

UPL Corp

# COCOA & FORESTS

Initiative  
Progress Report 2025



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# ANNUAL REPORT

2024-2025 (COCOA SEASON)

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1. Based on revenue  
2. FY25; Innovation rate is the % of sales from products launched in the last 5 years



## Reimagining Sustainability – Food Sustainability

Ensuring a resilient and secure global food system.

UPL Corp supports UPL Group’s Reimagining Sustainability ambition by providing holistic solutions that:

Help farmers grow healthy, resilient crops to meet increasing food demand.

Strengthen farmer livelihoods and support more sustainable growth.

Help protect natural resource, including supporting decarbonisation and biodiversity.

We are committed to reaching more farmers with the tools, technologies and training they need to farm productively and efficiently — without compromising the health of their land or future yields. Through our OpenAg® approach, we work with partners across the value chain to build a food system that is resilient and works in the real world.

## About UPL Corp

UPL Corporation Ltd. (UPL Corp) is a leading global crop protection and biological solutions company defining the future through sustainable agriculture and a grower-first mindset. With a robust portfolio of holistic solutions, UPL Corp aims to create shared growth and prosperity for farming communities, agriculture, and our planet. As the largest of UPL Group’s pureplay platforms, UPL Corp contributes to more than \$5bn in annual revenue and is a leader in fostering collaboration through OpenAg® to develop advanced technologies for crop health and productivity.

*Reimagining Sustainability with holistic solutions to create growth and prosperity for growers, agriculture and our planet through our commitment to OpenAg®.*

### Reimagining Sustainability – Economic and Social Sustainability

Supporting economic resilience, equal opportunities and social empowerment across farming communities.

We work to strengthen economic resilience and create more inclusive opportunities for farmers and their communities. This includes development and knowledge-sharing programmes that support gender equality, skills development and entrepreneurship — helping farmers build stronger, more sustainable livelihoods over time.

### Reimagining Sustainability – Environmental Sustainability

Helping build a healthier planet and supporting agriculture as part of the climate solution.

At UPL, we believe agriculture can be a positive force in addressing climate challenges, and we are focused on making that happen in practice. We are working to reduce the environmental footprint of our operations, with clear targets to reduce water use, waste and carbon emissions across our manufacturing footprint. Sustainability is embedded across how we operate.

We continue to improve how we develop and manufacture our products, using more sustainable processes and technologies. We are also scaling our portfolio of differentiated and sustainable solutions, with the ambition to reach 50% of revenue from these portfolios by 2027.





## UPL Corp in Africa Overview

1977  
Beginning  
of  
commercial  
activity

49  
Countries  
commercially  
covered

3  
Manufacturing  
Sites

450+  
Permanent  
Staff



## About UPL Corp in AFRICA

*One Continent. One Strategy. One End-to-End Solution.*

With over 40 years of deep-rooted presence across Africa, UPL has become a trusted name in the continent's agricultural transformation. Operating across more 49 countries and maintaining offices in 18 of them, we've built a vast network that supports a diversity of farmers, crops, climates, and food systems. Our reputation as a market leader in sustainable input distribution stems from an enduring commitment to the continent's most critical needs: empowering smallholder farmers, fostering food security, and building climate-resilient agricultural practices. At the heart of our work is a clear and people-driven mission: to impact more farmer lives and to catalyse the adoption of sustainable technologies and practices.

This mission is grounded in two core principles. First, we aim to expand our reach to as many farmers as possible. Second, we seek to improve their livelihoods through better access to technology, training, knowledge, and financial support. From cocoa producers in Ghana to rice farmers in Nigeria and vegetable growers in Kenya, our solutions are designed to meet real needs in real time.

UPL is proud to operate as a true one-stop shop for African agriculture. We are not simply a product supplier; we are a comprehensive solution provider for the full life cycle of a crop. Our integrated offerings include seeds, biosolutions, crop protection products, fertilizers, irrigation systems, and farm equipment.

## What is the Cocoa & Forests Initiative?

The World Cocoa Foundation (WCF); IDH, the Sustainable Trade Initiative; and the Governments of Côte d'Ivoire and Ghana drive the Cocoa & Forests Initiative. The Prince of Wales (now King Charles III) launched the Initiative in March 2017.

