

**SUSTAINABILITY
REPORT
→ 2025-26**



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INTRODUCTION

In 2023, we developed a sustainability strategy to guide us on our 'Net Positive' journey. This strategy sets out how we want to achieve a net positive impact in relation to nature, people, and business.

This sustainability report is divided into three main sections, namely Nature Positive, People Positive, and Business Positive. Under each section, we provide an update on our performance and activities and showcase key projects and initiatives that demonstrate our work and progress between April 2025 and March 2026. To bring our journey to life we will also meet some of our staff who are driving sustainable initiatives at ETG and pushing us closer towards realizing our goals.



NATURE POSITIVE

The performance of our company and its social responsibility are closely linked to our ability to reduce the environmental impacts of our activities. Our goal is to preserve local communities and the ecosystems around our operations more effectively in the face of climate change.

Agriculture is at the heart of our business and will be one of the sectors worst affected by climate change. Our role is not only to support local communities in this transition towards sustainable and regenerative ecosystems but also to provide solutions to reduce greenhouse gas emissions and capture carbon through innovative mechanisms.



PEOPLE POSITIVE

ETG pays close attention to living and working conditions. This attention concerns all our partners and all sectors, including the producers, employees, stakeholders, and the communities in which we work.

To ensure long-term support, we offer access to education and training programs. We work with all our employees to build a comprehensive approach, so that everyone can progress according to their needs and responsibilities. We want these actions to help convey our values and support the sustainable growth of ETG.



BUSINESS POSITIVE

It is essential to demonstrate safe, ethical and responsible business practices, and to ensure that our partners and suppliers meet the same standards.

We encourage and support responsible practices across all our verticals and downstream and upstream supply chains. We analyze our environmental, safety and social risk annually to help us clarify our commitments and policies, as well as our priorities for strengthening our management systems. We implement mitigation and remediation measures, which we monitor and assess through extensive data collection and analysis.

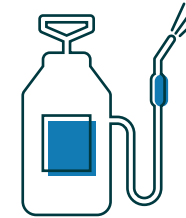
**WE AIM TO EVOLVE RESPONSIBLY,
SAFEGUARDING A SUSTAINABLE FUTURE
FOR EVERY STAKEHOLDER WHOSE LIFE
WE TOUCH.**

SUSTAINABILITY DASHBOARD



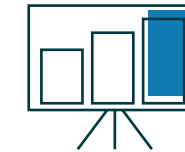
15,158

Clean cookstoves distributed



13,559

Tonnes of crop protective products distributed



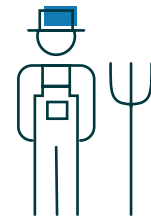
19,837

EHS Training Hours



1,825,834

Hybrid Cocoa, Coffee and Cashew Seedlings distributed



529,453

Farmers Reached through Farm Extension Services



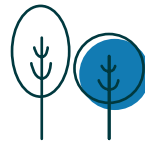
3,568,027

Tonnes of fertilizer products distributed at farmer level



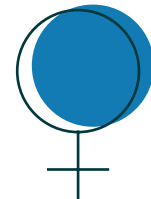
1,024

Field agronomists



2,518,837

Multipurpose trees distributed to farmers and communities



36.8%

Women project farmers



14,344

Women supported by gender-tailored services



4.8%

of emission efficiencies realized



40,732

Households covered by Child Labor Monitoring and Remediation System



321,572

Hectares of agricultural land under sustainably certified agricultural practices



3,859

Tonnes of improved seed sold (maize & others)



1,522

Irrigation kits distributed



4,425

Agri-demonstration plots established



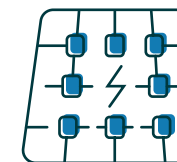
288,934

Hectares of cocoa, cashew and coffee agroforestry supported



616

Hectares of natural forests planted



8.5

MW of solar panels installed

FARMER SERVICES



Carbon



Cotton



Cashew



Sesame



Coffee



Soy



Cocoa



Rice



Access to Finance



Agroforestry and Reforestation



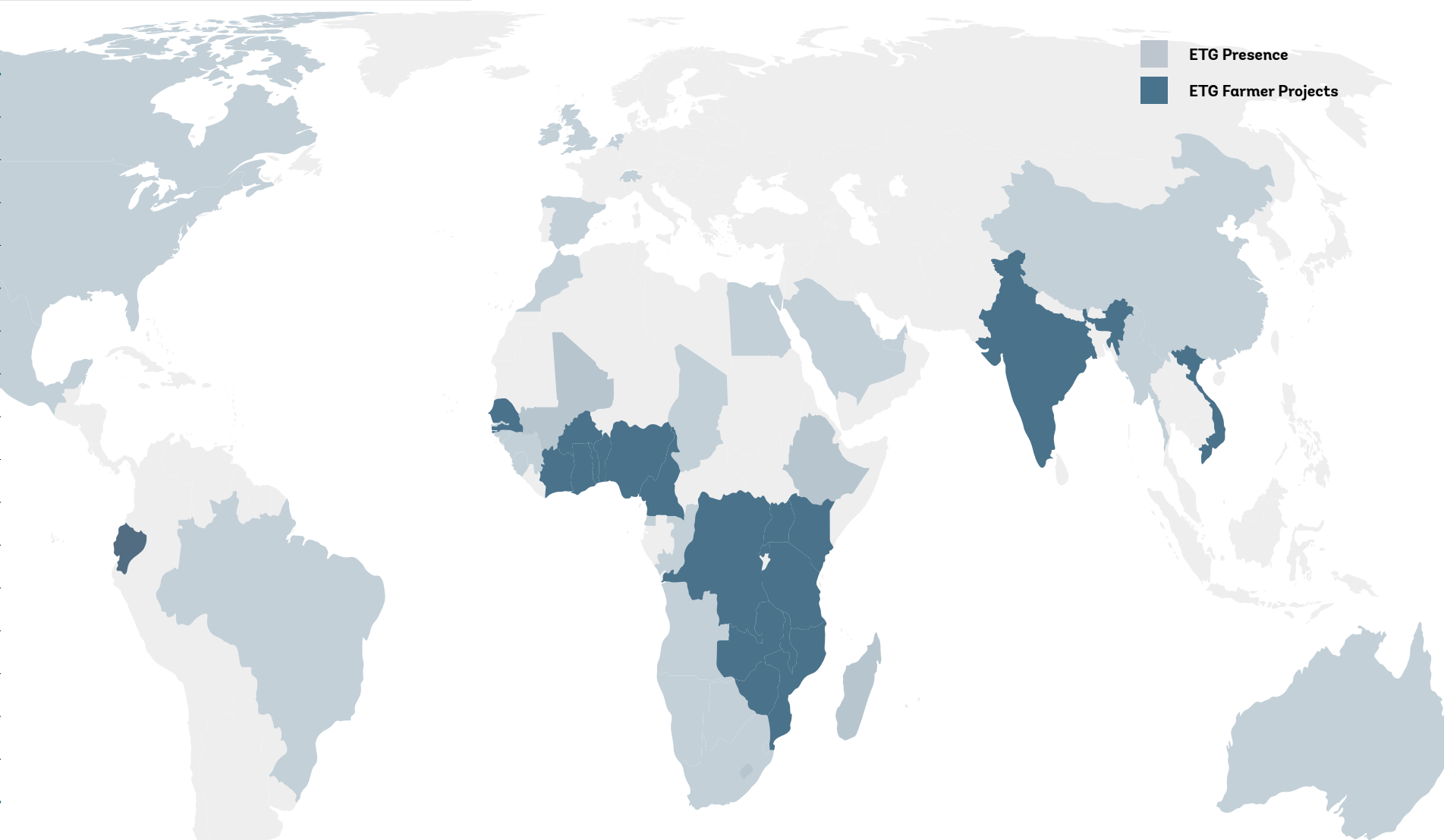
Gender-Tailored Programmes (e.g. VSLAs)



Good Agricultural Practices

													Number of Farmers
Benin													2,560
Burkina Faso													1,728
Cameroon													13,952
Côte d'Ivoire													92,264
DRC													5,376
Ghana													46,405
Kenya													63,866
Malawi													32,863
Mozambique													19,823
Nigeria													11,523
Rwanda													15,120
Senegal													1,440
Tanzania													27,891
Togo													1,748
Uganda													72,443
Zambia													94,134
Zimbabwe													21,910
India													644
Viet Nam													3,389
Ecuador													374

Total Number of Farmers – 529,453 (36.8% Women)



Our farmer services reach more than 3 million farmers across 44 countries, with 529,453 onboarded in our sustainability projects

LETTER FROM THE CEOs

The past year, like previous years, has offered a series of unprecedented global events that changed the way we operate, plan, respond and finally, look at the world around us. Adapting to an ever changing world – a phrase that has been constantly used over the past years – is no longer only relevant to keeping updated on technology development, restructuring logistical constraints, and new employment trends. The world is literally changing - and at a rapid pace. The effects of climate change, the impact of El Niño and La Niña on weather patterns, and the acceleration of soil degradation, especially in Africa, effecting nearly one-third of all land across the globe -are clear indications that businesses, institutions, and governments need to increase their focus on a more responsible, disciplined and sustainable way of conducting business, of drafting policies, and working together.

An event like the war in the Middle East has been felt globally, however, the impact on Africa has been exhaustive – especially on the farming community. Similarly to COVID

and the War in Ukraine, the 2026 Middle East conflict exposed Africa’s vulnerability to global fertilizer supply disruptions. While fertilizer prices have since eased significantly from their April peaks, the crisis highlighted the continent’s heavy reliance on imported inputs and the potential impact of geopolitical disruptions on fertilizer affordability, soil health and food security.

Initiatives designed specifically to address constraints our farming communities face daily are integrated in our business strategy. Agri Inputs and Chemicals has a dedicated agronomy team, engaging with hundreds of thousands of farmers annually through in-person demonstrations, field trials and localized product validation, helping farmers see the performance of ETG inputs under real-world conditions and building a strong, future-ready product portfolio across markets. Our focus on sustainable input solutions and improved farming practices supports soil health, biodiversity and the long-term resilience of farmers and agricultural systems, while also enabling the development of more sustainable and affordable alternatives.

ETG, supported by the Beyond Beans Foundation, is advancing women’s

empowerment across its business and supply chains, with a focus on expanding access to finance and strengthening women-led enterprises. Through Village Savings and Loan Associations (VSLAs), more than 14,000 women have benefited from financial literacy, business development and livelihood support. Established VSLA groups are also being connected with formal financial services, helping them to expand access to financial opportunities.

Every day, our employees live our values of integrity, respect, meritocracy, leadership and pursuit of excellence. These five values act as our compass for how we interact, conduct ourselves and the goals we set for ourselves. They guide us in building a business that is responsible, resilient and focused on creating lasting value for our people, our partners, our communities and the environment.

Throughout this report, you will read about our progress through ETG Climate Solutions in advancing carbon abatement, our performance against the targets set under our Sustainability-Linked Loan, and our collective commitment across ETG to building a more sustainable future.



Ketan Patel
ETG CEO

Birju Patel
ETG CEO



From the Sustainability Desk

André van den Beld - Chief Sustainability Officer
NETHERLANDS

LET'S KEEP THE ENTREPRENEURIAL SPIRIT ALIVE

“Building Resilience” was one of the most common statements I heard at conferences this year when talking about company sustainability agendas. Following continuous geopolitical tensions and volatile markets, the commercial value of sustainability is increasingly expressed in terms of supply chain control and risk mitigation. And indeed, there are countless examples of farmer service models, decarbonization, or environmental projects that allow agri companies to protect their business.

But at the same time, one may wonder, is it the right time to position ourselves in a “defensive” mode? With high-pace political developments, strong climate events, and a lack of security, it is a typical market where innovation and investments are essential to master the currents.

Entrepreneurship has always been in the DNA of ETG, and in the past years we have been successful in integrating climate-smart farmer service models, gender empowerment, environmental protection, and reforestation into our core business models. Our Sustainability Linked Loan is a clear product of this, as well as the growing portfolio of partnerships with farmer communities and other stakeholders, already reaching more than half a million farmers with tailored projects.

In times of hesitation, we see the need and the opportunity to expand our sustainability portfolio, and in this years' report we are proud to share a selection of the many initiatives and outcomes that underly that ambition. We invite you to join us in this spirit.



ABOUT ETG

Established in Kenya in 1967, ETG has developed into a global conglomerate with a presence in more than fifty countries. The Group has a diverse portfolio of expertise across various industries, encompassing agricultural inputs, chemicals, logistics, food and food processing, energy, metals, and supply chain optimization.

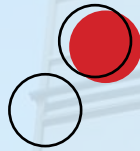
ETG's verticals are structured in a manner to emphasize focus and optimize strategic growth opportunities: Agri Inputs and Chemicals, Pulses, ETG Commodities, Vamara | Parrogate (Consumer Brands), ETG Logistics, Nusrico (food ingredients, edible nuts, raw and processed cashew nuts, rice, sesame, and cocoa), and Insurance and Risk Management).

We are continually expanding across geographies and product categories, offering a broad range of products to meet the evolving needs and rising expectations of our customers and remain dedicated to responsible growth and to building a sustainable future.

Our aspirations come to life through carefully designed initiatives that address critical social and environmental challenges such as advancing gender empowerment, combating deforestation, and navigating the complex aftermath of geopolitical unrest, natural disasters, and climate change.

**WE ARE CONTINUING ON OUR JOURNEY TO
BECOME A NET POSITIVE COMPANY: ONE THAT
GIVES MORE THAN IT TAKES AND MAKES A
TANGIBLE CONTRIBUTION TO SOLVING GLOBAL
CHALLENGES.**

KEY STATS



59
Years in Business



450+
Warehouses &
Distribution Centers



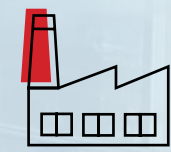
300+
Trucks Operated



9,194
Employees



53
Countries



90
Large Sites



OUR VALUES

RESPECT



We respect everyone and treat them with empathy, kindness, and dignity - irrespective of gender, race, or religion.

PURSUIT OF EXCELLENCE



We are resolute in our pursuit of excellence in every endeavor by being agile, championing change, and carrying an unwavering commitment to creating a long-lasting and positive impact within our industries and societies.

INTEGRITY



We hold integrity as the cornerstone of our value system. It embodies the virtues of working with honor and honesty in everything we do, dealing with fairness in all our relationships with our customers, co-workers, and stakeholders.

MERITOCRACY



We collaborate and leverage the strengths of our business verticals and functions to create an environment where employees have the opportunity to excel. We remain neutral and unbiased when making decisions, always considering the organization's benefits, its employees, and society.

LEADERSHIP



The nature of our business presents several opportunities for individuals to take up the mantle of leadership. This encompasses accountability, a can-do attitude, and an unwavering commitment toward a common goal.

BUSINESS VERTICALS

ETG comprises seven business verticals, each with its own set of objectives and market drivers that focus on increasing shareholder value and improving farmers' lives.

ETG LOGISTICS

With an extensive network of port, city, and rural infrastructure supported by rail and road logistics assets, ETG Logistics is an end-to-end logistics service provider in 20 African countries that offers freight forwarding, ocean freight, airfreight, customs brokerage, ship agency, container handling (ICD), bonded warehousing, fertilizer and grains handling, cleaning & bagging, and warehousing and transportation services.

NUSRICO

Nusrico is ETG's food ingredients business, consisting of a variety of edible nuts, raw and processed cashew nuts, rice, sesame and cocoa. This business places increased focus on sustainable practices and have designed a number of initiatives addressing climate change and farmer training and development.

AGRI INPUTS & CHEMICALS

ETG's Agri Inputs and Chemicals, backed and supported by our team of expert agronomists, are distributed to farmers across Africa. Our strategically located blending plants give ETG the ability to support regions throughout Africa. Agri Inputs has developed into a global player in the Agri Inputs space, distributing a variety of Straight and Specialized fertilizers globally.

ETG COMMODITIES

ETG commodities has structured its business into 4 segments, namely Agri business (including oilseeds, sugar, coffee, cotton and grains), Climate Solutions, Energy, and Industrial Metals.

VAMARA | PARROGATE

Vamara | Parrogate manages 28 brands and focuses on organic growth of its own branded products in specific areas and categories, while also pursuing an acquisition strategy in some geographies. With extensive processing and operating sites across 12 locations, Vamara provides inexpensive, high-quality items to its customers, consumers, and communities.

ETG PULSES

ETG trades in all varieties of pulses (raw and processed pulses). Within Africa and Asia, close to 80 per cent of the procurement is from the farm gate, which greatly benefits rural communities. ETG has created a robust distribution network for pulses by operating 24 processing facilities across 7 countries.

EIRS

EIRS is ETG's global insurance and risk solutions company, dedicated to simplifying insurance through modern pricing and risk models, tailored to clients' specific needs. EIRS has developed PURPLEWALLET, a technology-driven end-to-end insurance platform that utilizes artificial intelligence, machine learning and neural technology to facilitate asset surveying, and generate effortless policy placement.

ETG HISTORY

1967-1985

- Company founded in Kenya
- Acquisition by current promoters
- Expanded into East and Central Africa
- Launches as an agro participant in East Africa

1986-1996

- Major supplier of food aid to UN World Food Program
- Expansion of supply chain and infrastructure investments
- Operations extended to Southern Africa

1997-2005

- Major food aid supplier to NGOs
- Processing, storage, and logistics in East & Southern Africa

2006-2011

- Acquired and built plants in India, Mozambique, Uganda and Tanzania
- ETG's first North American office opened
- Increased volumes of maize, soya beans, wheat, nuts, and coffee

2012-2017

- Expansion of operations in Canada and establishment of a new plant in Bangladesh
- Expanded through investments in cashew processing, logistics, and fertilizer production.
- Private Equity shareholders on board



2018-2020

- Pulses processing capabilities expanded and further fertilizer blending and manufacturing plants acquired in Southern Africa.
- ETG introduced Vamara Group, our consumer brands vertical
- Strategic investments by PIC in ETG Inputs Holdco Limited (EIHL) and Mitsui in ETC Group.

