

FINAL REPORT DECEMBER 2008

FOR FAO GCP/RAF/401/IFA

"Rural Knowledge Network Pilot Project for East Africa"

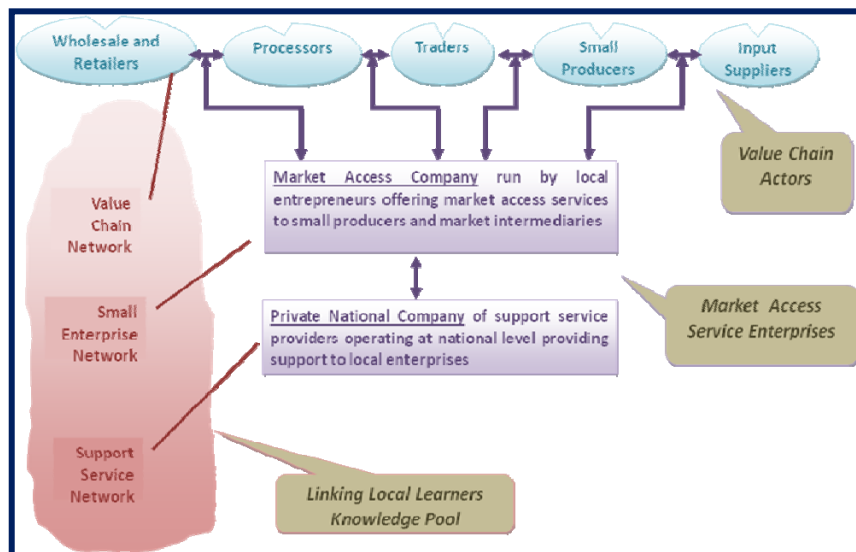


TABLE OF CONTENTS

Section	Page
Introduction	1
The Agridea Service Contract	1
Major Lessons Learned and Future Learning Agenda	2
Controlling Quality of IBMs	2
Roll Out of MAC/IBM Networks	2
Critical Mass for Roll Out	2
Exchange Among MACs at their Level Can Identify Potential Deals	3
Agro-dealers and Youth Groups as Potential MACs	3
Leadership at National Level	3
Assessing Regional Managers	3
Business Performance Reporting	3
Deliverable 1. LLL Member Database	4
Deliverable 2. LLL Website	5
Deliverable 3. Briefs On Lessons Learned	8
Deliverable 4. Stories Of Impact And Good Practice	8
Deliverable 5. Video Case Studies	8
Annex A: LLL Team Members	9
Members Uganda	9
Members Kenya	11
Members Tanzania	14
Annex B: Briefing Notes	18
26: Milestones in the Emergence of a Market Access Company	18
27: B2B Collaboration for Sustaining Small Farmer Market Access	20
28: New Food Shortages	23
Annex C: Impact Stories	25
A Trade Agent's Eye View	25
Farmers' Associations Need help for Successful Marketing	26
New Thinking in Tanzania for Market Access	28
MuMac a new Market Access Company in Muheza, Tanzania	29
Moving from Public Project to Private Enterprise: The Murumase Story	31
Challenges for MUMAC, Tanzania	33
Views from Embu on New Business Opportunities	34
Agrovet Shop Becomes New MAC in Embu, Kenya	36
Challenges for Keekonyokie MAC, Kenya	38
DrumNet Links with AgriTrade in Kenya	40
The Business Opportunities from the AGMARK Perspective	42

INTRODUCTION

The FAO is in the second year of implementing a Rural Knowledge Network (RKN) Project for East Africa (**GCP/RAF/401/IFA**). In this year the RKN project will support the emergence of commercially viable services for building effective and efficient rural marketing chains for the benefit of all the actors. For this purpose RKN will support the launching of a) Information Board Managers (IBMs), Market Access Companies (MACs). These local businesses receive technical back stopping from the Regional Managers of the National Marketing Companies (NMCs). These were formally known as Private National Companies. The vision of the project is Local IBMs and MACs providing services that market chain actors need to make profitable deals along the chain for the benefit of all actors. The MACs mainly concentrate on building trustworthy mechanisms for transactions that avoid cheating and thereby increase efficiency. MACs continuously explore new ventures for their clients. This results in marked increases of income for the rural producers. Back-up services to the MACs are provided by Regional Managers of the National Marketing Companies. The project strategy is supporting the emergence and development of commercially operating IBMs and MACs that will provide services all along the market chains. These businesses will be supported by a commercially operating National Marketing Companies.

The Linking Local Learners exchange platform (www.linkinglearners.net) is used by all the businesses. This learning platform allows for peer-exchange at local, district and national levels in order for learners to grasp the complexities of emerging technical and operational innovations in marketing, and then to reconstruct them to fit each particular and diverse situation in Kenya, Uganda and Tanzania. Linking Local Learners (LLL) methodology and online platform for the RKN learning network for peer exchange. The LLL methodology integrates learning-by-doing on the ground with online peer-to-peer exchange. Face-to-face action learning brings together all the key players in a market chain: farmers, service providers and market intermediaries, in a structured process of learning-by-doing or action learning. Key players try out their ideas on the ground and exchange ideas and experiences with their peers in other districts or countries using the online learning tools of the LLL service at www.linkinglearners.net. The local learners sharing the LLL service are organized into two teams. The Demand Driven Services or DDS team brings together all those concerned with the operation of IBMs and MACs. The Informing Commercial Enterprises or ICE team brings together all those concerned with the operation of the PNC offering back-up support to the MAC's and the TSBs, providing both business counselling and brokering services to MACs.

THE AGRIDEA SERVICE CONTRACT

This service contract focussed on capturing, documenting and sharing of lessons learnt and impact of the project. Products of this work included: a) briefs on key lessons learnt and newsletters on progress; b) stories on the impact of the project on small businesses and on good practices emerging from local experiences in initiating and supporting emergence of commercial market access services; and c) videos highlighting major developments and impacts of the project.

The objective of this service contract was to enable these local learners to continue to use the LLL learning platform to learn their way to fill the market linkage 'know-how' gaps that they have identified for themselves. Specifically the contract focussed on:

- Capture, document and share lessons learned.
- Provide the LLL internet learning support platform.
- Contribute to project planning

In a regional planning meeting held at the Cathay Hotel in Nakuru on the 15th November the progress of the service contract was discussed. Minute No. 8: of that meeting reports the following adjustments to the Agridea LoA Deliverables for December 2008:

Agridea had LoA of USD 58,000 to support RKN this year. Funds were used to keep LLL registry of members and publish directories as well as update the website. Reports on these two deliverables were provided by Agridea to FAO in June. Two videos case studies are being developed and will be ready by December. Only three briefs were made this year as more emphasis has been put on newsletters. Support was also received for the Agridea team to participate in planning meetings in the region. No funds were given received for mentoring. The funds for the 2008 LoA are exhausted and deliverables plus financial accounting will be ready for submission in December. The agreed deliverables for the LoA as per discussions in the regional trade fair will be:

- 3 Briefs on lessons learned documented
- 5 Newsletters
- 8 Stories of impact and good practices
- 2 case studies made into video

MAJOR LESSONS LEARNED AND FUTURE LEARNING AGENDA

1. Controlling Quality of IBMs

The IBM business model was not getting out clearly to MACs and potential IBMs. Clarity in this business is crucial because it safe guards operational standards, and every entrepreneur must conform to standards.

Future Learning: NMC should invest and own the info boards and register/licence each manager. Put more emphasis on this discussion in both ICE and DDS teams.

2. Roll Out of MAC/IBM Networks

Not enough progress has been made on rolling out the MAC/IBM network in any country.

Future Learning: More time and commitment from Regional Managers say minimum 80% focused effort on rollout. NMCs and their Regional Managers are responsible for meeting rollout targets. These are not just numbers but the network must be having “working” MACs with their own IBM networks. A working network is defined as one that is:

- Sharing price info and market intelligence on offers to buy or sell
- Selling Adverts on info boards
- Selling SMS newsletters from own mobiles
- Making small deals connecting buyers and sellers for a commission.

3. Critical Mass for Roll Out

Local entrepreneurs are picking up on our business ideas. We now have a critical mass of network members in some areas such as Embu and Western in Kenya, Kilombero-Morogoro and Songea-Mufindi in Tanzania and Kabale in Uganda. However, these entrepreneurs still need clarification of transaction security model.

Furture Learning: Prepare and circulate a handout in English and Swahili on the transaction security model. Launch discussion of Transaction Security model on ICE team.

4. Exchange Among MACs at their Level Can Identify Potential Deals

We discovered that price differences exist among local markets. This suggests that exchange within the local networks and between MACs would identify potential profitable trades. One most pronounced instance was found between Kabale and Bushenyi on potatoes in Uganda.

Future Learning: Ensure exchanges among MACs surface such possibilities and use them as examples to show local trading potentials.

5. Agrodealers and Youth Groups as Potential MACs

Those entrepreneurs who are doing well as MACs are people who ran other businesses like trading and agro-dealerships. Youth groups also appear to be a promising option for recruits to the IBM business.

Future Learning: Roll out of business trials for finding entrepreneurs to become MACs should focus on Agro-dealers or Agro-Vets, and youth groups. Attempts should be made to collaborate with Agrodealer strengthening projects in Kenya: AGMARK in Tanzania: TAGMARK, and in Uganda: UNADA.

6. Leadership at National Level

Lack of leadership and commercial direction of our NMCs, most pronounced in Tanzania and less so in Kenya, became evident. NMC leadership, with exception of Uganda was weak at running the business (meeting targets and negotiating with big buyers), planning business development, and organizing and keeping business records.

Future Learning: Need to make clear what is expected from NMC to have a successful commercial development effort. Discussions on the ICE team to start concerning tracking business targets as well as monitoring business operations.

7. Assessing Regional Managers

NMCs need to make their own assessment of their Regional Managers skills to be both mentor and deal maker. RM's should have time and skills for mentoring MACs and doing the transaction security businesses.

Future Learning: NMC to use business functions matrix and RKN budget allocation as inputs into first drafts of company financial plans, particularly cash flow table. These are to be used as input to a first draft business plan for the company. Draft business plans to be developed on ICE team.

8. Business Performance Reporting

Reporting by NMC Regional Managers as well as MACs on business operations is under developed. Report formats on progress towards our business targets for all need to be developed. We also need reports to track the 'registered' deals MACs are making. We also need to continue to develop our directory of business contacts: RM, MAC, IBM, clients, farmers, and supporters.

Future Learning: NMCs to prepare draft spreadsheets to track 1) operational targets, 2) MAC registered deals, and 3) business contacts. Drafts to be developed on the ICE team.

DELIVERABLE 1. LLL MEMBER DATABASE

Over the last year the number of members registered on the LLL service has grown slightly now numbering just over 220.

Responding to feedback we now show what category each member is in. This helps members find their peers in different districts and countries. The categories are: National Marketing Companies which includes their regional managers/mentors. Those who are either in registered MACs or in the process of setting up their MACs are indicated as MACs. Note this is not the number of companies as most MACs have more than one member in the LLL team. Those who are setting up information boards are indicated as IBMs. Clients include farmer groups as well as buyers and processors. Lastly we use a supporter category for all those who are committed to supporting the development of MACs either nationally or at the district level. This category is large in Tanzania because of the support we are getting from IFAD projects like AMSDP and ASSP. Mostly, supporters come from Ministries of Agriculture, District councils and NGO's.

