

EARLY DISCLOSURE

The following information is published on the AGR13 website 30 days prior to final disbursement of the loan and guarantee.

Transaction name	Sustainable Coffee & Botanical Ingredients Export Finance
Publication date	Feb 2026
Sector	Food processing and manufacturing
Country and region	India – Southern and Western regions (Karnataka, Kerala, Tamil Nadu)
Deal overview	<p>This transaction supports, a leading Indian manufacturer and exporter of herbal extracts, oleoresins, essential oils, nutraceutical ingredients, and value-added coffee products. The financing will enable the company to expand export-linked procurement and processing of key agricultural commodities such as coffee, turmeric, chillies, spices, and botanicals, with an increasing focus on certified, traceable, and sustainability-compliant sourcing. The facility will be backed by a partial credit guarantee from the AGR13 Fund, enabling our Partner FI to extend enhanced export working capital support. This structure mobilises private sector financing toward climate-relevant agri value chains and strengthens traceability and compliance across the company’s export supply chains.</p>
Description of the activities	<p>The proposed investment will provide export working capital financing to support:</p> <ul style="list-style-type: none"> • Seasonal procurement of agricultural raw materials (coffee, turmeric, spices, botanicals) • Inventory build-up aligned to export orders and production planning; and • Financing of export receivables within defined realisation periods <p>The financing will support the company’s expansion of procurement from certified supply chains, including organic and sustainability-certified coffee and botanical sourcing, supported by batch-level traceability and compliance mechanisms. Technical Assistance from AGR13 may further strengthen the company’s sustainability systems, including supply chain traceability, EUDR-aligned geolocation verification, and impact monitoring frameworks.</p>
Expected impact	<ul style="list-style-type: none"> • Increased procurement and export of certified and traceable coffee and botanical ingredients aligned with international sustainability standards • Strengthening of organic and sustainability-certified supply chains (including Rainforest Alliance, EU Organic, USDA Organic, and Fairtrade-aligned sourcing where applicable)

	<ul style="list-style-type: none"> Improved resilience of climate-sensitive agricultural value chains through stable demand and certification-linked agronomy support <p>Institutionalisation of ESG KPIs and traceability through TA support</p>
E&S risks and mitigants	<p>The initial risk assessment identified several potential risks, including notably environmental risks, to be mitigated by a comprehensive Environmental and Social Management System (ESMS), gender risks and inequality, water stress in sourcing regions, and climate-related supply chain shocks. These will be addressed through a structured ESAP, soil and water conservation practices, digital monitoring systems, and TA support to strengthen governance, traceability, and regenerative practices.</p>
Contact details of fund manager	<p>Parties can express their views on the proposed transaction to the Fund Manager by contacting info@agri3.com within 30 days of the publication date of the notice.</p>