



RAF Project Update

Towards a **R**esponsible
Agriculture and **F**ood Sector

February 2026





Agenda

- **Objectives and update** on the RAF project
 - *Mapping* of frameworks and tools
 - *Agri tools* updates and pilot-testing
- **Partners' experiences** on the RAF approach
 - **Ben Wallingford** – Risk, ESG and Impact Officer at [Incofin Investment Management](#)
 - **Mor Fall** – Specialist in financing value chains and agricultural cooperatives, SEPM Pros consultant with [ADA](#)
 - **Thomas Kockmeyer** – Impact & Learning Advisor, at [IDH Farmfit Fund](#)
- **Plans for 2026**



*Write your questions in the chat box,
or ask them directly after the presentation.*

Who we are



A joint (ad)venture between two of the global leaders in **social and environmental performance management** for the **inclusive finance** sector

Developing standards



Offering tools and resources



Our integrated approach for implementation



Council on Smallholder Agricultural Finance



The leading global network of lending practitioners promoting an inclusive finance market for agricultural SMEs.

CSAF members and **field building partners** convene to share learning, develop industry standards, and engage other stakeholders, with the goals to:

- 1) **Facilitate Market Growth** to meet a greater share of the vast financing needs of agricultural SMEs globally;
- 2) **Promote Responsible Lending Practices** and social and environmental standards to ensure that market growth for agricultural SME finance contributes to positive impact on smallholder farmers, workers, rural communities, and the natural environment; and
- 3) **Build a Stronger Ecosystem** for inclusive and sustainable financial markets and agricultural value chains.



Members & Affiliates



Field Building Partners



After RIF...

Responsible Inclusive Finance



For Financial Service Providers

comes RAF!

Responsible Agriculture & Food Sector



For Agribusinesses / agri-SMEs

RAF Project objective

Promote a more responsible agriculture and food sector, by equipping stakeholders with assessment and management tools and resources that integrate **responsible business conduct** and **client protection** standards.



What is our methodology?

Tools & resources developed through partnership and field testing, since 2022

Development of two management tools for agribusinesses, aligned with international standards



- **RAI Tool** for "Responsible Agricultural Investment" with the International Institute for Sustainable Development (IISD)

[Learn more](#)



- **Agri CP Tool**, focused on client protection in the agricultural sector, with the IDH Farmfit Fund

[Learn more](#)



Iterative work to refine, adapt to sector needs, build common language: **Pilot-test, incorporate feedback, build resources for assessment and improvement of practices.**

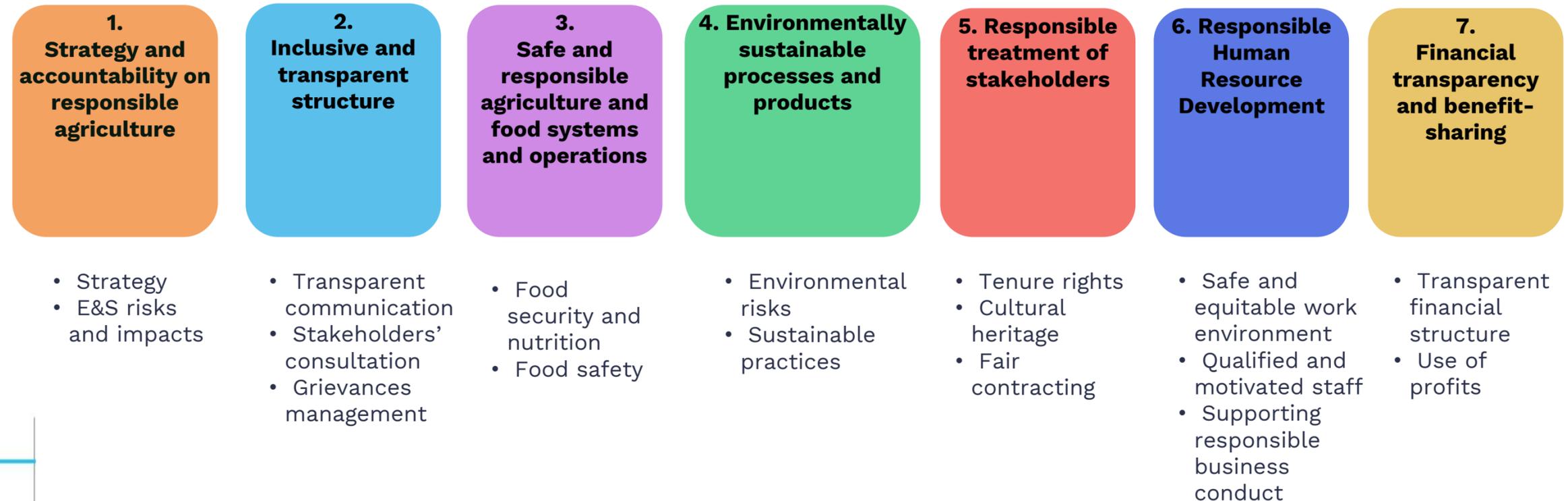
These **two tools** provide a **solid foundation for a responsible agricultural sector.**