The current breakdown of members in each category is as follows:

Category	Kenya	Uganda	Tanzania
MAC	10	10	16
IBM	13	16	10
NMC	8	4	5
Clients	28	21	9
Supporters	16	9	51
Total Members	75	60	91

Members have also told us that they would like to have the mobile phone numbers in the contact details as this is the most common and easiest way to get in touch and follow up with each other. Members have requested contact details as exchanges on common interests in starting MACs and growing their IBM networks is becoming a major activity across all three countries.

New members are now registered by national market companies as they become an important part of their business directory of contacts. The membership database includes:

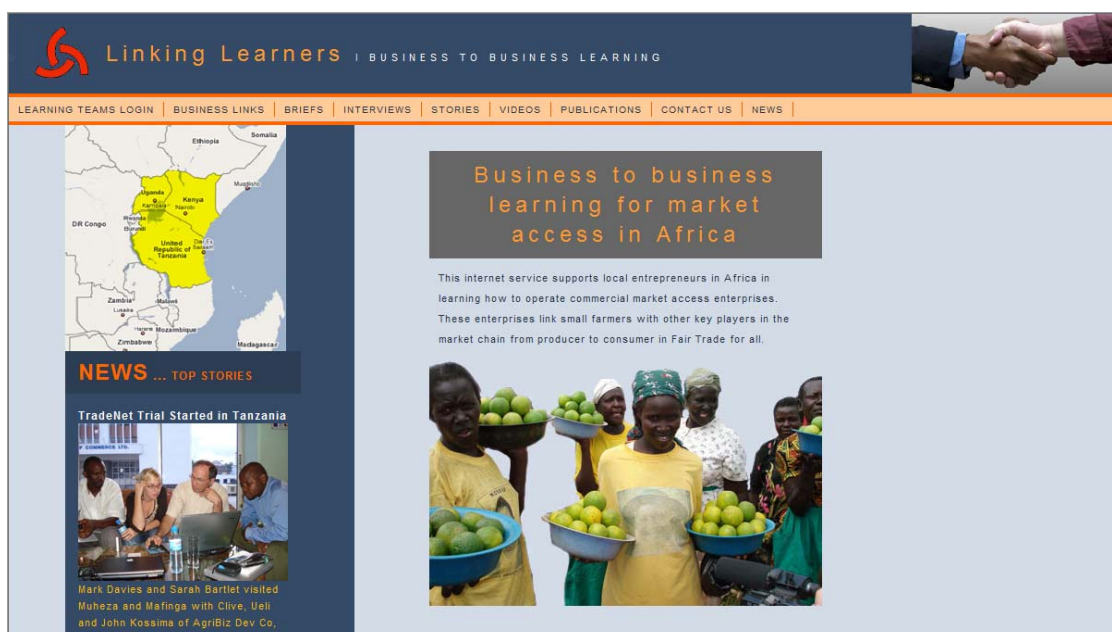
- First Name
- Last Name
- Company
- District
- Mobile Phone
- Email
- Category.

Membership database for Tanzania, Kenya and Uganda can be found in Annex A


DELIVERABLE 2. LLL WEBSITE

The main design principle for our website has been that it should be clear, easy to use and fast to download for those browsing on dial up connections. Our original website design worked well until our outputs and activities increased. Users told us that the site was becoming too cluttered and the documents of interest were becoming harder to find as the volume of documents increased. Users also requested that our news panel should go beyond notifications of upcoming events and new items posted on LLL to include news about what is going on in the field. We also heard of a desire for the website to reflect more closely the commercialization and focus on market access services. Over the last four years we have seen a reduction of learning on matters concerning natural resources management and community based planning and an almost exclusive concentration on market and ICT access. Our original focus on developing demand driven services provided by the public sector has shifted to commercial service delivery. Over the same time scale many more of our users have shifted from dial up to broadband access opening up the possibility of providing them with a more aesthetically pleasing site. In response to user feedback and improved ICT access we have redesigned the www.linkinglearners.net website.

Website Home Page: The new look of www.linkinglearners.net



The website has been completely redesigned to give a simpler access for users and visitors to find what we are doing and learn what we have done. At the top of the page underneath the banner heading lies a new menu bar with login and links to all the resources on the site: briefs, interviews, stories, videos and publications. The look and content of each topic are shown in the figures below. New resources included on the menu bar are videos and business links. Underneath the menu bar the page comprises two windows. The left hand window contains news items on the home page and instructions on the resources listed in the right hand window. Resources in the right hand window are presented with 'latest on top' making it easier for users to find the latest information. The right hand window on the home page shows the new style newsletter. The newsletter comprises top stories and news of developments on the ground in Kenya, Uganda and Tanzania. Upcoming events and notices of new resources on the website appear at the end of the newsletter.



Briefing Notes

Our briefing notes draw out the lessons learned from the Linking Local Learners' experiences to inform development practice on the ground, and to highlight policy implications for governments and donors.


Please select brief (on right) to show PDF which can be either viewed on screen or downloaded for printing

Briefs

28	New Food Shortages, Old Development Insights and the Need for Transaction Security	Partnerships between the public and private sectors for a national common venture in transaction security are needed fast, otherwise today's food shortage will be tomorrow's crisis. AMSDP has shown a way forward but it is ending next year. There will be no bumper harvests in Tanzania unless a correctly constructed and resourced private public partnership is developed for transaction security in agricultural marketing.
27	B2B Collaboration for Sustaining Small Farmer Market Access	All players in the market chain want secure transactions for their produce and their payments. The business to business model presented is a search for 'win-win' solutions between many inter-dependent small businesses.
26	Blockstones in the Emergence of a Market Access Company	Public funds are more likely to be effective when a clear set of relations for commercial services are followed.
25	Market access services go commercial	To ensure continued flow of benefits to farmers from better access to markets, local

BRIEFS

Briefing notes produced on a monthly basis share lessons learned and emerging practices currently numbering twenty eight are shown with latest brief on top.



Stories on LLL

Our stories capture the experiences of local learners in Kenya, Uganda and Tanzania showing the challenges of running market access businesses and the impact their businesses have on smallholder farm families.

Stories

A Rental Service for Computers in Rural Tanzania	I am based here in Dar es Salaam where I am working with FUNEA. Software. My business supplies ICT for rural areas. I have decided to make a trial with hiMedia laptops. This is a computer which has been designed for use in Africa. It is small and portable but it is robust, has no moving parts and operates using Linux.
A Trade Agent's Eye View	My name is Bahati Tiveve. I am from the Murumbe MAC in Mafoni. My role in the MAC is as a market investigator. I search for information from different markets and link my clients who are small farmers to small businessmen through deals.
Farmers' Associations Need Help for Successful Marketing	At the moment farmers don't see the importance of associations so they don't join and they are therefore open to the middlemen who are causing interruptions in the chain. The middleman connects the buyer and the farmer; the buyer is normally unable to find the farmer easily as some are in the interior areas. Therefore the buyer negotiates the price with the middlemen who go to the farmers and say that they want to buy all the oranges at a certain price. The farmers do not know the buyer so in the farmers' minds the middleman is the buyer.

STORIES

Stories documenting local experiences and impacts are shown with latest on top.



Interviews on LLL

Our interviews, with local learners using the LLL platform and the various development initiatives in market access.

Please select story (on right) to show PDF which can be either viewed on screen or downloaded for printing

Interviews

John Kalayi	FFS, Kakamega, Kenya	<i>To go ahead positively we must have access to market information</i>
Carol Kamau	FFS, Bungoma, Kenya	<i>The lack of formal marketing chains and need to bring key players together</i>
Christopher Magumba	FFS, Busia, Kenya	<i>Market information is a key challenge for farmers</i>
Godrick Khaa	FFS, Kakamega, Kenya	<i>Farmers are changing to become more businesslike</i>
Herald Rugati	KENFAP, Kisumu, Kenya	<i>Experiences from LLL members on market chains has been useful</i>
James Okoth	FFS, Soroti, Uganda	<i>The need for collective marketing</i>
Wilson Gundo	FFS, Busia, Kenya	<i>I will help our farmers into a honey association</i>
Patrick Waidhima	KENFAP, Eldoret, Kenya	<i>Marketing in KENFAP</i>

INTERVIEWS

Interviews with local users of the LLL service on their experiences are shown with latest on top.



Publications on LLL

Our publications include project proposals and project reports as well as the proceedings of our training workshops and published articles

Publications

TRAINING WORKSHOPS

Proceedings of LLL trade fair workshop on "Strengthening Market Linkages in Kenya" held at the Golf Hotel, Kakamega, Kenya. 2 - 4 August 2006
Proceedings of LLL workshop on "Strengthening Market Linkages in Bushenyi" held at the West Nile Diocese Training Center Bushenyi, Uganda. 19 - 20 April 2006
Proceedings of LLL workshop "Strengthening Market Linkages in Soroti" held at the Uganda Flying School Soroti, Uganda. 13 - 14 April 2006
Proceedings of "Linking Local Learners Assessment Workshop" held at the Oasis Hotel in Morogoro, Tanzania. 22 - 24 March 2006
Proceedings of "Training Course on using the LLL Internet Learning Support Service" 25 - 28 July 2005. First Mile Project, AMSDP Tanzania. July 2005
Proceedings of "Key Players Exploratory Workshop on Market Linkages" 8 - 10 June 2005. First Mile Project, AMSDP Tanzania. June 2005
Proceedings of "AMSDP Linking Local Learners Training-of-Training Course" 15 - 18 June 2005
AMSDP, Arusha, Tanzania Proceedings of "East African Regional Assessment Workshop of Local Lesson Learning to Improve Demand Driven Services"

PUBLICATIONS

Publications with latest on top are arranged into training workshops, articles and project reports.

Video notes

Our videos capture the impact of local farmers providing commercial services to key players in the market chain, from producers to consumers, that improve market access for small farmers in Kenya, Uganda and Tanzania.

"One Man MAC"

This video shows the development of Abilene, a Market Access Company operating in the Mount Kenya region linking smallholder vegetable producers to local and export markets.

"Home on the Range"

This video shows the Maasai response to the challenges of a changing lifestyle, the launch of a livestock field school operating in

VIDEOS

Videos in various formats documenting local experiences and impacts are provided for both online viewing and for downloading.

Business Links

Our business links take you to our collaborating partners. Agridea, Ideas and Tradecraft, our projects and those who engage in them. We also include links to international resources in agricultural information, exports and Fair Trade. International organizations supporting small farmer research and development are also included here along with links to organizations providing support in the use of ICTs for development.

Please select URL (on right) to go to other business website.

Business Links

AGRIDEA is a resource and capacity building organization for professionals working in rural and agricultural development in Switzerland and around the world. It operates in two centres – one in Lindau and the other one in Lausanne. While our main work takes place in Switzerland, our Team for International Cooperation with broad working experience in developing countries, countries in transition and other industrialized countries, constitutes a competence centre for rural and agricultural development in international contexts.

<http://www.agridea-international.ch>

The First Mile Project is about how small farmers, traders, processors and others from poor rural areas learn to build market chains linking producers to consumers. Good communication is vital. The project encourages people in isolated rural communities to use mobile phones, e-mail and the internet to share their local experiences and good practices, learning from one another.

Ideas is Lotus Award 2005 Finalist for the Best Philanthropic Solution: Recognizing the Business Partner who has developed an effective solution based on IBM Lotus technologies for a not-for-profit, environmental or humanitarian effort or one in support of broader civic participation based. The Knowledge Management solution "KOL-Tools" of Ideas is a family of tools for Knowledge Management based on InstantTeam.

