

AGRITERRA 4 COOPERATIVES!

ANNUAL REPORT 2020



**AGRI
TERRA**



FOR COOPERATIVES



PREFACE

Agriterra's development since its foundation has had clearly marked five-year periods. These cycles, which are in part related to development in the funding of our work, also reflect clear periods of growth. After the start-up in 1997, Ariterra had its first functional division into the Advice and Project Financing departments in 2005. After 2010, we started to reduce the co-financing to farmer projects, and we again implemented a reorganisation dividing the organisation in Arnhem according to the advisory services that emerged from our practice. We defined three spearheads, nowadays called trajectories: making cooperatives bankable, setting up services to members and professionalise advocacy. In the current five-year period that is coming to an end, we have raised these services to the level of successful specialisations with important innovations and reduced our co-financing function.

A clear niche

In the final straight of this programme, we already started with the following period by building new coalitions. They guarantee that other development organisations, companies and service providers can plug their services in duly selected, well-performing cooperatives. Think in this respect of our internationalised Agripool coalition, the climate smart coalition, the bridging the finance gap coalition and the business analysis on scale coalition.

We have become welcome guests in these coalitions because we have a clear niche. We are cooperative business development specialists. We can find ambitious farmers' organisations upstream in the chain. We work them up to become valuable starting points in any value adding process. With our advice, training, and study tours, they become reliable economic partners for suppliers, buyers, banks, governments, and research centres. Our approach is different because we dare to distinguish between organisations and alert cooperatives to select among members. Ariterra selects on ambition. We distinguish ourselves by placing the emphasis on the farmers' association's own initiative and their commitment to their self-chosen cause, the famous Big Hairy Audacious Goal (BHAG). Their initiative, commitment and focus on the BHAG are factors that determine whether we continue to make our contribution.

Scale-up & dream on

Since it is also my last report, I feel the need to pay tribute to the hundreds of employees, volunteers, Agripoolers, farm leaders and relations in ministries, international organisations, funding agencies and service providers. In the launching event of Ariterra, the legendary Nicaraguan farm leader Daniel Núñez Rodríguez said that a man with a dream had the right to have the dream come true. For that to happen, there needed to be a connection with reality which was provided by all those people who have given their best efforts, each in their own area. I am sincerely grateful for all that has been accomplished and that I can be part of this endeavour until my retirement.

Ariterra's starting promise was to move farmers' organisations centre stage for rural development. We delivered on that. When we started, people ignored the existence of organised farmers, something impossible to think of in 2020. Additionally, we pledged to become the cooperative business development service provider by excellence: [Ariterra 4 Cooperatives!](#)

From this point on things will change in Ariterra. New people will continue in what according to Lucas Simons should be the phase of 'Scaling and Removing Barriers'. In this new phase the focus ought to be on collaboration, scaling and preparing for institutionalisation. This new phase is clearly envisaged in our strategy 'Route 2030: New Decade for Cooperative Agribusiness Development' with an emphasis on scaling. Yet, I urge the new leadership to start with a Big Hairy Audacious Goal that is shared among the Ariterra community.

Kees Blokland

Managing director 1997-2021



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COLOPHON

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AGRITERRA'S 2020 GOALS: THE RESULT

Since 2016, Agriterra's work and activities are centred around the so-called 2020 Goals, mostly goals reflecting the situation to be achieved in 2020 or the accumulated result over the period 2016-2020. The overview below summarises the situation after five years of implementation.

1

REACHING 1 MILLION UNIQUE FARMERS

GOAL: 1 million

2020: 1,145,924



1,15 million farmers

In 2020 alone, we reached out to 1,15 million farmers, among whom 37% women. The number of unique farmers reached in the total period is therefore far above target.

2

LINKING 50 COOPERATIVES SUCCESSFULLY TO BANKS, INCLUDING 25 NEW PROCESSING PLANTS

CONNECTING TO BANKS

GOAL: 50

2020: 131

SMOKING CHIMNEYS

GOAL: 25

2020: 27



131 cooperatives linked to banks

In 2020 alone, Agriterra counted 50 clients that were beneficiaries of working capital or an investment loan, 27 of which were newly connected cooperatives. Over the past five years 131 unique clients have received one or more loans for working or investment capital.



27 smoking chimneys

The total number of established 'smoking chimneys' over the period 2016-2020 is 64. In 17 cases mobilised loans played a role and the average attribution to Agriterra of the result is 43% or 27 smoking chimneys.

3

MOBILISING € 55 MILLION IN INVESTMENTS AND WORKING CAPITAL

GOAL: € 55 million

2020: € 60,39 million



€ 60,39 million mobilised

The total loan amount mobilised in the period 2016-2020 amounts to EUR 60,39 million of which EUR 8,64 million in 2020.

Additionally, in the period 2016-2020 a total amount of EUR 7,17 million has been reported as grants for either working capital or investment purposes from different donors, as well as EUR 2,95 million in concessional funding from the ABTB and TAF-ABC fund.

4

€ 100 MILLION INVESTED AS A RESULT OF POLICY CHANGE

GOAL: € 100 million

2020: € 90 million



€ 90 million since 2016

The total of public funds mobilised is EUR 27 million. To this amount, when we add the grants (for working capital or investment) obtained by 50 organisations in the period 2016-2020, the total of public funds mobilised is EUR 34 million. Thus only 34% of the envisaged EUR 100 million.

However, direct registration of funds mobilised only captures part of the monetary advantage obtained by Agriterra clients because of FACT inspired lobby trajectories. We registered an additional EUR 56 million from tax benefits and export facilitation.

5

30% GROWTH IN PAYING MEMBERS

GOAL: 30%

2020: 21%



increasement paying members by 52%

Statically speaking the number of paying members has increased by 52% between 2016 and 2020. The percentage of paying members to total members is 85% in 2020 compared to 70% in 2016, which implies only a 21% over baseline.

Due to methodological and attribution issues, we do not dare to conclude that we met the target.

6

COVERING 30% OF THE OPERATIONAL COSTS OF AGRICULTURAL ORGANISATIONS BY PRIVATE SECTOR INCOME

GOAL: 30%



Changes in our working strategy made this goal no longer relevant

Agriterra realigned its working strategy to collaborate with more ambitious farmers' organisations. Thus, farmers' organisations that live out of donor funding tend to be discarded as potential partners during the intake process since they were considered rent-seeking organisations and, as a result, non adequate clients of Agriterra. The trend was that this type of organisations received few and eventually hardly any attention in the Agriterra programme and we cannot conclude that we achieved this target.

However, we developed substantial activities for donor dependent farm organisations to build services. On the subject we wanted to score on, the financial feasibility, we did not achieve sufficient results yet.

7

OPERATIONAL YOUTH COUNCIL IN 50% OF OUR CLIENTS

GOAL: 50%

2020: 10 %



Youth council in 10% of our clients

By the end of 2020, Agriterra clients had 71 youth councils in total, among which 42 fully operational councils. The percentages are respectively 16,8% and 10%, which is far below the target of 50% as originally intended.

Apparently, this goal was too ambitious and thus insufficiently realistic since the topic of youth was uncharted territory for most cooperatives. However, results show that the Agriterra approach on youth inclusion has sparked widespread interest among many clients.

8

PARTICIPATION OF WOMEN (30%) IN GOVERNANCE

GOAL: 30%

2020: 27%



27% women in the Board

The original target was 15% but since 2017 the target has been set to 30% female board participation. The 2020 percentage of female board members is 27%, which is higher than the original target, but lower than the adjusted target of 30%.

The female board participation increased thanks to female leadership trainings.

9

PARTICIPATION OF YOUNG PEOPLE (10%) IN GOVERNANCE

GOAL: 10%

2020: 16%



16% youth in the Board

Youth participation in Boards in 2020 is 16%, higher than the target of 10%. So, the targeted result achieved, thanks to youth participation workshops and exchanges.

10

30% OF AGRITERRA BUDGET FROM SOURCES OTHER THAN DGIS

GOAL: 30%

2020: 30%



30% Third party funding

Agriterra has been able to increase the proportion of non DGIS funding from 10% in 2016 to 30% in 2020. Among our main new donors we count GIZ, IFAD and USAID.

2020

The conclusion on the 2020 Goals

Agriterra is doing well on outreach, connecting clients to banks, loan mobilisation, youth participation in Boards and third-party funding of Agriterra's programme. Results are encouraging as to FACT trajectories (be it with a limited number of clients) for raising public investments and benefits through negotiated policy changes, establishing processing facilities (loan mobilisation has a limited role), youth councils (objective of 50% not realistic as explained at Goal 7). The increase of paying members and of coverage of operational costs by farmer organisations suffer from a lack of clear trajectories and measurement issues. Female board participation has increased since 2016, but lags our target of 30% by 3 percentage points.

The COVID crisis has reduced the possibilities to fully attain all objectives. Additionally, the programme suffered from a too exclusive focus on making cooperatives bankable, and less on advocacy and the financially sustainable services of general farmers organisations to their members. Results in these two trajectories did therefore not work out completely as expected. There are lots of activities and results in both areas, but it is below target for the two very specific indicators that we formulated. So, public programmes triggered by advocacy fell short of target, and financial sustainability of services cannot be attributed to us.



SUCCESSFUL JOBS, JOBS, JOBS PROGRAMME

In most African countries it is hard for young graduates to find a job. Under the Jobs, Jobs, Jobs Programme Agriterra aims to stimulate business-oriented farmer cooperatives to create rural employment opportunities.



In 10 African countries ambitious young professionals were offered the opportunity to gain work experience in rural farmer-led businesses at known Agriterra partners. Agriterra co-financed the salary costs of the cooperatives that were enrolled into the programme and it was guiding the young professionals and the cooperatives in the development, implementation and evaluation of their personal development plan.

The programme started in 2019 and got a very high degree of interest and appreciation among the participating cooperatives. The programme coordinators of Agriterra succeeded in creating **360 new jobs!**

It has been meaningful for cooperatives and young professionals in different ways. For cooperatives, the programme helped to identify, meet, and solve some pressing issues. Small cooperatives which were emerging and needed support for them to reach a higher level, were able to take on next steps in their development. Recruits have supported cooperatives to become more professional and business oriented.

