



Farmer Business School

Production systems for Arabica and Robusta coffee, maize and plantain

Trainer's Guide – Cameroon

1st edition – July 2026

My name:



FOREWORD

The **Farmer Business School (FBS)** approach was developed for cocoa-zone production systems in 2010 by the Sustainable Cocoa Business (SCB)¹ project of German Development Cooperation with Sub-Saharan Africa and local partners from Ghana, Nigeria, Côte d'Ivoire, and Cameroon. With the support of the German Federal Ministry for Economic Cooperation and Development (BMZ), the World Cocoa Foundation, the Central Bank of Nigeria, and the European Union, more than 750,000 cocoa producers, including 29% women, have been trained. Given the spectacular results of this approach and the flexibility in adapting training materials, other development programs in 22 African countries have developed over 90 training curricula covering 34 economically proven commodities other than cocoa. As of February 2026, the total reach in Africa has exceeded 2 million smallholders impacted by this approach.

Today, the approach is part of the extension tools used by several national support structures, as well as various agropastoral production support organizations.

The "Arabica and Robust Coffee" value chain holds strong potential in Cameroon in terms of income generation and job creation for the target groups. Therefore, the SAFE/GIZ/Cameroon Project recognized the relevance of using this tool, which will enable the stakeholders concerned to increase the profitability of their farms and become true professionals in their activities.

For the adaptation of training documents, economic analysis tools, reference materials, and coaching were provided by the **Agri-Business Facility for Africa (ABF)** and the **SAFE Project**. The documents developed according to adaptation standards validated by the ABF were tested in pilot training sessions to ensure their suitability for solving farmers' problems.

FBS trainers undergo a special qualification program including classroom training and practical learning-by-doing sessions with farmers, in order to train them according to standard FBS quality standards, while respecting adult learning principles based on experience sharing and discovery.

Only Farmer Business School trainers who have completed a multi-month special qualification program are authorized to train male and female farmers.

This trainer's guide is an essential reference tool that assists the trainer in staying on track to ensure a standardized, high-quality training. It provides guidelines for introducing, developing, concluding, and drawing lessons from each training module.

This approach, along with a computerized monitoring system, ensures the efficiency, quality, and effectiveness of implementation in accordance with the quality standards of the Farmer Business Schools.

We wish you every success.

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Ensuring thorough preparation for training modules at Farmer Business Schools

1. Visit the village community at least one week before the scheduled training date;
2. Contact the village authorities, or cooperative leadership, and, if available, the Field School facilitator;
3. Inform them about:
 - ✧ The content and roadmap of the Farmer Business Schools (see page 6);
 - ✧ The training organizers. It is your organization/service, with the support of GIZ and its partners, that provides the training materials;
4. Answer any questions regarding the content, purpose, and organization of the training;
5. Confirm the date;
6. Discuss suitable locations or sites (lighting, ventilation, accessibility, etc.) for training sessions of 30 people. Possible options include: Cooperative storage warehouse or meeting room, community building, place of worship, or a sheltered outdoor area;
7. Secure the following commitments for the agreed date:
 - a) **Formation of a participant group according to the following criteria:**
 - ✧ At least 25, at most 30 people who produce coffee alongside other crops
 - ✧ At least one-third literate participants
 - ✧ A good mix of young and older farmers, men and women, as well as persons with disabilities
 - ✧ Guaranteed attendance across 5 consecutive mornings
 - b) **Organization of the training venue within the community:**
 - ✧ This can be a school, a church, a warehouse, a cooperative meeting room, or a sheltered outdoor/open air space.
 - ✧ Benches or chairs must be organized by the community; traditional mats may also be used.
 - ✧ Check if specific accommodations are needed to reduce barriers for persons with disabilities—for example, barrier-free access to the training room, the presence of a support person, etc.
 - ✧ Check if special arrangements are needed for women, particularly considering training hours, childcare options, etc.
8. Send the final agreed schedule to GIZ/SAFE and its partners by text message (SMS) or WhatsApp, as well as to your supervisor;
9. Ensure during your preparation that all necessary training materials are complete and in good condition;
10. Before the start of each training, print a sufficient number of hard copies of the annexes to facilitate the required monitoring.

Quality criteria for the Farmer Business Schools

Planning and preparation	With the community or cooperative (see previous page)
Monthly or quarterly work plan	Working closely with the GIZ team, each EEA/FBS trainer identifies the group of producers or prospective producers who will benefit from the EEA/FBS training, and submits their monthly or quarterly work plan by the 15th of the previous month at the latest to the FBS manager via text message or email. The information in the work plan includes: – Name of the community – Host organizer (co-operative, Farms-Schools or other, to be specified) – Start date of the training – End date of the training
Training venues	Each FBS trainer identifies suitable training venues in advance – with sufficient light and ventilation– in collaboration with representatives from the communities or cooperatives
Duration of each FBS training course	Each FBS trainer organizes the sessions over five consecutive mornings, from Monday to Friday. The start time is at the producers' convenience. Training days should last no less than 5 hours. It is advisable to start at 8.00 am and finish at 1.00 pm, with two breaks of approximately 15 minutes each. Prayer times and market days must also be taken into account when finalizing the session's programme.
Training materials	Only standard FBS training materials, namely the Training notebook and Workbook, calculators, measuring tapes, knotted ropes, markers, adhesive tape, craft/conference paper and training posters provided by GIZ, will be used. Each FBS trainer shall inform the training focal point in good time, by text message or email, of their training material requirements.
Training quality	Each FBS trainer prepares the training sessions using the Training Workbook, the Trainer's Guide and the other tools mentioned above. FBS training sessions are delivered in accordance with the guidelines in the trainer's pack in an interactive manner, combining presentations, discussions, group work, exercises and role-plays. The adult learning approach must be followed, with a view to drawing on the experiences of participants (both men and women) and building their self-confidence.
Proof of implementation	Each FBS trainer must provide a list of participants who have completed the training, along with the proof of implementation form, completed and duly signed by the focal point designated by the group.
Follow-up on producers trained in FBS	Each FBS trainer – maintains regular contact with the focal points of the FBS groups they have trained. – Organizes regular meetings with FBS groups to refresh their knowledge and check that the tools are being used – Consults regularly with the Project's extension officers responsible for monitoring the field manuals – Identifies and reports new developments to their line manager and to GIZ – Makes the necessary recommendations to improve the curriculum and communicates them

FBS training programme

Module	Duration	Session	Day	
0. Warm-up	50 mins	1	1	Monday
1. Farming is a business	1h40	1	1	
2. Know your units to know your resources	1h 30	2	1	
3. Managing your farm for enough food	1h00	3	1	
4. Money in, Money out: know whether you do good business	2h30	1	2	Tuesday
5. Decisions for doing good business	1h00	2	2	
6. Diversify production for more income throughout the year	1h15	3	2	
		1	3	Wednesday
7. Manage your money throughout the year	3h00	2	3	
8. How to get good financial services	1h30	3	3	
9. Added value from quality coffee	1h10	1	4	Thursday
10. Benefits from membership in Farmer organizations	2h00	2	4	
11. Earning more money: investing in replanting more coffee	1h35	3	4	
12. Becoming an entrepreneur in practice	3h30	1	5	Friday

Agribusiness e-Academy Trainer's Guide: Empowering trainers to deliver impactful agribusiness training through digital learning.

Overview:

The Agribusiness e-Academy is the online learning platform developed by the GIZ project, Agri-Business Facility for Africa (ABF). It is a free, self-paced digital learning academy designed to equip agripreneurs, extension agents, trainers, and young professionals interested in acquiring knowledge in agronomy, entrepreneurship, climate-smart agriculture, and economics, all aimed at strengthening Africa's agricultural value chains.

Trainer Objectives:

- ✧ Promote and facilitate platform access.
- ✧ Assist learners in navigating course modules.
- ✧ Encourage blended learning approaches (combining digital and face-to-face instruction).
- ✧ Monitor progress and motivate learners toward completion.

