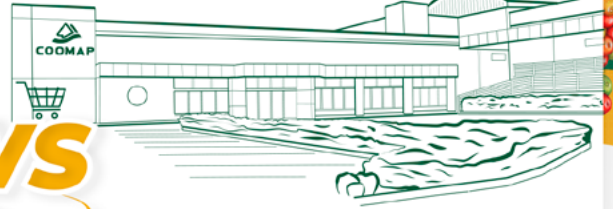


COOMAP NEWS



► Brazilian winter has just gone and for coffee growers it will be a season which will be remembered for a very long time and will be subject for many stories which are normally told during Sunday lunches or at bar tables, after all we had, after almost 3 decades a severe...



► Since you are a professional coffee we are quite sure you are aware of this event here in Brazil, thus our purpose is to let you know how to frost hit our members and what are its consequences for them and their farms.

Although our field technicians are still visiting growers and making individual damage reports, we are able to say that:

67% of our members were affected by the frost; 80% of them had a 30%-or-less loss and 20% were more severely affected. Consequently, we expect a production reduction of 25 to 30% for next crop.

However, you might be thinking: **HOW IS COOMAP PROVIDING SUPPORT FOR THESE GROWERS?**

1

Crop insurance in order to protect them

► Coomap is providing each member with crop insurance in order to protect them against frosts and hail at no cost for them; This measure is really something innovative to our members because only a few out of our 700 members who are coffee growers have an insurance policy covering their crops.

2

Provide all of the inputs they're going to need

► For those whose most crops were damaged by the frost, COOMAP is going to provide all of the inputs they're going to need, like fertilizers, so that their crops get fully recovered the sooner. But how are they going to pay for these inputs since they might not have any coffee next year? They'll only pay for it when their crops get back to their full potential yield;

3

Coomap is buying part of their future production

► And you might be thinking: since many of those who were severely hit by the frost have coffee as unique income source, how are they going to make their living until things get back to normal? Coomap is buying part of their future production and paying them now so that they are able to take care of their families. As soon as things get back to normal, they are going to send deliver coffee that was sold.



We are quite sure that by implementing these measures we are acting according to our business strategy, to know: Furthering, promoting and providing security and efficiency to our co-op member's business.

Grower of the month



This month we are pleased to introduce you to one of our most engaged members... and this situation has been true for a long time, after all he's been a member since 1973. This is Vitor Clemente da Costa.

Mr. Vitor, as he's called by everybody around here is a gentle man who always takes part on everything that COOMAP does. In fact, we feel worried when there's an event and he doesn't show up. But let us explain how this long term partnership started...

► Mr. Vitor was born in 1950, got married at the age of 21 years old and as a result of it he's got two daughters, 3 grandchildren and one great grandchild. Well, two years after getting married he became a member at COOMAP. Until then he had worked with his father growing garlic and milking the few cows his father had. During the time he was attending school, he got to know a bit better his cousin, who ended up becoming his wife in the future... it used to be quite common for cousins to get married in the past.

Right after getting married he used to working selling some vegetables he planted on his father's farm. By this time his father, who had 8 other children, decided to split his 50-hectare with Mr. Vitor and his brothers and sisters. Mr. Vitor planted 11 thousand coffee trees on his land and also bought a tractor to be paid within 5 years, which he used to take care of his crops and also to work for other growers in the neighborhood. The financial gain from coffee crops and his work with tractor allowed him to buy more land and raise his family.

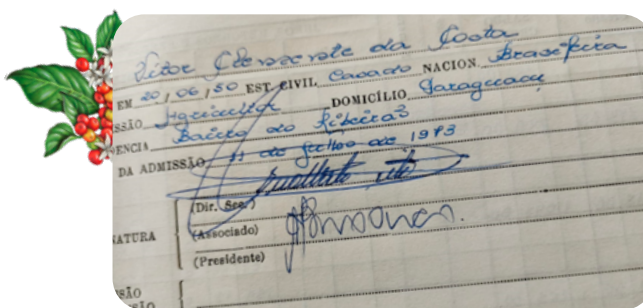


Nowadays he's got **31 thousand coffee trees**. One of his saddest memories he's got come from frost... back in the seventies, in the nineties and this year. Unfortunately, he was going to have a great production, but due to the frost, most of it was lost. But he doesn't lose heart for two reasons: first because he's a man with a great faith. This is so true that before every general assembly at COOMAP he's invited to say a prayer. And second because he can always count on COOMAP, after all he was one of the many members who received the support mentioned in the article above.



Remembering his whole life, Mr. Vitor feels he's a blessed man. He raised a beautiful family, got his own land and has friends everywhere. In fact, one of the moments he really misses was when coffee used to be harvested manually and as soon as the whole work was done, he used to celebrate it with his family, neighbors and those who worked at the crops with a big barbecue party!

He summarizes his gratefulness for coffee with a simple, but full of meaning sentence: **Everything that we've got, we owe to coffee.**



Thank you very much Mr. Vitor for being a COOMAP member for almost 50 years!



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