



In a remote place like North Kivu, DRC, having access to cash or emergency funds is a necessary tool to help with life circumstances. And yet, as is the case for many remote farmers, access to these tools can be quite limited.

The women of the SOPACDI coffee co-op have joined together to create a new savings and loan program.

As part of its very business structure, SOPACDI includes a women's group. For each pound of coffee that we buy from SOPACDI, a small premium is earmarked for use by the women's group. Over the years of our relationship, this has amounted to a contribution of more than \$10,000. The women have used this money to support small business investments, purchasing a flour mill and buying goats for all of the women members of the cooperative.

Their newest initiative is called AVEC, which stands for Associations Villageoises

d'Epargne et Crédit. This program aims to improve women's access to credit and to provide them with a place to save money. AVEC directly translates in French to the word "with," signifying their unity as a group and the importance of working together.

The objective is to create small grassroots savings and loan programs in each community that enable these women farmers to weather unexpected financial hurdles, and to plan for the future. A loan can be used for more immediate needs – such as paying hospital bills for a sick family member – and for more forward-focused investments– like starting a new business.

Already the program has 93 members in 16 different communities and they hope to grow their membership, and the impact of these resources, over time.

FARMER GROUP

SOPACDI

ORIGIN

Kivu, Democratic Republic of Congo

VARIETALS

Bourbon, Jamaica Blue Mountain

ELEVATION

1460+ MASL

ROAST

Medium

PROFILE

Bright and sparkling with sweet floral flavors of blackberry, lemon and lavender.



Above: Women of SOPACDI coffee co-op hosting Equal Exchange Quality Manager Beth Ann Caspersen. Through small contributions and pooling resources, they are building their own financial security.