



CAPITAL 4 DEVELOPMENT PARTNERS IMPACT REPORT 2017
INVESTING FOR BETTER LIVES



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1 Introduction

Since 2013 Capital 4 Development Partners (C4D Partners) contributes with *capital* to fair economic *development* in emerging countries through the C4D Fund. We provide capital to growing and inclusive Small and Medium Enterprises (SMEs) that have a strong social-economic impact on the lives of poor and marginalized people, to contribute to the reduction of poverty and social inequalities.

We strongly believe that SMEs offer multiple innovative opportunities for people to earn decent income, develop themselves and secure their livelihoods. At the same time SMEs offer products and services that cater to the basic needs of the less advantaged people, such as food security, medical care, education and energy supply. We support SMEs that aim to create positive social-economic impact thereby contributing to healthy ecosystems and improving livelihoods.

SMEs struggle to upscale their businesses. Often this is caused by the cumbersome access to appropriate financing, but lack of business and management expertise can be the cause as well. We address both stumbling blocks, by offering capital as well as non-financial support (NFS)¹. We are convinced that a combination of capita and NFS is crucial for growing SMEs, to help them scale up, improve their performance rates, increase the social-economic impact, and decrease investment risks at the same time.

We enable our investees to mature which eventually will improve their access to the regular financial systems. As a result, these companies are no longer dependent on social or impact investors.



¹ Non-financial support services we offer to our investees to:

1. Improve financial sustainability and organisational resilience, allowing our investees to grow and mature which eventually will improve access to the regular financial systems
2. Increase the positive social-economic impact, securing sustainable livelihoods
3. Lower the investment risks, by improving the output, and assist the investees with generating sufficient net income and cash flow to mitigate default risk

2 Investing for better lives

C4D Partners invests for better lives. We focus on SMEs that contribute to positive inclusive impact, by creating decent and sustainable jobs, improve outcomes for employees, suppliers and clients, and offer basic products and services benefitting low-income and vulnerable population.

We have a special focus on gender and intends to invest at least 30% of the total commitments in companies owned and/or led by women, as well as stimulate companies to include women in their supply chains and staffing.

By addressing various sectors and inclusive companies, we aim to contribute to at least the following Sustainable Development Goals (SDGs) as defined by the United Nations Development Programme UNDP):



We believe that the worldwide ambition to achieve the SDGs is a fundamental driver of economic and business growth.

“The SDGs provide a global framework for addressing the most urgent global social and environmental challenges. They set out a pathway to inclusive growth and represent a call to action for the private and public sectors as well as civil society. The private sector has a critical role to play in achieving the SDGs, and private equity (PE) investors are in a unique position to invest in and influence businesses in a manner that creates positive change. Given that success in delivering the SDGs hinges on the economic growth and progress of developing countries, emerging markets investors can be particularly influential.”²

Our investments create:

- Direct social and/or environmental impact and contribute directly to these SDGs, due to the products and/or services the SMEs offer to their clients or the phase of growth the SMEs are going through: i.e. job creation, greater access to affordable quality education and healthcare, financial inclusion, green energy etc
- Indirect impact and contribute indirectly to the SDGs because of the so-called ‘ripple effect’, as a result of the direct impact or the way the SMEs operates and organisational improvement is established with the help of our investment: i.e. improved job benefits, greater gender parity, lower environmental impact etc

² PRIVATE EQUITY’S ROLE IN DELIVERING THE SDGs: Current Approaches and Good Practice, 2018, A Product of the SDG Working Group, a Subset of the EMPEA ESG Community

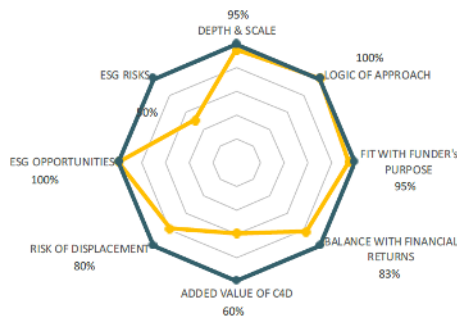
2.1 Impact measurement

Impact management is embedded throughout C4D Partners’ investing cycle. We track, measure and report the improvements on (financial) aspects and operations relevant to our investees, as well as the positive social-economic impact that our investees create. To report on their impact, we map the results on an annual basis against our impact objectives, the SDGs and our impact indicators (we refer to 3.1.1. Our impact objectives).

We have developed a standardized reporting metric framework and put the real numbers to the long-term benefits of our investments, providing transparent insight into the value for our investees, our investors and society.

Each investee builds a visual roadmap of an investment, including the expected outputs of the investment, and the positive social-economic effects and impacts created on key stakeholders, especially poor and vulnerable communities. Below you find an example of an impact roadmap (manufacturing of sustainable textiles).

SUMMARY OF EXPECTED IMPACT				
		ORG.	MAX	GRADE
TARGET EFFECTS	DEPTH & SCALE	19.00	20.00	95%
	LOGIC OF APPROACH	5.00	5.00	100%
ALIGNMENT	FIT WITH FUNDER'S PURPOSE	19.00	20.00	95%
	BALANCE WITH FINANCIAL RETURNS	10.00	12.00	83%
ADDITIONALITY	ADDED VALUE OF C4D	3.00	5.00	60%
	RISK OF DISPLACEMENT	4.00	5.00	80%
ESG ANALYSIS	ESG OPPORTUNITIES	5.00	5.00	100%
	ESG RISKS	15.00	30.00	50%



1. INPUTS	2. ACTIVITIES	3. OUTPUTS	4. EFFECTS & HIGHER EFFECTS
Resources (capital and TA or strategic support) invested in the activity	Concrete actions of the investee <i>Development & implementation of new / expanding business</i>	Tangible products from activity <i># of people reached, items sold etc.</i>	Changes resulting from the activity <i>Effects on target population, e.g. increased access to education</i>
CCD of €500k	Textile manufacturing	Maintaining and improving supply of current 2,000 artisans supplying the company with yarn	Increased livelihood opportunities for the poor (mainly tribals & women)
Strategic support as member of the Board that meets every quarter	Sourcing fibre from primary producers of yarn	Sourcing yarn & wage opportunity for additional 12,000 artisans & producers	Making the product (handloom) sustainable and marketable
	Providing training for yarn making and cultivation	Maintaining 40 number of direct jobs in the company	Improving annual income from 140 Euro to 250 Euro annually for 2,000 current suppliers (220k euro per annum of additional income)
	Providing support such as community mobilization through Pradan (NGO)	Creating 50 number of direct jobs in the company	Generating 250 Euro annual income for 11,000 new artisans (2,75m Euro per annum of additional income)

By measuring the social-economic and financial performance of an investment, we subscribe to the Impact Reporting and Investment Standards (IRIS). Together with the investee, we select and define the corresponding metrics, specify the sources of information and agree on reporting frequency on the selected indicators. The investees are then required to gather and report data periodically.

3 Our impact

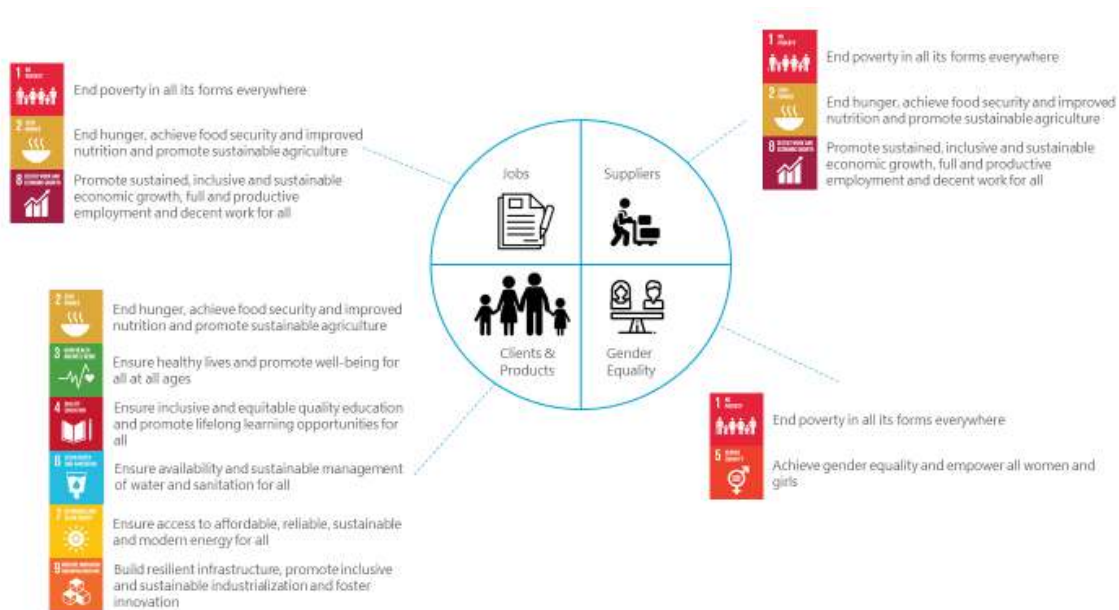
3.1 Our impact objectives and indicators

As it is our main goal to promote inclusive economic growth and contribute to the SDGs, we aim to invest in SMEs that intend to:

1. Create decent and sustainable **jobs**³
2. Improve the market position of non-commercialized (agri) **suppliers**⁴ and **micro entrepreneurs**
3. Offer basic **products and services to clients**, benefitting low-income and vulnerable population
4. Achieve **gender equality**⁵, by including women in their supply chains and staffing, and by investing at least 30% of the fund in women SMEs

We provide our portfolio companies with access to finance as well as NFS services, helping them to grow, create jobs and provide sustainable solutions to people at the base of the pyramid. This way we contribute to the development of inclusive local economies that take into account people and planet.

