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ofi's 2025 Cocoa & Forests Initiative Progress Report

REPORTING ON 2025 DATA AND PROGRESS

1. Foreword

The Cocoa & Forests Initiative (CFI) remains the cocoa sector's first coordinated public-private partnership to help end cocoa-related deforestation and restore forest areas in Ghana and Côte d'Ivoire. It brings together governments and cocoa and chocolate companies, to protect forests, strengthen farmer livelihoods and promote sustainable cocoa production. In its second phase, CFI 2.0, **ofi** has continued to translate these commitments into tangible action in cocoa growing regions.

Growing our impact

Since CFI implementation started in 2018, **ofi** has distributed more than six million trees in both countries, helping over 385,000 farmers adopt more sustainable and climate-smart practices. We expanded deforestation risk assessment and agroforestry systems across over 315,000 hectares across **ofi**'s sustainability programs, including on behalf of its customers. Our agroforestry efforts initially focused on Ghana and Côte d'Ivoire, have extended across all nine cocoa-producing countries where **ofi** runs sustainability programs with its customers. Agroforestry is now embedded as a core practice, supported by **ofi**'s Cocoa Compass target of distributing 15 million trees by 2030. To date, 13.48 million trees have been distributed globally, contributing to **ofi**'s broader Choices for Change sustainability strategy.

Progress in 2025

In 2025, **ofi** expanded its forest protection, completing deforestation risk assessments for 67,220 hectares for **ofi** and 374,030 for its customers across both countries. This is supported by **ofi**'s new risk-based deforestation methodology that helps identify priority landscapes and progressively strengthen traceability and mitigation measures. **ofi** also helped to advance community-led landscape partnerships in both countries that are helping to restore tree cover, improve land governance and link conservation to practical community benefits.

An 86% increase in multi-purpose trees distributed for **ofi**, 93% on behalf of our customers showed further progress from 2024, supporting cocoa farmers to implement agroforestry, delivering extensive technical assistance to help improve incomes and regenerative agriculture. By combining inputs and training for agroforestry¹, we are working to improve productivity on existing land while addressing some of the drivers of deforestation.

Regulatory expectations such as European Union Deforestation Regulation are reshaping the operating environment for the cocoa sector. We have continued to strengthen our due diligence² and digital traceability systems, with 100% polygon mapping of farms across our direct supply chain and mapping in our indirect supply chain ongoing³. Supported by independent reviews and robust monitoring processes, our integrated sourcing model and on-the-ground presence strengthens our readiness to meet evolving requirements while providing transparency and confidence to customers and partners.

Looking ahead

While CFI 2.0 concluded in 2025, **ofi**'s focus on partnerships and collective action remains unchanged to support the next phase of the CFI and align with international frameworks. Together with governments, communities and industry partners, to continue advancing forest-positive⁴ cocoa production and supporting a more resilient future for cocoa-growing regions.

Andrew Brooks, Global Head of Cocoa Sustainability, **ofi**

¹ **ofi** defines agroforestry as the use of woody perennials like trees and shrubs on land that is primarily used for crops or livestock. The integration of trees on farms helps to diversify and sustain production at farm and landscape level and increases social, economic and environmental benefits. The additional value from agroforestry is particularly crucial for improving smallholder resilience.

² At **ofi** due diligence is defined in the context of supply chains, a bundle of inter-related processes through which enterprises can identify, prevent, mitigate and account for how they address their actual and potential adverse impacts on their supply chains including people, the environment and society, as an integral part of business decision-making and risk management systems.

³ Volumes procured by **ofi**, or its subsidiaries, directly from farmers, or from farming co-operatives, farmer groups, community/growing areas or their representatives (including Local Buying Agents who are restricted to a specific community/growing area). This also includes sourcing from **ofi**'s in-country subsidiary-owned estates, orchards or farms.

⁴ **ofi** uses the CGF – Forest Positive Coalition definition: 1. accelerate efforts to end deforestation in our own supply chains, 2. set higher expectations for suppliers to end deforestation across all their supply chains, 3. drive transformational change in strategic landscapes, and 4. track and report using common metrics.

Cocoa & Forests Initiative: Collective Action to End Cocoa-Related Deforestation

The governments of Côte d'Ivoire and Ghana and 35 leading cocoa and chocolate companies, representing 85% of global cocoa usage, joined together in the Cocoa & Forests Initiative to help end cocoa-related deforestation and restore forest areas. Their combined actions play a crucial role in protecting and restoring biodiversity, sequestering carbon stocks in West African forests, and addressing climate change in line with the Paris Climate Agreement. The Cocoa & Forests Initiative contributes to Sustainable Development Goal 13 (Climate Action) and 15 (Life on Land).

