

# Farmer Business School goes digital



## Background

**Farmer Business School (FBS)** is a training approach for smallholder entrepreneurs in agriculture. During the training they discover that agriculture is not a bad fate and learn how to develop it as a business. **FBSInnova**, a digital App, contributes in large scale to consolidate FBS skills after the analogue training and to strengthen smallholders' business success.

## Introducing FBSInnova

Planning, recording expenditures (Money-Out) and revenues (Money-In) and knowing whether production techniques result in profit or loss are crucial for investments in inputs, services, and improved techniques. To take advantage of technology and market opportunities for income and sustainable production, African smallholders need this information. Despite well-developed penetration of mobile phones also in rural areas, investments in innovative training and distribution systems remain neglected opportunities. This means that prospects for more effective and efficient agricultural extension are not or only partially used. This along with the need for an effective follow-up after the FBS training led to the idea of developing a mobile Application particularly for younger FBS graduates.

Implementation, management, and monitoring by GIZ would have been the quickest solution. But a mobile application needs regular maintenance and support. For this reason, AgriInnova qualified in a hackathon among start-ups in the West African technology scene. The young developers and entrepreneurs develop and own the solution and make a viable business case out of it for themselves.

FBS has been developed in 2010 by GIZ, partners. Development and implementation were supported by BMZ, World Cocoa Foundation, Bill & Melinda Gates Foundation, NIRSAL and European Union. Analogue FBS training builds on discovery learning and helps smallholders to understand themselves as businesspeople and investors. SSAB<sup>1</sup> and partners have implemented FBS for 480,000 smallholders.

FBS is effective: 74% use FBS key tools for planning, recording costs and gross revenues and calculation of profit-loss. In 2017, cocoa producers achieved on average 314 € more net income in real terms despite very low cocoa prices<sup>2</sup>. 50 % of surveyed FBS graduates have savings at a bank or cooperative, 41% qualified for agricultural loans. 40% of trained groups registered or reactivated producer organizations. 51% and 53% of FBS groups organize group sales or purchase of inputs respectively<sup>2</sup>.

Inspired by such success, 35 other development programs, including the Green Innovation Centres, and their partners have adapted FBS since 2012 for other value chains with support from SSAB and now ABF. In total, 1,500,000 African smallholders (36% women) participated in FBS training following one of the 100 FBS curricula.

Following human-centered design process and piloting with cocoa smallholders, the maiden version of **FBSInnova** is available for Android smartphones as a mobile Application. FBSInnova complements the analogue FBS training. It supports smallholders to use FBS key tools for management and business success.



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<sup>1</sup> Sustainable Smallholder Agri-Business, West and Central Africa: Impact Study (SSAB, 2018)

<sup>2</sup> Sustainable Smallholder Agri-Business, West and Central Africa: Interim Evaluation (SSAB, 2016)

**FBSInnova** provides access to the three core tools of FBS: (1) **Plot, herd and flock registration**, (2) **Production calendar** and (3) **Financial records**. To further minimize the spread of Covid-19 and to protect smallholder farmers, specific information on protection from virus infection has been included.

“With the global Covid-19 pandemic since 2020 and the sudden limitations of face-to-face training approaches, such an app became even more important. **Through financial support from GIZ's Green Innovation Centres (GIAE), FBSInnova has thus been adapted to 17 specific agricultural productions systems.**

It is now available in English, French, Portuguese and Arabic and rolled-out through GIAE in Burkina Faso, Cameroon, Côte d'Ivoire, Mali, Mozambique, Nigeria and Tunisia.

With this scaling effort, GIAE intends to ensure that the previous positive impacts of the Farmer Business Schools (FBS) on GIAE beneficiaries can be maintained and even expanded despite the challenging conditions under the current global pandemic.

GIAE aims to support 375,000 smallholders already trained in FBS in the seven countries with **FBSInnova** to strengthen their entrepreneurial skills in practice for better yields and incomes.”



## FBSInnova in a nutshell

Download it [here!](#)

### Farm Registration

### Matured Cocoa

Done Timely
  Delayed
  To Do
  Not D

Work to do: Jan Feb Mar Apr May Jun

- Prune and remove chupons
- Buy quality inputs
- Weeding
- Sanitary harvest
- Apply NPK 15:15:15
- Spray against black pod
- Spray against Mirids
- Harvest, ferment, dry

### Accounting Overview

Money Out
Money In

#### Cocoa

	Total Money Out	Total Money In
	<b>₦ 41,500.00</b>	<b>₦ 585,000.00</b>

#### Total Money Out

Item Name	Unit	Qty	Price	Total
Insecticides	litres	3	1000	3,000
Fertilizer NPK 15.15.15	bags	7	5500	38,500

#### Total Money In

Item Name	Unit	Qty	Price	Total
Dried Cocoa Beans	kg	900	650	585,000

Here you register crop type, number of animals, plot size and the age of perennial crops as well as the cropping season.

The production calendar shows all required working steps of recommended production techniques. You can mark which activities you have done when. You see also the work ahead.

Here you enter expenditure for labour, inputs and services and revenues from sales. FBSInnova shows you whether there is profit or loss at the end... if you entered the data 😊.

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Agri-Business Facility for Africa  
65760 Eschborn, Germany

Dr. Annemarie Matthes,  
Head of Programme  
annemarie.matthes@giz.de

[www.giz.de](http://www.giz.de) | [www.ssab.africa.net](http://www.ssab.africa.net) | [www.A4SD.net](http://www.A4SD.net)

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Addresses of  
the BMZ offices

Federal Ministry for Economic  
Cooperation and Development (BMZ)

BMZ Bonn  
Dahlmannstraße 4  
53113 Bonn, Germany  
T +49 (0)228 99 535-0  
F +49 (0)22899535-3500

poststelle@bmz.bund.de  
[www.bmz.de](http://www.bmz.de)

BMZ Berlin  
Stresemannstraße 94  
10963 Berlin, Germany  
T +49 (0)30 18 535-0  
F +49 (0)3018535-2501