

# FINANCIAL COURSE FOR CACAO ENTREPRENEURS 2025

TUESDAY 4<sup>TH</sup> & WEDNESDAY 5<sup>TH</sup> FEBRUARY 2025

BEURS VAN BERLAGE, AMSTERDAM



Arhuaco cocoa producers who joined Chocoo 2024



**Money is not a problem!**

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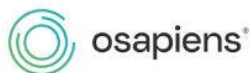
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# INTRODUCTION

## FINANCIAL COURSE 2025

### **Chocoo 2025: Financial Tools for Cacao Entrepreneurs: Money is Not a Problem!**

**Dates:** February 4 & 5, 2025

The "Financial Tools for Cacao Entrepreneurs" is an intensive 2-day finance course designed to equip cacao entrepreneurs with the financial knowledge and skills needed to thrive in the industry. From mastering the basics of financial management to securing the right type of capital for your business, this course will guide you through every critical step of the process. Whether you're exploring traditional loans, guarantee, pre-financing for cooperatives, CAPEX loans for infrastructure at origin or climate finance, understanding the right funding sources is crucial. You'll also learn how to effectively structure financial deals; create compelling pitch decks based on expert and peer feedback and identify strategies for risk management specific to the cacao industry.

The course culminates in an exciting Shark Tank style session, where participants will have the chance to pitch their business ideas to a panel of experts and investors, gaining valuable feedback to prepare for real-world funding opportunities.

All in all, our finance course will guide you through these critical steps, ensuring you are well-prepared to secure the necessary funds for your cacao business and #MakeAnImpact.

**By the end of the course, participants will:**

- Master essential financial principles and tools specific to the cacao industry
- Identify and evaluate the best sources of capital, including loans, pre-financing, and climate finance
- Develop strategies to identify and mitigate financial risks within the cacao supply chain
- Gain hands-on experience in crafting and delivering impactful business pitches

Join us for this transformative course and take your cacao business to the next level, ensuring sustainable growth and success in a competitive market.



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# INTRODUCTION

## FINANCIAL COURSE 2025

### Day 1: Tuesday 4th February 2025

Mastering Cacao Sector Finances: From Basics to Deal Structuring and Capital Raising

Location: Keurzaal, Beurs Van Berlage, Amsterdam

Time	Session	Title
9:00 - 9:30	Opening	Opening Day 1: Registration and Welcome Networking Breakfast
9:30 - 10:30	1 - Lecture, interactive, Q&A	Setting the Tone: Introduction to Basic Financial Terminology
10:30 - 11:30	2 - Lecture	Climate finance as emerging tool to support sustainable practices in cacao production
11:30 - 13:00		Networking Lunch
13:00 - 14:30	3 - Panel	Financing in the Cacao Sector - Raising Capital
14:30 - 15:00		Cacao Break
15:00 - 16:30	4 - Lecture, interactive, Q&A	Structuring Financial Deals
16:30 - 17:00	5 - Lecture	Sharing is caring

### Day 2: Wednesday 5th February 2025

Risk Management and Practical Application

Location: Keurzaal, Beurs Van Berlage, Amsterdam

Time	Session	Title
9:00 - 9:30	Opening	Opening Day 2: Registration and Welcome Networking Breakfast
9:30 - 10:15	6 - Lecture	Farm-Level Financial Management
10:15 - 12:00	7 - Lecture	Price Risk Management in the Cacao Industry
12:00 - 14:00	Trade Fair	Trade Fair Opening Ceremony & Networking Lunch
14:00 - 15:30	8 - Interactive	Shark Tank: Pitch feedback session
15:30 - 16:00	9 - Interactive	Shark Tank: Pitch Final
16:00 - 16:30	Closure	Program Closure, Delivery of Certificates and Celebration



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# DAY 1: Tuesday 4<sup>th</sup> February

## Mastering Cacao Sector Finances

### From Basics to Deal Structuring and Capital Raising

#### 09:00 **Opening Day 1:** Registration and Welcome Networking Breakfast

Participants begin the day with registration and a networking breakfast, providing an opportunity to meet fellow attendees and speakers.