The Cocoa & Forests Initiative is a public private partnership based on frameworks for action (Côte d'Ivoire and Ghana) and action plans for the private sector and public sector (Côte d'Ivoire and Ghana) that spell out commitments to:

- protect and restore forests,
- promote sustainable cocoa production and farmers' livelihoods,
- engage communities and boost social inclusion.

Deforestation of tropical rainforests is a major issue in Côte d'Ivoire and Ghana, which together produce nearly two-thirds of the world's supply of cocoa, the main ingredient in chocolate. A comprehensive analysis is required to determine the exact contribution of cocoa production to deforestation.

Cocoa provides crucial income to communities in rural West Africa, but farmers are too often faced with poverty - one of the causes of cocoa-related deforestation. Supporting and promoting sustainable livelihoods is essential for helping farmers to achieve a living income⁵ and healthier planet.

In its first phase, CFI across both producing countries, delivered tangible results by its participating members collectively:

- 83% of directly sourced cocoa from participating companies in Ghana and 82% in Côte d'Ivoire was traceable to the plot level in 2023.
- 43 million multipurpose trees distributed since 2018, including 10 million in 2023 alone.

The second phase of CFI – CFI 2.0 from 2023- 2025 has now finished, and the outcomes will be announced by the World Cocoa Foundation. The new CFI strategy for 2026 onwards will focus on two connected workstreams:

- Advocacy for Forest Protection and Restoration — enabling the policy and institutional conditions that make large-scale impact possible.
- Reporting Standardisation — aligning data and measurement across global frameworks to improve credibility, reduce duplication and turn information into influence.

Together, these workstreams ensure that CFI continues to drive collective action, accelerate measurable progress and reinforce the sector's leadership in forest protection and restoration.

⁵ We adopt the guidance of the Living Income Community of Practice (LICOP): "The net annual income required for a household in a particular place to afford a decent standard of living for all members of that household. Elements of a decent standard of living include food, water, housing, education, healthcare, transport, clothing, and other essential needs including provision for unexpected events."

Our Progress in 2025:

In 2025, we continued to scale our impact across the Cocoa & Forests Initiative pillars in both Ghana and Côte d'Ivoire, building on progress made in 2024. We saw strong year-on-year growth across several key indicators. Multi-purpose tree distribution increased by 86% for **ofi**, while trees distributed on behalf of customers rose by 93%, reflecting accelerated expansion of on-farm agroforestry. The number of farmers actively applying agroforestry practices for **ofi** tripled, increasing by 188%, demonstrating deeper adoption of climate-resilient production systems. Below is a snapshot of the aggregated highlights. For country-specific data, please refer to the 2025 progress data table.

- **209,480** multi-purpose trees distributed for on-farm planting directly for **ofi** and **2,451,080** on behalf of our customers.
- **14,350** farmers actively applying agroforestry⁶ for **ofi** and **93,000** on behalf of our customers.
- **11,840** individuals provided with technical assistance based on plans by **ofi** to increase farmer income from non-cocoa sources; and **64,780** on behalf of our customers.
- **9,360** farmers provided with technical assistance to professionalize & optimize cocoa farming practices for **ofi** and **88,690** on behalf of our customers
- **67,220** hectares within the direct supply chain with Deforestation Risk Assessments (DRAs) completed for **ofi** and **374,030** on behalf of our customers.
- **16,020** Farmers informed, trained, and / or consulted on forest policy/law enforcement, forest protection, and restoration for **ofi** and **72,400** on behalf of our customers

These results reflect measurable progress toward our longer-term sustainability ambitions, set out in our product focused strategy, Cocoa Compass, which has related targets such as:

- 15 million beneficial trees distributed for agroforestry programs (cumulative)
- 7 landscape partnerships
- 1.4 million hectares under regenerative agriculture
- 30% reduction in GHG natural capital costs per ton of output (against 2018 baseline)
- 150,000 farmers earning a living income
- 500,000 farmer households receive livelihood support

These targets are aligned with **ofi**'s overarching sustainability strategy- Choices for Change, across four interconnected pillars of Prosperous Farmers, Thriving Communities, Climate Action and Regenerating the Living World.



3.1 Forest Protection and Restoration

Deforestation and forest degradation remain critical risks in many cocoa-growing countries, driven by factors such as unclear land rights, inconsistent governance, low yields and poverty, which often push farmers to expand into forested areas.

At **ofi**, we take a holistic approach to protecting landscapes while strengthening farmer livelihoods. As part of our Choices for Change strategy, we are working to become forest positive⁷ by 2030, combining digital innovation with on-the-ground support to monitor, prevent and remediate deforestation while promoting environmentally sustainable farming practices.

