

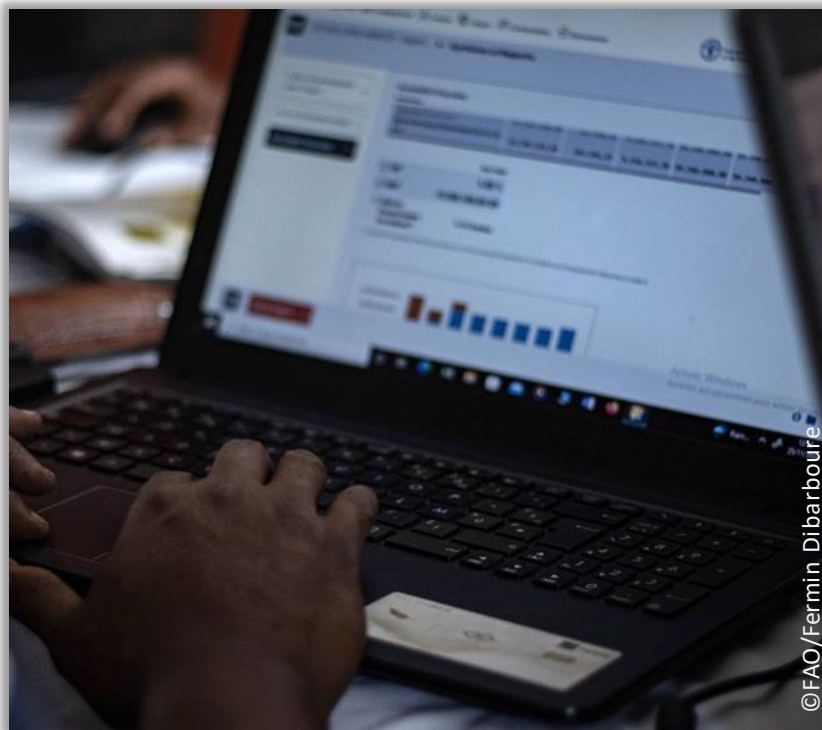


Food and Agriculture  
Organization of the  
United Nations

2023

# RIV20 USER MANUAL

User guide for the RuralInvest software



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# Useful links

## **RuralInvest website**

[fao.org/in-action/ruralinvest](http://fao.org/in-action/ruralinvest)

## **An introduction to RuralInvest**

[elearning.fao.org/course/view.php?id=754](http://elearning.fao.org/course/view.php?id=754)

## **Course 1: Participatory data collection and investment planning in the field**

[elearning.fao.org/course/view.php?id=755](http://elearning.fao.org/course/view.php?id=755)

## **Course 2: Business concept: feasibility snapshot**

[elearning.fao.org/course/view.php?id=756](http://elearning.fao.org/course/view.php?id=756)

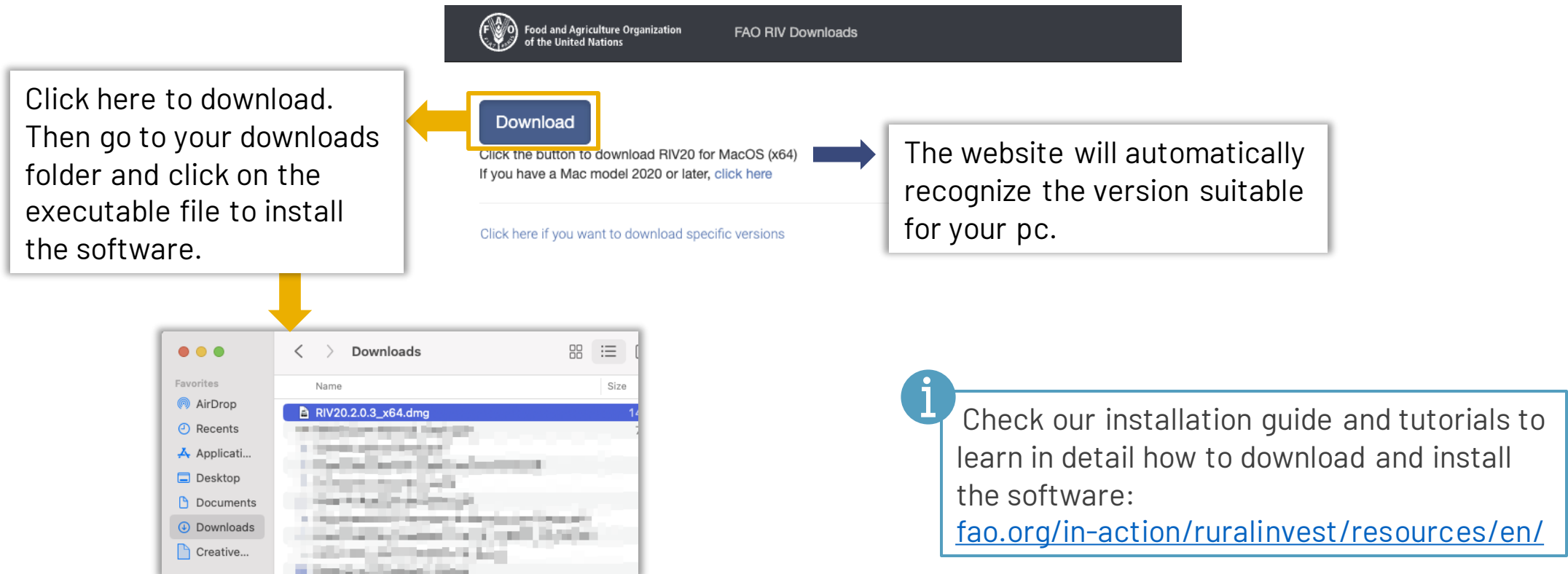
## **Course 3: Business plan: detailed description**

[elearning.fao.org/course/view.php?id=757](http://elearning.fao.org/course/view.php?id=757)



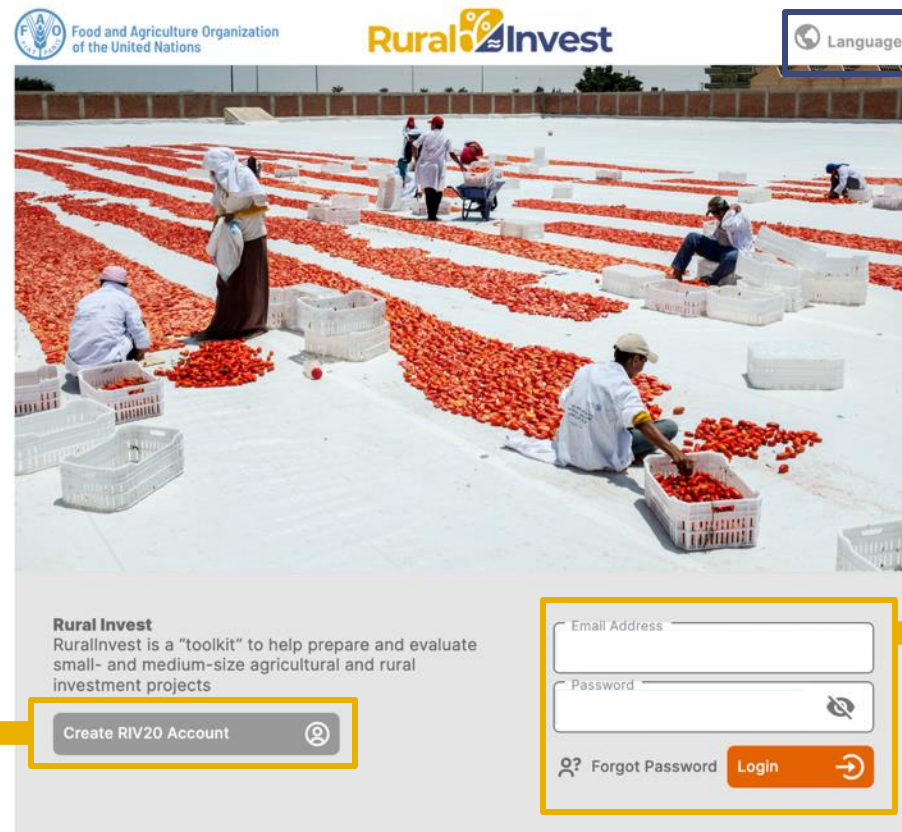
# Create an account

To download the software go to: <https://data.apps.fao.org/static/downloads/RIV/index.html>. You can access this page from the RuralInvest website (link in useful links pg. 4).



# Create an account

Once you have installed the RuralInvest software, you must first create an account.



