
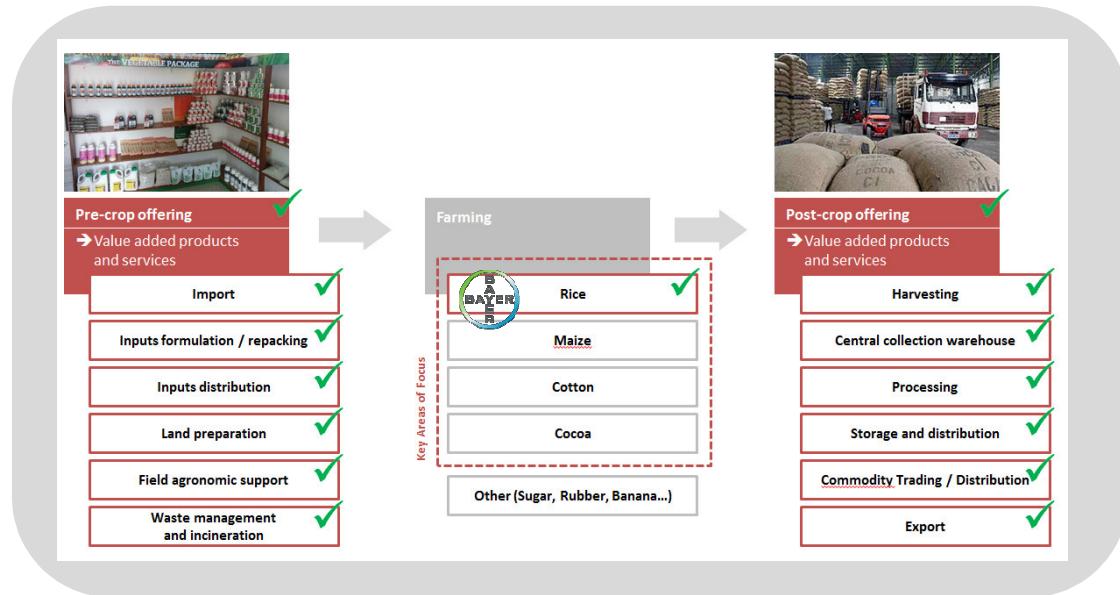
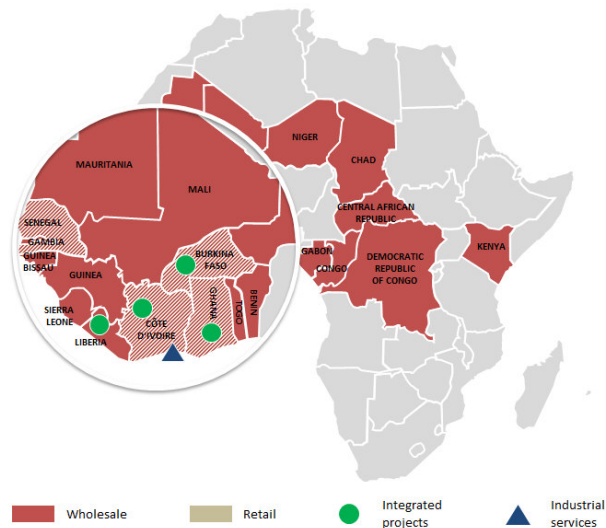


# Company presentation

Revenue Stream	Wholesale	Retail	Smallholders Integrated Projects	Industrial Services
Business type	Distributor of a wide range of leading brand agricultural inputs		Integrated projects from inputs distribution to processing and trading	Formulation / repackaging of <b>agri inputs</b> and <b>waste management</b> , for RMG and third-party clients
Key facts	35,000 m <sup>2</sup> of warehouses	22 retail points Prefinancing of Inputs & Services 	50,000 farmers enrolled	The only incineration facility in the region <b>under European standards</b>



