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## SUCCESS STORY

### Agro-Ecological Finance: A Win-Win for Thiotte, Haiti



A member of the COOPCAB coffee cooperative in southern Haiti signs a loan agreement with microfinance institution ABCAB to help the cooperative expand its exports in international markets (Photo Credit – HIFIVE).



Two COOPCAB employees put coffee beans into a pulper. According to Gerard Pierre Louis, a board member of the CREPES credit union, “The project that CREPES carried out with the help of financing from HIFIVE is a win-win project for the credit union and for the planters: The credit union saw its credit portfolio expand, the planters received technical assistance in agro-ecology and were able to export two additional 40-foot containers of coffee” (Photo Credit – HIFIVE).

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Persistent pests, coffee rust and a lack of credit have made it difficult for the Cooperative of Planters of Coffee from the District of Belle-Anse-Thiotte (COOPCAB), a coffee-growing cooperative on the southern coast of Haiti, to expand its exports. COOPCAB was struggling to improve the quality of its coffee and increase exports. Through a grant from HIFIVE<sup>1</sup>, two financial institutions—credit union CREPES (Caisse Régionale pour la Promotion Economique et Sociale—Regional Credit Union for Economic and Social Promotion), and non-mutual microfinance institution, ABCAB (Association des Banques Communautaires de l’Arrondissement de Belle-anse—Association of Community Banks from the District of Belle-Anse)—chose to financially support the COOPCAB cooperative through a loan in order to improve their exports both in quantity and quality. With support from the financial institutions, COOPCAB was able to dramatically increase exports and achieve positive results in international markets.

Financial institutions are reluctant to provide credit to the agricultural sector because of the risk involved; therefore, access to credit is one of the greatest obstacles for coffee growers in Haiti. The Belle-Anse region is one of the top five coffee-growing regions in the country, with the majority of coffee growers grouped into associations or cooperatives. Approximately 200,000 families are employed by the coffee value chain, and they use more than 100,000 hectares of land in Belle-Anse for growing, processing and commercializing coffee. While the region is a top producer of coffee, the lack of access to credit often means that farmers are unable to improve or expand production. One of the HIFIVE project objectives is to encourage financial institutions to develop financial products adapted to export chains. HIFIVE’s grant to the two institutions in Thiotte allowed them to take on the risk of financing the agricultural sector, and offer a combination of credit and technical assistance to the coffee cooperative. The technical assistance provided to the cooperative supported an anti-rusting initiative, introduced a more resistant variety of coffee, and taught the use of composting. The grant also allowed CREPES and ABCAB to provide crucial loans and technical support to the existing coffee value chain.

As a result of the grant from HIFIVE, the CREPES credit union and the ABCAB microfinance institution were able to help COOPCAB improve its export volume in both quantity and quality. Through the collection of coffee from its members, COOPCAB now exports gourmet coffee to the international market. According to Mr. Luxama, COOPCAB’s commercial manager, the loan products for production and commercialization from CREPES and ABCAB had a very positive impact for COOPCAB in the Canadian and American markets in 2012, doubling its export rate. As Mr. Luxama stated, “What is great about the HIFIVE project is that it coupled credit for working capital with financing technical assistance for production in order to combat rodents as well as the coffee rust disease, which is one of the greatest challenges facing the planters of Belle-Anse.”

The HIFIVE grant permitted CREPES and ABCAB to work together successfully with the COOPCAB cooperative to support the coffee value chain in the region, bringing substantial benefit to the whole community.

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<sup>1</sup>HIFIVE (Haiti Integrated Finance for Value Chains and Enterprises) is a USAID-funded program implemented by World Council of Credit Unions and FHI 360 that works to expand financial inclusion through improved access to financial products and services and encourages the use of technology to expand outreach.