The screenshot displays the RuralInvest software interface. At the top, there are logos for the Food and Agriculture Organization of the United Nations and RuralInvest. A 'Language' dropdown menu is highlighted with a blue box and an arrow pointing to a callout box. The main background image shows people sorting red tomatoes on a white surface. Below the image, there is a section titled 'Rural Invest' with a description: 'RuralInvest is a "toolkit" to help prepare and evaluate small- and medium-size agricultural and rural investment projects'. A 'Create RIV20 Account' button is highlighted with a yellow box and an arrow pointing to a callout box. To the right of this button is a login form with fields for 'Email Address' and 'Password', a 'Forgot Password' link, and a 'Login' button. A yellow box highlights the login form, with an arrow pointing to a callout box.

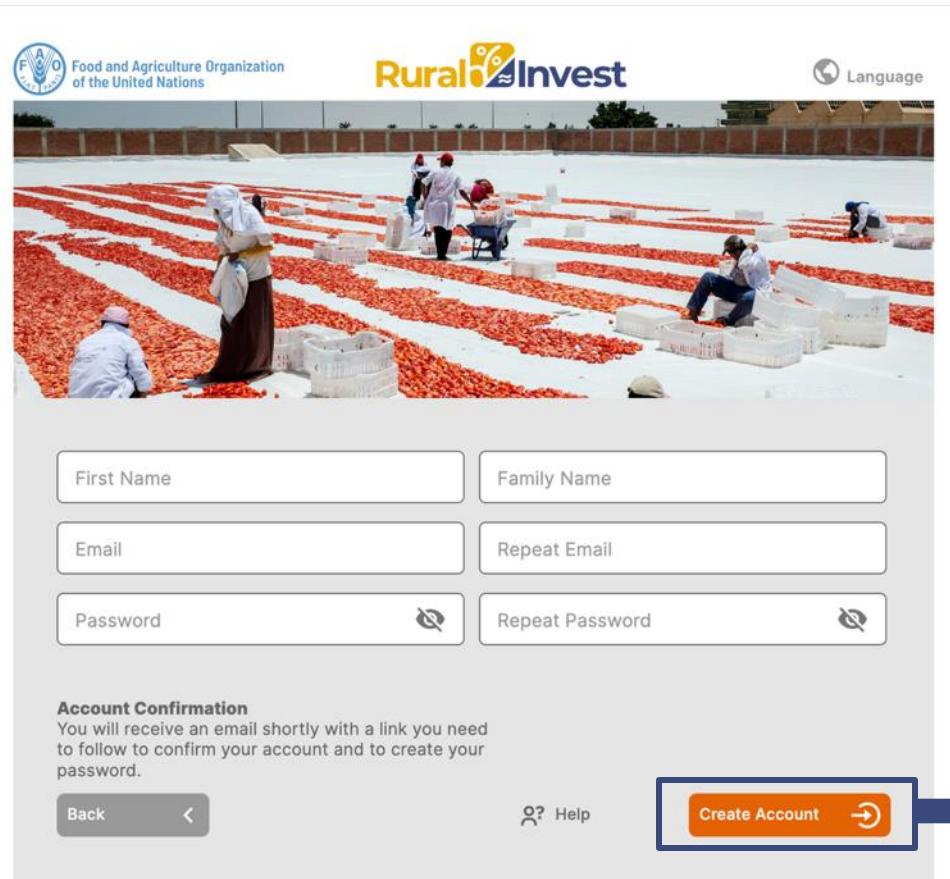
Choose your Language

Click here to create your account (see the next slide)

Once you have your account you will login here. You also have the option to see your password and restore it in case you forget it.

# Create an account

Fill the information required and click 'Create Account'. You must use an email you have access to and create a new password which you will use every time you want to connect to RIV20. You will receive a confirmation email, asking you to verify your account.



The screenshot shows the 'Create Account' form on the RuralInvest website. At the top, there is a header with the FAO logo, the text 'Food and Agriculture Organization of the United Nations', the 'RuralInvest' logo, and a 'Language' dropdown menu. Below the header is a large image showing people working in a field. The form itself has several input fields: 'First Name', 'Family Name', 'Email', 'Repeat Email', 'Password', and 'Repeat Password'. Each password field has an eye icon to toggle visibility. Below the form is an 'Account Confirmation' section with text explaining that a confirmation email will be sent. At the bottom left is a 'Back' button with a left arrow. At the bottom right is a 'Create Account' button with a right arrow. A blue arrow points from the 'Create Account' button to the next screenshot.

Food and Agriculture Organization of the United Nations

RuralInvest

Language

First Name

Family Name

Email

Repeat Email

Password

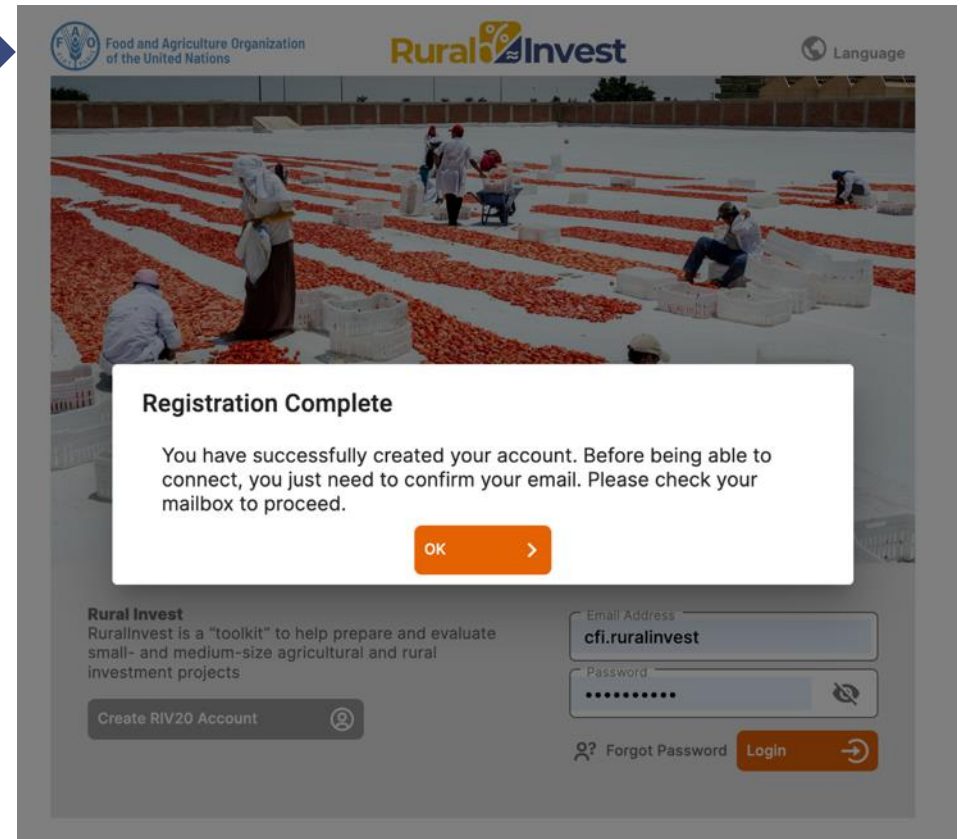
Repeat Password

**Account Confirmation**  
You will receive an email shortly with a link you need to follow to confirm your account and to create your password.

Back

Help

Create Account



The screenshot shows the 'Registration Complete' confirmation screen. A white modal box is centered on the screen with the title 'Registration Complete' and the text: 'You have successfully created your account. Before being able to connect, you just need to confirm your email. Please check your mailbox to proceed.' Below the text is an 'OK' button with a right arrow. The background is a dimmed version of the RuralInvest website header and image. At the bottom, there is a 'Rural Invest' section with a description: 'RuralInvest is a "toolkit" to help prepare and evaluate small- and medium-size agricultural and rural investment projects'. To the right of this is a login section with 'Email Address' (containing 'cfi.ruralinvest') and 'Password' (containing dots) fields, a 'Create RIV20 Account' button with a user icon, and links for 'Forgot Password' and 'Login' with a right arrow.

Food and Agriculture Organization of the United Nations

RuralInvest

Language

**Registration Complete**

You have successfully created your account. Before being able to connect, you just need to confirm your email. Please check your mailbox to proceed.

