



MINISTRY OF AGRICULTURE AND FOOD INDUSTRY
IFAD CONSOLIDATED PROGRAMME IMPLEMENTATION
UNIT



Rural Resilience Project

Annual Report 2021

Republic of Moldova

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ABBREVIATIONS & ACRONYMS

ABDS	Agribusiness development support
AIPA	Agency of Interventions and Payments for Agriculture
ALGP	Association of Lavender Growers and Processors
AWP&B	Annual Work Plan & Budget
APEG	Association of Producers and Exporters of Grapes
BOEC	Bids Opening and Evaluation Commission
BP	Business Plan
CA	Conservation Agriculture
CC	Climate Change
CPIU IFAD	IFAD Consolidated Programme Implementation Unit
CRWMID	Climate resilient water management and infrastructure development
CfP	Call for Proposals
DFA	Dairy Farmers Association
CW	Civil Works
FATCRI	Farmers adaptation through climate resilient investments
FFS	Farmer Field School
HVC	High Value Crops
GoM	Government of Republic of Moldova
IFAD	International Fund for Agricultural Development
IPSC	IFAD Programme Steering Committee
IRECR	Inclusive Rural Economic and Climate Resilience Programme
ISAAC	Improve smallholder and agribusiness adaptive capacity
LDG	Local Development Group
MAFI	Ministry of Agriculture and Food Industry
MCGF	Moldova Credit Guarantee Fund
MoF	Ministry of Finance
MSMEs	Micro, Small and Medium Enterprises
NBCI	Non-Banking Credit Institution
NBM	National Bank of Moldova
NCFM	National Commission for Financial Market
NFF	National Farmer Federation
NBCOs	Non-Banking Credit Organizations
NTFP	Non-Timber Forest Products
OA	Organic Agriculture
OEAPM	Office for External Assistance Program Management
PFI	Participating Financial Institutions
PIM	Programme implementation Manual
PG	Producers Group
PY	Programme year
RFC	Rural Finance Corporation
RRP	Rural Resilience Project
RM	Republic of Moldova
SCAs	Savings and Credit Associations
SGPFF	Sheep & Goat Producers Farmer Federation
SMEs	Small and Medium Enterprises
SPs	Service providers
TA	Technical Assistance
ToR	Terms of Reference
YEs	Young Entrepreneurs

PROGRAMME OVERVIEW

Title:	Rural Resilience Project (RRP) – IFAD VII
Financing Agreement Number:	IFAD Loan No: 2000001702; IFAD Grant No: 2000001703; ASAP Grant No: 2000001701
Goal and Objective:	The overall goal of the RRP is to improve the well-being of Moldova’s rural population and reduce poverty. The underlying project development objective is to strengthen the resilience and improve economic opportunities for the rural poor food security and safety, vulnerability to climate change, increasing competitiveness and reduce the flow of migration from rural areas.
Components:	<p>Component 1: Improve smallholder and agribusiness adaptive capacity. This component will enhance the smallholder resilience and adaptive capacity, enabling them to overcome critical climatic and productivity challenges through investments in productive rural infrastructure and Agri-systems. The component will address the Climate Change adaptation priorities identified by GoM and will operate under two sub-components:</p> <p><i>1.1 Climate resilient water management and infrastructure development</i> will support investments in productive rural infrastructure to remove the bottlenecks hampering the consolidation and expansion of competitive farms and village-based agri-business and to foster the adaption of climate smart technologies.</p> <p><i>1.2 Farmers adaptation through climate resilient investments</i> will include: (a) support smallholder farmers in the adoption of climate-resilient crop production systems and technologies, through investment grants and capacity development support; (b) support food/nutrition security and business diversification of women groups in high climate- and poverty-vulnerable areas and (c) support public and private investments in ecological restoration measures aiming to reduce climate-related risks and improve ecosystem services for agriculture.</p> <p>Component 2: Agribusiness development support. The expected outcome of the component is to enhanced access to financial services and markets for rural transformation and is implemented through the following sub-components:</p> <p><i>2.1 Term finance for micro, small and medium enterprises (MSMEs)</i> <i>2.2 credit guarantees for MSMEs;</i> <i>2.3 technical support for MSMEs, which includes technical support to agribusiness, youth entrepreneurs and Saving and Credit Associations.</i></p>
Duration:	72 months - starting from 14/08/2017 and completing 30/09/2023.
Project Year:	4
Reporting period:	January-December 2021
Initial Allocation:	IFAD Loan 18.2 million USD, IFAD Grant 0.5 million USD, ASAP Grant 5.0 million USD
Expenditures as of 31.12.2021 cumulative:	IFAD Loan 9.1 million USD (50% ¹), IFAD Grant 0.104 million USD (21%), ASAP Grant 0.853 million USD (17%), al donors funds 10.1 million USD (43%)
Main results (Actual cumulative)	<ul style="list-style-type: none"> • 2 irrigation schemes for 159.9 ha of land; • one road with the length of 1.67 km; • 80 agricultural smallholders benefited from grants to invest in the adoption of climate-resilient crop production systems and technologies; • 48 grants for women disbursed; • 4 shelterbelts with total area of 28.33 ha; • 6 grass cover with total are of 46.2 ha;

¹ Actual cumulative comparing to initial allocation

- **107 loans**, including 26 loans disbursed to young entrepreneurs 49 loans to SMEs and 32 loans to MEs.
- **11 grants** disbursed for business deployed from remittances (in collaboration with NCFM);
- **126 young** participants to post financing training;
- **81 SCA Staff** trained;
- **581 participants** trained in **Financial Literacy**

1. IMPLEMENTATION PROGRESS

2. **FINANCIAL PROGRESS.** From the beginning of 2021, the CPIU continued the planned activities under RRP according to the provisions of Project Implementation Manual and its amendments with all required adjustments that were approved by IPSC, ensuring a good functioning of the project.

3. For the implementation of activities according to 2021 AWPB, has been planned to disburse USD 8.3 million from IFAD resources and ASAP Grant. Actual for implementation in 2021 of projects activities has been disbursed the amount of USD 3.6 million from total donors' funds that represent 43% from planned budget. The total cost, including PFIs', beneficiaries' and GoM' contribution was achieved at 58 %, while the beneficiaries contribution exceeds the planned amount. (Details in Table 1.1)

Table 1.1: Plan vs. Actual Figures, by financiers

(USD '000)

2021	IFAD		ASAP	Total Donors Funds	GoM	Beneficiaries	PFI's	Total
	Loan	Grant						
Plan	5 839.3	260.7	2 290.6	8 390.6	1 688.1	2 335.7	-	12 385.6
Actual	3 229.9	67.2	329.9	3 624.0	645.6	2 692.4	248.1	7 210.0
Actual vs Plan %	55%	26%	14%	43%	38%	117%	-	58%

4. The Agribusiness Development Support component has the leading position with the total disbursement amount USD 2.7 million from IFAD Loan, that represents 78% of the disbursed amount planned for 2021. For Project Management was disbursed USD 236.3 thousand IFAD Loan, represents 91% of the budgeted amount for 2021. Under improve smallholder and agribusiness adaptive capacity component was used USD 246.7 thousand from IFAD Loan, representing 12% from planned budget. (Details in table 1.2)

Table 1.2: Plan 2021 vs. Actual Figures Components, by financiers

(USD '000)

Component	IFAD Loan			IFAD Grant			ASAP		
	AWPB 2021	Actual	Disbursed (%)	AWPB 2021	Actual	Disbursed (%)	AWPB 2021	Actual	Disbursed (%)
Component 1	2 041.0	246.7	12%	-	0.1	-	2 247.2	298.9	13%
Component 2	3 538.3	2 746.9	78%	234.5	46.1	20%	7.6	3.6	47%
Project Management	260.0	236.3	91%	26.2	21.0	80%	35.9	24.4	68%
Total	5 839.3	3 229.9	55%	260.7	67.2	26%	2 290.6	326.9	14%

5. **Actual Cumulative Expenditures.** In period of 2017-2021, under the seventh IFAD project in Moldova was disbursed USD 10.1 million from initially allocated donors' funds, that represents 43% from appraisal target. As of 31.12.2021, IFAD Loan was spent at 50% from initial allocations, that represent the amount of USD 9.15 million. ASAP funds were disbursed at 17% from initial allocation which represents USD 0.85 million and from IFAD Grant was disbursed an amount of USD 104.3 thousand, that represents 21 % from initial allocation.

6. The total budget realization including local contribution, was achieved at 54% to the initial allocation, totaling USD 20.98 million.

7. It is worth mentioning that IFAD and ASAP financing sources generated an in-country contribution of USD 10.8 million from Project's Beneficiaries, the Government and the Participating Financial Institutions. Each USD invested from donors' funds has leveraged USD 1.08 from local resources (*details in table 1.1.3*).

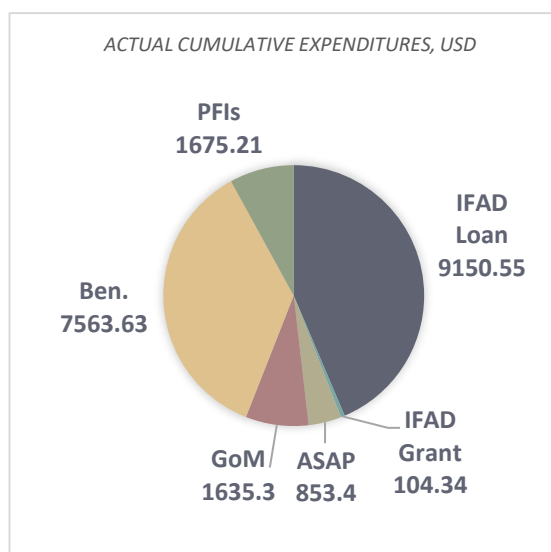


Table 1.1.3: Initial Allocation vs. Actual cumulative figures, by financier (USD '000)

RRP	IFAD		ASAP	Total external funds,	GoM	Beneficiaries	PFIs	Total per RRP
	Loan	Grant						
Appraisal	18 199.59	500.23	4 939.81	23 639.64	2 946.26	9 499.32	2 569.65	38 654.86
Actual Cum.	9 150.55	104.34	853.40	10 108.28	1 635.3	7 563.63	1 675.21	20 982.42
Disbursed (%)	50%	21%	17%	43%	56%	80%	65%	54%

8. Reported to appraisal allocation Agribusiness Development Support component holds the leading position regarding the cumulative disbursement by components with 66% IFAD Loan, 24% IFAD Grant, and 13% ASAP sources. ISAAC component disbursed 12% IFAD Loan and 16% ASAP. 12% from IFAD Loan and 3% from ASAP sources have disbursed the subcomponent 1.1 CRWMID, and 20% from ASAP have absorbed by subcomponent 1.2. For project management was used 29% IFAD Loan, 14% IFAD Grant and 34% ASAP. (*Details in table 1.1.4*)

Table 1.1.4: Initial IFAD and ASAP Allocation vs. Actual Figures, by programme components (USD '000)

Component	Appraisal			Actual cumulative			Disbursed (%)		
	IFAD Loan	IFAD Grant	ASAP	IFAD Loan	IFAD Grant	ASAP	IFAD Loan	IFAD Grant	ASAP
Component 1:	4 468.3	-	4 641.9	519.3	0.1	763.1	12%	-	16%
<i>Subcomponent 1.1: Climate-Resilient Water Management and Infrastructure Development</i>	4 468.3	-	909.4	519.3	-	31.1	12%	-	3%
<i>Subcomponent 1.2: Farmers' adaptation through climate resilient investments</i>	-	-	3 732.5	-	0.1	732.0	-	-	20%
Component 2: Agribusiness development support	12 745.7	343.0	50.3	8 349.3	82.4	6.3	66%	24%	13%
Project Management	985.65	157.27	247.63	281.9	21.8	84.0	29%	14%	34%
Total	18 199.59	500.23	4 939.81	9 150.55	104.34	853.4	50%	21%	17%

9. **PHISICAL PROGRESS.** The most important achievements in 2021 are the following: one constructed road with length of 1.67 km, **29 applications for pilot-grants for women** financed from the project; **13 agricultural smallholders** benefited from grants to invest in the adoption of climate-resilient crop production systems and technologies; **established 1 shelterbelt** for 10 ha of land; **53 loans** have been

disbursed to rural entrepreneurs, including **8 loans** disbursed to young entrepreneurs **13 loans** to SMEs and **32 loans** disbursed to micro entrepreneurs; **11 grants disbursed** to young entrepreneurs for businesses deployed from remittances (in collaboration with NFCM); **126 young** participants to post financing training; **81 SCA Staff** trained; **581 participants** trained in **Financial Literacy**.

10. **BOTTLENECKS.** The figures above show the general picture about the implementation of the project and the expenditures made in the reporting period. It has to be mentioned that there are a series of impediments that hamper a good realization of the planned activities and budget.

11. The implementation of the planned activities for Component 1 was hampered by the following causes:

➤ Sub-component 1.1 *Climate resilient water management and infrastructure development.*

For 2021 were planned for financing 6 infrastructure objects, but due to different reasons the realization of planned activities within the sub-component didn't occur. Regarding the irrigation schemes, those who qualified during the first stage, were to submit a certificate of water quality. Thus, after the water quality analyses, there was stated that 4 objects couldn't be financed, as the quality of water didn't comply with the necessary norms. Another reason is the impossibility of the beneficiary to collect the contribution, as the previous year was a difficult one due to a severe drought that took over the country. Likewise, the long process of taking the final decision by CPIU and IFAD regarding the format of grant contract signing with LPAs delayed the inception construction works.

➤ Sub-component 1.2 *Farmers adaptation through climate resilient investments.*

With regard to "grants for the establishment and rehabilitation of shelterbelts" and "grants for the grass covering establishment", both designated for LPAs, the IFAD mission, that took place in March 2021, requested the modification of the procedure for the selection of the service provider for the up-mentioned activities. This meant that the LPA couldn't further select/procure the service provider for the establishment of shelterbelts/grass covering by themselves, instead of CPIU IFAD that was enabled to undertake this activity. Thus, those applicants that were approved in the autumn of 2020, could not proceed to the procedure of service provider selection by themselves and as a result the grassing/shelterbelts planting was postponed. The activities were blocked for a period of time, since the procedure was changed within the PIM (June 2021). Another reason has its roots in the first one, as the modification of the procedure of acquisition implied a series of clarifications regarding the method of procurement and all details that follows from this. Regarding the "grants for funding the measures to adapt agricultural production systems to climate change", there were different causes that have hampered the development of activities. The first one is the resignation of the Climate Resilience Specialist, who was responsible for the implementation of the activity. Another one, was the necessity to make some modifications within the PIM, which lasted until June 2021. For that reason, a new call for grants couldn't be launched in due time.

2. DETAILED PROGRESS BY PROGRAMME COMPONENTS

2.1 Component 1: Improve smallholder and agribusiness adaptive capacity.

12. This component aims to enhance the smallholder resilience and adaptive capacity, enabling them to overcome critical climatic and productivity challenges through investments in productive rural infrastructure and Agri-systems. The component is designed to address the Climate Change adaptation priorities identified by GoM and will operate under two sub-components:

2.1.1 Sub-component 1.1: Climate-resilient water management and infrastructure development

13. This sub-component will support investments in productive rural infrastructure to remove the bottlenecks hampering the consolidation and expansion of competitive farms and village-based agri-business and to foster the adaptation of climate smart technologies.

14. The component offer support to three types of investments in public infrastructure:

- *Micro and small irrigation schemes.* Typically, these systems will include a main lined pond providing the necessary conditions for the establishment of HVCs and the uptake of water saving irrigation practices in farm areas.
- *Access roads and bridges.* To secure all weather access to agricultural production areas and to the facilities of Agro processing enterprises. Typically, these projects will consist of 4 m wide roads with hard or stabilized gravel surfacing.
- *Rainwater harvesting ponds.* These investments will focus on the progressively expanding areas (particularly in the central districts) lacking access to reliable sources of surface water, mitigating the negative impacts of climate change on small scale livestock and irrigated crop production. This kind of infrastructure will include several main activities: restoring the storage capacity of existing ponds or for constructing new embankments in appropriate locations. Typically, these ponds will have a capacity of 300.0 to 500.0 thousand m³ and an embankment height not exceeding 5 m. When awarding grants for rehabilitation of ponds and for catchment areas of rainwater, should be taken into account that these ponds serve exclusively for use of: water for irrigation, as a source of water for domestic and wild animals. These ponds are not to be rented for fish farming (fish growth). Will only be considered rainwater harvesting ponds where water meets the requirements of quality irrigation and soil condition.

15. The amount of USD 4.5 million was planned for the implementation in 2021 of Climate-resilient water management and infrastructure development component. (See details in table 2.1.1). The Actual figures show the use of USD 246.7 thousand IFAD Loan, USD 22.9 thousand ASAP, USD 63.1 thousand Government contribution and USD 201.4 thousand Beneficiary's contribution. The total sub-component cost reached USD 534.1 thousand that represent 12% of the planed budget.

Table 2.1.1: Annual Plan vs. Actual Figures, by financiers (USD '000)

2021	IFAD		ASAP	Total Project Funds	GoM	Beneficiaries	Total
	Loan	Grant					
Plan	2 041.0	-	665.5	2 706.5	784.5	1 034.0	4 525.0
A. Infrastructure development	1 950.0	-	600.0	2 550.0	716.8	1 034.0	4 300.8
B. Infrastructure development supervision and studies	91.0	-	65.5	156.5	67.7	-	224.2
Actual	246.7	-	22.9	269.6	63.1	201.4	534.1
A. Infrastructure development	235.1	-	-	235.1	47.0	201.4	483.5
B. Infrastructure development supervision and studies	11.6	-	22.9	34.5	16.1	-	50.6
Disbursed (%)	12%	-	3%	10%	8%	19%	12%

16. There were five infrastructure projects approved in 2019 for funding in 2020 and whose part of activities were extended for 2021: one infrastructure project namely irrigation scheme from Saharna Noua village, Rezina District was transmitted to the LPA balance on 05 March 2021 by signing the grant agreement and irrigation scheme from Grimancauti village, Briceni district is in term of liability for defect for 12 months starting from the date of the reception of the works that took place on 21st July 2021.



Irrigation scheme from Grimancauti village, Briceni district

17. In 2020 were approved for funding five more projects, whose part of activities were extended for 2021: one infrastructure project namely rural road from Ceadâr Lunga city will be resubmitted for approval at the selection committee in March 2022 as they requested the contribution back, the works did not purchase in 2021 and also beneficiaries informed us that they will adjust the cost with the designer due to the increase of prices for construction materials. Another infrastructure project completed in 2021, rural road from Bilicenii Vechi, had the reception of works in 20 September 2021 and now is in term of liability for defect for 12 months. To note that 3 of those 5 approved projects refused financing, they did not manage to develop the design documents.



Rural road from Bilicenii Vechi village, Sîngerei district

18. On 14th April, 2021 took place the meeting of the selection committee (SC) for the approval of competitive grants to be financed in 2021. The committee approved 13 projects, but 2 of them refused financing.

19. A short description of each project follows:

- Rural road from Causeni – as the estimated budget permits to proceed with National Shopping procurement method, CPIU IFAD will prepare and organize the tender in order to select a construction company at the beginning of 2022 year.
- Irrigation system from Talmază village, Stefan Voda district – the project proposal will be re-submitted for approval at the selection committee in March 2022. The reason of repeated submission is that representatives couldn't manage to obtain a cadastral number for land where the construction of water storage basin is planned to develop project design.
- Irrigation system from Sculeni village, Ungheni district - in the process of developing the project documentations.
- Irrigation system from Lopatna village, Orhei district - in the process of developing the project documentations and collecting of beneficiaries' contribution.
- Irrigation system from Gura Cainarului village, Floresti district - the project proposal will be resubmitted for approval at the selection committee in March 2022. As beneficiaries requested financing for the second stage of irrigation system construction but as per condition set by the committee, they should finalize first stage of construction of the irrigation system until CPIU will announce the tender.
- Irrigation system from Varvareuca village, Floresti district – in the process of obtaining the technical verification and ecological verification from the competence national authorities.
- Water harvesting pond from Unguri village, Ocnita district - as the estimated budget permit to proceed with National Shopping procurement method, CPIU IFAD will prepare and organize the tender in order to select a construction company in the beginning of 2022 year.
- 3 Water harvesting ponds are in the process of obtaining the technical verification and ecological verification from the competent national authorities from following localities: Andrusul de Sus village; Grimancauti village (represent. Lesnic I.); Dubna village.
- Water harvesting pond from Grimancauti village, Briceni district (represent. Gojan E) - in the process of obtaining the ecological verification from the competent national authorities.

20. In the reported period, CPIU IFAD launched the second call to receive applications for the financing of infrastructure projects in 2022. As the result from the first and second call CPIU IFAD approved at pre-qualification stage 7 applications according to qualification criteria.

21. In September 2021 was launched the tender for the selection of a service provider to develop the feasibility studies. The highest qualified company was ProConsulting LTD. The contract for developing of feasibility studies for all project proposals under RRP at the infrastructure component will be sign at the beginning of the year 2022. As well, the CPIU will calculate Objective Ranking System for the second stage of qualification, the applications from both calls will be evaluated by the Selection Committee in March 2022.

22. In order to achieve budget realization was proposed, approved and launched a third call for proposal to ensure the number of projects to be implemented.

2.1.2 Sub-component 1.2: Farmer's adaptation through climate resilient investments

23. This sub-component includes the following activities:

- support smallholder farmers in the adoption of climate-resilient crop production systems and technologies, through investment grants and capacity development support;
- support food/nutrition security and business diversification of women groups in high climate- and poverty-vulnerable areas;

➤ support public and private investments in ecological restoration measures aiming to reduce climate-related risks and improve ecosystem services for agriculture.

24. For the implementation of Sub-component 1.2: Farmer's adaptation through climate resilient investments was planned to disburse from Project Funds USD 2.1 million. The total amount disbursed in the reporting period is USD 368.5 thousand, that represents 17% of plan (*details in table 2.1.2*).

Table 2.1.2: Sub-component 1.2 achievement, by financiers

(USD '000)

2021	IFAD Grant	ASAP	GoM	Beneficiaries	PfIs	Total
Plan	-	1 581.7	302.0	262.0	-	2 145.7
Actual	0.10	276.0	24.4	67.2	0.8	368.5
Actual/plan, %	-	17%	8%	26%	-	17%

1.2.1 Climate resilient production system on technologies for smallholders

25. *Social mobilization, grant application and implementation support (1.2.1.1)* – the involvement of 12 service providers, contracted to provide support to potential beneficiaries of investment grants for on-farm resilient activities, did not result in preparation of any application for farmers during the Call for applications (CfA) No.2, open by CPIU during 02 December 2020 -18 January 2021. The contract resolution agreements were prepared and sent by CPIU, using registered mail services, to all 12 service providers. By the end of reporting period, CPIU received 8 resolution agreements signed by service providers.

26. *Field technical support for participating farmers (1.2.1.2)* –in the first quarter of 2021 CPIU contracted three individual consultants in the field of conservation agriculture, irrigation and renewable energy. The role of experts is to provide pre-finance and post-finance technical assistance and check grant applications. By the end of reporting period, the experts were involved in evaluation of grant applications under the CfA No.2 and CfA No.3 and undertook field visits to applicants to check the adequacy of requested equipment with real farm conditions and compliance with the grant scheme requirements.

27. *Investment grants for on-farm resilient activities (1.2.1.3)*– to support investments for on-farm resilient activities, in the reporting period, CPIU worked with grant applications under CfA No.1, No.2 and No.3.

28. Under the CfA No.1, launched on 14 August 2020 and closed on 30 September 2020, by the end of the year 2021, CPIU disbursed 13 matching grants to grant applicants. The investments were used by farmers, including one woman, to acquire 7 shredders, 4 drip irrigation systems and 2 photovoltaic installations.

29. Under the CfA No.2, launched on 02 December 2020 – 18 January 2021, CPIU received 44 grant applications. According to CfA conditions, the grant amount is calculated based on the quotation selected by the grant applicant. Three meetings of the Applications Evaluation Commission (AEC) at screening and pre-qualification stages were organized by CPIU on 15 February, 15 October and 08 November 2021, respectively. The pre-qualification stage passed 33 grant applications. Subsequently, the Selection Committee evaluated and approved 33 grant applicants and investment grants (i.e. 11 post-investment and 22 pre-investment grants), in the meeting held on 22 December 2021. The investments are requested by grant applicants for the procurement of 2 mowers, 26 shredders, 2 seeders for field row crops, 1 scarifier, and 1 photovoltaic installation.

30. In the reporting period, amendments to RRP PIM for component 1.2 Farmer's Adaptation through Climate Resilient Investments with regard to the Grant Programme#1: Investment grants for On-farm resilient activities were endorsed by IPSC in a meeting held on 17 June 2021 and by IFAD No objection of 20 July 2021. The major aspects included in the amendments refer to the following:

- Introduction of a ranking system for submitted applications;
- Financing based on the lowest price compliant quotation even if the preference is given by applicant for another more expensive compliant quotation;
- Exclusion of field visits of grant applicants during the screening stage, while the field visits are to be undertaken during the pre-qualification stage of grant application evaluation;
- Exclusion of the requirement to launch quarterly the calls for applications to enable the submission of applications during the entire year.

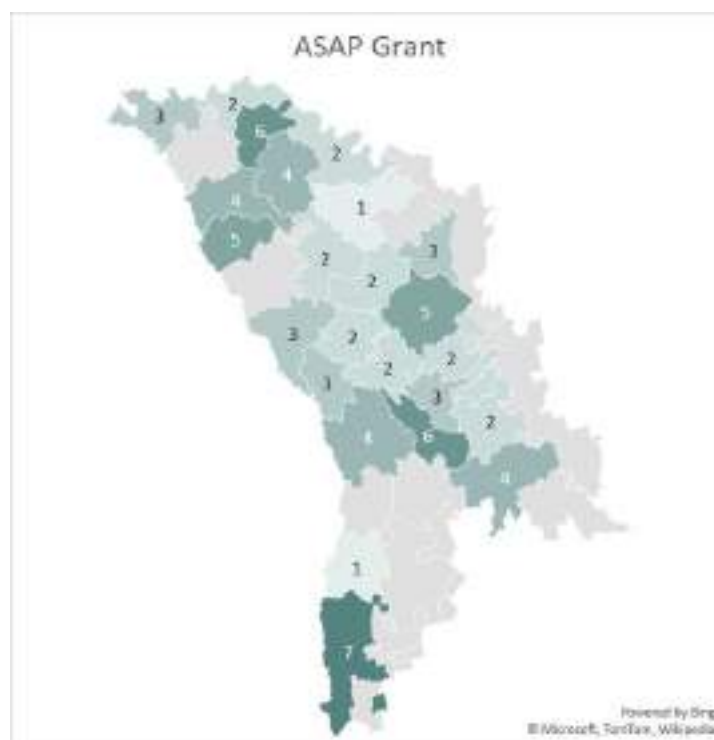
31. The 3rd CfA for on-farm resilient activities investment grants, in accordance with PIM amendments operated in June 2021 and IFAD No objection for CfA issued on 02 August 2021, was launched by CPIU on 09 August 2021. By end of the 2021 year, CPIU received 38 grant applications that are under desk review, assessment/field visit by individual experts, evaluation at screening or pre-qualification stages.