[Learn more about the RAI here](#)

RAI tool: aligning agribusiness management practices with international standards

7 Dimensions to assess social and environmental strategy and management practices



A tool for whom?

	Who can be assessed
For agribusinesses involved in	Agricultural and food product: <ul style="list-style-type: none"> ✓ production ✓ processing ✓ trading
And	<ul style="list-style-type: none"> ✓ Directly working with smallholder farmers ✓ Impacting local communities

Developed in partnership with the [International Institute for Sustainable Development](#)





[Learn more about the Agri CP here](#)

Agri CP tool: avoiding doing harm based on Client protection standards

“Client” = “smallholder farmers”

Clients or suppliers of agribusinesses

Aligned with the 8 client protection standards used in inclusive finance

Standard	1	The organization's products, services, and channels benefit smallholder farmers.
Standard	2	The organization does not overindebt smallholder farmers.
Standard	3	The organization gives smallholder farmers clear and timely information to support farmers' decision making.
Standard	4	The organization sets prices responsibly.
Standard	5	The organization enforces fair and respectful treatment of smallholder farmers.
Standard	6	The organization secures smallholder farmer data and informs them about their data rights.
Standard	7	The organization receives and resolves complaints related to its own operations, employees, agents, products and services from the following stakeholders: smallholder farmers / local communities / other affected stakeholders.
Standard	8	The governance and management are committed to smallholder farmer protection, and HR systems support its implementation



Developed in partnership with [IDH Farmfit Fund](#)

What is RAF project added value?

Mapping of frameworks and tools in the agriculture and food sector



Mapping exercise

In-depth review and mapping of the abundant ***sustainability standards, certifications, initiatives, guidelines*** and ***tools***

57 resources reviewed

e.g., CFS-RAI principles, ASEAN RAI, IFC PS, SAFA tool, SAI platform FSA tool, GMAP tool, ISO standard for farmer organizations, fair trade certifications

with the **financial support of IDH Farmfit Fund.**

Mapping of responsible agriculture frameworks and tools

The mapping distinguishes four categories of tools and standards



Group 1 - High-level principles

Standards produced by international institutions = global principles to guide public policy or agribusiness. Not focused on implementation



Group 2 - Guidelines and frameworks

More details and specific indicators. Not designed as assessment tools.



Group 3 - Agribusiness practices assessment

*Private tools or certifications for assessment and certification. Concrete and precise indicators. Includes **RAF tools**.*