OK

Rural Invest  
RuralInvest is a "toolkit" to help prepare and evaluate small- and medium-size agricultural and rural investment projects

Create RIV20 Account

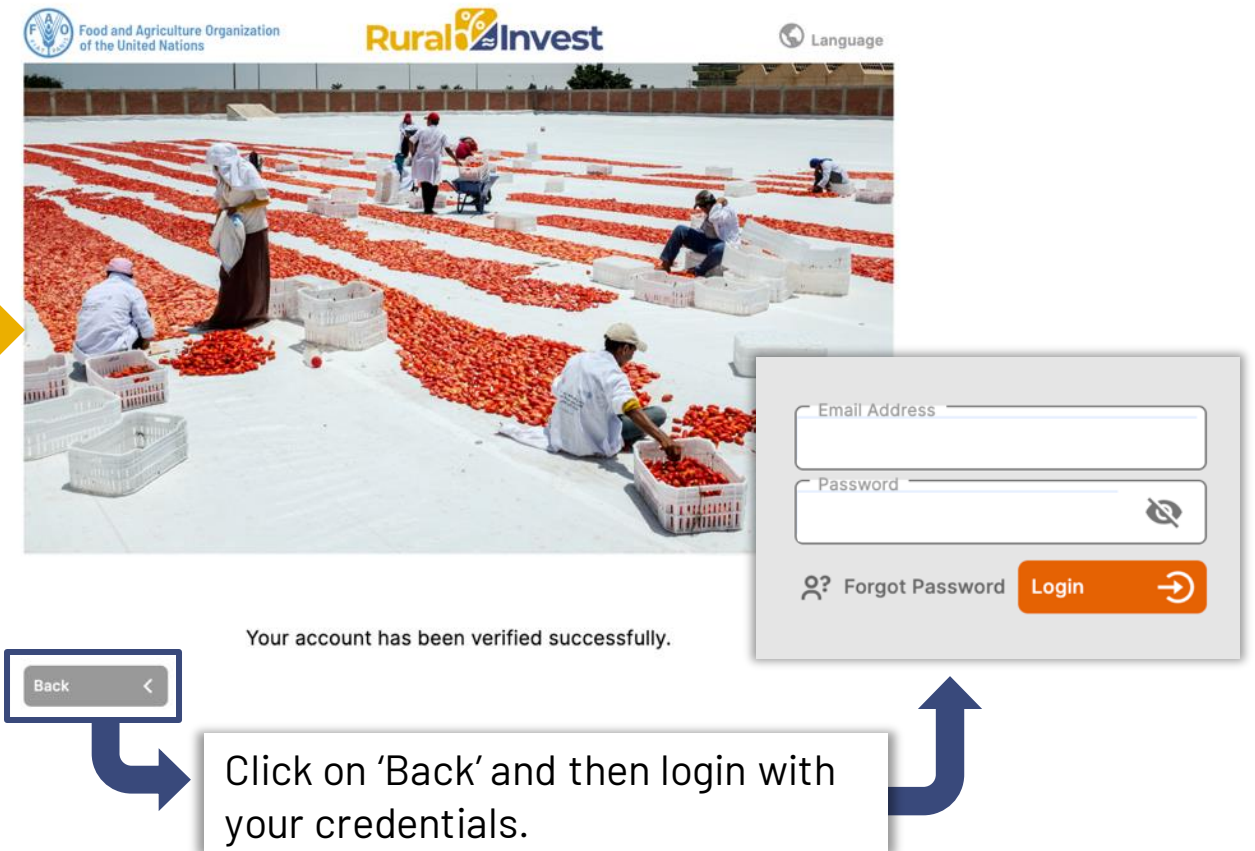
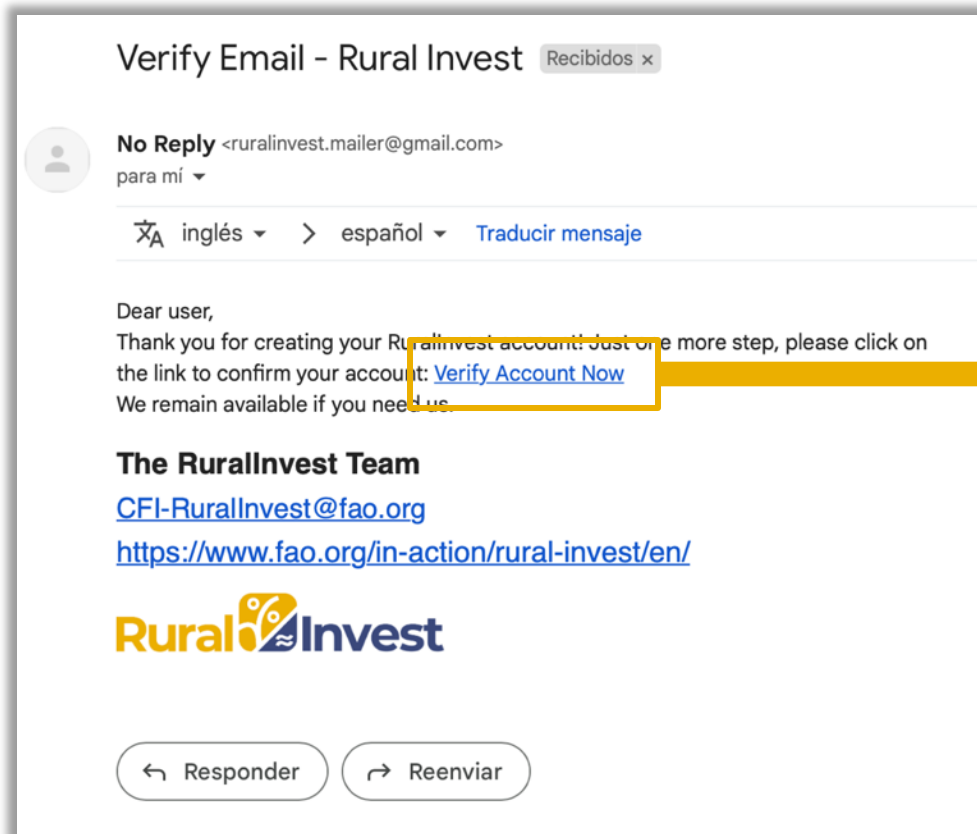
Email Address  
cfi.ruralinvest

Password  
.....

Forgot Password Login

# Create an account

Once you click the link to verify your account, you will be directed to the web app and see a confirmation message. You can enter your credential and go back to the desktop app.





# Home

When you open the software for the first time, you will see the 'Home' screen. Please, note that your version might be newer than the one used for this guide, thus, it might be slightly different.

This is the number of the version you are using.

Home List Configurations Account Language Feedback

Food and Agriculture Organization of the United Nations

RuralInvest

RiV20 v.1.36

RuralInvest is a "toolkit" to help prepare and evaluate small- and medium-size agricultural and rural investment projects

Learning

**Business Plans & Concepts**

List New Import Configurations Backup

**In Progress**

Name	Currency	Last update ↓	Country	Configuration	Total Investment
No 'In Progress' plan was found. Click here to reload ↻					

**FAO e-learning Academy**

Intro course: RuralInvest - An introduction

Course 1: Participatory data collection and investment planning in the field

Course 2: Business concept - Feasibility

Here you can access to the eLearning courses.

The list of projects in progress will be empty, as you have not created projects in RIV20 yet.

# Home

## Main menu

At the top of the page, you will see the main menu, which will be always visible, and where you can choose your main settings.

Come back to the overview from wherever you are.

Access and admin all your configurations.

Select your preferred language.

Logout from your RIV account



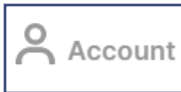
Home



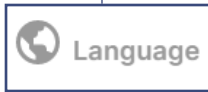
List



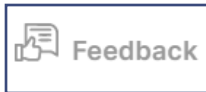
Configurations



Account



Language



Feedback

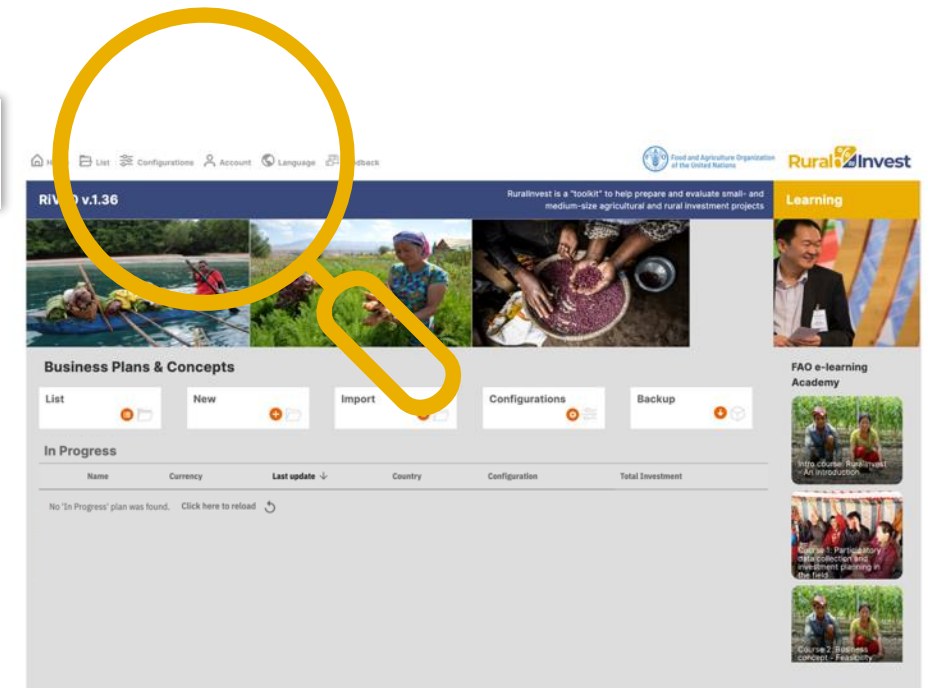


Logout

Check your list of business plans/business concepts.

