

2009 – Quarter IV

CAPMU

Consolidated Agricultural Projects Management Unit
financed by the World Bank

January 2010

REPORT ON THE IMPLEMENTATION PROGRESS OF PROJECTS MANAGED BY CAPMU

Developed by CAPMU management

TABLE OF CONTENTS

RURAL INVESTMENT AND SERVICES PROJECT	3
RURAL EXTENSION COMPONENT	4
ACSA NETWORK OF SERVICE PROVIDERS	4
TRAINING PROGRAM.....	4
SERVICES PROVIDED AND BENEFICIARIES	8
MONITORING AND EVALUATION	9
SPECIAL CONTRACTS.....	10
ELABORATING AND PUBLISHING INFORMATION MATERIALS	14
PROMOTION ACTIVITIES	15
AGRICULTURAL MARKETING	16
IMPACT AND PERFORMANCES OF PROVIDED SERVICES	18
FINANCIAL MONITORING AND BUDGET OBSERVANCE	20
RURAL BUISNESS DEVELOPMENT COMPONENT	21
PROMOTION CAPMAIGN	22
BUSIENSS CREATION.....	24
FINANCING OF RURAL BUSINESSES	27
INFORMATION SYSTEM MANAGEMENT AND M&E.....	29
RB POST - CREATION SUPPORT	30
ENVIRONMENTAL RELATED ACTIVITIES.....	30
RURAL FINANCE COMPONENT	34
CREDIT LINE IMPLEMENTATION PROGRESS	34
STRENGTHNING THE SAVINGS AND CREDIT ASSOCIATIONS INDUSTRY	44
LAND RE-PARCELING PILOT PROJECT IN 40 VILLAGES.....	46
AVIAN INFLUENZA CONTROL AND HUMAN PANDEMIC PREPAREDNESS AND RESPONSE (AIHP)	48
ANIMAL HEALTH COMPONENT.....	48
HUMAN HEALTH COMPONENT.....	49
GENERAL CONTEXT	49
HUMAN HEALTH CAPACITY BUILDING SUB-COMPONENT.....	49
HUMAN HPAI TESTING SUB-COMPONENT.....	51
HUMAN HEALTH SYSTEM RESPONSE SUB-COMPONENT	53
YOUTH SOCIO-ECONOMIC EMPOWERMENT PROJECT	54
ANNEXES	86

RURAL INVESTMENT AND SERVICES PROJECT

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;
 Draught adaptation 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 DECEMBER 31ST, 2009

RURAL EXTENSION COMPONENT

ACSA NETWORK OF SERVICE PROVIDERS

ACSA advisory network was created based on the public contest for the selection of Advisory Service Providers organized and held by a Selection Committee in the period 21 November – 11 December 2008. The minutes of the Selection Committee final session (nr. 24 of January 23, 2009) have been approved by the Observers Council meeting held on 30th of January 2009.

With the purpose of implementing the “Rural Consultancy Services” component of the RISP II Project, ACSA signed the Rural Advisory Service Agreement with the Ministry of Agriculture and Food Industry. Later, on February 07, 2009 ACSA signed consultancy service contracts for 2009 with 12 Service Providers and extended the existing contracts with 23 Service Providers.

Starting with February 7, 2009 ACSA network has consisted of 35 Service Providers. The total number of ACSA network consultants amounts to 425 people, of which 350 local consultants and 70 regional consultants. Additionally, 5 regional ACSA consultants operate in the agricultural marketing sector (PS Soldanesti, PS Edinet, PS Criuleni, PS Hincesti AND PS Calarasi).

TRAINING PROGRAM

The professional training of the regional and local consultants is an activity of highest importance in the process of confirmation, extension and ensuring of the quality of agricultural information and consultancy services. The training, the strengthening of the knowledge and the development of the skills of consultants within the Service Providers teams is a continuous activity and a priority of ACSA executive department. During the report period the following training programs have been organized and carried out:

The Module „The Concept of Rural Extension Services and Contract Arrangements for 2009”

After the signing of contracts with ACSA service providers’ network, the Executive Department organized a one day seminar for all regional project coordinators (35 coordinators). Within this seminar, the project coordinators have been explained the RES concept, the consultancy network structure, the activities to be implemented, the modality of reporting and planning activities, monitoring local consultants and other details necessary according to the contract for the reference year. The seminar was preceded by the signing of service provision contracts between 35 Service Providers and the Executive Department of ACSA for 2009 in both Romanian and English. Representatives of CAPMU and RESU/MAFI participated in the seminar.

Training module „Computer use”

This module was designed for local consultants who had benefitted from basic and specialized training but did not have adequate knowledge for work with computers. The need of these trainings was preceded by the strengthening of rural extension services by their equipment with computers and office supplies. The training was carried out during the period 20.01.09 - 13.04.2009 at DAAC System Integrator training center and at the Jewish culture center KEDAM. The duration of the training module was 4 days, for each group of consultants from 23 trained groups. Thus approx. 249 local consultants have been trained in computer use through the use of different software.

Specialized training module „Plants protection”

This module was organized for specialized consultants, aiming at their training in the management of integrated protection of field crops and vegetables. The training had a duration of 36 hours, including two field trips within which the participants learned the practical methods of detection and identification of pests and diseases, protection measures and integrated methods of pests combating. The training module comprised the following compartments:

- *State policies related to plants protection in the context of modern requirements to ensure a competitive production on domestic and foreign markets.*
- *Field and forage crops diseases and pests. Integrated protection methods*
- *Diseases and pests threatening vegetables and melons. Integrated protection methods*
- *Diseases and pests threatening fruits and berries. Integrated protection methods*

The following subjects have been covered by this compartment: General and specific features of diseases and pests threatening plants and berries; Measures of prevention and agro-technical, biological and chemical methods of combating diseases, pests and weeds; norms, terms and methods of application of phyto-sanitarian products.

During this training a round table with experts and companies acting in the field as well as two field trips were organized – one to the Institute of Fruit Growing and one to SRL “Pîrîta” in Dubasari rayon. During the field trips the participants were familiarized with the practical ways of pests’ identification, with the equipment and methods of plants preparation and processing for the combating of harmful bodies.

At the end of the training the participants took an evaluation test.

The module „Basic Training”

During the period 28.09-10.10.2009 and 12-24.10.2009 two training sessions for local and regional consultants, contracted during this year, were organized. The training had a duration of 2 weeks and had 45 participants. The training included 94 hours, including 80 hours of lectures and practical lessons, 8 hours – meetings and round tables, testing – 4 hours and final conference – 2 hours. The basic training included 5 compartments:

- *Agricultural legislation*
- *Management, accounting and agricultural economy*
- *Agricultural marketing*
- *Plants growing technologies*
- *Fruit growing*
- *Viticulture*
- *Vegetables growing*
- *Growing of field crops, forage, aromatic and medical cultures*
- *Plants protection*
- *Growing of animals and veterinary medicine*
- *Adequate use of soils and environment protection*

38 people – professors and experts in different areas of the economy, scientific and education institutions, including 1 academician, 2 corresponding members of the Academy of Science, 7 doctors, 4 university lecturers, 8 PhD, directors of scientific institutions, agricultural units, representatives of commercial banks and NGOs etc. were involved in these activities as trainers.

It is important that along with lecturers from specialized education institutions, ACSA consultants are more and more involved as trainers in these training activities. Among them Anotolie Fala, the ACSA Research and Information Coordinator – agricultural marketing, ACSA project coordinators Trofim Gavrilov, SP Anenii Noi – vegetable growing; Lilia Banuh, SP Balti – business planning, Nadejda Svet SP Causeni – access to financial sources; Larisa Vilcu, SP Cantemir – accounting procedures, financial reporting; Anelia Caraman, SP Soroca and Gheorghe Golub, SP Căușeni – agricultural legislation; Gheorghe Pasat, SP Căinari – integrated protection system in fruit growing and viticulture.

Participation of ACSA consultants shows the high training level and the professional skills of ACSA experts and allows reacting more efficiently to the questions of the audience. Another positive aspect is the improvement of the theoretical knowledge and practical skills of the trainers and their encouragement to participate as trainers outside ACSA activities as well.

The theoretical trainings were followed by many practical lessons accompanied by field trips to the Institute of Soil, to the agricultural enterprises „Codru ST” and „Agrodor” SRL in Straseni rayon. Within these practical lessons the consultants learned about the technologies of plants, berries and table grapes production and use, production of horticultural seeding material and of strawberry stolons. The trainers involved in practical trainings prepared applicative information materials, which were later multiplied and distributed to all participants in the training. The schedule of the training was prepared according to the modules of the training plan.

Each basic training module was followed by round tables on the subjects: (i) Agro-food production marketing and provision of circular materials, (ii) Horticultural and viticulture production technology, (iii) Animal production technology, (iv) Crops and forage production technology. Approx. 34 people were invited and participated in these round tables, including representatives and decision makers from MAFI and other state bodies, Scientific Research institutions (Scientific – practical institutes of plants growing, horticulture and agro-food technologies, Bio-technologies in Growing of animals and veterinarian medicine, Agricultural Technology, Institute of Soil etc.), heads and representatives of commercial companies and technical assistance projects etc.

At the end of each basic training module all consultants took written evaluation tests in order to assess the level of professional training. The evaluation test included 197 practical and applicative questions. The questions were prepared by lecturers involved in the training process, covering the subjects included in the training. The results of the tests confirmed the sufficient professional level of regional and local consultants for the provision of advisory and information services according to RISP II requirements. The tests and the summary of their evaluation are available at ACSA executive Unit, being used for methodological purposes in the improvement of training programs, in the evaluation of the competences of the consultants individually and of the SP as a whole.

For the purpose of the assessment of logistic arrangements, the quality of the training, use of education materials and form of materials delivery, ACSA Executive unit prepared a questionnaire. The anonymous questionnaire was filled in by each participant in the training. The results show that the logistical arrangements were appreciated by all participants as „good” or „very good”. The participants mentioned that all the subjects included in the training were useful, necessary, expressed in a logical and subsequent manner and the training was carried out with active participation of everyone involved. The distributed information and education materials are relevant to the subjects included in the training. The participants received a set of information materials. One set is available at ACSA executive unit.

Specialized training module „Rural tourism”

During the period November 16-21 and November 30 – December 5 specialized training in the field of „Rural tourism” was organized and implemented. The organized trainings aimed at strengthening organizational skills, improving the knowledge of specific features of the business, favoring and encouraging businesses in this area with the help of specialized consultants. The module comprised 6 training days and practical lessons with total duration of 47 hours, the main compartments included were:

Agro-touristic activity and legal basis in the area:

- *Standards for rural pensions.*
- *Rural tourism – catalyst of sustainable rural development. Touristic products.*
- *Code of ethics in tourism*
- *Authentic tradition – key to success*
- *Rural tourism marketing*
- *Agro-touristic activities planning*
- *Field trip – practical activity, organized in one of the most beautiful and visited touristic spots in Moldova – the touristic complex “Orheiul vechi” (Old Orrhei).*

The participants in the training learned about different touristic pensions, discussed with the owners of these pensions about the ways of the exploitation of agro-touristic and historical potential of the region, procedures of registration, arrangement relations with LPs and village inhabitants, about the customers of these pensions, price structure etc. The compartment also included practical subjects such as: tourists meeting and reception, accommodation and meals, entertainment.

At the end of the training all participants took a test and filled in a questionnaire.

The module „Rural entrepreneurship” – refreshment course

34 people, who participated earlier in this specialized training, took part in this course. The training program organized earlier made possible to increase the professional level of ACSA consultants and to stimulate the creation and the diversification of new rural businesses.

The participants presented information on the preparation and writing of applicative paper works, and the beneficiaries were guided in the implementation of certain non-agricultural businesses. The correctness of the names of work papers and the implementation phases have been verified. It is planned to prepare paper works with the development of real business plans for the following activities:

1. Provision of mechanized services - 5 units.
2. Sewing production - 1 unit
3. Organization of a marketing office - 2 units.
4. Cultivation of ornamental plants and provision of territory arrangement services – 1 unit
5. Establishment of a workshop and production of metal objects – 2 units.
6. Bakery - 2 units
7. Opening of a construction materials market – 1 unit.
8. Production of furniture - 1 unit.
9. Repairs and production of furniture - 2 units.
10. Construction of a fridge and provision of grapes preserving services – 1 unit.
11. Production, preserving and sale of fruits – 1 unit.
12. Establishment of a footwear repair workshop – 1 unit.
13. Growing of pepper on protected fields – 1 unit
14. Creation of a workshop for the production of women clothes - 1 unit.

15. Establishment of a workshop for the production of pottery items – 1 unit
16. Opening of a unit of production and packing of flour paste wear - 1 unit.
17. Construction of ornamented wooden doors and windows - 2 units.
18. Opening of a bath hall for the villagers - 1 unit.
19. Opening of a workshop for car repairs - 1 unit.
20. Opening of an incubator for poultry reproduction -1 unit.
21. Creation of a cooperative for provision of services and sale of production – 1 unit.

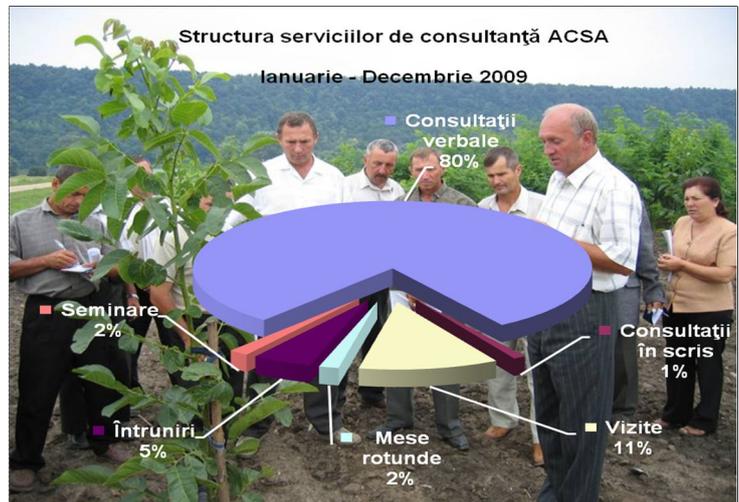
These business plans will be launched and implemented together with rural beneficiaries, while the paper works will be developed and presented during 2010 and at the end of the year.

SERVICES PROVIDED AND BENEFICIARIES

The advisory services are provided by the regional and local consultants according to the minimal set of services stipulated in the standard agreement signed between ACSA and service providers and include technological, economic, legal and agricultural marketing sectors. The purpose of consulting services provided by ACSA consultants is to meet the needs of agricultural producers and rural entrepreneurs in ensuring them with quality advisory services allowing them to solve the existing needs and problems, as well as to facilitate the sustainable development of agricultural activities and to increase the incomes generated by the practiced activity.

The detailed information on the provided services and on the number of beneficiaries is presented in *Annexes RAS1 and 2*.

During the reference year ACSA consultants provided over 195 071 advisory services, among which: approx. 1934 written consultancies, over 3115 round tables, about 3113 seminars on different topics, 9384 meetings and discussions, about 22 097 field trips and over 155 428 oral consultancies. A Service Provider provided 4165 advisory services in average. During the report period



about 277 100 people benefited from ACSA services. A Service Provider provided an average of 5573 consulting services. Approx. 367 501 people benefitted from ACSA services during the reference year. A Service Provider served approx. 10 500 beneficiaries of consulting services and assistance.

During the report period, the range of services provided by ACSA network was dominated by verbal consultancies with a share of 80 per cent. In most cases these consultancies are provided individually at the office of the local consultant or at the site of the beneficiary. Oral consultancies are followed by field trips, with 11%, preceded by discussions and meetings, with 5, seminars with 2%, round tables with 2 per cent and written consultancies – approx. 1%.

Regarding the field of activity, the structure of consultancy services is dominated by technological services – 56% (108 964 services), followed by agricultural marketing – 17.6% (34 303 services), economic services – 13.4% (26 237 services) and legal services – 13.1% (25 567 services). The number of beneficiaries and provided services varies from one service provider to another depending on the number of consultants in the team, their experience and training level and methods used in provision of services.

MONITORING AND EVALUATION

The monitoring and evaluation of the Service Providers is performed continuously and randomly with the participation of the staff of ACSA executive unit, the staff of the Rural Extension Service Unit of the Ministry of Agriculture and Food Industry and the Selection Committee of ACSA Service Providers.

The purpose of monitoring and evaluation is to verify the activity of the regional and local ACSA consultants and to assess the progress of project implementation. During the report period the monitoring was divided into: (i) Monitoring of provision of information and advisory services and (ii) Financial activity monitoring.

The purpose of the monitoring and evaluation was to analyze:

- Ensuring reasonable conditions of activity of local and regional consultants;
- Observance of the work program by local and regional consultants;
- Recording and quality of provided services;
- Planning of activities at local and regional level;
- Reporting of the activities at local and regional level;
- Cooperation with LPA and other organizations in the field;
- Assisting local and regional consultants in the settlement and overcoming of certain problems faced by agricultural producers;
- Use of work time, allocated financial means and information sources provided for equipment;
- The level of services sector coverage
- Analysis of the financial activity of service providers.

The monitoring and evaluation is an important and efficient tool in achieving project goals and objectives, and it also ensures constructive and lucrative relations between rural consultants, local public administration and agricultural producers.

The internal monitoring of ACSA network is carried out at two levels:

- Local consultants monitoring by the project coordinator and by the regional consultant is performed monthly, using the same monitoring cards for all centers. All local consultants are familiarized with the results of these monitoring during monthly and quarterly meetings within the SP. The SP submit quarterly to ACSA the results of the monitoring in the chapter "Monitoring and evaluation" of the narrative report.
- The monitoring of the activity of regional centers and partially of the local consultants by the ACSA executive unit is made randomly. The same methodology and evaluation card is used for this evaluation. The results of the monitoring and evaluation of Service providers and local consultants are collected separately for each SP in a special folder from the executive unit. ACSA executive direction submits the information in quarterly and annual reports according to the established requirements.

During the period of monitoring and evaluation based on the decision of PS Selection commission and of the Observers Council, a contest for the selection of a new consultant in Micleușeni village (PS Strășeni) and for the settlement of the problem of LC Cruglic (PS Criuleni) office within 15 days by SP was organized, with the monitoring of the execution of decision of Selection Commission by ACSA Executive Unit. In both villages two new consultants, who already work for ACSA network have been selected, and after discussions with local authorities the solution of problems regarding the placement of local consultants was possible.

During the monitoring visits the capacities of the new centers in the implementation of rural advisory services, the availability and the equipment of regional and local offices, cooperation with the LPA, the personal skills of new projects coordinators to ensure adequate management of the team of consultants, the capacities of the LC to provide services based on the minimal set of ACSA services, recording of activities and financial management of the project, the transparency in informing beneficiaries about the activities and about the implemented project were assessed.

In January – December 2009 ACSA Executive Unit, MAFI Rural Extension Services Unit and the members of ACSA Selection Commission monitored all SP and approx. half of the local advisory offices.

As result of the monitoring visits certain objections regarding the activity of the local and regional advisory centers, as well as recommendations and terms for their improvement have been defined. During these monitoring visits discussions regarding the implemented activities and the provided services have been held with regional and local consultants, representatives of the local public administration and other town halls employees, as well as directly with the beneficiaries. At the same time, the condition of the offices, the transparency, the planning and the methods of activities performance, as well as the state of documentation in general, implementation of special contracts and demonstration plots have been examined.

In 2009 all local consultants received computers and necessary accessories and this equipment was used actively in provision of advisory services, supervision of activities and services and preparation of reports. In this context, at the request of the Rural Extension Unit of the MAFI and of the World Bank Expert, Mr. Nico van Wageningen, the Management Information System of the Rural Extension Network in Moldova was created. Currently, the MIS is performed through the development of data introduction, monitoring and analysis for all 35 SP and its application was tested at 6 regional centers during the fall 2009: Cahul, Leova, Orhei, Criuleni, Rîșcani, Drochia. The Integrated monitoring and evaluation system MIS implies obtaining immediate information on the fields, terms and types of services performed by the consultants at any level. This tool is very important for the increase of the efficiency and transparency of provided activities and services, as well as for the medium and long term planning of the activity of Rural Extension Network. Currently there are some impediments in the implementation of this system because of lack of access to internet (in real time) of the majority of local consultants.

SPECIAL CONTRACTS

Based on identified needs and interests of agricultural producers during the report period, ACSA Service Providers in the field prepared and submitted business proposals for demonstration purposes (mini-projects) covering a wide range of agricultural and non-agricultural sectors specific to rural areas.

The majority of Service Providers (SP) submitted 3-5 project proposals in average, while SP Basarabeasca, SP Călărași, SP Leova, SP Orhei, SP Ștefan Vodă, SP Telenești submitted 6 – 7 project proposals. Three service providers submitted 1 – 2 proposals only. Thus, ACSA central office received from the network a total of 147 mini-project proposals, which were later examined and prepared for the initiation of selection procedure. It must be mentioned that the advisory services and the producers that they serve are focused more on value added products demanded both on domestic and foreign market. It is shown by the increased number of proposals related to growing of vegetables on protected land and on open fields, growing of mushrooms in adapted conditions, development of animals breeding sector, growing of rabbits and fish.

Due to previous trainings of regional and local consultants provided by ACSA, the Service Providers also submitted proposals related to organic farming and rural tourism. These businesses become a source of economic sustainability for rural population. The implementation of these mini-project proposals also served as an example for rural

agricultural producers and entrepreneurs of the diversification of the range of rural activities and incomes.

The objectives of the mentioned mini-projects are mainly focused on implementation of more productive species and hybrids, new materials for the greenhouses, drip irrigation equipment, species of increased productivity animals, new technical means and high yields types of mushrooms etc.

Following the examination by the Evaluation Commission and field trips aimed at on site skills assessment of the projects for 2009 51 demonstration businesses (DB) have been approved for financing. 10 SP have implemented 2 DB each (Anenii Noi, Briceni, Cahul, Ceadăr-Lunga, Edineț, Nisporeni, Ocnița, Șoldănești, Strășeni, Taraclia), SP Calarasi and SP Stefan Voda are implementing 3 -4 DB each and the other 23 SP are implementing one DB each. Of the 51 demonstration businesses approved for financing 26 units are related to growing of vegetables, 20 – to growing of animals, 4 – non-agricultural business in rural areas, while one was for the evaluation of data on the costs and incomes in agricultural activities.

In the vegetables growing sector, 18 demonstration businesses are for the promotion of advanced elements and technologies in growing of vegetables, berries, grapes and 3 and 5 units respectively demonstrate the growing of flowers and mushrooms. The demonstration businesses in the growing of animals sector are used for the demonstration of breeding, keeping and reproduction technologies of cattle (4 businesses), swine (3 businesses), doves and peacocks (2 businesses), rabbits (2 businesses), fish (4 businesses) and bees (5 businesses). The projects focused on non-agricultural activities (3 businesses) are related to rural tourism development and one contract to handicraft development.

The demonstration sectors within the implemented businesses used for the growing of vine, strawberry and black currant on open fields covered an area of 17,55 ha, vegetables on open fields and on protected land - 2 ha and 840 m² respectively and 6 plots for mushrooms growing – approx. 630 m². Roses and chrysanthemum were grown on 0,45 and 0,04 ha respectively.

In the animals growing sector, the implementation of demonstration businesses involved 22 direct beneficiaries, with the participation of which 7 mini-farms for the growing and reproduction of over 100 cattle, sheep and caprines were established. Also, 3 mini-farms for the growing of approx. one thousand rabbits were opened and the species of fish in 4 ponds of 31 ha and 6 apiaries with over beehives were diversified. The beneficiaries also contributed to the founding of 2 mini-farms for the growing and reproduction of decorative birds: doves and peacocks, as a measure aiming at diversifying rural businesses.

For the training and information of population, as well as for the stimulation of the diversification of non-agricultural activities and, development of rural tourism in particular, sources for the arrangement of 3 pensions and for the establishment of a workshop of the production of cooperage have been allocated.

ACSA executive unit in collaboration with the project coordinators in rayonal extension centers and local consultants undertook the necessary measures in order to ensure the successful implementation of demonstration businesses. Based on visits to the projects site with the participation of external consultants, plans of activity have been developed for each sector separately. The workloads for each period and the requirements on the advancement of the demonstration level of the selected sectors have been assessed. Also, relations with potential suppliers of genetic material, equipment and other necessary means have been established. Later these means were procured and used in operations.

Unfortunately, in the first half of the year, because of the lack of financial sources necessary to ensure the personal contribution and as result of failure to fulfill the contract provisions on the use of recommended technologies 4 beneficiaries of demonstration businesses were replaced by other beneficiaries in the same area, often maintaining the same business goal. All the undertaken measures allowed the demonstration sites to be used efficiently and applied within information activities organized by SP in their areas.

Totally, in 374 seminars, field days, field trips and other activities organized on demonstration sites established during the report period, took part 4316 agricultural producers in the areas covered by the SP. To ensure the quality of demonstration businesses at the implementation level, approx. 60 external consultants, representatives of agricultural research and education institutions, departments of the Ministry of Agriculture and Food Industry, Tax Inspectorate, State inspectorates have been contracted. Also, suppliers of different agricultural means, representatives of international projects and non-governmental organizations participated in these activities.

The demonstration sectors and other objects used for the purpose of dissemination of information in rural areas helped in achieving significant results regarding the importance of new and potential species and hybrids, animal breeds, complex procedures and technologies etc. At the same time on the basis of verification and analysis of 2990 questionnaires collected on the basis of the study performed by the SP the guide "Incomes and expenses in agricultural business in 2008" was published.

This booklet shows the situation of the gross margin in 2 production sectors practiced in Moldova. It was designed for agricultural business owners for the purpose of:

- Analyzing the results obtained in the agricultural year 2007-2008;
- Planning the activities both in production sectors and for the entire agricultural operation.

This booklet presents the incomes, expenses and the gross margin for two categories of agricultural units: a) households the total area of which does not exceed 10 ha and b) households with a total area over 10 ha.

The guide distributed to ACSA consultants will ensure the adequate planning and management of activities in agricultural business. The information will also be useful for the rural entrepreneurs and farmer associations as a guide in the re-launching of traditional and new agricultural businesses.

The information presented in the booklet is also interesting for the staff of micro-finance institutions, agricultural education and research institutions, public and governmental institutions, international assistance projects etc.

Paying a special attention to demonstration methods in the training process, the consultants in the fields used during the report period 1197 permanent demonstration sites created earlier and identified in the experience of the village inhabitants, beneficiaries of their services. At their turn, these sites included 2000 ha field crops, over 1500 ha orchards, vineyards and berries, 430 ha potatoes and field vegetables, about 155 ha greenhouses, tunnels and other protected plots, 2.7 thousand m² spaces used for the growing of mushrooms. The consultants also used 92 farms for the growing and reproduction of 12.4 thousand cattle, sheep and swine, 79 and 43 poultry and rabbits farms respectively, 15 ponds with a total area of 71 ha, 37 apiaries with 1870 beehives.

The information on the training and demonstration activities performed during the report period was disseminated through 66 articles in national, regional and local newspapers, 28 national

and regional radio programs, 11 national and regional TV spots within the programs Baștina, Mesager and Curier.

During the report period the demonstration businesses under implementation or those that have already been implemented were visited by World Bank missions: 14 March –the sites of SP Anenii Noi and Căușeni; September 17 – SP Orhei and Sângerei. The experts highly appreciated the activities they had seen, as these activities proved that the advisory services use efficiently the demonstration method in informing and training the beneficiaries they serve.

The activities implemented within the creation of demonstration businesses stimulated the development of the technological level followed by the increase of the yields of the grown crops and animals and helped in the diversification of rural businesses. The demonstration economic sectors and units served as a model in the process of transfer of know-how and of advanced experience for agricultural producers, rural entrepreneurs and for the rural dwellers in general.

In general it can be mentioned that the implementation of 50 demonstration businesses resulted in the establishment of 12 mini-farms for the growing and reproduction of cattle, sheep and caprines, rabbits, decorative birds, advancing of the technological level of 6 apiaries, diversification of fish species in 5 ponds with a total area of 32 ha. 5 businesses in production of mushrooms in adapted conditions initiated and carried out their activity and 2 farmer households implemented the biomass heating system in the growing of vegetables on protected land. 3 pensions included in touristic routes were arranged and a workshop for the production of cooery was established.

Due to the new businesses 24 new work places, 13 informal marketing groups and 3 regional associations of apiarists and producers of vegetables have been created. Of the total participants in 374 seminars, field trips and other training activities 118 took over the experience of created demonstration businesses and they continue to operate in the growing of berries, flowers, mushrooms, rabbits and poultry, handicraft and rural tourism sectors.

On the basis of allocated investments and of the training of beneficiaries of only 33 demonstration businesses, the sales of vegetables, berries, honey, rabbit, cheese and mushrooms amounted to approx. 1279 thousand lei, 52 sale-purchase contracts for the same production for over 600 thousand lei have been signed. Thus, the value of the production is by approx. 1441 thousand lei higher than the investment of 437 890 lei for the founding of these businesses. At the same time it must be mentioned that the investment allocated for these businesses, as well as for the other 17, as integral part of demonstration activities will be practiced during the following years as well, within the production process and taking over the experience of other rural entrepreneurs.

The guide „Incomes and expenses in agricultural businesses in 2008”, published during the report period and distributed to ACSA consultants, will help the farmers in the improvement of decisions on the planning of production sectors. The use of data on expenses, incomes and gross margin will ensure the adequate planning and management of activities in an agricultural business. The information presented in the booklet is also interesting for the staff of micro-finance institutions, agricultural education and research institutions, public and governmental institutions, international assistance projects etc.

Thus we can conclude that the special contracts and the demonstration sectors established on their basis serve as an efficient method of convincing the people about the advantages of promoting advanced technologies and guiding of beneficiaries of advisory services in development of new businesses in rural areas.

ELABORATING AND PUBLISHING INFORMATION MATERIALS

The activities performed by ACSA regarding the preparation and publishing of information materials aim at providing quality information sources, for the purpose of increasing the professional level of the consultants, ensuring the access to information and advanced experience of the agricultural producers and rural entrepreneurs.

Besides providing information to the wide rural audience, the publications prepared by ACSA serve as a methodological support for the Rural Extension Network, contributing to the increase of the efficiency and diversification of services provided to agricultural producers.

During the reference period ACSA published two information booklets: „Forms of support and facilities granted to agricultural producers in 2009” and published the IInd editions of practical guides “Breeding of rabbits and fur animals” and “Viticulture businesses”.

The booklets on the subsidization of these agricultural sectors were distributed to ACSA consultants, to the Ministry of Agriculture and Food Industry and its subordinated institutions, as well as to Rayonal Agricultural Directorates, agricultural producers and rural entrepreneurs for free.

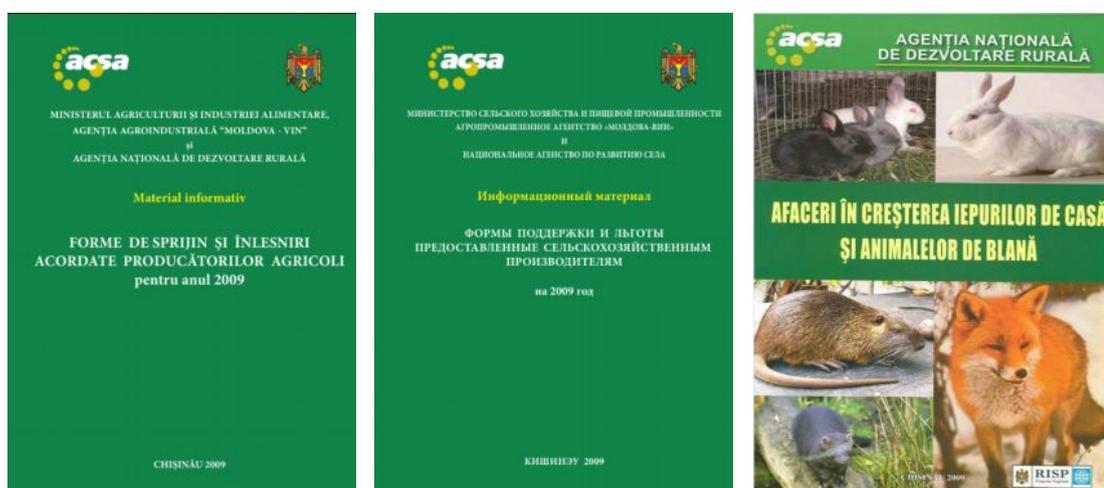


Table 1

List of information materials published by ACSA in 2009

Nr.	Name	Author	No of copies
1	Forms of support and facilities granted to agricultural producers in 2009 (Romanian)	MAIA - ACSA	4000
2	Forms of support and facilities granted to agricultural producers in 2009 (Russian)	MAIA - ACSA	1000
3	Breeding of rabbits and fur animals (II nd edition)	N. Bucătaru, V. Maciuc	2000
4	Viticulture businesses (II nd edition)	V. Corobca, Gh. Nicolaescu	2000
TOTAL			9000

According to printing and distribution regulation the guide "Breeding of rabbits and fur animals" (IInd edition) and "Viticulture businesses" (IInd edition) was distributed in the following way: 1500 copies of each guide are distributed to ACSA SP Network for sale, 500 copies are distributed for free to the regional and local advisory centers and for information and promotion activities. The sale of these guides will allow covering all costs of their publishing.

The access of ACSA consultants to new achievements in science, agriculture and investments

For information about new achievements in science and agriculture information notes on new species and recently developed hybrids for production in the Republic of Moldova; multiplication of mushrooms biological material, access to guarantees and investments funds, obtaining of financial resources from potential financiers, bank institutions, national and international projects active in the country etc. have been prepared and transmitted to Regional Centers (by e-mail).

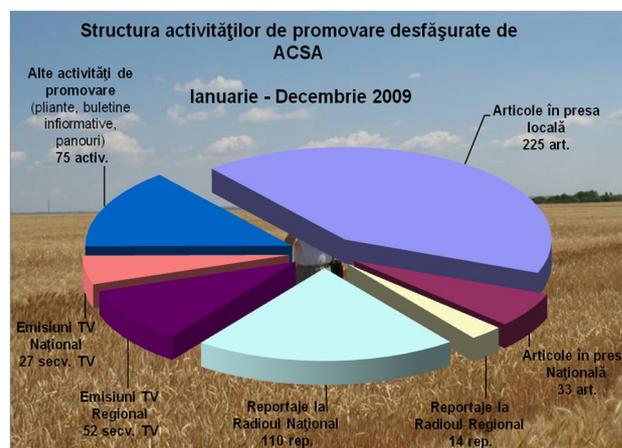
For the purpose of information and facilitation of access to new achievements in the improvement and genetics of agricultural crops, new species and hybrids, ACSA consultants received for free 450 copies of „Plants species Registry of the Republic of Moldova”, information material provided by the State Commission for Plants Species Testing. To equip the regional ACSA centers and the consultants specialized in agricultural marketing, 70 copies of „Agricultural products marketing” have been purchased and distributed.

On the account of the donations from the Consolidated Agricultural Projects Monitoring Unit (CAPMU) and the TACIS project „Complex Use of Eurasian steppe lands”, the Service Providers received for free 500 information materials „RISP success stories” (CAPMU) and 500 copies of „Organic Farming – fashion or need” (TACIS).

PROMOTION ACTIVITIES

The media coverage of consultancy activities and of beneficiary achievements is the most efficient way of promoting the image of the rural extension service. At the national, regional and local level any opportunity to inform the beneficiaries, the public administration and the civil society about ACSA and Service Providers activity is used. The measures undertaken by rural extension consultants help to ensure transparency and efficiency in performed activities, to increase the credibility and access to services provided by them. During the reference period ACSA implemented the following promotion activities:

- *At local level:* 366 promotion activities, including: 225 articles in written press („Curierul de Nord” Edineț, „Farul Nistean” Rezina and Șoldănești, „Opinia” Călărași, „Est Curier” Criuleni, „Accent provincial” Bălți, Fălești and Glodeni, „Patria mea” Fălești, „Câmpia Glodenilor”, „Drapelul Muncii” Anenii Noi, „Curierul de Hîncești”, „Plaiul Orheian”, „Real Sud” Cahul, „Gazeta de Vest” Nisporeni, „Stășeneanca”, „Cuvântul Liber” Cantemir and Leova, „Ecolul Nostru” Sîngerei, „Bussines Info” Leova and Cimișlia, „Prier” Ștefan Vodă, „Свет” Taraclia, „Вести Гагаузий” and „Знамя” UTAG, „Observatorul de Nord” Soroca, „Pasul Nou” Dondușeni), 14 feature reports were broadcasted on local radio stations Comrat, Basarabeasca, Orhei, Cahul, Bălți and 52 local TV programs (TV Găgăuzia; TV-6 Bălți; ART TV Strășeni, TV Cimișlia, TV Glodeni, TV Elita Orhei-Șoldănești, Soroca TV, Ungheni TV); 75 flyers, posters and information panels were printed reflecting the advisory activities and services provided by SP (Cantemir, Rișcani, Călărași);



- *At the national level:* 170 promotion activities, of which 27 TV spots (TV Moldova – „Mesager” and „Baștina” programs), 110 radio featured reports at the National Radio (Radio Matinal, Panorama Zilei, Actualități programs) and 33 articles in the national press (Curierul Agricol, Familia, Bussines Info).

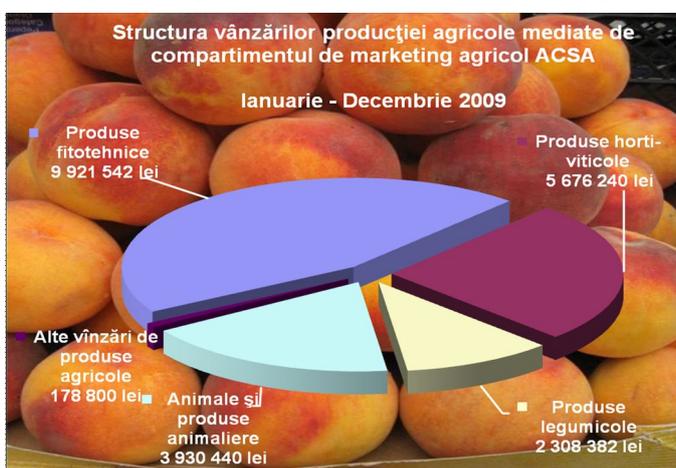
ACSA Service providers actively use the possibilities of promoting the activities and services carried out through the information sources developed by them on their own: advertising spots, information bulletins, flyers and information panels.

During the reference year ACSA and SP centers participated with thematic stands and advisory services at the Field Day organized by MAFI at the Scientific and Practical Institute of Plants Growing (August 21, 2009 – Pașcani village, Criuleni rayon) and 3 specialized exhibitions Small Business 2009 (May 5-7, 2009 Moldexpo), Farmer 2009 (October 21-24, 2009, Moldexpo) and Farmer's Day (November 21, 2009, National Concert House).

