

Impact and ESG Report

2024



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Our Impact Journey

2024 recap...

In 2024, we took significant strides in strengthening our commitment to farmers, sustainability, and community development. Our efforts were focused on not only improving agricultural practices but also building stronger connections between our stakeholders and the communities we serve.

One of our key achievements this year was the launch of the Agent Training Portal, designed to equip our field agents with the necessary skills and knowledge to effectively support farmers. By ensuring that our agents receive continuous training, we are enhancing the quality of support provided to farmers, ultimately improving productivity and compliance with best practices.

Additionally, we launched the Farmer Certification Program, a major initiative that aims to certify 5,000 farmers in Global GAP and organic standards by 2025. Through this program, we hope to help farmers gain international certification, opening doors to premium markets, and increasing their profitability.

Beyond technical training and certification, we also deepened our engagement with farmer communities. Our head office team visited our farmer community in Juapong, strengthening relationships, sharing knowledge, and giving back to the community that plays such a vital role in our ecosystem. These visits reinforced our commitment to working hand in hand with farmers and ensuring they feel valued as partners in our collective success.

To expand our reach, our marketing team embarked on roadshows, creating awareness, sharing vital information, and attracting more farmers to join our network. These roadshows served as a platform to educate farmers on the benefits of working with us while gathering valuable feedback to refine our approach.

Looking ahead, we remain committed to scaling our impact, fostering a more inclusive and sustainable agricultural ecosystem, and ensuring that every initiative we undertake brings lasting value to farmers, their communities, and the agricultural sector as a whole.

KEY PRIORITIES

Over the past year, we focused on building stronger farmer support systems, expanding training and certification programs, deepening community engagement, and enhancing operational efficiency. These priorities were driven by our mission to empower farmers, strengthen our grower network, and promote sustainability in agriculture.

01. **Developing the Agent Training Portal**

To ensure our agents are well-equipped to support farmers, we developed and launched the Agent Training Portal. This platform provides structured learning modules covering best practices in farmer engagement, certification processes, and sustainable farming techniques. By investing in agent education, we improved the quality and consistency of support provided to farmers.

02. **Strengthening Community Engagement**

Recognizing the importance of strong relationships with farming communities, we organized community visits, including a major engagement in Juapong, where our headquarters team connected with local farmers. These interactions helped strengthen trust, address farmer concerns, and demonstrate our commitment to their success.

03. **Expanding Farmer Awareness through Roadshows**

To increase awareness of our programs and certification opportunities, our marketing team conducted roadshows in key farming regions. These roadshows provided farmers with critical information on certification, market access, and best practices, helping them make informed decisions about their agricultural activities.

04. **Development of our ESMS**

With sustainability at the core of our mission, we made significant strides in developing an ESMS and began implementing key sustainability policies across our operations.

KEY INSIGHTS

As we reflect on the past year, several key insights have shaped our approach to empowering farmers, strengthening our fulfillment network, and driving sustainability. These learnings will guide our future strategies and ensure we continue to deliver meaningful impact.

01.

Well-Trained Agents Enhance Farmer Engagement

With the launch of our Agent Training Portal, we observed a direct correlation between agent competency and farmer satisfaction.

Agents who completed training were better equipped to communicate key information, provide technical support, and guide farmers through the certification process. This insight reinforces the need for continuous agent development to strengthen our field operations.

02.

Community Relationships Strengthen Business Growth

Our community visits, including engagements in Juapong, revealed that strong farmer relationships lead to better adoption of best practices and increased trust in our model. Farmers value direct engagement and appreciate seeing the company's commitment beyond transactions. Moving forward, we will invest more in local touchpoints and community-driven initiatives to foster long-term partnerships.

03.

Certification Readiness is a Long-Term Commitment:

Our marketing team's roadshows played a crucial role in expanding farmer awareness about certification, buyer demand, and available support programs. The direct, in-person approach proved highly effective, with increased farmer sign-ups following each event. This confirms that field-based marketing efforts are essential in reaching rural farming communities.

