

 Early Warning System

IFC-610763

AAP Advisory Complete Farmer



Quick Facts

Countries	Ghana
Financial Institutions	International Finance Corporation (IFC)
Status	Approved
Bank Risk Rating	U
Voting Date	2026-07-13
Borrower	Complete Farmer
Sectors	Agriculture and Forestry, Finance, Technical Cooperation
Investment Type(s)	Advisory Services
Project Cost (USD)	\$ 0.66 million



Project Description

PROJECT DESCRIPTION

According to bank provided information, Complete Farmer (CF) has built a strong digital platform (60,000+ registered farmers, 400+ field agents, integrated agronomic and monitoring tools), but its impact remains constrained by limited access to institutional financing. While a pilot with 150 ginger farmers achieved a 94% repayment rate, it remains insufficient to meet PFI risk thresholds at scale. IFC's technical assistance will enable Complete Farmer to partner with selected PFIs in Ghana, to test the feasibility of lending to CF farmers before scale-up through strengthening partnerships between CF and financial institutions through workshops, communications, and capacity building, with the goal of advancing financial inclusion, smallholder farmer empowerment, and national agricultural priorities. The technical assistance will strengthen Complete Farmer's operations, including its member farmer associations and agrifinance lending models, such as the credit scoring and risk management frameworks. The design builds on previous IFC engagements (projects #608250, #608907) and collaborations with Ecobank, incorporating experience from Ghana's climate finance project (#609848) to inform loan product design and targeted interventions.



Investment Description

- International Finance Corporation (IFC)



Private Actor 1	Private Actor 1 Role	Private Actor 1 Sector	Relation	Private Actor 2	Private Actor 2 Role	Private Actor 2 Sector
-	-	-	-	Complete Farmer	Client	-



Contact Information

Contact information not given at time of disclosure.

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