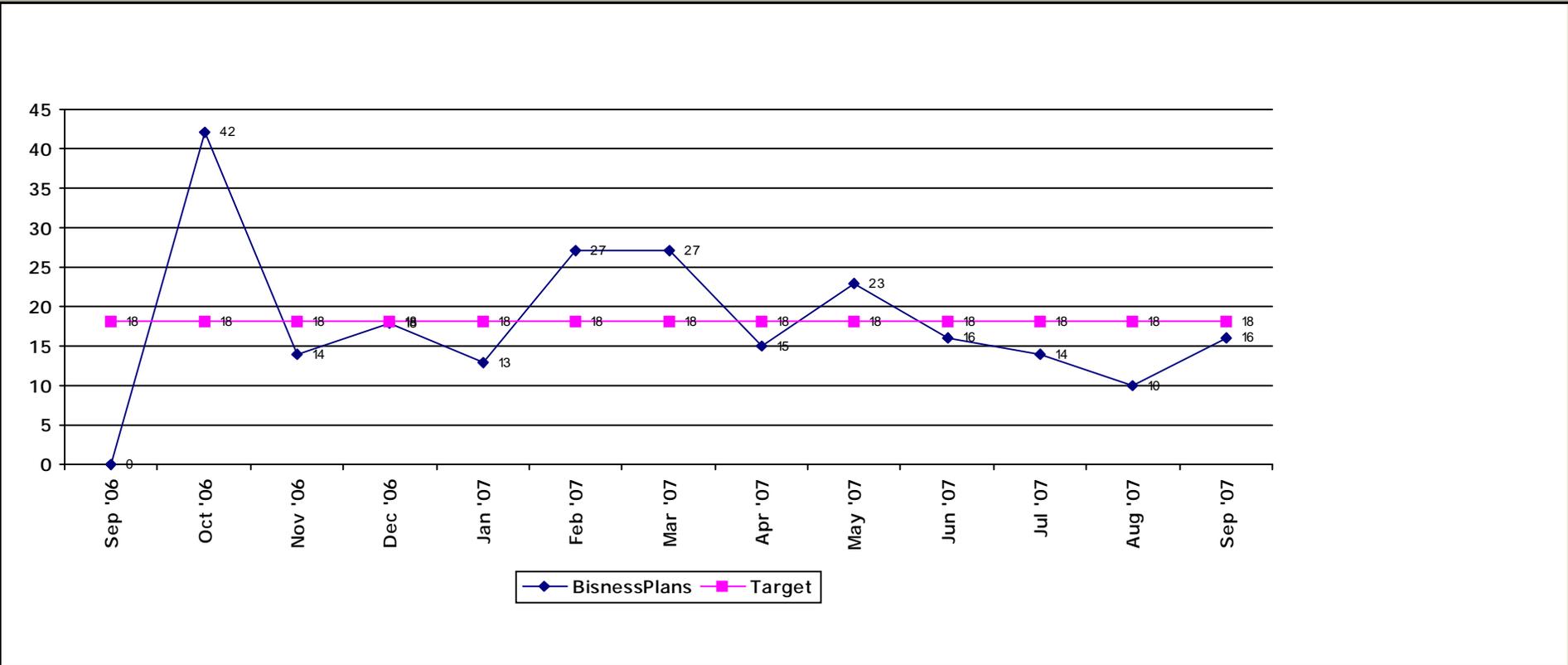


Rural Business Development Component

Nr of promotion activities versus target according to DAs contracts (2006-2010)