32. As of May 1, 2021, the Climate Change Resilience Specialist in charge of investment grants for On-farm resilient activities resigned from CPIU. A REI for the selection of a consultant was launched on 4 June 2021. A Climate Change Resilience National Consultant was contracted on 13 September, 2021.

33. To distribute the work load of CCR staff related to processing of on-farm resilient activities investment grants applications, in mid-August 2021, CPIU involved temporarily the TRTP Agribusiness Specialist. In addition, starting on 18 August 2021, CPIU involved a volunteer contracted for a period ending at 31 December 2021.

34. The map below represents the number of grants disbursed by rayon since the beginning of the project (details in Chart 1.2.1)

Chart 1.2.1: Investment grants for on-farm resilient activities distribution by rayon, cumulative



1.2.2 Ecological restoration interventions

35. *Supervision of shelterbelts and grass cover establishment/rehabilitation* – under the on-going contract, the technical supervisor hired by CPIU (i.e. PomiProConsult SRL) conducted the supervision of shelterbelt establishment for one LPA.

36. CPIU conducted a tender for the selection, based on ICS procurement method, of a consultant in charge of developing 7 design projects for the establishment/rehabilitation of grass cover by LPAs. The consultant was contracted in December 2021.

37. In October 2021 CPIU launched the tender 68/21 PRR for the selection, based on ICS procurement method, of a service provider to carry out a Study on the rehabilitation/establishment and management of communal pastures. The deadline for expression of interest by service providers was set for 04 November 2021, being extended twice to 25 November 2021 and 06 December 2021.

38. *Investment on ecological restoration, shelterbelts (1.2.2.2)* – in the reporting period, the CPIU provided support for the establishment of 10 ha of shelterbelts to one woman farmer.

39. On March 12, 2021 the Selection Committee approved 11 grant beneficiaries (LPAs) for the establishment/rehabilitation of shelterbelts on an area of 103,04 ha, which were previously approved under IRECR and for which, the works could not be undertaken.

40. CPIU could not proceed to procurement of shelterbelt establishment/rehabilitation works due to needed amendments to the procurement requirements of grant programmes within the RRP PIM.

41. Thus, CPIU prepared and presented in the IPSC meeting held on June 17, 2021 amendments to the RRP PIM for Component 1.2 Farmer's Adaptation through Climate Resilient Investments with regard to the Grant Programme #2: Investment in ecological restoration.

42. The main amendments to the matching grants for rehabilitation and establishment of shelterbelts are the following:

- Enable CPIU to conduct the procurement of works for shelterbelt rehabilitation/ establishment instead of LPAs;
- Introduce the requirement of signing trilateral contracts by CPIU, LPA and service provider;
- Exclude advance payments for LPAs;
- Omit firs (Christmas tree) and fast-growing trees from the list of eligible species for shelterbelts;
- Exclude the requirement to involve a service provider with the purpose to assist local public authorities in preparation of application;
- Provide clarifications on holding rate of established/rehabilitated shelterbelt plantations.

43. A CfA in accordance with PIM amendments mentioned above and IFAD No Objection for CfA issued on 01 July, 2021, was opened by CPIU on 05 July until 6 August, 2021. By application deadline, CPIU received 42 applications. At IFAD request, an online public event for grant application opening was organized by CPIU on 19 August 2021.

44. As result of grant application evaluation at screening stage conducted by AEC in the meeting held on 4 October 2021, 30 applications passed to the stage of field evaluation, while 12 applications were rejected due to incomplete applications.

45. Based on outcomes of 21 field visits undertaken by the Climate Resilience Consultant to LPA-grant applicants, in the meeting of 05 November 2021, AEC selected 16 applications for agreement signature and

design project development, while 2 applications were included in a waiting list for agreement signature and project design, 3 applications -rejected, and 9 applications -in waiting list for field evaluation.

46. In December 2021, CPIU signed with LPAs 16 agreements on development of shelterbelt project design and cooperation towards shelterbelt/plantation establishment.

47. On 1 December 2021 CPIU launched the procurement 63/21 PRR ASAP - Works for the establishment of shelterbelts / forest protection plantations (11 lots). The preparation of tender documents was cumbersome and lasted long time due to the fact that the CPIU was involved for the first time in the procurement of services for protective shelterbelt/plantation establishment/restoration, for which reason CPIU encountered difficulties in selecting the right procurement method and in proper completing of tender documents. Moreover, the Procurement Consultant for RRP (IFAD VII) resigned, and the procurement tasks were taken over by CPIU Director. Thus, the CCR staff was involved in the development of ToR and in providing support to filling in the information in tender documents.

48. CPIU prepared and launched on 17 December 2021 a CfA (LPA) for grants for the establishment /rehabilitation of forest shelterbelts / plantations for the protection of infrastructure facilities implemented under IFAD VI and IFAD VII projects.

49. *Investment on ecological restoration, grass cover (1.2.2.2)* - on March 12, 2021 the Selection Committee approved 2 grant beneficiaries (LPAs) for the rehabilitation grass cover on public pasture on an area of 20 ha, which were previously approved under IRECR and could not undertake the works.

50. As in case of protective shelterbelts/plantations, CPIU could not proceed to procurement of grass cover establishment/rehabilitation works due to needed amendments to the procurement requirements of grant programmes within the RRP PIM.

51. With regard to Matching grants for restoring **grass cover**, the major amendments comprised the following:

- Introduce a ranking system for submitted applications;
- Enable CPIU to conduct the procurement of works for grass cover rehabilitation / establishment instead of LPAs;
- Exclude the requirement to involve a service provider with the purpose to assist local public authorities in preparation of application;
- Exclude Grassland Restoration Plan from the application package.

52. Thus, CPIU prepared and presented in the IPSC meeting held on June 17, 2021 amendments to the RRP PIM for Component 1.2 Farmer's Adaptation through Climate Resilient Investments with regard to the Grant Programme #2: Investment in ecological restoration.

53. A CfA, in accordance with PIM amendments and IFAD No Objection for CfA issued on 01 July, 2021, was launched on 05 July 2021 until 06 August, 2021, the deadline being extended twice as follows: 06-20 August, 2021 and 24 August -17 September, 2021. By the final deadline CPIU received 10 applications. At IFAD request, on 13 October 2021, CPIU organized a public event for opening grant applications submitted by LPAs.

54. As result of grant application evaluation at screening stage conducted by AEC in the meeting held on 3 December 2021, 5 applications passed to the stage of field evaluation, while 5 applications were excluded from the evaluation due to the fact that they do not meet the competition requirements.

55. Based on outcomes of field visits, undertaken by the Climate Resilience Consultant jointly with the individual expert, contracted for development of grass cover establishment/rehabilitation design projects, in the AEC meeting held on 23 December 2021, 4 grant applications passed to the next stage for the signature of the agreements with CPIU IFAD and preparation of design projects, while one application was rejected.

Thus, by the end of the 2021 year, CPIU prepared and signed with LPAs 4 understanding agreements for development of design projects for establishment of grass cover.

56. Due to the fact that only 4 (out of 7 planned) grass cover applications reached the stage of agreement signature, CPIU prepared and launched on 9 December 2021 another CfA for grass cover establishment /rehabilitation grants targeting LPAs.

57. On 1 December 2021 CPIU launched the procurement 54/21 PRR ASAP - Works for establishment / rehabilitation of grass cover (10 lots). The preparation of tender documents was challenging due to the same reasons as explained under the procurement 63/21 PRR ASAP - Works for the establishment of shelterbelts / forest protection plantations.

1.2.4 Women matching grant facility

1.2.4.1 Social mobilization and business development.

58. The social mobilization and business development activity aims to assist climate vulnerable women in accessing grants (women pilot), as well as assisting women in setting up women groups and accessing grants for increasing of assets related to any agricultural activity.

59. In 2021, as per MTR mission endorsement, the women pilot was reconfigured into a matching grant scheme through PFIs that will be in charge of the women outreach at national level. In this context, the contract with the SP Mega was terminated conditionally: after the completion of all the initiated activities and the payment of the services provided in the amount of USD 6.73 thousand.

60. In view of the fact that there has been a growing interest in the grant given of beekeepers, appeared the necessity to contract a beekeeping individual consultant/expert to provide advisory support to both CPIU and applicants for evaluation and field expertise of beekeeping technological processes. In 2021 were visited 2 applicants.

61. To continue to provide support to women in preparation of grant application, in November 2021, it was contracted the Federation of Agricultural Producers from Moldova "FARM" for the entire Project term, with the following tasks: identification of potential applicants; pre-screening; advice on business start-up; support in development of business idea and in filling in application form and support in elaboration of technical specifications/requirements for goods/equipment to be procured, analysis of the 3 quotations and preparation of cost evaluation report. As soon as the provider was contracted, CPIU has organized an online meeting with the provider's staff and the staff of PFIs branches (about 100 participants), under which were discussed all aspects, procedures and conditions of the implementation, were addressed all questions and ambiguities expressed by participants related to the new product and were simulated several practical case studies for better understanding the matching grant product. As the Zoom platform was able to support only 100 participants, the event was recorded and subsequently shared to the all interested representatives of the partner banks branches. During the two months (November -December), 21 potential applicants were identified and 19 business plans were developed, of which only 2 managed to be approved for financing in 2021.

62. In order to provide support to women groups, in November 2021, was contracted the NGO "Business Advisory Centre" with the following tasks: formation and registration of women local development groups; consulting to strengthen their business skills and subsequently providing guidance to formed women groups in elaboration of business plan, technical specifications/requirements for goods/equipment to be procured, analysis of the 3 quotations and preparation of cost evaluation report. Within 2 month, 3 groups were assisted and the applications for financing submitted to the CPIU IFAD.

1.2.4.2. Capacity building (training of women)

63. For Capacity building (training of women) was planned to develop (i) the content of an e-learning module (e-course) for digital training on initiation and development of businesses within Peasant Farm; and (ii) development of curriculum and training of micro youth and women entrepreneurs in accounting, tax and reporting topics.

64. As planned, in July it was selected and contracted the service provider “Business Development Capital” for development of the content of the e-learning module (e-course) for digital training of small farmers on initiation and development of businesses within Peasant Farm. During 2021 the company has developed the content, as well as created the exercises (quizzes), developed feedback messages related to the quizzes and the final test, elaborated the graphic design, the elements of graphic interpretation of the e-learning materials. The amount of USD 2,5 thousand (or 30% of contract cost) was paid in 2021, and the balance will be paid in 2022. The elaborated materials are to be integrated in an interactive format for the end users, on the Financial and Entrepreneurial Education Platform, as soon as it is created, until then, the materials can be used in the format of a pdf guide.



65. For development of curriculum “Peculiarities of maintaining the accounting records within the small Peasant Farm” and training of micro youth and women entrepreneurs on accounting, tax and reporting, in September was selected and signed the contract with National Association of Young Managers (ANTiM), based on which, at the first step, the training materials were elaborated, the amount of USD 2.4 thousand was paid. The training activities will take place starting with 2022, as soon as the restrictions on Covid -19 are removed.

1.2.5 Matching grants

66. As proposed by CPIU and accepted by MTR mission the women pilot was reconfigured. As a result, the part of PIM for component 1.2: namely “grant programme #3: women smallholders’ vulnerability and business diversification” was redesigned as following: (i) the grant for individuals (women pilot) was reconfigured into a matching grant scheme through PFIs, and (ii) the grant for women groups for agribusiness diversification has been transferred to the responsibility of VCD specialist. Following the redesign of the sub-component facility, the PIM was modified and approved by IPSC in March 2021.

67. In continuing to finance women individuals, new financing product was elaborated and following all the procedures for entry into force of the changes (*approval by IFAD of IPSC decision, approval of PIM changes by OEAPM council, elaboration of amendment to Refinancing agreement and its approval by MoF*), the amendment to Refinancing agreement was signed by MoF and PFIs on June 6, 2021. The updated information on women financing was placed on: https://www.ucipifad.md/wp-content/uploads/2019/08/Credite-cu-portiune-de-grant-pentru-femei_2021.pdf.

68. Meantime, changes were made to the grant award (introduced evaluation grid) and procurement procedures (providing for 3 quotations), which has led to adjustment of PIM again and, subsequently, to amendment the Refinancing agreement. Modification of PIM were approved by IPSC in June 17, 2021 and amendment to Refinancing agreement was signed in September 2021 and the first grant via CBs was disbursed in November, 2021.

69. The procedures of approving the modifications, which lasted approx. eight months, led to the realization of the annual plan in terms of volume at 42.6%. In total 29 grants were disbursed, inclusive 19 under the contract with MEGA and 10, in the period of two months, via commercial banks. In terms of value, it was disbursed USD 133.6 thousand -grant amount and USD 24.3 thousand – loan portion from MEs financing facility (sub-component 2.1) (details in table 2.9).

70. Under the financing of women groups for agribusiness diversification, CPIU has published on May, 4 the [Call for support services](#) on formation/consolidation of women groups. In August, the [Call for Grant Proposals](#) for financing of women's groups was launched and published on CPIU web. page, remaining opened for the whole Project life, within the available funds. In total 6 applications were received. Based on desk evaluation and field visits, three applications were approved and received support in registration of the group, development of business idea and business plan, other three applications were rejected as the activity of the group could not be demonstrated. The assisted three groups were qualified for funding, the estimated grant amount is USD 23.5 thousand, the grant will be disbursed in 2022.

Table 2.9. Women smallholder on farm adaptation (pilot)

	Sub-comp 1.2: Farmer's adaptation through climate resilient investments	number	Value, USD'000					Total
			IFAD Grant	ASAP grant	Beneficiary contribution	PFI's	GoM	
	Annual plan	72		397.4	90.6	-	64.88	584.88
1.2.4	Women matching grant facility (<i>social mobilization, capacity development</i>)	x		57.4	-	-	11.48	68.88
1.2.5	Matching grants:							
	• Women Individuals legal registered entrepreneurs	68		340.0	85.0	-	51.0	476.0
	• Women groups	4		32.0	5.6	-	2.4	40.0
	Actual	29	0.1	145.2	43.1	0.8	10.2	199.4
1.2.4	Women matching grant facility (<i>social mobilization, capacity development</i>)	x	0.1	11.5	-	-	2.4	14.0
1.2.5	Matching grants:							
	• Women Individuals legal registered entrepreneurs	29		133.7	43.1	0.8	7.8	185.4
	• Women groups	0		0	0	n/a	-	0
	Actual/ Annual plan, %		-	37	48	-	16	34

2.2 Component 2: The Agribusiness Development Support

71. **Overview and component achievements.** The total component cost reached the amount of USD 5.9 million (or 113% of plan), including IFAD funds - USD 2.8 million, beneficiaries' contribution - USD 2.4 million, GoM contribution - USD 449.1 thousand, covering all duties and taxes on goods and services procured under the Project and PFI's contribution of USD 247.3 thousand (this is not mandatory). The largest share of IFAD proceeds, about 99% was used for term finance of MSME, and USD 58.1 thousand for technical support to MSMEs (details in table 2.2.1).

Table 2.2.1: ABDS component achievement

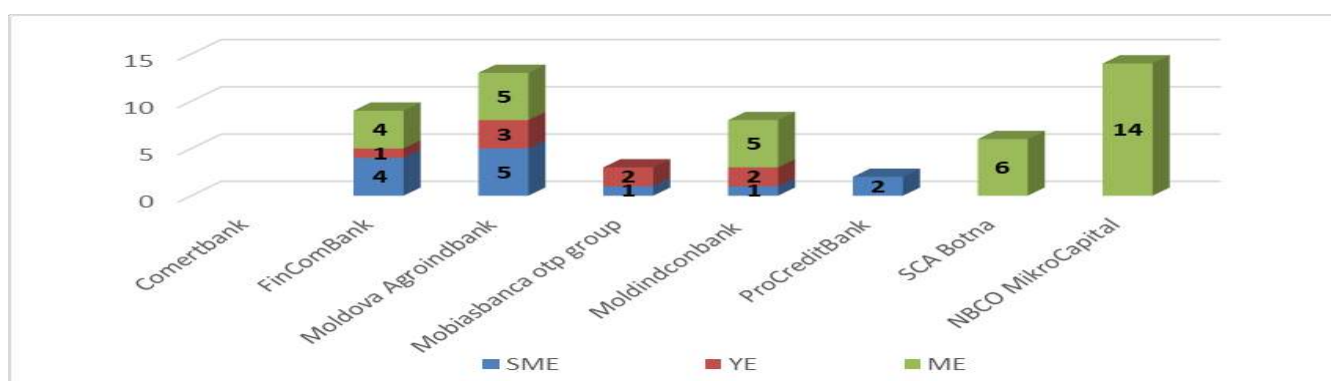
(USD '000)

ABDS Sub - Components	IFAD		ASAP grant	Beneficiaries	GoM	PFI's	Total
	Loan	Grant					
Plan annual	3 538.3	234.48	7.56	1 010.9	463.06	-	5 254.3
2.1: Term finance for MSMEs	3 340	-	-	822.2	400	-	4 562.2
2.3: Technical support to MSMEs	198.3	234.48	7.56	188.7	63.07	-	692.13
Actual annual	2746.9	46.1	3.6	2 423.8	449.1	247.3	5 916.8
2.1: Term finance for MSMEs	2 743.1	-	-	2 423.8	444.5	247.3	5 858.7
2.3: Technical support to MSMEs	3.8	46.1	3.6	-	4.6	-	58.1
Actual/annual plan, %	78%	20%	48%	240%	97%	-	113%
Share by financiers, %	47%		0.1%	41%	8%	4%	100%

72. **Sub-component 2.1: Term finance for MSMEs** includes support the investments (including working capital up to 20% of the total loan) of three target groups: (i) Micro-entrepreneurs; (ii) Young entrepreneurs; and (iii) Small and Medium-enterprises. Loans to young entrepreneurs and SMEs were channeled through the partner commercial banks, and to micro-entrepreneurs through: (i) commercial banks; (ii) SCA Botna (approved in January 2021 for direct financing); and (iii) NBCO “Micro Kapital Company” (approved in March 2021 in the micro lending activity).

73. The disbursement of loans to SMEs and young entrepreneurs has been well on track, the annual plan in terms of volume was achieved at 100%. The approval within microfinance activity of the non-banking credit organization (SCA Botna and Mikro Kapital) has increased the disbursement of loans to MEs, the annual plan was achieved at 85% (details in table 2.2.2). The most active PFI in MEs financing is NBCO “Mikro Kapital” with the share of 41%, followed by SCA Botna with share of 17.6%. Moldova Agroindbank is the most active bank with the share of about 27% of total loan portfolio.

Chart 2.1. Disbursement of loans, by PFIs



74. Under the **micro entrepreneurs lending**, based on the latest changes, eligible for financing are individuals and registered entrepreneurs, receiving loans through partner commercial banks and NBCO (SCA “Botna” and Mikro Kapital). In 2021 were provided 34 loans (85% of plan), of which 14 through banks (41.2%) and 20 through NBCO (58.8%). In terms of value, the financing plan was achieved at 72%. The beneficiaries’ contribution represents 25.6% of total investment cost vs requested 10%, the GoM contribution is USD 35.5 thousand and represents beneficiaries’ exemption of paying VAT (details in table 2.2.2).

75. As per MTR mission endorsement, in order to create more synergies within project components, under micro entrepreneurs lending facility was planned to use an amount of USD 340.0 thousand to cover the loan portion under ASAP women matching grant facility. But due to changes made under this facility and delay in approving these changes, in 2021 was used the amount of USD 24.3 thousand (7,1% of plan).

Table 2.2.2 Achievements of micro entrepreneurs financing activity (USD ‘000)

s/c 2.1: Term finance for MSMEs	Number		Total Value				Total investment cost
	Total	incl. women	IFAD loan	Beneficiary contribution	PFIs	GoM	
Plan	40	12	840	55.6	-	-	895.6
2.1.1. Micro entrepreneurs	40	12/30%	500	55.6	-	-	555.6
2.1.1. Women micro entrepreneurs*	n/a	-	340	n/a	n/a	n/a	340.0
Actual	34	13	441.4	166.0	6.1	35.5	649.0
2.1.1. Micro entrepreneurs	34	13/38.2%	417.1	166.0	6.1	35.5	624.7
2.1.1. Women micro entrepreneurs*	n/a	-	24.3	n/a	n/a	n/a	24.3
Plan/actual, %	85%	108%	53%	299%	-	-	72%

76. **Young entrepreneur**, Moldovan citizens, who, at the time of application, are between 18 and 35 years old, are eligible for financing under Project, with loan in the amount equivalent to maximum USD 100,000. In the reporting period were provided 8 loans (representing 114.3% of the plan) in the total amount of USD 531.4 thousand (or 177.1% of the plan). The loan beneficiary contribution reached the amount of USD 804.4 thousand, making up 49% of total investment cost vis-a-vis requested 10%. GoM contribution is USD 66.5 thousand (exemption from paying taxes, duties and VAT).

Table 2.2.3. Achievements of young entrepreneurs financing activity (USD '000)

s/c 2.1: Term finance for MSMEs	Number		Total Value				
	Total	<i>incl. women</i>	IFAD loan	Beneficiary contribution	PFI	GoM	Total investment cost
2.1.2 Young entrepreneurs / Plan	7	2/30%	300	33.3	-	48.0	381.3
2.1.2 Young entrepreneurs /Actual	8	0	531.4	804.4	241.2	66.5	1643.5
Plan/actual	114.3	0	177.1	x	-	138.5	431.0

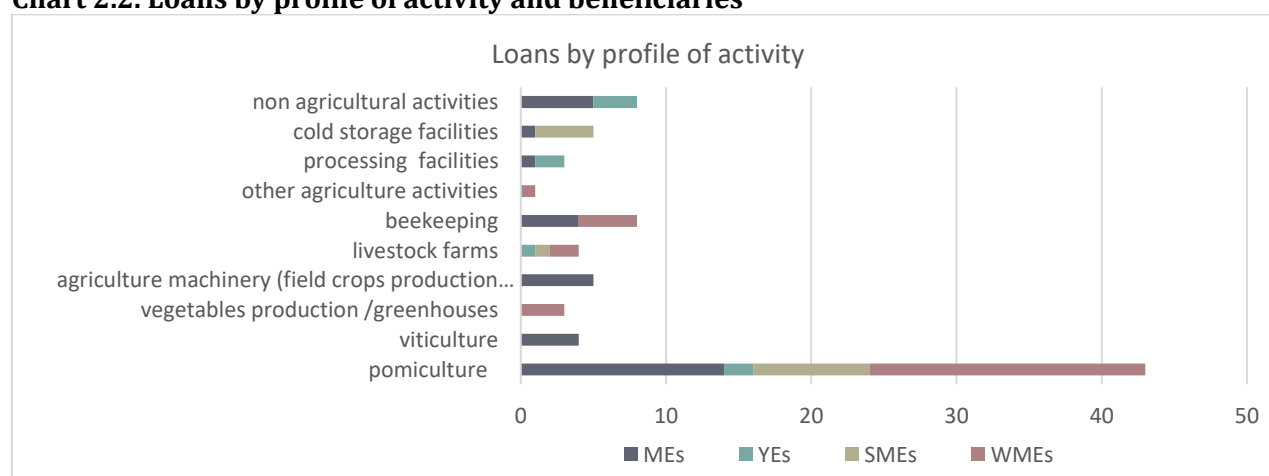
77. **Under the SME financing** term loans, in the maximum amount of USD 250,000, are available for rural based small and medium enterprises' agricultural investments. In 2021 were provided 13 loans (or 93% of the plan) in the amount of USD 1.77 million (or 80.5% of the plan). Beneficiaries' contribution reached the amount of USD 1.4 million, representing 37.4% of total investment cost vs 25% requested. The GoM contributed with USD 342.5 thousand (exemption from paying taxes, duties and VAT).

Table 2.2.4 Achievements of SMEs financing activity (USD '000)

s/c 2.1: Term finance for MSMEs	Number		Total Value			Total investment cost
	Total	<i>incl. women</i>	IFAD loan	Beneficiary contribution	GoM	
2.1.3 SMEs / Plan	14	4/30%	2200.0	733.3	352.0	3285.3
2.1.3 SMEs / Actual	13	4/30.8%	1770.3	1453.4	342.5	3566.2
Plan/actual	93%	100	80.5	198%	97.3	109%

78. Based on demand, the largest share of loans was provided for investment in fruit growing. Beekeeping is one of the activity most developed by micro entrepreneurs and women (sub-component 1.2), they also having the most diversified investments (details in chart 2.2).

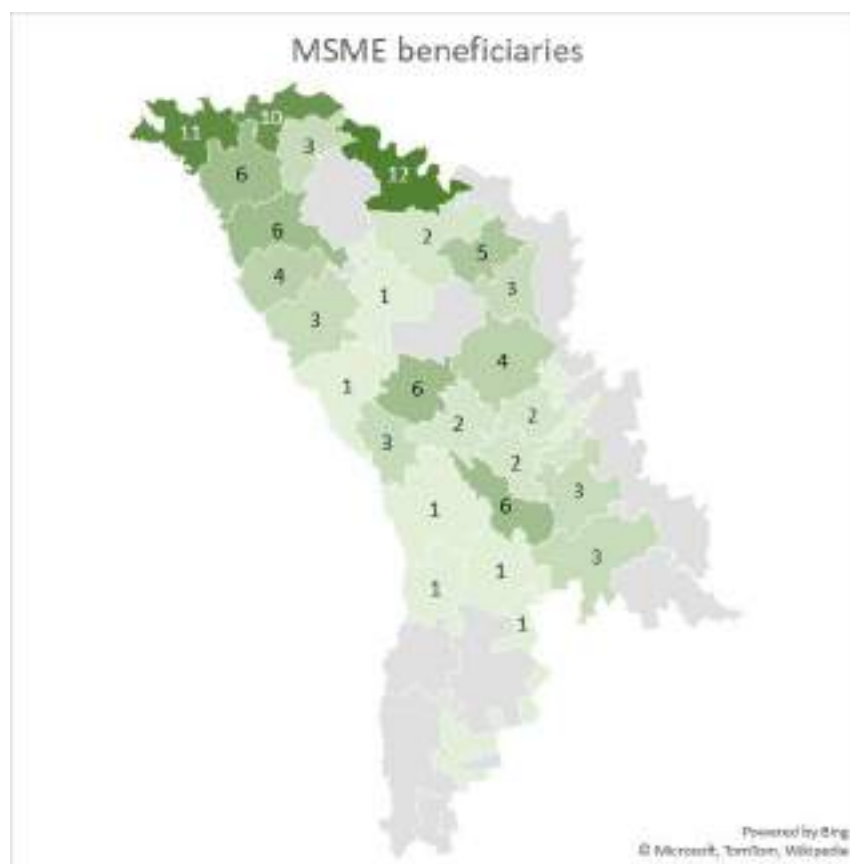
Chart 2.2. Loans by profile of activity and beneficiaries



79. As specified in Project documents, priority for financing were given to women and youth. Under the financing activities, the participation of women and youth is well on track: women have the share of 30.9% to total number of loan beneficiaries and youth - 40%, where micro-entrepreneurs have the largest share of 38%. From the total number of financed investments 19% are startups.

