

A photograph of three women working in a field. They are using large machetes to clear land or plant crops. The woman on the left is wearing a brown shirt and a patterned orange skirt. The woman in the middle is wearing a yellow and blue patterned dress. The woman on the right is wearing a grey shirt and a patterned skirt. They are all looking down at their work. The background shows a field with some trees and a cloudy sky.

ONE ACRE FUND

Unlocking Capital for the Missing Middle

Beyond Traditional Finance for Farmers and Agri-SME's

Jacinda Chengula, Onorina Kihanga,
and Novetha Kivamba, Tanzania

Welcome
Moderator



Agenda

What	Time
Welcome	<i>5 min</i>
Perspectives	<i>15 min</i>
Q&A	<i>15 min</i>
Let's discuss	<i>20 min</i>
Call to action	<i>5 min</i>

Moderator: Tim Diphooorn

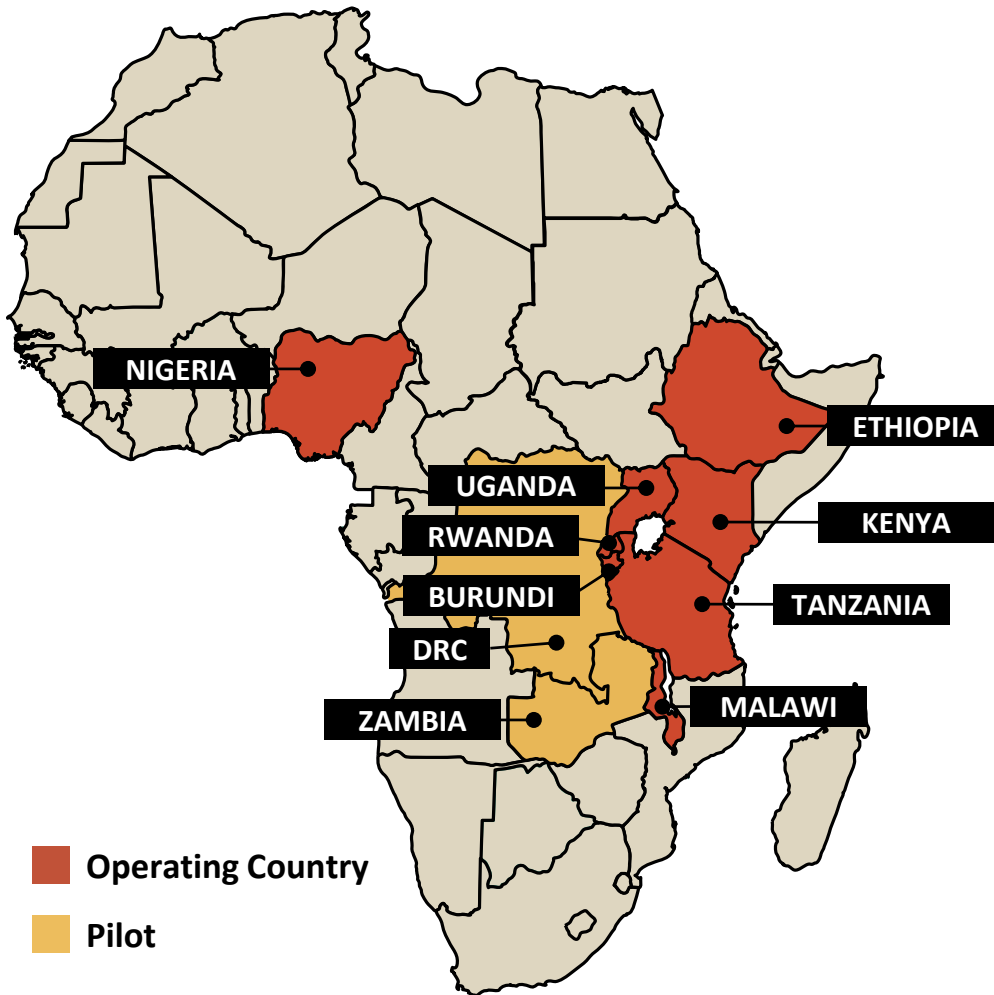
One Acre Fund: At a Glance


We are a nonprofit social enterprise with 19 years of experience serving extreme-poor, typically women-led staple-crop farm families in rural East & Southern Africa (plus Nigeria)

We deliver a complete solution for farm families that finances, distributes, and trains on life-improving technologies (e.g., seed, storage bags, solar products, trees).

