KIC–Rabo Foundation

BUSINESS BOOSTER

Programme

FREQUENTLY ASKED QUESTIONS (FAQs)

SECTION A: ABOUT THE PROGRAMME

1 What is the KIC–Rabo Foundation Business Booster Programme?

The KIC–Rabo Foundation Business Booster Programme is a two-year, enterprise strengthening and investment readiness programme implemented by the Kosmos Innovation Center (KIC) and the Rabo Foundation. The programme selects 50 agri-SMEs per phase — 100 in total — and provides them with 12 months of intensive, structured enterprise support with the goal of making them commercially stronger, better governed, and ready to access financing.

This is not a training programme. It is not a grant programme. It is not a competition. It is a serious, sustained investment in your enterprise — with a direct financing pathway at the end.

2 Who is Rabo Foundation and why does their involvement matter?

Rabo Foundation is the development finance arm of Rabobank — one of the world's largest agricultural banks, with over 125 years of experience financing food and agriculture globally. Rabo Foundation specifically focuses on supporting smallholder-inclusive agribusinesses in developing countries.

Their involvement matters for two reasons:

First — it signals the credibility and seriousness of this programme. Rabo Foundation does not fund programmes casually. Their investment means this programme has been designed to produce real, measurable enterprise transformation.

Second — Rabo Foundation is at the end of the programme, not just at the beginning. The top-performing enterprises will be formally recommended to Rabo Foundation for direct financing consideration. This is a genuine pathway to one of the world's most respected agricultural financiers.

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? 3 Is this a grant programme?

No. This programme does not provide cash grants to enterprises. What it provides is technical assistance — business development support, mentorship, bootcamp, masterclasses, market linkages, and investment readiness preparation — all fully funded and free of charge to selected enterprises.

The financing pathway at the end of the programme is also not a guaranteed grant. It is a structured referral to Rabo Foundation and other financial service providers — where investment-ready enterprises will be recommended for loan or investment consideration based on their own commercial merit.

? 4 What is the difference between this programme and other agri-SME programmes in Ghana?

Several things make this programme genuinely different:

We come to your business. Before designing any curriculum, our advisors visit your enterprise, conduct a diagnostic assessment, and build a support plan around your specific challenges — not a generic template.

The curriculum is built from your needs. We conduct diagnostics on all 50 selected enterprises before designing the bootcamp content and masterclass topics. Every session is relevant because it was built from what the cohort actually needs.

We stay for 12 months. Not a three-day workshop. Not a one-off event. Twelve months of consistent mentorship, advisory visits, and support.

There is a real financing outcome. The top enterprises are formally recommended to Rabo Foundation. All enterprises are connected to financial service providers at a dedicated matchmaking event.

We measure everything. A baseline study is conducted before the programme begins — and we measure progress at the midpoint and end. You will have real data showing how far your business has come.

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5 How long is the programme?

The programme runs for 12 months of active support per phase. Phase 1 begins in late 2026 and runs through to late 2027. Phase 2 follows immediately after, running through to April 2028. The full programme duration is two years — May 2026 to June 2028.

6 Does the programme cost anything?

No. The programme is fully funded by Rabo Foundation and Kosmos Innovation Center. There is no application fee, participation fee, training fee, or any other cost to selected enterprises. All support — including bootcamp, mentorship, advisory visits, masterclasses, and matchmaking event participation — is provided completely free of charge.

7 How many enterprises will be selected?

50 enterprises will be selected for Phase 1. A further 50 will be selected for Phase 2. The total programme reaches 100 enterprises across two phases.

SECTION B: ELIGIBILITY AND APPLICATION

1 Who can apply?

Any agribusiness operating in Ghana that meets all of the following criteria:

- Legally registered in Ghana (with the Registrar General's Department or relevant regulatory authority)
- Minimum 4 years in active operation
- Annual revenue of GHS 1,000,000 or more
- Works with a minimum of 250 smallholder farmers
- Operates in one of the 10 priority value chains
- Led by a committed entrepreneur willing to participate in the program

Priority is given to women-led enterprises (70% of cohort) and youth-led enterprises aged 18–40 (80% of cohort).