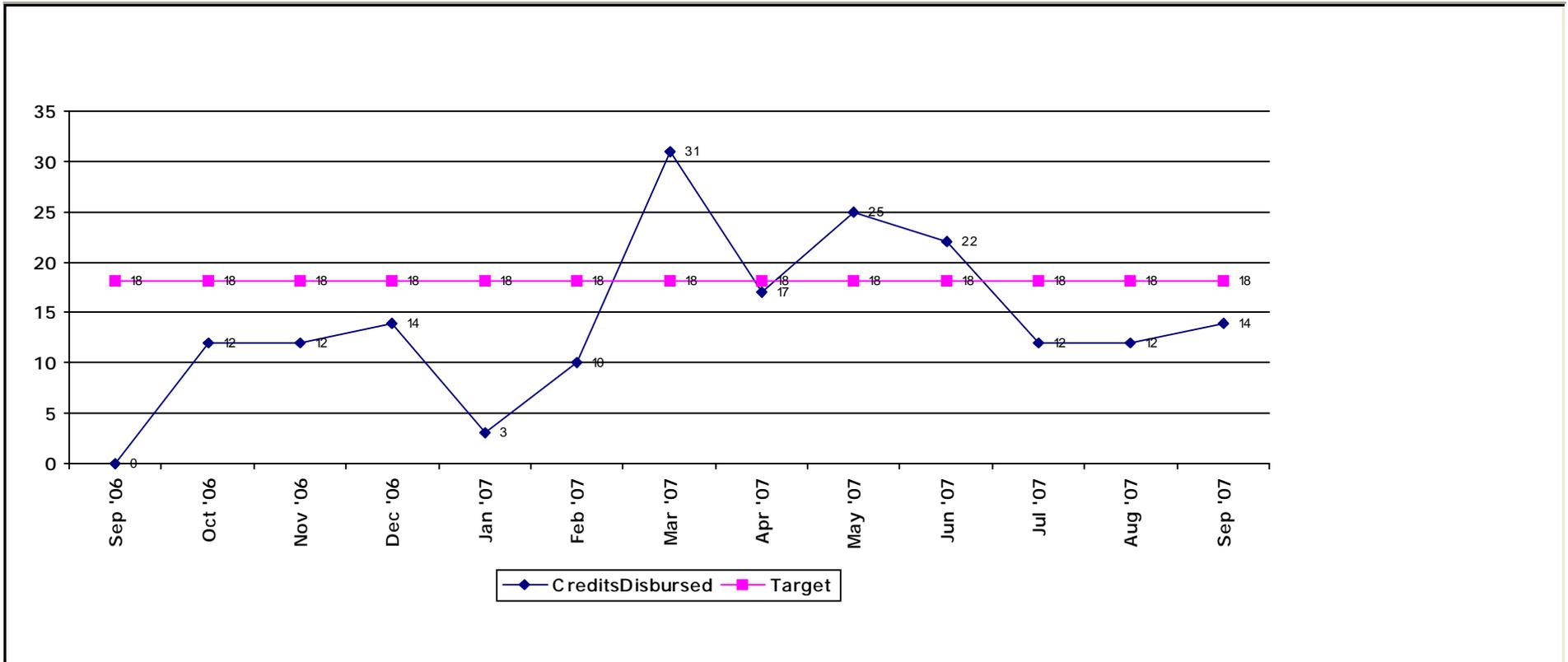


Nr of business plans created versus target, according to DAs contracts (2006-2010)

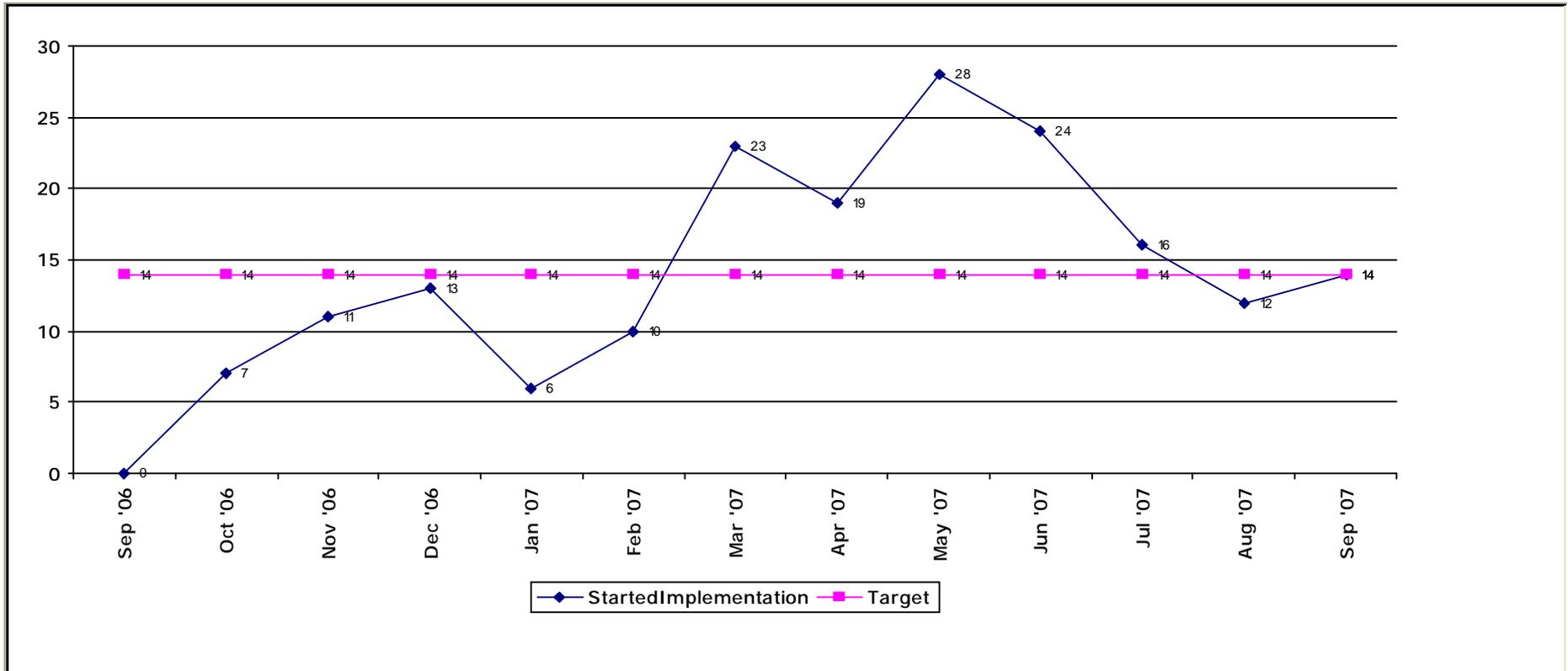


Rural Business Development Component

Nr of loans disbursed versus target according to DAs contracts (2006-2010)