Deforestation of tropical rainforests is a major issue in Côte d'Ivoire and Ghana, which together produce nearly two-thirds of the world's supply of cocoa, the main ingredient in chocolate. According to Global Forest Watch, between 2002 and 2023, Côte d'Ivoire lost 28% and Ghana 13% of their humid primary forest, with a large portion of this loss attributable to cocoa farming expansion.

A comprehensive analysis is required to determine the exact contribution of cocoa production to deforestation. WCF, CFI members, and partners are working together on science-based methods to determine the share of cocoa production to overall deforestation rates with a high level of accuracy in cocoa producing countries. Data reliability and a good knowledge of the cause and location of deforestation is essential to develop effective and adequate mitigation measures and ensure that WCF members and partners are compliant with regulations such as the EUDR.

Cocoa provides crucial income to communities in rural West Africa, but farmers are too often aced with poverty. Poverty is one of the causes of deforestation. Accelerating a transition to sustainable livelihoods is essential for farmers' economic security and a healthy planet.

# Forewords

**Mr. Jai Shroff**  
*Chairman & Group CEO UPL Ltd.*

**Ms. Christina Coen**  
*Chief Transformation Officer UPL Corp*



porting farmers not only with innovative solutions, but also with partnerships that help them build long-term resilience. The work highlighted in this report reflects our continued focus on improving productivity, restoring soil health, and protecting forest landscapes while strengthening the livelihoods of cocoa-growing communities.

During the past year, we have also placed a renewed emphasis on elevating the voices of farmers themselves. Through our global #AFarmerCan campaign, launched at COP30 in Brazil in 2025, we sought to spotlight the leadership farmers demonstrate every day in sustaining agriculture under increasingly difficult conditions. The campaign celebrates farmers not as passive recipients of solutions, but as innovators, educators and community leaders who are actively shaping the future of food.

One example is cocoa farmer Ambroise N’Koh in Côte d’Ivoire, whose work demonstrates the powerful multiplier effect of farmer-led knowledge sharing. In addition to managing his own farm, Ambroise has mobilized more than 1,500 smallholder farmers across 24 villages, together cultivating nearly 2,000 hectares. Through farmer field schools and demonstration plots, these communities exchange practical knowledge on improved agricultural practices and sustainable land management. The results speak for themselves, with yields in participating farms increasing dramatically while strengthening soil health and long-term productivity.

Stories like these highlight an important truth: resilience in agriculture is built at grassroots level. When farmers have access to knowledge, the right agronomic solutions and strong partnerships across the value chain can transform challenges into opportunities for growth.

UPL’s OpenAg® approach continues to guide our work in the cocoa sector. By collaborating closely with farmers, exporters, manufacturers and development partners, we are helping to expand the reach of sustainable farming practices and deliver integrated crop solutions tailored to local conditions. These partnerships are essential in ensuring that innovation reaches the farm level, where it can make the greatest difference.

The progress described in this report reflects the dedication of our teams and partners across cocoa-growing regions, as well as the determination of the farmers themselves. Their commitment to improving productivity while protecting the land gives us confidence that the cocoa sector can continue to evolve toward a more sustainable and resilient future.

Because ultimately, the future of cocoa – and of global agriculture – will be shaped by the people who grow it, and we have never been more committed to the role we can play in transforming their resilience, their sustainability, and their livelihoods.



One of the most encouraging aspects of working in agriculture today is seeing how innovation and collaboration can translate into practical solutions for farmers. Our progress under the Cocoa & Forests Initiative (CFI) reflects another year of strong partnerships across the cocoa value chain and the determination of farmers to adapt and build resilience in a rapidly changing environment.

At UPL, sustainability is not a separate programme. It is embedded in how we operate, how we innovate and how we grow as a business. Over the past year we have strengthened this commitment through governance structures that ensure sustainability is integrated into our decision-making, partnerships and product development efforts.

This approach reflects a long-standing principle at UPL: agriculture must deliver productivity, economic opportunity and environmental stewardship together. From the beginning, our focus has been on working alongside farmers to help them improve yields, strengthen livelihoods and farm in ways that protect the natural resources agriculture depends on.