Below picture gives an overview of our impact objectives and the specific SDGs we intend to contribute to with each objective.



³ We aim to contribute to full and productive employment and decent work for all, by investing in SMEs that aim to: create direct (full-time, part-time) and/or indirect jobs (part-time contractors, seasonal workers etc), increase labor productivity, reduce the unemployment rate.

⁴ (Agri) suppliers: smallholder farmers who provide our investees with coffee beans, tea, organic rice, pigs etc.

⁵ SDG 5 focusses on gender equality: gender inequality persists worldwide, depriving women and girls of their basic rights and opportunities. Achieving gender equality and the empowerment of women and girls will require more vigorous efforts, including legal frameworks, to counter deeply rooted gender-based discrimination that often results from patriarchal attitudes and related social norms.

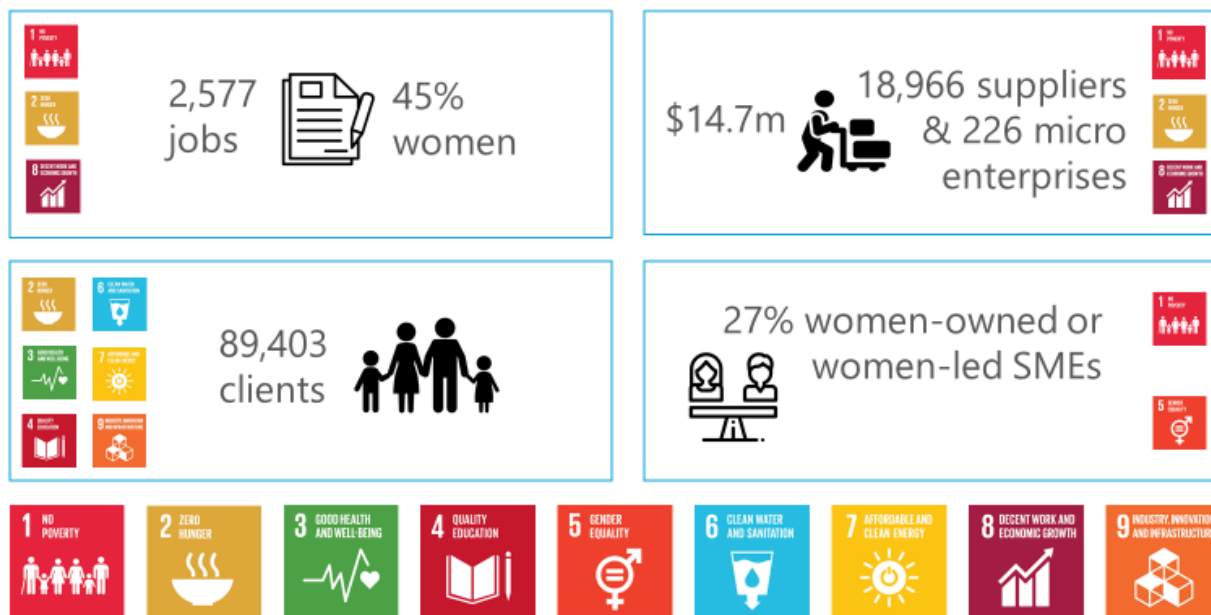
To measure the impact and provide insight in the impact of our investments and the value for society we have developed a framework of impact indicators. The framework includes several generic indicators (e.g. number of jobs) and less generic indicators that are sector specific or even company specific. The indicators are derived from our impact objectives, which are linked to the SDGs, and are based on the IRIS indicators (we refer to Annex I).

3.2 Our impact in 2017

C4D Partners has developed into a renowned fund management company with strong local networks and experienced staff in India, Indonesia and the Philippines. In 2017 we have chosen to restructure the existing C4D Fund into a new fund dedicated to finance SMEs in Asia, with a focus on before mentioned countries.

The impact achievements presented below relate to our Asia portfolio (Launching Portfolio of our new C4D Asia Fund) and show the aggregated results - on our four main investment objectives (paragraph 3.1) - of the portfolio from the moment of investment in a company until 31 December 2017. The portfolio is still relatively young and most of the investments have been made between mid-2016 until end of 2017.

Our contribution - through our USD 7 mio investments in 18 SMEs.



3.3 Portfolio company impact

With the following overview on portfolio company level, arranged per country (Cambodia, India & Nepal, Indonesia and the Philippines), we intend to demonstrate in a concrete and transparent way how our investments contribute per portfolio company to a more equitable and sustainable world.

We invest in SMEs in various sectors, e.g. health, agriculture, clean energy, education, (micro)finance etc. Some of our portfolio companies provide products, some provide services, some might even provide a combination of products and services. Due to the different natures of our portfolio companies, the effects that we wish to measure are complex and diversified. In the next chapters we provide insight in our impact figures on country level as well as portfolio company level.

Per portfolio company we provide insight in the positive social-economic impact created by the company by reporting on their contribution to our investment objectives (jobs, suppliers, products & services/clients and gender equality) and the SDGs we intend to contribute to.

Next, we have chosen to match each portfolio company to a family portrait on Dollar Street⁶, to give you an even better understanding of the families and vulnerable populations we intend to reach with our investments.

⁶ Dollar Street is to make everyone understand how people really live. Beyond the stereotypes and clichés. In a way, it's statistics that you can see, without having to learn how to read them. It's photos as data. Free for everyone to use and explore. Dollar Street visited 264 families in 50 countries and collected 30,000 photos. Dollar Street is developed by Gapminder, an independent Swedish foundation with no political, religious or economic affiliations. The foundation fights devastating misconceptions about global development with a fact-based worldview everyone can understand.

Alpine Coffee - Smell the coffee

Alpine Coffee Estate Ltd (Alpine Coffee)

18 jobs 33% women

↗ 11 jobs since start investment.

\$129,000 172 (small) suppliers**

↗ 137 suppliers since start investment.

Alpine offers basic products to clients*

33% female employees

↗ 5 female employers since start investment.

*By planting and cultivating different kind of cash crops within the area occupied by the coffee plantation, the company increases the offer of basic products to the population.
 **The company addresses the missing link to the marketplace and offers its suppliers a sustainable income.

When you think of Nepal, you probably don't automatically think of coffee. However, the urban middle-class population in Nepal is rapidly getting into drinking coffee. They typically consume a fresh cup of coffee in a café, hotel or restaurant.

A limited but growing number of customers buy coffee at supermarkets and groceries for home consumption. The rise of coffee outlets in the last years is significant, offering a 'hang-out' for the urban middle class.

Kumud and Rabindra, the strong-willed founders of Alpine Coffee Estate Ltd (Alpine Coffee), *smelled the coffee* and set out to achieve what was never attempted in Nepal – Making coffee a primary and profitable farming venture. It all started in 2018 when they acquired 15 acres (Six hectares) of land for a coffee plantation and started Alpine Coffee.

Today Alpine Coffee not only processes and sells its own beans and cherries, the company also collects and sells beans and cherries from other farmers.