It was an eye opener for many cooperatives to see the need for certain critical staff who have direct impact to the cooperative, as well as to its members. Having the young professionals on board in these cooperatives has resulted in higher revenues, lower staff turnover, a clear division of responsibility between board and management and it has created great impact in client's business, such as increase and sustainability of product volumes and quality.

As for the young professionals, the programme allowed them to gain more working experience and provided them with an opportunity to enter the job market and being coached.

Moreover, it has proven to be a good way to introduce youth into cooperative businesses. Apart from contributing directly to rural employment which is a major challenge for most developing economies, the interest of youth in cooperatives and agriculture in general is achieved. It helped young graduates to get a job, work in their profession and support their community.

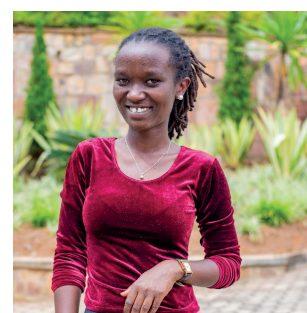


“Jobs, Jobs, Jobs has not only tremendously equipped me with adverse knowledge in dairy farming through capacity building, but has also been a ladder for me to meet, interact and express my beliefs and ideas with variously experts and senior community members on how to improve the dairy sector in south western Uganda.”

Jacob Ainemukama from Uganda

“It helped me to show my capabilities and offered me an opportunity to learn responsibility and gain valuable skills as agronomist for future success in the workplace, not to mention making connections with people who may be helpful to my career goals.”

Uwase Anisie from Rwanda



FEMALE LEADERSHIP IN AGRICULTURAL COOPERATIVES SUPPORTED BY AGRITERRA

Agriterra has developed a female leadership trajectory in order to contribute closing the gender gap in agricultural cooperatives. Why?

The representation and participation of women in cooperatives and farmers organisations is in most parts of the world low. Despite being the largest workforce, they are behind in formal representation and decision making. They are often deprived of land rights, land ownership, access to finance, access to education etc. Cultural beliefs have women put in a backwards position where they are seen as the ones taking care of domestic affairs but not of economic affairs, though they invest lots of their time as labour in the agricultural sector, but not owning a fair share of the economic benefits from it.

“Through storytelling, all participants shared their journey in life to where they are now as a woman, as a leader.”

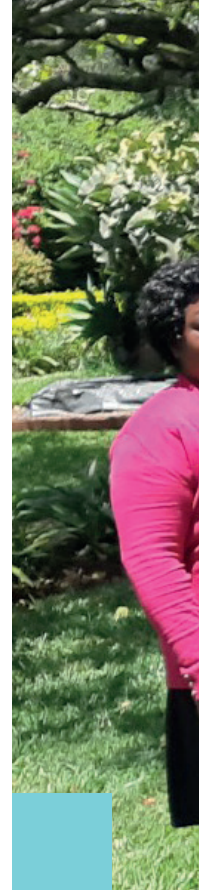
Agriculture offers good opportunities for development, and the economic relevance of the agricultural sector can still develop a lot especially in Africa. Research proves that if women have equal access to the resources needed, they produce 20 to 30% more compared to men; women reinvest 90% of the money back in society and families, whereas men only reinvest 45%. Cultural gender biases are affecting to a large extent the under-representation of women in cooperatives. However, it is well possible to close the gender gap if both men and women, boys and girls are aware of this and realise the unlocked potential of women.

Female leadership trajectory

The female leadership trajectory of Agriterra aims to contribute to closing the gender gap, with a strong focus on Africa initially. The trajectory starts with the identification of organisations that are open towards addressing this subject and acknowledge that the current situations need to be changed. Representatives (women and men) can participate in the 3 days **basic female leadership training**. The training focuses on understanding the current gender gap, make participants aware of this and their potential to overcome it. It focused much on creating more space for women to be seen as full-fledged and needed members of the cooperatives; empower the women to become more self-confident to stand up and become leaders and allow for opening the discussion on the subject also with the men. Action plans are made that often include actions like creating an enabling environment to increase the female participation in the Board; sensitisation of men and women on gender gaps; mobilisation of women to join the cooperatives as full members and leaders.

The most promising or talented female leaders or potential leaders were selected to attend the first Masterclass Female Leadership in Nairobi from 1 to 6 March 2020.

The 5 days **Masterclass Female leadership** was conducted for 14 cooperatives (potential) leaders, all females, from 3 countries and representing 11 organisations. The masterclass was designed by a consultant, Bert Overbeek,





an experienced trainer/coach and specialist in diversity and leadership in co-creation with Bertken de Leede, business advisor Agriterra and programme manager female leadership and Stellan Nyagah, business advisor Agriterra Kenya.

All participants completed a [personality test](#) and their profiles were distributed and explained. This was an eyeopener for all, being the first time to be “analysed “like this, allowing to understand themselves better and how they can make use of their personality characteristics in, for example, the board or as a group member.

The [MAFSAC model](#) (Message, Active listening, Further asking, Summarising, Agreement and Conclusion) is a communication tool to be used improving leadership skills. Participants realise that certain steps of MAFSAC are omitted (like further asking, summarising, conclusion). Endless [practising with the model](#) during exercises and role-plays addressing topics like leadership styles, motivation, convincing, feedback and negotiating resulted in a good understanding and internalisation of the power of the MAFSAC model. Through [storytelling](#), all participants shared their journey in life to where they are now as a woman, as a leader. This was inspiring and shows a better insight into the cultural and personal dimensions of leadership.

At the end of the masterclass, all participants presented their [SMART action plans](#). [Follow up](#) will be done by a buddy and/or mentorship system, a quarterly skype call with selected representatives from each country with Agriterra

FL programme manager and follow up by the Business advisors at regular bases. Buddy and mentor duos are formed using a natural process as it is heavily based on trust and personal “clicks”.

Based on our own reflection, feedback and tips and tops from the participants, the masterclass training programme and materials will now be further fine-tuned. But I can confidently say that it is a well-developed programme, with the right approach for the target group. The result was a group of very happy, empowered and inspired women, with [self-confidence and ambitions that are converted into action plans](#), going back to their own cooperative with a suitcase filled with energy, ideas, tools and being part of a group of strong peers that they can always contact.

Bertken de Leede, business advisor Agriterra



JOINING FORCES FOR CLIMATE-CLEVER COOPERATIVES

Alliance

VIETNAM



Our climate is changing and no other sector is impacted more than agriculture. Additionally, our rapidly growing global population demands food production to double by 2050 (FAO), while at the same time become substantially more sustainable and efficient. Cooperatives and farmers hold the keys.

Being the renowned specialist on cooperative development, Agriterra has a unique position to scale-up sustainable implementation of climate-smart approaches.

By including climate aspects in our approach and promoting climate-clever agricultural practices, we can support over 1 million farmers today to sustainably increase their productivity.

Strategic partnership Agriterra and The Alliance of Biodiversity International and CIAT

To accelerate and strengthen the impact and outreach of investments in the sector's transformation, Agriterra and the Alliance decided to join forces in a strategic partnership.

A joint approach has been developed to build a pipeline of bankable climate resilient cooperatives. Building on each other's know-how, expertise and track record, cooperatives will be provided with a complete and credible package of solutions from pre-investment design and co-development of sustainable business models to technical assistance to accompany their transition.

This joint approach was piloted in two cooperatives in Vietnam, Minh Toan Loi and Ai Nghia. As rice and coffee cooperatives, they represent two important commodities that are highly vulnerable to climate change impacts.

Climate-clever cooperatives are cooperatives that are resilient to the impacts of climate change, minimise their negative impacts and increase their productivity in a sustainable way



THE OUTCOMES AT MINH TOAN LOI COOPERATIVE (MTL)

WATER CLEVERNESS

Issues

Water shortage, more frequent drought and unpredictable rain pattern.

Good

- MTL in charge of irrigation system management and schedule
- Initiatives to set up a drip irrigation system

Identified opportunities

Cleaning reservoirs for better water collection.

➡ Action resulting from an Agriterra / Alliance joint approach

MTL works with the local government to seek for resources in the annual budget to clean reservoirs in 2021.

MATERIAL / ENERGY CLEVERNESS

Issues

- Post harvest loss
- Waste disposal of coffee chaff and wastewater from wetprocessing

Identified opportunities

- Scaling up the volume of wetprocessing as this process needs ripe coffee beans and will add higher value to both members and cooperative.
- Make bio-fertiliser from coffee chaff and wastewater to ensure “no-harm” practices to the environment and reduce costs of inputs.

➡ Actions resulting from an Agriterra / Alliance joint approach

Consultation of Western Highlands Agriculture and Forestry Science Institute (WASI) on technology and training to make bio-fertiliser from coffee chaff.

CROP CLEVERNESS

Overall good crop climate resilience practices: drought-resilient varieties of coffee are used and tree intercropping.

➡ Actions resulting from Sustainable Services Workshop

Advanced training on intercropping techniques and selection of drought-resilient seedlings will be key focus of Minh Toan Loi in 2021.



Minh Toan Loi, coffee cooperative

227 members

UTZ and fairtrade certified

Services MTL: Input supply, coffee collection and training and advisory services

SOIL CONSERVATION CLEVERNESS

Overall good soil conservation practices:

- Good knowledge on usage of fertiliser for soil fertility and nutrition
- No deforestation and forest degradation, from UTZ and Fair Trade scheme.

➡ Actions resulting from Sustainable Services Workshop

Services on soil testing and analysis will be improved through training of staff and purchasing of simple equipment to perform quick tests by May 2021. For more complicated testing, professional service providers will be consulted.

KNOWLEDGE CLEVERNESS

Good

Weather forecast access (TV, radio, 02 local hydrological stations and weather forecast from Green Coffee app).

➡ Actions resulting from Sustainable Services Workshop

Improve market information dissemination to members. Channels will be set up in January 2021 together with a taskforce group in the cooperative.

