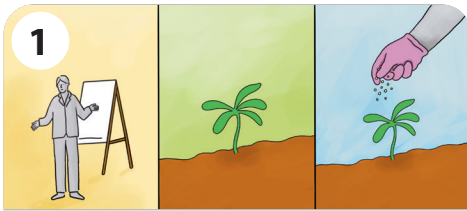
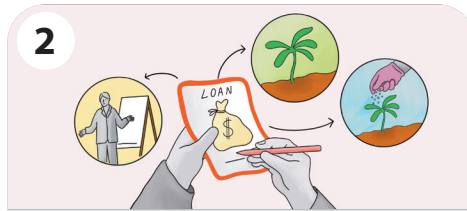


# Carbon farming: costs and income

## Carbon farming income explained



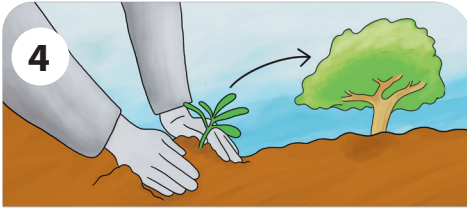
**1** To help you transition to agroforestry, you will need training, seedlings, fertilizer and other supplies.



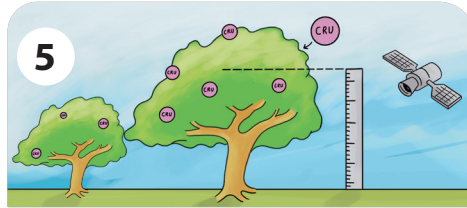
**2** These investments have a cost. These investments will initially cover these costs through a loan.



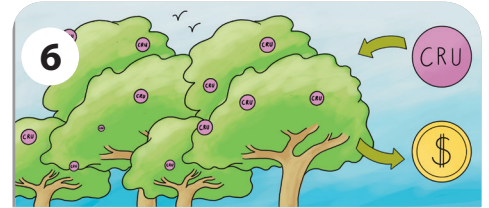
**3** When receiving these inputs, you agree to join a group that jointly is responsible for repaying these costs.



**4** With seedlings you plant and grow future trees. Together with all farmers you are responsible for a good growth of the trees.

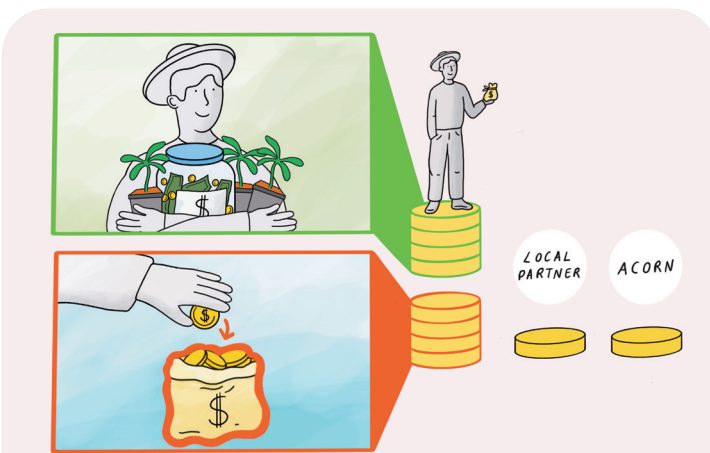


**5** The larger your trees grow, the more carbon it absorbs. The tree will be measured every year.



**6** You receive money from for your trees growing: for every ton of carbon that your trees remove from the air. This is called "carbon income".

## How much do you get paid?



### Phase 1: Repaying the loans

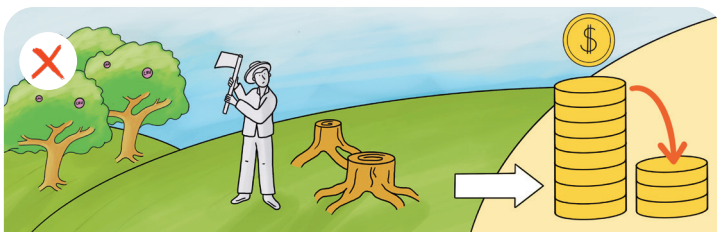
In the early years, half of the carbon income goes towards loan and interest repayment, while the other half goes to you for your own benefit. Or, you and your neighbors may want to reinvest in more tree planting and maintenance.



### Phase 2: When the loans are repaid

Once the loan is fully repaid, you receive your full share of carbon income. As a farmer, you might choose to invest in new material like seeds and other supplies.

## What are the payment conditions?



Farmers should not cut down existing trees. If they do this, it will result in lower carbon income.



All farmers share the loan repayment responsibility. If one farmer doesn't generate carbon income, others cover the loan, causing a delay in repayment. It is a group effort.