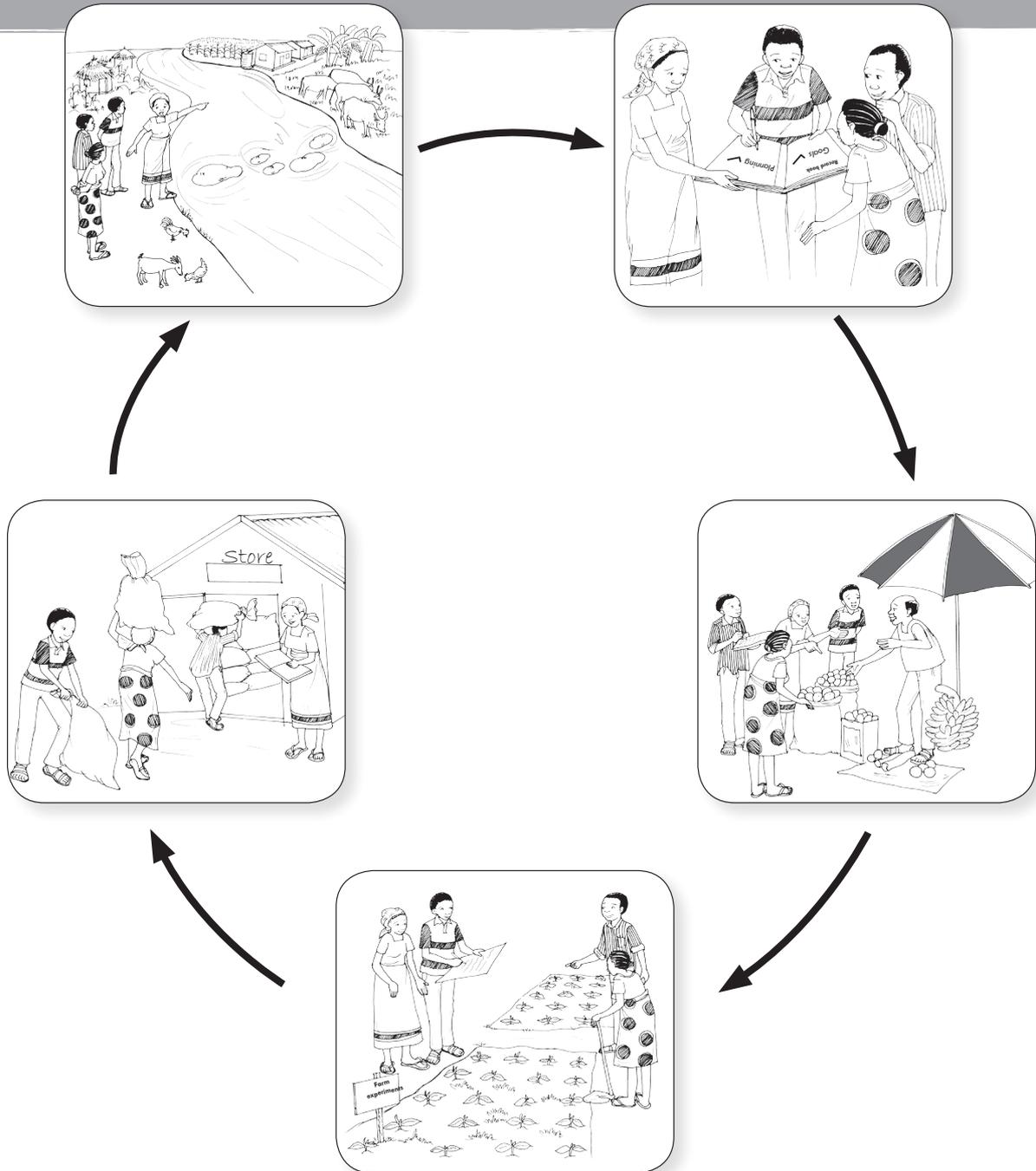


Enabling Rural Innovation (ERI) Farmer Facilitators' Manual



A manual to guide ERI farmer facilitators in mentoring groups

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Enabling Rural Innovation (ERI)

Farmer Facilitators' Manual

A manual to guide ERI farmer facilitators in mentoring groups

Acknowledgements/collaborators

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- Hoima and Masindi District Farmers Associations (HODFA and MADFA)
- Agricultural field staff: Barungi Esther, Peninah Mbabazi, Aganyira Godfrey
- Youth Association for Rural Development (YARD)
- Edith Sifuna, Joyce Birungi, Timoni Nowomukama

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Training Tools

The farmer facilitators' manual comes with a set of training tools that help to communicate messages more effectively and with more fun. Training materials for this guide include:

No.	Title	Where material is used	Goal
1	ERI Session Card	Throughout	Provides an overview of the 5 modules and the sessions under each module
2	Levelling Expectations Story Set	Page 6	Communicates which expectations farmers should and should not have when joining the ERI programme
3	River Code	Page 7	Helps participants reflect on their current situation and where they want to be in the future
4	Sustainability Chart	Page 8	Communicates the meaning and importance of sustainability
5	Resource Map	Pages 8, 40	Helps participants reflect about their resources
7	M&E Chart	Page 12	Shows the importance of monitoring and evaluation
8	Goal and Indicator Table	Page 12	Helps set goals and measure they were achieved
9	Market Summary Table	Pages 20, 26, 32	Records what was found on market visits
10	Market Maps	Page 23	Helps participants see their current market chain and what they want in the future
11	4P's Cards	Page 23	Explains what market information farmers need in order to select a profitable enterprise (product, place, price, promotion)
12	Cost-Benefit Analysis Tools	Page 32	Demonstrates how to do a cost-benefit analysis
13	Soil Conservation Measures Cards	Page 40	Show what farmers can do to conserve soil and water and improve soil fertility
14	Post-Harvest Loss Cards	Page 48	Show how farmers can address challenges in post-harvest handling in order to be more profitable
15	Business Plan Templates	Pages 50	Better understand the importance of business planning and revise their business plans
16	Record Template Handouts	Pages 51	Keep better records
17	Trading Principles Cards	Page 54	Show different principles farmers have to consider when doing business
15	Model Contract Handout	Page 54	Show how to make a good contract
16	Hippo Chart	Page 54	Reminds farmers that their actions can negatively impact themselves and others (e.g. in the market chain)

Icons used

Ask



The facilitator asks questions to the audience, and probes as much as possible. Here, the facilitator does usually not provide answers until participants' contributions are fully exhausted.

Show



The facilitator shows a certain training material to participants

The ERI approach

Enabling Rural Innovation (ERI) is a strategic and participatory approach that puts small-scale farmers at the center of development processes. ERI strengthens farmers' social and entrepreneurial capacities in order to make the transition from subsistence to market-oriented agriculture while safeguarding food security and sustainable management of natural resources.

ERI is a solution focused approach. It stimulates farmers organized in groups to (re)discover their existing resources (natural, social, financial and personal) and enables them to find innovative solutions and make informed decisions on marketing, production and consumption.

In many other approaches, farmers are seen as “beneficiaries” and passive recipients who need to be told what to do. They are expected to take up new ideas and solutions that have been designed for them by experts who think they know what works best for the farmers, ERI looks at farmers differently: active or potential agro-entrepreneurs who can take matters into their own hands. It is up to them to choose what they need and want after being supported in acquiring objective information.

Key in the approach is to encourage the entrepreneurial spirit: producing what they can market rather than trying to market what they produce. ERI enables farmers to respond appropriately to ever changing, dynamic markets. Because these are live skills and attitudes, the impact of the approach is sustainable and reaches far beyond a specific enterprise or farmer group.

The ERI approach integrates a wide spectrum of participatory methods into a framework of five core modules. None of the five elements are new, but linking them into a strategic and systemic process for enabling rural innovation is a novelty:

Participatory Diagnosis (PD) – Farmer groups assess which resources and opportunities they have available, and how they can use them to achieve their goals

Participatory Market Research (PMR) – Farmer groups conduct market research to identify and analyse profitable markets and enterprises

Farmer Participatory Research (FPR) – Farmer groups experiment on their own fields to test which practices, technologies and crop varieties work best on their farms

Enterprise Development (ED) – Farmer groups develop profitable enterprises and build sustainable business relations based on thorough business plans and market intelligence

Participatory Monitoring & Evaluation (PME) – Farmer groups keep track of their progress towards achieving their goals and learn from successes and errors

+ **Cross-cutting issues** - Gender, environment and HIV/Aids are integral parts of ERI that cut across all modules

Farmer Facilitators and ERI Farmer Facilitators' Manual

Farmer groups which graduate after full ERI cycle shift their mind set towards a proactive entrepreneurial attitude. However longer term follow up by project funded Community Development Facilitators (CDFs) from implementing organizations is often limited by budget constraints. In order to allow groups to access additional guidance along the five ERI modules and Cross Cutting issues, future mentoring is ideally performed by farmer facilitators originating from the group itself.

'Farmer Facilitators' are individuals from farmer groups who have already gained a deeper understanding of the ERI approach and voluntarily engage in mentoring of their own group as well as neighboring groups. After some ERI-implementing organizations in East Africa have gained first experience with this form of mentoring, the idea of engaging farmer facilitators in ERI was picked up by a joint project of ZOA, Trias and HORIZONT3000. This manual was produced in order to strengthen farmer facilitators in mentoring farmer groups that were trained previously and are already applying the ERI approach.

CDFs from ERI-implementing organizations will introduce this manual and its corresponding training materials to potential farmer facilitators and train them accordingly. Though many aspects of ERI can be mentored by farmer facilitators, it is recommended that CDFs from ERI-implementing organizations backstop farmer facilitators in their work.

