Patamar Capital: A Case Study on Responsible Investment into Big Tree Farms

ASEAN Guidelines on Promoting Responsible Investment in Food, Agriculture, and Forestry
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Executive Summary

This case study outlines the journey of Patamar Capital in its investment into Big Tree Farms (“BTF”), which sources and processes organic coconut products in Indonesia, one of the world’s top producers of coconuts.

Indonesia’s total coconut plantation area is estimated at over 3.81 million hectares with more than 98% cultivated by smallholders, while the private sector and the government hold less than 2%. Around four million smallholders in Indonesia depend on coconut farming as a livelihood, but cannot meet their daily needs due to low prices, lack of assistance and competition from other cash crops such as palm oil.

The investor’s aim was to support the early-stage, high growth inclusive business model of BTF to vertically integrate smallholder coconut farmers in Indonesia with global market consumers in order to demonstrate the power of impact investing – intentional, measurable social and environmental benefits alongside financial return.

Key learnings emerging from the investment include: testing the viability of a venture capital approach to improving the livelihoods of the working poor; and key considerations for impact investors investing in the agriculture sector in Southeast Asia.

Read the full case study to learn more about how Patamar Capital sees financial returns on their investment, and how their investment is aligned to principles of the ASEAN Guidelines on Promoting Responsible Investment in Food, Agriculture and Forestry.
Central Java and Bali, Indonesia

Timeline

- **2014**: Introduction between Patamar Capital and BTF via Unitus Capital (India)
- **2015**: Series C investment of USD 1 million
- **2019**: Venture Round investment of USD 750,000
- Ideal exit plan: within 5-7 years
Investor Profile

Patamar Capital (formerly known as Unitus Impact) is a leading regional venture capital firm investing in early-stage, high-development businesses that tackles South and Southeast Asia’s most pervasive issues at scale.

Headquartered in Singapore and with offices in four other countries in Asia,¹ Patamar has invested in 21 portfolio companies across sectors including financial inclusion, healthcare, education, agriculture, and access to essential goods and services. Patamar has more than USD 100 million of assets under management.

Over the last five years, Patamar’s portfolio companies have improved more than six million lives through increase in income, savings, or access to life-enhancing products and services. Its investee companies are generally small and medium-sized enterprises, the businesses which account for the majority of economic activity and future growth on the continent. Patamar’s strategy is to invest in companies that improve the economic lives of millions of low-income workers and directly further a number of the SDGs. Specifically, Patamar focuses on SDG 1 - No poverty, 3 - Good health and well-being, 4 - Quality education, 5 - Gender equality, 8 - Decent work and economic growth, and 10 - Reduced inequalities.

The venture capital firm primarily targets opportunities in Indonesia, India, Viet Nam, and the Philippines, which have strong growth prospects and significant market inefficiencies. In particular, Patamar invests in (i) financial services and tech-enabled platforms that serve “mass market” consumers of low and middle-income population and (ii) businesses that develop life enhancing products and services for low-income communities or reconfigure supply chains to better serve low-income producers in South and Southeast Asia.

¹ Bangalore, Colombo, Ho Chi Minh City, Jakarta, San Francisco, and Singapore
Investment Profile

Patamar’s Concept Portfolio was launched in 2010 and is invested in five companies. This proof of concept enabled further funds to be raised:

- Patamar I (Livelihood Impact Fund) launched in 2014 invested in 14 companies.
- Patamar II launched in 2019 with a portfolio composition of 20-25 companies (equity and convertible debt).

Its investor base is composed of institutional investors, endowments, development banks, and family offices.

Founded in 2003 as a small-scale organic farming training venture, BTF has developed into a vertically integrated social enterprise focused on production and export of food products for retail and ingredient channels globally, with a focus on products derived from coconut, cacao and cashew.

The company works directly with over 7,000 small farmers to create transparent, socially equitable supply relationships and products. They grow, harvest, process and manufacture coconut "nira" (sap)- based products including coconut sugar, nectar (syrup), and "coco aminos," a marinade and soy sauce substitute. BTF was the first to produce a high quality, organic coconut sugar to the global market and works directly with farmers to ensure ecological responsibility, safe working conditions and fair trade practices.