<http://www.instantteam.com>

Tradecraft fights poverty through trade, helping people in developing countries to transform their lives. Established in 1979 as a Christian response to poverty, we are the UK's leading fair trade organisation. We run development programmes in some of the poorest countries in the world, and campaign in the UK and internationally to bring about trade justice.

<http://www.tradecraft.co.uk>

LINKS

Links to website that are useful to the local market access business as well as to the websites of our collaborating partners are given.

TOP STORIES

National Marketing Company executives at meeting, April 15th - 16th 2008 in Arusha

National marketing companies' executives Paul Ruyssen, John Kessima and Churchill Awatha met with Clive and Iain to develop a new learning agenda for the RKN project to prepare for the roll out of a new, more value market intelligence service - www.TradeNet.biz. A trip of

Newsletter
MARCH & APRIL 2008

KENYA News from Agri-Trade

Agri-Trade progress

The Agri-Trade Company Limited has been registered in Kenya to perform the functions of the National Market Company (NMC). It started with two directors namely Churchill Awatha and Michael Kibut. Their first meeting resolved to bring a third director on board for effective and efficient service delivery. Funds are being mobilized to establish the nominal capital. A bank account will be opened soon. In the mean time, the company is working on PPP to implement a major livestock enterprise in Kilgusungu headland in collaboration with the Tanzanian NMC.

Keekonyokie MAC

Keekonyokie MAC is providing services to the Maasai livestock field school in Kiserian. They are helping the field school members develop business plans on fattening steers as well as on milk and beef production. They have also made arrangements to erect GIs and identify information board managers in their Maasai pastoralists' area. Keekonyokie is also helping the Maasai women find better markets for their beadwork in liaison with Tradecraft.

NEWSLETTER

The new newsletter is organized into top stories, progress in each of the national companies: AgriNet in Uganda, Agri Business DevCo in Tanzania and AgriTrade in Kenya and upcoming events and what are the new resources on the website.

DELIVERABLE 3. BRIEFS ON LESSONS LEARNED

Three Briefs have been prepared and widely circulated to government officials, NGO's, donors, and other development partners.

Briefing notes No.26: Milestones in the Emergence of a Market Access Company.

Briefing notes No 27: Business-to-Business Collaboration for Sustaining Small Farmer Market Access.

Briefing notes No 28: New Food Shortages, Old Development Insights and the Need for Transaction Security.

Full text of all three briefing notes can be found in Annex B.

Five Newsletters have been prepared as follows:

January-Feb

March April

May-June

July-Aug

Sept-Oct

Full text of all five newsletters are attached as PDF files.

DELIVERABLE 4. STORIES OF IMPACT AND GOOD PRACTICE

Anne Dennig was contracted assist local entrepreneurs to develop their own stories of good practice and impact. Eleven such stories were prepared. The story titles and authors are as follows:

A Trade Agent's Eye View. Bahati Tweve.

Farmers' Associations Need help for Successful Marketing Mohamed Mtumbi.

New Thinking in Tanzania for Market Access. John Kossima.

MuMac a new Market Access Company in Muheza, Tanzania. Geoffrey Mariki.

Moving from Public Project to Private Enterprise: The Murumase Story. Nuswe Nanzali.

Challenges for MUMAC, Tanzania. Gaspar Mburu and Geoffrey Mariki.

Views from Embu on New Business Opportunities. James Kanye.

Agrovet Shop Becomes New MAC in Embu, Kenya. Alice Wamae.

Challenges for Keekonyokie MAC, Kenya. Isaac Nemuta and Michael Kibue.

DrumNet Links with AgriTrade in Kenya. Robert Kinuthia.

The Business Opportunities from the AGMARK Perspective. Victor Mirori.

Full text of all stories can be found in Annex C.

DELIVERABLE 5. VIDEO CASE STUDIES

Declan McCormack was contracted to produce two documentation videos. Filming took place in Kenya in the first two weeks of November. Post production work was carried out directly afterwards. One tells the story of how AgriTrade in Kenya is establishing a commercial National Marketing Company. The second case video tells of how transaction security is being operationalized with DrumNet in Kenya. All videos can be viewed from the linkinglearners.net website and have been made available to FAO and IFAD for further copying and distribution.

ANNEX A: LLL Team Members Uganda

First	Last	Business/Company	Area	Mobile phone	Email address	Category
Alex	Birigita	UNFEE Bushenyi	Bushenyi		birigitalex@yahoo.co.uk	Client
Bruce	Kisitu	MP4IS	Kampala	077212223	brucek@nida.or.ug	Client
Chris	Ibyisuntabyo	UNADA	Kampala	0772601803	cibyisuntabyo@yahoo.com	client
Ejomu	Zebon	SOSPA	Soroti	0782261330	sospa@yahoo.com	Client
Eugene	Ekinyu	SOSPA	Soroti	0782687648	eugene_ekinyu@yahoo.com	Client
Francis	Inyalio	Soroti FFS	Soroti	0774219311	inyaliofrancis@yahoo.com	Client
Geoffrey	Ouma	Sihubira Farmers Organisation	Soroti		sihufarorg@yahoo.co.uk	Client
Jessica	Nambuya	UNFFE Iganga	Iganga		nambuyajessica@yahoo.com	Client
John	Ndamira	Bushenyi Banana & Plantain Assoc	Bushenyi	0772566709	budcof2005@yahoo.com	Client
John	Olupot	SOSPA farmer assoc	Soroti	0772370987	johnolupot@yahoo.com	Client
Joseph	Baliraine	UNFFE Iganga	Iganga		jbaliraine@yahoo.com	Client
Fred	Mugisha	NECA - Bushenyi	Bushenyi	0703130037		IBM
Godwin	Muhangi	Excel Hort Consult	Kabale	0714869464	muhgodwin@excel.co.ug	IBM
Grace	Rusiima	BATA-Bushenyi	Bushenyi	0755336202	rusiimwagrace@yahoo.co.uk	IBM
Jorem	Opian	Teso Tropical Fruit Growers Assoc.	Soroti	0772 544618	opianjo@yahoo.com	IBM
Keith	Rwamahe	Apple Farmer	Kabale	00775284648	jrkeiths@yahoo.com	IBM
Bernad	Ntume	Hoima LG	Hoima	0772344738	bntume@yahoo.com	MAC
Betty	Ajambo	MAC Busia	Busia	077578564	ajambob2004@yahoo.com	MAC
Charles	Aben	MAC Lira	Soroti	0775162066	stnaads@yahoo.co.uk	MAC
Damalie	Magala	Extension Officer	Mityana	0712808829	dbmagala@yahoo.com	MAC
Flavia	Asiimwe	MAC Tororo	Tororo	0782351959	asiimweflavia@yahoo.com	MAC
Gaudesius	Opio	MAC Soroti	Soroti	0772488690	opioga@yahoo.com	MAC
Jennifer	Hire	MAC Busia	Busia	0772486005	hirejennifer2002@yahoo.com	MAC
John Peter	Opio	MAC Mbale	Mbale		opiojp70@yahoo.com	MAC
Kigozi	Kyasi	Tech Services for Rural Dev	Wakiso	0772458 859	tssd@yahoo.com	MAC
Getrude	Nakaketto	AgriNet	Kampala	0712286048	nakgertrude84@yahoo.com	NMC
Diana	Mutesi	FICA Seeds Ltd - Agent	Kampala	0772525536	Fica.project@mail.com	supporter
Federica	Nshemereirwe	FAO – NPC	Kabale	0772387928	fnshemereirwe@yahoo.com	supporter
Francis	Alacho	NAADS Busia	Busia		bpspc@utlonline.co.ug	Supporter
James	Okoth	FFS Kampala	Kampala	0772442773	James.Okoth@fao.org	Supporter
John	Ereng	A2N Tororo	Tororo		erengatyang@yahoo.co.uk	Supporter
John	Jagwe	IITA	Kampala	0772410574	j.jagwe@iita.org	supporter
Joseph	Egabu	NAADS Soroti	Soroti		egabujoseph@yahoo.com	Supporter

ANNEX A: LLL Team Members Uganda

First	Last	Business/Company	Area	Mobile phone	Email address	Category
Lawrence	Mwijukye	Farmer group	Ibanda	0782 963795	mwijukyelawrence@gmail.com	client
Mary	Seviri	NSAVA	Kampala	0782 386504		client
Missango	Mutungu	Farmer group	Bushenyi	0782475226	budcof2005@yahoo.com	Client
Peter	Kisambira	UNFFE Iganga	Iganga	077602035	antonykisambira@yahoo.com	Client
Peter	Ochepa	Farmer group	Soroti		peterochepa@yahoo.com	Client
Ramzy	Magamb	TSSD	Kampala	07112878613	ramzymagambo@yahoo.co.uk	Client
Sam	Wasswa	FICA Seeds Ltd	Jinja	0712 413190		client
Samuel	Ejoku	UNFFE Soroti	Soroti	0772 531309	samuelejoku@yahoo.co.uk	Client
Simon Peter	Ocitti	Extension Officer	Soroti	0774756630	simon@yahoo.com	client
Zebleo	Efomu	Farmer group	Soroti	0782 261330		client
Kisembo	Omukereza	Hoima - Kyangwali	Hoima	0753 081706		IBM
Nelson	Omoding	Soroti Gweri Dairy Assoc	Soroti,	0774948874	nelsonomoding@yahoo.com	IBM
Patrick	Anguria	Kareu Farm	Nakawa	0772 418437	Patrick@kareu.biz	IBM
Paul	Okingok	Farmer group	Tororo	0777772076		IBM
Peter	Emoi	Trader-Tororo Central Market	Tororo	0774134091		IBM
Robert	Turyamureeba	Excel Hort Consult	Kabale	0774 610730	Turyamureebar08@yahoo.com	IBM
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ANNEX A: LLL Team Members Kenya

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ANNEX B: BRIEFING NOTES



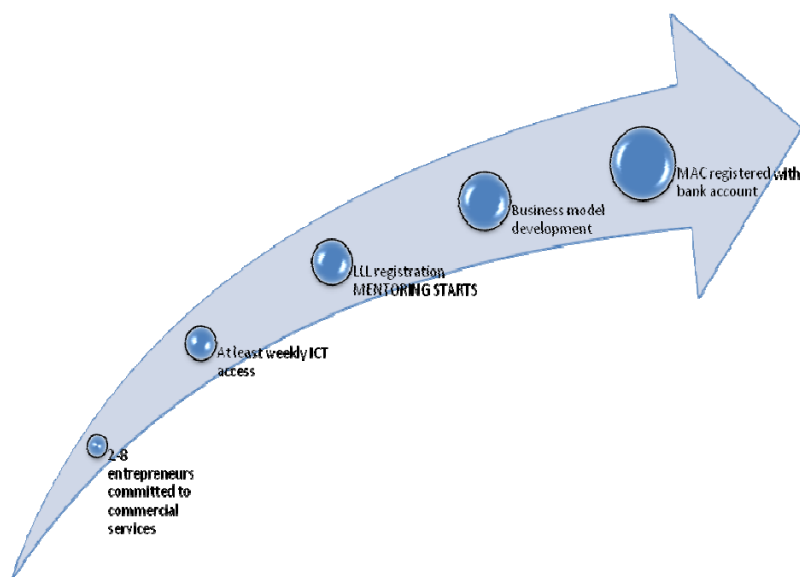
**BRIEFING
NOTE 26
ON:**

Milestones in the Emergence of a Market Access Company

Introduction

Too often public investments in the emergence of commercial services to help small farmers access markets fail. When the project ends the civil servants return to their regular duties and the NGO staff move on to another project. Farmers are just left to their own devices. This behaviour severely undermines the trust small farmers have in NGOs’, government and the donors that support them. Clearly, private business and the commercial banks that loan to SME’s are unwilling to take the risks of setting up commercial services for small farmers. Public funding is therefore vital to the emergence of these commercial services. Our experience suggests that public funds are more likely to be effective when a clear set of milestones for commercial services are followed. Below we describe the milestones in the development of Market Access Companies (MAC) that we have found helpful.