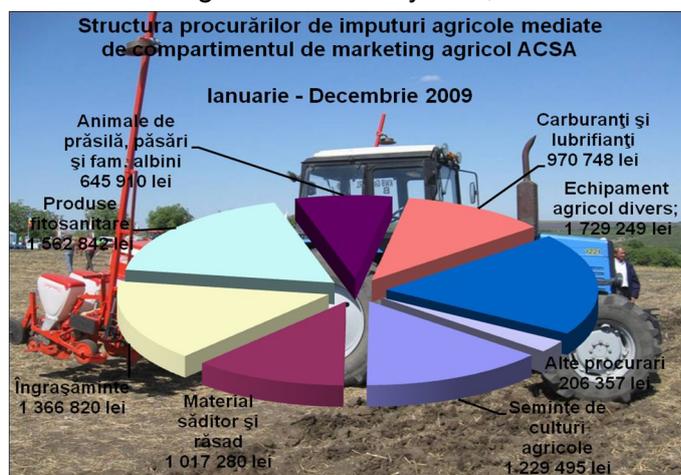
Most ACSA Service Providers in collaboration with the Local Public Administration and Rayonal Agriculture Directorates participated actively in the organization of rayonal fairs and competitions within "The Harvest' Day", "Wine's Day" and "Farmer's Day", the days of villages and towns. These activities allowed them to present their achievements and to encourage their beneficiaries to follow the example of the best agricultural businesses guided by them.

AGRICULTURAL MARKETING

The activities in the field of agricultural marketing developed by ACSA network are strengthened and assisted by the marketing department, consisting of 5 Regional Agricultural marketing consultants (AMC) in SP Căușeni, Hîncești, Călărași, Șoldănești, Edineț and ACSA office coordinator. The assistance provided by the agricultural marketing department to ACSA network and to rural beneficiaries is supported by the informational support on the markets, prices, inputs supply and agricultural products sale, mediation and support in creation of formal and informal marketing groups.



During the reference period, the consultancy services in agricultural marketing had about 7320 beneficiaries, while operative information has been provided to all ACSA network consultants, 22500 clients of the Agricultural Marketing Information System, as well as to rural producers and entrepreneurs in the areas covered by the 35 Service Providers. During this period 40 seminars, 62 round tables (between agricultural producers and rural entrepreneurs with distribution agencies and procurement and processing enterprises), 99 meetings and discussions, 173 field trips (focused on the procurement of production means, exploitation and sale of fresh vegetable production) have been organized, 2359 oral and 200 written consultancies have been provided.



Based on the work performed by regional consultants and national agricultural marketing coordinator the following activities have been performed:

- Creation of 82 agricultural marketing information groups, groups for the joint acquisition of inputs and sale of agricultural products, provision of services;
- mediation of contracts on the sale of agricultural production with a total value of about 22 015.4 thousand lei;
- mediation of contracts for the purchase of production means worth about 8 728.7 thousand lei;
- 26 market studies for approx. 128 agricultural products (6 reference agricultural markets in the Republic of Moldova – Chişinău, Căuşeni, Hînceşti, Calaraşi, Şoldăneşti and Edineţ), the information was placed and viewed On-Line.

The subject of consultancy services and operational information in agricultural marketing was related to: offers and requests for procurement of production means and sale of agricultural goods, requirements towards the seeding materials, markets, access to investment funds, the dynamics and the fluctuation of retail and wholesale prices.

At the request of the Ministry of Agriculture and Food Industry in the reference year, ACSA joined on the same functional and operational platform the Agricultural Marketing Information System (SIMA), which previously comprised the web pages „Agricultural Production” - <http://market-acsa.md> and „Export Moldova” - <http://export.acsa.md>. The new SIMA location www.acsa.md – is an online informational system integrated with a data basis (over 6500 economic agents in agro-food sector), which allows the beneficiaries to obtain quickly the requested information both regarding the internal market and the export demands. Thus, during the reference year 350 offers and 57 requests for 126 proposals and 18 requests for the sale or purchase of agricultural equipment and agricultural products have been placed in this information system and forwarded to the operators in the agro-industrial sector. The estimated turnover of the production is 85 831 thousand lei.

Using the Agricultural Marketing Information System, a significant number of the operators on Moldovan agro-food market found business partners and had the possibility to place offers and demands, including:



- 13610 tones of grains and berries, of which: wheat 7440 tones, barley 1439 tones, corn 3610 tones, wheat 32 tones; peas 75 tones and beans 14 tones;
- 3159.85 tones of oleaginous cultures, of which: sunflower 2420 tones, rape 450 tones, soy beans 239 tones and sunflower oil 50,85 tones;
- 1830 tones of vegetables, of which: cabbage 1160 tones, tomatoes 66 tones, potatoes 50 tones, onion 17,5 tones, cucumbers 450 tones, different vegetables etc.;
- 1726 tones of fruits, berries and grapes, of which different fruits 200 tones, almond 4,6 tones and grapes 1530 tones;
- 1368, 5 tones of seeding material: grains, vegetables, oleaginous, 162,9 tones of seeds and seedlings for vegetables 55 thousand;

- f. Horticultural seeding material and materials for green spaces arrangement 1461,2 thousand quicksets and stolons, of which: 670,5 thousand fruit saplings, 50 thousand mother plants, 460,7 thousand vine offsets, 170 rose offsets etc.;
- g. 7857 domestic animals and poultry in slaughter houses, of which: 746 sheep and caprines, 249 swine, 32 horses, 15 cattle, 6015 poultry;
- h. 50 bee families and 34 850 kg of honey;
- i. 83 transport units, cars and equipments in agricultural sector, of which 18 tractors, 2 cars, 2 sowing machines, 2 sprinklers, 2 ploughs, 3 cultivators, 2 equipments for the administration of fertilizers, 3 combines, 12 tins, 8 equipments for the planting of potatoes, 25 irrigation equipments;
- j. Offers of provision of mechanized services, accounting and audit, services of the Institutes of Scientific Research and Academy of Science.

The information in the Agricultural Marketing System is updated daily. The statistics of operation with placed offers and demands showed that approx. 20-25 per cent of them found the necessary partners and initiate the transactions of purchase or sale of products and services. The information placed on the web page "Agricultural production" is used directly by over 22500 clients of this system, while other about 350 thousand of rural extension services benefit from these services through ACSA network.

IMPACT AND PERFORMANCES OF PROVIDED SERVICES

The advisory and training services provided by ACSA consultants during the report period aimed at solving the problems faced by agricultural producers and other beneficiaries. The advice and recommendations received from the consultants helped the agricultural producers to improve the quantitative and qualitative production indicators, to benefit from credits, to sell their production and to procure necessary inputs, to launch and to develop new businesses, both in agriculture and in non-agricultural sectors in order to increase their incomes from the economic activity. As result, the agricultural producers appeal to the services provided by the consultant not only in critical cases, but also in order to receive some advice and recommendations for their daily and prospective activities.

The impact of advisory services is shown through the results obtained by agricultural producers who benefitted from these services, while the qualitative and quantitative aspects show the daily work of the consultants and their concern for their customers. This is the summary of some performance indicators and stories of success in the implementation of the activities of Service Providers in 2009:

During the reference year, the beneficiaries of ACSA consultants cultivated grains, technical and forage plants on a total area of approx. 341 thousand ha, including wheat 96,9 th.ha, barley 35 th.ha, corn 92 th., pea 4.4 th.ha, sunflower 61 th.ha, sugar beat 4.9 th.ha tobacco, Spanish trefoil 9,6 thousand ha, rape 14 thousand ha, beans 860 ha.

The rural extension consultants provided services to beneficiaries who took care of multiannual plantations with a total area of 22.9 thousand ha, including: apple 16 thousand ha, plum 3.25 thousand ha, black cherry trees 250 ha, cherry trees 125 ha, pear - 650 ha, nut 400 ha, peach 1 thousand ha, apricot 437 ha and over 29,9 thousand ha of vineyards. The agricultural producers benefitted from assistance and advisory services provided by rural extension consultants in strawberry and berry growing the total area of plantations of which amounted to over 360 ha, including 40 ha black currant, 116 ha raspberry and 148 strawberry.

The rural extension service provided assistance to beneficiaries growing vegetables on a total area of 20 thousand ha, including 1.3 thousand tomatoes, pepper 690 ha, eggplants 330 ha, cabbage 1200 ha, cucumbers 637 ha, water melon 1,9 thousand ha, melon 345 ha,

pumpkin 135 ha, potatoes 12,9 thousand ha, other vegetables 833 ha. Vegetables were grown on protected land (tunnels and greenhouses) on a total area of over 177 ha, including: tomatoes 104 ha, pepper 10 ha, eggplants 2,3 ha, cabbage 29 ha, cucumbers 28 ha, water melon 0,2 ha, pumpkin 0,25, potatoes 0,34 and other vegetables 0,1. The surface covered with early spring vegetables on protected sites (agryl and film) assisted by advisory services has increased, reaching a total of 371 ha, including: tomatoes over 213 ha, pepper 1.5 ha, eggplants 0/75 ha, cabbage over 62 ha, cucumbers 1.9 ha, water melon 59 ha, melon 1.1 ha, pumpkin 7/9 ha, potatoes 19 ha, other vegetables 3/4 ha.

The crops yields varied depending on species-hybrids, the geographical area, the applied growing technology and was in average (t/ha): wheat – 2,66, barley – 2,31, corn – 3,95, soy - 1,47, pea - 1,67, sunflower – 1,6, sugar beat – 25,2, Spanish trefoil hay – 7,7, rape - 1,78, beans - 1,25.

Due to the assistance provided to local agricultural producers, the animal breeding sector consisted of 548 family type farms (including 52 cattle mini-farms, 95 swine, 114 sheep, 95 rabbits, 126 poultry, 11 quails and 55 for other animals).

Via the 591 formal and non-formal marketing groups with the support of extension service consultants 48 thousand t of wheat, 14.6 thousand t barley, 26 thousand t corn, 25 thousand t sunflower seeds, 45 thousand t sugar beat, 1187 t tobacco leaves, 10 thousand rape seeds, 264 t beans, 40 thousand t apples, 9 thousand t plums, 568 t black cherry, 44 t pears, 1270 t nuts, 1935 t peaches, 430 t cherry and 250 t apricots were sold.

Local and regional consultants mediated the purchase of agricultural production means with the total value of over 365 mln lei. These financial sources were used for the purchase of 12 thousand seeds, 1.5 mln grafted vine, 973 thousand fruit trees saplings, almost 580 fruit shrubs, 1900 cattle breeds, over 1.9 mln poultry, almost 80 t thousand t fuel. Agricultural equipment was purchased for the value of approx.66 098,5 thousand lei, including 273 tractors, 153 sowing machines, 200 cultivators, 274 ploughs and 300 irrigation systems.

With the advisory assistance of local and regional consultants 67 local and regional professional associations were created. Approx. 33.7 thousand agricultural producers and rural entrepreneurs benefitted from credits, including over 31.9 thousand producers receiving credits worth over 204 million lei from SCAs, approx. 1700 credits worth over 56.3 mln lei from commercial banks, RISP – 42 beneficiaries with the value of 6.45 mln lei. Local and regional consultants helped in the preparation of 1821 business plans, including about 601 in agricultural and 1200 in non-agricultural sectors. 630 agricultural and 220 non-agricultural businesses were established, generating 3179 new work places.

The presence of rural extension services in rural areas is very important not only for agricultural producers and rural entrepreneurs, but also for the socio-economic development of communities. During the report period ACSA consultants implemented over 82 socio-economic activities.

ACSA consultants participated actively in land market development and in the settlement of problems related to agricultural law. They provided assistance in over 12 thousand sale-purchase transactions of land with a total area of over 11 thousand ha; 1600 donation acts involved an area of 2.96 thousand ha, 2700 legacy acts – an area of 3500 ha, 103 mortgage acts with a surface of 133 ha and approx. 1500 acts of exchange with an area of 2.4 thousand ha. With the participation of local consultants 56.4 thousand land lease contracts covering an area over 91 thousand ha were signed. During the report period, extension service consultants provided assistance in the launch of 13 thousand land consolidation projects covering an area of over 21.9 thousand ha. Besides, local and regional consultants contributed to the settlement of over 2500 land conflicts involving approx. 3200 ha of land.

It must be mentioned that the work of the consultants is more appreciated by the producers and by the people living in respective communities. Local authorities support and encourage the activities organized by consultants as a form of useful support to those interested in the problems of the rural sector development. The impact of provided services is described in details in SP reports. The relations between the consultants and beneficiaries are established on the basis of the results received within the collaboration and provision of services.

The impact of provided services is shown through concrete examples/stories of success recorded by agricultural businesses run by the beneficiaries of rural advisory network.

FINANCIAL MONITORING AND BUDGET OBSERVANCE

During the report period ACSA accounting department performed the monitoring of the financial condition and appropriateness of staff supervision in 27 SP. Financial reports, bookkeeping and staff records were verified according to the requirements of the Law on Accounting, Law on Labor Protection, relations with the state budget.

In the regional centers Ungheni, Orhei, Stefan Vodă, Briceni, Sîngerei, Cimișlia, Strășeni, Căinari, Criuleni, the financial accounting is performed using „1C contabilitate” software, ensuring a better monitoring and analysis of the accounts.

The new regional consultants responsible for the accounting needed additional help in organization and observance of the provisions of the Law on Accounting and the Law on Labor Protection. Professional training of these people was performed during the presentation of monthly and quarterly financial reports, as well as by daily e-mail and telephone conversations. These activities had a positive result. The results of SP monitoring visits and the submitted financial reports showed that the activities in this direction meet the existing requirements.

Detailed information and justifying documents (narrative and financial reports of the regional ACSA centers) on the consulting services provided by the National Rural Development Agency (ACSA) are available at the central ACSA office and its regional centers. ACSA's financial activity was audited at the request of the World Bank by Deloitte & Touche SRL according to international audit requirements. The audit report is a positive one and it can be found at ACSA's central office and at CAPMU's office.

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). The 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 activities. The DAs are funded within RISP 2 according to a financial mechanism based on the results delivered. This mechanism is different from the first phase of RISP based on 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.

Also, within the additional financing that has been approved in 2009 for the second phase of RISP, DAs will be provided with additional contracts to continue with activities of business creation in rural area until June 2012, targeting a total number of over 800 rural businesses. It is also to be mentioned that MEGA has been the most active DA, fulfilling all of the tasks described in the initial contract well in advance, creating, thus, 200 businesses. As a result, a new contract has been signed with MEGA and MAFI for the creation of 60 businesses. The other 3 DAs will be provided contracts subject to fulfilling all the tasks from the actual contracts, which are valid until June 30, 2010.

The project activities are being carried out throughout the country with no specific geographical concentration, while RBD component has the following targets to reach:

- Minimum 300 new businesses created and registered in rural areas under the project
- At least 900 new jobs (full-time and part-time) created in the new businesses
- At least 1/3 of all new businesses created engaged in off-farm activities
- Three Development Agencies with 9 teams engaged in rural business development

Services provided by the DAs include assistance at the pre-creation stage (business concept, legal form of business, business plan), support in the creation process and post-creation support. The goal of the post-creation activities is to ensure the functioning of the businesses after project interventions. Some of the tasks of the DAs are:

- (a) Promotional activity to the general audience on the concept of rural business development;
- (b) On-going identification and selection of individuals that wish to start up a new business, as well as groups that wish to start-up business together (rural businesses);
- (c) Assistance in assessment of business proposals made by individuals and groups and identification of potential business opportunities;
- (d) Provision of consulting, training and guidance services to selected RBs and assistance in preparing sustainable/ bankable business plans;
- (e) Provide ongoing post creation support for a period of at least 12 months;

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

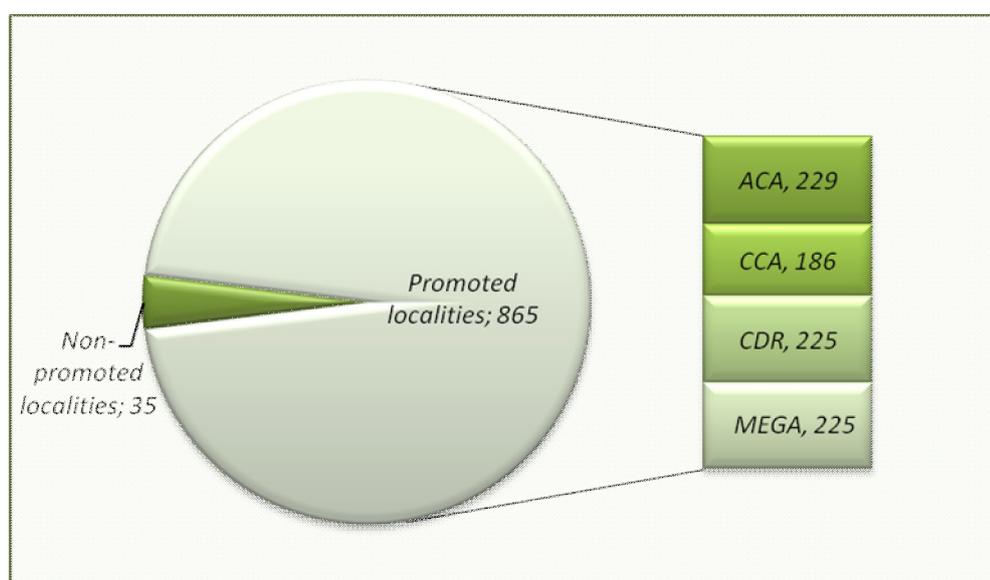
Table RBD 1. General Information

<i>Indicator</i>	<i>Value</i>
<i>Development Agencies</i>	<i>4</i>
<i>Number of villages where promotion took place</i>	<i>865</i>
<i>Number of participants to promotional meetings</i>	<i>16 629</i>
<i>Number of project participation applications</i>	<i>951</i>
<i>Service provision contracts, active</i>	<i>870</i>
<i>Number of business plans developed</i>	<i>805</i>
<i>Businesses starting implementation of investment plan</i>	<i>607</i>
<i>From them:</i>	
<i>Agricultural</i>	<i>(43%) 263</i>
<i>Non-agricultural</i>	<i>(57%) 344</i>
<i>Businesses registered with the support of DAs Loan</i>	<i>53</i>
<i>Loan applications submitted</i>	<i>753</i>
<i>Loans disbursed for rural businesses</i>	<i>599</i>
<i>Loans approved, but not disbursed</i>	<i>20</i>
<i>Loan applications in processing by PFIs applications</i>	<i>59</i>
<i>Number of businesses benefiting from post-creation support</i>	<i>578</i>
<i>New jobs at start-up</i>	<i>1 710</i>

PROMOTION CAPMAIGN

In the fourth quarter of 2009 promotion activities were organized in 42 villages and attended by 469 persons (Chart RBD 2). Thus, the cumulative figures are showing that over 16600 persons from 865 villages participated in the promotion meetings organized within RISP 2 and have been informed about the RISP second phase opportunities so far (Chart RBD 1).

Chart RBD 1. Number of promotion activities by DAs



As project foresees that the promotion campaign will be held in a total of 900 villages of Moldova, 96% of the villages have already been involved in this campaign by 31st of December 2009.

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).

Patru agenții de dezvoltare acordă asistență gratuită în inițierea și dezvoltarea afacerilor private nou create.

Această asistență prevede:

- evaluarea ideilor de afaceri;
- pregătirea strategiilor de afaceri;
- suport la identificarea produselor și activităților profitabile;
- suport la identificarea piețelor de desfacere;
- elaborarea planurilor de afaceri;
- suport pentru obținerea împrumuturilor pe termen mediu și lung în scopuri investiționale;
- asistență post-creare pe parcursul primului an de activitate.

Zona de activitate

Agencia de dezvoltare

Aliația pentru Cooperare în Agricultură
Str. Parcani, Nr. 21, et. 3 of. 130
MD 2004, Chișinău, Moldova
Tel: (0 22) 20 99 88,
20 99 87, 20 99 78

Centrul de Consultanță în Afaceri
Str. Petru Movilă, Nr. 25/8, of. 3
MD 2004, Chișinău, Moldova
Tel: (0 22) 21 00 89, 21 00 94,
20 99 87, 20 99 78

Centrul pentru Dezvoltarea Rurală
Str. Ion Creangă, Nr. 10/5,
MD 2004, Chișinău, Moldova
Tel: (0 22) 59 54 30

MEGA
Str. Mihailoșii Noiului, Nr. 148/a,
Hîncești, Moldova
Tel: (0 269) 25 866

Finanțarea Rurală are ca scop extinderea arealului de servicii financiare spre zonele rurale, în vederea asigurării unui acces mai larg la surse de investiții pentru fermieri și antreprenori rurali. Componenta oferă împrumuturi în scopuri investiționale pe un termen de până la 15 ani.

RISP finanțează orice investiții în activitatea economică (producere, prelucrare, ambalare, depozitare, marketing, servicii și alte activități) comerciale din spațiul rural (preferabil proiecte care creează locuri de muncă sau utilizează materii prime locale) pe tot teritoriul Republicii Moldova, cu excepția orașelor Chișinău și Bălți.

Activitățile nefinanțate:

- refinanțarea datorilor existente;
- investiții în construcția caselor de locuit;
- procurarea sau arendarea pământului;
- procurarea imobilelor;
- producerea și comercializarea tutunului și produselor din tutun;
- producerea și comercializarea băuturilor alcoolice tari;
- procurarea pesticidelor.

Beneficiarii eligibili:

- Orice doritor să inițieze în spațiul rural o afacere individuală (în bază de patent), întreprindere individuală, gospodărie țărănească, societate cu răspundere limitată,
- întreprinderi și antreprenori legal înregistrați care activează deja în zonele geografice eligibile.

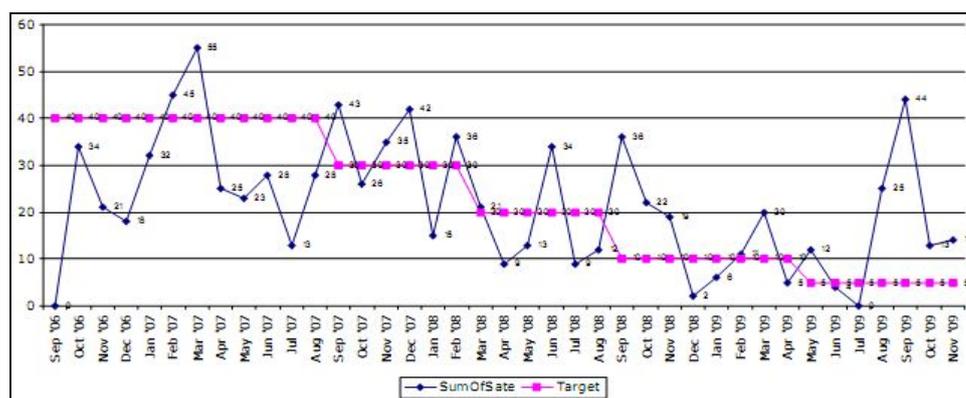
Condiții de creditare:

- afacerea se desfășoară în zonele geografice eligibile;
- suma maximă a unui împrumut acordat beneficiarilor eligibili constituie 150 000 USD;
- contribuția proprie a beneficiarilor constituie
 - a) pentru beneficiarii fără istoric creditar - minimum 10% din suma investiției;
 - b) pentru ceilalți beneficiari - minimum 20% din suma investiției;
- perioada de rambursare: până la 15 ani;
- moneda: Lei moldovenesc sau USD;
- rata dobânzii este flotantă (fixată de 2 ori pe an).

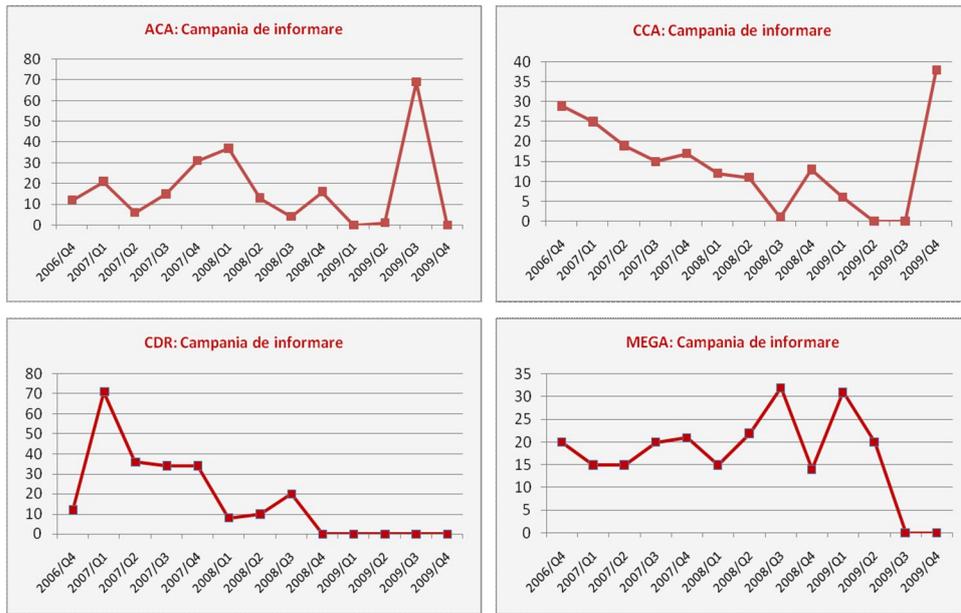
Instituțiile financiare participante la proiectul RISP:

- BC Moldova-Agroindbank S.A.
- BC Moldindconbank S.A.
- BC Banca Socială S.A.
- BC Victoriabank S.A.
- BC FinCombank S.A.
- BC Banca de Economii S.A.
- BC Mobiasbanca S.A.

RBD Chart 2. Number of promotion activities in dynamics



Graficul RBD 3. Number of promotion activities in dynamics per DA

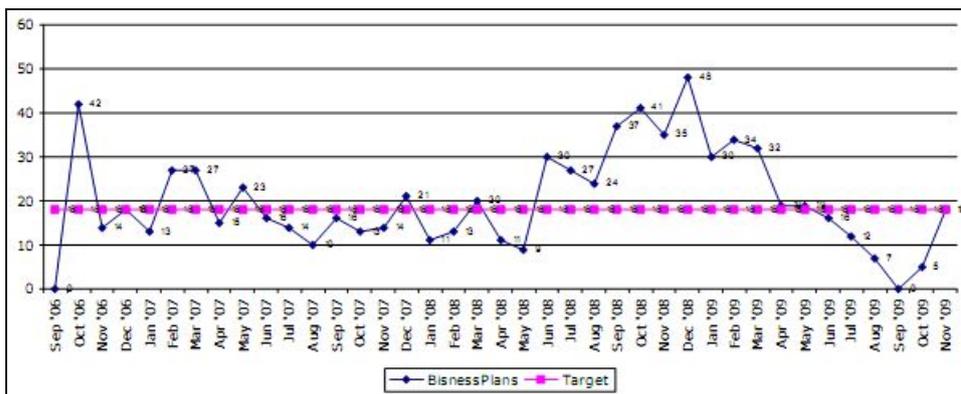


BUSINESS CREATION

During the third quarter of 2009, the four DAs have managed to assist 47 RBs in developing their business plans, this totaling to 805 with their final business plans with DA assistance.

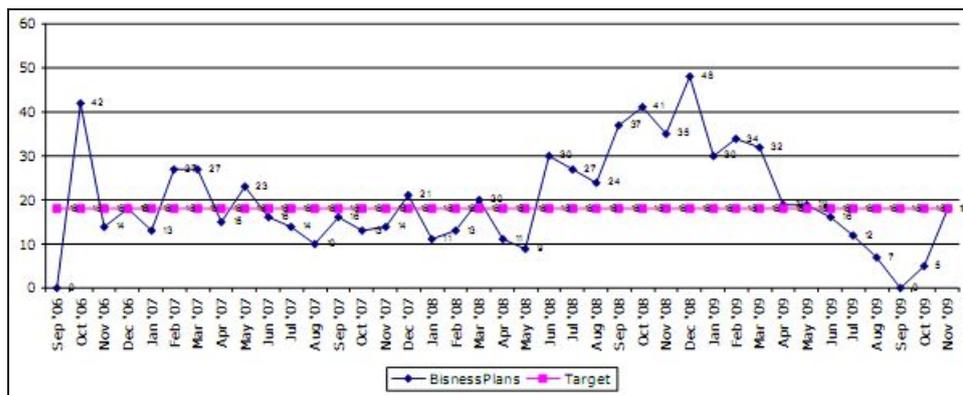
607 businesses established with the support of DAs have started their operational activity/implementation of investment plan as of 31st of December 2009. Out of them, 599 have received loans from PFIs and 22 started operating only with their own resources.

Chart RBD 3. Number of businesses with final business plans with DA assistance



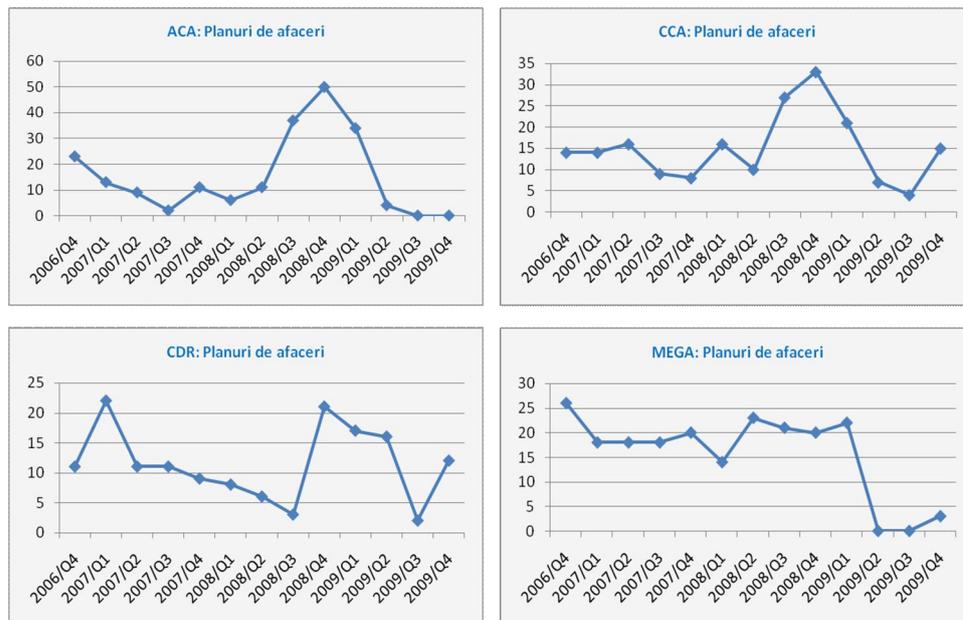
The total business investments of these 607 operational businesses amount about 17,4 mil. US dollars. Thus, the average investment made by operational businesses by December 31, 2009 is approximately 28 thousand US dollars.

Chart RBD 4. Number of RB with final business plans



At the same time, if we refer to the total number of credits, which is 599, then they represent 10,6 million US dollars, which have been supplemented by the beneficiaries' contribution in amount of approximately 6,4 million US dollars. Thus, the average loan disbursed to RB is 17 700 dollars. This is confirming the status of small business of the RB created with the support of the RISIP, the target group of the project being identified and selected for participation.

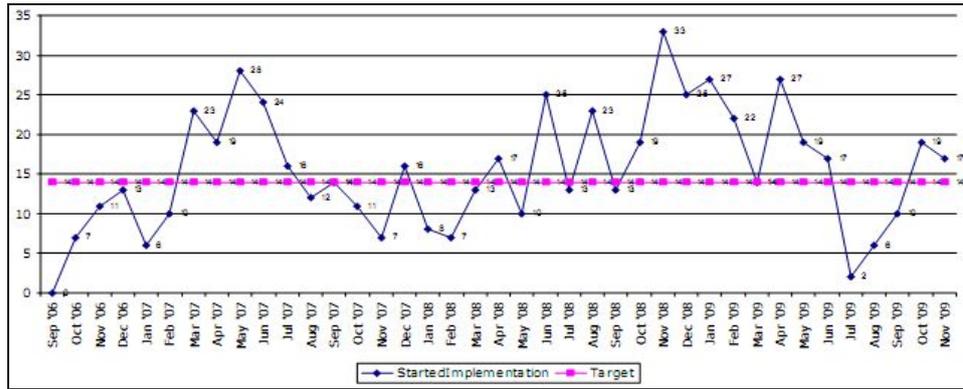
Chart RBD 5. Number of RB with final business plans in dynamics, by DA



ACA has assisted in the creation of most of the business plans so far (233), followed by MEGA (228), CCA (194) and CDR (150).

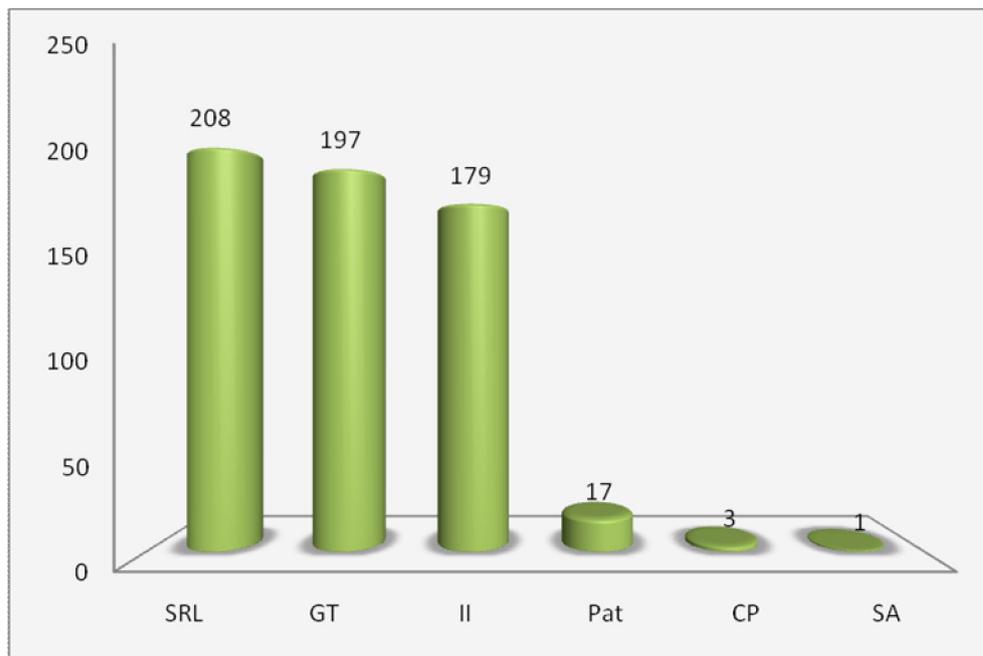
Out of 607 businesses created, 585 are individual businesses, which represents approximately 96% and only 21 RB are group businesses. To this end, group businesses were considered businesses with 3 and more founders.

Chart RBD 5. The number of operational businesses



The legal form of the businesses that commenced implementation of their business plan is mostly Limited Liability Company or Peasant Farms (208 and 197 RBs respectively), as well as Sole Proprietorship (179 RBs) which cumulatively account for 96 per cent from the total number of operational RBs. They are followed by Patent holders (17 RBs) or about 3% from the total. There is one single stock company, and three production cooperatives.

Chart RBD 6. Number of operational businesses by organizational structure



The structure by the type of business is shown in table RBD 2, which reflects a high share of non-agricultural businesses (56 per cent), meeting thus one of the project objectives - at least one third of the businesses created have non-agricultural activities. Thus, from the total number of 261 agricultural businesses, the biggest share is with the crop production, representing 198 RBs. Out of non-agricultural rural businesses, those related to non-food industry (13%), transport (9%) and wood processing and production of furniture (7%) are to be mentioned.

Table RBD 2. RB Structure by the field of activity

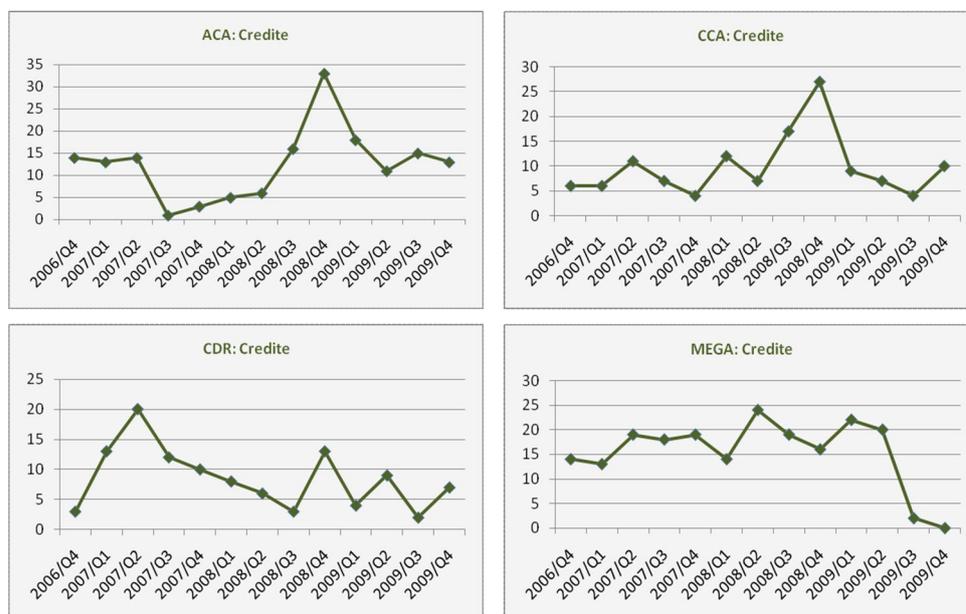
<i>Type of business</i>	<i>Number of operational</i>	
	<i>No.</i>	<i>%</i>
<i>Agriculture</i>		
<i>Agricultural service activities</i>	26	4.3
<i>Crops production</i>	198	32.8
<i>Livestock production</i>	36	6.2
<i>Sub-total Agriculture</i>	261	43.2
<i>Non-Agriculture</i>		
<i>Fishing</i>	3	0.5
<i>Manufacture of food products and beverages</i>	39	6.5
<i>Manufacture of textiles</i>	1	0.2
<i>Manufacture of wearing apparel</i>	4	0.7
<i>Manufacture of wood and wood products</i>	25	4.1
<i>Publishing, printing and reproduction of recorded media</i>	1	0.2
<i>Manufacture of coke, etc.</i>	1	0.2
<i>Manufacture of rubber and plastic products</i>	5	0.8
<i>Manufacture of other non-metallic mineral</i>	16	2.6
<i>Manufacture of fabricated metal products</i>	8	1.3
<i>Manufacture of electrical machinery and apparatus</i>	1	0.2
<i>Waste recycling</i>	1	0.2
<i>Manufacture of furniture</i>	14	2.3
<i>Construction</i>	2	0.3
<i>Repair of home appliances</i>	1	0.2
<i>Retail trade</i>	60	9.9
<i>Sale, maintenance and repair of motor vehicles</i>	26	4.3
<i>Wholesale trade and commission trade</i>	12	2.0
<i>Hotels and restaurants</i>	27	4.5
<i>Land transport</i>	54	8.9
<i>Post and telecommunications</i>	5	0.8
<i>Supporting and auxiliary transport activities</i>	3	0.5
<i>Other service activities</i>	3	0.5
<i>Real estate</i>	1	0.2
<i>Health and social work</i>	2	0.3
<i>Other services</i>	19	3.1
<i>Recreational, cultural and sporting activities</i>	9	1.5
<i>Sub-total Non-agriculture</i>	343	56.8
<i>Total</i>	604	100.0

FINANCING OF RURAL BUSINESSES

In the fourth quarter of 2009, the DAs have signed 53 Service Agreements with the beneficiaries. So far, 753 credit applications have been submitted to Financial Institutions and 599 credits have already been disbursed. Out of the total number of credits disbursed, 254 are provided from the RISP funds, while 345 projects have been financed from other sources.