2021-2026

- Further expansion of operations in North & South America, West Africa, and Europe
- SABIC Agri-Nutrients acquired a 49% shareholding in ETG Inputs Holdco Limited (EIHL) following PIC's exit
- PIC acquired a strategic shareholding at Group level.
- Strengthened ESG focus with the establishment of ETG Climate Solutions and Africa's first Sustainability-Linked Loan
- Group invests in further diversification across industries including technology, metals and minerals, digitization and freight forwarding

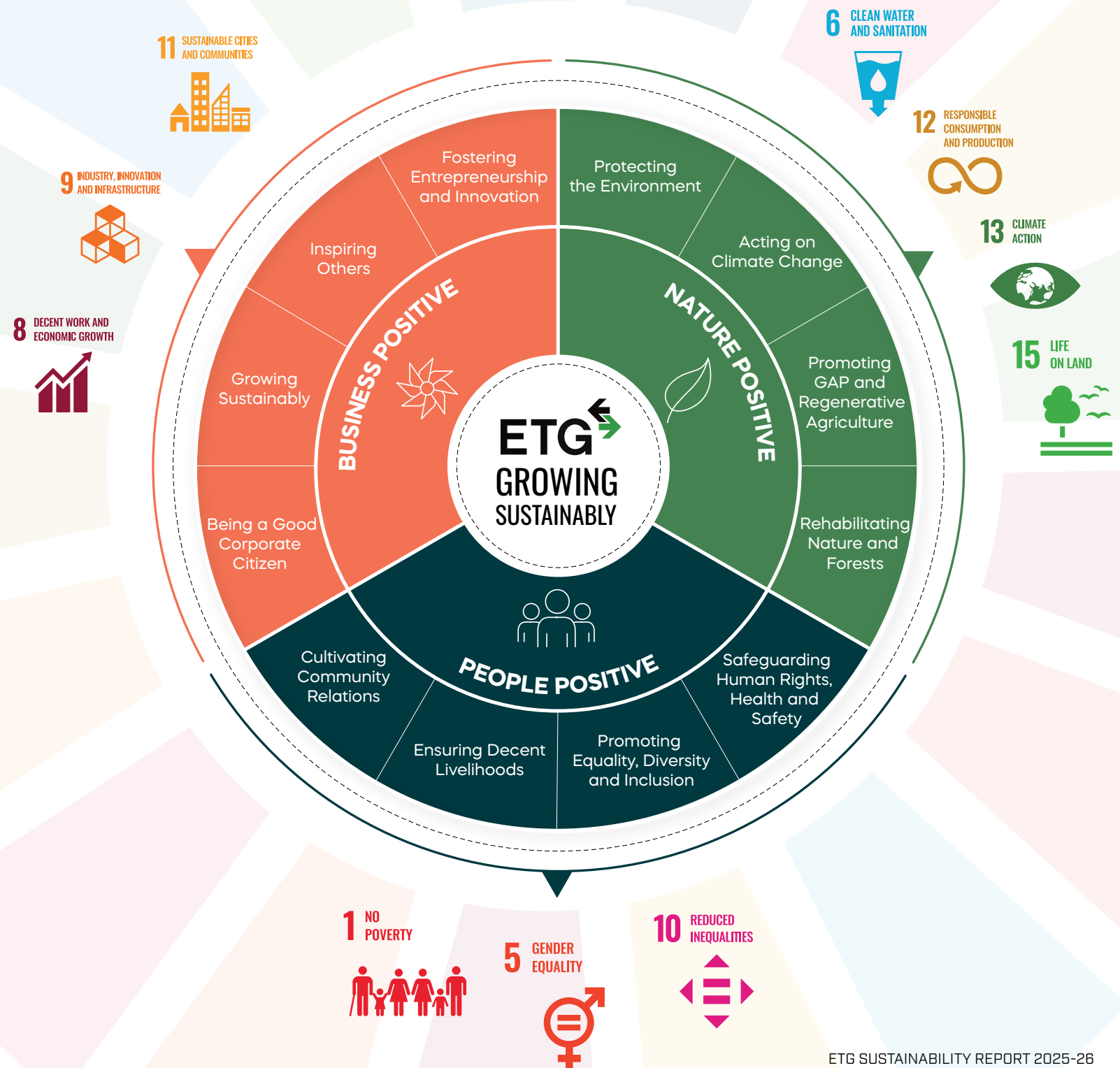
SUSTAINABILITY STRATEGY

For ETG, sustainability is a way of doing business. A way that is not only a moral imperative but makes good business sense: Hundreds of studies with thousands of data points over more than 30 years show that businesses that do well in sustainability tend to also do well commercially.¹ This insight has recently led to the idea of net positivity – that businesses do well by giving more than they take, leaving everyone and everything that they touch and interact with in a better place than before.²

Our ambition is to fully transform into a net positive business. We know that this is a journey and that this journey is not without its challenges, set-backs and conflicting objectives. We also realize that some parts of our business are closer to being net positive than others; and that finally, it is an ambition that we can only achieve together with others.

To guide us on our journey, we have developed a framework of three principles and twelve criteria. They set out three areas where we want to achieve net positive impact – nature, people and business – and the criteria by which we will measure our progress against each of them.

This framework was informed by our vision and values [see page 17] and by an analysis of what matters to ETG and what ETG matters to. It also considers external frameworks: The United Nations Sustainable Development Goals,³ the IFC Performance Standards,⁴ ILO Declarations and Conventions,⁵ and the principles of the United Nations Global Compact.⁶





FROM STRATEGY TO ACTION

To operationalize our framework and make progress measurable, we have defined our first set of performance indicators that reflect our immediate priorities:

- 1. **Absolute Scope 1 and 2 GHG Emissions** measures our direct greenhouse gas emissions from fuel and electricity use across all business units of ETG. We are reducing our emissions through a SBTi-inspired trajectory, we aim for an annual 5% GHG efficiency gain.
- 2. **Deforestation-Free Supply Chains** measures the percentage of ETG's high-risk supply chain that is demonstrably deforestation free. We have currently identified 13 cocoa, coffee, soya, cotton, and cashew supply chains which we are assessing to rule out deforestation events.
- 3. **Landscape Reforestation** measures the number of trees planted in forest plots in landscapes outside of agricultural farms. ETG acknowledges that such reforestation efforts are required to make regions more drought resilient. Indigenous tree species, such as medicinal or timber species, are planted to bring benefits to local communities through sustainable harvest. We have planted more than 600 hectares of biodiverse forestry systems over the past 4 years.
- 4. **Extension Services to Supply Chain Farmers** measures the number of farmers in ETG's supply chains who receive extension services including training on better agricultural, social or climate smart farming practices through group sessions, individual coaching, or digital platforms. Efforts also focus on increased access to micro-credit, agricultural inputs, [improved] seed material, or labor support. We aim to reach more than 1 million farmers by 2030.
- 5. **Extension Services to Women Farmers** measures the percentage of women farmers. We aim to have 50 per cent of our project farmers women by 2030.
- 6. **Gender-Oriented Support Services to Women Farmers** measures the number of women farmers who receive tailored gender-oriented initiatives provided by ETG or partner organizations to increase their incomes and households' decision-making. We aim to support at least 30,000 women in our supply chains by 2030.



IMPACT

NATURE POSITIVE

All economic activity ultimately relies on the functioning of our Earth’s ecosystems. At the same time, humanity’s economic activities have, within a few generations, put such pressure on these life support systems that they threaten their very functioning.⁷ As a company, we are committed to working in ways that are mindful of our impacts on nature, preserve our earth’s ecosystems, and restore them to a better state where possible

PROTECTING THE ENVIRONMENT

ETG’s business includes a network of factories, warehouses, depots and offices around the world, as well as logistics and trade operations. We are committed to ensuring that the environmental impacts of our operations and supply chains are avoided or mitigated.

PROMOTING GOOD AGRICULTURAL PRACTICES AND REGENERATIVE AGRICULTURE

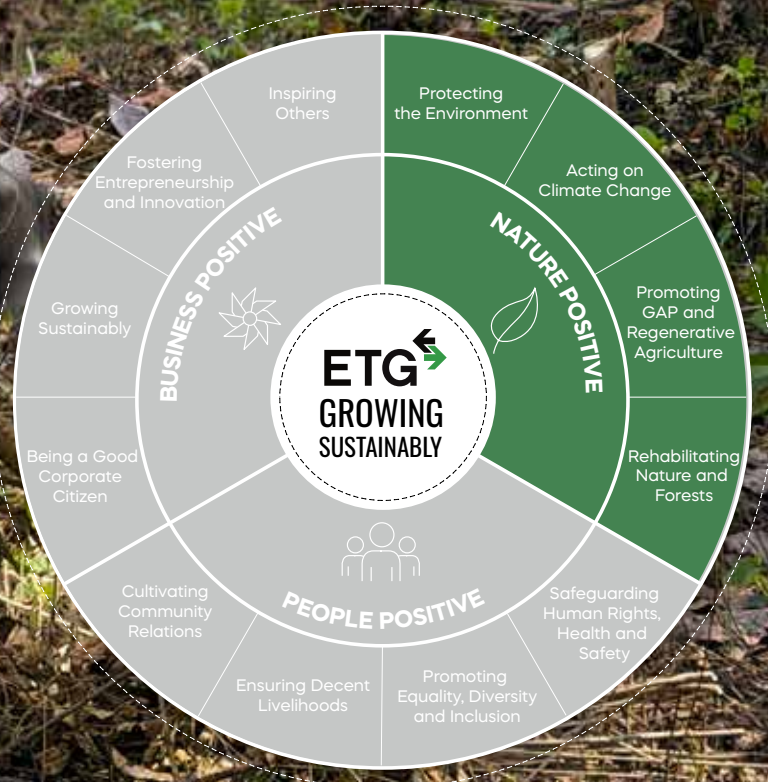
Agricultural commodities and inputs are a cornerstone of ETG’s business, through which we interact with millions of smallholder farmers worldwide. ETG is committed to supporting them in professionalizing their farming to achieve reliable and decent incomes, work safely, maintain and increase soil fertility, conserve water and biodiversity, and make a contribution to climate change mitigation and adaptation.

REHABILITATING NATURE AND FORESTS

ETG’s business is highly intertwined with nature, both depending on it and influencing it. We are committed to contributing to the global nature positive goal, with no net losses now and making a net positive contribution. Our reforestation efforts are a clear step in this direction and go beyond supply chain boundaries.

ACTING ON CLIMATE CHANGE

ETG is committed to aligning all its business activities with the below 1.5°C global warming target. We are also looking at how to adapt our business to the changing climate and how to strengthen the resilience of our supply chains, and have embedded this in our Scope I and II reduction trajectory.



Water & Waste

Minimizing waste and conserving water are critical parts of our sustainability journey

We are committed to supporting the global shift away from the traditional “take, make, waste” linear economic model and toward a circular economy. Our circular economy strategy prioritizes reduction and reuse to extend the life of materials, while cutting waste and carbon emissions.

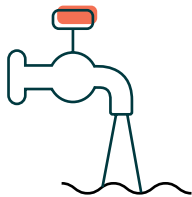
This commitment reflects our belief that the planet’s resources are precious and underscores our responsibility to minimize environmental impacts and reduce carbon emissions.

Our approach centers on circular solutions that reduce waste, water use, pollution, and emissions. We focus on avoiding waste, strengthening reuse systems, and maintaining transparent reporting to ensure measurable impact.

ETG is already recycling most of its agricultural waste from cashew, sunflower, and soya into bioenergy for our factory boilers. In addition, ash from boilers is used to manufacture bricks which are used at our industrial sites for the construction of roads and walls.

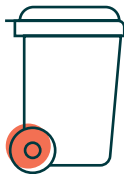
Our wastewater is centered around our edible oil and cotton processing facilities. At two of our larger factories in Zimbabwe and Malawi, we have invested in energy efficiency solutions that allowed us to reduce wastewater by roughly 5.6% and 32% respectively in 2025. We are currently investing in similar solutions across two of our industrial sites in Zambia.

As part of our ongoing efforts to increase access to education in cocoa-growing communities, we installed a new WASH facility at Agyeikrom D/A Primary and Junior High School in Ghana. This initiative aims to increase enrollment and attendance by providing pupils with safe, convenient, and hygienic washroom facilities.



1,050.16
megalitres

of water consumed



3,934.13 t

total waste produced



99.14 t

paper



6.22
megalitres

of water discharged



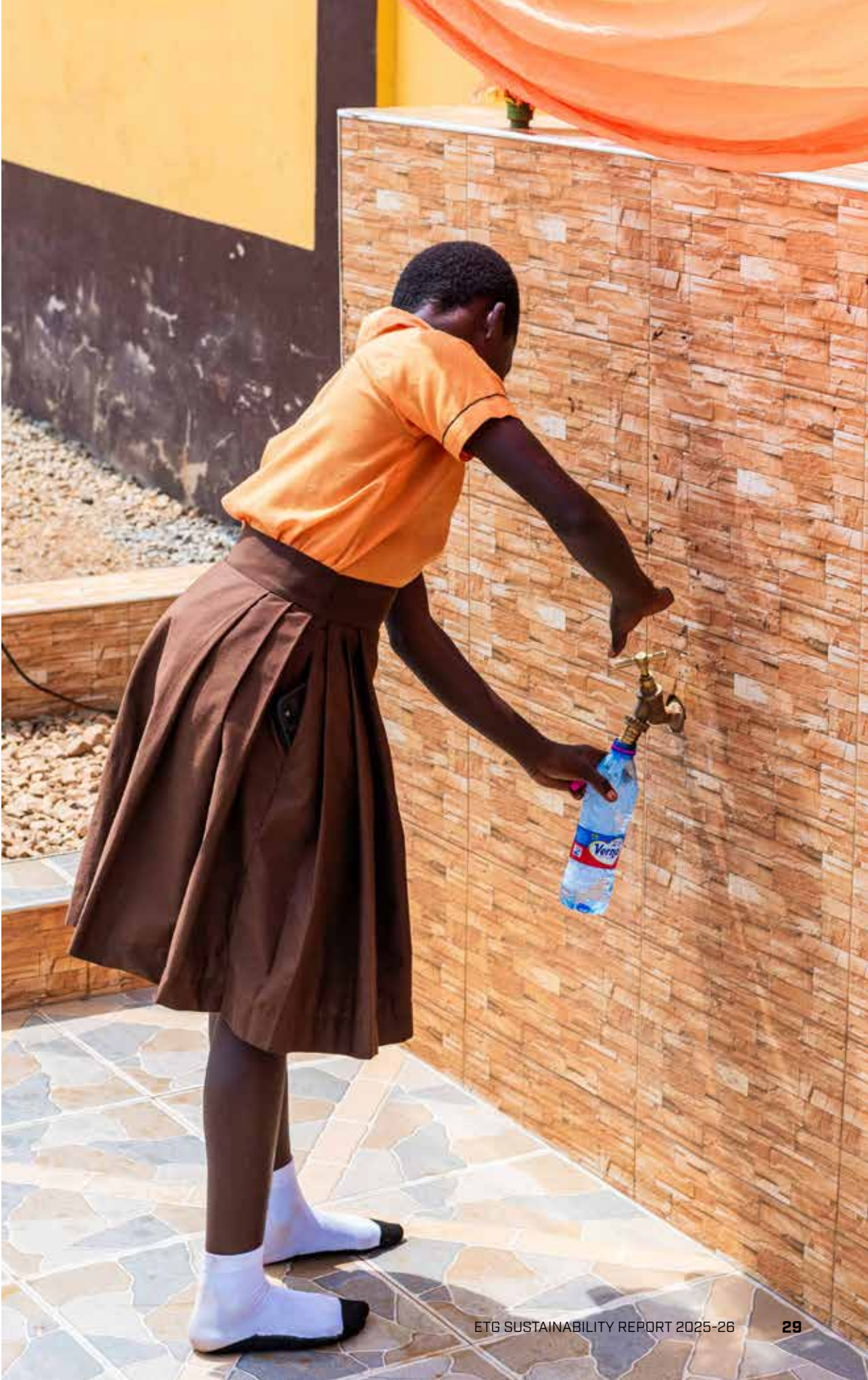
1,743.97 t

hazardous waste



513.66 t

plastic



Emissions

We follow the GHG Protocol’s Agriculture Guidance to calculate our emissions

ETG’s business is expanding, resulting in an absolute growth of our Scope 1 and 2 GHG emissions over the past years. A net reduction in our emissions was only observed in 24-25, as El Niño droughts in Southeast Africa resulted in lower processing operations of soya and cotton factories. To mitigate the effect of future growth, we are focusing on three key interventions:

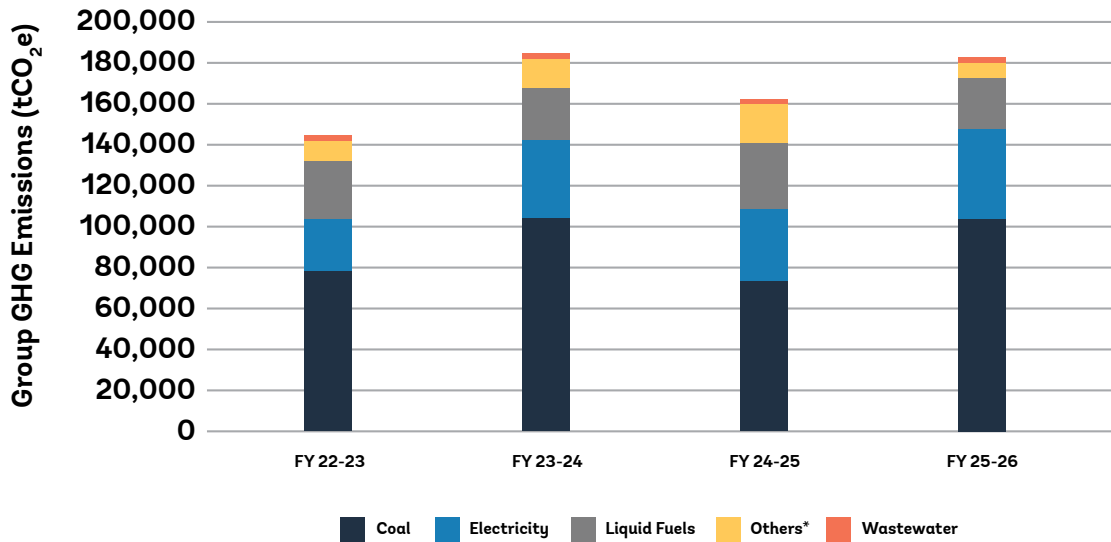
- 1. Boiler heat efficiency
- 2. Coal to biomass energy transition
- 3. Solar investments

In Zimbabwe and Malawi, we invested in energy heat recapturing at two production sites in 2025 which resulted in 15-21% increased boiler efficiency and an emission reduction of ca 4.935 tCO₂e. Similar solutions are being initiated at two industrial sites in Zambia.

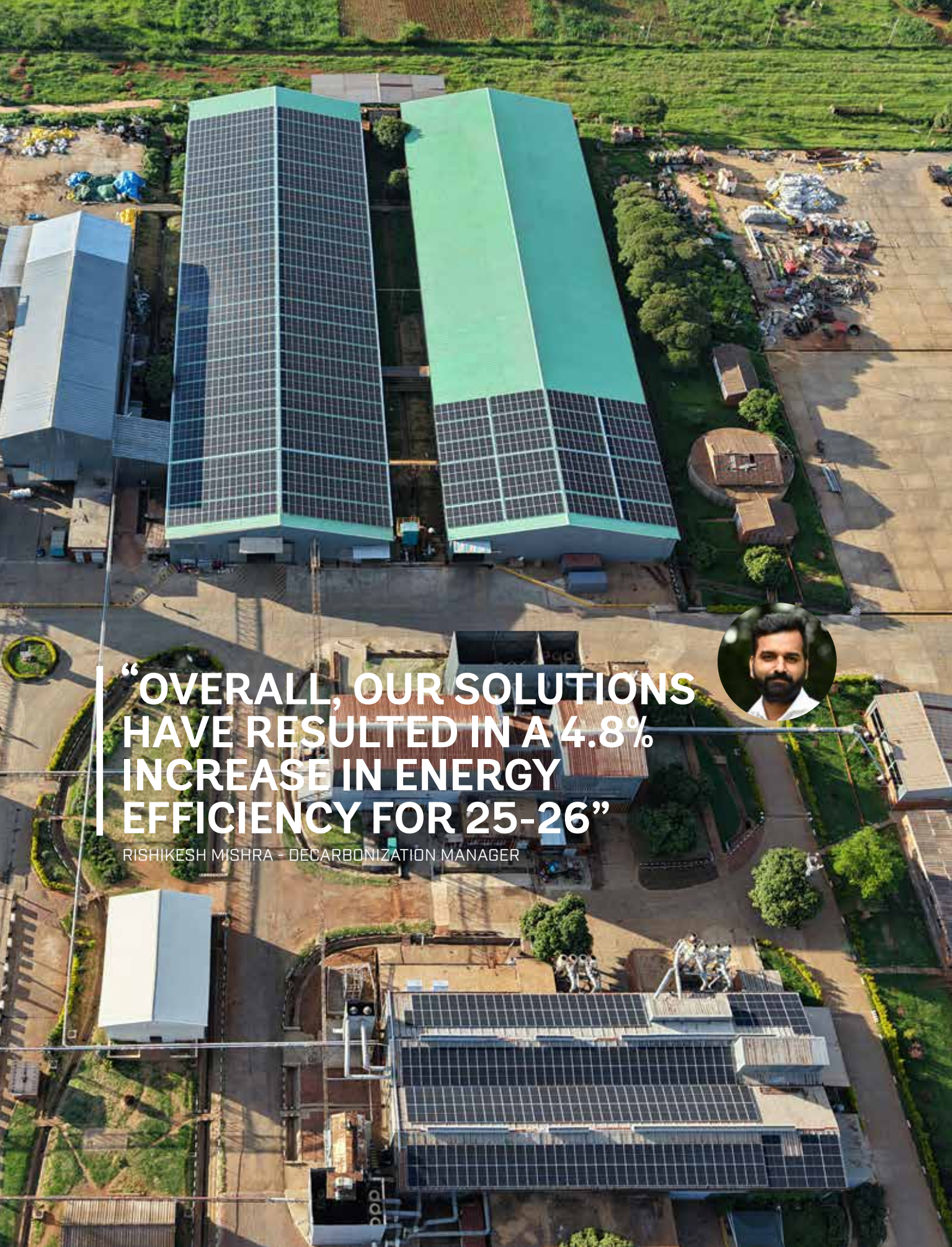
In Southeast Africa, where much of the local industries still depend on coal-generated energy, ETG is a front runner in developing biomass alternatives. For two sites in Rwanda and Malawi, we have managed to completely move to wood based biomass sourced from timber plantations. At other sites, we are investing in innovative pelletizer technologies to transform agri-waste from maize, rice, and peanuts into high-calorific fuel for boilers.

