rosswood Impact

Third Quarter Impact Magazine (2026)

Nourishing Communities.

ABOUT

Rosswood Impact, a Corporate Social Responsibility & Community Development Initiative of Rosswood Company Ltd.

Rosswood Impact is dedicated to improving the livelihoods of farming communities through sustainable agriculture, community empowerment, cooperative development, education, financial inclusion, and livelihood enhancement. Working alongside farmers, community leaders, development partners, and financial institutions, Rosswood Impact promotes long-term solutions that enable rural communities to thrive beyond seasonal agriculture.

VISION

To build resilient farming communities where every household has access to sustainable opportunities for economic growth and improved livelihoods.

MISSION

To empower farming communities through cooperative development, strategic partnerships, livelihood enhancement, financial inclusion, and practical interventions that create lasting social impact.

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A Message from Our Board

Collective Leadership for Sustainable Impact

04

Together, we are not simply supporting farmers. We are building stronger communities. We are creating opportunities. We are transforming lives."

— Board of Directors

Every lasting achievement begins with a shared vision, responsible governance, and a commitment to the communities we serve.

As the Board of Directors, we are proud of the progress Rosswood Impact continues to make in strengthening farmer cooperatives, expanding financial inclusion, and supporting sustainable livelihoods across our partner communities. These accomplishments reflect the dedication of our management team, staff, partners, and the resilient farmers who inspire our work every day.

We remain committed to providing strategic oversight that ensures our initiatives create measurable, long-term value. By investing in community leadership, encouraging innovation, and fostering strong partnerships, we are helping build resilient farming communities prepared for future opportunities and challenges.

Looking ahead, the Board will continue to champion initiatives that promote inclusive growth, transparency, and sustainable development while supporting new opportunities in alternative livelihoods and agricultural value addition.

We extend our sincere appreciation to every stakeholder whose trust, collaboration, and commitment make this journey possible. Together, we will continue creating meaningful impact for generations to come. Thank you for your continued partnership and confidence in Rosswood Impact.

Quarterly Highlights At a Glance

Bono Region Farmer Engagement & Cooperative Strengthening (June – July 2026)

06

This quarter, Rosswood Impact deepened its engagement with farming communities across the Bono Region through community dialogue, cooperative strengthening, practical agricultural support, and financial inclusion initiatives. These activities reinforced the organisation's long-term commitment to sustainable rural development.

Primary Communities Reached

- Brodi Community: Active cashew production hub in the Sampa enclave with a robust cooperative executive team.
- Debibi Community: Pioneering monthly meeting institutionalization and off-season income planning.
- Abotareye Community: Host to joint financial literacy assemblies in partnership with Opportunity Bank.
- Amponsah Krom Community: Key partner in regional cooperative union consolidation and record digitization.

Key Achievements

Cooperative Groups Strengthened: Five cooperative groups actively consolidated across operational zones.

- Two-Day Engagement Exercise: Executed comprehensive field outreach in Sampa and Wenchi (June 11–12, 2026).
- Regular Meetings Institutionalized: Transitioned informal groups into structured monthly cooperative assemblies.
- Direct Agricultural Support: Donated six boxes of heavy-duty cutlasses to support peak rainy season farm maintenance.
- Financial Inclusion Education: Delivered targeted financial literacy workshops in collaboration with Opportunity Bank.
- Off-Season Income Pathways: Advanced discussions on cashew apple innovation and cassava value-addition.
- Direct Impact: Engaged hundreds of smallholder cashew farmers and cooperative representatives directly.

Growing Together: How Strong Farmer Cooperatives are Transforming Rural Communities

Building Grassroots Power Through Collective Action

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Across the farming communities of Sampa and Wenchi, those ancient words are becoming a living reality.

This quarter, Rosswood Impact witnessed something far more valuable than standard attendance at community meetings. Farmers began fully embracing cooperation as the definitive pathway to sustainable development. Through a series of farmer engagement sessions, cooperative strengthening activities, and practical support interventions, communities reaffirmed a shared commitment to improving livelihoods through collective action.

The engagements also provided an opportunity to listen carefully to farmers' concerns, provide transparent updates on planned interventions, and strengthen relationships built over years of trust and collaboration.

> "If you want to go fast, go alone. If you want to go far, go together."
>
> — African Proverb

Institutionalizing the Monthly Cadence

One recurring message resonated throughout every community visited: Real and lasting change happens when people come together. Recognising this, Rosswood Impact encouraged every cooperative group to institutionalise monthly meetings where members could openly discuss challenges, share experiences, develop local solutions, and strengthen their organizational structures.