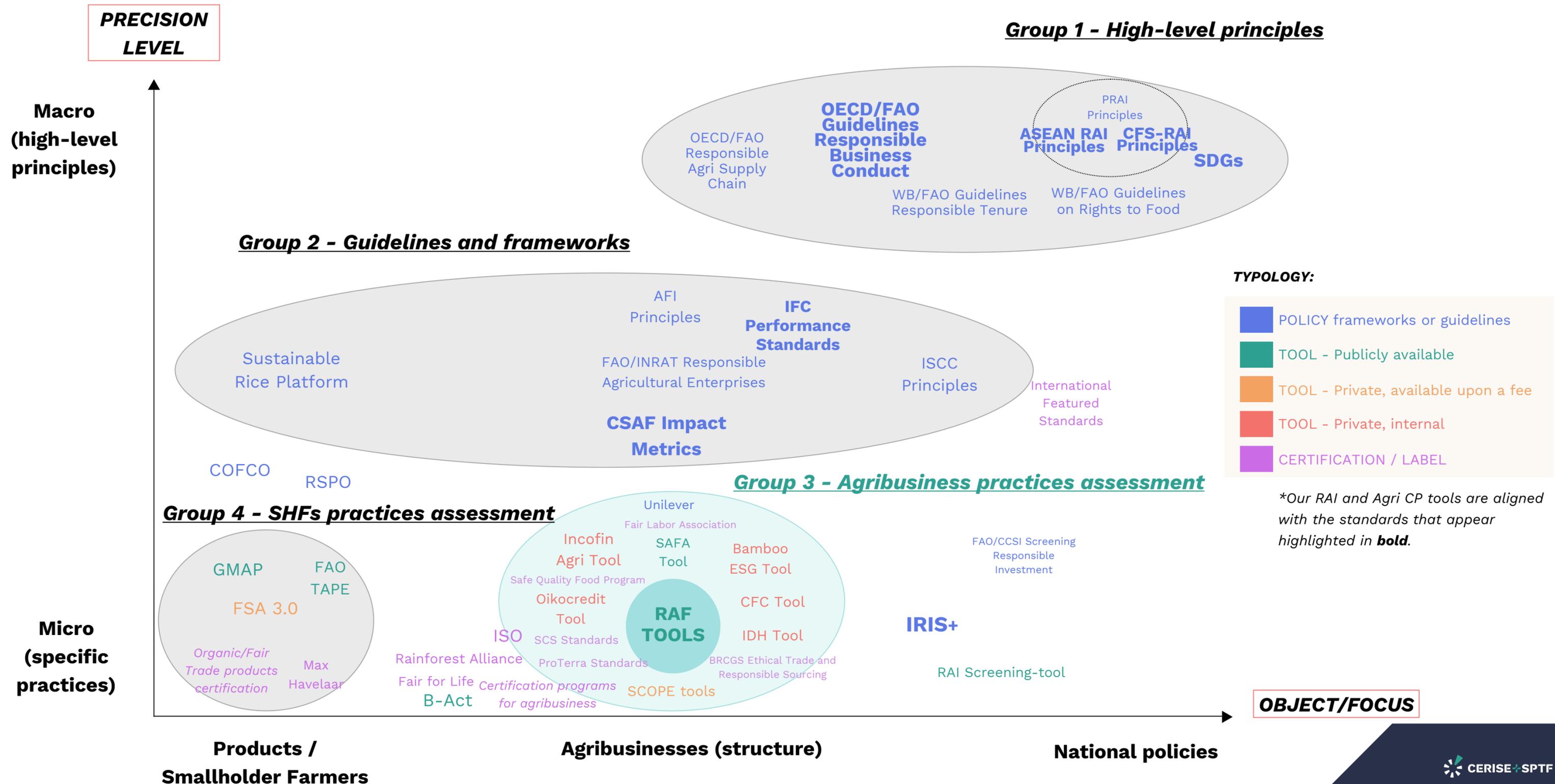


Group 4 - Smallholder Farmers practices assessment

Tools and certifications designed to be applied directly to smallholder practices and products.

Mapping of responsible agriculture frameworks and tools

General mapping – overall visualization



Focus on Group 3 - Agribusiness practices assessment

A comprehensive range of responsible practices & live tools defined with stakeholders' feedback

*RAI tool standards***

*Agri CP tool standards***

Thematics	<i>RAI tool standards**</i>							<i>Agri CP tool standards**</i>							
<i>Mapping Group 3*</i>	Strategy & Risks	Transparency & Grievances	Food security	Environment	Tenure rights & Contract	Responsible Human Resources	Financial Transparency	Products, services, and channels that benefit clients	Over-indebtedness	Clear and timely information to support client decision	Responsible prices	Fair and respectful treatment of clients	Data rights	Complaints resolution	Committed manag. and HR
<i>RAF tool</i>															
<i>SAFA tool</i>															
<i>SCOPE tools</i>															
<i>SCS Standards</i>															
<i>BRCGS Ethical Trade and Responsible Sourcing</i>															
<i>Unilever</i>															
<i>ProTerra Standards</i>															
<i>Fair Labor Association</i>															

*Find links to these tools/standards/certifications in the Appendix.