ETG has invested in 8.5 MW of solar and battery storage capacity in Zimbabwe across three industrial sites in Harare and Chegutu. This has allowed us to save 3.826 tCO₂e of emissions and make us less dependent on fossil fuels in times of power cuts.

Group Scope 1&2 GHG Emissions by Source



*Others includes gases and smaller warehouse extrapolations



“OVERALL, OUR SOLUTIONS HAVE RESULTED IN A 4.8% INCREASE IN ENERGY EFFICIENCY FOR 25-26”

RISHIKESH MISHRA - DECARBONIZATION MANAGER





Farm of the Future

Advancing climate-resilient cocoa production GHANA

Farm of the Future, funded by the Netherlands Enterprise Agency (RVO) and implemented by reNature (lead), ETG | Beyond Beans, Carboneers, Groasis, and TheRockGroup, is a regenerative agroforestry demonstration farm designed to transform Afua Pokuaa’s 4-hectare farm in Ghana into a living example of how farming can become more productive, climate-resilient, and profitable.

By combining cocoa with shade trees, food crops, biochar, digital tools, and farmer training, the aim is to show how regenerative agriculture can restore both land and livelihoods. This model farm and accompanying learning center aim to empower local farmers with techniques that enhance yields, restore biodiversity, and increase resilience against climate change.

GOALS

- 1. Restore farm productivity through partner-driven innovations
- 2. Regenerate soils, increase biodiversity, and build climate resilience
- 3. Expand knowledge in farm management, digital skills, and biochar among farmers and youth
- 4. Create a practical model that can be replicated by surrounding communities

The project is structured into multiple phases to ensure systematic implementation and impact assessment. The initial phase focuses on conducting a comprehensive context analysis and setting up the model farm and learning center. During this period, partners will coordinate with local stakeholders, establish foundational training programs, and develop an agroforestry curriculum aligned with planting and harvesting cycles.

In the second phase, the project will intensify training sessions, enhance the learning center’s resources, and begin scaling the agroforestry model across additional farms, engaging 100 farmers across multiple communities. A robust monitoring and evaluation framework will track progress throughout this period.



The final phase centers on assessing project outcomes, refining the agroforestry model based on field results, and finalizing the scalability roadmap. By the project’s conclusion, the Farm of the Future aims to have established a self-sustaining framework for climate-smart cocoa farming that can be replicated across the region.

Afua’s cocoa trees were recently pruned by labor groups established by ETG | Beyond Beans to help boost yields, and the many chickens we provided, are happily foraging for food in the undergrowth.

The tree seedlings on Afua’s farm are now standing tall, each protected by a ring of prickly pineapple plants. Once mature, the farm will demonstrate a multi-strata agroforestry system with cocoa as the base layer, a mid-layer of fruit trees such as citrus, avocado, and coconut, and a canopy of taller shade-providing species.

Afua is enthusiastic about the way her farm has developed and is looking forward to improved cocoa yields this season, alongside the harvest of fruits in the years to come.



“ALWAYS PRIORITIZE
SAFETY, SUSTAINABILITY,
AND LONG-TERM IMPACT.”

Ponnappa DK



EHS & Sustainability Champion INDIA

Ponnappa DK is an Assistant Production Manager at ETG Coffee. He ensures our coffee is delivered directly from the farmer safely, traceably, and responsibly. His responsibilities span production, warehousing, and stock management, as well as driving sustainability programs, certified farm initiatives, and EHS compliance.

What keeps Ponnappa energized is a combination of independence, teamwork, and growth. He values the freedom to work independently, the support of a great team, and the opportunity to learn and grow through diverse responsibilities. That blend of autonomy and collaboration has shaped a career defined by continuous improvement and meaningful results, fueled, he says, by a *“positive mindset and the steady encouragement of my family and colleagues.”*

Ponnappa’s commitment to sustainability comes from lived experience: *“I come from a farming background and have witnessed landslides, flooding, and the increasing commercialization of agricultural lands,”* he says, *“Sustainable activities help protect the environment and support farmers’ livelihoods.”* Seeing firsthand what happens when the environment isn’t protected gives his work a sense of urgency and purpose that goes beyond compliance, he says: *“Sustainability also makes good business sense: it ensures responsible sourcing, market access, compliance, and long-term business growth.”*

Among his proudest achievements are Rainforest Alliance certification and successfully completing a recent lender sustainability audit. Together, these accomplishments mark a significant step in

strengthening ETG’s commitment to sustainable coffee production, and proof that careful and sustained efforts translate into tangible impact.

He’s currently deep in the work of EUDR compliance, farm traceability, geolocation mapping, and stakeholder engagement, which are all part of broader sustainability initiatives led by ETG’s Global Sustainability Team to strengthen responsible sourcing and sustainable coffee production. It’s demanding work, and not without its challenges, one of which is helping farmers see past short-term pressures to the bigger picture — encouraging them to focus on long-term value rather than just short-term gains.

In the future he says he wants to strengthen sustainability and safety initiatives, helping smallholder farmers adopt new technology, digital tools, and simple, practical solutions, and contributing to the continued growth of the coffee business.

He credits a lot of his success to those around him, saying: *“I am grateful for the support and guidance of my leadership team and my colleagues,”* and he is looking forward to strengthening trust with farmers, increasing sustainable coffee volumes, and creating win-win opportunities for farmers, customers, and ETG. For other who are working on similar sustainability initiatives, Ponnappa’s philosophy is simple: *“Lead by example, focus on continuous improvement, and always prioritize safety, sustainability, and long-term impact.”*

Cocoa & Forests

Ending Deforestation and Restoring Forest Areas CÔTE D'IVOIRE & GHANA

Deforestation of tropical rainforest 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.

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

The Cocoa & Forests Initiative (CFI) is a public private partnership in Côte d'Ivoire and Ghana. As part of CFI we join cocoa-origin governments and companies working with cocoa-producing communities to strengthen the sustainability of cocoa by ending deforestation, promoting reforestation, and improving the livelihoods of cocoa farmers and their communities.

In the last year under CFI, we distributed 349,102 multipurpose tree seedlings for agroforestry to enhance climate resilience, improve biodiversity, and support farmer livelihoods. Our strategy prioritizes native shade tree species to promote long-term ecosystem restoration, while incorporating a smaller proportion of high-value fruit and medicinal trees to incentivize farmer engagement.

33,820 cocoa farmers were supported to adopt or expand agroforestry through one of our training programs. This can be through Good Agricultural Practice (GAP) training, but also through individualized training programs, which offer tailored support to farmers through twice-yearly farm visits. During these sessions, Field Officers guide farmers on best practices in tree planting, maintenance, and long-term agroforestry planning. These coaching visits also

reinforce the rationale behind our species mix and planting strategy.

A total of 137 hectares of degraded agricultural land in cocoa producing communities was restored through reforestation initiatives. These areas were planted with native tree species in partnership with local communities and technical partners experienced in community-based reforestation. To encourage long-term community ownership and care of the reforested plots, we promote intercropping approaches—such as banana and plantain—in many locations, which help provide shade for the growth of over ten varieties of hardwood and fruit trees. This integrated system enhances food security and creates short-term income opportunities through fruit sales, bridging the gap until the forest canopy matures.

VSLA-CHILD/GALS aims to combat child labor through economic empowerment, financial resilience, and community engagement. VSLAs are community-based groups made up of 15-30 individuals who come together to collectively save a small portion of their incomes, which can then be used for group members to access small loans.

Our VSLA-CHILD/GALS approach uses a bottom-up, community driven approach to address the underlying reasons behind child labor in the cocoa sector, with a focus on income-generating activities, awareness raising, and gender empowerment at the household level. The methodology strengthens relationships, supports couples in jointly planning income and expenses, and helps households create shared goals around children's well-being, farm investments, and daily responsibilities. Under CFI, we currently have a total of 549 groups with 16,558 members. Participation in the program has promoted income diversification, which helps build the economic resilience of farmer households, and ultimately reduces the likelihood of children working or not going to school.



ETG Climate Solutions



Ilya Tyuvildin, Global Head of ETG Climate Solutions

2025 was a year of progress for ETG Climate Solutions reinforced by large-scale long-term commercial partnerships — demonstrating strong market demand for high-impact climate solutions in Africa.

SCALING IMPACT FOR SMALLHOLDER FARMERS

Our core innovation is integrating agroforestry systems directly onto low-productivity smallholder croplands coupling carbon finance with market access for physical crops such as raw cashew nuts, moringa seeds, and mangos.

Our agroforestry work in Zambia and Kenya, delivered in partnership with the Empowering Farmers Foundation (EFF), has matured into a vital cornerstone of our regional climate and community strategy. We have actively enrolled over 57,000 smallholder farmers, scaling our shared network to cross an extraordinary milestone of 4,197,000 trees planted across Zambia and Kenya.

This expanding, living infrastructure does more than capture carbon: it provides valuable tree products for farmers, it actively serves as an ecological shield, restoring soil fertility, stabilizing local watersheds, and enhancing biodiversity across landscapes that support over 264,000 community beneficiaries. This massive progress has been championed by our growing teams. By anchoring technical expertise in GIS, remote sensing, and carbon finance directly within our regional hubs, we have successfully completed our transition from early-stage asset piloting into an integrated, end-to-end operational platform built to deliver lasting impact at an institutional scale.

The long-term sustainability of these agroforestry systems is structurally reinforced by global partnerships and commercial validation.

In late 2025, we partnered with Trafigura to rehabilitate degraded lands in Zambia’s Western Province by introducing cashew agroforestry systems to over 45,000 smallholder farmers. The collaboration is a key project within the Miombo Restoration Alliance initiative, a public private partnership uniting government, private sector partners and technical experts to restore Africa’s Miombo woodlands. The partnership aims to underpin \$500 million in large-scale native species restoration projects in Miombo Initiative signatory states, including Zambia.

TUKUZE AGROFORESTRY CARBON PROJECT

In coastal Kenya, our flagship Tukuze Agroforestry Carbon Project has entered an accelerated growth phase reaching close to 8,000 hectares and a target of 53,000 hectares. This expansion is propelled by a landmark 17-year agreement with an anchor investor, backed by a large US technology company sourcing high-quality nature-based carbon removals. The project blends carbon finance with agricultural tradition, proving that ecological restoration and economic prosperity can thrive on the very same plot.

Initiated in Kilifi County, the project introduces drought-resistant, polyclonal cashew trees and nutrient-dense moringa trees, which are seamlessly intercropped with essential subsistence crops like maize, finger millet, and legumes. This field model maximizes carbon sequestration while delivering high-value



products without competing with a family’s core food supply. Environmentally, the trees deep root systems revitalize degraded soils and improve moisture retention to build a natural shield against climate shocks. Economically, it provides smallholders with an immediate dual benefit of enhanced nutrition through moringa leaves and diversified income from cashew and moringa seeds. By 2035, the trees are projected to contribute an additional 50,000 metric tonnes of raw cashew nuts to Kenya’s national production, multiplying current output fivefold, alongside 30,000 metric tonnes of moringa seeds. We encourage smallholders to join localized aggregation groups and we have established strategic processing partnerships with local state-of-the-art exporter Nuts n More Private Ltd for cashew value-addition, and Kutoka Ardhini to refine moringa seeds into premium oils for global export. Through these integrated supply chains, the commercial products of planted trees ensure that coastal farmers capture maximum value at every stage of the lifecycle, securing long-term food security and true economic independence.

MALAWI AGROFORESTRY CARBON PROJECT

In 2025, we also initiated the Malawi Agroforestry Carbon Project by enrolling close to 3,000 farmers and piloting the first 683 hectares. Operating within Malawi’s dominant customary land tenure systems, the project breathes new life into degraded, low-tree-density agricultural landscapes where natural carbon stocks have historically been minimal. At the heart of this project is a diverse intercropping strategy that introduces high-value mango, leucaena, and gliricidia trees alongside essential subsistence crops like maize. Our field model is designed to support smallholder families managing local plots below 1 hectare in size. This deliberate agroforestry matrix provides multiple layers of structural value for smallholder farmers: revenue from the sale of mango fruits will support livelihoods while the nitrogen-fixing trees will act as a natural shield to build long-term climate resilience and enrich soils. This structured approach ensures high tree survival rates while generating high-integrity, verified carbon removals under the rigorous Verra VM0047 methodology.

CLEAN COOKING

Our clean cooking vertical demonstrated momentum throughout 2025, celebrating a major cumulative milestone of 30,000 high-efficiency wood cookstoves distributed in rural Zambia and Kenya, directly improving the health, dignity, and daily life of more than 147,000 beneficiaries. The ETG Live Better Gold Standard project in Western Zambia involving distribution of 15,000 improved wood cookstoves, successfully mitigated indoor air pollution, protected local forests from degradation, and significantly reduced the hours women and girls spend collecting firewood. This proven operational model enabled a successful entry into Kenya, with 15,000 improved cookstoves distributed in Kilifi County in 2025.

To ensure our community programs stand up to the highest standards of global carbon integrity, our cookstove initiatives are built upon a rigorous, verifiable accounting framework. The two projects are developed under the latest Gold Standard TPDDTEC methodology, fully approved by the Integrity Council for the Voluntary Carbon Market to carry the high-integrity Core Carbon Principles label. To safeguard the credibility of our emission reductions, we integrate conservative fraction of Non-Renewable Biomass (fNRB) factors. Furthermore, by embedding temperature and usage sensors on a subset of distributed stoves, we have established the transparent data foundations for robust MRV systems. This rigorous approach has earned our programs formal Letters of No Objection from host governments as we advance toward securing Letters of Authorization for Article 6 and CORSIA compliance.

BUILDING A CIRCULAR CARBON ECONOMY

The Biomass2Life vertical has progressed through a systematic, multi-year developmental roadmap designed to transform agricultural waste into a powerful asset for circular carbon economy and renewable energy production.

Throughout 2025, we achieved critical milestones by advancing the formal approvals, site selection, and commercial contracting for our first biomass densification facility in Lilongwe, Malawi, with full commissioning planned for 2026. Rather than allowing agricultural by-products to be burned openly in fields, which releases greenhouse gases and degrades air quality, we are redirecting these streams into a productive loop. Our collection network relies on the deeply rooted ETG agent ecosystem and localized village entrepreneurs, a model that has already successfully gathered over 3,000 tonnes of agricultural waste (maize cobs, rice husks, groundnut shells, and sustainable wood residue). Once transported to our centralized Lilongwe facility, these materials will be transformed into



high-density biomass pellets and briquettes. On a community level, biomass pellets provide a clean, sustainable fuel source for domestic cookstove markets, easing the pressure on surrounding natural forests. On an industrial level, our biomass briquettes will offer a direct, drop-in replacement for expensive, high-emission imported coal, providing a sustainable thermal energy alternative in various sectors such as cement manufacturing, agro-processing, or dairy facilities.

Looking to the future, the design of our densification plant allows for the seamless integration of industrial pyrolysis technology. This addition could create a highly flexible production matrix capable of interchangeably manufacturing pellets, briquettes, or biochar. Biochar delivers highly durable carbon sequestration and acts as a powerful soil amendment that accelerates moisture retention and soil health improvement for local farmers, creating a beautiful loop of circular restoration if integrated directly back into our smallholder agroforestry programs. To prepare for the pan-African expansion of this model, we have already successfully finalized comprehensive biomass availability assessments across coastal Kenya and executed field-testing protocols for biochar applications within climate-smart farming systems in Zambia.

BRIDGING DURABLE VALUE CHAINS

We believe that sustainable development cannot exist in isolation; true landscape restoration must go hand-in-hand with human prosperity. ETG Climate Solutions is building durable, integrated value chains designed to empower local farmers, support rural women, and revitalize degraded ecosystems. By connecting the hard work of smallholders directly to the benefits of global climate action, we are establishing a transparent, equitable blueprint for future generations.



Mutinta Muleya



ETG-GIZ SAFE Project Coordinator ZAMBIA

Mutinta Muleya serves as the Project Coordinator for the ETG-GIZ SAFE project in Itezhi-Tezhi, Zambia, a role that places her at the center of efforts to modernize soybean farming. Her work focuses on building a robust and sustainable traceability system that satisfies the EU Deforestation Free Regulations, opening the door for smallholder farmers to compete in regulated local and export markets with carbon positive organic soybeans.

Empowering Farmers Foundation (EFF), the project's implementation partner, is supporting 1,250 smallholder farmers to cultivate 1,250 hectares of certified organic soybeans, a target aimed squarely at lifting household incomes in a region where climate volatility has made farming increasingly precarious. Alongside this, the project is pursuing EUDR certification by conducting deforestation analysis across all 1,250 hectares and establishing internal control systems strong enough to withstand international scrutiny.

None of this happens without coordination on the ground, and that is where Mutinta's work is focused. Her team keeps the ministry of agriculture, local civic leaders, and traditional leadership informed about project developments, while making sure farmers themselves have accurate, timely information. The responsibilities are wide-ranging: farmer mobilization, training, stakeholder coordination, field monitoring, data management, and the ongoing strengthening of the traceability system that underpins the entire effort.

The crop itself explains why this work carries such weight. Soybean plays a foundational role in Zambia's agricultural and economic landscape, and the reasons are many. It is a high protein,

nutrient dense crop that helps address rural malnutrition while providing affordable plant protein for households. Demand is strong and consistent, driven largely by the livestock and aquaculture feed industries, which makes soy a dependable cash crop for farmers seeking financial stability.

Agronomically, it is forgiving in tough conditions, relatively drought-tolerant, suited to conservation agriculture, and capable of recovering after dry spells thanks to its shorter growing season. It also fixes nitrogen in the soil, improving conditions for subsequent crops like maize while reducing farmers' reliance on costly synthetic fertilizers.

Under Mutinta's coordination, all 1,250 project beneficiaries have planted organic soybean, supported by 125 trained lead farmers who serve as community resource persons strengthening peer-to-peer learning. Three farmer cooperatives have been registered, and crop production trainings continue on an ongoing basis, tailored to each farmer's stage of production. Progress hasn't come without friction; poor road networks, worsened by heavy rains, have at times made certain project areas inaccessible, delaying activities.

As the SAFE project enters its final implementation year, Mutinta's role reflects a broader ambition: scaling up compliance with legal and regulatory requirements for companies working with smallholder farmers in Zambia. Through traceability, training, and steady coordination, she is helping to ensure that soy grown in Itezhi-Tezhi is not only profitable, but demonstrably deforestation-free and sustainably produced.



**“I SUPPORT THE
DEVELOPMENT OF A ROBUST
AND SUSTAINABLE
TRACEABILITY SYSTEM.”**

Tackling Deforestation

Through satellite imagery, voice-messaging, and AI GHANA

From 2023 to 2025, ETG and FinDev Canada implemented a Technical Assistance project to develop new deforestation monitoring technologies across our sourcing areas and contribute to our NDPE, EUDR, and SLL commitments. The project introduced landscape risk assessments and farm-level ground-truthing across cocoa, cashew, cotton, coffee, and soya supply chains. It also piloted AI-enabled voice messaging with 25,000 farmers to engage rural communities in identifying causes and advance deforestation mitigation strategies.

SATELLITE MONITORING IN NON-EUDR SUPPLY CHAINS

Over the past decades, various satellite-based techniques have been used to monitor deforestation in commodity supply chains, particularly in the palm oil and cocoa sectors. More recently, preparations for the EU Deforestation Directive (EUDR) have accelerated similar initiatives in the soya, coffee, timber, and leather industries.