SPECTACULAR GROWTH

In the table below you see the spectacular growth of Agriterra staff, enabled by the diminishing co-financing function of Agriterra. In this period it became definitely a cooperative business development service provider.

Key number of staff, clients and activities

	2015	2016	2017	2018	2019	2020
Staff	64	84	111	120	156	164
Client	164	122	278	291	357	422
Assignments (total)	364	424	614	634	927	781
Participants	1,307	1,949	6,030	4,277	6,935	6,176
Type assignments						
Scoping/Assessment	62	59	96	73	176	97
Advice	226	212	297	292	373	401
Trainings/workshops	60	117	141	171	269	228
Exchange visits	10	15	40	49	65	45
Representation	6	21	40	49	44	10

Hence, the number of exchange tours, study visits, training courses and workshops per year more than doubled during the programme: on average 676 events yearly were held during 2016-2020, with a steady increase over the years 2015-2019, and a significant decrease in 2020 due to Covid.

The most salient increase took place in the number of farmers (participants) attending these events, going up from 1,307 in 2015 to 6,935 in 2019, and with a small, due to Covid-related travel restrictions, decrease again to 6.176 in 2020.

This adds to a total of over 25,000 participants.



AGRIPOOL AND COVID-19

The growth of Agripool inputs have increased considerably. In 2015 Agriterra worked with 204 Agripoolers which increased to a peak of 527 in 2019. Alerted on the upcoming COVID crisis by its offices in China and Vietnam and staff members from Italy, Agriterra cancelled upcoming assignments and called for the return of those colleagues and Agripool experts that were still in the field.

After an initial paralysis, Agriterra found ways to continue supporting our clients; first via Corona Help Desks, in some occasions supported by Agripool experts. When it became evident that international travel was not likely to be resumed on short notice, we let go of the Plan-Do-Check-Act circle and practiced learning by doing by starting up remote advisory and training practices which was a new experience for business advisors, Agripool experts and clients.

Notwithstanding the creative alternatives, the number of deployed Agripoolers decreased from 527 in 2019 to 334 in 2020, a number that despite a total travel ban reflects the commitment and perseverance of our Agripool partners and business advisors to keep supporting the cooperative

clients also in crises.

Travel in some of the countries became possible again throughout 2020, resulting in more assignments and local activities being carried out by Agripool experts from the country or region, which explains the relative growth of non-Dutch Agripoolers. This growth had reached the target of 50% set by the Dutch directors of Agriterra.



Agripool input

(every time an Agripooler has been sent out)

Inputs	2015	2016	2017	2018	2019	2020
Interns	8	1	31	31	43	38
Consultants	N/A	138	200	218	325	348
Agripool: of which:	204	286	373	321	527	334
Dutch	90	174	241	205	271	121
Dutch %	44%	61%	65%	64%	51%	36%
Total	212	425	604	570	895	720

BRINGING PEACE BY BUILDING TRUST

SOUTH SUDAN AND ZAMBIA

Poultry farmer Hugo Bens, experienced director at Haps (North Brabant), was deployed as an Agripooler in South Sudan and Zambia to provide the Agriterra governance training. He doubted whether he would visit turbulent South Sudan. Still, he realised the importance of the governance training: 'If people start to unite at the bottom and form structures, then you can also bring peace and tranquillity from below.'

Poultry farmer Hugo Bens gave trainings in South Sudan and Zambia



“The added value of an Agripooler is to bring knowledge and experience”

‘Giving guest lectures’, he calls it. Hugo Bens gave training courses in South Sudan and Zambia. Results are not directly measurable, but Bens saw that the training gave farmers new insights. “And there is a very high willingness to learn, move forward and collaborate,” he says. Bens visited Lusaka, Zambia in September and Juba, South Sudan in December 2019, then Chipata, Zambia in February 2020, always for board training.

According to Agriterra, good governance is the heart and motivation of cooperatives. Bens acknowledges this and says that the way governance is designed says a lot about the organisation. It is of the utmost importance that everyone knows their role within the organisation. Subsequently, directors and management must know how to act and how to connect the members with each other. Central to this is recognising and utilising the different qualities of the members.

According to Bens, diversity is essential for well-functioning governance. He overcame his hesitation to visit the region when he realised he could contribute to peace in the country that recently gained independence by separating from the northern Islamic part of the country. “I also bring peace and tranquillity from below.” Bens emphasizes the importance of trust. By setting up a Supervisory Board, for example, more trust can be created. But there are more ways. “I don’t force solutions. I give examples of how it can be done. Then the cooperative leaders must come up with solutions for their situation themselves. That is the only way in which the chosen solution can take root,” emphasizes Bens. “The added value of an Agripooler in a course is to bring knowledge and experience.”

It is important not to preach about how well things are going in the Netherlands and what has been achieved. In fact, it is important to show that things are not always going well in the Netherlands either. The large Dutch cooperatives are more than a century old and grew by trial and error.



Diversity

At the end of the course, we ask the participants to draw up an action plan. Six months later, there is a follow-up to see to what extent the plans have been realised. Results of the training are therefore not directly measurable. Bens, however, gives a great example of how the training can have an immediate impact: a respected, elderly board member chose to step down from the cooperative to make way for the next generation. He was triggered by the discussions in the training sessions.

Hugo Bens’ experiences taught him that ‘There are all kinds of people, in Zambia, South Sudan and the Netherlands. Diversity is everywhere. And of course, there are cultural differences in seeing, feeling and tasting. Diversity is wonderful and offers many opportunities to learn from each other, work and progress together.’



FINANCIAL ADVICE ONLINE

Agripoolers from the Netherlands could not pay personal visits to cooperatives due to COVID-19. Jef Aarts therefore provided online advice to Shree Dumarwana Milk Producer Cooperative Limited (SDMPCL) in Nepal.

Aarts has been working for FrieslandCampina in various financial roles since 2006. Last June he visited two cooperatives in Nepal, including SDMPCL, on behalf of Agriterra. He developed a financial plan with them. 'Both cooperatives supplied raw milk to large factories, but were involved in a transition which entailed trying to convert more milk into added-value products such as cheese and yoghurt, for example. My objective was to shape financial planning and strategy.'

Aarts focused on the basis in the first instance: what does profitability look like, how do you know what your profit margins are, etc. 'In the space of a short week, I provided each of the cooperatives with advice on how they could achieve success with more commercially and operationally substantiated financial analyses.' On completion of the consultancy assignment, he remained in touch with the Agriterra

manager, five times within the space of a month via Microsoft Teams. He consulted with them with the aid of translations. 'They ended the financial year in June and the relevant figures were therefore available. This gives a good idea of the most up to date situation. Particularly in view of the crisis. This insight first had to be developed with them. An insight into profitability as well as incoming and outgoing cash flows. We then produced a financial plan. Their task was to prepare a plan for the coming three months and to see what improvements they could make. In a subsequent consultation, we compared the actual results of the first month with the plan that had been prepared and we discussed the effects of this on the coming months. The plan-do-check-act principle was put into practice as we went along. You prepare a plan, you set objectives, you execute, you examine the actual results and you adjust where necessary. For example, a tip I gave them was to split the results. For example, dividing financial profitability into client type or product group.'

COVID-19

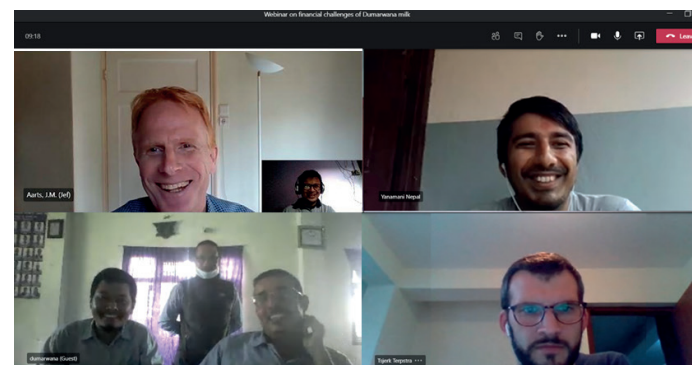
There were limitations and payment problems due to COVID-19, but when Aarts reviewed the results for the first month, there was still a small profit. So fortunately, the impact was

“With the right approach, online support in the area of finance can be effective as part of wider ongoing support.”

team in Nepal regarding the progress of both cooperatives and last month he was asked to provide SDMPCL with online advice. Due to the COVID-19 crisis, the cooperative encountered blockages in respect of deliveries and there were problems with payments from the factories they supplied.

Financial planning and strategy

Aarts touched base with the Agriterra Nepal team and various people from the cooperative, such as the general manager and financial



A quinoa producer walking through his crop.



Jef Aarts during his visit to the cooperative last year

not too disastrous. But according to him, it is vitally important that the new factory is filled with production volume as quickly as possible. 'The cooperative is certainly struggling, but not so much due to COVID. There is increased pressure due to the required growth. One needs sufficient markets for products that provide greater profit margins. The marketing aspect is therefore very important. More of a commercially-oriented mindset and a better financial strategy is required. And they need to set clear objectives which they communicate to different people. So as far as I'm concerned the potential certainly exists, but further steps are necessary.'

Aarts looks back on the assignment with satisfaction. 'There was a change in management following my advice last year and that was a setback. The people at the cooperative need to tackle the financial planning and strategy themselves. But in my opinion, they need to be supported in this. For example, knowledge of profit margin analyses based on cost price is lacking. That is why I think this online advice was a good thing. And soon they will receive assistance from someone local who will provide them with financial advice a few days a month. This continuity is certainly very important during this phase. I will touch base with them again myself at the end of November.'

Collaboration with Team Agriterro Nepal went perfectly according to Aarts. 'My impression

was that they were well versed on the situation with the cooperatives and we were on the same page in terms of our approach.' The plan is to schedule another online session during which he will provide the team with additional financial expertise so they are better prepared when they advise cooperatives.

Online versus being there in person

Aarts says this assignment was easy to manage online. Particularly since he already had a prior history with the cooperative. But of course, nothing beats being there in person. 'There were occasional connection problems during calls with the cooperative. In addition, you are dealing with another language and it is difficult to gauge from a distance whether cooperative employees understand everything or not. That is why it is better to be there in person, because you can then pick up on non-verbal communication too.'

