Investing for positive social impact

Oikocredit is a social impact investor and worldwide cooperative with over four decades of experience in leading positive change through investments in financial inclusion, agriculture and renewable energy.

Guided by the principle of empowering low-income people to improve their quality of life, Oikocredit supports partners in Africa, Asia and Latin America through loans, investments and capacity building.

Oikocredit is financed by individuals and institutions who want to be part of a global movement for social change. Our investments prioritise social impact while safeguarding the environment and generating fair financial returns.

We’re a global organisation with local presence, able to respond to our partners’ needs and strengthen them by offering more than financing.

Ghana – Supporting smallholder cocoa farmers and their communities

Stephen Paintsil is a smallholder cocoa farmer and member of a regional growers’ society called Atwereboanda, “if you lean on us you can sleep”. Oikocredit’s partner Federated Commodities (Fedco), buys cocoa beans from regional societies and sells to the Ghana Cocoa Board, the sole exporter of cocoa beans in Ghana. Fedco is a locally-owned family business with a strong social focus; it has a code of conduct on child labour, it implements community benefit projects and has UTZ quality certification ensuring its UTZ farmers receive higher prices. Fedco first partnered with Oikocredit in 2016.
Social and environmental performance
at 31 December 2018

Social and environmental performance management is a priority for Oikocredit. We monitor certain social and environmental performance indicators to ensure our partners reach the right target groups and provide services that work towards a positive change in people’s lives.

Clients reached by Oikocredit’s financial inclusion partners 37.6 million
- % female clients 86%
- % rural clients 61%

Farmers reached by Oikocredit’s agriculture partners 528,072

Renewable energy
- Households with access to clean energy 71,653
- CO₂ emissions avoided (in tonnes) 177,749

Ten countries with highest capital outstanding
at 31 March 2020

Five countries with highest member capital
at 31 March 2020

This document was produced by Oikocredit, Ecumenical Development Cooperative Society U.A, with the greatest of care and to the best of its knowledge and belief at the time of writing. It has not been reviewed and/or audited by an accountant. Before investing in Oikocredit, you are advised to read Oikocredit’s prospectus to fully understand the potential risks and rewards associated with the decision to invest. Download the prospectus here: https://www.oikocredit.coop/prospectus.