



 rootcapital

Fully washed Coffee - Challenges

- Low productivity
- Inefficient and outdated equipment
- Unpredictable cherry/coffee prices
- Lack of access to finance
- Lack of technical/management expertise at rural level
- Fraud – Ke, Tz esp at producer organizations

Fully washed Coffee - Challenges

- Poor agronomic practices
- Lack of agricultural inputs/reliable markets
- Short term approach to farming, limited replanting and new fields
- Price Risk
- Devolution – new Gvt order - Ke
- Coop board transitions not always smooth – Ke

Fully washed Coffee - Opportunities

- Introduce systems – accounting/inventory etc and controls early in time
- Introduce complimentary crops/incomes sources – bananas, macadamia, Dairy
- Improve partnerships – Gvts, coffee boards, Naeb, SNV, Technoserve, USAID, Financiers
- Duplicate success stories for biz/coop management oversight e.g Rwashosco

**GROWING
RURAL
PROSPERITY**

"We had the accounting software installed prior to the training from Root Capital, but we didn't know how to use to use it,"

- Alicia Hernandez, Triunfo Verde
Internal Credit Manager, Mexico



"You have to be able to produce at least one container a month and that requires a scale of financing we could not provide on our own."

- François Locoh-Donou, CEO,
Cajou Espoir, Togo



Training

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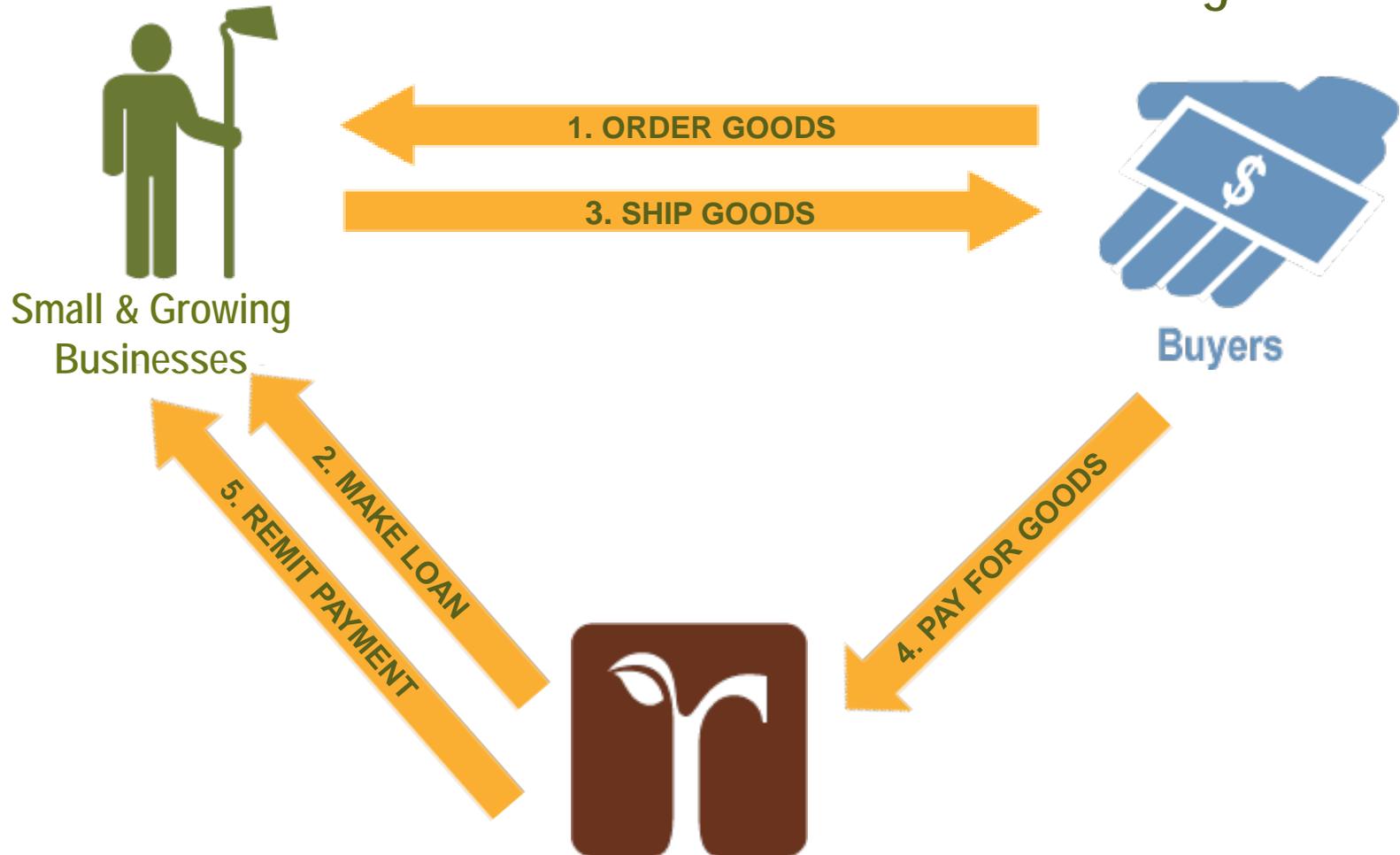
Credit



Business Growth

Finance: How We Do It

Value Chain Finance: A Cash Flow Lending Model



Where We Work

Global presence in more than 25 countries



10+ languages
15+ nationalities



100+ staff
50% in field offices

Loan Use Examples

Short-Term Trade Credit (up to 18 months)

- ☛ Oriented around the harvest or production cycle
- ☛ Used to finance the purchase and sale of agricultural or craft products

Long-Term (up to 5 years)

- ☛ Used to invest in processing equipment, infrastructure, or general operations.



Credit

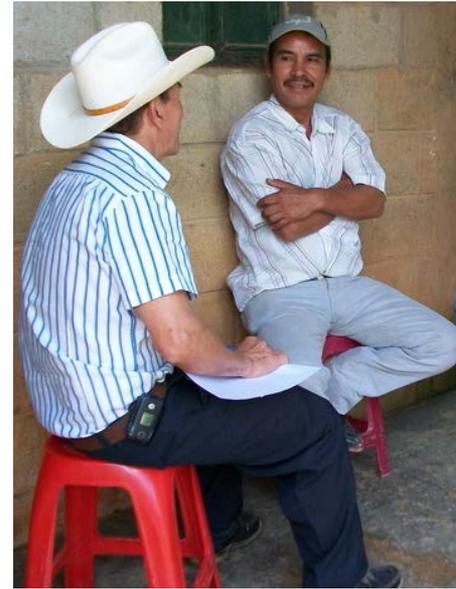
Loan Portfolio Overview

	<i>Range</i>
Loan Size	\$50,000 - \$2,000,000
Interest Rate	Local commercial lending rates in US dollars, Euros, Pounds Sterling and Local Currencies
Tenor	6 months - 5 years



SERVICES WE PROVIDE:

Centralized Workshops



One-on-One Trainings

WHO DO WE WORK WITH?

✓ **Current Borrowers**

✓ **Prospective Borrowers**

Thank you.



For more information, contact:

Fred Kitenge,
fkitenge@rootcapital.org