** See the specific RAI and Agri CP tools conclusions in the Appendix.

Value added of the RAF project

Mapping Results Analysis: The RAF tools have a strategic value

A clear interest from stakeholders

(agribusinesses + investors + consultants)

- Survey conducted with SNUPP partners (investors):
75% see an interest to use the RAI Tool as a reference tool in the sector.
- Call for interest after our webinars:
Over 65 organizations responded (approximately 90 people)
71% are interested in joining the working group
82% are interested in testing the tools
- Today, a real up-take, and great participation on the RAF webinar

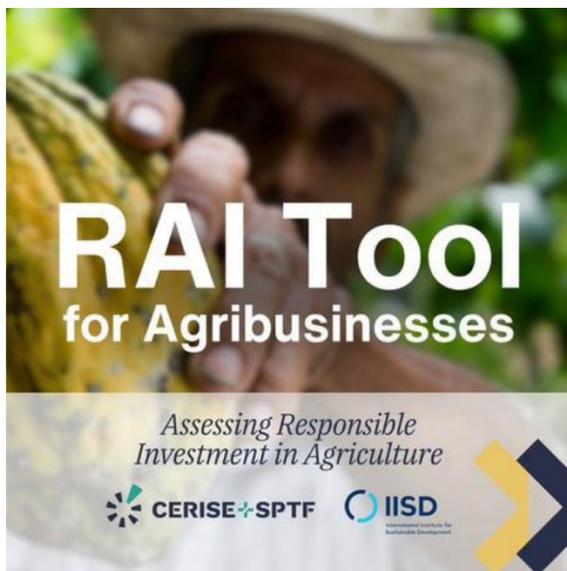
What our RAF project can bring

A **free, public, tailored** approach for agribusiness assessment and management based on international standards, based on partners and Cerise+SPTF long-term experience

Collaborative and iterative work, common language, and harmonized practices

A **suit of tools and resources** for investors (due-diligence) and agribusinesses (management practices)





[Find more about the RAI Tool here](#)

Latest updates on the RAI tool

- **Pilot-test** with a cooperative in **Senegal** - financial support of **ADA**
- **Other partners** have tested it directly (**Togo, Guatemala**)
- Development of **technical material** (guidance for assessment)
- Translation of the tool and material into French and Spanish
- Development of a first “**Due Diligence**” **draft version**, in partnership with **Incofin**





Latest updates on the Agri CP tool

- **Version 2** of the tool based on collected feedback, translation into French and Spanish - financial support of **IDH**
- Analysis of feedback received by IDH, Global Partnerships, Proparco, EDFI/Agrifi, Unispice
- Development of **technical material** for assessment
- Development of a first “**Due Diligence**” **draft version**, in partnership with **Global Partnerships**



[Find more about the Agri CP Tool here](#)

Let's now hear from our partners - feedback on the RAF approach



***Mor
FALL***

Specialist in financing
value chains and
agricultural cooperatives
[SEPM Pros consultant](#)



***Ben
WALLINGFORD***

Risk, ESG
and Impact Officer
at [Incofin Investment
Management](#)



***Thomas
KOCKMEYER***

Impact &
Learning Advisor
at [IDH Farmfit Fund](#)



Support for responsible agricultural practices

COPROSEM Kahi - Sénégal

Some lessons on the RAI mission

By Mor Fall, expert evaluator

December 12, 2025



COPROSEM – Senegal

A producer organization located in the heart of the peanut-growing region with significant potential for business development.

Specializes in the production of certified seeds, in a context marked by a scarcity of high-quality seeds.

- An important player in the multiplication of dry cereal seeds.

A small cooperative very active operationally, but remains informal:

- Lack of reference documents to guide operations (procedures manual, development plan, formal action plan, etc.)

Assesement of COPROSEM

For COPROSEM, the RAI assessment reveals the level of compliance with responsible agriculture requirements.

Weakness identified on:

- ⇒ Formalization of practices
- ⇒ Responsiveness of governance bodies
 - ⇒ Efforts on operations but less on governance
- ⇒ Rural context with lack of quality human resources

Opportunities

The RAI assessment represents a major opportunity for COPROSEM:

- ⇒ Identification of areas for improvement in its governance, particularly in terms of its management tools (strategic plan and budget).
- ⇒ Formalization of best practices observed at the operational level but never documented in reference materials.
- ⇒ Bringing its financial and personnel management practices up to standard to better control the risks associated with these areas.

Technical Assistance

- ⇒ Planning support: A one-year action plan to start with, to correct governance issues and lay the foundations for medium- and long-term planning).
- ⇒ Capacity building on responsible agricultural standards and practices.
- ⇒ Planning to use university interns who regularly visit the organization, often for several months

A few points to bear in mind when communicating with the OP

- ⇒ This is not an assessment where the sole aim is to grade a farmer organization.
- ⇒ Low compliance is not a disaster; it should be seen as an opportunity to correct weaknesses.
- ⇒ Transparency in the communication of data and information is essential for a successful RAI assessment.
- ⇒ The involvement of all internal stakeholders is essential (elected officials, staff, users, etc.).