The response exceeded expectations. Rather than waiting for external support, cooperative leaders began organising meetings independently, discussing income-generating opportunities during the cashew off-season, strengthening governance structures, and encouraging active participation among members.

These developments represent an important milestone in Rosswood Impact's vision of building self-reliant farmer organisations capable of driving sustainable development from within their own communities.

Debibi Cooperative Group: Leading the Charge in Grassroots Initiative

Setting the Pace for Off-Season Economic Planning

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Real empowerment begins when community members take charge of their own future. In Debibi, a key agricultural community within the Sampa enclave, the local cashew cooperative group has demonstrated what can be achieved when vision meets collective action.

Following encouragement during Rosswood Impact's field engagement exercise, the executive leaders of the Debibi Cooperative Group, under the stewardship of Cooperative Head Mr. Osei Tabri, mobilized members for their dedicated monthly meeting.

Practical Off-Season Diversification

The primary focus of the Debibi assembly was addressing the economic vulnerability that accompanies the cashew off-season. When harvesting ends, household incomes plummet, leaving many families exposed to financial hardship. During the meeting, farmers actively brainstormed practical ways to diversify income streams, including secondary crop cultivation, micro-savings, and collective processing opportunities.

Rosswood Impact continues to support Debibi by assisting with member roster digitization, administrative structuring, and linking executive members directly to broader union networks.

Brodi Cooperative Group: Elevating Governance and Structure

Building Institutional Resilience in Sampa

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Over the weekend, the Brodi Cashew Farmers Cooperative Group convened its own monthly engagement, demonstrating that the momentum generated across the region is both widespread and sustainable.

Led by Cooperative Head Mr. Simon Kosah and Union Head Mr. Essel Augustine, the Brodi meeting focused on strengthening internal governance, clarifying membership benefits, and addressing pressing social challenges such as youth migration.

During the off-season, scarce employment drives young community members to seek opportunities in urban centers. Brodi leaders emphasized that building structured local enterprises through the cooperative is essential to retaining talent and revitalizing the rural economy.

"

The cooperative provides a formal mechanism through which our concerns can be captured, structured, and presented to development partners."

— Mr. Essel Augustine, Union Head

Supporting Farmers Beyond Words: Practical Tools for Farm Maintenance

Delivering Direct Relief During the Rainy Season

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Community development requires more than policy dialogue—it demands tangible, timely support that addresses the immediate challenges faced by producers in the field.

During Rosswood Impact's two-day engagement exercise in Sampa and Wenchi (June 11–12, 2026), farmers raised a pressing operational concern: the heavy burden of rapid weed growth during peak rainfall. Clearing farm plots requires intensive physical labor and costly tools, placing additional strain on household budgets during the cashew off-season.

A Practical Demonstration of Benevolence

In direct response to these requests, Rosswood Impact mobilized and donated six boxes of heavy-duty agricultural cutlasses to registered cooperative members across Brodi, Debibi, Abotareye, and Amponsah Krom. The donation was made possible through the generosity of Ms. Priscilla Asante, CEO of Rosswood Company Ltd.

Impact Officer Mr. Akwasi Botchway presented the tools to community leaders, emphasizing that the gesture represented both practical labor relief and a symbol of Rosswood Impact's enduring commitment to farmer welfare.

Financial Literacy for Rural Prosperity

Unlocking Capital and Building Savings Habits with Opportunity Bank

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For many smallholder farmers, financial exclusion remains a fundamental barrier to growth. Without access to secure savings accounts or credit facilities, investing in farm inputs or managing off-season expenses becomes extremely difficult.

To address this gap, Rosswood Impact partnered with Opportunity Bank during the combined engagement session held at the Pentecost Church in Abotareye.

Mr. Derrick, representing the Sales and Credit Department of Opportunity Bank, delivered an interactive financial literacy presentation centered on personal budget discipline, responsible borrowing, and cooperative banking solutions.

- Affordable Entry Point: Farmers were highly encouraged to learn that they could open a fully functional, interest-bearing bank account with an initial deposit of just GHC 30.
- Simplified Requirements: Account creation was streamlined to require only a valid Ghana Card (National ID), a mobile phone number, and a verified residential address.
- Cooperative Credit Access: Structured cooperative groups were introduced to tailored loan products designed to fund agricultural inputs and alternative livelihood ventures.

