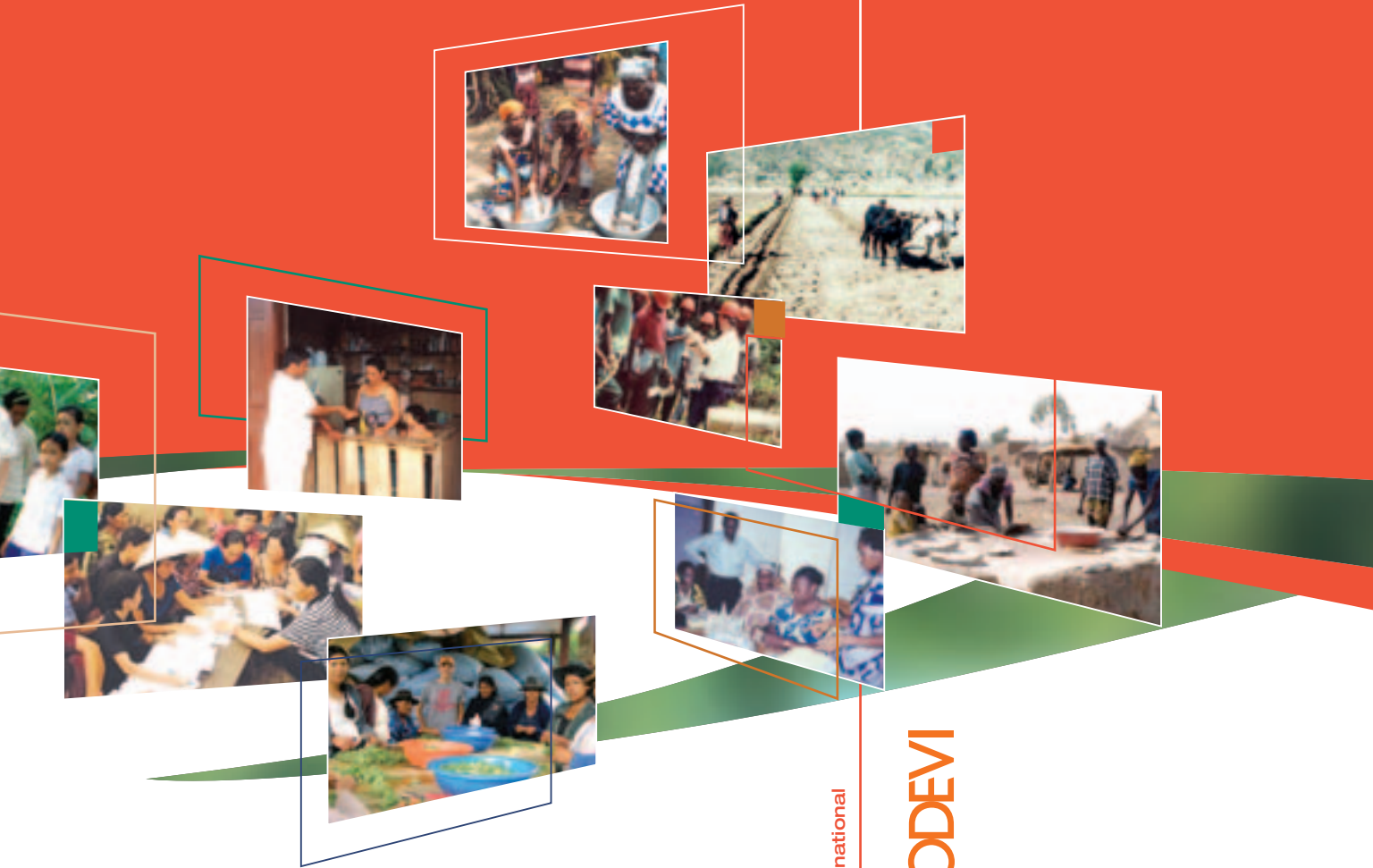


Success Stories

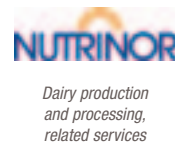


Société de coopération pour le développement international.