Milestones for Getting Started



Milestone 1: The Entrepreneurs. Like any other commercial enterprise the seed is one or more entrepreneurs. Not civil servants and NGO staff as we so often see running so called ‘market access or linkage’ projects. What’s required are entrepreneurs that see the

business opportunity and commit their time and money to seize it. Such entrepreneurs must have a reasonable client base among the farming community and trading businesses.

Milestone 2: ICT access. The entrepreneurs will have raised sufficient capital to get themselves a computer or daily access to one and a mobile modem or other solution for internet access on a weekly basis. They will have an email address and be able to commit sufficient time to read and write emails and browse the internet.

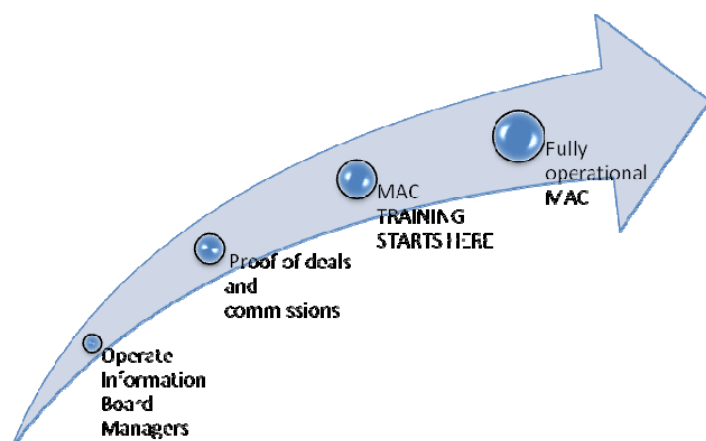
Milestone 3: Register on LLL Learning Service. The entrepreneurs have been trained by a local business counsellor in how to use the LLL online learning platform. They are also registered on the LLL platform. They have announced their intention to set up a Market Access Company on the LLL platform. Once able to use the LLL platform the entrepreneurs will receive both online and face-to-face support from the business counsellor.

Milestone 4: Develop Business Model. The entrepreneurs have developed a simple business model for their MAC. Entrepreneurs get online mentoring and business to business (B2B) learning from other MACs on how to develop their business model. They also share their business model with other MACs on the LLL platform. Building the model will require the entrepreneurs to understand the headaches of their clients, particularly farmer associations and small traders.

Milestone 5: Register a commercial company. The entrepreneurs have registered themselves as a private commercial company with the district council (and/or national register if necessary) and opened a bank account. Ideally, companies are registered with their local Chamber of Commerce as this body can help them get started. Entrepreneurs also have built relationships with key people in the district council such as the agriculture and livestock development officers, the commercial officer, and the community development officer. They have announced their new company on the LLL service to all the other MACs.

Milestone 9: Operational MAC. The MAC has three to six IBMs running and is collecting commissions from clients on local deals. They are breaking even on their operational costs. They are regularly sharing experiences about their deals on the LLL platform and are ready to participate in the LLL national tradefairs.

Milestones for Getting Operational



Milestone 6: Start the business of Information Board Managers. Companies have found three to six local entrepreneurs willing and able to run the business of Information Board Manager (IBM) at strategic locations throughout their area of operation. The MAC has registered the IBM's email addresses on the LLL platform. They have trained them in market intelligence sources, info board management and income streams from advertising fees. A licensing agreement between MAC and IBM has been signed. Info board is up and running with market intelligence info from MACs. IBMs get online mentoring and B2B learning from other IBMs on how to operate. They also share their experiences with other IBMs on the LLL platform.

Milestone 7: Proof of Deals. MACs and IBMs share their early successes and failures at making deals on the LLL platform. They record their transactions and commissions on the LLL platform. They receive online mentoring and visits from their business counsellor to verify proof of deals made and assess the commercial viability of their MAC.

Milestone 8: Training Starts. Once assessed as commercially viable MACs qualify to receive further training. Viable MACs will receive training on: market access business strategy; how to be a good commercial service provider; and on good financial management.



**BRIEFING
NOTE 27
ON:**

**B2B Collaboration for Sustaining
Small Farmer Market Access**

Introduction

Anyone who buys and sells agricultural products tells the same sorry story in East Africa. From small farmers through middlemen, processors and wholesalers to retailers all talk of markets being inefficient, unreliable, unpredictable and highly risky. Some notable exceptions exist. Commodity markets, like coffee, tea, sugarcane, organized through larger corporations binding producer to factory to exchange work better. But for the rest of small farmer products it's a sorry story. Bigger buyers can never get the right quantity and quality of produce at the right place at the right time. All players in the market chain want secure transactions for their produce and their payments.

Transaction security is defined as the assuredness of sellers and buyers along the whole marketing chain, that their transactions are:

- at agreed times and locations,
- with agreed volumes and qualities,
- payments according to agreed conditions and times,
- track-able in case something did not work out as agreed and therefore corrections can be made without quarrels,
- traceability of produce through the whole chain back to the producers.

The issues of transaction security are critical for placing small holder farmers into a position where they can learn the required reliability for accessing profitable markets, trade with the markets at fair conditions, and break through the presently prevalent default behaviour of "everybody cheats everybody".

Despite many attempts the 'large corporation' business model has not yet worked for most

commodities. The business model presented in the figure below relies on business-to-business (B2B) collaboration for mutual benefits. It is a search for 'win-win' solutions between many inter-dependent small businesses.

Who are the Clients?

Key clients at local level are small farmer associations and savings societies (SACCOS) including those of pastoralists. Just as important locally are the small traders, transporters and warehouse owners. At main and national market levels key clients are processors, wholesalers, and the supermarkets. See red boxes in figure below.

**What are the Market Access
Businesses?**

Offering transaction security from producer to consumer, four independent small businesses operate. From local to national levels as shown in the blue boxes in the figure below the businesses are:

1. Information Board Manager (IBM) operates a frontline market intelligence service.
2. Market Access Company (MAC) operates a local market brokering service.
3. Transaction Security Broker (TSB) operates a business counselling and brokering service.
4. National Marketing Company (NMC) operates a service for transaction security and R&D on markets and business operations.

**What is the Client to Market Access
Business Relationship?**

Shown in the figure below as red arrows; three kinds of relationships: advertising fee, commissions and contracts link clients to these businesses.

1. Local clients of the IBM pay a small fee to advertise on the information board their produce, purchase order or any other service like transport and storage.
2. Clients to the MAC pay commissions, based on percentage of sales on the deals MACs arrange for their clients.
3. Clients of the TSB and NMC sign contracts for transactions security with pay them for it directly.

What is the Business to Business Relationship in Market Access?

Profit incentives drive the business to business relationships. Being independent small businesses there is no command and control relationship between the different businesses. There are no franchise or dealership arrangements here. The businesses, however, do depend on each other for growth and profits. The relationships they develop are collaborative for mutual benefit and win-win operations. Thus all licensing fees that govern inter-dependence are managed as cost recovery and not as profit making. Profits for all the businesses come from advertising, commissions and contracts with their respective clients.

Thus the business relationship between IBM and MAC, as shown by the blue arrows in the figure below, has the IBM paying the MAC a registration fee covering rental of the information boards. In their turn the MACs pay the TSB a licence fee for access to larger deals and business counselling. TSBs pay the NMC a licence fee for access to transaction security service and R&D on new markets and operations.

What Supporting Services are Needed?

In order to succeed the market access businesses need two supporting services. These businesses and their relationships with the market access companies are shown as brown boxes and arrows in the figure below.

First is an SMS accessible online trading platform. The online platform makes possible the rapid exchange of time sensitive information necessary for secure transactions along the market chain from producer to consumer. 'Tradenet' provides the online trading platform for all businesses and clients. The trading platform is operated in each country by the NMC. The NMC pays a subscription to Tradenet at 8% of all income resulting from the use of the platform. Income streams include a margin on every SMS, client user licenses, and advertising fees.

Second, is an online learning platform for all businesses and clients to enable B2B learning. Linkinglearners.net provides the online

learning platform for this business-to-business learning. The LLL platform is operated by the NMC in each country. The NMC pays a licence fee to Linkinglearners.net based on the number of clients and businesses using the service in their country.

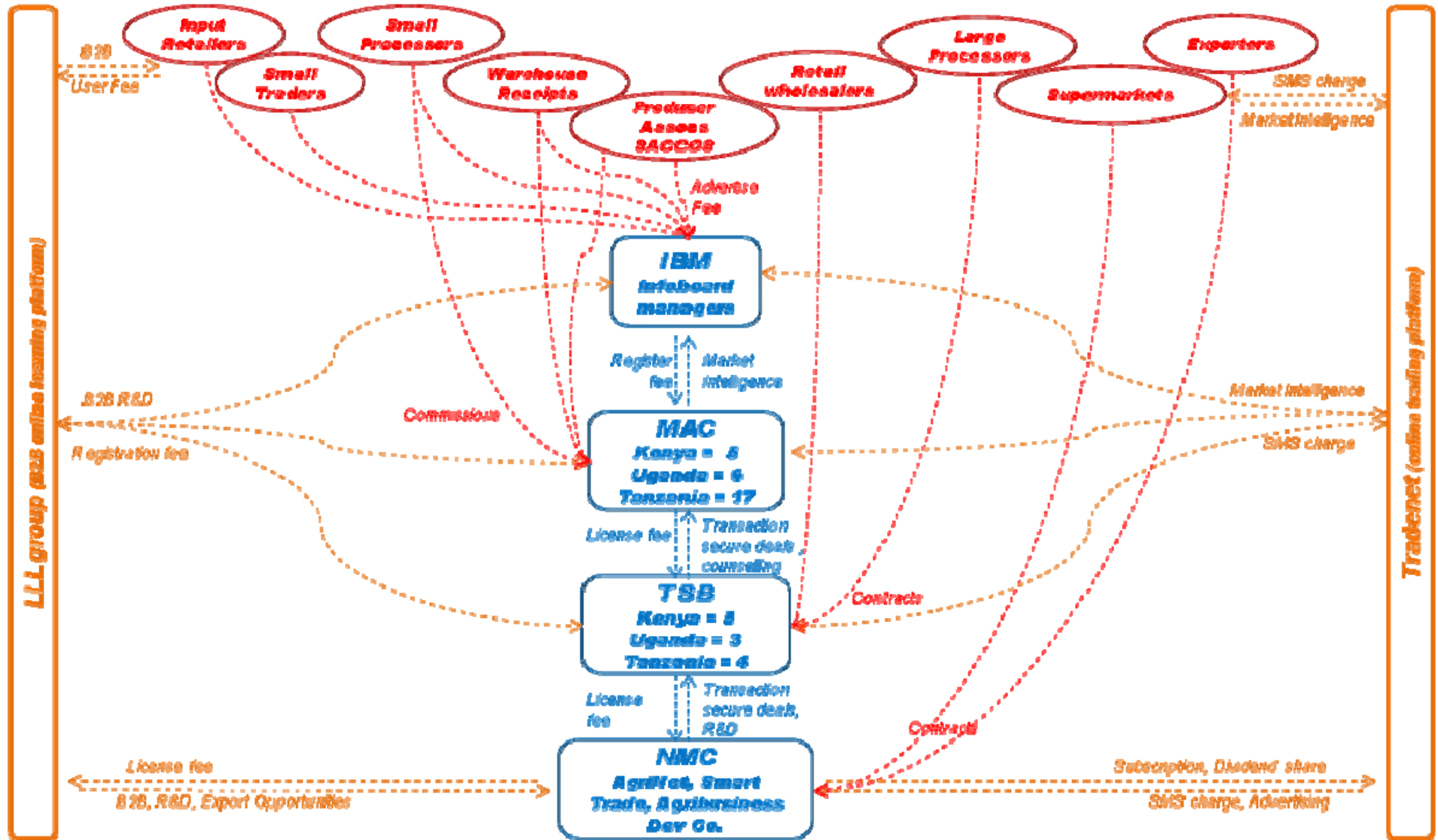
What Guides Commercial Collaboration?