The current EUDR approach, requiring the mapping and full traceability of every farmer within a supply chain, has proven overly complex and prohibitively expensive for non-EUDR markets, with implementation costs often exceeding €100 per ton of commodity.



Domestic African markets, such as edible oil, cannot absorb these additional costs without compromising affordability and food security. The same applies to cotton and cashew supply chains, which fall outside the scope of the EUDR and therefore lack access to consumer markets willing to pay a premium for such traceability technologies.

In collaboration with FinDev Canada, ETG has developed and rolled out a deforestation monitoring scheme for non-EUDR supply chains of edible oil, cotton, and cashew in Africa. By adopting a risk-based approach -from 1. Landscape to 2. Community and eventually 3. Farm level- the system is up to 90% more cost-efficient.

First, satellite remote sensing is used to assess deforestation risk at the landscape level, following the mapping of key buying depots. Landscapes are classified as high risk only if detected deforestation exceeds a threshold of 0.0001%, triggering more detailed satellite analysis at the community level. If risks are also identified at this stage, targeted ground-truthing is conducted through farm-level GPS data collection. This tiered approach reduces the need for physical, upcountry GPS data collection to less than 3% of the volume that would be required under the EUDR scheme.

For the ground-truthing, a new survey assessment was developed by ETG's partner, Empowering Farmers Foundation (EFF), incorporating farm-level observations such as tree stumps, farm establishment dates, and proximity to neighboring forests. To date, more than 50% of ETG's high-risk supply chains have been analyzed and declared deforestation-free, with a target of reaching 100% by 2027.

USING AI TECHNOLOGY FOR GROUND-TRUTHING

To further optimize our risk assessments and ground-truthing, ETG and FinDev Canada partnered with the Ghanaian service provider Farmerline to develop an AI-based farmer surveying scheme. A pilot was conducted across three sourcing landscapes in Ghana where elevated levels of deforestation have been observed due to illegal gold mining.

25,000 farmers were onboarded to a voice message tool which gathered information on local risks and drivers related to deforestation and illegal mining activities. Using AI, the survey was delivered in local languages, and the farmers' responses dynamically guided follow-up questions, allowing for more efficient use of time and more targeted data collection.

Based on the finding, ETG, and partner foundation Beyond Beans, have tailored local awareness campaigns and farmer training programs to support community-led reforestation projects in ETG's Ghanaian sourcing landscapes. As part of this effort, ETG is in the process of establishing a consortium to restore abandoned gold mines through reforestation.

Reducing Waste

Turning Cocoa Pods into Fertilizer CÔTE D'IVOIRE

ETG is building a Zero Waste Facility that could change how the cocoa industry deals with waste. Together with Swiss Platform for Sustainable Cocoa (SWISSCO), BioYam Côte d'Ivoire, and ETG Inputs Holdco Limited (EIHL), we are working toward the country's first industrial biochar production facility, in a project that takes what used to be discarded and turns it into fertilizer, carbon credits, and a new source of income for farmers.

When cocoa is harvested, the husks and pulp are usually left to rot in the fields. This new facility aims to put all of that material to use. It's part of a broader Zero Waste Facility concept, where every part of the cocoa fruit gets turned into something valuable: juice, biochar, natural sweeteners, pigments, compost, and even building materials.

Biochar is at the heart of the enterprise. Biochar is made by heating organic matter in a low-oxygen process called pyrolysis, and when added to soil can improve fertility, help retain water, and lock away carbon, which is why it's increasingly used as a tool against climate change.

The project plans to produce over 1,000 metric tons of biochar from cocoa waste every year, sequestering more than 2,000 tonnes of CO₂-equivalent annually. That biochar will then be blended with fertilizers designed specifically for cocoa farms.

The pilot results are promising. Independent feasibility studies, including one with the Dutch research organization TNO, confirmed that biochar made from cocoa pod husks is genuinely high quality and eligible for recognized carbon markets. Trial plots using the biochar-based inputs also showed positive results with cocoa yields increasing by 32 to 38 percent, alongside measurable improvements in soil health.

A major focus of the pilot phase has been figuring out the practical side of the process: how to actually collect cocoa waste from smallholder

farmers efficiently. Two farmer cooperative groups tested different collection methods, from drying and bagging pods to transporting them by tricycle to central collection points. Farmers were offered a choice between cash payment or trading their waste for compost and biochar, and their preferences are being tracked to refine the system. Beyond cocoa itself, the project is also mapping other local waste sources, such as cashew shells and palm oil residue, to keep the facility supplied year-round.

One of the key parts of the initiative is the ambition to keep farmers involved, not just as suppliers of raw material, but as partners who benefit financially, potentially including through carbon credit markets. The next phase will link biomass collection directly with a cocoa juice production line which is launching in the 2025/2026 season, so that pod husks become a convenient by-product farmers deliver at the same time they bring in juice.

If all goes to plan, the facility won't just produce biochar. It will offer a working model for how agricultural waste can become a genuine economic and environmental asset, which supports both the land and the communities who depend on it.





“STAY CURIOUS, KEEP LEARNING, AND ALWAYS FOCUS ON PRACTICAL SOLUTIONS.”

Bonface Echosit



EHS Champion - Fertilizer & Agri Inputs KENYA

Across every ETG operation we want to ensure that work gets done safely and responsibly. Bonface Echosit, OSH and maintenance coordinator for our business in Kenya, is one of those who undertakes this important and difficult task.

Bonface leads environmental, health, safety, and sustainability (EHS&S) compliance, with his work spanning building EHS management systems, running risk assessments, coordinating safety training, managing environmental compliance, overseeing waste management, and handling Extended Producer Responsibility (EPR) obligations. He also tracks sustainability performance and works to build a strong safety and environmental culture.

Much of his day-to-day work focuses on practical, measurable things: improving waste management, reporting plastic packaging under EPR rules, monitoring energy and fuel use, collecting sustainability data, and running training programs that keep employees aware and engaged.

For Bonface, the appeal of this work is simple. *“I enjoy knowing that my work creates a positive impact on both people and the environment,” he says. “It is fulfilling to help create safer workplaces, improve environmental performance, and contribute to sustainable business practices that benefit our employees, customers, communities, and future generations.”*

He’s motivated by seeing that impact take hold across teams. *“Seeing teams embrace safety and sustainability practices that reduce risks and environmental impacts motivates me to keep improving our performance.”*

One of his favorite achievements has been strengthening plastic packaging compliance through accurate Monthly Volume Declarations (MVDs) and stronger EPR support. He’s also

helped improve waste management practices and sharpen sustainability reporting across multiple sites.

Bonface sees sustainability as a long-term balancing act. *“Sustainability ensures that we meet today’s business needs while protecting resources for future generations,”* he says. For the business, that means stronger regulatory compliance, better operational efficiency, more responsible resource management, and greater trust from stakeholders.

The job isn’t without its challenges. Keeping sustainability data consistent and compliance steady across multiple sites, while regulations and priorities shift, is a constant task. But Bonface says that teamwork is the way to solve that: *“Collaboration across departments continues to improve our performance.”*

Looking ahead, Bonface wants to bring in more innovative sustainability initiatives, boost resource efficiency, and expand environmental awareness across the organization, all in support of long-term ESG goals. He’s also keen to use digital tools to improve reporting and performance monitoring.

His broader view is that sustainability isn’t one person’s job. Small, consistent actions from every employee add up to real impact over time and building that mindset into daily operations is the key to lasting success.

For others doing similar work, his advice is simple: *“Stay curious, keep learning, and always focus on practical solutions. Build strong relationships with colleagues, understand applicable regulations, use data to guide decisions, and remember that lasting sustainability improvements come through collaboration, consistency, and continuous improvement rather than one-time projects.”*



ECOSHIFT

A Pathway to Cleaner Energy MALAWI, ZAMBIA, & ZIMBABWE

Launched in December 2024, ECOSHIFT is designed to cut carbon emissions by developing renewable energy solutions such as the use of agricultural waste for boiler heating in our factories. In South-East Africa, local industries often still depend on coal for energy. For ETG, this has triggered our ambition to introduce innovative technologies around biomass solutions. Such techniques are already adopted in the US, Europe and Asia, but are currently non yet adopted at industrial scale in sub-Saharan Africa.

ECOSHIFT is being piloted in Malawi, Zambia, and Zimbabwe, with expansion planned to Rwanda, Nigeria, and Tanzania. ETG is working with technical partners DEG and FMO (the Dutch Entrepreneurial Bank) to test whether biomass, specifically, densified agricultural waste in pellet or briquette form, can realistically fuel factory steam boilers at industrial scale.

Our first attempt to use biomass pellets sourced from Malawi’s local market ran into problems, with poor quality and high sand content damaging boilers, which meant they needed more frequent cleaning, cutting operating hours, and using twice as much biomass to match coal’s calorific value. This showed that sourcing and processing the biomass properly matters as much as the concept itself.

ECOSHIFT is trialling in-house pellet production through two models: larger centralized pelletizing facilities and smaller mobile units that can be deployed upcountry, closer to where biomass is actually grown. ETG is the first company attempting this at scale in the region. Alongside the engineering work, the project includes feasibility and farmer-impact studies to understand the supply chain and, importantly, what happens to farmers and their land if agricultural residues are bought up in large volumes.

The last point has already shaped the project’s direction. Early research found that smallholder

farmers already use most of their crop residues on-farm, to make compost, animal feed, or as cooking fuel. This means that large-scale purchasing could trigger certain climatic risks such as soil erosion or deforestation. As a result, Phase 2 is now exploring dedicated bioenergy crop outgrowing instead of relying solely on residues.

PROGRESS TO DATE

- 5,000 MT of biomass procured for pellet trials
- Two pelletizers have been installed at factory sites in Zambia and Malawi
- Engineering assessments have been completed at three sites to improve fuel efficiency
- A Decarbonization Manager has been hired to lead strategy, including solar feasibility at non-coal sites
- Feasibility studies have been completed that are now feeding into the next project phase.

ETG is also looking at solar to cut reliance on grid power and diesel, alongside efficiency measures such as insulation and machine optimization — all part of a broader push to bring emissions down across our whole business.



Better Seeds



Building Climate-Resilient Seed Systems ZAMBIA

Sanjaykumar Vasoya Business Head Agrochemical & Operations, EIH

Across Africa, agriculture faces a complex challenge: farmers must produce more nutritious food while managing increasing pressure from climate variability, drought, pests, diseases, and limited access to quality seeds. Falcon Seeds (part of ETG Agri Inputs), believes that improved genetics and stronger local seed systems can help address these challenges.

Their approach starts with the seed. Falcon Seeds is building a portfolio of hybrid and improved vegetable and field crop varieties selected for productivity, adaptability, marketability, and traits relevant to African growing conditions.

IMPROVING RESILIENCE THROUGH BETTER GENETICS

The vegetable portfolio includes tomato, potato, cabbage, okra, sweet pepper, watermelon, chili, eggplant, sweet corn, and other crops. Variety development and selection focus on characteristics such as tolerance to important diseases and environmental stresses, strong crop establishment, yield potential, fruit quality, shelf life and, increasingly, targeted nutritional attributes.

For example, selected tomato materials are evaluated for tolerance to challenges such as Tomato Yellow Leaf Curl Virus, bacterial wilt, and

heat stress, while other vegetable varieties are assessed for locally important pest, disease, and climatic pressures. This is particularly important because improved resilience can help farmers reduce production risk while protecting the yield potential of every hectare cultivated.

CLIMATE-SMART FIELD CROPS

In field crops, particularly maize, Falcon Seeds is developing and evaluating varieties for drought tolerance, Fall Armyworm tolerance, productivity, and adaptation to different agro-ecological zones.

The research, development and breeding station in Zambia supports this work, while seed multiplication activities across more than nine African countries are helping strengthen regional production capacity. To connect productivity with the longer-term objectives of food and nutrition security, explorations are continuing into genetics with enhanced nutritional characteristics alongside climate-smart traits.

TAKING QUALITY SEED CLOSER TO FARMERS

Innovation has limited impact if quality seed cannot reach farmers when and where it is needed. Falcon Seeds has therefore established a dedicated seed unit in Nairobi for storage and localized down-packing, enabling pack sizes and distribution models to be adapted to the requirements of different African markets. This helps improve accessibility for smallholder farmers, agro-dealers and commercial growers while supporting seed quality management throughout the distribution chain.

Complementing this infrastructure is the Falcon Center of Excellence, where vegetable varieties can be demonstrated, tested, and supported through practical farmer, agronomist, and agro-dealer training. The objective is to connect knowledge, genetics, testing, local seed production, and last-mile availability into one integrated seed ecosystem.



IMPACT

BUSINESS POSITIVE

As a global company, we believe that our entrepreneurial spirit and conducting our business with integrity will not only determine our own success but set a precedent for others. Business, how we envisage it, is lean, agile and efficient while contributing to a more connected, interdependent and value-driven culture.

BEING A GOOD CORPORATE CITIZEN

ETG is committed to fulfilling its commercial, fiscal, legal, social and environmental obligations, acting transparently in the spirit of fair competition, and making philanthropic contributions.

GROWING SUSTAINABLY

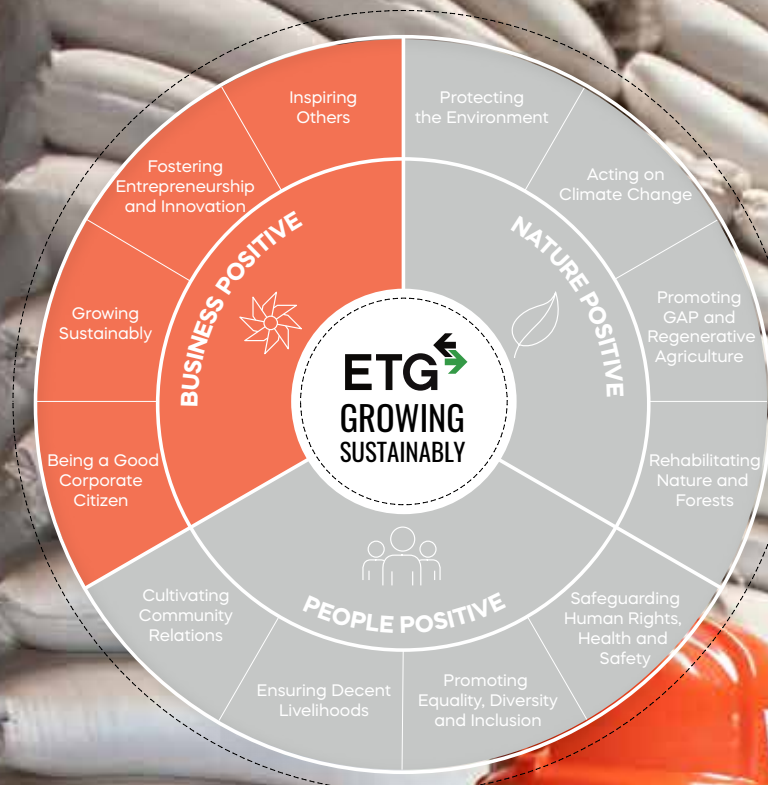
ETG’s business is growing, and we recognize the imperative to do so within the planetary boundaries and respecting the dignity and rights of all people we interact with. Where we are involved in sectors that are not yet fully aligned with this imperative, we will develop sustainability transition strategies.

FOSTERING ENTREPRENEURSHIP AND INNOVATION

Entrepreneurship and innovation are the centerpiece of ETG’s purpose and values. We are committed to adapting and growing responsibly as a diversified enterprise, creating a sustainable impact for all our stakeholders.

INSPIRING OTHERS

In many of the sectors ETG is involved in, it is a leader. We embrace our responsibility to be an example and to motivate our suppliers, business partners and peers to adopt good business practices and work in sustainable ways.



DeveloPPP

A Sustainable Soybean Value Chain MALAWI

Over 90% of Malawi's population are involved in agriculture and most are smallholders farming around half a hectare of land. A decade ago, Malawi's soybean production far outstripped crushing capacity, meaning over 75% of cooking oil was imported. Farmers wanted to grow soybean and a market existed, but support was minimal, they were still using tradition rain-fed farming methods, and they faced major challenges such as deteriorating soil quality and the wide-ranging effects of climate change.

This gap prompted DeveloPPP, a joint venture between ETG, Parrogate Ginneries, and DEG Germany to grow, crush, and process soybean locally. Running from May 2023 to June 2026, the project aimed to reach 25,000 farmers across four soybean-growing districts, with training and inputs designed to improve soil quality and make farmers more resilient.

Reaching thousands of farmers individually was not feasible, so a cooperative-based model was designed built around groups of 150–200 households per village, formally registered with the Ministries of Agriculture and Trade and Industry, each with elected leadership including a chairperson, treasurer, and lead farmers. This allowed support to be delivered efficiently at the cooperative level rather than farmer by farmer.

A local consultant was employed to scope and register the farmer cooperatives and to train their leadership, while One Acre Fund — an NGO already supporting more than 120,000 farmers across Malawi — provided input support, including seed, fertilizer, and agrochemicals, along with agronomic training.

Once the farmers were identified and formed into registered cooperatives, One Acre Fund, then enrolled members and delivered inputs and good agricultural practice training covering planting, crop management, and harvesting.

Seven agri-hubs were established to serve as storage and buying points, each staffed with a location manager, an extension officer, and a bookkeeper who maintained digital farmer records. Demonstration plots were also set up to showcase improved climate-smart farming techniques to surrounding communities.

With over 78% of Malawians under the age of 35, the project also sort to promote agriculture as a viable profession for young people through youth cooperatives and three International Youth Day activities, while the cooperative structure helped to increase the participation of women farmers.

The project has helped smallholders improve their income and nutrition while adopting climate-smart agricultural practices. DeveloPPP aligned ETG's need for a secure raw material supply with smallholder development, using cooperatives and a multi-partner model to connect 22,221 farmers (64% women) to fairer prices, stronger skills, and a more direct route into the soybean value chain.

Demo plot yields improved significantly: in 2025, they averaged 1,800 kg per hectare, up from less than 1,000 kg the previous year. Farmers also moved away from mono-cropping by intercropping 4,444 hectares and diversifying into legumes and cereals, reducing their reliance on a single crop to meet their nutritional needs. 16,444 farmers transitioned to climate-smart agricultural practices, helping protect their crops against erratic weather and disease, and soil health was improved by restoring and sustainably managing 4,007 hectares of land through nitrogen-fixing legume rotations and intercropping systems.

DeveloPPP has also supported long-term institutional viability by formalizing community structures — including youth cooperatives and farmer associations — that will continue to build local capacity well beyond the project's lifecycle.





**“WE ARE PROUD
OF THE FARMERS,
PARTNERS, AND
TEAM WHO MADE
THIS HAPPEN.”**

Cocoa Juice

Creating Circularity and Increasing Incomes CÔTE D’IVOIRE

For as long as cocoa has been harvested to make chocolate in Côte d'Ivoire, smallholder cocoa farmers have let a vital source of additional income slip through their fingers. Each time a cocoa pod is opened to extract its beans, the sweet, tropical pulp surrounding them has mostly been discarded. Multiply that across the country's cocoa belt, and the scale becomes staggering: Around 2 million of liters of cocoa juice go to waste every year in Côte d'Ivoire alone. That's not just wasted food, it is a missed economic opportunity for farmers whose incomes often fall short of a living wage.

Now, that story is changing. Ivorio “Jus de Cacao” has officially landed on supermarket shelves in Abidjan, marking a symbolic milestone as cocoa juice is finally being sold to Ivorian customers.

Over the past season, more than 140 farmers took part in our largest pilot of its kind, in which we spent three months carefully squeezing, collecting, and preserving cocoa juice fresh from the farm. Behind the scenes, an entirely new logistics chain had to be built from scratch, one capable of moving a perishable product from remote farms to the factory for processing and onwards to retail shelves without losing its freshness or flavor along the way. The manager of our cocoa juice project, Elise Vanhoebost, said: *“We're proud of the farmers, partners, and team who made this happen. Next year, we aim to scale up to 200,000 liters and maybe even 300,000.”*

The juice is a result of a partnership between ETG | Beyond Beans, Kumasi Commodity Innovations, and Atou Ivorio—a well-established Ivorian juice maker with roots stretching back to the 1990s. Atou's expertise in transforming local tropical fruits into 100% natural juices made it the ideal partner to bring cocoa juice to market and at scale.