Administrate your account.

Send us feedback!



# Configuration

## Creating a configuration

The first thing **you must do** in order to create a new business concept/plan is to **create a configuration**.

Click on the configuration button and click on 'New'.

You must give a name to that configuration, by default the configuration will be "Personal" (later "Collaboration" will be explained) and then click "Create configuration".

You can also **import an existing configuration** or receive a configuration **via collaboration**. This is of particular interest if you want to adopt the configuration created for a certain bank or development institution.

The screenshot displays the RuralInvest v1.33 web application interface. At the top, the navigation bar includes links for Home, List, Configurations (highlighted with a yellow box and a red circle with the number 1), Account, Language, and Feedback. The main header features the RuralInvest logo and the text: "RuralInvest is a 'toolkit' to help prepare and evaluate small- and medium-size agricultural and rural investment projects". Below the header, there are three images: a group of people on a boat, a person in a field, and hands holding a bowl of purple grains. The main content area is titled "Business Plans & Concepts" and contains several buttons: List, New (highlighted with a red circle with the number 1), Import, and Backup. A "Configurations" dropdown menu is open, showing options for "New" and "Import". A yellow arrow points from the "New" option in the dropdown to a "Create New Configuration" dialog box. The dialog box has a text input field for "Configuration Name" with "User Manual" entered, and buttons for "Cancel" and "Create Configuration". On the right side of the interface, there is a "Learning" section with the "FAO e-learning Academy" logo and three course thumbnails: "Intro course: RuralInvest - An introduction", "Course 1: Participatory data collection and investment planning in the field", and "Course 2: Business concept - Feasibility".

# Configuration

## Creating a configuration

The configuration allows you to have business concept/plans with the same parameters. This “centralized” configuration ensures easier comparison between projects within a context: with the same currency, the same exchange rate, the same qualitative sections, and **especially the same discount rate**.

First, you must enter the financial information:

- Currency name
- Currency symbol
- Exchange rate
- Discount rate

You will see this information displayed in the ‘General Information’ section of the business concept/plan.

**Configuration**

**Configuration**

Name

The name that you previously entered will be shown here.

**Financial & Currency**

Currency name  Currency symbol  Exchange Rate

Discount rate



# Configuration

## Discount rate

The discount rate refers to the interest rate used in discounted cash flow analysis to determine the present value of future cash flows. The discount rate expresses the time value of money. It is the interest rate used to determine the present worth of a future value by discounting.

**To compare two business plans, it is important to use the same discount rate.**

**Financial & Currency**

Currency name Monetary Unit	Currency symbol MU	Exchange Rate 100 MU per US\$
--------------------------------	-----------------------	----------------------------------

Discount rate	15 %
---------------	------

As guiding principle, discount rates should represent the opportunity cost of capital for the agent (producer or government). For the producer, a realistic alternative is an average of the passive deposit rate of local commercial financing agencies. The government should instead consider the interest rate at which the country can borrow capital from a relevant international capital market; alternatively, the return on long-term public treasury bonds is also a suitable option.

**The discount rate is the minimum rate of return to be made in order to make a profit, this profit is the NPV.**

# Configuration

## Customize the Qualitative Analysis

The qualitative information is a very important element of a business concept/plan. It allows the person to analyse the business concept/plan and better understand the environment, the market opportunities, the constraints, etc. Hence, you should give as much detail as possible about the project: the target market for the products/services, the organisation of the business, the potential social and environmental impacts and the risks.

You can customize the sub-steps and categories according to your needs and those of the institutions who will receive the business plan.

Click on each section to modify the existing sub-steps, the help texts and/or click the orange button to add a new one.

Administrative Levels 3 Administrative

**Qualitative Analysis**

- > Project Overview
- > **Market**
- > Organization And Technology
- > Sustainability
- > Risks

Project < Save

**Qualitative Analysis**

> Project Overview

> **Market**

Box Name	Box Help Text	Delete
Sales and distribution	Description of the future customers/markets and how they will be reached.	
Supply linkages	Description of needed key resources and from where and how they will be acquired.	
Competition analysis	Description of possible competitors and outline of how the project will be able to compete against those competitors.	
Pricing	Outline of the price of the product sold or service offered.	

Add QA Sub-Step +

Click on the trash bin to delete a sub-step.

# Configuration

## Customize Categories and Fields

You can also modify the **Custom Categories and Fields**. These categories appear in the first section of the business plan/ business concept. This allows the plan to be classified according to these categories.

The screenshot shows the 'Configuration' page of the RuralInvest system. The page has a top navigation bar with links: Home, List, Configurations, Account, Language, and Feedback. The main content area is titled 'Configuration' and contains several sections: 'Configuration' (with a 'Name' field set to 'User Manual'), 'Financial & Currency' (with fields for 'Currency name' (Monetary Unit), 'Currency symbol' (MU), and 'Exchange Rate' (100 MU per US\$)), 'Administrative Levels' (with a 'Country' dropdown and four 'Administrative Levels' input fields), and 'Qualitative Analysis' (with a 'Project Overview' and 'Market' section). A 'Save' button is located at the bottom left of the configuration area. A yellow box highlights the 'Save' button, with an arrow pointing to a text box that says: 'When you have finished, click the "Save" button and the Configuration file will be saved in the list of Configurations.'

On the right side of the page, there is a 'Transfer to Collaboration configuration' button. A yellow box highlights this button, with an arrow pointing to a text box that says: 'Press this button to transfer to your Collaboration Configurations (see the section "Collaboration" in page 95).'

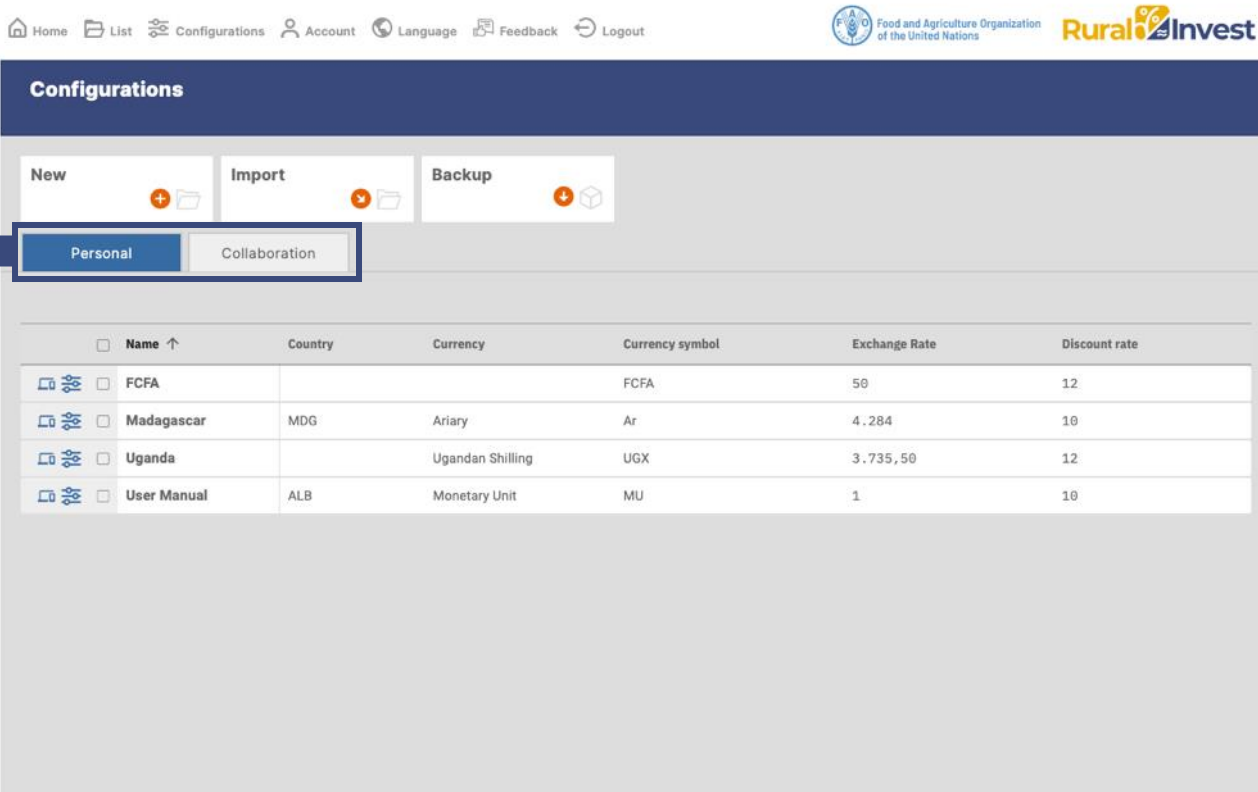
In the center, a yellow box highlights the 'Custom Categories and Fields' section, which includes a list of categories: 'Project Categories', 'Beneficiaries', 'Environmental Categories', and 'Statuses'. Below this list is an 'Add Custom Category' button. An arrow points from this box to a larger, detailed view of the 'Custom Categories and Fields' configuration page on the right. This detailed view shows the following sections: 'Project Categories' (with an 'Add' button and a 'Default option' field), 'Beneficiaries' (with an 'Add' button and a 'Default option' field), 'Environmental Categories' (with an 'Add' button and a 'Default option' field), and 'Statuses' (with an 'Add Custom Category' button).