80. Distribution by rayon of MSME beneficiaries is presented in chart 2.3.

Chart 2.3. Rayon distribution of MSME beneficiaries, cumulative



81. **Sub-component 2.2. Credit Guarantees for MSMEs.** Despite the efforts deployed by the CPIU to assist GoM in creating and capitalizing the Moldova Credit Guarantee Fund, in order to facilitate access to financial services to MSMEs (development of feasibility studies and proposals of implementation scenario), there has been no activity on the MSMEs Credit Guarantee Fund. As recommended by MTR mission this activity was cancelled and the available funds of USD 4 million was re-allocated and used for financing facility under sub-component 2.1.

82. **Sub-component 2.3.** The planned **technical support to MSMEs** comprises a series of support activities to: (A) agribusiness; (B) support to youth; (C) SCAs development; (D) financial literacy; and (E) knowledge management and targeting. As planned, in the first half of the year were initiated and launched the procurement of service providers.

83. Under the **support to agribusiness 2.3.1** the main activity is to provide **matching grants** to PGs for development of processing facilities. During the reporting period, in March and June 2021, changes were made and approved by IPSC and IFAD on evaluation of applications: (i) CfP remains open for the whole year and will include screening/evaluation of applications at the end of each month; ii) submission of three technically compliant commercial offers /quotation for each unit of equipment, provided by 3 different suppliers; and iii) 4 indicators were added to evaluation criteria (i. *quality of proposed business idea in meeting the objectives of the RRP*; ii. *value for Money of the requested grant funding*; iii. *Sufficiency of the applicant's plans to ensure sustainability*; iv. *actual state of production facilities, prioritized economic and climate resilience linkages, link between the proposed investment, expected benefits and compliance with the requirements*).

84. On February 1, 2021 the second CfP was published with deadline on April 1, 2021 based on which 4 applications were received. Following the desk screening and evaluation, and field visits 2 applicants has

been qualified to the next step: 2 applications were rejected: one not eligible -registered in Chisinau, the other one did not submit the requested missing documents. The third call was published in April with deadline on June 30, 2021, including modifications made, based on which 4 applications were received. After the desk screening and evaluation and field visits, only one applicant was qualified to next step, the other three couldn't demonstrate the activity of the group (in two groups at the meeting was presented only the leader, not the other members, and in another group, not even the leader, but a third person). In the meantime, 2 eligible applicants did not submit the required documents for submission to the grant committee for approval, thus in December 2021, two (2) qualified applicants were approved for financing by grant Committee.

85. The total approved for financing amount is USD 48.2 thousand representing 40% of eligible equipment, and beneficiary will contribute with 60%. The approved investments belong to the beekeeping sector and the table grape sector. According to the Project conditions /PIM, the procurement of equipment will be undertaken by CPIU, estimated for 2022. To note that, under the last open CfP published in July 2021, was received one application, to be evaluated in 2022.

86. **Support to Value Chain associations (VCAs).** In order to support the producer groups/association collaboration agreements were signed with 5 Associations: namely: (1) Association of Producers and Exporters of Grapes; (2) Dairy Farmers Association; (3) Association of Lavender Growers and Processors; (4) National Federation of Sheep and Goat Breeders for Meat and Milk, and (5) Berries of Moldova, with active 13 PGs and 644 members.

87. Based on identified needs and on agreed activities in collaboration agreement, in 2021 was plan to train members of partner associations on production, processing, certification and marketing and develop 13 educational video materials (30 minutes each), to be used as training material (*tender 34/21*). The procurement of service provider was launched in April, 2021, but due to resignation of procurement specialist, the service provider was not selected, the tender was put on hold, to be finalized in 2022.

88. The activity of PGs training and local exchange visits was canceled, although the tender was extended 4 times, only one offer was received, thus this tender was canceled to be relaunched in 2022, and the ToR revised.

89. As agreed with IFAD support missions, two activities, originally planned under IRECR, were included in RRP: (i) digital marketing training of Project partner associations; (ii) elaboration of 2 technological guides (*guide of production and processing of aromatic and medicinal plants - modern technologies and innovations* and *practical Guide "Export of hetero-oily oils*), to be used as training material for training of lavender association members. The revised AWPB was approved by IPSC on June 17, 2021, the ToR was developed, but the tender was not launched due to absence of the procurement specialist.

90. In March 2021, an attempt was made to support the association of Berries of Moldova to participate in the specialized exhibition Molagrotech-2021 (spring edition), but due to the pandemic situation generated by Covid-19, the event was postponed for October, under which 6 producers have participated, presenting the varieties of berry seedling cultivated in RM and processed berry product. The financial support was provided to association of Lavender growers for participation of three (3) members in international exhibition held in Warsaw in September 2021. The total amount used in support to VCAs is USD 4.3 thousand.

91. Under the **support to youth activity 2.3.2**, in the reporting period were completed the training of young entrepreneurs under the School for Young Farmers (SMART Farmer School). The training aimed at development of entrepreneurial skills of young people and consequently creating the premises for economic growth in rural areas, the main topics being the principles of association and cooperation and strategic modeling techniques and business performance evaluation. As concluded by service provider (National Federation of Moldovan Farmers), the participants proved to be active in exposing their problems and speaking in general, but less eager to be



involved in the exercises. Nevertheless, some cases of agricultural business were intensely discussed by the participants, all interested coming with solutions and recommendations. Of great interest were the topics related to marketing, competitiveness, cooperation. The training was attended by 48 participants, of which 17 women (35%). Following the evaluation of the satisfaction questionnaires, a positive impact of Smart Farmer



School was found on the participants, 63% of them becoming aware of the need and benefits of cooperation, and 69.5% of participants realized that the business model they practice needs adjustments and improvements (74.3% of them mentioned that they had acquired sufficient knowledge to make these changes within their enterprises).

92. To support the youth in development of business plan, in March 2021 was contracted the service provider, with the task to assist young entrepreneurs, micro entrepreneurs under remittance Project and producer groups in development of business plan. During the reporting period the assistance was provided to one (1) young entrepreneur and 11 young micro entrepreneurs under remittance project. The producer groups applying for grant did not request support in BP development. Following the conditions set, the support for micro entrepreneurs was fully covered by Project, and for YE -75% by Project and 25% - by beneficiary. The total of USD 2.47 thousand was used for business plan development support.

93. Under the support to youth activity were initiated the procurement of services for elaboration of two web applications/tools to support in particular the micro and young entrepreneurs in business planning and decision-making and comparison of cost across different loans and evaluation of benefits of financing. According to ToR, the task for SP was to develop IT technical solution and the content of the web applications/tools. As a result of the analysis of the eligibility criteria of the three (3) bidders, it was found that none of the bids met the eligibility criteria, thus the Tender was cancelled, but to be relaunched and ToR revised.

94. **SCA development 2.3.3.** The assistance for SCAs sector development was estimated to be provided as following: (i) researching on digital products and FinTech technologies opportunities for SCA sector transformation and development of a new/updated NCASCA webpage; (the tender 37/21 was cancelled, due to lack of requests for expressions of interest - 0 expressions of interest as a result of posting the announcement and 1 extension); (ii) elaboration of NCASCA marketing strategy and elaboration of a video spot and teaser for SCAs sector promotion (the tender 28/21 was postponed, to be relaunched in 2022).

95. Following consultations and acceptance of the RRP implementation support mission (March 2021) and based on IPSC decision no.3 dated June 17, 2021, it was agreed to include, in supporting Central National Association of SCAs and NCFM, additional activities originally planned under IRECR. Thus, new activities were added, ToR were developed, and the tender was launched at the end of the year. The activity will be implemented in 2022.

96. During the reporting period was completed the implementation of pilot project of increasing the competitiveness of SCAs, which started in October 2020. The project was a complex one and included 5 steps: 1) selection of eligible SCAs for participation, based on eligibility criteria for PFIs and compliance to Prudential Financial norms-20 SCAs selected; 2) analysis of the competitiveness of the selected SCA focused on analysis of the external and internal environment, based on on-site interviews; 3) elaboration of the Study for increasing the competitiveness of the SCAs over 5 years, validated during the offline workshop on 28 June 2021, attended by 23 SCAs staff within 21 SCAs; 4) individual assistance in increasing the competitiveness of SCAs (2 days / total 8 hours for each SCA); 5) organization of the SCAs Conference for final conclusion of the Project, attended by 58 participants from 35 SCAs.

97. In conclusion, in order to increase the competitiveness in the SCA sector, it is necessary to strengthen their capacities regarding strategic planning and management, risk analysis, marketing, promotion and sales, customer evaluation, disbursement of pledged loans, improvement / elaboration of visibility elements. At the same time, it was raised the awareness of the management of the SCA of the importance of the corporate management system, the planning and control of activities, risk management and the management of the product portfolio.

98. **Financial literacy 2.3.4.** According to planned activities, during the reporting period was launched the financial education campaign "Invest in your future" and initiated several interconnected activities, as following: (i) elaboration of web application "AgriBusiness Budget" dedicated to micro entrepreneurs, youth, women entrepreneurs, as well as migrants who intended to initiate a small business and PGs members, others; (ii) trainings on financial literacy.

99. **The AgriBusiness Budget web application** (<https://abds.ucipifad.md/login>) aimed to provide a free tool for personal and business money management in order to raise the awareness of the importance of income and expenses evidence, planning and managing personal and business budget, that will support financial decisions, identifying business opportunities and ensuring financial stability and wellbeing. The application can be used successfully not only by entrepreneurs, but also by students who are trying to save and by households who want to balance the family's finances, and any person who seeks financial stability.

100. In order to promote the money management application several actions were performed: i) presentation of the application was included in the Financial Education Campaign Brochure (2000 units), which was distributed during the information campaign in the regions, as well as to all trainees the during financial education trainings; ii) it was organized 2 webinars for presenting the AgriBusiness Budget application: <https://www.facebook.com/investeste.in.viitorul.tau/posts/129955142658300>; elaborated a short video <https://youtu.be/QAfHSI7aa3o>, published several articles on www.ucipifad.md and <https://agrobiznes.md/>, posted on social media pages of the Financial Education Program "Invest in your future".



101. **Trainings on financial literacy.** In collaboration with the Foundation for Financial Education "OK Center", during the reporting period were organized 24 trainings for 405 adults, including micro entrepreneurs, young entrepreneurs and women entrepreneurs; and 10 trainings for 176 students from

agro-industrial colleges. From total participants, 53% are women and 57% are young; 23% of adult participants are IFAD beneficiaries.



102. For the promotion of the Financial Education Campaign (FEC) and mobilization of participants, based on contract signed in April with SP "Target Group Media", were elaborated brand book and the concept of the FEC communication campaign <https://www.facebook.com/investeste.in.viitorul.tau>; elaborated and printed the promotional materials (pens, paper bags, financial journal for adults and teens - <http://www.ucipifad.md/wp-content/uploads/2021/09/Jurnalul-meu-financiar.pdf>; financial Education Campaign Brochure https://drive.google.com/file/d/1JvPYOw-KooyfXxawY0w_ZYt9d8RWihoh/view?usp=sharing; diploma for participants.



103. It was set up **dedicated pages on social media platforms** of the Financial Education Campaign "Invest in your future" <https://www.facebook.com/investeste.in.viitorul.tau> and during the training period (June-November 2021) were published more than 38 post on financial education trainings events, tips and tricks, recommendations and other subject on financial education, that reached in total 623.867 views. It was elaborated 12 articles: <http://www.ucipifad.md/program-de-educatie-financiara/> on different subjects, including launching the financial education campaign, the progress of the financial education trainings, presenting the AgriBusiness Budget application; it was organized 2 webinars: https://www.facebook.com/events/387517722706448?active_tab=about, <https://www.facebook.com/investeste.in.viitorul.tau/videos/628079521556225>.

104. Based on questionnaires collected during the financial education trainings, it was concluded the usefulness of the training and the high level of satisfactions from the trainees for the training organized, 99,4% of participants would recommend the Financial Education Program to others.

105. In order to create an online multifunctional educational center, providing access to a suite of resources and tools: online courses, webinars, quizzes, financial instruments, media collections (videos, guides, articles), calendar of events, etc., it was launched the procurement of services for development of a financial education platform (*tender 30/21*), but the tender was postponed for 2022.

106. In addition to base component activities, it was signed in November 2018 with NCFM the Financing Agreement, on use of grant funds provided to the NCFM by IFAD for supporting the RRP. To start-up activity for the implementation of **grant provision for businesses deployed from remittances** was elaboration and distribution to SCAs information publication https://www.ucipifad.md/wp-content/uploads/2021/07/Granturi-pentru-dezvoltarea-afacerilor_remitente_13.07.2021.pdf, followed by other activities such as: online workshops; information and mobilization of potential applicants (*under financial education trainings*); contracting a service provider to assist applicants in elaboration of business

plan, etc. (detailed report on grant provision for businesses deployed from remittances is presented in annex 2)

107. According to the Agreement, CPIU has provided financial support for the launching and development of remittance businesses by young entrepreneurs' SCA members. Due to the delay in signing the sub-financing agreements (SFA) with approved by NCFM eligible SCAs (*NCFM notification letter and the list of eligible SCAs was sent on 16.06.2021*) and low participation interest of SCAs (*from 31 eligible SCAs only 22 signed the SFA and only 8 SCAs submitted application for financing*), during the six months period were provided 11 grants (or 44% of plan) and used USD 49.4 thousand (or 41% of plan).

108. Based on the conditions set, young entrepreneurs' SCA members, who at the time of application, are between 18 and 35 years old, are eligible for financing with grant provided according to the rule "1+3" – every 1 MDL invested from remittances and other sources of income provided by beneficiary as its contribution, this was supplied with 3 MDL matching grant up to 75.000 MDL. The grant and the beneficiary contribution represent 60% of the total amount requested for financing and 40 % - SCAs loan. With beneficiary and SCAs contributions, the total cost of activity is USD 133.6 thousand (details in table 2.2.5).

Table 2.2.5 Total cost of remittance project, 000 'USD

ABDS Sub - Components	Number	Value, 000'USD			
		NCFM	PFI	Beneficiaries	Total
Young migrants financing with grants / Plan	25	120.7	102.3	28.8	251.8
Young migrants financing with grants / Actual	11	49.4	62.5	21.7	133.6
Actual/annual plan, %	44.0	41.0	61	75	53

2.3 Project Management

109. The overall management of the Project lies within the responsibility of the CPIU IFAD, established by the Government Decree, entrusted with responsibility for implementation, coordination of all activities, including financial management. Currently, the CPIU IFAD comprises 18 fulltime employees, including the CPIU director, 16 specialists in charge of the on-going programme' implementation and driver.

110. CPIU continues to exercise its responsibilities in terms of:

- Programme implementation in technical and financial terms, as well as supervision of the overall activities thereof;
- Procurement of consultancy, non-consultancy services and goods under the Project's components;
- Monitoring and Evaluation of the Project's impact in compliance with the ORMS and other additional indicators which will enable Project performance assessment;
- Preparation of progress reports, with continuous improvement thereof.

111. To ensure the optimal management of RRP for 2021 was planned USD 460.5 thousand. This includes USD 286.2 thousand IFAD contribution, USD 35.9 thousand ASAP and USD 138.5 thousand Government contribution. In the reported period was disbursed USD 390.7 thousand which represents 85% from the planned amount (*see details in table 2.3.1*).

Table 2.3.1: Plan vs. Actual Figures, by financiers

(USD '000)

2021	IFAD		ASAP	Total project funds	GoM	Total
	Loan	Grant				
Plan	260.0	26.2	35.9	322.0	138.5	460.5
PM Investment Costs	5.7	14.2	13.0	32.9	5.0	37.9
Recurrent Costs	254.3	12.0	22.9	289.1	133.5	422.6
Actual	236.3	21.0	24.4	281.7	109.0	390.7
PM Investment Costs	1.8	13.8	4.5	20.1	5.0	25.1
Recurrent Costs	234.5	7.2	19.9	210.9	99.3	365.6
Spent (%)	91%	80%	68%	87%	79%	85%

2.3.1 Knowledge Management and Communication Activities.

112. KM&C activities represent an important part of project management, as KM leverages know-how across stakeholders to improve partnership and decision making, while communication play a vital role, ensuring the dissemination of knowledge through various channels.

113. During 2021, due to the pandemic situation, CPIU's KM&C Specialist tried to adjust to the situation and reviewed the communication plan to the possibilities. The main focus in this period was on Social Media: [Facebook](#)/[Instagram](#)/[Odnoklassniki](#)/[Youtube](#), which helped to promote and disseminate information, being the best way to always keep contact with beneficiaries. Also, all the collaborations with mass media representatives, such as the partnership CPIU has with the local [agribusiness portal](#).

114. [CPIU's website](#) is the first source of information for those who want to be informed on CPIU's activities, for reporting period were published [10 success stories](#) and [46 news articles](#).

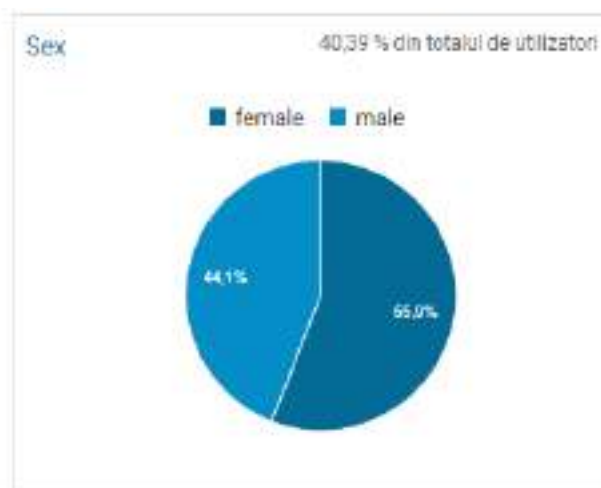
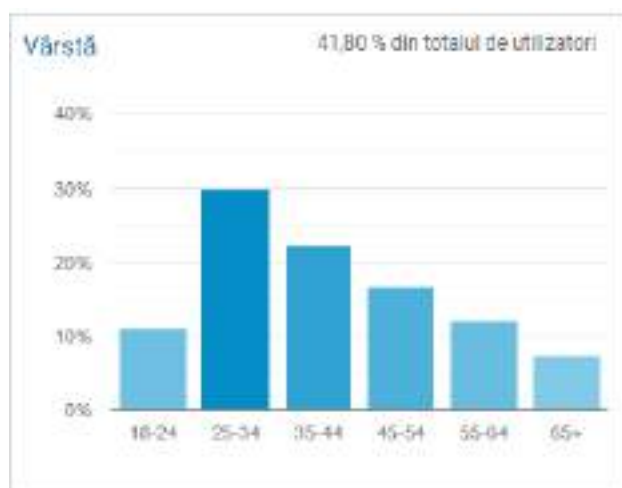
115. On CPIU IFAD [online Library](#) during 2021 were uploaded publications elaborated in order to promote the application of conservation agriculture practices; all brochures edited for RRP activities/components; presentations (pptx.) supported on International Conference on Conservation Agriculture, March 29-30, 2021.

116. The statistics for the reporting period (*details in 2.3.2 CPIU's website statistic*):

- over **25 415** visited the website;
- **19.7 %** are returning visitors;
- **71.10 %** from Moldova;
- **43.92 %** are from Chisinau, **27.53 %** are not set, and **1,11%** from Balti;
- **44.1 %** male, **55.9 %** female;
- **30.02 %** are 25-34-year-old;
- **58.59 %** from mobile, **40.39 %** from desktop, **1.02 %** from tablet;
- **18.14%** views are for CPIU front page, **9.41%** - grant related page, **4.57%** - procurement page.

Table 2.3.2 CPIU IFAD web page views





Acest raport a fost generat în data de 07.02.2022, la 13:07:32 - Actualizezi raportul

Titlul paginii	Afișări de pagină	% Afișări de pagină
1. UCIP IFAD	40.401	18,14 %
2. Orienturi - UCIP IFAD	20.955	9,41 %
3. Achiziții - UCIP IFAD	10.169	4,57 %
4. Гранты - UCIP IFAD	6.267	2,81 %
5. Creditare - UCIP IFAD	5.025	2,26 %

117. It is worth mentioning that during the reported period on the www.ucipifad.md were published [10 success stories](#) (from different IFAD Projects in order to disseminate the best practices and real cases) and [46 news articles](#) (on activities and news from Projects implemented in the reporting period).

118. During 2021, KM&C specialist engaged to disseminate information regarding IFAD Project, best practices, and success stories. These kinds of news have an impact on the public and provide impactful dissemination and familiarize the audience about all the opportunities offered under IFAD Programs. For a better result all news/articles were published on several websites: CPIU's and www.agrobiznes.md, a local agricultural portal that CPIU contracted for 36 months, the division created before on Agrobiznes web site for CPIU IFAD <https://agrobiznes.md/ucip-ifad> was enriched with all information, news, videos, success stories regarding CPIU activities during the contractual period, for 2021 on the portal were presented [69 news/10 success stories/7 online events/visits](#) (since 2019 were accomplished 110 news/34 success stories/13 online events/visits).

119. The new project initiated and managed by Agrobiznes portal, in 2021, an [online library](#) offers free of charge publication related to agriculture elaborated in R. Moldova. Due to CPIU IFAD and Agrobiznes collaboration several publications elaborated by CPIU IFAD have been uploaded in different categories.

120. Even though online mass media is getting more popular, there is public that is still using printed mass media as an information source, from this perspective CPIU does pursue its collaboration with "Curierul agricol" newspaper in 2021, they did published success stories and invitation to procurement contests (printed newspaper -12 issue).

UCIP IFAD

Apel de propuneri de grant pentru finanțarea lansării și dezvoltării afacerilor din remitențe de către tinerii antreprenori

Scopul și obiectivele proiectului

Beneficiarii

Activități eligibile

Conținutul solicitării

Termenuri și condiții de depunere

Scutirea de taxe

Informații de contact

UCIP IFAD

APEL III: Depunerea solicitărilor de grant la finanțarea rădăurilor de adopție a sistemelor de producție agricolă la schimbările climatice

Scopul și obiectivele proiectului

Beneficiarii

Activități eligibile

Conținutul solicitării

Termenuri și condiții de depunere

Scutirea de taxe

Informații de contact

UCIP IFAD

UCIP IFAD, concurs repetat pentru achiziționarea supraalimentației tehnice

Scopul și obiectivele proiectului

Beneficiarii

Activități eligibile

Conținutul solicitării

Termenuri și condiții de depunere

Scutirea de taxe

Informații de contact

121. During 2021, on CPIU's Facebook/Instagram pages were presented the information related to financial opportunities, success stories, news, study visits, videos (details 2.3.3 Facebook and Instagram statistic), thus by December 31:

- **3600** followers (in 2020 FB page had 2267 followers) and **2800** likes;
- **535** followers Instagram page (in the end of 2020 Insta had 264 followers);
- **77%** Moldova and **45,9 %** followers are from Chisinau (FB);
- **72.1%** Moldova and **42,6 %** followers are from Chisinau (Insta);
- **53.1%** women, **46.9%** men (FB);
- **46 %** women, **54%** men (Insta);
- FB age group **25-34 years old**, the main group which 23.2% women and 22% men;
- Insta age group **25-34 years old**, the main group which is women 23.3% and men 24.8%.

Table 2.3.3 Facebook information related to financial opportunities, success stories, news, study visits, videos



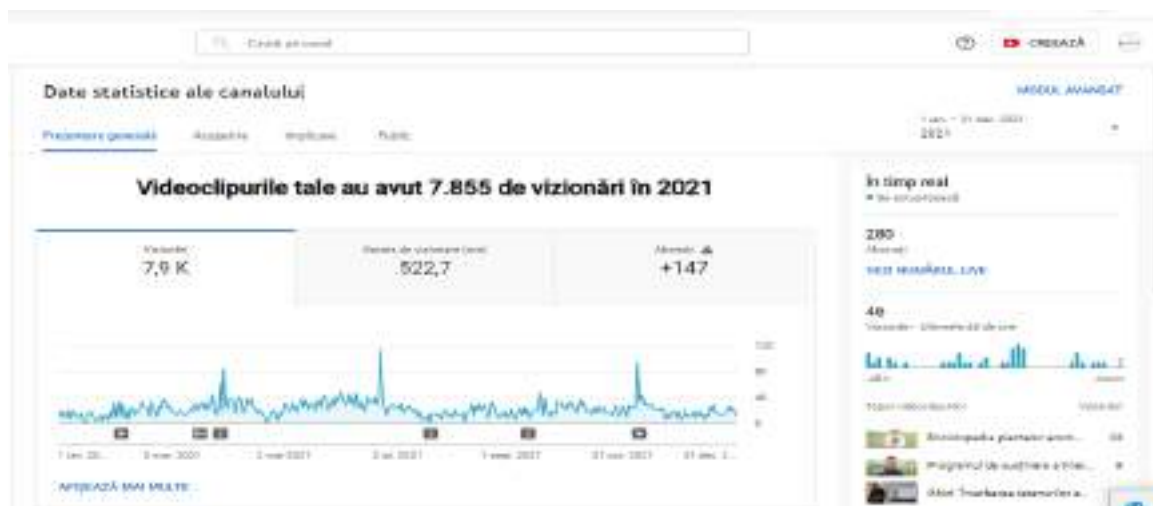


➤ Most viewed content on FB page (paid) during 2021:

Recent content	Type	Reach	Likes and reactions	Comments
In atenția Autorității Publice L... 7 Jul 2021	Post Boost Post	26.3K	345	19
UCIP IFAD lansează prezentul conc... 4 Feb 2021	Post Boost Post	25.3K	346	17
UCIP IFAD anunță lansarea Apelu... 2 Feb 2021	Post Boost Post	21.6K	213	12
În atenția: ✓ Inerșii antreprenori ... 5 Aug 2021	Post Boost Post	17.8K	126	9
UCIP IFAD lansează apel de propun... 14 Jul 2021	Post Boost Post	11.8K	201	5

122. YouTube channel

- **280** followers (in 2020 YT page had 142 followers);
- **7.9 K** views (for the report period of 2021);
- **97.2%** of views are not followers, **2.8%** are followers;
- **20 new** videos were uploaded in 2021 (total number of videos 52 on YT page)
- **32.9%** women, **67.2%** men;
- **24.5%** from Romania and **12.5 %** followers are from Moldova (for 01.01.2021-31.12.2021 period);
- Traffic source for YT videos is from: FB-16.9%, Google search-7.1%, YT direct-5.1%, UCIP IFAD website-3.0%, Agrobiznes-2.7%,



Sexul spectatorilor		Vizionări ↓	Durata medie a vizionării	Procentaj mediu de vizitare	Durata de vizionare (ore)
<input type="checkbox"/> Masculin		67,2 %	0:40	12,4 %	44,1 %
<input type="checkbox"/> Feminin		32,8 %	1:51	27,6 %	55,9 %

Geografie		Vizionări ↓	Durata de vizionare (ore)	Durata medie a vizionării
<input type="checkbox"/> Total		7.855	522,7	3:59
<input type="checkbox"/> România		1.928 24,5 %	166,2 31,8 %	5:10
<input type="checkbox"/> Republica Moldova		962 12,5 %	39,3 7,5 %	2:24
<input type="checkbox"/> Rusia		40 0,5 %	0,1 0,0 %	0:07
<input type="checkbox"/> Ucraina		34 0,4 %	0,1 0,0 %	0:00

Starea abonării		Vizionări ↓	Durata de vizionare (ore)	Durata medie a vizionării
<input type="checkbox"/> Total		7.855	522,7	3:59
<input type="checkbox"/> Neabonați		7.635 97,2 %	514,7 98,5 %	4:02
<input type="checkbox"/> Abonați		220 2,8 %	7,9 1,5 %	2:10



123. Printed materials elaborated in 2021 for RRP components (flyers were uploaded on CPIU website/library/leaflets&brochures):

- [Remittances Grants](#) for young entrepreneurs;
- [Micro entrepreneurs' loans](#);
- [Matching grants for women](#);
- Roll-up for: general presentation of the [RRP Project](#), [Financial Education Campaign](#) and [Matching grants for women](#).