Building solvency from the bottom up. Sustained commercial success comes through ensuring solvency at the local level and then through to the higher levels. So IBM incomes from advertisements must be greater than their registration fees and operating costs. MAC incomes from commissions must be greater than their license fee and operating costs. TSB incomes from contracts must be greater than their licence fee and operating costs. NMC incomes from online trading and contracts must be larger than Tradenet subscriptions, linkinglearners licence fees and operating costs.

Passing opportunities downwards. TSB's should not manage contracts that could be managed by a MAC. The principle is always to pass business down and never take away business that could be operated by a MAC or IBM. Optimum commercial development passes business opportunities down to the lowest level at which they can be managed. This allows the higher levels to expand their client network.

Ensuring Transaction Security. Any commercial development must ensure the unique selling point of transaction security. Registrations and licences provide for control of service quality.

The Developing Commercial Relationships between Market Access Businesses





**BRIEFING
NOTE 28
ON:**

**New Food Shortages,
Old Development Insights and the Need for Transaction
Security.**

In May this year a BBC story asked the question: “Can Tanzania reap a bumper harvest?”¹. It reported that the AMSDP² “is an example of the basic interventions that could help bring about a green revolution”, the concept pushed by Kofi Annan and his successor at the UN Ban Ki-Moon. The story reports that AMSDP’s interventions in farmer credit for inputs, warehouse receipt systems, market infrastructure and linking farmers to markets do make a difference. The key lesson of AMSDP was that transaction security drives not just production increases but also better use of other development interventions like warehouses, and farmer credit.

Transaction security is defined as the assuredness of sellers and buyers along the whole marketing chain that their transactions are:

- at agreed times and locations,
- with agreed volumes and qualities,
- payments according to agreed conditions and times,
- trackable in case something did not work out as agreed,
- traceable produce through the whole chain back to the producers.

¹ For full article see: <http://news.bbc.co.uk/2/hi/africa/7385575.stm>

² The Agricultural Marketing Systems Development Programme is an IFAD funded programme with the Government of Tanzania which we have been supporting through the First Mile Project.

The old development insight that farmers will grow more if they have a secure market is again confirmed. New food shortages will only be dealt with when small farmers and big buyers engage in secure transactions.

What the BBC missed

What the BBC did not report was that AMSDP stops next year. Indeed in Babati, the location for the BBC’s success story, AMSDP has stopped already. Thanks to transaction security services by AMSDP 3.7 million USD had been returned to 1,100 farmers over the two seasons of 2005/06 from higher prices and higher production. But these services have stopped. Farmers in Babati are again back in the ‘everyone cheats everyone’ marketing of old.



Once useful market information boards suffer when AMSDP withdraws.

Transaction Security is Key

AMSDP showed the necessity of transaction security services and for a while helped many small farmers boost production and get better prices. Most importantly, this was not achieved through subsidies, but through provision of information that manages to cut down on the transaction inefficiencies along market chains. But, since AMSDP is a donor funded project it must stop at some time, no matter how good its services may be. What AMSDP has achieved is the realization by all those involved that bumper harvests lie in dealing with market inefficiencies, and that sustainability of transaction security services to small farmers lie in making such services commercially viable. They also realize that providing such a

service is not easy. It requires many small local trade agents and market access companies linked together as a commercial network on a national scale to provide the required transaction security between small farmers and buyers. Commercial networking from so many small businesses needs a commercial hub to make it happen.

The Private Sector Dilemma

There are good reasons why private investors hesitate to invest in transaction security services on their own because this initially requires:

- a large effort in capacity building of clients particularly farmer associations;
- a lot of R&D in the business operations;
- a large operation to reach a breakeven point;
- much easier and faster local tax procedures and market regulations than are presently in place.

This leads to high start up costs that can only be retrieved in the long term at high risk.

Moreover, it is a very complex business operation, combining product and payment security with market intelligence and operational learning all in one. Unfortunately, transaction security in small holder agriculture therefore is a long term investment that is most unattractive in the current environment of expensive capital, impatient shareholders and risky weather. For private investors there is easier money to be made, even though the long term potential of the business may look very promising.

So the private sector is in a dilemma: A national hub of a commercial transaction security service will not start without a local trade agent network in place to pay for it and a trade agent network will not emerge without a national commercial hub to start it. A common venture between the private and public sectors to set up transaction security and thereby increase the efficiency along the marketing chains would break this impasse.

The high start up costs for capacity building and operational R&D postpone profits. Too many regulations, risks and the high cost of capital combine to make investments in building transaction security services unattractive to the private sector. This is not to say the private sector is uninterested. Many are, but only if the items above are addressed.

The public can bear the costs of training farmers and market chain players in transaction security, contribute to the costs of operational R&D, and make the terms of trade in taxes and finance more favourable. When this happens the private sector will have a clear commercial interest for investing in transaction security services.

Here mutual leverage of public and private funding becomes possible, the basis for any Public Private Partnership: Once the private interest is present then the public interest in transaction security services to small farmers becomes even clearer: AMSDP has shown that food production levels are directly linked to small farmer market security. That small farmers will produce more if they have a secure market might be obvious to many. It might even have been known for a long time. But high on the public's agenda today are food shortages, with little concern for the crucial role that secure and trustworthy marketing must play to increase efficiencies and thereby entice small producers to increase production.

Partnerships between the public and private sectors for a national common venture in transaction security are needed fast, otherwise today's food shortage will be tomorrow's crisis. AMSDP has shown a way forward but it is ending next year. There will be no bumper harvests in Tanzania unless a correctly constructed and resourced private public partnership is developed for transaction security in agricultural marketing.

Public Private Partnership

ANNEX C: IMPACT STORIES

A Trade Agent's Eye View
By Bahati Tweve³

The Role of a Market Agent



Bahati Tweve at the new market centre in Makungu

My name is Bahati Tweve. I am from the Murumase MAC in Mafindi. My role in the MAC is as a market investigator. I search for information from different markets and link my clients who are small farmers to small businessmen through deals.

I bring to this work my experiences as a member of the AMSDP Mufindi district core group. I was the core group's 'shushushu' (market spy) and helped farmers sell well, both to the markets in Dar es Salaam and in the local market in Mafinga. I also had contract from AMSDP to train the 'shushushu' in groups in Ludewa. After my training they succeeded in finding better prices for farmers.

Communication Links

For a trade agent good communication is essential. I use the telephone and SMS but before this I identify the buyers face to face. The area that I am covering is very big, it is the whole district of Mufindi and the neighbouring districts of Njombe, Makambako, Kiroro and Iringa rural district. To get to some places there is public transport; but for others I need to use a bike, take a lift from a truck or walk. We as a MAC are still searching for good information technology to connect us to our clients. We would like to see if TradeNet, the internet and

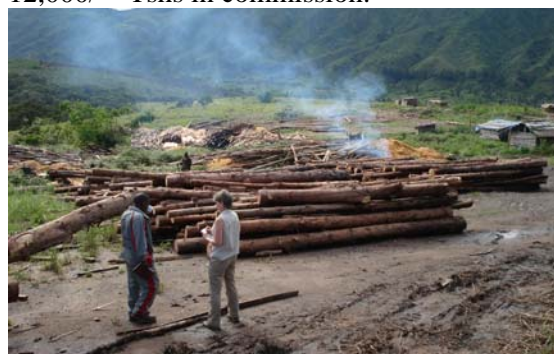
SMS trading platform, could provide us with this service.



Ueli with Bahati on a visit to the Makambako market

Organising deals in the Timber Business

Murumase MAC has made 6 deals since we have started in the timber business. We identified the circular saw mills where they cut timber into planks. Then we identified the plank buyers and they told us that they needed timber. We explained to them about our business; that for each delivery we would take 2,000/= Tshs commission, and they agreed. So we connected them to the circular saw people and we succeeded for these six deliveries and earned 12,000/= Tshs in commission.



Bahati with Anne at a saw mill near Magunguli

New Deals

We are also going to link the farmers with buyers of beans. I have already worked with fifty farmers' groups with AMSDP to identify buyers. We will now continue this work with Murumase. As we find the buyers we will get a commission from the buyers according to the tonnage they want (we charge a commission per kilo). We will collect the beans from the farmers' groups and get them to the buyers from the local and district markets and to Dar es Salaam, Dodoma and Arusha.

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³ Interviewed by Anne Dennig in April 2008

Farmers' Associations Need help for Successful Marketing

By Mohamed Mtumbi⁴



Mohamed Mtumbi, crop officer for Muheza

I am the crop officer for Muheza District Council. I help farmers to grow their crops in a modern way to get high yields and good prices. In Muheza farmers grow oranges and mangoes, maize; cassava and spices (cloves, cinnamon, cardamom and black pepper). My responsibility is to advise farmers how to grow and market their produce better. Our main cash crop for small farmers is oranges but we have other cash crops like coconuts, sisal and tea.

Marketing: a Problem

The particular challenge of the orange growers is that the farm gate price is very low. Some farmers sell in groups and others sell individually. There are four associations but these are at a low level and they do not have good market access. If a farmer sells through an association, the association finds the buyer and negotiates the price. The farmers are told when to harvest the crop and because oranges are heavy the buyer comes to the farm to collect the oranges. The oranges go to markets in Dar es Salaam, Arusha, Morogoro, Dodoma and Moshi but almost half go to Kenya.

⁴ Interviewed by Anne Dennig in April 2008

The Varieties that we Grow

The farmers have to produce varieties which are suitable for transportation and good for processing. Valencia is the best for transportation as it is harder and does not get damaged easily. Although it is possible to put oranges into crates these are expensive. So although we have recommended farmers to use crates they continue to pick them before they are really ripe and transport them loose. In Tanzania most people eat oranges raw, only a very small proportion of oranges are sold for processing into juice.



Oranges collected from Muheza

We advise the farmers to plant Valencia; both the early and the late varieties. The late Valencia fetches a higher price because they ripen later when all other oranges are finished. But if we have the early too we will have oranges right through the season. The orange season starts at the end of April, peaks in June and July and continues up to December. There are oranges in Muheza almost all the year round.

Produce and Prices

The average size of orange plantations in this area for a small farmer is about three acres. There are some farmers who own 20 acres and even some who own 40 acres of oranges. It is possible to produce 40 tons of oranges per acre or 60-80 tons with good husbandry. In Muheza we produce around 6,000 to 7,000 tons of oranges per season. This is a low estimate, it could be more.

The farm gate price fluctuates. It is on average 20-30/= Tshs per piece. When there are shortages it goes up to 100/= Tshs each. But the price can go down to 10/= Tshs if supply is high. There are about 5 oranges to 1 kg which makes the price of a kilo approximately 100-150/= Tshs.