Tips for good mentoring

- In the beginning, make the group feel comfortable (e.g. by making a joke, asking personal questions, share something from your personal life, etc.).
- Try to know the names of all group members, and address them directly with their names.
- Always start with the team's progress and how they managed to do it. What has gone better since last time? How did you do that?
- Use performance scaling questions (like on scale of 1-10...)
- Don't tell farmers what they can know themselves: stimulate their critical thinking! First stimulate them to find solutions themselves (even if they specifically ask for advice) and then add on your knowledge.
- Ask questions! (e.g. Why do you like this? How did you do it? How do you think could it be done better? Do you remember what was suggested in the trainings?)
- Probe for where guidance is required ; a key question to ask is "What else?"
- Appreciate and praise the progress!
- Don't talk too much: listen and try to understand before talking. Be patient. Give group members ample time to think about your questions.
- Be open for learning. Your way is not necessarily the best for the team.
- Nobody fails always: focus on the successes and ask how they did it. Ask group members who do better to explain to the ones that have challenges.
- Focus on the solutions, not the problems. Ask: what can you/they do instead?
- Make sure that you know enough about the topic and about the background of the group
- You can't know everything: be honest and humble if you don't know and explore the solutions with group members.
- Always ask yourself at the end of a session how useful your contribution facilitation was to the group

Module 1: Planning



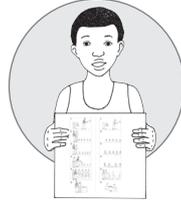
Getting Started with the ERI Process

Key message:

ERI supports farmers to farm as a business.

Materials

Levelling Expectations Story Set (optional)

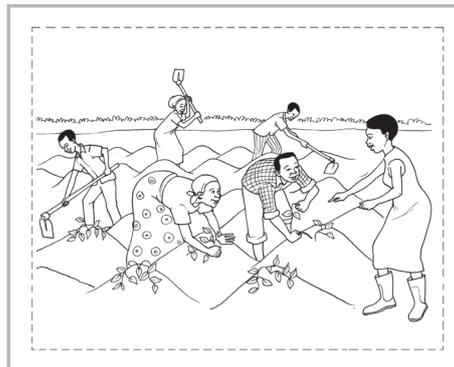
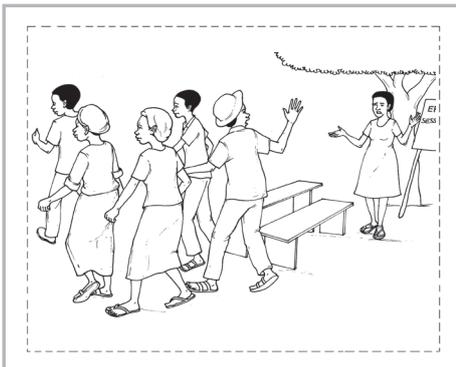


Objectives

- Reflect on initial perceptions of ERI
- Review lessons learnt

Steps

1. Remind farmers about the story of “The Agabas and Mugishas” from the Levelling Expectations Story Set.



2. Reflect on lessons learnt from these two farmer groups. Ask:
 - At the beginning of ERI, were you more like the Agabas or the Mugishas?
 - What do you think about farming as a business now?
 - What are you doing differently because of ERI?



Trainer's note

Use testimonies from individuals who have used lessons from ERI to improve their business.

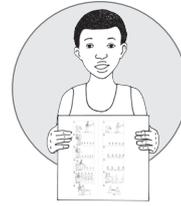
Visioning

Key message:

A vision is something we aim to achieve. It is usually better than the current situation.

Materials

- Group's drawings of current and desired situation
- River Code



Objectives

- Review the group's vision (the other side of the river)

Steps

1. Ask the group to present the drawings it made at the beginning of ERI showing its current and desired situations.
2. Ask:
 - What was the group's situation at the start of ERI?
 - What did your group see on the other side of the river?
 - Which stepping stone are you on now?



Trainer's note

Guide them so they recall the following areas:

- | | |
|-------------------------|---|
| - Housing | - Health |
| - Education of children | - Cooperation and organisation within the community |
| - Group savings | - Hygiene and sanitation |
| - Food security | - Conservation of natural resources |
| - Marketing | - Other areas |
| - Production | |
| - Gender | |

3. If the desired situation has changed, ask the group to draw a new map of the new desired situation.

Trainer's note

The group should review its vision once per year to reflect on its progress.

Identifying What We Have

Key message:

To reach our goals, we need to know what resources are available and which institutions operate in our community.

Materials

- Group's resource map
- Group's institutional interaction chart
- Sustainability Chart

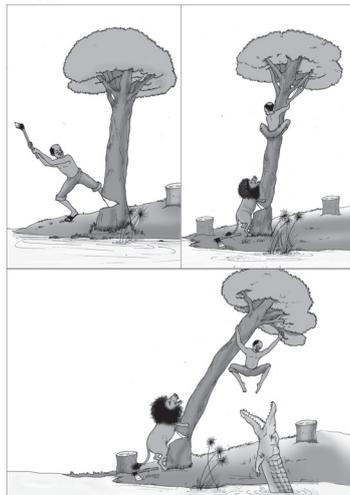


Objectives

- Review and update the resource map
- Review and update the institutional interaction chart

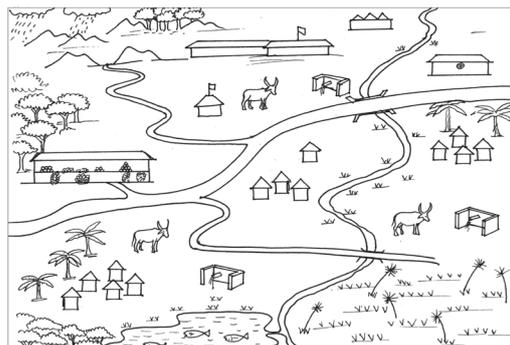
Steps

1. Present the Sustainability Chart to remind the group about the idea of using resources sustainably.



2. Ask volunteers from the group to present the resource map.
3. Ask:

- What resources did we use as a group?
- What resources on the map are not used sustainably?
- How can we use resources more sustainably?
- What resources could we be using but do not?
- What resources should we add to this map?



Trainer's note

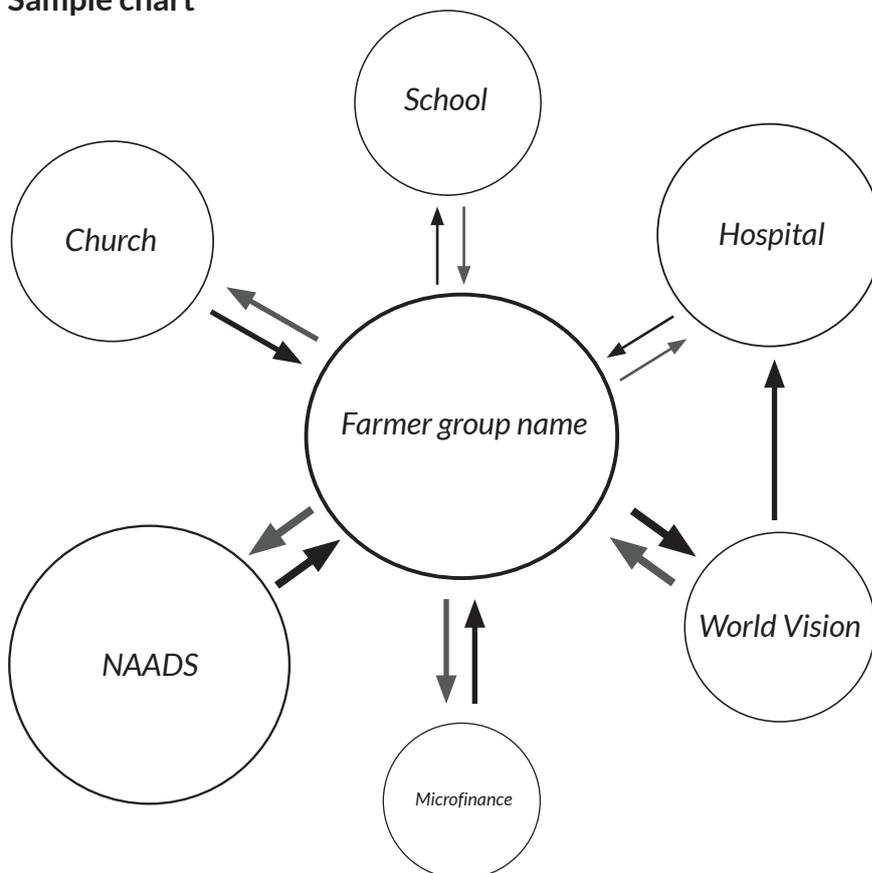
Resources include:

- **Natural resources** like land, soil nutrients, and water
- **Social resources** like friends and family
- **Human resources** like trainers and community leaders
- **Financial resources** like income and savings
- **Physical resources** like houses and roads

4. If the available resources have changed, ask the group to draw a new resource map. This will replace the old resource map. Make sure it includes all resources that can be used sustainably in the future. Add new resources to it that the group should use.
5. Present the group's institutional interaction chart.

Institutional interactions

Sample chart



Strength of interaction:

High 

Average 

Low 

6. Ask:

- Is this information up to date, or has it changed?
- Are there other institutions we should use to achieve our goals?

7. If the information has changed, ask the group to update or draw a new institutional interaction chart. Include any new institutions in the community and any changes in our relationship toward institutions.



