



## **GLOBAL TRADE & MARKETING, S.A.**

---

### **What the President of Haiti should do in order to create jobs and attract investment in Haiti?**

Three (3) Government Financial Institutions should be set up to cater to the financing needed of Haiti business enterprises particularly on credit guarantees namely:

- Haiti Small Business Guarantee and Finance Corporation (HSBGFC)
- Haiti Rural Credit and Guarantee Corporation (HRCG)
- Haiti Trade and Investment Development Corporation (HTIDC)

Features of the Credit Guarantee Programs:

- 1) Haiti Small Business Guarantee and Finance Corporation (HSBGFC) attached to the Ministry of Commerce and Industry and mandated to provide financing and guarantees to the country's SMEs. HSBGFC should operate on a basis of risk sharing with eighty percent (80%) Accredited Financial Institutions (AFIs) composed of commercial, development, industrial and rural bank. It guarantees loans of SMEs with the Accredited Financial Institutions (AFIs) against risk of non-payment by the borrowers.
- 2) Haiti Rural Credit and Guarantee Corporation (HRCG) attached to the Ministry of agriculture mandated to accelerate the flow of investments and credit resources into the countryside so as to trigger the vigorous growth and development of rural productivity, employment and enterprises to generate more livelihood and income opportunities.

HRCG, in support of the government's effort to address these problems and in coordination with other participating agencies, could come up with various programs on agri-fishery and other related activities to sustain and intensify agricultural production specifically on grains commodities, fisheries/aquaculture, livestock and poultry, high value commercial crops, agri-forestry projects and other livelihood projects. It would introduce an innovative credit mechanism that is collateral-free and would give better access to farmers as a means to improve agricultural production, increase yield and augment farm level income.

3) Haiti Trade and Investment Development Corporation (HTIDC) attached to the Ministry of Finances with the goals to improve a wide range of financial services such as loans, guarantees, credit insurance and technical assistance services to small, medium and large exporters.

Credit guarantee in Haiti can assume a pivotal role in promoting the SMEs growth and development. We believe that the credit guarantee programs in Haiti primarily can operate in a relationship of trust and confidence among the parties involved in the system (The guarantor, the financial institutions and the borrowers). We believe that trust and confidence derive not only from our ability to pay calls on guarantee but from a vision that can share with our brothers and sisters in Haiti. Behind this vision is our philosophy of service, the best way to help SMEs is not to take their losses, but to do business with them in a manner that benefit both.

Mr. Michelet Montana  
President/CEO

---

Membre à la Chambre de Commerce et d'Industrie d'Haïti No. SID: 2001-02/001

---

**GTM, S.A.** – Capital 75000 Gourdes – Société agréée par le Ministère du Commerce NIF: 000-565-558-9  
46, Rue Darguin P.O. Box 15918 Pétienville, Haïti • Téléphone: (509) 36314200  
info@global-trade-marketing.com  
<http://www.global-trade-marketing.com>