Communications

Many of the farmers have a mobile phone; they see it as a necessity. The middlemen also have mobiles and the associations use phones to contact their members. Farmers have the capacity to buy the mobile phones now, they cost from 50,000-100,000/=Tshs.

The Orange Associations

There are probably about 40-50 farmers in any one association. They are not yet properly organised. To get them to work well we need a lot of effort to get good joint marketing to the buyers. Anyone can join an association. Their fees are around 10,000/=Tshs for entry and then a monthly subscription fee of 1,000 or 500/=Tsh. These fees cover the costs of their management, office requirements and marketing committees.

Farmers are Cheated by Middlemen

At the moment farmers don't see the importance of associations so they don't join and they are therefore open to the middlemen who are causing interruptions in the chain. The middleman connects the buyer and the farmer; the buyer is normally unable to find the farmer easily as some are in the interior areas. Therefore the buyer negotiates the price with the middlemen who go to the farmers and say that they want to buy all the oranges at a certain price. The farmers do not know the buyer so in the farmers' minds the middleman is the buyer.

Even in associations they are not educated enough to find the buyers and they have also been penetrated by the middlemen. Sometimes the middleman give incentives to the farmers, if they are in difficulty they can get some small amounts of money from

the middlemen in advance and most of the farmers in the interior need money.

The Need for a Market Access Company

I think that it is important to have a market access company to organise marketing at a fair price and overcome cheating. Such an organisation should collect oranges from the farmers instead of the middlemen. This will ensure that the farmer has a market for his oranges and a better price. We have already thought of forming a market access company to link farmers to reliable buyers, companies and factories. We hope that the newly formed MuMac backed by AgriBiz Dev Co, will be able to perform this role effectively.

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New Thinking in Tanzania for Market Access

By John Kossima⁵



**John Kossima,
AgriBiz Dev Co
Director**

The Challenges of Starting Market Access Companies (MACs)

It has taken time to start up MACs in Tanzania. With AMSDP we have had marketing groups in various areas in Tanzania. We thought we could convert these project groups into commercial companies but we have had problems with this. Most of our difficulties come from the lack of business skills and ‘commercial’ attitude of civil servants and NGO workers.

Another reason is that registering a MAC is expensive and this investment before they have started to make any money is difficult for some used to salaries. Rather than convert the AMSDP groups that struggle with the change of mindset, we intend to find people who are already in the marketing chains as traders or brokers to start up MACs.

Finding ‘One-Man MACs’

We will use the AMSDP core groups to help us to compile a list of traders or brokers who we can work with. We will also ask the farmer associations as well as big buyers which traders they trust. We can then conduct interviews to find the most suitable entrepreneur from those who they have recommended, with local knowledge from already trading in their district. Where before we thought that we would start with MACs, we now see that at first we should have ‘One-Man MACs’ or trade agents. Later these one man businesses can develop into fully fledged MACs.

The trade agents will start their business with market information boards. They will collect price information; source offers and find and profile information needs of local buyers, processors, retailers etc.

The Role of the National Company

Our plan is that the AgriBiz head office will find and back stop regional transaction security managers for its five regions; namely Kilimanjaro, Arusha, Tanga, Morogoro and Iringa. The national office will also look after the learning side of the business, connecting through the LLL with the national marketing companies in Uganda and Kenya.

The first task for the regional managers is to put in place the trade agents. The regional managers will need to find and train up trade agents. They will also need to compile a data bank of market information including prices, big buyers, transporters and client profiling. Their role will include negotiating deals; spot price management and providing transaction security.

Using TradeNet



We have also explored the possibility of using TradeNet. This is a trading platform provided by Busylab in Ghana which will allow us to help farmers by connecting them through SMS to help them to sell their products; source transport information; get access to exchange rates; and find out about disease breakouts or crop damage. For buyers who are sourcing for products, they can do this much more efficiently and at a lower cost using the information generated through the TradeNet platform.

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⁵ Interviewed by Anne Dennig in April 2008

MuMac a new Market Access Company in Muheza, Tanzania
By Geoffrey Mariki⁶

The Start of MuMac



John Kossima and Leonard Muhoni from AgriBiz Dev Co, with Sylvester Mziray, Geoffrey Mariki and Gaspar Mbuuro of MuMac

Following our work together in the AMSDP project as a successful marketing group, we have started a market access company, MuMac, to serve Muheza. This commercial company has been formed by Sylvester Mziray (Non Executive Director and Finance Officer); Geoffrey E. Mariki (Market Information Director); Gaspar Joe Mbuuro (Director). Dr Paul Johana (Director) and Anthony Senkoro (Director). The role of this company is to offer services to facilitate the functioning of the market between the farmers and the traders in a way that is profitable to all players.

MuMac will efficiently source fruit (oranges and mangoes), spices, cashew-nuts and milk in Muheza District area for seeking buyers. It will ensure to find and deliver the produce of a defined amount and quality at the right time for a price agreed upon with producers. MuMac's brokering services are subject to a commission of 5%. MuMac will inspect, load and, if required, transport the produce to the buyer as well as take care of payment to farmers out of the advance for the first load.

The Market Information Challenge

Right now farmers are being faced with the problem of lack of information. There is a question of ignorance, the farmers are not

aware of the market needs. For example some of the orange farmers do not know the market requirements for the oranges; the varieties, the prices or the timings. You find that the middlemen know this information much better than the farmers and because the middlemen are better informed they are cheating the farmers.

Our company wants to ensure that there is fair play in the market. We need to help by getting the information that is required in the market to farmers. Farmers need to look at the cost of production so that they can better judge what is a fair price.

Information Boards

MuMac is setting up information boards spread around the area to enable us to source the farmers' produce and to send out information about buyers to the farmers. We can send information to the boards by SMS for orders. Producers either individuals or groups can give information on their ability to supply to the board manager who can then send the information to the MAC. We will then broker the deal.

Getting Started

First MuMac is introducing itself to the farmer groups, to the middlemen and all the players of the market chain. We are exchanging ideas with other MACs in East Africa. We are learning from each other about how to solve the problems that we face here.



AgriBiz Dev and MuMac at an introductory meeting with a farmer group in Muheza

We have learned that going directly to the farmers is very important. We sit with them and introduce to them what our company can do that is beneficial to them. Then, when we have established a good relationship we can

⁶ Interviewed by Anne Dennig in April 2008

use mobile phones to send market information and broker deals for them.



Silvester showing the new Market Centre in Mtindiro

Fair, Efficient and Transparent Trade

MuMac wants a trade which is fair; creating win, win situations for all market players. We are already exploring markets for oranges and have started exploratory talks with a large fruit juicing plant in Morogoro (UNNAT).

In Muheza we produce in terms of tonnage 6-7,000 tons of oranges per season (this is at the lower estimate, it could be more). We have four strong orange associations, BoFacu, KiFa, MoFacu and Independent Orange Producers, Muheza. We have a new market centre in Mtindiro and good roads connecting to it. There is great potential for profitable trade here.



Silvester, Gaspar and Geoffrey from MuMac with Leonard from AgriBiz Dev Co

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Moving from Public Project to Private Enterprise: The Murumase Story

By Nuswe Nanzali⁷

The Start of Murumase

My name is Nuswe Nanzali. I am a crop officer in Mufindi district council and was a member of the AMSDP project group in Mufindi District. After the AMSDP phased out we needed to move on from public to private enterprise. We decided to form a company which is called Murumase (Mufindi Rural Marketing Service Company). The aim of the company is to provide market information brokering for the farmers and buyers. Our service will improve the quality of the farmers' produce and improve their incomes.

We have three members, myself (Nuswe Nazali), Henry Mang'enya and Bahati Tweve. Bahati is our trade agent. He knows how to search for market information and to find markets for the farmers. We are trying to link the farmers to the buyer either directly or by using trusted middlemen who will give us price transparency.

The Challenges for Small Farmers

The challenge of the small farmers in Mufindi district is knowing where to sell their produce after the harvest. During the AMSDP programme we started linking the farmers with buyers and markets and we are continuing this work as Murumase. The farmers also need to know about quality, according to the needs of the buyer. So we help the farmer do what is necessary to get a good price for their produce.

The First Deal and Lessons Learned

As a MAC we have organised a timber deal and we are presently arranging a deal for the farming groups to sell their beans through Murumase.



The circular saw operators near Makungu village

For our first deal we had an action plan to organise the whole chain. We searched for plank buyers; small saw mill operators and transporters. The first deal we had was an order for three hundred cypress plank pieces for construction.

We approached the circular saw operators and fixed a price. When they had sawed the planks and fulfilled the contract, we gave them a delivery note which gave the price, the date and the specifications of the planks. We then contacted our buyer and organised for the delivery to be collected. We took a small commission from the buyer for our company; for each load of timber of 2,000/= Tshs, and we made 6 deliveries.

As it was our first deal we soon realised that 12,000/= Tshs could not cover our costs. Now we have a new deal with the same buyer and we are charging 100/= Tshs per piece of plank that we supply. Both the buyers and the saw mills are willing to pay the prices that we have arranged because they did not have to lose time and money travelling and searching for the planks or the buyers.

⁷ Interviewed by Anne Dennig in April 2008



Nuswe and Henry at Makambako Market

Marumase' s Second Deal

Our second deal is with beans. This is the harvesting season for beans. The buyers wanted two main varieties Kablanketi and Saronde. We have agreed a price of 14,000/= Tshs per tin (20 kg). The buyers from Mafinga market have asked us to collect and grade the beans. We have phoned around to the villages, to the farmers we know from our AMSDP work. The farmers prefer to sell to us rather than to the middlemen because they trust us, they know us and they get a better price. During the programme we managed to teach the farmer to calculate the cost of production. We told them that to add 20% profit depending on the market situation of the time was reasonable. If there is high demand they could take 50%. Marumase will be facilitating the bean deal this month; we will calculate a commission of approximately 10% which the buyer has agreed to pay.

Plans for Information Boards (IBs)

We need to share information about the MAC deals through information boards (IBs) so that we can keep producers and buyers in our area efficiently informed. We are putting up IBs in Mafinga town; at Makungu village (120 km from Mafinga) by the new market area; and in Ihowanza village (60 km from Mafinga). We will use the IB to search for produce; if we have a buyer we can advertise what and how much he requires, so that if anyone can fulfil the order they can contact us and we can link them to the buyer. Other

information can also be put on, perhaps to advertise input sales. For one advert we will charge 500/= Tshs for three days or if a company wants to use the IB we will charge them 2,000/= Tsh. We will also charge for using the cell phone.



Clive and Nuswe collecting the IB for Mafinga from the workshop

An IB manager will look after each board and get income from the advertising. The MAC will also have to pay the IB manager for adverts that we put up on the board. The manager will get 10% of the money that is paid for the adverts. We are also interested to see how the trading platform that we that we heard about from Mark Davies (TradeNet) can help our IB businessmen to link producers and buyers.

Our Future plans for the Business

We would like to build a warehouse so that we can put produce somewhere for easy collection. We could also store produce until the price is right to sell, and hire out space in our warehouse. It would be a good idea to have an IB there. We really need this because a warehouse like this does not exist in this district right now.

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Challenges for MUMAC, Tanzania

By Gaspar Mburu and
Geoffrey Mariki⁸



MUMAC members talk to members from Agribiz Dev Co, AMSDP and RAVI

How did MUMAC get started?