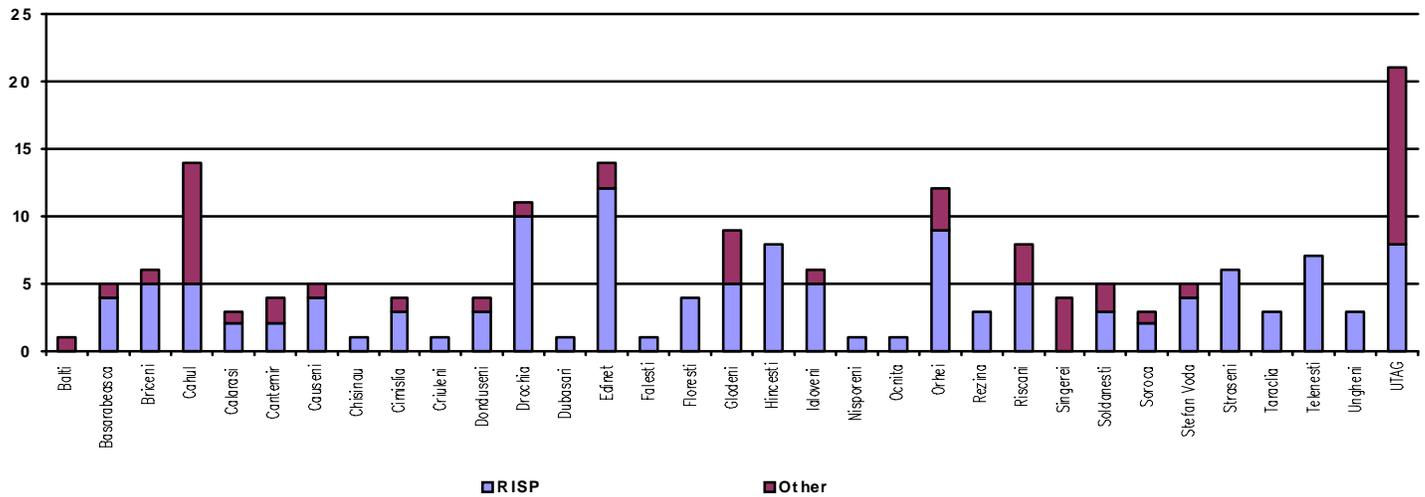
RBs started operational activity versus target according to DAs contracts (2006-2010)



Rural Business Development Component

Nr of loans disbursed by raions

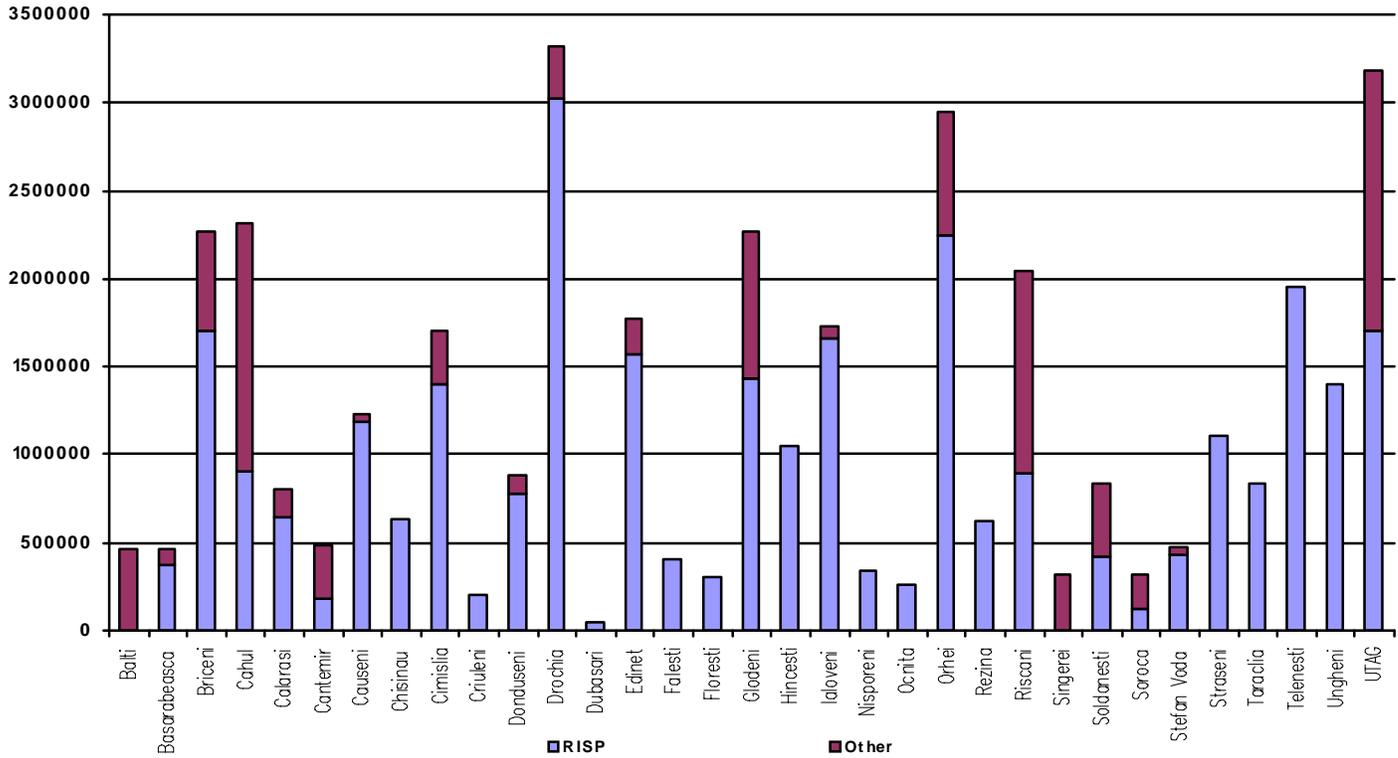
Cumulative figures of RISP as for 30/09/2007



