

# Agribusiness Planning by IITA Youth Agripreneurs



*"Moving forward to achieve youth-led agricultural transformation in Africa"*



# International Institute of Tropical Agriculture

2016

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## Front cover photos

<p>Members of Kibwezi Hortipreneur Youth Group sorting tomatoes</p>	<p>Fish harvest by Agripreneurs in Ibadan, Nigeria</p>
<p>Youth Agripreneurs in Nigeria discussing agribusiness strategies</p>	<p>IITA Director General addresses Nigerian youth at an Agribusiness Planning Workshop</p>

# Agribusiness Planning by IITA Youth Agripreneurs

Synthesis of a workshop organized by the IITA Youth Agripreneurs  
IITA Ibadan, Nigeria, 17 to 21 October 2016

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with contributions from the IITA Youth Agripreneurs and their mentors

***"Moving ahead to achieve youth-led agricultural transformation in Africa"***

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*IFAD President Dr Kanayo Nwanze (center) and DG-IITA, Dr Nteranya Sanginga (sixth from left) and spouses in a group photograph from the Agribusiness Planning Workshop held at IITA HQ in Ibadan, Nigeria during October 2016*

## Foreword

Youth Agripreneurs are all about starting agribusinesses and the development of solid business plans are critical to successful start-ups. Too many aspiring business operators pay too little attention to this crucial step and too few IITA Agripreneurs have formalized their next moves upon departure from the group. In view of this situation, the International Institute of Tropical Agriculture (IITA) in collaboration with EKIMIKS Ltd. organized a five day intensive workshop in Ibadan, Nigeria during October 2016 to better understand and develop business plans of youth departing their agribusiness incubations over the next several months.



*Dr. Kanayo Nwanze, the President of the International Fund for Agricultural Development*

The workshop opened with the Director General of IITA, Dr. N. Sanginga, encouraging youth to fulfill the expectation that Agripreneurs start businesses that revitalize rural economies and provide decent employment. He concluded by stating that by June 2017 he expects that current interns will complete their training and 300 new ones enter for additional rounds of six month experiential learning cycles. The Deputy Director General, Dr. Kenton Dashiell, reinforced this view encouraging that proven technologies and innovations become commercialized by a new generation of agribusiness persons. A momentous occasion occurred when Dr. Kanayo Nwanze, the President of the International Fund for Agricultural Development addressed the participants. He emphasized the need for ambitious youth and committed mentors to combine their

talents toward a better Africa, concluding that IITA Youth Agripreneurs have demonstrated that with the right institutional backing, training and finance youth can be productively engaged in agriculture to stimulate rural transformation.

This publication results from the workshop but is not merely a summary of its activities, but rather has been interpreted in a way that advances the IITA Agripreneur Movement, allowing youth and mentors to better understand their roles and to move the process of agribusiness planning forward in a timely manner.





*Director General of IITA, Dr. Nteranya Sanginga, addressing participants at the Agribusiness Development Workshop where many of the principles within this booklet were developed*

### **Acknowledgements**

Our sincere appreciation goes to everyone who has contributed to the development of this booklet and the workshop upon which it is based, particularly those Youth Agripreneurs in attendance. Without their efforts, we would not have been able to record the giant strides in our advocacy and campaign for youth involvement in agriculture. We thank the Director General of IITA, Dr. Nteranya Sanginga for his commitment and zeal in ensuring that African youths are rescued from the menace of unemployment which has impoverished the ideas and ambitions of too many African youth. Our heartfelt appreciation also goes to Deputy Director General, Dr. Kenton Dashiell, of the International Institute of Tropical Agriculture and the Managing Director of EKIMIKS Ltd. Mr. Tope Miriki, a businessman that still finds time to mentor youth. We also appreciate Mr. Tosin Atewologun and Mrs. Lolade Adesola of L.A Consult Ltd. Special thanks is extended to Chrys Akem, Kristina de Roing, Alfred Dixon, Eric Koper, Ranjana Bhattacharjee, Gbasse Tarawali, Frederick Schreurs and Zoumana Bamba for time spent examining new business plans as well.

### **Correct Citation:**

Owoeye, M., Ohanwusi, E., Adenmosun, A., Ezechi, M.N. and Woome, P.L. 2016. Agribusiness Planning by IITA Youth Agripreneurs. IITA Youth Agripreneurs, Ibadan, Nigeria. 37 pp.

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## Summary

This booklet describes the IITA Agripreneurs and their movement toward establishing independent agribusinesses. The Agripreneurs essentially started as a youth-led exploration of agribusiness incubation in mid-2012. Diverse learning enterprises were established and additional groups started. A set of operating principles evolved based upon gender equality, teamwork, leadership and venture experimentation. Development agencies were attracted to this novel approach and funds made available to both formalize and expand Agripreneur operations. By latter 2016, there are 13 groups with 385 members operating 36 learning enterprises in six countries. Furthermore, through partnership with the African Development Bank's ENABLE Youth Program, plans are underway to establish another 142 groups in an additional 24 countries, signaling phenomenal growth.

The Agripreneur approach is built upon reorienting educated youth toward self-employment in agriculture and growing those businesses in a way that provides decent employment and builds rural economies. Youth receive instruction on the business environment and planning through training, mentorship and learning-by-doing. This effort is built upon six proven business models: seed production, cassava production and processing, fish production, horticulture, advanced propagation systems and value-added processing; but youth are encouraged to explore other enterprise opportunities as well. In Nigeria alone, 17 agribusiness plans are being finalized that require about \$2.5 million in loans and project \$11.2 million in revenue, an average cost to benefit ratio of 4.6. These businesses will provide self-employment for 62 departing Nigerian Agripreneurs. Among the startups, 35% will process foods, 24% will produce and sell grain seeds, 12% will raise fish, 12% will raise bananas and market both fruit and vegetative propagules, and 6% each will raise vegetables, cassava and fatten livestock. This represents a diverse range of business interests and reflects the sort of learning enterprises operating within the different Agripreneur groups. Additional employment and service opportunities exist for skilled youth along the entire agricultural value chain including becoming product representatives and agrodealers, and offering farm planning, land preparation, water management, pest and disease control and commodity marketing services.

Several new opportunities are opening to the Agripreneur Movement as well. The ENABLE Youth Nigeria Program is expected to begin in January 2017. IITA and the Agripreneurs have several important roles within this project, and participate in all of its major components; providing services related to policy analysis, knowledge management, outreach, capacity development at several levels, and monitoring and evaluation. ENABLE Nigeria's first agribusiness loans shall be directed toward departing IITA interns that develop the winning business plans featured in this booklet. Another program, ENABLE-TAAT will 25 operate technology and innovation centers for young people across Africa on specific commodity value chains, and to stimulate youth-led agribusiness start-up in support of the AfDB Technologies for African Agricultural Transformation. A suite of training, knowledge management and monitoring tools are in advanced stages of preparation in support of these recent developments.

This document concludes with seven recommendations and four key next steps. These recommendations address: 1) balancing tradeoffs in the requirement for youth-led interventions as lack of experience must not counterweigh peer understanding; 2) need for core funds to support youth-led liaison, advocacy, capacity development, knowledge management and monitoring actions; 3) streamlining youth recruitment processes and agribusiness incubation timelines in order to meet donor expectation; 4) need to include mentorship by loan officers in the development of winning business plans and loan applications; 5) avoiding capture of youth groups by parties benefiting from but not contributing to their progress; 6) establishing agribusiness support services to youth struggling to grow their businesses and; 7) better linking the Agripreneur approach to other entrepreneurial development pathways to broaden its appeal. Weighing and responding to these recommendations will both strengthen Agripreneur group performance in the future, and allow the Movement to operate as more effective development partners. Next step actions include working closely with the ENABLE Program, establishing more localized project liaison offices, formalizing training tools and technical backstopping operations, and the completion of the agribusiness plans presented for Nigeria in this booklet, and similar efforts elsewhere. In only four years, the Agripreneurs have established that youth-led business orientation, smart planning and hard work can lead to spectacular outcomes!

## Section 1: Agripreneurs in Action

### 1.1 The Agripreneur Movement

The IITA Agripreneur initiative is a youth in agribusiness model that was established to address the issue of widespread youth unemployment and to provide a platform that propels youth toward self-employment in agriculture. The issue of unemployment is a major issue among African countries because their youth, who constitute the largest population segment, feel marginalized from the economic mainstream and despite their best efforts find little means to meet their expectations for a better life. Nor are they contributing in a meaningful way to the development of their country's economy.

Higher education has grown faster than the economies they were intended to support causing large numbers of recent graduates unable to find decent employment. At the same time, there is a mismatch between graduate skill sets and those sought by employers, and youth with strong technical and innovation skills lack the necessary business acumen to become self-employed. University graduates unable to find white-collar employment become demoralized as they return to their rural home areas or undertake menial jobs, and too often assume dangerous lifestyles. Pathways out of this dilemma were greatly needed.

IITA devised one such innovative solution. It gathered youth at its headquarters in Ibadan, Nigeria in August 2012 and established a pioneering agribusiness incubation. Forty youth were selected from intern applicants from the National Youth Service Corps, and rather than assign them to different IITA departments they were provided a common workspace and asked to develop enterprises built upon proven IITA agricultural technologies. They were offered some basic coaching, but mostly they were left to themselves to implement pilot agribusiness enterprises. Training and mentorship further alerted them to business opportunities along several agricultural value chains. They were uncertain how to move forward at first, and some members abandoned the group, but those remaining were provided technical expertise as needed and access to IITA farm resources, and then one after another learning enterprise was established. Within a year, the youth were managing several enterprises built around cassava, maize, soybean, banana, vegetables, fish and swine. They also identified opportunities in value addition and ventured into the food processing. Development interests deservedly started to take note of this success and provided some additional modest support for their expansion.

By this time the group were known as Agripreneurs, and this support allowed them to formalize their operations and to expand into new parts of Nigeria. It established satellite groups through exchange visits in Kano, Abuja, Borno and Onne. These new groups replicated



*IITA Director General Sanginga with the pioneer Agripreneurs in 2012*

some enterprises and ventured into new ones including sorghum, soybean, poultry and animal fattening. IITA staff from Central, East and Southern Africa took note of their achievement and helped start even more groups in DR Congo, Kenya, Tanzania, Uganda and Zambia. The IITA Youth Agripreneurs (IYA) also started to partner with the public and private sector to offer training and consultancy services to youth and farmers. And thus a movement was born.

