

responsAbility Investments AG FINANCING THE CASHEW SECTOR

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AGRICULTURE

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respons**Ability**

ONE INVESTMENT PLATFORM

Two asset classes and three sectors



Finance



Agriculture



Energy



AGRICULTURE DEBT FINANCING

Strong track record



USD 1 bn
disbursed

USD 248m
invested



131 clients

42%

production



37%

processing & logistics

21%

distribution & retail

303 deals

outstanding
structured with
floating & fixed
charge on assets,
CMAs, corporate
guarantees, etc.



Invested in
50
countries

25% long term
financing

Experience
in
57



16

Investment Officers

SUB-SAHARAN AFRICA PORTFOLIO

Agriculture debt exposure in the region



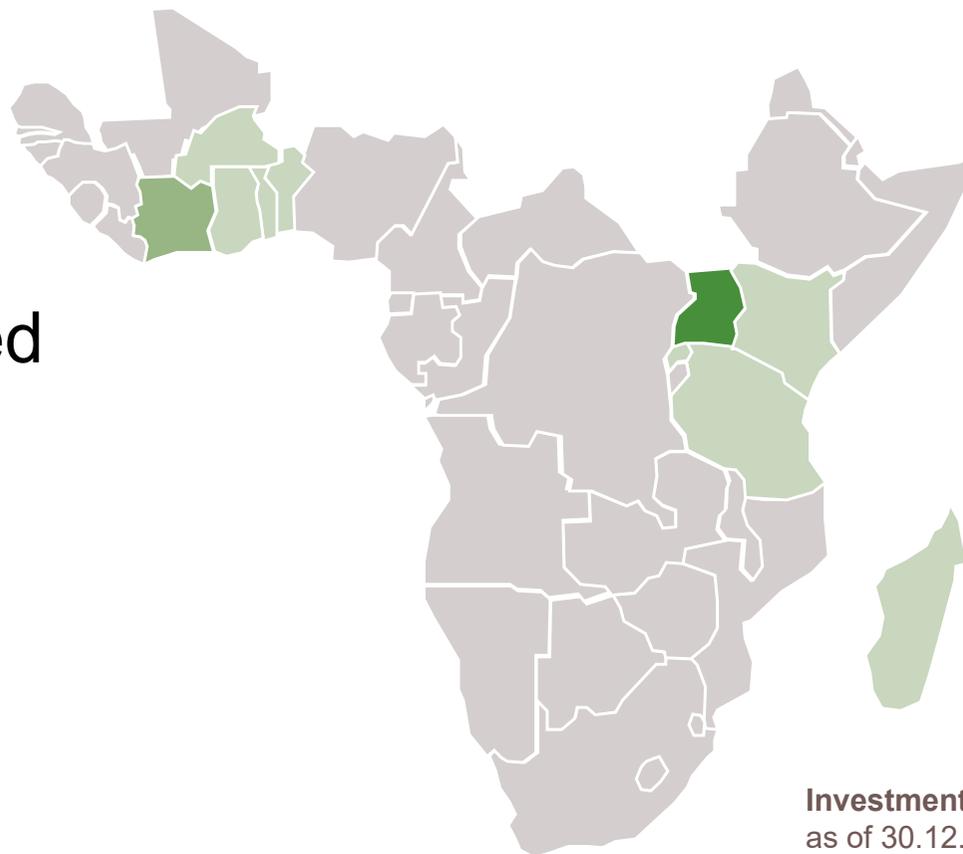
USD 60m invested volume

11 countries

32 counterparties

14 commodities

21% long term investments



Investment volume per country
as of 30.12.2016



CASHEW FINANCING

Structure: portfolio overview (USD)

Targeted companies:

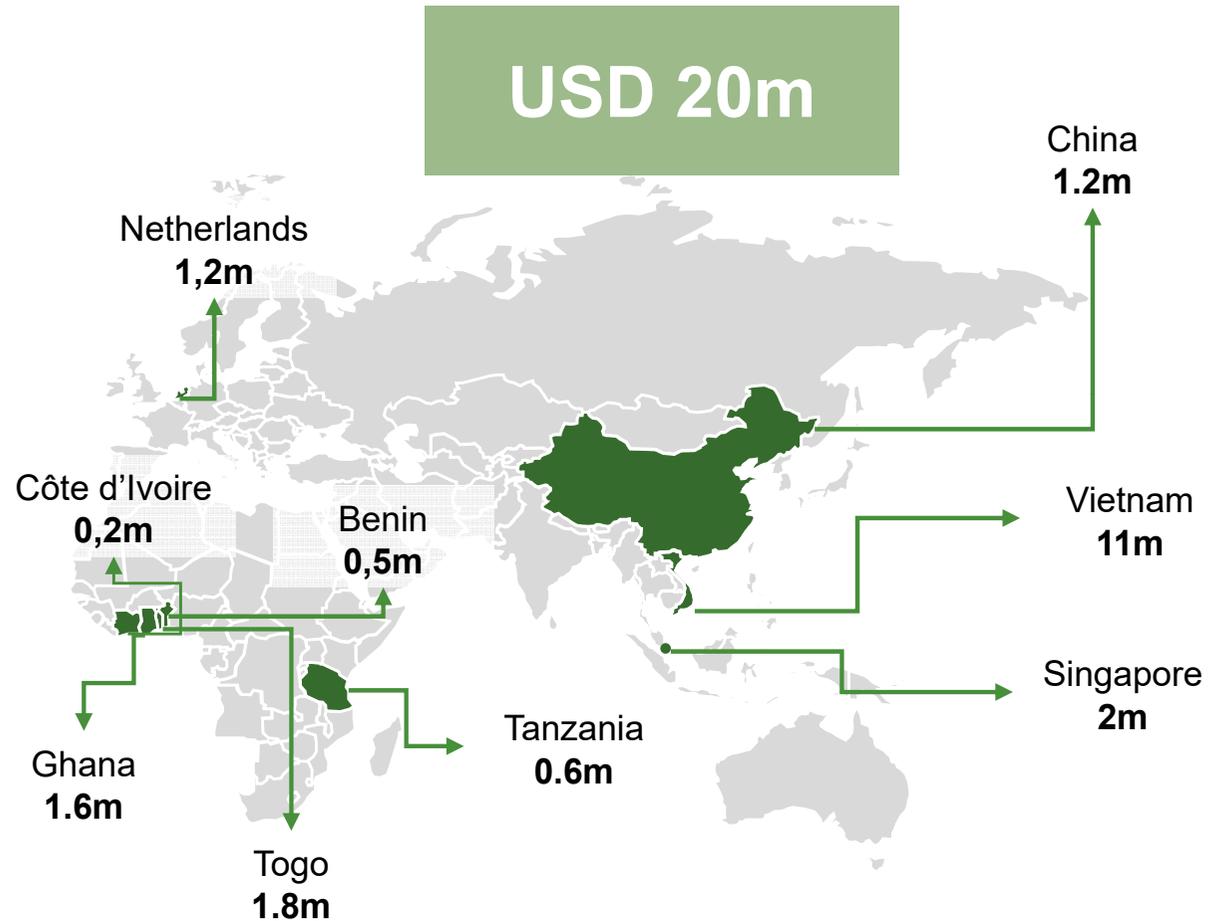
- Processors complying with S&E criteria
- Members of ACA network

Targeted countries:

- West Africa:
Côte d'Ivoire, Ghana, Benin, Togo, Burkina Faso, Guinea Bissau
- East Africa:
Tanzania, Mozambique
- Asia:
India, Vietnam, Indonesia

Types of loans:

- Short and long term



FINANCING NEEDS IN THE CASHEW SECTOR

Raw cashew nuts traders:

- Financing the gap between payment of raw cashew nuts to farmers and payment from buyers (usually a few weeks/months)
- Financing of vehicles and warehouses

For processing factories:

- Financing the gap between payment of raw cashew nuts to farmers and payment from buyers (usually several months, up to 1 year)
- Financing of processing costs
- Purchase of vehicles, machinery and equipment
- Factory building



CASHEW FINANCING

A video worth a thousand words

A collage of images showing people in a market setting, with large text overlaid. The text is arranged in three rows: 'INVESTMENT', 'UNITS FOR PRO', and 'SPERITY'. The background features a faded image of a person in a white thobe and ghutra, and a sign that reads 'PRIVILEGE'.

INVESTMENT

UNITS FOR PRO

SPERITY

respons**A**bility

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