How we measure success:

- *Scale*: **5.5M** farmers reached: **2.1M** families served directly, 3.4M additional through public and private sector partners
- *Impact*: **~40%** avg. annual profit boost on crops and products we support; increased financial and climate resilience
- *Efficiency*: Farmers pay for our services; for every **\$1** invested in our direct program, we generate **\$3-4** in farmer profit gains (**\$8-9** for partnerships)



A woman with a joyful expression is the central figure, wearing a vibrant red beanie with a small white circular logo and a light-colored shirt with thin horizontal stripes. She stands in front of a wall made of reddish-brown mud bricks, with a dark, shadowed doorway behind her. The scene is brightly lit, suggesting daylight.

to buy my harvest and collect all avocados with good quality.

Odette Mukabarambe

Avocado Farmer in Gisagara District, Rwanda

Background: A long-time avocado farmer, traditionally reliant on the local market.

Support provided: Since joining One Acre Fund, Odette receives *avocado sourcing* services and *offtake* for a guaranteed minimum price. The aggregated avocados are then cleaned, sorted and graded, before packing for export.

Outcomes: Odette is now getting a better price for her avocados. She is now selling ten fruits at RwF 500 (\$0.35), compared to thirty fruits for the same price. She sold her full first harvest for RwF 19,000 (\$13), with multiple “selective picking” harvests per season. In addition, post-harvest losses have reduced, since the avocados are harvested at the right time and delivered straight to the packhouse.