BTF is the first organic-certified company to vertically integrate from tree to consumer and control for quality and livelihood improvement. Farmers receive a stable income by selling their sugar at a consistent price to a single buyer, providing more economic certainty for their families. BTF currently works with around 7,600 coconut farmers, and offers up to a 37% price premium to the farmers compared to local market prices.
Patamar Capital’s investment into BTF was delivered as equity investments under the Livelihood Impact Fund (Patamar I). Two investment tranches worth USD 1.75 million in total have been made by Patamar. The first one was in 2015, and most recently in 2019.

Apart from Patamar, BTF also received another USD 3.7 million in debt financing from the Overseas Private Investment Corporation (OPIC, now called the U.S. International Development Finance Corporation or DFC) to scale up their operations, increasing processing and production centres alongside farmer training in sustainable agriculture practices and responsible land use.

**Name of investor (Agribusiness)**

Big Tree Farms (“BTF”)

**Commodity/Crop**

Nira, the organic nectar of the coconut blossom

**Other financiers involved (banks, DFIs, etc)**

Patamar Capital
Overseas Private Investment Corporation (OPIC)

**Total amount of the investment**

Patamar Capital: USD 1.75 million
Overseas Private Investment Corporation (OPIC): USD 3.7 million
Investment Profile

People: BTF has a strong management team with deep experience and commitment to the business. The business is owned by Ben and Blair Ripple, who left their organic farming jobs in Washington and moved to Bali, Indonesia, in the late 1990s. The couple has since received recognition for their efforts to bring artisanal Indonesian products to a larger market and develop sustainable agricultural practices. Since its inception in 2003, BTF committed to supporting the preservation of traditional farms through the development of social, ecological and economically sustainable food supply chains. The business is one of the few fully integrated and transparent sustainable supply chain companies that works in partnership with farmers, processes food at origin, and sells to markets internationally.

Process: BTF utilizes a unique manufacturing process, from the farmer cooperatives BTF works with to the gentle steps of transforming the ingredients. A prominent product produced by BTF is the Nira, the organic nectar of the coconut blossom. The company works with farmers to harvest flower nectar daily using production practices that steward the soil and protect the trees. The hand-harvested nectar is then transformed into organic, fair-trade products like Coconut Sugars and Coco Aminos (nira-based soy sauce substitute) that offer alternatives to cane and soy. BTF works directly with farmers to ensure ecological responsibility, safe working conditions and adoption of fair-trade practices. Through partnering with cooperatives, BTF provides training to coconut sugar farmers to produce high quality organic coconut sugar as well as technical assistance in obtaining certifications.

Products: BTF’s best-selling products are Coconut Sugar and Coco Aminos, which are Fair Trade certified, Organic and GMO-free, natural sweeteners and condiments that can replace refined white sugar and soy based condiments. Sales have grown rapidly as global customers seek unrefined and low glycemic index credentials in sweeteners. While BTF does sell locally in Indonesia, the company has found more rapid growth for their products in premium global markets. Coconut Sugar is a premium product with very real health benefits and organic/health-minded consumers don’t mind paying more for the health values brought out by these products. Today, the Bali-based company products could be easily found at different outlets in multiple markets from the US² to EU, Japan and Australia.

“While Patamar doesn’t give the company a pass on financial performance, they come to the table with an understanding and appreciation of the unique requirements that social enterprises need to consider when growing into any opportunity.”

- Ben Ripple, CEO, Big Tree Farms

² BTF has 5,000 different outlets in the U.S.
Investment Objectives

The primary investment objective of Patamar when investing in BTF was to “provide deep social impact through economic development and improving the economic lives of low and middle income people.” BTF was chosen for its potential to “provide increased income, generate opportunities for low and middle income people.”