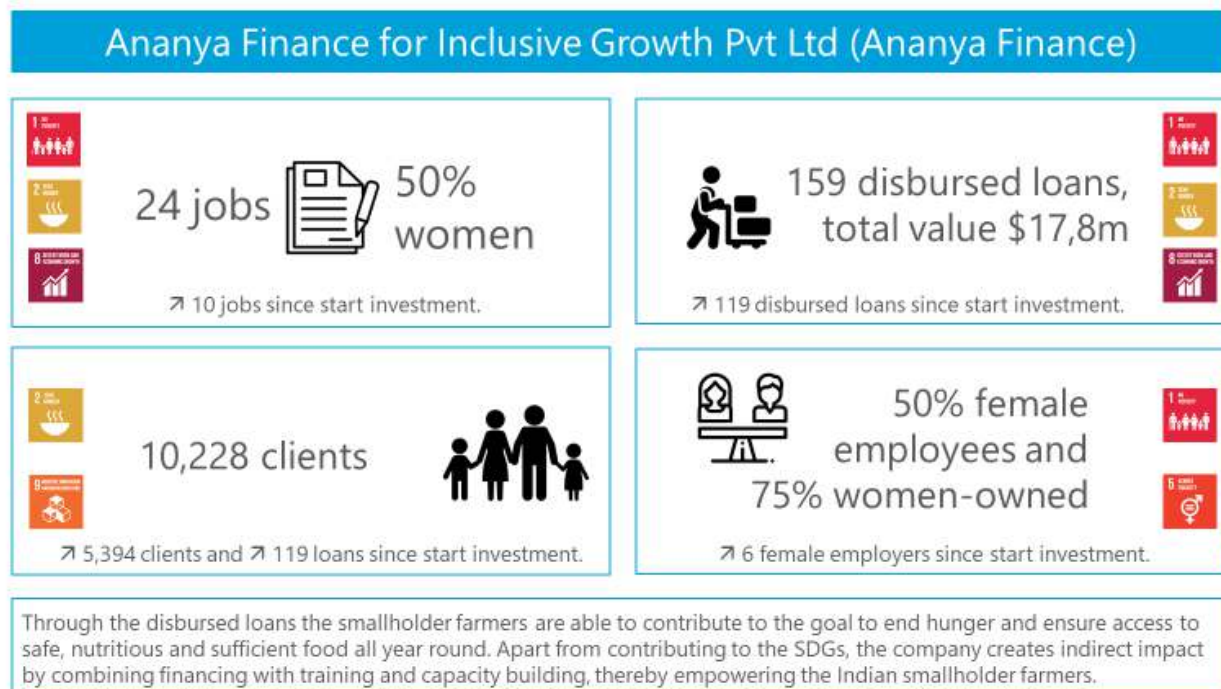
From planting and cultivating...



...to grinding, packaging and retailing.

Video "[From bean to a cup of Alpine Coffee](#)"

Ananya Finance - The perfect match



Our partnership with Ananya Finance for Inclusive Growth Pvt Ltd (Ananya Finance) is a *perfect match*, as it is in line with our goal to contribute to SDG 9: increase the access of small-scale industrial and other enterprises to financial services, including affordable credit.

Banks and financial institutions have been wary of providing loans to small and marginal farmers through Farmer Producer Organizations (FPOs) due to the high risk involved and absence of proper collateral. As a result, the FPOs fail to attract timely finance at peak agricultural time.

Ananya Finance, a non-banking private development finance institution in India, does show faith in smallholder farmers that have the potential and facilitates access to formal credit to them through FPOs.

Apart from providing financial services, the company offers training and capacity building to the Indian smallholder farmers.

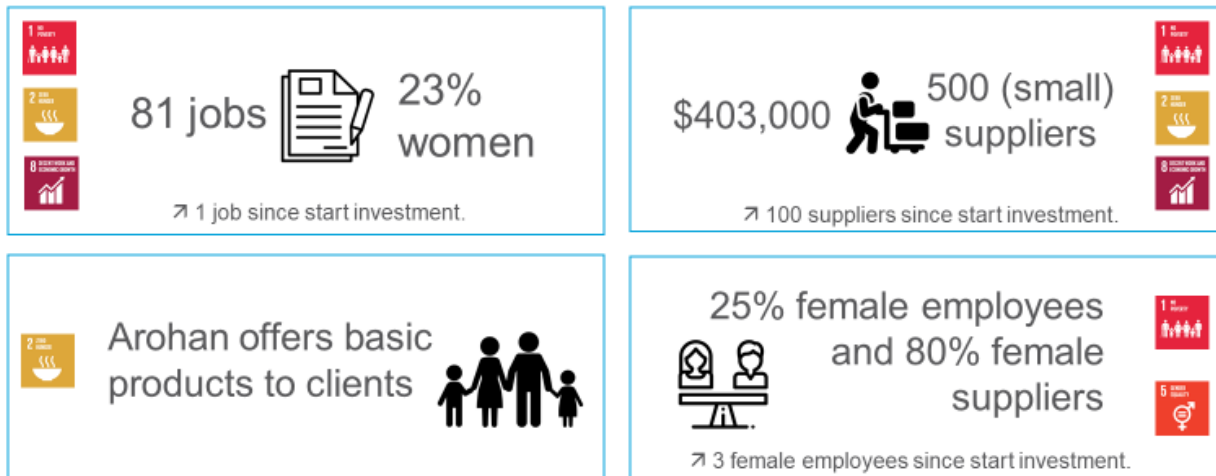
[Video](#) on Ananya Finance and its beneficiaries.



We refer to this family portrait on [Dollar Street](#) as an example of a family that could be impacted by Ananya Finance.

Arohan - Creating impact with and for smallholder pig farmers

Arohan Foods Private Limited (Arohan)



Arohan intends to create additional impact by assisting the traditional smallholder pig farmers with affordable pig housing and affordable feeding system. The company also strengthens farmers' capacity for adaptation to climate change, extreme weather and flooding (SDG 2).

Anabil Goswami and Arindom Hazarika, owners of Arohan, not only envisioned a brand from North East viable across India, they intend to *create impact for the smallholder pig farmers* as well. They partner with them and work towards betterment of the pork value chain in the country.

Arohan works with smallholder pig farmers in one of the poorest regions of India. The company processes and retails premium value-added pork products across the country. 72% of India's pigs are reared in east India and over 95% of producers are smallholder farmers with traditional farms. Pig rearing is a source of food as well as additional income of some of the tribes of the region.

Arohan partners and sources directly from the farmers and the gains are passed on to the farmers in the form of a higher farm gate price for their animals, thus resulting in higher income for them. The company also supports the smallholder farmers in terms of breeding (training and feed) and veterinary services.

Video [“Double farm income for women pig farmers in Assam”](#)



400 out of the 500 pig suppliers are women.



We refer to this family portrait on [Dollar Street](#) as an example of a family that could be impacted by Arohan.

CC Tea - Striving for a better tomorrow

CC Tea by The SuiGeneris Inc. (CC Tea)

  <p>533 jobs*  76% women</p>	  <p>20% full-time and 80% part-time female employees </p>
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*33 permanent fulltime employees and 500, mainly female, part-time contractors and seasonal workers.

CC Tea is currently generating jobs (full-time, part-time) for more than 500 individuals in one of India's poorest states and creating positive impact for thousands of families across Manipur. The company employs many underprivileged women, thereby contributing to the goal to achieve full and productive employment and decent work for all women and men (SDG 5 & 8).

By offering training and workshops, the company contributes to an increase in the number of youth and adults who have relevant skills for employment and decent jobs (SDG 4).

A pioneer in the field of green revolution, The SuiGeneris Inc. is a privately owned sustainable development enterprise based in Manipur, one of the least economically developed states of India.

Ragesh Keisham founded the company on the principles of a triple bottom line organization, equally committed to planet, people and product. Ragesh *strives for a better tomorrow* for Manipur, providing meaningful employment to nearly 500 individuals including hundreds of underprivileged women across the state.

The SuiGeneris Inc. currently offers a single product line called CC Tea, a naturally caffeine-free instant lemongrass tea. Prepared exclusively from the leaves of Cymbopogon Citratus aka fever grass.

The company owns and manages a pristine 250-acre plantation and has acquired an additional 500 acres for cultivation as it is expanding production. The company adheres to organic farming policies, and the produce is grown and packaged without any pesticides, fertilizers, colouring agents, flavours or other additives.