We have updated our deforestation risk assessment from using our Landscape and farm Deforestation Risk Indices, to a new deforestation risk methodology. It identifies and prioritizes areas of elevated risk across both our direct and indirect sourcing regions. The methodology assesses landscapes based on cocoa-driven deforestation, broader agricultural expansion and overall forest loss, classifying areas as high, medium, or low risk. We'll continue to make improvements to our methodology to as new data becomes available.

In higher-risk landscapes, we progressively strengthen traceability requirements and monitoring to reduce risk as far as possible. Alongside this, we work directly with farmers and suppliers to address underlying deforestation drivers, protect remaining forests and critical ecosystems, and support targeted restoration efforts where needed. This methodology aligns with **ofi**'s Landscape Framework guidance and the principles of the Accountability Framework Initiative, supporting our forest-positive ambition with a structured, credible and risk-based approach.

Taking a Landscape Approach to Forest Restoration

A landscape approach is one of the most effective ways to involve communities in forest protection. Our partnerships in Ghana and Côte d'Ivoire illustrate approaches that aim to support coexistence between agriculture and nature. Working alongside governments, NGOs and local communities, we are delivering initiatives across priority high-conservation landscapes aimed at reducing environmental risk and strengthening ecosystem restoration and protection.

Taï National Park and the Bossématié Natural Reserve

The Resilient Ecosystems and Sustainable Transformation of Rural Economies (RESTORE) project launched in April 2022, focused on two key landscapes in Côte d'Ivoire: the Taï National Parc and the Bossématié natural reserve. Its objective is to improve the livelihoods of smallholder cocoa farmers, including women and girls, while increasing tree cover in and around cocoa plantations. Through RESTORE, incentive systems were introduced to encourage the adoption of Good Agricultural Practices (GAP) and agroforestry, alongside the creation of rural committees to support forest resources and restore degraded land.

Between 2022 and early 2025, RESTORE supported 17 cooperatives across 49 communities, distributing 271,443 native shade trees to 8,767 farmers and establishing 23,890 hectares of cocoa agroforestry.

Although RESTORE formally concluded in February 2025, **ofi** has continued implementing key elements of the programs across the Bossématié and Taï landscapes. In 2025, 100 kilometers of living boundary trees established under the project were maintained, defining the territories of 10 villages and supporting their

⁷ **ofi** defines forest positive by the CGF – Forest Positive Coalition definition: 1. accelerate efforts to end deforestation in our own supply chains, 2. set higher expectations for suppliers to end deforestation across all their supply chains, 3. drive transformational change in strategic landscapes, and 4. track and report using common metrics.

formal government recognition. In areas where cocoa farms border classified forests, this clarity reduces land disputes and provides farmers with greater security to invest in their land.

Four Land Management Boards in San Pédro, Abengourou, Adzopé and Bongouanou were officially recognized through an official decree issued by the regional government. Equipped with GPS devices and monitoring tools, members were trained to map plots and village boundaries, strengthening local capacity for transparent land administration and structured forest resource management.

Alongside governance improvements, we continued supporting communities across both landscapes in Cote d'Ivoire on income-generating activities, particularly for women and youth, to incorporate them into the socio-economic fabric of their communities. Linked to Village Savings and Loan Associations (VSLAs), activities such as managing shade tree nurseries, beekeeping, fish farming, and poultry farming helped diversify household income.

By connecting income generating activities with VSLAs, our goal is to provide a platform for farmers and their communities to mobilize savings and invest in future livelihood activities.

Kakum Landscape

In 2025, **ofi** continued to strengthen its landscape partnership approach in the Kakum landscape in Ghana, working alongside the Nature Conservation Research Centre (NCRC), local authorities and customers including Lindt & Sprüngli and Ferrero to reinforce community-led governance and link conservation efforts to tangible livelihood benefits.

In September, leaders from Community Resource Management Areas (CREMAs) across four Hotspot Intervention Areas (HIAs) - Komkom Kwae, Acoa, Twifo Parso Camp and Esti, gathered with the NCRC, the Forestry Commission and Kakum National Park authorities to review progress, address challenges and chart a path towards more resilient, community driven conservation systems.

A key milestone in 2025 was the distribution of benefits from the second Emission Reductions (ER) payment, part of the Reducing Emissions from Deforestation and forest Degradation project (REDD+) in Ghana, funded by the World Bank. For many communities, this marked the first visible financial return from their commitment to protecting forests and adopting climate-smart practices.

In the Twifo Parso Camp area of the Twifo Hemang Lower Denkyira District, **ofi** field agents supported the NCRC and local management boards in distributing livelihood support items as part of REDD+ ER payment across 24 communities. These included 4,793 cutlasses, 3,887 pairs of Wellington boots, 5 mist blowers, and the construction of seven boreholes, among other resources.