Impact Snapshot

2024

42,178

Total Number of Growers



38,720

Smallholder Growers



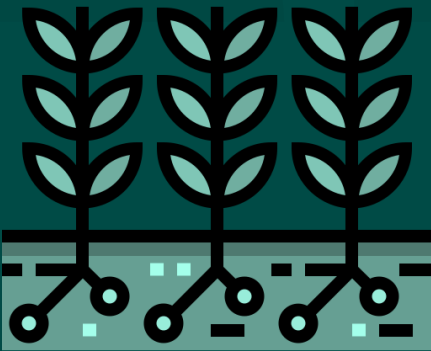
3,458

Commercial Farmers



288,176

Total Acres



13,075

New Growers
(2024)

724

Active Acres
(Smallholder + Commercial)

12,049

Active Growers
(Smallholder)

762

Active Growers
(Commercial)

Grower Agents

109



28,383

Active Acres
(Smallholder)

11,133

Active Acres
(Commercial)

Highlights of the year



[Team Visit and Donation](#)



[Launch of first fulfilment center in Juapong](#)



[Buyer Spotlight- Sankofa](#)



[Farmers of the Future Series](#)

Environmental Metrics

2024

Based on data from Q3 2024

2,696.61 kWh
Energy Consumption



USD 1,673
Cost

Based on data from Q3 2024

2,625.6L
Fuel Consumption



USD 4,269.84
Cost



6

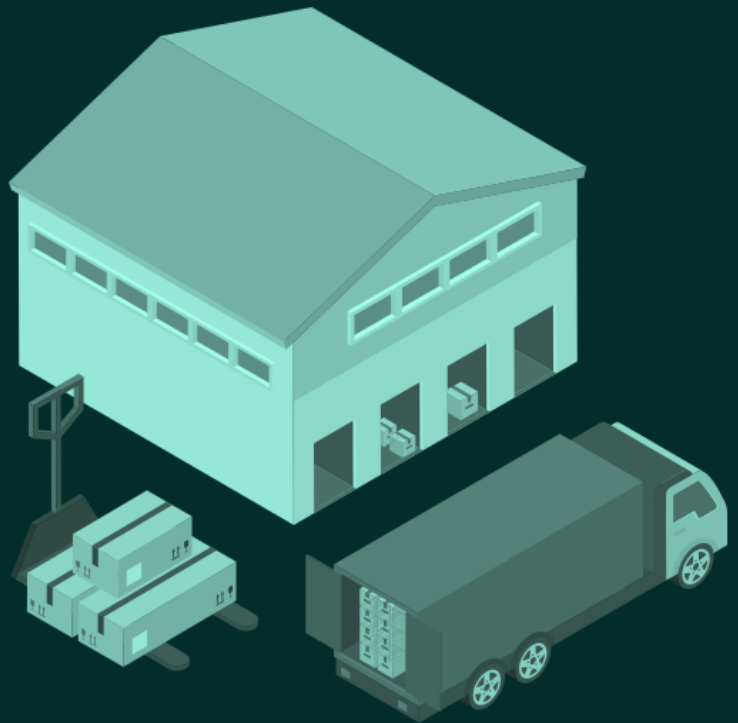
Protocols Developed

Training Modules

7



Uploaded to agent training portal



5

Operational
Fulfilment Centers

Initiatives to reduce environmental footprint

At Complete Farmer, sustainability is at the core of our mission. As we continue to scale our operations, we are committed to minimizing our environmental footprint while ensuring that farmers and stakeholders in our ecosystem adopt climate-smart and sustainable practices. This year, we took significant steps to integrate green solutions, efficient resource management, and eco-friendly practices into our operations.



Sustainable Farming Practices:

Through our protocols we emphasize the adoption of sustainable agricultural techniques including water usage methods, chemical application methods and other sustainable practices to optimize their production processes. The end goal is to influence our Grower network in order to reduce environmental degradation and promote long-term soil fertility.



ESG and Sustainability Framework Development

In alignment with our Environmental and Social Management System (ESMS), we have started building a comprehensive Sustainability Framework that will integrate ESG principles, impact assessment, and CSR initiatives. This framework will ensure that our environmental policies are measurable, actionable, and aligned with global sustainability standards.



Waste Management and Circular Economy Initiatives:

We are working on improving our waste management strategies across our all our operational zones. The aim is to implement a zero-waste approach by promoting recycling and repurposing materials



Deepening Community Engagement on Environmental Issues

Beyond internal operations, we plan to extend our sustainability efforts to engage farmers and local communities through educational workshops on environmental conservation and sustainable farming, tree-planting initiatives to combat deforestation and enhance carbon sequestration.