Our sustainability strategy is built around three interconnected pillars: transforming food systems, enabling farmer resilience and partnering with nature. Together they guide how we develop solutions that support productive farms, resilient communities and healthier ecosystems.

Across the world, the conversation about sustainable agriculture often focuses on more abstract concepts such as systems, technologies and policies. Yet the most important drivers of resilience in agriculture are the actual people working on the land every day. Farmers are the driving force behind the food system and how that system responds to challenges. Their decisions determine how soils are managed, how ecosystems are protected, and how food is produced for a growing global population.

For the cocoa sector, this reality has become increasingly clear. Climate variability, soil degradation and disease pressures continue to test the resilience of cocoa-growing regions, especially across West Africa where smallholder farmers and millions of livelihoods depend on the crop. These challenges cannot be solved by advances in technology alone. They require a first-hand relationship with growers and their environments in which they work, they require knowledge sharing, collaboration, and, above all, empowered farmers who have the tools and confidence to adapt their practices and strengthen their communities.

This belief sits at the heart of UPL’s commitment to the Cocoa and Forests Initiative (CFI). It has been a privilege to see the coalition of supporters grow in the years since 2019, with representation from some of the world’s biggest and most progressive players at each stage of the value chain. And it is an enormous source of pride that UPL remains the only agricultural inputs company that is a signatory to the initiative, taking on a key role directly sup-

porting farmers not only with innovative solutions, but also with partnerships that help them build long-term resilience. Through our OpenAg® approach we collaborate with partners across the agrifood value chain to accelerate innovation and bring practical solutions to farmers. Programmes such as ProNativa® demonstrate how integrated approaches - combining conventional crop protection with biosolutions - can help farmers improve productivity while farming more sustainably.

At the same time, agriculture is operating in an increasingly volatile global environment. Climate pressures, supply disruptions and shifting demand patterns are creating new uncertainties for cocoa-producing regions. For farmers whose livelihoods depend on cocoa, these dynamics can directly affect production decisions and long-term economic stability.

Strengthening resilience therefore remains central to our work. Through the Cocoa & Forests Initiative and our broader sustainability programmes, we work alongside farmers and partners to improve crop protection, strengthen production systems and support diversified farming models that reduce risk while protecting forest ecosystems.

Looking ahead, building resilient agricultural systems will require continued innovation, strong partnerships and practical solutions that work in the field. By combining agronomic expertise, new technologies and a shared commitment to sustainable agriculture, we can help ensure cocoa farming continues to provide lasting value for farmers, communities and the environment.

**Mr. Marcel Dreyer**  
UPL Corp Region Head - Africa



Africa's agricultural future will depend not only on innovation and productivity, but also on how inclusively the sector grows. It has become increasingly clear that smallholder farming is as important as larger-scale commercial or industrial farming in ensuring food security, rural economies are healthy and active, and the industry adapts to climate challenges.

Across the continent, women form the backbone of rural economies and play a critical role in farming systems, particularly in crops such as cocoa. Yet despite their central contribution, female farmers often face structural barriers, with limited access to training, resources, and opportunities to expand their livelihoods.

At UPL, stewardship is not only about protecting crops and ecosystems; it is about strengthening the communities that sustain agriculture. Empowering women farmers is therefore a central pillar of our sustainability philosophy. When women have access to knowledge, skills, and opportunities, the benefits extend far beyond individual farms; they can support household food security, community resilience, and long-term economic stability.

Through our stewardship initiatives in key cocoa-producing regions such as Ghana, Cameroon and Côte d'Ivoire, UPL has placed a strong focus on equipping women with practical training in Good Agricultural Practices (GAPs) while also encouraging crop diversification. Supporting female farmers to cultivate secondary food crops alongside cocoa helps create additional income streams and strengthens resilience to climate and market volatility.

These programmes are designed with local realities in mind, working closely with farming communities to ensure that training is relevant, accessible, and impactful. By supporting women to build new skills and diversify their production, we are helping to unlock greater economic participation and long-term sustainability across cocoa-growing regions.