Across the landscape, we've heard from farmers that these investments have reduced the physical burden of farm work, improved productivity and increased access to clean water - particularly benefiting women and children.

By directly linking conservation performance to practical, day-to-day improvements, the program has strengthened trust in forest-positive initiatives and reinforced the incentive for communities to protect surrounding forest areas.

It was crucial to the process that communities were able to share feedback. Leaders openly discussed concerns about the durability of some distributed items, prompting NCRC to urge HIA Management Boards to prioritize quality in future procurement and introduce a comprehensive satisfaction survey. Rather than diminishing the program's success, this feedback demonstrated the growing confidence of communities to engage as equal partners in landscape governance. Through these landscape partnership models, **ofi** is helping to build locally led systems that aim to protect forests, strengthen community resilience and align with national climate and traceability ambitions under CFI 2.0.

Strengthening First-Mile Traceability Through ofi Direct

We're using our **ofi** Direct (**ofi** D) digital platform to strengthen first-mile traceability and enable cocoa to be linked back to verified, mapped farms in both Ghana and Cote d'Ivoire. In Ghana, our field officers work directly with farmers to capture polygons of farm boundaries, recording precise GPS coordinates and farm size data. Each mapped boundary strengthens due diligence processes by confirming that cocoa is produced within verified farm limits and does not encroach on protected forest areas, supporting alignment with deforestation-free sourcing requirements.

During harvest, traceability continues through the **ofi** D. Purchasing clerks record transactions in real time, capturing farmer identity, volumes, dates, and pricing information at the point of purchase. As cocoa moves from buying points to district warehouses, truck movements are logged digitally, creating a verified chain of custody from farm to aggregation.

This integrated first-mile tracking system enables cocoa to be digitally classified according to compliance status, enabling EUDR-aligned volumes to remain segregated from conventional cocoa. By combining farm mapping, real-time transaction recording and supply chain monitoring, **ofi** is strengthening transparency and accountability across operations in its cocoa supply chain in Ghana.

Building on this foundation, **ofi's** internal Track & Trace platform integrates data from **ofi** Direct and other field-level digital tools with warehouse management and ERP systems to provide end-to-end visibility from farm plots through to customer delivery. This strengthens our ability to support regulatory compliance, including EUDR and related requirements, while reinforcing broader commitments to responsible sourcing and transparent supply chain management.

As well as strengthening our own first-mile systems, we also support national traceability initiatives to enhance sector-wide transparency and regulatory readiness.

Supporting the Ghana Cocoa Traceability System Pilot

In parallel, **ofi** also supported the implementation of the Ghana Cocoa Traceability System (GCTS) in collaboration with COCOBOD.

The digital system is designed to enhance traceability and support actors across the national cocoa value chain in meeting evolving regulatory expectations in key export markets, including EUDR. By improving farm-level visibility and data accuracy, the system strengthens the ability to demonstrate that cocoa is sourced responsibly and in line with environmental and human rights requirements.

As part of the nationwide rollout, **ofi** supported training for over 4,900 purchasing clerks and 115,000 farmers across 70 operational districts. Through practical, hands-on engagement, field teams were equipped to record purchases digitally, apply serial tags and capture farm-level data accurately, enabling a transition toward a more transparent and accountable system.

ofi also supported serial tagging for all the cocoa directly procured in Ghana in the 2024/25 cocoa season, strengthening farm-level traceability from the point of purchase through aggregation. By acting as a bridge between field teams and system developers, we assisted with issue escalation and resolution, supporting smoother system adoption and reducing operational downtime.

In parallel, we provided reporting and analytical support to help district and national teams monitor system performance and strengthen data use for decision-making.

Through this collaboration, **ofi** has contributed to building a more transparent, digitally enabled cocoa supply chain in Ghana - supporting national traceability ambitions and strengthening preparedness for evolving regulatory requirements such as the EUDR.

While landscape protection is critical, long-term forest resilience also depends on strengthening sustainable production systems at farm level.

3.2) Sustainable Cocoa Production and Farmers' Livelihoods

Most of the world's cocoa farmers are smallholders who own very small plots of land with an average of two hectares. They can often face many challenges in affording a decent standard of living that covers essential needs such as food, water, housing, education, and healthcare.

ofi is using living income as a valuable contextual indicator, serving as a north star to gauge economic status and guide its interventions to support farmers livelihoods. We combine tailored training, access to inputs and farm-level advisory support customized to farmers' needs. This approach helps farmers improve agronomic performance while strengthening their ability to manage their farms as resilient businesses.