This matters because it strikes directly at one of the cocoa sector's most persistent problems: the Living Income Gap. Smallholder farmers have



long depended almost entirely on selling their beans, leaving them exposed to volatile prices and thin margins. Cocoa juice offers something different, another revenue stream from a resource that used to be thrown away.

The bigger vision is even more ambitious. We are in the process of building a juice factory in Côte d'Ivoire, developed together with the Tony's Chocolonely Foundation and the Dutch government, which aims to bring around 5,000 producers into the juice supply network in the coming years, with 800 already prepared to begin. Annual output is projected to hit 300,000 liters by 2026, with a medium-term target of 800,000 liters. Alongside this, 70,000 trees will be planted, supporting biodiversity and helping restore local ecosystems.

What makes this initiative really innovative is its circularity. Instead of importing solutions or shipping raw materials abroad for value addition elsewhere, the entire chain, from pulp to product to purchase, stays rooted in the country. Farmers earn more, waste drops, local jobs are created, and local consumers get to experience a new drink that is authentically their own.

Ivorio's arrival on supermarket shelves is more than a product launch. It's proof that sustainability and profitability can go hand-in-hand and that the best solutions are sometimes right in front of our eyes.

Strengthening Women-Led Agri-Business

MOZAMBIQUE, TANZANIA, ZAMBIA & ZIMBABWE

Even though they play a critical role in food security and economic growth, women in sub-Saharan Africa face many persistent challenges, including limited access to land, finance, and business resources which hinder their ability to scale their businesses and maximize their impact in the agricultural economy.

To help address these challenges, ETG and the African Development Bank (AfDB) partnered to launch the Affirmative Finance Action for Women in Africa (AFAWA) Project, investing 2.2 million USD to strengthen women-led agri-business in ETG's supply chains.

THE AFAWA PROJECT

AFAWA aims to empower women-led small and medium-sized enterprises (WSMEs), as well as women employees within ETG operations and women cooperatives, which play a critical role in supporting women's access to financing and other services in Mozambique, Tanzania, Zambia, and Zimbabwe.

To kick-start the project a gender diagnostic and training needs assessment was carried out to identify the key challenges and opportunities for women in agriculture, laying the groundwork for interventions which enhance access to finance, leadership development, and entrepreneurial growth.

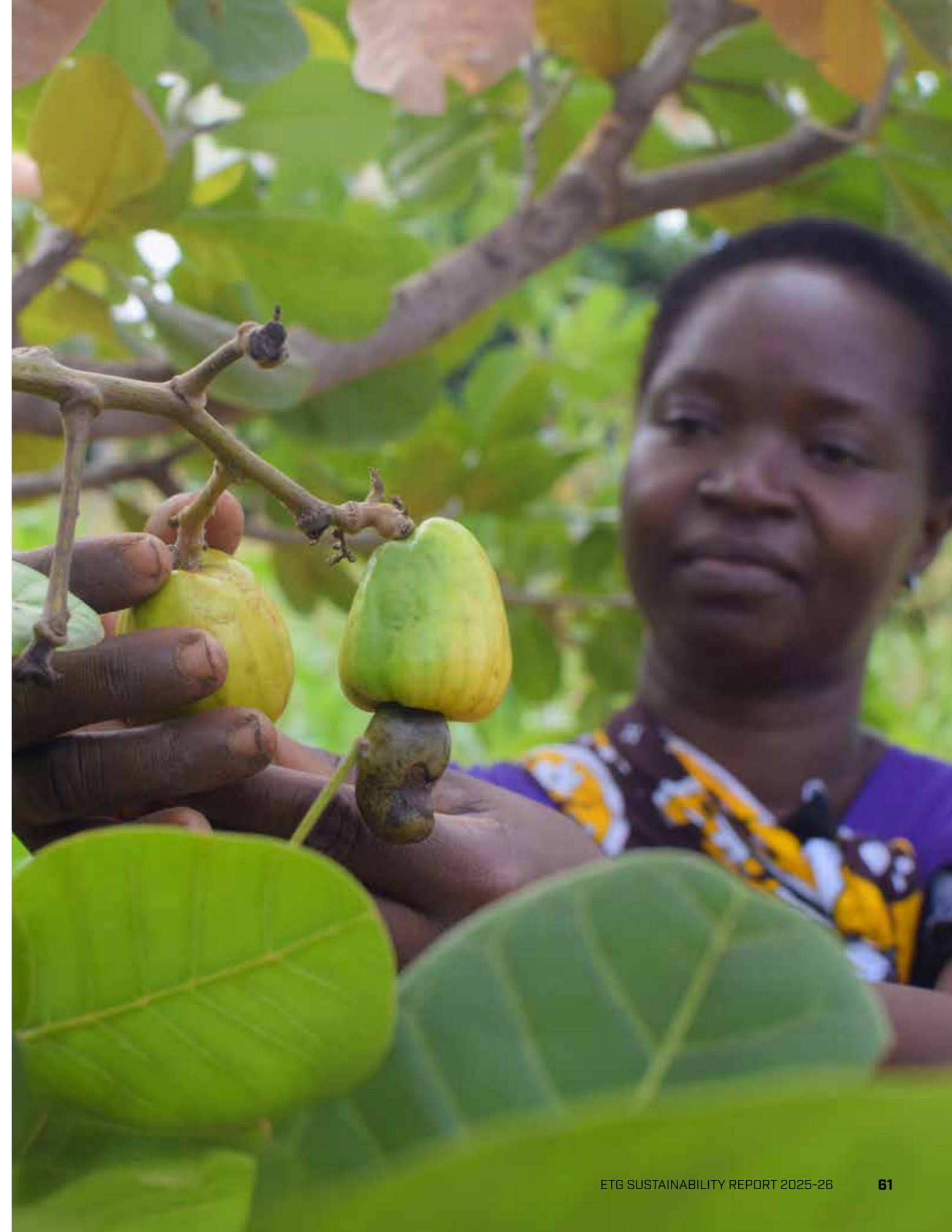
DIAGNOSTIC STUDY RESULTS:

FINANCIAL EXCLUSION

Access to finance was the single most consistent barrier identified across all four countries. Women entrepreneurs face a compounding set of barriers: they rarely hold land titles (the primary collateral required by banks), have lower financial literacy, and encounter gender biases in lending decisions:

- 75% of WSMEs in Mozambique had never accessed external financing, citing a lack of knowledge, insufficient collateral, or unanswered questions about how to apply.
- 67% said existing loan repayment structures do not match their actual cash flow patterns.
- 38% were entirely unaware that alternative financing options (e.g., microfinance, Village Savings and Loan Associations (VSLAs), cooperatives) existed.
- In Zimbabwe, only 2% of women have documented land ownership, severely limiting their ability to secure formal credit.
- Tanzania's women entrepreneurs recorded sales 46% lower than their male peers, partly because of restricted access to the capital they needed for growth.

On the plus side, VSLAs, women's cooperatives, and targeted microfinance schemes are already bridging gaps where access to formal banking has not yet been realized, so scaling these approaches, and making formal banks more gender-responsive, needs to be prioritized.



TRAINING GAPS

Women consistently reported greater difficulties than men in accessing hands-on training and skills development. The barriers are not just financial, time and location also play a role, particularly for the women who manage both a business and a household.

- 57% of Tanzanian WSMEs struggled to find training programs relevant to their specific industry.
- 86% of Zimbabwean WSMEs cited the cost of training as a major barrier; 57% couldn't balance professional development with family responsibilities.
- 57% of women in Zimbabwe lack access to online training due to limited internet connectivity or insufficient digital skills.
- In Zambia, 71% said government or NGO support for training was insufficient.
- Across all countries, women requested more training in financial literacy, digital tools, marketing and branding, and business formalization.

Women who lack the opportunity to develop their skills fall further behind in market access, creditworthiness, and business scaling, so interventions need to be more flexible regarding location, timing, and cost.

UNPAID CARE WORK

Across all four countries, the responsibility for the care children, elderly relatives, and the household lies in the hands of women, which constrains when, where, and how much time they can devote to working or running a business.

- 89% of Tanzanian WSMEs reported business disruptions due to family emergencies (e.g., school, health, domestic crises).
- 80% use business income for household expenses first, leaving little over for reinvestment and business growth.
- 60% of women employees in Zimbabwe say they do not maintain a healthy work-life balance.
- 54% of Mozambican women entrepreneurs feel social pressures to appear less successful than their male partners, affecting their ability to network and grow.
- Where ETG has introduced on-site childcare, absenteeism has fallen and productivity and employee satisfaction have both improved.

Childcare and flexible work arrangements can help boost productivity, and ETG's provision of childcare facilities has shown the direct business case for investing in workplace support infrastructure.

NEXT STEPS

Within ETG's operations, the report reveals that ETG demonstrates an inclusive approach. Nonetheless, various opportunities were identified to further strengthen women employees, so that they feel fully supported in the workplace and in career growth. Further upstream in our supply chains, the report shows that the key priorities for the AFAWA project should include expanding gender-responsive financial services, reducing bureaucratic barriers to business registration, and enhancing access to digital and e-commerce platforms for WSMEs. Women business would mostly benefit from technical capacity trainings and increased access to financial products. To accelerate women's economic empowerment, targeted interventions are crucial. To drive sustainable change, effective implementation requires collaboration between ETG and AfDB/ AFAWA, and the different local stakeholders, which include government bodies, financial institutions, and other civil society organizations. In the formal labor market, promoting women's leadership and providing training are essential, and cross-country collaboration on policy implementation and regional trade networks could further drive inclusive economic growth.

ETG'S INTERVENTION STRATEGY

In the next phase of the project 2026-2028, ETG will focus on three key intervention areas:

1. Entrepreneurship and Skills Development: Enhance the capacity of women entrepreneurs to run successful businesses by improving access to industry-relevant training programs, entrepreneurship development, and technical and digital skills training while expanding networking, mentorship, and business association linkages.
2. Gender Awareness and Employability: Improve the work environment of women employed by ETG through technical training and skills development to advance their career, improve retention and address gender biases.
3. Financial Services and Market Linkages: Strengthen financial inclusion through improved access to credit, microfinance, and digital banking while facilitating women entrepreneurs' access to end markets.

PROJECT TARGETS

A total of 3,600 women, 210 WSMEs, and women leaders of 35 women cooperatives/associations will be engaged in the project. All these WSMEs will receive entrepreneurship training and be part of a mentorship and networking program. In addition, 675 women employees from ETG facilities across four countries will be trained in gender-sensitive and technical skills.





SCALE

Building Climate Resilience Across Farming Communities ETHIOPIA

In Ethiopia, smallholder farmers are facing a shifting climate that is threatening their crops and the livelihoods on which their communities depend. SCALE (Sustainable Climate-Smart Agriculture for Food and Livelihood Security in Ethiopia) is a 3.5-year initiative designed to help address this challenge. Funded by the Danish Ministry of Foreign Affairs through the Danida Green Business Partnerships program, SCALE brings together Agriterra, ETG, the University of Copenhagen, Mary's Meals, and local Ethiopian organizations. Together, we aim to strengthen the resilience and prosperity of 10,000 smallholder maize, teff, and soya farmers.

What makes SCALE different is its integrated approach, it doesn't just try to address one link in the value chain, but the system as a whole. By investing in better storage to cut post-harvest losses resulting from aflatoxin and promoting climate-smart practices, the project will help to reduce food losses and improve market uptake of traceable and sustainable maize, teff and soybeans. ETG will source 6,500 metric tons of sustainably produced grains from 10 cooperatives, transforming them into nutritious food products and animal feed. Agriterra will professionalize the same cooperatives, training farmers in climate-smart agriculture, governance, and business skills, while a dedicated mentorship program opens leadership pathways for women and youth.

Under the project, ETG will also pilot biochar production from agricultural waste to improve soil health and water retention. Mary's Meals and the Daughters of Charity will use their distribution networks to deliver nutritious food to 20,000 school children in Tigray, and 10,000 households will receive nutrition training. The University of Copenhagen leads monitoring and evaluation, ensuring that the project's impact is measured and any important lessons are shared.

The way the project is designed responds directly to what a recent baseline study revealed on the ground. The report showed communities already under strain: households reported significant exposure to erratic rainfall and shifting seasons, and many were already improvising their own adaptation strategies, from harvesting water to using more drought-tolerant seed varieties. Food insecurity was also widespread, affecting over half of the households surveyed. Yields were modest and post-harvest losses substantial. More than 70% of households reporting losing part of their maize harvest, largely due to poor storage and a deterioration in quality. Market access was another issue, with farmers having to travel long distances to sell their crops, relying heavily on informal buyers, and having little bargaining power.

The baseline also found cooperatives that were active but facing challenges. Whilst they were good on paper, with elected committees and by-laws, they were inconsistent in enforcement and service quality. Encouragingly, trust in local actors such as neighbors and cooperative leaders was high, suggesting cooperatives are a good channel through which to change can be delivered.

Each SCALE intervention aligns with one of these gaps: climate-smart training addresses the adaptation challenge; improved storage and biochar help to target post-harvest losses and soil degradation; cooperative strengthening and leadership programs address governance and inclusion gaps; and market linkages help to alleviate the barriers farmers face in selling their crops.

SCALE is a project built upon evidence — one that treats climate resilience, food security, and inclusive growth as parts of a single, interconnected system.

Cultivating Impact

Transforming Farming Communities AFRICA

Equipping farmers with the right knowledge and tools to grow their crops is essential for building a more sustainable agricultural future. Agronomy services and training help farmers make efficient use of resources, reduce input waste, and boost crop productivity. This approach supports higher yields and promotes responsible farming practices that preserve soil health, protect the environment, and enhance long-term food security and sustainability.

EIHL, ETG's Agri-input division, clearly demonstrates what a strong agronomy team can achieve when embedded directly in farming communities. At the heart of this success are more than 180 experienced agronomists working across 17 countries, supplemented by 54 seasonal agronomists brought on to support peak sales periods. Kenya, Tanzania, and Zambia each field dozens of agronomists, ensuring farmers and agro-dealers always have someone knowledgeable to turn to for advice.

Our seed and fertilizer teams show just how far that presence extends. Through field days and training events covering product usage and good agricultural practices, they have delivered 4,255 demonstrations reaching more than 170,000

farmers. The agronomist network organized more than 2,168 farmer field days and training sessions to impart knowledge and skills. Fertilizer-specific training made up a substantial share of this effort, with sessions reaching tens of thousands of farmers with guidance on correct application rates, timing, and practices to improve soil health. Nearly 4,800 agribusiness training programs were also run for agro-dealer staff, ensuring the people selling these products in local markets can advise farmers accurately, a critical link in making sure good agronomic knowledge doesn't stop at the depot door.

EIHL has also been central to broader initiatives such as spray programs, crop growing manuals, and sustainable crop production projects that reached tens of thousands of additional farmers, alongside efforts in used bottle and packaging collection and tree planting. They established the ETG Farmers Training & Testing Center for farmer training, product trials, and agronomy demonstrations, and pioneered the Container Shop Model, revolutionizing the agri input supply chain. The more than 150 container shops now in operation, are helping to empower agro-dealers and extend their reach all the way to the farm gate.

Our field-based agronomists conduct frequent visits to farmers, offering personalized recommendations and advice on crop management. This approach is helping farmers address any challenges they encounter and leading to increased yields and improved crop quality. Collaborations with local universities and engagement with farmer cooperatives, are showing how a well-trained, well-distributed agronomist network can grow market share, improve soil health, build farmer profitability, and turn knowledge into tangible, sustainable impact at scale.



ETG Coffee

BRAZIL, ETHIOPIA, INDIA, TOGO, UGANDA, & VIET NAM

RESPONSIBLE SOURCING IN PRACTICE

Sustainability at ETG Coffee is not a certificate on a wall, it is a verification system built into how coffee moves from farm to export. Beyond Beans Standard, ETG's proprietary program, translates sustainability risk into farm-level checkpoints across four pillars: strengthening supply chains, supporting farmer prosperity, advancing social protection, and fostering environmental resilience. It is aligned with the Global Coffee Platform's Coffee Sustainability Reference Code and validated by an external auditor following an initial conformity assessment.

In the past year, implementation reached over 5,000 farmers (2,150 women) across Uganda and India, spanning cooperatives, producer groups, and individual smallholders. In Uganda, external audits by Control Union covered four farmer groups under Beyond Beans verification, creating a potential volume of 6,000 MT of responsibly sourced Robusta ready to enter verified supply chains. Beyond Beans Standard provides an auditable, farmer-anchored verification program supporting EUDR and CSDDD requirements.

In the coming years, Beyond Beans responsible sourcing will be expanded to 15,000+ farmers across 4 coffee growing countries.

REGENERATIVE COFFEE

Regenerative agriculture looks different in every origin ETG sources from — because the constraints farmers face are different. What stays constant is the approach: farmer-centered for resilient livelihoods, evidence-led on climate impact, and increasingly tied to carbon outcomes.

In **Uganda**, work centers on shade tree distribution, nursery establishment, and farmer training, alongside reduced agrochemical use feeding into a carbon reduction roadmap. Nature-based fertilizer adoption and biochar R&D — with the Norwegian University of Life Sciences — are testing soil interventions at trial scale.

In **Togo**, the Midjo project (supported by Strauss) combines improved coffee varieties and shade tree distribution with individual coaching and climate adaptation training.

In **India**, Karnataka's shade-grown estates face a different tension — fertilizer use that sustains yields also raises the farm-level carbon footprint. ETG is trialling soil health solutions to hold that line.

Programs in **Ethiopia** and **Viet Nam** are now starting. To date, ETG has supported 5,000 farmers, with the ambition to reach 15,000 farmers across 5 countries with regenerative agriculture support by 2029.

MAPPING SCOPE 3 EMISSIONS

Carbon commitments are only as credible as the data beneath them. ETG's interest in Scope 3 emissions is practical: footprints are primarily used to identify drivers, and — where possible — to shape interventions that reinforce regenerative agriculture work.

Preliminary Scope 3 footprints, combining primary data collection where feasible with secondary data elsewhere, have now been mapped for Brazil, Viet Nam, India, Uganda, and Ethiopia, identifying the key emissions drivers in each origin.

Uganda goes further: a deeper adoption monitoring and evaluation system is in place, and in 2025–26, ETG collected primary monitoring data together with Solidaridad, using the Cool Farm Tool methodology. This gives Uganda a stronger evidence base than the other four origins, and a template for where deeper measurement should extend next.

This is just a starting point, not a finished model — the intention is to keep refining measurement while acting on what the data already shows.





COCOACHING COMES TO TOGO

Regenerative agriculture only works if it fits the farmer, not the other way round. In Togo, ETG is piloting an adaptation of Beyond Beans Foundation's Cocoaching model — developed originally in cocoa — for coffee-farming households under the Midjo project.

Individual coaching starts from the farmer's own context: investment capacity, existing knowledge, and appetite for change and risk. From this, coaches and farmers co-build an individual farm plan — deliberately designed to be readable without relying on text, using icons rather than dense instruction, so it works regardless of literacy level. Return visits follow, reinforcing uptake and adjusting the plan as conditions change.

This complements Midjo's wider work — improved coffee varieties, shade tree distribution, and climate adaptation training — by tailoring generic recommendations to make them personal. It is still early days, and ETG is in the process of building the evidence base on uptake and outcomes, so the results to date should be read as directional rather than conclusive.

The individual coaching implementation will be scaled in the coming years to 2,000 farmers across Togo and Uganda.

BUILDING CHILD PROTECTION INTO COFFEE COMMUNITIES

Human rights due diligence in Uganda's coffee landscapes surfaced child labor as a salient risk — not as an abstract finding, but as a pattern requiring a community-rooted response. ETG's answer is not a standalone awareness campaign; it is an integrated livelihood approach built on platforms farmers already trust, namely Village Savings and Loan Associations (VSLAs).