#### 09:30 **Session 1:** Setting the Tone - Introduction to Basic Financial Terminology

**Speaker:** Jennifer Cinefra, Gaia Cacao B.V.

This session covers essential financial concepts such as balance sheets, income and cash flow statements and learn about the preparation of financial models. Participants will learn key terms every cacao entrepreneur should know and how to create and manage a business budget. The session includes expert presentation and Q&A.

#### 10:30 **Session 2:** Climate finance as emerging tool to support sustainable practices in cacao production

**Speaker:** Gert Crielaard, IMSET

This type of finance could be part of the funding options available for sustainable cocoa projects.

#### 12:00 **Networking Lunch**

#### 13:00 **Session 3:** Financing in the Cacao Sector - Raising Capital

**Speakers:** Loïc Badohoun, IDH Farmfit Fund B.V.  
Michaël de Groot, Rabobank

This panel of experts will discuss various financing options available in the cacao sector, including traditional loans and the types of loans available. Pre-financing for export cooperatives and CAPEX loans for infrastructure, which are specific to managing capital and operational growth in cacao-producing regions. This will make the session highly relevant for cooperative leaders and entrepreneurs looking to scale up. Participants will learn what are the key criteria to apply for these loans and understand the dynamics of capital raise.

#### 15:00 **Cacao Break**



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# DAY 1: Tuesday 4<sup>th</sup> February

## Mastering Cacao Sector Finances

### From Basics to Deal Structuring and Capital Raising

#### 15:30 **Session 5: Structuring Financial Deals**

**Speaker:** Alessandro Morgagni, Rabobank

This segment of the course will take you through the steps needed to effectively structure financial deals. What are those key elements required to create an effective pitch deck that is both compelling and persuasive? Understanding how to negotiate and structure financial agreements is crucial for securing the necessary capital and supporting the growth of your business.

#### 16:30 **Session 6: Sharing is caring**

**Speaker:** Daan Mulder, Progreso Foundation  
Elizabeth Kiarie, Rabo Foundation  
Robert Walusimbi, BICFCSL  
Kate Brennan, Regenerative

Experts will share their journey, with special attention to how they managed capital raising, risks and sustainability in their business. Attendees will gain invaluable knowledge from their real-world experiences, including the challenges they faced and how they overcame them.



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# DAY 2: Wednesday 5<sup>th</sup> February

## Risk Management and Practical Application

### 09:00 **Opening Day 2: Welcome and Networking Breakfast**

Participants begin the day with networking breakfast, providing an opportunity to meet fellow attendees and speakers.

### 09:30 **Session 2: Farm-Level Financial Management**

**Speaker:** Angelika Kessler, CARE Nederland

The next panellist on this block will talk around farm-level financial management, using digital tools to improve financial tracking and payment systems (e.g. VSLA finance management). Participants will gain practical knowledge on using these technologies and resources to streamline operations.

### 10:15 **Session 7: Price Risk Management in the Cacao Industry**

**Speakers:** Albert Scalla, StoneX  
Vladimir Zientek, StoneX

This session will focus on identifying common risks in the cacao industry and strategies to mitigate them. Topics will include insurance and trade instruments to manage market volatility (hedging, futures, contracts). Experts will also delve into other critical risks for investors to consider, such as jurisdictional risks, regulatory challenges that may impact cacao businesses.

### 12:00 **Trade Fair Opening & Networking Lunch**

### 14:00 **Session 8: Shark Tank - Pitch feedback session**

**Sharks:** Loïc Badohoun, IDH Farmfit Fund B.V.  
Hans Perk, Oikocredit  
Michaël de Groot, Rabobank  
Bas Evers, Rabobank  
Bar Rubin, Rabobank

A selected group of participants will have the opportunity to shape their business ideas in groups and to pitch them to a panel of experts and investors. They will receive feedback, work in teams to refine their pitches and shape it out.

### 15:30 **Session 9: Shark Tank - Pitch Final**

The best refined pitches will be selected and the winner can have the opportunity to win coaching session with three experts:

Loïc Badohoun, IDH Farmfit Fund B.V.  
Michaël de Groot, Rabobank  
Jennifer Cinefra, Gaia Cacao B.V.

### 16:00 **Program Closure, Delivery of Certificates and Celebration**

The program will conclude with the delivery of certificates to participants and a celebration to acknowledge the efforts and achievements and the winner of the coaching sessions!



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