Based upon the experiences of these early Agripreneurs, a set of guiding principles emerged. From the very beginning groups were gender balanced and always led by one woman and one man. Groups are multi-disciplinary and allow for creative contribution by those from outside of agriculture and business. Groups are transparent and allowed to conduct their own business transactions and maintain their own books. Groups are democratic and elect their own officers and vote on important issues, but at the same time avoid "tyranny of the majority" by allowing individuals to explore new avenues of opportunity. Groups are outward looking, conduct exchange visits, work with and train other youth groups and advocate the interests of youth other than themselves. Groups are increasingly self-sufficient over time as their learning enterprises become more profitable. And groups have a beginning, middle and end, they are not intended as long-term employment but rather as a springboard to self-employment. At the same time, groups operate in a flexible manner so that their example may be adopted by others interested in youth empowerment. But a central principle is that the Agripreneur Movement exists to accelerate youth self-employment in agriculture and for this reason a core training strategy was established within the context of agribusiness incubation that includes the following areas ...

- Agripreneurial perspectives built upon creativity and innovation, assumed responsibility, teamwork, leadership, and need for rural transformation;
- Understanding business models and creative value, value chain intervention, product development and testing, and new venture experimentation;
- Discovering the customer including customer segments, start-up environment, product fit and refinement, market traction, and scaling sales to demand;
- Commercialization strategies and their value chain positioning, commercial due diligence, feasibility assessment and competitive advantage;
- Creating a marketing strategy through product promotion and placement, sales forecasting, and available and new marketing channels;
- Business plan preparation and financing that includes working with loan officers, start-up strategies, early sources of capital, identifying investors, and negotiation with investors.

This training content is not unique to the Agripreneurs, but its reinforcement within experiential learning enterprises is pioneering. It was largely borrowed from contracted human resource development consultants such as EKIMIKS in Nigeria and AGROTEQ in Kenya, but the training tools build around them, and their interactive delivery by youth trainers is extremely effective (see Section 4.3). This training approach is also central to the Agripreneur Movement partnering with others across Africa.

## **1.2 The IYA Program and its Remarkable Transformation**

The IITA Youth Agripreneurs (IYA) have expanded from their recent, modest beginnings into a force poised to empower youth and transform agriculture across Africa. They have achieved this by harnessing the energies and ambitions of youth, while also understanding their need for reorientation given the economic and cultural forces that operate to their disadvantage. It is based upon the inabilities of too many recent university educated youth to find decent



employment and the increasingly-accepted developmental strategy to transition them into self-employed, successful agribusiness operators able to revitalize stagnating rural economies and offer decent employment to others.

As described above, the Agripreneurs were started at IITA Headquarters in 2012. IITA's Director General became aware of the ominous trends surrounding youth marginalization across Africa and the paucity of new ideas being directed toward this problem. He created the pioneering group of Agricultural Agripreneurs (later shorted to Agripreneurs) in August 2012 by clustering young graduates from diverse fields posted to IITA by the National Youth Service. Rather than work as isolated field technicians, administrative assistants and such, he provided them with workspace and modest stipends and gave them instructions to explore agribusiness opportunities and start up profitable learning enterprises. This first group consisted of energetic youth from "mainstream" disciplines such as Agricultural Economics, Agronomy, Plant Breeding and Soil Science, but also Business, Communication, Computer Science, History, Statistics, and Surveying, among other fields. The idea was that those with strong agricultural skills lack interdisciplinary business perspective and many from backgrounds outside of agriculture have much to contribute to agribusiness.

At first these youth seemed overwhelmed by the challenge and several members dropped out. At the same time many staff at IITA showed concern that this novel youth activity operates far outside of IITA's usual research mandate and were uncomfortable to serve as mentors. But then momentum began to build; youth started to multiply seed of overlooked IITA crop varieties, it stocked a pond with fish that resulted in remarkable production, it discovered that IITA staff members were a reliable start up market for locally produced fruit and vegetables, and so on. But then another strength emerged, IYA became recognized as proponents for youth empowerment, and representatives of donor and development organizations began to take note. A huge breakthrough occurred when the IFAD President, Dr. Kanayo Nwanze, visited the pioneer group and immediately recognized its potential, and arranged for a first modest grant to expand their operations beyond the IITA campus. This Youth in Agricultural Development Initiative (YADI) allowed for winning enterprises to be diversified and new ones to be explored, but also permitted these reoriented youth to interact with wider development agendas and to begin networking with other youth and approaches.

The IYA style of youth-led agribusiness incubation and balanced experiential learning became an accepted approach to youth empowerment that was favorably compared to other more established mechanisms, particularly short-term agribusiness attachment. A YADI 2 Project followed that brought Agripreneurs to DR Congo and Kenya; and additional funds were obtained to start groups in Tanzania, Uganda and Zambia. Officers from the African Development Bank visited these Agripreneurs and incorporated them into their plans for the Bank's Agricultural Transformation Agenda under its new Empowering Novel AgriBusiness-Led Employment Program (ENABLE-Youth). But a gnawing concern was felt by some; these Agripreneurs were well presented at meeting, and operated several learning enterprises within their respective host organizations, but too few had yet ventured into private business. This shortcoming could not be overlooked, and means were sought to help the Agripreneur Movement achieve more rapid and far-reaching impacts.

ENABLE-Youth is operated as an AfDB loan program, so borrowing countries must be entirely comfortable with investment in Agripreneur approaches and this at first unfortunately proved not to be the case. It was concluded that youth not become to "comfortable" as interns, that learning cycles must be shortened, and priority given to the development of bankable business

plans by all participating youth. Moreover, means to improve the creditworthiness of youth needed to be strengthened so that they could obtain loans for their planned agribusinesses at affordable interest. AfDB responded by exploring a suite of risk-sharing mechanisms allowing for leveraged participation by commercial banks. Other operational approaches besides agribusiness incubation were also incorporated into ENABLE, particularly the advantages of short-term commercial mentorship through agro-industrial attachment and accelerator-type agribusiness support to on-going youth-led rural enterprise.

While the context of the Agripreneurs has changed through its wider adaptation, its spirit remains the same. IITA Youth Agripreneurs began with a program of reorientation to prompt a change in mindset about agriculture among youth. Having limited knowledge about agriculture and agribusiness prior to the commencement of the program, the youths were able to gather great understanding and knowledge of “*agripreneurship*” through training both in formal and experiential settings. The goal of the IITA youth-in-agribusiness program is to re-orientate youths towards more productive engagement in agriculture through expanded opportunities in agribusiness, service provision, and market-oriented agriculture. The IYA framework is such that it directly engages youth in diverse and productive roles in agriculture, clearly utilizing the linkages along the value chains from production to processing, marketing, and ultimately to industrial and domestic consumption. The table below summarizes the activities of Agripreneur groups across Africa including the number of members. It also presents the core enterprises supporting experiential learning that serve as springboards to agribusiness development. These youth groups and their hosts provide the nucleus that must thrust youth engagement into agricultural transformation throughout Africa!

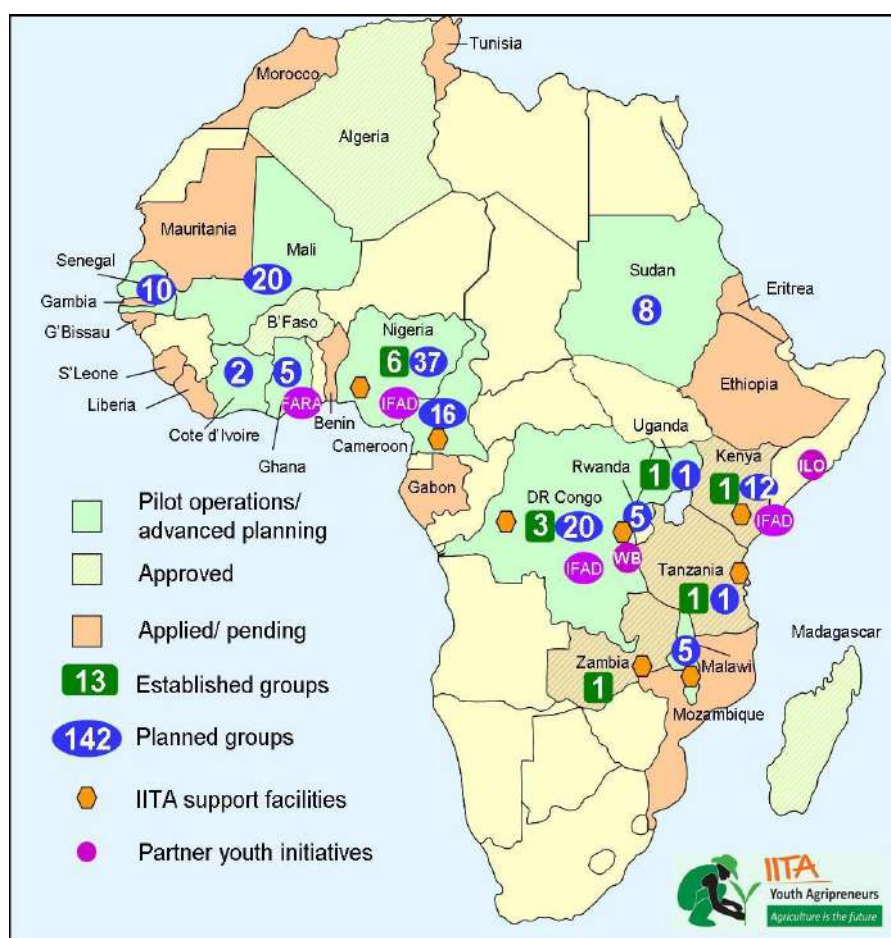
Agripreneur groups across Africa, their membership and main learning enterprises.

Agripreneur Group (Country)	Membership (number)	Comments and agribusiness enterprises
IYA Ibadan and outreach (Nigeria)	70	4 groups in total: a main group, 1 incubation group, 2 outreach groups in Kano and Onne. Works closely with IITA BIP. Seed, field crop, vegetable and fish production; fish hatchery; value added snack products; others. Includes contract farming
Abuja Agripreneurs (Nigeria)	35	Operates from IITA Abuja. Seed, field crop and vegetable production; fish farming and processing
Borno Agripreneurs (Nigeria)	130	A youth network approach supported through the N2Africa Project. Grain trading; groundnut processing; and training services
ITYA (Tanzania)	18	Operates from IITA Dar Salaam. Field crop production and soymilk manufacture
IKYA (DR Congo)	27	Operates from IITA Kalambo. Field crop,; vegetable and fish production; fish feed manufacture; bakery and training services
Kisangani Agripreneurs (DR Congo)	35	Cassava production and processing
Kinshasa Agripreneurs (DR Congo)	30	Operates from IITA Kinshasa. Mushroom production; bakery and value added snacks. Liaison with Bukongo Lonzo Agricultural Park
Kibwezi Hortipreneurs (Kenya)	10	Operates from the University of Nairobi Dryland Research Station. Greenhouse vegetable production; fish farming and feed manufacture; sweet potato crisp manufacture and marketing; and training services
UYA (Uganda)	15	Vegetable production and web-based marketing
ZIYA (Zambia)	15	Maize and vegetable production
<b>Total of ten groups</b>	<b>385 members</b>	<b>36 enterprises and services in six countries</b>

### 1.3 Agripreneurs and the AfDB ENABLE Program

The Empowering Novel Agribusiness-Led Employment (ENABLE) Program has grown remarkably over a short period of time. It was borne under the widely recognized view that the marginalization of youth in Africa has reached ominous proportions and requires corrective action at several levels. As higher education grew faster than national economies, large numbers of university graduates became unable to find decent employment and now must be redirected toward their own private businesses. In this way, agribusiness incubation was identified as a promising youth reorientation strategy and so the IITA Youth Agripreneur Movement started. At first this start was modest, with the IITA Director General initiating a single pilot program at headquarters (2012) that was soon recognized as a promising option by the International Fund for Agricultural Development (IFAD) and funding was received for additional start-up in DR Congo, Kenya, Nigeria, Tanzania and Uganda (2014).

