



### Meet the team: Anna Marie Cho

*Position: Kiva Coordinator/  
Administrative Assistant  
Village: San Pedro Columbia*

Anna Marie has a long history with MMC, as she came onto the team in early 2011 for a temporary position assisting with administrative affairs, then returning to MMC as a full-time employee in March of 2013 to manage our Kiva loan program and also the Quickbooks system for MMC.

Anna Marie is an extremely well-organized and talented bookkeeper. She says her favorite thing about working with Maya Mountain Cacao is interviewing the farmers for the Kiva loans because she learns so much about their background in farming – and especially because the profiles she posts on Kiva’s platform get fundraised in less than an hour! Anna Marie is an incredibly valuable and important part of MMC’s team and we look forward to her expanding the Kiva program and helping even more farmers access credit. Anna was raised in the village of San Felipe and currently lives in San Pedro Columbia with her two sons, Trevaun and Marvin.

### Cacao Cup

As Maya Mountain Cacao’s unique contribution to the spirit and fun of the annual Belize Chocolate Festival, we organized the first-ever annual Cacao Cup. The Cacao Cup is a celebration of cacao farming for the farmers and their families. The event was located in San Antonio village and included a full male and female football marathon (soccer tournament), cacao drinking contests, chocolate eating contests, pod cracking showdowns, burlap sack races, and more! 10 male teams and 3 female teams participated in the Cacao Cup, making it one of Toledo’s first-ever female football marathons. Moho Chocolate, one of MMC’s customers, provided plenty of free chocolate samples and chocolate prizes to farmers and their families. Thank you to Cacao Cup sponsors Ya’axche Conservation Trust, Sustainable Harvest International - Belize, Toledo Development Corporation, Asha’s Culture Kitchen, and of course Moho Chocolate! Check out our [facebook album](#) for photos!



### Dandelion Chocolate visits MMC in Belize

Our quality team – Alexis, Samuel, Sebastian, Rosaria, and Mercedes – had a great time with two awesome chocolate makers in mid-March! We were thrilled to host Greg and Cynthia from Dandelion Chocolate (SF, CA) for a week at our fermentation and drying facility. Thanks for your visit (and your hard work!), Greg and Cynthia!

## Maya Mountain Cacao at Impact Investing in Action (IIA)

Maya Mountain Cacao was lucky to be selected for the 2013 cohort of the Agora Partnerships Accelerator program, a small business incubator for Latin America that helps social enterprises like MMC professionalize their administration and become more investment ready, while connecting the companies to investor and resource networks that can help fuel growth.

Agora hosts an annual conference called [Impact Investing in Action](#), which brought together hundreds of professionals who strive daily to improve and activate the impact investing/social enterprise ecosystem. Industry leaders and entrepreneurs hosted conversations on investment-related topics and also on specific field-related topics. MMC hosted a vibrant and active conversation on various trade models for impact, covering Fair Trade, Direct Trade, and various mechanisms to achieve transparency in value chains.

Thank you to Agora Partnerships for all of your assistance over the last six months. We are honored to have been a part of your program and look forward to continuing to work together as we grow our business in Belize and across the region!

## Update on MMC’s Kiva Partnership

Maya Mountain Cacao is the first Belizean partner for Kiva, an online platform that connects lenders with farmers and small business owners in the developing world. Through this amazing partnership with Kiva, MMC has been able to create a credit line for farmers in its certified organic farmer network. We currently offer loans of US \$250-US\$500, with a repayment period of 12 months and at a 6% interest per annum on a declining balance.

We have found high levels of interest in communities around southern Belize for this small loan program. So far we have distributed 65 loans to farmers, with a total of approximately US\$20,000 raised and immediately put to use in farmer loans. A new indicator that MMC will be measuring for its Annual Impact Report is the multiplier effect that these loans and our business is helping to create in farming communities. During our annual meeting in March, we conducted a survey of 100+ farmers to better understand how they are using the Kiva loans and MMC’s business model to improve their livelihoods and communities. Here is a sneak peak of some new impact data directly related to MMC’s partnership with Kiva:

- Total days of cacao-related work created in communities in 2012-13 harvest season so far: 395 days
- Total \$ paid to cacao farm helpers in 2012-13 harvest season so far: US\$6,058

One of our favorite facts: **74% of the farmers surveyed expanded their farm in 2012.** Here’s to growing that trend, empowering cacao farming entrepreneurs, and mobilizing the Belizean cacao farming industry to new heights!