2 What does "women-led" mean for eligibility purposes?

A women-led enterprise is one where a woman is the primary owner and/or holds the primary decision-making role in the business. This means the lead entrepreneur — the person who founded and/or actively manages the enterprise — is a woman.

A business that has women employees but is led by a man would not qualify as women-led. A business co-led equally by a man and woman would be considered jointly led — and may still qualify, though priority is given to enterprises where women are the primary lead.

3 What does "youth-led" mean?

Years of age at the time of application. If you are 41 or older, your business may still be considered — but priority in selection will be given to enterprises led by people aged 18–40.

4 What is the minimum revenue requirement and how is it verified?

The minimum annual revenue requirement is **GHS 1,000,000**. This is verified through financial records — which may include bank statements, sales records, income statements, tax returns, or audited financial statements. You do not need audited accounts to apply, but you must be able to demonstrate your revenue with some form of documentary evidence.

If your revenue is close to but below GHS 1,000,000, we encourage you to apply for Phase 2 when it opens in late 2027 — after you have crossed the threshold.

5 What does "working with 250 smallholder farmers" mean?

This means your enterprise has an active working relationship with a minimum of 250 smallholder farmers — as suppliers, outgrowers, cooperative members, or contract farmers. The farmers supply your enterprise with raw materials, or your enterprise provides inputs, markets, or services to them.

This does not mean you must have formal written contracts with all 100 farmers — though contracts are preferred. It means you have a documented and verifiable relationship with at least 100 smallholder farmers.

6 What are the priority value chains?

The 10 priority value chains are:

1. **Cashew** — Processing, trading, export
2. **Shea** — Processing, export,
3. **Soybeans** — Processing, structured trading, value addition
4. **Seeds** — Certified seed production and distribution
5. **Fonio** — Processing, packaging, export
6. **Moringa** — Processing, oil, powder, export
7. **Spices** — Processing, packaging, export (ginger, chili, turmeric, etc.)
8. **Cocoa** — Value addition only (processing, butter, powder, paste, chocolate — not raw cocoa trading)
9. **Horticulture** — Fresh produce, processing, export (pineapple, mango, citrus, vegetables)
10. **Oil Palm** — Processing, palm oil, palm kernel oil

7 My business operates in more than one value chain. Which one do I select?

Select your primary value chain — the one that generates the most revenue or represents the largest portion of your business activity. In your application, you will have the opportunity to indicate secondary value chains as well.

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8 Does my business need to be based in Accra to apply?

No. This programme covers all of Ghana — divided into three geographic zones:

- **Southern Belt**: Greater Accra, Central, Western, Volta, Oti regions
- **Middle Belt:** Ashanti, Eastern, Bono, Bono East, Ahafo regions
- **Northern Belt:** Northern, Upper East, Upper West, Savannah, North East regions

We are actively recruiting 15–20 enterprises from each zone per phase. Enterprises from the Northern Belt are particularly encouraged to apply — especially those in shea, fonio, soybeans, moringa, and seeds value chains.

9 Can I apply if my business has received support from another programme before?

Yes. Previous participation in enterprise support programmes does not disqualify you. In fact, businesses that have received some prior support may be better prepared to maximise what this programme offers. What matters is that your business currently meets the eligibility criteria.

10 Can I apply if my business has been rejected for a loan before?

Yes. Loan rejection in the past does not disqualify you. In fact, this programme is specifically designed to help businesses understand why they were rejected and address those gaps — so they are ready to apply successfully in the future.

11 Can I apply if my business is registered as a cooperative?

Yes — provided the cooperative meets all other eligibility criteria, including minimum revenue of GHS 1,000,000, minimum 4 years of operation, and a clear lead entrepreneur or management team who will actively participate in the programme.

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12 What if I operate in cocoa but in raw trading — not processing?

The programme specifically targets cocoa value addition — meaning processing, manufacturing, and transformation of cocoa into processed products (cocoa butter, cocoa powder, cocoa paste, chocolate, etc.). Raw cocoa trading or aggregation without value addition does not qualify under this programme.

