

## EMFED Farms and Trading Company Ltd

### OVERVIEW

EMFED is a social enterprise based in Ghana providing farm management and certification services as well as selling agro-inputs to enable sustainable cocoa farming. Our services help increase the resilience of farmers to climate change and enhance their capacity to adapt to the effects of climate change while helping increase their productivity.

### MARKET AND STRATEGY

The company plans to roll out its services to 1,200 cocoa farmers with aggregate farm holding of 2,400 hectares of cocoa farms over a 5-year period.

### VALUE PROPOSITION/PROJECT ATTRACTIVENESS

EMFED works directly with individual farmers providing one-on-one support to improve farming practices. This ensures high adoption rate of sustainable farming practices since we monitor each farm directly, thereby increasing our impact.

### BUSINESS MODEL

EMFED provides farm management services. Our Voluntary Sustainability Standards certification program enables farmers to sell their cocoa beans at a premium. The training includes topics on the use of compost: The use of agro chemical with minimum residual level, planting of trees to manage shade on farms, intensification approach instead of new farm establishment.

EMFED is also considering venturing into the conversion of by-products from the farmers we work with to produce compost fertilizer for sale.

### CURRENT STATUS

The business has been in operation since 2012 and is seeking to expand. The business has ever benefited from investment from an international organisations such as Solidaridad.

### TEAM / EXPERTISE

EMFED has a management team with over eight years of relevant experience in farm management and sustainability interventions in Ghana's cocoa sector.

### IMPACT

EMFED's growth strategy will lead to job creation, increased farmer income, and increased yield. At least 6,000 tons of sustainably sourced cocoa beans will be delivered into the market.

### GENDER FOCUS

Though the work of the company provides a lot of employment for women and youth, EMFED deliberately seeks to adapt continuous measures to improve gender specific policies to ensure focus is being given to balance gender issues and provide jobs while safeguarding adequate living wages to people in the community.

<b>TECHNOLOGY</b>	Climate Adaptation
<b>PROJECT / LOCATION</b>	Ghana
<b>MATURITY OF PROJECT</b>	Growth/Scale-up Stage
<b>NUMBER OF EMPLOYEES</b>	37

### PFAN ADVISOR

Jeffrey Ken. Baiden  
jkbaiden@gmail.com

**TOTAL INVESTMENT ASK**

**614K**

Million  
USD \$

**DEBT ASK**

**430K**

Million  
USD \$

<b>DEBT ASK CURRENCY:</b>	USD
<b>LOAN TENURE:</b>	5 Years
<b>DEVELOPER'S CONTRIBUTION:</b>	184,077
<b>AVERAGE DSCR:</b>	1.88X
<b>INTEREST COVERAGE:</b>	9.38X
<b>DEBT TO EQUITY:</b>	70% : 30%
<b>EBITDA MARGIN:</b>	50%
<b>PAT MARGIN:</b>	15%

### USE OF FUNDS

- CAPEX
- Working Capital - OPEX