PROGRESS

Increase farm
productivity

Diversify income &
build resilience

Access higher value
crops and markets



Odette Mukabarambe, Rwanda

Perspectives

Meet our panel of today



Jeremy Golan

Managing Director, One Acre Ventures



Jaap-Jan Verboom

Managing Director, Truvalu



Martin de Jong

Senior Business Development Advisor, Holland Greentech



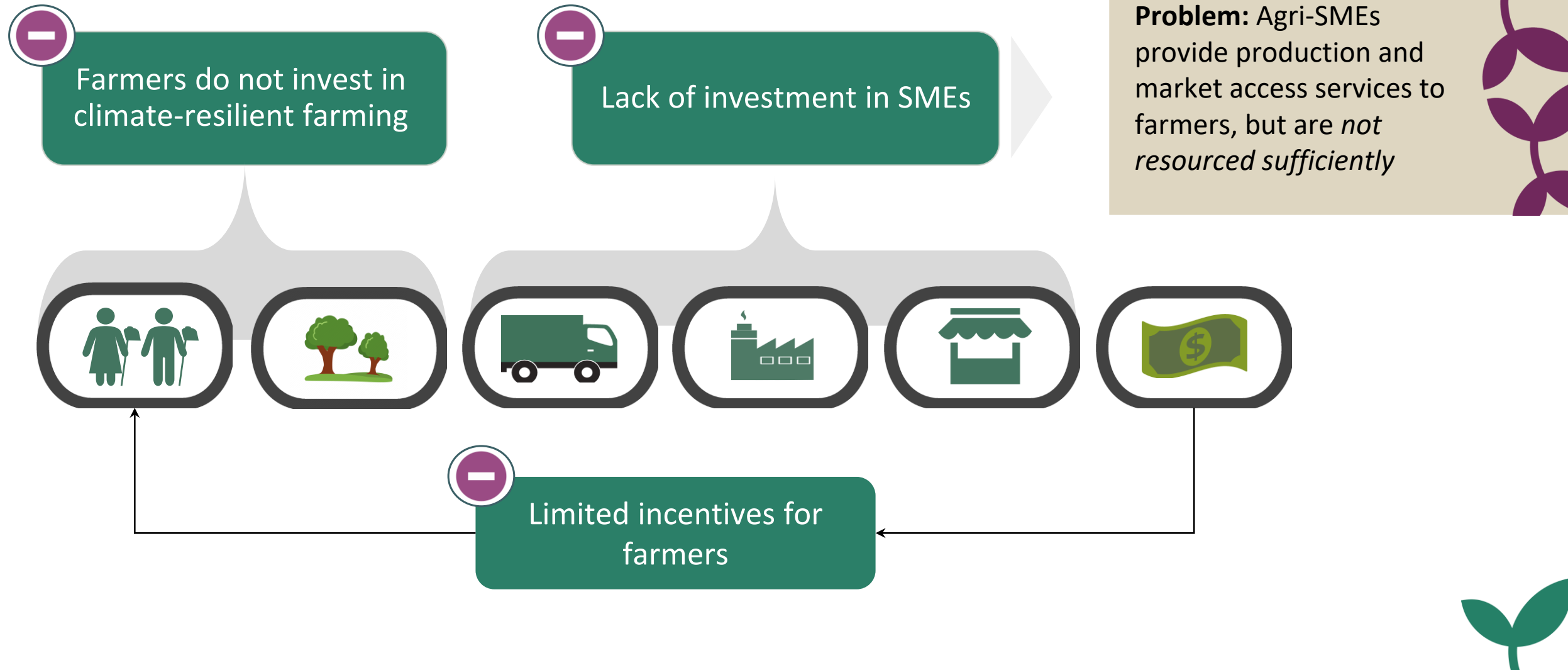
One Acre Ventures

Founder story

Delivery model

Greatest achievement

Problem: Broken Value Chains

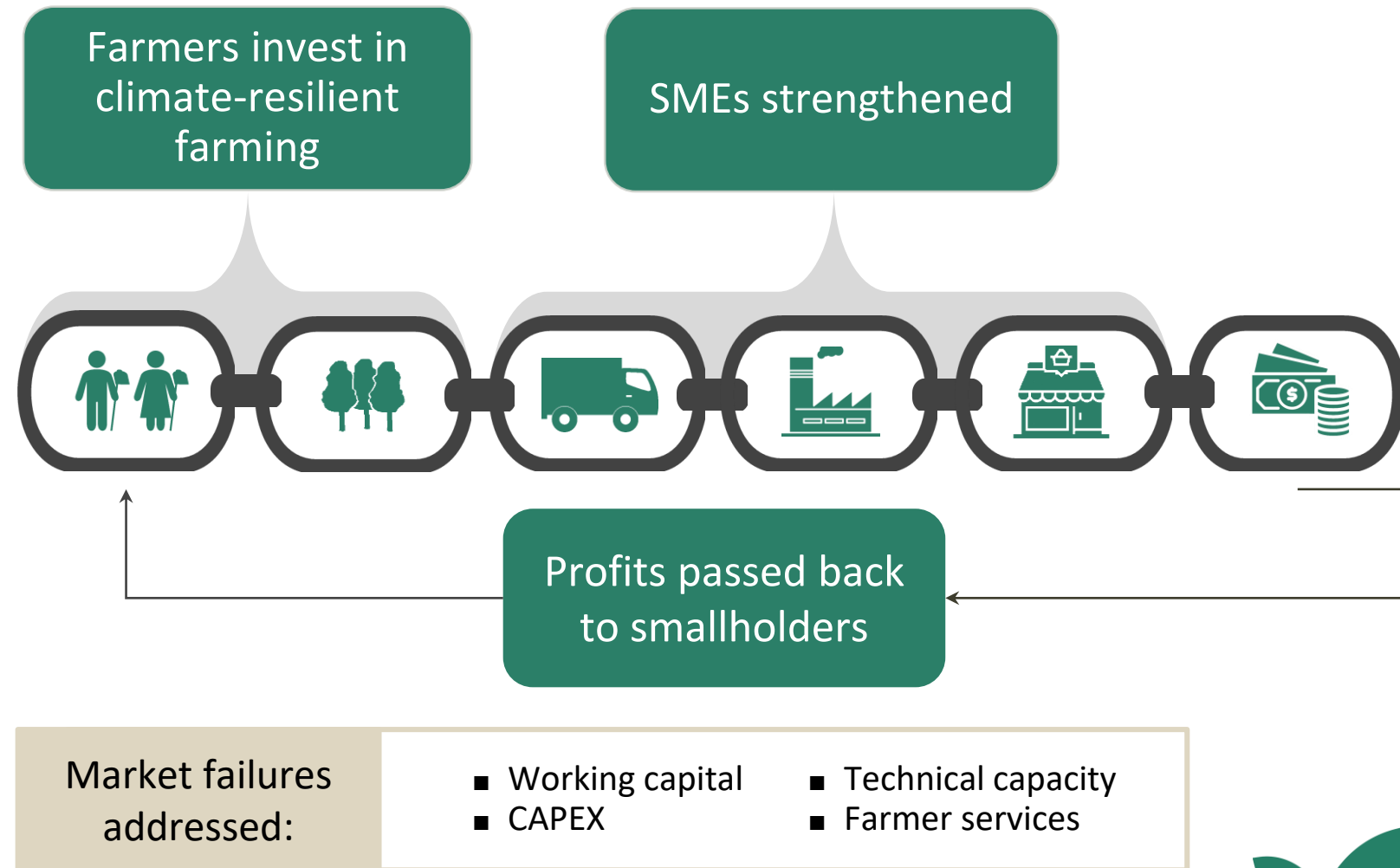


Solution: Investment in Impactful Agri-SMEs

Debt, Equity & Technical Assistance

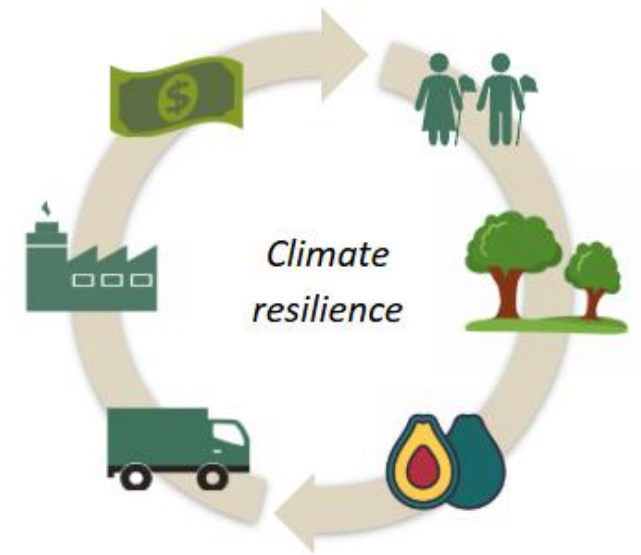
Rationale: A stronger ecosystem will improve and de-risk market access and offtake for smallholders (better price, quality, volume)

Differentiator: With a strong local presence, 1AF serves 5M+ farmers, we complement 1AF's production, sourcing, certification, policy work



Most proud of

Connecting farmers to value addition and markets



13k+ MT of avocado
purchased from 10k+
farmers in 1.5 years,
profitable business



Truvalu

Founder story

Delivery model

Greatest achievement

Accelerating
growth of local
businesses for
food security and
fair economic
development.

Truvalu is all about creating
true value in emerging
markets.

World Food Day 2025



A co-entrepreneur for entrepreneurs in emerging economies

Truvalu was founded to provide real support to early-stage, **agri-SMEs** to realise impact at **smallholder farmers** level. We found ways to **sustainably invest** in these SMEs in emerging economies with the purpose of a balanced return in the form of human, social, natural and financial capital.

We are **active in the gap** between capital, business development services and the needs of SMEs. These **local SMEs are the cornerstone to many economies**. They have the unique position to contribute to social impact and environmental protection.

As a private impact investment company, we **focus on entrepreneurship** rather than finance alone, creating decent jobs and opportunities for less privileged people and communities. We invest primarily in agri-SMEs, with a special view on **gender and climate** related issues. We invest for **at least 8 years** based on the business needs of the SMEs.