13 My business has been operating for 3 years and 8 months. Can I apply?

The minimum requirement is 4 years in active operation. If your business has not yet reached the 4-year mark by the time of the application deadline (9th August 2026), you do not qualify for Phase 1. We encourage you to apply for Phase 2 when applications open in late 2027.

SECTION C: THE APPLICATION PROCESS

1 How do I apply?

Applications are submitted online through the application link provided on the flyer and all programme communications. You will need to complete the online application form and submit supporting documents as required.

- **Apply here:**

https://airtable.com/appXJ2HnwvzNsIqWu/paggqAmHh3gu4FZPH/form

Contact: *eamoquandoh@kicghana.org*

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FREQUENTLY ASKED QUESTIONS (FAQs)

2 What documents do I need to apply?
You will need the following:

- Business registration certificate
- Tax Identification Number (TIN) confirmation
- Evidence of annual revenue (bank statements, sales records, or financial statements)
- Evidence of smallholder farmer linkages (farmer list, cooperative records, or supply agreements)
- Valid ID of the primary business owner/lead entrepreneur
- Brief business description (provided in the application form)

You do not need audited accounts to apply — but you must be able to demonstrate your revenue and farmer linkages with some form of documentation.

3 How long does the application take to complete?
The application form takes approximately 20–25 minutes to complete. We recommend gathering your documents before starting the form so you can complete it in one sitting.

4 Can I apply in a local language (Twi, Dagbani, etc.)?
The application form is currently available in English only. If you need support completing the application in English, please contact us at *eamoquandoh@kicghana.org* or **call +233 240 738 595** and we will assist you.

5 What is the application deadline?
The application deadline is 9th August 2026.
We strongly encourage early applications. The screening process begins as applications are received, and early applicants benefit from having more time to provide additional information if requested.

6 Can I apply on behalf of someone else's business?
No. The application must be submitted by the lead entrepreneur or primary owner of the business.

7 What happens after I submit my application?

You will receive:

1. **Immediate auto-acknowledgement** — within 5 minutes of submission
2. **Full confirmation** — within 24–48 hours confirming receipt
3. **Outcome notification** — either shortlisting or ineligibility notification with feedback
4. **If shortlisted** — invitation for an assessment conversation
5. **Final outcome** — selection confirmation or decline with feedback

All applicants will be notified of the final outcome — whether selected or not.

8 Will I receive feedback if I am not selected?

Yes. We are committed to giving every applicant meaningful feedback — not just a rejection notice. If your business does not qualify or is not selected, you will receive specific feedback on what prevented selection and what you can work on before applying for Phase 2

SECTION D: PROGRAMME DELIVERY

1 What is a baseline study and why does KIC conduct one?

A baseline study is a structured assessment of your enterprise conducted immediately after you are selected — before any programme activities begin. It captures where your business stands today across key dimensions: revenue, governance, employment, market access, smallholder linkages, and investment readiness.

This baseline becomes your Day Zero benchmark — the starting point from which all your growth will be measured. At the midpoint and end of the programme, we measure again. This gives you real evidence of how far your business has come — evidence that strengthens your investment case with lenders and investors.

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2 What is a business diagnostic and how is it different from the baseline study?

The baseline study measures where you are today — for monitoring and impact reporting purposes.

The business diagnostic goes deeper — it is a thorough assessment of the specific challenges, gaps, and opportunities in your enterprise, conducted by a Business Development Services (BDS) advisor who visits your business premises.

The diagnostic findings are then analysed across all 50 selected enterprises — and used to design the bootcamp curriculum and masterclass topics for your cohort. This is what ensures that every session is relevant to the real needs of the businesses in the programme.

3 Do I have to attend the bootcamp in person?

Yes. The bootcamp is an in-person, residential or intensive day programme — and full attendance is mandatory for all selected enterprises. The bootcamp is a core element of the programme, and missing it would significantly undermine your enterprise development plan.

Bootcamp dates, venue, and logistics will be confirmed well in advance — giving you time to plan accordingly.

4 What are the masterclasses and do I have to attend all of them?

Masterclasses are expert-led sessions — delivered virtually — on specific topics identified from the cohort's diagnostic findings. There are 5 masterclasses per phase.
Strong attendance is expected for all 5. If you are unable to attend a live session, recordings will be available. However, live participation is encouraged as it includes interactive Q&A, peer discussion, and action planning.