Registration and Enrollment

1. Visit the platform

Go to: [Agribusiness e-Academy | atingi](#)

- ✧ Click on "Login" if you already have an account or "Create new account" to register.

2. Select the language

- ✧ In the top right corner, select English, French, Spanish, or Portuguese depending on the learner's preference.

3. Enroll in courses

- ✧ Browse the available courses, click on the course title, and select "Enroll me" to begin.

Key Courses

Course	Focus	Estimated Time
Farming as a Business – Parts 1 and 2	Treating the farm as an economic unit; Planning, investment, and analysis	3 hrs
The Business Model Canvas for Agribusiness	Applying the BMC tool to build viable agribusiness ideas	2-3 hrs
Climate-Smart Agribusiness (CSA)	Promotion of sustainable agriculture, climate resilience	2.5 - 3 hrs

🔑 All courses are self-paced and offer a certification upon completion of the quiz (minimum 50%, 2 attempts allowed).

Integrating E-learning into Training

- ✧ **Blended learning:** Combine online modules with in-person sessions or discussions.
- ✧ **Group work:** Encourage learners to study together or conduct peer reviews of answers.

Progress Tracking

- ✧ **Ensure learners complete quizzes** and aim for a passing score of 50% (two attempts allowed).
- ✧ **Ask learners** to share their certificates.
- ✧ **Provide reminders** and brief coaching check-ins during the course period and post-training follow-up.

Tips for Trainers

- ✧ **Set clear** learning goals and schedules from the start.
- ✧ **Link course content** to local agribusiness scenarios.
- ✧ **Encourage certificate sharing** (e.g., via WhatsApp groups, LinkedIn, etc.).
- ✧ **Collect learner feedback** to improve delivery and engagement.



Need help?

Please contact:

 ABF-eAcademy@giz.de

 [LinkedIn](#) | [Sur Facebook](#)



Module 0: Warm-up and introduction

I. Trainer	Qualified FBS Trainers
II. Duration	50 minutes
III. Target group	Smallholder farmers (men or women), landowners and sharecroppers. Producers wishing to invest
IV. Objectives	Knowledge gained Participants – Get to know one another – Have an overview of the training programme and recognize its value Skills acquired: – Link between the training, expectations and individual aspirations (of the participants) Attitudes acquired: – Open discussion on motivations and aspirations Tools provided: – Key questions to facilitate mutual introductions – Illustration (icons) of the session programme Interest in farm income – Preparation

V. Content, teaching method, duration		
Topic	Method	Min.
1. Objectives and content of the school	Introduction to the Farmer Business School Explain the modules using the icon poster and the key messages Discussion: Compare the key messages and expectations	15
2. Group formation, participants' profiles and their motivation for taking part	Introductions: 1. Name/village, member of a co-operative? My farm 2. What do I want to learn from this training (Expectations)?	20
3. Organization of the group	Agree on the timetable with the group Session 1: 08:00 to 10:00 Break: 10.00 am to 10.15 am Session 2: 10.15 am to 12.00 pm Establishing rules with the group: 'What rules would you like to follow during the training?' – Punctuality – Respect for other participants – Set mobile phones to vibrate – Avoid sleeping Let the group decide – A 'Timekeeper' who keeps an eye on the schedule and announces the time remaining in a session (30 minutes before the end) – A 'Group Leader' to maintain discipline if necessary	10
VI. Teaching Method (Summary)	– Introduction of participants based on guiding questions – Presentation of the curriculum using key messages and icons (displayed) – Plenary discussions	
VII. Materials	– Posters with icons and key messages – Visualization equipment – Trainers' digital camera	
VIII. Assessment	At the end of Module 3	
IX. Bibliography, references / credits		

Introduction to the School of Agricultural Entrepreneurship (Case study: coffee)

What are the benefits?

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

- Take advantage of good agricultural practices and market opportunities to increase income.
- Plan and adapt his production to assure food security for their families.
- Target decisions and investments in planting, replanting or regeneration of coffee trees.
- leads professional negotiations with buyers, input suppliers, credit institutions, and landowners.
- Manages well financial means and credit

Planification



M1

Is farming a business?

Units



M2

Know the units to know your assets

Nutrition



M3

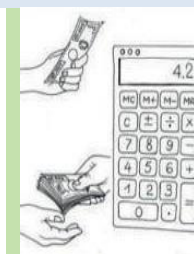
Manage the farm for enough food

Economics of current techniques and GAP = Decisions for higher income



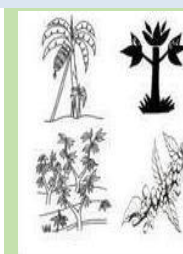
M4

Money out, money in, know Whether you do good business



M5

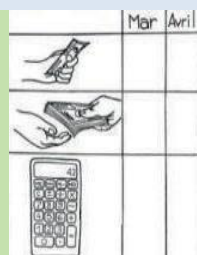
Decisions for more income



M6

Seize opportunities to diversify your farm enterprises

Financial management



M7

Manage money throughout the year

Financial department



M8

How to get good financial services

Quality of Coffee



M9

Make more money with quality coffee

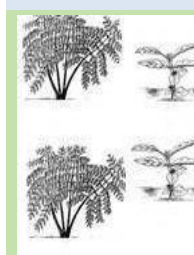
Producer Organisation



M10

Benefits of Membership in FO

Investing in Replanting



M11

Investing in replanting of coffee



M12

An entrepreneur in practice

Module 1: Is farming a business?

I. Trainer	Qualified FBS Trainers
II. Duration	1 hr.40 mins
III. Target group	Smallholder coffee farmers (youths, elderly people, men and women, people living with disabilities), landowners and sharecroppers. Farmers wishing to invest
IV. Objectives	Knowledge gained Participants – Understand the differences and similarities between commercial farming and other types of business – View the family farm as a business – Be familiar with the basic concepts of (agricultural) business management (business objectives, the market, pricing, factors of production/resources and external inputs, expenditure, costs, profits and losses) – Understand the need for planning – Understand the impact of the climate and climate change on the farm. Skills acquired – Draw up a simple crop calendar Participants know how to – Identify the requirements of farming as a business Attitudes acquired – Developing a sense of self as an entrepreneur Tools provided: – Images illustrating the key concepts of farming as a business and other businesses – Illustrated dictionary/glossary of business terms (see Module 5) – Simplified production calendar Relevance to farm income – Key concepts and terms relating to agriculture as a business

V. Content, teaching method, duration		
Objectives	Method	Duration
1. The farm – a business	What examples of businesses do you know of? Collect and list the participants' examples: Compare the farm as a business with other types of businesses according to the following criteria: – Start and end of operations – Capital requirements and timing of cash outflows – Timing of money in	15
	Objectives of the agricultural business and key concepts a. What do you produce, and what do you do with these products? b. What do you need to produce these goods for your business? – Factors of production: land, family and hired labour, money (capital) – Purchased and on-farm inputs – Equipment and tools – Market, knowledge of product and input prices c. What constitutes a good business deal in agriculture? – Good yields, good produce, the right time to sow, good seeds, good prices, – Expenditure, costs, profits and losses	15
2. Planning is essential in farming	Cropping calendar Discussion (10 minutes) – step-by-step review of the coffee cropping calendar, guided by the questions – At what time of year do you start production? – What is the first task you carry out, and when? – What are the next tasks and when do you carry them out? – How do you plan the growing season?	50
	Working group: – Form three groups – one for coffee, one for maize and one for plantain – and ask them to complete the various calendars (15min) – Followed by a presentation of the group work and discussions (5 minutes per group, i.e. 15 minutes in total) – Finish by completing and explaining the consolidated cropping calendar (10 mins)	
3. Climate change/weather	What is the difference between climate and weather? What changes have you observed in your cropping calendars as a result of changes in climate and weather conditions?	15
4. Group identification	Group photo (during the lunch break)	05
VI. Training method	Engagement, discussion and review of participants' knowledge, with examples of key questions Step-by-step development of the growing calendar	
VII. Materials	– Visual aids – Coffee, maize and cassava cropping calendar Technical data sheet on the coffee cropping system	
VIII. Bibliography, references	CIDA / VOCA-PSDA GTZ Kenya Training materials on agriculture as a business	