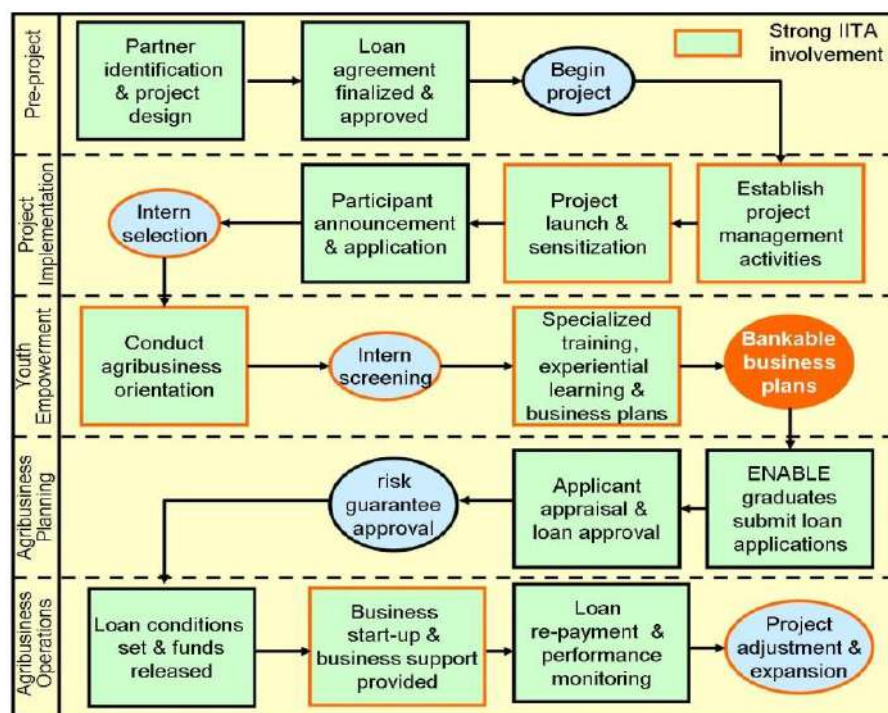
These Agripreneur groups embarked upon experimental learning based upon pilot enterprises in agricultural production and marketing, and value addition to farm produce positioned along agricultural value chains within their respective countries. These groups also became recognized as proponents for youth empowerment. Based upon these assets, IITA designed a wider project proposal for submission to the African Development Bank (AfDB) that was used as the basis for the Youth in Agribusiness workstream presented by IYA youth at the landmark AfDB



*Agripreneur and ENABLE-Youth activities across Africa and the engagement with other partner organizations*

conference on Agricultural Transformation at Dakar, Senegal. (2015). In response to the Dakar presentation, 30 Regional Member Countries offered to buy into the ENABLE approach and thus the AfDB ENABLE Program was started in early 2016. Shortly thereafter, many country-level Identification and Appraisal Missions were launched including actions in Cameroon, Mali, Malawi, Senegal, Sudan, DR Congo, Nigeria and others. A map of this progress across Africa is truly impressive. Currently there are 13 Agripreneur groups in operation and at least 142 more being planned in countries at different stages of ENABLE project implementation.

Not only has the Agripreneur Movement grown, but its approach is more efficient. The first groups undertook lengthy investigations of agribusiness opportunities, and did not always conduct them in an entirely businesslike manner. Though guidance by AfDB, these incubations are now shorter and better directed, leading to the establishment of viable, broadly applicable business models and bankable independent business plans. Moreover, ENABLE projects are



*The ENABLE approach to youth empowerment and agribusiness start up, and the role of IITA within this process*

Moreover, ENABLE projects are linked to risk-sharing mechanisms guaranteeing credit to youth that demonstrate abilities and ambition to start their own business. In this way, agribusiness incubations no longer operate in isolation. but are becoming linked to other approaches such as youth attachment to established agribusinesses and the offer of business support services to youth that are struggling to launch businesses independently of the Agripreneurs. The IITA Youth Core (IYC) now offers additional support through its Capacity Development, Communication, Advocacy and M&E Services (see Section 2.4). Furthermore the route to establishing ENABLE country projects has improved through the establishment of a rapid, stepwise operations approach.

Despite this growth and evolution of the Agripreneur Movement, there are several challenges to scaling-up ENABLE across Africa. Groups must remain youth-led and experiential, better positioned around proven market opportunities and synergy developed between different groups and successive intern turnover. A key to success is the recruitment of effective youth coordinators and committed agribusiness mentors and means to better identify such persons are under development. Youth must better respond to opportunities for agribusiness loans and not become too comfortable within their respective groups. Youth marginalization is becoming highly politicized, and Agripreneur groups are seen as an expedient means of establishing agribusiness and decent employment. Now we must live up to these expectations. The first Agripreneur groups became institutionalized out of necessity but this is not the larger model of ENABLE for the widespread creditworthiness of youth. This institutionalization resulted in some extremely useful Agribusiness Models (see Section 2.3), but these must be individualized into Agribusiness Plans that accompany loan applications (see Chapter 3). Groups are advancing beyond pilot activities and developing self-supporting learning enterprises that are inherited by other youth that follow, and this results in more effective and lower cost operations. One important lesson is that countries have very different access to modern farm inputs, and this poses both a difficulty and opportunity for agribusiness start-up. Finally, value chain analyses as advanced by economists are useful, but truly successful businesses require a different, hard-nosed Product-Customer-Competitiveness orientation.

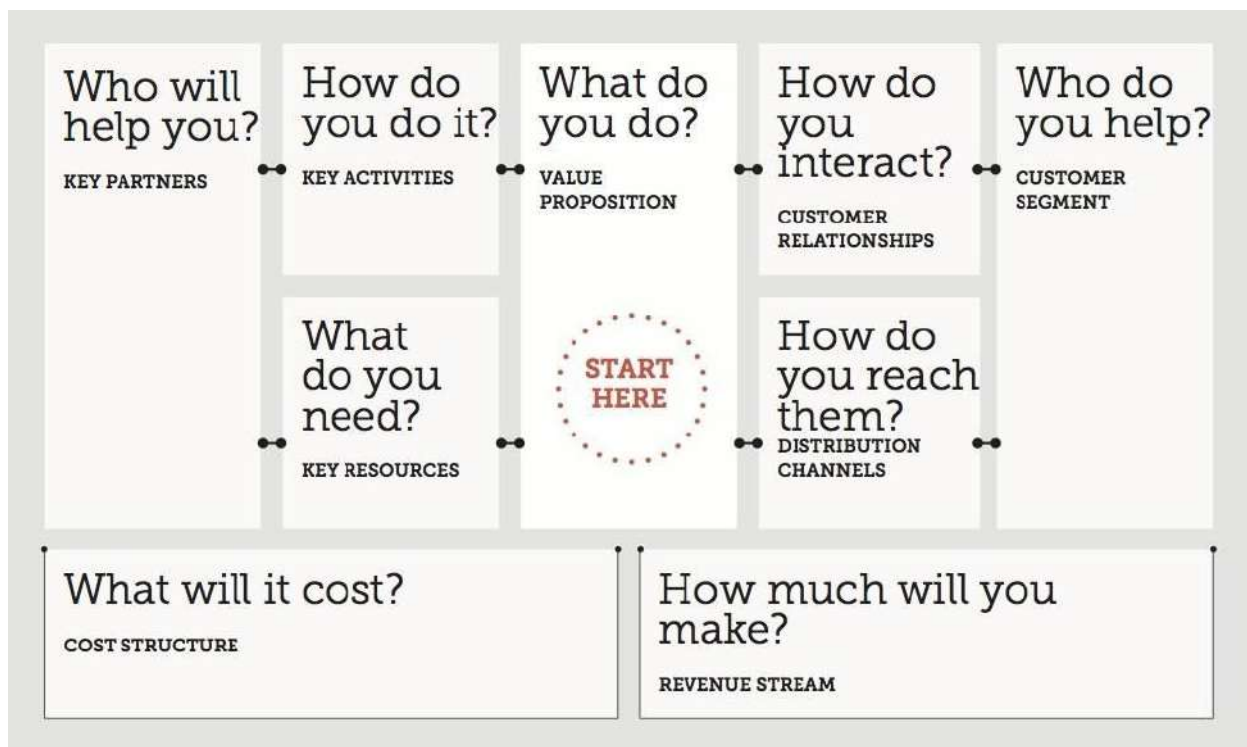


### 1.3 Business Models and Business Plan Development

The IITA Business Incubation Platform (BIP) plays an important role toward the Agripreneur Movement by providing overall Agribusiness Models that guide the development of both the learning enterprises within the agribusiness incubations as well as the individual agribusiness plans prepared by the departing Agripreneurs. The learning enterprise are central to skill set development, and the agribusiness plans accompany the loan applications that position youth as entrepreneurs and employers. A business model describes the economic viability and technical feasibility of an idea, how profitable the business can be, what levels of investment are required, and identify some common pitfalls. These models are dynamic, and evolve in sophistication and application with time and experience. These models are different from individual business plans in that they lack site specific detail and are not intended to accompany a commercial loan application, rather they serve to guide youth in the elements of an enterprise and how to move it toward reality.

**Business Plan Elements.** A general template for a business plan includes: summary; business vision; description of the market and customer base; details of products and services; organization and management strategy; marketing and sales strategy; the competitive advantage; and financial management and cost and revenue projection.

