

GFA explores the potential of **innovative ICT-based tools & applications** to support agricultural and rural loan monitoring and risk management to enhance sustainable MSME finance in developing countries. In cooperation with the public agricultural bank AGROBANCO in Peru, GFA developed and piloted the “**GFA GeoBancoVerde**” application. The app represents an innovative software solution aiming at **improving gathering and monitoring** of information relevant for the **risk estimation of agricultural loans**.

The tool combines off-line geo-referencing of financed land plots with multi-layer mapping. It facilitates at the same time the **digitization of workflows** and ensures fraud resistance. It can be combined with Remote Sensing based crop yield monitoring and forecasting for continuous agricultural productivity monitoring, which can be **integrated into banks’ risk management processes**.

The multi-layer approach facilitates application of social and environmental safeguards and eligibility criteria and is easily replicable.

