



## **BUSINESS PLAN**

**May 2020-April 2021**

## 1.About Blossom Markets Development Ltd

<b>Name of the Company</b>	<b>Blossom Markets Development Ltd</b>
<b>Address</b>	642
<b>Post code</b>	00621 Nairobi
<b>Country</b>	Kenya
<b>Phone:</b>	+254 724256977
<b>E-mail:</b>	<a href="mailto:info@blossommarkets.com">info@blossommarkets.com</a>
<b>URL:</b>	<a href="http://www.blssommarkets.com">www.blssommarkets.com</a>

### Staff details

<b>Name</b>	<b>Designation</b>	<b>Telephone number</b>	<b>Email Id</b>
Julius Kioko	General Manager	+25472170621	<a href="mailto:jmutundu@blossommarkets.com">jmutundu@blossommarkets.com</a>
Jane Ndiritu	Technology Transfer Manager	+254722292165	<a href="mailto:jndiritu@blossommarkets.com">jndiritu@blossommarkets.com</a>

## 2. Blossom Business Plan Canvas

<p><b>8.Key partnerships</b></p> <ul style="list-style-type: none"> <li>● Farmer associations</li> <li>● Africa harvest</li> <li>● Agrochemical companies</li> <li>● Other NGOs</li> <li>● Development partners</li> <li>● Kenya Plant Health Inspection Service (KEPHIS) – Seed certification</li> <li>● County Governments – policy formulations, resource mobilization</li> <li>● Private sector</li> </ul>	<p><b>7.Key Activities</b></p> <ol style="list-style-type: none"> <li>1. Acquire permits and licenses</li> <li>2.Map towns/areas to set up agro-dealer shops</li> <li>3. Seed production and multiplication</li> <li>3. Distribution of seeds to farmers</li> <li>4. participating in conferences and exhibitions</li> <li>6.Training and capacity building of farmers</li> <li>7.Resource mobilization</li> <li>8.Application for consultancies</li> <li>9. Development of annual business report</li> <li>Website development and branding</li> <li>10. New partnerships development and collaboration</li> </ol>	<p><b>2.Value propositions (the offering)</b></p> <p>Quality and affordable products and services.</p> <p>Efficiency and timeliness.</p> <p>Innovative technological and managerial solutions.</p>	<p><b>4. Customer Relationships</b></p> <p>Contracting farmer associations, Cooperatives, and NGOs</p> <p>Branding and sales promotion</p> <p>Exhibitions and trade fairs</p> <p>Farmer field schools</p> <p>Networking and business contacts</p> <p>Access to technologies and financial services</p> <p>Networking and business contacts</p> <p>Technology Licensing agreement</p> <p><b><u>Instruments /Tools</u></b></p> <ul style="list-style-type: none"> <li>● MoUs between partners</li> <li>● Contracts with partners and clients</li> <li>● Letters of agreement</li> <li>● Membership certificates</li> <li>● Non-Disclosure agreements</li> <li>● Co-Branding</li> </ul>	<p><b>1.Customer segments</b></p> <p>Farmer associations (groups, cooperatives etc)</p> <p>Individual farmers.</p> <p>MSMEs</p> <p>National and county governments</p> <p>Research institutions</p> <p>NGOs</p> <p>Agro dealer companies</p> <p>Banks , Insurance companies</p> <p>Schools and colleges</p> <p>Seed entrepreneurs, Agro-companies,</p> <p>Students (Incubation) Development partners</p>
--	---	--	--	--