Rural Business Development Component

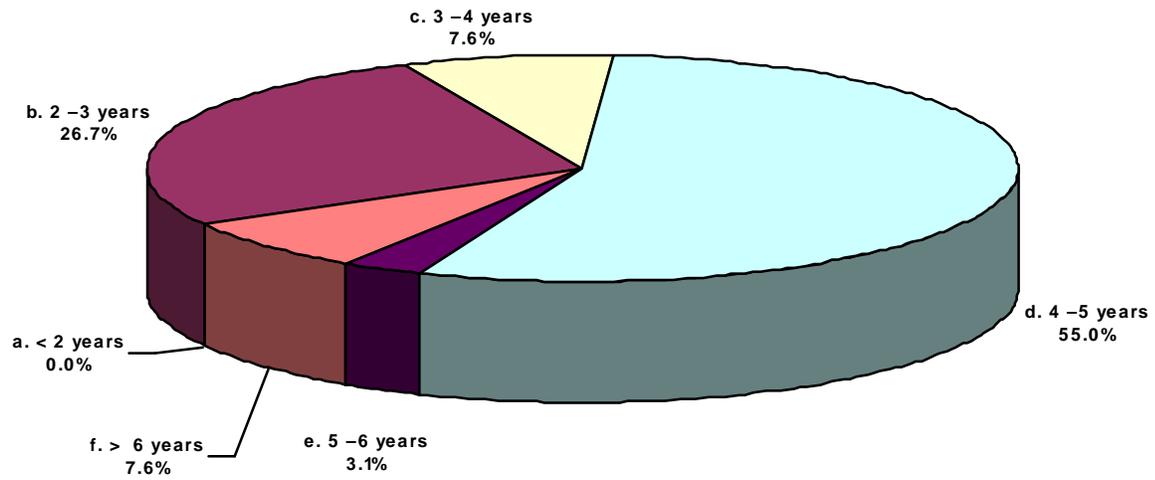
Amount of Loans Disbursed by Regions and Sources of Funding, MDL

Cumulative figures of RISP as for 30/09/2007



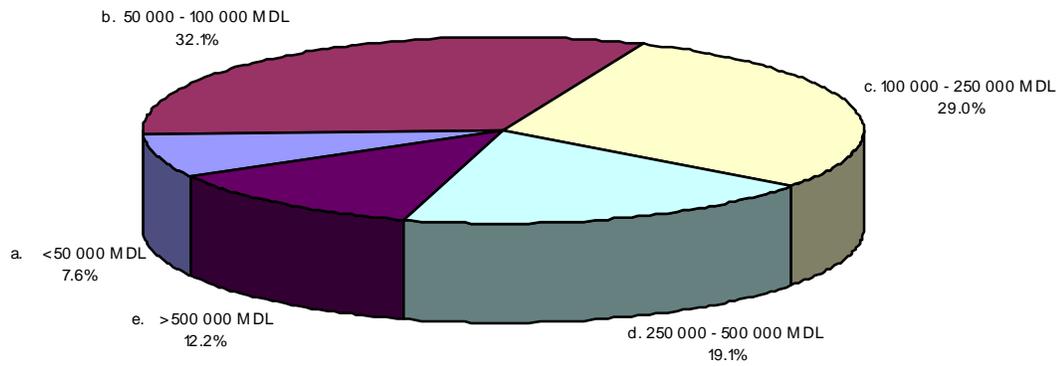
### Structure of RISP loans by credit period