MEMBER INSTITUTIONS

ACTIVE MEMBERS



ASSOCIATE MEMBERS

- Comax, coopérative agricole
- Institut de recherche et d'enseignement de l'Université de Sherbrooke (IRECUS)
- Fédération des coopératives d'alimentation du Québec
- Mutuelle assurance de commerçants et industriels de France (MACIF)
- Fédération des coopératives de développement régional du Québec



Our mission

Through the involvement of its member institutions and through the promotion of cooperatives, mutuals and other forms of association, SOCODEVI contributes to sustainable development in partner countries with a view to empowering their inhabitants.

A cooperative creation

SOCODEVI (*Société de coopération pour le développement international*), a Canadian nonprofit international development corporation was set up in 1985 when several Quebec cooperatives and mutuals joined forces in order to share their experience and expertise with organizations in developing countries.

Recognized for results

"SOCODEVI is recognized by CIDA, its main financial partner, as one of the best and soundest organizations within its network. (...)"

"One major SOCODEVI strength, and a determining factor in its success, is the high level of commitment by its members. (...) Men and women in cooperatives from the South have spontaneously and unanimously expressed a high degree of satisfaction with the relevance and quality of intervention carried out by Socodevi member cooperatives."

"Overall, SOCODEVI is an efficient and effective organization (...) and field results in general are highly convincing."

Excerpt from the assessment report on SOCODEVI presented to the Canadian Partnership Branch of the Canadian International Development Agency (CIDA) by Groupe-conseil Baastel in March 2005

Our vision in 2005

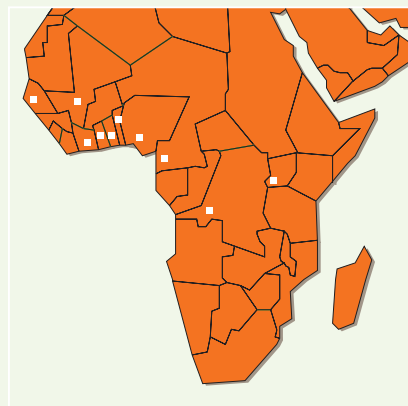
SOCODEVI desires to contribute in a significant manner to advancing cooperation and mutualism as tools for development. It intends, therefore, to mobilize its member institutions and utilize the technical expertise of its cooperatives and mutuals along with its own expertise in organizational development to achieve that goal.

Socodevi intends to excel at and earn international recognition for its work accompanying and developing partner cooperatives, mutuals and associations on the path to sustainability.

Countries
of intervention
1985-2005

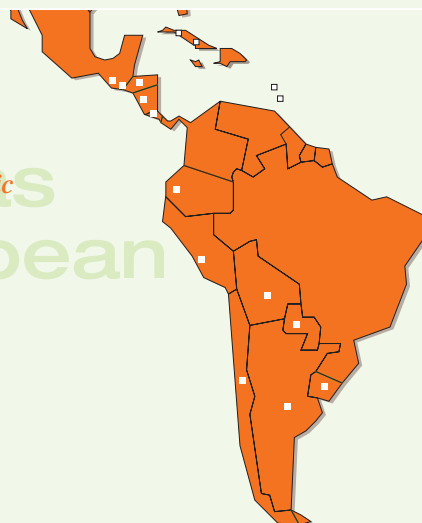
Africa

*Benin
Cameroon
Cote d'Ivoire
Democratic Republic
of the Congo (Zaire)
Ghana
Mali
Nigeria
Rwanda
Senegal
Togo*

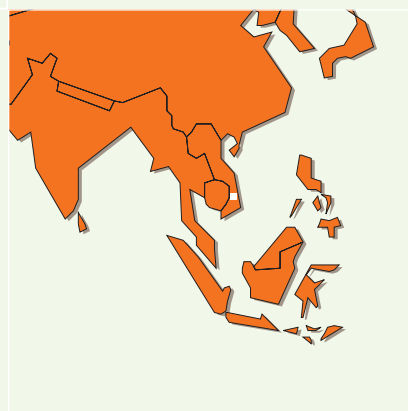


Americas
and Caribbean

*Argentina
Bolivia
Chile
Costa Rica
Dominican Republic
El Salvador
Ecuador
Guatemala
Grenada
Haiti
Honduras
Nicaragua
Paraguay
Peru
Saint Vincent and the Grenadines
Uruguay*



Vietnam
Asia



SOCODEVI
highlights

- *27 countries on 3 continents*
- *308 projects completed*
- *CAN \$125,000,000 invested*
- *458 partner organizations accompanied*
- *1,500,000 individuals as direct beneficiaries*
- *11,300 person / days of volunteer work contributed by the member institutions to Socodevi activities*
- *Over 200 technical assistance missions undertaken by more than 150 members, directors or employees of our member institutions*

Bringing together small-scale producers to create cooperatives is a valuable tool for sustainable local and regional development in today's context of economic globalization.