- *Summary* offers an enthusiastic snapshot of the enterprise, explaining the what, who and why the enterprise was created. It should not exceed two pages.
- *Business Description and Vision* clearly states the mission and vision of the enterprise. It explains briefly its history, goals and objectives, and plans for growth.
- *Market Description* covers the business outlook, targeted customer segments and anticipated market share.
- *Products and Services* describe what the business will produce and how the enterprise offers competitive advantage; production processes and product descriptions should be summarized but need not be overly detailed.
- *Business Organization and Management* provides a description of how the company is organized, including an an organogram showing the roles and responsibility of each member, and includes the business legal structure (partnership, sole proprietorship, corporation); as well as required operating conditions, licenses and permits.
- *Marketing and Sales Strategy* identifies the customer base and expected demand for products and services, and their distribution channels as guided by the "FOUR Ps"; products, pricing, promotion and placement.
- *Competitive Advantage* includes a market analysis that answers "Why would clients buy from you and not a similar product from another; What makes your product unique; Is your pricing in line with product value; What image do you project; Which similar products are in the market; and How is your product differentiated from them?".
- *Financial Management* covers loan request, start-up costs, projected balance sheet, income statement and cash flows over time; it offers assurances of loan repayment by quantifying expected return on investment.



*A Business Model Canvas is a useful way to capture business plans and to put its elements into perspective*

- Business plans should be accompanied by *Appendices* that contain company brochures, job descriptions or resumes of key employees, list of business equipment, copies of press articles and advertisements, detailed product specifications, and existing or proposed business agreements.

Note that business plans are intended to accompany loan applications and various lenders may require different formats and level of detail.

**The Business Model Canvas.** A business model describes the rationale of how an organization creates, delivers and captures values. It is an analytical tool to create and analyze businesses; it gives a structure of what should be incorporated in a business plan and what the financial institutes will like to see in a business plan before loans can be accessed and approved. The canvas business model is used by many companies to position their different products. The Canvas has nine elements; Key Partners, Key Activities, Key Resources, Value Propositions, Customer Relationships, Channels, Customer Segments, Cost Structure and Revenue Streams. The BIP has prepared these canvases for each of its Business Models presented in Section 2.3.



*Agripreneurs in Abuja developed award-winning software to assist in fish farming decision-making*

## Section 2: Agribusiness Development

### 2.1 Understanding the Business Environment

Nigeria has a very competitive and somewhat disorganized business environment and it is important that aspiring business operators understand their place within it. A Business Environment is both the external and internal factors that affect how commercial interests operate. It affects their management, employees, customers and competitors, and determines supply and demand. It shapes and is shaped by policies, and is then captured within the types and intensity of business regulation. It has geo-political and socio-cultural dimensions. All of these factors affect the strengths and weaknesses of a business organization that determine its viability. Better understanding the business environment allows for more effective business strategies to be developed; to better seize emergent opportunities in terms of products, customers and competitiveness; to anticipate and counter threats to business operations; and to better survive periods of economic adversity.

The business environment can be broadly categorized into two realms: an external environment over which business operators have little control and to which they must adapt; and an internal environment under which the business operates and adjusts. External factors can be further divided into macro- and micro-environments. The macro-environment includes factors within Political, Economic, Social, Technological, Legal, and Environmental (referred to as PESTLE factors) that influence business conditions across broad areas, and often from far away. Increased globalization is an example of PESTLE. The near-external, micro-environment consists of the actors in the company's immediate vicinity that affects the performance of the company. This includes; suppliers, customers, competitors, marketing, intermediaries, banks and the publics.



*Mr Tosin Atewologun of EKIMIKS trains Agripreneurs on 'Understanding the Business Environment'.*

The internal business environment represents an organization's resources and core operations. Its basic resources are Tangible, Intangible and Human. Intangible reputation is just as important as tangible finances in the business world, and little is achieved without the necessary human skills and motivation. Indeed, the ability to understand the environment in which your business is operating is an essential element for its success. Business environments vary around the world, and the Nigerian situation is challenging. For decades, Nigeria's economy was built upon oil revenues and many other sectors remained ignored or under-developed because of excessive reliance upon imports. Later, many reasonable policy instruments were developed, but too often remain incompletely implemented or non-enforced. Too often policies lasted only until the next change in regime, and many promising efforts were discontinued prematurely while others were established at whim. Food and nutritional insecurity continues causing small-scale farmers to plan in a short-sighted manner

and become risk adverse. Markets for farmers' goods are fragmented and producers receive too little share of their value. Urban migration continues to deplete rural areas of its most ambitious and skilled, and the farming population is aging. Commercial credit is selectively available, and its terms often discriminate against youth and disadvantaged. But a major shift is underway because agriculture and agro-industrial processing is now recognized as a major pathway to national prosperity, and educated youth, especially the Agripreneurs, have a very critical role to play in this economic transformation.

## 2.2 The IYA Agribusiness Planning Process

The IITA Youth Agripreneurs offer a novel and increasingly recognized approach to correcting the marginalization of young adults across Africa. It is based on the assumption that both technical competence and business acumen abound among educated youth unable to find decent employment, but they are disconnected in terms of propelling youth toward self-employment. A strategically designed suite of mindset change, business reorientation, experiential learning and more conducive conditions of commercial credit are required for widespread, successful, youth-led agribusiness startups. IYA is a movement that meets these conditions. Its process begins by mobilizing awareness about youth disenfranchisement and partnering with development interests that seek to reverse its ominous trends. It offers established mechanisms to identify mentors and initiate agribusiness incubations; recruit youth with entrepreneurial ambitions, provide combinations of formal training and experiential learning that strengthen youth skill sets and confidence, and to guide youth in developing creditworthy agribusiness plans. The process is built around practical opportunities along agricultural value chains and reinforces the crucial linkages between products, customers and competitiveness. The Agripreneur experience is increasingly built upon tested business models and this has improved its approaches and abilities of its interns to develop winning business ideas. What the Agripreneurs cannot do is assure its members that business loans will be available and approved, and for this reason they must partner with national authorities, development banks and commercial financial institutions to offer youth fairer opportunities.

## 2.3 BIP Business Operations and Models

The Business Incubation Platform provides product development opportunities through its entire operations. It is specifically designed to take proven technologies from the scientific community and translate them into commercial products and processes. IITA recognized the chronic failure of research findings and "proven" technologies to produce their intended impacts, and organized BIP as its commercial development arm, starting with its own pilot products. While the services of the BIP are open to any applied and developmental researchers, it found a special client in the Agripreneurs. Youth have the energy and ambition to see new products brought to market for their own gain. At the same time, less successful attempts provide feedback on knowledge gaps to researchers (see graph). In this way Agripreneurs have direct access to the latest proven technologies and translate them



*Interactions between the BIP, IYA, IITA research and the larger business community.*



into competitive advantage as startups within the larger business community as investment profits and decent employment.

In working with youth, the BIP has identified six major areas as promising business models. These models are commodity based, but serve to rapidly integrate technical and business opportunities within their agricultural value chains. The models include 1) Seed Production, 2) Cassava Production and Agro-Processing, 3) Fish Farming and Processing, 4) Vegetable Horticulture, 5) Advanced Vegetative Propagation Services and 6) Value-adding Commodity Handling and Food Processing. Engagement with these models are dynamic and new ones will assume importance as older ones achieve their intended objective of stimulating youth agribusiness. Details on these six models follow.



*BIP Director Frederick Schreurs and the IYA Business Model and Agribusiness Support Services teams.*

**Seed Production Model.** Business opportunities include commercial production of sorghum, soybean, rice and maize seed. It is based upon the insufficient amounts and poor quality of improved seed available to Nigeria's farmers. At the same time, IITA holds proven crop varieties that are slow to become commercialized. The BIP will initiate seed production and then spin it off to youth as independent businesses. Sorghum seed production is planned on 160 ha and involves eight youth. Soybean seed production will occupy 200 ha in the northern Nigeria and closely linked to developmental agencies and commercial interests including the marketing of BIP's NoduMax legume seed inoculant. Rice seed is scheduled for production by nine youth and takes advantage of licensing new rice varieties developed by IITA partners. So too, IITA has excellent, soon to be released varieties of maize that have critical traits related to disease and striga resistance. This activity will involve commercialized hybrids and the specialized handling of herbicide-resistant varieties.



*Cassava tubers are delivered by Agripreneurs to a BIP processing center*

### **Cassava Production and Processing Model.**

Nigeria is the leading cassava producer in the world with 42 million tons per year but there remains a 12 million ton per year deficit for its domestic processing and export targets to be met. The Agripreneurs identified cassava as a key commodity early in their agribusiness incubation and have addressed its production and value added processing in a stepwise manner. Agripreneurs have direct access to improved varieties of cassava and this has strengthened their position in that marketing of stem cuttings becomes another revenue stream. The BIP business model addresses all three areas of the cassava value chain; tubers, cuttings and value-addition.



*Harvesting catfish from Agripreneur learning enterprise (above) and catfish offered for live sale in buckets (below)*

Much of the BIP business model results from land owners approaching the Agripreneurs for their contracted assistance in renovating their cassava farms. To date, this outreach activities involves four large land owners on 106 ha. Agripreneurs are out-posted to these farms and serve as short-term managers, and in the process learn much about cassava farming and flour processing. The BIP is aware that much of the profits from cassava result from its processing and the priority product is garri, a dried, milled starch suitable for quick



cooking. It operates one small factory in Keffi, Nigeria and has plans to develop a garri processing center network over the next five years that will employ five youth supervisors, and employ 30 persons. Cassava will mostly be obtained from 100 ha planted under contract. Garri will be marketed in quantities ranging from 5 to 50 kg. At harvest, cassava stems cuttings one meter in length are bundled into groups of 50 for sale. This model is under an advanced stage of development and is already being replicated by youth agribusiness startups.

**Fish Production and Processing Model.** Catfish farming was the first big win of the IITA Youth Agripreneurs as they sought winning enterprises. Unused ponds at IITA HQ were stocked by



youth, feeding and harvest systems developed, and the growth was outstanding. Next the youth constructed additional ponds, developed a hatchery able to produce 180 thousand fingerlings a year, and they sought less expensive sources of feed, and the business model was born. Other groups emulated their success, and refined it to their settings. Pond technologies were adjusted to different soils. Issues of water quality were addressed. Additional value was added by processing smoked, dried and frozen fillets. Technical guidelines were prepared that allow others to follow this model. Agripreneur fish enterprises at IITA HQ contributing to the development of this model now produce 150 metric tons annually, not including other farms in Abuja, DR Congo and Kenya. The timing of this expertise is excellent because both the government of Nigeria and the African Development Bank have identified fish farming as a critical means of improving the availability of protein for Africa's growing populations.

The model includes expertise in marketing. Fish appeal to all age groups, and is less expensive than red meat. Catfish live much longer out of water than most other fish and it is possible to deliver live fish to market. Some buyers specialize in fish wholesaling and account for 80% of current sales but higher prices are obtained from local processors, hotels and restaurants. Brisk sales are obtained from selling fresh catfish in 25 kg "bowls". Additional value is obtained from processing, particularly drying and smoking. The Agripreneurs have applied modern methods to developing a traditional dried product that is preferred for its shelf life and flavor. Moreover, the fish farming model is inspiring youth to replicate these fish enterprises elsewhere across Nigeria and Africa.