Over the past year, we have continued to expand this work, surpassing our targets by training more than 4 100 farmers in Ghana and engaging 2 750 farmers in Côte d'Ivoire in women-focused empowerment activities. This progress reflects the commitment of our partners, field teams, and the farming communities themselves.

Looking ahead, UPL remains committed to deepening its stewardship efforts across Africa. By investing in people — and particularly in women farmers — we are contributing to a more inclusive, resilient, and sustainable future for agriculture across the continent.

Agriculture in Africa continues to face a complex set of pressures: from climate variability and shifting rainfall patterns to rising input costs and market uncertainty. The cocoa sector in West Africa illustrates these realities clearly. In recent seasons, producers in Ghana and Côte d'Ivoire have experienced firsthand how changing climatic conditions can affect yields, farm stability, and rural livelihoods. These challenges reinforce a fundamental truth: building resilience in agriculture requires both innovation and diversification.

We are working alongside cocoa producers to strengthen farm resilience through new technologies, biosolutions, and sustainable practices that help farmers adapt to evolving conditions. Equally important is the focus on diversified livelihoods. By encouraging farmers to integrate additional food crops and income streams into their farming systems, we help reduce economic vulnerability while contributing to improved food security within farming communities. Diversification not only supports household incomes but also plays a role in reducing pressure on forests and natural ecosystems, reinforcing the broader environmental stewardship that is central to UPL's philosophy.

Our commitment across Africa remains clear: to work with farmers, partners, and communities to strengthen sustainable agriculture systems that are resilient, inclusive, and capable of meeting the challenges of a changing climate. By combining innovation, stewardship, and empowerment -- particularly of women farmers -- we believe the cocoa sector can continue to thrive while supporting stronger rural economies across the continent.



**Mr. Hubert Ehouman**  
Export Fruits (Cocoa, Banana, Mango, Cashew) & Vegetables Lead West & Central Africa – UPL Corp

The product demonstrates an overall effectiveness of 89.4%, including an 85% repellent effect that prevents population establishment and a 90% anti-oviposition effect that significantly reduces egg laying.

GENIUS, our organic fungicide solution, supports improved disease management and healthier cocoa trees, helping farmers maintain more stable production under variable environmental conditions.

GENIUS is an innovative organic fungicide based on seaweed extracts, Laminarin (a natural active ingredient approved in Europe as an organic fungicide) used against cocoa black pod diseases caused by *Phytophthora* spp. Laminarin is a tool for triggering the plant's natural defences and preparing it for future pathogen attacks by increasing its resistance level.

Several field trials and demonstration plots have enabled farmers and other stakeholders to clearly observe the efficacy of these two organic products, resulting in strong engagement and full commitment toward their adoption.

Alongside these technologies, UPL teams continue to provide technical assistance, training programmes and agronomic guidance across cocoa-growing regions. These efforts help farmers strengthen crop management practices and improve overall farm productivity.

However, strengthening resilience requires more than improved production alone. Cocoa households remain highly exposed to market fluctuations when income depends largely on a single commodity. Diversification therefore remains an important part of building long-term resilience.

Through diversification initiatives, farmers are supported in integrating complementary crops—including vegetables and other income-generating activities—into their farming systems. These crops provide additional income during the cocoa off-season while improving household food security and reducing reliance on cocoa alone.

Strengthening farmer resilience also depends on improving access to sustainable cocoa value chains. Working with industry partners such as Touton, OFI, Barry Callebaut and Cargill, UPL supports producers in meeting sustainability and traceability requirements that enable participation in responsible cocoa markets, including opportunities for bio cacao production.

Looking ahead, cocoa producers will continue to operate in a market shaped by climate pressures and price volatility.

By combining innovative biosolutions, technical expertise and diversified farming systems, UPL remains committed to supporting cocoa producers and strengthening sustainable cocoa value chains across West and Central Africa.

The 2024/25 cocoa season has once again highlighted the vulnerability of cocoa producers across West and Central Africa. Global cocoa production declined to around 4.4 million tonnes, contributing to significant market volatility, while international prices surged to more than USD 10,000 per tonne during 2024.