Regenerative agriculture underpins our approach to enable farmers to transition toward more environmentally sustainable cocoa production. **ofi** has developed a regenerative agriculture framework to assess and guide farmers in our direct supply chain. The framework evaluates the adoption of key agronomic practices - including crop residue management, pruning, agroforestry and biochar - that can deliver multiple benefits such as improved yields, reduced greenhouse gas emissions and strengthened biodiversity.

Farmers are assessed based on their level of practice adoption, progressing from entry level through Bronze and Silver, with Gold representing the most advanced stage. Based on this assessment, context-specific action plans are developed, supported by tailored training and on-the-ground implementation. We are currently collecting data, evaluating adoption rates and identifying improvements for farmers. In our next phase, our local teams will share insights with farmers, enabling continuous improvement, so we can measure impact across cocoa landscapes.

At **ofi**, regenerative agriculture is a key component of our overarching sustainability strategy - Choices for Change. In our cocoa supply chain, we have a dedicated target to bring 1.4 million hectares under regenerative agricultural practices by 2030, which also contributes to ofi's overall total impact.⁸

Converting Cocoa Waste into Climate and Soil Solutions in Ghana

In Opokukrom, within the **ofi** Lotte and Fuji Oil supply chain in Ghana, our biochar initiative is demonstrating how regenerative practices can deliver both climate and farm-level benefits.

The project transforms cocoa pod husks that are commonly left in open heaps, contributing to greenhouse gas emissions, into stable biochar. This approach is a carbon-rich soil amendment capable of long-term carbon sequestration, while restoring soil structure, improving nutrient efficiency, and enhancing moisture retention of the soil.

A total of 84 farmers, including 27 women, received training on climate-smart soil management, standardized biochar production methods, safe handling and application techniques. A core group of 25 farmers were then selected to lead implementation and facilitate peer learning within the wider community.

Since the project started in December 2024, farmers have collectively produced 1,021 kg of biochar, demonstrating the potential of the project. To provide robust, evidence-based validation, five 10 m² demonstration plots were established alongside a half-acre cocoa field planted with 300 hybrid seedlings.

⁸ ofi supply chains include cocoa, coffee, nuts, spices and dairy.

Each site is divided into biochar-treated and control sections, enabling monthly monitoring and comparative growth analysis.

Overall, the Opokukrom biochar initiative illustrates how turning waste into circular biomass can enhance cocoa productivity, reduce reliance on synthetic inputs and contribute to measurable climate mitigation outcomes within Ghana's cocoa landscape.

Scaling Agroforestry in Côte d'Ivoire

Through long-term sustainability programs delivered with customers and partners, **ofi** is focused on increasing farmer resilience while strengthening sustainable production systems. This includes promoting Good Agricultural Practices (GAP), expanding agroforestry systems and encouraging improved crop residue management through composting, mulching and biochar. These practices are supported by tailored training and multi-year engagement to ensure long-term adoption.

In 2025, **ofi** continued scaling its agroforestry initiative across Côte d'Ivoire, building on progress made in recent years. Between July and September 2025 alone, 1,122,626 multipurpose native shade trees were distributed to cocoa farmers as part of this effort.

Farmers receive a minimum of three species from a portfolio of 20 native tree varieties including fruit species such as garcinia kola or bitter kola which is highly valued in local communities and provides a large market for farmers to sell to, and fast-growing deciduous timber species like terminalia superba and ivorensis.⁹

These types of trees were selected for their ecological value and canopy structure. Each of these 20 species crucially do not host vectors of Cocoa Swollen Shoot Virus (CSV) - a disease that continues to threaten cocoa yields in Côte d'Ivoire and Ghana and are designed to create shade above cocoa trees. Distribution is tailored to cocoa cropland area, with a target of 20 additional shade trees per hectare, complementing the 5–10 fruit trees many farmers already maintain. Implementation is community-led. Cocoa cooperatives establish youth¹⁰ service groups that are trained and equipped by **ofi** to manage seedling logistics and support planting. This approach strengthens local ownership while generating rural employment opportunities.

Rising temperatures, irregular rainfall, drought, and pest pressures continue to challenge cocoa production. The agroforestry systems moderate on-farm temperatures, improve soil health and water retention, enhance biodiversity, diversify farmer income, and support carbon sequestration aligned with our Scope 3 commitments.

Looking ahead, **ofi** will continue monitoring tree survival rates for all agroforestry programs, building on our existing tree survival monitoring in Côte d'Ivoire, which was established in 2023 through Application Européenne de Technologies et de Services for independent third-party verification. **ofi** has evolved its own methodology for measuring tree survival, which was piloted in our Nigeria cocoa supply chain in 2024 and audited by WinRock International with verification to follow. The methodology is being refined so it can be applied across all **ofi** sustainability programs including those outside of cocoa, where shade trees are distributed for agroforestry and reforestation.