**Vegetable Horticulture Model.** Horticulture is a highly productive and input intensive sector that is important for human well-being through the production and marketing of a wide variety of crops. It diversifies diets, generates local employment, reduces food transport costs, and creates urban green belts. The Agripreneurs were quick to recognize the enterprise opportunities raised by the expansion and intensification of vegetable horticulture. First they identified which vegetables are in demand and which varieties perform best in their areas. In some cases, Agripreneurs secured greenhouse space, and in others they embarked upon field production. Horticulture is input intensive, and specialized skills and materials are required for their seedling production, irrigation, fertilization, pest management, grading and post-harvest handling. To a large extent, most of these developments occurred away from the BIP and is now becoming adopted by it in ways that provide opportunity to Agripreneurs in Nigeria.



*The Vegetable Horticulture Model is built upon the large productivity and profitability of these crops, and the skills and resources required manage and market them*

Several technical breakthroughs have occurred and lessons learned. Hybrid vegetable varieties imported from Europe may be productive but lack tolerance to many tropical diseases.

Greenhouses developed for temperate conditions are not well suited for the tropics and more appropriate designs are available. Accessibility to quality seedlings drives the production process, and are best produced in trays using disease-free potting mixtures. Tomatoes are in tremendous demand and offer large profit but must be grown in rotation with other crops, such as cucumber and melons, to prevent accumulation of pest and disease. There is huge demand in Africa for leafy green vegetables, and strong markets also exist for onions, eggplant, cabbage and carrots, but less so for other "European" fresh vegetables such as lettuce. Drip systems are best but necessary materials are not widely available and water quality requirements must be met. Marketing opportunities abound, including direct sales via the internet, but when large volumes are produced on a regular basis it is expedient to move products through conventional wholesalers. Agripreneurs interested in vegetable horticulture have started to network among themselves to share materials and information.

**Advanced Vegetative Propagation Systems.** A more recently discovered agribusiness model is that of vegetative plant propagation services. Several important tropical crops are raised not by seed, but by cuttings. These crops include banana, cassava, pineapple, plantain, sugar cane, sweet potato, yam and many others. Opportunities for marketing cassava stems for planting was already described as a component within the cassava model. But businesses may be built around the large-scale rooting of disease-free, improved crop varieties of banana, plantain and yam. Furthermore the growing popularity of orange fleshed sweet potato requires that vines be multiplied and distributed. Agripreneurs have taken the need for these materials one step forward, and are advancing propagation nurseries as commercial business.

Several factors contribute to this commercialization. In many cases, commercialized propagation relies upon IITA macro-propagation and mini-set technologies where materials are cleared of disease before rooting and grow-out. Access to cuttings requires close proximity to healthy crops of preferred varieties, so the nursery may be nested into larger farming operations. While it is possible to root in bags or trays, large-scale operations require rooting in plastic or concrete lined troughs containing disease-free rooting media. This model is less developed than others, but of large importance because efforts to transform African agriculture rely heavily upon vegetatively propagated crops and the demand for them is expected to grow. Furthermore, commercial nurseries are well positioned to produce grafted and improved variety tree seedlings that will support cocoa, cashew and oil palm plantation restoration and expansion efforts.



*An Agripreneur prepares a banana sucker for vegetative propagation using a macro-propagation approach*

One problem is that marketing systems for young plants is not well developed, as they are bulky and somewhat fragile. It is best to do contract production for those intending to upgrade or expand



their commercial plantations while retaining some for local sales to stimulate customer awareness and demand, including those practicing gardening and urban agriculture.

**Value-adding Commodity Handling and Food Processing Model.** Many enterprising youth are less interested in farming, and more attracted to trading and food processing. Trading largely involves buying grain from rural collection points, assuring that they meet top-end buyer's quality standards, transporting goods, storing until prices increase and reselling. These activities open markets to farmers and assures branded quality to buyers. Trading is complex in that at any time some commodities may be bought and sold, while others are being stored in expectation of greater profit. At first, the Agripreneurs discouraged interns becoming traders as many were already operating at too low profit margins, but it became clear that strategic opportunities exist along value chains and trade corridors.

Several value-added processing opportunities are considered within this model. These include simple milling, blending of protein fortified flours, baking, drying and smoking fish, production of soymilk and yoghurt, and the production of powdered instant beverages. The manufacture and sale of nutritious snacks offers a proven agribusiness entry point. Snack products developed by IYA Ibadan include processing Tidbit and Croquant. Tidbit is fried snack prepared from cassava flour and cowpea, and is available as sweet



*Product development is a very important feature of agribusiness incubation that leads to diversified diets and better nutrition.*

and chili flavors. It has undergone a lengthy product development stage, attracted a local customer base and is now intended as an independent business spinoff (see TOFAN FOODS in Chapter 3). Croquant is similar in preparation but contains maize rather than cowpea and resembles a tortilla chip. Both may be profitably produced and marketed. For example the unit cost of Tidbit is Naira 28 and its retail selling price is Naira 50. Other nutritious snacks are under product development by Agripreneurs at the BIP with plans to continue this program for another five years. These products examine the addition of other flavors such as pepper, ginger and crayfish. The BIP is well positioned to assist Agripreneurs to raise product awareness, streamline their production methods, refine marketing strategies and obtain regulatory approval. Agripreneurs in other countries have developed several similar products and are undergoing the process of registration.

**The Mixed Model.** These six models include consultancy services by youth, but not contracted services as a business. Employment and business opportunities exist for skilled youth along the entire agricultural value chain including becoming product representatives and agrodealers, and offering farm planning, land preparation, water management and pest and disease control

services. One emergent opportunity for rural self employment is the establishment of multiple-service enterprises whose operators acquire and sell key inputs at the beginning of the growing season, offer a range of farm advisory and support services during it, and become buyers and traders at its end. These businesses can also handle specialized farm inputs, equipment and machinery that allow others to enter horticulture and fish farming. They can sponsor local extension events. These sorts of entrepreneurs provide a model for others and stimulate modern, more profitable farming within their home communities. These dexterous rural enterprises are perhaps worthy of a business model of their own.



*IYA trainers instruct incoming Agripreneurs on the mini-set banana propagation technique*

## 2.4 Core IYA Agribusiness and Program Services

Just as youth are an important element of agricultural transformation through their agribusiness startups and offers for decent employment, so too are they an irreplaceable component of the programs that are being formed to promote their interests. This lesson was learned from the first IITA Agripreneurs as their leaders transitioned from intern trainee to trainer and project leader. Currently, IYA offers a range of program services in the areas of Liaison and Advocacy, Capacity Development, Knowledge Management and Communications, and Monitoring and Evaluation. While these sorts of services are offered by other institutions, those developed by IYA unique in that they are led by youth themselves, and conduct their activities with an intuitive understanding of how best to reach and motivate their peers.

**Liaison and Advocacy.** Liaison and advocacy by and for youth is an important component to secure an Enabling Environment for youth engagement. An Enabling Environment is largely achieved through public information campaigns conducted at all levels from government to grassroots' fora. These information campaigns are multi-dimensional, including mass media, social IT media, contests and awards for outstanding achievement, local youth rallies, and national and regional youth congresses. Advocacy requires policy analysis that identifies the right climate that allows youth-led agribusinesses to flourish. This effort takes stock of what is on the ground and stimulates understanding of external factors that facilitate business establishment by youth; access to financing, labor laws, taxation and other important factors. Other services include fund raising, youth outreach and partnership management. Many well meaning organizations are looking for partnership with youth, but until now did not know how to find it.

**Capacity Development.** IYA offers a wide range of training services including assistance in formulating training tools; conducting intern orientation and agribusiness training; and providing specific technical backstopping to emergent agribusiness opportunities. It supports both short courses and longer-term agribusiness incubation. IITA has published guidelines and training materials useful to these tasks, and experienced youth are ready to serve as resource persons. Agribusiness expansion by youth necessarily entails start-ups in modern farming,



*Agripreneurs are not only trainees but also serve as outreach trainers and models for modern farming to rural communities*

service provision, innovative marketing, and agro-processing, and IITA, through its Business Incubation Platform (BIP), stands ready to develop additional business models and technical materials that guide project operations. It also involves collaboration with and mentorship by the private sector, and IITA can assist in this area as well.

Identification of highly effective hosts of youth agribusiness incubations and the training national staff is another important role. Incubation hosts must not only have basic training facilities, but strong IT connectivity and enterprises upon which to base teamwork so important to experiential learning. IITA has developed a two-week intensive training program of Youth Coordinators, and accompanying training materials. This training is led by experienced youth and may be conducted either at IITA or by close collaborators such as agricultural universities and vocational training institutes. These Youth Coordinators then go on to train incoming agripreneurs and agribusiness attachment interns, and to assign in agro-industrial attachment. Training is conducted in conjunction with development partners in a manner that reinforces continuity beyond project timelines, and in partnership with human resource specialists. Numerous training tools are available from the Agripreneurs including tested training manuals accompanied by PowerPoint presentations in English and French. These are covered in greater detail in Section 4.3.

**Knowledge Management and Communications.** This support unit provides communication materials and tools used in liaison and advocacy efforts. The main focus of the communication strategy is to showcase the viable business and employment opportunities available in agriculture. The unit is also responsible for sharing the success stories with stakeholders and the general public using a full range of communication tools and media channels. The operations of the communication unit are to: 1) map out strategies on how to create awareness and maintain a higher level of publicity, 2) increase the visibility, credibility and accurate understanding of IYA projects, and 3) sustain an established network for Knowledge Management and sharing of experiences for targeted audiences. Key areas of communication activities include Intranet sites, other social media, IYA monthly electronic newsletter and

email and SMS networks. Of particular importance is the IYA website serving as the major platform where information from all youth groups and projects is posted. Each Agripreneur group has a Communications Officer that provides content to and feedback about the website. Communications works closely with M&E to distribute its important findings.

**Monitoring and Evaluation.** Monitoring & Evaluation is also youth-led but relies upon mentorship by more experienced scientists from IITA. The unit has established a results framework and offers survey tools that can be modified to meet different settings. The tools are intended for repeated electronic compilation, and results are intended for quick interpretation and guidance to submitting cooperators. These tools are extended to all groups across Africa and included within Youth Coordinator training. M&E operates in collaboration with the national partners and donor expectations. Emphasis is now placed upon developing tools that track agribusiness startups and links to needed business support services.