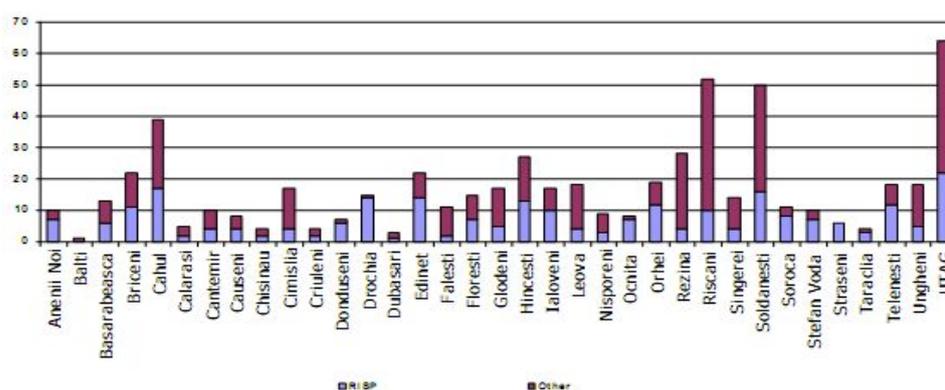
As mentioned above, 607 beneficiaries from the total number of contracts signed with DAs have started the implementation of their Business Plans, elaborated in a joint effort with the DOs. In 22 cases out of 607 the beneficiaries are starting the implementation of their projects from their own sources.

Chart RBD 8. Number of credits disbursed in dynamics, by DA



An important aspect of the activities of the component under the second phase of RISP is the remittances invested in the activities initiated with DAs support. Thus, according to the information collected by development officers during the monitoring visits performed to the RB created with their support, 172 RB or each fourth RB created so far, besides the credits obtained from the financial institutions invested the money they received from abroad. The value of these remittances is today of over 7 million Moldovan lei.

Chart RBD 9. Number of credits disbursed by rayons



Those 607 businesses have an illustrative geographical coverage being located in all rayons of the Republic. The biggest number of businesses are located in UTAG (64 AR), followed by Riscani (52), Soldanesti (50), Cahul (39), Hincesti (27), etc. If comparing regions by value of disbursed credits, then, as of 31st December 2009, the highest cumulative investment made by RISP was in Soldanesti with over 14 million lei, which is 0,5 million lei more than Riscani that invested 13,9 million lei.

It should be mentioned that 566 out of 607 operational businesses have already started to generate revenues, creating thus over 1700 new jobs, which results in an average of 3 jobs per RB.

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

Signed cooperation agreements	870
Submitted credit applications	753
Disbursed loans	599
RISP loans	254
Loans from other sources	345
Credit applications still being assessed by PRI	59
Rejected or withdrawn applications	75
Loans approved, but not disbursed	20

INFORMATION SYSTEM MANAGEMENT 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.

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 functionality of the data basis comprises a system of validation of information accuracy and generation of progress reports.

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 RISP project and which proved to be efficient. 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./2. Business sustainability shows the structure of businesses by the risk assessed by the DA. As a rule, during the monitoring visits paid to the development officers, the necessary post-creation assistance is estimated to be rendered based on specific issues of the beneficiaries.

The set of indicators collected by the DAs comprises data on the number of employees, the average salary per gender, age group, employer or founder, average salary before the project etc. (Annex RBD 4a/1. Employees). In case of rural businesses which started profit generation, DA consultants collect the following financial indicators: Sales, Gross profit, Sales value, Own capital and Total Assets, as well as indicators of paid taxes: VAT, income taxes, social fund etc (Annex RBD 4a/3. Taxes).

To provide a more complete image of business development, CAPMU started collecting some additional indicators: beneficiaries' income growth after the project launch (beneficiaries estimation) and foreign remittances invested in business (Annex RBD 4b).

CAPMU is monitoring DAs by regularly and randomly organizing monitoring visits to RBs created with the support of all DA consultants, so that all businesses created with DAs support could be covered. In addition to assessing created businesses, the goal of these visits 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. The beneficiaries expressed their satisfaction with the services rendered by the development officers both during the process of business launch and at the post-creation stage.

RB POST - CREATION SUPPORT

All the 4 DA provide post-creation support to the created businesses. The total number of RB involved in post-creation support since the beginning of RISP second phase is 578 of the total of 607 RB created, each receiving 1 to 5 days of support depending on the needs. Thus, about 95% of the Rural Businesses that commenced their operational activity have already asked for the DA assistance. Most of the support has been provided by MEGA with 758 days of post-creation so far, followed by CDR, CCA and ACA with around 500 man-days each of them.

The breakdown of the post-creation support delivered to RBs by category as of 31st December 2009 is as follows:

Category of provided support	No. days				
	ACA	CCA	CDR	MEGA	TOTAL
<i>Legal aspects</i>	119	191	110	169	589
<i>Finance/accounting</i>	131	123	148	200	602
<i>Management</i>	109	64	118	154	445
<i>Marketing/sales</i>	58	80	48	198	387
<i>Technologies</i>	69	8	67	34	178
Total	486	466	491	758	2201

ENVIRONMENTAL RELATED ACTIVITIES

To ensure compliance of RISP II financed sub-projects with existing environmental regulations, CAPMU has hired in september 2008 an environmental specialist to provide guidance on initial project screening and review, review environmental management and monitoring plans submitted as part of the sub-project appraisal process, and periodically determine that monitoring is being carried out to appropriate standards.

The objective of the environmental specialist's assignment is to increase the awareness of environmental issues and strengthen the capacity of project stakeholders to ensure that potential environmental impacts could be recognized, avoided or at least minimized through mitigation.

Main activities performed and results achieved:

- Review of applications for sub-project financing: 185 business plans elaborated by the Development Agencies during 2009 were reviewed to determine if the proposed sub-projects fall within one of the Bank categories: A, B or C. Starting with September 2008, all subprojects prepared with the assistance of development officers were

subject to environmental screening and were assigned a category. For Category B projects a mandatory environmental chapter is currently included in the business plans containing a simple environmental assessment with proposed mitigation measures and a succinct monitoring plan. The environmental chapter was subject to evaluation by the ES in every particular case.

- Regular and timely feedback was provided to Development Agencies concerning environmental assessment issues, in the form of detailed written comments on business plans. Since autumn 2008, when an agreement between Development Agencies and the environmental specialist was reached concerning the involvement of the latter in environmental screening and assessment of sub-projects at earlier stage (early draft of business plans), the quality and consistency of the environmental chapters of the business plans considerably improved.
- Field trips to monitor financed projects: a number of monitoring visits of RISP financed projects were undertaken during the reporting period, to check compliance with the environmental requirements and mitigation plans. Monitoring missions were undertaken to all regions of Moldova and the majority of B category sub-projects were checked, notably multi-annual plantations (orchards and vineyards), construction materials shops, as well as livestock and poultry farms. From an environmental angle, livestock raising is one of the potentially most damaging activities in the RISP-II project portfolio. The sector also has a significant nuisance potential that is important in terms of acceptance of RISP-financed projects by the population. In short, the main conclusion that can be drawn from the monitoring visits is that the environmental impact (if any) of most livestock businesses is minor. The small scale of most farms prevents significant environmental damage since their organic waste is mineralized within the natural material cycle, without provoking much harm. However, one must recognize that, in many cases, the impact is small not necessarily due to good on-farm environmental management practices. If those practices do not change the raising number and/or scale of businesses in the future could make the (cumulative) negative effects of animal production much more visible. For the time being, one of the factors alleviating environmental damage is the use by many private entrepreneurs of premises of the former big state farms that inherited part of the old infrastructure including animal waste storage capacities and even some primary treatment facilities. Another point is that the State Ecological Inspectorate is aware of most monitored economic activities; however, this does not necessarily lead to environmental improvements
- Support to CLD on environmental assessment of projects: The environmental specialist established working contacts with CLD and provided them expert backing on environmental assessment of projects (including irrigation and animal husbandry projects) that did not seek support from the Development Agencies at the preparation stage.
- Preparing the irrigation and pest management training: In 2008, an additional financing line has been added to RISP II addressing the implementation mechanism geared towards making on-farm irrigation equipment available to farmers. Given the potential environmental implications of irrigation projects it was decided to organize trainings for project stakeholders (i.e. PFIs, DAs, and ACSA consultants) on irrigation techniques and pest management. The objective was to increase the awareness on environmental issues related to on-farm irrigation and pest management and to strengthen the capacity of project stakeholders to ensure that potential environmental impacts could be recognized, avoided or at least minimized through mitigation. The Terms of Reference for the company to deliver the training were prepared as well as the tentative program. A local consultancy (NGO “BIOS”) was selected via a tender

procedure and the environmental specialist worked closely with them, to supervise the preparation and delivery of the training. The irrigation training was delivered in a series of 1.5-day workshops for each target group, between 20 November and 3 December. The ES assisted the consultancy in the preparation of workshop materials and tailoring the workshop program to the needs of each target group; he also delivered a presentation of the WB environmental safeguards and occasionally acted as workshop facilitator.

- World Bank mission: a WB environmental specialist undertook a supervision mission to Moldova in early September. The mission has checked jointly with the CAPMU Environmental Specialist on the project sites the compliance of RISP II activities with the environmental requirements stipulated in the Sector Environmental Assessment and in the Reference Manual on Environmental Assessment of subprojects. All visited subprojects do not show any outstanding environmental issues and operate based on environmental permits and licenses. Overall, the mission was satisfied with the good progress in implementing the environmental requirements of the project. All supported subprojects have been preliminary assessed from environmental point of view, providing them an environmental category as well as a set of typical mitigation measures to be applied during subprojects implementation. It was also acknowledged that up to now no environmental complaints related to supported subprojects have been registered.
- Extension of DA tasks in post-finance phase of sub-projects: The environmental specialist suggested CAPMU to take a measure that could improve the environmental sustainability of the projects in post-finance period. It consisted in extending the current role of Development Agencies during the project implementation phase (i.e. consulting the credit beneficiaries on business issues) by adding a 'green' element, namely environmental compliance promotion based on Environmental Management Plans. Lately the DAs improved their environmental performance in the preparation phase; their role in environmental management of projects could be further extended in the post-finance period by providing general advice on implementation of measures foreseen in EMP. This was technically done by including this task in the new DA contracts. DAs new activity will be backed by the ES on case-by-case basis as well as by additionally training the DA officers on environmental matters, as necessary. It must be stated that DAs are not supposed to substitute ACSA (still providing technical advice on good practices etc) or IES (who will remain the enforcing entity).
- Coordination with other projects: the environmental specialist attended the training workshop on best practices in irrigation organized by the USAID Rural Business Development Project in Carpineni, Hincesti, on 27 March 2009. This project appears to be very much linked to the irrigation line of RISP II since it aims – inter alia - at revitalizing the irrigation sector. Some kind of future cooperation with RISP II might be benefic for both projects.
- Cooperation with the State Environmental Inspectorate (SEI): establishing an efficient cooperation between RISP II and SEI is crucial for ensuring implementation of environmental requirements and mitigation measures. Contacts were established with environmental inspectors in the Orhei, Hincesti, Stefan Voda, Leova and Cahul rayons, as well as with SEI headquarters, as regards RISP financed subprojects implementation. As a rule, the inspectors were aware of ongoing businesses and related environmental problems. It is worth mentioning that the PFI cannot provide financing to credit seekers without an environmental permit being issued to them by SEI. This is part of the PFI internal procedures and is based on the requirements from the RIG. Thus, all information on RISP financed subprojects is normally available to the national environmental enforcement authority.

The following activities are to be further implemented during the next months in order to best serve the project purposes:

- Reviewing environmental documentation required from the specific sub-projects, i.e. environmental assessments, environmental management plans and monitoring plans.
- Provide guidance to sub-project proponents (beneficiaries) on environmental mitigation measures that can be incorporated into project implementation.
- Undertake the environmental supervision of all subprojects assigned with the Category B.
- Create a platform for regular contacts and coordination of activities with PFIs and CLD and agree with them on preparing environmental monitoring progress reports.
- Strengthen cooperation with local environmental inspectors and provide them with information of category B projects, eventually organizing joint subprojects supervision.
- Provide guidance and backstopping to PFI loan officers on the application of project environmental screening procedures to sub-project proposals.
- Provide contribution to the preparation and delivery of trainings for project stakeholders on irrigation techniques and pest management; coordinate the training process, including participation, training materials, and follow-up activities.
- Selectively undertake field visits to sub-projects for which environmental clearance permits were required, to monitor compliance.
- Develop indicators of environmental impacts generated by sub-projects.

RURAL FINANCE COMPONENT

CREDIT LINE IMPLEMENTATION PROGRESS

Cumulative beginning August 2006 from the Credit Line proceeds were refinanced and disbursed 293 subsidiary loans amounting to **117.16** millions lei and **2.00** thousands US Dollars. These funds were allocated to finance 296 eligible sub-loans approved in the total amount of **149.94** millions lei and **2.50** thousands US Dollars.

From the beginning of the *Additional Financing Component* implementation were approved 7 subsidiary loans amounting to **6.40** millions lei from which were disbursed **2.17** millions lei for 4 subsidiary loans.

According to the PFI's information, the contribution of the beneficiaries for the implementation of the sub-projects constitutes about 192.94 millions lei or 46.31% to the total amount of the sub-projects minimum requirement being up to 20%. The total estimative cost of the approved sub-projects that includes the beneficiary's contribution, PFI's co-financing, and the loan from CLD constitutes 416.67 millions lei.

The total principal amount reimbursed in advance by PFIs constitutes 6067.50 thousands lei and 291.61 thousands US Dollars that constitutes respectively 5.18% and 14.56% of the disbursed amount, which was directed for payments to MF, WB, and creation of RISP II revolving funds.

One of the project objectives is to increase access of new companies from the rural areas to the credit resources. It is required that minimum 30% of the Credit Line resources are provided to the first-time borrowers that didn't benefit of financing from the formal financial sector. According to the information of the PFIs presented so far, **42.57%** of the credit line recourses are provided to the first-time borrowers, which have no previous experience of borrowing from the formal financial sector.

Thanks to financing offered within the Project, at the moment about **1922** new working places will be created. It is important to mention that the participation of women in the establishment of the business in the rural area remains to be high; therefore, **28.03%** of the managers of sub-loans financed are women.

Interest rates for financing. The CLD interest rates for the Credit Line's resources for PFIs for the interest rate periods described below include MF margins for administrative and operating costs and cover the exchange rate risks. These interest rates for Subsidiary Loan denominated in lei will be a variable (i.e., floating) interest rate based on the reference rate which shall be equal to (i) for the revision at the beginning of each calendar year, the average between the annual inflation rate projected by NBM for the current year and the actual inflation rate of the preceding year; (ii) for the revision at the second half of the year, the actual inflation during the first six months of the calendar year, plus the revised projection for the remaining six months of the calendar year; for the loans denominated in US Dollars the interest will be floating, based on 6-month LIBOR US Dollar rate and MF's margins. Thus, the interest rates are the following:

Interest period	MDL	USD
01.02.07 – 31.07.07	14.05 %	6.37 %
01.08.07 – 31.01.08	11.77 %	6.38 %

01.02.08 – 31.07.08	13.55 %	4.15 %
01.08.08 – 31.01.09	11.80 %	4.12 %
01.02.09 – 31.07.09	10.65 %	2.69 %
01.08.09 – 31.01.10	8.14 %	1.97 %

Simultaneously, with the decrease of the average inflation rates and LIBOR rates, the CLD refinancing rates also decreased. The average commercial interest rate for financing the final beneficiaries applied by PFIs to the sub-loans in lei including the banks commercial margin for credit risks constitutes 17.46% having a range from 15% to 22%, and for the USD - 10.95% having a range between 10.5% and 13.0% respectively. According to the NBM (National Bank of Moldova) reports, the average commercial interest rates for the year 2009 constitute 20.31% for the loans granted to the enterprises in MDL and 12.51% - in USD; the RISP II interest rates for the beneficiaries are lower than the average market interest rates.

Participating Financial Institutions. The following 7 local intermediary banks activate within the Project, which are assuming all the credit risk regarding the on-lending of the funds to the private beneficiaries:

1. MoldovaAgroindbank,
2. Fincombank,
3. Moldindconbank,
4. Victoriabank,
5. Mobiasbanca,
6. Banca Socială,
7. Banca de Economii.

The banks mentioned above are also Participating Financial Institutions for the revolving resources; in addition to which Energbank was added.

Information regarding the sub-loans approved, disbursements and the share of the amount disbursed from the Credit Line – in the schedule:

PFI	Number of the disbursed loans	Disbursed in million lei	The share of the amount disbursed, %
MoldovaAgroindbank	118	40.86	28.82
Fincombank	81	47.62	33.58
Moldindconbank	40	24.26	17.11
Victoriabank	27	13.90	9.80
Mobiasbanca	18	9.96	7.02
Banca Socială	9	5.20	3.67
Banca de Economii	0	0.00	0.00
Total	293	141.80*	100.00

*the amount includes the equivalent of the sub-loans disbursed in US Dollars

According to the number of the sub-loans presented to CLD, MoldovaAgroindbank (MAIB) is the most active bank that approved and disbursed 118 sub-loans, being followed by Fincombank (FCB) with 81 sub-loans, Victoriabank (VB) - 27 sub-loans, Moldindconbank (MICB) – approved 41 sub-loans and disbursed 40 sub-loans, Mobiasbanca - 18 sub-loans, Banca Socială - approved 11 sub-loans and disbursed 9 sub-loans.

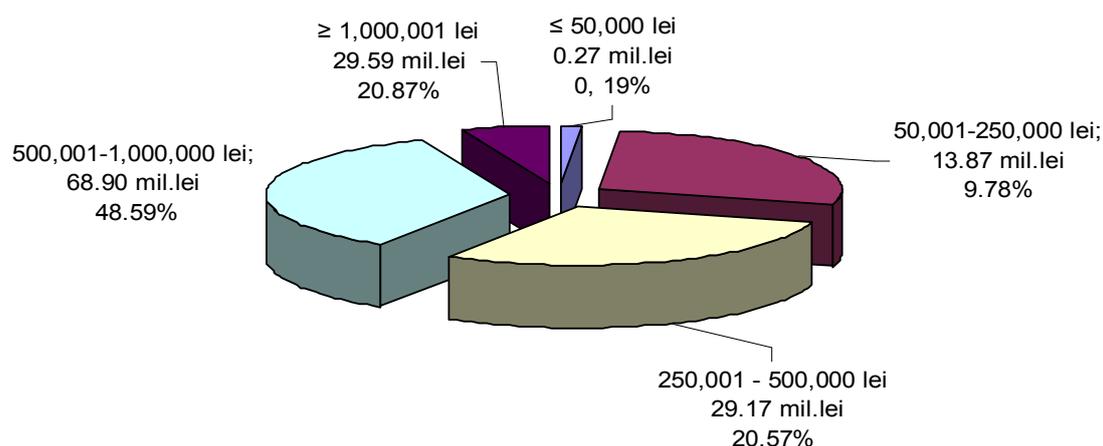
Fincombank has the largest share of the disbursed resources in the total amount of 47.62 millions lei (equivalent of the 3.88¹ millions US Dollars), followed by MoldovaAgroindbank in the total amount of 40.86 millions lei (3.33 millions US Dollars). In turn, Moldindconbank disbursed 24.26 millions lei (1.98 millions US Dollars), Mobiasbancă - 9.96 millions lei (0.81 million US Dollars), Victoriabank – 13.90 millions lei (1.13 million US Dollars) and Banca Socială – 5.20 millions lei (0.43 million US Dollars). The exchange rate US\$/ MDL is 12,3017 by the end of the year 2009.

Out of the total number of 296 sub-loans approved, 270 sub-loans were approved in lei and just 26 sub-loans in US Dollars; this fact denotes a prudent approach of the foreign exchange rate risk by the beneficiaries, who, as a rule, does not have incomes in foreign currency from the export of products.

The structure of PFIs disbursed sub-loans by size:

Value	Nr. of loans	Amount disbursed (mil. lei)
< 50,000 lei	7	0.27
50,001 – 250,000 lei	94	13.87
250,001 – 500,000 lei	80	29.17
500,001 – 1,000,000 lei	88	68.90
> 1,000,000 lei	24	29.59

The average sub-loan size approved constitutes about 610,2 thousands lei (or equivalent of 49.61 thousands US Dollars), but the average sub-loan size disbursed constitutes about 484.0 thousands lei (equivalent of 39.4 thousands US Dollars).



The distribution by the branches of national economy:

¹ Exchange rate US\$ / MDL 12,3017

Branches of the national economy	Number of sub-loans	Amount disbursed (mil. lei)	The share of the amount disbursed %
Trade	62	25.44	17.94
Services	89	48.75	34.38
Agriculture	62	28.10	19.82
Food processing	26	12.27	8.66
Trade and services	9	4.89	3.45
Production of construction materials	13	6.48	4.57
Production and processing of wood	15	6.53	4.60
Other	17	9.34	6.58
Total	293	141.80	100

The maturity of sub-loans granted to beneficiaries:

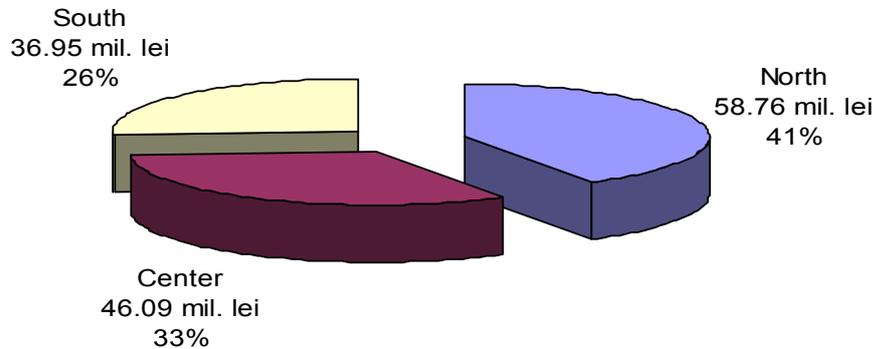
Maturity of sub-loans	Number of sub-loans approved	Amount disbursed (mil. lei)	The share of the amount disbursed %
≤ 1 year	0	0.00	0
1 – 3 years	41	8.66	6.11
3 – 5 years	182	83.71	59.03
5 – 7 years	48	37.28	26.30
≥ 7 years	22	12.15	8.57

The biggest share of sub-loans – 59.03% are provided by PFIs for medium term (MT) of 3 - 5 years, 26.30% of sub-loans - for long term (LT) having maturity between 5 - 7 years, 8.57% of sub-loans - for long term (LT) with maturity higher than 7 years (i.e., from 7 to 15 years). Just 6.11% of sub-loans are granted for short term (ST) from 1 to 3 years, this fact shows the availability of PFIs own credit resources for short and medium term financing.

The distribution of sub-loans by the country region². Owing to the large network of PFIs branches the sub-loans financed cover all the country regions, with a relatively uniform distribution. The most active is the northern region of the country having a share of 41% (58.76 millions lei) out of the total number of sub-loans. The central part of the country covers 33% out of the total number of sub-loans (46.09 millions lei), and 26% of sub-loans are financed in the southern region of the country (36.95 millions lei).

² Distribution of rayons by region is as follows: **North:** Riscani, Rezina, Drochia, Donduseni, Edinet, Soroca, Glodeni, Telenesti, Briceni, Balti, Singerei, Soldanesti, Floresti; **Center:** Orhei, Ungheni, Nisporeni, Anenii-Noi, Dubasari, Criuleni; **South:** Cahul, Vulcanesti, Taraclia, Comrat, Ceadir-Lunga, Hincesti, Leova, Causeni, Stefan-Voda, Cantemir, Cimislia.

The structure of sub-loans disbursed by the country regions in mil lei and %



Distribution of sub-loans by rayons:

Nr.	Name of rayon	Number of sub-loans	Amount of sub-loans disbursed (thousand lei)
1	Anenii-Noi	8	2,754.18
2	Basarabasca	-	-
3	Briceni	5	4,640.54
4	Cahul	9	4,700.14
5	Cantemir	2	828.80
6	Călăraș	5	2,852.00
7	Caușeni	3	2,112.80
8	Cimișlia	4	1,516.00
9	Criuleni	2	1,728.00
10	Donușeni	5	3,752.14
11	Drochia	15	8,551.37
12	Dubăsari	2	345
13	Edineț	11	5,645.09
14	Fălești	8	3,945.06
15	Florești	5	1,996.27
16	Glodeni	4	1,123.30
17	Hâncești	3	1,512.00
18	Ialoveni	15	9,266.41
19	Leova	5	2,420.00
20	Nisporeni	4	954
21	Ocnîța	9	6,502.25
22	Orhei	7	2,508.64
23	Rezina	10	3,338.10
24	Rîșcani	25	8,569.40
25	Sângerei	11	4,763.80
26	Soroca	2	1,796.20
27	Strășeni	10	4,782.67
28	Șoldănești	12	3,797.43
29	Ștefan Vodă	1	132
30	Taraclia	17	4,490.79
31	Telenești	4	969
32	Ungheni	26	16,191.34
33	Mun. Chișinău	4	2,568.90
34	UTA Gagauzia	40	20,749.48
	Total	293	141,803.66*

* the amount includes the equivalent of the sub-loans disbursed in US Dollars

Loan records and reports. With a view of ensuring the fulfillment of the requirements stipulated by the Law of the Republic of Moldova nr. 419-XVI dated 22.12.2006 „On the public debt, guarantees and public on-lending”, for maintenance of the State Register on the public on-lending ensuring monitoring and control of the participating parties in on-lending from the public loan funds, likewise the organization of the evidence of reflow loans granted to the financial intermediaries, CLD makes accounting in separate analytical accounts in accordance with our Accounting Policies for the year 2009. In order to avoid the risks and servicing costs, CLD credit lines accounts are maintained in the National Bank of Moldova.

Daily records are made for all the entrances and withdrawals in and out of the analytical accounts (with the distribution by loan currency); also monitoring of the availability of MDL and foreign currencies amounts in CLD’s accounts. At the end of each quarter the generalization of all the economical-financial operations is made by CLD for all the operations that were made during the quarter in the synthetic accounts by creating all the reports related to the CLD’s activity (including the balance sheet) in accordance with the National Accounting Standards.

The reports on the on-lending resources of the CL and the balance of the PFIs debt are presented quarterly to the Ministry of Finance, as well as other necessary information to infill the “State Register on the state on-lending”.

**Information regarding the disbursements and balance of PFIs within the RISP II
cumulative balance as of 31.03.09**

nr.	Name of PFI	Currency	Amount approved	Amount disbursed	Amount reimbursed	% reimb.	Balance (debt)
1	MoldovaAgroindbank	MDL	51,079,983.00	40,863,986.00	0.00	0.00	40,863,986.00
2	Fincombank	MDL	45,361,389.00	36,289,111.00	1,974,012.89	5.44	34,315,098.11
		\$	1,151,075.00	920,860.00	219,393.02	23.82	701,466.98
3	Victoriabank	MDL	11,835,000.00	9,468,000.00	2,197,277.20	23.21	7,270,722.80
		\$	450,000.00	360,000.00	0.00	0.00	360,000.00
4	Banca Sociala	MDL	8,214,300.00	3,776,640.00	294,048.00	7.79	3,482,592.00
		\$	145,000.00	116,000.00	8,217.00	7.08	107,783.00
5	Moldindconbank	MDL	21,986,500.00	17,589,000.00	0.00	0.00	17,589,000.00
		\$	678,000.00	542,400.00	0.00	0.00	542,400.00
6	Mobiasbanca	MDL	11,466,773.00	9,173,418.00	1,602,160.00	17.47	7,571,258.00
		\$	80,000.00	64,000.00	64,000.00	100.00	0.00
7	Banca de Economii	MDL	0.00	0.00	0.00	0.00	0.00
			149,943,945.00	117,160,155.00	6,067,498.09	5.18	111,092,656.91
	31.12.2009		2,504,075.00	2,003,260.00	291,610.02	14.56	1,711,649.98

In accordance with the conditions of the Rural Investments Guidelines, PFIs present to the CLD quarterly progress reports: (i) Report regarding the Quality of the sub-loans Portfolio, (ii) Report regarding the Entrance and Use of the funds from the roll-over account, (iii) Report regarding the financing of new eligible sub-loans from the roll-over account in accordance with the reporting forms established by CLD and approved by the World Bank.

Furthermore, CLD elaborated a number of analytical reports regarding the use of funds within the Project.

Drought Adaptation Component

According to the Credit No. 4416 MD dated June 2, 2008, the Drought Adaptation Component within the Rural Investment and Services Project II entered into force. Corresponding to the Additional Financing Credit Line, the International Development Association (IDA) allocated an additional financing in the amount of 3.2 millions SDR equivalent of 52.26 millions lei. Credit Line's resources are targeted for investments for small-scale on-farm irrigation rehabilitation and modernization and the provision of technical assistance to farmers on drought adaptation, having its closing date on 30.06.2012. On 31.07.2008 the Addendums to the Subsidiary Loan Agreements were signed by PFIs within the RISP II with regard to the Draught Adaptation Component, which permitted PFI to draw the additional funds.

Beginning February 27, 2009 under the Draught Adaptation Component only 3 sub-loans were approved in the total amount of 2794.15 thousands lei, the disbursed amount constitutes 1000.65 thousands lei or 1.41%, the amount of the disbursed grant constitutes 250.16 thousands lei. Out of three sub-loans, one was approved by MoldovaAgroindbank in the total amount of 450 thousands lei and disbursed 288 thousands lei sub-loan and 72 thousands lei grant; second, was approved by Moldindconbank in the total amount of 1 113.51 thousands lei and disbursed 712.65 thousands lei sub-loan and 178.16 thousands lei grant. The third sub-loan was approved by the Banca de Economii in the total amount of 1230.64 thousands lei, the loan being disbursed in the January 2010. The average maturity of the loans constitutes 40 month; the average interest rate applied by the PFIs to the final beneficiaries constitutes 14.20%. including MF exchange and operating costs and the bank's commercial margin. Two loans were financed in the northern region of the country and the other one in the central region.

Financing of revolving funds accumulated from the principal amount and interest reimbursement.

With a view to ensure the continuity of the Project, following the accumulation of the interest and the reimbursement of the principal amount by PFIs, after deduction of the necessary amounts for the Ministry of Finance, the revolving funds were formed and accumulated at the CLD accounts in the NBM. Refinancing of the accumulated funds is done at the similar conditions of the Project's CL established at the initial stage. Exception being the financing share of a sub-loan is 100% of the eligible expenses (direct resources 80%), the maximum amount to one beneficiary shall not exceed 250 000 US Dollars (direct resources up to 150 000 US Dollars), and the Ministry of Finance margin was reduced from 1.5% to 1.4% (the margin for direct Loan resources constitutes 2%) due to decrease of the CLD margin from 0.5% to 0.4%. Beginning October 26, 2007 from the revolving funds were financed 38 sub-loans amounting to **26 152.9** thousands lei and **115.2** thousands US Dollars out of which MoldovaAgroindbank financed 11 sub-loans amounting to 6184.19 thousands lei, Moldindconbank financed 9 sub-loans amounting to 11175 thousands lei and 46.3 thousands US Dollars, Fincombank - 6 sub-loans in the total amount of 2903 thousands lei and 38.8 thousands US Dollars, Mobiasbanca financed 4 sub-loans amounting to 1046.13 thousands lei, Banca de Economii - 4 sub-loans amounting to 2944.60 thousands lei, Victoriabank – 2 sub-loans amounting to 1400 thousands lei, Banca Sociala – 1 sub-loan amounting to 500 thousands lei, and Energbank – 1 sub-loan amounting to 30.1 thousands US Dollars.

The average maturity of the granted loans is 64 month. The average interest rate applied by the PFIs to the final beneficiaries constitutes 14.60% for MDL and 9.34 for US Dollars including MF exchange and operating costs and the bank's commercial margin. According to the NBM (National Bank of Moldova) reports, the average commercial interest rates for the year 2009 constitute 20.31% for the loans granted to the enterprises in MDL and 12.51% - in

USD. Within the RISP II, the interest rates are lower than the average market interest rates by 3.71 pp for MDL and by 3.17 pp for USD.

The distribution by the branches of national economy:

Branches of the national economy	Number of sub-loans	Amount disbursed (mil. lei)	The share of the amount disbursed, %
Trade	7	2,948.00	10.69
Services	16	15,600.70	56.59
Agriculture	6	3,786.46	13.73
Food processing	4	1,957.38	7.10
Trade and services			0.00
Production of construction materials	3	2,601.10	9.43
Production and processing of wood			0.00
Other	2	676.00	2.45
Total	38	27,569.63*	100

Out of 38 sub-loans, 13 sub-loans financed from the revolving funds are situated in the southern part of the country amounting to 7.26 millions lei (26.35%), 9 sub-loans are financed in the central part of the country amounting to 11.52 million lei (41.77%) and 16 sub-loans in the northern part of the country amounting to 8.79 million lei (31.88%). Out of 38 sub-loans, 9 or 23.7% are disbursed to first time borrowers. Due to the implementation of the refinancing of revolving funds **272** new working places will be created. The participation of women-managers in the establishment of the business in the rural area from the revolving resources constitutes **21%**.

Youth Socio-Economic Empowerment Project II (YSEEP II)

With the view to support the implementation of the second phase of the YSEEP II financed by USAID, UNICEF and World Bank (Grant No. 121-G-00-08-00701-00 dated May 7, 2008), CLD organized the allocation of the co-financing funds through the intermediary banks that activate within RISP II by using the RISP II revolving co-financing resources to finance the loan portion. YSEEP II was provided to young adults being 18-30 years old. The grant portion financed by UNICEF constitutes 50% from the total loan amount. The loan portion in the value of 40% of the loan will be financed by CLD from the RISP 2 revolving resources and 10 % will represent the beneficiary's contribution. The maximum amount financed of the sub-project constitutes the equivalent of 10 000 US Dollars. There is forecasted the creation of at least 61 new micro-enterprises within the project in rural areas. The economic activities that will be financed are the following: increase in agricultural production, processing, storage, packing, trading and other activities related to agriculture, as well as other non-agricultural activities in the rural area, including trade, tourism, handicraft, etc. The potential beneficiaries are helped by the Development Agencies (DA) in preparing the loan files. According to the UNICEF Grant loan, the grant amount constitutes 340 thousands US Dollars. The closing date is on 07.05.2010.

Within the project, beginning February 18, 2009, **5 384.74** thousands lei were allocated out of which the loan amount disbursed constitutes 2 395.7 thousands lei and 2 989.04 thousands lei constitutes the amount of the UNICEF grant. These resources were allocated for 57 subloans, out of which 36 were disbursed by MoldovaAgroindbank in the total amount of 3395.75 thousands lei out of which 1510.45 thousands lei constitutes the amount of the disbursed loan and 1885.30 thousands lei the grant amount, Fincombank disbursed 7 sub-loans in the total amount of 838.94 thousands lei out of which 372.86 thousands constitutes the amount of the disbursed loan and 466.08 thousands lei the amount of the grant,

Moldindconbank disbursed 10 loans in the total amount of 951.03 thousands lei out of which the loan portion constitutes 423.9 thousands lei and the grant portion 527.12 thousands lei, and Victoriabank disbursed 2 loans in the total amount of 199.02 thousands lei out of which the loan portion constitutes 88.45 thousands lei and the grant portion 110.57 thousands lei. The average maturity of the financed loans is 39.1 months. The average interest rate applied by the PFIs to the final beneficiaries constitutes 12.93% including MF exchange and operating costs and the bank's commercial margin, being lower than the average market rates by 7.38 pp.

The distribution by the branches of national economy:

Branches of the national economy	Number of sub-loans	Amount disbursed (mil. lei)	The share of the amount disbursed, %
Trade	3	283.10	5.26
Services	23	2,142.24	39.78
Agriculture and food processing	19	1 840.03	31.37
Industry	12	1 119.36	20.79
Total	57	5,384.74	100.00

Out of 57 sub-loans, 29 sub-loans financed or 50.88% are situated in the central part of the country, 16 sub-loans or 28.07% are financed in the northern part of the country, and 12 sub-loans or 21.05% in the southern part of the country.

Information regarding the refinancing of the funds within RISP1 project.

With a view to ensure the continuity and further management of the Project RISP 1, CLD took over from the CAPMU the balances of the sub-loans in the total amount of 179.87 millions lei and 50 thousands US Dollars, granted at the initial phase of the Project implementation. From the direct resources of the project 1388 beneficiaries were financed. The sub-loans financed initially through CAPMU were partially disbursed with 20 % grant portion. The information regarding the allocated and accepted grants for beneficiaries which reimbursed successfully 80% of the sub-loans - in the table below.

Nr.	PFI	Allocated Grant by PFI	Accepted Grant to beneficiaries	Reimbursed grant	Grant balance
1	CFR	11,624,385	11,076,025		548,360
2	Victoriabank	743,600	743,600		0
3	Banca Sociala	638,652	499,460	87,192	52,000
4	Fincombank	465,074	465,074		0
5	Moldindconbank	770,236	710,236		60,000
6	MoldovaAgroindbank	1,770,414	1,519,861		250,553
	Total	16,012,361	15,014,256	87,192	910,913

Thus, the grants were accepted in the total value of 93.8%.

In total, from credit resources within the RISP 1 project (direct and revolving resources) were allocated through the PFIs 351.33 millions lei and 50 thousands US Dollars, including the revolving funds amounting to 171.45 millions lei or 48.8% (332 sub-loans were financed by

CLD from the revolving funds available after deductions and transfers of the debt service payments needed for the Loan in favor of MF).

On 31.12.09 the principal amount reimbursed by the PFIs constitutes 70.1 millions lei and 50.00 thousands US Dollars that constitutes 19.96% and 100.00% of the disbursed amounts respectively. The balance of the PFIs principal amount on 31.12.09 constitutes 281.19 millions lei, the repayment period being extended respectively to the repayment schedule and payment dates until the year 2022 (that includes the sub-loans disbursed from direct and revolving resources of CLD).

Information regarding the amounts disbursed and reimbursed within the RISP 1 and RISP 2 projects

Project	Currency of the sub-loans	The total amount of sub-loans approved	The total amount of sub-loans disbursed	Allocated grant	The total amount of sub-loans reimbursed by PFIs, principal	The PFIs balance, principal	Grant Balance	The number of sub-loans financed
RISP 1 direct resources	lei	179,874,954.0	179,874,954.0	16,012,361.0	53,525,397.9	126,349,556.9	1,505,835.0	1387
	\$	50,000.0	50,000.0		50,000.00	0.00		1
RISP 1 revolving	lei	171,450,879.0	171,450,879.0		13,493,822.8	157,957,056.2		332
RISP 2 direct resources	lei	149,943,945.0	117,160,155.0		6,067,498.09	111,092,656.91		267
	\$	2,504,075.0	2,003,260.0		291,610.02	1,711,649.98		26
RISP 2 revolving	lei	26,721,889.0	26,152,889.0		303,063.62	25,849,825.38		35
	\$	261,566.0	115,166.0		4845.78	110,320.22		3
RISP 2 irrigation	lei	2,794,148.0	1,000,645.0	250,161.0	0.00	1,000,645.0	250,161.0	2
YSEEP 2	lei	2,928,868.0	2,395,668.0	2,989,068.0	80395.00	2,315,273.0	2,989,068.0	57
							Total	2110

STRENGTHNING THE SAVINGS AND CREDIT ASSOCIATIONS INDUSTRY

The National Commission on Financial Market (NCFM) continued benefiting of technical support from the international consultant Alan Curd, sitting in Canada and during his mission in Chisinau (26.10 – 06.11.2009) and from the local consultant Sergiu Luchița (LC) in a number of areas, but not limited to development and improvement of SCA regulation & supervision framework, monitoring the SCA system and B licensed SCAs' activity, inspection of SCAs in difficulty and applying stabilization measures. The assistance delivered is detailed below.