Focus for 2025

As we move into 2025, Complete Farmer is committed to deepening our environmental initiatives and ESG processes, ensuring that sustainability remains at the heart of our operations. Our focus will be on scaling our impact, refining our environmental strategies, and strengthening compliance with global standards.

01.

ESG and Gender Awareness:

To minimize waste across our operations, we will:

- Develop and enforce a zero-waste policy at all fulfillment centers.
- Implement recycling and composting programs to include organic produce waste and packaging materials.
- Partner with waste management organizations to implement sustainable disposal methods.

02.

Strengthening ESG Governance and Compliance:

To ensure our environmental initiatives align with global standards, we will:

- Finalize and roll out our Sustainability Framework, covering ESG, Impact, and CSR.
- Enhance environmental monitoring and reporting, ensuring compliance with international sustainability standards.
- Conduct regular environmental audits to track progress and identify improvement areas.

03.

Deepening Community Engagement on Environmental Issues:

We recognize that sustainability is not just about internal operations—it's about empowering communities. In 2025, we will:

- Expand our farmer training programs to include environmental conservation best practices.
- Strengthen partnerships with environmental organizations to support environmental training and CSR projects.

Social Metrics

Q3 2024

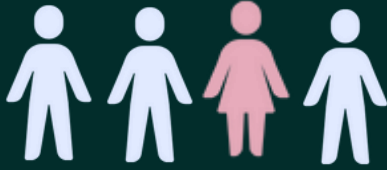
27%

Female Employees



29%

Mangers are female



52%

Female Smallholder Growers



46%

Growers aged 18-35%



6

Modules created
for Agent Training

63

Number of
Employees

19.48

Average months
of Tenure

4

Internal training
Courses

4.76%

Attrition

Youth

81%



Employees under 35 years

80%

Employee
Satisfaction score

0

Number of
Grievances reported

Social and Gender related Initiatives

At Complete Farmer, we recognize that true sustainability goes beyond environmental responsibility—it includes fostering inclusive, equitable, and thriving communities. In 2024, we strengthened our commitment to social impact and gender inclusivity, ensuring that farmers, vendors, and other stakeholders in our value chain have access to opportunities that promote economic empowerment and social well-being.



Advancing Gender Equity in Agriculture

Women play a crucial role in agriculture, yet they face significant barriers to accessing resources, training, and markets. To address this, we plan to:

- Increase women's participation in our farmer certification program, ensuring that at least 40% of the 5,000 farmers undergoing training for Global GAP and EU Organic standards are women.
- Launch targeted training sessions on financial literacy and agribusiness skills to support female farmers in scaling their operations.



Building Stronger Farmer and Community Engagement

We believe in nurturing strong relationships between our company and the communities we serve. We plan to:

- Improving the Grower Agent Training Portal to ensure that agents who liaise with farmers receive comprehensive training on agricultural best practices, sustainability, and farmer support.
- Capitalize on marketing roadshows to expand our reach and provide farmers with more insights on market opportunities, farming innovations, and certification benefits.



Looking Forward:

In 2025, Complete Farmer will build on these social and gender-related initiatives by expanding training programs, scaling our efforts, and further integrating gender-sensitive policies into our operations. Through these actions, we will continue to create a more inclusive, resilient, and socially responsible agricultural ecosystem across Africa.

Focus for 2025

As we move into 2025, Complete Farmer remains committed to fostering a more inclusive, equitable, and socially responsible agricultural ecosystem. Our focus will be on deepening gender inclusion, strengthening farmer support systems, and enhancing internal policies for our staff. Through these initiatives, we aim to empower marginalized groups, improve livelihoods, and create a work environment that values diversity and well-being.

01.

Strengthening Gender Inclusion in Our Farmer Network:

Building on our efforts in 2024, we will expand gender-focused programs to ensure that more women farmers have access to resources and opportunities.

Our key priorities include:

- Increasing female farmer participation in our certification program, with a target of ensuring at least 40% of farmers trained for Global GAP and Organic standards are women.
- Providing tailored financial literacy and agribusiness training to women in agriculture, enabling them to access financing, scale operations, and participate in formal markets.
- Developing gender-sensitive agricultural training materials, ensuring that women's specific challenges and opportunities are addressed in our agent training programs.