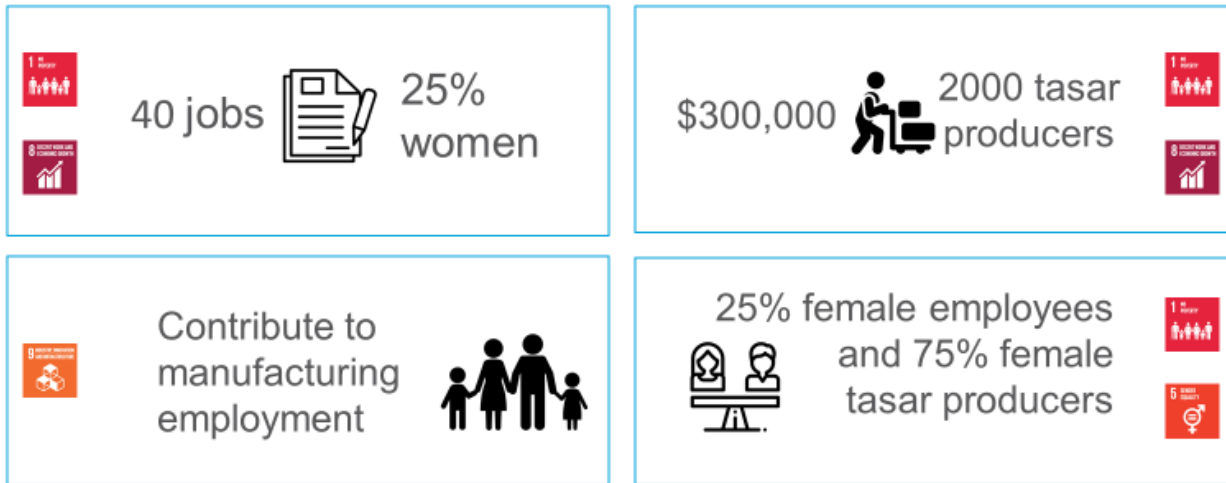


400 out of the 500 part-time employees are women.



Eco Tasar - Weave a Hope

Eco Tasar Pvt Ltd (Eco Tasar)



Eco Tasar contributes to SDG 9 target to increase manufacturing employment, contributing to economic development, employment and social stability. Eco Tasar also creates impact by imparting knowledge to producers. Next, the company adheres to the principles of Fair Trade; no child labor is involved and utmost care is taken to make a truly green product.

The *Weave a Hope* initiative from Eco Tasar (India) aims primarily at providing a sustainable livelihood for the tens of thousands of tribal silkworm rearers, poor rural women yarn makers and handloom weavers in the hinterlands of India but aims at ensuring commercial viability for the company at the same time.

Eco Tasar offers a wide range of high quality tasar products, supplying domestic as well as international markets. Apart from sourcing directly from the rural community (mostly women), the company equips the producers with technical, organizational, negotiating, and networking skills that facilitates fulfilment of their goals. The company aims to empower the tasar producers.

"We wish to build and run a sustainable business which shall create wage opportunities for a large number of small, artisanal, rural and home-based producers particularly women on a sustained basis so that they are able to leverage the constant flow of wages to lift themselves out of poverty." – Khitish Pandya

Video "[Design To Impact: Why Handcrafted Is Important](#)"

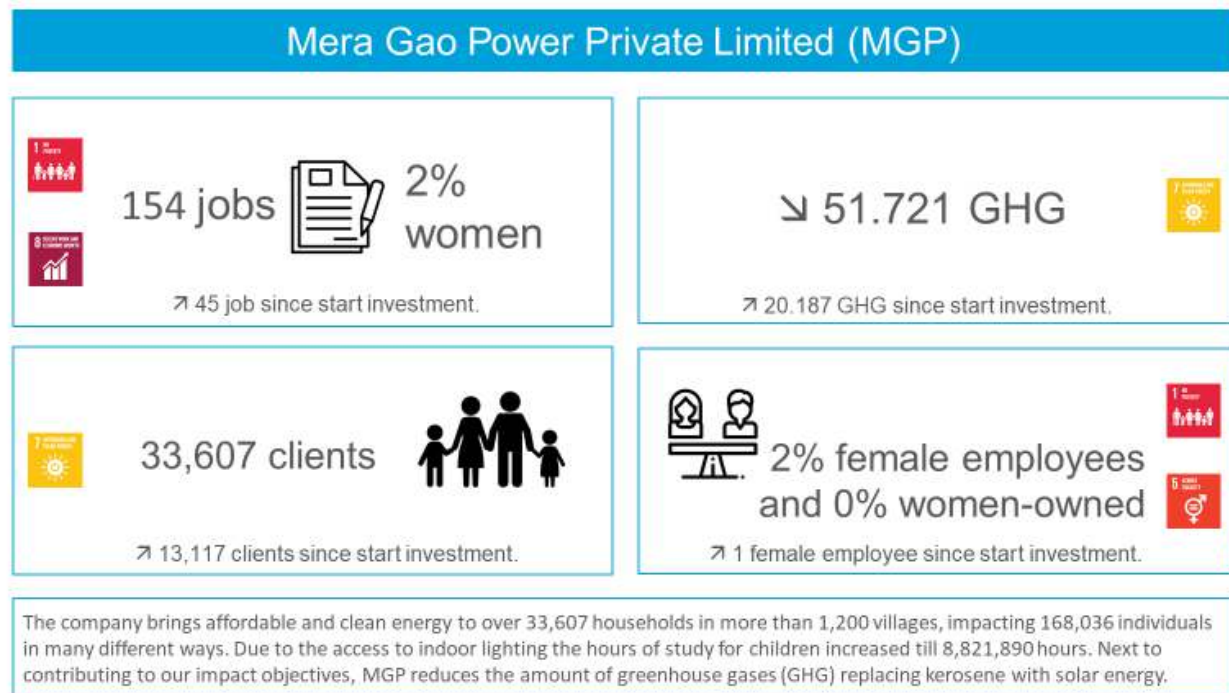


75% of Eco Tasar's suppliers are women.



We refer to this family portrait on [Dollar Street](#) as an example of a family that could be impacted by Eco Tasar.

Mera Gao Power - Replacing dirty kerosene with clean energy



Thousands of young boys, girls, men and women in the villages of India still depend on kerosene, the primary source of night-time lighting for India's off-grid households. MGP offers its customers 20% lower cost and higher quality lighting, replacing the dirty kerosene with clean energy.

MGP builds, owns, and operates solar powered micro grids in Uttar Pradesh, India providing rural, off-grid customers with quality and dependable priority energy services of lighting and phone charging. The village-level lighting facilities generate electricity through centrally located solar panels, store the generated electricity in batteries and distribute it across the village to power LED lights and mobile phone chargers in customer households.

As a result of the quality indoor lighting by MGP, the families now enjoy additional benefits such as lesser expenditure and money saved on kerosene expenses; children can study in the evenings; parents are able to work and earn more income, and house air is cleaner. Of course, it also has tremendous environmental benefits.



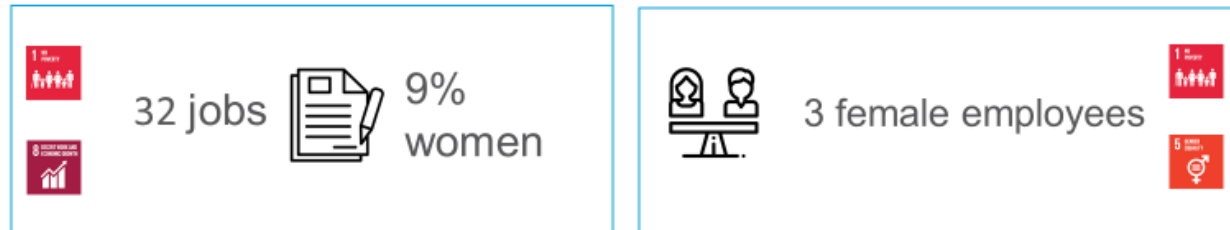
33.607 households are impacted by MGP.



Video "[Mera Gao Power: Providing Solar Lighting to Villagers](#)"

Mirakle Couriers - Delivering possibilities

Mirakle Couriers



Mirakle Couriers is one of our newest investees. We therefore don't have impact figures available to compare the current impact figures with. The company contributes to SDG 8: to achieve full and productive employment and decent work for persons with disabilities, and equal pay for work of equal value.

Mirakle Couriers is an innovative social enterprise in India that employs low income deaf adults. Through its business of logistics, it delivers possibilities for the deaf, generating employment and resulting in their empowerment and financial independence.

Dhruv Lakra, the founder of Mirakle Couriers, focused on the virtues instead of the weaknesses, a courier requires a lot of visual skills but no verbal communication. The deaf are extremely good at maps reading, remembering roads and buildings because they are so visually inclined. Mirakle Couriers' entire operations are conducted in Indian Sign Language and distance communication is done by texting.