Legal framework

The following draft documents were developed within the period:

- a) The draft **Regulation on Liquidity Fund of SCAs**. This draft provides for the mechanism of establishment, management and use of the Liquidity Fund (LF). The LF is a tool for the delivery of financial assistance to the associations that are attracting savings deposits, but meeting a temporary cash deficit, which needs to be fulfilled in order to comply with Financial Prudential Norms of SCAs (FPN). The LF is managed by the Central Association of SCA, according to the SCA Law;
- b) The draft amendments to the **Financial Prudential Norms of SCAs**. Their necessity comes out from the need for correlation of FPN with the draft Regulation on Liquidity Fund of SCAs , the Regulation on reorganization of SCAs, as well with the actual real situation within the SCA sector;
- c) The draft amendment to the **Regulation on reorganization of SCAs**. It relates to removing an article and including it into the FPN.
- d) The draft **NCFM decision** on approval of three above mentioned documents. One of the peculiarities of this document is that it proposes making effective some parts of the Regulation on Liquidity Fund (related with the mandatory requirement to participate to the LF, transfer of liquid funds etc.) on a later date, determined by the NCFM decision after coordination of the policy on establishment, management and use of the Liquidity Fund, developed by the Central Association, not by the issuance date;
- e) The **draft Law amending certain Laws (Law on SCAs, Insolvency Law, Notary Law)**. The draft Law includes only relevant and adequate comments, offered by NCFM's Expert Council, Ministry of Economy and Trade, Ministry of Informational Development, National Bank, SCA sector stakeholders (Rural Finance Corporation and Moldova Microfinance Alliance), NCFM's international consultants (Diane Martel and Alan Curd) and the LC. One of the most important topics is setting up of a unique Central Association for the whole SCA system, providing mandatory participation of B and C licensed SCA and voluntary participation of A licensed SCAs. Implementation of this concept was confirmed by the NCFM's Microfinance Department.

All developed documents have been submitted to the Microfinance Department management for review.

Off-site and on-site supervision

Continuous monitoring of financial situation of the SCA system is performed quarterly and monitoring of B SCAs' (these have the right to accept savings deposits) is performed

monthly. Also, monitoring of B type SCAs' loan portfolio quality and compliance with FPN is performed on a monthly basis. Deterioration of financial situation is continuing, highlighted by less assets, loan portfolio, institutional reserve and external loans, more losses on loans and related interests etc. All of this is due to lower remittances, salaries and other family income (including decrease of agricultural prices and trading volumes. Also, there were some SCAs submitting financial statements with wrong data. Representatives of the NCFM were informed about monitoring results, development trends and their reasons, as well on false data.

The NCFM has performed on-site inspections of certain number of SCA holding the B type license. Those inspections have revealed a set of significant infringements of SCA legislation. Following the inspection made into one of those SCAs, the consultants have proposed a set of stabilization measures, amongst which are the following: suspending all operations on bank accounts, changing the license type from B to A, informing the SCA management on NCFM decisions and mandatory actions to be taken, repayment of savings deposits to members, informing the police on the need for investigation of possible frauds etc.

Also, following the analysis of financial situation of B type SCAs, an inspection plan has been proposed for carrying out the inspection in the next SCA, as well as a number of SCAs proposed for inspection in the next period of time.

Training, assistance and consultations have been delivered to the NCFM staff on registering of compromised loans and related interest with accounting registers and their writing off, peculiarities of correct classification of loans and related interests, according to FPN during a specific documentary inspection.

Miscellaneous

The consultants have met with representatives of Rural Finance Corporation and Moldova Microfinance Alliance and specific topics discussed, as following: the negative evolution of the SCA industry, high delinquency and loan losses, less outstanding loans to members and external loans, the frauds and "basket loans" impact over the associations profitability, the possibility of mergers amongst SCAs in order to become more resistant to the crisis, the SCAs training needs on legal procedures on delinquent loan collection.

LAND RE-PARCELING PILOT PROJECT IN 40 VILLAGES

In the reporting period a range of activities have been realized in compliance with projects methodology and implementation plan.

The information and familiarization campaign which begun along with the initiation of the village selection process continued in the reporting period. Within this activity in November 2009 a projects flyer had been published. It contains information about the project activities: land re-parceling advantages, baseline principles, opportunities the project offers as well as a list of participating villages and contact information. Also, two posters had been developed and published, one of which refers to the stages for agricultural land sales and purchase transactions and another one focuses on long-term land lease.

A "Practical guidebook of the secretary of the local council on the issuance of notary acts" had been developed. It contains a set of practical recommendations on how to authenticate contracts of buying - selling, exchange, donation contracts, highlighting the specifics of the authentication of these contracts, as well as charges for notary services and the state tax for the authentication of the above mentioned contracts. This guidebook will be published at the end of January 2010.

The second community level training had been conducted in all project villages in December 2009. During these, project experts have presented to project participants and other interested parties, information on the current situation and the project implementation progress, the preliminary outcomes of the landowners' interviewing, the village land situation and possible zones of interest, shaped as a result of the wishes of the agricultural landowners who decided to be part of the project.

During the second meeting of the local stakeholder committee, the maps of "Plan 1" which reflect the existing land situation, as well as the preliminary outcomes of the interviewing process, had been discussed. Based on these, the existing and potential "zones of interest", which will be taken into account at the planning and development of the re-parceling plan (Plan 2) had been defined.

Plan 1 maps reflecting the current land situation had been developed for each of the project villages, printed out on A0 format sheets and transmitted to the local teams during the third training seminar in December 2009. At the second meeting Plan 1 and preliminary results of landowners interviews had been put in discussion.

The third training had been conducted during 16-20 November 2009. Topics 7 and 8 from the training program, which referred to negotiations with the landowners and methods to value agricultural land, have been introduced to the audience. At the same time, every local re-parceling expert reported on the progress of project implementation in the respective villages. The division for the valuation of real estate of the NARLC provided its technical support for the conduct of the training on land valuation and the development of the methodology of massive valuation of agricultural land for the agricultural land re-parceling.

Thus, methodical guidelines on massive valuation of agricultural land subject to re-parceling had been developed within the agricultural land re-parceling project. The developed methodology provides for defining the market value of the agricultural lands for re-parceling by applying a simplified comparative analysis method of the sales on the local land market (taking into account limited factors of influence over the market value of agricultural lands, such as: the area of the land plot; the soil quality; market conditions and the location of the valuated land).

The interviewing of all agricultural landowners in the project villages started at the beginning of September. The goal of the interviewing was to identify the landowners who wish to participate to the project by means of the following mechanisms: agricultural land sales and purchase, exchange and long term lease.

In the table below the outcomes of the interviewing of the landowners in the participating villages are presented.

Regional center	Total number of parcels	Land owners identified	Land owners interviewed	% interviewed	Participation to the project	% participation	Parcels for sell	Parcels for exchange	Parcels for rent
Chisinău	48510	13372	8616	64%	4109	30,7%	2065	835	1061
Nisporeni	28714	7924	6021	76%	3995	50,4%	3725	1012	1197
Cantemir	26961	7476	5404	72%	4232	56,6%	1295	3381	9562
Orhei	37715	11701	9393	80,28%	7949	67,9%	8437	1043	5037
Bălți	24369	9643	6474	67%	5463	56,7%	652	1664	8241
Total	166269	50116	35908	72%	25748	51,4%	16174	7935	25098

The goal of the local teams within the framework of this activity is to interview the most of the agricultural landowners.

The total number of interviewed individuals reached 35 908, which is 72 % of the total number of landowners in the 40 participating villages. 25 748 or 51.4% of the interviewees showed their interest in participating to the project with the total 49 207 parcels. 16 174 parcels (33%) participate by sales and purchase, 7 935 parcels (16%) by exchange and 25 098 parcels (51%) by long term land lease.

About 11 764 parcels or 24% are impacted by the “inheritance issue”, which means that before concluding transactions with these parcels, the inheritance procedure will have to be completed, that will be immediately followed by the land transaction proper.

With a view to a more effective planning of the re-parceling process and ensuring the interviewing outcomes with visual convenience, the project methodology provides for the development of “land mobility” maps. On the “land mobility” map the parcels for sale are marked with red, the parcels for exchange are marked with yellow and the parcels for lease with blue.

In the following reporting period main activities will be negotiations between landowners, signing land re-parceling agreements, implementation of land transactions and elaboration of the final land re-parceling plan (Plan 2)

Land mobility map, results of landowner’s interviews and Plan 1 map serve a basis for the elaboration of land re-parceling plans and its implementation in the participating villages.

AVIAN INFLUENZA CONTROL AND HUMAN PANDEMIC PREPAREDNESS AND RESPONSE (AIHP)

ANIMAL HEALTH COMPONENT

Outbreaks of Highly Pathogenic Avian Influenza (HPAI) began in several Southeast Asian countries in 2003 and spread to Europe in 2005. Significantly for Moldova, outbreaks in the neighboring Danube delta region of Romania and in the Crimea peninsula of the Ukraine in 2005 obliged governments to cull poultry.

In November 2005, concerned governments, technical agencies, and donors met in Geneva to plan an international response to the risks that Avian Influenza will harm human health and cause large-scale economic losses. In January 12, 2006, the World Bank's Board of Directors approved up to \$US 500 million in financing for the Global Program for Avian Influenza (GPAI) that will assist eligible countries. The GPAI is an Adapted Program Loan (APL) that operates horizontally, across countries. Also in January, governments and donors met in Beijing, China and pledged \$US 1.9 billion to the fight against Avian Influenza.

From this sum, Republic of Moldova benefits of \$US 10.6 mln (\$US 3.6 mln for Animal Health Component).

All activities during July-September 2009 are divided in accordance with the Operational Book and Procurement Plan as follows:

3b: North regional lab rehabilitation

The construction of the new building and the reconstruction of the existent one of the North Regional Laboratory from Drochia was finished and it was officially given to RCVD management.

a2d: TA to design simulation scenario for AH and to assess exercise

The first and the second visit of the international consultant, Olsevskis Edvins, veterinary doctor, Head of Animal Infectious Disease Surveillance Division from the State Veterinary Service of Latvia, took place on October 24-31 and November 20-29. The Consultant was engaged under a short-term contract to provide support to preparation, conduction and evaluation of the exercise. During these periods, it was prepared and organized AI real time simulation exercise (November 24-27) in Straseni raion. The simulation exercise was prepared as a real-time simulation of the implementation of highly pathogenic avian influenza control, containment, response and eradication measures at both headquarters and field levels, with the implication of the interested public authorities (Ministry of Agriculture and Food Industry, Ministry of Health, Ministry of Internal Affairs, Ministry of Ecology etc.).

1o: Consumables

Purchased consumables were delivered to the Republican Centre of Veterinary Diagnosis.

The fifth tender for reagents procurement was held. There were received only two bids and in accordance with the World Bank procedures, the tender was canceled.

There was launched an additional tender for protective masks procurement (90,000 – simple masks, 10,000 – cup type masks FFP2). It was selected the winning company and signed the contract for goods delivery.

1f: Furniture and office equipment for regional laboratories

It was finished the process of procurement of the office furniture and equipment for regional laboratories from Cahul and Drochia. The goods for both, South and North laboratories were delivered.

MW – 03 Rehabilitation of heating system al CVL

It was decided to organize an additional tender for the selection of a company to install the heating system at the central lab. It was selected the company and signed the contract. The installing procedure is at its final stage.

HUMAN HEALTH COMPONENT

GENERAL CONTEXT

For successful implementation of the project, taking into consideration its complexity, the World Bank mission took place on 17-20 March 2009. The objectives of this mission were the following: to carry out project supervision and to assist the project management and implementing institutions in moving the implementation agenda forward. Nedim Jaganjac, Public Health Specialist met with Oleg Lozan, Deputy-minister, representatives of UNICEF and all national counterparts.

Detailed technical notes was prepared by the mission and provided to the Ministry of Health, the project managing and implementing institutions.

The joint CDC, WB and UN mission took place on 17-21 August. The objective of the mission was to assess the Influenza Pandemic Preparedness of the Republic of Moldova. The mission met with Larisa Catrinici, Minister of Health. The review indicated a generally good level of preparedness, and in view of the urgency to be ready for the influenza pandemic, an action plan was adopted by MOH.

The WB mission took place on 12-17 October 2009 and consisted on the Bank side of Anatol Gobjila, Team Leader, Nedim Jaganjac Public Health Specialist and Zlatan Sabic (IT specialist). The scope of this visit was to assess the progress made so far and estimate realistically the probability that the objectives of the project would be reached at closing.

HUMAN HEALTH CAPACITY BUILDING SUB-COMPONENT

REVIEW OF REGULATORY SYSTEM

All documents for adequate response of the health care system to the threat of HPAI elaborated by the national counterparts and revised, and updated by the international consultant Simon Mardel were approved by the Ministry of Health.

The national counterparts updated the documents with the latest data regarding the incidence and prevalence, laboratory diagnosis and clinical management of human cases of avian influenza, seasonal and pandemic influenza in accordance with WHO recommendations. UNICEF Moldova printed them and the guidelines were distributed to all levels of the national health care system. These guidelines represent the basis for training of field epidemiologist, rapid response teams and primary health care workers.

During the reporting period 2 training courses for clinicians were conducted in Chisinau: one for central region and the second for Transnistria region. The main objective of this training course was to strengthen the health care workers capacity in clinical management of avian influenza and infection control in medical facilities.

In general, about 280 persons were trained within 4 training courses for rayon's rapid response teams in case of avian influenza in human population and 4 training courses for medical staff in clinical management of possible human cases of H5N1 and infection control practices.

INFORMATION TECHNOLOGY SYSTEM FOR SURVEILLANCE

For the successful achievement of interaction between the Information System for Improved Surveillance of Avian Influenza and other Infectious Diseases and the information system SITA, the representatives of Ministry of Agriculture and Food Industry and MoH had a series of meetings during the reporting period.

The list of health care workers and IT operators who should be trained in using of new Software was elaborated and approved by the Ministry of Health. After detailed reviewing of conditions specified in the contract signed between CAPMU and "DAAC SYSTEM Integrator SRL" regarding the conducting of these trainings (number of participants and the amount of money budgeted), Dr.O.Benes, General Director of NCPM suggested to explore the possibility to increase: 1) the number of participants who would attend them: a) the Basic OS and office tools training - from 50 to 126; b) the System Usage Training - from 101 to 161. He explained, that initially it was agreed to train only the rayon epidemiologist and infectious diseases specialist, but later in accordance with the order issued by the MoH, it was emphasized the necessity to train the IT operators from each rayon as well; 2) the budget for these activities (transportation cost, lodging, per diem, coffee-breaks). The expenses for participant's accommodation, transport and per diem were not budgeted in the contract with "DAAC SYSTEM Integrator SRL". The approximate amount needed to cover these expanses - 16000 \$ USA. The National counterparts approached Mr. L. Gumovschi, Executive Director of CAPMU with an official request to explore the possibility to increase this amount. Following this request to the contractor, "DAAC System Integrator" has prepared change proposal for additional services under training component of Improved Surveillance System (meal, housing, per diem, transportation costs) as well as for increase the number of people to be trained. According to the change proposal obtained, the contractor accepted to provide all additional services requested.

The national counterparts together with the "DAAC System Integrator" started to test the new Software in March 2009.

The "Basic OS and office tools series of training courses" took place during the February-March 2009 period. The second series of training courses took place during the June-August 2009 period. In general, 287 persons (126 during first series of training courses, 161 – second series of training courses) were trained within these series of training courses.

In accordance with the order of the MoH nr.308-d from 18.05.2009 the following medical institutions: the hospitals and centers of preventive medicine from Hincesty, Straseny, Ungheni, and Republican Hospital for Infectious diseases "T. Ciorba" and Children Hospital for Infectious Diseases from Chisinau were selected as pilot institutions to test the new Software.

During the reporting period the elaborated Software was tested in the pilot regions. The Ministry of Health approached the Ministry of Finance to explore the possibility to extend the European Grant ECAHI TF 058241 till 31 December 2009. The Grant was extended till 31 august 2009. The Operational Acceptance Protocol was signed between CAPMU and "DAAC SYSTEM Integrator SRL" on 28 August 2009.

During the WB mission took place on 12-17 October 2009 Zlatan Sabic (IT specialist) met with all concerned counterparts (notably NCPM, MAFI, CAPMU, and DAAC management

and technical experts), observed the work of the system in practice (at the Toma Ciorba Hospital, at the Municipal Center for Preventive Medicine in Chisinau, and at the NCPM Laboratory), and reviewed the various documents prepared to date. The expert emphasized that the System development was progressing satisfactorily, albeit with some delays. Under the contract for surveillance system development only some minor activities were still to be completed. These concern (i) the training for administrators, (ii) the development of data formats and software modules for data import/export, and (iii) the production of the final version of the software for distribution. It is expected that this work will be finished by the end of the year. He expert told that some important issues needed to be urgently considered in order to move the system into its full operational mode. These relate to (a) system stabilization and (b) full implementation and further extension. All recommendations were provided in the Aide Memoire.

HUMAN HPAI TESTING SUB-COMPONENT

For upgrading the institutional and staff capacity of the National Viral Laboratory the component coordinator together with the national counterparts updated the ToRs for an international laboratory consultant. The ToRs were revised by Nedim Jaganjac, Public Health Specialist. The CAPMU organized the selection process. The selection committee evaluated the files and after a detailed review the consideration has been given to Travis Taylor who according to the documentation presented was the most experienced applicant. The contract was signed by Dr. Oleg Lozan, Deputy-minister. The Laboratory consultant Travis Tailor made two visits in Moldova in September and November 2009. The preliminary and final reports were submitted to the national counterparts.

The national counterparts together with the component coordinator elaborated the TORs for a series of training courses which will be conducted for Laboratory personnel of the NCPM by the Cantacuzino Institute. The contract was signed between the MoH of the Republic of Moldova and Cantacuzino Institute, Romania. 11 persons from the NCPM were trained in laboratory diagnosis of influenza using classic techniques, molecular biologic techniques; preserving and shipping specimens for the diagnosis of influenza virus infection, biosafety and biosecurity in laboratory activity in November and December 2009. Four of them are from the National Viral Laboratory.

During the refurbishment works of the National Viral Laboratory some electric lines were damaged. The national counterparts, civil engineer and construction company representatives agreed that the best solution would be to change this old electric system in order to be in compliance with the technological and antifire safety requirements. In addition, the possibility of installing a new ventilation system and an anti-fire system was discussed with Nedim Jaganjac, Public Health Specialist during the WB mission. The national counterparts approached the WB and CAPMU with an official request to explore the possibility to find some financial resources to cover these expenses. The WB permitted to make these changes. The company changed the old electric, ventilation and anti-fire systems of the National Viral Laboratory to be in compliance with technological and anti-fire safety requirements.

By the end of year the construction of new module and the renovation of the seasonal viral laboratory are completed. Now the specialists from the companies that delivered the equipment are installing and adapting all laboratory equipment to be functional. The official opening of both laboratories is scheduled for February 2010.

The CAPMU re-announced the bidding process for procurement of laboratory consumables and reagents in January 2008. The dead line for submitting proposals was 19 February 2009. Unfortunately, only two companies presented the files in accordance with the TSs for consumables and reagents. The national counterparts updated the TSs for consumables and

reagents. The CAPMU organized the procurement process. The consumables and reagents were purchased, delivered to the NCPM in November 2009.

The national counterparts together with the component coordinator elaborated the TSs of laboratory furniture. The furniture is purchased and installed in both buildings.

Taking into consideration MB mission recommendations to strengthen the laboratory capacity Dr. Radu Cojocaru, Head of the laboratory of highly pathogenic infectious diseases and control of bioterrorism made a study visit at the National Research Institute for Epidemiology from Russian Federation, Moscow. The dates of the visit have been coordinated and agreed upon by the General Director of the National Centre of Preventive Medicine, Dr. Oleg Benes and the Vice-director of the National Research Institute for Epidemiology from Russian Federation Dr. Gherman Chipulin. Dr. Cojocaru participated in a comprehensive briefing organized by the National Research Institute for Epidemiology on the following topics: 1) Staged approach for the external quality assessment project (EQAP) for the detection of influenza virus subtype A by RT-PCR; 2) Laboratory Quality Assurance Plan; 3) Implementation of national EQAP and inter-laboratories comparing of the results; performed the diagnostic of influenza virus subtype A by RT-PCR; got acquainted with the Standard Operation Procedures of the Laboratory and techniques in use for molecular typing of H5N1 virus. The National Research Institute for Epidemiology from Russian Federation provided the diagnostic RT-PCR kit for Influenza A virus produced by institute. This allowed Moldova to participate in the WHO external quality assessment project (EQAP) for the detection of influenza virus subtype A by testing the simulated samples of RNA including H1, H3 and H5 in parallel with Russian ones using the diagnostic RT-PCR kit for Influenza A virus. The National Laboratory tested the simulated samples. WHO confirmed the accuracy of the obtained results.

Taking into considerations the WB mission recommendations to strengthen the national laboratory capacity, the NCPM issued an order with regard to laboratory testing using classical and molecular techniques. In accordance with this order, a working group was established, that is responsible for virus isolation and virus identification and typing by mean of classical and molecular techniques. It comprises:

1. Dr. Petru Scoferta, MD, Head of the National Viral Laboratory for seasonal influenza;
2. Dr. Elena Romancenco, Scientific Researcher, National Viral Laboratory for seasonal influenza;
3. Dr. Radu Cojocaru, MD, Head of the laboratory of highly pathogenic infectious diseases and control of bioterrorism;
4. Dr. Igor Spinu, Scientific Researcher, National Viral Laboratory;
5. Dr. Ala Halacu, Head of the Reference Laboratory for HIV/AIDS and viral hepatitis;
6. Dr. Mariana Apostol, virologist, National Reference Laboratory for Poliomyelitis and Entero-viruses.

Until the module for avian influenza diagnosis is ready, the testing is performed in the National Reference Laboratory for Poliomyelitis and Entero-viruses and Reference Laboratory for HIV/AIDS and viral hepatitis.

The working group managed to isolate a virus and to identify its type using PCR technique. The virus isolated was H3N2. The National Viral Laboratory conducted the shipment of the samples to the WHO Reference Laboratory in order to pilot again the possible Avian

Influenza Shipment, confirmation and for quality control assurance of laboratory testing. The WHO Reference Laboratory confirmed the accuracy of the results obtained by the national counterparts.

As a result of WB mission recommendations aimed at enhancing the national capacity in international shipment of Infectious Substances in accordance with IATA Dangerous Good Regulation, the following 3 participants: Dr. Cojocaru Radu, Director of the laboratory, Division for Surveillance of special dangerous infections and bioterrorism riposte, NCPM; Dr. Romancenco Elena, Scientific Researcher, National Viral Laboratory, NCPM; Dr. Vranceanu-Benes Angela, Scientific Researcher, National Reference Laboratory for Viral Hepatitis Diseases, NCPM attended the International Training Courses on "Shipping Guidelines for Infectious Substances", which took place in May, 25-26 2009, Ankara, TURKEY. The training course has been developed by departments of "International Air Transport Association (IATA) Training and Development Institute". The course was delivered by the collaboration of "Turkish Institute of Health" as a host institution and "International Air Transport Association (IATA) Training and Development Institute". The participants were trained in labeling, documentation, handling and emergency procedures for Infectious Substances. They are able to complete the "Shipper's Declaration for Infectious Substances to ensure shipment compliance with Dangerous Goods Legislation" and "Application of the current edition of the Infectious Substances Shipping Guidelines manual".

HUMAN HEALTH SYSTEM RESPONSE SUB-COMPONENT

The national counterparts together with the component coordinator elaborated the TSs of equipment for rapid response teams. The electronic equipment has been already purchased.

REPUBLICAN HOSPITAL FOR INFECTIOUS DISEASES

The national counterparts together with the component coordinator elaborated the TSs of equipment and furniture for the ICU. The procurement processes were organized and the equipment and furniture are purchased. The renovation of ICU is finished. The official opening of ICU is scheduled for February 2010.

YOUTH SOCIO-ECONOMIC EMPOWERMENT PROJECT

The YSEEP aims at promoting and supporting participation of the most vulnerable young people (14-30 year-old), in the socio-economic life of the community and in activities that will contribute to their empowerment, through an integrated package of services and opportunities for the young people in selected regions.

YSEEP specific objectives

- (i) increase the number of isolated and vulnerable youth (14-30) who adopt positive social practices as a result of innovative social service delivery;
- (ii) strengthen the capacity of local public and private (NGOs/CBOs) youth-serving providers and decision makers to reach out to the most vulnerable young women/girls and men/boys and to address their needs and interests in a participatory and integrated manner;
- (iii) increase the number of viable micro-enterprises own by youth (18-30) who initially faced both a lack of business development skills and exclusion from credit due to lack of material assets for collateral.

Direct beneficiaries

Teenagers and young adults (14-30) from project selected regions, with a particular focus on the most disadvantaged: youth from rural and small towns; youth from poor and vulnerable households (including young parents); unemployed youth; youth who did not complete secondary education (grade 9).

Indirect beneficiaries

- Families of youth (e.g. teenagers' parents);
- Communities (through less incentives for youth to engage in violent and risky behaviours);
- Central and local government (through potentials for economic returns - e.g. more self employment opportunities for young people; potentials for reducing expenditures - e.g. linked to juvenile delinquency, public health issues including the prevention of youth alcoholism);
- Civil society at local and community level working for and with youth

Note: *The World Bank has extended the deadline for implementation of the JSDF Grant „Youth Socio-Economic Empowerment through Business Development and Provision of Innovative Social Services” (TF054222) and the reallocation of funds under this Grant.*

Further to the letter of 30 July 2008, whereby the International Development Association was requested to extend the deadline of the above-mentioned grant, the Bank set 31 December 2009 as a final date for purposes mentioned in Section 4.03 of the Grant Agreement between the Republic of Moldova and the World Bank of 6 December 2004, countersigned on 16 December 2004.

The project extension was possible due to the launch of the UNICEF project „Businesses Development for Youth Economic Empowerment in the Republic of Moldova” (phase IE, YSEEP). This project aims at supporting young people aged between 18 and 30 years from

all rural areas and small towns of the country (except for Chisinau and Balti) in activities that would empower them socially and economically by setting up a business and providing services in the communities.

This project has the following objectives:

- (i) 61 businesses, managed by young people, to be operational by the end of 2008;
- (ii) The institutional and human capacities on gender equality will be strengthened, providing thus equal opportunities for setting up businesses both for girls/women and boys/men;
- (iii) A concept on the establishment of a revolving fund for the development of businesses for young people will be developed by 2008 on the basis of the experiences accumulated during the implementation of other projects in this area.

COMPONENT A. SUPPORT TO CIVIL SOCIETY INITIATIVES AND OUTREACH ACTIVITIES

- (i) *a competitive grants program for Local Youth Councils*

I. Small grants program for Local Youth Councils

Contracts signed with 20 LYCs' small grants beneficiaries

During the reporting period the project signed 20 new contracts for the small grant program on social entrepreneurship for the Local Youth Councils. All contracts have been authorized by the Deputy Minister of Education and Youth, Mrs. Galina Bulat. 20 LYCs, small grants beneficiaries, represent 16 rayons (Drochia, Dubasari, Soroca, Soldanesti, Glodeni, Ialoveni, Briceni, Floresti, Telenesti, Ungheni, Basarabasca, Falesti, Donduseni, Criuleni, Rezina, Singerei)

Workshop "Efficiency and results – sustainable partnership between the LYC and LPA"

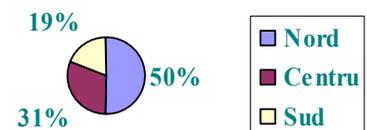
The small grants program started with a workshop "Efficiency and results – sustainable partnership between the LYC and LPA", which was conducted on February 11, 2009 at the Government Canteen. The main purpose of the workshop constituted the capacity building of adult coordinators with respect to implementation of project activities, reporting, collecting indicators and active youth involvement in activities. 20 LYCs adult coordinators attended the event. The workshop agenda contained the following topics: the project presentation, brief information about the LYCs profile, reporting, indicators to be collected. Procurement aspects were also emphasized, as well as the financial reporting. The workshop was successful, as the LYCs coordinators received all the information related to project implementation.

Supervision and consultancy offered to Local Youth Councils that benefited of the Small Grants Program

During the reporting period the activity of all the 47 local youth councils, JSDF beneficiaries, (including 27 LYC which signed contracts in 2008) was monitored. The LYC received consultancies on the submitting of the documents set for the reported period; the annexes and the illustration materials following the performed activities were received. The adult coordinators and the young counselors were guided in the process of solving the difficulties arising in the process of achieving the proposed goals. In this context it must be mentioned that the greatest difficulties were encountered in: procurement of seeding materials (identification of licensed economic agents); supply of school radio equipments (imported equipment, purchased within the established terms), negative climate conditions (in case of environmental projects).

By the end of the 3Q 2009, all the 47 LYC completed the project activities and submitted final reports on the identified results. According to the final reports submitted by the LYCs, the total amount of 316 221 MDL (98,89 %) of the grant was used in the projects – by 3532 lei less than it had been planned according to the financing agreements, as the LYC in Orhei did not request the second installment of the grant. To achieve the proposed objectives, the small grants beneficiaries succeeded in collecting a financial contribution of 192378.74 MDL or by 33414.74 MDL more than it was planned according to the project proposals (158 964 MDL).

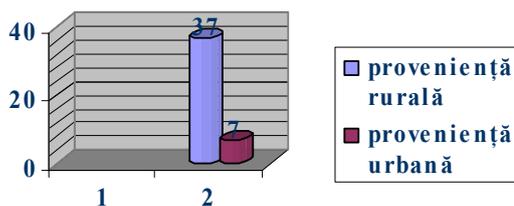
Zona geografică de amplasare a instituțiilor contribuabile



With regard to the geographical location of the contributing institutions (to a great extent the area of activity of the LYC) 21 (50%) are placed in the northern part of the country, 13 (31%) in the Centre and 8 (19 %) in the southern part. 5 of 4 LYC did not ensure a financial contribution to projects implementation.

The assessment of the origin of the contribution shows that of those 42 LYC that made a financial contribution in 37 cases the contribution was of rural nature (the contributing entities are located in rural areas), in 7 cases the contribution was of urban origin (the entities are placed in urban areas). LYC Popovca and LYC Văsieni ensured both a rural and an urban origin contribution (Rayonal Council, NGOs in towns in location proximity).

Mediul de proveniență a contribuției

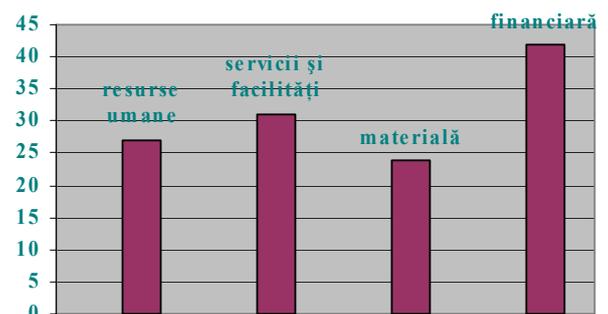


According to the type of the contribution 27 of

the 47 beneficiaries contributed with human resources, 31 LYC with *services and facilities*; material contribution was provided by 24 LYC; and a financial contribution by 42 LYC.

It must be mentioned that of the total contribution used by the LYC within the implemented projects, about 70 % are the contribution of the local public administration authorities, about 20% – the contribution of the civil society and about 10 % the

Tipul contribuției acordate



contribution of the economic agents.

Besides the financial contribution, the members of beneficiary communities, local actors supported the implementation of the projects with material contribution (premises for activities, construction materials, technical equipment, food products), qualified human resources, communication means (telephone, internet, copy machine, scanner, fax), transport services, sources of solidarity (voluntary work, funds collection campaigns, charity actions).

85 % of the LYC showed adequate capacities in financial management of the project, establishment of cooperation with the local actors, performance of progress reports as well as organization at the local level of promotion campaigns on the results of performed activities. The young people learned to be more united with their peers; through their actions they gained more credibility from the adults, which make them more open in communication with the latter.

The soundest results were achieved in environment protection, sport and information activities, which belong to priority areas within the small grants competitive program for the LYCs.

The results of the 23 LYCs which implemented environment projects with PASET support focused on environment protection as the basic condition for a healthy life style reflect the significant increase of the awareness by the young people of the need to protect the environment, the responsibility and protecting attitude towards the environment being obvious. The initiative groups managed to renovate and arrange parks, to decorate public gardens, to liquidate the waste deposits and to contribute to the cleaning of drinking water sources. Successful examples in this regard are: LYC Sîngerei, LYC Baraboi, LYC Mileștii Mici, LYC Pohrebea, LYC Chișcăreni, LYC Chetrosu.

At the same time, of the **47 beneficiaries**, **16** implemented activities aiming at stimulating a healthy life style through **sport**. In all cases the members of the LYC equipped the sport halls of the education institutions in the beneficiary communities with advanced sport equipment, renovated and arranged the sport halls and the locker rooms and successfully organized training activities regarding the organization of sport contests, application of game techniques for certain sport activities as well as emphasized the importance of sport in the context of a healthy life style. The best examples here are LYC Văsieni, LYC Tătărauca Veche, LYC Popovca, LYC Zubrești.

Projects aiming at **promotion and application of information techniques** in the process of community training and information make up 36% of the total implemented projects. Thus, of the 17 projects focused on communications and promotion activities, 9 are school radio programs that are functioning now and continuously developing their programmes. LYC Andrușul de Sus, LYC Valea Mare, LYC Florești, LYC Călărași, LYC Lozova, LYC Pripiceni-Răzeși are certainly examples to be followed in respect to transparency of youth activities at the local level. The project beneficiaries used the grant sources for advanced radio equipment, while the institutions hosting the radio station created all necessary conditions to ensure their security and technical maintenance.

An important aspect mentioned in the reports of the beneficiaries is the fact that the actions most often had an impact on the community, so that all citizens became direct beneficiaries. All projects also included an information component, implemented during the entire project period, so that the members of the community had the possibility to become active members of the implementation team, beneficiaries of the launched actions or at least passive supporters of the initiatives taken. As result, the members of the LYC published articles in local or regional newspapers, flyers, booklets, brochures; they made

photo galleries and video shots etc. The participative methods of community information were discussed in focus-groups and meetings with beneficiaries target groups. The most media covered projects were those related to environment protection, as they are the most sensitive with regard to sustainability.

It must be mentioned that all LYC which reported on project implementation ensured the maintaining of sustainability either through implementation of other related projects or by obtaining assurances from local partners regarding financial or material support in the future (confirmation letters, contracts on paid work, partnership agreements). The implemented infrastructure projects (renovation of parks and adjacent pavements, arrangement of wells and public springs, renovation works in spaces provided for activities with the youth) are to a great extent „tutored” by local authorities that ensure security and maintenance for the future. Projects implemented within education institutions make the administration of secondary/high schools responsible for the ensuring of the sustainability of the actions through efficient transfer of tasks to the specially appointed people (new LYC members, teachers, education directors etc).

The overall number of people mobilized in project implementation amounted to 284 LYC members, as well as 48 adult coordinators, while 1131 volunteers were actively involved in the organization of planned activities.

The positive impact of activities carried out was obtained as result of 64 non-formal partnership agreements established between the LYCs and the local institutions (LPA, school, economic agents etc.).

(ii) *Outreach, promotion and communication:*

II. Promotion of project activities

For the purpose of media covering of the results of the Small Grants Program for the LYCs during the period March – August 2009 5 success stories of the LYC Lozova, r. Strășeni, LYC Văsieni, r. Ialoveni, LYC t. Sîngerei, LYC t. Florești și LYC v. Petrunca, r. Glodeni were published on the link of the project <http://www.capmu.md/?a=1&id=61>. The described practices reflect the civic models of participation and social entrepreneurship (LYC Lozova village, r. Strășeni: „*The Youth and the business idea in favor of health through plant therapy*”), active engagement of young people in environment protection activities (LYC Sîngerei: „*Youth Alley – the Alley of a fulfilled dream*”), sport activities (LYC Văsieni: „*A healthy mind in a healthy body*”) and of communication (LYC Florești: „*Who wants to achieve something looks for possibilities, who doesn't want to looks for reasons*”, LYC Petrunca: „*School radio – access to information and communication for everyone!*”).



During the 3Q 2009 the blog of the project www.paset.wordpress.com was created. The blog was created following the high number of errors in the placement of information on the project on www.capmu.md and deactivation of the link to the project on www.edu.md. The blog contains general information on the projects and its components, as well as pages reflecting current events and stories of success within PASET. The blog has been continuously updated during the implementation of the project. Currently the blog comprises 10 main pages (Home; About; Events; Releases; Stories of

Success; Reports; Documents; Partners; Media library; Contacts) and 6 secondary pages. The blog was completed with RSS feeds (Link to the news and announcements published on www.civic.md; Link to other relevant web pages). During the 4Q 2009 the advertisement banner of the project with direct connection to the blog was placed on www.civic.md.

The blog was created in order to reflect all the results of PASET. Thus, the information previously published on www.edu.md / www.capmu.md was transferred to the pages of the blog, while the **Stories of success** page was supplemented with the story of **LYC Soldanesti**, which implemented the environment protection project „Youth for a successful town”. Also 5 stories of success reflecting the results of the economic component of the project have been published:

- (1) Ltd “**Bramac Com**” – *The young people contribute to the development of economic infrastructure in Chetrosu, Anenii Noi*
- (2) IE “**Crudu Lilia**” – *Intercity transport services. For the youth – a daily profit business idea*
- (3) IE „**Bondari Andrei**” – *Sport activities for the whole community –a successful business but also a social cause!*
- (4) IE „**Bozianu Mihail**”, FH „**Spînu Andrei**” – *Sweet gold promoted by young entrepreneurs!*
- (5) Ltd „**TRIMOBIL-GRUP**” – *Polish furniture is sold in Făleşti!*

On the page **Releases / Announcements** 1 article on the results of the training of young people interested in launching business with PASET support was placed. Also, 1 **announcement** on the selection of a consultancy company for the organization of a training seminar for the entrepreneurs who have already launched a business with PASET support was published.

The **Events** page contains 2 articles on the events organized within the project:

1. Training of Trainers in Gender issues
2. Training in business development

The page **Reports** contains quarterly, annual and monitoring reports developed during project implementation, while the **Media Library** contains video materials on the results of the project. The **Documents** section presents reports models for the beneficiaries of Small Grants Programme for the LYCs.

During the period August 5 – December 30, 2009, the blog was viewed 2036 times. The most requested chapters were: **Releases, Events, Stories of Success, Media Library**. Most visualizations were recorded in December – 940 visitors, while the highest number during the same day was recorded on September 24 – 87 visitors. The blog was promoted through the social advertisement network www.civic.md, which facilitated considerably the establishment of links with the blog. www.paset.wordpress.com

COMPONENT B: BUSINESS DEVELOPMENT FOR YOUTH ECONOMIC EMPOWERMENT

I. Activities conducted during the reporting period

Summary of conducted activities

During the reporting period a series of activities have been implemented in the view of youth economic empowerment in Moldova. 97 promotional campaigns were organized with the participation of 1268 young people who received information about project requirements. 190 young people were trained throughout 11 regional trainings on Business Development. 218 Participants submitted requests to join the project, therefore having signed 140 contracts for provision of technical assistance: feasibility studies, business plans development as well as credit intermediation with Participating Financial Institutions.