Alongside this primary goal, as a venture capital investor, Patamar has a twin goal, which is to maximize financial return for its investors. The investor “attempts to achieve top tier venture capital returns alongside deep measurable social impacts.” Patamar’s investments typically aim for both financial and social impact objectives. Financial objectives comprise financial performance and investment returns of the business. For BTF and other portfolio companies, Patamar targets market-rate returns on par with other impact funds given its role to maximize return for its investors. Social impact objectives and metrics (GIIN IRIS metrics) are designed specifically for each business and vary depending on sector. Typical social impact metrics might include economic empowerment targets such as number of beneficiaries, increase in income or increase in savings, access to services.

“The willingness to balance growth and margin with positive impact as well as the acceptance of a longer investment timeline creates a powerful opportunity for Big Tree Farms to succeed financially without compromise socially.”

- Ben Ripple, CEO, Big Tree Farms
Investment Objectives

For the BTF investment, smallholder farmers were targeted as the primary beneficiaries. Social impact objectives comprise the number of low-income population who have improved their livelihoods and economic benefits (e.g. at least 20% increase in income measured by price premium paid or an increase in savings).

Patamar encourages its investees to adopt a gender lens in their business operations. Due to the nature of the work, most coconut harvesting activities are handled by men. There were no specific targets/requirements on the number of women farmers and youths engaged in the BTF investment.³ As a business, BTF also commits to other sustainable environmental goals associated with the organic certification (e.g. reduced water use). Patamar measured only economic factors and does not track these.

"We worked with BTF to build their social impact by encouraging the company to work with smallholder farmers rather than moving to a plantation model. That is one of the ways we help them focus deeper on the social impact for the right audience."

- Ryan Zoradi, Principal, Patamar Capital

³ Only until May 2017, when Patamar launched its second fund (Patamar Fund II - Investing in Women Fund), in partnership with the Australian Government, to finance the growth of women’s SMEs in Indonesia, the Philippines and Vietnam, that the gender lens started to be integrated in the firm’s investing strategy.
Investment Process

Patamar adapted its typical policies and procedures for the investment into BTF. The 6-step investment process covers pipeline development, preliminary investment proposal, investment memorandum, full pre-investment due diligence, final deal summary, and investment and legal documentation. By applying this investment process, the team seeks to unlock better economic opportunities for the target beneficiaries (low-income population) and make better investment decisions.

1) New Deal
Patamar Capital leverages its expansive network to source high-quality deals.

2) Preliminary Investment Proposal
Evaluation of the following factors, among others:
- Social impact
- Business model
- Market potential
- Financial attractiveness
- Key risks and opportunities

3) Investment Memorandum
- Detailed memo of deal merits and risks
- Presentation to investment committee to gauge interest
- Customized and proprietary due diligence checklist sent to company

4) Full Due Diligence
- Detailed analysis of management, business model, market, social impact, and the country of investment
- In-depth legal review
- In-country site visits, Industry research, and consumer interviews
- Full review of due diligence checklist

5) Final Deal Summary
- Presentation to Investment Committee approval
- Unanimous Investment Committee approval needed for deal to be finalized

6) Investment & Legal Documentation
Legal review performed with the aid of country legal experts

Source: Patamar Capital, 2021
Investment Process

Screening process

Step 1: Pipeline development
As with most venture capital firms, Patamar’s traditional model for pipeline development has relied upon informal referrals, recommendations through expansive networks, attending business-related events and relationships with other actors in the broader entrepreneurship ecosystem including incubators, accelerators and other investors to source high-quality deals. Patamar was introduced to BTF through a long-term social impact partner (Unitus Capital).

Step 2: Preliminary investment proposal (PIP)
The business initial evaluation was summarized into a 2-3 page Preliminary Investment Proposal (PIP) analyzing different aspects of the business such as social impact for the beneficiaries, business model, market potential, financial attractiveness and key risks for the investors (particularly, market fluctuation, supply chain interruption, competition as for the BTF case) associated with the investment.

Step 3: Investment memorandum
An Investment Memorandum was developed with detailed memo of deal merits and risk, a presentation to be submitted to Investment Committee to assess interest. Customized and proprietary due diligence checklists would be sent to the company.