	<p><b>6. Key Resources</b></p> <ul style="list-style-type: none"> <li>● Staff costs consultants</li> <li>● Operating assets and equipment's</li> <li>● Licences and permits</li> <li>● Office running costs</li> <li>● Working capital</li> <li>● Premises</li> <li>● Operating expenses</li> </ul>		<p><b>3.Channels</b></p> <ul style="list-style-type: none"> <li>● <b>Agro-dealer shops</b></li> <li>● farmer field days</li> <li>● Farmer associations and cooperatives</li> <li>● Social Media platforms</li> <li>● Business to business events (B2B)</li> <li>● Conferences and workshops</li> <li>● Seminars and partnership meetings</li> <li>● Direct – sales force, web sales</li> <li>● Innovation platforms</li> </ul>	
<p><b>9.Cost Structure</b></p> <ul style="list-style-type: none"> <li>● Personnel Costs</li> <li>● Licenses and permits</li> <li>● Motor vehicle</li> <li>● Trade finance</li> <li>● Marketing, promotion and publicity</li> <li>● Premises</li> <li>● Seed production cost</li> <li>● Transport costs</li> </ul>		<p><b>5.Revenue Streams</b></p> <ul style="list-style-type: none"> <li>● Membership fees (Incubation)</li> <li>● Subscriptions fees (for services e.g market prices, mentorship)</li> <li>● Sale of inputs</li> <li>● Consultancy fees</li> <li>● Interest on bank accounts</li> <li>● Grants (fundraising)</li> <li>● Cooperate and Membership fees</li> <li>● Assets, space and equipment Hire and charges</li> <li>● Business development services</li> <li>● General supplies</li> </ul>		

### 3. Description of the Business Plan Canvas

<b>3.1 Value proposition, mission and vision</b>	<p>BMDL value proposition is to offer quality and affordable products and services in an efficient and timely manner while providing innovative technological and managerial solutions</p> <p>Blossom Markets mission is to provide innovative technological and managerial solutions for sustainable agribusinesses. This will be accomplished by providing timely and quality products and services in a cost effective manner at fair prices while exceeding customer's expectations</p> <p>Vision- It is Blossom vision is to become a Prosperous and Sustainable agribusinesses in Africa”</p>
<b>3.2 Customer segment</b>	<p>The customer segment for BMDL includes farmer associations (groups, cooperatives etc) Individual farmers, MSMEs, national and county governments, Research institutions NGOs, Agro dealer companies, Banks , Insurance companies, Schools and colleges Seed entrepreneurs, Students (Incubation) and Development partners</p>
<b>3.3 Product and services</b>	<p><b>Products</b>-Seeds and seedlings ( rice, ground nuts and soy beans) fertilizer, Hermetic bags, Pesticides, Aflasafe , Tarpaulin, Production and processing equipment's</p> <p><b>Services</b>-Soil testing, Mechanization, On line training and mentorship, Incubation, value addition, product development, finance and market linkage, crop and animal insurance, ICT, consultancies: , proposal development, Enterprise Development, Product Aggregation and Storage and General Supplies among others</p>
<b>3.4 Customer relationship</b>	<p>The client's retainer ship through customer relation is critical to BMDL. BMDL Ltd shall retain its clients through Contracting farmer associations/ Cooperatives and entering into MoA with them for 1-3 years. , branding and sales promotion, exhibitions and trade fairs, Farmer field schools, Networking and business contacts. Others will include access to technologies and financial services, networking and business contacts. SMEs can also enter into licensing agreement for any technologies or services provided by BMDL Ltd. A regular interaction with SMEs in terms of mentorship, review and monitoring anticipated to increase client retainer ship. BMDL Ltd has capacity to provide branding support and institutional linkages to SMEs and such facilitating investments will boost their morale.</p>
<b>3.5 Channels</b>	<p>The channels through which BMDL Ltd shall reach its clients will include Agro-dealer shops, farmer field days, farmer associations and cooperatives, social Media platforms. Business to business events (B2B).Conferences and workshops, Seminars and partnership meetings .Direct – sales force, web sales and Innovation platforms. BMDL Ltd shall also conduct learning and exchange visits. BMDL shall also maintain MIS for all the potential clients contacted for follow-ups. Locally. BMDL Ltd shall participate in agricultural shows both at county levels and at the national level, agribusiness camps, print and electronic / social media sensitization, trade fairs and conference in promotion of its services and products to reach wider clientele. The technology road shows, farmer field days will also be explored as channels for reaching the target clients....</p>
<b>3.6 Key activities</b>	<p><b>The following activities will drive the business plan</b></p> <ol style="list-style-type: none"> <li>1. Acquire permits and licenses             <ol style="list-style-type: none"> <li>1. .Develop seed systems including groundnuts and rice</li> <li>2. .Invest in Quality Declared seeds as well as certified seeds</li> <li>3. .Sign MOAs and MOUs with respective partners and clients</li> </ol> </li> </ol>