124. Financial Educational Campaign "Invest in your future":

- [Facebook page](#) - launched in June, till the end of 2021 accumulated 898 likes;
- [Instagram page](#) - launched in June, till the end of 2021 accumulated 702 followers



- CPIU website/Facebook and Instagram were uploaded 12 articles on this subject, [Unimedia portal](#) and [Agrobiznes](#) (also Viber and Telegram group);
- On YT page were uploaded 2 videos and 3 webinars



125. Within the RRP has been developed a Gender Action Plan (2021) in order to establish a proper gender and women empowerment strategy that will increase women’s voice and make women involved in social and economic life. To reach the female in the rural areas the KM & Communication Specialist developed, in collaboration with CPIU specialists, a number of materials on women’s empowerment in agriculture and leadership, by showcase feminine role models and women’s success stories ([Facebook/Instagram/OK/CPIUwebsite/Partnerwebsite](#)) to inspire other potential beneficiaries in the target group.



126. At the same time, all products were meant to promote equitable workloads, equal relationships within the household, and women's inclusion in the social and economic life at the same level as men. Based on the analyses of social media data the CPIU followers are balanced:

- CPIU website,
- CPIU Facebook page.

2.3.2 Monitoring and Evaluation

127. Monitoring and Evaluation Unit is maintaining and continuously completing the beneficiary's data base with updated information.

128. Has been elaborated the M&E matrix for RRP which takes into account the data collection method and the person(s) responsible for the material support for data collection and management for each indicator.

129. Following IFAD Missions' recommendation, M&E staff in cooperation with KM&C specialist has developed the method to collect feedbacks from beneficiaries and questionnaire itself. For that purpose, there were questioned RRP beneficiaries from different components that received support in 2021. A detailed report of the results was developed and included below.

130. Field visits were undertaken to monitor activities of the beneficiaries per components. For nine of them were elaborated 'Case studies', describing the activity and performance, that were also included below.

2.3.2.1 Field visits (Case studies)

131. The summer of 2021 was a proper period to undertake several field visits to RRP beneficiaries. The field visits were held by the M&E unit, individually and with colleagues responsible for the components. These visits were focused on monitoring YEs, SMEs and beneficiaries of Pilot Project for the development and diversification of women's activities. During the site visits, M&E staff found that all the beneficiaries procured the equipment and technique according to the loan/grant application and are good functioning. Several of the results of the visits are described below.

132. As a result of the visits undertaken and the discussions with the beneficiaries, CPIU team concluded that most of them are satisfied with the goods procured from the IFAD sources and find it as a great opportunity to develop the businesses. It is to mention that those who practice conservation agriculture on the one hand and those who practice traditional agriculture on the other, are aware of how important is to keep the soil and the environment "clean and healthy". The activities described below benefited from different types of machinery and equipment such as: irrigation system, supporting materials, photovoltaic system, anti-hail equipment etc.

133. All these goods are used rationally and with care in order to protect the soil and not to damage the environment. A special attention must be given to those that choose to install photovoltaic system to produce ecological energy using natural resources, in this way contributing to climate protection and becoming climate resilient. As well, those who process the soil using modern technique a special that one destined for conservation agriculture also contribute to the protection of soil. The shredders used to crush vegetable wastes in the orchard, have a great contribution as crushed wastes help to maintain the humidity in the soil and what is most important do not damage the soil ecosystem which is one of the most important things for climate resilience. These are just few examples of how a good investment can help to change the quality of activity, to develop the business and protect the environment and as a result change the quality of life.

134. **SME beneficiary Gruprijor-Agro SRL:** the enterprise was founded in 2000 by Ion Jornea, a young man, who is the administrator of the company. The enterprise is based in Chetris village, Falesti rayon (north) and is oriented in horticulture domain. Mr. Jornea holds an apricot orchard on 10 ha and 15 ha of cherry orchard. In addition, he also cultivates crops, such as wheat, maize and barley according to conservative agriculture principles.



135. Being decided to expand his activity and improve the technical bases, Ion went to a local bank to obtain financing since his own money could not cover the whole cost. In 2020, through a partner bank, he was able to access IFAD resources for SMEs in the amount of 560 000 MDL. Thanks to that, Ion has bought a dripping irrigation system, seedling material and supporting equipment that helps to extend and develop the business. As a result of the visit, it was found that all purchased goods correspond to the funding request.

136. The beneficiary is satisfied with the results and intends to further develop the activity. At the moment, the activity is stable, and gives the possibility to have 2 permanent employees. Further, the beneficiary intends to purchase an anti-hail net to protect his orchards and to extend the activity by exporting the products abroad.

137. **SME beneficiary Svimun-Prim:** The cooperative *Svimun-Prim* was founded in 2006, administered by Ilie Muncescu and located in Cainari town, at the South of the country. At the moment, the company has a large experience in cultivating field and technical crops. The cooperative works 734 ha of arable land (part own land of the cooperative which represent 17.2 ha and part rented from local people which represent 716.8 ha).



138. For the scope of business expansion, in 2021, Mr. Ilie Muncescu took a loan in the total amount of 3 500 000 MDL for the

procurement of a tractor with necessary equipment for fertilizers distribution, a shredder, a Pergola system and seeding material. These acquisitions aimed to facilitate the production process, to diversify the method of grapes cultivation using Pergola system and as a result to extend the business. Likewise, Ilie cultivates 4 ha of new variety of grapes 'Moldova'. For the future, Ilie intends to construct a harvesting pond to ensure all the territory with irrigation and an anti-hail net to protect his plantation from the summer hail.



139. **YE beneficiary Expoberry SRL:** The company is conducted by Mihail Negruta, a young entrepreneur, born in 1991 and passionate about agriculture. Being decided to develop his own business, Mihail studied the market and the possibilities offered by it for young entrepreneurs. As in the last years, there has been an increase in the consumption of berries and an improvement in state policy in the sector through the subsidy policy, and not at least, the possibility of these products to generate high income from small, in 2017 he founded, Expoberry” company.



140. The basic activity of the company is growing grapes and blackberries. Being very enthusiastic, a year later, Mihail has planted a new variety of grapes on 1,7 ha and till the end of the year another 0,6 ha of blackberries. After the business started, Mihail thought about the possibility to develop it, that’s why in 2019 he decided to take a loan from the bank and accessed RRP resources in the total amount of 147 963,00 MDL. This amount was necessary for the procurement of necessary supporting materials (pillars) for blackberry plantation.



141. The implementation of the investment project represents a point of perspective, as it offered the possibility to create, for the beginning, one permanent working place and about 5 working places for seasonal works. Another important aspect is that imported berries will be replaced with local products and will contribute to the development of national market and as a result to the growth of contribution in the local budget through taxes. Mr. Negruta created a webpage, in order to facilitate the selling of the products.

142. **YE beneficiary Peasant Farm ‘Doroftei Sergiu si Irina’:** Sergiu and Irina are a couple that decided to works on it own and develop a business in their native town-Leova, in the South of the country. They benefited from a loan of 225 000 MDL from RRP, for the procurement of the agricultural machinery necessary for the soil tillage.

143. In 2019, Peasant Farm *GT Doroftei Sergiu si Irina* hold 120 ha of old orchard, which they decided to deforest and cultivate field crops. For that purpose, from the loan taken from RRP they bought a backhoe. In the first year of activity, after the deforestation they have cultivated 70 ha of maize and 50 ha of sunflower. From the beginning, the production was sold directly from the field to a partner they have contracted.



144. At the moment they have one permanent employee, and from 2 to 5 seasonal workers. It should be mentioned that the activity is based on conservation agriculture that is practiced on the whole surface of the arable land. Sergiu and Irina are proud of their activity and they want to continue to practice conservation agriculture as they are aware of how much benefits it has. For the future, they intend to extend the business and to find more partners.

145. **YE beneficiary Agrocreativ-Invest SRL:** Alexandru Tcaci, is a young entrepreneur who develop his own business in horticulture field. He initiated activity in his native village, Pirjota village, rayon Riscani.

146. In 2018, Alexandru decided to plant a cherry orchard on 5,6 ha, after meticulous research of the market. For this scope, it was elaborated a business plan to study the feasibility of the activity and a price list. As



the entrepreneur had no possibility to buy the necessary materials for the start-up, he studied the possibility to take a loan from IFAD sources. After completing the loan application, and approval of the loan, SRL Agrocreativ-Invest received 1 637 927 MDL.

147. Using this opportunity, Alexandru brought planting material, cherry trees of different varieties, dripping irrigation system, a pumping station and support pillars for the trees.



148. During the field visit, it was stated the all trees and equipment are in good condition and more than that, he managed to establish a cover grass in the orchard to protect the ground from **drought**. The irrigation system is in a good condition and functional. As well, Alexandru has an apple nursery for his future apple orchard.

149. **YE beneficiary Peasant Farm Cazac Irina:** The Peasant Farm was created in 2015 by a young woman- Irina Cazac. Having almost 2 ha of own land, Irina decided to begin her own business in the field of beekeeping. From 2015 until 2021, *GT Cazac Irina* became one of the biggest companies in Soroca which produces and sells honey in bulk.

150. For the scope of business expansion in 2020, Irina applied for a loan from IFAD sources in the amount of 360 000 MDL. From this amount, she bought necessary equipment for honey processing, namely a centrifuge for honey extraction and extend the number of hives.

151. This time Irina opted for vertical bee hives, as this type of construction ensures a higher productivity of the bees' family with almost 15%. These acquisitions offered the possibility to increase the volume of production and as a result to increase the economic indicators of the household

152. During the field visit discussion, it was stated that equipment, as well as the hives are functional and have a great impact on the productivity. Irina said that at the moment, honey is commercialized through social network and online beekeeping store.



153. **Women Pilot Grant beneficiary Botnaru Nina:** In 2020, Nina Botnaru benefited from a grant in the total amount of 83 151,5 MDL from ASAP Grant resources destined to women-entrepreneurs, developing businesses in rural area and vulnerable to climate changes.

154. Mrs. Botnaru lives in village Echimauti, Rezina rayon, that is in the Center of the country. Mrs. Botnaru is not a young entrepreneur, but inspired with several success stories of other women and her strong wish to develop her own activity, Nina decided to initiate this start-up. This was actually a good starting point not only for her, but for the development of the whole village and a real example for other women.



155. Having, for the beginning, 4 cattle, Mrs Botnaru, was collecting almost 2500 l of milk per year from each



she was preparing home cheese. Yet, in small quantities, but very qualitative, Nina is selling it locally, at the village market. From the grant resources, the women, bought milking equipment and photovoltaic system for delivering ecological own electricity to facilitate the milking process and for the necessity of the whole household, as well. Likewise, Nina purchased a shredder for vegetal wastes to prepare food for animals.



156. She is very grateful for this opportunity, as all the goods procured make her work much easier, quicker and with less wastes. Mrs. Botnaru, intends to enlarge her business and buy more cattle to produce more cheese and might be, to sell the cheese in supermarkets. At the moment, the whole family is involved in this activity, that gives them satisfaction and trust in future.

157. **Women Pilot Grant beneficiary Telescu Valentina:** Valentina has created the enterprises in 2020 in order to carry out the entrepreneurial activity in the agricultural field in her own village. Being a family activity, Valentina, as well as her husband Valeriu and her brother are full day involved in it.

158. They own 3,93 ha of land cultivated with grapes and plum trees. Due to severe drought occurred in summer 2020, and the lack of irrigation, the plum orchard suffered and the harvest was quite insignificant.

159. Thus, for the future, Valentina intends to invest in an irrigation system, especially because they have water source in the locality. This will definitely reduce the risks connected with drought and will help them to obtain constant incomes.

160. Analyzing the stringent necessities of the household, the couple decided that an investment in a modern agricultural equipment will allow them to implement an environment friendly agriculture.

161. Due to the possibilities offered by the *Pilot Project for Women Smallholders*, Valentina obtained a grant with the total amount of 87 456,5 MDL for the procurement of agricultural technique necessary for a good maintenance and grow of the multi-annual plantation and the arable land they own.



162. Thus, they have procured in 2021 a tractor and equipment for soil tillage. Valentina and her husband are very excited to have these machineries as the changes came almost immediately.

163. First, to work the soil became easier and the work conditions improved. More than that, beneficiaries are convinced that the investment will contribute to the implementation of a modern agriculture, to the grow of the efficiency of the production process and the development of the business.

2.3.2.2 Feedback of RRP beneficiaries

164. The Feedback of RRP beneficiaries was designed to help CPIU understand what beneficiaries think about our products and services. Satisfaction survey will allow the CPIU to improve products strategically, optimize them and deliver exactly what the market demands.

165. On the other hand, the development of Satisfaction Questionnaire came as a necessity to understand what is the level of satisfaction regarding IFAD financing products and CPIU services, which are strong and weak points, what should to be improved and which are the impediments for a better implementation.

166. Following these purposes, in the period January-February 2022 M&E Unit in collaboration with KM&C specialist has developed a set of questions to be addressed to the RRP beneficiaries that have been financed in 2021. The whole process was developed according to next main points:

- Development of the questionnaire;
- Elaboration the questionnaire in google forms;
- Testing the questionnaire in google forms;
- Sending the google forms to the respondents;
- Collecting the answers;
- Transferring the answers from Google forms to excel file;
- Interpretation and presentation of results.

167. **Preparatory stage** included internal analysis of the data base and development of a separate file including the beneficiaries financed in 2021 per each component. 107 beneficiaries that have been financed in 2021 were included in the sample as follows: 13 beneficiaries of ASAP grant, 32 micro-entrepreneurs, 11 persons who benefited from a remittance grant, 1 shelterbelt beneficiary, 13 SMEs, 29 women that have benefited from a grant destined to women’s activity development and 8 young entrepreneurs.

168. At the **second stage**, M&E staff developed the questionnaire. It includes most relevant questions in order to measure the level of beneficiaries’ satisfaction regarding the IFAD financing products, using a simple, clear language, appropriate for all respondents. The questions are both closed-ended and open-ended, some of them with multiple choices.

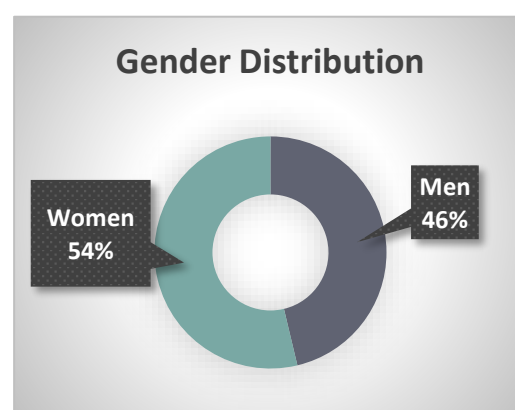
169. Afterwards, the questionnaire elaborated in google forms was sent to all selected beneficiaries via e-mails, mobile applications and phone messaging. The questioning process lasted 10 days.

170. Within the last step, 67 filled questionnaires were received. All responses were downloaded in an excel files and analyzed. The presentation and analysis of the questions is presented below.

171. From the total number of 67 participants to the survey, 46% of respondents are men and 54% women, 52% are young respondents and 48% not-young. They are developing the activity in 28 rayons located in North, Centre and South of Moldova. *(Details in Chart Gender distribution)*

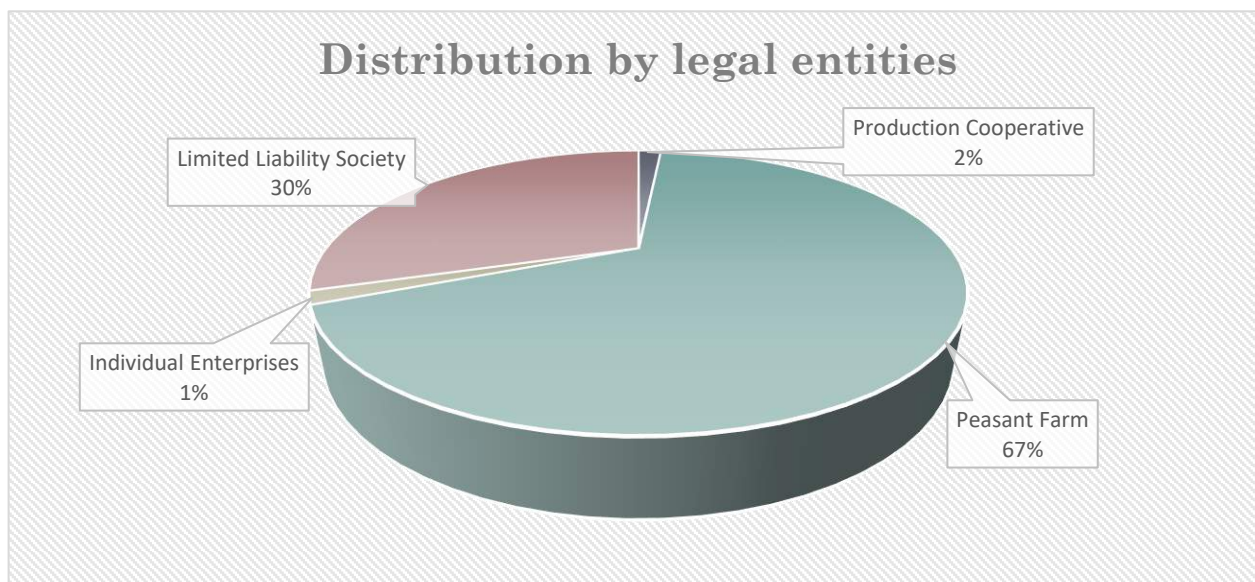
Chart: Gender distribution

Young/Not-Young	Number of participants	%
Young	35	52%
<i>Men</i>	18	27%
<i>Women</i>	17	25%
Not-Young	32	48%
<i>Men</i>	13	19%
<i>Women</i>	19	28%
Total	67	100%



172. Beneficiaries' participants to survey have registered as legal entities as follows :67% of the activities are registered as Peasant farm; 30%-Limited Liability Society, 1% Individual Enterprises and 2% Production Cooperative. (Details in Chart Legal entities distribution)

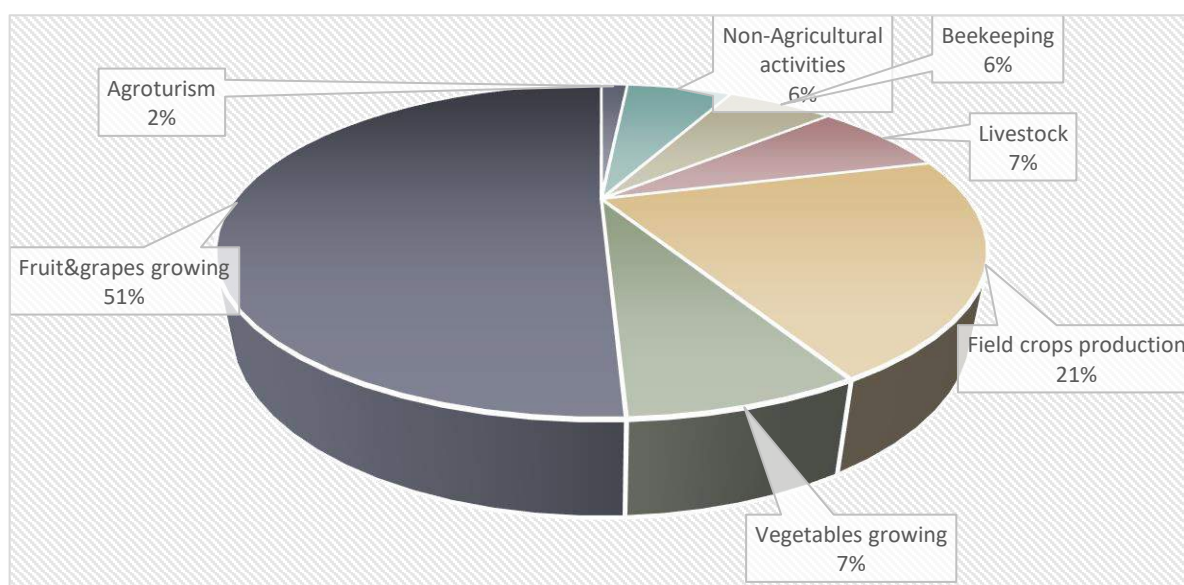
Chart: Legal entities distribution



173. Analyzing the types of activities of the respondents involved, we have the next data:

- 34 beneficiaries (20 women and 14 men), that represent 51% develop their activity in the field of **Fruit&Grapes growing**;
- 21% from the total respondents are involved in **Field crops production** (9 women and 5 men);
- 7% from the total respondents are involved in **Vegetables growing** (3 women and 2 men);
- 7% from total respondents are involved in **Livestock** (3 women and 2 men);
- 6% from total respondents are involved in **Beekeeping** (4 women);
- 6% from total respondents are involved in **Non-Agricultural activities** (1 woman and 3 men);
- 2% from total respondents are involved in **Agrotourism** (1 man).

Chart: Types of activities

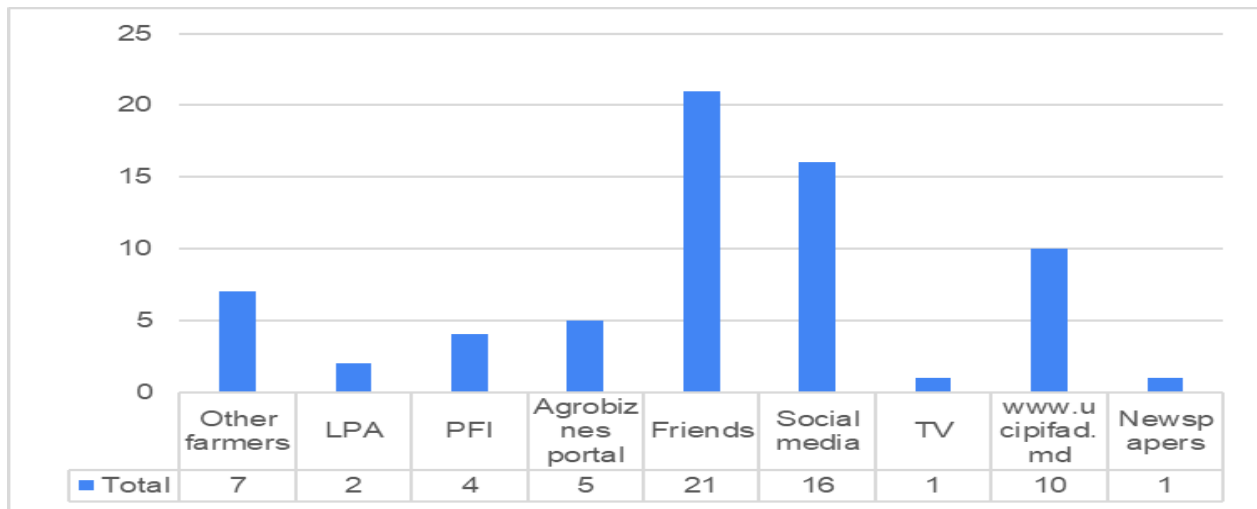


174. 31% of the questioned respondents show that they find out about the IFAD funding opportunities from their **friends**, acquaintance or relatives. This fact actually reveals that information campaigns that CPIU

undertakes constantly achieve the goal and reaches the target group. Another strong source of information represents **social media (16 respondents or 24%)**. CPIU has a well-developed Facebook page, as well as Instagram and Odnoklasniki, where all information about CPIU’s tenders, news, articles is disseminated.

175. The third most important source of information according to Survey is the **CPIU’s web page (10 respondents or 15%)**, which is updated on a daily bases with new articles and tenders <https://www.ucipifad.md/>. Other sources of information represent a small share. Based on this data, for future the share of information campaign must be taken into account mainly first channels of information such as social media and CPIU website. (Details in Chart Popular Info Sources)

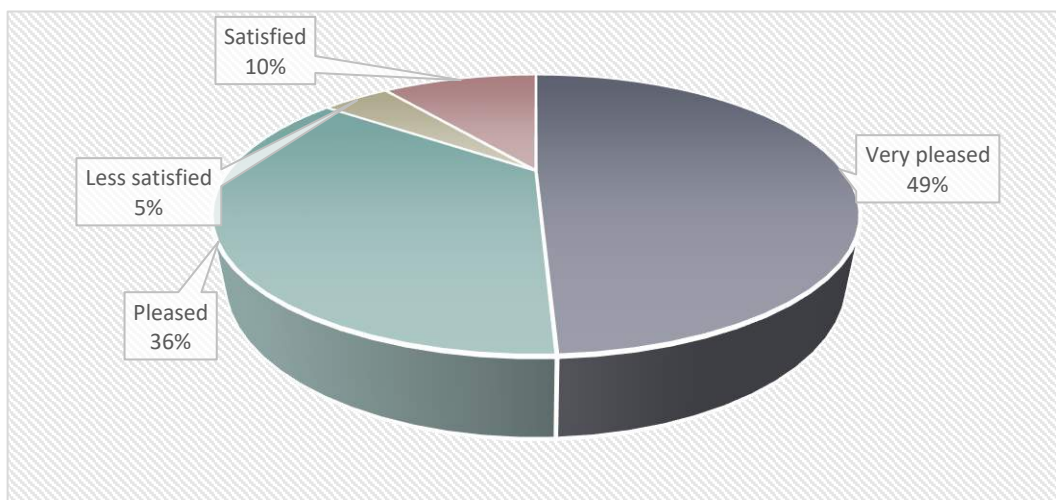
Chart: Popular info sources



176. Survey data shows that satisfaction level of our RRP beneficiaries as follows:

- 49% from the total respondents are **very pleased** with RRP received services (17 women and 16 men);
- 36% from the total respondents are **pleased** with RRP received services (15 women and 9 men);
- 10% from the total respondents are **satisfied** with RRP received services (2 women and 5 men);
- 5% from the total respondents are **less satisfied** with RRP received services (2 women and 1 man).

