



Key Constraints



Limited
access to
capital and
assets



They lack
adequate
technology



Do not meet
the standards
of the market

LOW productivity--- low and vulnerable income.



Additional Constraints



To simultaneously manage the risk inherent to finance as well as the risks of the agricultural sector:



• Production and Crop Risk



• Climate and Weather Risk



• Price and Market Risk



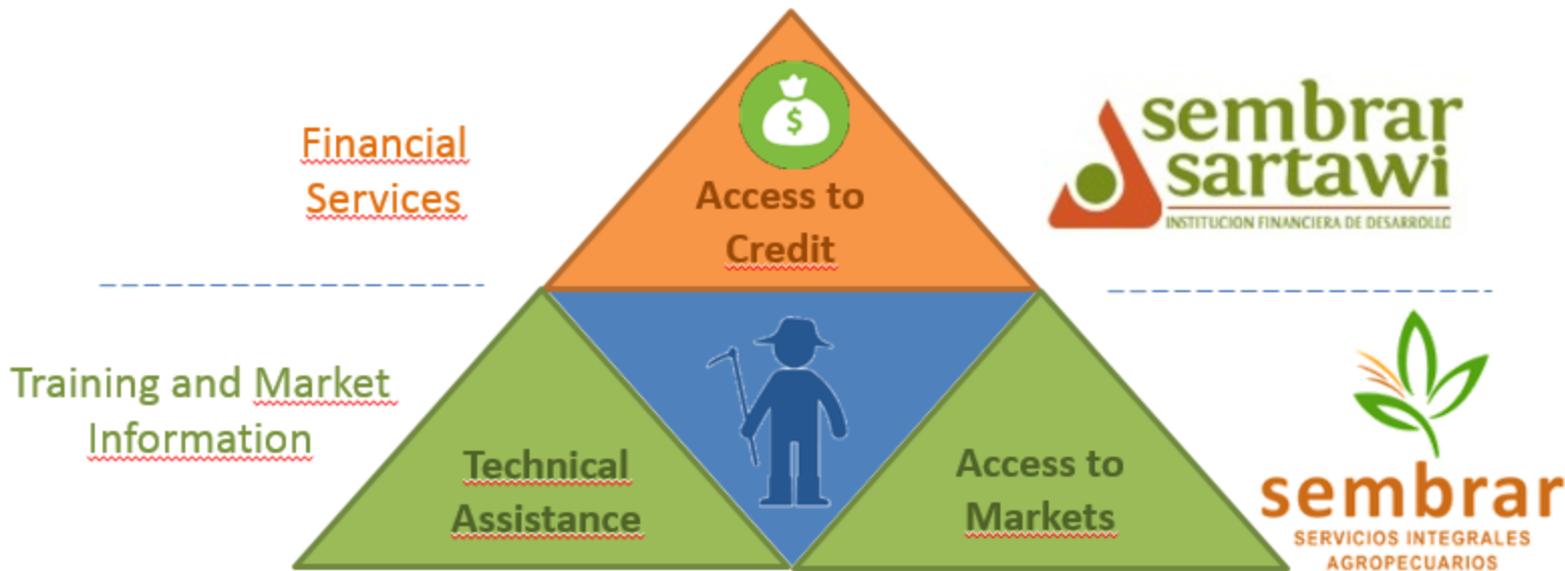
We aim to support the small rural producer with a **sustainable approach**.



Comprehensive Approach



ATF Model



All these restrictions are not resolved by credit only. Poverty is a **lack of many basic needs**, not just financial.



Technical Assistance:

- mitigates production risk
- Leads to a change in current patterns (adds value, higher quality and volume)
- To IMPROVE yields and **productivity**.

The lack of expertise, appropriate technology and inadequate post-harvest handling generates bad practices, low yields and production suited **only for poor markets**



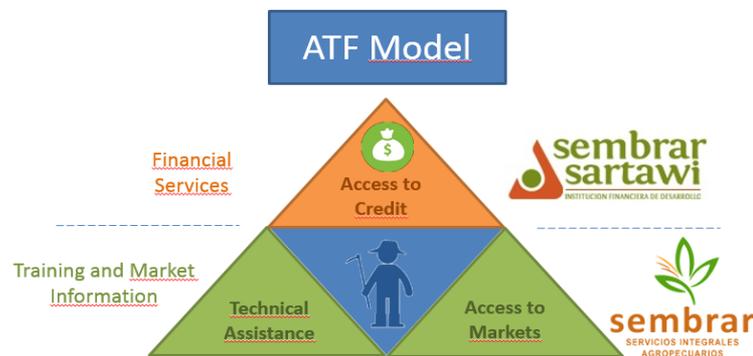


Sembrar Facilitates Access to Markets Through:

→ Alliances (Cooperation, gov, Buyers' companies, etc.)