Module 2: know the units to know your resources

I. Trainer	Qualified FBS trainers
II. Duration	1 hour 30 minutes
III. Target group	Smallholder coffee farmers (youths, elderly people, men and women, people living with disabilities), landowners and sharecroppers. Farmers wishing to invest
IV. Objectives	Knowledge gained Participants – Will be familiar with the most important standard measures Skills acquired Participants will know how to – Measure a plot of land using simple tools Attitudes acquired – Standard units and measurements are important for farm planning and management, and for commercial negotiations Tools provided: – A 50-metre plastic rope with knots every half metre – Tape measure – Calculators – Conversion table for measurements and units – Farm profile form to be completed during the lunch break Relevance to farm income – Measurements and units are essential for planning and evaluating production

V. Content, teaching method, duration		
Objectives	Method	Min
1. Measuring the area	Competition to estimate the area of a plot of land near the training venue - Participants form three groups. - The four corners of a rectangular plot must be marked out. - Each group is given a calculator, a knotted rope and a measuring tape - The first team measures the length and width of the plot using a measuring tape, steps and a knotted rope, and calculates the area(<u>explain how the tape is used</u>) - The second team measures the same dimensions of the plot using a knotted rope, steps and a measuring tape, and calculates the area (<u>it must be clearly explained that two knots equal one metre</u>) - The third team measures the same dimensions of the plot using steps, a knotted rope and a measuring tape, and calculates the area.	45
	Evaluation and comparison of areas - Results are recorded in the table provided on the poster. - The consequences of an incorrect estimation of plot size for farm management are discussed (food shortage, insufficient income, excessive or insufficient purchase and use of inputs, etc.). Discussion: How can you demonstrate personal initiative in this case? Self-Starting: You can take the initiative to accurately measure your land using the methods learned, without delay. Future-Oriented: Once the exact size of your land is known, you can plan ahead and save for the inputs needed for a given crop that performs well during the season. Persistent in overcoming barriers: If you fail with one measurement method, try other learned methods. If it still does not work, do not give up and ask for help from someone who knows how to measure land. You can also consult the agricultural extension agent. An entrepreneur must show perseverance.	15
2. Important measurements for the farm	How do you measure - The land - Your produce - Labour Introduce and explain the table of standard measurements	15
	Presentation of the ‘farm profile form’ to be completed during the lunch break	15
VI. Training method	- Competition to estimate the size of a plot - Presentation and discussion in a plenary session	
VII. Equipment	- Field measuring tools (tape measure, string) - Farm profile sheet - Digital camera	
VIII. Bibliography, references / credits	INRAB-GTZ. 2003. Farm identity card Economics of Farm Management (Conversion table)	

Module 3: Manage your farm for enough food

I. Trainer	Qualified FBS trainers
II. Duration	1 hour 00 minutes
III. Target group	Smallholder coffee farmers (youths, elderly people, men and women, people living with disabilities), landowners and sharecroppers. Farmers wishing to invest
IV. Objectives	Knowledge gained Participants – Understand the different dietary needs (quantity and quality) of household members – Are aware of the different nutrient contents of various foods, and understand that combinations are necessary for a balanced diet Skills acquired: Participants know how to – Use the nutritional calendar – Identify and devise strategies to address food gaps (quantity and quality) Attitudes acquired: – Food production and ensuring a balanced and sufficient diet for household members require planning. The basis for this work is dialogue within the family. Tools provided: – Nutrition calendar and images – Posters on the nutrient content of foods and nutritional requirements – Adaptation strategy table Relevance to income – Well-nourished members of the farmer's family can carry out good work in farming – Expenditure on medical care can be partly avoided – Avoiding (unforeseen) expenditure on food during the lean season or when food prices are high – Increase the capacity of smallholder farms to respond to and adapt in the event of food insecurity

V. Content, training methods, timetable		
Objectives	Method	Duration
1. Food requirements	What is your staple food? What do these foods provide us with? – Show the poster on food types – Show the poster on the energy, protein and fat content of foods and let participants identify the foods with the highest levels in each category How much food do we need each day? – Present and discuss the poster on daily energy and protein requirements, emphasizing the higher requirements for boys and girls and for pregnant and breastfeeding women How do you meet these requirements? – Fill in the nutritional calendar with the participants to ○ Production ○ Purchasing – Mark periods of scarcity – Highlight foods missing from a balanced diet	40
2. Managing the farm to meet nutritional needs	How can we ensure we have more and better food? – Referring to deficit (or purchase) periods, discuss the table on possible coping strategies. – Many of the promoted "good agricultural practices" (e.g., organic manuring, intercropping, mulching, and crop diversification) are also favorable to biodiversity. – They can reduce input costs in the long term by improving soil structure, maintaining moisture, naturally reducing pests, and building climate resilience.	20
VI. Training Methodology	– Guiding questions and discussions – Presentation/explanations by the trainer, supported by images	
VII. Materials	– Food poster – Table showing the energy and protein content of different foods – Table of energy and protein requirements – Nutritional calendar – Table of adaptation options (How to obtain more food)	
VIII. Bibliography References / Acknowledgements	FAO. 2004. Family Nutrition Guide	

Climate and Biodiversity Reminder – For trainers only! Do NOT read this during the training session!

What is climate and biodiversity?

- **Climate change** refers to lasting changes in temperatures and precipitation patterns, often leading to more droughts, floods, and unpredictable seasons.
- **Climate resilience** is the ability of an agricultural system, cooperative, or business to prepare for, adapt to, and recover from climate shocks while continuing to produce and generate income.
- **Biodiversity** is the variety of life on Earth – including diversity within species (different crop varieties or animal breeds), between species (different plants and animals), and between ecosystems (forests, grasslands, wetlands, farms).

Why it matters for farmers' businesses

- **Productivity and resilience:** Healthy soils, diversified crops, and pollinators enable better yields and reduce the risk of total losses during extreme weather events or pest attacks.
- **Input cost reduction:** Agroecological practices such as composting, mulching, and crop rotation naturally improve soil fertility and reduce dependence on fertilizers and pesticides.
- **Market opportunities:** Buyers and certification systems increasingly value sustainable, deforestation-free production (e.g., organic, Rainforest Alliance, EUDR compliance).
- **Long-term sustainability:** Maintaining trees, hedgerows, and natural areas supports water cycles, pollination, and pest control – which are essential for continued productivity.

Practices that support both climate and biodiversity

- **Agroforestry:** Combining trees and crops provides shade, reduces erosion, and supports pollinators.
- **Mulching and cover crops:** Maintain soil moisture, prevent erosion, and nourish soil life.
- **Intercropping and crop rotation:** Improve nutrient balance and diversify income sources.
- **Reduced tillage:** Maintains soil structure and carbon storage.
- **Integrated Pest Management (IPM):** Protects beneficial insects and reduces chemical usage.

Encourage farmers to view soil, water, and biodiversity as economic assets. Practices that protect nature are not just "environmental": they strengthen farm resilience, reduce risks, and secure long-term income.