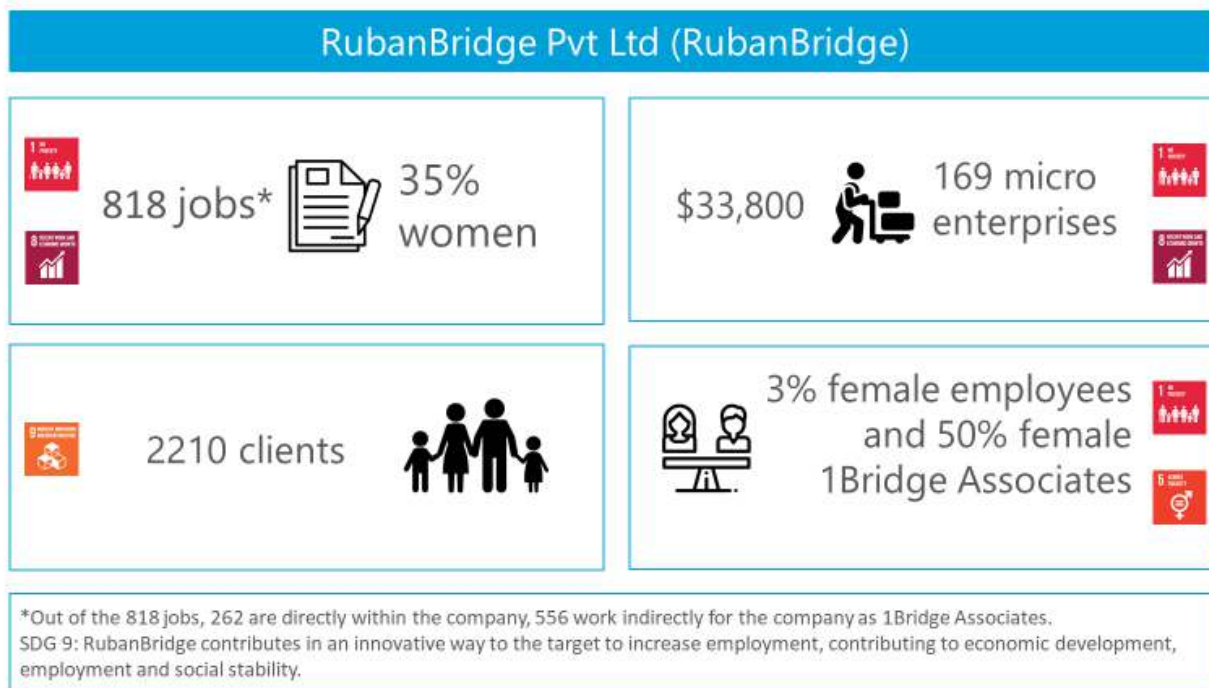
Mirakle Couriers is a true inclusive company that embedded the social element into the commercial operations. Currently it has two delivery centres in Mumbai and employs 30 people with a hearing disability.

Video "[Mirakle Courier – delivering possibilities](#)"



Mirakle Couriers only employs low income deaf adults.

RubanBridge - Bridging the rural-urban divide



The hinterlands in India consist of about 650,000 villages. These villages are inhabited by about 850 million consumers making up for about 70% of population and contributing around half of the country's Gross Domestic Product (GDP). Consumption patterns in these rural areas are gradually changing and increasingly resemble the consumption patterns of urban areas. The biggest challenge for these rural consumers is availability of quality products and services at the right price.

RubanBridge jumped into this gap in the market and aims to bridge the rural-urban divide through local youth as entrepreneurs. Through an assisted-commerce platform the company connects rural consumers in 1000 villages with 550 rural and urban suppliers.

Operating under the 1Bridge brand, products and services are curated and brought on the platform, based on demands of the rural consumers through a network of local entrepreneurs. Even [tractors](#) are sold via the platform!



RubanBridge uses innovative tools to assist its clients.

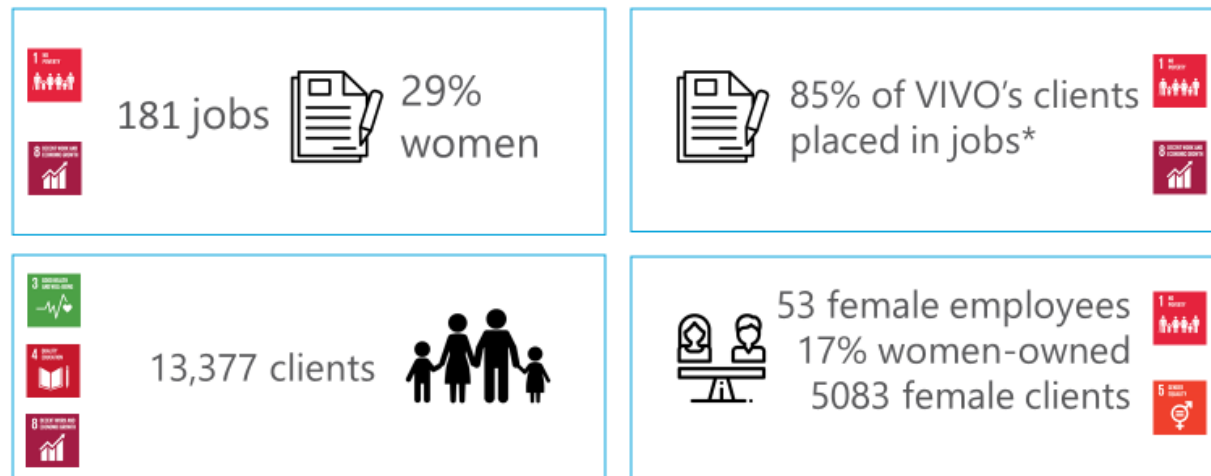
Enterprising youth from the rural villages receive the necessary training and skill development through the 1Bridge Academy to become 1Bridge Associates.

These Associates reach out to the rural consumers and assist them with choosing and buying products on the platform, via phone and iPad.

Video "[The RubanBridge Story](#)"

VIVO - Tackling the skilled healthcare workforce challenges

VIVO Healthcare (VIVO)



*Part-time, full-time, temporary or permanent
 VIVO contributes to good health and well-being (SDG 3), impacting the healthcare ecosystem and providing skills development programs to 13,377 clients. The company offers skills development programs in 47 training centres in 35 cities across 18 states, hereby contributing to an increase in the number of youth and adults who have relevant skills, for employment and decent jobs (SDG 4).

Healthcare in India is at a crossroad, caused by the rise of non-communicable diseases (such as heart disease and cancer), substantial gaps in the country's healthcare infrastructure and a shortfall of skilled healthcare talent.

VIVO addresses this large gap in skilled healthcare workforce. The healthcare training and education company offers career training for paramedics, healthcare technicians, and allied health workers. The company also address the healthcare training requirements in hospitals for up skilling nursing and medical staff as well as health & safety training in corporates and schools.

VIVO creates employment opportunities for youth, women and men looking for employment within the healthcare sector. The company offers over a dozen skills development programs in 47 training centres in 35 cities and cooperates with more than 800 placement partners and over 250 healthcare organizations that hire healthcare personnel from VIVO. The placement partners are an integral part of VIVO's training system, their feedbacks on curriculum helps VIVO improve their programs per industry requirements.

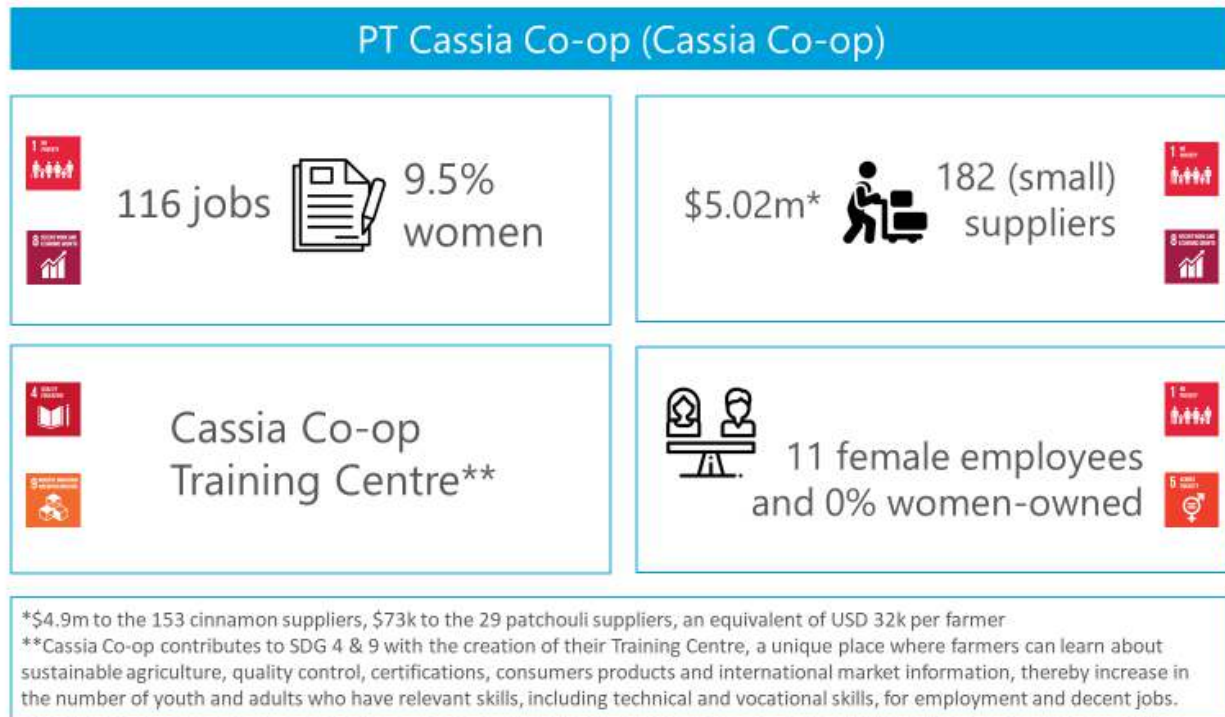


Almost 40% of the students are women.