Action Planning

Key message:

Discuss with the group how reviewing our vision, resources, and institutional interactions will change our action planning. Group leadership will initiate the action plan.

Activity	Resources	Responsible persons	Time frame

Module 2: **Checking Our Progress**



Refresher Training: Key Concepts of Monitoring and Evaluation

Key message:

The M&E Committee is responsible for analysing data and presenting suggestions to the group.

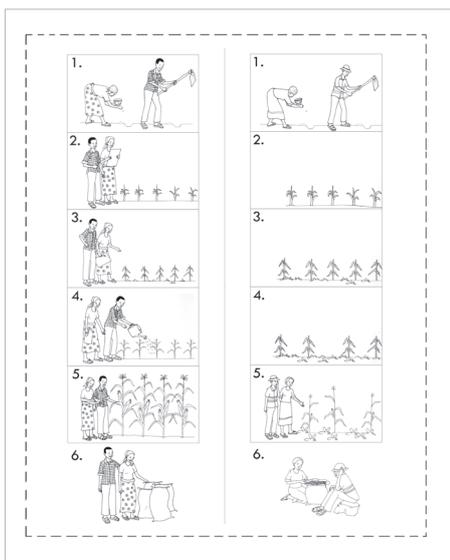
Materials

- Flip chart, markers
- Goal and Indicator Table
- M&E Chart



Objectives

- Review roles of the M&E Committee
- Hear results from M&E plan



Steps

1. Ask: What are the advantages of monitoring and evaluation?



Trainer's note

The advantages of M&E:

- It makes keeping records easier.
- It alerts us when we lose track and need to change something.
- It helps us plan activities and know how to use our resources.

2. Present an example of a Goal and Indicator Table. Review the types of information in the tool.

Goal	Indicators	Baseline	Target	Current status
Increase in amount of maize sold	 Amount of maize sold per season/year	400 bags	500 bags by end of year 1, 600 bags by end of year 2	470 bags sold
Improve nutrition in households	 Availability of kitchen garden	No kitchen garden	One kitchen garden per household	Some households with kitchen garden
	 Frequency of vegetables consumed per week	2 meals per week include vegetables	7 meals per week with vegetables	4 meals per week with vegetables
	 Amount of food stored			
Improve farming practices	 Number of sustainable agricultural practices applied per household	1 practice applied each season	4 practices applied each season	2 practices applied

Trainer's note

Importance of indicators:

If we want to see how far we have reached toward our goals, we need to know what exactly we should look at.

Definition of indicators

Pieces of information that help you understand where you are, which way you are going, and how far you are from where you want to be. They are also described as mileposts to see if one is making progress.

Examples of indicators:

- (Production) Number of acres cultivated for a specific crop
- (Marketing) Profit made per season
- (Food security) Number of meals eaten per day
- (Gender) Number of women in leadership positions

M&E Committee Presentation

Key message:

The M&E Committee is responsible for collecting and analysing data and presenting feedback to the group.

Materials

- Tools used by M&E Committee

Objectives

- Review roles of the M&E Committee
- Hear results from M&E plan

Steps

1. Ask the M&E Committee to present data collected last year and explain the progress toward the group objectives.
2. Ask the committee to do the following for each indicator:
 - Use smiley faces to show how each result compares to the target set last year
 - Explain what the information tells us
 - Explain where we need to improve



Trainer's note

Use these smiley faces to show results by the groups toward the objective targets:



= No progress



= Some progress



= Good progress

3. Ask the group members:
 - What can we learn from the members who achieved their individual goals?
 - How can we all manage to achieve our targets like these members?
4. Refer to the group progress. Ask:
 - Do we need to update the M&E tools used to measure indicators? If so, how?
 - Do we need to update the short-term goals and their targets?
 - Do we need to update the long-term goals and their targets?
 - What activities can we change or add to help us achieve our goals?

5. Ask the committee to also share its experiences collecting data, including:
- What it has achieved
 - What it will improve in the coming year
 - What support it needs

Trainer's note

Suggest hearing testimony from members who achieved their individual goals. You can also organize a visit.

Group Evaluation of M&E Committee

Key message:

The group is responsible for supporting the M&E Committee by giving feedback and guidance.

Materials

- Papers

Objectives

- Review performance of the M&E Committee

Steps

1. What are the roles of the Monitoring and Evaluation Committee?



Trainer's note

Monitoring and Evaluation Committee's roles:

- Monitors progress of each group member toward achieving goals
- Collects data regularly (including by visiting members' homes)
- Maintains group records
- Analyses data
- Gives feedback and suggestions to the group

2. Ask the committee members to wait away from the rest of the group.
3. Ask the group to rate how the committee has performed each of its roles.
 - Mark  if the committee performed the role well.
 - Mark  if the committee did not perform the role well.
 - Mark  if the group needs more information.
4. Ask the committee members to return. Present the report card results. Request group members to explain the results. Allow group members to ask questions and give time for committee members to respond.
5. For any role marked as , make a note to place it on the action plan for improvement.

Trainer's note

If the committee receives a low report card, ask the group what the most appropriate way forward would be:

- Allow the committee to serve for another year after re-training
- Ask members of the committee to leave voluntarily if they feel uncomfortable
- Hold a completely new election
- (Other suggestions by group members)

6. If the group or committee members desire, elect new committee members.

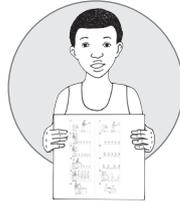
Review Action Plan

Key message:

Following up on our action plan allows us to see how close we are to achieving our goals.

Materials

- M&E plan



Objectives

- Update the M&E plan

Steps

1. Based on the above, make an action plan

Activity	Resources	Responsible persons	Time frame

Module 3: **Learning about Markets**



Marketing Committee Presentation

Key message:

Share feedback from markets with group members to help them review their selected enterprise.

Materials

- Filled Market Summary Table for selected enterprises
- Old market map



Objectives

- Review and update the market situation with all group members
- Review the potential of each group enterprise

Steps

1. Ask the Marketing Committee to present the group's market maps to farmers.
2. Ask:
 - Which one is the old situation?
 - Which one is the desired situation?
 - Is our current situation more like the old map or more like our desired map?
 - How did we get to this situation?
 - Is our desired situation still the same? Has it changed?
3. If the desired situation has changed, draw a map of the new desired situation.
4. Ask:
 - How can we get closer to our desired market situation?
 - What support do we need?
5. Ask the Marketing Committee to present what it learned from the market visits:
 - The enterprises it researched during the initial visit
 - The prices at which products were sold
 - What has changed since last year's market visit



Market Summary Table

	Group Enterprise A			Group Enterprise B			Alternative Enterprise		
	Market/ Trader	Market/ Trader	Market/ Trader	Market/ Trader	Market/ Trader	Market/ Trader	Market/ Trader	Market/ Trader	Market/ Trader
	tel. nr	tel. nr	tel. nr	tel. nr	tel. nr	tel. nr	tel. nr	tel. nr	tel. nr
Perishability									
Quality needed									
Quantity needed									
Price offered per unit									
Frequency of purchases									
Terms of payment									
Challenges									
Possibilities to buy from farmer groups									
Origin of the product									

6. In small groups, compare findings of the previous market visits with the current situation. Guide the groups with the following questions:
- Is this information enough to guide us?
 - Which other methods can we use to get updated market information?
 - Are we satisfied with the current price?
 - Should we change markets?

- Should we change buyers?
 - Should we look at other products in the value chain of this enterprise?
 - Should we look at other enterprises?
7. Ask the Marketing Committee to share its experiences as a committee, including:
- What is has achieved
 - What it will improve in the coming year
 - What support it needs

Group Evaluation of Marketing Committee

Key message:

The group is responsible for supporting the Marketing Committee by giving feedback and guidance.

Materials

- Papers

Objectives

- Review performance of the Marketing Committee

Steps

1. After the presentation, ask the group: What are the roles of the Marketing Committee?



Trainer's note

Make sure these roles are mentioned:

- Reports on market information and estimates profit from enterprises
- Organizes bulking activities (quality assurance, practical arrangements)
- Identifies the market (links with buyer, invitations, negotiations, sales)

2. Ask the committee members to wait away from the rest of the group.

3. Ask the group to rate how the committee has performed each of its roles.
 - Mark 😊 if the committee performed the role well.
 - Mark ☹️ if the committee did not perform the role well.
 - Mark 😐 if the group needs more information.
4. Ask the committee members to return. Present its report card results. Allow group members to ask questions and give time for committee members to respond.
5. For any role marked as ☹️, make a note to place it on the action plan for improvement.

Trainer's note

If the committee receives a low report card, ask the group what the most appropriate way forward would be:

- Allow the committee to serve for another year after re-training
- Ask members of the committee to leave voluntarily if they feel uncomfortable
- Hold a completely new election and constitute a new committee
- (Other suggestions by group members)

6. If the group or committee members desire, elect new committee members.

Refresher Training: Marketing Principles

Key message:

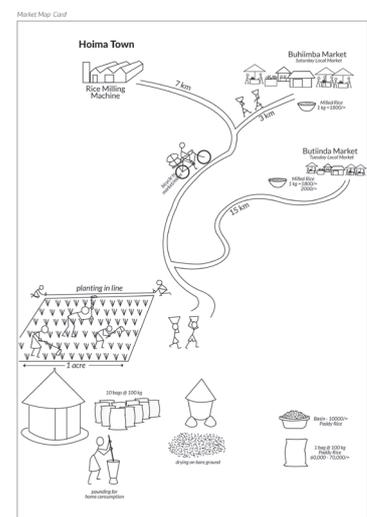
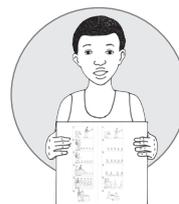
To increase profits, farmers should **promote** the right **product**, at the right **price**, in the right **place** and time.