Module 4: Money in, Money out: Know whether you do good business

I. Trainer	Qualified FBS trainers
II. Duration	2 hours 30 minutes
III. Target group	Smallholder coffee farmers (youths, elderly people, men and women, people living with disabilities), landowners and sharecroppers. Farmers wishing to invest
IV. Objectives	Knowledge acquired: Participants: – Understand the breakdown of costs/expenditure and the difference between gross revenue and profit (money in minus money out) – Are familiar with the concept of profit and loss (by agricultural enterprise and per unit of produce) Skills acquired: Participants know how to – Identify and calculate money in and money out – Determine the farm's profit or loss Attitudes acquired: – Monitoring and recording cash inflows and outflows forms the basis for decision-making and cash management Tools provided: – Prepared examples of money in and money out for selected crops within the production system (profit and loss) – standard production practice – Prepared worksheets for calculating money in and money out Benefits – Knowing whether a profit can be made through an agricultural enterprise is key to business success and to improving decision-making

V. Content, training methods, timetable		
Objective	Method	Min
1. Determining profit or loss from agricultural ventures	Role-play: Two farmers discuss whether they made a profit or a loss on their cash crop from the Training Workbook during the last growing season. One farmer does not know. The other does. – Discuss why one farmer cannot say whether he made a profit or a loss. – What do you need to do to find out whether you're making a profit or a loss in farming?	20
	How can you tell whether you're making a profit or a loss? Group work exercise – Present an example money in and money out for maize, referring to the cropping calendar for activities – Form three groups (one per crop, the same as those that worked on the cropping calendars), and provide participants with calculators and markers – Each group carries out the calculations for one crop using the relevant worksheet in the Training Workbook. Assist the groups if necessary – Take a few photos of the working groups the working groups share and discuss their results – Record the results on the poster Which crop results in a loss, and which one results in a profit?	2h10
VI. Teaching method (Summary)	– Role-play – Calculation exercise in working groups	
VII. Materials	– Calculation examples – Calculators – Digital camera	
VIII. Bibliography, references / acknowledgements	GTZ/CLP training materials Regional Workshop INRAB 2005. Technical and economic guidelines for coffee, maize and plantain	

Module 5: Decisions for doing good business

I. Trainer	Qualified FBS trainers
II. Duration	1 hour
III. Target group	Smallholder coffee farmers (youths, elderly people, men and women, people living with disabilities), landowners and sharecroppers. Farmers wishing to invest
IV. Objectives	Knowledge gained Participants – Understand variable costs and distinguish them from fixed costs – Understand ○ Gross margin (Land productivity GM/ha) ○ Labour productivity ○ Capital productivity ○ Unit cost (cost price) Skills acquired: Participants know how to – Calculate productivity (land, labour, capital) – Compare productivity figures (gross margin, etc.) across different crops and technologies – Make decisions to improve business performance Attitudes acquired: – Making business decisions in relation to the productivity of limiting or constraining factors of production Tools provided: – Gross margin spreadsheet (different scenarios and techniques) – Calculation of labour and capital productivity – Unit cost (cost price) Relevance to revenue – Understanding current incomes and competition for factors of production (productivity!) is important for making decisions aimed at improving incomes – Unit cost serves as a benchmark for price negotiations, and for decisions on purchasing feed or adopting improved technologies

V. Content, training methods, timetable		
Objectives	Method	Min
1. Gross margin	Explain the gross margin and its components as a tool, starting from input costs, labor, and variable costs up to the gross margin (see calculation poster). Refer back to Module 4. Discuss the question: "What does the gross margin mean to us?". The same working groups (from Module 4) calculate the gross margin for improved techniques and identify which technique offers a better business. The groups share their results and the trainer displays them on the corresponding poster (synoptic overview = foundation for Module 6). Discussion: Comparison of the calculated gross margins. – What do the results tell us? – What is the best option from an economic standpoint if we look at the unit cost? Why? – What is the best option if we consider profit or loss? – What would you change if this were your farm? – What can we do with these calculations? Discussion: How can you demonstrate personal initiative behavior in this case? – Self-Starting: A farmer can establish profit estimates for different crops that can be produced on their plot. As a proactive person, you must take the initiative to learn and implement new techniques to improve your farming business. – Future-Oriented: A farmer can decide what to cultivate on their plot based on projected profits and be ready to adopt new techniques. – Persistent in overcoming barriers: If a farmer is unable to carry out profit estimates or lacks knowledge about new agricultural practices, they must not give up, but seek someone who can help with information and calculations. What can we do with the gross margin calculation?	45
2. Labour productivity	How much money can you earn per day – Outside your farm? – On your farm? Possible answers from farmers: – That's a difficult question because we work without a salary and have to wait until harvest time to receive any money Possible response from the trainer: – Yes, that's true. That's why farming is a business that needs to be planned Explain and demonstrate how to calculate labour productivity Discuss the meaning of labour productivity: ... it's what a day's work on your farm brings you after the produce has been sold Labour productivity = Gross income – Input costs / Labour requirements The groups calculate labour productivity in a whole-class session and share their results	15
3. Gross margin for another crop	Lunch break option: Offer to calculate the gross margin for another crop with a group of interested participants A member of this group presents the results to the whole group before the next module (photo!)	
VI. Teaching methods	– Calculation of prepared examples and comparison – Questions – Group exercises	
VII. Materials	– Calculation examples / illustrations presented on posters and in the training workbook – Calculators	

Module 5: Calculation instructions and explanations

Calculation	Explanations	Unit
Variable cost = Cost of inputs + Labour costs	Variable costs are the outgoings for inputs and labour used in growing a crop. They are called variable because they increase with the size of a plot. If 2 hectares are cultivated instead of 1 hectare, the variable costs double, because twice as many inputs and labour will be required. To finance the next growing season, the total variable costs must be saved.	CFA/ha
Gross income = Production × Selling price	Revenue from the sale of produce, or the value of the produce if it is not sold but would need to be purchased to feed the family.	CFA/ha
Gross margin = Gross income – Variable costs	This is the profit from using the land, expressed in monetary terms. It indicates whether a crop has resulted in a loss or a profit. Comparing the gross margins of different crops or production techniques helps to identify the best opportunities for production and income.	CFA/ha
Unit cost = Variable costs / Output	This is the cost of producing one kilogram of the product. The unit cost is also known as the cost price. If the unit cost of a food product is higher than the selling price, it is better to buy the product. Producing it yourself is a good deal if the unit cost of a food item produced on the farm is lower than the purchase price of that food item. The unit cost of export products such as coffee is compared with the international price to determine whether the product can compete with the same product from other countries.	CFA/kg
Labour productivity = Gross income – Input costs / Labour requirements	This is what is earned from one man's day's work on the farm. Labour productivity is compared with the wages paid to agricultural workers or the wages that can be earned in non-agricultural jobs. If labour productivity is higher than these wages, working on one's own farm is a good deal.	CFA/day
Capital productivity = Gross margin / Variable costs	This is the amount of money earned on each FCFA invested in production. Capital productivity is important for demonstrating, for example, to a bank or credit union that a seasonal loan can be repaid, including interest.	CFA/CFA
Explanation of fixed costs	There are costs known as 'fixed' costs. These are the costs of equipment and tools owned by the farmer and used across several crops or over several years. Examples include sprayers and irrigation pumps. Fixed costs do not vary with the size of the plot of land used for the crop.	