DUTCH STRAWBERRY PLANTS IN RWANDA

RWANDA

Jan Robben from Oirschot is a true strawberry expert. His parents were already in the strawberry business and he was an independent strawberry grower for over 30 years. Five years ago he sold his company, which gave him time to write his book 'Liefde voor aardbeien' ['Love for strawberries']

After four years of working as a collaborative consultant at a large strawberry company in Germany, Robben got a taste for consultancy. He now travels the globe to advise on strawberry cultivation. Since November 2018, Robben has done much work for Flevo Berry, a Dutch strawberry breeding company that develops new varieties. 'My job is to visit growers. I give presentations and write cultivation guides.'

When Agriterra was looking for someone who knew all about strawberry growing for two cooperatives in Rwanda, they came into contact with Robben. A few years ago, both cooperatives started growing strawberries on about three hectares of land. They do not have a large harvest, but with strawberries being so scarce, it is still lucrative. They hope cultivation advice will help them improve their harvest.

Bad quality

Robben: 'During my first visit I immediately noticed how very small-scale it all was and that the strawberries wouldn't grow. The breed could hardly be called a breed at all. They had once been given seeds, but you usually have to propagate plants from shoots. Robben had soil analyses carried out, which revealed a poor soil nutrient balance. The pH value, for example, was extremely low. 'The roots were practically burning. So the plants simply couldn't grow.'

The purpose of the first visit was to convey theoretical knowledge. 'I gave basic training to some farmers and to agronomists who visit and advise the farmers. They were very interested and eager to learn. Although I did notice that



Jan Robben explained how to cultivate a field.

Rwanda is a fertile country and has an excellent climate for strawberries.

that their level of knowledge is very low. You really have to begin with the basics’.

The main conclusion was: the planting material must change and the soil needs to be improved. Robben: ‘I tried to get good plants to Rwanda from the Netherlands and they had to prepare the soil. I explained how to cultivate a field. How to create growing beds, for example. And that it’s better to plant in rows, as that makes maintenance easier. I also showed them not to remove the roots from the plants, as they had done.’

5000 plants

Back in the Netherlands, Robben approached Flevo Berry asking whether they had any suitable strawberry plants. They were willing to cooperate. ‘Of course, it also offered them an opportunity to learn how their varieties fare in a different climate.’ Two varieties were selected and 5,000 of these plants were sent by plane to Rwanda. Obtaining all the necessary documents proved quite a task.

Robben was in Rwanda when the plants were delivered. ‘The soil had not been tilled as required. The beds were too wide, so we redid those. I also noticed that there was far too little fertilizer. Together with fertilizer advisor Klaas Plas, I drew up fertilisation advice. We took into account which fertilizers are available in Rwanda, so it will not be entirely optimal.

Rwanda is a fertile country and has an excellent climate for strawberries. Harvesting can be continuous. At the moment, the strawberries are mainly processed into juice and wine. But these new varieties should yield normal, larger strawberries. ‘They will be able to harvest more strawberries of a better quality. Yet, fresh consumption still poses a logistical problem. Strawberries are delicate.

From the Netherlands, Robben remains involved in the growing process of these strawberries. Both cooperatives have designated someone to send him photos once a week. They can also always ask him any questions. He is positive about the work of Agriterra. ‘Working through cooperatives enables you to take bigger steps. You can



reach more people at once. Members of a cooperative can help each other and learn from each other. As can the cooperatives themselves.’

Robben would like to continue travelling, and sharing his knowledge and experience. ‘They are doing well in Rwanda and significant steps can be taken by working together with outside help. Other crops, such as tea and coffee, look really professional and are also large plots of land. Making a success of the strawberries will hopefully motivate them and enable them to get so much more out of their fields.’

UTILISING LOCAL KNOWLEDGE AND EXPERIENCE

Nicole Doornbos and Elvia van den Berg, both members of Vrouwen van Nu, have carried out assignments for Agriterra in the field of Human Resource Management in the past. They did this together for the first time in November 2020, and what's more, they did it online.

UGANDA

Doornbos has been working as a Human Resources (HR) Manager for a care home for a nursing home for a year and a half. Before that, she worked in corporate services and was self-employed. Van den Berg has worked in Botswana and Ethiopia, and in corporate services in the Netherlands. She currently works in organisational development on a self-employed basis.

Alignment

A 5-day 'Staff performance and alignment to strategic goals' workshop was part of the programme for Lyamujungu Cooperative Financial Services Limited (LCFSL) in Uganda. This is a financial cooperative with seven sites, 52 staff members and around 16,000 individual members. The cooperative had already captured a great deal on paper and the challenge was to help them align this with what they do in practice.

The assignment was a challenge for Doornbos and Van den Berg. They wondered: what is the best way for us to approach this online? What methodology should we use and what is our role? Doornbos: 'We have delivered many online training courses, but this was different. Because it is interactive, the group decides what is necessary at that time.'

The Agripoolers commissioned a scoping study to look at what the issues were in the area of HR and then developed the programme using existing materials on one hand and developed

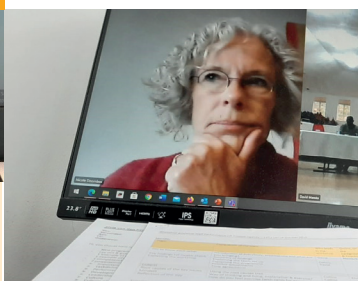
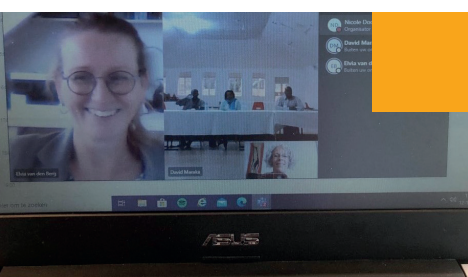
new elements on the other. 'You are normally onsite and you can adapt things if something doesn't work or is unsuitable. In this case, you are not physically present, so we devoted a great deal of time to preparation and discussed it in detail with our colleagues who were actually there: Agriterra Business Advisor David Maraka and local HR Consultant Collins Aijuka.'

Maraka and Aijuka delivered the workshop to approximately 20 participants from the cooperative in Uganda. Maraka adds: 'Good preparation is very important. We prepared the materials and the training together and we executed it exactly as we had planned. Each of us played a specific role. My role was to coordinate. The role of the Agripoolers was to provide the technical content and to share their experiences. And Collins was there to present the technical content as submitted by the Agripoolers. I think we made a good team, because our personalities, our backgrounds and our experiences complemented one another. This made the mission a success.'

Doornbos and Van den Berg joined the online workshop for an hour and a half every day. According to Maraka, the participants were very excited the first day, because it was the first time they had seen and talked to someone via a screen. That was a new experience for them and they were looking forward to it. The Agripoolers fulfilled the roles of information source, coach and expert. Doornbos: 'In retrospect, it was a good idea to do it that way, because you work in a demand-driven way. We were able to respond to needs effectively. When you deliver a presentation yourself, which was also an option, it is far more supply-driven.'

Connection

Every evening, the two Agripoolers sparred with Maraka and Aijuka to review the day





and prepare for the next day. They were concerned beforehand about whether they would feel a sufficient connection with the participants. But fortunately, that worked out well. Van den Berg says she was often able to offer a slightly different perspective. 'Perhaps it is because of the fact the people come to you with their most sensitive issues. They explained what dilemmas they were struggling with and saw it as an opportunity to ask their questions.'

The advice provided by Doornbos and Van den Berg often related to behaviour. They encouraged the participants to reflect on themselves: You might want all these things for your organisation, but what is your role and what is your influence? Questions included: how can we motivate our people, how do you deal with people who are not performing well, and how can you apply bonuses?

Van den Berg: 'You sometimes see people getting stuck in certain habits and we were able to offer a slightly different perspective. Because there were two of us, it meant we could offer different experiences and approaches. By the way, it is just the same as in the Netherlands, we often have a slightly different perspective and look beyond existing systems. The combination with David and Collins worked really well because they understand the local setting very well.'

Two weeks later, there was a feedback and review session, which revealed that the participants had already started working on things that had inspired them in the workshop. This was often related to their own behaviour and execution of their tasks. For example, there was a situation with management and staff members regularly failing to understand one another. During the feedback session, a staff member said: 'I now have the confidence to approach

management and conceive solutions together.' Openness has been created. Some participants were so enthusiastic about the workshop they wanted to share it with their own teams to get to know one another better and agree how to work on objectives.

Collaboration

Doornbos emphasises that there were four of them who hosted the workshop. 'We were unable to spend the whole day online with them. That is unfeasible. That means you are dependent on the person running the workshop. You need to have confidence in them. That worked out really well for us. David and Collins were perfectly capable of doing everything themselves and also had their own experience to contribute.' That is what the Agripoolers think is positive about giving online advice. 'You utilise local knowledge and experience too. That is very valuable and is in line with Agriterra's mission. The fact we did this as a mixed team of four different people also provided added value. Naturally, there are also disadvantages. You normally spend a whole fantastic, intensive week there and have more of a connection with the people and are even more involved. But there was simply no other option. Because of COVID-19, we were more or less forced to let the people there come into their own. And it went well.'

Maraka also sees advantages. 'The costs are lower, because the Agripoolers did not need to travel to Uganda. So you immediately reduce risks. It takes far less time for Agripoolers to just log in online as opposed to being there physically. They can then focus on those two hours a day, so their time is used in a more results-oriented way. However, a disadvantage is that you are dependent on the internet connection and connectivity can fluctuate in a country like Uganda.'

INTERNATIONAL AGRIPOOL PROVES ITSELF

Agriterra is increasingly deploying local Agripoolers. What could be more satisfying than delivering the training courses you yourself followed to local farmers and managers of cooperatives? Local Agripoolers know the local landscape better, understand the market, often speak the language, and need not travel as far. Agriterra spoke with Agripoolers from Kenya, Indonesia and Australia about their experiences.

