



Supporting small independent producers
and promoting environmentally
sustainable agriculture in Guatemala.

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Sample coffee loan contract

Congratulations! You have invested in a small Guatemalan coffee farmer and helped his business grow.

By offering a small business loan of [\$] to a Guatemalan coffee farmer, you have:

- Helped him grow his business and provide for his family
- Provided seasonal work for his family and neighbors
- Allowed him to export his product and reach other markets
- Earned interest income in the form of high-grade Guatemalan coffee.

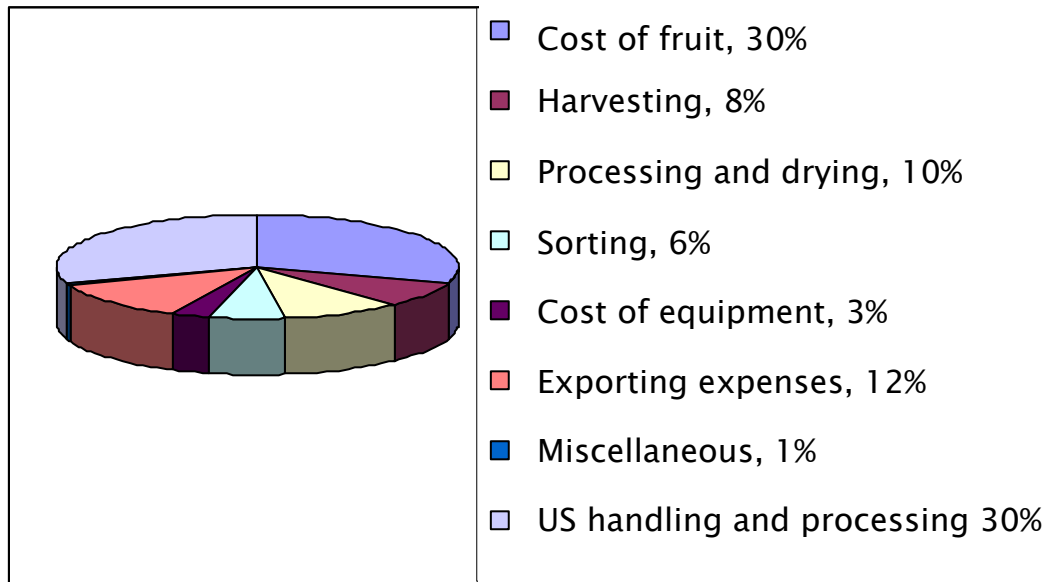
As Green As It Gets sponsors a small cooperative of Guatemalan coffee farmers. These farmers are hard-working men and families struggling to compete against large coffee plantations and monopolistic coffee labels. In general, the farmers' annual production is equal to a few minutes of production at any of the nearby plantations. They were born into a system where only marginal education is available, and labor wages – when work is available – are less than \$7 per day.

All of these families had an annual income of less than \$2,000 before partnering with As Green As It Gets. They lacked the knowledge and resources to process their coffee fruit and reach consumer markets, therefore had no choice but to sell their fruit to large plantations for prices around \$0.15 per pound. The average farmer can harvest about 5,000 pounds of coffee fruit in one year, which equates to approximately 600 pounds of roast coffee, or 24,000 beverages, in the retail market.

With hard work being their only resource, these coffee farmers have spent long hours to become the successful coffee production cooperative they are today. However, while hard work gets the job done, it doesn't pay the bills. Our farmers rely on financiers like yourself to continue the growth of their association, and their family's income. Thank you for your support.

How will your investment be used?

100% of your loan goes directly to the coffee farmer. The farmer will then invest the loan as they see fit, approximately according to this chart:



What are the terms of the loan?

The term of loan is [] months, from [date] through [date].

At the end of the loan period, you then have the choice of:

- Having the loan repaid to you
- Rolling over the principle into a another loan
- Donating the principle to As Green As It Gets

After the third loan term, the principle will automatically become a donation to As Green As It Gets. A receipt will be sent to you.

What is the interest?

Interest will be paid in the form of high-grade Arabica coffee from the Antigua Valley – hand-harvested and processed by the farmer using the loan you provided him. The interest rate is 1lb of coffee (plus applicable shipping expense) per \$125 loaned. It is simple interest and will be paid at the end of the loan period.

Can I find out how my farmer's business is performing throughout the year?

Yes. We will send you an update during the year with details of how the farmer invested the money you loaned him, and how his business is performing.

Will my loan help the farmer's community?

Yes. Any farmer who receives a loan through As Green As It Gets is required to pay more than local minimum wage or certified coffee program wages. Also, when purchasing coffee from their neighbors, As Green As It Gets farmers pay 3% to 20% more than the local market price.