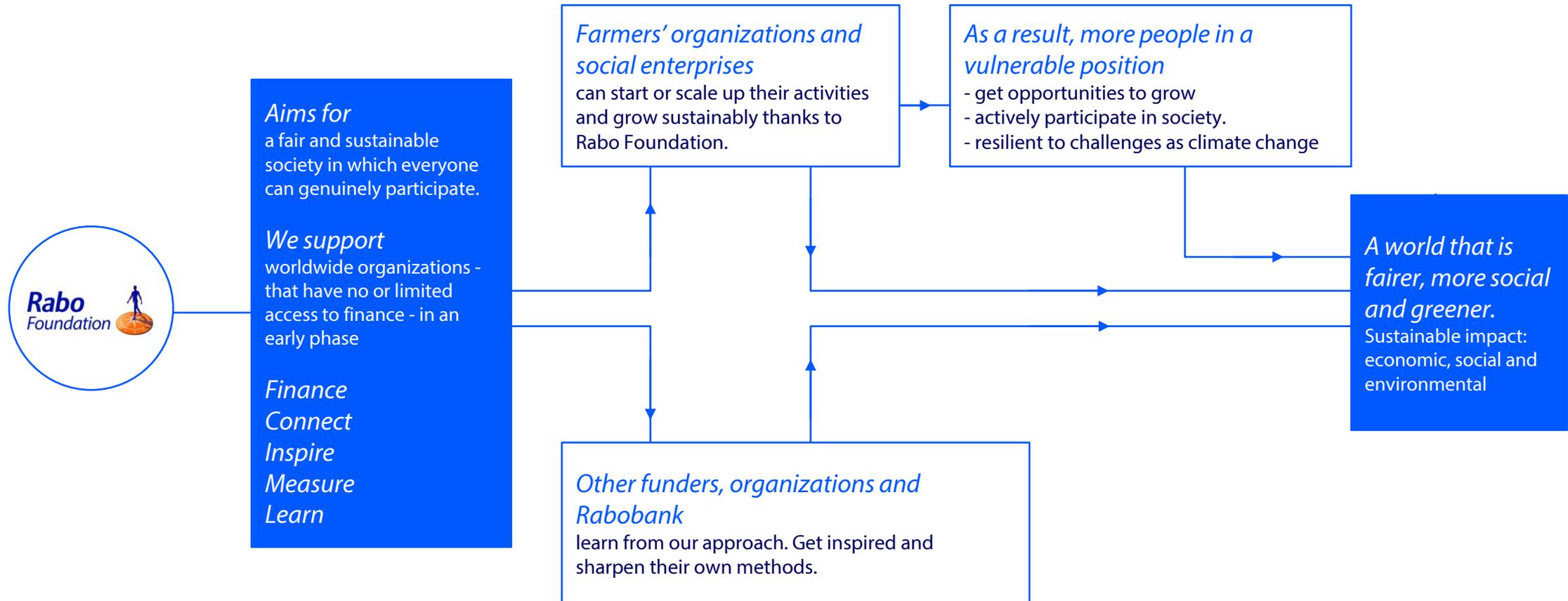


# Theory of Change

Sets out the progress we hope to see and the role we play in making it happen



Each program has its own and more detailed Theory of Change. That fits to the challenges and progress we aim for.

For example, our international Theory of Change.

# Our international Theory of Change

## Activities



### Financial resources

We offer loans, bank guarantees and donations to farmers' organizations.



### Knowledge

We share our knowledge and call on experts to provide technical assistance.



### Network

We connect with other financiers, sales markets and technical experts.



### Innovation

We work together with innovative partners, such as agtech and fintech companies.



### Sustainability

We facilitate financial and other interventions to improve our partner organizations' sustainability, such as preventing food loss or agroforestry.

## > Result

Farmers' organizations and ag/fintech have better access to **financing**. That allows them to **start** a new company or scale up an existing one.

Farmers' organizations and their members receive **training** on effective management and better farming practices.

Organizations work together to strengthen **the food value chain**.

Farmers' organizations have access to **innovative data solutions**, which allows ag/fintech companies to scale up.

**Other financiers** have access to innovative support and knowledge. That allows them to reach more farmers, which have easier access to funding.

Farmers' organizations have better access to **resources for sustainable farming**, so that smallholder farmers can produce more higher-quality crops in a way that is better for the environment.

## > Effect

Farmers' organizations and ag/fintech companies can offer **more farmers** access to suitable financial services. That provides smallholder farmers with **access to better quality inputs, work, guidance and incomes**.

Farmers have **access to data-driven products and services**. That enables them to make better choices.

Farmers' organizations and ag/fintech companies have **access to standard bank loans**. That gives more farmers the option of utilizing better (financial) services.

Sustainability is an integral part of the operations, so smallholder farmers have the chance to **increase** their **yields and the quality** of their products in a **sustainable manner**. It also makes them **more resilient** to the negative consequences of **climate change**.

## > Impact



**Smallholder farmers** have more opportunities for productive, viable and sustainable operations. That helps increase their incomes and quality of life, and makes them more resilient. In the process, they contribute to a more sustainable local economy and food security.