Youth empowerment across Africa involves an element of social engineering designed to curtail ominous, foreseen outcomes if current trends in youth marginalization remain unchecked. It is youth themselves who best appreciate their current dilemma and recognize viable pathways to improvement. Youth-led M&E offers an important perspective in this regard. Activities include the comparison of alternative agribusiness orientation pathways (e.g. agribusiness incubation vs agro-industrial attachment) as an important means to select between and improve upon them. Some general indicators of youth empowerment and Agripreneur successes include:

- The number of youth empowerment projects and agribusiness incubations launched;
- The number and gender of participating youth and their completion of intern commitments;
- The number and types of mentors recruited to work with youth;
- The number of financial institutions linked to youth agribusiness startup and the characteristics of special loan products designed around youth;
- Subscription to IYA Communication and Capacity Development services, training tools and manuals developed, training sessions held and youth trained (by gender);
- Business plans and applications submitted for loans, their approval rate and the total amount of credit directed toward youth;
- The number and types of agribusiness startups, their employment offered, and the demands for follow up business support services.

While M&E frameworks and tools are important, what is more important is the findings they generate and how this information is used to improve youth empowerment operations. Rather than glorify successes, M&E is better utilized to identify risks and shortcomings, draw key facts from them, and to form conclusions that allow for corrective action. Drawing anticipatory conclusions between youth activities in different places and times is a more cryptic but sometimes very useful feature of M&E as well. The IYA youth-led M&E unit requires challenges to prove its efficacy beyond the simple project evaluation level.

Indeed, all of these IYA service units are ready for new challenges; Liaison and Advocacy, Capacity Development, Knowledge Management and Communications and Monitoring and Evaluation as they prepare to step into, and provide a model for the youth empowerment agenda across Africa.



### Section 3: Agripreneur Business Plans

This chapter presents a summary of seventeen agribusiness plans prepared by Agripreneurs as they develop their independent businesses. These businesses are presented in alphabetical order by proposed business name. These intended startups represent a first "batch" of Agripreneur business plans that are intended for funding during 2017 through the ENABLE-Nigeria risk sharing mechanism developed by NIRSAL. These summaries provide the business name, products, names of operators, business setting and strategy, required loan and expected returns. In some cases, concerns by mentors reviewing these plans also appear.

**ADA FARMS.** This business seeks to produce improved varieties of plantain fruits and suckers. It will be operated by A. Joshua and A. Oyindamola, on a thirty hectare farm in Rivers State. Operations will rely upon improved plantain varieties available from IITA and its vegetative macro-propagation technology. This business is



*Healthy plantain propagules produced by mini-set technology.*

projected to produce 216 tons of plantain fruits and 84,000 suckers per year. Ada Farms seeks a loan of \$125,616 and expects returns of \$677,223 by its fifth year of operation, a cost to benefit ratio of over five. Reviewers suggest that intercropping may be practiced in the new plantation to generate additional revenues early in the business.

**BOROTO SEEDS.** The business produces improved certified maize and soybean seeds. It will be located near Ibadan and operated by Ogunsanmi Roseline, Tolu Omole and Akinsinku Damilola. It has access to improved crop varieties developed by IITA and will collaborate with the BIP GOSEED enterprise. It seeks a loan of \$387,341 over five years and expects revenues of \$619,745 resulting in a cost to benefit ratio of 1:1.6. Its plans require greater attention to profitability and can consider additional seed production through out-grower networks.



*Opportunity exists for large-scale grain trading, especially those that provide improved markets to farmers and better quality to consumers*

**CAS Nigeria Ltd.** This company intends to collect, clean and package different grains including rice, cowpea, groundnut, sorghum, maize and soybean. The business will be located in Nasarawa State by its operators Mile Sesuur Loveth, Alfa Arome Benjamin and Ekeshili Uche Chika. Grains will be cleaned and packaged in ways that assure their quality and be attractive to a wide range of customers.



*Catfish farming offers great opportunity but business plans must accurately factor in the costs of feed*

This business stimulates

local production of these crops by offering farmers guaranteed markets at local aggregation points. CAS will ensure grain quality in a manner that competes with imported grain, particularly rice. The required startup capital is \$78,041 and revenue of \$247,928 over five years is expected, a cost to benefit ratio of 1:3.2.

**CHIS FISH.** This business specializes in the production of high quality smoked fish for supermarkets, restaurants and hotels. The business will be operated by A. Oluwaseun, Y. Babatunde, O. Chituru and O. Adedapo and located in the city of Ibadan, Nigeria. It relies upon a traditional-style dried fish product that is produced and packaged using modern food processing technology. The product is already being produced on a small scale and has established a strong customer base. It requires \$70,000 for start-up, both as commercial loan and overdraft protection over three years. It projects revenue of \$434,286 with a profit margin of 25% by the third year of operation.

**EMERALD NIG. LTD.** This business intends to produce and sell tomatoes and other fresh vegetables. It will be operated by O. Dolapo, M. Samekpolo and O. Babatunde near Ibadan, Oyo State. Production will start with five greenhouses and at the end of five years production will be extended to seven.

Each greenhouse has an expected yield of five tons per cycle and a total of 25 tons a year. Emerald seeks a 18 month loan of \$78,720 and expects revenue of \$469,841.

Reviewers indicated that it is difficult to grow only tomatoes because of accumulating pests and diseases, and the production of other vegetable must be better factored into its projections.



*Greenhouse tomato production offers huge yields and profits that are attracting many Agripreneur business startups*



**FINAL GARRI PROCESSING ENTERPRISE.** This business enterprise intends to process and sell upper-end garri for domestic consumption. It will be operated by O. Oluwatosin, M. Uduak and A. Monday, and located at Kuje, near Abuja. Processing will be based on the use of state-of-the-art mills using improved and high yielding varieties of cassava from IITA. The process results in a higher quality garri product of uniform consistency, free from sand with lower in moisture content. Presently, there is a huge market for top-end garri in Abuja since there is insufficient local production, and none of highest quality. The Enterprise intends to process 500 tons of garri during the first year and distribute them through supermarkets and wholesalers. It requests a loan of \$52,372 and expects returns of \$1,229,400 over five years, a projection that is likely to be overly-optimistic.

**FIYA Nigeria Ltd.** FIYA is planned as limited liability company located at Moniya in Oyo state. It will focus upon the production and distribution of two improved rice varieties, FARO 44 and FARO 52. These two varieties are highly rated to meet standard milling specifications and with widespread customer acceptance. The company will be owned, run and managed by four young enterprising Agripreneurs, A. Aduragba, O. Yetunde, O. Oluwafemi and O. Ibukun. Its target customers include local rice millers, out-growers, and local rice farmers amongst others. This overall business plan covers a period of five years operating within a 200 hectare production area. The loan requested is \$27,000 with payback in two years and overdraft protection afterwards. By the fifth year, the net worth of business is estimated to reach \$284,000. Reviewers question if this loan amount is sufficient to start such a large seed farm.

**F-STEP Cassava Company Ltd.** This business will produce and process cassava root into garri using both the white and Vitamin A (yellow) cassava varieties, and to market their products locally and internationally. It will be operated by O. Oluwaseun, A. Paul, A. Temitope, and L. Fumi on 50 hectares of land in Ekiti State. The production services are based upon proven IITA technologies for high yield cassava production using improved, bio-fortified cassava varieties and quality processing. F-STEP Cassava Company Ltd. plans to process 150 tones of garri per year. F-STEP seeks a five year loan of \$382,875 and expects returns of \$858,095 over the same period, resulting in a benefit cost ratio of 1:2.2. Reviewers suggest that the cassava farm and cassava milling operations be conducted as separate businesses.



*Small-scale mechanization of cassava reduces drudgery and allows for greater production*

**GRACEVINE FOODS.** This business seeks to add value to agricultural produce by processing and marketing three products; Clean Beans, Powdered Beans and Powdered Rice. It will be operated by Bose Idowu and shall engage the services of three employees. The enterprise will conduct business in Niger State and maintain another distribution office in Ibadan, Oyo State. Production and sales of Clean Beans is ongoing and the other two products are tested. GRACEVINE FOODS expects revenues of \$158,960 over five years. It seeks a \$55,636 loan to scale-up the business offering a cost to benefit ratio of 1:2.8.

**GREEN PASTURE INTERNATIONAL.** This business intends to purchase, fatten and resell sheep. It will specialize in providing the highest quality and diseased-free animals available to the market in northern Nigeria. The business will be operated by A. Toyin, G. Muritala, A. Bankole and M. Veronica on a rented farm at Minjibir, Kano State. The fattening process will be operated over three cycles per year. In the first year, 600 animals will be fattened and sold, increasing to 750, then 900, and 1,200 animals per year by the fourth year. A startup loan of \$63,295 is required and total revenues generated after five years is projected to be \$492,171. The profitability of operations greatly depends upon the costs of feed and veterinary services and reviewers question whether these costs were accurately factored into the plan.

**JAGOOH FISH FARM.** This business seeks to produce high quality, protein-rich African catfish in ponds. The business will be located in Osun State, south-west Nigeria and operated by I. Ayodeji Peter, A. Gbemisola, O. Ajibola, O. Hammed and I. Okwurumeya. The business will produce 150 tons of table size catfish in the first year and later increase to 300 tons from the second year onward with six month production cycles. To reduce costs, some of its feeds will be blended from locally available materials. It seeks a five year loan of \$147,755 with expected revenue of \$305,396, resulting to cost to benefit ratio of 1:2.1

**PALASPA RICE SEED ENTERPRISE.** This is an enterprise created to supply high quality seed of improved rice varieties. The farm will be located in Nassarawa state. The main purpose is to supply rice farmers in the northern part of the country. The operators are Okotie Felicia, Magaji Samuel Nze, and N.M. Malgwi. It seeks a three year loan of \$41,269 and expects to earn over \$64,468 within that period. Clearly this business opportunity requires additional planning and more favorable projection to become creditworthy.

**SERIB PLANTAIN FARM.** This business will produce and sell propagules of improved varieties of plantains and to market their fruits. It will be operated by O. Oluwaseun, A. Ibukunoluwa, and S. Aramide on ten hectares in Osun State. Propagation services are based upon proven IITA technologies that clean and root plantain suckers, and grow them in nurseries for sale. This process results in disease-free plants suitable for rehabilitating old plantations or starting new ones. There is also strong potential for sales to peri-urban farmers. Serib plans to root and market 72,000 propagules per year and harvest 20,000 fruits. It seeks a five year loan of \$213,731 and expects to earn \$488,890 over that period, resulting in a cost to benefit ratio of 1:2.3.

**SILVER FARM.** This a business with two divisions Silver Fish, a low-fat, table size catfish produced for home consumption and restaurants, and Formula X, a high protein fish feed. The enterprises will be operated by O. Okaro, A. Oluwakeyede, E. Dan-Aighewi and M. Tumba Gambo (for Silver fish), and O. Afolabi, Z. Abubakar, A. Oladini (for Formula X). The partners all have equal rights and shares. SILVER FISH will produce 8 tons of catfish per month for the first year and double production the following year. The fish feed product will be blended from locally available ingredients, packaged according to customer needs and marketed through commissioned sales agents across 10 states. The loan required is \$125,822 and the business projects total returns after three years of \$708,132, offering a cost to benefit ratio of over five. Some reviewers question the rationale for linking these two different enterprises other than FORMULA X providing a source of feed to Silver Fish. Others challenge the product name FORMULA X as too vague and may not prove attractive to other fish farmers.