4. Acquire or lease land for seed production and multiplication
5. Map towns/regions to set up agro-dealer shops
6. Identify and select farm inputs suppliers
7. participating in Conferences and Exhibitions
8. On Training and mentorship
9. Resource mobilization
10. Through consultancies and tenders applications
11. Development of annual business report
12. Website development and branding
13. Business incubation

### **Output 1: Enhancing sustainable seed production system and as business**

BMDL has identified a niche in ground nut seeds, rice and Soy- beans. Currently groundnut seeds are imported and this presents a big business opportunity for BMDL. Working with Jetlak Ltd, a company that imports all its ground nuts to process pea-nut, its monthly demand is 100T of ground nuts. This means the company can buy all ground nuts produced hence addressing a key challenge of markets. For rice, the company will target the hybrid rice seeds including rain fed rice varieties namely NERICA and Komboka. These varieties do well in areas that receive adequate rainfall and BMDL targets to produce seeds for farmers in Western Kenya namely Bungoma, Nyanza, Busia, Migori and Kitale. Other targeted areas are Embu, Meru, Nyaraka Nithi and parts of Kirinyaga. **Our business model around seed business will involve acquiring basic seeds** that is rice, ground nuts and soy beans; sell to targeted and selected farmers (seeds growers) on credit payable when farmers are selling certified seeds for BMDL farmers plant the basic seeds under strict agricultural conditions as advised and trained by agronomists on GAP and seed production; KEPHIS (Kenya Plant Health Inspectorate Services) seeds inspectors visit the farms and inspect the crop during production at least twice before it is harvested, KEPHIS pass the crops as certified seeds or it rejects if the crop does not meet the set standards for certified seed ( first generation; BMDL buys the certified seeds from farmers; it processes and packs under inspection by KEPHIS at different stages that is sorting out /cleaning, dressing, testing for germination rate and moisture content, packaging and finally BMDL markets the first generation certified seeds to seeds growers to follow same procedure to produce second generation certified seeds that is sold to community farming households. This business model results to increased income (economic empowerment) and increased production and productivity (food security) leading to employment creation, improved health and resilience among smallholder farmers

### **Output 2 Commercialization of post -harvest innovations and technologies**

**BMDL** has partnered with Koppert Biological systems to be a distributor and re-seller of aflasafe that reduces aflatoxins that affects cereals/ grains. BMDL has also developed a project together with Bell industries awaiting approval by EU to support production and sell of hermetic bags popularly known as PICS bags. The Purdue Improved Crop Storage (PICS™) bag is a simple, affordable triple bagging technology originally developed for postharvest storage of grains. The three layers include an outer polypropylene bag and two inner linings of high density polyethylene (HDPE. PICS bags preserve grain by limiting the oxygen supply needed for reproduction of any insects and micro-organisms that may be present when the bag is sealed.

### **Output 3: Improved production and productivity**

BMDL will purchase and resale farm inputs namely fertilizers, chemicals (conventional and non-conventional)to help farmers increase their yields. Under the program on the poultry value chain being