Thousands of peasants in Latin America, Africa and South Asia, consider cooperatives or associations of agricultural producers as a solution for access to capital and technology. It also enables them to obtain inputs at a reasonable cost and to sell their products at fair prices on local and international markets.

To support its Southern partners in the agri-food sector, SOCODEVI draws on the expertise of six member institutions from Quebec's agricultural sector:

- Agropur
- Citadelle
- Comax
- La Coop fédérée
- Nutrinor
- Profid'Or

PERU - Organizational and commercial consolidation of agricultural cooperatives

Since 2000, SOCODEVI has run a program aimed at strengthening four cooperatives producing coffee, cacao, asparagus and cotton in Peru. When the initiative began, these organizations of men and women producers were at a delicate stage of their development. Organizational crises, barely profitable agricultural activities and dissatisfaction among members were some of the elements that we confronted and overcame together with support from our member institutions.

Today these supported agricultural cooperatives are facing the future with optimism. They have a solid base, their products sell at fairer prices despite local and international market fluctuations, and the producers and their families have been able to improve their living conditions.



Main results:

- The incomes of member-families have doubled thanks to the transfer of innovative technology, crop diversification and improved marketing of products.
- The groups function better as cooperatives, their organizational structure has been strengthened and their financial situation has been consolidated.
- The coffee and cacao cooperatives won prizes for the excellent quality of their products and obtained international fair trade and organic product certifications

which facilitated access to international markets.

- The percentage of products marketed and membership both increased.

Total budget:

- CAN \$370,000.

Financial partner:

- Canadian International Development Agency (CIDA).

BOLIVIA - Support for the emergence of a new industry in the herbs and essential oils sector

With longstanding and varied experience in this country, SOCODEVI in 1998 undertook a support project for agricultural producers in the Chuquisaca region to diversify their income-generating activities and thereby improve their living conditions. At the heart of this initiative was the creation of a new cooperative industry for the production, processing and marketing of essential oils and herbs, mainly oregano.

The cooperative ties that had been built up over the years between our member institutions and the Bolivian cooperatives receiving support made it possible to take on a major challenge: growing new crops on small plots under desert-like conditions while making a decent profit. With the active participation of the directors of the cooperatives and the willingness of the farmers, we set up the necessary infrastructure such as seedling nurseries and industrial drying facilities. Our actions had a rapid impact: an innovative agricultural industry was born in Bolivia.

Main results:

- Nearly 600 member-families of the cooperatives have diversified their agricultural production.
- These agricultural producers saw their incomes double in a very short period.
- The number of member-producers continues to grow.
- The ties between the members and the cooperative are solid: the growers go to the coop to weigh, dry and sell their products at a fair price.
- The new enterprise is the main exporter of agri-food products in the Chuquisaca region with exports to Uruguay, Argentina and Brazil.



Total budget:

- CAN \$1.4 million over 8 years.

Financial partners:

- Canadian International Development Agency (CIDA) and the Fundación para el Desarrollo Tecnológico Agropecuario de los Valles (FDTA-VALLES) – Bolivia.

BOLIVIA AND PERU – Andean program for cooperative development (PADECO)

In 1996, SOCODEVI launched a vast program aimed at reducing poverty among Bolivian and Peruvian producers by strengthening the organizational and commercial aspects of their cooperative organizations. PADECO focuses on training programs and advisory support for the directors and member-families of the cooperatives.

The program also promoted an awareness strategy among the organizations supported in order to highlight and encourage contributions by women to agricultural activities and enable them to become actively involved in managing cooperatives.