5 How does the mentorship work?

Each selected enterprise is matched with a dedicated business mentor — someone with relevant experience in your value chain and enterprise stage. Your mentor will conduct 12 check-ins across the 12-month programme — approximately once per month.

Check-ins can be conducted in person, by phone, or virtually — depending on geographic location and mutual agreement. The check-ins are structured around your enterprise development plan and investment readiness goals.

6 Will the BDS advisor visit my business if I am in the Northern Belt?

Yes. Our BDS advisors operate across all three geographic zones — including the Northern Belt. Two on-site visits will be conducted at your business premises, regardless of your location. Travel logistics will be coordinated by the KIC programme team.

7 What is the matchmaking event?

The matchmaking event is a dedicated financing event held at the end of Phase 1 — where investment-ready enterprises pitch directly to financial service providers including Rabo Foundation, commercial banks, microfinance institutions, and impact investors.

This is not a networking cocktail. It is a structured, formal financing conversation — where enterprises present their investment case and financiers respond with genuine interest or feedback.

All 50 Phase 1 enterprises are eligible to attend. The enterprises that perform best in the investment readiness assessment will be given priority pitch slots.

8 What is the two-tier pipeline and what does it mean for my enterprise?

The two-tier pipeline reflects the reality that not all 50 enterprises will be at the same investment readiness level at the end of the programme — and that is expected.

Tier 1 (top 10–15 enterprises per phase): The enterprises that demonstrate the strongest enterprise growth, governance, and investment readiness will be formally recommended to Rabo Foundation for direct financing consideration.

Tier 2 (remaining 35–40 enterprises): These enterprises will be significantly stronger than when they started — and will be actively connected to alternative financial service providers including commercial banks, microfinance institutions, and impact investors.

Every enterprise that enters the programme leaves with a stronger business and a clearer financing path. The Tier 1 target is not determined at entry — it is earned through the programme. Every enterprise has the opportunity to reach Tier 1.

SECTION E: AFTER THE PROGRAMME

1 Is there aftercare support after the 12 months?

Yes. KIC maintains a relationship with programme graduates beyond the formal 12-month programme. This includes ongoing connection to the KIC ecosystem — events, opportunities, and networks. Enterprises referred to Rabo Foundation or other FSPs also receive continued support through the financing application process.

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If I am recommended to Rabo Foundation — does that mean I will definitely get financing?

No. A recommendation from KIC to Rabo Foundation means your enterprise has been assessed as investment-ready and is formally introduced to Rabo Foundation for their consideration. The final financing decision rests with Rabo Foundation — based on their own due diligence and lending criteria.

However, a KIC recommendation is not a routine referral. It means KIC has spent 12 months preparing your enterprise and believes it is genuinely ready for Rabo Foundation's standards. That is a strong foundation for a financing conversation.

Can I apply for Phase 2 if I am not selected for Phase 1?

Yes. If your business is not selected for Phase 1 — or if you do not meet the current eligibility criteria — you are welcome to apply for Phase 2. Phase 2 applications will open in late 2027. We encourage you to use the feedback from your Phase 1 application to strengthen your enterprise before Phase 2.

SECTION F: FOR PARTNER ORGANISATIONS

How can our organisation refer agri-SMEs to apply?

Partner organisations can share the call for applications through their networks — using the referral toolkit materials provided by KIC. To receive the partner referral toolkit (including WhatsApp messages, email templates, and social media posts), contact Ebenezer Amoquandoh at *eamoquandoh@kicghana.org*

2 Can our organisation formally partner with KIC on this programme?

Yes. KIC is actively seeking partnerships with organisations that can contribute to enterprise development support, mentorship, market linkages, financing, and SME pipeline development. To explore a formal partnership, contact Stanley Amamu at *samamu@kicghana.org.*

3 Can our organisation refer enterprises that do not fully meet the eligibility criteria?

We ask that partner organisations only refer enterprises that genuinely meet the core eligibility criteria — to avoid raising expectations that cannot be met. If you are unsure whether an enterprise qualifies, contact us before making the referral.