Module 6: Diversifying production for more income throughout the year

I. Trainer	
II. Duration	1 hour 00 minutes
III. Target group	Small-scale farmers (men or women), landowners and sharecroppers. Farmers wishing to invest
IV. Objectives	Knowledge gained Participants will learn about – Opportunities for increasing and better distributing income, as well as the associated risks Skills acquired: Participants will know how to – Identify opportunities and inherent risks by using gross margin – Make decisions on opportunities by combining them to achieve higher revenue that is more evenly distributed throughout the year Attitudes acquired: – Seek out opportunities, assess them and seize them – Moving from business as usual to better business opportunities in agriculture – It is possible to manage or reduce risks (market, production) through diversification Tools provided: – Overview of gross margins, labour and capital productivity – Calculations using pessimistic prices and yields to assess market and production risks Focus on farm income – Strategies and tools for planning the intensification of agriculture and improving incomes (higher and more evenly distributed)

V. Content, teaching method, time allocated		
Objectives	Method	Min
Option	Presentation by a participant on calculating the gross margin for another crop (see end of Module 5)	15
1. Identifying opportunities for increased income	Farm optimization – Use the summary table of gross margins (coffee, maize and plantain, current practices and improved methods) – Rank the gross margins, labour productivity and capital productivity. <u>Note:</u> Unit costs are compared only between techniques for the same crop or against market prices for the same product – Discuss the results and the decisions participants would make on this basis.	20
	Income diversification and market opportunities Discuss the other possibilities (other crops or livestock) that participants identify, along with their reasoning.	20
2. Identifying and assessing risks	What is a risk for a farm business? Introduce the pessimistic gross margin calculation: – With lower-than-expected yields (production risk) and – With lower-than-expected prices (market risk) Participants calculate the gross margins, unit cost, labor productivity, and capital productivity for a crop under risk (in a plenary session). They examine whether the rankings of the crop enterprises change. Discuss the results (acceptability and probability of risks, decisions to manage risks). Discussion: How can you demonstrate personal initiative behavior? – Self-Starting: A farmer can calculate the profitability of different crop mixes. – Future-Oriented: A farmer can plan now to cultivate a crop mix that offers maximum profit. – Persistent in overcoming barriers: If a farmer is unable to maximize production after diversification due to unforeseen circumstances or risks, they must not give up, but seek other ways to reduce the impact of these risks.	20
VI. Teaching methods (Summary)	– Ranking of gross margins, labour and capital productivity – Presentation and discussion – Risk assessment using ‘pessimistic’ calculations of gross margins	
VII. Materials	– Posters on gross margins, production labour, capital employed in production, and unit cost of agricultural income – Calculators	
VIII. Bibliography, references / acknowledgements		

Module 7: Manage your money throughout the year

I. Training	
II. Duration	3 hours
III. Target group	Small-scale farmers (men or women), landowners and sharecroppers. Farmers wishing to invest.
IV. Objectives	Knowledge gained Participants – Understand the financial calendar, monthly surpluses and deficits, and the year-end balance sheet – Understand the potential of improved techniques for increasing the enterprise's income – Understand the need to manage finances throughout the year, for example the need to set aside income from the harvest for the next crop or production season. Skills acquired Participants know how to – Identify periods of cash deficit and surplus – Compare farm income and use the figures for financial planning – Use the financial calendar to plan farm and household expenditure – How to manage financial deficits □ How to manage cash surpluses Attitudes developed – Prudence in spending money – Saving for times of need – Becoming as independent an entrepreneur as possible – Only take out a loan when you are able to repay it on time Tools provided – Financial calendar Interest on agricultural income Planning and managing money in and money out throughout the year is key to: – Successful production and the adoption of improved techniques – Supporting day-to-day (and one-off) household expenditure and – Reinvesting profits to capitalize on market and technological opportunities to boost income

V. Course content, teaching methods, timetable		
Topic	Method	Min
1. Warm-up	Role-play: Two farmers are discussing how to manage their money during the lean season. One farmer has spent all the money received from the harvest and is struggling to cover household and production costs.	20
2. Financial planning – common farming practices	Participants identify/estimate typical household expenditure (see relevant table) Show, explain, have participants complete and discuss the financial calendar (monthly income and expenditure, starting from the time of sale; reference case: a 3-hectare farm producing 1 ha of coffee, 1 ha of maize and 1 ha of plantains each year; current and improved practices, figures from Module 5) Complete the financial calendar with the participants' help 1. Expenditure on ○ Production ○ Household consumption expenditure ○ School fees ○ Special occasions ○ Provisions for unforeseen events Calculate total monthly outgoings with the help of participants 2. Income ○ From product sales ○ Other income (small lump sum) Calculate total monthly income with the help of participants 3. Calculate the monthly balance sheets and let the participants identify the months with deficits and surpluses 4. Calculate the annual balance (cumulative balance) <u>Note:</u> Use red to indicate months with a deficit Discuss how to cover expenditure in deficit months using the surplus from other months	1h20
3. Financial planning – improved farming practices	Repeat the process of filling out the financial calendar using data for improved practices. Discuss the results, the decisions participants would make based on these results, as well as the relevance of the results for financial services (savings and credit). Discussion: How can you demonstrate personal initiative behavior in this case? – Self-Starting: A proactive farmer will seek to understand all household income and expenses by using the financial calendar. – Future-Oriented: A future-oriented farmer will set aside funds to cover all planned expenses and will already map out how to save surpluses. – Persistent in overcoming barriers: A farmer will show perseverance and must not give up if they struggle to establish the year's income and expenses. They will seek help from someone and find ways to cover deficit months and save during surplus months.	1h20
VI. Training Methods	– Role-play – Presentation and discussion – Calculating the financial timetable in a plenary session	
VII. Materials	– 2 financial schedules prepared for current and improved production practices – Table showing typical household expenditure – Digital camera	

Module 8: How to access good financial services

I. Trainer	
II. Duration	1 hour 30 minutes
III. Target group	Smallholder farmers (men or women), landowners, who share their harvests Farmers wishing to invest
IV. Objectives	Knowledge gained Participants will know/understand The meaning and importance of saving – The meaning and importance of credit and different <u>types of credit (depending on the context)</u> – The meaning and function of credit interest rates and guarantees – The benefits of repaying credit – Financial service providers, their policies and terms and conditions <u>(depending on the context)</u> Skills acquired: Participants will know how to – Prepare to apply for financial services using the tools covered in previous modules (e.g. return on capital, gross margin, financial schedule to determine credit requirements and the appropriate timing, the appropriate repayment period, etc.) – Obtain a guarantee for a loan – Manage money in for savings or to repay a loan Attitudes acquired: – Saving for future needs – Only take out a loan ○ When you need it ○ When you are sure you can repay it on time It is important to stick to the original purpose of the loan Tools provided: – Gross margin – variable costs, return on capital, financial calendar – Information material on local financial services – Examples of loan agreements Interest in farm income – Effective investment in the agricultural business – Autonomy of agricultural entrepreneurs

V. Content, teaching methods, timetable		
Topic	Method	Min
1. Saving	Use the financial calendar (advanced techniques) to discuss saving – When are the best times to save? – How much could you save in this situation? – When would you need these savings? – How can we save and what are the benefits? – What happens when you save with a fixed-term deposit? (You lend money to the bank, which pays you interest) – Why is it important to save? Information on the different types of savings accounts, their purposes, benefits and advantages Information on savings options in the region where the training is taking place.	30
2. Production or investment loans for agricultural businesses	What happens when you take out a loan? (The bank lends you money and you pay it interest) How can you use gross margin, return on capital and the financial schedule to apply for a loan? Refer back to the financial schedule (Module 7) and gross margins (Module 6), as well as the example on the loan, to identify – The objective – The period and – The amount of the loan required How can you manage the loan effectively until it is repaid? What happens when you repay the loan on time (at group level and at financial institution level)?	20
3. Information on local financial services	Information on the different types of credit (general; individual, group, self-managed credit and savings schemes, etc.) available in the region To be prepared for each locality	10
4. Information on financing climate-resilient agribusiness	– Information on providers of climate finance opportunities – Information on climate adaptation activities that can be funded – Raise participants' awareness that farmers' groups are best placed to access climate finance.	30
VI. Training methods (Summary)	– Presentation; use financial timelines – Questions and Answers – Provide information on local financial service providers	
VII. Materials	– Financial calendar, gross margin fact sheets, – Poster/chart on financial services and savings and credit institutions – Digital camera	
VIII. Bibliography, references	PSED et al. The ABC of Savings and The ABC of Loans Results of local consultations	