PADECO encouraged the growth of the Peruvian and Bolivian cooperative movement and a greater integration of the agricultural cooperatives. Eight cooperative unions benefited from the program. Our activities included advisory support for product marketing and commercialization, training in business management and cooperation, and the introduction of new management tools.

Total budget:

- CAN \$9.6 million over 5 years.

Financial partner:

- Canadian International Development Agency (CIDA).

Main results:

- Over 20,000 individuals received organizational and technical support.
- Family businesses were strengthened by protecting land held by farmers and by integrating women into development of the cooperatives.
- 13% of director positions in cooperative unions supported are now held by women.
- The financial and associative aspects of the 8 cooperative enterprises have been consolidated.

GUATEMALA – Support for horticultural producers of the federation of Guatemalan agricultural cooperatives (FEDECOAG)

The Federation was looking for a way to market the horticultural products of its small-scale member-producers. These members were dependent on intermediaries who didn't always offer a fair price. In addition, the Federation had little expertise in horticultural marketing and no experience on international markets.

In 1998, our support made it possible to create a business partnership between FEDECOAG and Cams Sherrington, a Canadian company involved in processing and marketing vegetables. This alliance led to setting up an export firm, HORTAMAYA, as a joint venture.

Main results:

- Nearly 2,000 small-scale producers export 3.5 million pounds of snow peas a year to Canada and the United States.
- Growers now get fair weight and prices and obtain financing at market rates.
- HORTAMAYA earned a quality certification guaranteeing that its products meet Canadian standards for pesticides.
- Approximately one hundred workers, 95% women, earn a decent salary and enjoy good working conditions.
- Snow peas are now the biggest earner per hectare for the small-scale producers.

COTE D'IVOIRE - Support for cooperatives of coffee and cacao producers

Historically, cacao and coffee hold a predominant place in the economy of Cote d'Ivoire. These two perennial crops make up a large part of the income of rural populations in the south of the country. Since 1987, SOCODEVI has supported 15 cooperative organizations with nearly 21,000 members, and COMKA, an inter-regional union. Our main challenges were to develop the economic strength of the cooperatives and give their members effective power to deal with changing markets.

To accomplish this, our efforts were aimed at improving operations, at product marketing and at management. We also succeeded in developing negotiating power by grouping cooperatives and creating a network. The cooperatives have become more professional and credible and their management practices have improved. Nine support missions were undertaken by our member institutions between 1987 and 2003.

Total budget:

- CAN \$4.4 million over 17 years.

Financial partners:

- Canadian International Development Agency (CIDA),

Sustainable Tree Crop Program (STCP) with financing from the United States Agency for International Development (USAID) and the World Cocoa Foundation.



Total budget:

- CAN \$1.5 million over 7 years.

Financial partner:

- Canadian International Development Agency (CIDA).



Main results:

- Increased income: the prices paid by their cooperatives are 5 to 10% higher than those paid by the competition.
- Cacao exported directly by the producer organizations.
- More guarantees for product marketing.
- Access to complementary services: purchase of inputs at lower cost, information on markets and training.
- Mini laboratories for analyzing product quality, equipped with computers and a management software program for the six cooperatives.



Quality financial services at adapted prices are essential for the growth of economic activities that lead to development. The vast majority of people in the countries where SOCODEVI is active do not have access to financial services that meet these criteria. Women are particularly marginalized when it comes to financial services.

For over 15 years our organization has been active in the microfinance sector. Our actions on behalf of women have been innovative.

For intervention in this sector, SOCODEVI benefits from the expertise of:

- *La Capitale, Mutuelle de l'administration publique*
- *L'Union Vie*
- *Promutuel*
- *SSQ, Mutuelle de gestion*



TOGO - Support for savings and credit mutuals

This important initiative was aimed at improving the living conditions and self-sufficiency of Togolese women. Making credit available to women was essential to achieve this goal. As a first step, four mutuals offering credit, savings and insurance services to women were set up in the maritime region of Togo.

This led to the creation of UMECTO, the first union of credit mutuals in Togo, creating a network and consolidating the operations and outreach of the base mutuals. Recognized by the Togolese Ministry for the Economy and Finance in 2001, UMECTO began operations at the beginning of 2003, and now has 10 service outlets and over 10,000 members.

