Sustainable Coconut Project Progress Report

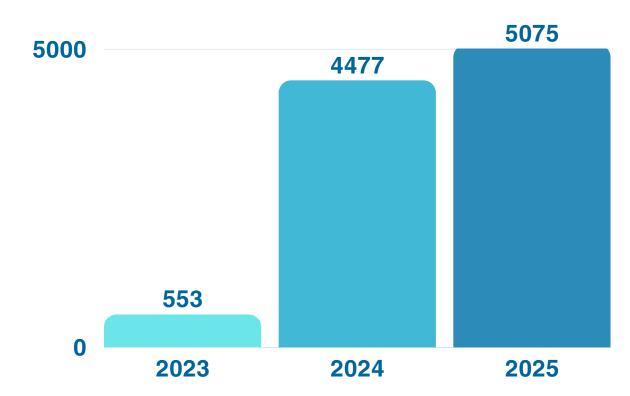
Moving the Needle in the Coconut Sector

The Sustainable Coconut Project (SC Project) has been working with 12 cooperatives, copra farmers, and oil mills since 2022 by strengthening linkages within the copra supply chain. Implemented by Grameen Foundation, the SC Project works at both the supply and demand side at three levels: the farm, the cooperative, and the market. At the farm level, the Grameen team trained copra farmers on building knowledge and skills for improving coconut productivity and copra quality. At the cooperative level, the focus was on strengthening organizational governance, business strategy, and copra enterprise readiness. Cooperatives also partnered with Financial Service Providers, entered into Cash Advance agreements, and accessed technical expertise through

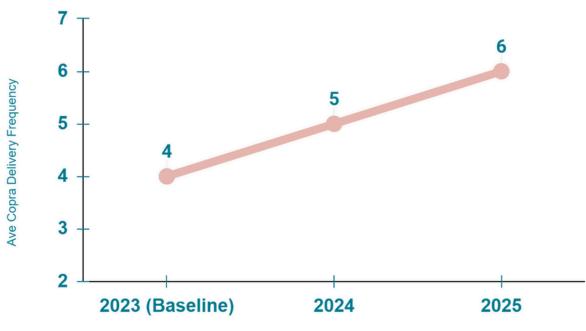
Grameen's Bankers without Borders (BwB) to prepare them for formal business-to-business (B2B) engagement with oil mills. The SC Project's Gain Sharing System provided the framework for B2B arrangements. Partner oil mills offered priority delivery lanes for copra aggregated by the cooperatives, direct price negotiation and booking advantages, as well as non-monetary benefits such as provision of copra dryers and medical missions for the cooperatives' communities.

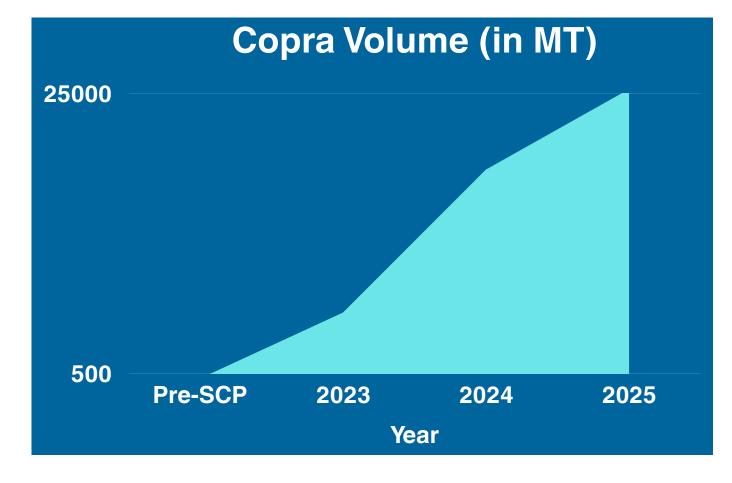
On the demand side, oil mills receive traceable copra with improved quality from partner cooperatives which is then processed into coconut oil (CNO). The SC project has so far achieved the results as of August 2025 shown below.

Trained Coconut Farmers



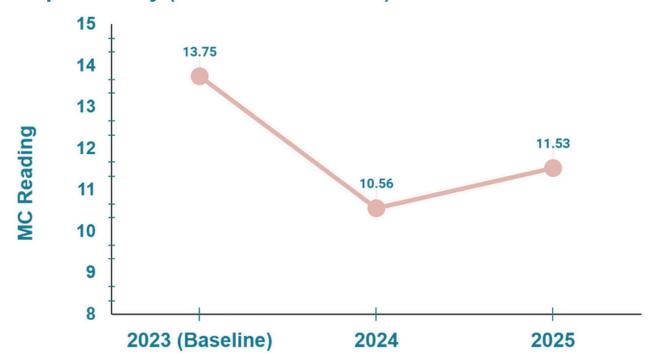
Monthly Delivery Frequency (Average)





Farmers in Traceability System 5000 2023 2024 2025

Copra Quality (% Moisture Content)



Copra Traceability