Module 9: More Money from Quality Coffee

I. Trainer	
II. Duration	1 hour 10 min
III. Target group	Smallholder farmers (men or women), landowners and sharecroppers Producers wishing to invest
IV. Objectives	Knowledge gained Participants will refresh their knowledge of – The influence of production and technical procedures on quality – Other quality aspects in the market for the chosen cash crop – The relationship between quality and price, and between quality and unit cost Skills acquired: Participants know how to – Identify a good-quality product (criteria) – Produce a high-quality product using specific techniques (revision of knowledge) and that they have a very important role to play in this. – Use their skills and unit cost in negotiations – Incorporate the concept of product certification Attitudes acquired: – Quality has a cost and adds value – The producer plays a central role in the quality of the agricultural product – Investing in quality leads to greater profit / more money – Collective action for visible quality and higher income / better prices Tools provided: – Gross margin from the production of the chosen cash crop / different qualities – Unit cost – Quality standards / product criteria – Calculation of value and income Impact on agricultural income – Investing in production quality yields better prices that offset the expenditure and labour invested

V. Content, teaching method, time allocated		
Topic	Method	Min
1. Warm-up	Role-play: Two producers are selling their products. One is selling a high-quality product, the other a lower-quality one. The buyer inspects and assesses the products from both producers. He insists on discounts or rebates for the lower-quality product Discuss the role-play with the participants: What happened and why?	15
2. Refreshing knowledge of production quality and processes	What is quality? What does a good-quality product look like? What does a poor-quality product look like? Work with the participants to draw up a list of quality criteria and defects for the chosen cash crop, including their causes and remedies. <u>Discussion:</u> What is your experience? Who can prevent poor-quality coffee? The conclusion should be drawn by the participants: Producers can prevent the majority of product quality defects, as these are within their control.	20
3. The economics of high-quality agricultural produce	<u>Discussion:</u> What are your experiences? What have you learnt, and what would you decide to do?	35
VI. Training Method (Summary)	– Presentation – Discussion – Illustration and key messages	
VII. Materials	– Calculators, – Poster on coffee production and processing quality – Spreadsheet prepared for calculating the costs and benefits of good post-harvest handling – Technical data sheet on coffee production practices	

What constitutes a high-quality agricultural product?

Please refer to the content of the module on quality in your training workbook (Module 9)

Module 10: Benefits for membership in farmer organizations

I. Trainer	
II. Duration	2 hours
III. Target group	Smallholder farmers (men or women), landowners and tenants. Producers wishing to invest
IV. Objectives	Knowledge gained Participants will learn about – The factors contributing to the success of an agricultural organization – The benefits (social, economic and financial) and obligations of members – The specific opportunities for acting collectively to improve business outcomes – The elements governing a contract in agriculture Skills acquired: Participants will know how to: – Assess an agricultural organization – Contribute to an organization's business success – Identify opportunities within an organization – Assess individual and group-level benefits within an organization – Use the essential tools to contribute to decision-making within an organization (unit cost, profit from sales and bulk purchasing, etc.) – Assess the basic elements of an agricultural contract Attitudes acquired: A good agricultural entrepreneur knows: – That there are business opportunities which they can only seize by working together with others – That an organization's services come at a cost and must deliver benefits to its members – That they have the right to demand transparency from the producer organization, and that solidarity with collective commitments is a guarantee of success – That they must be honest Tools provided: – Calculation of the benefits of joining a farmers' organization, using the example of group purchasing of inputs and group sales of produce – Income compared with expenditure, with and without collective action – Negotiation cycle between buyer and association Benefits for farm income – By being part of a farmers' organization, members benefit from improved services in terms of market access, more efficient input supply and an improved marketing system

V. Content, teaching method, time allocated		
Topic	Method	Min
1. Warm-up	Role-play (max. 10 minutes): <u>A strong farmer is ready to lead a group of other farmers.</u> Discuss the role-play with the participants: What happened and why? When is it useful for agricultural entrepreneurs to join forces? What makes a successful farmers' group and producers' organization?	20
2. Economic benefits of producer organizations (1)	Let's look at how much profit can be made by joining a producers' organization <u>Step 1:</u> Common practices in collective sales Present and explain the relevant table Participants calculate the profits from group sales and compare the results with the costs of membership	20
3. Economic benefits of producer organizations (2) – collective purchasing	<u>Step 2:</u> Group sales and group purchasing of inputs – improved practices Provide further economic examples (scenarios involving improved techniques, group sales and group purchasing of inputs) Participants calculate the benefits and compare them with the membership fees. Discussion: What have you learnt and what would your decision be?	20
4. Risks and their prevention	What are the risks in agricultural organizations? (Attraction, misappropriation of income, non-repayment of loans, non-payment of membership fees, consequences of financial literacy, etc.) What are the consequences? What can we do to prevent them?	15
5. Selection of the FBS group's management	Selection of the FBS group management A maximum of three people will help to manage the group. Three people will help to manage the group and ensure that members meet up and remind each other of what they learnt at the FBS. They must be responsible, trustworthy people who can be easily reached by telephone. – Don't forget to encourage a good mix of women, men and young people for these roles!	10
Contract farming	– Definition and brief explanation of contract farming by the trainer – Ask the participants if they have any concrete examples – Explain and complete Exercise 3 of the buyer/association negotiation cycle together; at the end, ask them if there are any elements they would like to see included in a contract, and if so, which ones and why? – Present the advantages and disadvantages of contract farming; let the participants discuss these and draw conclusions	25
Group access to climate finance	Brief awareness-raising session for participants on funding for climate change-related projects and activities	10
VI. Teaching method	Guiding questions / Calculation examples	
VII. Materials	Calculators Calculating profits from bundled product sales and bulk purchases of inputs for common practical scenarios and improved practices	

Module 11: Earn more money, reinvest and invest in coffee regenerating

I. Trainer	
II. Duration	1 hour 30
III. Target group	Smallholder farmers (men or women), landowners and sharecroppers. Producers wishing to invest in coffee production by adopting the recommended techniques.
IV. Objectives	Knowledge gained Participants will know – The impact of an old plantation on agricultural production. □ – The investment cost of regenerating an old plantation – Best practices in regenerative agriculture Skills acquired: Participants know how to carry out coffee tree regeneration techniques Attitudes acquired: – Participants plan the regeneration of their plantation in advance – Participants apply good agricultural practices to adapt to or mitigate climate risks. – Use of suitable varieties Tools provided: – Flipchart – Information on regenerative farming techniques

V. Content, teaching method, timetable		
Topic	Method	Min
1. Warm-up	Quick discussion with participants; ask the questions individually (around 5 participants): – How old is your plantation? Record the age on the relevant graph – What has been the trend in your yields over the last 5 years? Trends are indicated by arrows (up, down, horizontal) on the graph  draw the yield curve above What can we learn from this curve?	20
2. Replanting and planting options	Present and explain the benefits of the coffee pruning option combined with fruit trees under a canopy. Review pruning techniques.	40
3. Investment schedule	Present the investment schedule for replanting coffee trees in association with fruit trees, emphasizing costs, planting density, cash flow, return on investment and the 'valley of tears'.	30
VI. Training Methodology (Summary)	– Presentation – Plenary discussion of open-ended questions – Demonstration – Assessment and identification of the network and next steps	
VII. Equipment	– Calculators Investment schedule	
VIII. Bibliography, references / acknowledgements		

Module 12: Becoming an Entrepreneur in Practice

I. Trainer	
II. Duration	3 hours 30 minutes
III. Target group	Smallholder farmers (men or women), landowners and sharecroppers. Producers wishing to invest
IV. Objectives	– Acquired knowledge: The participants know: • That the key FBS tools constitute a toolbox for decision-making • Elements of Personal Initiative (PI) in detail (self-starting, future-oriented, and persistent in overcoming barriers) • Action principles Acquired skills: The participants know how to use the FBS toolbox to: • Evaluate their business and farm income • Make entrepreneurship and investment decisions, and succeed • Identify needs in this regard and access support services • Change their mindset to become an active agricultural entrepreneur • Be future-oriented and seize business opportunities • Be future-oriented and anticipate the long-term consequences of actions taken • Overcome obstacles using problem-solving techniques Acquired attitudes: • I keep my data to evaluate my business • To seize earning opportunities, I make my business decisions based on evaluations • I apply personal initiative concepts in my daily life as an agricultural entrepreneur to continuously improve myself and develop a strong agricultural business Tools provided: • FBS manual for entrepreneurs Relevance to income: • The application of FBS tools will lead to more rationalization in business and in investment decision-making • The application of personal initiative concepts will strengthen the mindset of the agricultural entrepreneur by developing self-starting behavior and a resilient approach to business