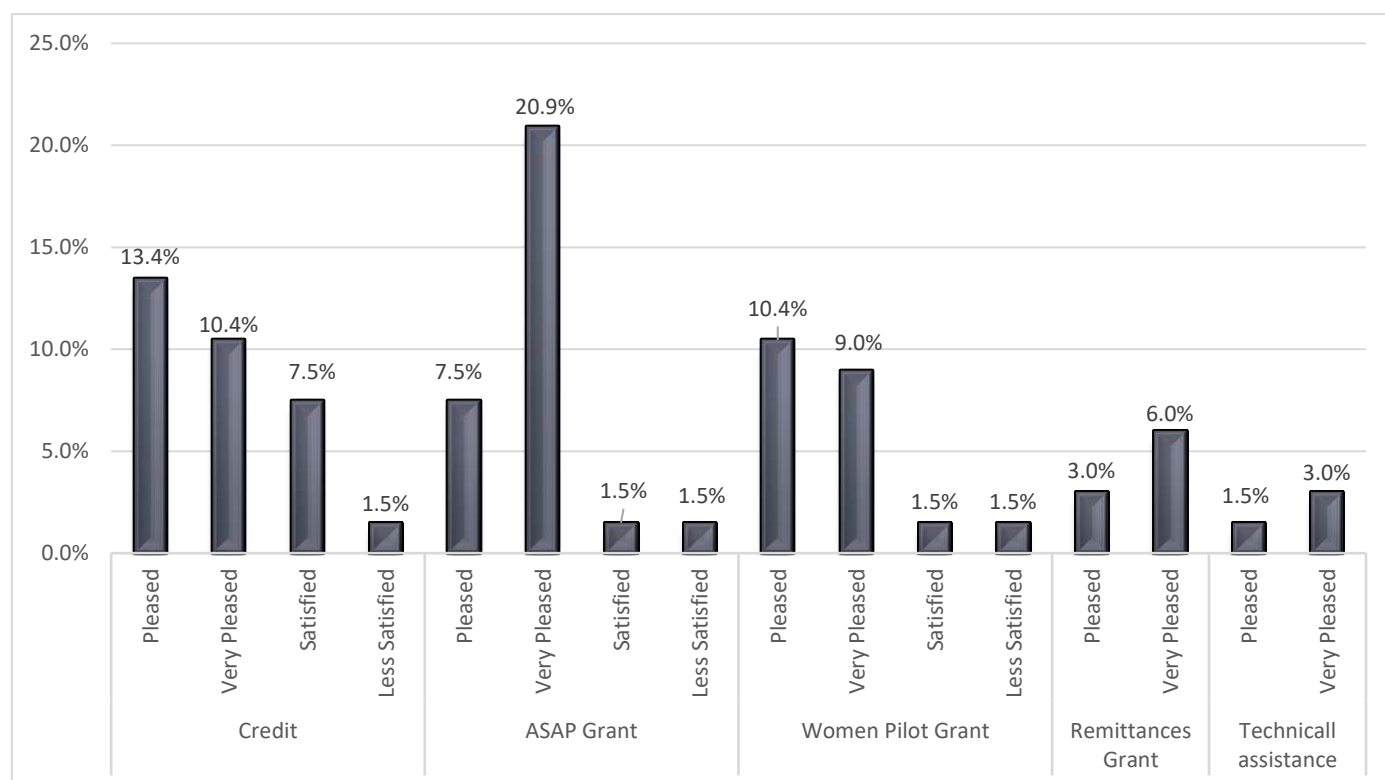
Chart: Level of Satisfaction



177. Analysing the results, it is interesting to observe that 23 % of credit beneficiaries are pleased and very pleased with the credit taken. As well, those who have benefited from different grants are very pleased, pleased or satisfied of the product.

178. At the same time, is it very important to take into consideration the responses that indicate a low level of satisfaction. Mostly, these feedbacks are the most informative as offer relevant responses to „what or/and why things go wrong”. (Details in Chart Level of satisfaction by type of intervention)

Chart: Level of satisfaction by type of intervention



179. For example, requesting suggestions for the improvement of the financing procedures accessing an IFAD product within Satisfaction Survey, we have received quite significant answers. Some of the respondents suggest:

- The simplification of procedures for IFAD funds accessing;
- Less bureaucracy;
- Creation of the opportunities for accessing grants individually, not through consortia or producers' group;
- Possibility to access more than one grant.

180. One of the most frequent answers is that there are too much documents within the application set. It takes too much time and additional costs to prepare the documents, some of them considered irrelevant. A special place in the feedback series occupies „three commercial offers” within the „Grants for financing measures to adapt agricultural production systems to climate change”. According to the Application call no. III „each good purchased after the launch of the call for grants which is the subject of the investment and for which the beneficiary requests financial support in the form of a grant, **3 comparable price offers from three different suppliers must be submitted**, dated before the contract signing with the selected offer provider. Grant applicants will select the offer with the lowest price. If the applicant gives preference to a more expensive offer, the funding will be based on the lowest price offer and the price difference will be covered by the grant applicant”. This very fact is considered by the respondent’s time consuming and extremely difficult. One of the beneficiaries explains that „the suppliers refuse us to provide offers, knowing that it is a price competition on market and afterwards they contact us and invite to come and buy the products for which we requested the offer”. This fact creates discomfort and restrain to come another time for other necessities as the supplier is not willing to support us further.



for application as one of the respondents mentioned that „ Personally, I have been affected by that fact that has passed more than one year from the submission of the application till the approval of the financing decision. Thus, I was in the situation to change the documents several times, including to bring new requests for quotations. For this reason, I incurred additional expenses”.

181.The applicants request **simpler procedures, accessible qualification criteria and shorter time**

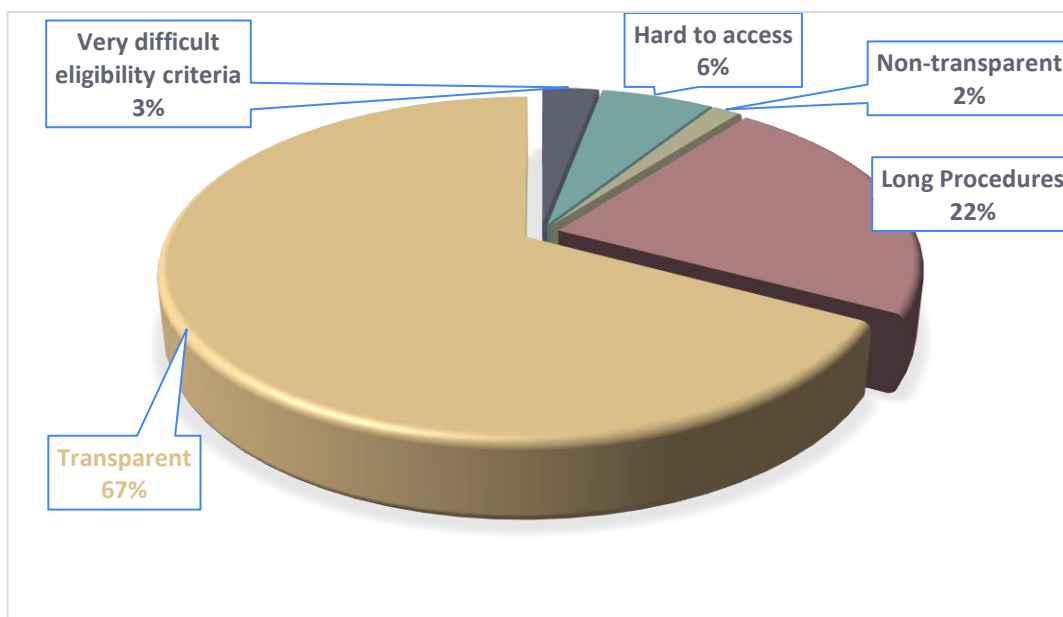
7. Dacă ați ales „Deloc” sau „Puțin mulțumit” Vă rugăm sa indicați motivul.
2 răspunsuri

Sunt mulțumit pentru că grantul mi-a permis dezvoltarea afacerii, dar țin să precizez câteva lucruri care țin de comunicarea cu managerii proiectului. Eu personal am fost afectată de faptul că de la depunerea cererii până la adoptarea deciziei de finanțare a trecut mai mult de un an. Respectiv, am fost pusă în situația să refac documentele de mai multe ori, inclusiv să aduc cereri de oferte noi. Din acest motiv am suportat cheltuieli suplimentare. Totodată, în momentul primirii tranșei de finanțare, din cauza unei scăpări în comunicare, suma primită a fost calculată la un alt curs valutar, decât cea din ziua tranzacției.

Se schimbă procentul în toata luna

182. As well, the Survey shows us that 22% of the respondents consider the process of accessing the funds from the application of request till the approval as being „Long” (long procedures). That refers particularly to those who applied for a „grant for equipment” and „grant for women”. However, 45 of the respondents, that is 67% from the total consider the process „Transparent”. Also 6% of respondents consider that IFAD funds are hard to access and for 3% eligibility criteria are very difficult. Based on these, a revision of disbursement procedures for better implementation rate would be needed.

Chart: How the process of accessing funds is qualified by beneficiaries



183. 85% of the beneficiaries didn’t meet any difficulties in the process of preparation/ application of the request for funding; 15% need help in one of these steps of the funding process ,3% from those who met difficulties in the process of application, refers in particular to the process of approval, which is considered very long. 3% think that the application set is voluminous and complicated. As mentioned above “Collecting the price offers from 3 suppliers” is another top „difficulty” that beneficiaries evoked.

184. Regarding the willingness of the beneficiaries to be part of a Producer Group or another type of farmers’ cooperation, 43 of them would like to be part of PG/ association or cooperative and 11 persons are not interested to join a PG. However, it is gratifying that 13 of them are already members of Producing Groups which represent 19%.



185. Unfortunately, most of those who are not interested to join a PG simply don’t know the principles of association and activity of PG, don’t trust these associations or simply don’t have sufficient time to study this opportunity.

186. One of the factors that still influence much the entrepreneurial activities in all areas of life is Covid-19 pandemic that began in 2020 and still lasts in 2022. Comparing current data with those from „Mid-term Outcome Survey” undertaken by CPIU in 2020 when 84% of the surveyed persons were affected by the pandemic, the situation in 2022 seems to be better.

187. The Satisfaction Survey shows that 25% of the respondents are still very affected by the Covid-19 pandemic. This refers mostly to the *Decrease in sale*, as 20 persons stated a reduction in orders, as a result less orders-less sales-less profit. Another problem occurred is that entrepreneurs are forced to reduce the labour force in order to face the situation and not to be forced to close the business. The majority, that is 73% from the total consider their activities little affected and just 1 person said that it was not affected at all.

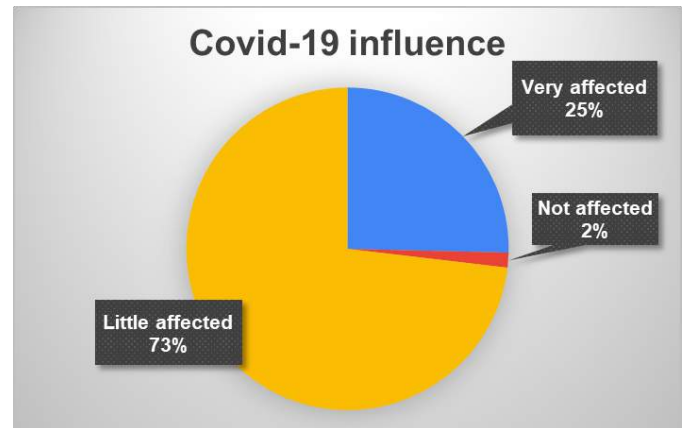
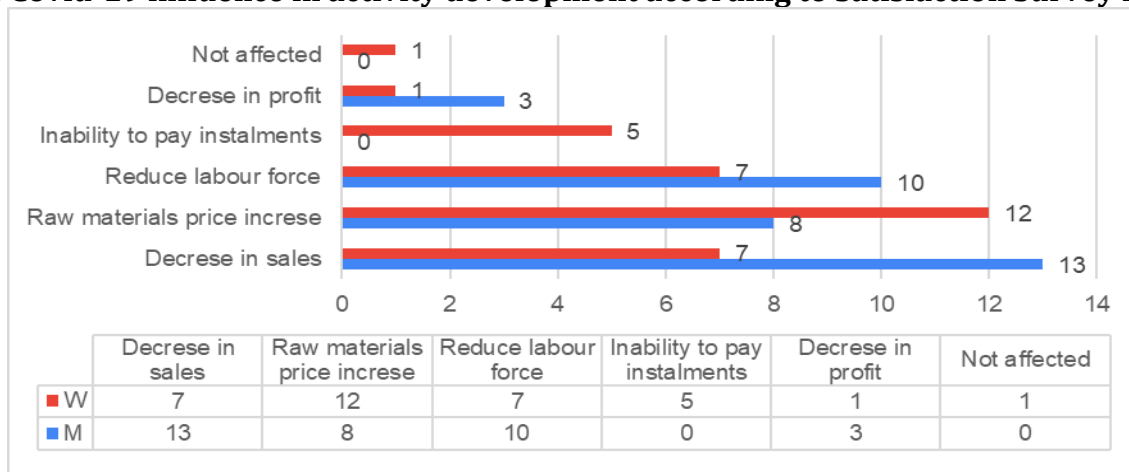
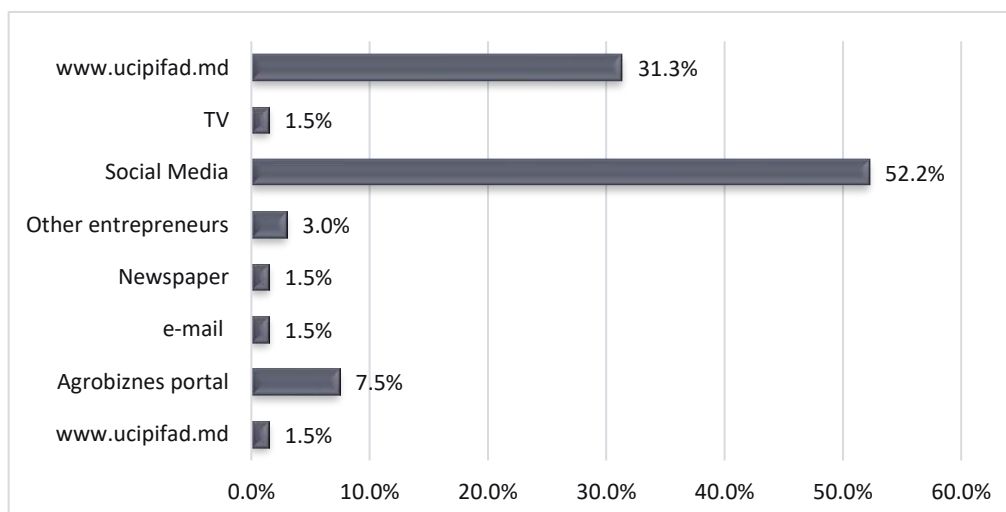


Chart: Covid-19 influence in activity development according to Satisfaction Survey in 2022



188. In order to better disseminate the information regarding the CPIU services we have asked within the Survey about the channels for dissemination of news that are preferred by them. More than a half of the respondents (52%) would prefer Media Sources as a method of information about CPIU financing products, tenders, articles, news etc. CPIU can certainly say that it has well developed Facebook, Instagram and Odnoklasniki media sources that are updated almost daily. 31% of the respondents are comfortable with the information about the financing opportunities accessing www.ucipifad.md page. The third source of dissemination of the information is portal *Agrobiznes*, that CPIU collaborates with in order to distribute the information about the programs.

Chart: Channels preferred to be informed



189. In **conclusion**, after data analyzing and elaboration of this document, M&E staff was satisfied to state that almost all beneficiaries are pleased with the CPIU IFAD services, technical assistance and financing products. Though, there are aspects that cannot be neglected, such as:

- long period of approval;
- difficult participation conditions/eligibility criteria.

190. This fact concerns, as this leads to loss of credibility and trust and as a result to the loss of potential beneficiaries. A special attention must be paid to “procedures” which are considered too complicated. More simpler procedures, with less document would facilitate the process of credit or grant accessing, and everyone will benefit from it: beneficiary, CPIU and the donor.

Annex 1: Outputs table as of 31.12.2021

Indicator	Unit	Revised target SVM Nov 2021	2021			
			Plan	Actual	Cumulative	Cumulative/A ppraisal %
				31.12.21	31.12.21	31.12.21
Component 1 Improve smallholder and agribusiness adaptive capacity	Men	10146	91	502	726	7%
	Women	4348	111	539	768	18%
	Young Total	2899	40.4	400	618	21%
	<i>Young Men</i>	2030		187	305	15%
	<i>Young Women</i>	869		213	313	36%
	HH	14494	202	422	875	6%
Sub-component 1.1: Climate Resilient Water Management and Infrastructure Development (CR-WMID)	Men	2030		490	496	24%
	Women	870		508	512	59%
	Young Total	580		385	390	67%
	<i>Young Men</i>	406		182	185	46%
	<i>Young Women</i>	174		203	205	118%
	HH	2900		379	389	13.4%
Micro and small irrigation schemes	Number	24	7		2	8%
Small agro enterprises in micro and small irrigation schemes	Number	72			10	14%
Micro and small Irrigation schemes constructed/rehabilitated	Km	n/a			5.387	
Hectares of land irrigated (from irrigation schemes)	Ha	1441	995		159.96	11%
Number of beneficiaries (from irrigation schemes)	Number	1600		0	10	1%
	<i>Men</i>	1120			6	1%
	<i>Women</i>	480			4	1%
	Young	320			5	2%
	<i>Young Men</i>	224			3	
	<i>Young Women</i>	96			2	
Access roads	Number	12	4	1	1	8%
Roads constructed (km)	Km	24	4.4	1.67	1.67	7%
Small rural enterprises benefit (from access roads)	Number	50		4	4	8%
Households benefit (from access roads)	Number	1200		379	379	32%
Villages from access roads	Number	12		1	1	8%
Number of beneficiaries from access roads (Direct+Indirect beneficiaries)	Number			998	998	
	<i>Men</i>			490	490	
	<i>Women</i>			508	508	
	Young			385	385	
	<i>Young Men</i>			182	182	
	<i>Young Women</i>			203	203	
Rainwater harvesting ponds	Number	4	4			
Hectares of land irrigated (from rainwater harvesting ponds)	Ha	160				
Households benefit (from rainwater harvesting ponds)	Number	100				
Sub-component 1.2 Farmers' adaptation through climate resilient investments	Men	8116	91	12	230	3%
	Women	3478	111	31	256	7%
	Young Total	2319	40	15	228	10%
	<i>Young Men</i>	1624		5	120	7%
	<i>Young Women</i>	695		10	108	16%
	HH	11594	202	43	486	4%
Grants related to climate resilient production and farm-level post-harvest management	Number	420	100	13	80	19%
	<i>Men</i>	294	70	12	67	23%
	<i>Women</i>	126	30	1	13	10%
	Young	84	20	5	32	38%
	<i>Young Men</i>	68		5	29	
	<i>Young Women</i>	16			3	
Women Smallholders Vulnerability and Business Diversification Pilot grant	Number	200	72	29	48	24%
	<i>Young Women</i>	40	14	10	14	35%
	Group	10				

Women Groups beneficiaries supported with grant (min. 5 members/grant)	Number	50				
	<i>Young Women</i>	10				
W-1 support the restoration of vegetation shelterbelts around farm-land plots	Ha	200	130	10.00	28.33	14%
Beneficiaries of shelterbelts	Number	n/a	16	1	4	
	<i>Men</i>				1	
	<i>Women</i>			1	2	
	Young				0	
	<i>Young Men</i>					
	<i>Young Women</i>					
	LPA		16		1	
LPA (People in LPA benefited from shelterbelts)	<i>Men</i>				90	
	<i>Women</i>				110	
	Young				60	
	<i>Young Men</i>				25	
	<i>Young Women</i>				35	
W-2 support the restoration of vegetation cover in the catchment areas of water schemes and reservoirs	Ha	30	20			
W-3 support the restoration of communal grassland	Ha	200	130		46.2	23%
Beneficiaries of grassland restoration	Number	n/a	14	0	6	
	<i>Men</i>				2	
	<i>Women</i>				3	
	Young				2	
	<i>Young Men</i>				1	
	<i>Young Women</i>				1	
	LPA				1	
LPA (People in LPA benefited from grassland restoration)	<i>Men</i>				70	
	<i>Women</i>				80	
	Young				120	
	<i>Young Men</i>					
	<i>Young Women</i>					
People trained under sub comp 1.2	Number					
	<i>Men</i>		21			
	<i>Women</i>		9			
	Young		6			
	<i>Young Men</i>					
	<i>Young Women</i>					
Component 2: Agribusiness development support	Men	2089	271	377	621	30%
	Women	1075	116	397	460	43%
	Young Total	633	83	436	577	91%
	<i>Young Men</i>	444		226	327	74%
	<i>Young Women</i>	189		210	250	132%
	HH	3164	386	774	1081	34%
Subcomponent 2.1: Term finance for MSME						
Micro entrepreneurs financed with loans	Number	106	40	32	32	30%
	<i>Men</i>	74	28	19	19	26%
	<i>Women</i>	32	12	13	13	41%
	Young	21	8	17	17	81%
	<i>Young Men</i>	15		8	8	53%
	<i>Young Women</i>	6		9	9	150%
YE financed with loans	Number	30	7	8	26	87%
	<i>Young Men</i>	21	5	8	19	90%
	<i>Young Women</i>	9	2	0	7	78%
SME financed with loans	Number	54	14	13	49	91%
	<i>Men</i>	38	10	9	32	84%
	<i>Women</i>	16	4	4	17	106%
	Young	11	3	1	8	73%
	<i>Young Men</i>	8		1	6	75%
<i>Young Women</i>	3			2	67%	

Collaboration with NCFM						
Remittance Grant	Number	25	25	11	11	44%
	<i>Young Men</i>	18	18	6	6	33%
	<i>Young Women</i>	7	7	5	5	71%
	Young	25	7	11	11	44%
Subcomponent 2.3: Technical support to MSME						
Matching grants of up to US\$25,000 per PG for processing, linkages with the financial sector (VCD)	Number	10	5			
Young entrepreneurs supported with business plan (max 450\$)	Number	63	40	12	24	38%
	<i>Young Men</i>	45	28	7	15	33%
	<i>Young Women</i>	18	12	5	9	50%
Youth entrepreneurs training participants (post-financing)	Number	150		48	126	84%
	<i>Young Men</i>	105		32	87	83%
	<i>Young Women</i>	45		16	39	87%
SCA Staff trained	Number	300		81	81	27%
	<i>Men</i>	210		30	30	14%
	<i>Women</i>	90		51	51	57%
	Young	60		22	22	37%
	<i>Young Men</i>	42		11	11	26%
	<i>Young Women</i>	18		11	11	61%
VCD trained participants	Number	170	325	0	175	103%
	<i>Men</i>	119	228		155	130%
	<i>Women</i>	51	98		20	39%
	Young	34	65		38	112%
	<i>Young Men</i>	24			30	125%
People trained in financial literacy	Number	300		581	581	194%
	<i>Men</i>	210		273	273	130%
	<i>Women</i>	90		308	308	342%
	Young	60		329	329	548%
	<i>Young Men</i>	42		160	160	381%
	<i>Young Women</i>	18		169	169	939%
Total number of RRP (excluded beneficiaries with more than one activity)	Men	12361	362	788	1255	10%
	Women	5297	227	921	1214	23%
	Young Total	3532	123	804	1162	33%
	<i>Young Men</i>	2473		395	613	25%
	<i>Young Women</i>	1059		409	549	52%
	HH	15852	588	1090	1850	12%
	HH members	44386		3052	5179	12%

Annex 2: Remittance Grant Activity Report

Final Report

Activity 2.2. Grant provision for businesses deployed from remittances



Financing Agreement No. 2000002053-FA1 dated 09.01.2019 based on Small Grant Agreement (No. 2000002053) for supporting the IFAD Rural Resilience Project (IFAD VII)

Approved by: Victor Roșca, CPIU IFAD Director
Coordinated by: Elena Burlacu, Financial Services and Rural Development Manager
Executed by: Inga Covalciuc, Financial Services and Rural Development Specialist

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ABBREVIATIONS & ACRONYMS

ABDS	Agribusiness development support
CPIU IFAD	IFAD Consolidated Programme Implementation Unit
CfP	Call for Proposal
IFAD	International Fund for Agricultural Development
NBM	National Bank of Moldova
NCFM	National Commission for Financial Market
PFI	Participating Financial Institutions
RRP	Rural Resilience Project
RM	Republic of Moldova
SCAs	Savings and Credit Associations
SFA	Subsidiary Financing Agreement
SP	Service provider
TA	Technical Assistance
YEs	Young Entrepreneurs

PROGRAMME OVERVIEW

Title:	Rural Resilience Project (RRP) – IFAD VII
Financing Agreement Number:	2000002053-FA1 dated 09.01.2019 based on Small Grant Agreement (No. 2000002053)

Goal and Objective:	The overall goal of the Small Grant Agreement is to support the rural transformation by leveraging remittances received by rural households as a financing source to improve productive activities. Rural migrant families can use financial services to transform remittance inflows in assets and productive activities.
Target group:	Young entrepreneurs' SCA members wishing to launch and develop of businesses deployed from remittances.
Implementation area:	The activity shall be implemented through all SCAs, selected by NCFM, as agents for remittances transfers and other payment services.
Date of financing agreement effectiveness:	09 January 2019
Date of project start:	<i>01 January 2021, after signing the Amendment no 1 dated 31.12.2020 on extension the completion date</i>
Date of project completion (revised):	<i>30 November 2021</i>
Date of project closing (revised):	<i>31 December 2021</i>
Effective Project period:	January-December 2021
Implementation Unit	CPIU IFAD
Name of CPIU IFAD Director	Victor Rosca
Implementation Support Composition	Elena Burlacu, Financial Services and Rural Development Manager, CPIU IFAD staff/ Supervision and management of Remittance Project Inga Covalciuc, Financial Services and Rural Development Specialist, CPIU IFAD staff/ Coordinator of Remittance Project
Total project budget:	EUR 99.625
Total expenditures to date:	EUR 41.872,21

INTRODUCTION

1. According to the Small Grant Agreement No. 2000002053 dated 30 November 2018, signed between the National Commission for the Financial Market, Republic of Moldova and the International Fund for Agricultural Development, for the implementation of the Small Grant Project, the International Fund for Agricultural Development has agreed to allocate to the NCFM with a grant of **EUR 438.065**, for supporting the IFAD Rural Resilience Project in Moldova and Development of Capacity Building of SCAs.