# Configuration

## Configuration overview

Once saved, you will see your list of configurations in the Configuration section.

Here you can see which configurations are personal and which are on the Collaboration section. Go to page 95 to read about the configurations in the Collaboration section.




The screenshot displays the 'Configurations' section of the Rural2Invest application. The top navigation bar includes links for Home, List, Configurations, Account, Language, Feedback, and Logout. The main header is 'Configurations'. Below this, there are three buttons: 'New', 'Import', and 'Backup'. A blue arrow points to the 'Personal' tab, which is highlighted. Below the tabs, there is a table with columns: Name, Country, Currency, Currency symbol, Exchange Rate, and Discount rate. The table lists four configurations: FCFA, Madagascar, Uganda, and User Manual.


<input type="checkbox"/>	Name ↑	Country	Currency	Currency symbol	Exchange Rate	Discount rate
<input type="checkbox"/>	FCFA			FCFA	50	12
<input type="checkbox"/>	Madagascar	MDG	Ariary	Ar	4.284	10
<input type="checkbox"/>	Uganda		Ugandan Shilling	UGX	3.735,50	12
<input type="checkbox"/>	User Manual	ALB	Monetary Unit	MU	1	10

# List

In the List, you can visualize all your projects, organizing them by folders.

[Home](#) [List](#) [Configurations](#) [Account](#) [Language](#) [Feedback](#)




 Food and Agriculture Organization of the United Nations




**RiV20 v.1.36**


RuralInvest is a "toolkit" to help prepare and evaluate small- and medium-size agricultural and rural investment projects


**Learning**





**Business Plans & Concepts**

List 


New 

Import 


Configurations 

Backup 


**In Progress**

Name	Currency	Last update ↓	Country	Configuration	Total Investment
No 'In Progress' plan was found. <a href="#">Click here to reload</a> 					


**FAO e-learning Academy**



Intro course: RuralInvest - An introduction



Course 1: Participatory data collection and investment planning in the field



Course 2: Business concept - Feasibility

# List

## List overview

Within the List section, you can create and import projects and visualize them as “personal projects” or “collaboration projects”(see the section on “Collaboration” in page 95). Finally, you can also make a backup saving your business plans all together.

Use these filters to visualize your projects as you prefer.

Click here to download your List in Excel format.

Customize the information you want to see in the columns of the list of projects.

You will visualize your projects here, organized by folders.

Name	Currency	Last update	Country
Chicks exercise		2023/03/09 18:21	
Chili exercise	Ariary	2023/03/09 19:53	MDG
Chilli	Ariary	2023/02/09 10:49	MDG
Collaboration test	Monetary Unit	2023/02/13 09:11	ALB
Demo	Monetary Unit	2022/12/14 13:07	ALB
Rice production	Ariary	2023/03/09 11:59	MDG
User Manual	Monetary Unit	2022/09/30 09:30	ALB

Name	Currency	Last update	Count	Configuration
9_revu_CCABEL_Production de semence de maïs jaune par DJINUKUNJA FCFA	2022/06/22 20:2 BEN	PADAAM - Imported (42) - Imported - Imported		
Revue_CC_Production du maïs dans le PIVERT d'Akampa pour la comm	2022/06/22 21:5 BEN	PADAAM - Imported (3) - Imported		
3_CC_Revue_Mahoussi_Transformation de manioc à Zaganado FCFA	2022/06/23 19:5 BEN	PADAAM - Imported (8) - Imported - Imported		
1_CC_Revue_SALOMON_Projet d'amélioration de l'unité de transformatio	2022/06/23 19:2 BEN	PADAAM (2) - Imported (35) - Imported - Imported		

# List

## Manage your plans

You can download one project as well as move it between folders, delete it, duplicate it, download the final report in excel or in PDF.

Select the project.

Business Plans & Concepts

Filters

For-Profit

Non-Profit

Business Plan

Business Concept

Complete

In Progress

Download full list as

Excel

New

Import

Create Folder

Configurations

Backup

Customize Columns

Personal

Collaboration

▼ Default Folder

	Name ↑	Currency	Last update	Country	Configuration	Beneficiary category	Environmental category
<input checked="" type="checkbox"/>	Chicks exercise		2023/03/09 18:21				
<input type="checkbox"/>	Chili exercise	Ariary	2023/03/09 19:53	MDG			
<input type="checkbox"/>	Chilli	Ariary	2023/02/09 10:49	MDG			
<input type="checkbox"/>	Collaboration test	Monetary Unit	2023/02/13 09:11	ALB	User Manual	→	-
<input type="checkbox"/>	Demo	Monetary Unit	2022/12/14 13:07	ALB	User Manual	→	-
<input type="checkbox"/>	Rice production	Ariary	2023/03/09 11:59	MDG	Madagascar	→	-
<input type="checkbox"/>	User Manual	Monetary Unit	2022/09/30 09:30	ALB	User Manual	→	-

Download

Move To Folder

Delete

Duplicate

Excel

PDF

Download

Move To Folder

Delete

Duplicate

Excel

PDF

# List

## Create new folder

You can create different folders to organize your projects.

Click here to create a new folder, type the name and click on "Create Folder".

You will see your folders like this.

Name	Currency	Last update	Country
User Manual	-	2022/09/23 16:07	-
New folder			



# List

## Organize projects

To move a project between folders, select the project and the “edit buttons” will appear on the right.

**1** Select the project you want to move.

**2** The 'Move To Folder' button is highlighted in the edit menu.

**3** The 'Move Plan(s) and Concept(s)' dialog is shown, allowing selection of the destination folder.

**4** The project is moved to the 'Tanzania' folder, as shown in the detailed view.

You can Download the RIV20 file, Delete or Duplicate the project, Download the report in Excel or in PDF and Move between folders. Choose 'Move To Folder' and then select the folder.

# Create a new project

## New business concept

You can create a new business plan or business concept either from the List or from the 'Home' screen by clicking 'New'.

The screenshot shows the 'New Business Plan / Concept' form in the RuralInvest application. The form is overlaid on a background showing the 'Business Plans & Concepts' list. The form has the following fields and options:

- Plan name:** A text input field containing 'User Manual'.
- Folder:** A dropdown menu.
- Project Type:** Radio buttons for 'Personal' (selected) and 'Collaboration'.
- Category:** Radio buttons for 'Business Plan' and 'Business Concept' (selected).
- For-Profit/Non-Profit:** Radio buttons for 'For-Profit' (selected) and 'Non-Profit'.
- Configuration:** A dropdown menu showing 'User Manual'.
- Incremental Analysis:** Radio buttons for 'Yes, this analysis compares two scenarios: with and without project' and 'No, this analysis only focuses on the new scenario' (selected).
- Buttons:** 'Cancel' and 'Create' buttons at the bottom.

Annotations with arrows pointing to specific form elements:

- Choose if you want to create a 'Personal project' (offline) or a 'Collaboration' project (in the cloud).** Points to the 'Personal' and 'Collaboration' radio buttons.
- Choose the folder in which your project will be saved within the software. By default, your project is saved in the "Default folder".** Points to the 'Folder' dropdown menu.
- Precise here "Business Concept" or "Business Plan".** Points to the 'Business Plan' and 'Business Concept' radio buttons.
- Select whether you want to perform an incremental OR non-incremental analysis -we will continue this guide with the non-incremental analysis. You will learn about the incremental analysis further in the document-.** Points to the 'Yes' and 'No' radio buttons for incremental analysis.
- Select the configuration from your list of configurations before you can click the "Create" button.** Points to the 'Configuration' dropdown menu.

# Create a new project

## Business concept or business plan

Before making a detailed analysis of your project over several years (by selecting "Business Plan"), *RuralInvest* recommends you make a simplified analysis on the cruising year (by selecting "Business concept").

Once your business concept is finished, and analysed, you can, if you wish, convert it into a business plan. *How to convert a business concept into a business plan is covered further along in this guide.*



A business plan is a multiple-year analysis that also looks at the years before reaching the year in full production.

**New Business Plan / Concept**

Plan name  Folder

☐ Business Plan

☒ Business Concept

☒ For-Profit

☐ Non-Profit

Do you want to do incremental analysis?