	<p>developed with master card Foundation BMDL intends to be the supplier of chicken feeds to all the beneficiaries of the project.</p> <p><b>Output 4:Aggregation of farm produce</b></p> <p>BMDL anticipates to aggregate produce for key value chains namely groundnuts, rice, sorghum sort, clean and package for sale at a profit. This will boost its revenue streams. BMDL will also work with innovative youths to coordinate and generate data at the aggregation centers. Innovative approached such as payment by commission or percentage of aggregated produce will be adopted to ensure the youths and women are motivated and are Self-driven.</p> <p><b>Output 5: Training and mentorship program</b></p> <p>BMDL ltd recognizes the need to conduct on line training and mentorship as a post-COVID2019 strategy. This will be sold to our customers through our tangible products namely PICs bags, fertilizers, and seeds among others. In order to deliver on this, the company shall conduct a gap/need analysis to identify needs for training, develop modules and content for trainings, identify best training methods to disseminate knowledge, profile mentors and develop mentorship program and reporting tools, link training with BMDL products. In order to deliver on the mentorship program, the company will form a <b>mentors network</b> mentors across the country with experts from functional (marketing, finance, legal etc.) and domain areas (agriculture, horticulture, animal husbandry) that will support the SMEs and the youth. The company has also proposed to offer this service to the MasterCard youth project on the poultry value chain at a fee .We also propose to partner with other organizations who complement our work and offer e-learning services targeting the youths and women</p>
<p><b>3.7 Key resources</b></p>	<p>The key resources required for various activities are;</p> <p><b>Seed business</b> - We will require seed technology professionals , demo plots, Seed QC lab, Seed Processing facility and machines, Seed revolving fund, working capital, MIS on seed industry land, licenses and permits</p> <p><b>Training and mentorship</b> – Human Resources, learning materials, funds for developing videos,</p> <p><b>Post -harvest management- Human resources, working capital, vehicles for transport</b></p> <p><b>Farm inputs-</b> transport network, Human resources, working capital and premises</p>
<p><b>3.8 Key partnerships</b></p>	<p>The key partnerships for BMDL includes;</p> <p><b>Africa Harvest-</b> leverage on their expertise in working with farmers and on value chains. Our first clients will be Africa harvest farmers. AH will also provide BMDL with good will and will act as our reference</p> <p><b>African Agricultural Technology Foundation (AATF)</b> – Will offer BMDL business opportunity to produce and multiply rice hybrid seeds for sale to farmers</p> <p><b>Micro-Enterprise Support Programme Trust (MESPT)-</b> Will offer BMDL consultancy services for Business Development services at a fee</p> <p><b>KARLO</b>– for Technology, scientific support, seed material, training, seed processing, scientific support</p> <p><b>BELL INDUSTRIES LTD</b> – BMDL will buy and resale PICS bags to help farmers address the challenge of maize rot and aflatoxin.</p> <p><b>AFRICA RICE-</b> Will provide parental planting material for rain fed rice varieties that will be multiplied and supplied to farmers by BMDL</p> <p><b>Koppert Biological systems-</b> BMDL will be the sole distributor of aflasafe that is applied to soil before planting by farmers to avoid the effects of aflatoxin</p>

**Kenya Plant Health Inspection Service (KEPHIS)** – Seed Inspection and certification  
 County Governments – policy formulations, resource mobilization  
**Other NGOS-** Will be the suppliers of the farmers they work with who will be our primary customers  
**County and central governments-** for policy frame work and implementation and also as our key customers\  
**Financial institutions/Private investor-** will provide funding as equity or debt that will act as our working capital


3.9 Cost structure	Income Expenditure statement	MAY2020JUNE 2021	Total
	1	<b>Expenditure (Kshs)</b>	
A	<b>Capital expenditure</b>		
ii	Machinery & equipment	500,000	500,000
ii			
i	Motor vehicle	3500,000	3500,000
i	MIS for supply chain solutions	500,000	500,000
v	Office Furniture equipment	100,000	100,000
	<b>Subtotal</b>	<b>4600,000</b>	<b>4600,000</b>
B	<b>Operational Expenditure</b>		
i	<b>Direct Cost</b>		
	On line-Training /Capacity building and mentorship	350,000	350,000
	Field visits and monitoring	1000,000	1000,000
	Marketing, promotion and publicity	1,000,000	1,000,000
	Seed production and distribution	3,000,000	3,000,000
	Transportation costs	1,000,000	1,000,000
	Scientific support and technical consultancy	1,000,000	1,000,000
	New business development	1,000,000	1,000,000
	Permits and licences	150,000	150,000
	<b>Subtotal</b>	<b>8,500,000</b>	<b>8,500,000</b>
C	<b>Administration expenditure</b>		
	Print / publication	200,000	200,000



<b>4.0 Revenue streams</b>		Staff Salaries	5400,000	5400,000
		Audit fee	300,000	300,000
		bank charges	3600	36009
		board expenses	360,000	360,000
		Electricity	12000	12,000
		General insurance	12,000	12000
		Legal and professional fee	360,000	360,000
		Motor vehicle insurance	150,000	150,000
		Motor vehicle running cost	600,000	600,000
		Repair and Maintenance	20,000	20,000
		Staff welfare/bonus	4,650,000	4,650,000
		Stationery and printing	60,000	60,000
		Subscriptions	100,000	100,000
		Telephone/ internet / postage	180,000	180,000
		Travel and accommodation/ perdiem	360,000	360,000
		Water	12000	12000
			237,094	1,095,555
		<b>Subtotal</b>		
		<b>C Total Expenditure</b>	<b>12,219,000</b>	<b>12.219,000</b>
		<b>2 Income(KES</b>		
		A Seed venture-Rice and groundnuts	20,000,000	20,000,000
		B Sale of other inputs	10,000,000	10,000,000
		C Post -harvest management sales for aflasafe and PICs bags	10,000,000	10,000,000
		D Business Consultancies	5,000,000	5,000,000
		E Fund raising through private sector partnerships	20,000,000	20,000,000
	F General Supplies	2,000,000	2,000,000	
	<b>Total Income</b>		<b>62,000,000</b>	