2. An amount of **EUR 99.625** was allocated to provide financial support for the launching and development of remittance businesses by young entrepreneurs' SCA members within **Activity 2.2: Grant provision for businesses deployed from remittances** under Small Grant Agreement for supporting the IFAD Rural Resilience Project in Moldova.
3. The grants for the launching and development of businesses deployed from remittances it was agreed to be provided to young entrepreneurs' SCA members by IFAD Consolidated Programmes Implementation Unit through selected by NCFM Saving and Credit Associations.
4. Main responsibilities of the CPIU IFAD under the Grant provision for businesses deployed from remittances activity consisted of (Details in Annex 7) :
 - planning and budgeting of activities;
 - consulting SCAs and potential beneficiaries on financial product and funding conditions;
 - developing and consequently signing with the SCAs the Subsidiary Financing Agreements;
 - screening of application for financing, checking its compliance with the eligibility requirements established under the Financing Agreement and approve the application for financing.
 - disbursing the grants to SCAs in accordance with terms and conditions of Subsidiary Financing Agreement;
 - provide to SCAs requested assistance, including pre- and post- financing visits;
 - monitoring the implementation of the financed businesses and verification the use of funds and its compliance with approved destination;
 - providing the respective reports to NCFM according to the present Agreement;
 - other resulting from implementation of activity.

1.IMPLEMENTATION PROGRESS

5. **FINANCIAL PROGRESS.** From the beginning of 2021, the CPIU designed a timeline on planned activities for the implementation of the Activity 2.2 according to the provisions of Financing Agreement and its amendments, ensuring a good functioning of the project.
6. For the implementation of activities according to the Financing Agreement allocated budget, has been planned to disburse an amount of EUR 99.625 under Small Grant Agreement signed between IFAD and NCFM. By the end of the Project completion under the project's activities has been disbursed the amount of EUR 41.872 from total donors' funds that represent 42,0% from total project budget planned (Details in Table 1).

Table 1 Plan vs. Actual Figures Components

(EUR)

Component	IFAD Grant		
	Plan	Actual	Actual vs Plan %
Activity 2.2: Grant provision for businesses deployed from remittances, including:	99.625,00	41.872,21	42,0%
- Grant Provision	95.000,00	39.932,24	42,0%

- Operating costs ²	4.625,00	1.939,97	42,0%
Total	99.625,00	41.872,21	42,0%

7. **PHYSICAL PROGRESS.** The most important achievements were approval of 11 grant applications (44% in terms of number of grants disbursed) for financing young entrepreneurs, SCA members, for development of businesses from remittances. According to financing conditions the amount requested for financing should include a loan with a matching grant, grant portion being provided under the Project's resources and loan portion from SCAs resources as PFIs contribution (Details in Table 2).

Table 2 Achievement of key indicators

Indicators	Unit	Planned	Actual	Actual to planned, %
Long term loans, including a matching grant	Number	25	11	44%
Young entrepreneurs financed	Men	25	6 (54,5%)	44%
	Women		5 (45,5%)	

8. **BOTTLENECKS.** The figures above show the general picture about the implementation of the project and the expenditures made in the reporting period. It has to be mentioned that were a series of impediments that prevented a good realization of the planned activities and budget. The implementation of the planned activities of the Project was hampered by the causes set out below:

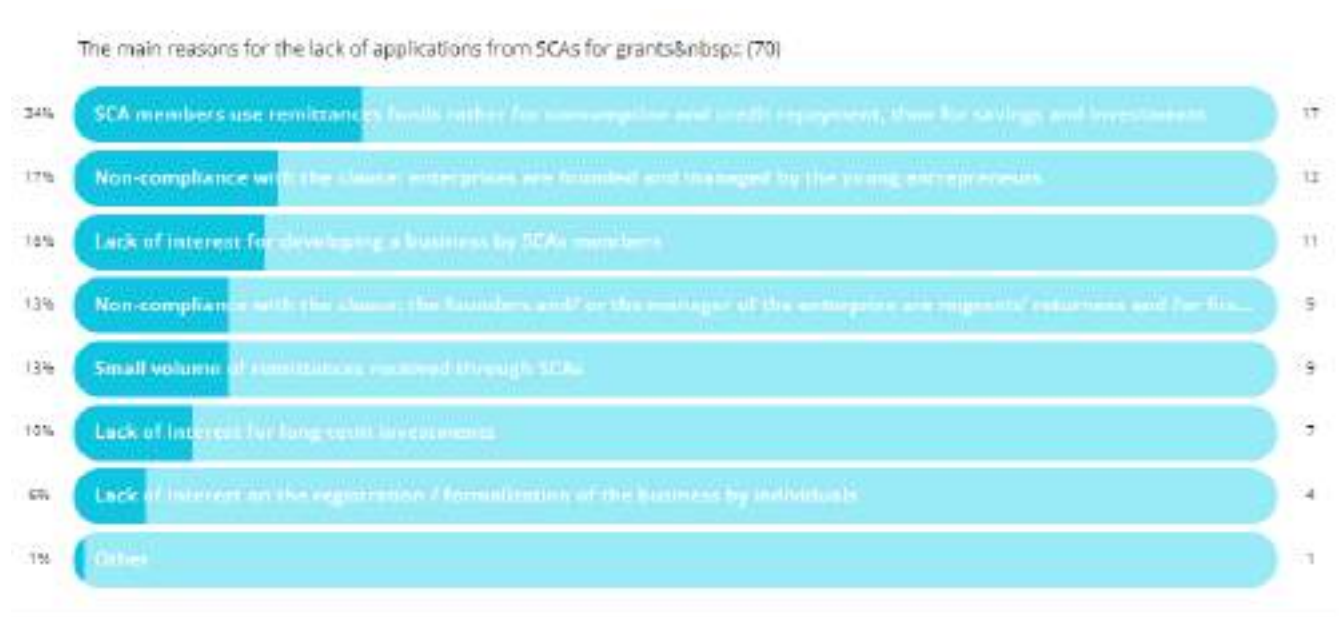
- i. only 22 from 31 eligible SCAs (71%) selected by NCFM³ and included in the list as agent for remittances transfers and other payment services expressed their interest in participating in the activity 2.2. Grant provision for businesses deployed from remittances and signed Subsidiary Financing Agreements with CPIU IFAD;
- ii. only 8 from 22 SCAs (37%) that signed Subsidiary Financing Agreements for participating to the grant provision submitted to CPIU IFAD grant applications (details in Annex 2);
- iii. SCAs do not have experience in lending to legal entities for business development. Based on the NCFM website data⁴, as of 31.10.2021, loan portfolio disbursed to legal entities is only 2,8% from total loan portfolio of B-licensed SCAs. 97,2% of total loan portfolio is disbursed to individuals, mainly for consumption (37,3%), procurement or construction of real estate (31,5%), for agriculture (22,2%) – short term loans for working capital (10,6%) and long-term loans for investments (11,6%);
- iv. the main reasons raised by SCAs on the lack of applications of grants, based on online survey are as follows: lack of interest for developing business and long terms investment by SCAs members, use of remittances funds mainly for consumption and credit repayment, non-compliance with the clauses of the applicant eligibility criteria in particular young entrepreneurs age (18-40 years old) and kinship clause (Details in Figure 1).

² Include: operational costs (office supplies) and salaries and allowances

³ NCFM Notification Letter dated 16.06.2021 on the List of all SCAs deemed eligible by NCFM

⁴ General reports on Category B SCAs (2021), October 2021, <https://www.cnpf.md/ro/asociatii-de-economii-si-imprumut-6457.html>

Figure 1 Bottlenecks in grant application, based on online survey



2. DETAILED PROGRESS

9. Matching grant provision. According to Financing agreement the grant for business deployed from remittances will be provided to micro entrepreneurs, members of eligible SCAs, registered as legal entities, that complies with several criteria:

- a)** enterprises are founded and managed by the young entrepreneurs, Moldovan citizens, who at the time of application, are between 18 and 35 years old inclusive, for men, and between 18 and 40 years old inclusive, for women;
- b)** the founders and/ or the manager of the enterprise are migrants' returnees and /or first-degree relatives - recipients of remittances;
- c)** have at least 1 (one) transfer of remittances received through SCA based on SCA receipts;
- d)** the business activity is developed under the legislation of the Republic of Moldova, in any legal form, and has all necessary licenses and approvals in place for carrying out its business activities;
- e)** maintain relevant accounting evidence and submit standard financial reports in established manner;
- f)** perform a business activity that comply with legal acts and standards concerning environmental protection and principles for environmental impact assessment.

10. Grant will be provided according to the rule "1+3" – every 1 MDL invested from remittances and other sources of income provided by beneficiary as its contribution, will be supplied with 3 MDL matching grant up to 75.000 MDL. The grant and the beneficiary contribution represent 60 per cent of the total amount requested for financing.

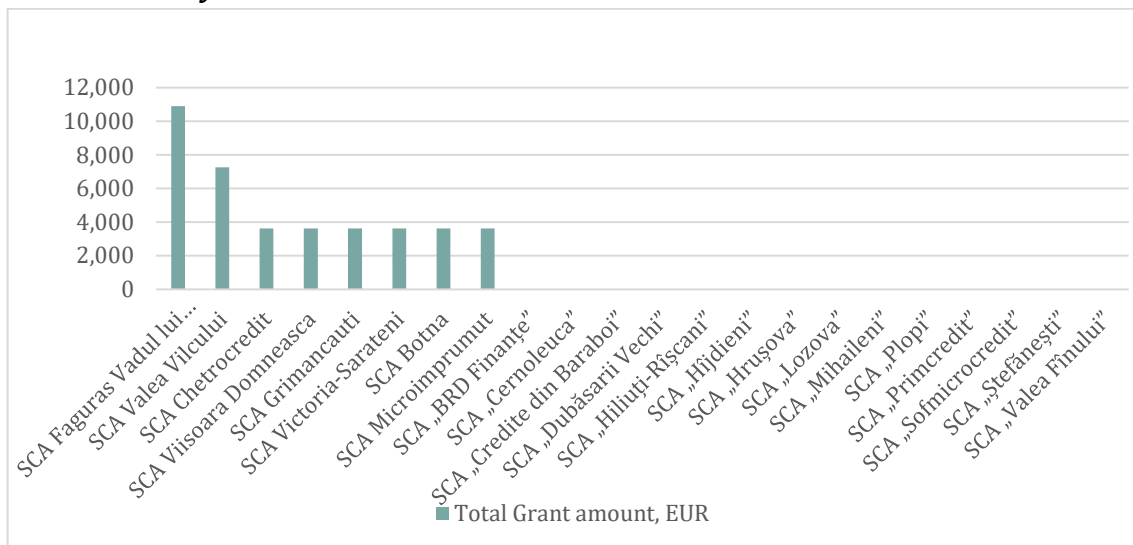
11. The 40% is expected to be a loan provided by SCA from their own funds. The loan amount and the beneficiary contribution can be increased if this amount is not sufficient for the development of the investment project.

12. The loan's repayment period shall be according to the lifespan of the investment, up to a maximum of 3 (three) years including a grace period of maximum 12 month

13. Physical progress. Taking into account that 42% of total allocated funds have been used, it is relevant to mention that 31 SCAs were selected by NCFM as PFIs, 22 SCAs (71%) signed Subsidiary Financing Agreements, but only 8 SCAs (37%) submitted grant applications (Details in Annex 2).

14. The grants for business deployed from remittances were disbursed to YEs through 8 SCAs. 45% of total grant portfolio was disbursed by SCA Faguras Vadul lui Isac and SCA Valea Vilcului. (Details in Figure 2).

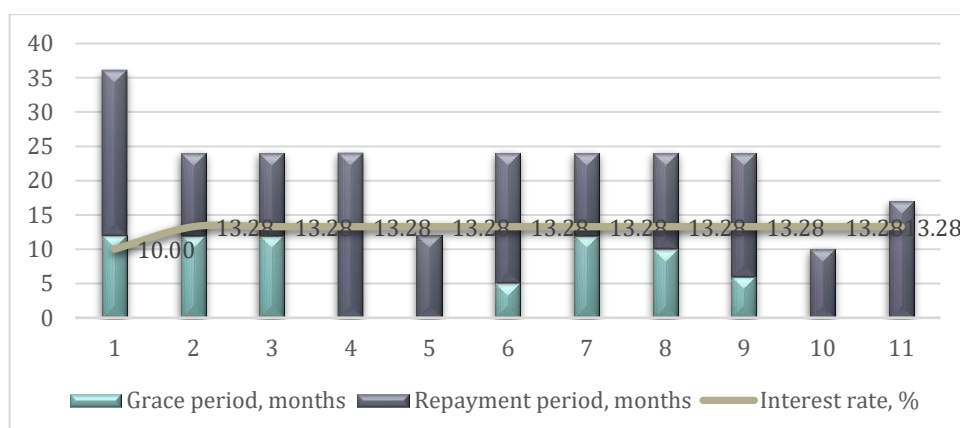
Figure 2 Grant disbursed by SCAs



15. According to the financing conditions SCAs should co-finance the Project with a loan provided by SCA from their own funds, for a period of up to a maximum of 3 years including a grace period of maximum 12 months, with a preferential interest rate. The loan’s repayment period shall be according to the lifespan of the investment.

16. Based on the lifespan of the investment estimated by business plan, SCAs provided with a loans for for a period of up to 24 months to 8 applicants, for a period of up to 12 months to 2 applicants and for a period of up to 36 months to 1 applicant. The biggest number of loans (73%) was provided for a period up to 24 months and only 3% was provided for the maximum period of 36 months established under the Project (Details in Figure 3).

Figure 3 Loan portion conditions provided by SCAs



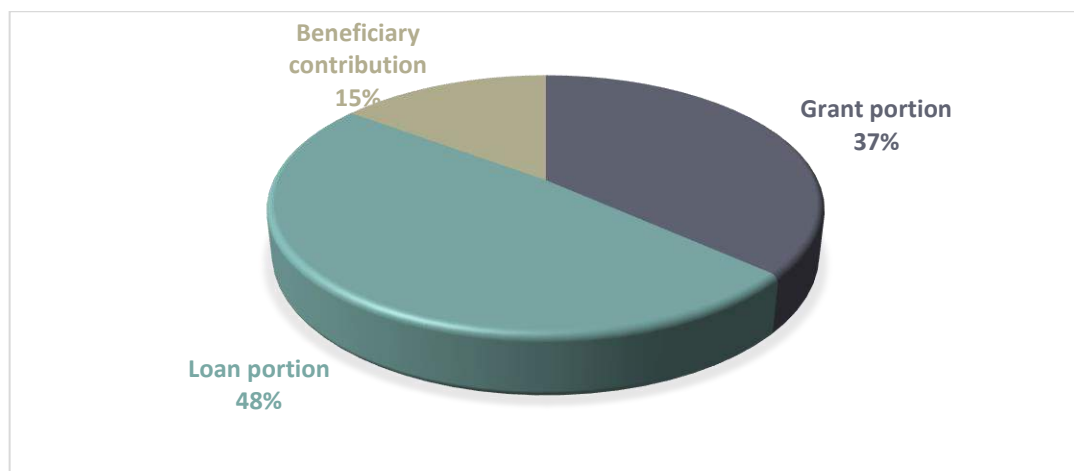
17. The interest rate for loan portion was calculated based on weighted average interest rates on new loans granted to business to middle term period (over 2 and up to 5 years) in the last 6 months published by National Bank of Moldova plus 5% margin. The interest rate is reviewed by CPIU semi-annually on 1st February and 1st August with the entry into force on 15 February and 15 August based on the CPIU IFAD notification. As of 01 August 2021, the interest rate that was recommend to be applied by SCAs to the loan portion is of 13,28% per year. 7 of 8 SCAs accepted to disburse the loan portion to the YEs grant beneficiaries

with an interest rate of 13,28%. SCA Botna disbursed the loan portion with an interest rate less than recommended of 10%. To be mentioned that interest rate used by SCAs for medium term loans varies from 14 to 24%.

18. Collateral. According to financing conditions SCAs may require the collateral according to its credit policy. All loans provided by SCAs to grant beneficiaries are unsecured loans, no pledge was requested from grant beneficiaries for loan portion.

19. The total investment cost of YEs amounts EUR 108.955,66, the SCAs contribution having the largest share, followed by IFAD Grant and beneficiaries. The contribution by financiers is presented in chart below (Figure 4) and detailed in Annex 3.

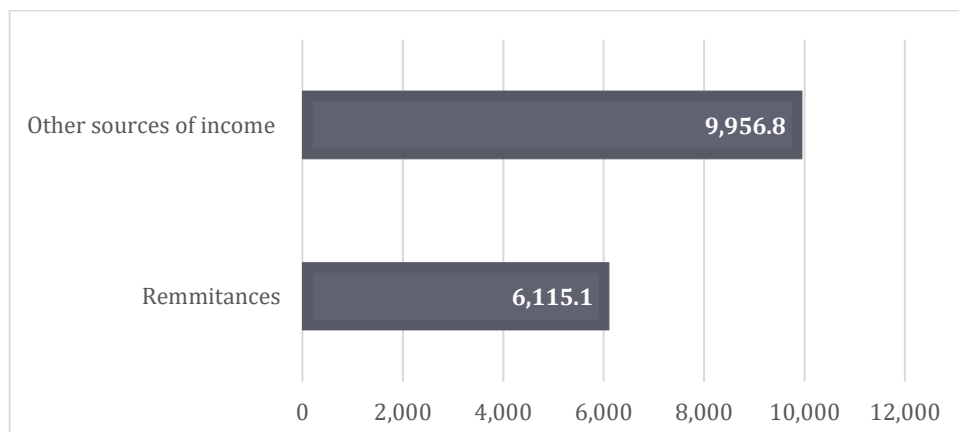
Figure 4 The contribution by financiers, %



20. According to conditions the beneficiary contribution will be savings accumulated from remittances received through SCAs and other sources of incomes saved in a deposit account, to be invested for development of the business. All applicants opened a deposit account and provided the own contribution following at least the rule "1+3". Young entrepreneurs contributed with own sources totalling EUR 16.071,93, which represents "1,2+3" of the total investment cost.

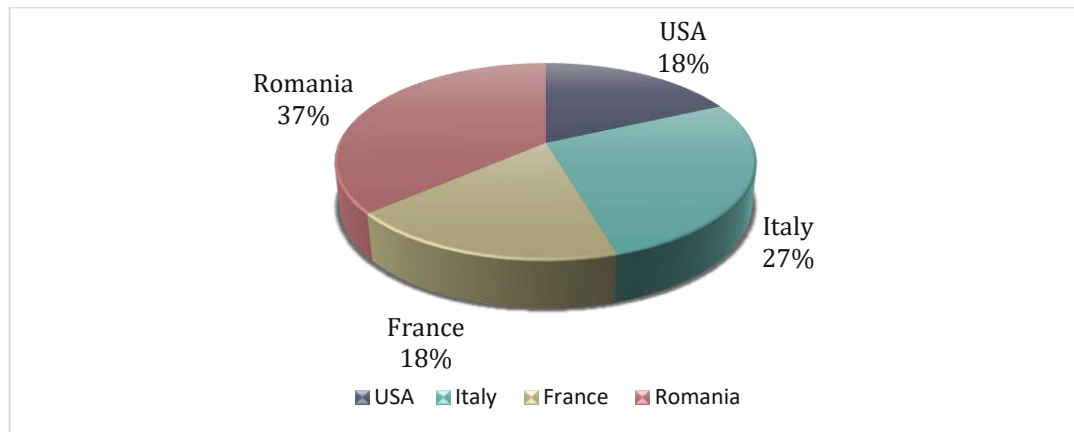
21. The beneficiary contribution it was formed from savings accumulated from remittances received through SCAs totalling EUR 6.115,10 and other sources of incomes totaling EUR 9.956,80 saved in a deposit account opened to SCA. All the means saved on deposit account was invested for development of the business after grant approval (details in Figure 5).

Figure 5 Beneficiary contribution, by source of income, EUR



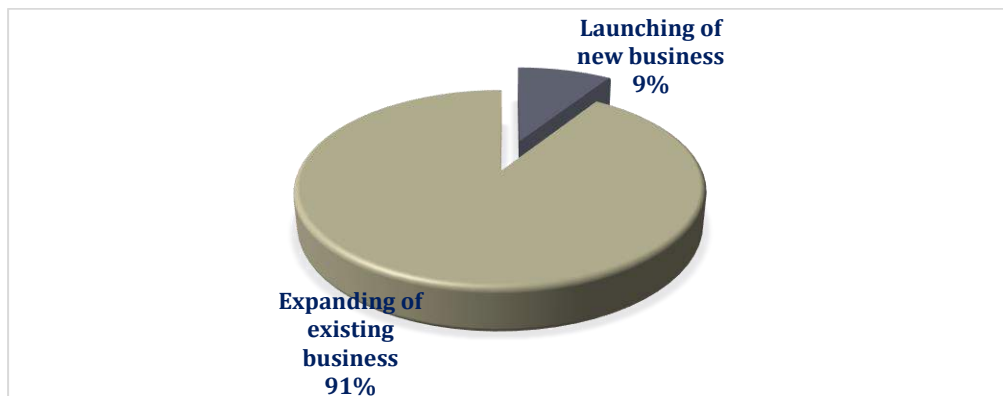
22. According to financing conditions, grant for business deployed from remittances will be provided to micro entrepreneurs, YEs, members of eligible SCAs that have received or sent at least 1 (one) transfer of remittances received through SCA based on SCA receipts. Remittances invested in the businesses were received through SCAs from 4 countries: Romania, Italy, USA, France (see details in Figure 6).

Figure 6 Country of remittances destination



23. The Project support young entrepreneurs in accessing capital to start or develop a rural agricultural business and thus have a stable income without the need to seek employment outside the borders of Moldova. Thereby, 91% of the grant amount contracted by 10 young entrepreneurs has been invested in expanding of existing business. The remaining 9% of the amount (1 YEs) has been invested in launching of a new business (see Figure 7).

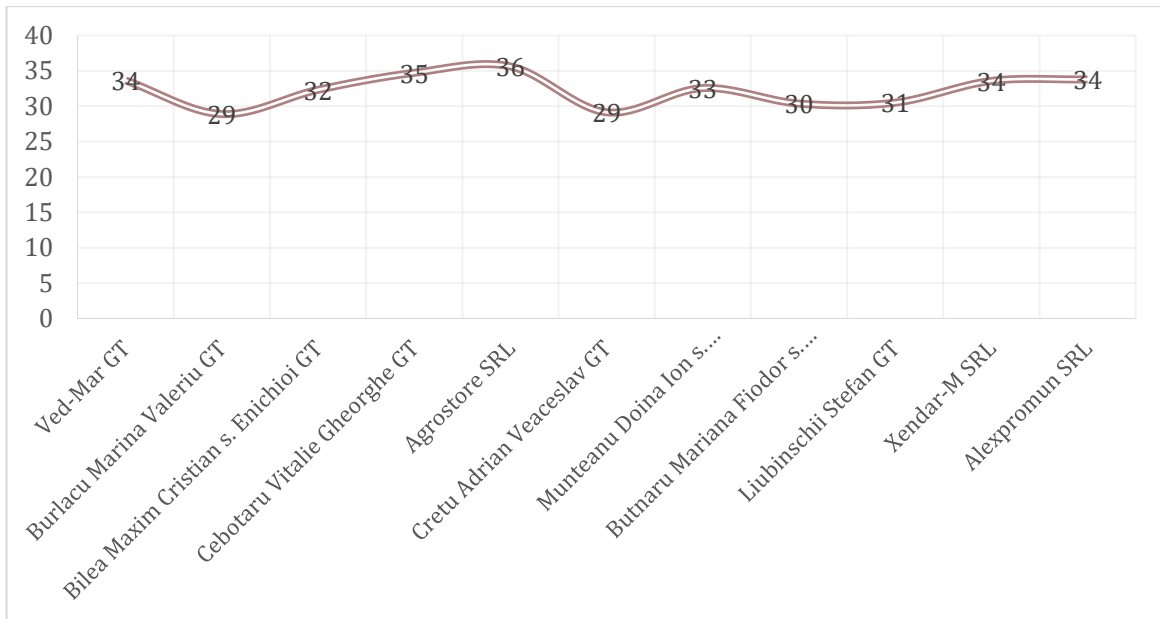
Figure 7 Share of YEs financed investments by scope



24. It is important to mention that 100% of enterprises led by young entrepreneurs financed under the Project are family start-up farms, i.e. micro enterprises. According to Moldavian Law, micro are enterprises with number of employees ≤ 9 pers. and net annual sales ≤ MDL 3.0 million (approx. EUR 150 thousand).

25. Average age of grant beneficiaries (administrator) is of 32 years for women and 33 years for men.

Figure 8 YEs beneficiaries by administrator year



26. YEs beneficiaries financed under the Project it was distributed for the most part geographically balanced: North (3), Centre (3), South (5). Although, 46% of grant beneficiaries financed are from South. (Details in Figure 9 and Annex 5)

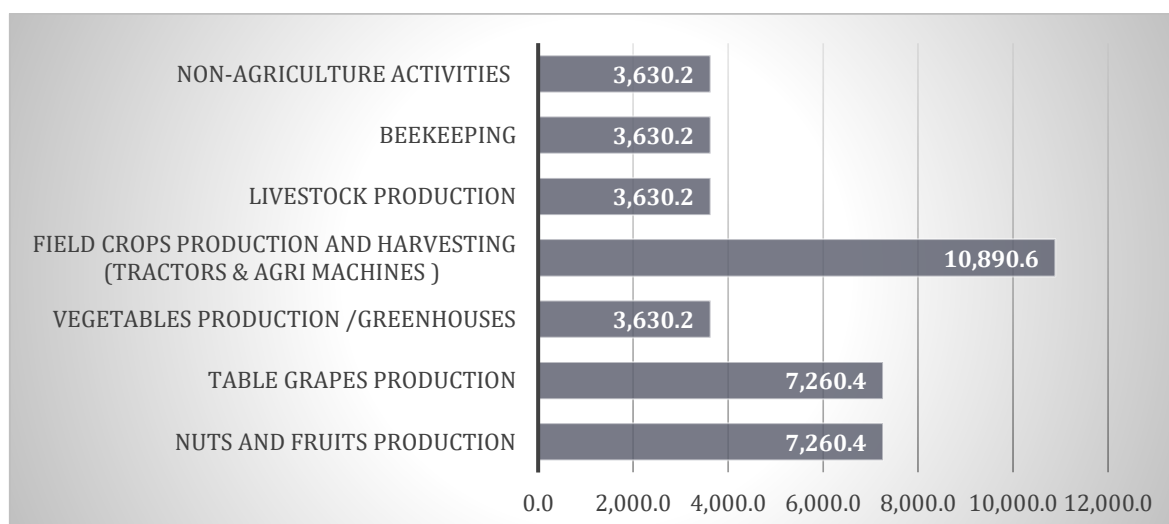
Figure 9 Distribution of YEs beneficiaries by regions



27. Under the Project, according to the conditions, the grant amount, can only be used to acquire productive assets. Working capital shall be provided by the entrepreneurs and/or the participating SCAs.