Cumulative figures of RISP as for 30/09/2007



### Structure of RISP loans by amount, MDL

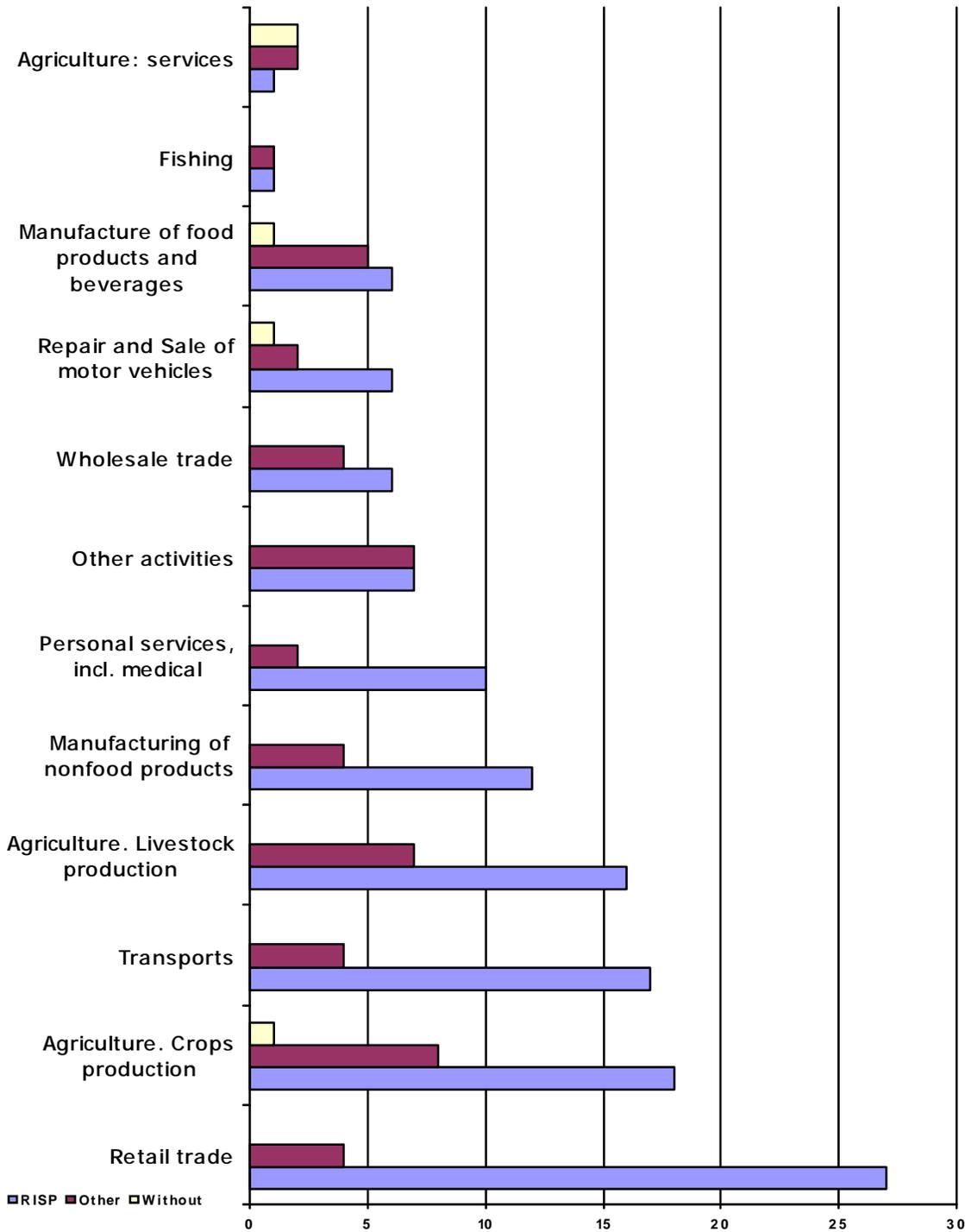
Cumulative figures of RISP as for 30/09/2007