VSLA-CHILD, developed by ETG | Beyond Beans and already active with over 10,000 households in ETG's cocoa supply chains, has now gone live in Uganda's coffee landscape. A Training of Trainers, led by PDA, a close Beyond Beans partner, took place in February, using GALS tools such as the Vision Journey and Balance Tree, alongside awareness materials specifically adapted for coffee-farming contexts.

The training is delivered through VSLA groups established under the RVD-funded Espresso project, with sessions delivered across ten weeks, prioritizing youth and coffee-farming households. To date, 21 trainers, including ETG staff, have been trained, with a commitment to reach 1,000 farming households.

This is prevention built into the existing community structure, not layered on top of it. In the next years, ETG will implement the child protection approach with 1,000 coffee growing families in Uganda.

MAPPING HUMAN RIGHTS RISKS

Individual company due diligence has a blind spot: in regions where multiple exporters source from the same communities, risk is shared, but data usually isn't. The Uganda Coffee Landscape Assessment Partnership (UCLAP), a pre-competitive consortium ETG initiated with Sucafina (Ugacof) and Neumann Kaffee Gruppe (Ibero), was built to close that gap.

Across eight districts of Greater Masaka, 60 Decibels conducted monitoring using techniques designed to reduce social desirability bias on sensitive topics — working conditions, child labor, forced labor, gender dynamics, and living standards. This round interviewed 913 farmers and 198 hulling station workers.

Two important areas of risk were identified: unsafe agrochemical use and insufficient income generation for women. Remediation begins in 2026, with income-generating activities reaching 1,250 women, biodiversity monitoring, and safe-chemical-use training for 400 youths. A hybrid conference in March 2026 shared monitoring results and gathered sector feedback on next steps.

UCLAP is now opening to new partners, extending shared insight ahead of the Corporate Sustainability Due Diligence Directive (CSDDD).





Growing Green

Improving the livelihoods of small-scale cashew farmers BENIN

Cashew production plays a key role in Benin’s agricultural sector, and the country is one of the top cashew-producing nations in the world. The industry is also a major contributor to the country’s economy, providing livelihoods for many smallholder farmers and processing workers. However, many existing plantations suffer from low planting density, aging trees, and limited resilience to climate change. The expansion of cashew processing could create formal employment opportunities for women, and cashew by-products, such as cashew apple juice, hold untapped potential.

The 2024-26 Growing Green project, funded by GIZ, is designed to address these gaps by combining farmer training, seedling distribution, certification support, and improvements in working conditions.

The project aims to scale up Rainforest Alliance (RA) certification for cashew production, while improving farmer livelihoods, strengthening the resilience of cashew plantations to climate change, and enhancing the working conditions of women in cashew processing.

Over the course of the project 5,395 farmers will be trained on topics such as stress management, leadership, and financial literacy, demonstrating our comprehensive consideration of farmer well-being and professional development. The project will also work toward RA Certification across two cashew seasons and ETG will procure 10,000 mt of raw cashew nuts. Up to 203 female factory workers will receive training in financial literacy and topics to enable them to become more empowered.

Under the project, the Korosho factory in Benin has achieved SMETA certification, reinforcing our dedication to fair labor conditions, environmental responsibility, and transparent business practices, and a daycare center has been established to give female workers access to a nursery for their infants.

To promote agroforestry and support farm rejuvenation, the project will distribute 30,000 seedlings to farmers and will carry out a feasibility study on the production of cashew apple juice to reduce waste and develop new income streams for smallholder farmers. The project will also apply biochar and set up demonstration plots on cashew farms to help improve soils and support carbon sequestration.

For 2025, the seedling distribution component focuses specifically on correcting planting density on RA-certified cashew plantations and strengthening climate resilience through agroforestry, windbreaks, and crop diversification.

Two certified nurseries were selected in each operating district, and awareness campaigns were then held with farmers to gather information on what seedlings they needed, with specific outreach to women, including farmers’ wives, to help meet targets for female participation.

In total, 50,718 seedlings have been distributed, comprising 31,618 grafted cashew trees to fill gaps on existing plantations and improve quality and productivity, and 19,100 agroforestry species, including Gmelina, Teak, Mango, and Eucalyptus, which will serve as vegetative barriers, support bush fire control, and provide timber.

A training-of-trainers program was delivered to Field Officers, covering planting, plant maintenance, sustainable practices, and climate change adaptation, and this training was replicated for farmers to ensure successful planting and proper maintenance thereafter.

To date, 2,560 farmers, 37% of whom are women, have received seedlings, all of which have been planted.

Featured Partnerships

ETG’s growing network of farmer extension services and environmental projects have been made possible by the many partners who support our ambition to fully transform into a net positive business.

2025-26 brought many new collaborations and platforms which are allowing us to exchange expertise and innovation, bring solutions to scale and serve more than 529,000 smallholder farmers.

Here we highlight a few important new partnerships on top of the many presented in this report.

ECOSHIFT PHASE 2

Funded by the Dutch Fund for Climate and Development, this phase 2 project builds on the outcomes and lessons learned during the first ECOSHIFT project, launched in 2024. This second phase will engage smallholder farmers in Zambia to plant research/demo plots of fast-growing woody bioenergy crop species, such as acacia and bamboo. The biomass yield from these demo plots will be utilized in ETG factories. The aim of the project is to test the economic and climate resilience benefits of bioenergy crop growing for farmers, as well as the commercial viability for bioenergy crops as a replacement for coal. If successful, scale-up is expected to reach more than 12,000 smallholder farmers across southern Africa.



ETG CLIMATE SOLUTIONS & TRAFIGURA

As part of the Miombo Restoration Alliance (founded by The ICCF Group, Conservation International, and Trafigura), ETG Climate Solutions launched a large-scale agroforestry carbon removal project supporting more than 45,000 farmer in Zambia. Farmers will directly benefit from carbon credit revenues as well as products generated through the planted agroforestry systems. The project will also help develop a local cashew value chain, including local processing capacity. ETG Climate Solutions aims to deliver large-scale, high-integrity restoration projects while strengthening landscape resilience and ensuring environmental and economic benefits reach local communities.

SOILRES – REGENERATIVE AGRICULTURE

With \$2M support from the African Development Bank, ETG will develop and test regenerative agricultural practices across Côte d’Ivoire, Uganda, Malawi, and Zimbabwe. The aim of the project is to improve soil structures and fertility, thereby increasing climate resilience for 10,000 farmers. To achieve this, the project will introduce five core regenerative agricultural interventions that will be adapted to each local context. By developing and optimizing the farmer business cases for these climate smart practices, ETG aims to pave the way for commercial scaling beyond the project period.

PROPARCO – COCOA & CASHEW DECARBONIZATION

In Côte d’Ivoire, assessing and mitigating carbon emissions is increasingly important for cocoa and cashew supply chains. Together with Proparco, a technical study was launched to assess baseline GHG emissions across both cashew and cocoa supply chains as well as identifying key emission hotspots to be prioritized for carbon mitigation efforts. Additionally, the project will result in a transparent, replicable methodology for GHG accounting that can be applied to other geographies. This baseline data and accounting methodology are essential to building a robust decarbonization strategy for both cashew and cocoa.





Featured Platforms

THE SUSTAINABLE NUT INITIATIVE

(SNI) is a precompetitive collaboration platform, that is committed to a more sustainable cashew nut sector. It aims to create an approach that goes beyond certification and risk-assessments to tackle future sustainability issues on a sectoral level.

ETG joins forces with other SNI partners to address and mitigate sustainability issues in cashew nut supply chains. Ensuring there is a profitable business case for everyone involved in the supply chain.

IDH LIVING INCOME STEERING COMMITTEE

ETG is a member of the Living Income Roadmap Business Action Committee (BAC) of the Sustainable Trade Initiative (IDH). This platform brings together private-sector practitioners from companies at different stages of their living income journeys. Members advise on the Roadmap workplan, share practical experience, and promote collaboration to accelerate and scale living income progress across global value chains.

The committee meets each quarter to exchange learnings and project outcomes in a pre-competitive setting. Other members include Unilever, ECOM, Olam Agri, Touton, and Mars.

WORLD COCOA FOUNDATION

ETG is a member of the World Cocoa Foundation (WCF) through which we contribute to the Cocoa and Forests Initiative (see page 36) and the Child Learning & Education Facility (see page 95).

We have also collaborated with WCF and Quantis to help create the first ever greenhouse gas accounting standard for cocoa supply chains. This GHG Accounting Standard Methodology is designed to help companies in the cocoa sector meet their Scope 3 reporting obligations.

GLOBAL COFFEE PLATFORM

ETG Coffee is a member of the Global Coffee Platform (GCP). The GCP is a convening actor in the coffee sector, developing sustainability frameworks and driving collective action initiatives. ETG collaborates with GCP on the equivalence of ETG's Beyond Beans responsible

sourcing standard with the GCP reference code for sustainable coffee. ETG also participates in the GCP Annual Conference to liaise with other members and receive updates on key topics such as purchasing practices and regenerative coffee.

10X20KX30 INITIATIVE

ETG has invested heavily in local processing infrastructure, establishing plants for commodities such as sesame, pulses, and cashew. These efforts have strengthened local economies while significantly reducing post-harvest losses.

To further reduce food waste, ETG joined the 10x20kx30 Initiative in 2024. This initiative supports UN Sustainable Development Goal 12.3 to halve global food waste and reduce supply chain losses by 2030.

INTERNATIONAL FERTILIZER ASSOCIATION

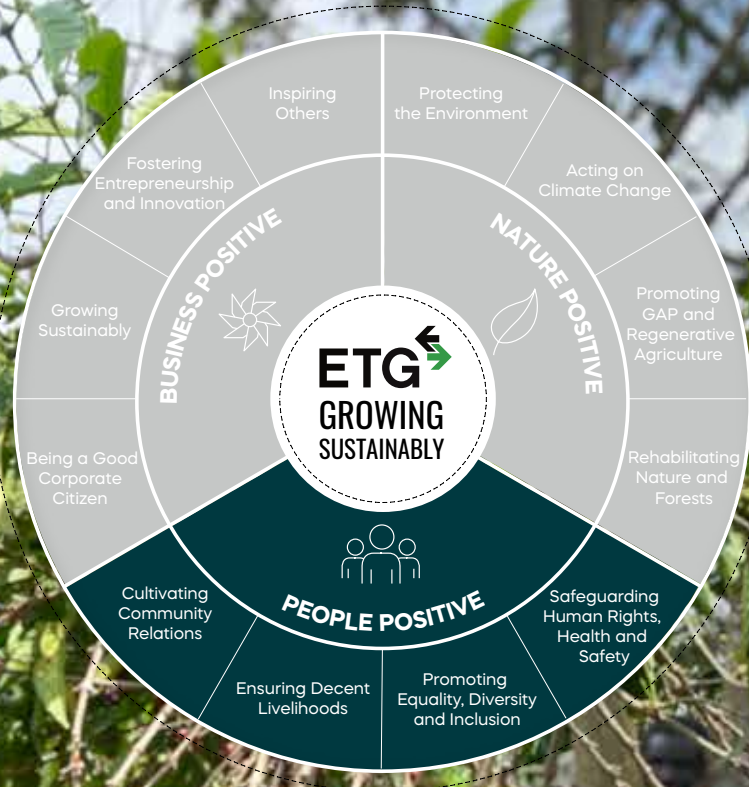
ETG is a member of the International Fertilizer Association (IFA), which promotes the efficient and responsible production, distribution, and use of plant nutrients. This mission is vital to ensuring the world can be fed sustainably.

IFA members work together to identify areas of common interest, take joint actions, and shape collective positions on the complex challenges facing the industry today. ETG has achieved full IFA certification across all our fertilizer operations.

ZERO HUNGER PLEDGE

The Zero Hunger Pledge is a commitment to eliminate hunger, ensure food security, improve nutrition, and promote sustainable agriculture. ETG is one of 102 companies that have so far contributed to the more than \$645 million commitment made towards zero hunger in 54 countries.

ETG has made a commitment to various investments across Bangladesh, Côte d'Ivoire, Malawi, Rwanda, and Zambia, demonstrating our dedication to achieving food security and eradicating hunger by 2030.



IMPACT



PEOPLE POSITIVE

Through our business, we directly and indirectly interact with hundreds of thousands of people daily: our employees, farmers, suppliers and contractors; the communities in which we operate; our customers; and our shareholders and investors. Our ambition is to have a positive impact on all people whose lives we touch, no matter how large or small their contribution to our business.

SAFEGUARDING HUMAN RIGHTS, HEALTH AND SAFETY

ETG respects the dignity and rights of all humans and is committed to safeguarding human rights at work and the health and safety of every individual in its supply chains.

PROMOTING EQUALITY, DIVERSITY AND INCLUSION

ETG is a global company working across continents, countries and cultures. We are committed to treating every individual in our supply chains with equal respect, reward based on merit and creating a diverse and inclusive workspace for our people, free from discrimination, intimidation or harassment. In our supply chain programs, we are committed to increasing access for women community members.

ENSURING DECENT LIVELIHOODS

ETG provides income to tens of thousands of people, including farmers and workers, many of whom are at the bottom of the income pyramid. ETG is working towards paying for our goods and services at a level that is in line with a decent living income.

CULTIVATING COMMUNITY RELATIONS

ETG is committed to building and maintaining good relationships with the communities it operates in and to contributing to community development where possible. In our farmer communities, we have launched gender-tailored interventions such as savings groups to boost women's financial decision-making, directly benefiting households' nutrition and education.

Bento Américo Tivane



HSE Manager and EHS Lead, ETG Steel Solutions MOZAMBIQUE

Bento Américo Tivane leads the implementation and management of the Health, Safety, and Environment (HSE) system at ETG Steel Solutions in Mozambique. On a daily basis he is responsible for ensuring compliance with legal regulations, and promoting a safe and healthy work environment.

His path into HSE work began after he watched a friend who served as a safety representative doing his job while Bento worked in an entirely different field. Today, he leads the implementation and management of the company's HSE system, and is responsible for making sure legal compliance isn't just a checkbox but a part of operations. He says he enjoys working in this field because: *"It allows me to look after the well-being of both the environment and the people, contributing to accident prevention, protecting employee health, and ensuring a safe and organized workplace."*

What keeps him energized and moving forward is the mixture of planning, risk analysis, and constant problem-solving that the role demands. Every day brings a new variable, a new hazard to anticipate, and a new process to refine. For Bento, that complexity is the appeal rather than a burden and he is motivated by *"the opportunity to make a difference in people's lives, knowing that my work helps prevent accidents, protect employees' health, and even save lives."*

That sense of purpose is clear in what he considers his proudest achievement: spearheading a shift toward more sustainable practices across the organization. Proper waste management, reduced material waste,

and awareness campaigns aimed at frontline employees weren't just operational tweaks, they reshaped how people thought about their own role in protecting the environment. The result is a culture of shared responsibility, where sustainability has become something employees drive themselves rather than something imposed upon them.

That momentum hasn't slowed. Right now, Bento's team is looking at initiatives around solid waste management, the rational use of water, and community development through support for local social projects, work that extends the company's responsibility beyond its own walls and into the communities where it operates.

Looking ahead, Bento's ambition is simple: build a workplace where safety becomes instinctive. He wants colleagues who don't just follow safety protocols but champion them, who spot risks before they become incidents, and a record of zero serious accidents sustained through prevention and continuous improvement.

For anyone entering this field, he advises them to: *"Regard safety and sustainability as real priorities, not bureaucratic obligations."* Invest heavily in awareness, because the hardest part of the job is never the processes, it's changing behavior. And never try to do it alone. Safety, he says, is *"Responsibility must be shared,"* a collective effort that runs from senior management all the way down to the people on the floor.

“RESPONSIBILITY
MUST BE SHARED.”



Empowering Farmers Foundation



THE SAFE INITIATIVE

The Sustainable Agriculture and Forest Ecosystem (SAFE) Initiative is a project funded by ETG Commodities and GIZ, being implemented by EFF Zambia in the Itezhi tezhi District of the Southern Province. The project, running from January 2025 to December 2026, is working with 1,250 smallholder farmers across 1,250 hectares to produce carbon positive organic soybeans for local and export markets. The project aims to increase household incomes while achieving compliance with the European Union Deforestation Regulation (EUDR) through deforestation analysis and traceability systems. The project is co funded by Germany's GIZ and ETG Commodities.

Following the signing of the Memorandum of Understanding between ETG and EFF in August 2025, EFF recruited staff to carry out project activities. An onboarding session was conducted on 2 August 2025 for the new team, which included Program Coordinator Mutinta Muleya, Field Extension Officers Collins Jembo, Gideon Nyoni, and Steven Makina, and Administrative Assistant Mary Banda. The session was facilitated by EFF Zambia Programs Manager Kennedy Nyambi. Staff also received training on fleet management and project photography.

At the start of this project EFF focused on registering farmers and creating a comprehensive database. After this commenced the baseline survey even as data was being analyzed and field history was collected. Then the Internal Control System guiding document was drafted and a farmer compliance manual for organic soybean production, with the EUDR component currently was incorporated.

In August 2025, sensitization meetings were held with farmers in Masasabi and other camps to explain project objectives and register interested farmers. A total of 1,564 male farmers and 1,053 women farmers registered to participate, indicating strong community interest. On the 18th of September, Mr. Jayakumar Patel from ETG Commodities, visited the district to familiarize himself with project activities and talk with farmers and the district team.

Polygon mapping was conducted across all five camps from 21 October 2025, following an induction of 20 enumerators. Of the 2,617 registered farmers, 2,046 were successfully mapped. Deforestation analysis showed a pass rate of over 93 percent. On 28 November, 1,250 farmers were selected to participate in the project. In December 2025, the team commenced distribution of inputs, farmer contracting, and socio economic surveys. As of 15 December, 1,750 bags of 25 kg soybean seed were distributed, 350 socio economic surveys completed, and 970 farmer contracts signed.

In January 2026, 125 Lead Farmers were oriented and onboarded through formal contract signing. Their responsibilities include mobilizing farmers for meetings, promoting good crop management, and discouraging side selling of produce. In February 2026, field monitoring and verification took place across all five camps as part of EUDR internal inspections. A total of 1,163 farmers were

BUILDING EFFICIENT SUPPLY CHAINS

The ETG-IFC Agribusiness Advisory Project is a partnership between ETG Agri Inputs (EIHL), the International Finance Corporation’s Manufacturing, Agribusiness and Services division, and EFF acting as a facilitator of the project’s activities. The initiative seeks to improve the efficiency of ETG’s maize and soybean supply chains by strengthening last mile input distribution, enhancing productivity, and improving market linkages for smallholder farmers. The project is being implemented across Zambia, Malawi, Mozambique, and Tanzania, with a target of reaching 60,000 farmers by 2027. The project is structured around three main components: Training of Trainers (ToT), training workshops for all target groups, and ongoing coaching, supported by pre- and post-implementation assessments.

In Zambia and Malawi, the project completed enterprise training and coaching, including the “Farming as a Family Business” program, reaching over 22,000 farmers in Zambia and 9,000 in Malawi, exceeding initial targets. Survey results indicated that family budgeting and crop diversification were the most widely adopted practices among farmers. In Tanzania and Mozambique, project activities are in active implementation. Six ETG staff for both countries have been trained and certified in the Agribusiness Leadership Program methodology, with training and coaching sessions ongoing for agro dealers, Village Based Agents, and Farmer Organizations.

Between April and June 2025, the project conducted ToT sessions and training workshops in Tanzania and Mozambique, focusing on cooperative governance, agribusiness skills, and leadership. In Tanzania, training was delivered to 30 agro dealers, 30 Village Based Agents, and eight Farmer Organizations across Arusha and Manyara regions. In Mozambique, training commenced in Chimoio, Manica Province, targeting Village Based Agents, agro dealers, and Farmer Organizations. In September 2025, EFF and ETG launched the first of six planned coaching rounds in both countries.

From 7–18 July 2025, comprehensive training programs were rolled out across Tanzania and Mozambique to strengthen local agribusiness actors under the Agribusiness Leadership Program. In Tanzania, a five day workshop brought together 30 agro dealers in Arusha, focusing on business management, cost control, and market strategy. In Mozambique, training was held in Chimoio, Manica Province, targeting



Village Based Agents, agro dealers, and Farmer Organizations.