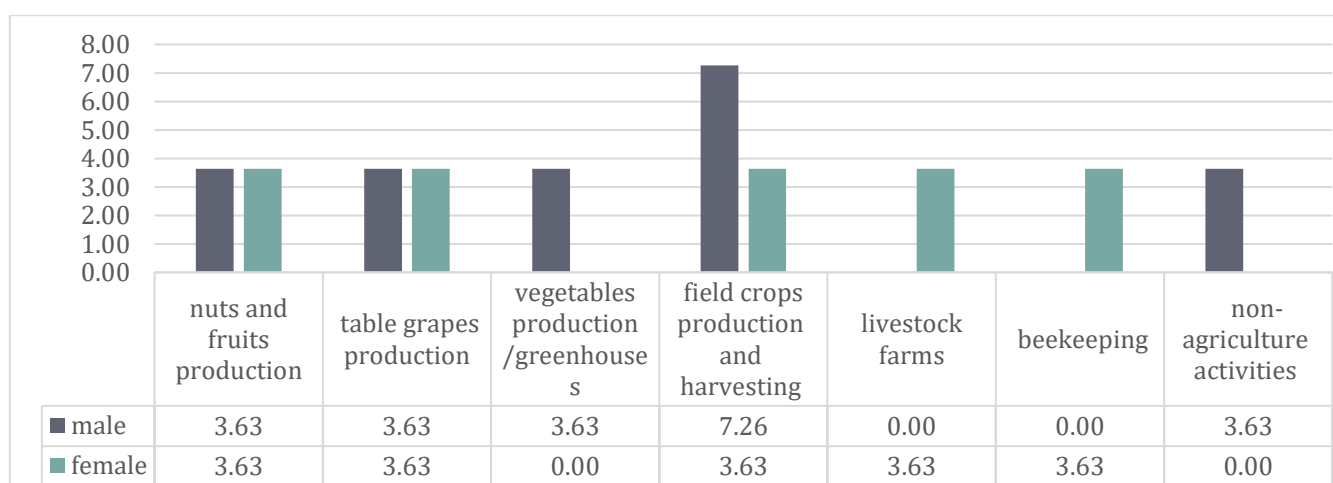
28. The grants provided to young entrepreneurs were aimed for investment in rather diversified range of business activities. 27,3% from grant resources invested in rural enterprises led by young entrepreneurs have been used for purchasing of agricultural machinery, 18,2% for nuts and fruits production and 18,2% for table grapes production (details in Figure 10 and Annex 4).

Figure 10 Grant disbursement by profile of activity, EUR



29. Gender Aspect of YEs lending activity. About 45% of the grants were provided to women-run YEs legal entities for agricultural business development. It is to mention women and men had equal conditions for applying for the grant. More than that, women were encouraged by increasing the age limit. According to financing conditions grant for business deployed from remittances was provided to young entrepreneurs, who at the time of application, are between 18 and 35 years old inclusive, for men, and between 18 and 40 years old inclusive, for women (details Figure 11).

Figure 11 Share of grant disbursed, by gender and profile of activity, EUR `000



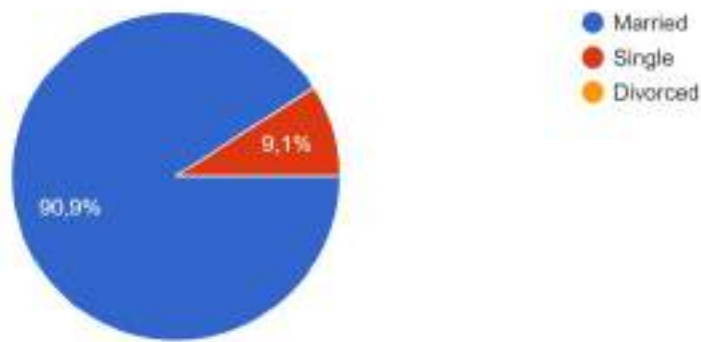
30. Technical assistance. Support for business plan development was provided through the service provider AO Mega selected by CPIU through open competition according to IFAD procurement Guidelines. In total, 11 young entrepreneurs, representing 100% of grant beneficiaries, have benefited from support of business plan development and subsequently received financing. Business plan elaboration was free of charge for grant beneficiary, being fully covered by CPIU IFAD under RRP budget.

31. Pre-financing monitoring of applicants. For pre-financing monitoring, CPIU has elaborated a questionnaire. Under pre-financing monitoring 100% of applicants were interviewed by phone call.

32. Based on the pre-financing survey, 90,9% of beneficiaries are married, 81,8% of beneficiaries have university and post-universities studies.

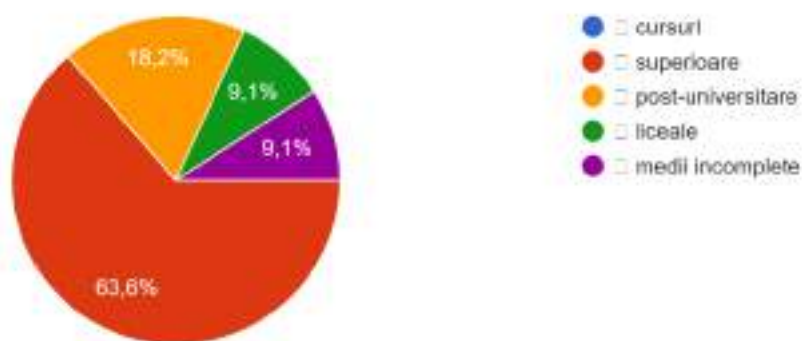
Marital status

11 răspunsuri



Studies

11 răspunsuri



5

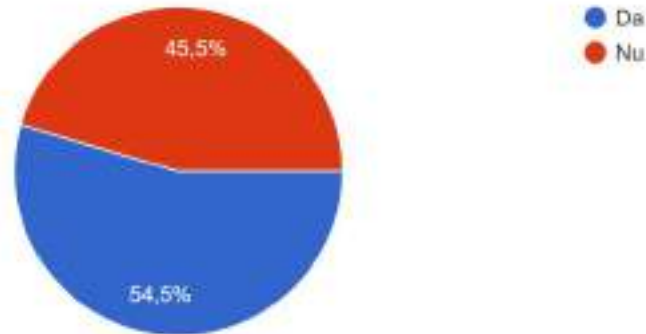
33. 54,5% of beneficiaries have experience in accesing financing from banking or non-banking organizations. More than that 90,9% of applicants have experience in participating in other business development porgrams, such as ODIMM, EU4Business, Solidarity Fund – LAG, Gen Moldova, National Employment Agency.

⁵ Translation: cursuri/courses, superioare/ university studies, post-univesitare/ post-university studies, liceale/ high-school studies, medii incomplete/ incomplete secondary education

6

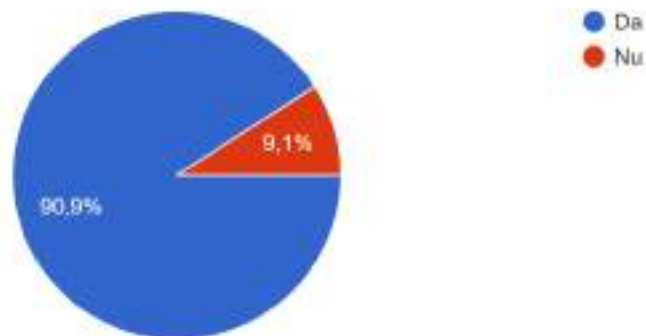
Have you ever applied for a loan?

11 răspunsuri



Have you participated in other Business Development Programs?

11 răspunsuri



34. Post-financing monitoring. According to financing conditions CPIU IFAD monitored the implementation of the investment project and procurement of the goods requested for financing according to the confirmative documents provided by SCAs.

35. In this regard, post-financing beneficiaries monitoring activity included: (a) verification of receipt of funds by beneficiaries and ensuring that the grants are in the beneficiaries' best interests; (b) verification of grant destination, to ensure that the Program fund were used as it was approved; and if the case.

36. Due to Covid19, all the activities related to pre-financing and post-financing monitoring has been done remotely. Therefore, CPIU have requested from SCAs and/or beneficiary and have checked the following:

- Copy of the loan agreement signed with the beneficiary;
- Copy of payment order for the loan and grant disbursement to the beneficiary;
- Copy of payment order for goods confirming the payment of goods that are subject of investment;
- Copy of invoices confirming delivery of goods;
- Photos of goods purchased;
- Monitoring Reports signed by SCA and beneficiary.

⁶ Translation: Da/Yes; Nu/No

37. After the post- financing monitoring, to be confirmed:

- All 11 grants were used for purposes accepted by CPIU IFAD upon examination of the application;
- All the goods purchased from the grant are new;
- The beneficiary contribution was documentary confirmed by invoices.
- No nonconformities have been detected.

38. Promotion activities. Awareness regarding the facilities for youth were continuously disseminated through multiple channels: participation and presentation at different events (online webinars and workshops); as well as through social media: Facebook/Instagram, mass media articles and promotional materials (flyers) (Details in Annex 6).

ANNEXES

Annex 1 to Remittance Grant

List of subsidiary grants disbursed to SCAs

No	SCA	Applicant	Date of grant disbursement to SCA	No of the payment order	Grant amount, MDL	Exchange rate	Grant amount, Euro
1	SCA Botna	GT Ved-Mar	16.09.2021	603 dated 15.09.2021	75.000,00	20,66	3.630,20
2	SCA Chetrocredit	GT Burlacu Marina Valeriu	05.11.2021	744 dated 05.11.2021	75.000,00	20,66	3.630,20
3	SCA Făgurașul Vadului Isac	GT Bilea Maxim Cristofor	05.11.2021	746 dated 05.11.2021	75.000,00	20,66	3.630,20
4	SCA Făgurașul Vadului Isac	GT Cebotaru Vitalie Gheorghe	19.11.2021	763 dated 19.11.2021	75.000,00	20,66	3.630,20
5	SCA Făgurașul Vadului Isac	SRL Agrostore	24.11.2021	770 dated 23.11.2021	75.000,00	20,66	3.630,20
6	SCA Grimăncăuți	GT Crețu Adrian Veaceslav	30.11.2021	775 dated 29.11.2021	75.000,00	20,66	3.630,20
7	SCA Valea Vlcului	GT Munteanu Doina Ion	30.11.2021	778 dated 29.11.2021	75.000,00	20,66	3.630,20
8	SCA Victoria Sărătenii Vechi	GT "Liubinschii Stefan"	30.11.2021	779 dated 30.11.2021	75.000,00	20,66	3.630,20
9	SCA Vișoara-Domnească	GT "Butnaru Mariana Fiodor s. Scumpia"	30.11.2021	777 dated 29.11.2021	75.000,00	20,66	3.630,20
10	SCA Microîmprumut	SRL Xendar-M	30.11.2021	776 dated 29.11.2021	75.000,00	20,66	3.630,20
11	SCA Valea Vlcului	SRL Alexpromun	01.12.2021	791 dated 30.11.2021	75.000,00	20,66	3.630,20
	TOTAL		x	x	825.000	20,66	39.932,24

Grant disbursed by SCAs

No	SCA	No of grants	Total Grant amount, MDL	Total Grant amount, EUR	% of Total
1	SCA Faguras Vadul lui Isac	3	225.000,00	10.890,61	27%
2	SCA Valea Vilcului	2	150.000,00	7.260,41	18%
3	SCA Chetrocredit	1	75.000,00	3.630,20	9%
4	SCA Viisoara Domneasca	1	75.000,00	3.630,20	9%
5	SCA Grimancauti	1	75.000,00	3.630,20	9%
6	SCA Victoria-Sarateni	1	75.000,00	3.630,20	9%
7	SCA Botna	1	75.000,00	3.630,20	9%
8	SCA Microimprumut	1	75.000,00	3.630,20	9%
9	SCA BRD Finanțe	0	0	0,00	0%
10	SCA Cernoleuca	0	0	0,00	0%
11	SCA Credite din Baraboi	0	0	0,00	0%
12	SCA Dubăsarii Vechi	0	0	0,00	0%
13	SCA Hiliuți-Rîșcani	0	0	0,00	0%
14	SCA Hîjdieni	0	0	0,00	0%
15	SCA Hrușova	0	0	0,00	0%
16	SCA Lozova	0	0	0,00	0%
17	SCA Mihaileni	0	0	0,00	0%
18	SCA Plopi	0	0	0,00	0%
19	SCA Primcredit	0	0	0,00	0%
20	SCA Sofmicrocredit	0	0	0,00	0%
21	SCA Ștefănești	0	0	0,00	0%
22	SCA Valea Fînului	0	0	0,00	0%
	Total	11	825.000,00	39.932,24	100%

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Annex 3 to Remittance Grant

The contribution by financiers

No SFA	Beneficiary	Grant amount disbursed, MDL	EUR equivalent	% of Total investment cost	SCA Contribution/ Loan portion, MDL	EUR equivalent	% of Total investment cost	Beneficiary contribution, MDL	EUR equivalent	% of Total investment cost	Total Investment Cost, MDL	EUR equivalent
Rem-1TA/21	Ved-Mar GT	75.000,00	3.630,20	16,7%	300.000,00	14.520,81	66,8%	74.220,00	3.592,45	16,5%	449.220,00	21.743,47
Rem-2TA/21	Burlacu Marina Valeriu GT	75.000,00	3.630,20	44,4%	67.600,00	3.272,02	40,0%	26.403,00	1.277,98	15,6%	169.003,00	8.180,20
Rem-3TA/21	Bilea Maxim Cristian s. Enichioi GT	75.000,00	3.630,20	44,9%	67.000,00	3.242,98	40,1%	25.000,00	1.210,07	15,0%	167.000,00	8.083,25
Rem-4TA/21	Cebotaru Vitalie Gheorghe GT	75.000,00	3.630,20	44,2%	68.000,00	3.291,38	40,1%	26.600,00	1.287,51	15,7%	169.600,00	8.209,10
Rem-5TA/21	Agrostore SRL	75.000,00	3.630,20	44,6%	67.800,00	3.281,70	40,4%	25.200,00	1.219,75	15,0%	168.000,00	8.131,66
Rem-6TA/21	Cretu Adrian Veaceslav GT	75.000,00	3.630,20	37,5%	100.000,00	4.840,27	50,0%	25.000,00	1.210,07	12,5%	200.000,00	9.680,54
Rem-7TA/21	Munteanu Doina Ion s. Romanovca GT	75.000,00	3.630,20	38,8%	93.491,00	4.525,22	48,3%	25.000,00	1.210,07	12,9%	193.491,00	9.365,49
Rem-8TA/21	Butnaru Mariana Fiodor s. Scumpia GT	75.000,00	3.630,20	43,9%	68.400,00	3.310,75	40,0%	27.600,00	1.335,91	16,1%	171.000,00	8.276,86
Rem-9TA/21	Liubinschii Stefan GT	75.000,00	3.630,20	41,7%	78.000,00	3.775,41	43,3%	27.000,00	1.306,87	15,0%	180.000,00	8.712,49
Rem-10TA/21	Xendar-M SRL	75.000,00	3.630,20	44,6%	68.000,00	3.291,38	40,5%	25.000,00	1.210,07	14,9%	168.000,00	8.131,66
Rem-11TA/21	Alexpromun SRL	75.000,00	3.630,20	34,8%	115.687,00	5.599,56	53,6%	25.023,00	1.211,18	11,6%	215.710,00	10.440,95
	Total	825.000,00	39.932,24	36,6%	1.093.978,00	52.951,50	48,6%	332.046,00	16.071,93	14,8%	2.251.024,00	108.955,66

Annex 4 to Remittance Grant

List of grant beneficiaries, by activity and type of purchase

No of SFA	Beneficiary	District	Scope of investment	Profile of activity	Goods procured from grant	Grant amount, MDL	Grant amount, EUR
Rem-1TA/21	Ved-Mar GT	Ialoveni	Expanding of existing business	Table grapes production	Sprayer BAO MAC Stormking C-20 200 L	75.000,00	3.630,20
Rem-2TA/21	Burlacu Marina Valeriu GT	Drochia	Expanding of existing business	Field crops production	- Cultivator (6 row) KNRF-4.2-04 - Disk aggregate AGP-2.4-20	75.000,00	3.630,20
Rem-3TA/21	Bilea Maxim Cristian s. Enichioi GT	Cantemir	Expanding of existing business	Field crops production	Seeder Cansa B-600-6G	75.000,00	3.630,20
Rem-4TA/21	Cebotaru Vitalie Gheorghe GT	Cahul	Expanding of existing business	Vegetable production	- Three-Hull Plow 3.30 - Organic waste shredder ATA HKS 1600 - Foil spreading and irrigation equipment Kent Tarim	75.000,00	3.630,20
Rem-5TA/21	Agrostore SRL	Cahul	Expanding of existing business	Table grapes production	Trailed sprinklers for vineyards and orchards SLV-2000	75.000,00	3.630,20
Rem-6TA/21	Cretu Adrian Veaceslav GT	Briceni	Expanding of existing business	Fruit production (apple orchard)	Vegetable waste shredder TMU 2100	75.000,00	3.630,20
Rem-7TA/21	Munteanu Doina Ion s. Romanovca GT	Leova	Expanding of existing business	Walnut and hazelnut plantations	Sprayer for vineyard and orchard OPV-2A Ciclon	75.000,00	3.630,20
Rem-8TA/21	Butnaru Mariana Fiodor s. Scumpia GT	Falesti	Expanding of existing business	Beekeeping	- Special bee trailer - Modular beekeeping platform (2 units)	75.000,00	3.630,20
Rem-9TA/21	Liubinschii Stefan GT	Orhei	Expanding of existing business	Field crops production	Tractor AgroKing 50 CP	75.000,00	3.630,20
Rem-10TA/21	Xendar-M SRL	Straseni	Launching of new business	Quail farming	Batteries for raising and maintaining laying quails (3 units)	75.000,00	3.630,20
Rem-11TA/21	Alexpromun SRL	Cimislia	Expanding of existing business	Agritourism Pension	2 units of ATV CF Moto 450L	75.000,00	3.630,20
	Total					825.000,00	39.932,24

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Annex 5 to Remittance Grant

List of grant beneficiaries



SFA No	Beneficiary entity name	Fiscal Code	Rayon	Village	Administrator name	Gender	Age	Phone number	Email
Rem-1TA/21	Ved-Mar GT	37332678	Ialoveni	Costesti	Meriacre Elena	Female	34	068258068	gtvedmar@gmail.com
Rem-2TA/21	Burlacu Marina Valeriu GT	34098525	Drochia	Chetrosu	Burlacu Marina	Female	29	060084488	maryblood_93@mail.ru
Rem-3TA/21	Bilea Maxim Cristian s. Enichioi GT	34241367	Cantemir	Enichioi	Bilea Maxim	Male	32	067467239	svetlanabilea@gmail.com
Rem-4TA/21	Cebotaru Vitalie Gheorghe GT	9570342	Cahul	Zirnesti	Cebotaru Vitalie	Male	35	079821783	cebitaru_vitalie@yahoo.com
Rem-5TA/21	Agrostore SRL	1020603004800	Cahul	Cahul	Dunas Sergiu	Male	36	079929912	agrosotore@lift.ru
Rem-6TA/21	Cretu Adrian Veaceslav GT	36480325	Briceni	Caracusenii Vechi	Cretu Adrian	Male	29	068472522	adrian.kretsu@mail.ru
Rem-7TA/21	Munteanu Doina Ion s. Romanovca GT	35387698	Leova	Romanovca	Munteanu Doina	Female	33	078525276	munteanudoina05@gmail.com
Rem-8TA/21	Butnaru Mariana Fiodor s. Scumpia GT	33433579	Falesti	Scumpia	Butnaru Mariana	Female	30	069859490	butnaru_90@mail.ru
Rem-9TA/21	Liubinschii Stefan GT	36706748	Orhei	Hulboaca	Liubinschii Stefan	Male	31	068133929	liubinschii.stefan@gmail.com
Rem-10TA/21	Xendar-M SRL	1021600046756	Straseni	Lozova	Anna Nicolaescu	Female	34	069662490	vasile.nicolaescu@gmail.com
Rem-11TA/21	Alexpromun SRL	1007605001877	Cimislia	Zloti	Munteanu Andrei	Male	34	079012906	gribinet.ana@gmail.com

Annex 6 to Remittance Grant

List of promotion activities

N r.	Title	Topic	Number	Link
1	Mass media	Call for proposals for grants to finance the start-up and development of remittance businesses by young entrepreneurs	8 sources	http://www.ucipifad.md/granturi/5989/ https://civic.md/anunturi/granturi/57711-apel-de-propuneri-de-grant-pentru-finantarea-lansarii-si-dezvoltarii-afacerilor-din-remitente-de-catre-tinerii-antreprenori.html https://www.madrm.gov.md/ro/content/apel-de-propuneri-de-grant-pentru-finan%C8%9Barea-lans%C4%83rii-%C8%99i-dezvolt%C4%83rii-afacerilor-din https://www.facebook.com/UCIPIFAD/photos/a.642161545900249/3992108860905484/ https://www.instagram.com/p/CRTuGUrN_V8/ https://ok.ru/ucipifad.moldova/statuses/153668502974569 https://agrobiznes.md/granturi-pentru-tineri-antreprenori-la-initierea-si-dezvoltarea-afacerilor-din-remitente.html "Curierul Agricol" newspaper
2	Mass media	Promotional articles on AGROBIZNES web site https://agrobiznes.md/ Promotional posts on grant opportunities on social media Facebook/Instagram	7 posts	14.07.2021 https://www.instagram.com/p/CRTuGUrN_V8/ 14.07.2021 https://www.facebook.com/permalink.php?story_fbid=3992131100903260&id=285616791554728 05.08.2021 https://www.instagram.com/p/CSMBx0wosO5/ 05.08.2021 https://www.facebook.com/permalink.php?story_fbid=4054099548039748&id=285616791554728 21.09.2021 https://www.instagram.com/p/CUE1ERut8qA/ 21.09.2021 https://www.facebook.com/285616791554728/photos/a.642161545900249/4195280060588362/?type=3 27.10.2021 https://agrobiznes.md/granturi-pentru-dezvoltarea-afacerilor-din-remitente.html
3	Mass media	On-line success story "Remittance grant - the first beneficiary of the partnership between CPIU IFAD and SCA "Botna"	1	https://agrobiznes.md/grant-din-remitente-primul-beneficiar-al-parteneriatului-ucip-ifad-si-aei-botna.html

<p>4</p>	<p>Social media (Facebook/Instagram)</p>	<p>Promotional banners on remittances grant opportunities</p>	<p>2 paid banners</p>	<p>Detaliile postării</p> <p>Performanțele postării tale</p> <p>9641 Impact - persoane</p> <p>123 Aprecieri, comentarii și distribuții</p> <p>625 Clickuri pe postări</p> <p>217 Vizualizări de fotografii</p> <p>149 Clickuri pe link</p> <p>FEEDBACK NEGATIV</p> <p>0 Ascunde toate postările</p> <p>0 Raportează ca spam</p> <p>0 Ascunde postările</p> <p>0 Nu-mi mai arată această pagină</p> <p>123 Aprecieri, comentarii și distribuții</p> <p>Distribuția conținutului de marcă</p> <p>9641 Impact total</p> <p>3423 Impact organic</p> <p>6666 Impact plătit</p> <p>12999 Total afișări</p> <p>3514 Afișări organice</p> <p>9443 Afișări plătite</p> <p>Post Details</p> <p>Performance for your post</p> <p>10783 People reached</p> <p>82 Likes, comments and shares</p> <p>694 Post clicks</p> <p>366 Photo views</p> <p>81 Link clicks</p> <p>247 Other Clicks</p> <p>NEGATIVE FEEDBACK</p> <p>0 Hide all posts</p> <p>0 Hide post</p> <p>0 Report as spam</p> <p>0 Unlike Page</p> <p>82 Likes, comments and shares</p> <p>BRANDED CONTENT DISTRIBUTION</p> <p>10783 Total reach</p> <p>1655 Organic reach</p> <p>9323 Paid reach</p> <p>13011 Total impressions</p> <p>1803 Organic impressions</p> <p>11208 Paid impressions</p>
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5	Printed materials	Grants for business deployed from remittances flyers	800	 <p>https://www.ucipifad.md/wp-content/uploads/2021/07/Granturi-pentru-dezvoltarea-afacerilor-remitente_13.07.2021.pdf</p>
6	Event	Online Webinar "Financing procedure for awarding grants deployed from remittances"	32 SCAs	<p>09.07.2021 Event Topic: "Financing procedure for awarding grants deployed from remittances", organized by CPIU IFAD</p> 
7	Event	Presenting the grant remittances opportunities	2 works hops	<p>25.02.2020 Event Topic: Progress Activities, Challenges and Future Steps to be undertaken regarding the Grant Agreement "Supporting the IFAD Rural Resilience Project in Moldova - Development of Capacity-Building of the Savings and Credit Associations", organized by NCFM, offline https://www.cnpf.md/ro/cnpf-si-ifad-isi-canalizeaza-eforturile-pentru-a-incuraja-6307_93158.html</p> <p>17.12.2020 Online workshop on reporting the progress of Small Grant Agreement Project, organized by NCFM</p>

Annex 7 to Remittance Grant

Timeline of the Project

TASK	START DATE	END DATE	DAYS	STATUS	COMMENTS
Draft MoU Amendment	dec.20	dec.20	12	DONE	
Sign MoU Amendment	dec.20	dec.20	9	DONE	The Amendment was signed on 31.12.2021
Designate a coordinator for this activity in CPIU IFAD and NCFM	ian.21	ian.21	3	DONE	CPIU IFAD: Inga Covalciuc, FS&RD specialist, NCFM: Diana Lisnic
NCFM shares the list of SCAs that are now agents of remittance transfers	ian.21	ian.21	7	DONE	05.01.2021 NCFM shared by email the list of 34 SCAs authorized by NBM as payment agents
CPIU send to all listed SCAs the invitation for participation under Grant provision for business deployed for remittances (Call for Proposal No 1)	ian.21	feb.21	32	DONE	12.01.2021 -call no.1- no expressions of interest. 08.02.2021 -repeated email /only 3 SCAs submitted the Application request for participating: SCA Botna, SCA Dubăsarii Vechi, SCA Grimăncăuți.
CPIU contracts service provider for BP development	ian.21	mar.21	71	DONE	Contract signed on 15.03.2021
CPIU review the compliance of SCAs to eligibility as a Financial Institution (established under RRP), sent to NCFM for coordination and confirmation of compliance	mar.21	apr.21	33	DONE	Evaluation based on annual reports, 5 SCAs comply with eligibility criteria set for PFIs under RRP. Minutes of the Meeting no. 1 dated 16.04.2021 on the SCA approval for intermediating grants for the remittances business development - 3 SCAs selected.
CPIU contracts service provider for elaboration of advertising flyers.	mar.21	apr.21	43	DONE	The Contract with service provider was signed on 05.03.2021. The flyers were developed and printed on 16.04.2021.
NCFM and CPIU IFAD coordinate an information campaign for SCAs	mar.21	mai.21	92	DONE	Targeted all listed SCAs. Shared detailed Project information: terms, conditions, procedures. CPIU IFAD has distributed informational materials (800 units of flyers).
NCFM and CPIU review the compliance of SCAs to eligibility criteria and sent for IFAD NO Objection IFAD a list of eligible SCAs	mai.21	iun.21	4	DONE	Online meeting: 03 June 2021 between IFAD, CPIU IFAD and NCFM. It was decided on approval for participating on Grant Project all SCAs approved by NCFM as payment agents.