## 5. Implementation plan

<b>5.1 Infrastructure facilities development</b>	The BMDL Ltd offices are situated at Spring Valley Park west lands with plan to expand into other eastern African countries in the new future and latter to the whole of Africa. The company intends to buy its own seed processing and cleaning unit, trucks for farm inputs distribution, a rice milling plant and a feeds processing plant.
--	--

<p><b>5.2 Proposed Organizational structure</b></p>	<p>The BMDL Ltd is led by Board of Directors headed by a chair which comprises of experts in value chain, finance, legal and the private sector all with vast experience in running business. The organizational Structure is given below.</p>  <pre> graph TD     Board[Board of Directors] --&gt; CEO[Chief Executive Officer General Manager]     CEO --&gt; TTM[Technology Transfer Manager filled]     CEO --&gt; SSM[Sales &amp; Marketing Manager Vacant]     CEO --&gt; FAM[Finance &amp; Admin Manager Vacant]     CEO --&gt; TM[Training Manager Vacant]     CEO --&gt; ICTM[ICT Manager Vacant]     FAM --&gt; OA[Office Administrator Vacant] </pre> <p>The board of the Company meets once in four months to review the progress of the Company</p>
<p><b>5.3 BMDL Ltd Team composition</b></p>	<p>The Company team comprises of a Chief Executive Officer who reports to the BoD. She is responsible for the overall operations of BMDL Ltd. The details of the staff with their roles are;</p> <p><b>Chief Executive Officer</b>-Leadership, Planning and Governance of the Company</p> <p><b>General Manager</b>- oversees the day to day operations of the company including new business development</p> <p><b>Technology Transfer Manager</b>- in charge of technology deployment and dissemination</p> <p><b>Finance and Admin Manager</b>-Day to day financial operations, structuring of financial procedures, fund mobilization and management, accounting and record keeping</p> <p><b>Sales and marketing manager</b>- in-charge of sales and marketing of the company products and services including Promotion and publicity of the Company through material aids, participation in exhibition , conferences</p> <p><b>Office Administrator</b>-Secretarial office support &amp; protocols</p> <p><b>ICT Administrator</b> – Managing website, portal and on line management.</p>
<p><b>5.4 Establishment of Company operational systems, processes and procedures</b></p>	<p>BMDL Ltd has established operational guidelines, which give details of the operations of the Company that includes the company memorandum of association, a full board is in place, operational bank account and adherence to statutory requirements of submitting PAYE for its staff and the KRA monthly returns. Other policies in place are the HR manual, financial and the procurement. The company has also signed MOAs with the partners we are working with. BMDL Ltd also has its own logo, letterheads, business cards and other office stationery for full-fledged operations of the company.</p>
<p><b>5.5 Client management, servicing and review</b></p>	<p>All the clients shall be reviewed on six monthly basis by BMDL Ltd team against their plan vs progress on the business front. A staff of BMDL Ltd shall be interacting with clients on regular basis to ascertain that their needs are met including handling of complaints</p>
<p><b>5.6 Client on mentorship graduation</b></p>	<p>The following are the client graduation criteria in BMDL Ltd</p> <ul style="list-style-type: none"> <li>● All milestones achieved as per MoA</li> <li>● Mentee business improved</li> <li>● Mentee shall graduate after a mandatory 3 months</li> </ul>

