

## For a more sustainable rural environment



*“In the greenhouses I learned when and how much to produce.”*

**Alberto Castillo Hernandez**  
Banco Adopem client

His long experience of working the land has given Alberto Castillo Hernández the skills he needs to set up an enterprise. For the last nine years he has been producing a range of different crops, including Indian chili, long chili and Chinese eggplant, among others.

Banco Adopem has been with him all this time and thanks to Eco-credit, this entrepreneur has been able to invest in boreholes, an irrigation system, planters and in modernizing his greenhouse. All this has meant his agricultural production system is better, so he can ensure high productivity and sign up for the Good Agricultural Practices certification (BPA in Spanish), allowing him to export.

*“I am very grateful for all the advantages I have obtained because, as well as being my own boss, I have gained a lot more: I can spend more time with my children and support them to become professionals. That is priceless.”*

**Our priority is to make a value offering to rural inhabitants (19.7% of the country’s population<sup>1</sup>), since it is they who suffer the highest rate of poverty. Furthermore, this demographic group is where agricultural activity is concentrated, a sector on which over 177,799 Dominicans depend<sup>2</sup>.**

At the end of 2016 Banco Adopem launched **“Rural and environmental Finance”** (FRA). Supported by the ADA organization and in partnership with the Central American and Caribbean Microfinance Network (REDCAMIF), a program was designed to accelerate rural financial inclusion, including measures to improve environmental conditions and help people to adapt to climate change. Its purpose is to make it easier to get credit in order to improve the environmental productivity of crops in rural areas and raise their resilience to climate change. This initiative has taken shape in three main lines of action:

- **Eco-credit**, with specific measures for environmental adaptation. We have provided these for **841 clients**.
- **Agro-Mujer** with conditions tailored to rural women. To date **251 clients** have benefited from these.
- **Financial training** programs.

This product package also includes training and environmental adaptation measures for our clients, ensuring that the means of production are used correctly and efficiently, as well as improving their incomes and resilience to the effects of climate change. The program began in 7 branches across 4 very rural provinces in which agriculture is the predominant activity.

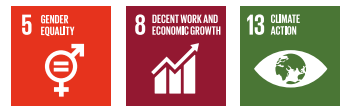
### IMPACT:

- Increased social and/or economic resilience among rural populations.
- Lowered risks associated with climate events in productive activities.
- Protection, restoration or use of ecosystems and biodiversity in a sustainable manner.
- Positive contribution in the short term to people’s personal economies.

<sup>1</sup> World Bank.

<sup>2</sup> National Statistics Office (ONE).

<https://www.one.gob.do/censos/agropecuarios>



## ECO-CREDIT

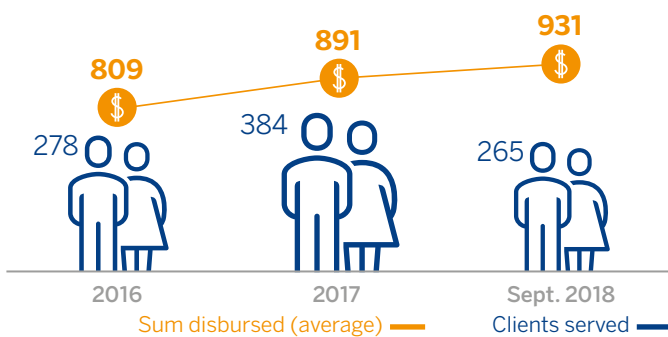
The purpose of this product is to **improve agricultural clients' environmental conditions.** In addition, it is designed to adapt to irregular harvesting seasons.

### Adaptation measures:

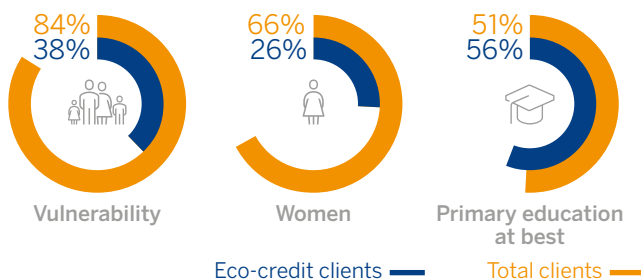
- Supporting organic crops
- Environmental management of water resources
- Appropriate handling of agrochemicals
- Permanent arboreal cover
- Appropriate handling of manure



### CLIENTS SERVED AND AVERAGE DISBURSEMENT



### CLIENT PROFILE



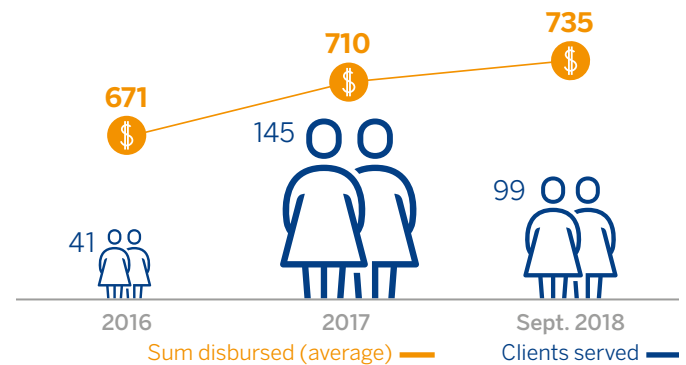
Data as of September 30<sup>th</sup>, 2018.

## AGRO-MUJER

The purpose of this initiative is to generate greater **gender equality** in the rural environment and in the agricultural sector, improving access to land and **women's empowerment.**



### CLIENTS SERVED AND AVERAGE DISBURSEMENT



### MAIN CROPS