Materials

- Group's current and desired market maps
- 4 P's Chart

Objectives

- Review the 4 P's of the group enterprise



Steps

1. Ask: What do the 4 P's stand for?
2. Present the 4 P's Chart.



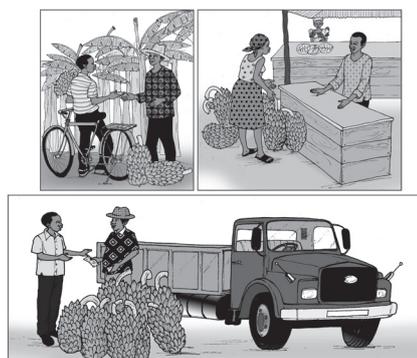
PRODUCT: What product is needed in the market? What quality? What quantity? When?



PROMOTION: How will you promote the product? How will you convince traders to buy from you?



PRICE: At what price will you sell your produce?



PLACE: Where are you going to sell it? At the farm gate? At the market?



3. Select 4 volunteers from the group.
4. Ask volunteers to choose one of the 4 P's and have them share how it has helped them to increase profit.
5. Reflect on the 4 P's by asking:
 - Is our **product** still needed? Will people still buy it?
 - How should we **promote** the product to convince people to buy it?
 - Is our **price** too low, too high, or just right?
 - Is there a better **place** for us to sell our product?

Refresher Training: Market Information and Intelligence

Key message:

To make sure our business is competitive, we must gather market information, identify gaps and develop a product that sets us apart and fills a need within the market

Objectives

- Understand benefits of market information
- Learn sources of market information and how to use it

Steps

1. Ask: What are the benefits of market information?
 - At time of production
 - At time of selling



Trainer's note

At the time of production, it helps you decide:

- What to plant
- How much to plant
- Methods to use
- How much to finance

At the time of selling, it helps you decide:

- Where to sell
- When to sell
- Who to sell to
- What price to sell at

It attracts traders by informing them about the quantity and quality of produce you have available.

2. Ask:
 - What market information channels do you use?
 - How do you make sure all members of your group get this information?
 - What challenges do you have with getting market information and how can we overcome them?
 - Can you think of any other sources of market information that you could get?

Trainer's note

Participants might mention the following sources of information:

- Newspapers
- Radio or TV
- SMS (FIT SMS)
- Contact persons in town
- Traders and middlemen
- Local government services
- Services of the local farmers association
- Market visits

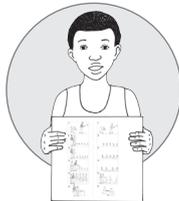
Refresher Training: Market Visits

Key message:

To make sure our business is relevant, we must learn about the products needed in the market, the price offered for these products, and the quality and quantity needed.

Materials

- Market Summary Table



Objectives

- Reflect on earlier market visit
- Plan more market visits if necessary

Steps

1. Ask: What is the purpose of conducting market visits?



Trainer's note

Make sure these points are mentioned:

- To find out what is needed in which markets
- To find out the quality and quantity needed by the market
- To find out prices offered to suppliers

2. Prepare for the next visit. Ask:

- How can we improve our next market visit?
- What key questions must we ask ourselves before the market visit?

Trainer's note

Questions to ask ourselves when preparing for the market visit:

Which role will each team member have?

- Who will talk?
- Who will write?
- Who will manage time?
- Who will present the report?

How will you conduct the interviews?

- Introduction
- Question and answer
- Time to ask traders questions
- Final thanks

3. Determine information needs. Ask:

- What should we observe during the market visit?
- What questions should we ask the traders?

Trainer's note

Observation questions for market visit teams

- Observe which varieties are sold. Ask what varieties are preferred by consumers.
- In case the variety of a crop that you grow is not sold, ask why it is not sold.
- Observe the cleanliness of the produce.
- Ask the buyer about the acceptable level of damage caused by insects, disease, climate or bruises. Check for yourself.
- Observe the maturity of the product.
- Observe the size of the products. Are they sorted by size?
- Ask if customers want a specific size or weight.
- Look at the type of packaging (the size and material used).
- Observe if a higher price is paid if a product is better presented.

Trainer's note

Questions for various products

- What is the minimum the trader can buy?
- When and how often do traders buy the product?
- How do sellers and buyers negotiate?
- How do buyers pay the trader (e.g. cash, in advance, in arrears)?
- Are there conditions for payment?
- Where does the buyer get the product from?
- Does the buyer need a particular product that you are interested in selling?
- Is the trader willing to buy from farmer groups?
- At what price do traders buy the product? Do prices change over a period of time?

4. What budget do we need to perform the activity?

Trainer's note

Participant should budget for at least the following:

- Transport
- Stationery
- Lunch and water
- Airtime

Refresher Training: Market Chain Analysis

Key message:

For each enterprise, we need to know the actors in the market chain, their requirements, risks, opportunities and constraints.

Objectives

- Review market chain actors
- Review information needed from the market chain actors.

Steps

1. Ask:

- What did our market chain look like last year?
- What opportunities did we identify and how did we tap into them?
- Who were the most relevant actors that we still work with now?
- How can we improve the working relationship with the different actors?



Trainer's note

A market chain analysis is the study of how market actors work together. It asks the following:

- Who are they?
- What do they buy and sell?
- At what price do they buy and sell?
- Who do they interact with?

We carry out a market chain analysis to determine:

- The best traders to do business with
- Risks and opportunities

2. Ask:

- What risks did we identify between the chains, and how did they affect us?
- How can we deal with these risks?
- Were there any constraints? How have they been addressed?
- What must the different actors do to help the chain function well?

Trainer's note

If the group would like to get information from additional actors in their market chain, review the questionnaire. This questionnaire can be used for interviews.

Sample questionnaire for traders

A. Basic Data

A.1 Date of interview:

A.2 Name of interviewer:

A.3 Location of the interview (village, sub-county):

A.4 Name of trader:

A.5 Sex: Male/Female _____

A.6 Age: _____

A.7 What is your main activity?

A.8 Contact telephone:

B. Buying

B.1 Where do you buy the commodity (villages/sub-county/name of market/name of person)?

B.2 How much of the commodity did you buy last season/year?

B.3 How much did you pay for it last season (UGX per kg or bunch)?

B.4 Who determines the buying price?

B.5 What quality of produce do you prefer?

B.6 Which costs do you have when buying this commodity?

B.7 What goes well when buying this commodity?

B.8 What caused these successes?

B.9 Which challenges do you face when buying the produce?

B.10 How do you overcome these challenges?

Trainer's note

C. Sales and Marketing

- C.1** Where do you sell the commodity? Who do you sell to?
- C.2** What was the selling price per unit last season/year?
- C.3** When selling, what are the essential things that buyers look at? What qualities do they prefer?
- C.4** Do prices differ according to quality/variety? How?
- C.5** Who determines the price of the commodity sold?
- C.6** What costs do you have when selling and marketing this commodity?
- C.7** What goes well when selling and marketing this commodity?
- C.8** What caused these successes?
- C.9** Which challenges do you face when selling and marketing this commodity?
- C.10** How do you overcome these challenges?

Thank you very much for your cooperation!

3. Ask:
 - What materials were needed to develop this enterprise?
 - Were there extra materials we needed that we did not plan for?
 - What was the cost of each input?
4. When farmers mention an input, place the number together on the handout.
5. Ask:
 - How much did we need of each input?
 - What was the total cost?
6. Write the numbers together under “quality”, “unit price” and “total costs” on the handout.
7. Repeat the process, this time calculating labour costs.
8. Add the input and labour costs. Write the total on the handout.
9. Ask:
 - What were our total costs?
 - How much did we harvest?

Trainer’s note

Unit cost of production

- A **unit** can be a kilogramme or a bunch of a crop, for example.
- **Unit cost** is the money spent on producing one unit of the crop.
- The **unit cost of production** = total cost / total units harvested.
- The unit cost of production shows if you make profit. If you sell the produce below the unit cost, you make a loss.

10. Ask:
 - Why is it important to know the unit cost of production?
 - What is the lowest price we can sell a unit for?
 - What price do we expect to obtain?
 - What things can we use to estimate the price of the product after harvest?

Trainer’s note

To predict the future price of the product after harvest, the group can use:

- Market surveys
- Farmers’ experiences
- Price trends over the last 2 to 3 years (especially for commodities with volatile prices)

11. Multiply the quantity and unit price to calculate the profit/loss.
12. Divide the total profit by the quantity sold.
13. Calculate the unit cost of production of the enterprise.
14. Ask:
 - Do you think this is a good profit?
 - How did the actual profit per unit differ from our predicted profit? Why?
 - What can we do to increase profit?

Trainer's note

Unit cost of production

To increase profit:

- Get a better price.
- Reduce costs.
- Use improved and recommended inputs that can lead to a higher yield.

Some possible ways of achieving this include:

- Applying improved agronomic practices
- Improved soil fertility management
- Processing
- Bulking
- Buying inputs as a group
- Planting high-yielding varieties
- Practising climate smart agriculture
- Using (organic) chemicals

15. If the group is not satisfied with the new profit predictions, review last year's Market Summary Table and Production Requirement Table for a potential alternative enterprise.