While higher prices have brought global attention to the cocoa sector, this volatility also creates uncertainty for farmers who must manage input costs, plan investments and maintain stable production across seasons.

For producers whose livelihoods depend heavily on a single crop, these fluctuations make resilience increasingly important. Strengthening productivity, improving crop protection and supporting diversified farming systems therefore remain key priorities for the sector.

Through our engagement in the Cocoa & Forests Initiative (CFI), UPL continues to work closely with farmers, cooperatives and supply-chain partners to support sustainable cocoa production while protecting forest ecosystems. Our focus is on delivering practical agronomic solutions that help farmers secure production under increasingly challenging conditions.

A key development this season has been the continued expansion of UPL's portfolio of biosolutions developed specifically for cocoa farming systems.

CAPTIVA PRIME, our organic insecticide solution, helps farmers manage key pest pressures while meeting increasingly stringent sustainability and certification requirements.

CAPTIVA PRIME is an innovative bio-insecticide formulated from high-quality plant extracts (capsicum, garlic, and canola). It acts as a repellent, anti-feeding agent, anti-oviposition agent, and irritant, providing comprehensive protection against major cocoa pests such as mirids, bugs, scale insects, and borers.

# UPL PROGRESS REPORT

## 2025 HIGHLIGHTS



		GHANA				IVORY COAST			
		Target	Total	Female	Male	Target	Total	Female	Male
<b>Farmer Livelihoods</b>	Farmers provided with technical assistance (based on plans) to professionalize & optimize cocoa farming practices. (FL-01)	7 000	111 370	22 274	89 096	10 000	101 326	15 199	86 127
	Individuals provided with technical assistance (based on plans) to increase income from non-cocoa sources/IGAs. (FL-03)	2 500	5 236	1 136	4 100	2 000	3 690	940	2 750
	Individuals participating in Income Generating Activities (IGAs). (FL-02)	2 500	5 236	1 136	4 100	2 000	3 690	940	2 750
	Individuals provided with technical assistance to save money and access finance. (FL-04)	7 000	111 370	22 274	89 096	10 000	101 326	15 199	86 127
<b>Environment</b>	VSLA* groups in the current Year (EC-06)	120	174	N/A	N/A	100	123	N/A	N/A
	Members of VSLA* groups in the current year (EC-05)	5 000	5 236	1 136	4 100	5 000	3 690	940	2 750
	Individuals participating in women's empowerment projects and activities (EC-08)	2 500	4 100	N/A	N/A	2 000	2 750	N/A	N/A
<b>Cross-cutting</b>	Individuals benefitting from member sustainability programs.	N/A	111 370	22 274	89 096	N/A	101 326	15 199	86 127
<b>Total investment by company in sustainability programming</b> <small>(Calculated in accordance with CFI reporting parameters)</small>		<b>US\$ 34 285</b>				<b>US\$ 50 142</b>			
<b>Farmer Livelihoods/Income</b>		<b>US\$ 6 857</b>				<b>US\$ 12 428</b>			
<b>Environment</b>		<b>N/A</b>				<b>N/A</b>			
<b>Sustainability Operational &amp; Management</b>		<b>US\$ 27 428</b>				<b>US\$ 37 714</b>			

## TRACKING TABLES



### GHANA

CFI Theme	Indicator	Target 2024 - 2025	#Reached in 2024 - 2025
Farmer Livelihoods	FL-01 Farmers provided with technical assistance (based on plans) to professionalize & optimize cocoa farming practices. (Formerly PF-IND-01)	7 000	111 370 ✓
	FL-02 Individuals participating in Income Generating Activities (IGAs). (Formerly PF-01)	2 500	5 236 ✓
	FL-03 Individuals provided with technical assistance (based on plans) to increase income from non-cocoa sources / IGA's. (Formerly PF-IND-03)	2 500	5 236 ✓
	FL-04 Individuals provided with technical assistance to save money and access finance. (Formerly PF-03)	7 000	111 370 ✓
Environment	CFI-e VSLA groups in the current year. (Formerly EC-06)	120	174 ✓
	CFI-d Members of VSLA groups in the current year. (Formerly EC-05)	5 000	5 236 ✓
	CFI-k Individuals participating in women's empowerment projects and activities. (Formerly EC-08)	2 500	4 100 ✓