MUMAC came out of the AMSDP core group of which we were members. We started operations after a visit in April 2008 by AMSDP, Agribiz and RAVI. We didn't have any experience of what should be done by the company but we were interested in the idea of a commercial Market Access Company which is efficient and transparent, and felt that we were capable of this work. A strategy for establishing Information Boards and the linkage chain between the local individual farmers, producer groups and buyers was discussed.

The visiting team together with MUMAC identified prospective linkages between the local producers of oranges and buyers. These included buyers: OBharai Green and Kevian Kenya Ltd and Tanga Association of Best Orange Growers Company Ltd (TABOGO) representing the farmers' cooperative societies. Other buyers were: UNNAT Fruit Processing Ltd of Morogoro for oranges and Mohammed Enterprises for cashew nuts.

Since April what have been your activities?

To smooth trade relations there was a joint meeting on May 1st between Kenyan orange buyers; their middlemen; the individual

farmers' groups; TABOGO; and TCCIA (Muheza branch). The MUMAC managing director attended the meeting and exchanged credentials with Mr Peter Ng'ang'a, Chairperson of the Kenyan Business Team based in Nairobi.

How much contact do you have with the farmers?

We have a good network of associations and farmer groups and we plan to bring Issae Mpulikile, a manager of a primary cooperative society working through Muheza Tanga and Karogwe (TABOGO), into MUMAC.

Can you share market information with farmers and traders?

We are supposed to use the Information Board but we haven't been able to do that yet. We are capable but not yet ready to do the business due to finance and the fact that we are not officially registered.

Why do you feel that you can't move forward?

MUMAC lacks training and experience. We lack working tools e.g. the Internet, computers and transport. We also have to deal with the existence of middlemen who are competition for MUMAC. We need capital to build credibility. The buyers have credibility and we have to compete with the middlemen. Should we work with them or just go straight to the Nairobi contacts? The middlemen in this area could destroy MUMAC unless we are able to break the chain. We need ideas on how to go about this. We would like to know the experiences of the other MACs.

What can we expect MUMAC to achieve between now and December?

We can register a business name and get a network of IBs going with market prices, advertisements, and SMS subscriptions. We will need help from the Agribiz regional manager. We will also get a new company email address so we can share experiences on the LLL.

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⁸ Interview summarised by Anne Dennig in August 2008

Views from Embu on four Business Opportunities⁹

James Kanye



James Kanye with Ephantus Njagi

James Kanye, Regional Manager for AgriTrade, is setting up a marketing network in Embu district with links to a big buyer, BIDCO (a sunflower processor). He will work with DrumNet to ensure transaction security for the farmers. He has been in contact with agro-stockists, farmers, businessmen and women, representatives from AGMARK and the Ministry of Agriculture in Embu. At two business meetings in August 2008 he brought interested members together to learn about the four business opportunities offered by RAVI in collaboration with DrumNet. The four business opportunities (all intended as side businesses) are: Information Board Management; SMS newsletter subscriptions; Farmer Recruitment and Sourcing for produce with DrumNet.

Comments about Information Boards and SMS Newsletters



“My name is Victor Kimathi Mirori . I am here to represent the Agricultural Marketing Development Trust (AGMARK).”

⁹ Interviewed by Anne Dennig in August 2008

Personally I think I can do the market information through an IB or SMS newsletter. There are lots of prospects even looking outside the box. Not only with agricultural purchase information and commodity information but let’s say in a town to use the board for job applications and all sorts of advertisement.”

“My name is Nicerata Wamjira, I am working as a community resource person with the diocese of Embu Integrated Rural Development Programme. I have understood about the business of managing an Information Board. I have seen that it is easy to undertake if one is interested as it only needs a board; you place it somewhere and then you manage it. I can place it outside by a market place, I have a friend who has a shop at the market so that I can place one there. Also I could do this together with my job because I have understood that someone else can manage the board for me, provided that I could keep the records and have the contacts. I have also understood about the SMS newsletters; with the Information Board I can take the information from the board and send it to several customers.”

“I’m Beatrice Maina, my family has an AgroVet shop, Bwana Shamba, in Embu where we sell pesticides and fertilizer and animal feeds. We don’t sell much at the counter because of the position of the shop but we do supply to the farmers in the cooperative society. We use a vehicle to travel and meet the committee members and we supply what they want. Then we get repeat orders if they are happy. An Information Board would bring more people to our shop and SMS newsletters would be a good way to get more customers and communicate with our clients.”

Farmer Recruitment and Sourcing for DrumNet

“I’m Ephantus Njagi, I came to represent three farming groups in Embu district. “We have met members of DrumNet and we have agreed to sign a contract with them in order to grow sunflower because they have told us that they have a ready market for that product.”

“My name is Paul Njiru Ndwiga. My business is farming, bananas, cassava, sunflower, maize and potatoes. I came here to learn today. I think it is good to hear of the business

opportunities. I am a representative of ITABUA Green Growers; we would like to grow sunflower. The farmers used to grow sunflower but they were let down by the people who brought the idea and said they would come back for the produce. They didn't come back, so the farmers gave the sunflower seed to the cows. But after this meeting I will inform my members that the DrumNet and RAVI members were good and that they are able to find us a buyer for the sunflower. The link through DrumNet with the bank is a good idea because not all people are well funded to buy inputs. The payment is fair for the members to pay back and the farmers will not be oppressed as they were by other organisations."

"My name is Francis Njiru Njeru. I am an agro-stockist (SIKAGO AGRO-SUPPLIES). I came here to the DrumNet and RAVI business forum to learn about new business ideas which I could do in addition to selling agro inputs. I think that the four business opportunities I have heard about are brilliant ideas. I am interested in the sourcing of produce, this looks like a viable activity and also recruiting farmers for the BIDCO order, where they require quite a lot of sunflower. I should be able to recruit farmers to plant sunflower, and this will help the farming community to boost their incomes. I already have a relationship with the farmers as they come in and out of the shop. As a stockist, both the farmer recruitment and sourcing businesses would be good. My idea here would be to support farmers and have an extra source of income which is guaranteed. I would actually want to go into recruiting 160 or so farmers and I would know that I was benefiting a number of our households in the community. Guaranteed returns are important to us. Most farmers want to know what they will get at the end of the crop season so that they are able to plan for the inputs. There is a majority of the farmers, who plant hoping for a market, but it is much better with a guaranteed market otherwise we can be let down badly."

The Need for Market Information

Nicerata "I think these businesses can help with the marketing here because most farmers normally depend on the brokers. For instance, I have my bananas, I can't take them to the market or even if I do I do not know the price.

So I stay at home until someone else comes to buy from me so that he can take them to the market. I don't have the information about the market prices. Then the broker comes to me and says that the market is not good. So you wonder why the person is taking the produce to market if the market is not good! But with the market information the farmer can get a better price."

"My name is Flora Kainhu Kimathi , I work for the Ministry of Agriculture. I think that I have learned a lot today and the forum was special for our farmers. The main challenge in the region is the outlet to the market, the market chain connections. The middlemen are there and they try to buy at a very low price and the farmers will sell at that price if they need money for an emergency. For instance, now it is coming to the beginning of September when the schools will be opening and the farmers will need money for the school fees."

Starting Capital and Flexibility

Flora "These business opportunities are actually new ventures. They are very good because the starting capital is very minimal compared to other businesses whereby you need a lot of capital and then you end up borrowing. With these businesses you can combine them with your business, especially with the Information Boards."

Victor "I found the business opportunities realistic; they are flexible, depending on where you are from and the time that you have to spend. There is a slot for everyone."

The Training for the Embu members wanting to try the new businesses started on 4th September.



Jonathan Campaigne explaining the role of DrumNet

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Agrovet Shop becomes New MAC in Embu, Kenya
 By Alice Wamae¹⁰



Alice in her shop; the new MAC in Embu

Alice Wamae is an Agrovet dealer, she is a vet doing part time private practice and a women's community leader. She met James Kanyi, Regional Manager for AgriTrade at the AGMARK office (Agricultural Market Development Trust) in June. Alice was told about the process of finding farmers to grow sunflower for BIDCO; she introduced James to one of her groups who then became interested in growing sunflower for DrumNet with an agreed price and guaranteed market. At the business meetings in Embu in August, Alice learned about the DrumNet and AgriTrade business opportunities for setting up a marketing network. First she became interested in putting up an Information Board at her Agrovet shop. This interest then grew into the idea of running a Market Access Company from her shop to provide market information services to the area and a link to DrumNet.

Marketing Challenges in Embu

Alice explains the marketing challenges in Embu from an Agrodealer's perspective: *"There is a lack of reliable information from some people who are doing business (selling agricultural products); they are*

not trained so they don't have the product knowledge, so sometimes they sell things that they don't understand.

Another challenge that we have is the lack of buying power by the customer and also the high prices of the (agricultural) products themselves. As a stockist, sometimes we are not able to stock enough because of the prices.

But the biggest problem in Embu is the lack of a market for the farmers' produce. Too often people have come around and introduced their product and asked the farmers to grow it; the farmers have grown the product but those same people have disappeared without buying the product."

The Role of the Market Access Company

Alice aims for the Embu Market Access Company to supply farmers with the information on the available opportunities, such as growing sunflower with DrumNet, and linking farmers with the big buyers in the market like BIDCO. DrumNet and AgriTrade aim to provide access to markets, finance and information services to improve farm businesses.

DrumNet builds partnerships to ensure that farmer groups get access to:

- **training** on how to grow and prepare the sunflower for market;
- **credit** (through Equity bank) for farm inputs which farmers can access through a token system from reliable Agrostockists;
- **a big buyer** (BIDCO); with a guaranteed price for their produce;
- **transaction security** for the collection of product and payments.

¹⁰ Interviewed by Anne Dennig in September 2008

Agrovet Stockist and MAC Shop



Alice; a trained AGMARK Agrovet stockist

Embu MAC will be situated in Alice's shop. She is certified by AGMARK as an Agrostockist. *"I am going to advertise to the farmers and other people on available opportunities. I will be getting price information from the local market and I will put up the prices of the farm inputs like the fertilizers and seeds. I can get the information from the main markets through AgriTrade. I will rely on James totally to get me the information I need which is not available to me in Embu.*

I plan to put up a small information board outside the shop and my husband has a small outlet near the bus stop where he is selling mobile phones and accessories so that we can put an information board there. We can encourage people to come and advertise if they have something to sell; like the women who grow grain amaranth can advertise there for so many kgs of grain, the price and give their contact.

I will have computers in the MAC, so that people can come and use them, I can access market information on the internet and communicate on Linking Local Learners.

I will have a contract with DrumNet to supply the fertilizer and the seed for sunflower to the farmers. The farmers' representatives will bring me a token from

the bank, which will inform me of the quantity and variety of seed and fertilizer to provide. I am looking forward to doing that business, it is a good opportunity.

I will also keep links with the Farmer Recruiters and the Transaction Agents for DrumNet. I will give them information and get information from them on their progress and challenges. I will be a link between them and the Regional Manager James Kanyi.

This is this first time that there has been such a concept as a MAC in Embu and I am sure that even the brokers are not going to be adverse to the business. They can advertise on my board. I can even give them an IB so that they can advertise what they are selling and what they are buying. I will be facilitating them. I won't be competing with them."

We look forward to hearing from Alice on the Demand Driven Services Team on the Linking Local Learners platform.