Market Table and Production Requirements

			
Criteria			
Have the skills			
Have land for expansion			
Have good soil			
Good for environment			
Risks are low			
Labour is little			
Total			
Market Criteria			
Perishability			
Market			
Required quality			
Required quantity			
Price offered			
Profit (annual or seasonal)			
Unit cost of production			
Total Score for production			

Action Planning

Key message:

Following up on our action plan allows us to see how close we are to achieving our goals.

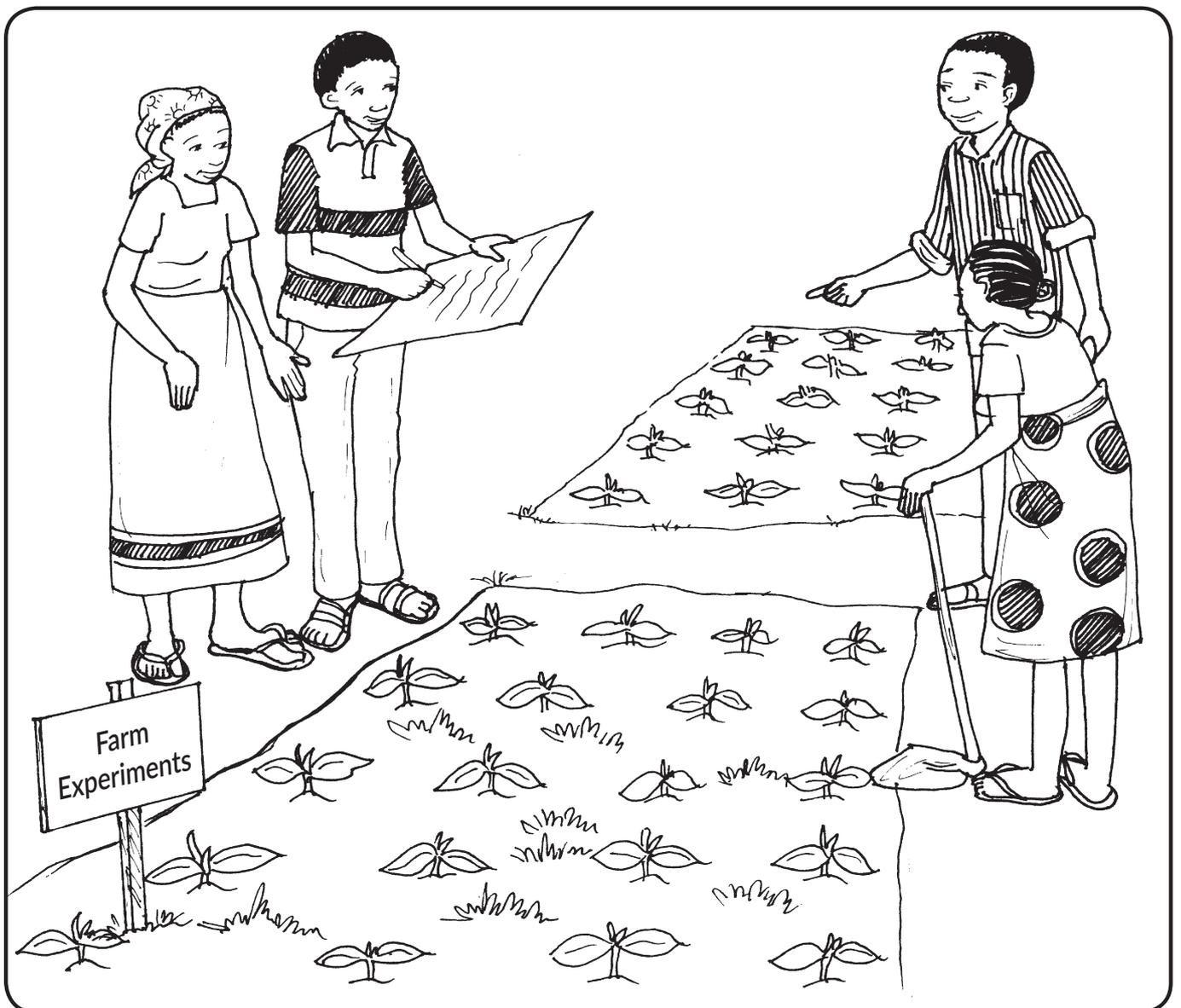
Steps

1. Ask: What activities can we change or add to help us achieve our goals?



Activity	Resources	Responsible persons	Time frame

Module 4: Farming Better



Experimentation Committee Presentation

Key message:

Experiment results give hints at solutions to our challenges.

Objectives

- Present experiment results

Steps

1. Ask the Experimentation Committee to present the recent experiment results. Make sure the committee explains the:
 - Research question
 - Treatment
 - Plot setup
 - Indicators
2. Ask the Experimentation Committee to analyse the data:
 - What were the differences between the options that you compared?
 - What are the possible causes of these differences?
 - What conclusions does the committee make from these findings?
 - What actions does it recommend?
3. Ask group members who did individual experiments to present their findings. Also ask them to explain the design. Discuss them together with the group.
4. Ask: What other research topic do we still want to learn about in new experiments? (Refer to the Refresher Training: Designing Experiments which is later in this module.)
5. Make a note to place these actions on the action plan.
6. Ask the Experimentation Committee to present the following:
 - The challenges and ways we can improve
 - What support it needs



Group Evaluation of Experimentation Committee

Objectives

- Review performance of the Experimentation Committee

Steps

1. After the presentation, ask the group: What are the roles of the Experimentation Committee?



Trainer's note

Experimentation Committee roles:

- Coordinates experiment activities
- Coordinates and monitors experiments
- Records and analyses findings
- Shares feedback from the experiment with group members to help them revise sustainable practices

2. Ask the committee members to wait away from the rest of the group.
3. Ask the group to rate how the committee has performed each of its roles.
 - Mark  if the committee performed the role well.
 - Mark  if the committee did not perform the role well.
 - Mark:  if the group needs more information.
4. Ask the committee members to return. Present its report card results. Request group members to explain the results. Allow group members to ask questions and give time for committee members to respond.
5. For any role marked with , make a note to place it on the action plan for improvement.

Trainer's note

If the committee receives a low report card, ask the group what the most appropriate way forward would be:

- Allow the committee to serve for another year after re-training
- Ask members of the committee to leave voluntarily if they feel uncomfortable
- Hold a completely new election and constitute new committee
- (Other suggestions by group members)

6. If the group or committee members desire, elect new committee members.

Refresher Training: Sustainable Agriculture

Key message:

Using sustainable agricultural techniques can reduce the effects of climate change.

Materials

- Group's resource map
- Soil Conservation Measure Cards



Objectives

- Review sustainable agriculture practices in place
- Look at the group's performance to deal with climate change

Steps

1. Ask group members if they still remember the soil conservation measures cards.



Trainer's note

- **Mulching:** using a shallow top layer of organic material to protect the soil from overheating and erosion
- **Composting:** intentionally decomposing animal manure, plant or crop residues, straw or kitchen waste to turn it into humus
- **Agroforestry:** growing trees alongside crops, pastures or livestock
- **Green manure:** using nutrient-rich green leaves as fertiliser
- **Crop rotation:** using a carefully considered cropping sequence
- **Contour ridges:** digging trenches along the contours of a sloping field and planting grasses, shrubs or trees along the ridges

2. Show soil conservation chart, explain practices briefly and ask group members to share their experience with it. Also include applied soil conservation practices that are not on a card.

Trainer's note

Discuss the following aspects of each measure:

- Cost
- Improvement on soil fertility
- Direct benefits for crops
- Amount of work needed
- Sustainability
- How well it reduces effects of climate change

The group can visit farms that are applying good soil fertility and water management practices.

3. Ask: What have you observed about the climate in the last 2 to 3 years?

Trainer's note

Possible answers could be the following examples of climate change:

- The rainy season starting at different times
- Less rain or more rain than usual
- New pests and diseases affecting the crops

4. Ask:

- How have these changes affected your farming?
- How have you been able to cope with the negative effects?
- What knowledge or skills do you need to better deal with climate change?

Trainer's note

Refer to the resource map and identify resources that have been negatively affected.

5. Ask:

- Which practices should we use to reduce the negative effect above?
- What are the costs and benefits of each?

6. Use group members' ideas in the action plan.

Activity	Resources	Responsible persons	Time frame

Refresher Training: Designing Experiments

Key message:

Experimenting helps us to learn about advantages and disadvantages of different farming practices.

Objectives

- Be able to plan and design an experiment

Steps

1. Explain:
 - We are now going to identify what we want to study.
 - We should study a challenge we face in agriculture.
 - Studying this challenge will help us experiment with possible solutions.
2. Divide farmers into two groups. Allow 20 minutes for groups to discuss the following:
 - What challenges do we face in producing the right quality and quantity for the market and our own food?
3. Ask each group to present its work in a way they prefer.
4. From the list of suggested topics, the group can pick 1-3 topics that are most important to them.
5. Ask:
 - What specifically do we want to find out through the experiment? (This is the research question.)
 - What results do we expect from the experiment?
 - What do we need to do in order to get the expected results?
 - How exactly shall we set up the experiment (methods)?
 - What materials do we need?