☐ Yes, this analysis compares two scenarios: one and one and new one

☒ No, this analysis only focuses on the new scenario

Configuration

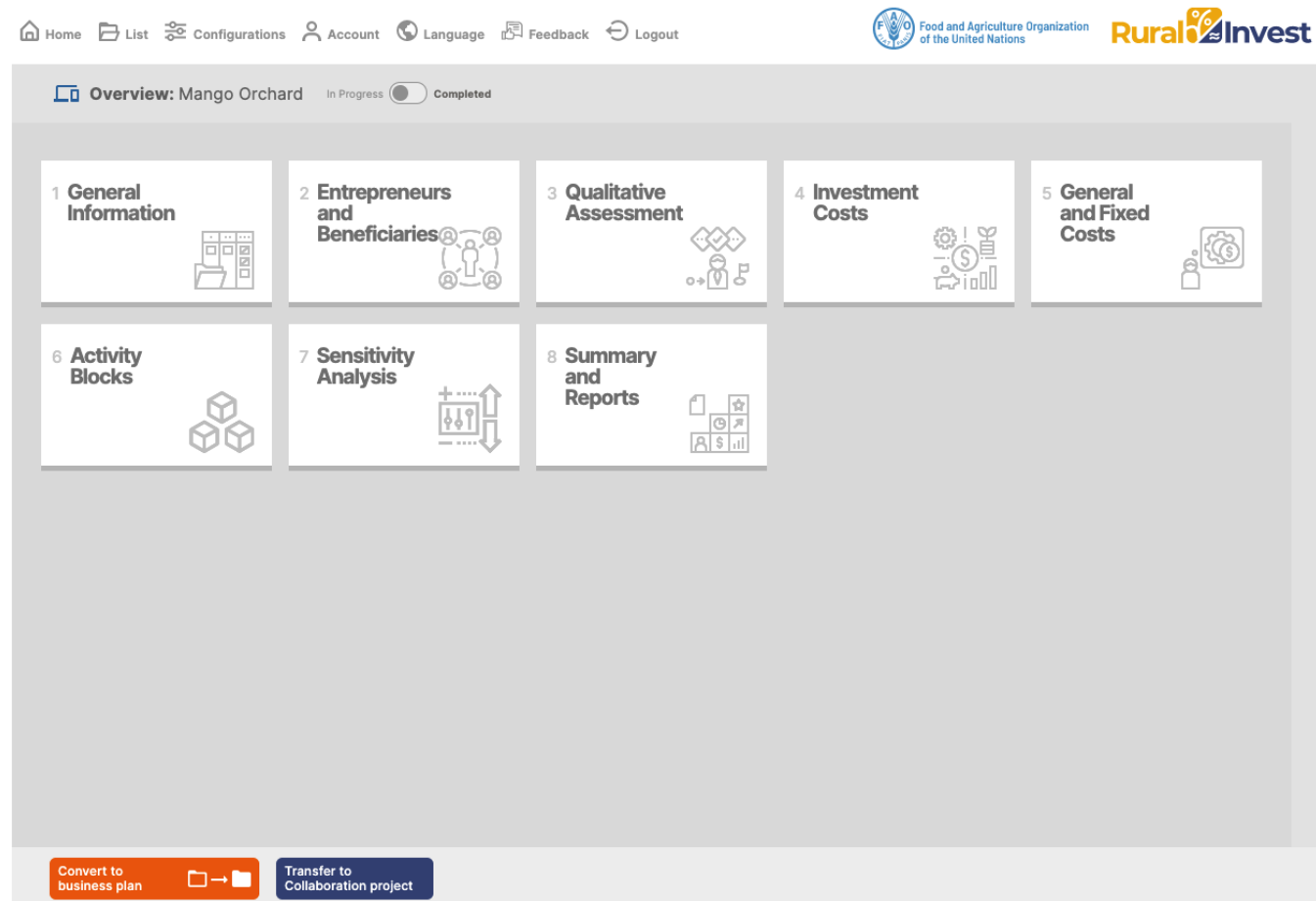
Cancel Create

Non-Profit version of RIV20 is still under development.

# Business concept

## Overview

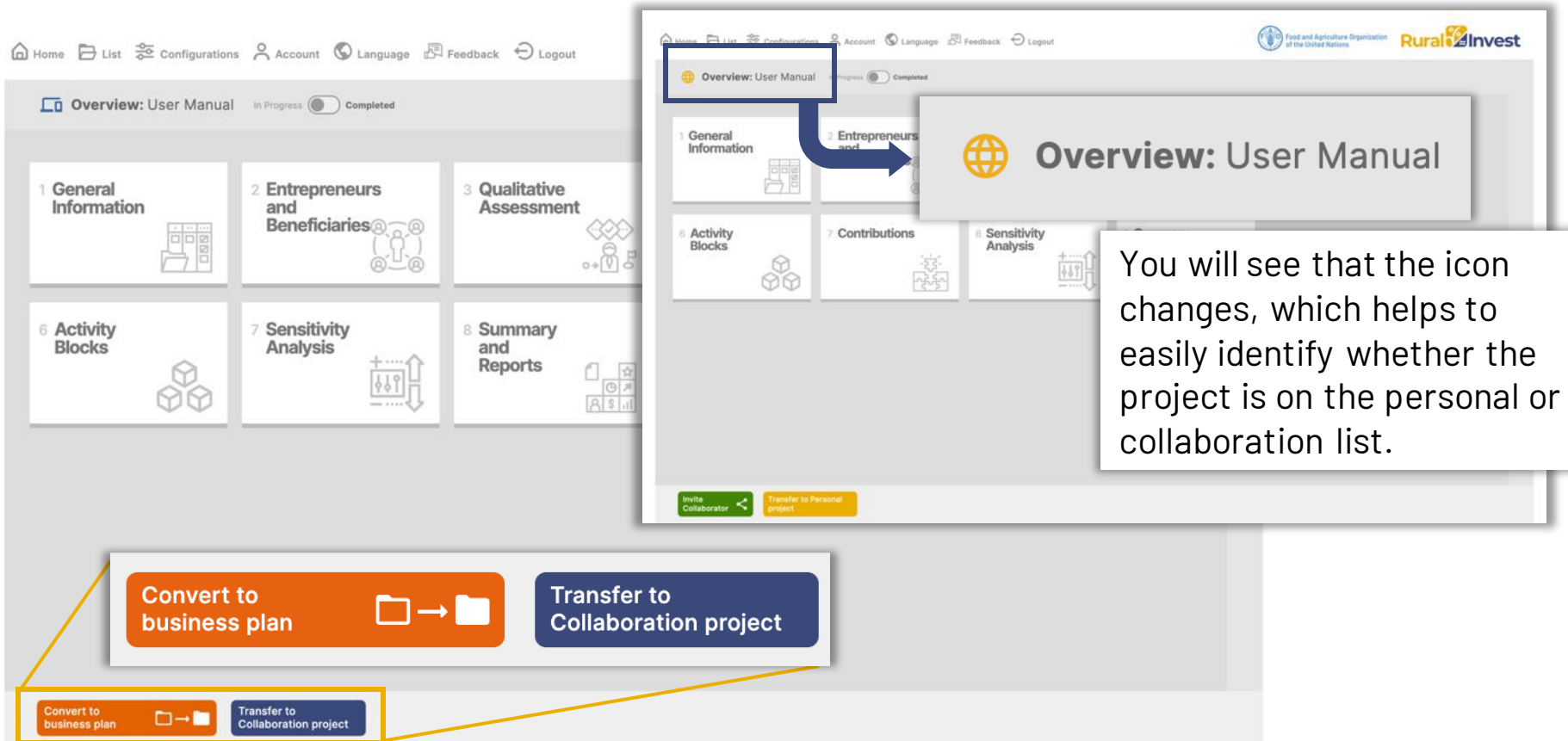
In the 'Overview' you will see the different sections of a project. In the case of a Business Concept, you have eight sections. You can navigate through the sections just by clicking on them.



# Business concept

## Overview

From the 'Overview' you can also convert your business concept into a business plan (see page 49) and transform a personal project into a collaboration project to access to it online from any computer or to collaborate with colleagues (see the section on "Collaboration" in page 95).



# Business concept

## General information section

In the general information section, you can change the name of the project if you want to and insert the start-up month for the calendar, the environmental and the project category (that you previously completed in the configuration) as well as additional information related to the location and status.

Home List Configurations Account Language Feedback Logout

Food and Agriculture Organization of the United Nations RuralInvest

User Manual ► General Information

Created by Fermin Dibarbouré on 2022/09/29 23:30 Most Recent Update by Fermin Dibarbouré on 2022/09/29 23:30

**General Information**

Plan name  
User Manual

NO YES Do you want to do incremental analysis?