Thanks a lot for your attention.

CONTACTS

Auditor : Mor Fall - tawafall25.mf@gmail.com

Focal point : Demba Ndione, Director COPROSEM

Please write your questions in the chat!
**We will take the time to answer them at
the end of these presentations.**



Applying the RAI Approach in Investment Due Diligence

RAF Project Webinar

Ben Wallingford – Risk, ESG & Impact Officer

Incofin Investment Management

FEBRUARY / 2026

Why the RAI approach works for ESG due diligence



Practical value in investment due diligence

- Translates responsible agriculture principles into **management practices**
- **Aligns with investor expectations** and supports a **common language** across agribusinesses and investors
- Provides a **clear, comprehensive framework** that enables standardized assessment and a **structured improvement pathway** (gaps → action plan → monitoring)

Why we developed a RAI “Light” version



Adapting RAI approach to due diligence realities

- The Full RAI Tool is **comprehensive** — but due diligence timelines are tight
- Many agribusinesses have **operational practices in place** that are not yet fully formalized in policies
- A “Light” version helps identify **priority improvement areas**, within DD constraints
- Goal: **streamline assessment** while preserving **core responsible investment expectations**

How we integrate the RAI approach in our DD process



Integration into Incofin's Due Diligence Process



How we selected priority indicators

Selection of key RAI indicators

- **Materiality**: Highest-risk issues + minimum safeguards, while preserving the breadth of the RAI framework
- **Feasibility**: Verifiable within DD (documents + interviews + site observations)
- **Relevance for Decision-Making**: Clear actionable priorities for key areas (for ESAP / TA)

Looking forward – RAF Project



Investor Perspective

- **Harmonization across investors** can reduce duplication and reporting burden for agribusinesses
- **Open-access tools and guidance** are essential to scaling uptake beyond early adopters
- **The RAF Working Group** is key to align on tools and drive consistent application and practical implementation across the sector

Please write your questions in the chat!
**We will take the time to answer them at
the end of these presentations.**

Farmer Protection in IDH Farmfit Fund's Investments

Thomas Kockmeyer



**Farmfit
Fund**

Managed by idh invest



IDH IM supports the RAF Project for three key reasons



Shared vision

- Common, operational definitions of responsible service delivery and E&S risk
- Alignment across investors, agribusinesses and partners
- Clear ambition **beyond do-no-harm / ESG**



De-risking and impact

- Standardised identification of material farmer protection and E&S risks
- Reduced reputational, operational, and portfolio risk
- Improved farmer outcomes and more resilient, stable supply relationships

