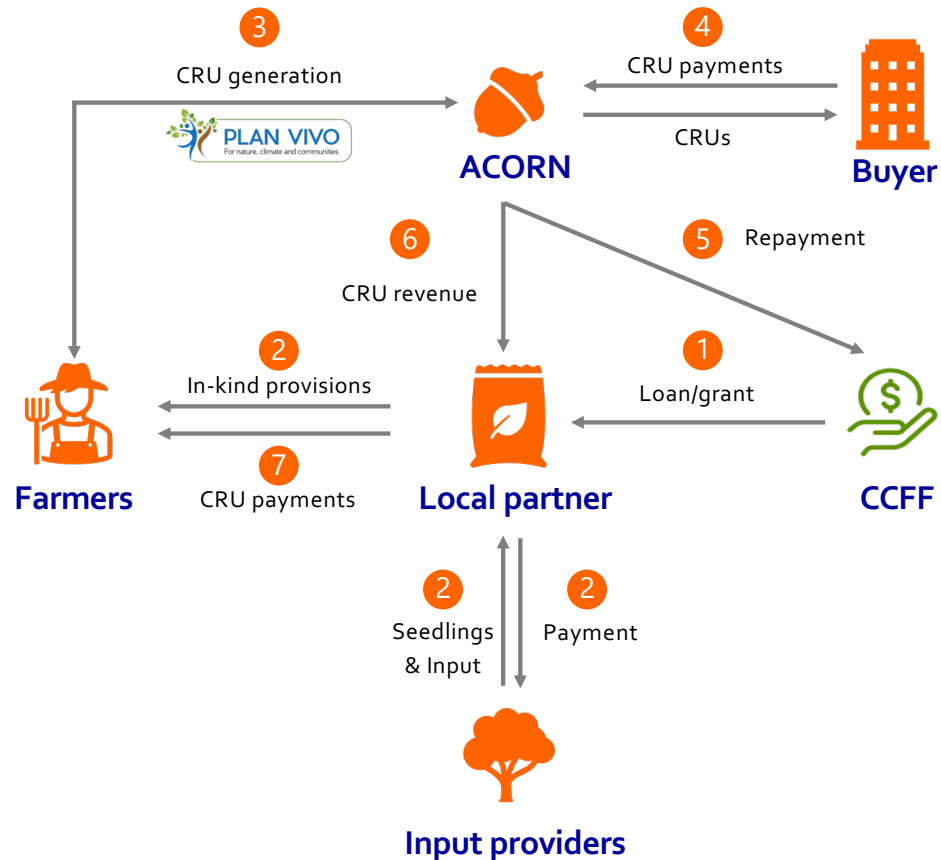


The Cooperative Carbon Finance Fund (CCFF) enables farmers to indirectly repay the initial investment for the agroforestry transition through future carbon proceeds



- 1 Financier provides pre-finance (e.g. grant/loan) to Local Partner to cover for upfront investment costs
- 2 Local Partner purchases in-kind provisions (e.g. training, seedlings) to enable farmers to start agroforestry practices and coordinates tree planting/intervention
- 3 Farmers generate CRUs through planting trees. Monitored, certified and sold by Acorn, verified by Plan Vivo
- 4 A corporate off-taker buys CRUs from Acorn against the latest market price, 100% of the CRU price flows to Acorn
- 5 Acorn withholds 10% of the CRU proceeds, repays loan to Acorn Fund based on a % of CRU proceeds
- 6 Acorn transfers 10% of CRU proceeds to LP, remainder (after loan repayment) flows back to LP until loan is fully repaid
- 7 The Local Partner retains 10% of CRU proceeds and in-kind provisions, the remainder flows back to the farmers