Business Concept Code Configuration User Manual

Currency name Monetary Unit Symbol MU Exchange Rate 1MU per US\$

Startup month  
January

Beneficiary

Environmental category Project category

**Location of the business**

Country Albania

Administrative Levels 1 Administrative Levels 2

Administrative Levels 3 Administrative Levels 4

**Status**

Status

**Attachments**

Attachments are not supported.

Entrepreneurs and Beneficiaries

By clicking on any of these buttons you will access the overview of your project.

Once you finish filling the information, the orange button will take you to the following section.

You can write personal notes here (that will not be shared) and any other observation that can be included in the report (see page 28).

# Business concept

## General information section

You have a direct access to your configuration in case you need to modify anything, and you are also allowed to attach files to the project.

By clicking the lock, you will be able to modify the configuration details here locked. Normally, this is NOT recommended. Before doing it, you will see this confirmation box:

Home List Configurations Account Language Feedback

Food and Agriculture Organization of the United Nations RuralInvest

User Manual ► General Information

Created by () on 2022/04/20 10:32 Most Recent Update by () on 2022/04/25 16:45

**General Information**

Plan name  
User Manual

NO YES Do you want to do incremental analysis?

Configuration User Manual - imported

Currency name Monetary Unit Symbol MU Exchange Rate 100MU per US\$

Startup month  
January

Beneficiary

Environmental category Project category

**Location of the business**

Country

Administrative Levels 1 Administrative Levels 2

Administrative Levels 3 Administrative Levels 4

**Status**

Status

**Attachments**

Upload File Download Selected Delete Selected

Press this button to access the configuration.

The information in grey is set in the configuration chosen.

You can also attach the files you want.

**Attention**

**Unlocking Plan Configuration Confirmation**

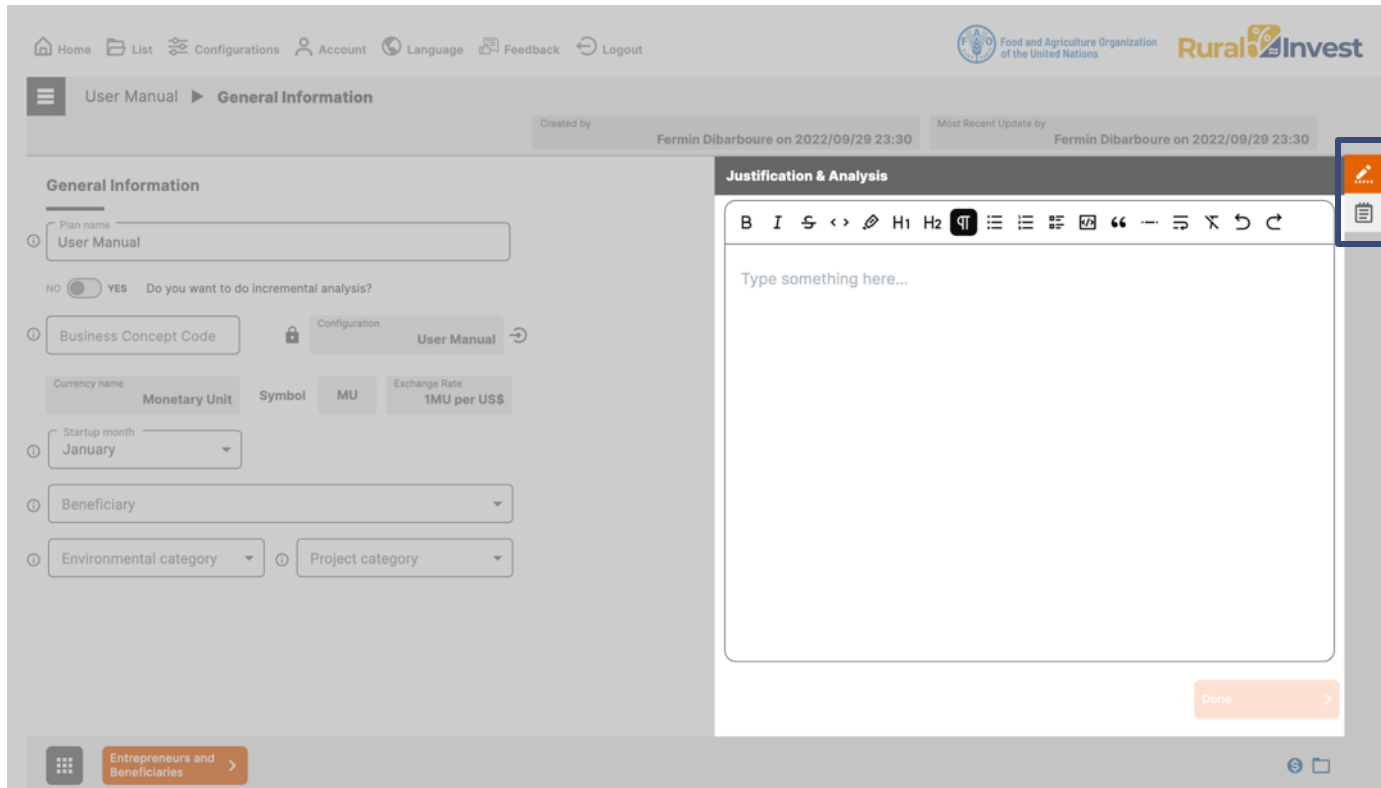
Changing the plan configuration will impact the data you may have inserted in other sections, such as the qualitative assessment boxes and the related information, the dropdown options for the project categories and statuses etc. Are you sure you want to proceed?

Cancel Confirm

# Business concept

## Justification & Analysis

In every section of your project, you will have, at the right-side, access to the Justification & Analysis. It is often the place where the technician or the reviewer can write an additional analysis or justify the financing or the rejection of the project. When you print the report, you can choose whether to add this section or not.



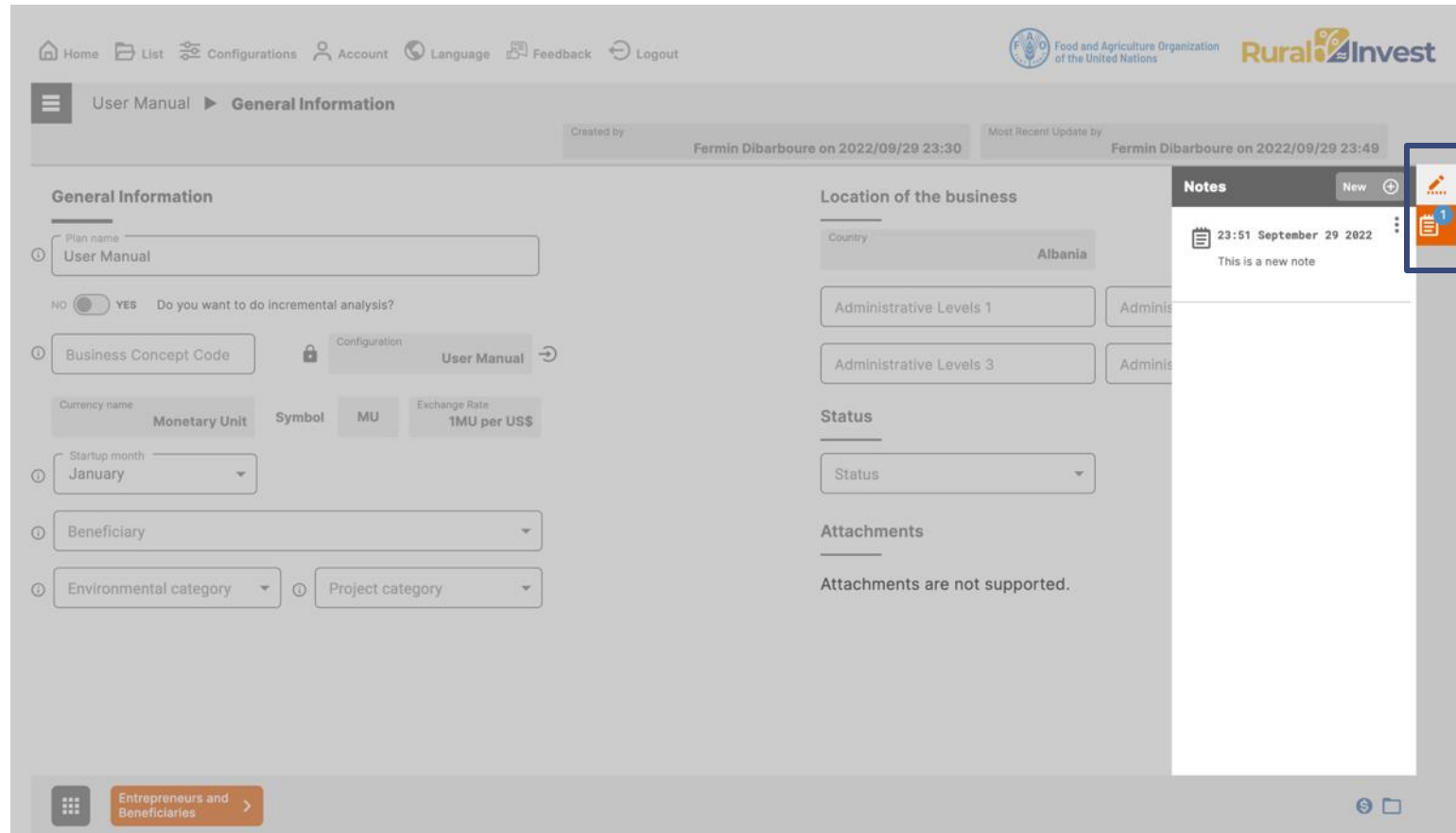
The screenshot displays the RuralInvest web application interface. The top navigation bar includes links for Home, List, Configurations, Account, Language, Feedback, and Logout. The main content area is titled 'User Manual' and 'General Information'. It contains several input fields: 'Plan name' (with 'User Manual' entered), a toggle for 'Do you want to do incremental analysis?' (set to 'YES'), 'Business Concept Code', 'Currency name' (with 'Monetary Unit' selected), 'Startup month' (with 'January' selected), 'Beneficiary', 'Environmental category', and 'Project category'. A 'Justification & Analysis' sidebar is open on the right, featuring a rich text editor with a toolbar and a text area containing the placeholder 'Type something here...'. A 'Done' button is located at the bottom of the sidebar. The bottom of the page has a footer with 'Entrepreneurs and Beneficiaries' and a search icon.