V. Content, teaching method, timetable		
Topic	Method	Min
1. Introduction	What is Personal Initiative (PI)? Action principles How can you use these action principles in practice? Discussion – participants' contributions Self-Starting ✓ Definition ✓ Action principles ✓ Case study ✓ Discussion (identify proactive behaviors and the consequences of such actions) ✓ Case study ✓ Discussion (identify reactive behaviors and the consequences of such actions) Future-Oriented ✓ Definition ✓ Action principles ✓ Case study (anticipating long-term consequences of actions taken) ✓ Discussion (identify reactive behaviors and the consequences of such actions) Overcoming Barriers ✓ Definition ✓ Action principles ✓ Case study ✓ Problem-solving techniques What are the key tools used in the AES? How can you then use the AES in practice? Discussion – participants' contributions	15
2. Presentation of the entrepreneur's FBS workbook	<u>Introduction</u>, presentation and explanation of the FBS notebook and workbook, which includes the key tools for practical application Participants' questions are discussed <i>Contents of the FBS Entrepreneur's Workbook</i> 1. Introduction: Why and how should this handbook be used? 2. Applying the tools: – Farm profile – Recording of plot data by agricultural enterprises – Blank gross margin formula on sheets for assessing the farm, including production labour, production capital and unit production cost – Blank crop calendar for key activities (illustrated) – Blank financial calendar with main headings	45

	3. Guidance – Calculation of the standard gross margin for agricultural operations and technologies – Standard calculation of net income for three crops, including IRR – Conversion table (units and measurements) – Poster and contact details for financial services – Contact details for major input and equipment suppliers (including veterinary clinics) – Contact details for the nearest service and business centre (future)	
3. Evaluation	Evaluation of the FBS session 1. Let's reflect on the past five days together: – What have we learnt? 2. Let's look to the future / tomorrow: – How will I put this knowledge and these skills to use? – What do I need to demonstrate and apply my new knowledge and skills? – What can we do as a group of entrepreneurs? □ What sort of support do we need? – To organize this support: how will we communicate (participants will need to appoint a contact person from among themselves)?	45
4. Graduation ceremony		At least 30
VI. Training method (Summary)	– Presentation – Plenary discussion of open-ended questions - Demonstration - Assessment and identification of the network and next steps	
VII. Materials	– FBS training and practical workbook for entrepreneurs – Certificates of attendance – Address/contact list – Digital camera	
VIII. Bibliography, references / acknowledgements		

Follow-up reports and framework

The trainer and the focal point carry out this work together after the training has concluded, and before the trainer leaves the training site

1. Finalize the proof of implementation, including the focal point's signature
2. Pack the proof of implementation together with the list of participants and the identity forms
3. Prepare and submit the report to the technical adviser on the training delivered, including the following information:
 - Village
 - Division
 - Start date
 - End date
 - Number of men
 - Number of women
 - Number of ☺
 - Name of the focal point
 - Contact number of the focal point

Proof of FBS training delivery

The trainer completes the certificate together with the contact person before leaving the training venue. Signed by the focal person and the trainer's line manager

Region		Village	
Subdivision		Training venue	
Start date		End date	
Trainer's name			

		Men	Women
Total number of participants on the first day			
Total number of participants on the final day			
Number of people who were very satisfied (Smileys 😄 received from participants)			
Number of satisfied people (Smileys 😊 received from participants)			
The most significant changes envisaged by FBS participants	1. ☐ Adopting Good Agricultural Practices		
	2. ☐ Set up a savings account		
	3. ☐ Keep accounts/a farm logbook		
	4. ☐ Calculate the gross margin		
	5. ☐ Use inputs (mineral fertilizers, manure, etc.)		
	6. ☐ Form interest groups (OPEA)		
	7. ☐ Use a crop calendar		
	8. ☐ Deliver high-quality produce (clean, dry, etc.)		
	9. ☐ Elaguer et éclaircir ma parcelle		
	10. ☐ Remplacer les arbres à faible rendement		
		11. ☐ Other (please specify)	
Full name of the FBS focal point			
FBS contact person's telephone number			
Address of the FBS focal point			

I, the undersigned, confirm that the EEA training course mentioned above was delivered correctly and that participants were satisfied with it.

Signature of FBS focal point

Signature of beneficiary

Andragogy

Andragogy = Adult education



Adults' interests

1. Adults are motivated to learn when they recognize a need or feel curious
2. Adults need to know why they need to learn something
3. adults need to learn through experience (life-centred learning)
4. Adults have a deep need to be self-directed
5. Adults engage in learning to solve their own problems
6. Adults learn best when the subject is of immediate interest.
7. Individual differences between people increase with age

Quality criteria for adult learning

- An appropriate learning environment
- A clear structure and clear sequence of content
- Simplicity
 - Reducing topics to their essential elements
 - Breaking down complex content into its constituent parts
 - Use clear, real-world examples
- Conciseness
 - Use of headings
- Clear illustrations and additional cues (*non-verbal cues such as facial expressions, gestures, intonation, etc.*)

Communication guidelines for adult education

<u>Do's</u>	<u>Don't</u>
– Listen actively – Focus on the person – Encourage them to speak openly – Speak the client's language – Explain technical terms – Accept the other person as an individual with their own will, opinions – Follow the client's train of thought – Help the client find solutions to their problems – Responding to non-verbal cues – Do not judge the person's behaviour	– Inducing feelings of guilt – Persuading, ordering, putting pressure on, threatening – Change the subject without explanation – Talking to someone without looking at them – Downplay the person's feelings – Analyzing and judging the person's actions without asking for their reasons

Communication Technics

Facilitation and communication technics for adults

How do you do this

Before getting to the technical message, which must be convincing, you need to communicate effectively and use facilitation techniques that capture the listener's attention.

To do this, you need to understand that:

- Communication: This involves conveying a message – a piece of information
- Communication takes place between at least two people, or between several people
- Mass communication ⇨ meetings

Expected outcomes of communication

- Reception of the message
- Retention of the message
- Application of the message's content
- Transmission of the message

Communication can be:

- One-way
- Informative
- Participatory (discussion)
- Communication involves language

How do we communicate, and in which language?

Communication follows a process:

- Setting the scene (creating the right conditions for listening)
- Developing ideas (clarity, precision, repetition of ideas, etc.)
- Conclusion

The person receiving the message is guided by:

- expectations (clarify expectations)
- mistrust □
- respect
- politeness

First approach

- Establishing a collegial working relationship
- Making a good first impression and managing initial interactions
- What exactly do you want to know?
- How can this benefit us?

To communicate effectively with producers, you need to:

- Know exactly what message you need to convey
- Be organized in delivering the message
- Take action to ensure the message is conveyed

So how should we go about it?

- Good preparation
- A free flow of ideas
- Eliminating hesitation
- Building the listener's confidence
- Teaching materials

Methodology

- Knowledge of the environment
- A favourable time for listening
- Always returning to the objective to be achieved
- Anticipate resistance

Results: Don't leave without results.

Personal Initiative (PI) Training Notes & Case Studies

Introduction

Personal Initiative (PI) training is an entrepreneurial training approach focused on **mindset transformation**. Developed by Prof. Michael Frese, Prof. Michael Gielnik, and their team at Leuphana University of Lüneburg, it is specifically designed for entrepreneurs in developing and emerging economies, where entrepreneurship serves as a critical engine for economic development.