## TRACKING TABLES



### IVORY COAST

CFI Theme	Indicator	Target 2024 - 2025	#Reached in 2024 - 2025
Farmer Livelihoods	FL-01 Farmers provided with technical assistance (based on plans) to professionalize & optimize cocoa farming practices. (Formerly PF-IND-01)	10 000	101 326 ✓
	FL-02 Individuals participating in Income Generating Activities (IGAs). (Formerly PF-01)	2 000	3 690 ✓
	FL-03 Individuals provided with technical assistance (based on plans) to increase income from non-cocoa sources / IGA's. (Formerly PF-IND-03)	2 000	3 690 ✓
	FL-04 Individuals provided with technical assistance to save money and access finance. (Formerly PF-03)	10 000	101 326 ✓
Environment	CFI-e VSLA groups in the current year. (Formerly EC-06)	100	123 ✓
	CFI-d Members of VSLA groups in the current year. (Formerly EC-05)	5 000	3 690*
	CFI-k Individuals participating in women's empowerment projects and activities. (Formerly EC-08)	2 000	2 750 ✓

\* Target not met due to partner's prerogative to continue 2024/2025 Cocoa Season with only existing VSLA's and not include new additions.



# OUR PROGRAMS & PROGRESS

CROP DIVERSIFICATION & INCOME GENERATING ACTIVITIES

STEWARDSHIP & TRAINING

VILLAGE SAVINGS & LOAN ASSOCIATIONS (VSLA)

FINANCIAL INCLUSION

WOMEN EMPOWERMENT

5 236  
Individuals  
reached in  
Ghana

3 690  
Individuals  
reached in  
Ivory Coast



## Crop Diversification Programme: *Strengthening Farmer Resilience and Sustainability*

What began as a grassroots effort to support farmers in adapting to climate variability and shifting consumer preferences has evolved into a flagship UPL initiative in West Africa. Through our crop diversification programme, we are enabling farmers to strengthen their livelihoods by expanding income streams, reducing production risks, and generating positive environmental outcomes, including improved soil health and enhanced biodiversity.

In 2024, the programme exceeded all training targets across Ghana and Côte d'Ivoire, reaching thousands of farmers with practical, income generating skills. In alignment with our OpenAg commitment, we deepened collaboration with key cocoa value chain partners—Touton, OFI, Barry Callebaut, and Cargill—to scale implementation and extend programme benefits to additional farming communities.

The initiative includes the establishment of demonstration plots and the delivery of struc-

tured, hands on training sessions focused on cultivating complementary crops such as peppers and okra. These activities equip farmers with the technical knowledge required for successful production while enabling them to generate supplementary income during the cocoa off season. Farmer participation and feedback have been highly positive, underscoring the relevance and effectiveness of the approach.

Looking ahead, we plan to expand the programme into new regions across West and Central Africa. This expansion will further strengthen farmer resilience, improve household nutrition, and advance sustainability within cocoa growing landscapes. By providing farmers with the right tools, agronomic expertise, and market relevant solutions, we are supporting diversified production systems that enhance food security, increase incomes, and reduce reliance on a single commodity—contributing to more resilient and sustainable agricultural systems.





# Village Savings & Loan Associations (VSLAs):

*Supporting economic resilience, equal opportunities, and social empowerment for farming communities.*

**116 606**  
Individuals  
reached in  
Ghana

**105 016**  
Individuals  
reached in  
Ivory Coast

In many rural and remote cocoa growing regions across West and Central Africa, access to formal financial services remains limited. The absence of banks and other financial institutions restricts farmers' ability to save securely, invest in income generating opportunities, and respond to unexpected shocks. As a result, households remain vulnerable to income volatility, constraining both livelihood stability and agricultural productivity.

Over time, farmers have consistently shared positive feedback on the confidence and financial security gained through VSLA participation. Many have reinvested their savings in farm equipment, small businesses, and skills development, while also improving their ability to support household needs. These outcomes contribute to stronger livelihoods and greater long term sustainability for cocoa growing communities.