Due diligence and Validation

Step 4: Full pre-investment due diligence
Upon receiving screening approval from the Investment Committee, a full pre-investment due diligence would then be conducted. This involved direct calls with management, assessing different performance data, proof of product quality (i.e. sustainable certification such as Fair Trade, Organic, and GMO), field visits to both BTF’s offices in Bali and Central Java. This aimed to understand in detail the business model, its management, manufacturing process, market conditions and potential social impact.

All data validation and interviews with business management team, and beneficiaries (i.e. individual farmers) were conducted directly by Patamar through their local team as part of their due diligence.4

4 Only health care sector that Patamar will have to seek for support from external consultants
Investment Process

Negotiation and final agreement

<table>
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<tr>
<th>Step 5: Final deal summary</th>
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<tr>
<td>A presentation was made to the Investment Committee for deal approval. At this stage, unanimous Investment Committee approval was required for the deal with BTF to be finalized.</td>
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<th>Step 6: Investment and legal documentation</th>
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<tr>
<td>Once approved, legal experts were engaged to support the development of investment and legal documentation, which was signed off by Patamar (the investor) and BTF (the investee). Then, the fund was disbursed shortly afterward.</td>
</tr>
<tr>
<td>On average, all of Patamar’s 6-step investment process would be completed within roughly 8-12 weeks (roughly 12 weeks for the BTF case).</td>
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Implementation

BTF is managed by a Board of Directors. Patamar is an equity investor but doesn’t exercise influence on day-to-day operations or the manufacturing strategy of the business.

Monitoring

To measure the impact of the project, both commercially and socially, Patamar has developed a dashboard to track the investee’s performance every quarter.

Performance data is tracked in 2 areas: (i) financial performance - BTF’s estimated market value against Patamar’s investment and (ii) social impact, which is designed specifically for each company. For BTF, Patamar monitors 10-15 metrics that are most important to the investors such as number of farmers engaged, price premium paid on a quarterly basis, financial and manufacturing performance.

Social impact data is collected and provided by BTF. Periodic field visits are conducted by Patamar’s local team in Indonesia for investment impact monitoring and evaluation purposes. Patamar also plans to engage a third-party assessment company to validate such data in the near future.

There are a number of social impact data that BTF has to maintain under the Organic (USDA), Fair Trade (Control Union Fair Choice), Non-GMO schemes, including but not limited to improvement in labor practices and agricultural practices. Such data is not monitored by Patamar in its Dashboard.
Investment Results

The primary objective of Patamar’s investment was to support the high growth inclusive business model of BTF to vertically integrate smallholder coconut farmers in Indonesia with global market consumers.

Overall, social impact performance has met the initial expectations, which demonstrates the power of impact investing to create measurable social and environmental benefits. Yet gaps persist in terms of financial returns when comparing agricultural investments with other sectors.

<table>
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<tr>
<th>Original Objective</th>
<th>Results &amp; Timeline</th>
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<tbody>
<tr>
<td>Return on investment</td>
<td>Confidential</td>
</tr>
<tr>
<td>Sales</td>
<td>Confidential</td>
</tr>
<tr>
<td># of farmers reached</td>
<td>7,600 farmers (from 7,000) as of Q3 2021</td>
</tr>
<tr>
<td>At least 20% income increase for farmers</td>
<td>Achieved - Farmer received premium at 37% higher over the market price as of Q3 2021</td>
</tr>
<tr>
<td>Ideal exit within 5-7 years</td>
<td>Longer-than-expected holding period for agriculture sector and under pandemic context</td>
</tr>
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</table>

BTF hires the right team to support the growth of the company, building the partnerships in the U.S. with the key outlets, distributors, grocery stores, and customers. The company continues to bring down the cost of manufacturing and is the leading low-cost producer of organic coconut products in the world. One of the key things Big Tree Farms has done pretty well is that they produce the products in Indonesia but then they sell the products in the U.S. They were able to integrate in a vertical way smallholder farmers to high-end consumers in the U.S. which provides a significantly higher margin for their agricultural products. This high margin allows Big Tree Farms to pass a lot of the gains to the smallholders themselves.