Rural Business Development Component

Breakdown of Rural Businesses Started by Activity and Sources of Funding

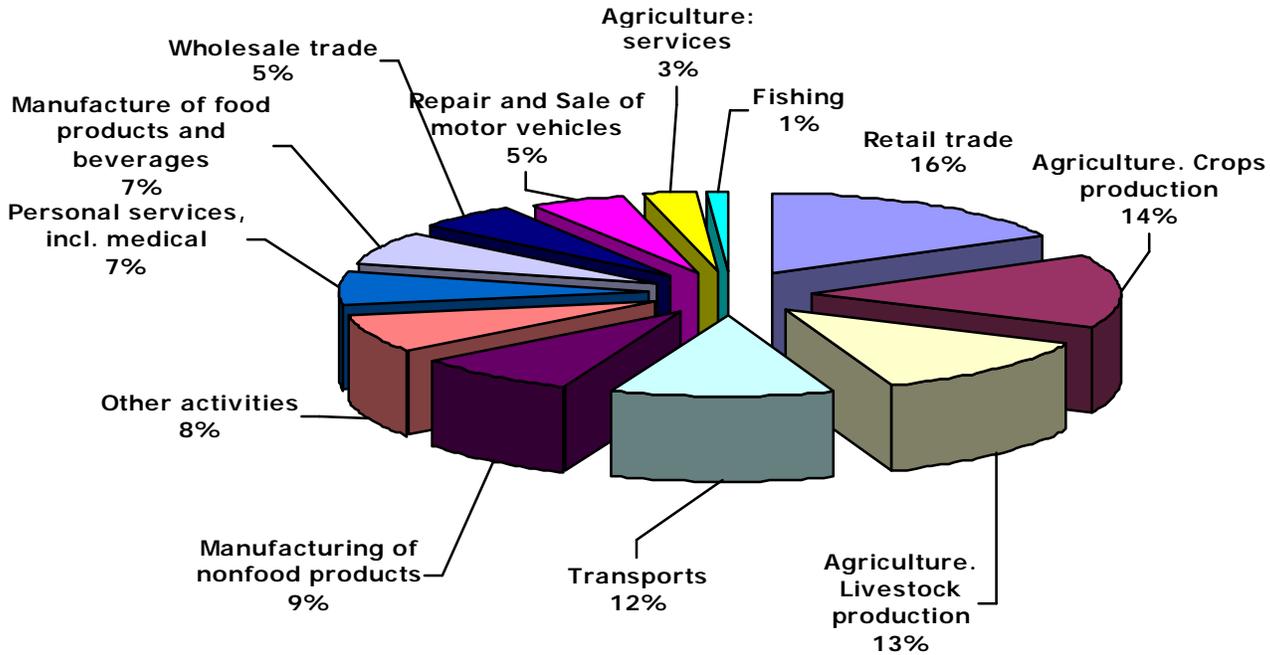
Cumulative figures of RISP as for 30/09/2007



Rural Business Development Component

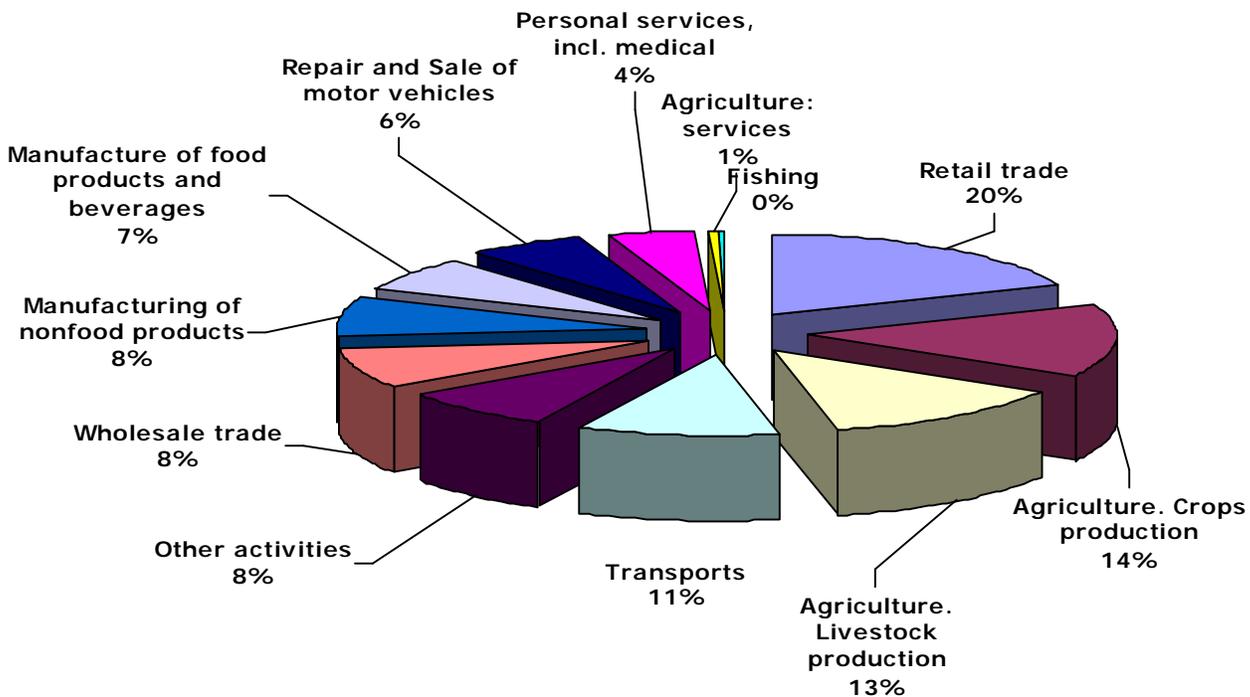
Cumulative figures of RISP as for 30/09/2007

Breakdown of Rural Businesses Started by Activity (Number of RBs)