DAs specialists provided assistance in developing business plans and detailed planning of the business, therefore assisted in the development of 139 business plans, out of which 128 were submitted to Participating Financial Institutions.

Thus, on January 21, 2010, 69 bank loans have been disbursed with grant portion, having been launched new economic initiatives at community level. These beneficiaries received assistance and counseling in the process of organizing businesses, procurement of equipment, implementation of business plans, and cooperation with LPAs. From the total number of financed businesses, 43 launched operational activity out of which 29 registered the first sales at the end of 2009. During the reporting period, the development officers provided post creation support to managerial staff from 55 enterprises in the field of management, finance, and accounting.

Table no. 1. General situation on project results

INDICATORS	June – September 2008	IV Q 2008	I Q 2009	IE Q 2009	IEI Q 2009	IV Q 2009	I Q 2010	TOTAL
Young people subscribed to hot line	267	202	46	-	-	-	-	515
Number of awareness campaigns conducted		203	88	-	9	-	-	300
Number of delivered trainings		18	11	-	-	-	-	29
Application forms for project Participation		79	59	34	11	35	-	218
Collaboration agreements		12	47	34	11	36	-	140
Business Plans developed		5	48	36	10	40	-	139
Businesses registered with project support		8	42	14	8	24	-	96
Loan application forms		3	40	31	13	37	7	131
Disbursed loans		-	3	17	12	25	12	69

Operational Businesses	-	3	10	10	20	-	43
Businesses that started their sales	-	-	8	8	13	-	29

IE. Activities conducted by DAs during the reporting period

Promotional campaigns conducted in rural areas

During the reporting period **97 Promotional Campaigns** were organized in 17 rayons of the Republic of Moldova: Edinet, Briceni, Ocnita, Soroca, Drochia, Floresti, Donduseni, Stefan Voda, Cahul, Cantemir, Cimislia, Leova, Taraclia, Singerei, Falesti, Ungheni, Glodeni. **1268 participants** attended the promotional campaigns and got informed about the project, its benefits and participation requirements, as well as about the collaboration with DAs.

Cumulatively, during IVQ 2008 and 2009, the DAs organized **300 proportional campaigns in 34 rayons**, including Chisinau mun. Promotional campaigns' beneficiaries were **4232 young people and adults** who received information about project participation requirements and benefits. Below is the table representing the conducted promotional activities, part of the project action plan.

Table 2. Promotional campaigns conducted in IVQ 2008 and 2009.

Rayon	2008		2009		Total Promotional campaigns	Total Participants
	Promotional campaigns	Participants	Promotional campaigns	Participants		
Glodeni	4	65	4	34	8	99
Rișcani	10	134			10	134
Singerei			11	78	11	78
Fălești			12	97	12	97
Ungheni	2	34	11	177	13	211
Nisporeni	10	130			10	130
Călărași	11	140			11	140
Briceni	10	151	5	76	15	227
Edineț	10	156	4	60	14	216
Ocnîța	10	157	6	89	16	246
Soroca			13	201	13	201
Drochia			6	89	6	89
Florești			5	75	5	75
Dondușeni			2	28	2	28
Ștefan Vodă			4	55	4	55
Cahul	12	224	5	92	17	316
Cantemir	10	174	2	21	12	195
Căușeni	10	169			10	169
Cidr-Lunga	5	62			5	62

Cimișlia	4	60	2	24	6	84
Comrat	7	90			7	90
Hîncești	2	28			2	28
Leova	6	71	1	29	7	100
Taraclia	5	65	4	43	9	108
Anenii Noi	6	93			6	93
Mun.Chișinău	5	37			5	37
Criuleni	9	166			9	166
Dubasari	7	92			7	92
Ialoveni	8	108			8	108
Orhei	14	144			14	144
Rezina	6	88			6	88
Șoldănești	8	107			8	107
Telenești	5	96			5	96
Strășeni	7	123			7	123
TOTAL	203	2964	97	1268	300	4232

Regional Trainings in *Business Development*

During the IQ 2009, **11 regional trainings in Business Development** have been organized in the following rayons: Floresti, Stefan Voda, Edinet, Singerei, Falesti, Nisporeni, Straseni, Cahul, Leova, Comrat. During the training courses **190 young people**, project beneficiaries, have acquired knowledge in organizational management, marketing, taxes, basic accounting, production, business plans development, etc.

Therefore during November 2008 – March 2009, **29 regional trainings were conducted. 447 young people** attended the training courses (283 boys and 164 girls) from **29 rayons of Moldova** (including Chisinau). All young people who attended the training courses were interested in launching a business and the training course was provided during 3 consecutive days.

It should be mentioned that the trained groups were quite inhomogeneous both at educational level and practical experience as well as their social status. However, the trainers managed to apply a complex approach to the discussed subjects, having also reflected specific case studies of economic activity. During the training sessions young people manifested interest and openness towards discussed topics and many of them reflected entrepreneurial practices through their own business ideas. This represented a motivational factor for the potential entrepreneurs. The participants appreciated the training materials as well as the timeframe, although young people with limited or no skills in economic background mentioned that more training on specific topics like accounting, marketing would have been even more appreciated.

During the training courses young people managed to assess the applicability of different business ideas based on potential success and failures that could influence their launch. In conclusion, it would be important to mention the positive impact of the training process on young people and hopefully their willingness to apply the acquired skills in practice.

Business planning, enterprise registration, administrative support and consultancy

134 business plans were developed during 2009, whereas **cumulatively** during **2008** and **2009**, **139 business plans** were **prepared**, out of which 128 were submitted to PFI branches all over the country. From the total number of applications submitted, on January 2010, 69 business plans were financed, therefore all grant funds offered by JSDF and UNICEF were disbursed. It should be mentioned the UNICEF funds were available for 61 businesses. The conducted budget reallocation within JSDF funds allowed to finance additionally 8 youth led businesses.

Table 3. Technical assistance provided for business plans developed during IV Q 2008 and 2009 year

DA	RAYON	BUSINESS PLANS		
		Business Plans Developed	Loan applications submitted	Loans provided
CCA	IE "Urechi Alina", v. Cuhnești, r. Glodeni	1	-	-
	IE "Crudu Lilia", v. Ustia, r. Glodeni	1	1	1
	FH "Bodean Aureliu", v. Iabloana, r. Glodeni	1	-	-
	FH "Popencu Galaction Vasile", v. Zăicani, r. Rîșcani	1	1	1
	FH "Stanescu Danisiela Victor", v. Varatic, r. Rîșcani	1	1	1
	FH "Ropot Natalia Boris", v. Varatic, r. Rîșcani	1	1	1
	IE "Garașciuc Diana", t. Rîșcani	1	1	1
	Ltd. „Superbaloane”, t. Ungheni	1	1	1
	FH "Glodeanu Vladislav Anatolie", v. Manoilești, r. Ungheni	1	-	-
	Ltd. "Petropit-Agro", t. Călărași	1	1	1
	IE "Rihlov Ludmila", t. Sîngerei	1	1	-
	FH "Spinu Andrei Nicoalaie", v. Chișcareni, r. Sîngerei	1	1	1
	Ltd. "VERLAXI - PRIM", t. Fălești	1	1	-
	Ltd. "Trimobil Grup", t. Fălești	1	1	1
	IE "Muruziuc Nadejda", t. Fălești	1	-	-
	FH "Buza Valeriu Ion", v. Bălăurești, r. Nisporeni	1	1	1
	Ltd. "Agroservad", v. Sîpoteni, r. Călărași	1	1	1
	IE "Burlacu Irina", v. Răuțel, r. Fălești	1	1	1
	Ltd. "VicPEI Art", t. Ungheni	1	1	1
	FH "Andrei Munteanu", v. Pruteni, r. Fălești	1	1	1
	Ltd. "RUSTERIX", t. Glodeni	1	1	-
	IE "Celac Sergiu", v. Sîpoteni, r. Călărași	1	1	1
	FH "Croitoru Gheorghe", v. Marinici, r. Nisporeni	1	1	1

	IE "Vizitiv Vasili", t. Fălești	1	1	1
	Ltd. "Transroser", t. Nisporeni	1	1	-
	Ltd. „Proventa Tur” v. Telemeuți, r. Călărași	1	1	1
	Sub-total 2009	26	22	18
MEGA	IE "Donea Svetlana", v. Boghiceni, r. Hîncești	1	1	-
	IE "Donea Ion Ion", v. Boghiceni, r. Hîncești	1	1	-
	FH „Berlinschi Ion Ion”, v. Tănătari, r. Căușeni	1	1	-
	Ltd. „Romeocom-design” v.Tănătari, r. Căușeni	1	1	1
	FH „Puică Ion – Tocuz”, v. Tocuz, r. Hîncești	1	1	1
	Ltd. "Ariana-Trans", t. Hîncești	1	1	1
	IE „Bozianu Mihail”, v. Mingir, r. Hîncești	1	1	1
	Ltd. „RADENAUTO”, t. Hîncești	1	1	-
	IE "Berlinschi Ion", v. Tănătari, r. Căușeni	1	1	-
	FH „Cișlari Victor Ilie” v. Chircăiești, r. Căușeni	1	1	-
	IE "Profir Igor", t. Leova	1	1	-
	FH „Eftodi Valeriu”, v. Tartaul, r. Cantemir	1	1	1
	IE "Topal Maria," v. Vișniovca, r. Cantemir	1	1	-
	Ltd. „Alexol-Consult” t. Leova	1	1	-
	IE "Chiciuc Ivan" v. Dezginja , r. Comrat,	1	1	-
	Ltd. „Yol Araba Tur” t. Comrat	1	1	-
	IE „Carabadjac Piotr” t. Comrat	1	1	-
	IE „Bumbu Violeta” v. Satul Nou, r. Hîncești	1	1	1
	FH „Gavril Vasile Vasile”, t. Leova	1	1	-
	IE „Lorchin Denis” t. Cahul	1	1	1
	IE „Ghidu Vasile” v. Giurgiulești, r. Cahul	1	1	-
	IE „Vlah Oleg” t. Leova	1	1	-
	IE „Matcas Constantin” v. Pelinei, r. Cahul	1	1	-
	IE „Cubreacov Olesea” v. PEșcani, r. Cahul	1	1	1
	Ltd. „Electroden” v. Congaz, r. Comrat	1	1	-
	IE „Gusanu Alexandru” t. Hîncești	1	1	1
	IE „Borcea Sergiu” v. Sărata- Galbenă, r. Hîncești	1	1	1
Ltd. „Ventus-com” t. Cahul	1	1	-	
Ltd. „Lentgal” t. Comrat	1	1	-	

	PE "Chiosi Ivan" t. Taraclia	1	1	1
	PE "Cairiac Vasile" t. Taraclia	1	1	1
	Ltd. „Aleandr” t. Cahul	1	1	1
	IE „Plesta Viaceslav” t. Cahul	1	1	-
	IE „Strebco Andrei” t. Cahul	1	1	-
	Ltd. „Dinolan” t. Leova	1	1	-
	Ltd. „Everbi” v. Filipeni, r. Leova	1	1	1
	IE „Dulgheru Victor” t. Cantemir	1	1	1
	Ltd. „Mezlav” v. Iargara, r. Leova	1	1	1
	IE „Postică Andrei” t. Leova	1	1	1
	PE "Cairiac Vasile" t. Taraclia	1	1	1
	IE „Tabac Andrian” v. Ceadr, r. Leova	1	1	-
	Ltd. „Guțan- VA” v. Bobocica, r. Cantemir	1	1	1
	IE "Donschih Mihail" t. Hîncești	1	1	1
	IE „Ciobanu Petru” t. Cimișlia FH	1	1	1
	IE „Bunduchi Oleg” t. Hîncești	1	1	1
	Ltd. „Maxidon-Trans” v. Crasnoarmeisc, r.	1	1	1
	PE „Marcov Fiodor” t. Taraclia	1	1	1
	PE „Pana Serghei” T. Taraclia	1	1	1
	Sub-total 2009	47	47	24
ACA	Ltd. „ADE CAMPECT GRUP” v. Văratic, r. Ialoveni,	1	1	1
	Ltd. „MARDIPROD” v. Sângera mun. Chișinău	1	1	1
	IE „ Proca Radu” v. Colonita, mun. Chișinău,	1	1	-
	IE „Nicula Sergiu” v. Razeni, r. Ialoveni	1	1	-
	IE „Bondari Andrei” t. Anenii Noi	1	1	1
	Ltd. „RURAL CONSULTING” v. Preciste, r. Rezina	1	1	-
	Ltd. „Bramac Com” v. Chetrosu, r. Anenii Noi	1	1	1
	IE „Stoler Mariana” v. PEPEuți, r. Rezina	1	1	-
	Ltd. „Lozidin” v. Seliste, r. Orhei	1	1	1
	IE „Pascaru Octavian” v. Lucaseuca, r. Orhei	1	1	1
	IE „Catanoi Mihail” v. Rusestie Noi, r. Ialoveni	1	1	-
	Ltd. „Serpavis” t. Telenești	1	1	1
	FH „Pîslaru Denis” v. Gura Bicului, r. Anenii Noi	1	1	1

	Ltd. „DECORATOR GRUP” t. Strășeni	1	1	-
	Ltd. „PROSOLID GRUP” v. Ciorescu, mun. Chișinău	1	1	1
	FH „Stegărescu Igor” t. Telenești	1	1	-
	IE „Untilă Andrei” t. Rezina	1	1	-
	Ltd. „VIDANCO” v. Puhoi, r. Ialoveni	1	1	1
	GȚ „Parfene Victor” v. Puhoi, r. Ialoveni	1	1	1
	GȚ „Popov Cristina” t. Orhei	1	1	-
	IE „Iliescu Cristina” t. Telenești	1	1	-
	Ltd. „Bioterm-Sistem” v. Suruceni, r. Ialoveni	1	1	-
	FH „Burlescu Doina” v. Iasova, r. Orhei	1	1	-
	Ltd. „Arcaim-Plus” t. Anenii Noi	1	1	1
	Ltd. „ProElis” t. Anenii Noi	1	1	1
	FH „Graur Vladimir” v. MilestIE Mici, r. Ialoveni	1	1	1
	IE „Baranov Mihail” t. Anenii Noi	1	1	1
	Ltd. „Copturi Delicioase” v. Iganatei, r. Rezina	1	1	-
	LTD. „PRICOSTIN” t. Strășeni	1	1	1
	IE „Volciuc Andrei” t. Șoldănești	1	1	1
	FH „Brăila Serghei” v. MilestIE Mici, r. Ialoveni	1	1	1
	Ltd. „Brăilean Autoservice” v. Todirești, r. Anenii Noi	1	1	-
	IE „Belibov Anatolie” v. Preciste, r. Rezina	1	1	1
	Ltd. “EUROPLASTNET” v. Singera, mun. Chișinău	1	1	1
	Sub-total 2009	34	34	20
CDR	Ltd. „Dimix-Com”, v. Zgurița, r. Drochia	1	1	-
	Ltd. „Terra Arb Grup”, v. Tudora, r. Ștefan Vodă	1	1	1
	IE „Mititelu Ludmila ” v. Larga, r. Briceni	1	1	-
	IE „Golban Vadim” t. Drochia	1	1	1
	IE „Stologan Marin” v. Ciutulești, r. Florești	1	1	-
	IE „Gomeniuc Mihail”, v. Carahasani, r. Ștefan Vodă	1	1	-
	IE „Ursachi Elena” t. Drochia	1	-	-
	FH „Ciumac Victor”, v. Bădiceni, r. Soroca	1	1	-
	FH „Domentiu Ruslan Vasile”, v. Tătărauca Noua, r. Soroca	1	1	-
	FH „Butmalai Ivan”, v. Șolcani, r. Soroca	1	1	-
	FH „Paladi Mihail Petru”, v. Bădiceni, r. Soroca	1	1	-

Ltd. „Topor&Co”, v. Volintiri, r. Ștefan Vodă	1	1	1
FH „Iarmenco Serghei”, v. CăinarIE Vechi, r. Soroca	1	-	-
FH „Negruța Andrei”, v. CăinarIE Vechi, r. Soroca	1	1	-
IE „Andrieș Andrei” v. Tîrnova, r. Dondușeni	1	1	-
IE „Petre Denis” v. Volintiri, r. Ștefan-Vodă	1	1	-
IE „Postoronca Alexandru”, v. Zastinca, r. Soroca	1	-	-
IE „Albu Marian” v. Volintiri, r. Ștefan-Vodă	1	1	1
Ltd. „Georgina”, t. Dondușeni	1	1	1
IE „Donici Eugenia”, t. Dondușeni	1		-
IE „Melnic Mihail”, t. Edineț	1	1	-
IE „Ropot Ivan”, v. Bleșteni, r. Edineț	1	1	-
FH „Lușan Vasile”, v. Rotunda, r. Edineț	1	1	1
FH „Baban Nicu”, t. Edineț	1	1	-
Ltd. „Mariaj Fericit”, t. Edineț	1	1	-
FH „Lavric Nadejda Ion”, v. Corjeuți, r. Briceni	1	1	-
IE „Flocosu Traian”, v. Cotova, r. Drochia	1	1	1
IE „Gorciuc Margareta”, v. Corjeuți, r. Briceni	1	1	-
IE „Pirojoc Alina”, v. VIEșoara, r. Edineț	1	1	-
Ltd. „Careval-Lux”, t. Soroca	1	1	-
FH „Pomană Sergiu”, v. CuhureștiIE de Jos, r. Florești	1	1	-
Ltd. „Traiancomerț”, t. Dondușeni	1	1	-
Sub-total, 2009	32	28	7
TOTAL	139	131	69

IV. Financed businesses during 2009 and January 2010

Brief description of financed businesses

During 1 January 2009 – 31 January 2010, **69 businesses have been financed**. The total investment amount constitutes: 7 811 388 MDL (bank loan -2 889 804 MDL; grant – 3 589 430 MDL; personal contribution – 1 332 154 MDL). In average a grant does not exceed the amount of 52 021 MDL, bank loans constitutes 41 881 MDL and the personal contribution is 19 307 MDL, representing 17% of the total investment made per business. The invested funds per economic activity (loan, grant and personal contribution) in average constitutes 113 208 MDL.

From the total number of financed business **39** were credited by **Moldova Agroindbank**; **13** business plans were financed by **Moldincombank**, **9** businesses received loans from

FinComBank, 6 business ideas were supported by **Rural Finance Corporation**, and 2 business plans were financed by **Victoriabank**. Interest rates vary from 10,5% up to 16,8%. The following legal forms have been selected by the entrepreneurs: 27 Ltd., 24 IE, 14 FH and 4 Patents of enterprise. These newly launched enterprises are being managed by 18 girls and 51 boys with a share of 26 and 74%.

The share between **agribusinesses** and **non-agricultural enterprises** represent **38** and **62%** respectively. **The assessment of activities reflects the following**, 35 businesses (51%) provide various services at rural level, 31 businesses (45%) conduct production activities, and 3 enterprises (4%) are active in the field of trade.

The invested funds were directed towards the purchase of technical equipment, new and second hand, to provide such services as: passenger transportation, mechanized services, Internet services, decoration services, photo services, laundry, auto repairs' services, disco clubs, entertainment centers, hotel services, excavation, dentist cabinet, accounting services.

As regards production, the following activities could be specified: production of construction materials, beekeeping, PVC production, agricultural production, production of combined fodder, drip irrigation systems, vegetable production in greenhouses, furniture production, etc. Trade activities are also provided; given the fact that 3 grocery stores were opened and a furniture saloon.

According to geographical zone, businesses are located in 25 rayons and Chisinau mun. with the following structure: Hincesti -8; Anenii Noi – 6; Ialoveni -5; Falesti – 4; Riscani – 4; Orhei – 2; Calarasi – 2; Ungheni – 2; Cantemir – 3; Stefan Voda – 3; Leova -3; mun. Chisinau -3; Cahul 3; Nisporeni – 2; Taraclia – 2; Cimislia -2; Drochia; Causeni – 1; Glodeni – 1; Singerei -1; Rezina -1; Telenesti -1; Straseni -1; Soldanesti -1; Donduseni -1; Edinet - 1. The share between rural and peri-urban business location is almost equal, being of 50,7% community based enterprises and 49,3% located in small towns.

Table 4. Financed businesses during 2009 and January 2010

Name of enterprise	Rayon	Village / Commune	Gender	Total MDL	Own contribution	Bank Loan	Grant	Type of business
IE "Crudu Lilia"	Glodeni	Ustia	F	100 000	10 000	40 000	50 000	Transportation services
FH "Stanescu Danisiela Victor"	Riscani	Varatic	F	100 000	10 000	40 000	50 000	Agriculture/panel track
FH „Popencu galaction vasile”	Riscani	Zaicani	M	100 000	10 000	40 000	50 000	Mechanized services for agribusiness development
LTD. "Ade Compact Grup"	Ialoveni	Varatic	M	100 000	10 000	40 000	50 000	Fortran production
IE "Bondari Andrei"	Anenii Noi		M	101 636	10 164	40 654	50 818	Procurement of sport equipment for fitness
LTD. "Bramac Com"	Anenii Noi	Chetrosu	M	160 166	65 500	42 074	52 592	Procurement of refrigerator equipment

FH "Spinu Andrei Nicolae"	Singerei	Chiscareni	M	100 000	10 000	40 000	50 000	Beekeeping
LTD. "Mardiprod"	mun. Chisinau	Antoneuca	M	100 000	10 000	40 000	50 000	Production of metal lath
FH "Pislaru Denis"	Anenii Noi	Gura Bicului	M	104 000	10 400	41 600	52 000	Mechanized services
FH "Ropot Natalia Boris"	Riscani	Varatic	F	102 190	10 200	40 884	51 106	Drip irrigation system
IE "Pasaru Octavian"	Orhei		M	108 250	13 750	42 000	52 500	Interne Café
LTD. "Romeocom Design"	Causeni	Tanatari	M	94 945	12 000	37 076	45 869	Commercial advertng services
LTD. "Ariana Trans"	Hincesti		F	202 040	106 040	43 000	53 000	Taxi services
LTD. "Prosolid Grup"	mun. Chisinau	Ciorescu	M	119 000	20 450	43 800	54 750	Production of construction materials
IE "Gusanu Alexandru"	Hincesti		M	120 990	21 990	44 000	55 000	Auto repairs services
IE "Belibov Anatolie"	Rezina		M	115 689	21 189	42 000	52 500	PVC production
IE "Bozianu Mihail"	Hincesti	Mingir	M	149 000	53 000	43 000	53 000	Beekeeping
LTD. "Lozidin"	Orhei	Seliste	M	112 750	18 250	42 000	52 500	Interne Café
LTD. "Serpavis"	Telenesti	Banesti	M	105 184	10 518	42 074	52 592	PVC production
LTD. "Terra Arb Grup"	Stefan Voda	Tudora	F	105 000	10 500	42 000	52 500	Production and trade of ornamental trees
LTD. "Agroservad"	Călărași	Sipoteni	M	110 000	11 000	44 000	55 000	Drip irrigation system
IE "Lorchin Denis"	Cahul		M	126 000	27 000	44 000	55 000	Mechanized services
LTD. "Trimobil Grup"	Fălești		M	111 165	13 869	44 466	52830	Furniture salon
LTD. "Petropit-Agro"	Călărași		M	112 090	11 209	44 836	56 045	Production of combined fodder
FH "Valeriu Eftodi"	Cantemir	Tartaul	M	112 000	11 200	44 800	56 000	Vegetable production in greenhouses
LTD. "Vicpal Art"	Ungheni		M	79 209	7 921	31 684	39 604	Photo services
LTD. "Superbaloane"	Ungheni		F	87 860	8 786	35 144	43 930	Decoration services
LTD. "Pricostin"	Strășeni		M	115 000	16 000	44 000	55 000	Car laundry
IE "Volciuc Andrei"	Șoldănești		M	114 950	14 420	44 680	55 850	Auto repairs services
IE "Burlacu Irina"	Fălești	Răuțel	F	110 409	11 078	44 164	55 167	Beauty saloon
LTD. "Arcaim Plus"	Anenii Noi	Cobușca Nouă	F	112 100	11 210	44 840	56 050	Disco Club
LTD. "Proelis"	Anenii Noi		F	112 100	11 210	44 840	56 050	Entertainment center
LTD. "VIDANCO"	Ialoveni	Puhoi	F	120 197	20 700	44 221	55 276	Green house, drip irrigation system
IE "Garasciuc Diana"	Riscani		F	100 000	10 000	40 000	50 000	Beauty saloon

IE "Baranov Mihail"	Anenii Noi		M	110 494	11 085	44 182	55 227	Youth Entertainment Centre
IE "Borcea Sergiu"	Hincesti	Sarata Galbena	M	110 000	11 000	44 000	55 000	Transportation services for passengers
FH "Puica Ion Alexei-Tocuz"	Hincesti	Tocuz	M	142 200	46 200	43 000	53 000	Sun flower seeds processing
FH "Parfene Victor"	Ialoveni	Puhoi	M	112 882	13 360	44 232	55 290	Mechanized services (Tractor MTZ-80)
FH "Graur Vladimir"	Ialoveni	Milestii Mici	M	110 640	11 064	44 256	55 320	Mechanized services (Tractor MTZ-80)
IE "Albu Marian"	Stefan Voda	Volintiri	M	99 370	9 937	39 748	49 685	Grocery hall
LTD. "Georgina"	Donduseni		F	110 000	11 000	44 000	55 000	Mini hotel
LTD. "Mezlav"	Leova	Iargara	F	126 654	27 654	44 000	55 000	Grocery store
FH "Iusan Vasile"	Edinet	Rotunda	M	112 000	13 000	44 000	55 000	Mechanized services (Tractor MTZ-80)
IE "Golban Vadim"	Drochia		M	90 868	9 087	36 347	45 434	Production of construction materials
IE "Dulgheru Victor"	Cantemir		M	110 000	11 000	44 000	55 000	PVC production
FH "Buza Valeriu Ion"	Nisporeni		M	111 076	10 690	44 848	55 538	Vegetable production in greenhouse
IE "Bumbu Violeta"	Cimislia		F	110 000	11 000	44 000	55 000	Beekeeping
IE "Bunduchi Oleg"	Hincesti		M	105 000	11 000	44 000	50 000	Production of pavement tiles
FH "Andrei Munteanu"	Falesti	Pruteni	M	110 000	11 000	44 000	55 000	Procurement of agribusiness equipment
FH "Croitoru Gheorghe"	Nisporeni	Marinici	M	108 000	10 800	43 200	54 000	Agriculture/panel track
IE "Flocosu Traian"	Drochia		M	110 000	11 000	44 000	55 000	Dentist room
IE "Andrei Postica"	Leova		M	110 000	11 000	44 000	55 000	Wood processing
PE "Chiose Ivan"	Taraclia		M	88 000	8 080	35 920	44 000	Excavation services
PE "Caireac Vasili Ivan"	Taraclia		M	88 000	8 080	35 920	44 000	Production of wooden, gypsum and iron goods
IE "Donschih Mihail"	Hincesti		M	89 112	912	43 644	44 556	Multiplication / logistical services
IE Ciobanu Petru"	Cimislia		M	110 000	11 000	44 000	55 000	Beekeeping production
IE "Vizitiv Vasili"	Falesti		M	109 758	11 317	43 752	54 689	Furniture production
LTD. "Maxidon-Trans"	Hincesti		F	110 000	11 000	44 000	55 000	Transportation services
LTD. "Aleandr"	t. Cahul		F	135 235	36 235	44 000	55 000	Patisserie
LTD. "Europlasmnet"	mun. Chisinau	Singera	M	197 600	86 900	49 200	61 500	Metal lath Production
IE "Celac	Calarasi	Sipoteni	M	118 920	18 920	44 444	55 556	Dry fruits section

Serghei"									
IE Cubreacov Olesea"	Cahul	PEscani	F	84 730	8 600	33 830	42 300	Tailoring services	
IE "Braila Serghei Vladimir"	Ialoveni	Milestii Mici	M	111 150	11 115	44 460	55 575	Beekeeping	
LTD. "Everbi"	Leova		M	158 690	59 690	44 000	55 000	Accounting services / multiplication	
PE "Marcov Fiodor Fiodor"	Taraclia		M	80 000	8 000	32 000	40 000	Procurement of musical equipment	
PE "Pana Serghei"	Taraclia		M	80 000	8 000	32 000	40 000	Mechanized services (Tractor MTZ-80)	
LTD. "Gutan VA"	Cantemir	Bobocica	M	163 514	64 514	44 000	55 000	Vegetable production in green houses	
LTD. "Provenda Tur"	Calarasi		F	180 360	69 660	49 200	61 500	Coffee and snacks machines	
LTD. "Topor&Co"	Stefan Voda	Volintiri	M	83 215	29 700	23 784	29 731	Grocery store	

Brief description of operational businesses at the end of 3 Q 2009

At the end of 2009, 43 businesses reported the launch of operational activities, out of which 29 had already registered the first sales. Other businesses were in the process of procurement of equipment according to investment plans. The amount of registered sales depends on the type of activity and of course on the time of launched activities. It is obvious that the businesses financed during the I Semester 2009 managed to register higher sales compared to enterprises funded during the 3 and 4Q 2009. It is also worth mentioning that the field of services provision generates quicker and more constant sales compared to production activities that have a seasonal character.

Table 5. Brief description of business that registered the first sales

No.	Legal form	Name of enterprise	Locality	Volume of sales (MDL)	Situation at the end of 2009
1.	LTD.	Ade Campact Grup	Ialoveni	32 600	The equipment for FORTRAN production has been installed and successfully tested. Fortran production will be launched when optimal temperature will be set up. Sales are registered from the provided services of the lorry track, purchased from loan and grant sources.
2	IE	Bondari Andrei	Anenii Noi	28 500	The business is successfully developing. The entrepreneur's wishes to extend its activity due to the increased demand from clients to attend the fitness centre. A new facility was identified; soon all sport will equipment will be transferred to the new location.
3	IE	Belibov Anatolie	Rezina	2 300	Due to weather constrains there is no big demand for PVC production. Production and sales will be re-launched in spring.
4	LTD.	Bramac Com	Anenii Noi	250 495	Grocery store. The business is well developing. The range of goods sold has been increased. The price policy has been well developed, as increased sales were registered. Three working places created.
5	LTD.	Lozidin	Orhei	78 840	Repair works in the computer hall were conducted; furniture and technical equipment was purchased. An administrator was contracted. The business is

					developing according to the business plan.
6	IE	Pascaru Octavian	Orhei	78840	The entrepreneur found a new place for the Internet café, procured furniture and technical equipment, as well as contracted an administrator.
7	GȚ	Pîslaru Denis	Anenii Noi	75000	Mechanized services. The first sales were registered during fall 2009, the entrepreneur intends to extend its activities and purchase another tractor.
8	LTD.	Prosolid Grup	Mun. Chișinău	60000	Fortran, pavement sales production. During 2009 the entrepreneurs registered good sales due to active production. Currently the activity is stopped due to its seasonality.
9	LTD.	Proelis	Anenii Noi	43200	The patisserie is under construction and is envisaged to be open this spring. Sales are registered from selling patisserie products.
10	IE	Baranov Mihail	Anenii Noi	15600	Disco club. The beneficiary successfully launched its activity on December 2009. The first sales were already registered due to big demand to organize corporate Christmas parties.
11	LTD.	Pricostin	Strășeni	1400	The auto laundry services have been successfully launched in December 2009. Due to cold weather conditions, sales are demanded. Starting with spring the sales will increase.
12	IE	Bozianu Mihail	Mingir	16 000	Beekeeping. The activity is well developing. The entrepreneur plans to focus on bee families' production and sales in parallel with honey production.
13	IE	Gușanu Alexandru	Hîncești	78 000	Auto repairs services. The services are currently provided at home. The beneficiary will start building its own facility to be able to provide services.
14	IE	Lorchin Denis	Cahul	9 572	Excavation services are demanded by local small construction companies and physical entities.
15	LTD.	Ariana-trans	Hîncești	18 000	Transport services. Sales are small due to economic crisis.
16	LTD.	Romeocon-Design	Tanatari	35 000	Visual commercial services. The entrepreneur rented an office in Causeni and started to provide services to local economic entities.
17	IE	Crudu Lilia	Glodeni	315 630	Passenger transportation services. The business is well developing; the busses are following their itinerary. No major problems encountered.
18	FH	Popencu Galaction Vasile	Rîșcani	156 000	Mechanized services. The beneficiary sold the agricultural production, finalized the service provision and is preparing for the new agricultural season.
19	FH	Stanescu Danisiela Victor	Rîșcani	153 000	Vegetable production and sales. The beneficiary sold the agricultural production and is preparing for the new agricultural season.
20	FH	Ropot Natalia Boris	Rîșcani	120 000	Vegetable production and sales. The beneficiary sold the agricultural production and is preparing for the new agricultural season.
21	IE	Garașciuc Diana	Riscani	12 600	Hairdresser's saloon. The beneficiary managed to repair the roof of the facility and launched the operational activity.
22	LTD.	Superbaloane	Ungheni	53 000	Decoration services. The beneficiary registered high demands to decorate facilities due to winter holidays. The activity is conducted according to the business plan.
23	LTD.	Petropit-Agro	Călărași	280000	The beneficiary managed to repair the facility and launched the operational activity.
24	FH	Spinu Andrei Nicoaie	Sîngerei	62000	Beekeeping. The beneficiary registered good sales due to the high quality of products offered.
25	LTD.	Trimobil Grup	Falesti	485008	The furniture saloon is well functioning. No impediments have been encountered.
26	LTD.	Agroservad	Călărași	155000	The beneficiary sold the agricultural production and is

					preparing for the new agricultural season.
27	IE	Burlacu Irina	Făleşti	26550	The beneficiary managed to repair the facility and launched the operational activity.
28	LTD.	Vicpal Art	Ungheni	13890	The beneficiary managed to repair the facility and launched the operational activity.
29	FH	Iuşan Vasile	Edineţ	2000	The beneficiary purchased the tractor and registered the first sales.

IV. Short description of the post creation assistance provided during 2009

Short description of post-creation assistance provided

During the reporting period managerial staff from 55 enterprises benefited of post creation support at a total of 264 men/days. The most requested subjects of consultancy constituted: finance/accounting – 30%, legal advice – 22,3%, management – 21,2%. Marketing and technologies were covered at a share of 17,4 % and 6,8 % each.

Entrepreneurs benefited of consultancy in the field of accounting policies in enterprises. Entrepreneurs were informed on how to reflect the procured equipment and received bank loans in bookkeeping records, methods to calculate amortization, quarterly financial reports, salary calculation, indemnities, local taxes, rules of filling in tax invoices.

The provided consultancy in the field of management covered such topics as: recruitment of qualified personnel, setting up employment documents (employment contract, medical insurance, employment record, etc.). The concept on taking managerial decisions in the process of collecting and assessment of commercial data was also discussed.

Subjects of major interest in the field of marketing comprised topics as: promotional campaigns in mass media (local TV and newspapers), development and dissemination of promotional materials, increase of sales volume through promotional campaigns, establishment of adequate price strategy for the market entry strategies, preparation of sales-purchasing contracts.

As regards legal advice, the consultations included discussions on conducting certain economic activities, change of legal form, income declarations, cooperation with LPA, presentation of information on legal framework and regulations for specific production economic activities, etc.

Table 6. Type of post creation assistance provided during 3Q 2009

Nr.	NAME OF ENTERPRISE	TYPE OF INTERVENTION						Total
		Manag ement	Financ e/ Accoun ting	Marketi ng / Sales	Techno logies	Legal Aspect s	Other	
1.	LTD.„Mardiprod”	1	2	1	-	1	-	5
2.	LTD.„Ade CamPEct Grup”	2	1	1	-	1	-	5
3.	IE „ Bondari Andrei”	1	2	1	-	1	-	5
4.	IE “ Belibov Anatolie	2	-	1	-	2	-	5
5.	LTD. „Bramac Com”	1	1	1	1	1	-	5
6.	LTD. „Lozidin”	3	1	1	-	-	-	5
7.	IE „PEscaru Octavian”	4	1	-	-	-	-	5
8.	LTD. „SerPEvis”	2	1	-	1	1	-	5
9.	GȚ „Pîslaru Denis”	1	-	-	2	2	-	5
10.	LTD. „PROSOLID	1	1	1	1	1	-	5

GRUP								
11.	LTD. „Arcaim-Plus”	1	1	1	1	1	-	5
12.	LTD. „ProElis”	1	1	1	-	2	-	5
13.	IE „Baranov Mihail”	1	2	-	-	2	-	5
14.	LTD. „PRICOSTIN”		3	-	-	2	-	5
15.	IE „Volciuc Andrei”	2	1	-	1	1	-	5
16.	GȚ „Parfene Victor”	1	1	2	1	-	-	5
17.	LTD. „VIDANCO”	2	2	-	-	1	-	5
18	LTD. “Ariana-Trans”	1	3	1				5
19	LTD. “Romeocom-Design”	1	3	1				5
20	IE „Lorchin Denis”	1	1	2		1		5
21	IE „Gusanu Alexandru”	1	2	2				5
22	IE „Bozianu Mihail”		3	1		1		5
23	FH „EftodIE Valeriu”	1	1	1	1	1		5
24	LTD. „Mezlav”	1	2	1		1		5
25	IE „Dulgheru Victor”	1	1	1	1	1		5
26	IE „Postică Andrei”	1	1	1	1	1		5
27	PE “Chiosi Ivan”		1	2		1		4
28	PE “Cairiac VasillE”	1		2		1		4
29	FH „Puică Ion Alexei-Tocuz	1	3			1		5
30	IE „Ciobanu Petru”		3	1				4
31	IE „Bumbu Violeta”	1	3	1				5
32	IE „Bunduche Oleg”	1	3	1				5
33	IE „Donschih Mihail”	1	2			1		4
34	IE „Borcea Sergiu”	1	3	1				5
35	IE „Crudu Lilia”		3	1		1		5
36	FH „Stănescu Danisiela Victor”	1	1	1	1	1		5
37	GȚ „Ropot Natalia Boris”		1	1	1	2		5
38	GȚ „Spînu Andrei Nicolai”		2	1	1	1		5
39	FH "Popencu Galaction"	1	1			3		5
40	LTD. "Trimobil Grup"		1	1		3		5
41	IE "Burlacu Irina"	1	1	1		2		5
42	LTD. "Agroservad"	1	1	1		2		5
43	LTD. "Superbaloane"	1	1	1		2		5
44	LTD. "VicPEI Art"	1	1	1		2		5
45	LTD. "Petropit Agro"	1	1	1		2		5
46	FH "Buza Valeriu Ion"	1	2			2		5
47	FH "Croitoru Gheorghe"	1				1		2
48	IE "Garasciuc Diana"	1	2	1		1		5
49	FH "Munteanu Andrei"					1		1
50	LTD. „Terra Arb Grup”	1	1		1	1	1	5
51	IE „Albu Marian”	1	1	1		1	1	5
52	LTD. „Georgina”	1	1	1			2	5
53	FH „Iușan Vasile”	1	1	1	1	1		5
54	IE „Flocosu Traian”	1	1	1		1	1	5
55	IE „Golban Vadim”	1		1	2		1	5
Total per category		56	79	46	18	59	6	264
Total per category %		21,2	30,0	17,4	6,8	22,3	2,3	100,00

V. Capacity building training in the field of entrepreneurship

The objective of the capacity building training was to develop and strengthen project beneficiaries' knowledge in the field of entrepreneurship. Thus, 40 young entrepreneurs financed during 2009 were trained in the field of business development, being also exposed to the best practices of rural entrepreneurship (YSEEP I phase) through a field trip to two entrepreneurs from Orhei and Singerei that were financed back in 2005.