⁹ The full list of native trees are: fruit species such as *Ricinodendron heudoelotii*, *Beilschmiedia Bitei*, *Irvingia gabonensis*, *Tieghemella heckellii*, *Heritiera utilis*, *Garcinia kola*, *Xylopia aethiopica*; and timber species including: *Khaya* spp, *Antiaris Africana*, *Pouteria* spp, *Pericopsis elata*, *Lophira alata*, *Mansonia altissima*, *Terminalia superba*, *Terminalia Ivorensis*, *Pycnanthus angolensis*, *Albizia* sp, *Strombosia pustulata*, *Futurnia africana*, *Futurnia elastica*, *Mammea Africana*.

¹⁰ A person between the ages of 18 and 35 years

Agroforestry reinforces long-term performance and farmer engagement, encouraging farmers to increase shade tree density toward the recommended 25–40 trees per hectare and supporting the durability of the agroforestry transition.

As part of our Cocoa Compass sustainability strategy, we are working toward 15 million beneficial trees distributed for agroforestry programs in our global cocoa supply chain target by 2030. Our aim is to convert as many farms as possible across all nine cocoa countries where we have sustainability programs and implement diversified agroforestry systems and strengthen long-term carbon removals across cocoa landscapes. Sustainable production gains are most effective when paired with inclusive community systems that strengthen resilience and social equity.

3.3 Community Engagement and Social Inclusion

ofi's dedicated sustainability programs are delivered in close collaboration with farming communities, customers and partners. By placing communities at the center of implementation, we aim to strengthen farmer resilience while promoting greater social inclusion across Ghana and Côte d'Ivoire.

To reinforce this commitment, **ofi** became the first company to join the Food and Agriculture Organization's (FAO) *Commit to Grow Equality* initiative, helping to spotlight practical pathways to gender equality and women's empowerment aligned with the Sustainable Development Goals. Across our cocoa landscapes, this commitment translates into targeted support for women, youth and local leadership structures.

Using VSLAs to Strengthen Financial Resilience in Ghana and Côte d'Ivoire

Village Savings and Loan Associations (VSLA) continue to play an important role in providing women in cocoa-growing communities with financial empowerment and livelihood resilience. Through weekly savings, transparent governance and access to small loans, members gain access to capital that can be invested in businesses, income generating activities or essential, unavoidable costs like medical care and school fees.

In Ghana the Anidasuo VSLA group - comprising of 30 farmers, most of whom are women – continues to strengthen the economic stability of the whole community. Through the annual share-out, members received dividends enabling investments in farm inputs, children's education, and household improvements.

In Cote d'Ivoire, **ofi** has helped strengthen the economic capacity of over 3,390 women across 11 cooperatives in the Nestle Income Accelerator Program, using the Gender Action Learning System (GALS) approach and training on micro-business plan development. Designed to support income diversification, participants received support to structure business ideas, plan income-generating activities (IGA), and build confidence in their entrepreneurial potential.

To further income diversification support, four VSLA groups in **ofi** and Nestle's shared supply chain were implemented in Sakota, in south-western Côte d'Ivoire. The newly established VSLAs are providing access to financial services for approximately 90 women in the SCOOPAGARO cooperative. For many, this is the first time they've had the opportunity to save, access loans, and invest in personal or business ventures. Collectively, these women-led income-generating activities have generated approximately USD 45,000 in 2025, demonstrating how financial inclusion can translate into tangible economic impact for families and communities. By improving access to finance at the local level, VSLAs are helping reduce vulnerability during lean crop seasons and supporting more resilient livelihoods.

2. Our CFI Impact Stories

Cote d'Ivoire

Increasing Yields Through Good Agricultural Practices in Cote d'Ivoire

Traoré Mamadou, a 38-year-old cocoa farmer from the Haut-Sassandra region of Cote d'Ivoire, joined **ofi**'s supply chain during the 21/22 cocoa season. Managing a 1.5-hectare plantation, he was motivated to improve his farm's productivity and long-term sustainability for the benefit of his children and their future.

When first assessed, his cocoa farm had dense, unmanaged branches and was experiencing significant black pod disease.

"Before, my farm was closed with too many branches, and you could see a lot of black pods" said Mr Traoré.

Through **ofi**'s training on Good Agricultural Practices (GAP), Mr Traoré learned the importance of structured pruning to improve airflow, reduce disease pressure and increase light penetration. His farm was selected as a demonstration plot, allowing other farmers in the community to observe the practical application of these techniques.



"Since I started pruning my cocoa trees, my farm can breathe, and I have seen my production increase," he says. ***"Because this is a demonstration plot, I need to show the example to everyone."***

Mr Traoré also benefited from **ofi**'s community pruning program, in which trained local working groups are supported to provide pruning services within their communities. This model helps accelerate adoption of improved practices across entire cooperatives.