Video "[VIVO Healthcare Corporate Film](#)"

Cassia Co-op - Building a bridge between farmer and end-user



Cassia Co-op exports cinnamon products and patchouli oil from Indonesia while removing middlemen from the supply chain, to *build a bridge between farmers and end-users* to create a fair and efficient supply chain while having a sustainable positive impact in Sumatra.

Cassia Co-op is a foreign / Indonesia owned company based in Kerinci, Sumatra. 85% of the cinnamon in today's world market originates from Indonesia and most of it grows in Kerinci. Cassia Co-op procures, processes and markets high quality organic and Rainforest Alliance certified cinnamon for the export markets.

The company sources the cinnamon from smallholder farmers located in a very remote area in Indonesia. Besides cinnamon, the company also markets patchouli oil, a high value product which is sourced also from the cinnamon farmers, creating additional income for them. The company links the farmers directly to the end-users leading to proper payment and the integration into the Patchouli program leads to additional income. Next, Cassia Co-op's employees receive proper payment, a decent healthcare program and have access to education.

Video "[Cassia Co-op 2018](#)"



Cassia Co-op source cinnamon and patchouli oil from smallholder farmers.



We refer to this family portrait on [Dollar Street](#) as an example of a family that could be impacted by Cassia Co-op.

Multi Rempah Sulawesi - Impact on supply and buyer side

CV Multi Rempah Sulawesi (MRS)



MRS is 70% women-led and contributes to our gender equality goal to invest 30% of our funds in women-owned companies. The company collaborates directly with the farmers and excludes middlemen and trading structures, creating income impact for the suppliers as well as very competitive prices for the clients.

MRS sources high quality spices, like nutmeg, mace, pepper and ginger directly from 15,000 farmers and their networks from North Sulawesi, South East Sulawesi and Maluku districts of Indonesia. MRS not only buys the products for fair prices, the company also constantly takes care of strengthening the supply system and the relationship with its farmers. The owners of MRS are dedicated to empowering the company's real backbone - the smallholder farmers.

The company envisions to increase farmer's income, while catering to the buyer with high quality products at competitive prices. MRS encourages its farmers to plant other commodities and spices so that they can increase their income and resilience.

MRS exports 70% of nutmeg and mace, which are classified as conventional, aflatoxin free, and organic to countries such as Netherlands, Germany and Japan. It runs a fully compliant factory in Bitung City, where the nutmegs are cracked, sorted, graded, and packed.

The company provides its suppliers with appropriate technical advisory, price incentives (for organic spices) and logistical (like drying facility) support.



MRS exports organic nutmeg and mace.



Bali Seafood International - Sustainable fishery in Indonesia

PT Bali Seafood International (BSI)

65 jobs 92% women

↗ 60 jobs since start investment.

\$63,000 160 fish suppliers

↗ 120 suppliers since start investment.

Food security for the population

60 female employees

↗ 57 female employees since start investment.

The company introduced sustainability with an emphasis on empowering the fisher communities, resulting in community-managed fisheries where middlemen are removed and local fishermen learn how to protect their resource.

BSI, a subsidiary company of US based North Atlantic Seafood (NAI), focusses on sustainably sourced and socially responsible seafood. The company has developed *sustainable fishery* with local fishing communities in Sumbawa together with key stakeholders.

BSI sources from the fishing communities, processes the tuna, snapper, etc. and exports through NAI into the US market. Going forward, the company will also sell to domestic and Asia markets.

In 2017 BSI opened a new fish processing plant in Santong, Sumbawa, an island surrounding Saleh Bay, which will be the source of fish for the plant. The plant supplies ice to artisanal fishing vessels and sources directly from the fishermen.

Middlemen are removed and BSI pays a premium for mature, healthy fish that have been kept on ice and cared for appropriately. Sourcing and processing locally has tremendous positive impact on the value of the fish as the logistics are reduced and the cooling system improved. Next, the premium for mature fish supports reduces over-fishing of the valuable resource.



60 out of the 65 employee's women.



Video "[Commissioning of plant](#)"

Family Farms Inc - Twofold impact for smallholder rice farmers

Family Farms Incorporated (FFI)

14 jobs 28.5% women

↗ 9 jobs since start investment.

\$117,855 120 (small) suppliers

↗ 95 suppliers since start investment.

(Organic) food security for the population

4 female employees and 10% women-owned

↗ 3 female employers since start investment.

As rice is a basic product in the Philippines, FFI impacts the low-income and vulnerable population, fully in line with one of our impact objectives. For C4D Partners it is a positive add-on that FFI only produces organic rice, creating environmental impact as well.

Family Farms Incorporated (FFI) encourages farmers to adopt organic and health friendly farming methods. As a result, the company creates *twofold impact for organic rice farmers* on the Negros Island in the Philippines. On the one hand FFI provides security of income for the organic rice farmers that supply FFI with high value organic rice. On the other FFI provides the farmers with secured and higher prices for their organic paddy and rice.



FFI runs a rice milling facility, dedicated to processing only organic rice and located in an irrigated rice producing area run by small farm communities of around 300-500 families. The company cooperates with over 120 organic rice farmers, milling only organically grown rice from farms that are organically certified.



The rice milling facility, where organically grown rice is processed, provides for 14 jobs.

Apart from benefitting its suppliers, FFI also ensures that local consumers can buy healthier rice at affordable prices and aims to improve food security and food safety. FFI's focus on organic farming is backed by the Islands two provincial governments, they see organic farming as a means of improving the lives of small farmers and their families, support the production of high quality clean food by small farmers and provide legislative protection to the organic producers by enacting legislation to ban genetically modified farming from the island.

Fresh Start Organics Inc - A fully integrated organic business

Fresh Start Organics Inc (FSOI)

58 jobs 48% women

↗ 9 jobs since start investment.

\$280,000 113 (small) suppliers

↗ 60 suppliers since start investment.

Day-to-day products for the population

28 female employees and 60% women-owned

↗ 16 female employers since start investment.

By only producing, sourcing and distributing organic and safe food, and personal care products, FSOI ensures healthy lives (SDG 3). FSOI's organic agriculture farm contributes to the goal to increase the number of youth and adults who have relevant skills, including technical and vocational skills, for employment, decent jobs and entrepreneurship (SDG 4).

Just like FFI, FSOI is located on the Negros Island in the Philippines and backed by the local government. Other than providing an alternative to chemically laden food, FSOI also aims to promote fair trade principles and good environmental management practices. FSOI offers stable and sustainable market for organic products, motivating more small farmers and producers to shift and venture in organic production.

The company can call itself as *a fully integrated organic business*, playing the multiple roles of producer and processor of organic vegetables and herbs, producer of organic fertilizer, and consolidator and distributor of fresh, raw and processed organic products. It has also established two stores which showcase organic crops and processed product from its farms, processing facilities, and various small farmers and producers.

FSOI established an organic agriculture farm in Silay City in Negros Occidental, where training on organic farming is provided. In 2015, FSOI also put in place its first operational model of a fresh salad bar inside Robinsons, one of the largest supermarket chain in Philippines.