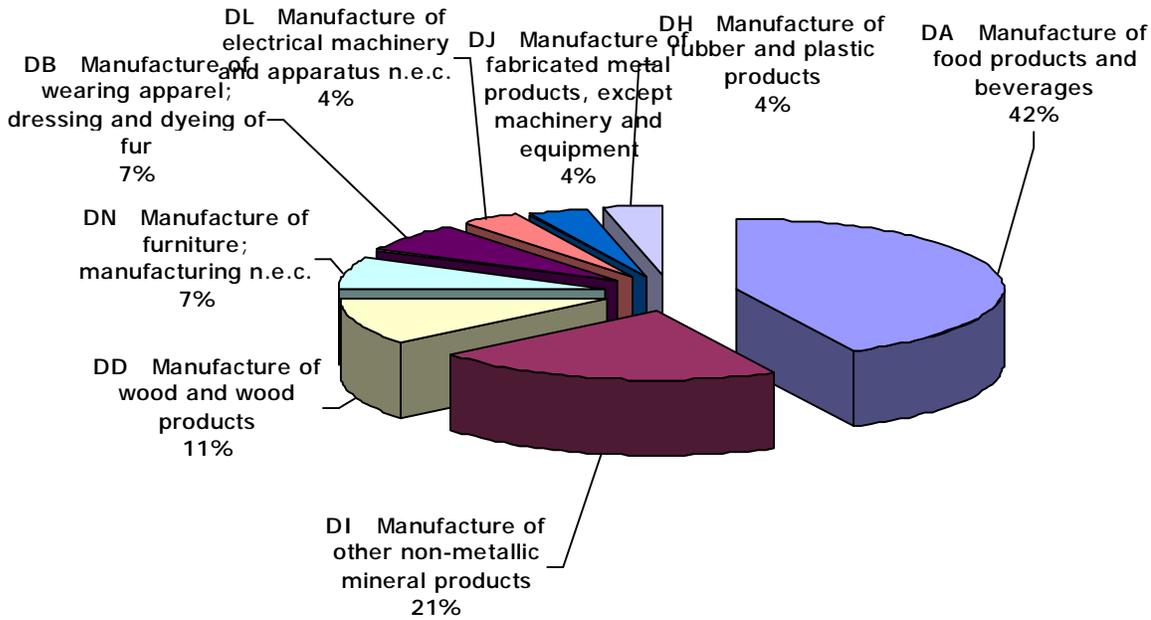
Annex RBD 22a

Breakdown of Rural Businesses Started by Activity (Investments' Ammounts)



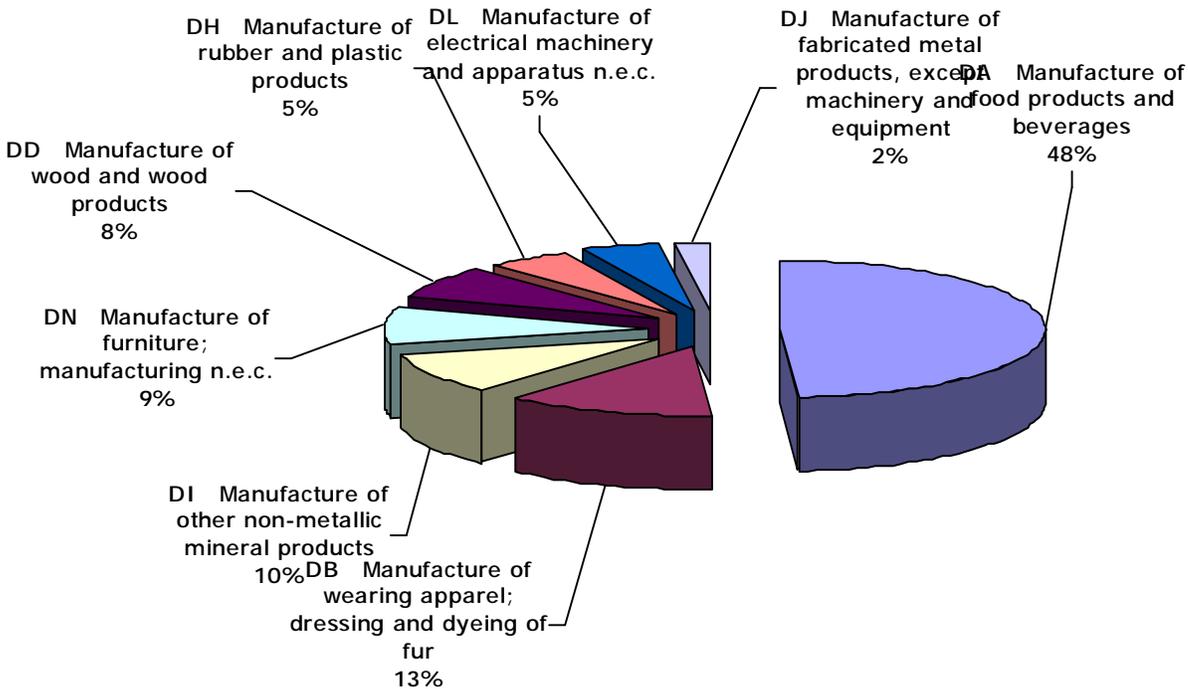
Annex RBD 23

Subcategory: Breakdown of Manufacturing RBs (Number of Credits)



Annex RBD 23a

Subcategory: Breakdown of Manufacturing RBs (Credit amounts)



## Moldova Land Re-parcelling pilot project - Project Implementation Plan (Preliminary Timeline of activities, staff assignments and reporting).