02.

Advancing Social and Gender Policies for Internal Staff:

We recognize that our internal culture must reflect the inclusivity we promote externally. In 2025, we will focus on enhancing gender equity, workplace well-being, and professional development opportunities for our staff. Our initiatives will include:

- Implementing a formal gender and diversity policy, ensuring equal opportunities for leadership roles, promotions, and decision-making participation.
- Enhancing parental support policies, including flexible work options, extended parental leave, and childcare support initiatives.
- Providing company-wide training on unconscious bias, diversity, and inclusion, fostering a more equitable workplace culture.

By embedding equity and inclusivity into our workplace policies, we aim to create an environment where all employees feel valued, supported, and empowered to thrive.

Governance Metrics

Q3 2024

4

Number of board members



50%

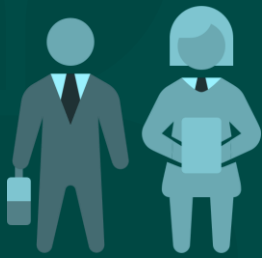
Female Board Members



Yes



Existence and communication of anti-bribery policies



0%

Percentage of Independent board members

0

Number of reported data breaches

0

Number of ethics/compliance issues reported

Per Quarter

1

Frequency of board meetings

32%

Increase in salary

2.48

Employee Pay Ratio

Governance related Initiatives

During 2024, we concentrated on laying the groundwork for improved governance structures to align with best practices and enhance accountability. This quarter's governance priorities reflect the company's proactive approach to strengthening internal systems and processes, ensuring transparent operations, and fostering ethical conduct. These efforts serve as a foundation for achieving long-term sustainability and growth. Looking ahead to 2025, Complete Farmer's governance priorities focus on ensuring the company maintains momentum in building a culture of accountability. With a strong emphasis on ethical practices and leadership development, these initiatives are designed to foster a transparent, responsible, and high-performing organization.



Whistleblower Program Planning and implementation:

The People team has initiated the planning phase for the 2025 launch of a Whistleblower Program, which will empower employees and stakeholders to report unethical practices safely. The aim is to establish a confidential framework that encourages transparency and accountability across the company.



Implementing for Digital Governance Systems:

We are working on adopting a digital governance system in 2025. These tools will enhance transparency by enabling real-time performance tracking through dashboards and digital reporting tools. These systems aim to streamline operations, improve internal monitoring, and facilitate better data-driven decision-making.



Enhancing Internal Policies and Compliance Framework:

The team will continue to review and update internal policies to align with evolving governance standards. This included refining existing SOPs and ensuring alignment with ESG frameworks to promote ethical conduct and operational efficiency.

Focus for 2025

As Complete Farmer continues to scale its operations and impact, strong governance frameworks will be essential in ensuring transparency, accountability, and ethical decision-making. In 2025, our governance priorities will focus on enhancing compliance, strengthening risk management, and embedding ESG principles across all business operations.

01.

Strengthening ESG Governance and Compliance:

To ensure that Environmental, Social, and Governance (ESG) principles are fully integrated into our business strategy, we will:

- Finalize and implement our ESG policy framework, setting clear guidelines for sustainability, impact measurement, and ethical business practices.
- Align reporting with international governance standards such as the Global Reporting Initiative (GRI), Task Force on Climate-Related Financial Disclosures (TCFD), and Sustainability Accounting Standards Board (SASB).
- Conduct regular ESG performance assessments, tracking progress on our sustainability, social impact, and governance commitments.
- Ensure full regulatory compliance with Ghanaian and international standards on corporate governance, data protection, and financial transparency.

02.

Enhancing Risk Management and Ethical Business Practices:

To maintain trust with our farmers, buyers, vendors, investors, and partners, we will focus on:

- Developing a comprehensive risk management framework, identifying and mitigating potential financial, operational, and ESG-related risks.
- Strengthening anti-corruption and ethical sourcing policies, ensuring all business transactions align with fair trade and responsible sourcing practices.
- Implementing a digital governance system, leveraging technology for real-time monitoring, compliance tracking, and impact reporting.
- Conducting regular governance audits, ensuring that all internal controls and policies remain effective and up to date.