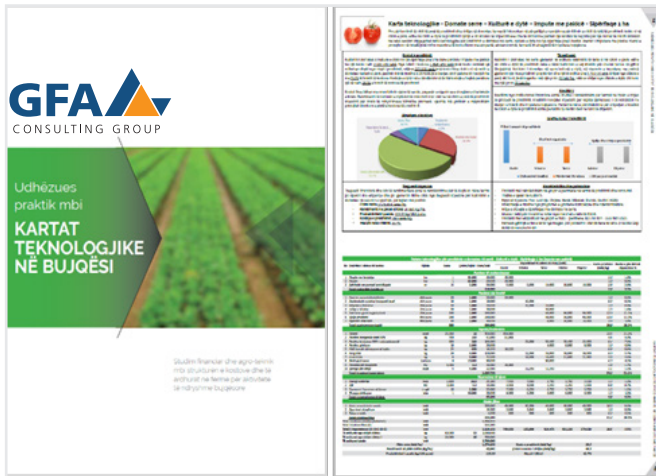


GFA has a long record of accomplishment in developing underwriting tools and support products for financial institutions engaged in agricultural lending. To facilitate loan applications and improve credit assessments of loan officers, GFA developed the **GFA Agri-TechCard**, providing reference values and calculations for more than 40 agricultural commodities in Albania and introduced them in five financial institutions.

Using benchmarks for input and sales prices and presenting an overview about production and cash flow cycles, the **GFA Agri-TechCard** enables loan officers to conduct rapid client assessments and reach preliminary credit decisions.



Digitalised, the **GFA Agri-TechCards** serve as underlying reference data for an automated **GFA Agri-Scoring Tool**, which can then easily be integrated into Fis' MIS processes.