KENYA

Kenyan expert assists in Indonesia

Francis Mihiu is an Accountant and the Manager of Ndumberi Dairy Co-Operative Society in Kenya. He has over 17 years' dairy experience. Mihiu was deployed to transform Kan Jabung in Indonesia into a modern dairy cooperative that produces and sells premium yoghurt.

Mihiu's focus points with Kan Jabung were the production process, the taste, quality, refrigeration, development of a new premium product, marketing & sales, and credit management. Quite a challenge.

“We must design products with a broader market perspective.”

According to Mihiu, Kan Jabung's marketing strategy is virtually the same as in Kenya, but the differences lie mainly in the products. 'The packaging is smaller and consumers have completely different tastes and preferences', he asserted.

Quality and knowledge exchange

Mihiu: 'There are opportunities to make wider use of quality-based payments to farmers in order to produce the best quality products. Exchanges between dairy manufacturers and additionally, feasibility studies, are useful in this regard.' By the end of the week, the cooperative understood the weakness of existing products and the areas for improvement fell into place.

One of the recommendations was to develop a better marketing strategy to conquer a larger market. Kan Jabung's response to the visit from the Kenyan dairy expert was very positive. 'The chairman thought the findings were an accurate reflection of the cooperative and that the recommendations were therefore realistic.'

'Cooperatives can access knowledge via Agripool that is not available in the region and can learn a great deal. Because we operate in a global market, we must design products with a broader market perspective. 'Up to date' information and competent professionals are crucial', asserts Mihiu.



Francis Mihiu from Kenya at dairy cooperative Kan Jabung



Naomi Clark from Rabobank Australia supported the ATOM cooperative in Indonesia

‘There is no sense in throwing money down the drain’

AUSTRALIA

Naomi Clark is an Agribusiness Credit Manager for Rabobank Australia & New Zealand. Her assignment: develop a profitable business plan for a rice factory, plus a proposal for the restructuring of loans for ATOM rice cooperative in Indonesia. Her conclusion after a week in Indonesia: ‘Business coaching is the only effective way to give the economy a boost. There is absolutely no sense in throwing money down the drain.’

Naomi Clark looked at the business as well as loans. ATOM proved unready for new loans or investments. The advice was: first consolidate and grow stronger and repay the bank. Clark also advised devoting more attention to sales contracts to create a more stable market for her members. Clark and the Agriterra team coached ATOM through a number of business planning steps. However, ATOM itself was responsible for the vision and decisions. All stakeholders, including the bank, were involved and interviewed. This was important, because it provided the full picture. Questions sometimes needed to be asked subtly. That went well with the management consultant. The atmosphere became more open as the week progressed and ATOM employees regarded it as an enjoyable challenge. Their energy and self-confidence increased.

Clark: ‘It was satisfying to watch their skills develop so quickly and to know that this knowledge can be applied in future and will make a difference.’ The business plan that was developed is a living document that is constantly updated by ATOM. ‘ATOM is responsible for following up and executing the actions. That works if you get the client on board and involve them properly during the process. What strikes me is the strong sense of community that exists, the focus on the whole’, explains Clark.

Use of business coaching

Clark says there are similarities despite language barriers and highly divergent backgrounds. A company is still a company in Indonesia and they want to generate sufficient cashflow for growth. The basic principles are the same. ‘Local Agripoolers offer a different perspective and have an expansive effect on the mindset of Agriterra clients. After this week in Indonesia, I am absolutely convinced that ‘business coaching’ is the only effective way to give the economy a boost. There is absolutely no sense in throwing money down the drain. Another benefit of consultancy assignments is that you yourself gain experience.’

INTERNATIONAL AGRIPOOL



INDONESIA

The rice fields in Flores, East Indonesia

Big differences between rice producers in Indonesia

Pak Hery, Chairman of Javanese rice union Citra, advised ATOM, a different Indonesian rice cooperative. The latter was keen to learn from the experienced and more productive Javanese rice grower.

Hery has over twenty years' experience as a rice farmer in Demak on Central Java. He is one of the founders of the KSU Citra Kinaraya cooperative, a client of Agriterra. Hery is inspired by Agriterra's motives and approach and is therefore happy to assist rice cooperatives in his country. ATOM is also a client of Agriterra and is situated on Flores, an island over 1000 kilometres east of Central Java.

Hery adopted a very open and informal approach with ATOM. Nevertheless, ATOM colleagues were sometimes reticent to share their weaknesses. Hery noticed that when the Whatsapp group he set up with ATOM farmers remained unused. There are big differences between Flores and Java as far as the rice sector goes. 'The market is different too. The people on Flores buy their rice at traditional markets. That makes it difficult to agree trade contracts: everything is informal and therefore intransparently organised', says Hery. 'Rice farmers here use their harvests as savings and sell small amounts whenever they need

money. Banking systems are not widely used. Farmers often have no bank accounts, working capital, loans, or investments.'

Benefits of a local Agripool

Despite the enthusiasm of the ATOM rice farmers, follow-up will be a challenge. Although the local markets in Indonesia differ from one another, there are still benefits to working with a local Agripooler. Hery: 'Communication is more effective because you speak the language and are able to read emotions better. The advice is effective thanks to a good understanding of the market. This produces an optimal ratio between costs and results.' Connecting them with government authorities, banks and suppliers works well too. 'You help one another. Technical support runs more smoothly after the mission and ATOM was also put in touch with Citra's network, for example.'

In future, the Agripool could consist of non-Dutch experts who are willing to share their knowledge and mobilise their own resources and network for win-win solutions more often. In addition, local experts can share their stories or knowledge to improve their own understanding too. This provides extra motivation and is an incentive for all Agriterra clients.

PARTNERSHIPS

We cannot emphasize enough how important knowledge transfer and cooperation are to strengthen cooperatives. Agriterra aims to broaden its funding base by developing new partnerships and programmes.

PHILIPPINES



Generating rural opportunities by working with cooperatives

Agriterra is implementing the Generating Rural Opportunities by Working with Cooperatives (GROW-Coop) Project in partnership with the United States Agency for International Development (USAID).

This is a 2,5 years programme in the Philippines. The goal of this project is to expand rural livelihood opportunities and boost rural households' incomes by facilitating the development of large, successful local cooperatives, federations and other stakeholders into "local resource organisations (LROs)" that will provide in-depth mentoring and capacity development support, as well as support participation in value chains, to growth-oriented (small, micro and medium) agri-based cooperatives. The term LROs refer to actors that are trusted by other local organisations and are seen as "hubs" for ideas and resources. They are the connectors and influencers—the organisations that others go to for help, advice, or expertise.

With the roadmap laid out until 2025, Agriterra Philippines commits to supporting and working with agricultural cooperatives in fulfilling and getting recognised for their important role in rural

transformation, food security and sustainable agriculture in the country.

'A key element of the GROW Coop project is that it builds on the existing structures of more advanced and already developed cooperatives. This is the leverage to link with other cooperatives from different parts of the value chain and to help them build market expertise that will make the cooperative sector more professional, therefore allowing them to reach higher levels of development,' said Agriterra Manager Agri-Advice Cees Van Rij.





A successful rice project

Agriterra played the role of facilitator to help Bralima, a brewery located in DR Congo in the city of Bukavu, and the cooperatives of the Ruzizi plain in South Kivu to do a good business.

Heineken was looking for rice for her brewery Bralima in DR Congo. Six rice cooperatives in the Ruzizi Plain had insufficient working capital to buy the members' rice for processing and delivery. In the first year, with Agriterra's advice, the cooperatives were able to take out a loan at Equity Bank and buy 1500 tons of rice from the members and resell it to the Brewery. In the second year, in spite of Covid-19, floods and lack of security, the cooperatives managed to again deliver the agreed amount of 1360 tons.

Bralima paid for half the cost of the advice to the rice cooperatives. With that Agriterra could also train the cooperatives in financial and cooperative management, governance and bookkeeping. At Farmer Field Schools better growing techniques to increase the yield of rice were learned.

The farmers have been paying off the loans and interest properly. The brewery is satisfied with the rice quality and delivery period. Agriterra is now advising the farmers and cooperatives on how to decrease their cost

and increase their margins. For the cooperative members this means a guaranteed sales market for their rice and for a reasonable price. 1500 farmers are benefitting from this public-private partnership. In the short term Agriterra will be able to gradually withdraw from the triangle cooperatives-brewery-banks which will then continue to function independently.



The rice is now sold at a good price and the members of the cooperatives manage to sell a large quantity and thus meet their needs.





Together we transform rural livelihoods

In many developing countries, smallholder farmers and small- to medium-sized enterprises are the backbone of the economy and the main producers of food. The Agri-Business Capital Fund, or ABC Fund, is designed to support smallholder farmers and improve their livelihoods.



The ABC Fund provides financing solutions to help transform rural areas into prosperous economies that generate economic opportunities, especially for women and young people. The ABC Fund is managed by Bamboo Capital Partners in partnership with Injaro Investments.

Along with financing, the ABC Fund provides technical and advisory services that help its investees develop and strengthen their organisation. This Technical Assistance Facility (TAF) provides support in areas such as business development, operations, marketing, governance, financial management and others. The TAF is managed by Agriterra and supported by Rabo Partnerships, Agricord and Advance consulting. Trade goes to the producing countries.

Cocoa campaign SOCAK KATANA

SOCAK KATANA is a cocoa cooperative based in Ivory Coast. Its mission is to improve the income and living conditions of cocoa producers and their families by helping them transition from an informal to an organised production system.

Socak Katana sources raw cocoa from its members, processes, transports, stores and sells the production to local and international buyers. Today the cooperative has over 3,000 members.

The loan provided by the ABC Fund was used to finance the cocoa campaign for the season 2019/2020. It contributed to:

- Maintain revenues for over 2,700 farmers
- Generate access to market and revenues for an additional 300 farmers

During this cocoa campaign:

- Socak Katana's turnover has been multiplied x 2
- The volume of sales increased by 40%
- The surface cultivated increased by 36%
- The number of permanent employees increased by one-third

DIVERSIFICATION STRATEGY FROM COCOA TO ORGANIC GINGER IN PERU

Acopagro is a primary cooperative affiliated with close to 1,800 cocoa farmers located in the San Martin region in northern Peru, characterised by its Amazon rainforest. More than two years ago Acopagro began a strategy of crop diversification versus organic cocoa monoculture, considering the continuous growth of organic cocoa production and market share of Ivory Coast and other African countries with lower costs of production that were pushing down the profitability of Peruvian organic cocoa. As a part of its diversification strategy Acopagro identified timber, chili peppers, lemon and ginger as potential alternative crops to cocoa.