Photo: GrowPact, Kenya



Through a family of local Truvalu investment companies, we help 'missing-middle' SMEs with an integrated approach

Our co-entrepreneurship model includes 5 interrelated services:



Capital

We are a minority stake investor (15-30%), and often provide this in combination with debt. We invest for at least 7 years..



Strategic Coaching

Through a board seat we are a close and responsible partner who provides strategic advice and pragmatic coaching.



Access to Markets

We help SMEs access or grow in Europe by making them 'export-ready', selecting product-market fit, and brokering trade relationships.



Access to Technology

We offer access to agri-related knowledge & 'smartified' technology through partnerships.



Business Development Support

We help set strategies, engage on ESG and impact, grow business, build organizational capacities, help SMEs become 'investment-ready' and support in measuring impact.



Photo: Farmworks



Truvalu at glance

Since 2015



9

Years of track record



6

Members global directors team, **33%** of the women



25

Dedicated team members



4

New SMEs onboarded in 2024



6

Projects executed in 2024

SDG focus:



Our sectors:



Agri food processing



Fish processing



Handicrafts from natural materials



Waste Management & (Fin)Technology
Insect Farming



54 SME Investments
€201K Average ticket size
€10,9M Total capital invested
€4,3M Loans
€2,4M Convertible loans
€4,2M Equity



truvalu.

We are proud of realizing both a financial return and impact

Below is a summary of the social impact results in 2024 of 17 SMEs (EUR 6.5 M):



number of small farmers/suppliers we reach through the SMEs: **12,859**



number of decent jobs created and sustained through investees: **6,366**



% of decent jobs for **young people**: **89%**



2X Criteria: Women Empowerment

- Women in board positions: **29,4%**
- Women in the management teams : **51,2%**
- Share of women employees: **87%**



SMEs invest in sustainable practices, demonstrating a commitment to **environmental stewardship and efficient resource management**: **All**



number of SMEs benefiting from **BDS training**: **189**

Please read our [Global Impact Report 2024](#) for more data.