**SORGI FARMS ENTERPRISE.** This business is established to produce clean, certified sorghum seed to farmers in northern Nigeria. Sorgi Farms intends to use modern technologies and improved varieties of sorghum to meet optimum production targets. The company also intends to diversify into the production of grains as a carrier of Aflasafe, a bio-control product produced by the BIP in Ibadan. Sorgi Farms will operate from Abuja, Nassarawa and Kaduna.



The management team includes, Faith Omoruan, Ndzahea Sini Luwa, David Samora Hamza, Alexander Nggadda Rufus, Isuwa Zaccheaus Baggi, and Onwudiwe Nnajiuba Vitalis. Sorgi farms seeks a three year loan of \$152,766 and expected revenues after three years \$1,428,570. These projections appear overly optimistic but its operators appear along the right track.

**TODAA FARMS.** This business intends to produce improved varieties of fresh cassava tubers and stems for commercial and industrial utilization. It will be operated by A. Obinna, O. Omotola and O. Timi on fifty hectares in Imo State. This business will produce an average of 800 tons of fresh cassava tubers annually and to market bundles of cassava stems for propagation. Its production will utilize improved cassava varieties available from IITA. Todaa Farms aims to achieve a sales turnover of \$782,222 after loan repayment of \$364,664 over five years, a marginal cost to benefit ratio of 2.1.



*Cassava farming with new IITA varieties offer great yields*

**TOFAN FOODS.** This business seeks to produce nutritious fried snacks made from cassava, cowpea and other ingredients. It will be operated by O. Olufunmilayo, A. Oyinkansola, P. Komolafe and B. Tolulope from a medium-scale processing factory in Ibadan, Oyo State. The Tidbits product was developed by the IYA group and tested over several years, and already has developed a strong customer base. The factory expects to produce 288,000 units per month and distribute them through supermarkets and wholesalers. It seeks a two-year loan of \$105,703 and projects sales of over \$2 million over that period, making it a very strong candidate for commercial credit despite its overly optimistic projection.



*TOFAN will commercialize Tidbits, a product developed by IITA Agripreneurs*

**In summary,** these 17 agribusiness plans request about \$2.5 million in loans and project \$11.2 million in revenue, an average cost to benefit ratio of 4.6. These businesses could provide self-employment for 62 departing Nigerian Agripreneurs. Only one Agripreneur expects to operate a sole proprietorship, the rest intend to partner in groups of 2 to 6. In some cases, many partners will operate different divisions within the same business and are likely better off to split into separate businesses. Among the startups, 35% will process foods, 24% will produce and sell grain seeds, 12% will raise fish, 12% will raise bananas and market both fruit and vegetative propagules, and 6% each will raise vegetables, cassava and fatten livestock. This represents a diverse range of business interests and reflects the sort of learning enterprises operating within the different Agripreneur groups. Two of these businesses project low profits (cost to benefit ratio < 2), 12 appear to have realistic expectations (cost to benefit ratio 2 to 6) and three expect spectacular returns of up to 23-fold. The first and third groups must be assisted to further improve their planning.

## Section 4: The Way Forward

### 4.1 ENABLE Nigeria Project Coordination

The African Development Bank is committed to securing a better future for Africa's youth and its ENABLE Youth Nigeria Program is expected to begin in January 2017. IITA and the Agripreneurs have several important roles within this project, and participate in all of its major components; providing services related to policy analysis, knowledge management, outreach, capacity development at several levels, and monitoring and evaluation (M&E). ENABLE Nigeria's first agribusiness loans shall be directed toward departing IITA interns that develop the winning business plans featured in this booklet. IITA will engage both its professional staff and its cadres of Youth Agripreneurs within these efforts. At the same time, this Program operates as a loan to the Government of Nigeria, and the repayment of commercial loans by youth is of critical importance. In this way, IYA must ensure that youth passing through the Program ambitiously embrace entrepreneurship and start successful businesses that support the Program as a whole.

ENABLE Nigeria is led by the Federal Ministry of Agricultural Research and Development that will establish a National Coordination Office and operations in 37 locations, one in each Nigerian state (and the Federal District). Within each state, agribusiness incubations and commercial mentorship activities will be conducted. IITA is required to provide a full range of services over five years as follows:

1. *Component 1 Enabling Environment.* This component includes policy advocacy and synthesis, knowledge management & dissemination, technical assistance in the design of information and communication tools and mobilization of Youth Coordinators operating across the country.
2. *Component 2 Entrepreneurship and Agribusiness Incubation.* IITA shall organize training actions at all levels of Program activities. It will train Youth Coordinators from all states, organize and assist in intensive Agribusiness Orientation for all incoming youth interns, organize periodic "on-board" training in agribusiness skills, and conduct a limited number of IITA-led Agribusiness Incubations.
3. *Component 3. Agribusiness Finance.* Current IITA Agripreneurs will be among the first youth to benefit from the commercial loan opportunities developed by The Nigeria Incentive-Based Risk-Sharing System for Agricultural Lending (NIRSAL).
4. *Component 4 Program Management.* IITA has two major roles; establishment, implementation and processing of the Program's Monitoring & Evaluation System and organizing and conducting a nationwide Youth Outreach activity that popularizes ENABLE and evokes mindset change among Nigerian youth. IITA will link the Program to ENABLE initiatives in other countries in an advantageous manner.

The exact manner and timing of these diverse services to the Program depend upon the needs and pace of its many state-level collaborators but certain necessary activities are foreseen. IITA will open a youth-led liaison office in Abuja to assure strong working relations with other partners. There is need to quickly train 74 Youth Coordinators, one woman and man from each state, who then go on to establish their individual Agripreneur groups within designated Agribusiness Incubation hosts. ENABLE Nigeria is a large, ambitious Program and its operations are necessarily complicated, but IITA and the Agripreneurs are prepared to assure that this important project succeeds

## 4.2 ENABLE Africa Program Backstopping

First it must be explicitly stated that ENABLE Youth is a Program of the African Development Bank and IITA's efforts serve to backstop their activities, particularly in the Regional Member Countries (RMCs) that agree to loans advancing youth in agribusiness. That said, IITA offers a full range of services, starting with participation in project design and appraisal, and leading to project monitoring and evaluation so that better actions may be conducted in the future. Take for example ENABLE Nigeria expected to start in January 2017. IITA helped prepare the Concept Note that led to its participation in a series of missions, culminating in a loan agreement between AfDB and the Federal Government of Nigeria. Its roles in the project include policy analysis and advocacy, knowledge management, assistance in M&E and organizing several of the youth agribusiness incubations (that are described in greater detail elsewhere in this publication). Youth from the IITA Abuja Station are developing a practical and attractive ENABLE-Nigeria website useful to project partners and other interested parties. A major responsibility of IITA is capacity development at several levels, starting with training of 74 Youth Coordinators from all states in Nigeria, providing them with training tools to conduct local agribusiness orientation among all 37,000 recruited youth over the next five years and organizing on-board training to ensure that these youth prepare quality agribusiness plans for funding. Business models developed by the IITA Business Incubation Platform provide the economic framework upon which the profitability of these plans are based. IITA is establishing a youth liaison office in Abuja so that it can work closely with other project partners. Moreover, departing IITA Agripreneurs are expected to submit the first agribusiness plans to NIRSAL for loans in Year 1, many of them are described in this publication. In this way, IITA will engage both its professional staff and its cadres of Youth Agripreneurs to ensure the success of ENABLE-Nigeria. Similar levels and types of involvement is expected in other countries as well. Efforts are underway to provide assistance in French- and Arabic-speaking countries.

One exciting project development is ENABLE-TAAT. Its purpose is to operate technology and innovation centers for young people on specific commodity value chains, and to stimulate youth-led agribusiness start-up in support of the AfDB Technologies for African Agricultural

Transformation's (TAAT) eight Priority Intervention Areas. In this way, ENABLE-TAAT's beneficiaries are youth that are assisted to initiate these agribusinesses and the employees offered decent wages through them. It will also develop a network of Agribusiness Support Services and link to the parallel efforts of each TAAT commodity team. IITA backstops this program by providing policy recommendations,

communication services, a range of capacity development activities, technical advice and M&E guidance. Critical to these services is the active participation of the IITA Youth Agripreneurs. It will establish 25 agribusiness incubations that run for five years and specialize in the TAAT value chains, and operate two ENABLE-TAAT coordination and training offices in Abuja, Nigeria



*Rice technologies poised for advancement by youth: reliable seedling systems, ergonomic field tools and seed production of improved varieties*



### Technologies and Innovations considered within ENABLE-TAAT

**Rice self-sufficiency.** Improved varieties, seed production, water and nutrient management technologies, small-scale mechanization, improved polishing and packaging

**Cassava intensification.** Improved varieties and cutting distribution systems, intercropping systems, milling and starch production

**Sahel food security.** Seed production of improved crop varieties, water harvesting and irrigation technologies, cereal-legume rotation and trading, milling and blending, livestock fattening

**Savanna breadbasket.** Striga elimination products and campaigns, BNF production inputs for soybean, poultry operations and egg business, manufacture of protein-fortified flours and porridges

**Tree plantations.** Improved variety tree nurseries, producer and out-grower association services, commodity trading and export, quality second stage value addition

**Horticulture.** Greenhouse design and seedling operations, hybrid vegetable seed production, wholesale marketing, second stage value addition

**Wheat production.** Seed production, small-scale mechanization and irrigation technologies, flour milling and enrichment, value addition and baking

**Fish farming.** Hatchery operations and fingerling marketing, feed production and marketing, pond design and construction, harvest technologies and post harvest storage

and Nairobi, Kenya. Each agribusiness incubation shall operate across a fairly narrow set of value chains but their areas of specialization are open-ended in a manner that allows them to seize business opportunities as they emerge (see text box). Each incubation will consist of 40 interns at any time that are divided into sub-groups with their own value chain assignments. While the specific hosts of these agribusiness incubations are not finalized, we foresee the project to conduct four youth innovation centers in Southern Africa, six in East Africa, four in Central Africa, four in North Africa and seven in West Africa. ENABLE-TAAT does not include funds for agribusiness finance and better leveraging commercial loans for creditworthy youth, but the larger AfDB ENABLE-Youth Program and its RMC projects include a strong agribusiness finance and risk-sharing component.



*Cocoa technologies poised for advancement by youth: seedling nurseries, plantation restoration services and local value-added*

It will advance the careers of at least 5000 youth, develop about 500 learning enterprises within the TAAT Priority Interventions and their value chains, and lead to the establishment or expansion of 3000 youth-led agribusinesses that employ at least 45,000 additional persons. We view this as ambitious but entirely feasible given the combined support from the IITA Youth Agripreneurs and the TAAT Clearinghouse. Furthermore, the Youth Innovation Centers will act to jumpstart larger in-county ENABLE projects as they spread across the continent.