12 October 2007

Activities																		
Months	Aug 07	Sep 07	Oct 07	Nov 07	Dec 07	Jan 08	Feb 08	Mar 08	Apr 08	May 08	Jun 08	Jul 08	Aug 08	Sep 08	Oct 08	Nov 08	Dec 08	Jan 09
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
<b>Simultaneous activities in 6 pilot communities</b>																		
1. Selection of six pilot communities																		
2. Establish framework for Steering Committee																		
3. Identification of best practices for co-operation between project stakeholders																		
4. Develop overall concept for access to land register and cadastre data, design system...																		
5. Establish framework principles for assessment of environmental impact																		
6. Develop and carry out training of counterparts and team members																		
7. Develop public awareness campaign																		
8. Assist in establishing local stakeholder committees																		
9. Review and revise ownership maps (prepare Plan 1)																		
10. Conduct preliminary investigations, prepare and disseminate area development plans																		
11. Develop and utilise an approach for valuation of land																		
12. Prepare and publish draft re-parceling design																		
13. Prepare final re-parceling plans (Plan 2)																		
14. Develop and apply simplified procedures for registration and implementation of agreements																		
15. Assist local stakeholders and landowners in registration process and obtaining new land titles																		
16. Organise study tour																		
17. Describe implementation experience and recommend national level approach																		
Months	Aug 07	Sep 07	Oct 07	Nov 07	Dec 07	Jan 08	Feb 08	Mar 08	Apr 08	May 08	Jun 08	Jul 08	Aug 08	Sep 08	Oct 08	Nov 08	Dec 08	Jan 09
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	16	16
<b>Reporting / Workshops / Seminars / Milestones</b>																		
Workshops at national level			1															6
Workshops in the pilot areas			2		3		4					5						
Training Seminars																		
Inception Report (0) - Group I Report (1) - Group II Report (2) - Group III Report (3)			0					1						2				3
Bi-monthly Reports																		
Months	Aug 07	Sep 07	Oct 07	Nov 07	Dec 07	Jan 08	Feb 08	Mar 08	Apr 08	May 08	Jun 08	Jul 08	Aug 08	Sep 08	Oct 08	Nov 08	Dec 08	Jan 09
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	16	16
<b>Staff Assignment</b>																		
Specialist	Name	Months	Missions															
Team Leader (International expert in Land Consolidation)	M. Hartvigsen	7.00	13															
Land Management Expert (International Expert)	D. Egiashvili	4.25	10															
Deputy Team Leader (Local expert)	D. Sevcencu	18.00																
Project assistant / Office Manager / Interpreter	M. Gorgan	17.50																
Expert in Land Valuation / Land Consolidation (Int. Expert)	J. Thaysen	0.75	3															
Expert in Environmental Impact Assessment (international expert)	K. Kitneas	0.50	2															
Community development and registration expert (int. expert)	V. Grigoryan	1.00	3															
Project Manager and backstopping	B. Rosenqvist	7																
Busauca Pilot Community - Acsa Consultant / Planner		16.00																
Busauca Pilot Community - MAFI Planner		16.00																
Busauca Pilot Community - Local Cadastral Engineer		8.00																
Sadova Pilot Community - Acsa Consultant / Planner		16.00																
Sadova Pilot Community - MAFI Planner		16.00																
Sadova Pilot Community - Local Cadastral Engineer		10.00																
Bolduresti Pilot Community - Acsa Consultant / Planner		16.00																
Bolduresti Pilot Community - MAFI Planner		16.00																
Bolduresti Pilot Community - Local Cadastral Engineer		10.00																
Calmatui Pilot Community - Acsa Consultant / Planner		16.00																
Calmatui Pilot Community - MAFI Planner		16.00																
Calmatui Pilot Community - Local Cadastral Engineer		16.00																
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Opaci Pilot Community - Local Cadastral Engineer		8.00																
Baimaclia Pilot Community - Acsa Consultant / Planner		16.00																
Baimaclia Pilot Community - MAFI Planner		16.00																
Baimaclia Pilot Community - Local Cadastral Engineer		8.00																
Community Development Expert - Natikonal (local) Expert		2.00																

- ◆ Workshops (1) Inception at national level; (2) Pilot Projects site selected - introduction to local  
(3) Results of analysis phase and Selection of preferred scenario  
(4) Mid-term: Final Development Plan, start of detailed land re-parceling negotiatio  
(5) Final re-allotment plan presented and discussed with communities  
(6) Final national workshop
- ▲ Training Seminar for directly involved stakeholders and counterparts  
▲ Training Seminar for staff from central and local government not directly involved in the field work