→ Access to information on prices and market trends

Local radio and TV programs in the branches.



A virtuous circle: if the farmer improves production, and sells better in the market, he can pay his loan..



Productivity Results



Coffee

70 producers supported

80 farms supported

80qq/ha/bean
(Baseline)

100-
120qq/ha/bean
(Current)



Honey

55 producers supported

32 farms and 9 hives supported

5lbs/m2/1st harvest
(Baseline)

5lbs/m2/1st harvest
(Current)



Vegetables

30 producers supported

29 farms and 9 crops supported

6cbz/m2
(Baseline)

12 cbz/m2
(Current)



Poultry

63 producers supported

53 farms supported

2.3kg sale average weight
(Baseline)

2.5 kg 2.3kg sale average weight
(Current)
Lower mortality



Porcines

22 producers supported

32 corral supported

50 kg sale average weight
(Baseline)

65 kg 2.3kg sale average weight
(Current)



Milk

116 producers supported

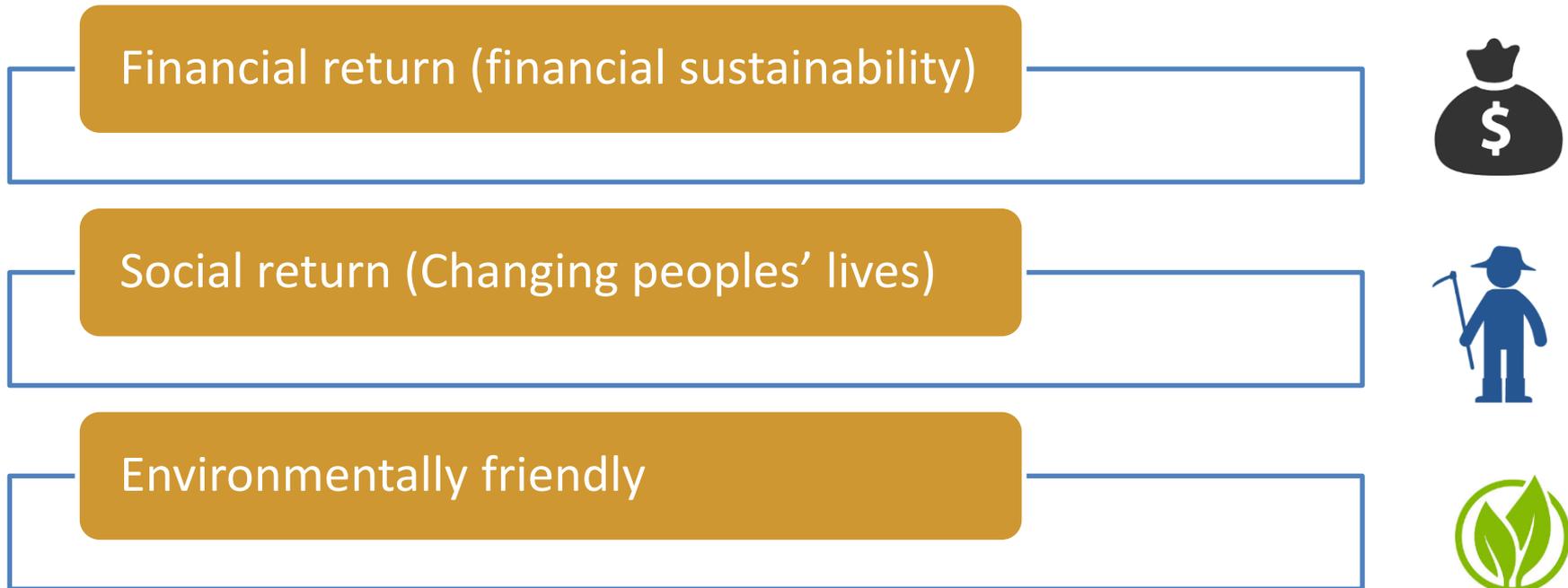
120 farms supported

7.9 lts of milk/cow/day(Baseline)

8 lts of milk/cow/day(Current)
sustainable market



TRIPLE BOTTOM LINE



Value Chain is the approach that considers actors from production to the market.



EUROPEAN
MICROFINANCE WEEK 2015

FINANCIAL INCLUSION FOR SUSTAINABLE DEVELOPMENT

To Sum Up



The fight against poverty and managing risks and instability in this sector requires a **comprehensive approach** beyond just credit.

Thank you for your attention!

