

CFI Progress Report 2025 | Ghana



INTRODUCTION

Cocoa is at the core of what we do at Clasen Quality Chocolate. Every year, CQC counts on thousands of cocoa farmers to grow, harvest and ferment high quality cocoa beans that get transformed into chocolate and confectionary coatings.

Our vision for sustainable chocolate starts with farmers and is carried out in community. As a World Cocoa Foundation member, participating in the Cocoa & Forests Initiative has helped CQC better know the origin and impact of our cocoa supply chain. This report highlights some of the progress CQC has made in the last year through the CFI program in Ghana.

COLLECTIVE ACTION TO END COCOA-RELATED DEFORESTATION

The governments of Côte d'Ivoire and Ghana and 35 leading cocoa and chocolate companies, representing 85% of global cocoa usage, joined together in the [Cocoa & Forests Initiative](#) to help end deforestation and restore forest areas. Their combined actions play a crucial role in protecting and restoring biodiversity, sequestering carbon stocks in West African forests, and addressing climate change in line with the Paris Climate Agreement. The Cocoa & Forests Initiative contributes to Sustainable Development Goal 13 (Climate Action) and 15 (Life on Land). The Cocoa & Forests Initiative is a public private partnership based on frameworks for action ([Côte d'Ivoire](#) and [Ghana](#)) and action plans for the private sector ([Côte d'Ivoire](#) and [Ghana](#)) and public sector ([Côte d'Ivoire](#) and [Ghana](#)) that spell out commitments to:

- protect and restore forests,
- promote sustainable cocoa production and farmers' livelihoods,
- engage communities and boost social inclusion.

To learn more, follow [#CocoaAndForests](#) on social media, or visit [Cocoa & Forests Initiative](#).



The Three Pillars of CFI



The first priority is the protection and restoration of forests that have been degraded. To this end, the governments and companies have pledged no further conversion of forest land for cocoa production and have committed to the phased elimination of illegal cocoa production and sourcing in protected areas. Both countries are introducing a differentiated approach for improved management of forest reserves, based on the level of degradation of forests. In 2019, the government of Côte d'Ivoire adopted and published a new forest code which, among other things, put forth policies for the promotion of cocoa agroforestry to restore degraded land, improve forest cover, and promote sustainable livelihoods and agriculture in the classified forests and rural zones. Both governments have shared maps on forest cover and land-use, and continue to update the maps, including socio economic data on cocoa farmers, to inform private sector investments. Companies have made significant investments in the promotion of cocoa agroforestry and the restoration of degraded forests. To ensure effective implementation and monitoring of these commitments, companies have pledged to develop traceability from farm to the first purchase point for their own purchases of cocoa. They also work with governments to ensure an effective national framework for traceability encompassing all traders in the supply chain and to anticipate forthcoming due diligence legislation. The companies will similarly share information with the national satellite monitoring platforms to effectively monitor progress on CFI, as well as proactively address threats of new deforestation.

The next critical priority is sustainable agricultural production and increased farmer incomes. These are essential prerequisites for reducing pressure for agricultural encroachment into forests and strengthening the resilience of cocoa farmers to climate change. The governments and companies are accelerating investment in long-term productivity of cocoa in order to grow "more cocoa on less land." Key actions include provision of planting materials for the promotion of cocoa agroforestry, training in good agricultural practices, soil fertility, land tenure reform, and capacity building of farmers' organizations. Sustainable livelihoods and income diversification for cocoa farmers are being accelerated through food crop diversification, agricultural intercropping, and development of mixed agroforestry systems and shade-grown cocoa.



The final area of focus is strong community engagement and social inclusion, with a particular focus on women and youth. The governments and companies have committed to full and effective consultation and participation of cocoa farmers in the design and implementation of key actions, and promotion of community-based management models for forest protection and restoration. The governments have adopted social and environmental safeguards and are assessing and mitigating the social impacts and risks of any proposed land-use changes on affected communities

Success Through Saving

Entrepreneurship in Twifo Nyinase, Ghana



Emelia Mensah, a 46-year-old cocoa farmer and single mother in Ghana's Central Region, has improved her livelihood through her participation in a Village Savings and Loan Association (VSLA) supported by the Touton-Clasen CFI sustainability program. Managing two cocoa farms on her own, Emelia has built a more stable and resilient source of income by combining farming with a small local retail business.