To help address this challenge, our cocoa industry partners have introduced Village Savings and Loan Associations (VSLAs)—a proven approach to strengthening financial inclusion and autonomy among smallholder farmers. VSLAs are community based, informal savings groups that enable members to pool resources, access small loans, and earn interest, providing a safe and practical mechanism for managing finances.

use of personal protective equipment, application equipment, product labelling, and safety protocols, reinforcing a holistic and responsible approach to sustainable cocoa production.

By making saving and borrowing more accessible, VSLAs support greater household stability and open pathways for local economic growth. Beyond financial benefits, these groups foster strong social networks, encourage knowledge sharing, and build collective resilience within communities, all with minimal operational complexity.

**VSLA Groups  
Ghana - 174  
VSLA Groups Ivory  
Coast - 123**

**VSLA Members  
Ghana - 5 236  
VSLA Members Ivory  
Coast - 3 690**

## Stewardship & Training:

*Promoting good agricultural practices and safe product application to help farming communities use solutions safely, effectively, and sustainably.*

Long term agricultural sustainability is driven by knowledgeable, skilled farmers with stable incomes and improved livelihoods. Strengthening the capacity of cocoa growers through training in effective farming practices and responsible land stewardship is essential to creating a virtuous cycle that delivers shared benefits for farmers, consumers, and the environment.

cultural practices, spanning the full production cycle from seed establishment to post harvest handling. Through a combination of training campaigns, demonstration plots, and tailored input solutions, we help farmers build practical confidence, improve decision making, and optimise yield potential.

With a long standing global commitment to farmer support, UPL goes beyond supplying products and technologies for sustainable agriculture. We invest significantly in capacity building, knowledge transfer, and skills development—an especially critical contribution in rural areas of the developing world, where access to education, information, and advisory services is often limited.

Complementing these efforts, our stewardship programmes—Applique Bien in Côte d'Ivoire and N'Guso Papa in Ghana—place strong emphasis on farmer safety, environmental protection, and responsible product use. These initiatives deliver targeted training on the correct use of personal protective equipment, application equipment, product labelling, and safety protocols, reinforcing a holistic and responsible approach to sustainable cocoa production.

In Ghana and Côte d'Ivoire, our training programmes provide farmers with comprehensive instruction in best agri-





**111 370**  
Individuals  
reached in  
Ghana

**101 326**  
Individuals  
reached in  
Ivory Coast

## Women Empowerment :

*Our work involves a range of development and knowledge-sharing programs that deliver mutual benefits to farmers and their communities to support gender equality, skills development, and entrepreneurship.*

Women play a vital role in rural economies, particularly within agriculture, yet they continue to face disproportionate barriers—most notably limited access to education, skills development, and training opportunities—which constrain their economic potential.

tems and income sources. Training initiatives are tailored to the specific needs of individual farmers and local communities, ensuring relevance, uptake, and lasting impact while promoting inclusive growth.

Strengthening the capacity of female farmers through training in Good Agricultural Practices (GAPs) and supporting the cultivation of secondary food crops provides a powerful pathway to enhanced economic resilience, climate adaptation, and long term sustainability. These efforts also advance broader stewardship and inclusion objectives.

We are proud to have exceeded our targets by training 4,100 women farmers in Ghana and engaging 2,750 women farmers in Côte d’Ivoire through dedicated empowerment initiatives. Building on this momentum, we aim to expand our reach in the coming year to support even more women across cocoa growing regions.

Through our stewardship programme, UPL is equipping women farmers in Ghana and Côte d’Ivoire with the knowledge and skills needed to diversify their production systems

and agents of change within resilient food systems. UPL remains firmly committed to advancing gender equality as a fundamental pillar of sustainable agriculture, empowering women farmers to thrive as leaders, producers, and agents of change within resilient food systems.

## Financial Inclusion:

*We work to power new levels of economic prosperity and social inclusion across farming communities.*

Limited access to financial services remains a significant barrier for cocoa growing communities across Africa, restricting farmers’ ability to invest in quality inputs, equipment, and essential household needs. These challenges are particularly acute for women farmers, who often encounter additional structural and socio economic constraints in accessing financial resources.