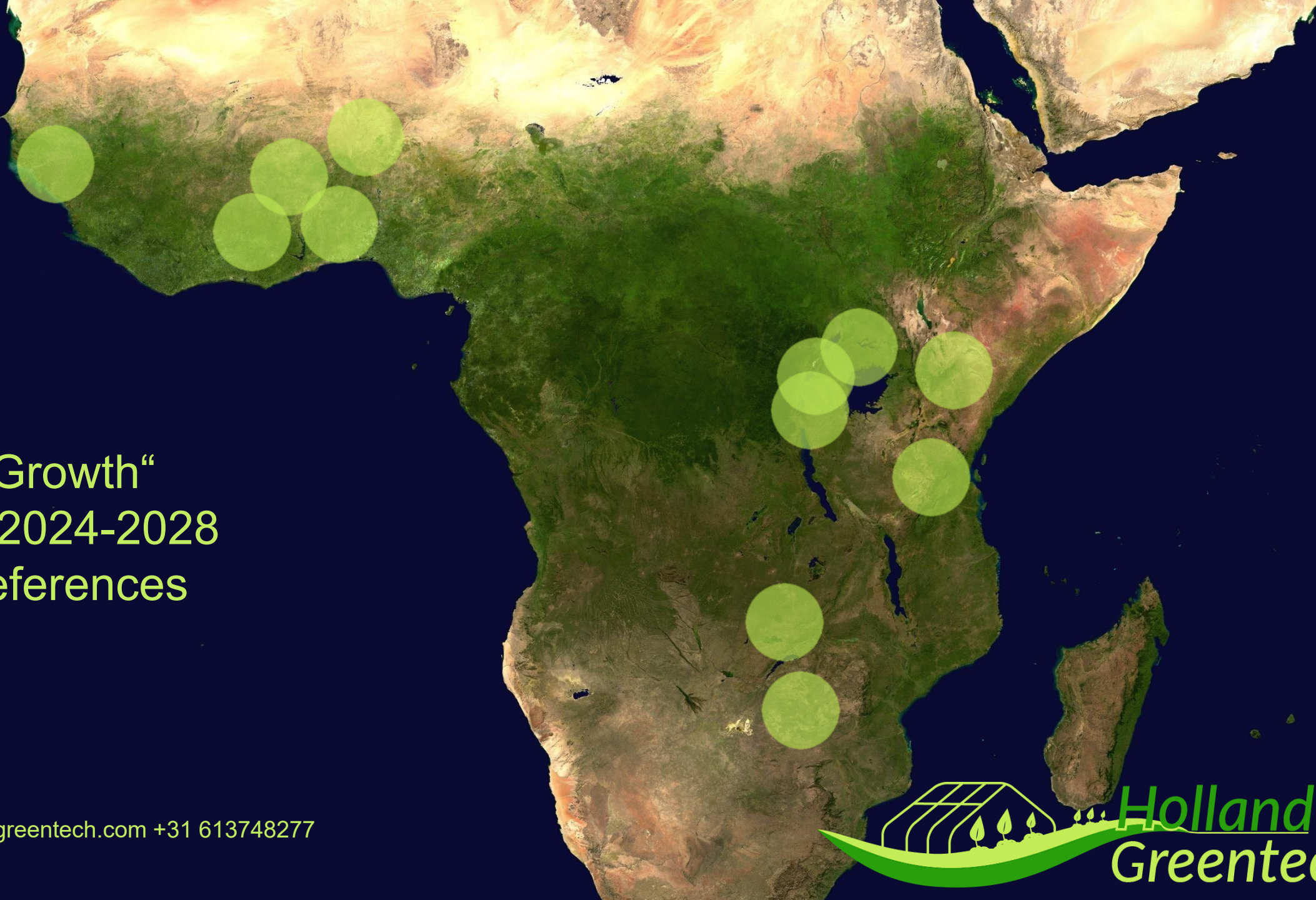


Holland Greentech

Founder story

Delivery model

Greatest achievement

A satellite map of the African continent is shown against a black background. Overlaid on the map are twelve semi-transparent green circles of varying sizes, representing project locations. These circles are concentrated in West Africa (specifically in Nigeria, Ghana, and Senegal) and East Africa (specifically in Ethiopia, Kenya, and Tanzania).

"Rooted Growth" Strategy 2024-2028 Project references

Maarten Hermus
Maarten@hollandgreentech.com +31 613748277



FOUNDER STORY | Norbert van der straaten co-founder & CEO



In 2012, I founded Holland Greentech with the goal of **enabling African farmers to grow vegetables** independently and profitably for the local population. By connecting the right people, strategic partners, and expertise.

We support local farmers by providing them with a **complete package of solutions**, from high-quality seeds and irrigation systems to greenhouses and growing horticultural technologies. This leads to better harvests, higher yields, and healthy, affordable vegetables.

We implement all methods in a **climate-smart** way, using water and energy efficiently, minimizing pesticide use, and improving plant and soil health. We also work to **strengthen local agricultural schools, cooperatives, and extension services** to foster a comprehensive approach to sustainable agriculture. **Our business model has proven successful, both in terms of impact and commercial success, and we continue to grow.**



Horti Enabler | HGT develops horti value chains by helping farmers with high-quality inputs and linking them with aggregators, markets, finance and knowledge institutions



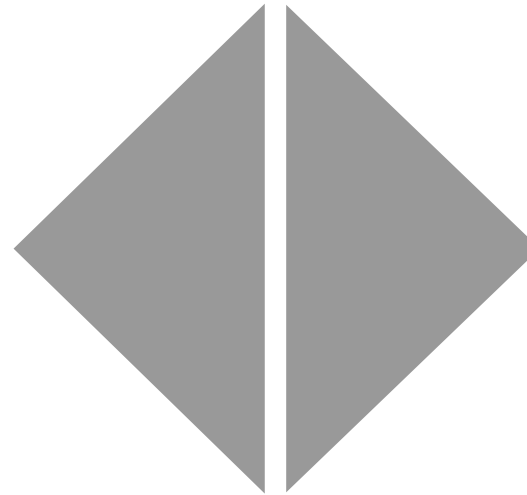
Holland Greentech empowers African small commercial farmers with an integrated package of **innovative products**, **knowledge**, and **market & finance connections**, developing the supply of **sustainable** healthy vegetables to the African cities.