Trainer's note

Make sure farmers mention the following indicators:

- Yield
- Cost of production

Indicators that result in higher yields and lower costs of production include:

- Pest and disease tolerance
- Drought resistance
- Maturity period
- Plant vigour
- Time to germination
- Percentage of germination
- Palatability
- Pods per plant
- Size of tubers or fruits

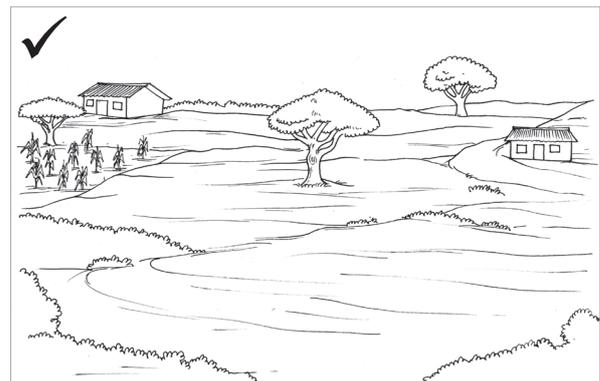
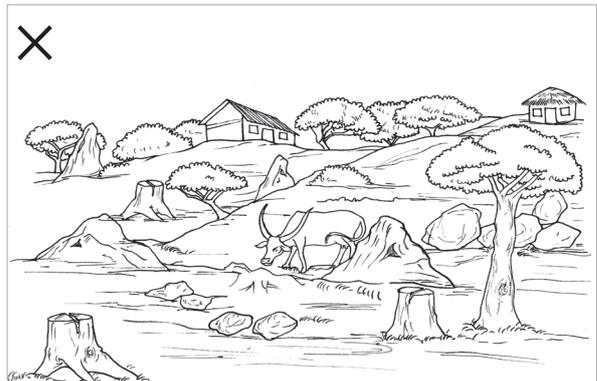
6. Ask:

- What are the qualities of a good experimental site?
- Did our experimental site last season have the qualities of a good site?
- What problems did the experimental site have?
- Where would be a good site for our next experiment?

Trainer's note

Make sure farmers mention the following qualities of a good experiment site:

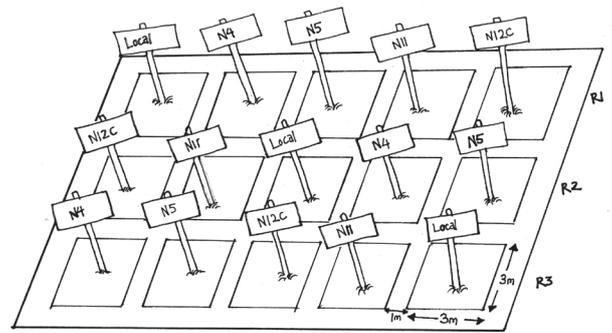
- Visible to the public
- Easily accessible for all members
- Not along a steep slope
- No trees, tree stumps, or ant hills
- Minimal disturbance by animals
- Appropriate soil type
- Uniform exposure to sunlight



7. Ask the group to draw the planned experimentation design. Consider number of rows, spacing, replication, etc.

8. Develop a research protocol.

- The sheet has places for up to 3 experiments.
- Choose the variable from the list of factors. For example, if you strike “spacing”, that means you will be doing an experiment that tests how spacing effects crop yield.



Experiments		Crop	Topic of experiment	Indicators	Plot size (mxm)	Variable factor	Constant factors					
							Variety	Spacing	Intercropping	Weed mgmt	Soil fertility mgmt	Soil & Water conservation
Exp 1	Control	Maize	What is the effect by improved varieties on yield?	Yield (kg/acre)	20x20	local maize seed variety	X	row planting	none	2 weedings	none	none
	Treatment				20x20	MM3 improved seed						
Exp 2	Control	Beans	What is the effect of SWC measures on soil moisture?	Moisture in soil	10x20	no SWC structure		row planting	none	2 weedings		X
	Treatment				10x20	SWC structure: soil bunds						
Exp 3	Control	Cassava	What is the effect of intercropping cassava on profits?	Profit (UGX/acre)	30x30	mono crop 1mx1m	Nase 14	X	X	1 weedings	none	soil bunds
	Treatment				30x30	intercrop gnut (4 rows) 2mx1m						

9. Develop tools for following up our experiment by asking the following questions:

- Which indicators do we consider for our experiment?
- What kind of data is needed for each indicator?

Data collection process

10. Develop an activity plan for data collection by asking the following questions:

- What are the activities you are going to do to monitor and evaluate your experiment?
- Who is responsible for each activity?
- Who will participate?
- When will it be done?

Nr	What? (Activity)	Who is responsible?	How?	When?
1	Monitoring visits	Experimentation committee	Whole committee visits experimentation site	DD/MM/YYYY
2	Data entry into central book	Every committee member	After each monitoring visit	DD/MM/YYYY
3	Data analysis and report writing	Experimentation committee	Committee meeting	DD/MM/YYYY
4	Feedback to the group	Experimentation committee; Paul to coordinate	Feedback meeting with all group members	DD/MM/YYYY

Action Planning

Key message:

Following up on our action plan allows us to see how close we are to achieving our goals

Materials

- Flip chart, markers

Objectives

- Make an action plan

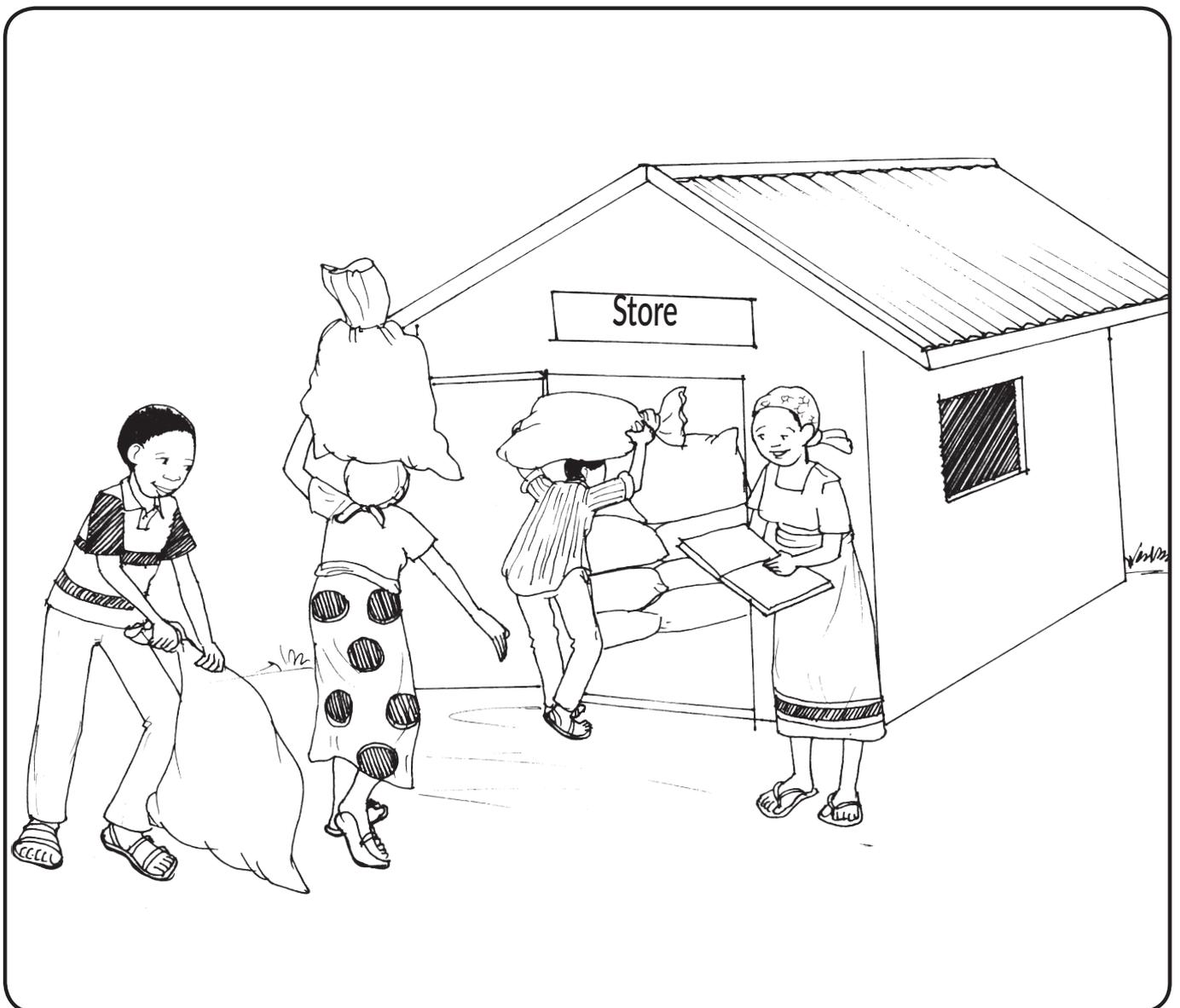
Steps

1. Make an action plan based upon the new information learned from this module.



Activity	Resources	Responsible persons	Time frame

Module 5: Developing an Enterprise



Refresher Training: Post-Harvest Handling

Key message:

Reducing post-harvest losses will help us earn more money.

Materials

- Post-Harvest Loss Cards/Pictures



Objectives

- Review successful post-harvest handling practices
- Agree on methods to further reduce post-harvest losses

Steps

1. Ask the group:
 - What is the quality we produce?
 - Is that what can give us the best price?
 - Is that what buyers like most?
2. Divide participants into two groups. Group 1 will represent produce **quality**. Group 2 will represent produce **quantity**.
3. Ask group 1 to present:
 - What causes post-harvest losses in terms of quality?
 - What can we do after harvest to improve quality?
4. Ask group 2 to present:
 - What causes post-harvest losses in terms of quantity?
 - What can we do after harvest to improve quality?
5. Show the Post-Harvest Loss Pictures
6. Place the Post-Harvest Loss Pictures on the ground. Ask volunteers to match the problem picture to their solutions.
7. Ask the group:
 - What post-harvest handling practices did you use to prevent such losses?
 - Who in the group is actually using these practices and what are their experiences?
 - Is there any family where men, women and children cooperate to take care of the harvest and post-harvest activities? What are the advantages to this?
8. Ask the group:
 - How will we improve our post-harvest handling as a group to meet market demands?
9. Make a note of things to include on the action plan.