NCFM sent to CPIU the list of eligible SCAs	iun.21	iun.21	14	DONE	Letter No 05-4/1653 issued on 16.06.2021 - 31 SCAs deemed to be eligible for participation under the Project
CPIU send to SCAs the invitation for participation under Grant provision for business deployed for remittances (Call for Proposal No 2)	iun.21	iun.21	3	DONE	15 SCAs have expressed their interest and submitted the Application request for participating.
CPIU sent to IFAD for No Objection the selection of SCAs as PFIs under Remittances Grant Project	iun.21	iun.21	3	DONE	Received in 3 days IFAD's No Objection of eligible SCAs and the template of the Subsidiary Financing.
CPIU sent to IFAD for No Objection Call for Proposal and draft Subsidiary Financing Agreements for 3 SCAs approved by IFAD	mai.21	mai.21	4	DONE	Agreement to be signed with eligible SCAs, for participation in the intermediation of grants development of businesses deployed from
CPIU and NCFM organised zoom meeting with eligible SCAs	iun.21	iun.21	1	DONE	CPIU presented for clarification terms, conditions, financing procedures. The meeting was recorded and sent to all SCAs (31 SCAs) – 09.06.2021.
Interested SCAs should get in contact with CPIU IFAD	iun.21	oct.21	123	DONE	Throughout the period,
Subsidiary Financing Agreements signed with interested SCAs	iun.21	iul.21	30	DONE	In the period 24.06.2021-20.07.2021 were sign SLAs with 22 SCAs.
CPIU/SCAs launch Call for Proposal	iun.21	iul.21	21	DONE	CPIU and SCAs launched the CfP, according to SFA conditions on grant application, on www.ucipifad.md and other 7 sources https://www.ucipifad.md/granturi/5989/ .
CPIU promoted the Grant application on social media	iul.21	sept.21	51	DONE	Published 3 posts on 14.07.2021, 05.08.2021, 02.09.2021
SCAs should get in contact with their own customers.	iun.21	nov.21	140	DONE	Face to face communications at the SCA headquarters, distribution of leaflets provided by CPIU IFAD.
CPIU opens the account in MDL	iul.21	aug.21	43	DONE	Amendment no 2 was signed on opening a RRP sub-account denominated in Moldavian Leu (MDL) at Chisinau Regional Treasury-State Budget, for received grant funds converted by NCFM in MDL and subsequently transferred to SCAs.
NCFM disburse the first instalment (70%) to CPIU IFAD	iun.21	sept.21	96	DONE	Based on MoF notification, transfers through State Treasury were suspended till 06.09.2021, due to changes in the payment system. First instalment received on 10.09.2021

SCAs and micro-entrepreneurs draft applications	iun.21	nov.21	149	DONE	Throughout the period, based on received application.
SCA screening and appraisal of application for financing	iun.21	nov.21	149	DONE	Throughout the period.
SCAs submit the applications to CPIU IFAD	iun.21	nov.21	149	DONE	Throughout the period. First application was received by CPIU on 16.07.2021 from SCA Botna for financing PF Ved-Mar. Total Grant Applications received = 11 from 8 SCAs
CPIU IFAD review the proposals	iun.21	nov.21	165	DONE	Throughout the period.
CPIU IFAD pre-financing monitoring (phone conversation)	iun.21	nov.21	158	DONE	Throughout the period. 11 pre-financing phone surveys
CPIU IFAD approves the eligible applications and in 5 working days draft individual financing agreement (IFA)	iul.21	nov.21	148	DONE	Throughout the period. CPIU drafts individual financing agreement in 5 working days. 11 financing applications approved
CPIU submits evaluation report(s) and the draft IFA to IFAD for No-objection	aug.21	nov.21	116	DONE	11 Evaluations Reports for financing 11 young entrepreneurs approved by IFAD
CPIU and SCA sign the Individual Financing Agreements (IFA)	aug.21	nov.21	122	DONE	11 Individual Financing Agreements signed with 8 SCAs.
CPIU IFAD transfers the matching grant to SCAs	sept.21	dec.21	77	DONE	11 Grants disbursed
SCAs disburse the matching grant plus the loan amount to beneficiaries in 3 working days	iul.21	dec.21	154	DONE	Throughout the period
Beneficiary transfer the grant to the supplier in 20 working days	iul.21	dec.21	164	DONE	Throughout the period
SCA provides to CPIU grant confirmative documents in 60 days after disbursement of the grant, but not later than 30.11.2021	iul.21	dec.21	164	DONE	Throughout the period.
CPIU IFAD collects the invoices and data	aug.21	dec.21	142	DONE	Throughout the period. 11 Monitoring reports

on use of the grant amount					
CPIU IFAD provides NCFM with final report	nov.21	dec.21	32	DONE	Submitted to IFAD and NCFM
The SCA shall, semi-annually or on request, supply the CPIU with a report on grant beneficiaries and amount arrears on loan portion	nov.21	iul.24	949	Ongoing	Will be provided by the end of loan repayment period for each grant beneficiary
SCAs provide CPIU IFAD with final report for each grant implementation	sept.21	iul.24	1010	Ongoing	Will be provided after full reimbursement of the loan by the beneficiaries

Annex 3: Status of mission recommendation at 31.12.2021

Recommendations	Responsibility	Deadline	Status at 31.12.2021	Comments
<p>Increase mobilization of potential beneficiaries of climate-resilience grants Terminate the contracts with 12 existing and non performing service providers and contract one (or more) service provider(s) for beneficiary mobilization and application support. Ensure budget is commensurate with the expected level of effort to bring successful applications.</p>	SCCRS, Procurement specialist	Immediate	In Progress	The contract resolution agreements were prepared and sent by CPIU, using registered mail services, to all 12 service providers. CPIU received 8 resolution agreements signed by service providers.
<p>Procurement of shelterbelt and grassland service providers Issue call for tender to contract service providers for shelterbelt and grassland plantation in Spring 2022</p>	SCCRS, Procurement specialist	December/2021	In Progress	<p>On 1 December 2021 CPIU launched the procurement 63/21 PRR ASAP - Works for the establishment of shelterbelts / forest protection plantations (11 lots). Currently, 5 offers submitted by bidders are under evaluation by CPIU.</p> <p>On 1 December 2021 CPIU also launched the procurement 54/21 PRR ASAP - Works for establishment / rehabilitation of grass cover (10 lots). Despite the intensive dissemination, no offers were submitted.</p>
<p>Increased flexibility for women grants applications Allow submission of only one quotation for equipment units below the value of USD 3,000. Amend the PIM accordingly, submit to IFAD for NO and endorse it at IPSC level</p>	FSRDM, CPIU Director, IPSC	December /2021	Done	PIM amended -19.01.22 IFAD N.O received
<p>Ensure adequate budget for women pilot grants (i) Allocate USD 220,000 from climate-resilient grants (equivalent to 58 grants) to the women pilot as follows: USD 200,000 to finance up to 200 individual grants (current ASAP budget is only for 160) and USD 20,000 to finance up to 10 group grants (current ASAP budget is short by this amount) (ii) Allocate USD 778,000 from credit guarantee funds to co-finance 162 women grants that will now be implemented under the matching grant scheme (iii) Adjust the final 2022 AWPB accordingly</p>	FSRDM, CPIU Director, FM Manager	December /2021	Done	2022 AWPB adjusted accordingly.
<p>[Repeated] Eligibility criteria for NBCOs (i) NCFM to provide opinion on revision of NBCO debt-to-equity ratio</p>	NCFM	December /2021	Done	NCFM official opinion was sent to MoF on 01.02.2022
<p>CGF reallocation Reallocate MCGF funding to other activities under the component as per agreed plan; adjust the targets and Logframe accordingly; update final version of the 2022 AWPB accordingly</p>	FSRDM, M&E Unit, FM Unit	December /2021	Done	The activities were done. The budget for MCGF funding was reallocated to other activities; the targets and LogFrame adjusted; final version of the 2022 AWPB updated.
<p>Timely implementation of capacity building activities to ensure the inclusion of poorer and more vulnerable segments of the population. Ensure timely implementation of all planned activities such as i) capacity building for women pilot and youth, ii) free pre-investment technical assistance to vulnerable women, iii) support to women LDGs</p>	CPIU Rural finance team	Immediate	In Progress	ToRs developed/ reviewed and sent to procurement.

<p>Assessing the outcome of capacity building activities Measure conversion rate of trainees/beneficiaries of capacity building activities (pre-investment technical assistance to vulnerable women, training on financial literacy, capacity building for women pilot and youth, and support to women LDGs) into loan/ grant applicants and actual beneficiaries</p>	CPIU Rural finance team	Immediate	Done	Were organized 24 trainings for 405 adults, including MEs, YE and Women entrepreneur. and 10 trainings for 176 students from agro-industrial colleges.
<p>Present data with both sex and youth disaggregation Sex-based disaggregation of youth is often not included in activity reports: it is important to present information on how many young women and young men are benefitting from a certain activity</p>	M&E specialist, SPs	Immediate	Done	Sex-disaggregation of youth was done.
<p>National strategy of agricultural and rural development Ensure all relevant stakeholders including smallholder farmers voices and feedbacks are heard and considered during the revision process of the strategy (e.g., provide link to draft paper on CPIU website, communicate dates of public consultations)</p>	KM&C	December /2021	Done	news on CPIU website
<p>Methodology about the collection of feedbacks Design a simple document which develops a method to collect feedbacks from beneficiaries.</p>	M&E and KM specialists	Immediate	Done	Survey, February 2022
<p>Feasibility Studies As per the revised TORs the Feasibility Studies for pre-qualified investment proposals need to re-assess the preliminary cost estimate for infrastructure investments as submitted by the applicants to mitigate the risks of unexpected cost increases after completion of a detailed design only</p>	CPIU Infrastructure Unit, Service providers	December /2021	Done	The new feasibility studies include the review of the primary costs
<p>Monitoring of budget utilization and variances (set a formal control) Perform monthly monitoring of budget utilization and variances until the end of project period in order to timely initiate budget allocations, and reconsider the next steps in case variations are observed.</p>	CPIU Director, Finance Manager, Component Heads, Procurement Officer, M&E Specialist	Continuous starting immediately	In Progress	Monitoring tracking tool was developed based on AWPB
<p>M&E matrix Elaborate an M&E matrix which will take into account the data collection method and the person(s) responsible for the material support for data collection and management for each indicator.</p>	M&E Specialist	December /2021	Done	Matrix developed.
<p>Logframe update Update RRP Logframe to reflect changes induced by the MCGF cancellation as well as other discrepancies highlighted under Targeting and Outreach section</p>	IFAD, CPIU M&E	December /2021	Done	Logframe updated.

<p>Monitor application of ENRM/IRECR guideline Monitor the application of IRECR ENRM guideline throughout the implementation that will help in the training of beneficiaries and help support their protection</p>	<p>Infrastructure Unit, SCCRS</p>	<p>Ongoing</p>	<p>Done</p>	<p>The application of ENRM best practices is continuously promoted by CPIU in specific areas covered by guidelines developed under IRECR. The publications in electronic version are available and can be downloaded from the electronic library on the UCIP IFAD page at the following address: http://www.ucipifad.md/biblioteca/:</p> <ol style="list-style-type: none"> 1. Ecological rehabilitation of agricultural land: Handbook for agricultural producers and consultants; 2. Conservation agriculture: Handbook for agricultural producers and trainers; 3. Training manual on the application of agroforestry practices; 4. Practical guide in the field of conservative agriculture; 5. Good practice guide for climate change adaptation and implementation of climate change mitigation measures in the agricultural sector; 6. Good agricultural practices for the production of vegetables in protected land in the countries of South-Eastern Europe: Principles for intensifying sustainable production on small farms; 7. Good practices in vegetable growing in the context of climate change: A practical guide for agricultural producers; 8. Good practices for growing fruit, grapes and berries in the context of climate change; 9. Integrated protection of nightshade crops and resistance to climate change: A practical guide for agricultural producers; 10. Rainwater harvesting in agriculture to adapt to climate change: A practical guide for agricultural producers; 11. Good practices in fish farming in the context of climate change: A practical guide for agricultural producers; 12. Good practices for adapting the livestock sector to climate change: A practical guide for agricultural producers; 13. Guide to good manure management practices: Practical guide for agricultural producers; 14. Good practices in beekeeping in the context of climate change: A practical guide for agricultural producers; 15. Guide for local public authorities in rural areas: On adapting and implementing climate change mitigation measures; 16. Guide to good practice in organic farming in the context of climate change: A practical guide for agricultural producers; 17. Good practices for integrated crop
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				<p>protection in the context of climate change: A practical guide for agricultural producers;</p> <p>18. Good practices for the use of degraded land in the cultivation of potential biomass crops: A practical guide for agricultural producers</p> <p>19. Good practices for the use of renewable energy in agriculture: A practical guide for agricultural producers;</p> <p>20. Grassland as a method of water conservation and soil protection: A practical guide for agricultural producers;</p> <p>21. Establishment of forest protection curtains as a measure to adapt to climate change: A practical guide for agricultural producers;</p>
<p>Amendment of TOR Amendment of Audit contract and TOR for external audit for the period 2021-2023 to include all financings (not only IFAD funds). Submit draft TOR to IFAD prior to carry out bidding process.</p>	Finance Manager	December/2021	Done	ToR for Audit was amended and cleared by IFAD
<p>Procurement Plan Update the procurement plan on a bimonthly basis ("plan" vs "actual")</p>	Procurement officer	Continuous	Done	PP approved and updated when needed
<p>Procurement Plan When launching the Bidding procedure, apply the Method proposed in the PP</p>	Procurement officer	Continuous	Done	For bidding procedure is used method proposed in PP
<p>Procurement planning (repeated Recommendation) Procurement plan along with AWPB needs to be submitted 60 days before the next financial year starts to provide sufficient time for preparation of documents, and necessary approvals in order to avoid potential delays</p>	CPIU Director, Procurement officer	December /2021	In Progress	The PP for 2022 was uploaded at the middle of January and approved at 29 January.
<p>Strategic planning Necessity of procurement strategic planning, i.e. combining few similar activities in one tender procedure (activities that are repetitive for each year, such as: Preparation of feasibility study, awareness campaigns, trainings, etc.) Use of Long Term Agreements (LTAs) whenever feasible</p>	CPIU Director, Procurement officer	Continuous	Done	CPIU combined similar activities in one tender.
<p>Advertising National Shopping No need for advertising the NS procedure nor public opening. The purchaser requests quotations by letter, fax, telex, electronic messaging, etc. (with proof of receipt and record keeping).</p>	Procurement officer	Continuous	Done	National shopping is not subject of advertising anymore
<p>Direct Contracting (DC) / Single Source Selection (SSS) Once the DC/SSS is approved, the CPIU should ask the consultant to prepare technical and financial proposals on the basis of the TOR (or simplified bidding document - RFP), which are then negotiated</p>	Procurement officer	Continuous	Done	CPIU asks the consultant to prepare technical and financial proposals on the basis of the TOR (or simplified bidding document - RFP), which are then negotiated
<p>National Shopping (NS) Evaluation Evaluation should be performed by comparing the quotations' prices. The lowest priced offer is selected. No need for requesting additional eligibility criteria</p>	Procurement officer	Continuous	Done	National shopping is performed based on comparing the quotations prices
<p>Evaluation Committee (EC) To appoint 3 members of the EC, and 5 members</p>	CPIU Director	Continuous	Done	Minimum 3 members involved in evaluation committees, for complex tender minimum 5 members

only in special circumstances for complex tenders				
Evaluation committees (repeated Recommendation) Ensure the involvement of procurement specialist as a secretary of every Bid opening committee.	CPIU Director	Continuous	Done	Procurement specialist is involved as secretary for bid opening committee
Register of contracts To submit dully filled register of the contracts to IFAD on a monthly basis	Procurement officer	Continuous	Done	Register of contracts is submitted via Notus on monthly basis
Procurement function (repeated recommendation) To ensure separation of duties between the procurement function and the finance function within CPIU, update the PIM to include clear reporting structure and reporting lines as well as coordination between various teams	CPIU Director	Immediate	Done	Done, In the PIM for both projects are including Responsibility Assignment Matrix (RAM) where the duties are separated
Adequate procurement staffing When needed recruit 1 (one) part-time consultant to support with CMT maintenance, archiving documents, development and sending the letters for bidders, other TA activities etc.	CPIU Director	Continuous	In Progress	Procurement assistant shortlisting is in process and procurement technical operator is at the EOI stage
Procurement Filing Checklist Keep a filed copy of the Procurement Filing Checklist (Annex 5)	Procurement officer	Continuous	Done	All procurement files are saved in hard and electronic copies

RRP ANNUAL REPORT 2021

Annex 4: RRP Budget Realization 2021

ref. no.	Activities per component	Plan 2021							Executed 2021 (31.12.2021)							
		IFAD Loan	IFAD Grant	ASAP Grant	Total project funds	GoM	Beneficiaries	TOTAL	IFAD Loan	IFAD Grant	ASAP Grant	Total project funds	GoM	Beneficiaries	PFI	TOTAL
Component 1: Improve smallholder and agribusiness adaptive capacity		2,041.00	-	2,247.20	4,288.20	1,086.55	1,296.03	6,670.77	246.70	0.10	298.90	545.70	87.50	268.60	0.80	902.60
Subcomponent 1.1: Climate-Resilient Water Management and Infrastructure Development		2,041.00	-	665.50	2,706.50	784.55	1,034.00	4,525.05	246.7	-	22.9	269.6	63.1	201.4	-	534.1
A. Infrastructure development		1,950.00	-	600.00	2,550.00	716.80	1,034.00	4,300.80	235.1	-	-	235.1	47.0	201.4	-	483.5
1.1.1.1	Small scale irrigation investments	1,330.00			1,330.00	336.00	350.00	2,016.00	48.2			48.2	9.6	11.9		69.7
1.1.1.2	Access roads	620.00			620.00	248.00	620.00	1,488.00	186.9			186.9	37.4	189.5		413.8
1.1.1.3	Construction and upgrading of rainwater harvesting ponds			600.00	600.00	132.80	64.00	796.80				-				-
B. Infrastructure development supervision and studies		91.0	-	65.5	156.5	67.7	-	224.2	11.6	-	22.9	34.5	16.1	-	-	50.6
1.1.2.1	Supervision of irrigation and roads	58.00			58.00	33.06		91.06	4.90			4.90	2.80			7.70
1.1.2.2	Supervision of rainwater harvesting ponds @ 2% /d			13.28	13.28	7.57		20.85				-				-
1.1.2.3	Feasibility studies and IRR calculation /e	20.00			20.00	4.00		24.00	6.70			6.70	1.30			8.00
1.1.2.4	Climate and energy proofing/certifying of design /f			3.00	3.00	0.60		3.60				-				-
1.1.2.5	Consultancies for site assessments/support to project engineer	13.00			13.00	7.41		20.41				-				-
1.1.2.6	Detailed design of rainwater harvesting ponds /g			35.00	35.00	7.00		42.00				-				-
1.1.2.7	Irrigation water management support /h			14.22	14.22	8.11		22.33			22.90	22.90	12.00			34.90
Subcomponent 1.2: Farmers' adaptation through climate resilient investments		-	-	1,581.70	1,581.70	302.00	262.03	2,145.73	-	0.10	276.00	276.10	24.40	67.20	0.80	368.50
A. Climate resilient production system on technologies for smallholders		-	-	435.00	435.00	93.66	171.43	700.09	-	-	68.30	68.30	13.60	24.10	-	106.00
1.2.1.1	Social mobilization, grant application and implementation support			17.00	17.00	3.40		20.40			19.50	19.50	11.10			30.60
1.2.1.2	Field technical support for participating farmers /a			18.00	18.00	10.26		28.26			1.40	1.40	0.90			2.30

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1.2.1.3	Investment grants for on-farm resilient activities /b			400.00	400.00	80.00	171.43	651.43			47.40	47.40	1.60	24.10		73.10
	B. Ecological restoration interventions	-	-	664.30	664.30	132.86	-	797.16	-	-	31.10	31.10	-	-	-	31.10
1.2.2.1	Support to restoration plants			43.00	43.00	8.60		51.60			-	-				-
1.2.2.2	Investment on ecological restoration			621.30	621.30	124.26		745.56			31.10	31.10				31.10
1.2.3	C. Knowledge management	-	-	53.00	53.00	10.60	-	63.60	-	-	31.40	31.40	0.60	-	-	32.00
1.2.4	D. Women smallholder on farm adaptation (pilot)	-	-	57.40	57.40	11.48	-	68.88	-	0.10	11.50	11.60	2.40	-	-	14.00
1.2.4.1	Social mobilization and business development			42.40	42.40	8.48		50.88		0.10	6.60	6.70	1.40			8.10
1.2.4.2	Capacity building /d			15.00	15.00	3.00		18.00			4.90	4.90	1.00			5.90
1.2.5	E. Matching grants	-	-	372.00	372.00	53.40	90.60	516.00	-	-	133.70	133.70	7.80	43.10	0.80	185.40
Component 2: Agribusiness development support		3,538.30	234.48	7.56	3,780.34	463.07	1,010.93	5,254.33	2,746.9	46.1	3.6	2,796.6	449.1	2,423.8	247.3	5,916.8
Subcomponent 2.1: Term finance for MSME		3,340.00	-	-	3,340.00	400.00	822.20	4,562.20	2,743.10	-	-	2,743.10	444.50	2,423.80	247.30	5,858.70
2.1.1.1	Refinancing/investment capital for MEs	840.00			840.00		55.60	895.60	441.40			441.40	35.50	166.00	6.10	649.00
2.1.1.2	Refinancing/investment capital for YEs	300.00			300.00	48.00	33.30	381.30	531.40			531.40	66.50	804.40	241.20	1,643.50
2.1.1.3	Refinancing/investment capital for SMEs	2,200.00			2,200.00	352.00	733.30	3,285.30	1,770.30			1,770.30	342.50	1,453.40		3,566.20
Subcomponent 2.3: Technical support to MSME		198.30	234.48	7.56	440.34	63.07	188.73	692.13	3.80	46.10	3.60	53.50	4.60	-	-	58.10
2.3.1	A. Support to agribusinesses	198.30	15.00	-	213.30	17.66	187.50	418.46	3.80	0.60	-	4.40	-	-	-	4.40
2.3.1.1	Matching grants for agribusinesses	125.00			125.00		187.50	312.50				-				-
2.3.1.2	National technical assistance for agribusinesses	49.00			49.00	9.80		58.80				-				-
2.3.1.3	Trainings and workshops agribusiness /b	24.30	15.00		39.30	7.86		47.16	3.80	0.60		4.40				4.40
2.3.2	B. Support to YEs	-	40.18	-	40.18	8.04	1.23	49.44	-	7.80	-	7.80	-	-	-	7.80
2.3.2.1	Preparation of business plans for YEs		13.18		13.18	2.64	1.23	17.04		2.50		2.50				2.50
2.3.2.2	Technical Assistance for YEs		27.00		27.00	5.40		32.40		5.30		5.30				5.30
2.3.3	C. SCA development	-	108.60	-	108.60	21.72	-	130.32	-	12.70	-	12.70	2.50	-	-	15.20
2.3.3.1	National technical assistance		25.50		25.50	5.10		30.60				-				-
2.3.3.2	Support to audit company of SCAs		65.00		65.00	13.00		78.00				-				-
2.3.3.3	Training, meetings and workshops		18.10		18.10	3.62		21.72		12.70		12.70	2.50			15.20
2.3.4	D. Financial literacy	-	70.70	-	70.70	14.14	-	84.84	-	25.00	-	25.00	2.10	-	-	27.10
2.3.5	E. Knowledge management and targeting /c	-	-	7.56	7.56	1.51	-	9.07	-	-	3.60	3.60	-	-	-	3.60
Project Management		259.97	26.20	35.86	322.03	138.50	-	460.53	236.30	21.00	24.40	281.70	109.00	-	-	390.70
I. Project Management Investment Costs		5.70	14.20	13.00	32.90	5.03	-	37.93	1.80	13.80	4.50	20.10	5.00	-	-	25.10

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3.1.1	A. Office Equipment and Furniture	5.70	-	-	5.70	1.14	-	6.84	1.80	-	-	1.80	0.40	-	-	2.20
3.1.1.3	Printers	0.70			0.70	0.14		0.84				-				-
3.1.1.4	UPS	0.50			0.50	0.10		0.60				-				-
3.1.1.6	Furniture	4.50			4.50	0.90		5.40	1.80			1.80	0.40			2.20
3.1.3	C. Workshops and studies	-	9.50	13.00	22.50	1.00	-	23.50	-	6.70	4.50	11.20	0.30	-	-	11.50
3.1.3.3	Annual data collection			5.00	5.00	1.00		6.00				-				-
3.1.3.8	Training and studies		5.00	8.00	13.00			13.00		5.80	4.40	10.20				10.20
3.1.3.9	International and regional meetings for project staff /a		4.50		4.50			4.50		0.90	0.10	1.00	0.30			1.30
3.1.4	D. National Technical Assistance	-	4.70	-	4.70	2.89	-	7.59	-	7.10	-	7.10	4.30	-	-	11.40
II. Recurrent Costs		254.27	12.00	22.86	289.13	133.47	-	422.60	234.50	7.20	19.90	261.60	104.00	-	-	365.60
3.2.1	A. Salaries	186.37	-	18.06	204.43	116.53	-	320.96	191.00	-	19.90	210.90	99.30	-	-	310.20
3.2.2	B. Operating Costs	67.90	12.00	4.80	84.70	16.94	-	101.64	43.50	7.20	-	50.70	4.70	-	-	55.40
3.2.2.1	Utilities	18.00			18.00	3.60		21.60	11.10			11.10				11.10
3.2.2.2	Communication	8.00			8.00	1.60		9.60	9.10			9.10	0.30			9.40
3.2.2.3	Stationery	7.20			7.20	1.44		8.64	2.60			2.60	0.50			3.10
3.2.2.4	Audit		12.00		12.00	2.40		14.40		7.10		7.10	1.40			8.50
3.2.2.5	Allowances for travel to project sites			4.80	4.80	0.96		5.76				-	-			-
3.2.2.6	Office maintenance	7.50			7.50	1.50		9.00	3.80			3.80	0.60			4.40
3.2.2.7	Website and software upgrading and updating	7.00			7.00	1.40		8.40	0.20			0.20				0.20
3.2.2.8	Other operating costs	6.00			6.00	1.20		7.20	2.40	0.10		2.50				2.50
3.2.2.10	Vehicle O&M	14.20			14.20	2.84		17.04	14.30			14.30	1.90			16.20
TOTAL per project		5,839.3	260.7	2,290.6	8,390.6	1,688.1	2,307.0	12,385.63	3,229.90	67.20	326.90	3,624.00	645.60	2,692.40	248.10	7,210.10