Thanks to this network, thousands of women receive advisory support for managing their businesses, enjoy financial self-sufficiency and clearly display a sense of belonging. The women directors for their part have proven their ability to manage crises and take the appropriate corrective measures. This aptitude for taking decisions and assuming responsibility for them, combined with sound capitalization, is one of the best guarantees of sustainability.

Main results:

- UMECTO has been operating without requiring ongoing technical assistance since July 2004.
- UMECTO was the first women's network of savings and credit cooperatives created in West Africa.
- Over 700 women's groups, totaling nearly 10,000 members, have access to credit.
- Outstanding consolidated loans of CAN \$2.8 million.
- Member savings total CAN \$1.25 million.
- The mutuals have succeeded in building up CAN \$480,000 in equity.

Total budget:

- CAN \$8.8 million over 10 years.

Financial partners:

- Canadian International Development Agency (CIDA) and the Agence française de développement (AFD).

COTE D'IVOIRE - Support for the MUCREFAB savings and credit mutual

Following its success in Togo, SOCODEVI began its first intervention in the field of microfinance in Cote d'Ivoire in 1994 with the creation of MUCREFAB, in the Aboisso region. This mutual was set up to facilitate women's access to credit, encourage the development of their small businesses and increase their income. At the end of 1995, MUCREFAB had nearly 800 women members and outstanding loans of CAN \$400,000.

Over the years, SOCODEVI has extended its support in this sector, contributing in 1996 to the creation of a second savings and credit mutual for women in the western-central part of the country and afterwards, with financial support from the United Nations Development Programme, to the consolidation of two other mutuals and a microfinance institution between 1998 and 2000. Since these organizations are now relatively mature, SOCODEVI support in coming years will consist of short-term intervention in the form of more specialized advisory services, training, and financial support for computerizing operations management systems and member services.

Total budget:

- CAN \$1.4 million over 10 years.

Financial partners:

- Canadian International Development Agency (CIDA) and the United Nations Development Programme (UNDP).

DEMOCRATIC REPUBLIC OF THE CONGO - Support for the emergence of women's savings and credit mutuals

Since 2002, SOCODEVI has been running a project in this country to consolidate financial services adapted to the needs of women. Our objective involves capacity building for local microfinance institutions so that they can offer profitable and sustainable financial intermediation services for women.

After several difficult years, the Democratic Republic of the Congo is slowly recovering. Community-based financial institutions were badly affected by the crises which shook the country. People lost their savings and most no longer had access to savings or credit services. In this context, it was necessary to launch new financial institutions to rebuild confidence, without which development would be extremely difficult.

SOCODEVI signed service agreements with three local NGOs (non-governmental organizations). These agreements specify the conditions of their relationship with our project and their remuneration tied to the results they achieve. We are also working in coordination with the Central Bank in the Congo and with the Ministry responsible for small and medium-sized businesses

Total budget:

- CAN \$4.4 million.

Financial partner:

- Canadian International Development Agency (CIDA).



Main results:

- In 2005, MUCREFAB became a network with 6 mutuals and 6,600 women members.
- Outstanding loans of over CAN \$2.5 million for a total of 12,200 loans.
- Nearly CAN \$20 million in credit has been disbursed since its creation in 1994.
- MUCREFAB has continued to grow throughout its 10-year history and generated an average surplus of CAN \$125,000 over the last 3 years.
- Earnings doubled during the same period reaching CAN \$600,000 in 2004.



Main results:

- 2 new mutuals, over 4,000 members and 5 points of service.
- To date 9,500 women and over 1,400 men have received training in business management.
- Over 70 women are directors in the mutuals.
- Over 3,300 loans have been granted.
- All financial operations are computerized and partner organizations are increasingly professional in their approaches.



For communities in the South, participating in forest management is essential to guaranteeing the sustainability of resources, preserving biodiversity and developing a profitable economic activity. Setting up cooperative or associative enterprises is a formula which helps mobilize communities to manage forest resources.

Worker cooperatives and owner associations in the forestry sector enable communities in Latin America and Africa to actively participate in the sustainable development of their forests and acquire agri-forestry traditions. This gives communities living near forests the opportunity to diversify their economic activities and creates a new source of jobs.