Evidence shows that access to a diverse range of financial products—such as credit, savings, and insurance—enables farmers to plan more effectively for agricultural seasons, manage risks, and respond to unexpected shocks. Input financing, in particular, is critical in the pre planting phase, with repayment structures aligned to harvest cycles. These short term credit facilities play an important role in unlocking productivity gains and improving farm performance.

To address these gaps, we have partnered with microfinance institutions and key cocoa sector stakeholders to provide farmer cooperatives with tailored input credit solutions. These initiatives are designed to improve access to working capital, innovative technologies, and investment financing that support both farm productivity and household resilience.

In addition, farmers are encouraged to strengthen their financial resilience through savings mechanisms such as Village Savings and Loan Associations (VSLAs). By saving and reinvesting across seasons, farmers can build greater stability, support long term growth, and reduce vulnerability to income volatility.

**4 100**  
Individuals  
reached in  
Ghana

**2 750**  
Individuals  
reached in  
Ivory Coast



# Testimonials



## Beneficiary: Richmond Ntobie

*Location: Sehwi Appiahkrom, Sehwi Wiaso District*



**Question: Has the vegetables project had a positive impact on you income as well as your livelihood ?**

*Yes indeed. The peppers we planted under the veggies project have been of tremendous benefit to us.*

**Question: If yes, how?**

*From the first harvest that we made, we were able to dry the peppers and sell them as a group. We opened a bank account with the proceeds at the Upper Menfi Rural Bank. We also obtained some money from the other harvests that we did. We established a credit scheme in our group with it where people could apply for some loans from it. We currently have GHC 1500 cedis still left in our coffers even after giving out some loans. We still have some harvested peppers that we are drying and are yet to sell.*

**Question: What has been the economic impact of the project on farmers?**

*The money we obtained from the sales has been very crucial to livelihood as farmers. The availability of the money has been very important in this time, especially in the face of the uncertainty about payments we are facing as cocoa farmers. The loans that we get from the credit scheme set up with the pep-*

*per proceeds are what we use for our day-to-day activities and expenses whilst we await payment for our unpaid cocoa beans. Currently, we have an upcoming meeting and some farmers have even made requests for loans to buy some farm implements such as cutlasses and others to use on their farm. That has been granted and the money will be disbursed during the meeting.*

*In the past when the veggies project was not available, monies from our cocoa farms are what we solely relied upon. However, now that we have this project, we are able to give ourselves some loans with very little interest rates to finance our living and farming expenses. All the farmers in my community are happy with this.*

**Question: Do you find UPL (Callighana's) participation in this project mutually beneficial?**

*Yes please. I am very grateful for this partnership. We have benefited from the project immensely. Aside from the economic impact, even when we go on the farm and even see how immensely well the peppers have performed, we become fulfilled. The products that Callighana have supported us with are very good. The peppers are very good, and we want them to continue with us in that regard.*

## Beneficiary: Fuseini Hamidu

*Location: Wusi Berma, Sehwi Wiaso District*

**Question: Has the vegetables project had a positive impact on you income as well as your livelihood ?**

*Let me start by saying that our leaders brought us some peppers to grow, and of a truth, it really has been of great help to us.*

**Question: If yes, how?**

*We were really facing some financial hardships before undertaking the project. Times were really tough. But after harvesting the peppers, we were able to gain some income which we shared among ourselves. We used this money to finance our living and farming expenses. Also, we got some portion of the harvested peppers which we used in cooking at home.*

**Question: What has been the economic impact of the project on farmers?**

*Some of the monies we gained from the harvest were used to make some chairs which we rent out to people for events. The monies we get from the rentals are given out as loans to members of our farmer groups. This has alleviated the financial hardships we were facing before embarking on the veggies project. Before the project, we could not give out loans to members of the group however, the project has given us a pool of funds from which we can loan members money to cushion them in hard times.*

**Question: Do you find UPL (Callighana's) participation in this project mutually beneficial**

*Yes. The project has been mutually beneficial. It has relieved us from financial hardships.*



## CONTACTS:

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