To further strengthen climate resilience, he received 60 multipurpose shade trees to establish a more balanced agroforestry system on his farm.

"Now I want to fight the drought - that's why I plant trees," he explains.

By combining improved pruning practices with agroforestry, Mr Traoré has increased productivity while building longer-term resilience to climate variability. His willingness to adopt and demonstrate new practices has positioned him as a role model within his community, encouraging wider uptake of sustainable cocoa production methods.

Ghana

Promoting Financial Empowerment in Cocoa Communities in Ghana Through VSLAs

The Village Savings and Loan Association (VSLA) model continues to demonstrate measurable impact as a practical tool for financial empowerment and livelihood resilience within cocoa-growing communities, particularly for women seeking to grow small businesses.

In the Anidasuo VSLA group in Ghana, Alimatu Malik, one of 20 women in the group of 30, has steadily expanded her enterprise through consistent savings and reinvestment supported by internal VSLA loans. With this support, she now operates four fufu machines across different locations and has established a local eatery known as 'Efie Fufuo'.

A fufu machine is used to pound boiled cassava and plantain into *fufu*, a staple Ghanaian dish traditionally prepared by hand.

"I started with one fufu machine, but through dedication and support from the VSLA, I now run multiple machines and 'Efie Fufuo' has become a place where farmers gather after a long day."

Her business now generates a stable income, supports her household, and contributes to the local economy. She said, ***"My business has grown, and so has my confidence."***



Another VSLA member, Fawuzia Kassim, joined the group without a defined source of income. Through savings and access to small loans, she was able to start a sachet water business, later expanding into the sale of additional local drinks.

"The VSLA gave me my first opportunity to believe in myself," she says. ***"What started as small savings is now a growing business. Today, I am not just surviving - I am building a future."***

CFI 2025 Progress Data Table

Cote d'Ivoire

Description	Target (Current reporting year)	# Through direct investment (Current reporting year)	# On behalf of clients (Current reporting year)	# Through direct investment (Since 2023)	# Through direct investment* (Since 2018)
FOREST PROTECTION AND RESTORATION					
# of farms mapped in direct supply chain: Total Active	16,267	21,344	115,924	n/a	n/a
# of hectares in the direct supply chain with deforestation risk assessments completed	0	57,311	280,021	n/a	n/a
# metric tons of directly sourced cocoa traceable from the farm to the first purchase point (target is 100%)		17,768	108,097	n/a	n/a
# hectares restored in Forest Reserve / Forêts Classée	0	0	0	n/a	n/a
# trees registered	0	0	0	n/a	n/a
# of farmers with land tenure agreements/documentation obtained via company support	0	0	0	n/a	n/a
# farmers informed, trained, and / or consulted on the new Forest Code, forest policy, law enforcement, forest protection, and restoration	5,099	6,237	41,220	n/a	n/a
# Individuals receiving incentives to protect and restore forests and / or adopt agroforestry (e.g., PES): New	0	0	138	n/a	n/a
# Individuals receiving incentives to protect and restore forests and / or adopt agroforestry (e.g., PES): Total Active	0	0	300	n/a	n/a
# farmers applying agroforestry: New	n/a	5,575	35,020	n/a	n/a
# farmers applying agroforestry: Total Active	n/a	12,221	68,059	n/a	n/a
# farmers provided with technical assistance to adopt and expand agroforestry	1,922	6,237	41,220	n/a	n/a
# multi-purpose trees distributed for on- farm planting	133,155	209,487	1,492,245	426,160	1,025,299
# hectares cocoa agroforestry: New	5,896	10,474	74,588	19,936	43,404
# hectares cocoa agroforestry: Total Active		23,612	144,820		