In 2019, Agriterra invited the directors of Acopagro to the first marketing training held in Peru, hosted by a Peruvian Agripooler from a former client cooperative (Sol Y Café). During the training they told Agriterra's local business advisors that their Dutch and Swiss cocoa clients were interested in ginger.

However, they were uncertain about market demand, prices, production costs, profit margins, adaptability of the crop to the area, and other aspects of ginger production. Therefore, to evaluate the viability of this venture Agriterra financed a market study which confirmed the high and increasing demand for ginger in the local and international market as well as the higher profitability of ginger compared to organic cocoa. As a next step, Agriterra facilitated a study trip for a group of 13 representatives of the cooperative to the most important ginger producing region in Peru and learn about organic ginger's value chain from cultivation to transformation and commercialisation.



Employee of Acopagro processing fresh organic ginger in the new factory



Processing facility

As a result of this practical experience Acopagro experimented with 2 hectares of ginger seedlings to learn about their adaptation to local conditions. After this successful trial, 50 farmer members planted 25 hectares of ginger and thus, the cooperative decided to enter the organic ginger market, for which they required a processing facility.

Subsequently, Agriterra co-financed the technical study to develop an agro-industrial plant to process ginger, but also other alternative crops like lemon, chili and timber. The first phase of developing the plant, valued at USD 200,000, was financed with internal capital and by December 2020 the machinery had been installed and put into operation.

“Agriterra financed a market study which confirmed the high and increasing demand for ginger in the local and international market as well as the higher profitability of ginger compared to organic cocoa”

In 2021, Acopagro expects to produce 500 tons of ginger, both fresh and dried flakes (dehydrated), sourcing the products from more than 100 farmers, to export to the Netherlands (fresh ginger) and Switzerland (dehydrated). Thanks to this initiative farmers now benefit from higher profit margins as well as from a diversification of their income sources, reducing the risk of cocoa monoculture.

INTERNAL CAPITALISATION AS A KEY SUCCESS FACTOR

BOLIVIA

La Purita is a dairy farmers organisation owned by 230 dairy farmers of Yapacaní (Bolivia), which produces cheese, UHT milk, yoghurt, dairy drinks and bottled water. The collaboration with Agriterra has allowed its members to change their mindset from an extractive vision (rentees) to an entrepreneurial vision (investors). Now, La Purita is growing at a two-digit rate, and it secured a USD 2.5 million internal capitalisation structure for the next 5 years to build a factory expansion.

When Agriterra performed the organisational assessment in November 2017, it was a momentous time for La Purita since an institutional investor, which owned 30 per cent of the company since 2007, was leaving, and the farmers were taking complete control of the enterprise, with an increasing risk of financially choking the organisation. During the assessment, we found a vicious circle where dairy farmers were extracting the maximum rent possible from La Purita via milk prices and dividends

so that the company was left with no money to invest in commercial expansion, remaining stagnant.

Investing

Following Agriterra's financial management workshop's teachings, we performed with La Purita; we proposed the dairy farmers stop thinking like milk suppliers and start thinking like investors. Our specific proposal was to adjust milk prices down 10 per cent, reinvest the surplus to expand the organisation,



purchase more milk from farmers, and pay a higher dividend thanks to higher profits. The dairy farmers understood the conundrum and accepted the proposal, and, since then, all have worked out as expected. Following the strategic plan developed with Agriterra, La Purita has been able to use the additional financial resources to expand into new markets such as Beni, Chuquisaca, Cochabamba and Potosí and to create a corporate social responsibility program to promote sports and milk consumption among kids.

Internal capitalisation

However, the new aggressive market expansion strategy initiated with Agriterra poses one challenge. The current factory is reaching its maximum capacity, and an expansion is required. In July 2019, members of La Purita went on an Agriterra's study tour to Spain to visit more advanced dairy cooperatives and their factories. More importantly, they learnt how internal capitalisation is a key factor of success since cooperatives with strong internal capitalisation structures have more funds to invest, innovate, expand and project growth, while those cooperatives with low internal capitalisation are, most of the time, shackled by debt to finance rapid growth. The bright idea came during a meeting with Mr Francisco Sanmartín, General Manager of Central Lechera Asturiana, who explained that the continuous investment of their farmers supported their success since

every litre of milk they sell directly contributes to capitalise the organisation, creating a virtuous circle of higher growth, milk purchase, internal capitalisation and new investment in faster growth.

All this learning was put to use, and, at the beginning of 2020, dairy farmers approved to capitalise 50 per cent of La Purita's annual profits plus a contribution of USD 0.0144 per litre of milk sold for the next 5 years to finance the expansion of the factory – an internal capitalisation structure that amounts to more than USD 2.5 million over the next 5-year period.

This internal capitalisation structure will allow La Purita to access cheap investment credit from financial institutions once the industrial design of the factory expansion, supported by Agriterra, is finished and reviewed by an agripooler in 2020. Furthermore, the agripooler will evaluate the current production process to propose improvements to increase the existing factory's production capacity in the period-in-between. Right on track to keep the two-digit expansion!

Evolution of performance indicators of La Purita 2015-2019

YEAR	2015	2016	2017	2018	2019
SALES (USD)	6.27m	6.08m	6.18m	6.94m	7.59m
PROFITS (USD)	350,000	31,000	112,000	202,000	422,000

Internal capitalisation structure of La Purita 2020-2024

YEAR	2020	2021	2022	2023	2024
50% PROFIT REINVESTMENT (USD)	108,000	119,000	130,000	143,000	158,000
CONTRIBUTION PER LITRE (USD)	336,000	357,000	379,000	402,000	426,000
CUMULATIVE CAPITALISATION (USD)	0.44m	0.92m	1.43m	1.97m	2.56m

ON THE JOB TRAINING INCREASED REVENUE OF SOY BEAN UNION

ETHIOPIA

Admas Farmers' Cooperative Union exported 880 ton soy beans to China in three months after a marketing training provided by Agriterra during the COVID-19 pandemic. Being forced to change the workshop from a big hotel to the union office due to COVID-19 had a very positive outcome for the union.

In the beginning of 2019, Agriterra agreed to work together with Admas. The union has more than 170.000 member farmers in Amhara Region, Ethiopia. Its members produce maize and oil seeds. In 2019, export numbers were not satisfying, the cooperative was not operating up to its potential and there was not enough focus and knowledge. On top of that, the export manager left later that year, which put the cooperative into an even more difficult position. Addis Yohannes was the business advisor for the union and hired a consultant to help them set up the export process. Agriterra chose to hire a former manager of a union which was supported by Agriterra in the past.

COVID-19 restrictions forced Agriterra and the consultant to change their usual training into a small-group and on the job training and coaching at the cooperative office. "The biggest challenge for Admas was to understand the entire export procedure as well as to optimise the export flow of oil seeds to guarantee quality", according to Yohannes.

Exporting soy beans from Ethiopia to China

At the end of May 2020, the consultant started the on-the-job training with three marketing employees and the general manager to export soy beans to China. They had an initial contract to deliver 770 ton of soy beans, done in two shipments (374 ton in the first and 396 ton in the second shipment). The training entailed all steps from warehouse to export for the first shipment: understanding the language of the documents, stakeholder management, dealing with price and payments, and arranging transport. The consultant guided them throughout the procedure, until the first shipment of soy beans arrived in China and all documents were taken care of. The consultant's experience as former manager and trainee at a similar marketing training in 2014, was very valuable.

The second shipment was entirely done by Admas; the consultant and Agriterra advised when necessary. "The export to China had been a great success. Due to the good quality, the buyer decided to import another 110 ton of soy beans from Admas at a higher price", Yohannes explained.



An on the job training and coaching at the cooperative office



Investments in the cooperative and the community

Over the course of 2019, Admas exported 1.100 ton of soy beans. Due to the training they managed to export 880 ton of soy beans within only three months. Revenue for this deal was 450.000 USD and was partly invested in a cleaning machine. Now, cleaning is done by an external party 300 km away; the new machine makes in-house cleaning possible and Admas will be able to offer the cleaning service to external parties. Also, the cooperative was able to contribute in COVID-19 protection (masks, disinfectant gel, etc.) for the community (USD 3.335 in cash and estimated USD 2.770 to the local administration and province).

Challenges along the way

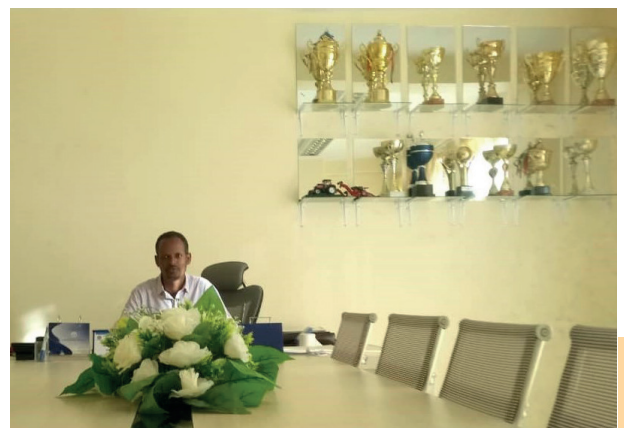
Every success story has its challenges, so did the one of Admas. Next to extra costs in shipping due to COVID-19, other complications happened along the way. The protests and the internet shutdown in the beginning of July due to instability in the country, caused difficulties with transport and handling documents with China. The shortage of foreign currencies in Ethiopia however, was a reason for the government to assist in the transport by sending soldiers to guide the trucks with beans to the port.

More success in 2021

All in all, Agriterra is very satisfied: “Having this result in only a few months is remarkable”. More positive results are expected from Admas union in 2021. Agriterra will share Admas’ good experiences and success story to other cooperatives.