- Ryan Zoradi, Principal, Patamar Capital
Alignment to ASEAN RAI

The ASEAN Guidelines on Promoting Responsible Investment in Food, Agriculture and Forestry (ASEAN RAI) is a regionally-adopted, voluntary framework to guide investment decision making for both private and public sector actors.

ASEAN Member States have agreed to use these Guidelines to create or update legally-binding policies – which means agribusinesses and investors who demonstrate alignment to the ASEAN RAI are better prepared for these future policy changes.

The 10 principles of the ASEAN RAI (Figure 1) describe the impacts those agricultural investments may have at the community, local, or national level.

The next two pages outline the alignment between the company’s practices and the ASEAN RAI principles. When an organization like Patamar makes a pre-investment commitment to follow responsible environmental, social and governance practices, they are more likely to be aligned to the ASEAN RAI.

This investment retroactively applies the ASEAN RAI to Patamar’s investment practices and outcomes, which are aligned to (some aspects of) 9 out of 10 Guidelines. If ASEAN RAI had existed before Patamar’s investment into the deal with the BTF, it would have helped them evaluate and address food security and need for alternative livelihoods among smallholder farmers in the program (Guidelines 1 and 2), integrate specific gender-inclusive approaches (Guideline 3) and integrate additional, targeted climate-smart agriculture practices (Guideline 7).

Figure 1. 10 Principles of the ASEAN RAI

1. Food security & nutrition
2. Economic development
3. Women & young people
4. Tenure rights
5. Natural resources
6. Technology
7. Climate change
8. Rule of law & governance
9. Impact assessment & accountability
10. Regional approaches
Alignment of Patamar’s Investment to ASEAN RAI

Guideline 1
Food security and nutrition (local and national)

Products offer healthier alternatives to sweeteners and sugar. Food crop intercropping has been recommended by BTF to help diversify income and enhance food and nutritional security of small and marginal coconut growers.

Guideline 2
Sustainable, inclusive economic development and poverty eradication, including: improved producer livelihoods, fair contracts, employment and wages, worker health and safety

The business has a positive developmental impact on Indonesia by vertically integrating smallholder farmers into the global consumer market, thereby increasing incomes with increased saleable crop yields. Additionally, safe working conditions and fair-trade practices are upheld. BTF currently works with around 7,600 coconut farmers, and offers a 37% price premium to the farmers compared to local market price.

Guideline 3
Equality, engagement and empowerment of women, indigenous communities, youth, marginalized communities

BTF recruited local staff and actively identifying and registering indigenous smallholder farmers in the production activities for certified coconut sugar.

Guideline 4
Respect for tenure of land, fisheries and forests

Not applicable, since the investment was not specifically linked to the development of any new facility/factory. All coconut plantations/estates remained under ownership of the ‘indigenous’ communities.

Guideline 5
Conservation of natural resources, especially forests

Coconut farming requires less soil disturbance and with a lifespan of 50-60 years, coconut trees could survive for multiple seasons, which means that they have a much higher ability to protect soil carbon than many other plants. Coconut plantations are especially useful as carbon reservoirs because trees hold on to significantly more carbon per unit area than other types of vegetation.

In addition, BTF uses organic and regenerative farming practices (32,000 acres) to harvest Nira (the nectar from the flower blossoms of coconut trees) and maintain soil health. Regenerative agriculture can help to reduce atmospheric carbon and other environmental impacts which could be the consequences of conventional methods.

Annually BTF’s production saves 5 billion liters of freshwater compared to the same production size of cane sugar.

BTF has helped conserve over 6 million trees. Biodiversity is essential to sustainability and trees are a key part of that.
Alignment of Patamar’s Investment to ASEAN RAI

Guideline 6
Sustainable and appropriate use of technologies

BTF introduced coconut organic farming practices and an innovative business model deploying traditional coconut sap processing methods that are expected to benefit smallholder farmers. They were the first to produce a high-quality, organic coconut sugar to the global market and still work directly with farmer partners to ensure ecological responsibility, safe working conditions and fair trade practices are upheld.

Significant investment has been made in the processing facility to reinnovate the manufacturing process.