The core concept of Personal Initiative relies on three pillars:

1. **Being proactive** (Self-Starting)
2. **Being future-oriented**
3. **Demonstrating perseverance** to overcome obstacles

PI training uses **Action Principles** to convey key themes. Action Principles are practical, evidence-based rules of thumb. They tell you exactly what to do and how to do it to succeed as an entrepreneur. Because they are backed by scientific research and evaluations, these principles are entirely proven to work.

1. Being Proactive (Self-Starting)

The first element of Personal Initiative is being proactive.

Action Principles for Being Proactive

- **Initiate action on your own** without waiting to be told or forced by circumstances.
- **Differentiate yourself** from the competition by doing something new; do not just copy others.
- **Actively seek out information**, new ideas, and learning opportunities instead of waiting for them to appear.
- **Change your environment** and unfavorable circumstances instead of waiting for someone else to fix them.

Case Study 1a: The Proactive Agripreneur (Loveness)

My name is Loveness, and I am an agripreneur. My family owns 2 hectares of land, where we have cultivated maize and cocoa for generations. Currently, 1 hectare is dedicated to maize and the other to cocoa.

Over the past few years, I noticed our yields declining for both crops. Instead of waiting, I actively sought help from a local agricultural extension agent. He advised me to first measure my land to confirm the exact acreage and ensure my ridge and plant spacing met official recommendations.

The extension agent also explained that climate change requires us to plant climate-smart, stress-tolerant varieties and adopt climate-smart agriculture (CSA) techniques. I immediately followed his advice, which resulted in a major improvement in my crop yields.

Discussion: Identifying Proactive Behavior

- In what ways did Loveness display proactive behavior?

- What were the concrete consequences of her actions?

Case Study 1b: The Reactive Agripreneur (Jamison)

My name is Jamison, and I am also an agripreneur. Like Loveness, I farm a generational family plot of 2 hectares, splitting it equally between maize and cocoa.

For the past few years, I have also seen my yields drop. It worries me, but what can I really do about it? Some things are just natural climate phenomena beyond our control. I will just wait and see what the future brings. For now, my yields continue to drop year after year.

Discussion: Identifying Reactive Behavior (5 minutes)

- In what ways was Jamison's behavior reactive?
- What were the consequences of his passive approach?

2. Being Future-Oriented

Being future-oriented goes beyond just daydreaming about tomorrow. It means actively scanning for future business opportunities, identifying ways to grow, and anticipating risks or threats that could harm your business down the road. Ultimately, it means taking action **today** to prepare for the future.

Action Principles for Being Future-Oriented

- **Regularly brainstorm** new business opportunities and ways to improve your entrepreneurial skills.
- **Anticipate future obstacles** and market threats, and start preparing for them right now.
- **Evaluate the long-term consequences** of your current actions and adjust your business strategy accordingly.

Case Study 2a: Being Future-Oriented

Loveness and Jamison learn that an agricultural trade fair is coming to their village. This event brings together farmers, urban buyers, and extension agents to network, display products, and discuss production challenges.

Loveness attends the event, networks with participants, and secures direct maize and cocoa orders from urban buyers at much higher prices than usual. Furthermore, an extension agent promises to visit her farm to provide ongoing support.

Jamison sees no point in attending. He reasons that his family has farmed for generations and already knows everything. Since he is well-known locally, he assumes buyers will just come to him. He continues selling to his usual middlemen, who pay much lower prices.

Discussion Questions

- Which of the two farmers is future-oriented, and why?
- What are the business consequences of this future-oriented behavior?
- Who failed to look toward the future, and why?
- What are the negative consequences of this passive attitude?

Case Study 2b: Anticipating Long-Term Consequences

Loveness hears from her friends that maize prices are expected to skyrocket next season. Eager to maximize profits, she cuts down all her cocoa trees to convert her entire 2-hectare farm into maize fields. However, by harvest time, a market surplus crashes maize prices. Because she destroyed her cocoa trees, she has zero cocoa income and suffers devastating financial losses.

Discussion Questions

- What mistake did Loveness make regarding future planning?
- What could she have done better to anticipate the long-term risks?

3. Demonstrating Perseverance to Overcome Obstacles

Perseverance when facing obstacles is easier to explain than to put into practice. No one wants to make mistakes or face massive barriers that block them from reaching their goals.

However, it is vital to remember that encountering obstacles is normal and a natural part of entrepreneurship, just as making mistakes is natural and human. The core lesson is not to let these mistakes discourage you, but rather to treat them as opportunities to learn and improve your business operations.

Action Principles for Overcoming Obstacles

- **Do not give up** when obstacles appear; view them as opportunities for learning and growth.
- **Learn from your mistakes** and the obstacles you encounter, then adapt to improve your business.

Case Study 3a: Demonstrating Perseverance Facing Obstacles

For two seasons, Loveness has strictly implemented Good Agricultural Practices (GAP). Before starting her first season, she learned that properly measuring her land and respecting strict ridge-to-crop spacing increases yield per unit area. It also helps calculate exact input requirements and forecast expected yields, making overall planning much easier.

She immediately applied these recommendations but, to her great surprise, her yields were still unsatisfactory. After discussing the issue with her extension agent and fellow farmers, she discovered that the maize variety she used was not suited for that specific season. Climate change is truly disrupting traditional agricultural conditions.

The following season, she researched the most climate-suited seed varieties. This time, she achieved an exceptional harvest and celebrated her hard-earned results.

Discussion Questions

- In what ways did Loveness's behavior demonstrate perseverance when facing obstacles?
- What were the concrete consequences of her persistent behavior?

Case Study 3b: Overcoming Obstacles – Loveness's Problem

Loveness is furious. Despite all her hard work in the field, her yields are still not improving.

She is not making as much money from her farming business as she should.

Based on the size of her land, she knows she could harvest up to 4,500 kg of maize and 2,000 kg of cocoa, but she is currently harvesting only half of that amount. Despite improving her farming methods, her yields remain stagnant. She thought she knew all the pitfalls to avoid, but now she feels completely stuck.

However, Loveness refuses to let this discourage her. She sits down to map out how to solve the problem...

Step-by-Step Problem-Solving Technique

1. Describe the problem

- Loveness is not harvesting as much crop volume from her plot as she should.

2. Specify the problem (Quantify it)

- Loveness harvests only half of the estimated potential yields for both maize and cocoa. She harvests 2,250 kg of maize on 1 hectare instead of the expected 4,500 kg, and 1,000 kg of cocoa instead of the estimated 2,000 kg.

3. Brainstorm as many solutions as possible

- ✓ *Possible solutions:*
- ✓ Measure the plot physically to verify that it is truly 2 hectares.
- ✓ Check ridge spacing and plant density to ensure they strictly follow Good Agricultural Practices.
- ✓ Verify if the local climate is still suitable for the selected crops.
- ✓ Test the soil composition to verify nutrient compatibility with the crops.
- ✓ Research and procure more suitable crop varieties.
- ✓ Identify the most appropriate fertilizers or manure options for this specific soil type.
- ✓ Explore optimized crop rotation schedules.
- ✓ Diversify into livestock production to complement maize and cocoa income.
- ✓ Lease out the land and live entirely off the rental income.

4. Evaluate ideas and select the most relevant solutions

- Review the brainstormed options to identify the single solution that offers the highest economic benefit, then commit to implementing it.

5. Define and log the required actions

- Detail the precise steps needed to execute the chosen solution. Record a chronological, step-by-step action plan, complete with clear execution deadlines.

6. Establish a motivational reminder

- Create a visual cue that actively reminds you that the productivity problem is not yet resolved. This could be a brightly colored poster in your bedroom or a recurring phone alarm. Do not remove this reminder until the problem is fully resolved.

Other notes

[illegible]

Other notes

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