To support the creation of cooperative enterprises that are rooted in the community and able to perform quality forestry work, SOCODEVI can count on the expertise of:

■ *The Conférence des coopératives forestières du Québec*



URUGUAY AND ARGENTINA - Introduction of a sustainable forestry model

Countries in the Southern Cone, in particular Uruguay and Argentina, have undeniable advantages when it comes to developing their forestry sector in terms of geography and growth on their forested lots. However, in order for these countries to take a bigger share of the trade in forestry products on international markets and develop their forestry economy, the sector must be better organized and the latest technology must be introduced to meet world competition.

Since 2001, SOCODEVI has relied on the vast experience of the members of the *Conférence des coopératives forestières du Québec* to transfer knowledge and forestry technology in this region. Our objective is to introduce a sustainable forestry development model by supporting the creation and consolidation of forestry worker cooperatives and of groups of producers who share forest management.

Shared management of wood supply by producers, specialization by forestry workers and their organization into cooperatives and strategic alliances among producer associations, worker cooperatives and industrial groups are among the main orientations of our sustainable forestry development model.

Main results:

- Creation of the first forestry services cooperative in Uruguay.
- Completion of two feasibility studies for the industrialization of eucalyptus.
- Creation of three shared-supply management groups uniting over 120 producers in order to concentrate supply sources and obtain better selling conditions on markets.
- Introduction of a professional training program in sawing, sharpening and grading in the national educational systems in partnership with the *École de foresterie et de technologie du bois de Duchesnay (Québec)*.

Total budget:

- CAN \$2.3 million.

Financial partner:

- Canadian International Development Agency (CIDA).

GUATEMALA – Support for the development of forestry activities in FEDECOVERA, a federation of agricultural cooperatives

FEDECOVERA specializes in the production of coffee and cardamom. In 1995, it was seeking to diversify its economic activities in order to strengthen the development of its member cooperatives.

Despite good forestry potential, member cooperatives had neither the knowledge nor the expertise to exploit this natural resource. The setting up of a national program of forestry incentives by INAB, the Guatemalan National Forest Institute and the interest shown by the *Coopérative forestière de Girardville* represented an excellent opportunity.

This was how SOCODEVI provided support for the creation of a forestry department at FEDECOVERA including seedling production, reforestation, geomatics, forestry management and processing services. By encouraging reforestation efforts among the members of the cooperatives, a forestry tradition was developed to hold back encroachment by agriculture.

FEDECOVERA is now a recognized forestry stakeholder in the country and a member of the Network for Sustainable Forestry in the Americas.

Total budget:

- CAN \$1.8 million over 10 years.

Financial partners:

- Canadian International Development Agency (CIDA) and the Guatemalan National Forest Institute (INAB).

GUATEMALA – Sustainable management of natural resources in the Chiquimula region

Organizational difficulties and the hard socio-economic conditions among peasants in Guatemala have a direct and negative impact on the conservation of natural resources. Peasants with low incomes are reduced to slash and burn agricultural practices which work against the sustainability of forest resources by invading forested land.

Begun in 1999, the goal of this project was to create favourable conditions among partner organizations for the sustainable management of natural resources and for the improvement of living conditions in local communities.

We emphasized organizational and technical capacity building in order to achieve success. The goal was to transfer the knowledge needed for carrying out large-scale reforestation programs, for crop diversification by setting up agri-forestry systems and for managing a wood processing facility.

Main results:

- Installation of a seedling nursery which produced 2.5 millions plants between 1999 and 2003
- Reforestation of nearly 700 ha and installation of agri-forestry systems on 87 ha.
- Creation of a regional consultative committee to manage natural resources.
- Installation of a sawmill whose products are exported to El Salvador.



Main results:

- Canadian multipot container production technology which makes it possible to cut production costs of seedlings was introduced and is now the standard in Guatemala.
- Adoption and introduction of a policy on sustainable forestry management.
- Installation of a seedling nursery which has produced an average of nearly 2 million plants a year since 1997.
- Reforestation of 350 hectares per year on member cooperative lots.
- Creation of a processing enterprise, Forestal Maya, by FEDECOVERA and the *Coopérative forestière de Girardville*.