Preparation stage of the training started with beneficiaries' training needs assessment. Therefore 12 young entrepreneurs were interviewed with the purpose to identify the most suitable training approaches that comprised the following objectives:

- (a) Presentation of competitive advantages of Moldovan economy;
- (b) Presentation of critical factors of success in different economic fields;
- (c) Presentation of common risks related to the launch and development of an economic activity;
- (d) Support of exchange of experience among entrepreneurs.

The training curriculum was adjusted according to the participants' training needs and included such modules as: financial management, accounting and financial reporting, marketing, market competition, human resource management, practical approaches in business development. The applied methodology included group discussions, individual work, as well as presentations.

Conclusions

- Participants' training needs assessment allowed to adjust training curricula and ensured an immediate impact. Thus, the degree of expectations, the assessment of received information, and training materials were assessed with high marks.
- The training session turned into a group discussion where participants applied the acquired knowledge to real life examples of economic activities. The participants took over their economic activity more prepared and with enthusiasm.

Recommendations

- In general, the trained beneficiaries proved to be communicative, manifested leadership skills, as well as strong motivation to learn new things. Moreover, young entrepreneurs succeeded to establish networks among themselves benefic from economic perspective, acquired new knowledge and received useful information to be applied in their economic activity.
- The need to conduct additional training on more specific topics such as legal advice, production technologies were requested by the majority of participants.
- Young entrepreneurs' evolution should be monitored in order to follow on the training impact. It is recommended to organize more thematic trainings for further development of their entrepreneurship skills.

VI. Assessment of immediate impact

Working places created

From the total 69 financed enterprises on 31 January 2009, 43 entrepreneurs launched economic activities out of which 29 registered sales. The newly operational businesses created 108 new working places for 16 girls / women and 29 boys/men. It is important to mention that from the total number of employees 76,8% represent young people aged between 18-30, whereas people beyond 30 years old represent 23,2%. Monthly salaries vary from 860 to 2500 MDL. Entrepreneurs' average age is 24,5.

Table 8. Working places created and average salary offered

	Name of enterprise	Manager's age	Type of activity	No of employees		Age		Average monthly salary (MDL)
				M	F	- 30	+ 30	
1	LTD. „Mardiprod”	21	Metal lath production	1		1		2500
2	LTD. „Ade Compact Grup”	25	Fortran production	2		1	1	2000
3	IE „Bondari Andrei”	27	Fitness centre	3	1	3	1	1175
4	IE “Belibov Anatolie”	23	PVC production	2		1	1	1000
5	LTD. „Bramac Com”	23	Grocery store	1	3	2	2	1625
6	LTD. „Lozidin”	21	Internet Café	2	1	2	1	860
7	IE „Pascaru Octavian”	20	Internet Café	2	1	1	2	900
8	LTD. „Serpavis”	28	PVC production	4	1	3	2	1040
9	GȚ „Pîslaru Denis”	25	Mechanized services	1		1		1500
10	LTD. „PROSOLID GRUP”	24	Fortran production, production of	4	1	3	2	1280
11	LTD. „Arcaim-Plus”	24	Disco club	2	3	3	2	1200
12	LTD. „ProElis”	29	Entertainment centre	2	4	4	2	1100
13	IE „Baranov Mihail”	20	Entertainment centre	4		4		1200
14	LTD. „PRICOSTIN”	23	Auto laundry	3	1	2	2	1000
15	IE „Volciuc Andrei”	22	Auto repairs services					0
16	GȚ „Parfene Victor”	26	Vegetable production	1		1		1500
17	LTD. „VIDANCO”	21	Greenhouse					0
18	GȚ „Graur Vladimir”	26	Mechanized services					0
19	LTD. “Ariana-Trans”	25	Transportation services	1	1	1	1	1600
20	LTD. “Romeocom-Design”	25	Commercial advertising services	1		1		1500
21	IE „Lorchin Denis”	26	Mechanized services	2		1	1	1500
22	IE „Gusanu Alexandru”	25	Auto repairs services	2		2		1600
23	IE „Bozianu Mihail”	24	Beekeeping	1	1	1	1	1300
24	FH „Eftodii Valeriu”	30	Greenhouse	1		1		1300

25	LTD. „Mezlav”	26	Grocery store	1	1		1400	
26	IE „Dulgheru Victor”	24	PVC production	1	1		1600	
27	IE „Postică Andrei”	24	Wood processing	1	1		1000	
28	PE “Chiosi Ivan”	25	Excavation services	1	1		1200	
29	PE “Cairiac Vasiliu”	26	Production of wooden, gypsum and iron goods	1	1		1200	
30	FH „Puică Ion Alexei-Tocuz”	26	Flower seed processing	2	1	1	1500	
31	IE „Ciobanu Petru”	20	Beekeeping	1	1		1300	
32	IE „Bumbu Violeta”	21	Beekeeping		1	1	1300	
33	IE „Bunduche Oleg”	30	Production of pavement tiles	1	1		1400	
34	IE „Donschih Mihail”	27	Multiplication services	1	1		1500	
35	IE „Borcea Sergiu”	29	Transportation services	2	1	1	1800	
36	IE "Crudu Lilia"	30	Transportation services	2	1	3	2500	
37	FH "Popencu Galaction Vasile"	20	Mechanized services	1		1	1000	
38	FH "Stanescu Danisiela Victor"	23	Vegetable production	1	1	2	1000	
39	FH "Ropot Natalia Boris"	27	Vegetable production	1	1	2	1000	
40	IE "Garaşciuc Diana"	26	Hairdresser's shop		2	2	1500	
41	LTD. „Superbaloane”	27	Decoration services	1	2	3	2000	
42	LTD. "Petropit-Agro"	22	Production of combined fodder	2	1	3	1500	
43	FH "Spinu Andrei Nicolaie"	25	Beekeeping	1		1	1500	
44	LTD. "Trimobil Grup"	30	Furniture saloon	2	2	4	2000	
45	FH "Buza Valeriu Ion"	20	Vegetable production in greenhouses	1		1	1000	
46	LTD. "Agroservad"	24	Vegetable production in greenhouses	1	1	2	1000	
47	IE "Burlacu Irina"	22	Beauty saloon		1	1	1500	
48	LTD. "Vicpal Art"	20	Photo saloon	1		1	1500	
49	FH "Andrei Munteanu"	19	Vegetable production in open field	1		1	0	
50	FH "Croitoru Gheorghe"	26	Beekeeping	1		1	0	
51	LTD. „Terra Arb Grup”	25	Production of decorative trees	3	1	2	2	1000
52	FH „Iuşan Vasile”	26	Mechanized services	1		1	1000	
53	LTD. „Georgina”	30	Hotel services	0	2	2	900	
Total				73	35	83	25	

Benefits offered to community

- Through its experience the project encouraged young people from rural areas to fulfill their own business ideas;
- Project implementation provided incentive for young people to set up in rural areas of the country, which led to an increase of their social security as a result of new working places created;
- The newly launched businesses contributed to the increase of local budgets incomes;
- Project implementation contributed to the development of sustainable economic potential in rural areas;
- The launched businesses represent models to be followed by other entrepreneurial young people.

VII. Conclusions

Issues encountered during project implementation

- The main issue faced by project beneficiaries related to the collateral requested by the participating financial institutions. PFIs requested collateral for the entire amount of investment, both grant portion and bank loan, despite the project proposal provisions related to grants that: *“are aimed to help building equity that could in turn be used as collateral for the young entrepreneur to access credit from financial institutions”*.

These conditions delayed the project implementation, as its beneficiaries could not meet the PFI requests related to collateral, which generated a huge number of complains from beneficiaries and donors. This constraint has been settled as a result of several meetings with representatives of donors' community, line ministries, CLD and financial institutions. As a result, the amendment *no.1, December 9, 2008 to the la Rural Credit Guidelines no. 1-r RISP2, 05.10.2007* was partially modified and the project was implemented accordingly.

- Some PFI branches did not know in detail the project financial requirements, including the decision making procedure, collateral of goods. At the same time PFIs, due to severe loan policy and financial crisis, initially were not very willing to finance such businesses, due to such reasons as lack of operational activity and working experience, which infringed project participation requirements;
- Processing of business plans takes a long period of time and such documents as: (i) evaluation report on proposed collateral, (ii) property statements from cadastre loose validity, therefore beneficiaries suffer additional costs to re-confirm the legitimacy of these mandatory documents;
- Many young people do not have sufficient collateral to secure the bank loan. Under the crisis conditions, commercial banks accept sound liquidity collateral with a smaller depreciation rate, such as real estate in urban areas. Given the project target group, young people from rural areas, this requirement force them to ask for support from third parties (relatives, friends).

VIII. Concept note on a revolving fund for youth business development

The lack of accessible long term loans, insufficient entrepreneurial knowledge, and limited access to business networks as well as the fiscal burden represent the major bottlenecks that impede the launch of small and medium businesses and creation of new working places.

Taking into account the specified impediments, several solutions are offered to improve conditions to support youth economic activities: business finance as investment in own capital, provision of preferential loans, settling of collateral and interest rates of loans, efficient cooperation with financial institutions, maintenance and extension of financing mechanisms from revolving funds, assistance to business and distribution networks, as well as fiscal facilities.

With the view of addressing the identified solutions, a range of measures need to be taken:

- *institutional* - creation of a **State Agency for supporting youth economic initiatives**,
- *financial* – setting up **an investment fund for youth led businesses** from budgetary sources, and
- *fiscal* - conduct **modifications in fiscal legislation**, with the purpose of provision of certain waivers or benefits for young entrepreneurs.

The Agency will coordinate and implement the required measures to support youth economic activities at practical level. On long term, the agency could serve as an umbrella for other youth projects focused on economic empowerment.

The agency could be organized in two ways: fully functional or with restricted responsibilities.

Fully functional agency will be responsible to attract and manage funds. This would imply the existence of specific internal financing procedures and an internal body responsible for taken decisions.

Agency with restricted responsibilities will ensure coordination of different activities linked to financing and coordination of different activities related to the finance and support of youth led businesses. Under such a structure, the decision making process will be delegated to financing institutions or micro financing agencies, and the loans will be directly offered to beneficiaries. Under such a structure, direct investments in enterprises' own capital would not be possible.

Each of the above mentioned modalities have certain advantages and disadvantages, therefore the final decision related to the Agency organization will be taken after their assessment.

Creation of an investment fund, which to support youth economic initiatives (Youth Investment Fund, YIF).

The youth investment fund will be created as the major mechanism to finance economic activities launched by youth.

YIF will have the following functions:

- will serve as basis for gathering funds received from donor organizations oriented towards the finance of youth launched businesses;

- will serve as basis gathering state funds offered for youth economic empowerment;
- will function as revolving fund, reusing the reimbursed previous loans, as well as their incomes to finance additional new businesses.

YIF will be created and completed based on the following mechanisms:

- a state programme to finance youth led businesses, which will foreseen certain annual transfers until a specific amount of funds is reached;
- accumulation of international donor funds provided through different programs aimed at youth economic empowerment;
- Interest rates, dividends, and capital growth obtained based on fund's provided finance.

As a result of its activity under an efficient portfolio and risks management, the value of accumulated assets will increase. These funds will be reused to refund youth businesses.

YIF will provide financing under the following mechanism:

- Capital investments for youth led businesses. The Fund will become co-owner of the respective business (associate or share holder) with direct involvement in company administration through its representative in company's management structure.
- Preferential loans offered to young entrepreneurs. Loans duration and interest rates should be more advantageous compared to commercial loans offered by the banking system.
- Guarantees offered to those youth led enterprises that were financed by other financial institutions. A lower interest rate for offered guarantees will be requested compared to the rate perceived by financial institutions for similar services.

YIF will be managed by the Agency, in case of full functionality. Provided that the agency will have restrictive responsibilities, the Fund will have its own management structure or its management could be forwarded to an existent entity.

COMPONENT C: DEVELOPMENT AND USE OF GENDER CAPACITY IN YOUTH ACTIVITIES

1. Description of Gender Training of Trainers

In the first phase of the quarter a **Training of Trainers** course in the Gender field was organized. The seminar lasted 5 days (**6-10 July, 2009**) and took place at the Labor Institute. 24 persons (3 men and 21 women): representatives of youth NGOs, members of local youth councils, youth workers, teachers, representatives of NGOs with gender profile benefited of the training. Average age of participants is 28 years.



The interest for the TOT topics was obvious given that 65 applicants submitted letters of interest, from which the most motivated ones were accepted.

The **main objective** of the TOT was to strengthen the local / national trainers' capacities in gender issues, presuming that the local / national trainers will apply the acquired skills and methodologies to promote the same information on gender issues and the importance of human factor in the planning, implementation and evaluation of youth activities.

The TOT was facilitated by an international expert in gender issues from Latvia – **Dace Kavasa**, which focused the overall objectives on three elements:

- To provide knowledge/information on gender equality - and use relevant methods to achieve this objective while keeping in mind the tools to be applied for youth groups.
- To assimilate the training methodologies with practical aspects useful for youth education.
- To provide a creative learning framework to identify gender issues to be used in daily work.

To address participants' expectations regarding the TOT content, the program included aspects like: work on gender concepts; participation of Mrs. Valentina Bodrug-Lungu, Manager of Gender Centre to provide information on Moldova gender situation; preparation of a separate session on training methodology, two types of homework - preparation of own course outline during the 5 days training sessions, and revision of key learning points for the day and key action items.

TOT **specific components** implied the following topics: concepts regarding gender equality between women and men; current trends in gender; intervention policies in the field of gender; planning and monitoring gender balance; advocacy and gender; strengthen participants' capacities to elaborate, apply, and develop approaches and methods to work with youth structures and groups taking into account the gender balance.

II. Quantity/quality results and benefits

impact:

- Participatory methods applied ensured an interactive framework of communication and transfer of knowledge between participants.
- At the end of the training participants gained knowledge and skills in developing training modules in Gender field using innovative methods for group mobilization.
- All 24 participants received certificates confirming the title of Trainer in the field of gender.

Participants' mentioned that the training offered them a new vision on gender concepts used at organizational or community level. International experience and the presentation of national situation on gender issues made by Gender center experts offered participants possibility to seize the global dimension of gender equality as well gender presence in all development and social spheres.

In the last day of the training participants developed their own training module, having applied theoretic aspects and the training tools recommended the international expert – Dace Kavasa. The majority of participants stated that the developed training course outline will be applied in their organizations or communities.

The detailed evaluation of the training course is reflected in Dace KAVASA

Logistics:

The National Youth Resource Centre (NYRC) coordinated the logistical issues of the TOT. Thus, the company supervised the provision of quality services as: arrangement, equipment with necessary furniture, technical devices and consumables; participant's accommodation and meals at the Labor Institute.

NYRC prepared 30 maps with relevant materials and distributed them to participants (6 of which were distributed to donors and YSEEP partners). The content of the maps included: badges, pens, book notes, working materials for practical workshops, theoretical materials on gender, CDs with specialized literature and relevant information.

Training room has been equipped with computer and multimedia projector. International consultant was provided with required materials and office equipment. Daily, Power-Point presentations were prepared, translated and multiplied for distribution. At the end of training period each participant received one CD with all training materials (Word, Video, and Photo) used / produced during the training period.

COMPONENT D: PARTICIPATORY MONITORING AND EVALUATION OF YOUTH ACTIVITIES

I. MIS System updating

During the reporting period the MIS data basis was updated under the components: A (Grant lines), B (Economic development), C (Gender Capacities Development), D (Participatory monitoring and evaluation of youth activities) and E (Involvement of regional youth representatives and project audit).

The system of monitoring and evaluation was updated quarterly and supplemented with a new block of indicators on the distribution of sources of local contribution brought by LYCs within the projects implemented with JSDF support.

Local monitoring and evaluation consultants as well as representatives of development agencies ACA, MEGA, CDR, CCA were involved in the process of data collection for A and B components of the project.

The system served as a basis for the assessment of progresses of the activities launched with PASET beneficiaries as well as for the purpose of project internal evaluation.

The MIS system under **Component A** was supplemented with new blocks of indicators, different from those which were initially developed regarding the progress of the activities of those 47 local youth councils, beneficiaries of the Small Grants Programme. Thus, the set of aggregate indicators is a compilation of data reflected in the evaluation questionnaires specific for each LYC, fulfilled by regional M&E consultants.

The generalized version of **MS_A_beneficiaries data basis**, includes data on the LYC members and their adult coordinators. This block of indicators compiles the nominal lists of the LYC members and a joint list of adult coordinators with the specification of the most important reference data.

The indicators varied considerably during the compilation of the data base due to the continuous progress of LYC activities, which led to the multiple updating of the data basis. The component was also re-completed continuously with new data from the integrated indicators block in annex **MIS_A_reference data on RYC_NGO_LYC** beneficiaries of the Small Grants Programme (LYC 2008 and LYC 2009). The variables have been modified for

the indicators– LPA Contribution and economic entities' contribution, performed civil society, based on the financial reports submitted by the beneficiaries. The block of indicators with generalized data on the Grants Competitive Programme for the LYC, integrated into **MIS_A_reference data on RYC_NGO_LYC** was also filled in integrally.

During the process of processing and compilation of data on the social component of the project, integrated into **MIS_A_referece data on RYC_NGO_LYC**, the reports of the regional consultants who monitored the activities of the NGOs and LYC in the first quarter of 2008 were analyzed. The obtained data were connected to the contents of the evaluation questionnaires filled in by the consultants for each NGO or LYC apart. In the 4Q 2009 the data base was updated reflecting the total value of used grants sources, the contribution according to project proposals as well as organizations which submitted their final report.

The quantity results obtained and reflected in **MIS_A_Training Annex**, reflect the level of training of LYC members and beneficiaries on different training programmes. It also presents data on the thematic activities characteristic to the objectives of implemented projects or projects under implementation with PASET support.

MIS_A_data on community contribution reflects the contribution of the community within the projects implemented by 47 LYC.

Under **B Component**, the MIS system was completed with progress indicators on the situation of business plans – annex **MIS_B_business development**. The data collected by partner Development Agencies (ACA, CCA, CDR, MEGA on the block of indicators reflected in Annex **MIS_B_training programmes** have also been aggregated. The block of indicators was extended with specific data for each DA individually. The compiled statistics show the level of participation of young entrepreneurs and potential entrepreneurs in training activities as well as the progress of implementation of the business plans, taking into consideration the indicators describing the women/men, rural/urban, agricultural/non-agricultural and other ratios.

The annex **MIS_B_port-creation assistance** reflects the indicators specific for business entities with operational activity which benefited from consultancy on different subjects related to business administration. Detailed information on the activity of operational businesses is included in Annex **MIS_B_operational businesses**. For the purpose of evaluation of income generating businesses, the development agencies officers filled in the annex **MIS_B_functional businesses**.

It must be mentioned that the quality of data in MIS system is directly related and depends on the objectivity of data presented by the LYC in progress reports on the implemented projects, individual reports and cumulative monitoring reports on LYC activity submitted by regional consultants (Component A), as well as periodic information notes, specific indicators blocks presented by partner Development Agencies (Component B).

The MIS System was supplemented with the block of indicators with reference to **Component C** of PASET project. In this context the Annex **MIS_C_TOT Gender** was compiled; the collected indicators were extracted from the agenda, from the lists of participants and other materials of beneficiaries recording.

Specific to **Component D** of the project a set of indicators was compiled reflecting the process of participative monitoring of youth activities (beneficiaries of grant programmes), especially training programmes organized for the youth **MIS_D_training programmes**. An overall number of 549 people benefited from 4 training programmes in 2008.

For the purpose of internal monitoring of youth activities and essential reflecting of the results of **Component E** of the project the annex **MIS_E_Developed reports** was developed. According to the collected data 3 quarter reports, 1 annual report and 4 information notes were developed in 2009.

COMPONENTA E: INVOLVEMENT OF REGIONAL YOUTH REPRESENTATIVES (FOCAL POINTS) IN YSEEP IMPLEMENTATION, GRANT AUDIT

During the reporting period the regional monitoring & evaluation consultants have assessed LYCs activity and progress made during the small grant program implementation on social entrepreneurship. The M&E aimed at assessing the projects implemented by LYCs and their impact. The interview guide was applied as a tool for data collection. Taking into account the factors that influence LYCs activity 3 interview guides were developed and separately applied for the following local actors: LYC mayor, Adult coordinator, LPA representative.

According to geographical position LYCs are located on the territory of the Republic of Moldova, as follows: **Northern** Development Region – **23** LYC, **Central** Development Region– **15** LYCs, **Southern** Development Region – **8** LYCs, **Security zone** – **1** LYC. The activity of monitored 47 LYCs is supported by 48 adult coordinators, out of which 37 are professors.

The number of councilors in LYC varies from one locality to another, from 5 LYC members (*in LYC Gimnaziu Frumoasa și LYC Gimnaziu Hoginești, both from r. Călărași*) – to 27 members (*LYC LT „Liviu Damian”, t. Rîșcani*). **The average number of councilors constitutes 13 pupils** and their **total number accounts 612 young people**. According to **gender criteria**, out of **612** councilors **412** are girls and only **200** are boys. The **average age** of LYCs' members in the 47 monitored LYCs is **16 years**. The activity of 612 councilors is supported by **907 volunteers**. LYCs, project beneficiaries, conducted around 1365 „thematic activities” during 2008 – 2009.

CONCLUSIONS:

- LYC is performing its activity according to the provisions stipulated in Regulation on LYC;
- Adult coordinator is responsible for monitoring and supervision of LYC activities. His/her role within LYC is the development of organization's capacities and professional orientation of youth;
- The majority of monitored LYC have the main goal to familiarize the leadership of communities about youth interest and need for free time activities, sport, education, improvement of living condition, territorial arrangements, etc.
- Elections of LYC members were held in democratic manner, through direct vote among active groups of school or lyceum pupils. The Administration Council usually consists of LYC mayor, deputy mayor, councilors, and secretary, etc.
- The way the projects were identified depends on the situation of the community and on the youth interests (environment, informational technologies, promotion of a healthy lifestyle, sport activities, promoting of free communication);
- All evaluated LYCs implement activities according to Activity Plan, with slight deviations from the program;

- Main LYC projects beneficiaries are: school pupils, youth, community school administration and teachers.
- Average age of LYC members is 16 years;
- From 612 LYC members 67% - are girls ;
- LYCs cooperation with partners NGOs is appreciated as very good and constructive;
- LPA consider that LYC activities are useful both for youth and community and contribute to implementation of projects through financial and in kind donations, having the commitment to continue LYCs support in the future;
- YSEEP financial support allowed the involvement of youth in useful activities both for them and community.

ANNEXES

NUMBER AND FORM OF SERVICES PROVIDED WITHIN THE RURAL EXTENSION NETWORK IN 2009

№	Prestatorul de servicii	Oral consultancies				Written consultancies				Vizits				Round tables				Meetings				Seminars				TOTAL
		tehn	juridic	market	econ	tehn	juridic	market	econ	tehn	juridic	market	econ	tehn	juridic	market	econ	tehn	juridic	market	econ	tehn	juridic	market	econ	
1	Anenii Noi	3011	806	1303	1074	5	1	0	0	639	133	124	126	2	0	1	1	59	56	40	62	104	0	0	6	7553
2	Basarabeasca	791	342	221	148	84	21	26	16	221	24	31	29	46	35	22	27	58	19	13	15	16	5	2	4	2216
3	Bălți	6398	1149	1294	809	9	5	0	11	242	25	54	10	7	6	2	2	243	46	37	58	50	0	0	5	10462
4	Cahul	3011	806	1303	1074	5	1	0	0	639	133	124	126	2	0	1	1	59	56	40	62	104	0	0	6	5346
5	Căinari	791	342	221	148	84	21	26	16	221	24	31	29	46	35	22	27	58	19	13	15	16	5	2	4	5540
6	Călărași	6398	1149	1294	809	9	5	0	11	242	25	54	10	7	6	2	2	243	46	37	58	50	0	0	5	6386
7	Cantemir	2842	352	562	365	60	2	0	5	778	49	12	4	73	5	12	8	86	2	24	6	81	8	5	5	5058
8	Căușeni	2232	700	1037	630	3	0	0	1	346	22	40	41	10	22	10	21	62	76	105	79	83	4	1	15	6513
9	Cimișlia	2350	658	1373	703	8	0	0	0	451	32	49	46	0	1	20	11	173	123	113	144	98	6	17	10	4404
10	Comrat	2164	417	568	555	0	0	0	0	700	7	7	23	0	4	37	16	149	53	76	82	151	10	2	37	3740
11	Criuleni	2467	659	1219	1140	54	11	0	2	543	24	36	41	3	4	3	3	67	20	37	54	96	14	10	6	6513
12	Dondușeni	1404	662	793	765	0	0	0	0	285	34	35	26	23	15	5	13	81	79	66	40	72	5	0	1	5944
13	Drochia	1374	710	626	105	154	44	14	4	283	16	38	7	151	94	50	39	1	1	0	1	25	3	0	0	4630
14	Edineț	3523	639	834	633	47	3	1	3	516	6	12	20	8	20	12	10	19	7	9	9	158	8	2	14	6336
15	Fălești	2636	202	1757	411	25	0	3	22	622	10	45	17	0	0	1	1	4	17	28	26	99	1	1	16	3790
16	Glodeni	2109	527	527	680	5	0	0	0	258	1	4	8	82	47	52	50	88	32	28	35	82	2	1	12	7896
17	Hincești	2508	585	1308	743	45	6	3	6	562	8	7	11	27	24	9	25	219	57	59	67	38	6	0	13	6976
18	Ialoveni	1474	423	395	398	0	1	0	0	596	78	77	80	7	1	0	3	59	29	33	61	71	0	0	4	7130
19	Leova	3433	1030	1240	1077	11	0	0	25	299	37	89	30	2	9	5	2	174	138	84	123	62	2	4	20	5167
20	Nisporeni	3259	792	1186	884	69	10	3	11	237	33	35	48	28	23	18	24	98	67	54	45	44	2	1	5	6607
21	Orhei	3817	618	541	804	2	0	0	0	1022	81	48	67	1	3	0	2	21	13	14	15	56	2	0	3	6896
22	Ocnîța	2083	554	941	622	52	9	15	11	424	19	19	40	8	12	18	27	39	44	65	59	79	1	3	23	5146
23	Rezina	1486	1274	1198	1305	41	2	4	15	311	216	208	148	1	2	0	6	78	83	74	107	39	4	0	5	3752
24	Sîngerei	2395	898	1214	1044	3	0	0	2	669	6	17	14	3	77	58	68	120	68	85	75	61	2	3	14	4913
25	Șoldănești	2097	466	860	694	73	1	0	4	391	22	49	45	1	2	11	9	139	66	33	78	91	1	3	10	4413
26	Soroca	1068	377	462	408	49	16	1	9	496	86	77	120	10	9	0	9	184	95	79	118	56	8	0	15	7670
27	Ștefan Vodă	1721	679	707	214	6	5	4	0	1051	149	84	52	9	19	61	10	10	6	5	10	65	18	8	20	6898
28	Strășeni	1277	421	806	602	49	10	0	16	578	18	124	7	19	44	6	50	180	37	20	31	93	14	1	10	3669
29	Taraclia	3831	918	1124	809	0	0	0	0	399	0	1	0	1	0	0	1	168	80	55	94	104	25	4	56	4393
30	Ungheni	2858	689	1305	905	102	2	14	21	408	34	52	33	7	12	11	15	92	65	65	83	104	4	10	7	5420
31	Ceadîr Lunga	1376	539	354	317	28	18	12	12	423	2	7	0	64	59	44	45	139	40	45	49	86	4	0	6	4635
32	Briceni	1444	373	544	494	34	6	0	3	561	30	56	14	137	58	53	68	335	38	74	59	10	0	1	1	3171
33	Rîșcani	2533	483	548	366	24	1	0	0	896	73	59	66	4	3	1	0	175	56	46	43	38	4	0	1	6533
34	Telenești	1634	675	804	311	136	29	17	12	313	98	151	97	85	30	19	29	39	36	35	32	37	5	5	6	3694
35	Florești	1218	192	366	254	0	2	0	0	559	68	83	45	11	0	2	2	103	55	67	72	62	0	1	9	5661
	TOTAL	3299	611	943	835	15	1	0	6	469	2	0	1	11	4	1	1	220	32	17	14	47	2	0	2	195071

FORM OF SERVICES AND NUMBER OF BENEFICIARIES WITHIN THE RURAL EXTENSION NETWORK IN 2009

No	Service Provider	Verbal consultations	Beneficiaries	Written consultations	Beneficiaries	Visits	Beneficiaries	Round tables	Beneficiaries	Discussions	Beneficiaries	Seminars	Beneficiaries	Unit	Hours	Total number of people according to the registry	Single time beneficiaries	Repeated beneficiaries	Total number of beneficiaries
1	Anenii Noi	6194	5578	6	30	1022	5250	4	16	217	1141	110	1556	7553	9313	14533	12867	707	13571
2	Basarabasca	1502	1485	147	152	305	863	130	676	105	461	27	437	2216	4543	4111	3322	778	4074
3	Bălți	9650	8666	25	25	331	1157	17	143	384	1344	55	1027	10462	9153	13568	11157	1222	12362
4	Cahul	6194	5578	6	30	1022	5250	4	16	217	1141	110	1556	7553	9313	14533	12867	707	9158
5	Căinari	1502	1485	147	152	305	863	130	676	105	461	27	437	2216	4543	4111	3322	778	10205
6	Călărași	9650	8666	25	25	331	1157	17	143	384	1344	55	1027	10462	9153	13568	11157	1222	10142
7	Cantemir	4121	3667	67	65	843	2515	98	928	118	449	99	1534	5592	8227	9951	8514	616	16423
8	Căușeni	4599	4218	4	4	449	2124	63	581	322	1682	102	1596	5539	7975	10824	9671	559	12055
9	Cimișlia	5336	5044	4	4	474	1789	25	186	380	1624	71	1495	6290	7555	10542	9764	385	9187
10	Comrat	3704	4360	0	0	737	4297	57	831	360	1989	200	4946	5058	10404	15489	16398	91	6571
11	Criuleni	5485	4983	67	85	644	3728	13	153	180	1314	126	1792	6515	8825	13158	10550	1000	10368
12	Dondușeni	3624	3120	0	0	374	2060	56	705	266	1691	78	1611	4398	6322	9796	8586	658	10176
13	Drochia	2815	2535	216	322	344	991	334	1974	3	24	28	725	3740	6838	7048	6110	515	7494
14	Edineț	5629	5380	54	53	554	2282	50	382	44	215	182	2056	6513	8941	10637	10096	276	13160
15	Fălești	5006	4959	50	83	694	2387	2	25	75	362	117	2360	5944	7747	10202	10123	42	6756
16	Glodeni	3843	3065	5	7	273	356	231	1596	184	906	97	1564	4633	7124	8392	6839	705	10755
17	Hincești	5144	4940	51	51	588	3569	85	1165	402	2425	57	1010	6327	8517	13705	11072	2111	10205
18	Ialoveni	2690	2706	1	1	831	2216	11	78	182	544	75	1211	3790	6738	6808	6443	362	10878
19	Leova	6780	5919	36	36	455	1658	18	163	519	1898	88	1081	7896	7841	11640	10155	603	10983
20	Nisporeni	6121	5554	93	93	353	1158	93	1017	264	1377	52	1006	6976	7672	10786	9725	480	11686
21	Orhei	5780	5282	2	2	1218	3840	6	63	63	567	61	1124	7130	8686	11531	10046	937	16148
22	Ocnîța	4200	3895	87	127	502	2889	65	712	207	1457	106	1903	5167	7003	11692	10372	612	9341
23	Rezina	5263	4794	62	62	883	4123	9	88	342	1570	48	1049	6607	7864	12517	10865	821	8916
24	Sîngerei	5551	5367	5	5	706	4444	206	2375	348	2239	80	1718	6896	9606	16512	15784	364	12506
25	Șoldănești	4117	4020	78	88	507	1252	23	295	316	1856	105	1830	5146	6996	9540	8914	524	10637
26	Soroca	2315	2223	75	75	779	2724	28	262	476	2084	79	1548	3752	8109	9098	8784	161	13380
27	Ștefan Vodă	3321	3426	15	93	1336	6281	99	821	31	227	111	1658	4913	9522	12767	11849	470	11563
28	Strășeni	3106	3017	75	75	727	3352	119	1172	268	1249	118	1772	4413	8957	10915	10365	297	9926
29	Taraclia	6682	6268	0	0	400	2159	2	13	397	2334	189	2606	7670	8458	14047	12321	1042	9419
30	Ungheni	5757	5172	139	191	527	2479	45	463	305	1404	125	1854	6898	8416	12633	10507	1050	10240
31	Ceadrî Lunga	2586	2410	70	69	432	1999	212	2389	273	1257	96	1802	3669	8026	10448	9392	532	9690
32	Briceni	2855	2817	43	45	661	2532	316	1843	506	1900	12	282	4393	8929	9832	9006	413	9255
33	Rîșcani	3930	3646	25	61	1094	4264	8	111	320	1377	43	781	5420	8039	10635	9781	387	7171
34	Telenești	3424	3069	194	186	659	3085	163	1688	142	636	53	1026	4635	7567	10113	9360	343	9873
35	Florești	2030	1971	2	2	755	4057	15	155	297	1676	72	1394	3171	6585	9632	8916	343	13227
	TOTAL	5688	4676	22	22	472	617	17	59	283	1070	51	727	6533	7103	8388	5968	1203	367501

**List of Special Contracts within the establishment of demonstration businesses
implemented with the participation of Rural Extension Network in 2009**

Nr.	Service providers	Object of contract	First and last name of the beneficiary	Location	Phone
1	Anenii-Noi	Growing and diversification of fish species in ponds	lordachescu Nicolae	Cobusca Nouă	69146727
2	Anenii-Noi	Growing of roses on land protected with drip irrigation	Crozu Ion	Băcioi, mun. Chişinău	69182380
3	Bălţi	Creation of black currant plantations in farmer household	Ignatiuc Natalia	Grinăuţi, raionul Rîşcani	(256) 46333
4	Basarabeasca	Keeping and reproduction of goats	Iurie Caraba	Sadaclia	(297) 57636
5	Briceni	Keeping and reproduction of bees	Statnii Vasile	or. Briceni	(247) 23498
6	Briceni	Growing of mushrooms in adapted conditions	Proţiuc Regina	Şirăuţi	(247) 53 377; 684 73 544
7	Cahul	Growing and diversification of fish species in ponds	Iovcev Sergiu	Taraclia de Salcie	(299) 78 399 0797 37 710
8	Cahul	Implementation of intensive grapes types growing technology	Leşan Mihai	Vadul lui Isac	63929804
9	Căinari	Tomatoes growing on lands open for drip irrigation	Cosovţchi Mihail	Chircăieştii Noi, raionul Căuşeni	(243) 94131; 079099742
10	Calarasi	Keeping and reproduction of rabbits on the basis of organic production requirements	Braga Andrei	Sipoteni	69463962
11	Călăraşi	Arranging a touristic agro-pension in farmer household	Stegărescu Mihail	Răciula	(244) 64228
12	Călăraşi	Keeping and reproduction of milk cows in farmer household	Iacob Gîrbu	Hirova	79026303
13	Cantemir	Growing and reproduction of peacocks (Pavo cristatus).	Postu Mihail	Capaclia	(273) 71292
14	Căuşeni	Growing of Champignons in adapted conditions	Camenşcic Petru	or. Căuşeni	(243) 21714
15	Ciadîr-Lunga	Growing of roses on close plots	Dumitru Dimitrov	Tvardiţa	(291) 62321
16	Ciadîr-Lunga	Keeping and reproduction of milk cows in farmer household	Gargalic Mihail	Tomai	(291) 951062
17	Cimislia	Keeping and reproduction of rabbits in farmer household	Grădinaru Ştefan	Maximeni	(241) 58255 079084925
18	Comrat	Keeping and reproduction of milk cows in farmer household	Chiriacov Ivan	or. Comrat	67269706
19	Criuleni	Growing of mushrooms in adapted conditions	Verdeş Mihail	Măşcăuţi	(248) 64165
20	Donduşeni	Growing of strawberries in tunnels with drip irrigation	Rusnac Arcadie	Criscăuţi	(251) 54225 068571010
21	Drochia	Growing of mushrooms in adapted conditions	Enachi Alexandra	Nicoreni	(252) 37686
22	Edineţ	Growing of strawberries in tunnels	Burlacu Gheorghe	Viişoara	(246) 42217
23	Edineţ	Strengthening of demonstration sector for the keeping and reproduction of fish in ponds	Gorgan Anatolie	Alexeevca	(247) 23487
24	Făleşti	Growing of strawberries in open field with drip irrigation.	Guţu Sfetlana	Ilenuşa	25968100 067257576
25	Floreşti	Keeping and reproduction of bees	Moraru Ecaterina	Domulgeni	(250) 33217

26	Glodeni	Growing of tomatoes on protected land with drip irrigation	Schin Mariana	Viișoara	(249) 57340
27	Hincești	Growing of strawberries in open field with drip irrigation.	Bită Radion	Dahnovici	(269) 56415 069844468
28	Ialoveni	Growing of chrysanthemum and pinks on protected land with drip irrigation	Goraș Efrasinia	Malcoci	(268) 31314 069187709
29	Leova	Growing of early vegetables in greenhouses with application of drip irrigation	Tomșa Galina	or.Leova	(263) 93245
30	Nisporeni	Creation of black currant plantations in farmer household	Doina Gheorghe	Milești	(264) 40294
31	Nisporeni	Keeping and reproduction of Karacul . sheep	Chira Andrei	Milesti	(264) 40415
32	Ocnița	Growing and diversification of fish species in ponds	Blinnicov Ghenadie	Rujnița	(271) 75359
33	Ocnița	Growing of vegetables according to the requirements of ecologic agriculture.	Rusnac Valerii	Hădărăuți	(271) 76 304; 695 46 054
34	Orhei	Arranging a pension along a rural tourism route in the stage of development	Doncilă Ion	Butuceni	(235) 56091 079288308
35	Rezina	Arranging a touristic agro-pension in farmer household	Negură Victot	Echimăuți	(254)47279 069077878