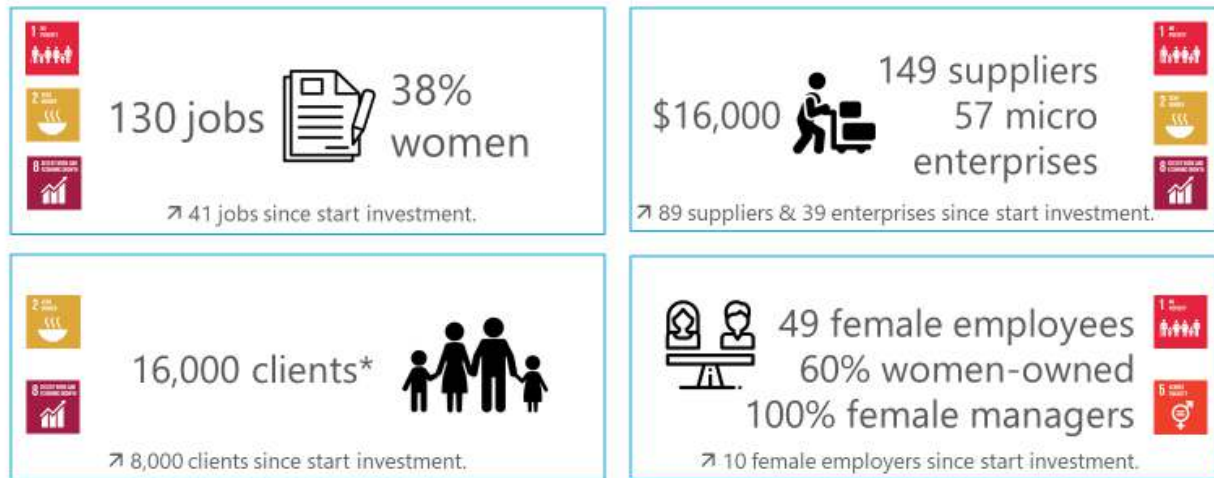
FSOI sources fresh supplies from its own farm and also sources from 113 suppliers.

Next, the company upgraded its organic and natural restaurant and store into a bigger model. The improved restaurant and store model has become a viable venture, generating good sales.

Video "["A "Fresh Start" Organic Farm to Table experience in the Philippines"](#)"

Kapatagan - Promoting organic farming

Payoga Kapatagan Multi-Purpose Cooperative (Kapatagan)



*Number of unique smallholder farmer individuals who were clients during the reporting period. Kapatagan generates a fair amount of social-economic impact through the creation of jobs in its production and marketing operations, and sourcing of seedling products from smallholder farmers as well as local enterprises (suppliers). The company also creates impact through its capacity-building and sustainable agriculture training activities.

One of the major achievements of the farmers-cooperative Kapatagan in Isabela, Philippines is the increased awareness of the farmers on sustainable agriculture. Kapatagan promotes organic farming to small farmers and its consistent marketing effort has helped in making this farming method a widely accepted sustainable agricultural practice in the Philippines.

The cooperative Kapatagan produces and sells its own bio-organic fertilizers, under the brand name 'Green Friend'. The fertilizer is made up of biodegradable raw materials such as chicken, bat, carabao manure and rice straw. Members and non-members earn money from selling fertilizer inputs to the cooperative.

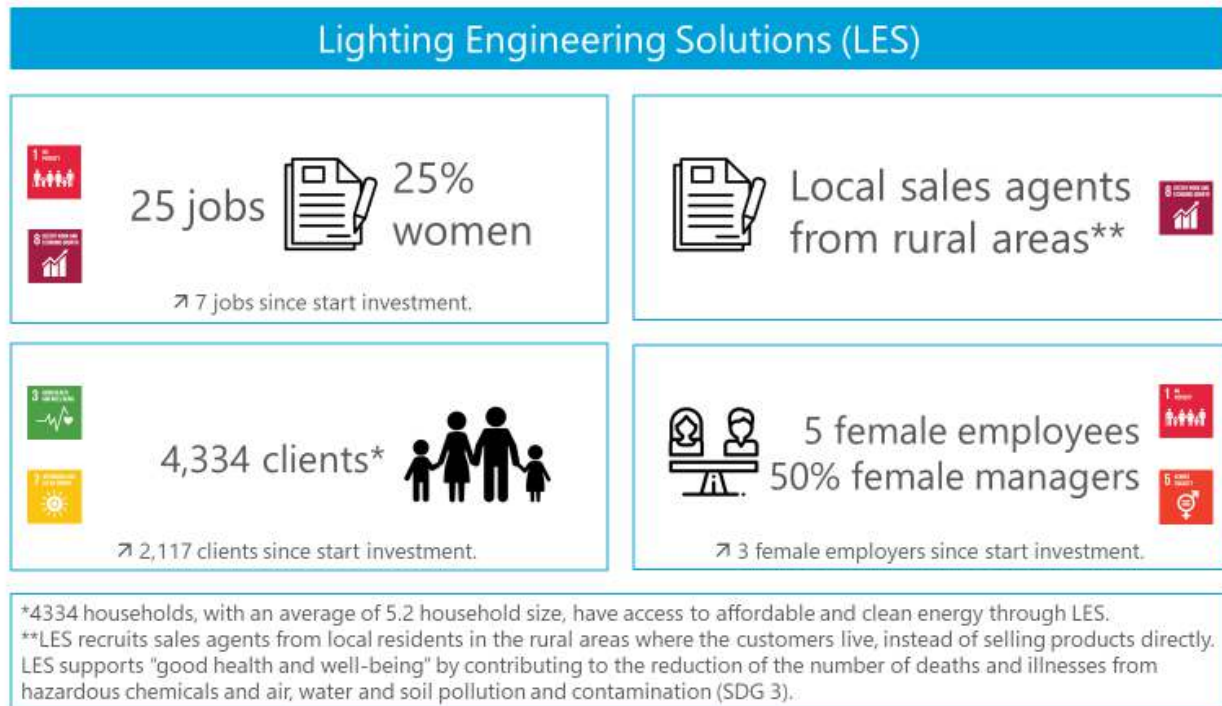
Kapatagan is also engaged in the trading of agricultural inputs, seedlings production and organic livestock production. The cooperative markets farmers' products to private companies and government at marked-up prices. Kapatagan ensures that the farmers are paid reasonable amounts for their quality organic crops.



The Green Friend (Organic Fertilizer) ladies. Many small farmers who use the fertilizer claim that they have improved their income by 25-30%.



Lighting Engineering Solutions - Improving lives through green energy



Energy prices in Cambodia are high and only the households in major cities (Phnom Penh and Siem Reap) are connected to the grid. Those living in rural communities rely mainly on environmentally unfriendly energy sources like car batteries, kerosenes and expensive generators.

LES offers a wide range of solar power solutions to rural poor households, irrigation units and industries in at least 10 provinces in Cambodia. The company has installed some 230,000 watts to more than 4334 rural households in five provinces of Cambodia. These households are offered with installation services and free maintenance for 24 months, as it takes on the whole process from the installation, after sales to the maintenance.

LES aims to *improve lives in rural villages through green energy* as low energy supplies and inaccessibility to power affect basic human life both directly and indirectly. Access to safe water, farm productivity, health, population increase, education and basic human rights are critically linked to energy supply.

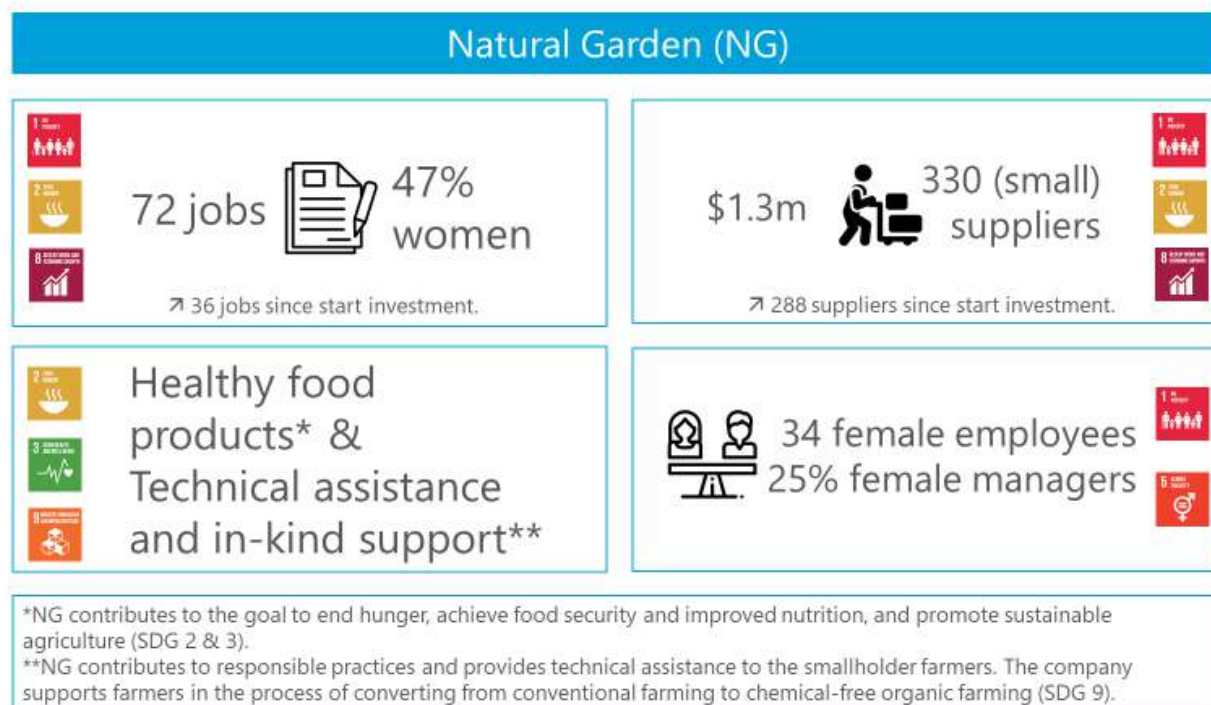


Improving lives in rural villages through green energy.