Post-harvest Loss Cards

Problem

Solution

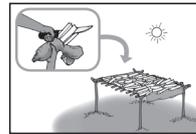
Poor storage



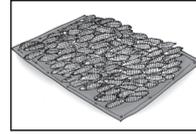
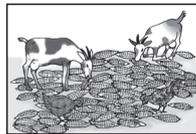
Dirty store



Poor drying



Poor drying



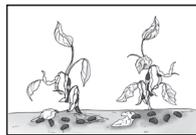
Bad threshing



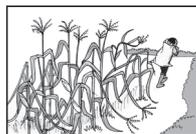
Careless transportation



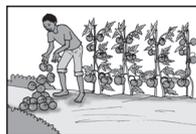
Late harvesting



Inadequate harvesting



Rough handling of fruits and vegetables



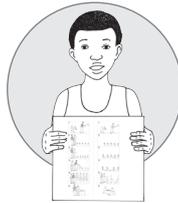
Refresher Training: Business Planning

Key message:

Our business plan is a guide for our business. It explains how we are going to make profits

Materials

- Group's business plan from last season
- Business plan templates



Objectives

- Better understand the importance of business planning
- Revise business plan

Steps

1. Ask:
 - What is a business plan?
 - What were your experiences in making a business plan?



Trainer's note

A business plan explains how you are going to make profit, how much you will spend, and how much income you will get. It is a step-by-step road map for doing your business.

2. Ask:
 - Compare last year's planned targets with what we achieved. Did we meet our target?
 - Which members had difficulty meeting their individual target?
 - What can they do to achieve their target in the future?

	Target	Achievement	Reason for deviation
Production volume			
Production cost per unit			
Sales price			
Profit per unit			

Trainer's note

An example of a business target is: "By the end of next year, our group will sell 200 bunches of quality bananas per week directly to a lorry driver from Kampala at an average price of 8,000 shillings per bunch."

3. Update the existing business plan. (Refer to business plan template)
4. For any area in which the target and actual was different last season, discuss what you will do differently to meet this year's target.
5. Consider the following questions:
 - How much can each group member/household produce for sales?
 - How much is that in total for the whole group?
 - Will you be able to handle the quantity and quality produced by all members?
6. Make a note of things to include on the action plan.

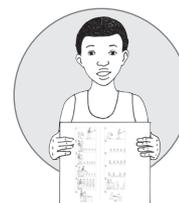
Refresher Training: Record Keeping

Key message:

Keeping records shows us the strengths and weaknesses of our business.

Materials

- Existing group records
- Samples of good records from farmers (either within or outside of the group)
- Record Template Handouts



Objectives

- Better understand the importance of keeping agribusiness records
- Review how to keep basic agribusiness records

Steps

1. Ask the group:
 - Who keeps household business records?
 - Which records do you keep?
 - What benefits did you discover from using records?



Trainer's note

Make sure farmers mention the following benefits of using records:

- Planning and budgeting
- Showing accountability toward your group and family
- Understanding whether you make a profit or loss that can help you get bank loans
- Monitoring progress of the business
- Bargaining and promoting our produce
- Making the work of advisors/veterinary doctors easier
- Avoiding disputes between debtors and creditors
- Quality control and traceability

2. Ask some volunteers to share their experience with household record keeping. They should answer the following questions:

- Can you show the type of records you keep?
- How do you use these household records?
- What problems do you have with record keeping?

Discuss the following questions with the group:

- Are there any records kept at group level? Which ones?
- What challenges does our group have with record keeping and how can we overcome them?
- How do we use these group records and what benefits have we noticed?

3. Present the templates for business record keeping to farmers.

4. Compare what group members have presented with the templates and give comments. Suggest improvements if necessary. If some records are not kept, explain which records should be kept in addition.

Record Keeping: Templates

Record keeping at home

1. Activity and income and expense records

Date	Activity/items and quantity	IN	OUT	Balance	Remarks
1st January	Balance from 2011			500,000	
5th January 2012	Ploughed land 3 acres		-180,000	320,000	
20th January 2012	Bought seeds 10 kg		-20,000	300,000	
	Totals January		-200,000	300,000	
2nd February 2012	Planted seeds				
20th February 2012	Purchased fertiliser, 1 bag		-120,000	180,000	
	Totals February		-120,000	180,000	
13th March 2012	Funeral expenses		-40,000	140,000	
20th March	Income from casual work	+50,000		190,000	
	Totals March	50,000	-40,000	190,000	
18th June 2012	Harvested 20 bags of maize (2000 kg)				
22nd June 2012	Put 5 bags of maize in store for food at home				
23 June 2012	Sold 15 bags of maize to my group	+1,050,000		1,240,000	
	Totals June				

2. Monthly cash flow records

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Cash at the start of the month												
Money on account at the start of the month (e.g savings)												
Total money at start of month												
Money in												
From loan												
From sales (group enterprise)												
Others												
Total money in												
Money out												
Costs group enterprise												
Repayment loan												
Contribution for group marketing												
Others												
Total money OUT												
Total money at the end of the month												

Record keeping for the farmer group

1. Activity and income and expense records

Date	Activity/items and quantity	IN	OUT	Balance	Remarks
1st January 2012	Balance from 2011			6,000,000	
12th January 2012	Bought seeds for members (1,500 kg)		3,000,000	3,000,000	
22nd February 2012	Payments from 20 members	3,000,000		6,000,000	
	Totals January				
	Totals February				
	Totals March				
	Totals June				

1. Make an action plan based upon the new information learned from this module.

Activity	Resources	Responsible persons	Time frame

Refresher Training: Contract Management and Business Principles

Key message:

Following business principles is important. Bad business behaviour by one member spoils the group's good name. Groups that follow good business behaviours attract and maintain traders.

Materials

- Trading Principles Cards
- Model Contract Handout
- Hippo Chart



Objectives

- Identify ways to improve business relationships between farmers and buyers
- Understand the importance of formal contracts with buyers
- Know what a good contract looks like.

Steps

1. Present the Hippo Chart.
2. Ask:
 - How does this chart relate to the market chain?
 - How does this chart relate to situations we faced in the past?
 - What have we done to prevent these situations from happening again?
3. Ask the group:
 - Did you have good experiences with a buyer last season?
 - Can you explain this experience?
 - What caused this success?
4. Ask the group:
 - Did you have bad experiences with a buyer last season?
 - Can you explain?
 - What caused this failure?
 - How could you have avoided these challenges or conflicts?
5. Present the Trading Principles Cards one by one and ask what farmers see.



Trainer's note

Farmers and traders honour their commitments.

- Farmers deliver what was agreed.
- Traders buy what was agreed and pay on time.

Farmers and traders respect agreements of other farmers and traders.

- Traders do not steal farmers from other traders
- Farmers do not steal buyers from other farmers through unfair practices.

Farmers and traders communicate and are transparent.

- Farmers tell traders when there is a problem.
- Traders are honest about risks.
- Farmers and traders keep records and provide receipts to business partners.

Farmers and traders engage in honest practices.

- Farmers do not cheat traders. For example, they do not add stones to increase weight.
- Traders do not cheat farmers. For example, they should not use faulty weighing scales.

Farmers and traders do not abuse their power.

- Traders pay a fair price to farmers (based on their cost and the market).
- Farmers charge a fair price to other farmers.

Farmers and traders should respect the laws of the country.

- Farmers and traders register their business.
- Farmers and traders pay their taxes.
- Farmers and traders do not engage in corruption.

6. After group members have seen all the cards, ask:

- Can you give an example where farmers or traders did not respect these principles? Did the business last?
- What has happened to farmers who adhere to these principles?
- How can you make sure that traders follow the business principles?

Trainer's note

Methods to ensure traders follow good business principles:

- Report bad traders to the farmer association or to the local government trade officer.
- Encourage the farmer association/local government to advertise farmer groups that adhere to business principles and have a code of conduct in place.
- Encourage the farmer association/local government to make a list of good and bad traders and publish it for farmers.

7. Present the Model Contract Handout.

- Ask group: What are the advantages and disadvantages of signing a contract with a buyer?

Trainer's note

Advantages of using a contract

- It reduces risks.
- It avoids conflicts and can help resolve conflicts.
- It is a reminder for sellers and buyers.
- It details what to do if something unexpected happens. This helps avoid disagreements.
- Unfinished parts of the contract can be claimed in case one of the parties dies or disappears.
- It strengthens cooperation between sellers and buyers, which can lead to long-term relationships that reduce costs (e.g., phone calls, finding a buyer, agreeing on quality and terms).
- Contracts can be used to obtain a loan at a microfinance institution.

Disadvantages of using a contract

- Contracts can be difficult to understand.
- It takes more time to write and agree to a contract.

NOTE: A contract is a commitment between two parties and breaching it may result into redress.

8. Ask the group:

- What contracts did we use last season/year?
- Did it have all the sections from the model contract?
- Did you understand all the terms in the contract?
- Were there any problems with the contract we used?
- Is there a need to improve our contracts?

Action Planning

Key message:

Following up on our action plan allows us to see how close we are to achieving our goals.

Steps

1. Ask:

- As a group, how will we improve business record keeping?
- How are we going to link our group business record keeping with the data collected by the Monitoring Committee?
- How are we going to improve our contracts?

