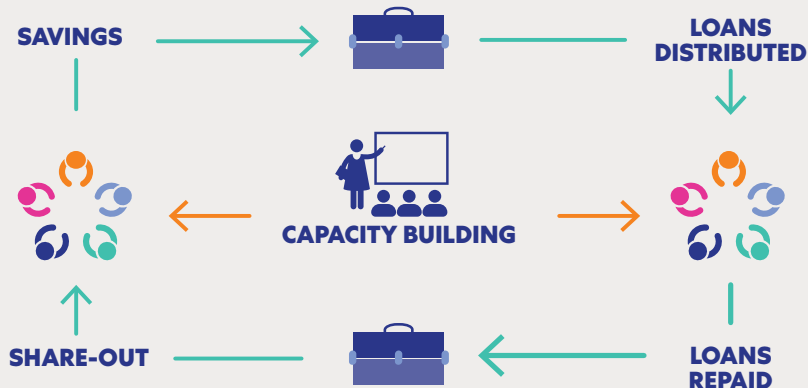


THE BASICS

Village Savings and Loan Associations (VSLA)



THE BUILDING BLOCKS

FINANCIAL INCLUSION

- Financial literacy
- Access to formal finance
- VSLA promoter networks
- VSLA networks

ENTREPRENEURSHIP

- Microenterprise training
- Family Business Management Training (FBMT)

GENDER EQUALITY

- Household gender dialogues
- Gender committees
- Community conversations
- Engaging male champions
- Supporting collective action

HEALTHY FAMILIES

- Nutrition
- Hygiene
- Parental roles
- Communications
- Early childhood development
- Child protection action

MEASURING PROGRESS

YEAR 1

BUILDING SOLID FOUNDATIONS



- Increased savings and access to credit
- Income diversification and formation of new enterprises
- Increase in women's influence on household decision-making

YEAR 2

DEEPENING IMPACTS



- Household Plans for Change established
- Increased use of formal finance
- Household adoption of improved nutrition and child protection practices
- Increase in gender-equitable decision-making

YEAR 3

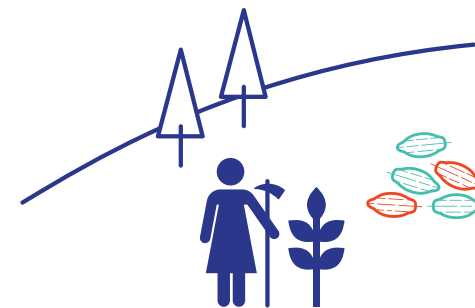
SECURING SUSTAINABILITY



- Mentoring & coaching delivered
- Supporting women's collective action
- VSLA network

WHY?

We believe our **holistic approach** will not only contribute to closing the gap to a **living income** for cocoa farmers and their families but will also increase economic **resilience** and women's **confidence**, strengthen local **governance** and **child protection**, increase **gender equality** and contribute to reducing **human rights** risks in our cocoa supply chain, in turn leading to **thriving cocoa farming households and communities**.



COMMUNITIES REACHED
44



VSLAS GROUPS FORMED
458



VSLA MEMBERS
12,134



VSLA FEMALE MEMBERS
80%



SAVINGS MOBILIZED
\$720,042



RESULTS AFTER 3 YEARS

AT INDIVIDUAL LEVEL (AVERAGE)

+138%

SAVINGS

+55%

SIZE OF LOANS

+124%

TOTAL SAVINGS

+160%

TOTAL LOANS

ALL GROUPS



REDUCED BY 60% PARENTS WHO ARE UNABLE TO PAY FOR SCHOOL FEES



INCREASED BY 86% COCOA HOUSEHOLDS THAT CONSUME MORE THAN 2 MEALS A DAY

USE OF LOANS



52-65% SMALL BUSINESSES



20-30% COCOA



6-8% EDUCATION AND HEALTH CARE



EXPANDING TO 50,000 MEMBERS BY 2025