“We prove that with a small investment, you can achieve big results. We are lucky to work with Agriterra”

Meseret Werkie, Union Manager Admas



THE BIRTH OF A CO-PACKING IDEA

Baringo county, the home of BAMSCOS Union, was among the least directly affected counties in Kenya by Covid-19, in terms of infection rate.

KENYA

Just like all other Kenyans and citizens around the world, BAMSCOS was struck with panic when the first case was reported in the country. More uncertainty ensued when the government started enforcing stringent measures to combat the spread of the disease. Few knew how to respond to the new reality of carrying out cooperative business. Therefore, the cooperative devised different ways of serving their members remotely, including the use of mobile phones, messages, apps, and many other teleconferencing tools. The same was applicable to their clients, who off-take their members' milk. The new pandemic meant that BAMSCOS could not meet with the milk buyers (processors) to discuss the prices, as they normally would.

At consumer level, the pandemic brought about panic buying, as people wanted to buy as much as they could store for their families. Therefore business went well for the dairy processors, who could produce long life UHT and ESL milk that could be stored without refrigeration. Due to

this high demand, the prices remained high and profitable for the milk processors, but remained largely the same for the raw milk producers, like BAMSCOS' members. This trend continued for quite some weeks until the president of the republic of Kenya lifted the intercounty travelling between Nairobi, Mombasa, and the other counties for people to move freely within the stipulated time.

This allowance to travel to and from Nairobi allowed BAMSCOS to swing into action and look for a good price for their members' produce. They set monthly prices for their raw milk. Every 26th day of the month they invite all the milk processors to their Eldama Ravine offices to settle on the price with which they will buy their raw milk in the following month. The highest bidder will be allocated the milk for that month.

It is important to point out that during this pandemic, raw milk production went down by 50% on average throughout the country, as per the Kenya Dairy board's statistics. This meant that clients like BAMSCOS, bulking an average of 40,000 litres a day were, and still are, an attractive prospect for many processors. Therefore, every 26th day of the month, many processors gathered in their offices. This practice has helped push the raw milk price by more than 50% (from Ksh 30 in March 2020 to Ksh 45 per litre of milk in October 2020).

Exchange visit

On 26 July 2020, during the interview with one of the processors (Uplands Premium Dairies and Foods Ltd) who had been chosen



Uplands Dairies' processing Factory



Study tour participants

to buy part of the milk for the month of August 2020, it was agreed that BAMSCOS was invited to visit their processing factory in Limuru. It was during this visit at the factory tour that one of the board members remarked; “why can’t we enter into a Co-packing arrangement with this processing company, as we sell part of our raw milk to them?”. This remark emanated from his observation of the huge idle capacity the factory had and the quality of their processing equipment, which is modern and could do the packaging of, the now in demand, long life milk.

As BAMSCOS representatives went back to Baringo, they pondered on this great idea from one of their own and sought the advice of their development partner Agriterra. After extensive consultations, both parties agreed to first make a detailed co-packing business plan to establish whether the idea was bankable and to expand the list of dairy processors BAMSCOS could work with. This was done immediately and the business plan, drawn up by different participants, gave more insight and what course of action to be taken.

Subsequently, a study tour was organised to visit other potential dairy processors to explore the capacities of their processing

plants and to discuss possibilities for partnering on this venture, among other key things. On this study tour Kabianga Dairy, Highland creamers and foods, Uplands Premium Dairies and Kiambaa Dairy were visited.

This idea has, in the words of BAMSCOS, ‘left the train station’. Possible brand names have already been selected and agreed upon and they are already undergoing the process of registration. Members have ratified this great idea and given the board a green light to proceed and they further agreed to deduct 50c per litre of milk they supply to the cooperative as capital (translating to approximately Ksh 600K (6K) a month). This gives BAMSCOS a chance to get a loan that can be repaid using this money, without it affecting their cashflow.

Co-packing partnership

Having completed the tours, Uplands Dairies was the most viable option for the Co-packing partnership, as they presented a strong case for a fruitful collaborative partnership with BAMSCOS. Therefore the cooperative processed milk products from Baringo will be hitting the stores in the target market areas.

AGRITERRA RECEIVES LIVESTOCK MERIT AWARD

BOLIVIA

The award was presented by Fegasacruz, the Federation of Stockbreeders of Santa Cruz in Bolivia, acknowledging Agriterra's contribution to the livestock sector. One of the main achievements of the cooperation between Fegasacruz and Agriterra was to launch the "Bolivia Natural Beef" trademark onto the European market.

Fegasacruz, the Federation of Stockbreeders of Santa Cruz, represents the livestock sector in that area of Bolivia. It was founded in 1975 and aims to defend the interests of its members, and to contribute to food security in Bolivia, while promoting the sustainable use of natural resources. At present, it comprises 32 local associations and 6 partner associations.

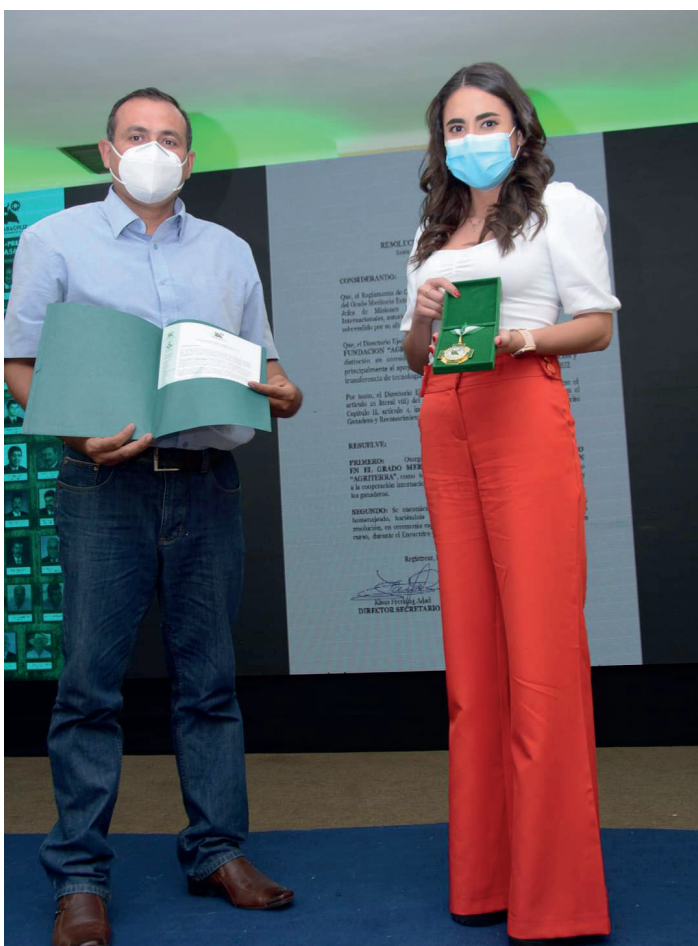
The Executive Board of Fegasacruz decided to present the Extraordinary Livestock Merit Award to Agriterra's Director, Kees Blokland, in view of the organisation's contribution to

the development of the livestock sector in Bolivia. For the past 15 years, the federation has given awards to high-ranking state officials, international chiefs of mission, the presidents of national and international trade associations, and departmental authorities who have distinguished themselves through their altruism and their contribution to the livestock sector in Santa Cruz.

"It was a unanimous decision, and it is with great pleasure that we present this award to Agriterra. Although this award has been in existence for 15 years, the international category often remains unawarded as there are very few institutions that actually carry out any concrete activity that benefits the stockbreeders of Santa Cruz. The most important advisory service that Agriterra provided was to develop Fegasacruz's Five-Year Strategic Plan 2019-2023, which clearly defines the federation's focus in terms of strengthening the sector, launching the *Bolivia Natural Beef* export trademark, and defining policies for generational transition. One weakness within our livestock sector is the lack of young leaders who will be able to run the sector in the future. Thanks to Agriterra's expertise, we have worked on promoting youth leadership and the inclusion of women, which has helped us to prepare a group of leaders who will be able to run the federation for many years to come," Javier Landivar, General Manager of Fegasacruz, commented.

Training course

The cooperation between Agriterra and Fegasacruz started in 2017 when an organisational analysis was made and a working



Alejandra Bazoberry, business advisor of Agriterra in Bolivia, received the Livestock Merit Award



plan developed that aimed at strengthening the federation's lobbying and efforts to raise awareness. One of its components was a training course for management and board members about FACT (Farmers Advocacy Consultation Tool), which unleashed a new way to lobby decision-makers and provided a stimulus to start exporting Bolivian meat. A participatory strategic plan was also developed in line with the new challenges faced by livestock production. Advice was also given to create the Bolivian Meat Institute, which will work at a national level, promoting meat production and positioning this product in domestic and international markets. Even though the creation of this institute enjoys the full support of the Bolivian meat value chain, it is still awaiting the government's approval. Once it is created, this institute will promote technical research, the development of market studies, the improvement of production and quality, the assurance of certain standards, and the development of sector-wide policies and norms.

At the moment, Agriterra's support centres on specific advisory services that are needed to guarantee the sustainability and growth of the livestock sector, such as the evaluation of vaccination against foot-and-mouth disease, bovine carcass classification, and the development of good livestock practices as part of an agreement with Wageningen University of The Netherlands. Leadership training courses and workshops have also been organised that aim to include women and young people in management positions within the federation and its member associations.

Agriterra's Director, Kees Blokland, expressed his thanks for the recognition awarded and emphasised the fact that it would not have been possible without the trust placed in Agriterra by the producers and the work carried out by Alejandra Bazoberry and Andrés Viscarra, Agriterra's Business advisors in Bolivia. He was unable to attend the ceremony due to the existing travel restrictions because of the current pandemic, so he was represented by Alejandra Bazoberry. In a message recorded by Kees Blokland especially for this occasion, he recognised 'the important efforts that the federation is making, trying to create the Bolivian Meat Institute and promoting the export of Bolivian meat, while also keeping in mind the conservation of important natural resources and the improvement of pasture yields. Climate change is receiving a lot of attention internationally, and I am convinced that stockbreeders are not part of the problem, but they are part of the solution.' He ended by saying: 'I am convinced that the efforts that the federation is making are for the good of Bolivia, the sector and the stockbreeding families. Thank you very, very much.'