Guideline 7
Resilience to climate change, natural disasters and other shocks

Coconut is known as a life-sustaining species in fragile coastal and island ecosystems of the tropics. Coconut is more resilient to climate change impacts such as droughts, high winds, and floods than many other crops like rice and vegetables.

Guideline 8
Respect for the rule of law and incorporation of inclusive and transparent Governance structures, processes and grievance mechanisms

Abides by all laws and regulations as strictly as possible.

Guideline 9
Assess and address environmental and social impacts and monitor performance

Environmental protection and social responsibility of certified agribusinesses are ingrained in certification schemes adopted by BTF (Fairtrade, organic). To be certified and able to sell products, BTF has to provide training, monitor, and conduct audits to ensure that farmers improve soil and water quality, manage pests, avoid using harmful chemicals, manage waste, reduce their greenhouse gas emissions and protect biodiversity.

Guideline 10
Strengthened regional approaches to responsible investments

Patamar introduced to and support BTF to attract co-investment from other investors.

The investor also actively shares learnings or best practices at regional publications.
Public policy recommendations

Governments can consider how tax systems can attract foreign impact investors. Though Patamar did not perceive tax rates as a substantial deterrent, there is some concern over tax withholding on dividends or non-resident capital gains. At present, in Indonesia, non-resident taxpayers operating without a permanent establishment in the country are subject to a 20% withholding tax on gross income. The ability to access double tax treaties to minimise withholding taxes could be relevant for Indonesia to better attract foreign private equity investors.
Ensuring long-term sustainability

Apart from funding, Patamar acts as a trusted investor and helps BTF to holistically integrate social impact interventions into its daily operations. Patamar encourages BTF to continue its responsible business journey by working directly with smallholder farmers, and cultivating deep linkages with the local communities to generate social impact that the business could bring out to the right beneficiaries.

Patamar also targets co-investment from other financing providers, through debt or equity. Patamar has introduced BTF to investors in its network for additional investment capital. For instance, Patamar assisted in introducing co-investment opportunities from the Development Finance Corporation (DFC) to BTF to provide hundreds of new employment opportunities with positive developmental impact in Indonesia.

“

We expect the company to grow to scale, and eventually we can sell the company and provide returns to our investors. That’s one of our core objectives alongside increasing the number of farmers in the supply chain, continuing to pay these farmers above the market price for the product, and providing the training and services for them on organic and fair trade practices.

- Ryan Zoradi, Principal, Patamar Capital
Learnings for the future

For venture capital investors, investing in an agribusiness may not match aggregate patterns of a tech-startup. Agriculture also takes a longer time to realize returns than other sectors.

In screening for potential investments, investors should aim for “high margin” or “specialty products”. Having an international (U.S.) presence allows BTF to tap into global consumers, which helps in driving up margins much higher to those of its industry peers.

BTF has two business entities, one in the U.S. and the other in Indonesia wholly owned by the U.S. entity. BTF was a special case for Patamar as the investment was made directly into the business’s U.S. entity. The investor has many domestic early-stage companies in its portfolio. However, it is undeniable that this structure puts BTF in a major advantage, allowing the business to “be able to take in investment capital from around the world”.

In order for responsible and sustainable practices to become a business priority, decisions must come from top leadership. Agri-SME investees that have a commitment from the top leadership will find it easier to integrate Environmental, Social, and Governance (ESG) standards in the business operation process and balance financial and social objectives on equal standing.

Partnerships are also critical for success. It is necessary to assemble strong strategically-aligned investors to best utilize catalytic capital. Ensuring strategic mission alignment at the Board level between the investors and the SME investee can help support the business success. Patamar believes in finding the right management team on the ground and that knows local customs and policies.

Patamar credits the good outcomes so far of its investment, i.e. objectives met and financial returns growing despite Covid-19, to the right team and right partnership, including BTF’s existing distribution system in the United States.

“Focus on high-margin products, specialty products, find a management team who are really committed to the region and really focus on being there and know the local language, the local customs, the local policies, the local groups; … and then assemble a strong investor base with strategically aligned investors from different areas of expertise at the board level could be really helpful for a company’s success.”

- Ryan Zoradi, Principal, Patamar Capital
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Multimedia Content

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