> **"Financial discipline and accessible micro-banking give our farmers the confidence to plan ahead and protect their families during lean seasons."**

— Mr. Derrick, Opportunity Bank

Voices from the Field

Direct Perspectives from Cooperative Leaders and Smallholder Farmers

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The donation of cutlasses came at the exact right moment when rainy season weeding was overwhelming our members. Combined with the financial education from Opportunity Bank, our farmers feel truly supported.

Mr. Daniel Obeng — Cooperative Head, Abotareye & Amponsah Krom

Opening a bank account with GHC 30 seemed impossible until Opportunity Bank visited us. Now I can save money directly from my farm proceeds and prepare for the next planting season with confidence.

Local Smallholder Farmer — Debibi Community

Youth migration has been a major worry for us in Brodi once the cashew season ends. By coming together in our monthly meetings, we are creating local plans and working with Rosswood Impact to ensure our young people see a future right here in our community.

Mr. Gyimah — Cooperative Head, Amponsah Krom

The cooperative structure is the backbone of our community's development. In the past, individual farmers struggled to make their voices heard. Today, through organized monthly meetings, we can capture every farmer's concern and present a unified front to Rosswood Impact and donor partners.

Mr. Essel Augustine — Union Head

Impact Dashboard: Q2–Q3 2026 Overview

Measuring Our Strategic Progress Across Farming Communities

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The table below provides a consolidated breakdown of key operational indicators, field activities, and community outreach metrics achieved during the quarter:

Indicator / Focus Area	Target / Scope	Quarterly Output	Status / Trend
Cooperatives Consolidated	Sampa & Wenchi Enclaves	5 Active Cooperative Groups	Fully Operational
Communities Reached	Brodi, Debibi, Abotareye, Amponsah Krom, Kwame Tentene	5 Primary Hubs	Ongoing Engagement
Tool Donation Exercise	Rainy Season Weeding Support	6 Boxes of Heavy-Duty Cutlasses	Completed
Meeting Institutionalization	Transition to Monthly Assemblies	Debibi & Brodi Convened	Active Cadence
Financial Inclusion Outreach	Opportunity Bank Partnership	Hundreds Educated / GHC 30 Accounts	Expanding
R&D & Livelihood Pilots	Cashew Apple & Cassava Processing	Pilot Testing & Feasibility Studies	Advanced Stage

Looking Ahead: Alternative Livelihoods & Innovation

Building Off-Season Resilience Through Value-Addition

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As Rosswood Impact expands its support footprint, our long-term focus remains centered on breaking the cycle of off-season poverty through agricultural innovation and value addition.

Cashew Apple Innovation

Millions of tons of cashew apples rot on farms every harvest season. Rosswood Impact is advancing R&D to commercialize cashew apple processing into juices, jams, and organic beverages, creating brand new revenue streams for farmers.

Cassava Value-Addition

In addition to cashew crops, cassava value-addition offers high potential. Feasibility studies are underway to explore local processing into industrial starch, sanitizers, and bio-ethanol products.

Organic Crop Protection

To protect farmer yields from persistent pest infestations, plans are advancing to introduce sustainable organic spraying solutions through cooperative management.

Partner With Rosswood Impact

Together, We Can Scale Real and Lasting Change

Realizing the full potential of rural farming communities requires strategic collaboration across sectors. Rosswood Impact invites corporate sponsors, non-governmental organizations, donor agencies, and agricultural research institutions to partner with us in:

Cooperative Capacity Building:	Scaling administrative training and digital record-keeping tools.
Off-Season Enterprise Creation:	Funding processing machinery and processing hub infrastructure.
Financial Inclusion Expansion	Extending micro-credit and insurance safety nets to rural producers.

> **As we deepen our impact, we remain open to partnerships and collaborations that create lasting value for cashew farmers and their communities.**
>
> **— Rosswood Impact Management**

Closing Remarks

Rosswood Impact's journey is built on partnership, resilience, and a shared commitment to empowering farming communities. As we reflect on the progress highlighted in this issue, we remain inspired by the dedication of our farmers, community leaders, partners, volunteers, and supporters.

Together, we will continue strengthening cooperatives, expanding opportunities for sustainable livelihoods, and creating lasting social and economic impact. Thank you for being part of this mission to grow stronger communities and transform lives.

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