36	Rișcani	Keeping and reproduction of karacul sheep	Matei Tudor	Hiliuți	(256) 45229 069073378
37	Sîngerei	Growing of strawberries in open field with drip irrigation according to ecologic agriculture requirements	Spînu Lilea	Chișcăreni	69738899
38	Șoldănești	Establishment of a model dove farm	Lachi Vasile	Șestaci	(272) 43285
39	Șoldănești	Keeping and reproduction of milk cows in farmer households	Belibov Alexandru	Răspopeni	(272) 45306
40	Soroca	Keeping and reproduction of bees	Baran Ion	Hristici	(230) 42284
41	Ștefan Vodă	Biomass heating of greenhouses used for growing of vegetables	Apostol Constantin	Ermoclia	(242) 33631 069755922
42	Ștefan Vodă	Establishment of handicraft center along a rural tourism route at the stage of development	Marinescu Galina	Carahasani	(242) 42376
43	Ștefan Vodă	Growing of vegetables on protected land with drip irrigation	Bulai Liuba	Răscăieți	(242) 36629
44	Ștefan Vodă	Keeping and reproduction of bees according to ecologic agriculture requirements.	Bojonca Tamara	or Ștefan-Voda	(242) 23388 069663178
45	Strășeni	Growing of rabbits in household conditions	Ursu Tatiana	Gălești	(237) 53392
46	Strășeni	Establishment of a model beehive in farmer household.	Gonciar Emil	Chirianca	(237) 50245
47	Taraclia	Growing of Champignons in adapted conditions	Gheorghis Pavel	or.Vulcănești	693 41 018
48	Taraclia	Biomass heating of greenhouses used for growing of vegetables	Carapirea Dmitrii	Cazaclia,raionul Ciadîr-Lunga	0 291 67 006 079652325
49	Telenești	Keeping and reproduction of bees	Potlog Andrei	Mîndrești	(278) 44641
50	Ungheni	Growing of mushrooms in adapted conditions according to organic agriculture requirements	Neaga Oleg	Chirileni	(236)75532 079975532

RURAL INVESTMENT AND SERVICES PROJECT
Rural Business Development Component

Cumulative figures of RISP as for 31/12/09

Number of RBs and individuals having started to implement business/action/investment plan	607
Number of RBs generating revenue	566
Number of RBs registered as legal entities with DA support	53
Number of applicants with final business plan	805
Number of credit applications submitted	753
Total number of credit disbursed	599
Number of created working places (at startup)	1710

RURAL INVESTMENT AND SERVICES PROJECT
Rural Business Development Component

Annex RBD 2

Cumulative figures as for 31/12/09

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

Nr	Indicator	Total to 31/12/08	Total to 31/12/09	Variation 31/12/08 - 31/12/09
1.	Number of villages where information campaign was held	696	865	169
2.	Number of people attending the public meetings	13971	16629	2658
3.	Number of applications for DA support	717	951	234
4.	Less those rejected by DA and client	71	79	8
5.	<i>Sub-total (3-4)</i>	646	872	226
6.	of which applications in progress (5-7)	13	2	
7.	Service agreements signed	633	870	237
8.	Agreements terminated by DA/client	94	155	61
9.	remaining Service Agreements active (7-8)	539	715	176
Of the active Service agreements (in 9 above):				
10.	RBs started implementing their business/investment plans	423	607	184
11.	In-progress (9-10)	116	108	
Of those started implementing their business plans (in 10 above):				
12.	New businesses	222 (52.48 %)	326 (53.71 %)	104
13.	Individual owned businesses	404 (95.51 %)	585 (96.38 %)	181
14.	Group owned businesses	19 (4.492 %)	22 (3.624 %)	3
15.	RBs involved in DA' post creation support (in 10 above)	334	578	244
15a.	#Days of DA' post creation support (in 10 above)	1113	2201	1088
16.	RBs generating revenue (of those in 10 above)	366	566	200
17.	RBs with final business plans with DA assistance	589	805	216
18.	RBs registered as legal entity with DA assistance	41	53	12
19.	Credit applications to Financial Institutions (FIs)	538	753	215
20.	less those rejected or withdrawn	42	75	33
21.	Remaining credit applications active (19-20)	496	678	182
Of the active credit applications:				
22.	Loans disbursed to RBs	446	599	153
23.	Loans disbursed to operational RBs	413	585	172
24.	Loans approved but not disbursed	11	20	9
25.	Loan applications still being assessed by FIs (21-22-24)	39	59	20
Of the loans provided (in 22 above):				
26.	Loans provided from RISP funds	260	254	
27.	Loans provided from other sources	186	345	159
28.	RBs without credit (of those in 10 above)	10	22	12
Of those started to implement their business plan (in 10 above) the activities are:				
29.	Agricultural	161 (38.06 %)	263 (43.33 %)	102
30.	Non-agricultural	262 (61.94 %)	344 (56.67 %)	82
31.	Jobs created (at start-up)	1260	1710	450
32.	<i>Average jobs created per RB (at start-up)</i>	3	3	
33.	Total RBs costs of all RB (in 10 above)	\$12 040 396	\$17 400 614	\$5 360 218
34.	<i>Average RB cost (in 10 above)</i>	\$28 464	\$28 667	\$202
35.	Total RBs costs (of those RBs receiving credit)	\$13 043 273	\$17 064 925	\$4 021 652
36.	of which: - credits	\$7 761 930	\$10 649 639	\$2 887 708
37.	- contribution of beneficiaries	\$5 281 343	\$6 415 286	\$1 133 944
38.	<i>average loan per RB (in 22 above)</i>	\$17 403	\$17 779	\$376

RURAL INVESTMENT AND SERVICES PROJECT
Rural Business Development Component

Annex RBD 3

Cumulative figures as for 31/12/09

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

Nr	Indicator	Total to		Total to			31/12/09
		31/12/08	ACA	CCA	CDR	MEGA	Total
1.	Number of villages where information campaign was held	696	229	186	225	225	865
2.	Number of people attending the public meetings	13971	4818	2790	5101	3920	16629
3.	Number of applications for DA support	717	255	240	161	295	951
4.	Less those rejected by DA and client	71	7	40	5	27	79
5.	<i>Sub-total (3-4)</i>	646	248	200	156	268	872
6.	of which applications in progress (5-7)	13	2	0	0	0	2
7.	Service agreements signed	633	246	200	156	268	870
8.	Agreements terminated by DA/client	94	41	50	15	49	155
9.	remaining Service Agreements active (7-8)	539	205	150	141	219	715
Of the active Service agreements (in 9 above):							
10.	RBs started implementing their business/investment plans	423	168	132	107	200	607
11.	In-progress (9-10)	116	37	18	34	19	108
Of those started implementing their business plans (in 10 above):							
12.	New businesses	222 (52.5 %)	87	70	39	130	326
13.	Individual owned businesses	404 (95.5 %)	160	128	104	193	585
14.	Group owned businesses	19 (4.5 %)	8	4	3	7	22
15.	RBs involved in DA' post creation support (in 10 above)	334	150	126	105	197	578
15a.	#Days of DA' post creation support (in 10 above)	1113	486	466	491	758	2201
16.	RBs generating revenue (of those in 10 above)	366	155	120	98	193	566
17.	RBs with final business plans with DA assistance	589	233	194	150	228	805
18.	RBs registered as legal entity with DA assistance	41	9	19	6	19	53
19.	Credit applications to Financial Institutions (FIs)	538	221	156	148	228	753
20.	less those rejected or withdrawn	42	23	28	7	17	75
21.	Remaining credit applications active (19-20)	496	198	128	141	211	678
Of the active credit applications:							
22.	Loans disbursed to RBs	446	162	127	110	200	599
23.	Loans disbursed to operational RBs	413	156	122	107	200	585
24.	Loans approved but not disbursed	11	5	0	15	0	20
25.	Loan applications still being assessed by FIs (21-22-24)	39	31	1	16	11	59
Of the loans provided (in 22 above):							
26.	Loans provided from RISP funds	260	72	31	74	77	254
27.	Loans provided from other sources	186	90	96	36	123	345
28.	RBs without credit (of those in 10 above)	10	12	10	0	0	22
Of those started to implement their business plan (in 10 above) the activities are:							
29.	Agricultural	161 (38 %)	87	71	51	54	263 (43.3 %)
30.	Non-agricultural	262 (62 %)	81	61	56	146	344 (56.7 %)
31.	Jobs created (at start-up)	1260	573	279	405	453	1710
32.	<i>Average jobs created per RB (at start-up)</i>	3	3	2	4	2	3
33.	Total RBs costs of all RB (in 10 above)	\$12 040 396	\$5 648 528	\$4 426 487	\$2 770 865	\$4 554 734	\$17 400 614
34.	<i>Average RB cost (in 10 above)</i>	\$28 464	\$33 622	\$33 534	\$25 896	\$22 774	\$28 667
35.	Total RBs costs (of those RBs receiving credit)	\$13 043 273	\$5 107 785	\$4 570 695	\$2 831 711	\$4 554 734	\$17 064 925
36.	of which: - credits	\$7 761 930	\$3 391 895	\$2 787 657	\$1 735 481	\$2 734 606	\$10 649 639
37.	- contribution of beneficiaries	\$5 281 343	\$1 715 890	\$1 783 038	\$1 096 231	\$1 820 128	\$6 415 286
38.	<i>average loan per RB (in 22 above)</i>	<i>\$17 403</i>	<i>\$20 938</i>	<i>\$21 950</i>	<i>\$15 777</i>	<i>\$13 673</i>	<i>\$17 779</i>

RURAL INVESTMENT AND SERVICES PROJECT
Rural Business Development Component

Analysis of the quantitative progress of the RBDC 31/12/09

I. RBDC Achievements according to the global target

Total target of RBDC		600 RBs
Total amount of months		46
Number of months till	30/06/10	6
Target at	31/12/09	560 RBs

II. RBDC Achievements according to DAs targets

Target at 31/12/09 140 RBs/DA (according to the agreements signed between MAFI and DA)

Targets	RISP at 31/12/09	Target la 31/12/09	Level of fulfilment	Project global target
<i>RBs started to implement business plans</i>	607	560	108.39%	600
<i>individuals</i>	585			
<i>group</i>	22			
<i>new businesses</i>	326			300 at least
<i>extensions</i>	281			
<i>agricultural</i>	263			
<i>non-agricultural</i>	344			200 at least
<i>Other indicators</i>				
<i>Promotion activities</i>	865	900	96.11%	900
<i>Business plans</i>	805	724	111.13%	833
<i>Credit disbursed</i>	599	724	82.69%	833
<i>Post creation support</i>	578	560	103.21%	600
<i>Nr of days of post creation support</i>	2 201			3 000

III. RBDC Achievements according to DAs targets per agency

Comparing with target at 31/12/09

Targets	ACA	CCA	CDR	MEGA	Target per Agency at 31/12/09
<i>RBs started to implement business plans</i>	168	132	107	200	140
<i>individuals</i>	160	128	104	193	
<i>group</i>	8	4	3	7	
<i>new businesses</i>	87	70	39	130	
<i>extensions</i>	81	62	68	70	
<i>agricultural</i>	87	71	51	54	
<i>non-agricultural</i>	81	61	56	146	
<i>Other indicators</i>					
<i>Promotion activities</i>	229	186	225	225	225
<i>Business plans</i>	233	194	150	228	181
<i>Credit disbursed</i>	162	127	110	200	181
<i>Post creation support</i>	150	126	105	197	140
<i>Nr of days of post creation support</i>	486	466	491	758	

RURAL INVESTMENT AND SERVICES PROJECT
Rural Business Development Component

Nr	Qualitative indicators Indicator	31/12/09				
		ACA	CCA	CDR	MEGA	Total
1. Employment						
	Nr. of working places created at businesses monitored within the last 12 months	434	486	330	540	1 790
	Men	261	246	207	367	1 081 60%
	Women	173	240	123	173	709 40%
	Number of shareholders employed	144	114	70	136	464
	Men	102	81	50	94	327 70%
	Women	42	33	20	42	137 30%
	Number of employees unemployed before	173	3	27	125	328
	Average salary of employees per one RB	1 200	1 934	1 574	1 381	1 466
	Men	1 365	2 028	1 682	1 396	1 563
	Women	983	1 750	1 400	1 351	1 303
	Average salary for one employed shareholder	1 889	2 336	3 594	1 698	2 163
	Men	1 914	2 368	3 533	1 763	2 199
	Women	1 833	2 252	3 724	1 581	2 084
	Average salary before project	1 200	1 160	1 567	788	975
	Men	1 720	900	1 689	808	1 034
	Women	680	1 333	1 444	765	910
2. Business sustainability						
3. Taxes						
collected at businesses monitored within the last 12 months						
	VAT paid	2 120 251	2 703 591	858 300	1 661 518	7 343 660
	Income taxes and local taxes paid	278 114	184 290	669 250	356 428	1 488 082
	Social fund, income tax, pension fund, etc (from salaries) paid	1 108 259	87 504	151 870	0	1 347 633
4. Credit Information						
	Number of businesses with credit	162	127	110	200	599
	of those					
	Number of RBs leaving project support as self-sustainable	27	66	46	67	206
	Number of RBs with credit under service agreement with DA	135	61	64	133	393
	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 (payed)	0	0	0	0	0

RURAL INVESTMENT AND SERVICES PROJECT
Rural Business Development Component

Nr	Monitoring data Indicator	31/12/09				
		ACA	CCA	CDR	MEGA	Total
1. Remittances invested						
	Number of RB with remittances invested	69	12	33	58	172
	Economies invested in RB, MDL	1 880 000	16 000	1 523 835	280 000	3 699 835
	Economies invested in RB, USD	144 615	1 231	117 218	21 538	284 603
	Economies as % of the investment	7%	0%	10%	2%	6%
2. Increase in beneficiaries' incomes						
	Number of RB having the indicator monitored	131	23	26	125	305
	Breakdown of income					
	less than 15 %	65	10	14	35	124
	between 15% and 25%	22	7	2	57	88
	between 25% and 50%	32	4	5	30	71
	between 50% and 100%	11	2	2	0	15
	more than 100%	1	0	3	0	4

RURAL INVESTMENT AND SERVICES PROJECT
Rural Business Development Component

Cumulative figures as for 31/12/09

Loans disbursed by Regions and Sources of Funding

Nr	Rayon	RISP	Other Sources	Total
1	Anenii Noi	7	3	10
2	Balti		1	1
3	Basarabasca	6	7	13
4	Briceni	11	11	22
5	Cahul	17	22	39
6	Calarasi	2	3	5
7	Cantemir	4	6	10
8	Causeni	4	4	8
9	Chisinau	2	2	4
10	Cimislia	4	13	17
11	Criuleni	2	2	4
12	Donduseni	6	1	7
13	Drochia	14	1	15
14	Dubasari	1	2	3
15	Edinet	14	8	22
16	Falesti	2	9	11
17	Floresti	7	8	15
18	Glodeni	5	12	17
19	Hincesti	13	14	27
20	Ialoveni	10	7	17
21	Leova	4	14	18
22	Nisporeni	3	6	9
23	Ocnita	7	1	8
24	Orhei	12	7	19
25	Rezina	4	24	28
26	Riscani	10	42	52
27	Singerei	4	10	14
28	Soldanesti	16	34	50
29	Soroca	8	3	11
30	Stefan Voda	7	3	10
31	Straseni	6		6
32	Taraclia	3	1	4
33	Telenesti	12	6	18
34	Ungheni	5	13	18
35	UTAG	22	42	64
	Grand Total	254	342	596

NOTE: 'Chisinau' refers to the villages which are part of the Chisinau municipality

RURAL INVESTMENT AND SERVICES PROJECT
Rural Business Development Component

Cumulative figures as for 31/12/09

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

	RISP	Other Sources	Total
1 Anenii Noi	1 658 374	1 096 760	2 755 134
2 Balti		463 386	463 386
3 Basarabasca	1 556 000	810 000	2 366 000
4 Briceni	3 092 000	3 200 408	6 292 408
5 Cahul	1 930 595	3 675 000	5 605 595
6 Calarasi	640 000	680 994	1 320 994
7 Cantemir	598 000	880 000	1 478 000
8 Causeni	1 180 000	861 380	2 041 380
9 Chisinau	1 333 600	330 000	1 663 600
10 Cimislia	1 449 000	2 642 100	4 091 100
11 Criuleni	500 000	201 044	701 044
12 Donduseni	1 169 500	100 000	1 269 500
13 Drochia	3 673 200	300 000	3 973 200
14 Dubasari	50 000	1 100 000	1 150 000
15 Edinet	1 790 800	1 725 000	3 515 800
16 Falesti	536 416	2 609 651	3 146 067
17 Floresti	1 155 340	2 380 000	3 535 340
18 Glodeni	1 432 128	2 817 400	4 249 528
19 Hincesti	1 785 000	1 874 000	3 659 000
20 Ialoveni	3 987 821	895 850	4 883 671
21 Leova	705 000	2 852 300	3 557 300
22 Nisporeni	1 284 000	1 899 444	3 183 444
23 Ocnita	830 000	300 000	1 130 000
24 Orhei	2 830 000	2 075 000	4 905 000
25 Rezina	728 000	6 489 068	7 217 068
26 Riscani	2 526 174	11 387 460	13 913 634
27 Singerei	888 200	2 173 331	3 061 531
28 Soldanesti	4 788 326	9 577 488	14 365 814
29 Soroca	1 105 000	740 000	1 845 000
30 Stefan Voda	850 000	150 000	1 000 000
31 Straseni	752 015		752 015
32 Taraclia	830 000	300 000	1 130 000
33 Telenesti	3 448 000	1 744 728	5 192 728
34 Ungheni	2 605 000	4 295 960	6 900 960
35 UTAG	6 381 500	5 239 999	11 621 499
Grand Total	60 068 989	77 867 751	137 936 740

NOTE: 'Chisinau' refers to the villages which are part of the Chisinau municipality

RURAL INVESTMENT AND SERVICES PROJECT
Rural Business Development Component

Cumulative figures as for 31/12/09

Rural Businesses Started Activity by Regions and Sources of Funding

	RISP	Other Sources	Without credits	Total
1 Anenii Noi	6	3	1	10
2 Balti		1		1
3 Basarabasca	6	7		13
4 Briceni	11	10		21
5 Cahul	17	22		39
6 Calarasi	2	1	1	4
7 Cantemir	4	6		10
8 Causeni	4	4		8
9 Chisinau	2	1		3
10 Cimislia	4	13		17
11 Criuleni	2	2	2	6
12 Donduseni	6	1		7
13 Drochia	14	1		15
14 Dubasari	1	2	1	4
15 Edinet	14	8		22
16 Falesti	2	9		11
17 Floresti	6	8		14
18 Glodeni	5	12	1	18
19 Hincesti	13	14		27
20 Ialoveni	9	6	4	19
21 Leova	4	14		18
22 Nisporeni	3	5	3	11
23 Ocnita	6	1		7
24 Orhei	12	7	2	21
25 Rezina	4	24		28
26 Riscani	10	42	1	53
27 Singerei	4	10	2	16
28 Soldanesti	15	33		48
29 Soroca	8	3		11
30 Stefan Voda	7	3		10
31 Straseni	6			6
32 Taraclia	3	1		4
33 Telenesti	12	6	2	20
34 Ungheni	4	12	2	18
35 UTAG	22	42		64
Grand Total	248	334	22	604

NOTE: 'Chisinau' refers to the villages which are part of the Chisinau municipality

RURAL INVESTMENT AND SERVICES PROJECT
Rural Business Development Component

Cumulative figures as for 31/12/09

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

		RISP	Other Sources	Without credits	Total	Weight
Agriculture						
	1 Agricultural service activities	8	16	2	26	4.3%
	2 Crops production	52	140	6	198	32.8%
	3 Livestock production	18	16	2	36	6.0%
	4 Livestock production combined with crops production	1			1	0.2%
Total	Agriculture	79	172	10	261	43.2%
non-Agriculture						
	5 Fishing	1	2		3	0.5%
	6 Manufacture of food products and beverages	9	29	1	39	6.5%
	7 Manufacture of textiles		1		1	0.2%
	8 Manufacture of wearing apparel; dressing and dyeing of fur	2	2		4	0.7%
	9 Manufacture of wood and wood products	7	17	1	25	4.1%
	10 Publishing, printing and reproduction of recorded media		1		1	0.2%
	11 Manufacture of coke, refined petroleum products and nuclear fuel		1		1	0.2%
	12 Manufacture of rubber and plastic products	3	2		5	0.8%
	13 Manufacture of other non-metallic mineral products	5	10	1	16	2.6%
	14 Manufacture of fabricated metal products, except machinery and equipment	2	6		8	1.3%
	15 Manufacture of electrical machinery and apparatus n.e.c.	1			1	0.2%
	16		1		1	0.2%
	17 Manufacture of furniture; manufacturing n.e.c.	4	9	1	14	2.3%
	18 Construction	2			2	0.3%
	19 repair of personal and household goods		1		1	0.2%
	20 Retail trade	37	21	2	60	9.9%
	21 Sale, maintenance and repair of motor vehicles and motorcycles; retail sale of automotive fuel	14	10	2	26	4.3%
	22 Wholesale trade and commission trade, except of motor vehicles and motorcycles	5	7		12	2.0%
	23 Hotels and restaurants	13	12	2	27	4.5%
	24 Land transport	40	14		54	8.9%
	25 Post and telecommunications	2	3		5	0.8%
	26 Supporting and auxiliary transport activities; activities of travel agencies	3			3	0.5%
	27 Other business activities (mainly focus on the business sector)		3		3	0.5%
	28 Real estate	1			1	0.2%
	29 Health and social work	1	1		2	0.3%
	30 Other service activities (mainly provided to private households)	11	7	1	19	3.1%
	31 Recreational, cultural and sporting activities	6	2	1	9	1.5%
Total	non-Agriculture	169	162	12	343	56.8%
	Grand Total	248	334	22	604	100.0%

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

RURAL INVESTMENT AND SERVICES PROJECT
Rural Business Development Component

Annex RBD 8a

Cumulative figures as for 31/12/09

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

		ACA		CCA		CDR		MEGA		Total	Weight
Agriculture											
1	Agricultural service activities	4	2.4%	8	6.1%	3	2.8%	11	5.5%	26	4.3%
2	Crops production	68	40.5%	58	43.9%	43	40.2%	30	15.0%	199	32.8%
3	Livestock production	14	8.3%	5	3.8%	5	4.7%	13	6.5%	37	6.1%
4	Livestock production combined with crops production	1	0.6%							1	0.2%
Total	Agriculture	87	51.8%	71	53.8%	51	47.7%	54	27.0%	263	43.3%
non-Agriculture											
5	Fishing			1	0.8%	1	0.9%	1	0.5%	3	0.5%
6	Manufacture of food products and beverages	13	7.7%	13	9.8%	5	4.7%	9	4.5%	40	6.6%
7	Manufacture of textiles							1	0.5%	1	0.2%
8	Manufacture of wearing apparel; dressing and dyeing of fur			1	0.8%	1	0.9%	2	1.0%	4	0.7%
9	Manufacture of wood and wood products	10	6.0%	7	5.3%	2	1.9%	6	3.0%	25	4.1%
10	Publishing, printing and reproduction of recorded media							1	0.5%	1	0.2%
11	Manufacture of coke, refined petroleum products and nuclear fuel							1	0.5%	1	0.2%
12	Manufacture of rubber and plastic products			1	0.8%			4	2.0%	5	0.8%
13	Manufacture of other non-metallic mineral products	4	2.4%	4	3.0%	1	0.9%	7	3.5%	16	2.6%
14	Manufacture of fabricated metal products, except machinery and equipment	3	1.8%	1	0.8%	1	0.9%	3	1.5%	8	1.3%
15	Manufacture of electrical machinery and apparatus n.e.c.			1	0.8%					1	0.2%
16				1	0.8%					1	0.2%
17	Manufacture of furniture; manufacturing n.e.c.	2	1.2%	4	3.0%	2	1.9%	6	3.0%	14	2.3%
18	Construction	1	0.6%			1	0.9%			2	0.3%
19	repair of personal and household goods							1	0.5%	1	0.2%
20	Retail trade	13	7.7%	12	9.1%	12	11.2%	23	11.5%	60	9.9%
21	Sale, maintenance and repair of motor vehicles and motorcycles; retail sale of automotive fuel	5	3.0%	3	2.3%	5	4.7%	13	6.5%	26	4.3%
22	Wholesale trade and commission trade, except of motor vehicles and motorcycles	1	0.6%	1	0.8%	5	4.7%	5	2.5%	12	2.0%
23	Hotels and restaurants	9	5.4%	2	1.5%	5	4.7%	11	5.5%	27	4.4%
24	Land transport	9	5.4%	7	5.3%	8	7.5%	30	15.0%	54	8.9%

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

	ACA	CCA	CDR	MEGA	Total	Weight
25 Post and telecommunications				5 2.5%	5	0.8%
26 Supporting and auxiliary transport activities; activities of travel agencies	2 1.2%	1 0.8%			3	0.5%
27 Other business activities (mainly focus on the business sector)				3 1.5%	3	0.5%
28 Real estate			1 0.9%		1	0.2%
29 Health and social work	1 0.6%			1 0.5%	2	0.3%
30 Other service activities (mainly provided to private households)	3 1.8%	1 0.8%	4 3.7%	11 5.5%	19	3.1%
31 Recreational, cultural and sporting activities	5 3.0%		2 1.9%	2 1.0%	9	1.5%
Total non-Agriculture	81 48.2%	61 46.2%	56 52.3%	146 73.0%	344	56.7%
Grand Total	2E 100%	1E 100%	107 100%	2E 100%	607	100%

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

RURAL INVESTMENT AND SERVICES PROJECT
Rural Business Development Component

Annex RBD 8b

Cumulative figures as for 31/12/09

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

		ACA		CCA		CDR		MEGA		Total	Weight
Agriculture											
1	Agricultural service activities	4	2.0%	8	5.4%	5	3.6%	12	5.5%	29	4.1%
2	Crops production	81	39.7%	65	43.6%	63	45.3%	35	16.1%	244	34.4%
3	Livestock production	17	8.3%	5	3.4%	6	4.3%	13	6.0%	41	5.8%
4	Livestock production combined with crops production	1	0.5%							1	0.1%
Total	Agriculture	103	50.5%	78	52.3%	74	53.2%	60	27.6%	315	44.4%
non-Agriculture											
5	Fishing	1	0.5%	1	0.7%	1	0.7%	1	0.5%	4	0.6%
6	Manufacture of food products and beverages	19	9.3%	14	9.4%	12	8.6%	12	5.5%	57	8.0%
7	Manufacture of textiles							1	0.5%	1	0.1%
8	Manufacture of wearing apparel; dressing and dyeing of fur	1	0.5%	1	0.7%	1	0.7%	2	0.9%	5	0.7%
9	Manufacture of leather and leather products	1	0.5%							1	0.1%
10	Manufacture of wood and wood products	10	4.9%	10	6.7%	1	0.7%	7	3.2%	28	3.9%
11	Publishing, printing and reproduction of recorded media							1	0.5%	1	0.1%
12	Manufacture of coke, refined petroleum products and nuclear fuel							1	0.5%	1	0.1%
13	Manufacture of chemicals and chemical products	1	0.5%							1	0.1%
14	Manufacture of rubber and plastic products	1	0.5%	1	0.7%			4	1.8%	6	0.8%
15	Manufacture of other non-metallic mineral products	5	2.5%	4	2.7%	2	1.4%	8	3.7%	19	2.7%
16	Manufacture of fabricated metal products, except machinery and equipment	5	2.5%	3	2.0%	1	0.7%	3	1.4%	12	1.7%
17	Manufacture of electrical machinery and apparatus n.e.c.	1	0.5%	1	0.7%					2	0.3%
18				1	0.7%					1	0.1%
19	Manufacture of furniture; manufacturing n.e.c.	2	1.0%	4	2.7%	3	2.2%	6	2.8%	15	2.1%
20	Construction	2	1.0%			2	1.4%			4	0.6%
21	repair of personal and household goods							1	0.5%	1	0.1%
22	Retail trade	15	7.4%	14	9.4%	12	8.6%	26	12.0%	67	9.4%
23	Sale, maintenance and repair of motor vehicles and motorcycles; retail sale of automotive fuel	5	2.5%	3	2.0%	4	2.9%	14	6.5%	26	3.7%
24	Wholesale trade and commission trade, except of motor vehicles and motorcycles	1	0.5%	1	0.7%	5	3.6%	5	2.3%	12	1.7%
25	Hotels and restaurants	9	4.4%	2	1.3%	5	3.6%	10	4.6%	26	3.7%
26	Land transport	9	4.4%	8	5.4%	8	5.8%	31	14.3%	56	7.9%
27	Post and telecommunications							6	2.8%	6	0.8%

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

	ACA	CCA	CDR	MEGA	Total	Weight
28 Supporting and auxiliary transport activities; activities of travel agencies	3 1.5%	1 0.7%			4	0.6%
29 Other business activities (mainly focus on the business sector)		1 0.7%		3 1.4%	4	0.6%
30 Real estate			1 0.7%		1	0.1%
31 Health and social work	1 0.5%		1 0.7%	1 0.5%	3	0.4%
32 Other service activities (mainly provided to private households)	4 2.0%	1 0.7%	4 2.9%	12 5.5%	21	3.0%
33 Recreational, cultural and sporting activities	5 2.5%		2 1.4%	2 0.9%	9	1.3%
Total non-Agriculture	101 49.5%	71 47.7%	65 46.8%	157 72.4%	394	55.6%
Grand Total	2E 100%	1E 100%	139 100%	2E 100%	709	100%

RURAL INVESTMENT AND SERVICES PROJECT
Rural Business Development Component

Cumulative figures as for 31/12/09

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

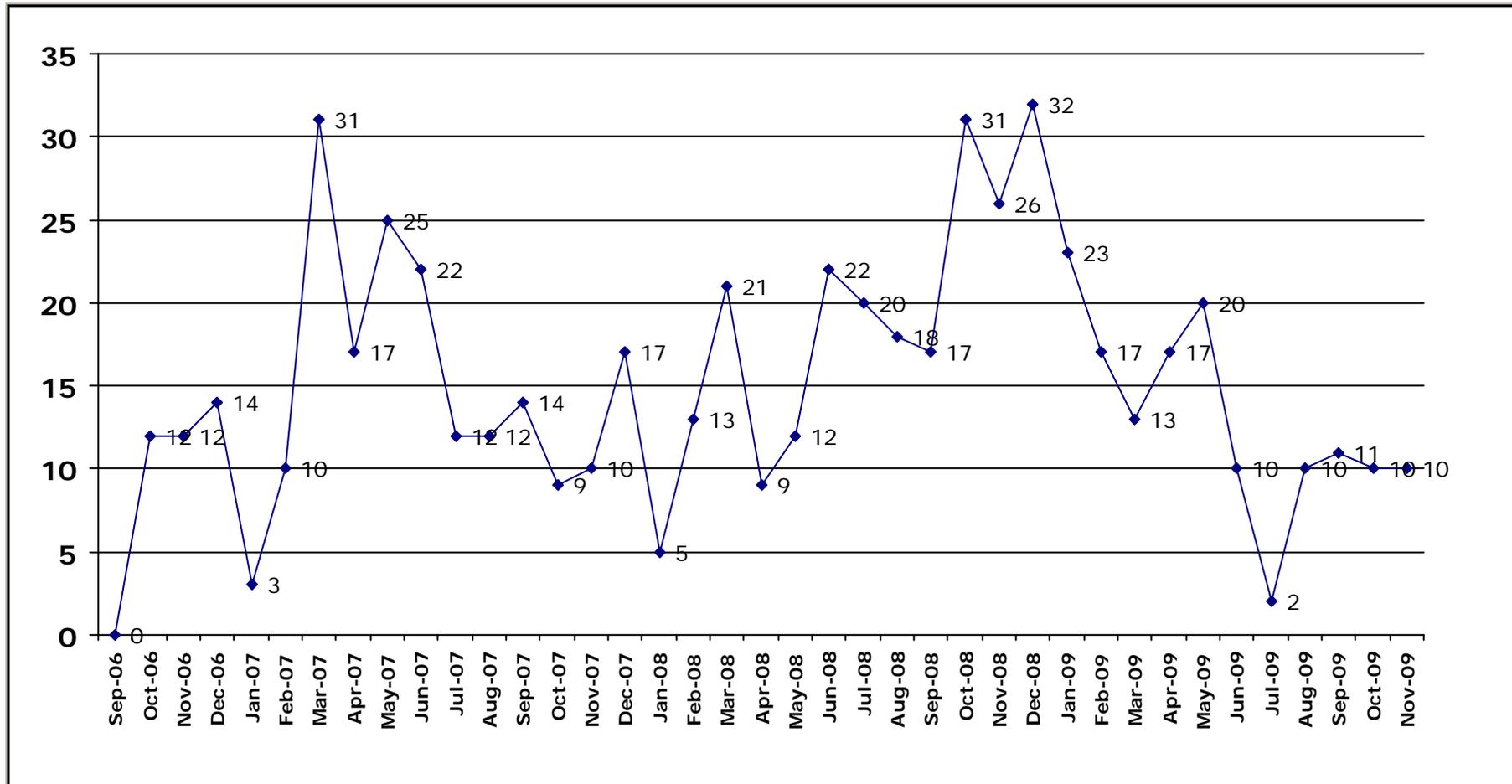
		RISP	Other Sources	Total
Agriculture				
	1 Agricultural service activities	705 000	3 862 914	4 567 914
	2 Crops production	9 525 600	37 644 070	47 169 670
	3 Livestock production	4 955 000	2 514 800	7 469 800
	4 Livestock production combined with crops production	200 000		200 000
Total	Agriculture	15 385 600	44 021 784	59 407 384
non-Agriculture				
	5 Fishing	50 000	280 000	330 000
	6 Manufacture of food products and beverages	2 469 595	7 320 520	9 790 115
	7 Manufacture of textiles		30 000	30 000
	8 Manufacture of wearing apparel; dressing and dyeing of fur	717 128	511 380	1 228 508
	9 Manufacture of wood and wood products	2 164 550	4 256 690	6 421 240
	10 Publishing, printing and reproduction of recorded media		140 000	140 000
	11 Manufacture of coke, refined petroleum products and nuclear fuel		300 000	300 000
	12 Manufacture of rubber and plastic products	700 000	600 000	1 300 000
	13 Manufacture of other non-metallic mineral products	846 000	1 904 800	2 750 800
	14 Manufacture of fabricated metal products, except machinery and equipment	235 000	1 614 520	1 849 520
	15 Manufacture of electrical machinery and apparatus n.e.c.	275 000		275 000
	16		300 000	300 000
	17 Manufacture of furniture; manufacturing n.e.c.	1 400 716	1 730 500	3 131 216
	18 Construction	405 000		405 000
	19 repair of personal and household goods		30 000	30 000
	20 Retail trade	8 809 833	3 456 000	12 265 833
	21 Sale, maintenance and repair of motor vehicles and motorcycles; retail sale of automotive fuel	4 099 340	1 955 707	6 055 047
	22 Wholesale trade and commission trade, except of motor vehicles and motorcycles	1 501 500	2 132 500	3 634 000
	23 Hotels and restaurants	4 154 311	2 191 000	6 345 311
	24 Land transport	10 351 000	1 956 000	12 307 000
	25 Post and telecommunications	298 000	130 000	428 000
	26 Supporting and auxiliary transport activities; activities of travel agencies	330 545		330 545
	27 Other business activities (mainly focus on the business sector)		90 000	90 000
	28 Real estate	200 000		200 000
	29 Health and social work	119 381	30 000	149 381
	30 Other service activities (mainly provided to private households)	1 507 600	516 000	2 023 600
	31 Recreational, cultural and sporting activities	2 328 890	314 000	2 642 890
Total	non-Agriculture	42 963 389	31 789 617	74 753 006

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

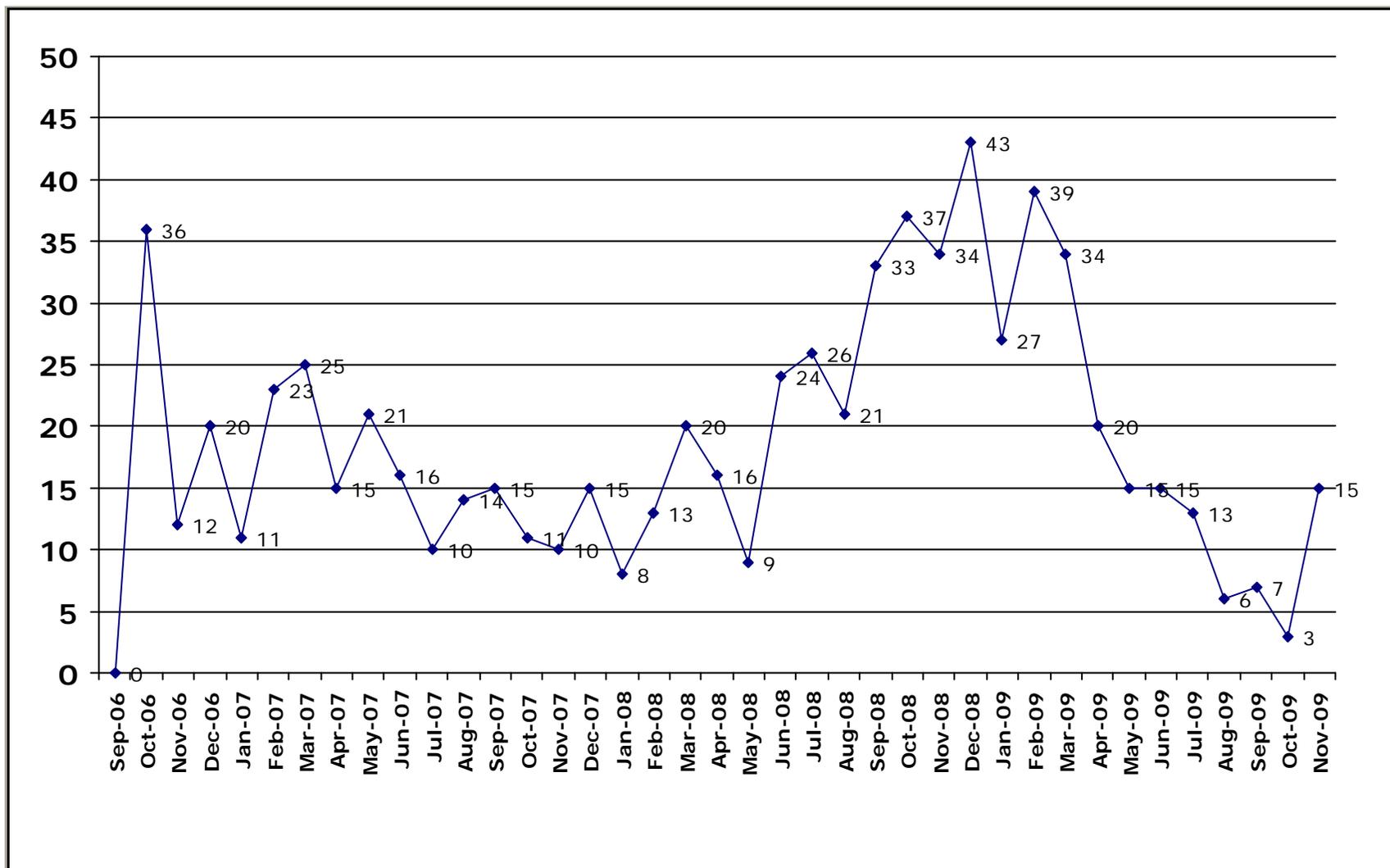
	RISP	Other Sources	Total
<i>Grand Total</i>	<i>58 348 989</i>	<i>75 811 401</i>	<i>134 160 390</i>