# of trees distributed for off-farm planting	0	0	0	0	0
# hectares of forest area restored off-reserve / in rural zone	0	0	0	0	0
# farmers provided with technical assistance to be more resilient to climate change and reduce and remove carbon emissions on farm (e.g., CSC)	5,099	6,237	41,274	n/a	n/a
# of farmers trained in Modified Taungya System (MTS)	n/a	n/a	n/a	n/a	n/a
\$ contributed to fund	n/a	0	0	n/a	n/a
SUSTAINABLE PRODUCTION AND FARMERS' LIVELIHOOD					
# improved cocoa seedlings distributed to farmers				n/a	n/a
# farmers provided with technical assistance (based on plans) to professionalize & optimize cocoa farming practices	5,099	6,237	41,274	n/a	n/a
# individuals participating in additional Income Generating Activities (IGA's)		1,618	9,613	n/a	n/a
# individuals provided with technical assistance (based on plans) to increase income from non-cocoa sources / IGA's	0	11,845	64,353	n/a	n/
# Individuals provided with technical assistance to save money and access finance	1,199	1,618	9,613	n/a	n/a
# of members of VSLA groups in the current year	1,199	1,618	9,613	n/a	n/a
# of VSLA groups in the current year	48	63	339	n/a	n/a
SOCIAL INCLUSION AND COMMUNITY					
# of cocoa communities with active forest restoration and protection program (CBNRM): New	0	0	0	n/a	n/a
# of cocoa communities with active forest restoration and protection program (CBNRM): Total Active		0	0	n/a	n/a
# hectares under CBNRM	0	0	0	n/a	n/a
# of individuals participating in women's empowerment projects and activities	959	1,297	8,010	n/a	n/a
# of individuals participating in youth focused projects and activities (15-35 years old)	312	9,327	43,034	n/a	n/a

Ghana

Description	Target (Current reporting year)	# Through direct investment (Current reporting year)	# On behalf of clients (Current reporting year)	# Through direct investment (Since 2023)	# Through direct investment (Since 2018)
FOREST PROTECTION AND RESTORATION					
# of farms mapped in direct supply chain: Total Active	8,535	42,331	55,887	n/a	n/a
# of hectares in the direct supply chain with deforestation risk assessments completed	35,142	9,912	94,015	n/a	n/a
# metric tons of directly sourced cocoa traceable from the farm to the first purchase point (target is 100%)	n/a	37,489	55,194	n/a	n/a
# hectares restored in Forest Reserve / Forêts Classée	0	0	0	n/a	n/a
# trees registered	3,000	0	0	n/a	n/a
# of farmers with land tenure agreements/documentation obtained via company support	n/a	0	n/a	n/a	n/a
# farmers informed, trained, and / or consulted on the new Forest Code, forest policy, law enforcement, forest protection, and restoration	8,535	9,790	31,183	n/a	n/a
# Individuals receiving incentives to protect and restore forests and / or adopt agroforestry (e.g., PES): New	0	0	0	n/a	n/a
# Individuals receiving incentives to protect and restore forests and / or adopt agroforestry (e.g., PES): Total Active	0	0	0	n/a	n/a
# farmers applying agroforestry: New	n/a	0	13,403	n/a	n/a
# farmers applying agroforestry: Total Active	n/a	2,136	24,945	n/a	n/a

# farmers provided with technical assistance to adopt and expand agroforestry	1,700	9,790	31,183	n/a	n/a
# multi-purpose trees distributed for on-farm planting	120,000	0	958,835	66,512	469,481
# hectares cocoa agroforestry: New	1,700	0	20,286	4,297	22,206
# hectares cocoa agroforestry: Total Active	n/a	4,501	40,491	n/a	n/a
# of trees distributed for off-farm planting	20,000	0	0	n/a	11,708
# hectares of forest area restored off-reserve / in rural zone	20	0	0	n/a	n/a
# farmers provided with technical assistance to be more resilient to climate change and reduce and remove carbon emissions on farm (e.g., CSC)	8,535	9,790	44,333	n/a	n/a
# of farmers trained in Modified Taungya System (MTS)	0	0	0	n/a	n/a
\$ contributed to fund	n/a	n/a	n/a	n/a	n/a
SUSTAINABLE PRODUCTION AND FARMERS' LIVELIHOOD					
# improved cocoa seedlings distributed to farmers	50,000	0	n/a	34,978	1,183,999
# farmers provided with technical assistance (based on plans) to professionalize & optimize cocoa farming practices	8,535	3,127	47,423	n/a	n/a
# individuals participating in additional Income Generating Activities (IGA's)	n/a	0	431	n/a	n/a
# individuals provided with technical assistance (based on plans) to increase income from non-cocoa sources / IGA's	2,100	0	431	n/a	n/a
# Individuals provided with technical assistance to save money and access finance	4,267	1,303	12,561	n/a	n/a
# of members of VSLA groups in the current year	750	1,303	12,561	n/a	n/a
# of VSLA groups in the current year	30	43	479	n/a	n/a

SOCIAL INCLUSION AND COMMUNITY					
# of cocoa communities with active forest restoration and protection program (CBNRM): New	40	0	1	19	198
# of cocoa communities with active forest restoration and protection program (CBNRM): Total Active	n/a	16	50	n/a	n/a
# hectares under CBNRM	6,000	0	19,482	3,568	19,891
# of individuals participating in women's empowerment projects and activities	2,100	744	7,437	n/a	n/a
# of individuals participating in youth focused projects and activities (15-35 years old)	65	0	1,676	n/a	n/a