4334 households have access to clean energy through LES, increasing homework time.

Natural Garden - From small farms to shopping baskets



NG is an excellent example of an inclusive business model generating impact for its organic suppliers and buyers at the same time. Neak Tharen, founder of NG, closed the organic gap between supply and demand of organic and chemical-free vegetable and fruit in Cambodia. He noted that the market for these kinds of agricultural products was quite large, and the produce sold in the markets was chemically grown and imported from neighbouring countries like Vietnam and Thailand.

NG runs several stores in Phnom Penh that retail raw and processed food products that comply with the Good Agricultural Practices (GAP) standards.

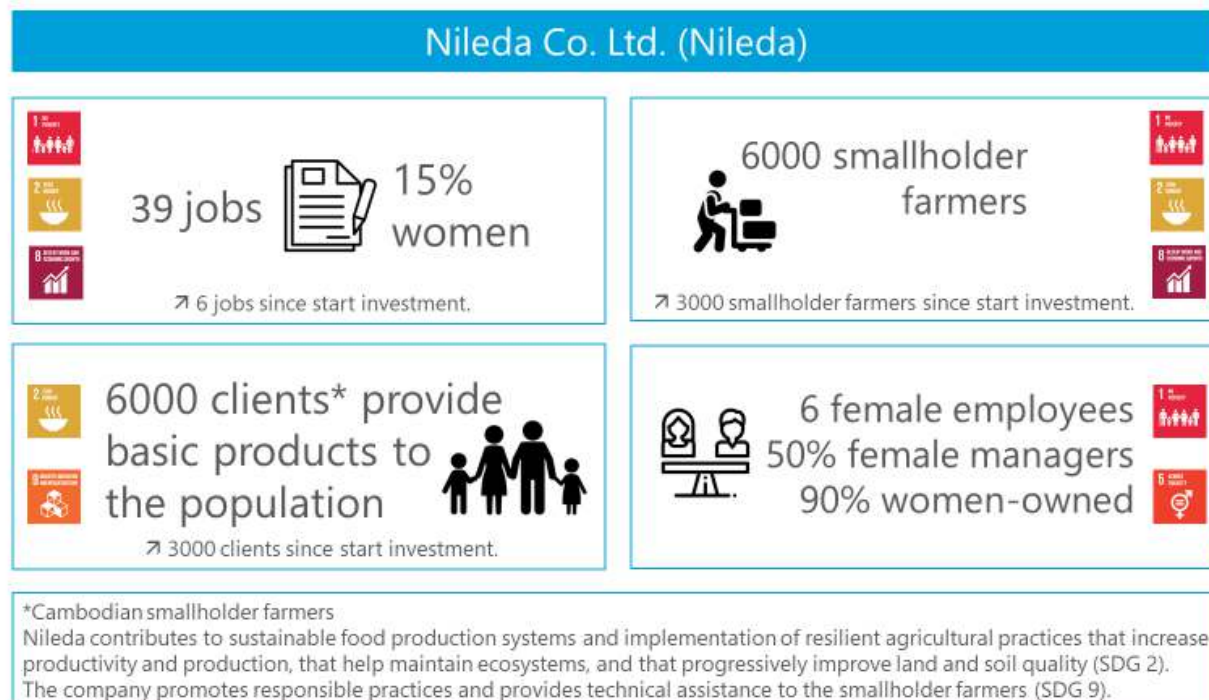
NG stores as well as NG's farms are certified chemical free by Cambodian Organic Agriculture Association. NG owns 3 farms, marts and distribution channels, which lets them trace the produce they sell to the source. Through its wholesale operation, NG also supplies hotels, restaurants, supermarkets, and catering businesses. Aside from its own farms, the company sources fruits, vegetables and other merchandises from local farmers and suppliers, and even from reliable suppliers outside Cambodia.



The company manages the supply chain from small farms to shopping baskets.

Video "[Natural Garden](#)"

Nileda - GAP standards and organic practices in Cambodia



Cambodia is in an emergency state when it concerns the agriculture sector. Cambodia farmers face many challenges e.g. inefficient farm production resulting from the lack of agriculture knowledge, poor irrigation facility and lack of information on proper application of agricultural inputs. Another issue is the competition with Vietnam and Thailand, China, countries that are much more advanced in agriculture.

Nileda is an agriculture input trading company that aims to empower the Cambodian farmer and improve their lives. The company sources and supplies high quality as well as affordable agriculture inputs including agrochemical, fertilizer, seeds and climate smart equipment. It also promotes new and appropriate farming technology in Cambodia and aims to scale up the promotion of GAP standards and organic practices, contributing to food security, agricultural growth and export.

The company also provides farmer-clients advisory support on topics related to use of specific fertilizer and pesticide products, production cost reduction and technical farm practice for better yield.



About 30% of the country's GDP is coming from the agriculture sector which engages around 60% of the economically active population.



Annex I

Our impact indicators are derived from our impact objectives, which are linked to the SDGs, and are based on below IRIS indicators.

C4D Partners impact indicators	
Jobs	Jobs in Directly
	Permanent Employees: Female
	Permanent Employee Wages
	Percentage of the organization's clients who were placed in part-time, full-time, temporary, or permanent jobs during the reporting period.
Suppliers	Payments to Supplier Individuals: Smallholder
	Supplier Individuals: Smallholder
Clients & Products and Services	Number of unique households that were clients of the organization during the reporting period.
	Number of local enterprises that sold goods or services to the organization during the reporting period.
	Average household size of clients of the organization during the reporting period, measured with number of individuals.
	Earnings generated by distributor enterprises from selling the organization's products/services during the reporting period.
	Number of individuals who received group-based training from the organization during the reporting period
	Number of unique smallholder farmer individuals who were clients during the reporting period
Gender equality	Percent Female Ownership
	Permanent Employees: Female

IRIS indicator	Description	SDG
OI2840/OI8118/OI1571	Percent Female Ownership	5
PI4874	Jobs in Directly Supported/Financed Enterprises: Total	1, 2 & 8
OI2444	Permanent Employees: Female	1, 2, 5 & 8
PI5350	Supplier Individuals: Total	1, 2 & 8
PI1492	Payments to Supplier Individuals: Total	1, 2 & 8
PI1728	Supplier Individuals: Female	1, 2, 5 & 8
PI2302	Payments to Supplier Individuals: Female	1, 2, 5 & 8
PI9991	Supplier Individuals: Smallholder	1, 2 & 8
PI7852	Payments to Supplier Individuals: Smallholder	1, 2 & 8
PI6385	Supplier Organizations: Local	1, 2 & 8
PI1849	Payments to Supplier Organizations: Local	1, 2 & 8

PI4060	Client Individuals: Total	2, 3, 4, 6, 7 & 9
PI7098	Client Individuals: Low Income	2, 3, 4, 6, 7 & 9
PI4548	Client Household Size	2, 3, 4, 6, 7 & 9
PI6372	Client Individuals: Smallholder	2, 3, 4, 6, 7 & 9
PI7954	Client Households: Total	2, 3, 4, 6, 7 & 9
PI8330	Client Individuals: Female	2, 3, 4, 6, 7 & 9
PI9713	Client Organizations: Microenterprises	2, 3, 4, 6, 7 & 9
PI6218	Earnings of Distributor Organizations: Total	1, 8 & 9
PI3527	Job Placement Rate	1 & 8
PI7997	Individuals Trained: Group-Based Training	1 & 8
PI8381	Number of Loans Disbursed	2 & 9
PI5476	Value of Loans Disbursed	2 & 9