- Application of a school program on environmental education and awareness for nearly 15,000 young people concerning the protection and conservation of natural resources.
- Participation by women: 9% in sylviculture and 63% in plant production.

Total budget:

- CAN \$2.7 million.

Financial partners:

- Guatemalan National Forest Institute (INAB), United Nations Development Programme (UNDP) and the Dutch Ministry for Development Cooperation.



Organizational capacity building and development of rural communities are essential for sustainable improvement of their living conditions. The approach taken by SOCODEVI is based on active participation by communities to enable them to truly take charge of their own development.

Support for base groups to build capacity in the areas of needs assessing, formulating solutions, planning, management and capitalization constitutes the main orientation of our methodology. The ultimate goal is to give them the means to carry out long-term, income-generating projects on a permanent basis.

Our approach is intended to be a concrete strategy for the democratic sharing of power, private sector growth, integration of women and protection of the environment.

For intervention in this sector, SOCODEVI benefits from the expertise of all its member institutions.

GUATEMALA – Support program for local development (PADEL)

Support for traditionally disadvantaged and marginalized communities takes on vital importance in Guatemala where 65% of the population live in rural areas in unstable socio-economic conditions. Begun in 1990, PADEL is aimed at improving the living conditions of communities through organizational capacity building and development. Our approach is active participation by rural communities, empowering them to truly take charge of their own development. Learn by doing became the official slogan of PADEL.

For over 10 years, agricultural cooperatives, associations of producers and women's groups were supported under this program, an initiative of the Canadian government. Due to the great ethnic and socio-cultural diversity in Guatemala, PADEL activities were carried out in nine languages, throughout the country.

The success of PADEL is due to a methodology developed by SOCODEVI which includes elements such as access to training, advisory support and credit, economic and organizational development of base groups, and equitable integration of women into the management of community organizations.



Main results:

- 217 local projects were completed throughout the country between 1990 and 2002.
- 160,000 individuals benefited from PADEL methodology.
- Access to credit increased 166%, reaching nearly 100% among women.
- Harvests of several crops increased: over 60% for coffee and tomatoes, 40% for cardamom and 30% for corn.

- Six national and regional organizations adopted our approach.

Total budget:

- CAN \$20.7 million over 10 years.

Financial partners:

- Canadian International Development Agency (CIDA) and the Guatemalan Ministry for Agriculture, Livestock and Food.



VIETNAM – Improved conditions for rural communities in the province of Soc Trang

Reducing poverty was the main goal of our intervention in 16 communes and 4 districts of Soc Trang province in the southern part of Vietnam. This initiative was set up by a consortium headed by SOCODEVI, with the collaboration of the Government of Vietnam represented by the Provincial People's Committee of the province. Over a million Vietnamese, of whom nearly 30% are of Khmer origin, live in this region where poverty, especially in rural areas, is omnipresent.

Since 2001, by creating or supporting income-generating activities such as agriculture and livestock breeding, through social investment such as health and education, by professional training and local capacity building, SOCODEVI has supported the population of Soc Trang in its fight to set up infrastructures leading to sustainable development.

Main results:

- 4,000 families have assets totaling over CAN \$1.9 million.
- Over 300 families are no longer considered "poor".
- 5,000 families receive information on basic preventive health care.
- 8 health centres have been built and are in operation.
- 37 primary schools have been renovated.
- 1,000 young adults are acquiring practical work experience or are registered for professional training.
- 1 dairy cooperative was created.

Total budget:

- CAN \$5.5 million.

Financial partner:

- Canadian International Development Agency (CIDA).

In order to make basic services and insurance coverage accessible to the population, cooperatives and service mutuels were created in several regions throughout the world. This form of collective enterprise makes it possible to optimize resources with regard to members' choices and thereby offer better services at a lower cost.

SOCODEVI intervenes in this sector to improve access to insurance, health and funeral services for poor communities and empower them to administer the organizations which offer these services.

Our first aim is to improve their positioning and competitiveness through capacity building in management, innovation and marketing.