Rural Business Development Component

Dynamic of Loans Disbursed

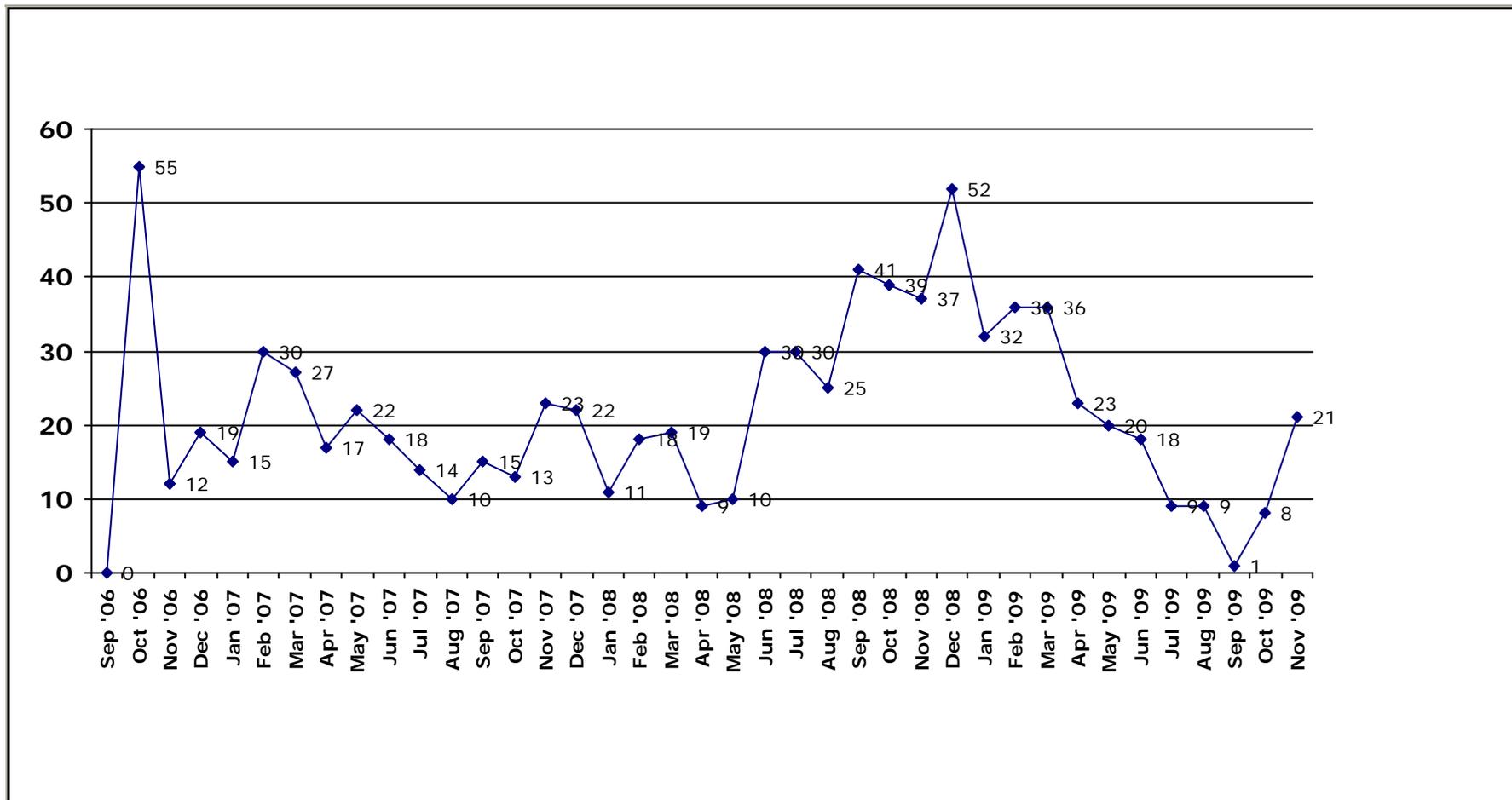


Rural Business Development Component
 Dynamic of Loan Applications Submitted



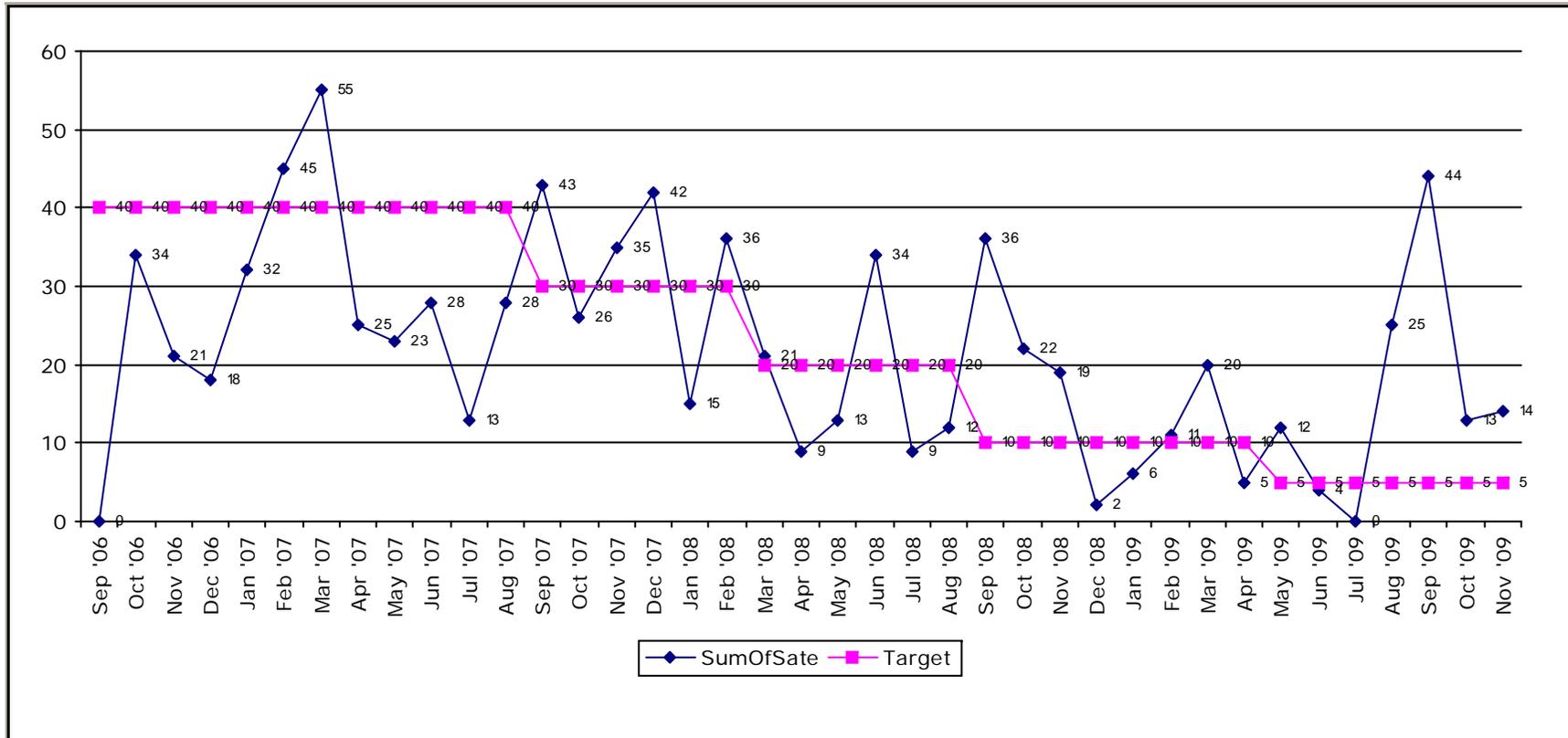
Rural Business Development Component

Dynamic of Service Agreements Signed



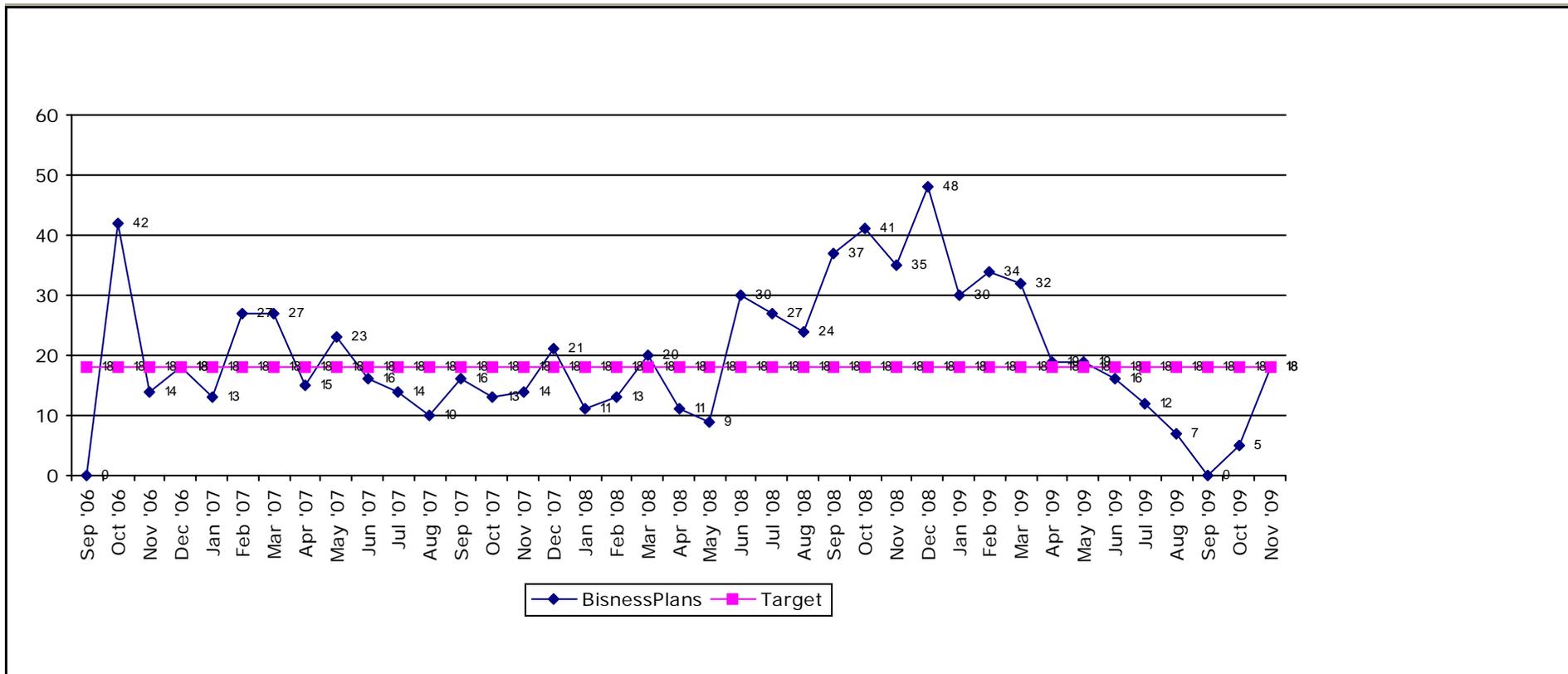
Rural Business Development Component

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



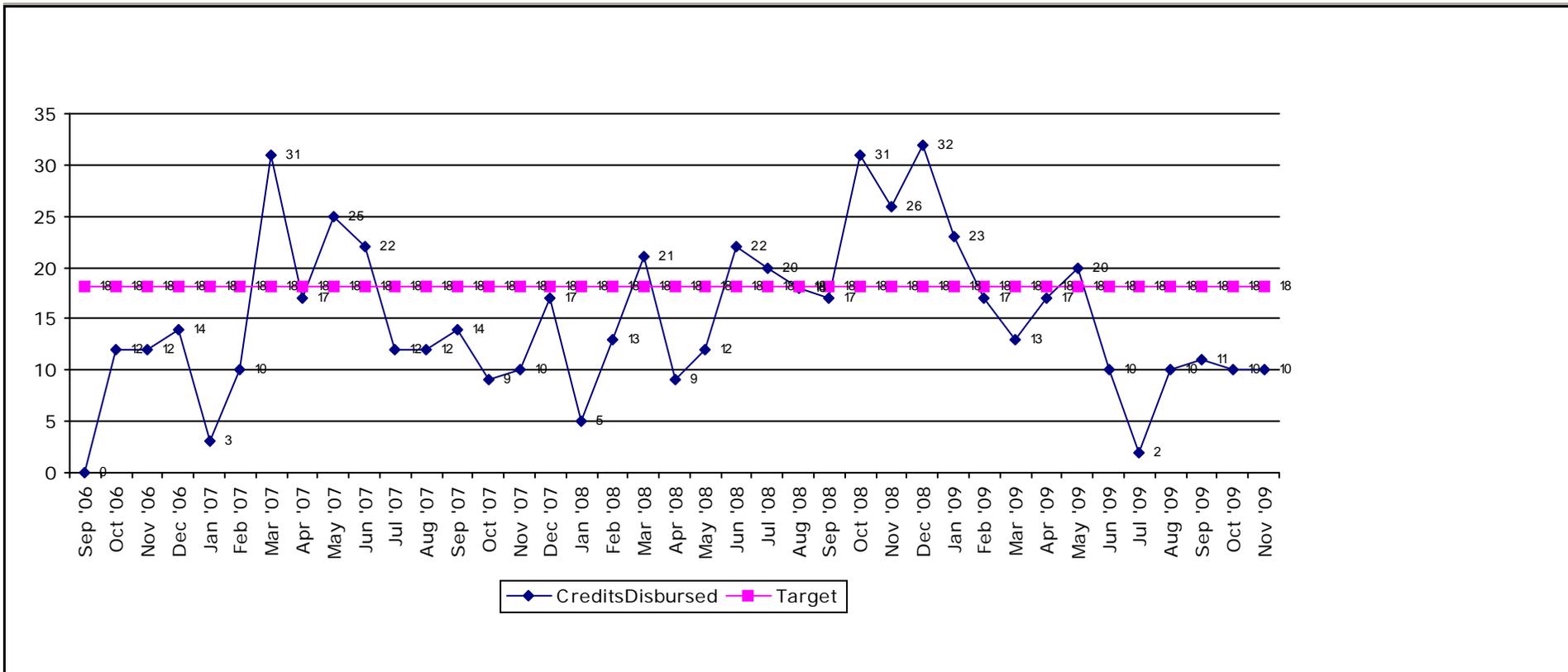
RURAL INVESTMENT AND SERVICES PROJECT
Rural Business Development Component

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

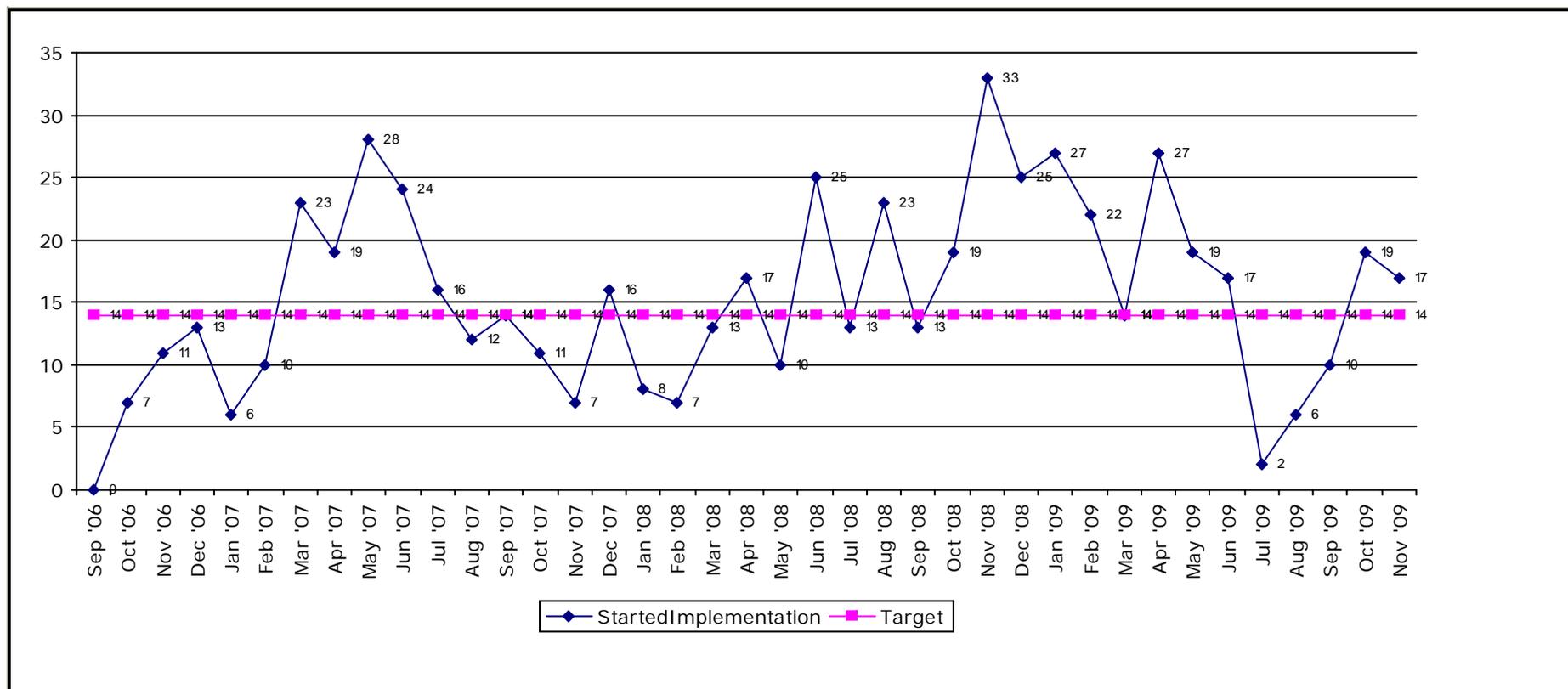


Rural Business Development Component

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

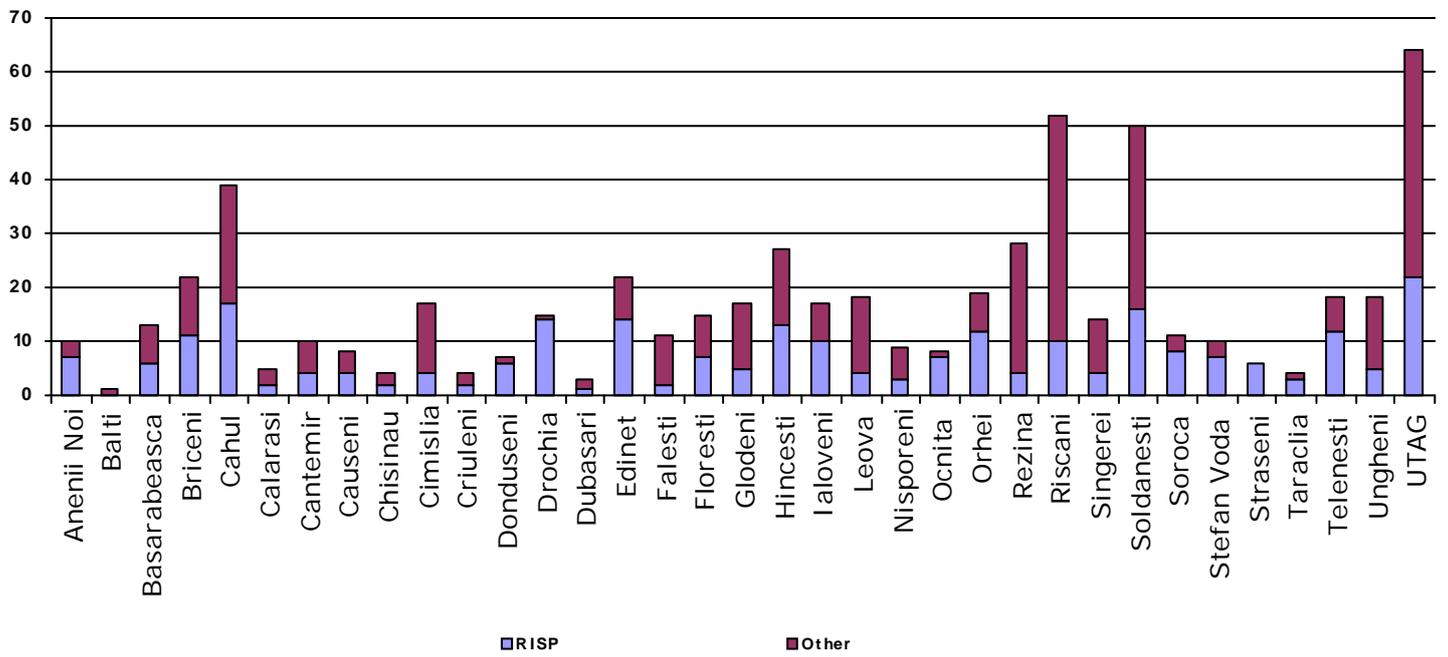


RBs started operational activity versus target according to DAs contracts (2006-2010)



Rural Business Development Component
Nr of loans disbursed by raions

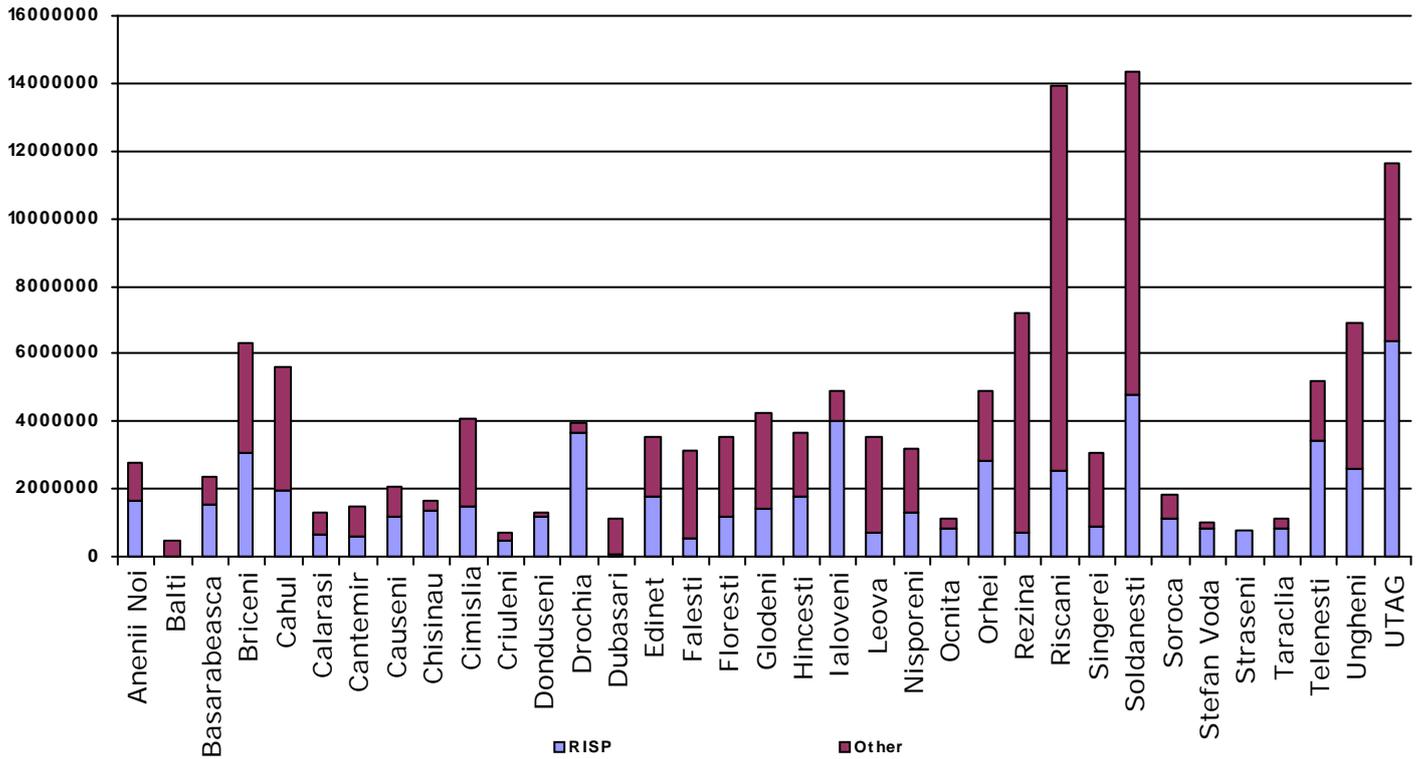
Cumulative figures of RISP as for 31/12/09



Rural Business Development Component

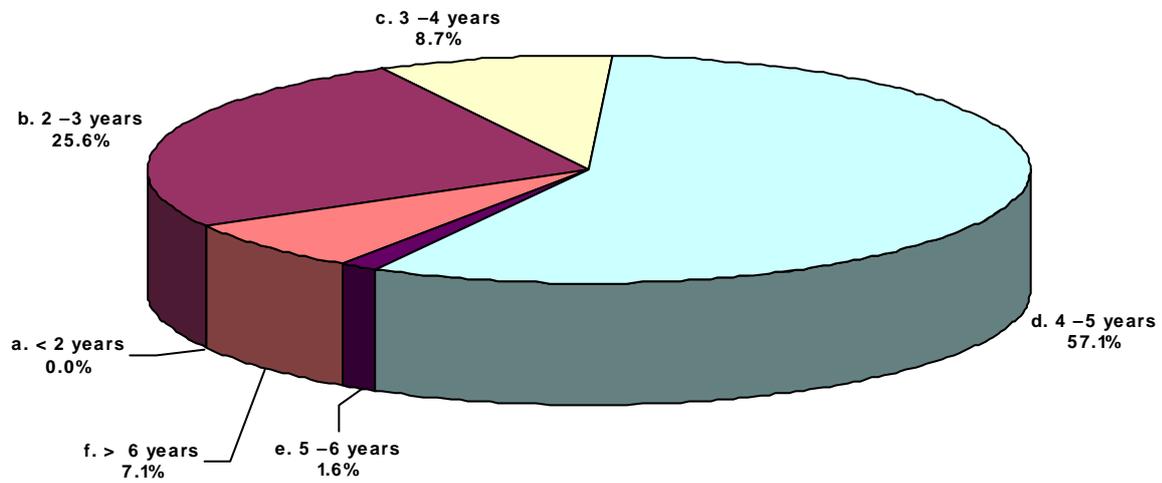
Amount of Loans Disbursed by Regions and Sources of Funding, MDL

Cumulative figures of RISP as for 31/12/09



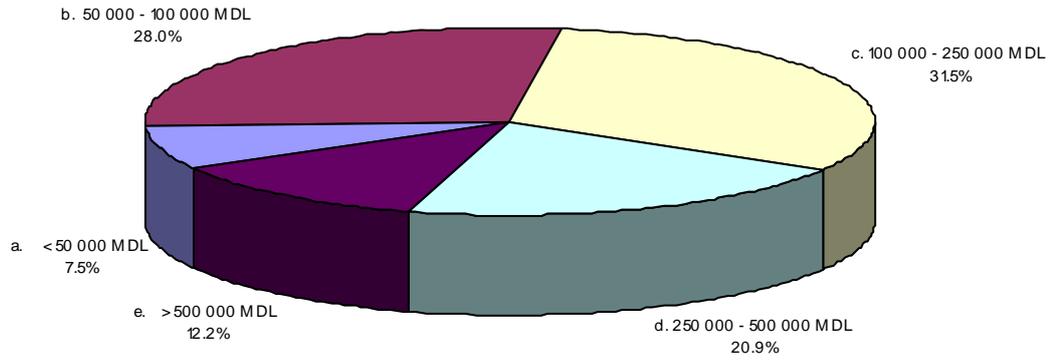
Structure of RISP loans by credit period

Cumulative figures of RISP as for 31/12/09



Structure of RISP loans by amount, MDL

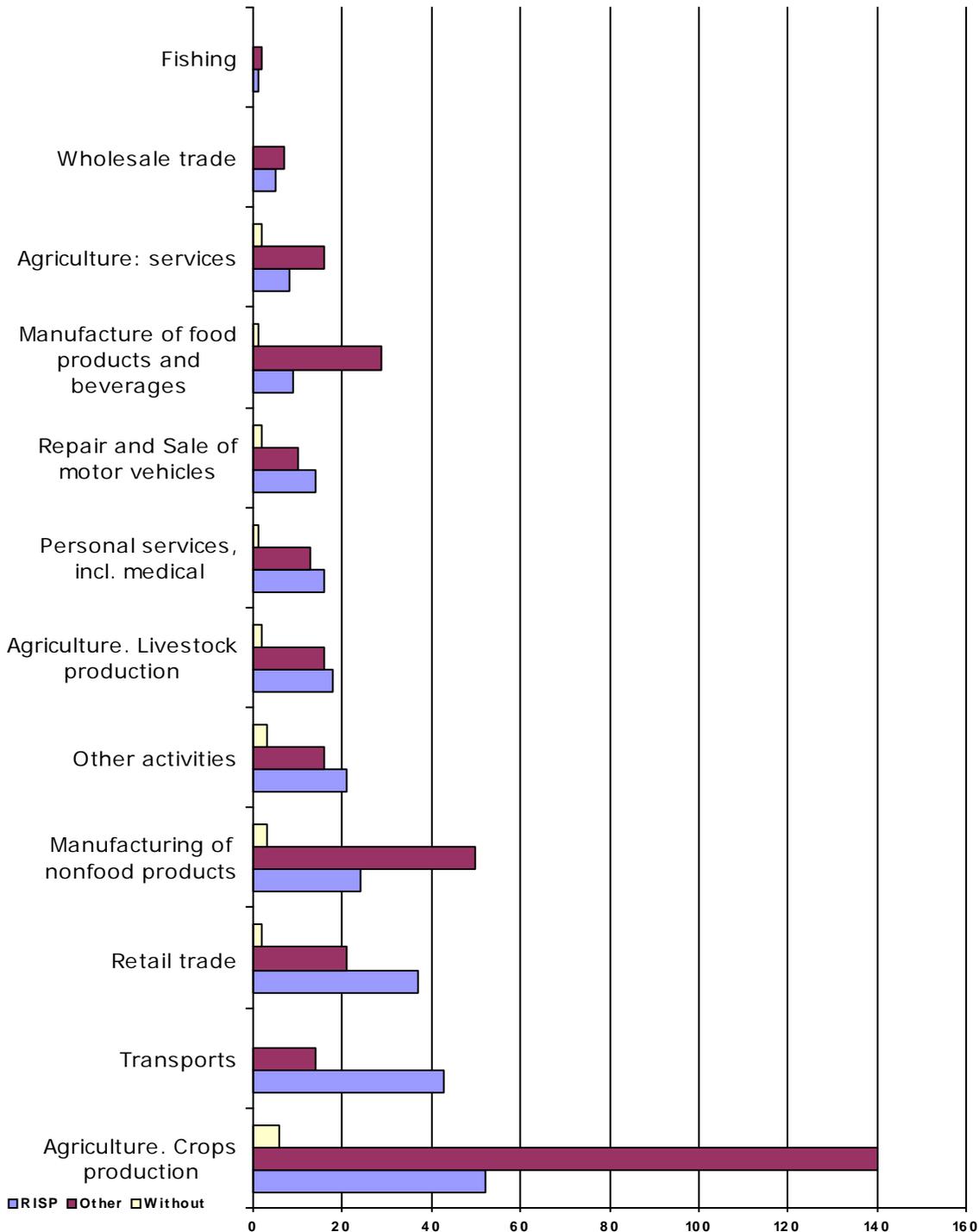
Cumulative figures of RISP as for 31/12/09



Rural Business Development Component

Breakdown of Rural Businesses Started by Activity and Sources of Funding

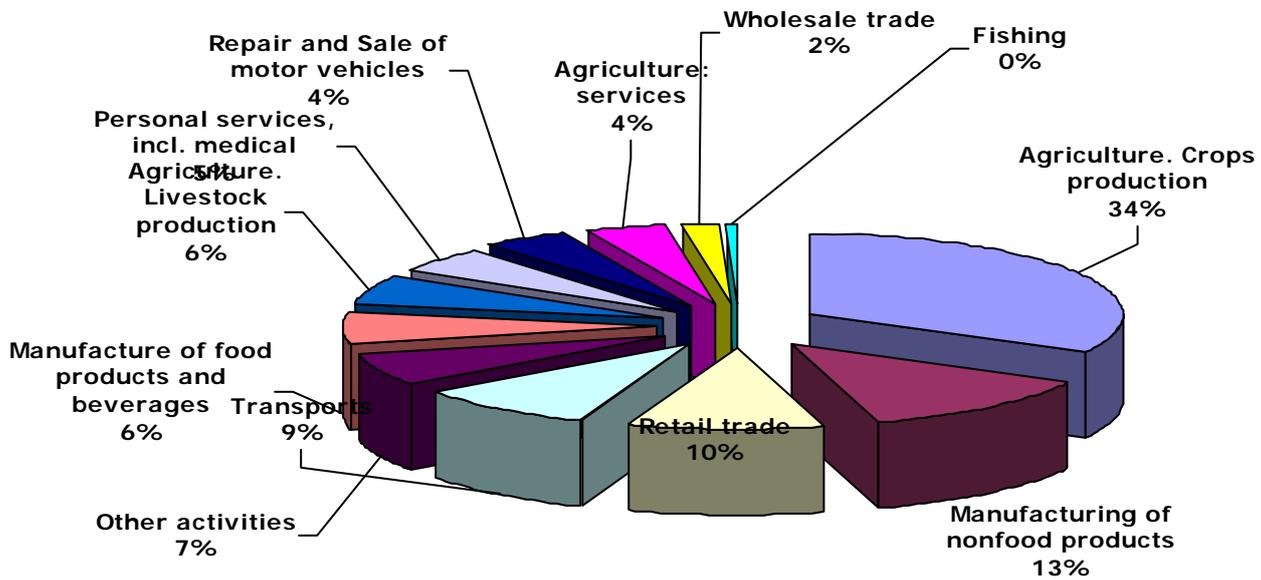
Cumulative figures of RISP as for 31/12/09



Rural Business Development Component

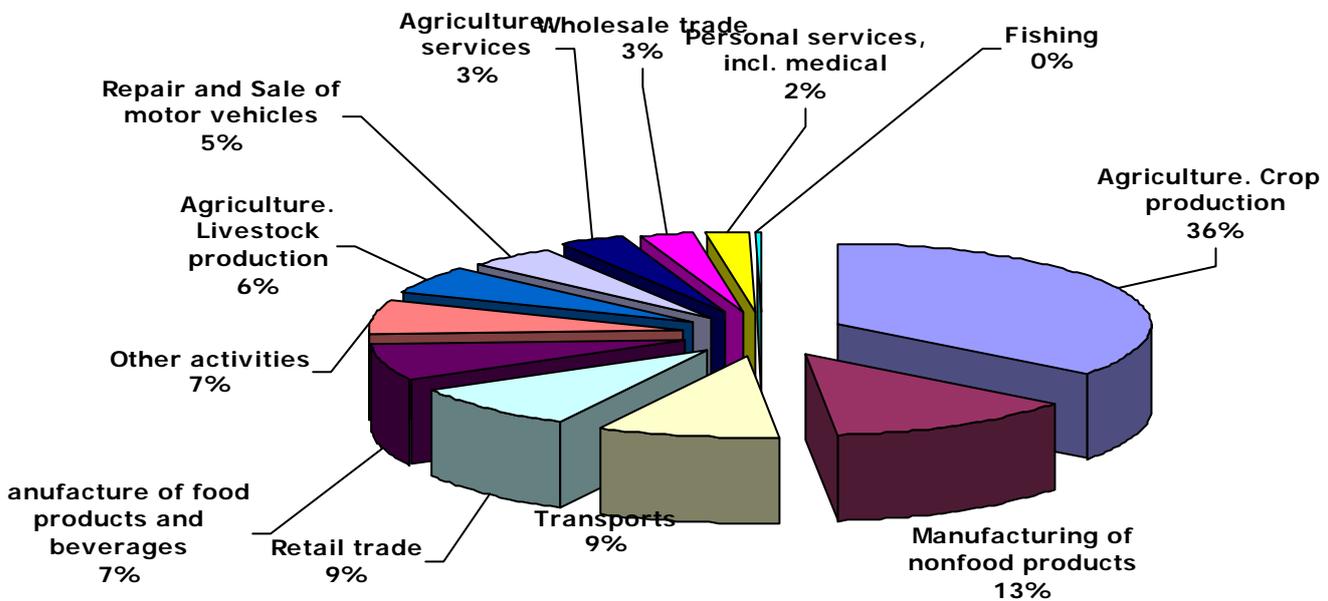
Cumulative figures of RISP as for 31/12/09

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



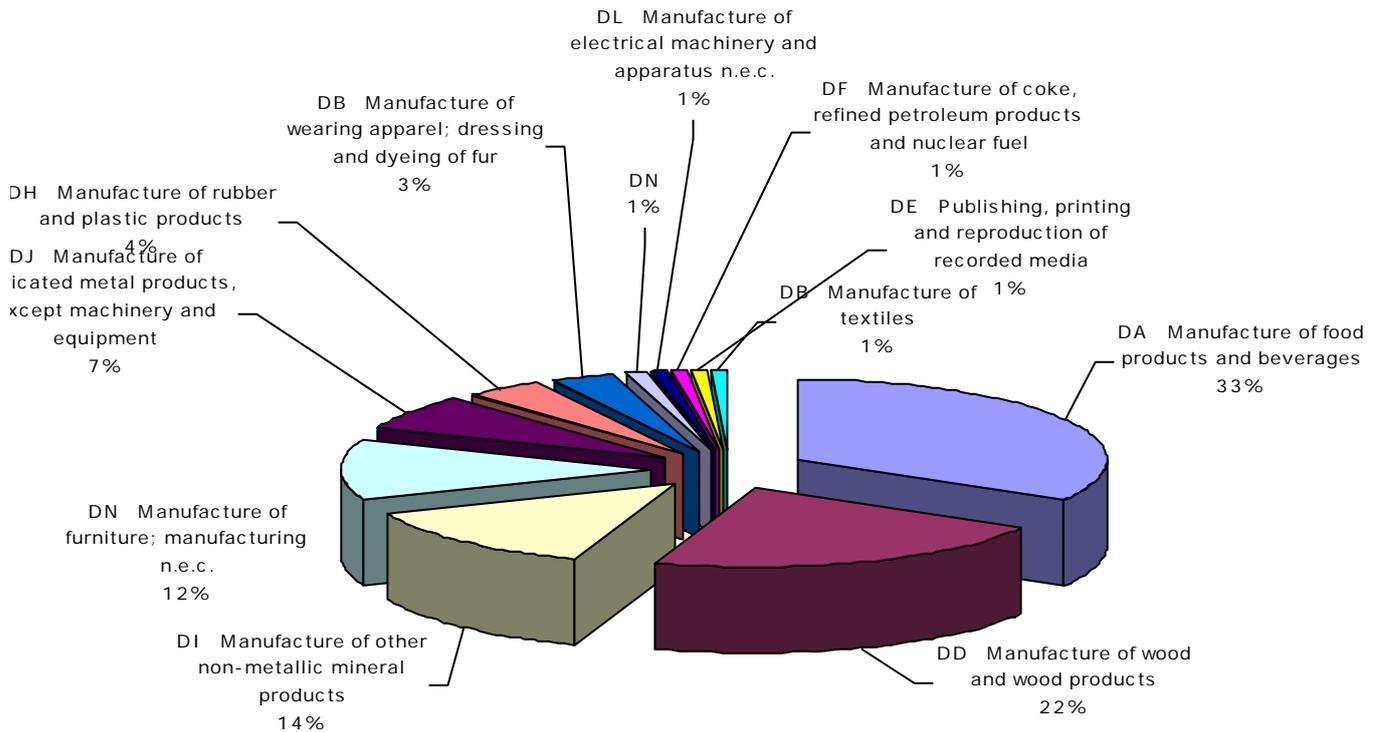
Annex RBD 22a

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)