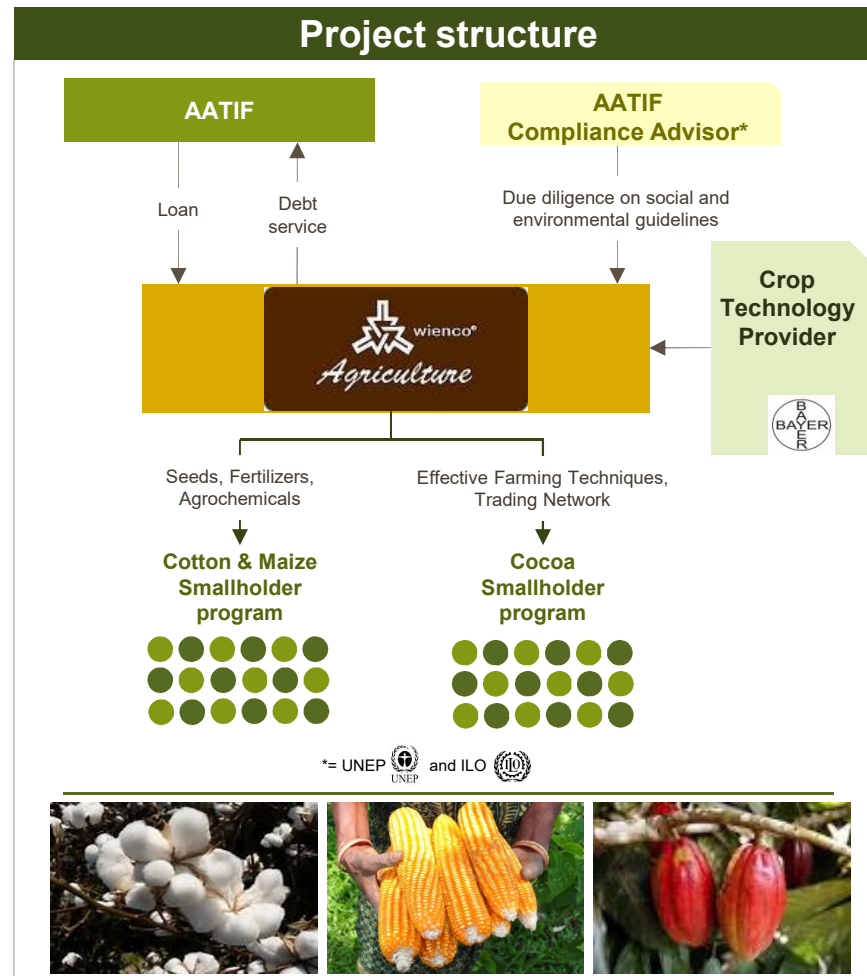
## Key hurdles for expansion

- Increasing working capital due to prefinancing
- Lack of companies offering agricultural mechanization

# 6. Case Studies – Ghana

## Wienco

Project in brief	
<b>Project</b>	Direct investment into Ghanaian agribusiness conglomerate
<b>Key elements</b>	Volume: USD 20m Term: 3 years (extendable) Market based interest payments (Libor based)
<b>Funding</b>	AATIF provides funding to Wienco (Ghana) Ltd, a key player in the Ghana agribusiness sector which has been involved in supporting the development of the smallholder farming sector in Ghana for five years and currently provides fertilizer and agro-chemicals on credit to smallholder farmers in cocoa, cotton and maize.
<b>Impact</b>	<ol style="list-style-type: none"> <li>Supporting the continuous regional expansion of outgrower-schemes specifically in cocoa, cotton and maize</li> <li>Provision of training in input application methods, as well as key aspects of business training to all smallholder farmers</li> <li>Increasing local income level and food security</li> <li>Sustainable improving the agricultural production and establishing a long lasting trade network.</li> <li>Strengthen of smallholders' position in crop technology providing industry.</li> </ol>
<b>S&amp;E</b>	Development and Implementation of a Social and Environmental Management System





# Case Study Bayer - RMG Partnership

Bayer Global

<p><b>Pharmaceuticals</b></p> <ul style="list-style-type: none"> <li>• Prescription drugs</li> </ul>	<p><b>Consumer Health</b></p> <ul style="list-style-type: none"> <li>• Over-the-counter medicines, dietary supplements, dermatology products, foot care and sunscreen</li> </ul>	<p><b>Crop Science</b></p> <ul style="list-style-type: none"> <li>• Innovative crop protection and seeds</li> <li>• Animal Health</li> </ul>

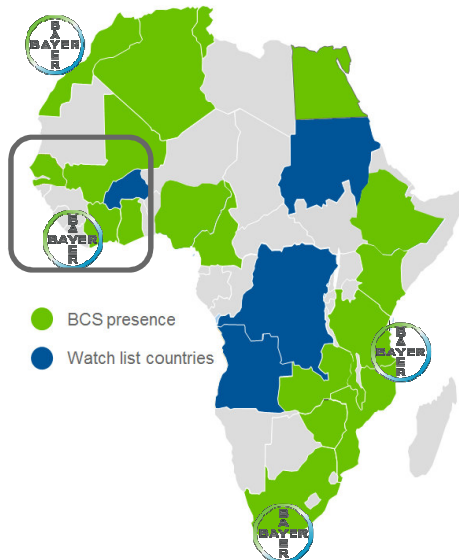
**115,578**  
Employees\*

**€46.8 billion\*\***  
Full year sales

**301**  
Subsidiaries

**€4.7 billion\*\*\***  
R&D expenses

Bayer Africa



Bayer / RMG

## Business relations

- Exclusive distribution agreement
- Tender and retail business
- Seeds, crop protection & agroservices

## Business backbone

- Trust
- Vision
- Ethics
- Loyalty
- Collaboration engagement
- Comprehensive agro business management

## Outcome : WinWinWinWinWinWin.....along the value chain

- Revenue
- Food quality
- Environment
- Modernization of agriculture & farmer capacity building
- Local food trade and self sufficiency
- Small scale farmer livelihood

## Projects

- Strengthen small scale farmer initiatives together
- Promote agripreneurship