Nine institutions in our network support our action in this sector:

- *COOPSCO, Fédération des coopératives québécoises en milieu scolaire*
- *Fédération des coopératives d'alimentation du Québec*
- *Fédération des coopératives de développement régional du Québec*
- *Fédération des coopératives funéraires du Québec*
- *La Capitale, Mutuelle de l'administration publique*
- *L'Union Vie*
- *Mutuelle Assurance de Commerçants et Industriels de France (MACIF)*
- *Promutuel*
- *SSQ, Mutuelle de gestion*



PERU – Strengthening SERVIPERU’s insurance, health and funeral services

In the 1990s, the insurance sector in Peru went through a difficult period and the majority of cooperatives in the sector did not survive. In 1998, in one of our few urban interventions, our support made it possible for the SERVIPERU insurance cooperative to take an indispensable step for its survival and become a central agency for services.

SERVIPERU then introduced health and funeral services, a first in Peru, while conditions were still unstable. The lack of adequate infrastructure, equipment, and technical and organizational training hampered this organization as it changed. Over the years however, the willpower and the forward-looking vision of its directors and its personnel were the key factors which enabled SERVIPERU to fully profit from the expertise of SOCODEVI and its network and develop a strong intercooperation bond.

CENTRAL AMERICA AND THE CARIBBEAN – Support program for insurance mutuals in Guatemala, El Salvador and the Dominican Republic.

Access to personal or property insurance is always limited for most of the population in developing countries. This lack of coverage is a factor contributing to the poverty of families affected by a disaster, an accident or a death.

To facilitate access to insurance coverage, participation by insurance cooperatives and mutuals able to offer products adapted to local needs is essential. SOCODEVI's insurance program in Guatemala, El Salvador and the Dominican Republic made it possible to support new organizations seeking to make insurance available to the greatest number of individuals.

SOCODEVI was able to count on the expertise of its specialized member institutions to provide quality technical support to new cooperative enterprises which are now expanding. SOCODEVI also established a partnership with AAC/MIS (Americas Association of Cooperative/Mutual Insurance Societies) to coordinate this effort.

Financial partners:

- Canadian International Development Agency (CIDA) and the Americas Association of Cooperative/Mutual Insurance Societies (AAC/MIS).

Total budget:

- CAN \$800,000 since 1998.

Main results:

- In Guatemala: Columna, an insurance firm created by the cooperative movement, has 624,000 member-insurees and

Main results:

- SERVIPERU has approximately 25,000 members in 2005
- SERVIPERU is the only cooperative organization in Peru offering the disadvantaged population quality insurance, health and funeral services at solidarity pricing for members.
- SERVIPERU personnel received funeral service training in Quebec.
- SERVIPERU innovated by offering a new service: embalming.
- SERVIPERU improved the promotion and marketing of its services.

Total budget:

- CAN \$950,000 over 18 years.

Financial partner:

- Canadian International Development Agency (CIDA).

its income grew from CAN \$0.5 million in 1997 to CAN \$5 million in 2004.

- In El Salvador: Seguros Futuros, an insurance cooperative created by the cooperative movement, has 50,000 member-insurees and its income from premiums has increased from CAN \$0.5 million in 1999 to over CAN \$1 million in 2004.
- In the Dominican Republic: Coop Seguros saw an astounding 35% growth in its volume of premiums in 2002, 52% in 2003 and 104% in 2004. It has 87,763 member-insurees.
- All these organizations are self sufficient and profitable and their performance is above their country's industry average.

PRINCIPAL PARTNER



Canadian International
Development Agency

Agence canadienne de
développement international

OTHER PARTNERS

- Agence française de développement (AFD)
- Programme des Nations-Unies pour le Développement (PNUD)
- Banque africaine de développement (BAFD)
- Banque interaméricaine de développement (BID)
- Ministère des Relations internationales du Québec (MRI)
- Gouvernement du Guatemala
- Association américaine des coopératives et des sociétés mutuelles d'assurances (AAC/MIS)
- Sustainable Tree Crop Program (STCP) with financing from The United States Agency for International Development (USAID)
- Innovative Resources Management (IRM) with financing from The United States Agency for International Development (USAID)
- Fundación para el Desarrollo Tecnológico Agropecuario de los Valles (FDTA-VALLES) - Bolivie
- World Cocoa Foundation (WCF)

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