A two hour online Steering Committee meeting was held on 13 November 2025, convening representatives from IFC, ETG, and EFF leadership to review progress across all four countries. The meeting also focused on lessons learned from the Malawi and Zambia phases and how these insights could be integrated into the Mozambique and Tanzania phases. Lessons learned included the addition of buffer enterprises to mitigate dropouts and tailored coaching focusing on inventory management and farmer engagement. From 25–28 November 2025, a re assessment of six Village Based Agents and the Gallapo AMCOS farmer organization in Tanzania’s Manyara Region was conducted, followed by a five day governance training workshop for new AMCOS leaders from 2–6 December.

In Mozambique, the project progressed to coaching session 2 of six, which commenced on 16 February 2026 in Chimoio district. Two additional ETG agronomists were certified by the IFC team to strengthen the trainer pool. From 24–25 February, IFC and EFF representatives monitored sessions across Sussundenga, Manica, and Chimoio. In Tanzania, the project advanced to coaching session 3 of six, with field visits from 16–20 March 2026 bringing together IFC and EFF representatives to provide technical support and engage directly with target groups. Key strategic propositions moving forward include enhancing agro dealer loyalty programs and expanding the pool of trainers to balance workloads.

EFF’S LARGEST PROJECT CONTINUES TO GROW

The Tukuze Agroforestry Project aims to integrate cashew and moringa tree planting on smallholder farms across 50,000 hectares of coastal Kenya, enhancing both environmental resilience and farmer prosperity. Tukuze, meaning “let’s grow” in Kiswahili, is EFF’s flagship initiative in Kilifi County, implemented in partnership with ETG Climate Solutions a for-profit company amplifying decarbonization and supporting climate-positive initiatives within ETG.

Kicking off in 2024, EFF Kenya and ETG Climate Solutions have on-boarded over 30,000 small-scale farmers in a phased approach across 23 wards of Kilifi County to plant 250 trees on each hectare of land. So far, we have planted over 12,000 hectares and are gap filling the seedlings lost to mortality in previous planting seasons. By 2035, we estimate that the trees we are planting will yield 30,000 MT of moringa seeds, a kilo of



which can be sold for USD 1, and 50,000 MT of raw cashew which can be sold at USD 0.5/kg. From 17 to 18 December, EFF hosted Founder and Chairman Mr. Mahesh Patel for field visits and a strategic review with project coordinators. Free Prior Informed Consent (FPIC) forums were conducted from 25 February onwards, using a recently developed comic to explain carbon concepts, agroforestry design, and grievance mechanisms to farmers. Moringa sensitization activities took place throughout February and March, including a 10-day roadshow across 74 villages reaching over 6,000 farmers, and a radio show on Msenangu FM.

In the distribution season beginning in April 2026, EFF will have produced 733,000 cashew seedlings and 1,200,000 moringa seedlings. An additional 230,000 moringa seedlings will be produced for farmers to use for household consumption. This will be done with 450 employees, composed of about 200 seasonal hires.

Looking ahead, the project aims to expand into Kwale, Lamu and Taita Taveta Counties, with the ambition to onboard an additional 18,000 farmers in the coming year. Victor is part of the team conducting initial activities in these areas, speaking with county governments, cooperatives, and of course, farmers, to get the lay of the land. “We saw that there is huge interest from farmers on the coast,” says Victor. A feasibility study was conducted across all 20 wards of Kwale County from 1 to 5 December, engaging 400 farmers and revealing that 97% expressed willingness to participate. In Lamu, a high-level inception visit took place from 9 to 12 December, securing institutional buy-in.

“When you talk about cashew it’s like you’re touching their heart,” says Victor, “You are reminding them of a historical time of cashew trade. In the coastal region we had many processing companies and many people will tell you cashew helped them go to school.”

Stephen Kumalo



EHS Champion - Kynoch Endicott Liquid Plants SOUTH AFRICA

Stephen Kumalo is an EHS champion at our Kynoch Endicott Liquid Plant in South Africa, where his role spans hazard reporting, conducting inspections, supporting risk assessments, promoting sustainability initiatives, and upholding company standards.

He says what matters most is not just implementing rules and processes, it is getting people committed and involved in making their work place safer. He says: *"It is fulfilling to see employees being aware of safety and sustainability practices, actually carrying them out in their work, and ensuring that our efforts contribute to ensuring that both people and the environment are protected."* That belief, that real change happens when people understand why safety matters, not just what the rules say, sits at the heart of everything Stephen does.

What drives Stephen is the desire to stop incidents before they happen. He is motivated by the desire to protect employees, contractors, visitors, and everyone who steps onto the plant floor. That mindset has shaped his approach to the job and earned him recognition along the way, including an 'IFA Audit Certificate of Excellence', in 2025. For Stephen, though, the real reward is the chance to *"bring change and positivity in the company."*

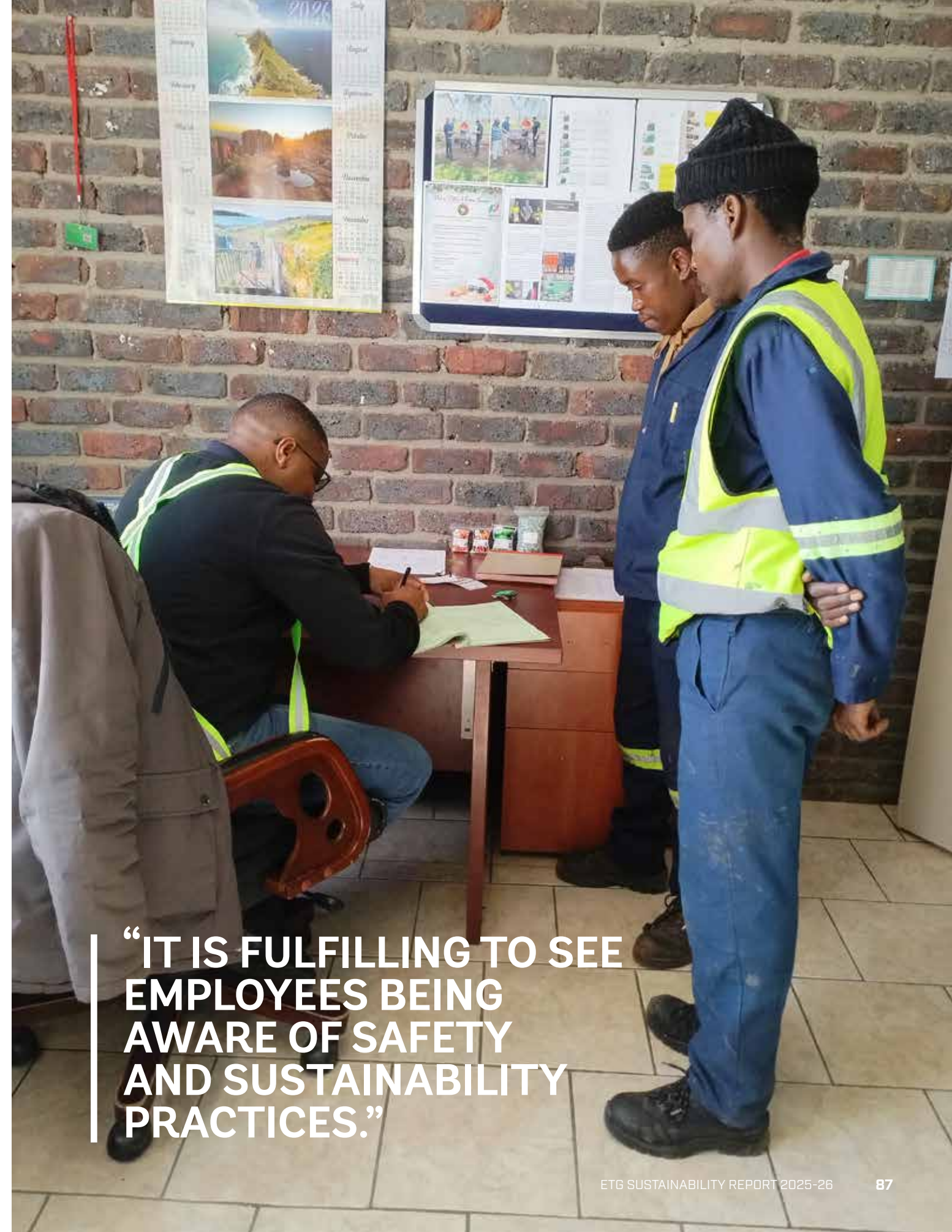
Stephen sees sustainability as ensuring *"we meet today's needs without compromising future generations."* For ETG specifically, he says that sustainability supports responsible business growth, protects the environment, strengthens operational efficiency, builds stakeholder trust, and gives back to the communities in which the company operates.

One of his guiding principles is that knowledge belongs to everyone. His current focus is making sure all employees not only understand

sustainability initiatives but are proud of their role in them. It's a simple idea with real power: when people feel ownership over safety and sustainability, compliance can turn into commitment.

Stephen is candid about the difficulty of his work. Changing behavior and sustaining engagement over time is hard, because safety and sustainability *"requires commitment from everyone."* It's not a one-time initiative but an everyday effort, one that depends on consistent encouragement, visibility, and trust between Stephen and the people he works alongside.

Stephen's endeavors are a reminder that ensuring workplace safety is about protecting people, empowering them, and helping them realize their own role building a more healthy and safer working environment.



**"IT IS FULFILLING TO SEE
EMPLOYEES BEING
AWARE OF SAFETY
AND SUSTAINABILITY
PRACTICES."**

Access to Education

Renovating Classrooms and WASH Facilities and Providing Vital Equipment CÔTE D’IVOIRE, GHANA & NIGERIA

The quality of schools, wash facilities, and teaching supplies can make the difference between a child staying in school or dropping out and ending up in child labor. This year, we have undertaken a series of school renovation projects in Ghana, Côte d’Ivoire and supplied school equipment in Nigeria. These simple actions help to address some of the causes of child labor, as safe and well-equipped school give children and their families a genuine reason to choose the classroom over the cocoa farm.

GHANA

In Ntinanko, a renovated classroom block with new water and sanitation facilities was recently handed over to the community. The project, funded by Nestlé and carried out in partnership with the International Cocoa Initiative (ICI) and Cocoa Merchants Limited, renovated four schools in Ntinanko, Pewodie, Agyeikrom, and Agogooso. At Agyeikrom D/A Primary and Junior High School, we provided new washroom facilities aimed at increasing enrollment and attendance, particularly among girls. Together with ICI and Nestlé, we also donated 100 desks made from

recycled plastic to Kojo Nkwanta D/A School. The school, which has a large student population, was facing a significant shortage of desks, forcing pupils to share. This shortage was affecting enrollment, as newly admitted students were often required to purchase their own desks before being accepted — placing an additional financial burden on many families.

Frank Asiedu, ETG | Beyond Beans country manager in Ghana, said: *“Our goal isn’t only to source cocoa, but to help build communities where children can thrive.”*

CÔTE D’IVOIRE

In the village of Faitaikoffikro, a three-classroom primary school was renovated with funding from Ferrero. It now has proper desks and benches for its 108 pupils, 40 girls and 68 boys, and offers a better learning environment than before. Fabrice Gbato, our Community Development Coordinator in Côte d’Ivoire, said: “Basic education is essential for children’s futures. The project puts the community at the center of our work, and thanks to the renovation, more than 100 pupils have been able to stay in school instead of dropping out early.”

NIGERIA

In Nigeria, the focus was on school supplies. Educational materials were distributed to more than 650 children, giving them the basic tools they need for learning. This kind of support helps children stay in school and reduces the risk of them being pulled into child labor instead.

Collectively, these interventions show that when a school is safe, clean and properly equipped, families have a real reason to keep their children there rather than send them to work. As we continue to build partnerships, between chocolate companies and communities across Ghana, Côte d’Ivoire and Nigeria, the pattern is clear: investing in schools is one of the most effective ways to protect children and support households on which cocoa farming depends.



“OUR GOAL ISN’T ONLY TO SOURCE COCOA, BUT TO HELP BUILD COMMUNITIES WHERE CHILDREN CAN THRIVE.”



AFYA

Advancing Farmer & Youth Access to Healthcare UGANDA

In Uganda's Greater Masaka region, a farming family's entire future can hinge on a single illness. With more than 42% of smallholder coffee farmers living below USD 2.15 a day, and fewer than 1% covered by any form of health insurance, sickness isn't just a health crisis, it's an economic one. Going to the clinic can mean selling livestock, pulling children out of school, or pre-selling next season's coffee at a fraction of its value.

A baseline study by ETG and partners among 367 coffee-farming households in the region found that 66% had experienced illness in the past three months. Nearly half delayed seeking treatment, and of those who did, 91% said it was because they simply didn't have the money. The cost wasn't only financial: households lost an average of 11 workdays to illness in those same three months, time that should have gone into working on their coffee farms and securing their harvest.

Lost workdays and pre-sold coffee feed directly into a poverty trap — one that our human rights risk mapping identified as among the most pressing problems facing coffee-farming communities in Uganda. Closing this gap is the goal of the Advancing Farmer & Youth Access to Healthcare (AFYA) project, which forms part of a broader mix of interventions needed to build farmer economic resilience, as no single intervention can address poverty on its own.

Running from August 2025 to July 2028, AFYA brings together Elucid, Ndugu Coffee, ETG, and Pure Africa Coffee, with co-funding from the Netherlands Enterprise Agency (RVO). It is our first healthcare initiative in Greater Masaka and is designed to reach more than 2,000 coffee-farming families, including 1,650 ETG farmers.

What makes AFYA different isn't just access to healthcare, it is how that care is paid for. Rather than treating healthcare as a one-off service, the project is weaving it into the financial tools farmers already know and trust: Savings and Credit Cooperative Organizations (SACCOs),

Village Savings and Loan Associations (VSLAs), and emerging agri-fintech platforms.

The goal is to let families pay for health insurance gradually, in step with their harvest cycles, rather than resorting to high-interest loans. Enrolled households will be able to access care without cash, with payments going directly to partner health facilities from the community health care fund, removing the upfront cost barrier at the moment when it matters most.

Over the life of the project, AFYA will also conduct research to identify which financing models work best, particularly for women, youth, and lower-yield households, and to test whether participating in the program can even help farmers build stronger credit profiles over time. The long-term ambition is a self-sustaining insurance model, where financing gradually shifts toward farmer-owned structures funded through cooperative and harvest-linked contributions.

Illness-driven income shocks don't just hurt individual families; they ripple through the coffee supply chain, eroding farmer retention, and long-term productivity. By making healthcare more accessible, AFYA aims to increase household stability, strengthen access to credit, and support more resilient participation in cooperative systems.

ETG is committed to initiatives that strengthen farming communities and contribute to a more resilient agricultural sector. AFYA advances this goal by positioning healthcare not as a parallel intervention, but as a core enabler of economic security and the foundation of a more inclusive and resilient coffee sector.

EnRoute

Evidence-based strategies to boost farmer incomes and address child labor CÔTE D'IVOIRE

Low incomes are a root cause of some of the cocoa sector's most persistent problems. As long as farmers live in economic poverty, cocoa farming cannot be a viable business. Closing the Living Income Gap – the financial gap between a household's actual income and the so-called Living Income Benchmark needed to cover all household expenses – is therefore widely agreed to be a priority. However, how exactly this should be done, remains a topic of much debate.

With funding from the Netherlands Enterprise Agency (RVO) and Ferrero, and implemented by ETG | Beyond Beans in partnership with KIT Institute and Oxfam Novib, the 4-year EnRoute project was designed to find practical, cost-effective ways to support farmers in Côte d'Ivoire towards a Living Income.

The project tested three intervention packages to identify the strongest and most sustainable pathways to achieve this goal:

- 1. Cash Only** - Cash transfers plus Empowering Better Decision-Making (EBDM) training
- 2. Services Only** - Agricultural and community-based services including establishing Village Savings and Loan Associations (VSLAs) and providing Gender Action and Learning System (GALS) training
- 3. Cash & Services** - Both of the previous pathways combined into a full package.

Below are four key findings from the project:

1 – SUPPORT WORKS

The most important outcomes, such as cocoa productivity, cocoa profit, total household income, and the Living Income Gap, were positively impacted by all three intervention packages.

Key Takeaway: As all the interventions demonstrated positive outcomes, the priority should be to act and scale interventions in combination with sustained household engagement.

2 – DIVERSIFICATION AND RESILIENCE OCCURRED ONLY WITH A COMBINATION OF INTERVENTIONS, INCLUDING CASH TRANSFERS AND SERVICES

1. Cash Transfers

In cash-strapped months cash transfers help households cope with liquidity but the impact depends on how household members plan and decide together. A game-changer in the cash only package was Empowering Better Decision-Making (EBDM) training. This strengthened joint planning and household decision making, and enabled women to engage more in productive activities.

2. Agricultural Services

Pruning support, tailored coaching in good agricultural practices, and basic farm management advice help farmers increase yields and stabilize performance by improving tree health, reducing disease, and lowering avoidable costs.

3. Community-Based Services

(Training and VSLA-GALS) Introduces regular saving and borrowing routines, reduces financial risk, and creates more predictable cash flow.

Key Takeaway: Income diversification spreads household risk. Resilience improves when families have cash transfers, stable farm conditions, and a financial and social structure that supports long-term planning.



3 – STABLE FINANCIAL BEHAVIOUR IS CREATED BY VSLA-GALS AND EBDM TRAINING

Membership of a VSLA and GALS training help to build regular saving and borrowing habits, supported by the positive effect of group interactions and support that help to improve joint planning and follow through at the household level. EBDM training reinforces smarter spending choices and stronger participation of women in decision-making.

Key Takeaway: VSLA-GALS and EBDM training form the structure that allows cash transfers and agricultural support to be effective over time. They create more stable financial routines, enable better financial decisions, and strengthen shared decision-making. Without this structure, households may act in the short term but struggle to maintain new behaviors

4 – YIELD GAINS COME FROM FARM MANAGEMENT AND EFFICIENT INPUT USE

Yield improvements depend on good farm practices and using inputs at the right moment and in the correct way. Cash helps households cope with urgent needs, but it does not automatically lead to higher input investment. Agricultural coaching and pruning support help

farmers apply limited inputs more efficiently and sustain productivity over time. In short, cash can raise production quickly, but long-term productivity depends on good farm management and input efficiency, particularly when farms expand.

Key Takeaway: Without the well-managed use of inputs supported by strong farming practices and ongoing agricultural coaching and services, yields will fail to increase even when farmers work hard.

CONCLUSION

The EnRoute project set out to test three different approaches to reducing the Living Income Gap. All the pathways tested had a demonstrably positive effect on the livelihoods of the farmer-households, but scaling this impact required a combined approach.

EnRoute showed that strongest gains in resilience and diversification occurred when agricultural support and community-based services (including VSLA-GALS) were paired with cash transfers. Training in Empowering Better Decision-Making also emerged as a key driver of improved planning and household decision-making.





School Feeding

One meal that can change everything CÔTE D'IVOIRE

According to data from the Ministry of National Education, Literacy and Technical Education in Côte d'Ivoire, only 36% of primary schools currently have a functioning, state-supported canteen. This means nearly two out of three schools do not offer regular meals to their pupils. And even when there are canteens, food supplies only provide meals for an average of just 33 days out of the 120 days that make up the school year.

"The government takes school feeding very seriously; it has truly become a national priority," says Séverine Giroud, Deputy Country Director and Head of Programs at the World Food Program (WFP) in Côte d'Ivoire. This political commitment is gradually translating into concrete results. Authorities point to a steady increase in food supplies in recent years. As a result, the number of days when canteens operate has risen from 18 days during the 2020–2021 school year to 33 days in the current school year.

"School feeding is not just a meal. It is a multisectoral lever that improves education, nutrition, social protection and local economies," explains Séverine Giroud. Having a canteen improves attendance and academic performance, reduces dropouts and directly relieves the financial pressure on the most vulnerable households by lowering their food expenses. It also acts as a powerful incentive for schooling, helping to curb child labor and early marriage.

In many rural families, every meal counts. When a child eats at school, that is one meal less the family needs to provide at home. It may seem like a small detail, but it weighs heavily on household budgets that are already fragile—and can sometimes make the difference between a child staying in school or dropping out.