2. Make an action plan based upon the new information learned from this module.

Activity	Resources	Responsible persons	Time frame

Annexes

Cost-benefit analysis

Group Name: _____

Enterprise: _____

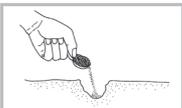
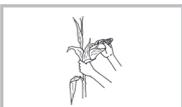
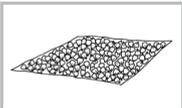
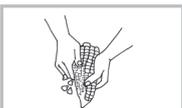
Land size: _____

Season: _____

Material Costs

	Quantity	Unit price	Total income
			
			
			
			
			
			
			
			
			
Total			

Labour Costs

	Quantity	Unit price	Total income
			
			
			
			
			
			
			
			
			
Total			

Total cost

Materials costs	<input type="text"/>
Labour costs	<input type="text"/>
+	
Total cost	<input type="text"/>

Total sales

Estimated price	<input type="text"/>
Total units	<input type="text"/>
X	
Total sales	<input type="text"/>



Total profit/loss

Total sales	<input type="text"/>
Total cost	<input type="text"/>
-	
Total profit/loss	<input type="text"/>

Total unit cost of production

With our size of land, how much do we expect to harvest?

Total units



Unit cost of production

<input type="text"/>	÷	<input type="text"/>	=	<input type="text"/>
Total cost		Total units		Unit cost

Profit/loss per unit

<input type="text"/>	÷	<input type="text"/>	=	<input type="text"/>
Total profit/loss		Total units		Profit/loss per unit

Record Keeping: Templates

Record keeping at home

1. Activity and income and expense records

Date	Activity/items and quantity	IN	OUT	Balance	Remarks
1st January	Balance from 2011			500,000	
5th January 2012	Ploughed land 3 acres		-180,000	320,000	
20th January 2012	Bought seeds 10 kg		-20,000	300,000	
	Totals January		-200,000	300,000	
2nd February 2012	Planted seeds				
20th February 2012	Purchased fertiliser, 1 bag		-120,000	180,000	
	Totals February		-120,000	180,000	
13th March 2012	Funeral expenses		-40,000	140,000	
20th March	Income from casual work	+50,000		190,000	
	Totals March	50,000	-40,000	190,000	
18th June 2012	Harvested 20 bags of maize (2000 kg)				
22nd June 2012	Put 5 bags of maize in store for food at home				
23 June 2012	Sold 15 bags of maize to my group	+1,050,000		1,240,000	
	Totals June				

2. Monthly cash flow records

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Cash at the start of the month												
Money on account at the start of the month (e.g. savings)												
Total money at start of month												
Money in												
From loan												
From sales (group enterprise)												
Others												
Total money in												
Money out												
Costs group enterprise												
Repayment loan												
Contribution for group marketing												
Others												
Total money OUT												
Total money at the end of the month												

Record keeping for the farmer group

1. Activity and income and expense records

Date	Activity/items and quantity	IN	OUT	Balance	Remarks
1st January 2012	Balance from 2011			6,000,000	
12th January 2012	Bought seeds for members (1,500 kg)		3,000,000	3,000,000	
22nd February 2012	Payments from 20 members	3,000,000		6,000,000	
	Totals January				
	Totals February				
	Totals March				
	Totals June				

2. Monthly cash flow records

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Cash at the start of the month												
Savings at the start of the month												
Total money at start of month												
Money in												
From loan												
From sales (group enterprise)												
Contribution members												
Total money in												
Money out												
Buy inputs												
Loans to members												
Payment from sales to members												
Total money OUT												
Total money at the end of the month												

3. Members' delivery and sales records

Enterprise: Maize

Season: 2012 A

Name	Delivery date	Amount delivered to group	Unit Price	Payment due	Paid	Payment Date	Signature	Remarks, observations
Beatrice	20th July 2012	2,000 kg	500 sh/kg	1,000,000 sh	1,000,000 sh	10th August		
John	DD/MM/YY							
Grace	DD/MM/YY							
Joseph	DD/MM/YY							
Silvia	DD/MM/YY							
Mary	DD/MM/YY							

Business plan: Farmer group

A. Basic information

A.1	Name of farmer group	
A.2	Location	
A.3	How many members?	
A.4	When was the group established?	
A.5	Where is the group registered? How is the group registered?	
A.6	Name and contacts of the chairperson	
A.7	Time period of the business plan	
A.8	Enterprise	
A.9	How long has the group been in this enterprise?	
A.10	Why do you think the business will succeed?	

B. Business target

--

C. Production and post-harvest plan

C.1	Do you want to buy farm inputs or hire equipment (e.g. tractor) as a group? If yes, which inputs, how many? Where will you buy and at what price? Who is responsible?	
C.2	How will you monitor the quality production of the members? Who is responsible?	
C.3	What variety and quality will you collect from the group members?	
C.4	How much of the produce will you get from the members?	
C.5	How and where will you collect the produce? How much will it cost? Who is responsible for this?	
C.6	When will all the produce be collected?	
C.7	Where will you store the produce and for how long? Who is responsible for the store? Are there any costs?	
C.8	Is there anything you need to do to improve/maintain the quality of the produce?	
C.9	What inputs do you need to improve or maintain the quality?	

D. Marketing plan

D.1	When will you sell the produce to the buyer? Who will sell the produce?	
D.2	Who will the buyer be? Do you have a contract? Who is responsible for negotiation?	
D.3	What price have you agreed with the buyer?	
D.4	Where will you deliver the produce? Where will the buyer collect the produce?	
D.5	How will you transport the produce to the buyer? Who is responsible? Are there any costs?	
D.6	When will the buyer pay?	

E. Contingency plan

E.1	What will you do if you can't deliver the quality and quantity that was agreed with the buyer?	
E.2	What will you do when members bring more produce than expected?	
E.3	What will you do when the buyer does not follow the agreement?	
E.4	What could happen that would make you fail?	
E.5	What can you do to prevent this?	
E.6	What will you do if this happens?	

F. Financial plan

F.1	How much money will you need for collecting, guaranteeing quality, transporting, storing and marketing the produce? (Use the cost benefit analysis)	
F.2	Where will you get this money?	
F.3	How much income will you get?	
F.4	What will you do with this income?	
F.5	Who will be responsible for receiving money from buyers and managing group finances?	
F.6	How many members need an external loan? What is the total amount of the loan?	

G. Management plan

G.1	What are the responsibilities of each group member ?	
G.2	How will you make sure all members carry out their duties?	
G.3	How will the business be monitored? Who is responsible?	

H. Plan of action

#	Activity	Time	Person responsible	Remarks
H.1				
H.2				
H.3				
H.4				
H.5				
H.6				
H.7				
H.8				

J. Overview of group members

#	Name	Acres	Expected harvest	Amount expected to deliver to group	Seeds needed	Fertiliser needed	Loan needed	Remark
J.1								
J.2								
J.3								
J.4								
J.5								
J.6								
J.7								
J.8								
J.9								
J.10								
J.11								
J.12								
J.13								
J.14								
J.15								

SALE AGREEMENT

THIS AGREEMENT is made on: 15 / 06 / 2012

Between [name of seller]: Mugisha James
Of [postal address]: P.O. Box 12345, Kasese District
 [physical address]: Plot 1, Hima Town, Hima TC Sub-county, Kasese District
 [telephone]: 0701010101

AND [name of buyer]: Agaba Moses
Of [postal address]: P.O. Box 54321, Kasese District
 [physical address]: Plot 2, Hima Town, Hima TC Sub-county, Kasese District
 [telephone]: 0701111000

- The seller shall supply 1200 kg of Irish potatoes
- The quality of the goods shall be as follows: cleaned
- Mr./Ms. Mugisha will organise and pay for transportation of the goods.
- The goods shall be collected from or (delivered to) Plot 2, Hima Town, Hima TC Sub-county, Kasese District on or before 3 / 9 / 2012 or

5. The price of the goods shall be as follows:

Price (per unit)	500 Ushs
Number of units	2000 kg
Total amount payable	1,000,000 Ushs

6. Inputs provided as an advance by the buyer (where applicable) shall be as follows:

Description	Value	Amount charged on the seller
Fertiliser	100,000 Ushs	50,000 Ushs
Land clearing	50,000 Ushs	0
Seeds	80,000 Ushs	20,000 Ushs
Total	230,000 Ushs	70,000 Ushs

7. The payment terms shall be as follows:

Payments	Due dates	Amount	Mode
Input advance	25/6/2012	230,000 Ushs	In kind
Cash advance	13/7/2012	70,000 Ushs	
At delivery/collection	22/8/2012	400,000 Ushs	
After delivery/collection	30/9/2012	300,000 Ushs	
Total		1,000,000 Ushs	

8. A penalty of 10% per month is either added to the outstanding amount due to the seller where (i) no reasonable cause or (ii) insufficient notice is given regarding:

- Delivery by the seller 10 days after the agreed date specified in 4 above.
- Collection by the buyer - days after the agreed date specified in 4 above.
- Payment by the buyer 10 days after the agreed date specified in table 7 above.

9. This agreement shall begin on 15 / 06 / 2012 and run until 30 / 09 / 2012

The seller can be represented by one person from the group.

The buyer can also be represented, by his/her agent.

Specify the quality standard if available or describe what the goods are to be used for.

For multiple deliveries specify the periods indicated (e.g. every Monday)

Amount charged from the seller is deducted from the payments

Seller and buyer agree on number of days depending on the perishability of the goods.

Price per unit x number of units

Total value of goods or service provided.

Cash in form of a loan or credit



Kingdom of the Netherlands



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