

ImpactAssets Global Sustainable Agriculture Note



COCAFELOL, Honduras: Coffee Cooperative



Photo Source: COCAFELOL



Founded in 2000, Cooperativa Cafetalera Ecológica La Labor Ocotepeque Limitada (COCAFELOL) is a coffee cooperative that supports over 300 producers in the La Labor region of Honduras.

COCAFELOL CERTIFICATIONS

COCAFELOL holds a number of certifications and aims to be fully organic by 2017.



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Investment Overview

COCAFELOL's main focus is to ensure human development and poverty reduction in western Honduras through economic and social development of coffee farmers and their families.

VALUE-ADDED SERVICES TO FARMERS

COCAFELOL provides farmers with access to market, improved quality methods, technical and administrative training, supply and fertilizer availability, access to credit, development and social projects.

ENVIRONMENTAL IMPACT

Preserving the land is important to COCAFELOL and their practices reflect this commitment. As an example, when the costs of commercial fertilizer grew too high for COCAFELOL's members to afford, they researched alternatives and realized that the by-products of coffee production could be part of the solution.

- The co-op initiated a commercial fertilizer plant that utilizes 95% of its members' by-products, producing **2 MILLION POUNDS** of organic compost and **16,000 GALLONS** of liquid fertilizer each harvest.
- In addition, COCAFELOL only charges its members **\$1.50 PER BAG** of fertilizer compared to the \$50 per bag they would be charged at market.

COFFEE CERTIFICATION PROJECT

COCAFELOL's Coffee Certification Project specializes in certifying coffee farms by working closely with small producers to manage quality and social and environmental aspects of production. As of 2012, COCAFELOL has worked with and certified:

- **50 PRODUCERS** with organic certification
- **60 PRODUCERS** with Rain Forest Alliance certification
- **325 PRODUCERS** with Flo-Cert Certification



MEANINGFUL RETURNS TO YOU

- 5-year Note
- Liquidity feature
- DTC Eligible (hold in an approved investment account)
- \$25,000 minimum investment
- Relaxed suitability (investment not to exceed 10% of investor’s liquid net worth)*

MEANINGFUL RETURNS TO FARMERS AND THEIR COMMUNITIES

- **ENVIRONMENTAL SUSTAINABILITY AND CONSERVATION** | The farmers we loan to actively monitor and improve land use and soil quality.
- **COFFEE PRODUCERS IN HONDURAS** | 30% of the Honduran population is employed by the coffee sector. Of the 97,000 registered coffee producers, 92,000 are smallholder producers, growing 62% of all coffee produced in Honduras. *(Source: USDA Foreign Agriculture Service)*
- **POVERTY ALLEVIATION** | Economic growth in the agriculture sector is twice as effective at reducing poverty as growth in other sectors. *(Source: World Bank)*
- **PROFESSIONAL MANAGEMENT** | ImpactAssets works with global sustainable agriculture experts, Alterfin, to identify investments and establish impact metrics, monitoring and reporting.

THE GLOBAL SUSTAINABLE AGRICULTURE NOTE AT A GLANCE

The Global Sustainable Agriculture Note invests in practices and solutions that improve environmental performance and build sustainable food systems, while benefiting small and mid-sized farmers and rural communities.

INVESTMENT HIGHLIGHTS	
GEOGRAPHY	Honduras
BORROWER SECTOR	Agriculture (Coffee)
LOAN PURPOSE	Working capital and coffee production

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* In most states. See Offering Circular for specifics.