

# Complete Farmer Ltd

9 October 2024



## Project overview

Complete Farmer is a Ghanaian agtech company that aims to match local and international demand for agricultural products with locally grown supply that meets high quality standards. The model includes the provision of agronomic assistance to farmers as well as a technological platform to facilitate transactions.

## Funding objective

EDFI AgriFI will provide an unsecured senior loan of USD 2,5 million. The financing aims to support Complete Farmer in the construction fulfilment centers in key areas of operation, serving as aggregation, processing and service hubs.

## Investment rationale

Complete Farmer's business model is impactful as it works to improve the quality and yield of local production by using agronomic data and advice to farmers, including linking up to inputs and finance. An important part of Complete Farmer's activities are in the northern regions of Ghana, which are a priority of the Ghana Country Window. Our investment is additional as it offers Complete Farmer access to long-term funding to invest in fixed assets.

## AT A GLANCE

- **Investment/Project:**  
Complete Farmer Ltd
- **Total AgriFI financing:**  
USD 2.5m
- **Financial instrument:**  
Senior Debt
- **Region:** Africa
- **Countries:** Ghana
- **Sector:** Agriculture
- **Allocation:** Ghana Country Window

## ENVIRONMENTAL & SOCIAL ASSESSMENT

Based on Environmental and Social (E&S) risks/impacts the E&S risk category is **B**.

The E&S risks and impacts associated with this project are limited, site-specific and can be readily addressed through generally accepted mitigation measures.

<https://www.completefarmer.com/>

EDFI [AgriFI](#), the EU Agriculture Financing Initiative, is an impact investment facility funded by the European Union, with a mandate to unlock, accelerate and leverage sustainable investments in medium, small and micro agri-enterprises (MSME) that operate in developing countries, with a specific focus on smallholder's inclusiveness. AgriFI is managed by [EDFI Management Company](#) on behalf of the 15 European Development Finance Institutions (DFI).

*Disclaimer - PENDING CONTRACTING: the investment proposal has received final approval and now is entering into the contracting phase. The information as disclosed is thus indicative and provides a basis for general informational purposes only. It should not be construed as financial, legal or investment advice, nor as a commitment or an offer to arrange or provide any financing, prior to final decision. This proposed investment is online for 30 days. In case of questions, please contact us at [info@edfimc.eu](mailto:info@edfimc.eu)*