



Heifer Impact Capital

Heifer International's Work

For more than 75 years, we have invested in small-scale farmers around the world, equipping them with the resources needed to build economically and environmentally sustainable businesses.

Operating in 21 countries across Africa, Asia and the Americas, Heifer International provides farmers with technical assistance and opportunities to develop essential skills, including finance and business management.

As farmers work toward achieving a living income, they build sustainable livelihoods and strengthen local economies.



Heifer International has assisted more than 36.9 million families since 1944.

Increasing Access to Capital

Capital deployment unlocks opportunities for small-scale farmers to create or scale farmer-owned agribusinesses, cooperatives and social enterprises, enabling them to participate in pro-poor, wealth creating value chains and make a profit.

With increased access to capital, farmers can design and commercialize products and services, creating jobs and generating economic opportunities, leading to more inclusive and resilient rural economies.

As farmers increase their incomes, they can meet their household needs and all members can live dignified lives.

PORTFOLIO SNAPSHOT

Heifer Impact Capital committed

\$17 million

leveraging more than

\$52 million

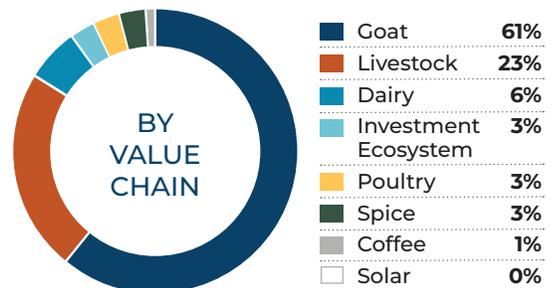
from external investors

72,000 farmers

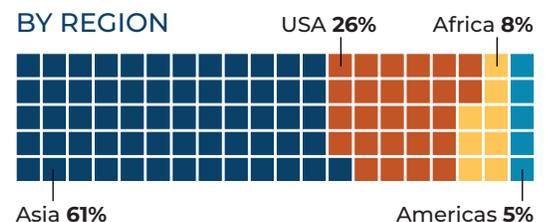
assisted in

21 countries

COMMITTED INVESTMENT



BY REGION



Investing for Impact

The biggest barrier many farmers face is access to finance to run and grow their businesses. Farmers need innovative financial instruments to address gaps in conventional capital investment strategies, especially those that are overlooked by traditional financial systems. Globally, 1.7 billion adults remain without an account at a financial institution or a mobile money provider, with many of these people living in rural areas.

Heifer International launched Heifer Impact Capital to provide affordable finance options to the farmers and cooperatives we work with. These impact investments provide working capital and financing to purchase or lease equipment, enabling farmers to scale their businesses and increase their profits. Recent investments and support from Heifer Impact Capital have enabled farmers to meet consumer demand and build sustainable livelihoods.

With more than 80 years combined experience in investment banking and community and economic development on the team, our primary goal is meaningful and measurable impact, with positive financial returns invested back into the communities we work with. Using a variety of investment vehicles to generate impact, we employ a blended finance strategy to provide affordable finance options to farmers and cooperatives around the world.



Investing in farmers and business owners has the power to change entire communities.

PROJECT HIGHLIGHTS



Value chain development and farmer ownership

Using an \$840,000 investment, Nueva Kerala — a new Guatemalan spice company that processes and distributes locally grown cardamom, cinnamon and black pepper — is scaling its business, selling to global spice importers. This investment includes a combination of equity with a plan to transition an equity stake to farmers, a revolving line of credit used to purchase spices from local farmers and a loan for purchasing equipment. Additional support to local financial cooperatives provides much-needed working capital to small-scale spice farmers, helping them finance critical supplies for their operations.



Diversify revenue streams to increase farmer incomes and improve livelihoods

The Mburugu Dairy Farmers Cooperative Society in Kenya is using a \$51,575 loan to produce high-quality feed, enabling farmers to reduce their production costs by buying local feed and generating additional income for the cooperative.



Increase access to finance through partnerships with local banks

In Nepal, farmers will receive \$36.5 million disbursed over three years, providing them with working capital at below-market interest rates. These local partnerships ensure the sustainability of Heifer-supported projects, enabling farmers to build relationships and credit with financial institutions.