

# Proposals for financial services

- IFAD should simplify the set of documents for beneficiaries-client segmentation by size and experience and different requests for each of them.
- IFAD should contribute to pledge requests simplification for the credits by its funds, even by guarantee instruments.
- Direct access of SCA to IFAD's resources due to eligibility criteria.
- Keeping access to IFAD's resources for SCA that wont meet requests for direct access (through Rural Finance Corporation as now).

# Proposals for financial services

- An expert for IFAD or CPIU in order to create separate eligibility criteria for microfinancing institution and SCA – that won't be evaluated as banks.
- To review the set of procedures at IFAD resources placing until final beneficiary, for time saving and complexity reduction, staff increase, distance processing procedures.
- Project of assistance (credit with grant) for SCA for B category for their territorial enlarge-branches opening. In such a way those who don't have access to microfinance services will attend it –to capacity and SCA infrastructure.
- Credits through SCA with grant for final beneficiaries for small business open in rural areas (similar to bank offers).

# Proposals for financial services

- Instruction for SCA manager development, of which directly depends the quality of microcredit services.

# Value Chain Proposals

- More attention to commercial farmers oriented to market, not to subsistence.
- More attention to those that are round the city- markets.
- To use existent nets- Agroinform and SCA for information distributing and assistance.

# Value Chain Proposals

- To make a connection between farmers assistance and production of high added value.
- To make a credit mechanism for farmers group and separate criteria for groups at low cost or subsidized.

# Proposals for policy

- Work with professional associations of producers for identification of their needs and needs accomplish in order to make the association and the members develop.
- International consultancy in synergy field attend between microfinance and producers associations, national legislation review in microfinance field.