Clive and Alice at the Embu Business Forum

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Challenges for Keekonyokie MAC, Kenya

By Isaac Nemuta and Michael Kibue¹¹



Keekonyokie Market Access Company and Field School

We have seven members of the Keekonyokie MAC: Isaac Nemuta, Joseph Nemuta, Wilfred Odungo, Peter Wanderi, Michael Kibue, Peninah Sintamei, Patrick Mushangi and Samuel Saiton. The MAC is not yet registered; we have been dealing with the environmental problems and all our minds have been on that. There is threat of closure of the slaughterhouse by the environmental regulator NEMA and we have much work still to be done before the 20th September 2008.

The Keekonyokie field school is a client of the MAC. It is doing well and we recently had training on conservation to which 40 members attended. We were trained by the divisional vet officer on baling; we baled 130 bales with a hand baler and were told that we can borrow the baler from the government when we need it. We were also shown how to use a box baler

and we have been using this. Several of our group have tried the balers.

Income Streams for the MAC

We have some planned income streams for the MAC which centre around the field school. We propose to buy two balers for the MAC to hire out to those who need them. We also plan to bale and then sell the hay bales in the drought season. We also want to involve the MAC in the fattening of steers.

At Kiserian slaughterhouse we want to put up a fenced market with an Information Board and we have identified an office for the MAC. We want to use this as a test run for a livestock MAC. The other MAC in this test will be in Dagoretti. We want these two MACs to train together.



The New MAC office at Kiserian

The Information Board will be used to explain and communicate with the buyers and sellers. The office activities will be:

- deal making through selling and buying livestock;
- seeking big buyers (we are tendering for a contract to supply the Kenya Wildlife Services with meat for their wildlife) and connecting them with local traders;
- value addition, like providing cut meat to the schools;
- commission as a MPESA payment point for the livestock traders;
- selling airtime and providing office and telephone services.

The office can be set up immediately; our aim is to have an office, the market area with an IB, the MPESA point and a big buyer sorted out by the end of the month.

¹¹ Interviewed by Anne Dennig in September 2008

Bio Gas and Environmental Issues at Kiserian



The contractor Paul Kariuki shows the biogas plant to Churchill Amatha

We have now built two biogas digesters for the slaughterhouse. These can cope with nine cubic metres of waste blood and water from the slaughter house per day. Every three days 100 cubic metres of gas can be made and stored in a gas balloon; this is enough to run the generator for a week. We have more gas which we want to pipe to the surrounding houses, bars and hotels which the slaughter house owns. At the moment we have to release the excess gas into the air. We have a 20 KW generator using 75% gas and 25% diesel to make electricity from this gas. We are replacing the power in the slaughter house and to the buildings around with this. It does not make sense to sell this electricity to the Kenya Power Company as they give a low price.



Churchill Amatha looks at the generator

At the abattoir we use the whole carcass, including the hides, hooves and horns. The stomach contents is dried and taken by lorry to nearby farms.



The stomach contents is put in a separate tank, then dried and taken by lorry to farms

The blood and dirty water from the slaughterhouse goes into the biodigester. The liquid outlet from the biogas plant must go through a filtration process; first into a pool and then into a wetland pond containing water plants. Time, sunlight and air purify the outlet liquid before it goes into the river. The purification ponds must be completed by 20th September 2008 for the slaughter house to pass the environmental test and get a license. This is our top priority now.



Work on the filtration ponds which must be finished by 20th September 2008.

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DrumNet Links with AgriTrade in Kenya

By Robert Kinuthia¹²



Robert Kinuthia, DrumNet Project Manager

DrumNet System

DrumNet is a rural supply chain management system that unites producers, large agro buyers, suppliers and commercial banks into an efficient end-to-end finance, production, delivery and payment process. DrumNet facilitates services to a supply chain where certified farmer groups stand on the sale side, a reputable buyer on the buying side, with certified input suppliers and a commercial bank in the middle.

The DrumNet master contract spells out the roles, rights and obligations of all parties in the supply chain. Subcontracts between parties define the obligations of each specific actor. A large and reputable agro-processing company, the "Buyer", signs a fixed price purchase contract with the farmer groups under a master contract managed by DrumNet. The contract sales proceeds flow through the bank to service all production credit and fee obligations owed by the producer. DrumNet collects its brokerage fee automatically from the sales proceeds.

DrumNet's proprietary ICT platform tracks the logistics of supply, and the financial flow of payments and bank accounts, provides the internal controls to monitor transactions and

contract compliance and to report on all the movements of factors and funds within the supply chain. For its administrative and transactional services, DrumNet shares value with the supply chain partners in the form of fees. Commercial bank participation is critical to the success of the supply chain management. Farmers must get credit and they have to get paid quickly and efficiently.

DrumNet offers market opportunity to farmers by linking them to buyers. The buyer and producers (farmers groups) agree on a price. The farmer group and the buyer enters into a unique relationship through signing of production contracts; a relationship which small holder farmers do not usually have with buyers. Each contract stipulates the acres to plant, quantity and quality to supply, and the price they will get for their produce.

Normally when farmers are left to the middlemen they do not have control of quantities and price. When they produce well, middlemen pay them poorly. The price they think they will get is shaved off by five to ten shillings a kilo. If they were planting hoping to get Ksh 21/, come harvest time they might get only Ksh 15/ or 12/. They don't know the price they will get and therefore they cannot predict what their income will be.

The middleman cheats them on weight by using manipulated scales, he also cheats them on price and the times of pick-up for produce. With the DrumNet system the farmer knows the price he will get up front; the quantity he should produce; the quality requirement and when the crop is ready the farmer knows where to take it; the pick-up date and transport procedures are clear. All these are agreed with the farmer. Everything is secure within the DrumNet transaction process.

DrumNet's Pilot in Embu

DrumNet is expanding to achieve its milestones. These are supplying 15,000 tons of sunflower seed to BIDCO by 2010 as part of our project plan; with 10,000 farmers within the lifecycle of the project.

In Embu we are working with James Kanyi, Regional Manager of AgriTrade. Within a few weeks of working together we have realised that this gives us the best opportunity to

¹² Interviewed by Anne Dennig in September 2008

expand and build scale while at the same time fulfilling the objectives of the Market Access Companies of creating business opportunities. AgriTrade and DrumNet can create better results through creation of synergy. In this case two plus two will equal 5, not four. We will use Market Access Companies and Information Board Managers to address the DrumNet agenda of linking rural resource-poor farmers to markets, finance and information

James is recruiting or linking farmer groups to DrumNet by identifying farmer umbrella organisations and then farmer groups within; listening to them; marketing the ideas and getting them interested. He holds Barazas or farmer meetings, he goes to community and church meetings and gets farmers interested in DrumNet. He explains what they need to do to work with DrumNet. He makes sure that the farmer groups are registered with the social services, and thereafter registering them with DrumNet. He explains what they must do as a key member of this supply chain. He explains the whole process to the farmers to the extent that they feel that this opportunity addresses their need to access reliable market through a large buyer.

Business Mindset

Working with the Market Access Companies and Information Board Managers will help us to work with people with a business mindset. This makes sense because these people are the most motivated; they have a sense of what it will take to start and grow the business in order to make money. Business-minded people normally utilize resources more efficiently, and they know how to improve on margins. We have had disappointments working with some non-profit organisations directly; they have not been looking at this as a business.

In the Western region for the past year we have had a lot of interesting lessons in the field. When we went through the FFS we found again that they were looking at us as an NGO project. They were looking at it as, “What is in it for me?” not as a sustainable business. A MAC offers the opportunity that you do not get with those other two options and we think that this is the way forward; getting someone who is business-minded in approaching recruitment and sourcing from a business perspective. The IBMs and the MAC have a

business sense of what they are doing and that creates interest and what you could call “commercial traction” is evident from the start.

DrumNet and MAC Network Match-up

Our Transaction Agents and our Farmer Recruiters will be linked to the MAC. At the Information Boards the Farmer Recruiters will be able to get information to understand the sourcing deal and they will be able to know the pricing structure that is being offered by BIDCO. The Farmer Recruiters will be able to inform all interested people (through the Information Boards and through SMS Newsletters) that these opportunities exist. As the MAC is searching for business, farmer recruitment and commissions on sunflower sourcing will be a source of income for them and it will also be an opportunity for DrumNet to expand.

We want to see how the pilot scheme in Embu progresses; we would like to address all the issues that occur and then cut and paste the Embu model into other areas. This is an interesting opportunity. When Clive came to us initially in April 2008, implementing the MAC network looked like a very distant thing; but no sooner had we opened it up we found that really this could be a solution that could crack the problem by reaching the farmer through the MAC.



Robert Kinuthia visiting the diocese of Embu Integrated Rural Development Programme with James Kanyi (RM AgriTrade) and Alice Wamae (Embu MAC)

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The Business Opportunities from the AGMARK perspective

By Victor Kimathi Mirori¹³



Victor was a participant at the Embu Business Opportunities forum run by AgriTrade and DrumNet in September 2008. The forum showed how to run the businesses of Information Board Management, SMS newsletters and Farmer Recruitment and Sourcing for DrumNet.

My name is Victor Kimathi Mirori. I am doing an internship at the Agricultural Marketing Development Trust (AGMARK). AGMARK's office in Embu started activities in March 2008. Its aim is to build the capacity of the agro-dealers to bring inputs to the smallholder farmers. At the moment many smallholder farmers do not use farm inputs. The problem is one of access. It costs a lot for farmers to travel to collect inputs, which is a waste of time and money. If farmers don't collect inputs they use their own seed which produces poor results. AGMARK wants to improve access by way of encouraging the agro-dealers. We support them with a business start up matching grant for those who set up an inputs shop in a new area. The aim is to have agricultural inputs within five kilometres of the farmers.

¹³ Interviewed by Anne Dennig in September 2008

Training for Agro-dealers

We take the agro-dealers and we train them on business management skills to run their businesses effectively. We also build their product knowledge through technical training so that they have the knowledge to explain the safe use of the products and that as they disseminate them over the counter they are able to give the necessary information to the farmers. We have six training modules for agro-dealers and a graduation certificate. We also help the agro-dealers assist farmers through output marketing; they may bulk the produce or link the farmers to a buyer. We are also working with companies supplying inputs. We try to get these companies to advance credit to those accredited AGMARK dealers. We offer a guarantee of up to 50% of the value of the credit for stock. We would meet 50% of the cost if the agro-dealers have a catastrophe and hope the company will take the other 50%.

Agricultural Inputs Exhibition

We have agricultural inputs exhibitions which are taken to villages so that farmers can learn about the available inputs. We invite various companies to the exhibitions; the aim is exposure to the input possibilities for the certain areas e.g. maize seed for dry areas, drip irrigation etc. We also have field demonstration kits given to the farmers (who have been selected by the agro-dealer) who manage a demonstration site. Then we invite the farmers to see the demonstration and the input supplier.

New Business Opportunities

I came here today to learn about four business opportunities at this AgriTrade/ DrumNet forum: Information Board Management, SMS Newsletters, Farmer Recruitment and Sourcing sunflower for DrumNet.

I found the opportunities realistic; they are flexible, depending on where you are from and the time that you have to spend. There was a slot for everyone. Personally I think I could publicise market information through an Information Board or SMS newsletter. There are lots of prospects even looking outside the box; not only with agricultural purchase information and commodity information. Also it may work, let's say in a town for job applications and all sorts of advertisement.

Farmer recruitment and sourcing is a good idea and I know other prospective people who may join in. There is good flexibility with these side businesses depending on how much time you have and where you are. For AGMARK the connection with DrumNet would be good for the farmers growing the sunflower. AGMARK certified agro-dealers will come in to provide the inputs and provide the link with the Equity bank for the loans for farmers.



Steven Ngwalla with his AGMARK Team in Embu

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