<b>5.7 BMDL marketing plan</b>	BMDL Ltd shall market its products and services through the following methods Development of brochures, pamphlets, leaflets, exhibit materials, websites and videos, Participation in local exhibitions, events, seminars, conferences to scout for clients conducting one day entrepreneur camp, funding camp, technology showcasing, road shows etc.
<b>5.8 Revenue generation plan</b>	The various sources of revenue are as follows – <b>Sale of inputs-</b> fertilizers, chemicals among others (Total revenue – Kshs 10,000,000) <b>On line training and mentorship program-</b> mentorship registration fees estimated at Kshs 1,000,000 <b>Seed Venture targeting groundnuts and rice-</b> Membership fee, Parental Seed supply margin, Certification facilitation fee, Seed Processing fee, Marketing fee and seed sales (Total revenue – Kshs 20,000,000) <b>Post -harvest management sales</b> for Aflasafe and PICS bags-(Total revenue – Kshs 10,000,000 <b>Business consultancy fees</b> (Total revenue – Kshs 5,000,000 <b>Fund raising through partnerships,-</b> (Total revenue – Kshs 20,000,000 <b>General supplies</b> -(Total revenue – Kshs 2,000,000
<b>5.9 Sustainability plan</b>	The revenue generated internally through new business development, BMDL shall try to minimize the operating cost and increase the revenue generation to an average of US\$400,000 per annum. It is also proposed to lookout for new business through partnerships and collaboration. BMDL will continue to pursue new investors who are willing to invest in BMDL either for equity or debt. We shall also sustain the company through soliciting for blended finance from donors who are funding private sector companies with aim of sustaining projects after exit of the donor. They include USAID, EU, IFAD among others
<b>5.10 BMDL Scaling up plan</b>	Based on the learning of BMDL, the company shall scale up in phases into East Africa and the African continent. Th eexpansion will also be a revenue generation model for BMDL and diversification to other value chains as different countries have different priority value chains and farmer needs

## 6. Targets / Milestones with timelines (2020-2021)

Activity	Cumulative Target Year 2020/2021	Year wise Targets			
		Q1	Q2	Q3	Q4
<b>Primary</b>					
No. of technologies commercialized	5	0	1	2	2
No. of new partnerships	10	2	3	3	2
No. of new products developed and introduced in the market	5	0	1	2	2
No. of farmers trained and mentored through on line mentorship and training platform	200	-0	-30	50	120
No. of entrepreneurs supported / trained and mentored through on line mentorship and training platform	20	4	5	6	5
Revenue generated for the Company	US\$250,000	0	USD 50,000,000	US\$50,000	US\$140,000
No. of business orders / contracts received	20	5	5	5	5
No. of farmers engaged in seed and grain production	2,000	0	500	1000	500

## ANNEX 1-SWOT analysis

In order to determine the BMDL current capacity as a base of the projected 5-year operation level, the strategic planning team undertook a SWOT analysis of the company's internal and external environment and identified the following: Key strengths, weaknesses, opportunities and threats.

SWOT ANALYSIS	Strengths	Weaknesses
	1.Board Directors have technical expertise and experience in business and proven management 2.Existence of qualified staff 3.Good will and support from Africa harvest 4.Large farmer base 5. Technology transfer and commercialization experience.	1.Insufficient financial base 2.Dependence on donor funding for operations 3.Competition from other companies

	6:Established research/ production & extension services 7.Established networking and linkage platforms 8: Clear mission, vision, goal, and strategic direction	
<b>Opportunities</b>	<b>Maximaxi strategies</b>	<b>Minimaxi strategies</b>
<p>1.Demand for farm inputs is growing is growing</p> <p>2.Strong support from ministry and other Government agencies/policies</p> <p>3.Existence of available private sector funding e.g: USAID-KCDMS , EU-AGRIFI, Kenya Investment Mechanism among others</p> <p>4.Skilled and unskilled labor available</p> <p>5.Market availability for farm inputs</p> <p>6.Many partners willing to work with BMDL</p> <p>7.Expanding agribusiness industry (locally, regionally and internationally)</p> <p>8. Supportive stakeholders &amp; development partners</p> <p>.National new constitution that devolves agriculture function</p> <p>10.Established networks</p> <p>11: Political goodwill</p> <p>12.Rich pool of developed agri-based innovations and technologies</p> <p>13: Vibrant micro and small enterprise sector /private sector</p>	<p>By matching strengths and opportunities we shall develop strategies to maximize use of strengths to tap opportunities</p>	<p>We shall analyze the weaknesses with the view of developing strategies to minimize them in order to tap opportunities</p>
<b>Threats</b>	<b>Maximini strategies</b>	<b>Minimini strategies</b>
<p>1.Crop risk due to bad weather, pests and diseases</p> <p>2.High costs of farm inputs</p> <p>3.Low and unreliable rainfall due to global warming</p> <p>4.Established competitors</p> <p>5.Rising cost of living</p> <p>6.Adverse economic situation</p> <p>Changes in government policy</p>	<p>We shall develop strategies to maximize use of strengths to cope with threats</p>	<p>We shall develop strategies to minimize weaknesses and to cope with threats</p>