We empower farmers by providing comprehensive knowledge in **technical and business skills**, ensuring **environmental** stewardship, while also facilitating their access to **market and finance opportunities**.



Farmer

To improve production and business, farmers want to be connected to high quality inputs and knowledge



Partners

HGT connects partners with individual farmers. Bridging the gap between the farm and reputable horticultural partners

Achievements | Holland Greentech has grown from a start-up in Rwanda to a well-established player in the horticultural sectors of twelve African countries



Milestones reached



Creating impact: 7.600 clients served, 365 hectares irrigation installed, 7.500 farmers and students trained and 34.000 (in)direct jobs created



Strong reputation in horti- clusters around 12 main African markets linking with government, education, markets & financial institution



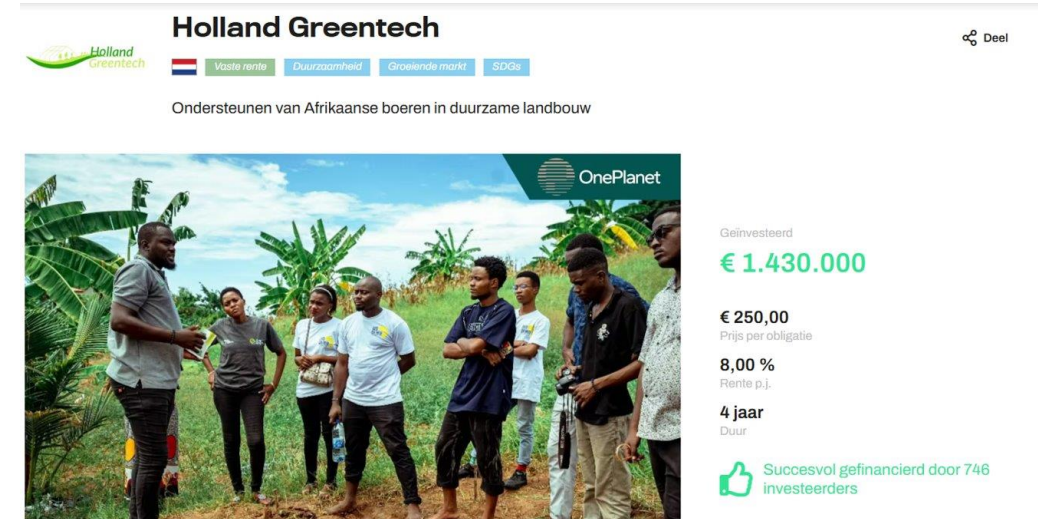
Developed strong **partnerships** with suppliers (e.g., Rijk Zwaan, Rivulis, Quinta, Koppert, Cropnuts, Cropmax and Jiffy)




100+ happy **employees** – showing strong commitment to company and strategy



Crowdfunding **1.4M EURO growth capital loan** end of 2024, boosting our growth.



A woman in a patterned skirt and dark top is using a hoe to work in a field of green plants. A large, stylized speech bubble with a pink body and a yellow tail is overlaid on the left side of the image. The text "Q & A" is written in a bold, black, sans-serif font inside the pink part of the bubble.

Q & A

I

With a growing population and food demand, agriculture is inherently bankable



II

Risk is overpriced in emerging markets, we have known this, and yet it is not changing



III

**No impact first fund
can ever get to scale**



A photograph of three women working in a field, likely in a rural African setting. They are using large wooden hoes to till the soil. The woman on the left is wearing a brown patterned dress and a headwrap. The woman in the middle is wearing a yellow and blue patterned dress. The woman on the right is wearing a black long-sleeved shirt and a red patterned skirt. They are all smiling and looking towards the camera. The background shows a line of trees and a clear sky.

*To make an end is to make **a beginning**.*

*The end is where we **start** from.*



Tim Diphooorn

tim.diphooorn@oneacrefund.org



Jeremy Golan

jeremy.golan@oneacrefund.org



Jaap-Jan Verboom

jaap-jan@truvalu-group.com



Martin de Jong

m.dejong@hollandgreentech.com

Feel free to reach out

Thank
you!