AGRITERRA PHILIPPINES BARES 2025 BIG, HAIRY, AUDACIOUS GOALS

On its fourth year of providing business advice, training and learning exchange services to its client cooperatives, Agriterra Philippines looked back at the implementation of the 'Farmer Common Sense in Business Programme'. This programme was implemented from 2016 – 2020 as Agriterra's strategy to strengthen cooperative entrepreneurship, professionalisation, and advocacy.

As of December 2020, Agriterra has provided advisory services to seven client cooperatives in several regions across the Philippines. Some of the clients' representatives shared how their respective organisations were able to develop their Big, Hairy, Audacious Goals (BHAG)* through Agriterra's Farmer Common Sense in Business programme, and how despite the setbacks of the COVID-19 pandemic, they have stayed resilient in working towards these goals in 2020.

The goal of **Sorosoro Ibaba Development Cooperative (SIDC)** was to increase its Reach, Revenue and Return. Located in Batangas City, SIDC's operations were affected by the COVID-19 pandemic and other calamities including the Taal Volcano eruption and the outbreak of the African Swine Fever (AFS) in early 2020. Despite this, SIDC was able to continue its operations throughout the year maintaining its feed mill, consumer retail and savings and credit businesses. The cooperative also found a new opportunity in providing home delivery groceries to clients during the lockdown. SIDC acknowledged Agriterra's contributions to these successful efforts in the form of advisory services, training on governance, internal capitalisation and clustering, as well as technical assistance in the conduct of research for the expansion of its feed mill business in Palawan and Panay islands. By end of 2020, SIDC's membership increased by 16% from 38,263 in 2019 to 44,237. Its savings and time deposits also increased by 26.2% from Php1.098 to Php1.386 billion.

Agriterra Philippines also assisted **Fatima Multi-Purpose Cooperative (FMPC)** which is based in Leyte province and is the top San

Miguel Foods, Inc. (SMFI) cassava granules assembler in the region. With support from Agriterra, FMPC implemented the clustering and mapping approach for its cassava production areas resulting into partnerships with 11 farmer associations in Southern Leyte, Northern Samar, and Dinagat province in Mindanao. This led to an increase in the cooperative's volume of transactions of cassava produce from 700 to 1,200 metric tons between 2019 to 2020, and its planted area from 150 to 400 hectares.

The **Federation of People's Sustainable Development Cooperative (FPSDC)** announced that their organisation was included in the Export Marketing Bureau of the Department of Trade and Industry (DTI) wherein they were able to conduct business-to-business (B2B) and coop-to-coop (C2C) discussions with export partners. This milestone brings FPSDC one step closer towards their goal to become the leading distributor and marketing arm of cooperative products in the Philippines and the global market.

Meanwhile, the **Labo Progressive Multipurpose Cooperative (LPMPC)** acknowledged how the business advisory services of Agriterra helped them in business and market development for their agribusiness project, 'Queench Pineapple Juice'. They expressed their intent to continue collaborating with Agriterra Philippines as they work towards their goal of making Queench the leading pineapple juice brand in the Bicol Region.

The **Patanom Credit Cooperative (PACC)** also shared their goal of transforming their farmer members into organic farming communities. With guidance from Agriterra, they conducted a series of organic farming orientation for members and carried out a marketing study to establish the local market in their areas. As a result, PACC was able to open 12 sales outlets of organic rice produce sourced from their members.

*A big hairy audacious goal, or BHAG, is a clear and compelling target for an organisation to strive for.



Another client **Abrasa Multi-Purpose Cooperative (AMPC)** is working to become the top producer of cassava in the Cagayan Valley region. By end of December, the cooperative has 600 cassava growers and 900 hectares of cassava. They also completed the study on high-yielding crops which they submitted to the Department of Agriculture (DA) for review and the results of which they plan to share with their members.

The impact stories shared by the clients are examples of how Agriterra's programmes are helping agricultural cooperatives achieve their goals and navigate through a complex business environment filled with uncertainty. At the same time, the inputs of client cooperatives will be used to inform the strategies of the country team on how to improve its service delivery and to strengthen the overall relationship between Agriterra and its partners.

Farmer Focused Transformation: Goals 2025

During the event, Agriterra introduced the Farmer Focused Transformation approach as its overarching strategy towards its vision of making professional cooperatives and farmer organisations an engine of progress and key to sustainable economic development. The strategy will be the basis of the Philippine country team for deeper and more impact-oriented engagement with local partners in the coming years.

The Farmer Focused Transformation strategy is anchored in the United Nations Sustainable Development Goals (SDGs) particularly SDG 8: Decent Work and Economic Growth and SDG 2: Zero Hunger. Its main trajectories shall

be towards lobby and advocacy, farmer-led business, and sustainable services.

Through this approach, Agriterra aims to support 1 million farmers through 320 farmer organisations by 2025. This goes alongside mobilising 110 million euro from financial institutions and lobby and advocacy proposals to support organised farmers. Within this timeframe, Agriterra targets to set up and operationalise 30 new farmer-led enterprises that will improve farmers' access to markets and agri-services. This will support 10,000 direct jobs and 110,000 on-farm jobs. The Farmer Focused Transformation strategy will also include and touch on cross-cutting issues of gender equity, youth empowerment, and climate action.

Agriterra Philippines will contribute to these goals through continued provisions of its services to existing and potential clients, from selecting ambitious organised farmers to providing them the skills to thrive in their businesses through training, business advisory services, and knowledge exchange.

GROW Coop

Agriterra Philippines is also implementing the Generating Rural Opportunities by Working with Cooperatives (GROW Coop) Project in partnership with the United States Agency for International Development (USAID).

[See the article on page 23](#)

MEASURING PROGRESS

PSD (private sector development) indicators show how Agriterra achieves results. These are the results by the end of 2020 (period 2016-2020).

General PSD indicators

Number of companies with a supported plan to invest or trade

	Total	2020	Adjustment period 2016-2019	2019	2018	2017	2016
Client-beneficiaries of investment loans	54	10	4	5	12	15	8

Footnote: The adjustment for period 2016-2019 relates to the number of unique clients benefitting from an investment loan in period 2016-2019

Amount of private co-investment by companies and financial institutions (in EUR)

	Total	2020	Adjustment period 2016-2019	2019	2018	2017	2016
Working capital	€98.337.300,00	€0.844.291,00	-8.231.475,00	€19.205.033,00	€29.970.699,00	20.514.165,00	26.034.587,00
Investment loans	€2.553.825,00	€4.595.165,00	€1.411.992,00	€4.362.875,00	€6.179.119,00	€7.471.842,00	€532.832,00
Allocation Agriterra	60.388.056,00	8.637.635,00	-8.206.342,00	€15.589.085,00	€12.959.742,00	12.879.567,00	18.528.369,00

Footnote: The amount of working capital loans for previous period has been adjusted with a negative amount of EUR -/- 8.206.342, mainly due to a correction of the exchange rate for an Indonesian client. The amount of investment loans in period 2016-2019 as registered end 2020 is somewhat higher than previously recorded (+/+ EUR 1.411.992).

1. Improved market access and sustainable trade

Number of trained small farmers in sustainable agricultural production practices

	Total	2020	2019	2018	2017	2016
Male	2.923.767	720.533	784.559	638.620	501.561	278.494
Female	1.317.062	425.391	391.680	207.095	176.224	116.672
Youth	501.140	148.970	147.910	107.562	69.832	26.866

2. Laws, regulations, policy plans, social dialogue, development strategies adopted

Description of changes achieved in laws, regulations, policy plans, outcomes of social dialogue or development strategies enacted or adopted by local government or social dialogue partners in the reporting period due to direct intervention by the programme, yielding tangible benefits to the business climate.

3. Strengthened economic institutions and actors

Number of strengthened (farmers'/workers'/entrepreneurs'/traders') organisations for a sustainable local business climate

	Total	2020	2019	2018	2017	2016
Cooperatives	1.292	385	307	244	222	134
Farmers organisations	244	31	34	46	56	77
Other	22	6	16	-	-	-

Number of active members of supported organisations

	Total	2020	2019	2018	2017	2016
Male	5.222.311	1.341.054	1.236.164	1.023.269	853.752	768.072
Female	1.763.820	474.229	473.405	331.833	241.804	242.549
Youth	923.471	326.984	242.556	172.348	112.875	68.708

Number of supported Dutch interventions in the local business environment for private sector development

	Total	2020	2019	2018	2017	2016
Agripool	1.514	202	332	321	373	286

Every unique Agripooler that has been sent out

4. Improved access to infrastructure

Number of clients with new processing plants 2016-2020

	Total	2020	Adjustment period 2016-2019	2019	2018	2017	2016
Clients	64	18	6	5	9	16	10

Footnote: due to improved registration options, the number of smoking chimneys has been updated resulting in 6 new smoking chimneys over the period of 2016-2019

5. Improved access to finance / financial sector development

Amount raised by clients through internal capitalisation, checked when analysing the audited financial statement of the clients, plus the concessional loans mobilised by our clients through Agriterra's partnership with ABTB (since 2017) and TAF ABC fund (since 2019)

	Total	2020	Adjustment period 2016-2019	2016-2019
Total amount	17.845.035,00	€3.950.000,00	€-426.968,00	EUR 700,000 ABTB; EUR 13,622,003 internal capitalisation
Amount attributed to the work of Agriterra	13.333.885,00	€2.350.000,00	€-439.453,00	EUR 700,000 ABTB; EUR 10,723,338 Agriterra attributed



Agriterra is an international specialist in farmer-led cooperative development. Agriterra makes cooperatives bankable, optimizes service-provision to farmers, and strengthens farmer-government dialogues. Agriterra is founded by Dutch experts in agribusiness and builds on their know-how and experience. Agriterra operates globally and has representative offices in 13 African countries, 6 Asian countries and 4 Latin-American countries with over 160 staff.

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