### **SAMPLE ACTIVITIES WITHIN THE MAXIMAXI STRATEGIES**

- i. Tapping from our strengths we shall develop a broad-based pool of individual advisors/expertise from the private and academic sectors and ensure they have the technical and business skills needed to support client businesses in various stages of their development.
- ii. We shall tap into the opportunities to develop partnerships with technologists and technology transfer partners with the principal objective of commercializing technologies and innovations.

### **SAMPLE ACTIVITIES WITHIN THE MINIMAXI STRATEGIES**

- i. To address the key weaknesses we shall, among other things strengthen our new business development and mobilize resources through new business development and partnerships.
- ii. To address the issue of competition as a new entrant in the market BMDL will deliver high quality products and services in an efficient manner as our value proposition

**SAMPLE ACTIVITIES WITHIN MAXIMINI STRATEGIES** We shall develop entrepreneurial business models to cope with the existing and potential threats. For example to avert the risks of pests and diseases for our farmers we will introduce insurance schemes to guard our farmers against any eventuality

**SAMPLE ACTIVITIES WITHIN MINIMINI STRATEGIES** To address the issue of weak financial base we shall build alliances and collaborations with stakeholder's development partners and investors to provide access to debt and equity capital to launch and sustain the growth of the company business.

## **ANNEX 1 – TECHNOLOGY COMMERCIALISATION**

### **List of Technologies for BMDL**

#### **Post- harvest management and handling technologies**

1. Aflasafe utilisation
2. PICS bag usage

#### **Seeds**

1. Rice seeds targeting rainfed varieties namely NERICA and Komboka and ground nut and soy bean seeds

## **ANNEX 2 – THIRD PARTY PARTNERS**

### **BMDL PARTNERSHIPS AND VALUE PROPOSITION**

	<b>PARTNER ORGANIZATION</b>	<b>DESCRIPTION</b>	<b>VALUE PROPOSITION</b>
1	BizAfric	Private/Dry lands and irrigated agricultural services, equipment and technology provider	- Provide technical support and modern agricultural services, equipment and technology, including training farmers in dry lands agriculture/seed threshers among other equipment's
3	East African Grain Council	Private membership organization of grain enterprises and organizations	- Industry networks, linkages and partnerships
4	Kenya Dairy Board	Government Agency/Dairy industry regulatory authority	- Promotion of feed in feed manufacturing
5	Agrochemical and seed companies -Kenya Seed Company, Agrilife, Koppert Biological systems. Sygenta, Bayer East Africa, Osho Chemicals, East Africa seed among others	Government Agency/Seed multiplication and marketing	- Seed procurement and marketing
6	Jetlak Ltd	Private/ pea nut butter	- Procurement of ground nuts
7	Insurance companies	Private/Ethanol production	- Provision of insurance schemes for our farmers
8	County Governments:	Kenya as a nation is devolved into 47 local authorities, otherwise known as county government. Under the	- Access to land for seed production and multiplication - Support in farmer sensitization and mobilization

		governing structure, agriculture is a devolved function.	<ul style="list-style-type: none"> <li>- Extension Services for farmers</li> <li>- Access to devolved funds for agro-enterprises, youths and women(loans and grants)</li> <li>- Access to Agricultural Training Centres(ATCs) as facilities for training at the rural levels</li> </ul>
9	Financial Institutions: Banks/ Venture capitalists	Investors, financiers	<ul style="list-style-type: none"> <li>- Access to Finance</li> <li>- Training</li> </ul>
10	Development Partners -	NGOS	<ul style="list-style-type: none"> <li>- Technical Support</li> <li>- Access to Finance</li> <li>- Training</li> </ul>
11	KenyaInvest	Government Agency – Networks and linkages	<ul style="list-style-type: none"> <li>- Linkages to Investors</li> <li>- Training</li> </ul>