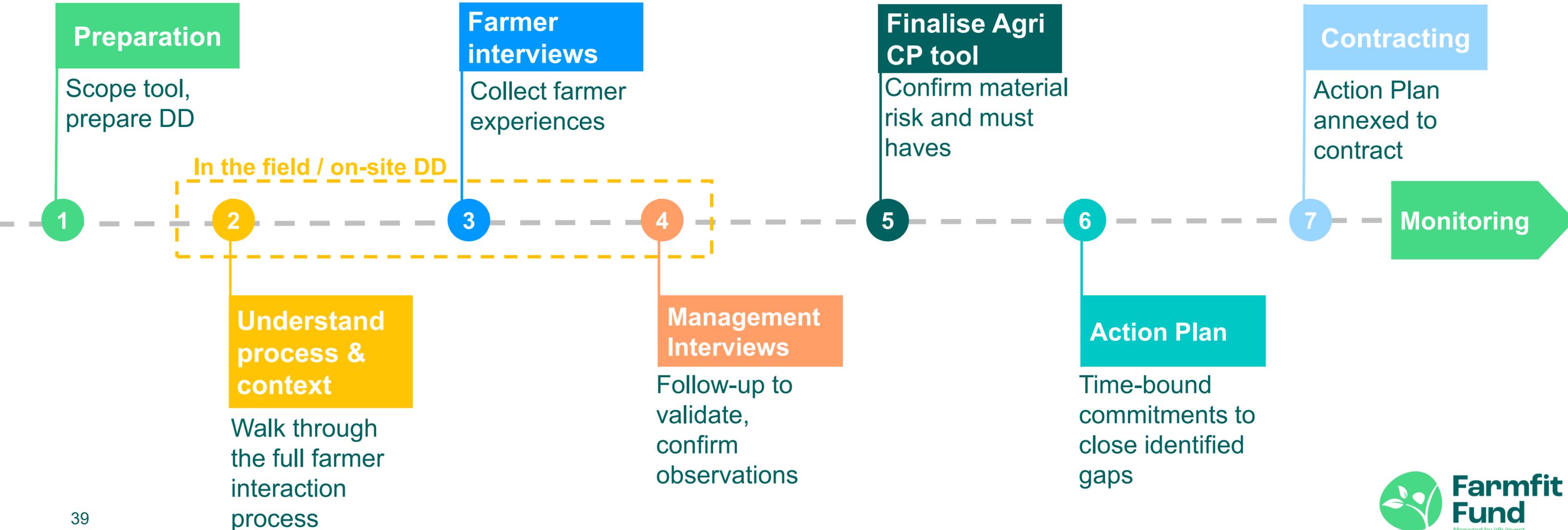


Active community

- Validation by investors and businesses builds collective credibility
- Shared learning from field testing means continuous practice-based improvement

IDH Farmfit Fund's Agri CP Due Diligence

Using the Agri CP Tool as a Pathway for Engagement, Not Pass or Fail.



What do our Action Plans look like in practice?

Frequent Action Plan items include:

- Introduction of structured farmer **satisfaction surveys**
- **Transparent pricing**, with clear and disaggregated display of crop, product, and service components
- **Formal Credit or Advance policy** and SOP, including repayment and deduction rules
- **Key Fact Sheet documents** summarising contract terms in simple language
- **Recurring training for farmer facing staff** on code of conduct, respectful treatment, and communication



Contact us

Thomas Kockmeyer

Impact & Learning Advisor

kockmeyer@idhtrade.org



**Farmfit
Fund**

Managed by idh invest

Questions & Answers time!



**Mor
FALL**

RAI evaluation in Senegal
[SEPM Pros consultant](#)



**Ben
WALLINGFORD**

RAI “Light” version
[Incofin Investment
Management](#)



**Thomas
KOCKMEYER**

Agri CP tool
co-development
[IDH Farmfit Fund](#)



Our objectives for 2026

Work on an Action Plan for the RAF working group:

- *New pilot-tests, in collaboration with our current partners, new agribusinesses and impact investors*
- *Collection of practical feedbacks*
- *Update of the tools*
- *New technical resources*

➡ Co-create resources, align on common language, build local capacities to promote assessments and improvement of practices

Fundraising to support progress on the RAF project

Define priorities, strategy & the path towards an integrated assessment tool



How can you be involved ?

- ✓ **Pilot-test** our suite of tools
- ✓ Bring your **feedback** & experience in the working group
- ✓ **Advocate** for a harmonized approach to due diligence and monitoring
- ✓ Support financially / **sponsor** the project
- ✓ Become a **RAF auditor** for our pilot tests
- ✓ Share other **resources and contact**
- ✓ Other?

You haven't filled out our contact form yet and you're interested in the RAF project?

[Complete this file! And stay informed!](#)



How to move forward?

What are your **future expectations** for **this project** and **from Cerise+SPTF**?

Please tell us in the chat!

We are looking for sponsors!

A special thanks to **IDH Farmfit Fund, ADA and AFD**, our first sponsors for the RAF Project!



[Download the document here](#)

They support the RAF Project



RAF Project Sponsorship Proposal

Silver Package

Support the working group's operations
(webinars and in-person sessions)

Benefits

- Enhanced visibility among an international audience
- Networking opportunity
- Representation at events

6,000 EUR

Gold Package

Support pilot tests in one country
(due-diligence or full audit with preparation and capitalization)

Extra Benefits

- Concrete impact in the field
- Dissemination of knowledge
- Promotion of responsible engagement

10,000 EUR

Platinum Package

Support tools' development
(feedback collection, tool improvement, translations, etc.)

Extra Benefits

- Strategic partnership
- Leading role in developing reference tools
- Long-term impact visibility

15,000 EUR

Complete the form and check the box "Support the project"

[Support the project](#)

CONTACT

Maxence Soulet: m.soulet@cerise-spm.org

Cécile Lapenu: c.lapenu@cerise-spm.org



Many thanks to CSAF for partnering with us on this webinar!

Interested in supporting or joining this initiative?

