

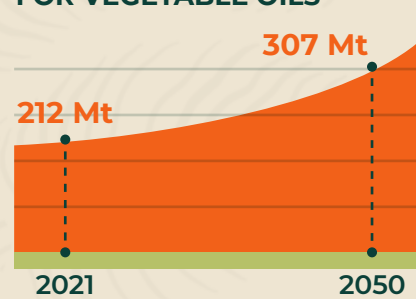
Enabling Sustainable Palm Oil: Financing Smallholder Farmers

Palm oil is the highest-yielding vegetable oil

For 1 ton of vegetable oil, palm requires only 0.31 hectares of land



GLOBAL DEMAND FOR VEGETABLE OILS



Smallholders Are Key to Oil Palm Sustainability

Smallholders manage 41% of planted palm, this represents **6.4 million hectares in Indonesia**. That's more than twice the size of Belgium.

Independent ones particularly face great challenges including:

- Limited Expertise
- Access to Financing
- Access to the Supply Chain
- Poor Yields

Why Finance Independent Smallholders?

Financial Institutions

Improved risk management, and access to the upstream oil palm market

Corporates

Improve oil palm sustainability, and gain access to improved supply chains

Musim Mas Independent Smallholders Program: Indonesia's Largest

Since 2015, Musim Mas has been training smallholders. Since 2020, we expanded our program to train Village Extension Officers (VEO's) in a train-the-trainers approach.

Project Objectives for Smallholders



Access to Technology



Access to Finance



Access to Markets



Industry Outreach

Curriculum for Smallholders

Environment

Replanting
—
No Burning

Business Management

Financial Literacy and Management
—
Access to Financial Assistance
—
Market Access and Sustainability Certification

Social

Gender Inclusion
—
Food Security
—
Alternative Livelihoods

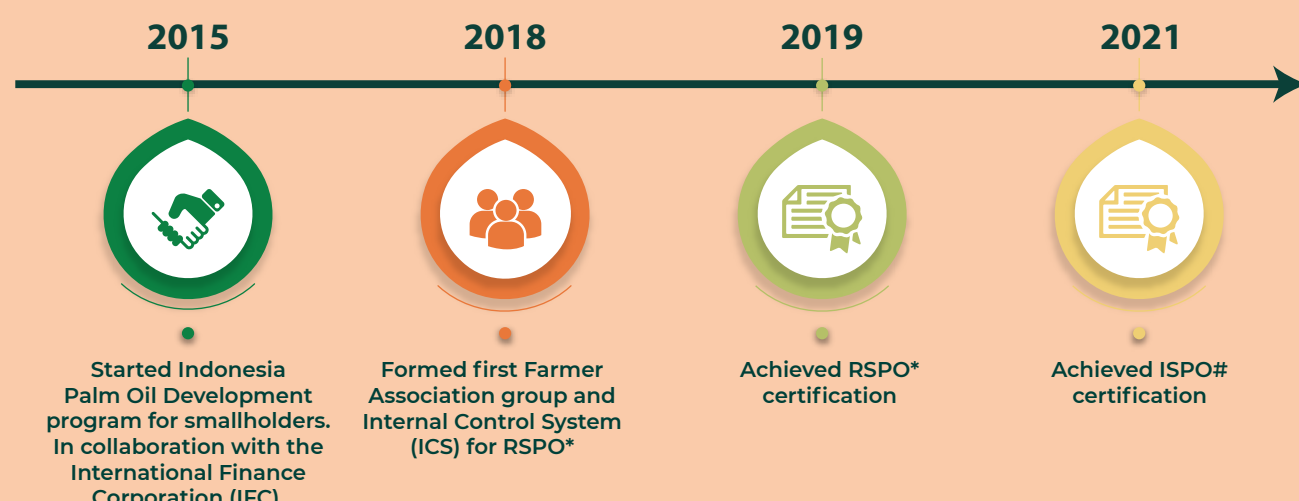
Others

Forming Farmers Association
—
Administrative and Miscellaneous Support

Good Agricultural Practices (GAP)

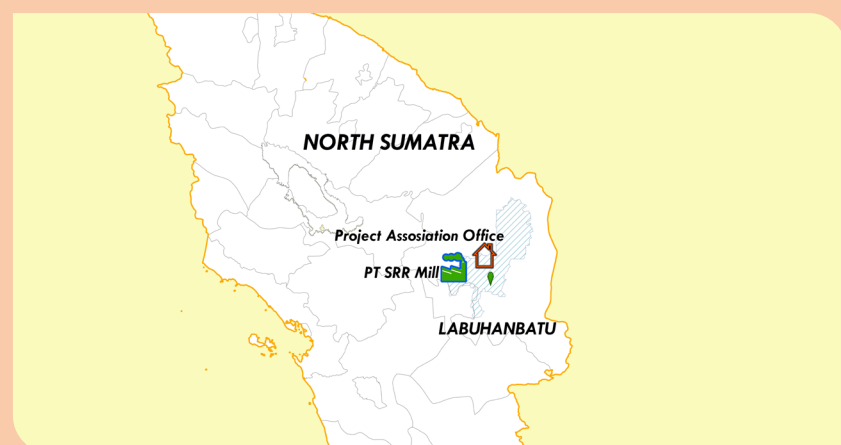
Smallholder Project Highlight: PT Siringo-Ringo (SRR) - Labuhanbatu

Project Milestones



Project Outcomes as of Dec 2021

Certified Independent Smallholders



Over **700** smallholders

Approx **1,500** hectares

* RSPO: Roundtable on Sustainable Palm Oil
ISPO: Indonesian Sustainable Palm Oil