



Farmer Business School

Production system Cocoa, Maize & Cassava

Training notebook and workbook

Nigeria

6th Updated Edition 2016

Foreword

German International Cooperation (GIZ) and local partners from Ghana, Nigeria, Côte d'Ivoire and Cameroon have developed the Farmer Business School approach for cocoa production systems in 2010. With support of the Ministry for Economic Cooperation and Development (BMZ) of Germany, World Cocoa Foundation, European Union and NIRSAL, 700 trainers of 40 local partners have trained over 344,000 farmers (27% women) in the four countries. In Nigeria, over 75,000 cocoa, cotton, rice and tomato producers have graduated from FBS implemented through cooperation between GIZ and the Agricultural Development Programmes of Abia, Cross River, Edo, Ekiti, Katsina, Niger, Ondo and Osun States. The training is aligned with the Agriculture Promotion Policy (APP) of the Federal Government of Nigeria. It shall contribute to achieve the following specific objectives:

- Productivity and quality increases of smallholdings
- Diversification of smallholdings
- Improved living conditions of smallholders and their families
- Professionalizing producers and theirs organizations
- · Attract youth to cocoa production and agrculture

Only FBS-Trainers that underwent a special qualification program including class-room and learning trainings with farmers deliver the training in line with the principles of adult and discovery learning and the quality standards of FBS.

Ask for your FBS participation certificate with serial number and signature

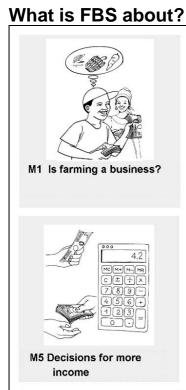
| Contents of the Notebook F | | |
|----------------------------|---|----|
| 1. Farme | r Business School: the training | 4 |
| What is FBS | about? | |
| Module 1 | Farming is a business | 5 |
| Module 2 | Know the units to know your assets | 8 |
| Module 3 | Manage your farm for more and better food | 11 |
| Module 4 | Money-Out, Money-In: Know whether you are doing successful business | 17 |
| Module 5 | Decisions for more income | 23 |
| Module 6 | Diversify your farm enterprise for more income throughout the year | 30 |
| Module 7 | Manage your money throughout the year | 33 |
| Module 8 | How to get good financial services | 39 |
| Module 9 | Make more money with quality cocoa | 43 |
| Module 10 | Benefits from membership in farmer organizations | 47 |
| Module 11 | Earning more money: investing in replanting Cocoa | 51 |
| Module 12 | Becoming an entrepreneur in Practice | 56 |
| 2. Templ | ates for application | 57 |
| Plan and eva | luate production | 57 |
| Evaluate the | production year | 69 |
| Managing mo | oney throughout the year | 71 |
| Manage loan | and reimbursement | 74 |

ABC of the **A**gricultural **B**usiness **C**ommunity

| Α | A griculture |
|---|-------------------------|
| | Asset |
| В | Business |
| | B ank |
| С | Credit |
| | Calculate |
| D | D iversification |
| | D ebt |
| Е | Enterprise |
| | Equipment |
| F | Farm |
| - | Food |
| G | G ain |
| | Gross margin |
| Н | H arvest |
| | Hectare |
| | Income |
| | Investment |
| J | Job |
| | |
| K | K ilogram |
| | Kilocalorie |
| L | Loss |
| | Labor |
| M | M anagement |
| | M arket |

| | 1 |
|-----|----------------------------|
| N | N utrition |
| | N egotiation |
| 0 | Organization |
| | Owner |
| Р | Plan |
| | Profit |
| | Productivity |
| Q | Quality |
| | Quantity |
| R | Record keeping |
| | Rice |
| s | S avings |
| | School fees |
| Т | Ton |
| • | Trial |
| U | U nit |
| | U nion of producers |
| V | V alue |
| • | V ariable cost |
| W | W ork |
| ••• | W arrantage |
| Х | EXport crop |
| | E X penditure |
| Υ | Y ield |
| | |
| Z | Z ero |
| | Zone |

1. Farmer Business School: the training





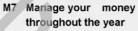














M11 Investing in replanting of cocoa



M4 Money-out/Money-in: Know whether you do good business



M8 How to get good financial services



neur in practice

What are the advantages?

The skills learned at the Farmer Business School will allow you to become a better entrepreneur who:

- Takes advantage of improved technologies and market opportunities to increase income
- Plans and adapts his production to assure food security for the family
- Targets decisions and investments in planting, replanting or regeneration of cocoa.
- Leads professional negotiations with buyers, input suppliers, credit institutions and land owners.
- Manages financial means and credit.

The partners

The Federal Ministry of Agriculture and Rural Development (FMARD) has launched the Agriculture Promotion Policy in 2016. The objective is to ensure competitive cocoa production, better incomes for cocoa producers that manage farming as a business and to expand Nigeria's position on the world cocoa market. FMARD will support the rolling out of Farmer Business School to 25.000 cocoa producers and the development of community seed gardens as business hubs in the framework of a partnership with GIZ.

The Sustainable Smallholder Agri-Business Programme (SSAB) of German International Cooperation (GIZ) is commissioned by the Federal Ministry of Economic Cooperation and Development of Germany. It supports over 60 public and private partners in Ghana, Nigeria, Côte d'Ivoire and Cameroon to provide basic business skills training and business services for 364,000 farmers. The preceding Sustainable Cocoa Business project has developed the Farmer Business School approach in 2010 for cocoa production systems. So far over 344,000 farmers have graduated from the Farmer Business School and adopted improved techniques, business skills leading to yield and income increases. The European Union financially supports GIZ-SSAB since 11/2014 to implement the Cocoa-Food Link Programme under the New Commodities Programme for countries of Africa, the Caribbean Sea, and Asia (ACP).

Implementing partners in cocoa producing zones of Nigeria are the Agricultural Development Programmes of Abia, Cross River, Edo, Ekiti, Kogi, Kwara, Ogun, Ondo, Osun and Oyo States.

Financial support for this edition





Published by

Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH

Registered offices

Bonn and Eschborn, Germany

Dag-Hammarskjöld-Weg 1-5, 65760 Eschborn, Germany

Sustainable Smallholder Agri-Business Programme (SSAB, 14.2258.3)

Cocoa-Food Link Programme (FED/2014/349-955)

www.giz.de

Author A. Matthess with contributions from A. Akinola, O.J. Akinmola, S. Adeogoun, D. Mejabi

Layout A. Matthess

Illustration P. Ebode Cameroon

As at 6th Updated Edition October 2016

GIZ is responsible for the content of this publication

Contacts in Nigeria

Mr. Ayo Akinola, Senior Technical advisor GIZ/SSAB 80808 915 2757

Ms. Oluwaseun Justina Akinmola, Technical Advisor GIZ/SSAB 🖀 0803 062 5243

Mr. Nosa Jolly Obayuwana, Technical Advisor GIZ 🖀 0802 712 4587

0703 575 6199