### Agripreneur skill sets developed through formal training and experiential learning

- ☑ Identify entrepreneurial opportunities along agricultural value chains
- ☑ Understand business models and develop entrepreneurial ideas within them
- ☑ Establish profitable crop and animal ventures using modern agricultural methods
- ☑ Develop production and harvest schedules, and link them to best market opportunities
- ☑ Understand dilemmas faced by youth and the process of mindset change
- ☑ Liaise with other youth groups and promote their common interests
- ☑ Work with other development agencies to promote greater opportunities for youth
- ☑ Recognize responsibilities, operate creatively and practice teamwork and leadership
- ☑ Create a marketing strategy that includes promotion, pricing, sales and forecasting
- ☑ Prepare a detailed business plan and loan application, and access start-up financing
- ☑ Deliver convincing business pitches to potential partners and investors
- ☑ Utilize information technology and social media to promote their agribusiness interests
- ☑ Work across a wide variety of agricultural ventures and in several capacities
- ☑ Identify and adhere to commodity and product industry standards and regulations
- ☑ Operate in gender-balanced settings and respect diversity and cultural differences
- ☑ Develop and maintain a safe working environments and respect the rights of employees
- ☑ Grasp commercialization through due diligence and competitive advantage
- ☑ Recognize opportunities for value addition and establish simple production lines
- ☑ Secure an acceptable livelihood while passing their very special skill sets on to others

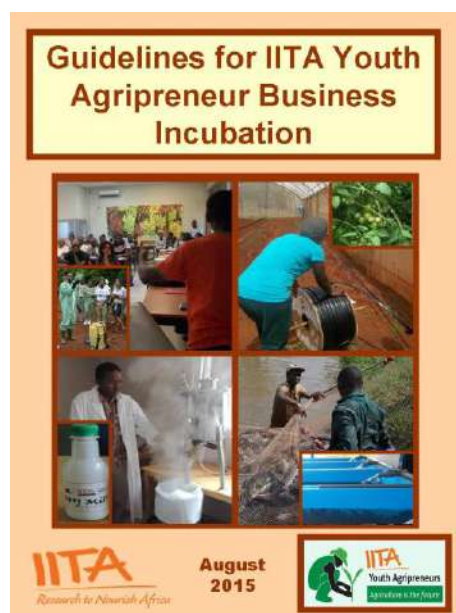
### 4.3 Agribusiness Training Tools

The Agripreneur Movement is strengthened by a suite of diverse training tools. These materials are available in both printed and electronic form. They are used in training trainers, providing agribusiness orientation, guiding the development of general business models and individual agribusiness plans and supplying detailed guidelines on enterprise operations. These training tools are built around a specific suite of skills considered necessary to the success of Agripreneurs and their groups. As the Agripreneur Movement is intended to become Africa-wide, some of these training tools are also available in French and will soon be translated into Arabic.

**Guidelines for IITA Youth Agripreneur Business Incubation** (in French and English). This booklet provides flexible guidelines to the establishment and operations of Agribusiness Incubation. It is intended to assist new and existing Youth Agripreneur Groups as they expand in both size and number.

**Youth Agribusiness Incubation Training Manual** (in French and English). The training manual serves as a guide to Youth Coordinators preparing to establish agribusiness incubations. It is accompanied by the **Training Workbook** and a set of 10 PowerPoint presentation themes that are useful in training both the Youth Coordinators and incoming interns.

**On-board Agribusiness Development Support.** This training workbook and set of PowerPoint presentations



assist Agripreneurs to understand the business environment and prepare their independent Agribusiness plans. It is largely based upon training material provided by EKIMIKS.

**Enterprise Training Manuals.** Several technical training manuals are available based upon experiences from Agripreneur learning enterprises. These include guidelines on cassava production and processing, plantain sucker multiplication, seed production, catfish farming and processing, and low cost greenhouse construction.

#### **4.4 Recommendations and Next Key Steps**

The Agripreneur Movement has placed youth empowerment in Africa into a new light, but its rapid growth has resulted in "growing pains", and its efforts are not always well balanced and equitable. To some extent, its prominence as an advocate for youth has exceeded its abilities to establish independent businesses formed by its initial members. This is due to three main factors: 1) the first agribusiness incubations covered new ground, and there were difficulties in developing robust, profitable, labor-efficient learning enterprises from them; 2) the pioneering Agripreneur group at IITA did not provide the best example to others that followed in terms of propelling departing members toward agribusiness as many of its best became absorbed into institutionalized Agripreneur service provision and BIP in-house businesses; and 3) operations within IITA Headquarters are not very representative of other host organizations owing to its ready access to highly skilled mentors and the potential to partner with other IITA projects and resources. It is the next generation of Agripreneur groups that are operating within greater isolation, shorter timelines and tighter budgets that will offer better proof of concept in the near future. Indeed, despite its emerging importance as a proponent of youth empowerment, the principal purpose of the Agripreneurs remains unchanged. It must offer a cost-effective mechanism to equip youth with the skills required for meaningful self-employment and assist them in finalizing winning agribusiness plans and loan applications! Along the lines, the following recommendations are offered:

- There is a tradeoff in requiring that all Agripreneur services be youth-led. On one hand, youth have unique insight into the difficulties faced by their peers and are able to approach them over their preferred media and in terms they understand. On the other, these youth lack experience and may not take advantage of emergent opportunities. The Agripreneurs were founded with the understanding that youth will suffer misjudgment and learn from their mistakes, and Agripreneur leaders and their mentors must ensure that the latter is indeed the case.
- Fundraising for Agripreneur activities through ENABLE Country loans has not met expectations. Countries are understandably reluctant to fund IITA youth services with their borrowed money. As a result the services provided by IYA are less reliable than hoped. Means must be found to provide the Agripreneur Movement with core support separate from country loans. ENABLE TAAT is a step in the right direction, as it does not run through country programs and loans, but its focus is limited to only eight Priority Intervention Areas. Similar funding opportunities in support of core operations must be secured.
- Incoming Agripreneurs must have complete understanding of their role within the movement. They are trainees provided opportunity to sharpen their entrepreneurial instincts prior to self-employment. Too often interns falsely see themselves as staff of their incubation host, and will delay developing a business plan and loan application. Mechanisms must be found to: 1) better select incoming Agripreneurs based on their ambition to start their own business; 2) terminate Agripreneurs who fall too far behind

their business development schedules; and 3) provide additional incentives to those who develop their business ideas first and best.

- Better links must become established between Agripreneur groups and the loan officers of commercial financial institutions. These loan officers are perhaps the most important mentors but too often their recruitment is not considered essential within agribusiness incubation. In some cases, mentoring loan officers will rise from the commercial banks that enter into ENABLE's risk-sharing agreements, but in others the Agripreneur groups and their agribusiness incubation hosts must contact local banks to determine which have the greatest interest in investing in youth-led agribusiness and offer the more favorable terms, and which loan officer can serve as the strongest mentor. Each group should develop a registry of these banks and officers, and these lists should be compiled within country and across the Movement.
- Agripreneur groups are at risk of capture, both from internal and external forces. The leadership of some groups becomes static, leaders and task officers do not regard themselves along entrepreneurial pathways, but rather as administrators of their group. Such leaders can and should be replaced through group elections. Some land owners and local authorities recognize the opportunity to engage with Agripreneur groups and attempt to do so in an unbalanced manner, treating youth as inexpensive workers. Agripreneur groups must recognize the need for contractual arrangements before committing resources to other parties. Finally, youth marginalization is highly politicized, and others stand to benefit just by being seen with, but not really contributing to the Agripreneur Movement. Liaison with others must not reach a point of distraction from the Movements main goal, guiding youth to self-employment.
- Some respected development interests remain unconvinced that youth-led agribusiness incubations are a sound pathway to youth empowerment and self-employment. Some prefer more conventional, less expensive short courses and agro-industrial attachments, and seek to impose their approaches upon projects involving the Agripreneurs. A common example of this is when partners insist that agribusiness incubation be reduced to only a few months in order to reduce intern costs and increase their numbers. While differences in approach are legitimate, Agripreneurs must resist becoming transitioned into other models in which they have little experience or that have not performed well in the past.
- One needed element is the establishment of agribusiness accelerators for ongoing youth-led enterprises in need of assistance. Agripreneur leadership is committed to developing business support services but this has not yet occurred beyond the discussion stage. One approach is to develop an on-line, interactive service accessible to departing interns and others. Another is to develop supply and marketing networks that improve competitiveness within commodity value chains. Development of agribusiness support services should become a priority for Agripreneur leadership and their mentors, and become readily assimilated into country-level ENABLE projects as they grow.

In view of the developments described in this booklet and the above recommendations, the following shortlisted next steps are offered.

1. Plans for a IITA Youth Core office should continue, it should remain youth-led and consist of four units: Liaison and Advocacy, Knowledge Management and Communications, Capacity Development, and Monitoring and Evaluation. This office must find ways to work with and assist all groups in every country. Funds to operate this office must be secured.

2. The Agripreneurs must continue to work closely with the AfDB ENABLE Youth Program. Cooperation begins during the formulation of country projects, and continues through services offered to them. Every ENABLE country should include an Agripreneur Liaison Office. The most important interaction at the project level remains linking creditworthy youth to lenders and risk-sharing mechanisms.
3. Many Agripreneur assets must become formalized in ways that allow for more effective integration of its approaches by others. Its training tools must become more widely recognized and readily accessed. Its business models must become better described and every learning enterprise must develop an operations manual so it can become more readily replicated. Selection and recruitment procedures must be better established, and adjusted to different settings, given the potential landslide of youth applicants following public announcement of new ENABLE projects. The spin-off of successful learning enterprises into independent, youth-owned business must be encouraged.
4. The agribusiness plans presented for Nigeria in this booklet must become successful enterprises as an important proof of concept. These business plans must be completed to lender specification and forwarded through NIRSAL during the first year of ENABLE Nigeria. Information contained in this booklet is intended to assist in the completion of additional business startups, both in Nigeria and other countries. M&E efforts must capture these impacts.



*Agripreneurs prove that smart planning and hard work leads to colossal returns*



*Marketing innovation by Agripreneurs in Uganda allows for on-line orders of vegetables and delivery*



## Appendix 1. Nigerian Agripreneurs and their Contacts

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**The IITA Agripreneur Movement embodies the hopes and ambitions of Africa's youth seeking better lives and livelihoods. Over the past four years it has seen remarkable progression; from mindset change and agribusiness orientation, through agribusiness incubation and experiential learning, and now to the establishment of profitable businesses and self-employment. This booklet describes this transition and the Agripreneur's plans for the future.**