In 2022, Emelia faced significant financial challenges. With irregular income from cocoa and limited access to credit, she struggled to save consistently and expand her activities. At the same time, her small table-top trading business remained underdeveloped due to lack of capital, placing her under constant financial pressure.

Everything started to change when she joined a VSLA group established in 2022 within her community under the guidance of the sustainability program's staff. The group has shown strong performance over the years, with growing membership and increasing financial capacity, reflecting a solid and trusted savings mechanism among its members. Within the group, Emelia initially took on the role of money collector during the first two years, strengthening her engagement and understanding of financial management before rotating responsibilities with other members.

In March 2025, after carefully assessing her needs, **Emelia accessed a loan of GHS 10,000 (~USD 800) at an interest rate of 10%. This marked a turning point in her journey.** She invested the loan in furnishing and restocking her shop and used part of the funds to purchase a refrigerator. **Through this investment, she expanded her business** by selling water and drinks to the community and producing "ice kenkey," a locally appreciated frozen food.

Reflecting on this moment, Emelia explains:



"The VSLA group has been very helpful to me. Before I joined, I was struggling financially, but now I can access loans that enable me to improve my business. I am better able to take care of my family as a single mother."

Her progress was fast and tangible. Within just six months, her monthly profit increased from GHS 500 (~USD 40) to GHS 2,000 (~USD 160). She was able to repay her loan within the first three months, demonstrating both the profitability of her investment and her strong financial discipline. Her business has since grown from a simple table-top activity into a permanent store serving her community.

Beyond financial gains, her investment has had a direct impact on her household. **Emelia is now able to provide more consistently for her children, covering essential needs such as food, school fees, clothing, and healthcare.**

Emelia describes this change in her daily life with relief and pride:

"I am very happy and feel less financial pressure now because I am able to generate income in the off-cocoa season."

Success Through Saving

continued



Despite the progress of her store, **Emelia remains fully committed to cocoa farming** as her main activity. She carefully balances both responsibilities, managing her shop early in the morning, working on her farm from mid-morning, and reopening her shop in the evening.

Looking ahead, **Emelia has clear ambitions. She plans to invest further in her business by acquiring a larger freezer** to meet growing demand from community members for cold storage of fish and meat. She is also considering purchasing a fufu-making machine to diversify her services and increase her income.

Through her journey, **Emelia Mensah illustrates how access to financial services can support farmers in diversifying their income and strengthening their resilience.** Her experience highlights the important role VSLA groups play in supporting rural households to better manage financial pressure and secure more stable livelihoods.



Annex: CFI Tracking Table

Ghana 2025



FOREST PROTECTION AND RESTORATION	
Description	# Through direct investment 2025
# of farms mapped in direct supply chain: Total Active	1,852
# of hectares in the direct supply chain with deforestation risk assessments completed	2,298
# metric tons of directly sourced cocoa traceable from the farm to the first purchase point (target is 100%)	625
# farmers informed, trained, and / or consulted on the new Forest Code, forest policy, law enforcement, forest protection, and restoration	1,379
# farmers applying agroforestry: New	16
# farmers applying agroforestry: Total Active	87
# farmers provided with technical assistance to adopt and expand agroforestry	1,379
# multi-purpose trees distributed for on-farm planting	7,541
# hectares cocoa agroforestry: New	81
# hectares cocoa agroforestry: Total Active	249
Farmers provided with technical assistance to be more resilient to climate change and reduce and remove carbon emissions on farm (e.g., CSC)	1,708
FARMER LIVELIHOODS	
Description	# Through direct investment 2025
# farmers provided with technical assistance (based on plans) to professionalize & optimize cocoa farming practices	1,577
EMPOWERED COMMUNITIES	
Description	# Through direct investment 2025
Households covered by a CLMRS or comparable system	836

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