With the support of the Child Learning and Education Facility (CLEF) coalition, of which ETG is a member, it is testing a school feeding model designed to be both financially accessible, sustainable and, ultimately, scalable nationwide.

Since 2025, 126 schools in the regions of Guémon and Nawa—among the areas most exposed to food insecurity—have been taking part in this pilot school feeding program.

The ambition is that by 2030, 60% of students in public primary schools will have access to a hot and balanced meal for at least 80 days. To achieve this, the project relies on several interventions. First, training cooks and school principals in preparing nutritious and varied meals. Second, strengthening food supplies, made possible through the joint efforts of the government and local communities.

Alongside the Directorate of School Canteens, the National Agency for Rural Development Support (ANADER) works with local producers—organized into cooperatives largely composed of women—to supply food to school canteens. The idea is simple: the more farmers improve their yields and incomes, the better they can sustainably support school feeding.

ANADER is training around a hundred producer groups in agricultural techniques, food and nutrition security, and provides inputs and small-scale farming equipment. The objective is twofold: to increase agricultural productivity while securing the supply of food for school canteens. By improving their production, these groups can support school canteens more broadly while also strengthening their own incomes.

Gradually, a local dynamic is taking shape: farmers that are more productive, better-supplied school canteens and better-nourished children – who are more attentive and present in the classroom. For the CLEF coalition, the logic is clear: investing in school feeding also means investing in local agriculture, in the incomes of rural families and, ultimately, in the future of children.

Benson Adu Gyamfi



Community Development Field Officer
GHANA

Benson Adu Gyamfi is one of our Community Development Field Officers in Ghana. He is part of ETG | Beyond Beans and is committed to transforming lives in cocoa farming communities through education, empowerment, and sustainable development.

His work focuses on addressing child labor, strengthening family livelihoods, and promoting access to education by supporting Village Savings and Loan Associations (VSLAs), which help families build financial resilience and invest in their futures.

Driven by a passion for social impact, Benson believes that thriving communities begin with educated children and empowered households. One of the greatest challenges he has faced is the disruption caused by illegal mining activities, known as ‘galamsey’, which not only threaten to destroy cocoa farms, but also undermine community safety and progress. However, he says: *“Through adapted strategies and community engagement, we have made significant progress.”*

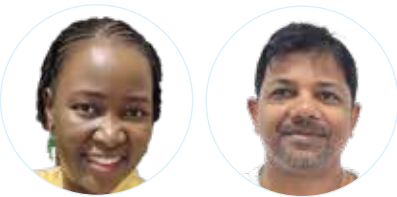
One of Benson’s proudest achievements is the launch of the Tricycle Mobility Project. This innovative initiative provides safe, motorized transportation for children in remote areas, helping them reach school consistently and on time. The project has already contributed to improved attendance, reduced dropouts, and better access to healthcare services, marking a significant step forward in enhancing the wellbeing of underserved communities.

In the future, Benson is excited to expand similar initiatives that support girls’ education, apprenticeships, and sustainable livelihoods. He says: *“I appreciate the support of our partners and the communities we serve, and look forward to continued collaboration so we can ensure a brighter future for cocoa farming families.”*



“THROUGH ADAPTED STRATEGIES AND COMMUNITY ENGAGEMENT, WE HAVE MADE SIGNIFICANT PROGRESS.”

From the EHS Team



Tamara Mubanga & Sameer Desai, Regional EHS Managers

Over the past year, we focused on building capability, improving consistency, and ensuring that our operational teams have the tools and support needed to manage risks effectively.

Each business vertical now has a dedicated EHS Lead who supervises our 150+ EHS site champions in monitoring site performance, strengthening safety culture, and identifying and mitigating risks. This structure helps embed a safe, knowledgeable, and responsible working culture across all operations.

A key achievement has been the expansion and upskilling of our EHS Leads through structured coaching, joint site visits, internal audits and targeted training sessions. This has brought EHS support closer to our sites and enhanced the quality of day-to-day decision making.

The EHS Insights platform is a central part of how we track performance and support continuous improvement. This year we expanded it to cover more than 130 sites to improve visibility of incident trends, strengthen accountability for corrective actions, support sustainability reporting, and enable real-time monitoring of risk areas.

Our work around the Critical 6 Focus Areas, namely: Contractor Safety, Working at Height, Confined Space Entry, Lockout Tagout, Mobile



Equipment and Electrical Safety, has intensified. We conducted focused inspections, delivered targeted training, and strengthened permit to work processes to ensure consistent implementation across all our operations. To support safer and more efficient onboarding, we have created induction videos for visitors and contractors, which clearly communicate our safety expectations and ensure that everyone entering our sites understands the behavior and the culture required to work safely and responsibly.

Looking ahead, our priority is to embed EHS more deeply into operational planning, leadership routines, and site level decision making. By strengthening capacity, improving digital reporting, and reinforcing our Critical 6, we aim to support safe, efficient, and high-quality operations.



“OUR EHS COMMITMENTS
CREATE VALUE WHEN
THEY GUIDE EVERYDAY
DECISIONS AND HELP
ENSURE THAT EVERYONE
CAN OPERATE IN A CLEAN
AND SAFE WORKING
SPACE.”

TAMARA MUBANGA - REGIONAL EHS MANAGER

“WE AIM FOR A CULTURE
WHERE RISKS ARE
UNDERSTOOD EARLY,
ACTIONS ARE TAKEN
QUICKLY, AND PEOPLE CAN
WORK WITH CONFIDENCE.”

SAMEER DESAI - REGIONAL EHS MANAGER

Health and Safety Performance

	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25	2025-26
First Aid Cases	146	114	164	129	48	35	42	21
Minor Injuries	8	14	13	18	26	11	18	16
Lost Time Injuries	0	19	14	20	78	4	6	6
Employee Fatalities	0	0	0	0	1	0	3	2
Total Hours Worked	15,254,400	15,854,720	16,179,520	17,346,560	18,219,512	23,427,190	26,768,476	30,439,206
Total Injury Frequency Rate (TIFR)	0.52	1.45	1.45	2.19	0.16	0.13	0.20	0.16
Lost Time Injury Frequency Rate (LTIFR)	0.00	0.57	0.68	1.15	0.05	0.03	0.06	0.04

Talent Development



Binny Dawson, Head of Learning & Development

As ETG grows, developing the people who will lead its next chapter becomes increasingly important. Our approach is based on a simple belief: wherever possible, we want to build talent from within, giving our people the opportunity to grow with the business and preparing them to take on larger responsibilities over time.

During the year, more than 100 employees participated in leadership, managerial and high-potential development programs. These programs create a stronger internal leadership bench by combining structured learning with reflection, peer exchange and opportunities to apply new skills at work. The aim is not simply to prepare people for their next role, but to help them become better leaders in the role they hold today.

Our talent pipeline begins early. Odyssey, ETG's Management Trainee Program for Business and Finance, provides emerging talent with structured exposure to the organization, its businesses and real-life challenges. By investing in talent at the beginning of their careers, we are planting seeds for capabilities ETG will need for years to come.

Technology is changing those capabilities rapidly. Through AI Pathfinder, our AI Enablement Program for leaders, participants explore how artificial intelligence can improve productivity,

decision-making and business processes while developing the judgment required to use it responsibly. This shows a wider shift highlighted by both Mercer's Global Talent Trends 2026 and Deloitte's 2026 Global Human Capital Trends: sustainable advantage will increasingly depend on how effectively organizations combine human capability, adaptability along with judgment with technology.

Development also happens collectively. Our Team Effectiveness interventions work with intact teams to strengthen trust, collaboration, clarity plus ways of working around real business priorities. Where appropriate, we use serious-play and experiential methodologies to make complex issues visible, surface perspectives that may otherwise remain unheard, and create common understanding. Sometimes the quickest way to get everyone on the same page is to give people a different way to have the conversation.

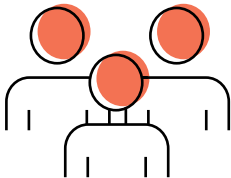
Alongside these experiences, ETG continues to expand digital learning and role-based learning pathways, allowing employees to build relevant skills at their own pace and at the point of need. This creates a learning network where formal programs, digital resources, team experiences and on-the-job development reinforce one another.



Key Statistics



14,102
Total People in Operations



9,194
Employees



4,908
Sub-Contracted Staff



81%
Men

19%
Women



19,847
Hours of EHS Training
Average: 1.4 hours of training per employee



Governance

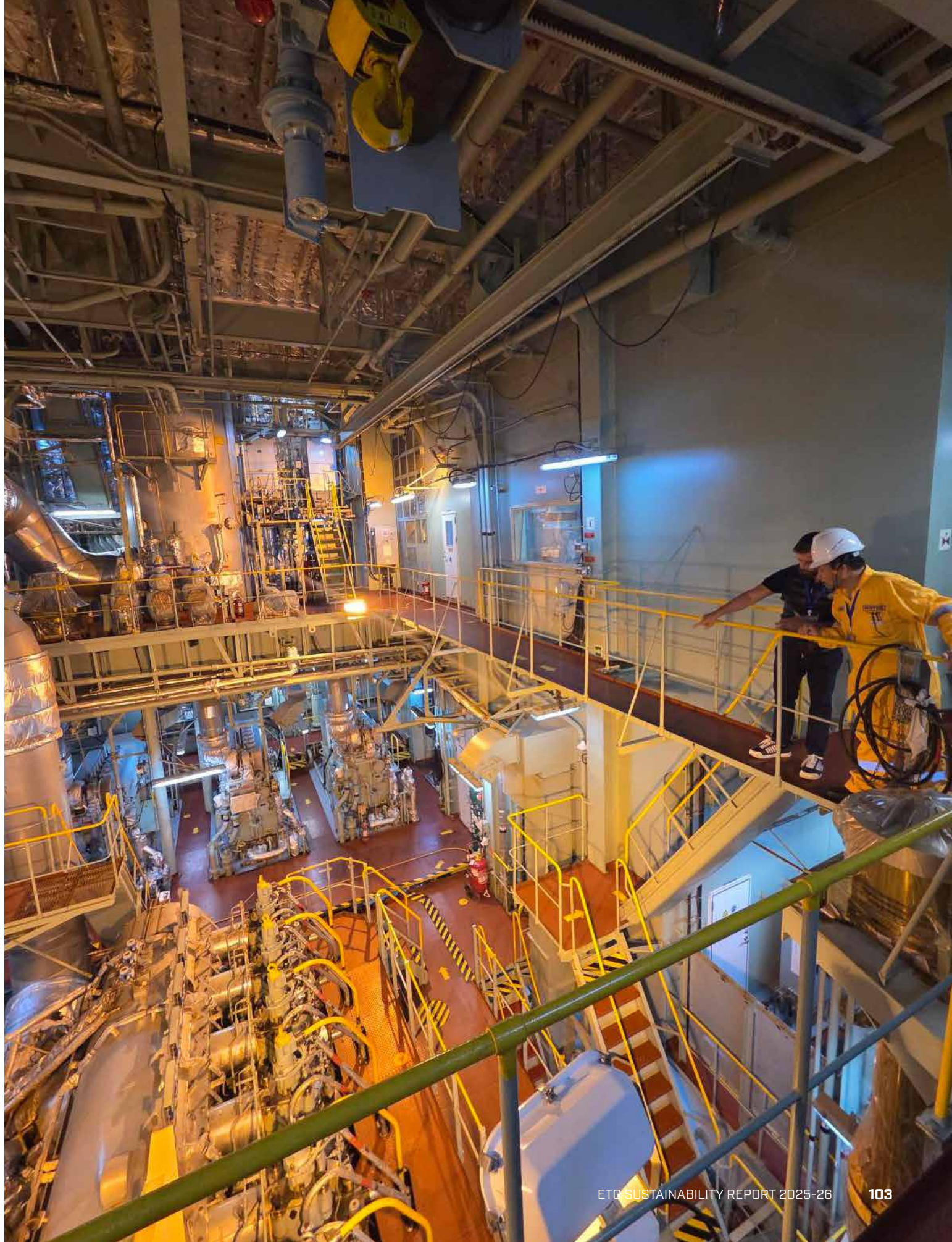
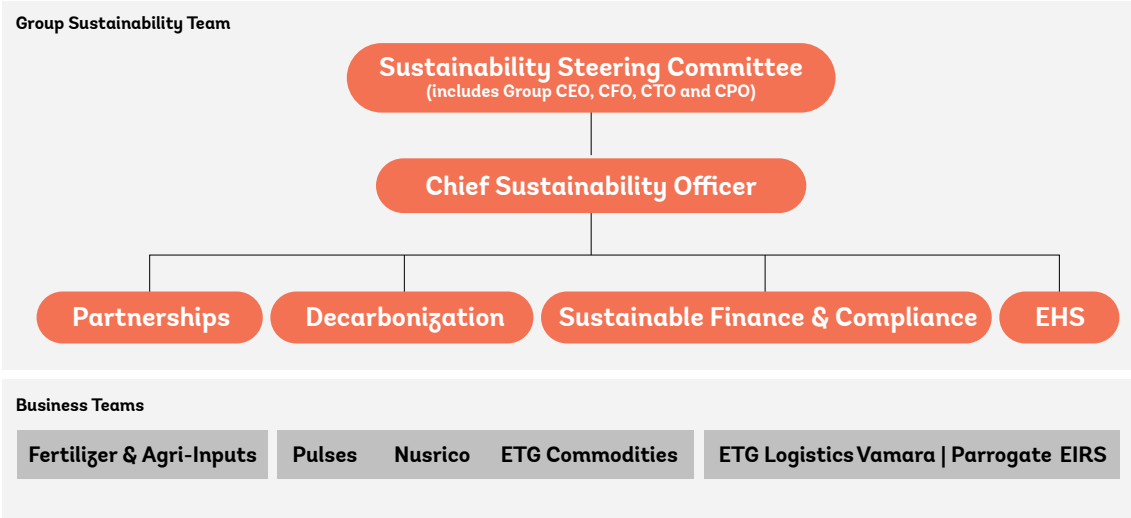
ETG's Group Sustainability Department coordinates the group's sustainability efforts. The team's responsibilities fall into five areas:

- 1. **Sustainable Business Development** to determine the sustainability direction of the group.
- 2. **Partnerships** to support business units in building strategic alliances with internal and external stakeholders such as bank technical assistance teams, public-private initiatives and the not-for-profit sector.
- 3. **Environment, Health and Safety (EHS)** to direct environmental management, health and safety policies, structures and capabilities and support our warehouse and production facilities in implementation.
- 4. **Environmental, Social and Governance (ESG) Compliance** to ensure compliance with legal sustainability and reporting obligations of our lenders, shareholders, and customers.
- 5. **Decarbonization** to set our carbon reduction trajectory and supporting business units in renewable transitions.

The team works closely with sustainability teams in ETG's operational business units and with other corporate functions – such as human resources, legal compliance and treasury.

ALIGNMENT WITH EXTERNAL STANDARDS AND FRAMEWORKS

- Our sustainability work aligns with several external standards and frameworks:
- ILO Declaration on Fundamental Principles and Rights at Work and ILO core conventions⁵
 - The IFC Performance Standards⁴
 - The United Nations Global Compact⁶
 - The World Bank Environmental, Health, and Safety (EHS) Guidelines⁹
 - African Development Bank Group's Integrated Safeguards System¹⁰
 - The United Nations Sustainable Development Goals.³



Report Methodology

This report was published on the 25th of September 2026. We publish reports on an annual basis.

Sustainability is key to ETG’s operations, and we aim to continue to build transparency and equity into our strategy and reporting. The data in this report is a fair and transparent account of our business and its related sustainability actions.

We strive to ensure that the information presented within is accurate, comprehensive, and unbiased. Throughout this report, we aim to hold ourselves accountable for the sustainability commitments we have made, both to ourselves and our stakeholders. As such, we have developed our monitoring framework in consultation and coordination with our partner institutions.

ETG continues to grow and expand into new categories and markets, through organic growth and the acquisition of new businesses and brands. As we welcome more brands, we review our sustainability commitments to ensure that they continue to remain relevant given that some acquired brands are at a different stage in their sustainability journey, and it often takes time to bring them up to historical levels of sustainability performance.

It is our belief that our sustainability commitments should be both ambitious as well as realistic and achievable. We are therefore setting overarching commitments which encompass both the growth of our historical business and the acquisition of new brands and businesses.

DATA COLLECTION

We collect and analyze **social and environmental data** from our operating sites monthly via a digital platform called EHS Insight. This tool allows us to manage, quality control, analyze and report on our environmental and social data, to define and follow corrective actions and undertake audits and inspections.

STANDARDS AND METHODOLOGIES

Our **carbon footprint** is calculated in accordance with the GHG Protocol Corporate Standard, revised edition. The footprint includes Scope 1 emissions (direct GHG emissions from sources that are owned or controlled by the company), Scope 2 emissions (indirect GHG emissions from the generation of purchased electricity consumed by the company) and emissions from the combustion of biomass. Emissions are based on recorded monthly activity data (purchases) of around 120 large facilities (food processing facilities, fertilizer and chemical blending plants, large warehouses, main offices). Emissions from around 400 smaller sites, such as depots, small warehouses and small offices are estimated, based on their floor area and staff head count.

High-risk supply chains for deforestation are defined by allocating deforestation risk scores to commodity-country pairs. We use the Global Map of Environmental & Social Risk in Agro-commodity Production (GMAP)¹¹ tool to allocate supply chain risk scores and categorized scores higher than 80 points as high risk. From the results, ETG has excluded supply chains with insignificant operational

volumes and increased risk-scoring for strategic origins for future growth or local processing.

- **Cocoa** – Côte d’Ivoire, Ghana, Nigeria, Cameroon, and Togo
- **Coffee** – Uganda, India, Viet Nam and Togo
- **Soya** – Malawi and Zambia
- **Cashew** – Benin
- **Cotton** – Zambia.

Forest is defined according to the European Union Deforestation-free Regulation (EUDR) and the Food and Agriculture Organization (FAO) definitions, which is “land spanning more than 0.5 hectares with trees higher than 5 m and with a canopy cover of more than 10 per cent.” This includes various forest landscapes, from wet tropical forests to seasonal and drier savannah and woodland forests. Forest degradation is defined in line with EUDR and the FAO, as structural changes to forest cover, taking the form of the conversion of primary forests or naturally regenerating forests into plantation forests or into other wooded land. This definition covers all categories of forests defined by the FAO.

ETG defines **deforestation free supply chains** as supply chains where:

- No conversion of forest to agricultural land took place, conforming with EUDR.
- No forest degradation took place, conforming with EUDR.
- Shade tree canopy cover in shade tolerating crops cocoa, coffee and cashew, loss on existing farmland is actively maintained. In case of shade tree canopy loss, ETG commits to restoring canopy cover by shade tree planting, either through agroforestry efforts or by planting trees on farm boundaries.
- A deforestation cut-off date of December 2020 applies to conform with EUDR.

To measure **deforestations levels**, ETG relies on Landsat imagery, which provides images with 30 m by 30 m pixels. ETG considers any removal of vegetation with a value higher than 30 per cent canopy cover as forest loss for the entire pixel.

Reforestation is defined in line with FAO recommendations to result in an area covering at least half a hectare. The trees in the area must be able to grow to heights above 5 m and have a minimum crown cover of 10 per cent. In reforestation projects, ETG uses indigenous trees, defined as species evolved in the same area, region, or biotope where the forest stand is growing and are adapted to the specific ecological conditions predominant at the time of the establishment of the stand.

The **numbers of farmers** benefiting from training and extension services are captured in Farmer Project Databases. All ETG business units have their own database systems and monitoring tools according to local needs and partnerships. Sixty per cent of our extension service interventions are recorded digitally, which we intend to increase to 100 per cent over time. The farmer agronomist services of ETG’s Agri-Input division represent the majority of non-digitized field extension services. Field agronomists register farmer attendance during trainings on paper forms, which are currently not recorded digitally. Due to the large number of trainings, we use an estimation formula for the number of farmers receiving them..

References & Colophon

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This report was made possible by many people. We would like to thank all of them for their contributions, their dedication and the collaboration that brought this report to life.

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