



# Sat4Business: Services for cocoa and oil palm farmers in Ghana

Sat4Business will support over 140,000 Ghanaian cocoa and palm-oil farmers to increase their food production, income, and job creation with the establishment of Sat4Business information products and credit support services. Farmers will receive information on market prices, weather, agricultural and agronomic tips, as well as get access to financial services such as pensions, insurances, and loans.

Ghana is the world's 2nd largest producer of cocoa globally. The Sat4Business project area constitutes about 90% of cocoa produced in Ghana (COCOBOD, 2015/16 production data) and accounts for about 86% of oil palm planted in the country. This is an indication of favourable climatic conditions for these crops, and how relevant improving the productivity in these regions will positively influence the national production levels.

## Satellite Data for service provision

Sat4Business has carried out a comprehensive user requirements assessment consulting all stakeholder groups in the supply chain

to establish the key geodata needs for improved smallholder palm oil and cocoa production, and credit risk analysis that satellite data can help to provide. Here some examples:

- Location and number of hectares, plantation size class;
- Planting age;
- Performance - number of trees, density (including open spaces caused by dead trees);
- Performance - nutrient deficiency, pest and disease, weed intensity;
- Productivity (t/ha);
- Historical and current deforestation at the landscape level;
- Land cover and biomass for high conservation value and high carbon stock area at the landscape level.

## Target user group

The primary target group for Sat4Business services are 141,400 smallholder farmers: (110,108 cocoa and 31,292 oil palm farmers in seven regions (Eastern, Central, Western, Western North, Ashanti, Bono & Ahafo) of Ghana.



# Agricultural advise, market information, and access to finance provided to cocoa and palm-oil farmers in Ghana



The secondary target group are service providers (SMEs), financial services providers (FSPs), and corporates who will receive information via an interactive platform.

Sat4Business focusses especially on young and female farmers. Youth plays a key role in the future of cocoa, especially because > 55% of Ghanaian cocoa farmers are older yet than 50 years.

## Business proposition

The business model focus on the monetization of all the Sat4Business activities. For example leveraging satellite, farmer-level and value chain data to provide actionable (marketing and credit risk) insights to businesses active in the cocoa and palm oil value chains as well as to financial service providers (FSPs) in the smallholder farmers segment.

## Partnership

The Sat4Business consortium brings together seven public and private organizations, each with their own expertise.

- Solidaridad Europe (Netherlands)
- Akvo (Netherlands)
- Esoko (Ghana)
- Financial Access (Netherlands)
- Ministry of Food and Agriculture (MOFA) (Ghana)
- Satelligence (Netherlands)
- Solidaridad West Africa (Ghana)


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