[Contact us! And stay informed!](#)

Cécile Lapenu : c.lapenu@cerise-spm.org

Maxence Soulet : m.soulet@cerise-spm.org

Appendix



Focus on Group 3 - Agribusiness practices assessment

Thematics covered - visualization

- Mostly **private tools** that are **internal to investors** (ex. Incofin Agri-Echoes, Bamboo ESG Tool, etc.) or available **upon a fee** (ex. SCOPE tools)



Not publicly available, not making good practices widely known and promoted.

- Many private tools, showing the **lack of harmonization**



Having a reference tool like RAF would help harmonize and reduce reporting burden for agribusinesses.

- Within Group 3, our **RAF tools cover the largest spectrum of issues / topics**...without compromising on depth



Value-added of having a single, all-encompassing tool, instead of several separate tools.

- **Only SAFA Tool as publicly available** and close to our RAI Tool, but **little known, not used by agri stakeholders** and **not covering “most” client protection** aspects (only 3 out of 8 covered)



Co-development process is key, an iterative process, bottom-up, with and for agri stakeholders, supporting implementation in the field with core technical resources, building networks of experts, etc. Key process to build buy-in / create uptake of a tool.

No other actor in the space is **convening/engaging stakeholders** around **tools/harmonization of standard**...

But Cerise+SPTF has **extensive experience** (over 20 years!) in **stakeholder engagement, alignment, and harmonization** around **tools** and **standards**.

Focus on Group 3 - Agribusiness practices assessment

Specific conclusions on RAI Tool

- **SAFA** Tool has **similar coverage**, but that but its **indicators** appear to be **more diffuse** and/or **encompass several practices**. There is a **stronger focus on economic performance**.



The RAI Tool provide a framework that integrates high-level principles into the language of business functions, management practices, and operational structure of agribusinesses.

- Existing tools/certifications **do not cover food security or financial transparency**.



The RAI tool is aligned with internationally recognized best practices for responsible business conduct, in particular those defined in the Principles for Responsible Investment in Agricultural and Food Systems (CFS-RAI Principles) and the International Finance Corporation (IFC) Performance Standards.

- Most tools and certifications are **private** and/or **fee-based**.



The RAI tool is free, open access, and allows agribusinesses to identify and prioritize gaps in their practices at any time in order to improve them.

Focus on Group 3 - Agribusiness practices assessment

Specific conclusions on Agri CP Tool

- The **themes common** to other tools/certifications are **fairly standard** in terms of **E&S risks** (complaint resolution, human resources, respectful treatment) and could therefore be directly covered by **standard E&S assessments**.



The real added value/novelty offered by the Agri CP tool lies in its coverage of fair/appropriate product design, over-indebtedness, timely information and fair pricing, as well as data rights, which currently appear to be completely absent from the tool landscape.

- Other tools/certifications **do not adequately cover key customer protection standards**.



We have worked with various stakeholders to develop the Agri CP tool, which includes all standards for conducting quality due diligence (investors) and improving business practices (agribusiness).

- Most tools and certifications are **private** and/or **fee-based**.



The Agri CP tool is free, open access, and allows agribusinesses to identify and prioritize gaps in their practices at any time in order to improve them.

Appendix: Focus on Group 3 - Agribusiness practices assessment

References:

- SAFA Tool, FAO: <https://openknowledge.fao.org/server/api/core/bitstreams/b067d2d6-dfff-424a-88a3-a5d3e02de71b/content>
- SCOPE Tools, SCOPE Insight, IFC: <https://scopeinsight.com/>
- SCS Standards, *Certification Standard for Sustainably Grown Agricultural Crops*, https://cdn.scsstandards.org/files/2022-12/SCS%20Standard_001_FS_V3.0%20%282022%29.pdf
- *BRCGS Ethical Trade and Responsible Sourcing*, BRCGS: <https://www.brcgs.com/our-standards/ethical-trade-and-responsible-sourcing/>
- Unilever, *Unilever Sustainable Agricultural Principles*: <https://www.unilever.com/files/unilever-sustainable-agricultural-principles-2024.pdf>
- *ProTerra Standards*, ProTerra Foundation: https://www.proterrafoundation.org/wp-content/uploads/2024/06/ProTerra-Standard-V5.0_EN.pdf
- Fair Labor Association, *Principles of Responsible Sourcing and Production*: <https://www.fairlabor.org/accountability/standards/manufacturing/mfg-principles/>