



# SUCCESS STORY

## Sign of success of Kredi Mango: late May and mangos are still on the trees.

*“I consider mangos as my bank account and CODECREM came to strengthen it,” says Joseph Louis Juste, a mango farmer in Haiti.*



Photo credit — HIFIVE

Kredi Mango client Mr. Robert Eliscar inspects his mangos in Mirebelais.



Photo credit — HIFIVE

Mr. Juste relaxes with his grandchildren with a mango in hand.

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The lack of financial resources – a situation exacerbated by the devastating earthquake in Haiti on January 12, 2010 – frequently forces small mango producers from Mirebelais in the Central Plateau to sell their mangos at lower prices prior to the harvest season. With decreased revenues, families are often tempted to cut their trees and convert them into charcoal in order to meet their basic consumption needs.

To producers like Mr. Joseph Louis Juste, the USAID-funded HIFIVE (Haiti Integrated Financing for Value Chains and Enterprises) project worked with CODECREM (Cassie d’Epargne et de Credit de Mirebelais<sup>1</sup>) to provide a new type of loan for mango producers. The “Kredi Mango” (Mango Credit) loan provides funds to producers at a critical time in the agricultural season, permitting them to hold on to their mangos until harvest when they receive better prices. The growers also use the loans to buy seeds needed for market garden crops which provide additional revenue to the families while they wait for mango sales.

In its first season, the CODCREM loan program will benefit 200 mango producers and their 1,000 family members, and create 5 full time jobs for CODECREM employees. CODECREM’s program has also provided training on cultivation, harvest, and market preparation techniques. At 68 and the father of 13 and grandfather of six, Mr. Juste says with the loans and the technical support he and others have received, “...the producer will be able to negotiate.” “I consider mangoes as my bank account and CODECREM came to strengthen it,” he stated proudly.

Before CODECREM started Kredi Mango, Mr. Juste was thinking of cutting a dozen of his mango trees to make charcoal to sell in an effort to help two of his daughters, who returned from Port au Prince to their hometown of Mirebelais after the earthquake. Families’ resources, already limited, have been severely stretched to meet the needs of these returning members. With his \$375 Kredi Mango loan from CODECREM, Mr. Juste has been able to save his mango trees and to help his two daughters begin growing peppers and breeding pigs.

With USAID assistance, CODECREM and its Kredi Mango product are able to improve the livelihoods of mango growers like Mr. Juste by increasing and diversifying their revenues. By expanding mango production, increasing export volumes and reducing deforestation, Kredi Mango brings hope to all of Haiti.

<sup>1</sup> CODECREM is a *caisses populaire* or credit union, which are common throughout Haiti and particularly serve rural communities.