

## Support Ecosystem for Family Farming and Regenerative Production

# KAWÁ



## OPPORTUNITY

**USD 500M**

annual market with 78k smallholder cocoa farmers in Brazil

**85%**

of farmers lack access to traditional credit

**Blended Finance**

mechanism paired with field technical assistance

**Nature+**

Nature-positive & social impact investment



## FUND STRUCTURE

Tranche	Size	Return	Tenor	Status
Senior	<b>USD 3M</b>	CDI + 2% p.a.	5 years	Open
Mezzanine	<b>USD 1M</b>	IPCA	5 years	Open
Junior	<b>USD 2M</b>	Residual	Fund life	Raised
<b>USD 6M</b>		<b>33%</b>	<b>1,000+</b>	
Total Fund Size		Subordination	Target Farmers	



## CURRENT OPERATIONS

As of February 2026

**167**

**USD 1.08M**

**6**

Farmers Originated

Disbursed

ATER Partners

Regions: Bahia (Atlantic Forest) & Pará (Amazon)



## PROVEN TRACK RECORD

### First Issuance: Model Validation

- 270 smallholder farmers in Bahia
- <1% default rate
- +60% average productivity & income increase

### Second Issuance: Expansion

- 700+ smallholder farmers in Bahia and Pará
- Expansion with BNDES
- Value scaling and territory expansion



## KEY PROTECTIONS

- Track record of **low default rates (<1%)**
- **Continuous technical monitoring** with bi-monthly field visits
- **6 established** technical assistance partners
- Highly diversified portfolio with **low average ticket (USD 4-8k)**



## GROWTH POTENTIAL

- Medium-term (2030): **USD 35M / 6,000 producers**
- **Carbon credits** and premium markets potential
- Pipeline mapped with technical assistance partners
- **Replication potential** in other value chains

## Enabling Conditions Facility (ECF)

Grant-funded facility for philanthropies and corporate partners

**> USD 2M raised**

### Field Activities

- Credit origination & collection
- Technical assistance (ATER)
- Land tenure regularization
- Farmer training & capacity building

### Systems Development

- Violet Platform for operations
- Full traceability & transparency
- Data reliability & governance
- Impact monitoring & reporting



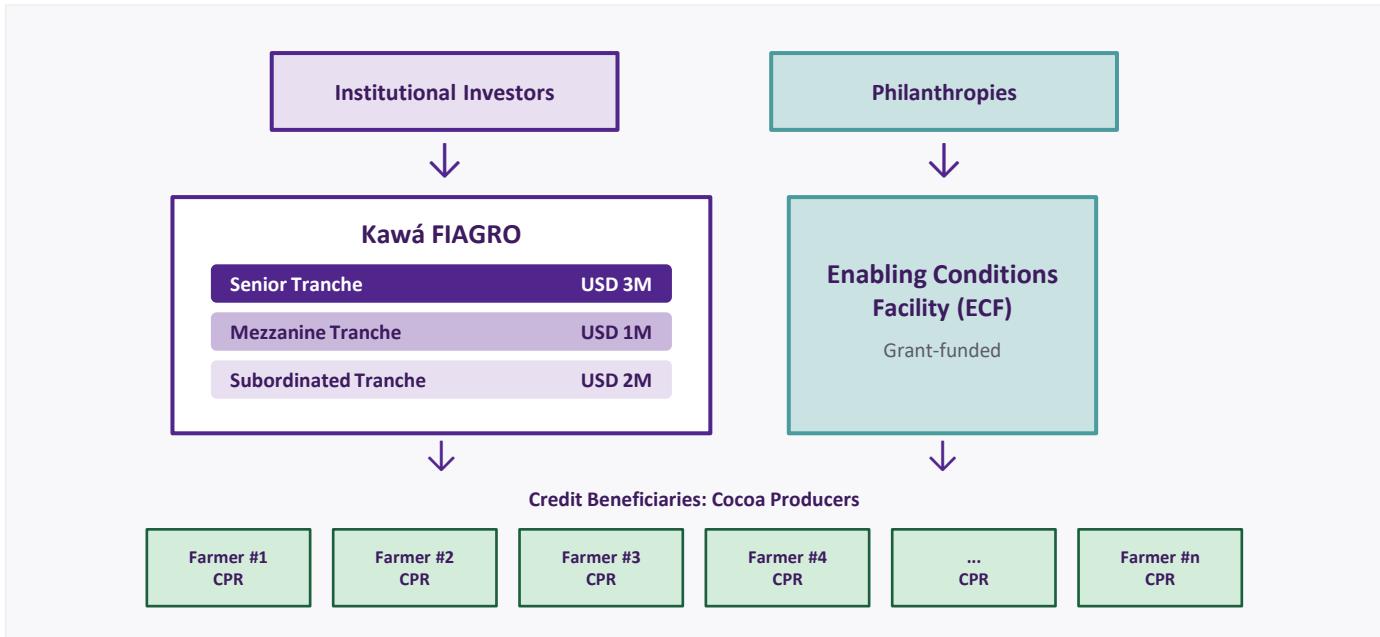
## ESG & Risk Management

Environmental and Social Management System (ESMS) aligned with IFC Performance Standards. ESG Framework compliant with IFACC standards. Full impact monitoring with environmental and social KPIs.

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### OPERATION STRUCTURE



### CREDIT JOURNEY

- 01 Recognition of the **producer's credit demand** by the field technical assistant
- 02 Project development, **credit assessment**, and **economic viability** analysis
- 03 **Credit approval** by the technical partner
- 04 Credit-backed rural product note issuance (CPR), **disbursement**, and project **implementation**
- 05 Continuous **in-field monitoring** by the credit analysis partner and the technical partner

### For More Information

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