# Business concept

## Personal notes

In every section of your project, you will also have access to your personal notes. These notes may serve as personal reminders or annotations for each section and will not be shared. Only you can see them.



The screenshot displays the 'General Information' form in the RuralInvest application. The form includes fields for Plan name (User Manual), Business Concept Code, Currency name (Monetary Unit), Symbol (MU), Exchange Rate (1MU per US\$), Startup month (January), Beneficiary, Environmental category, and Project category. A 'Notes' sidebar is open on the right, showing a new note titled 'This is a new note' dated 23:51 September 29 2022. The sidebar also features a 'New' button and a 'Notes' icon with a '1' badge. The main form has a 'User Manual' tab selected, and the 'Location of the business' section shows 'Country: Albania' and 'Administrative Levels 1' and 'Administrative Levels 3'. The 'Status' section has a 'Status' dropdown menu. The 'Attachments' section states 'Attachments are not supported.' The top navigation bar includes links for Home, List, Configurations, Account, Language, Feedback, and Logout. The bottom navigation bar includes a grid icon and a button labeled 'Entrepreneurs and Beneficiaries'.

# Business concept

## Entrepreneurs and beneficiaries

In this section you will enter all the information collected about the entrepreneurs and the beneficiaries.

Home

List

Configurations

Account

Language

Feedback

Logout

Food and Agriculture Organization of the United Nations

RuralInvest

Mango orchard

Entrepreneurs and Beneficiaries

Description of Entrepreneurs

Entrepreneur name(s)  
Aysha, Fatima, Maryam, Monica, Hisham, Joseph, Mohamed, Gabrie

Description  
All ten farmers are from different families and graduated as "Farmer Experts" from the Farm Forestry Field School where they went through the whole process of mango orchard establishment and management. After the training, the ten farmers joined forces and decided to create a mango orchard. All are smallholders each owning less than five unit areas (UA) of

No. of Men  
6

No. of Women  
4

No. of Young Men

No. of Young Women

Development Partners

☐ Sel. All

Partner Name

Partner Type

No Development Partners found

Description of Beneficiaries

Beneficiary(ies) name(s)  
all 10 entrepreneurs and 5 labourers

Description

Direct Beneficiaries

No. of Men  
11

No. of Women  
11

No. of Households  
15

No. of Young Men

No. of Young Women

Total  
22

Indirect Beneficiaries

OFF ☒ ON

No. of Men  
0

No. of Women  
0

No. of Households  
0

No. of Young Men

No. of Young Women

Total  
0

Qualitative Assessment

\$

30

# Business concept

## Qualitative assessment

The qualitative assessment is accompanied by subsections to better organize the information. As mentioned previously, you can customize this section by adding/editing/deleting sub-steps and help texts in the configuration (see page 14).

The screenshot displays the 'Qualitative Assessment' section of a web application. At the top, a navigation bar includes links for Home, List, Configurations, Account, Language, Feedback, and Logout. The main header shows the 'User Manual' and 'Qualitative Assessment' breadcrumb. A progress indicator at the top right lists five steps: 1. Project Overview (active), 2. Market, 3. Organization And Technology, 4. Sustainability, and 5. Risks. On the left, a sidebar menu contains 'Project Objectives', 'Background and justification', and 'Main product(s) or service(s)', each with a right-pointing arrow. Below these is a 'Help Text' section with a description: 'Describes the current activities - if existing - and the new activities (technology changes, new products/services etc.)'. The main content area features a rich text editor with a toolbar and a text input field labeled 'Type something here...'. At the bottom left, there is a 'Market' button with a right arrow. Three callout boxes provide additional context: one on the left explains that topics in the sidebar can be selected to fill specific information; another on the left explains that each section contains a 'help text' to guide information insertion; and one on the right explains that the progress indicator allows users to jump to specific sub-sections or use an orange button at the bottom.

You can select each of the topics to fill in the specific information.

Each section contains a 'help text' that serves as a guide to insert the information.

Here you can see the process to complete the qualitative assessment. You can either click on these buttons to jump to the sub-section you want or click on the orange button at the bottom.

# Business concept

## Investment costs

The investment costs are divided in three categories: Goods, Labour and Professional Services

Home List Configurations Account Language Feedback

Food and Agriculture Organization of the United Nations RuralInvest

User Manual ► Investment Costs

Export data to Excel

**Goods (values in MU)**

<input type="checkbox"/> Sel. All	Description	Unit Type	Quantity	Unit Cost	Total Cost	Own Resources	External Resources	Economic Life	Salvage	Annual Reserve	New
No Goods found											
				0	0	0	0		0	0	

**Labour (values in MU)**

<input type="checkbox"/> Sel. All	Description	Unit Type	Quantity	Unit Cost	Total Cost	Own Resources	External Resources	Linked to Goods Item	Linked Good Economic Life	Annual Reserve
No Labour found										
				0	0	0	0			0

**Professional Services (values in MU)**

<input type="checkbox"/> Sel. All	Description	Unit Type	Quantity	Unit Cost	Total Cost	Own Resources	External Resources
No Professional Services found							
				0	0	0	0

General and Fixed Costs >

You will visualize all your investment costs by type here.

Click here to add a 'Goods' cost.

Click here to add a 'Labour' cost.

Click here to add a 'Professional service' cost.

# Business concept

## Investment costs

When inserting 'Goods' you need to have the following information:

- Unit type, Quantity and Unit cost
- Amount covered by own resources or external resources
- Economic life: *how long the Good is expected to last until it is replaced*
- Salvage: *estimated price at which the Good could be sold at the end of its economic life*
- Annual Maintenance: *that will appear in the General and fixed costs*

You should follow a similar process with 'Labour' and 'Professional services'.

Remember to indicate whether the good is new or not.

The screenshot shows a web form titled "Investment Costs: Good" with a sub-header "New Good". The form includes the following fields and options:

- Description:** A text input field.
- Unit Type:** A dropdown menu.
- Quantity:** A text input field.
- Unit Cost:** A text input field with "MU" as a unit.
- Total Cost:** A text input field with "0 MU" as a value.
- Breakdown of the Total Cost by:** A section with two radio buttons: "Percentages" (selected) and "Absolute Values".
- Own Resources:** A text input field with "0%" as a value.
- External Resource:** A text input field with "0%" as a value.
- This good has no economic life:** A checkbox that is currently unchecked.
- Economic life (years):** A text input field with "1" as a value.
- Salvage:** A text input field with "MU" as a unit.
- Total Salvage:** A text input field with "0 MU" as a value.
- Annual Maintenance:** A text input field with "MU" as a unit.
- Total Yearly Maintenance Cost:** A text input field with "0 MU" as a value.
- Buttons:** "Cancel" and "Create" buttons at the bottom right.

A yellow box highlights the "New" toggle switch in the "Breakdown of the Total Cost by:" section, with an arrow pointing to the text "Remember to indicate whether the good is new or not."

# Business concept

## Investment costs: adding an already existing good

If the Good that you are entering is an already existing good, you should be aware of the different fields to complete.

The screenshot shows a software interface for entering investment costs for a new good. The form is titled "Investment Costs: Good New Good" and includes a description field with "Warehouse" entered. A toggle switch for "Already Existing" is set to "New". The form contains several input fields and calculated values, with annotations explaining their purpose:

- Check this box if your property will not depreciate over time (e.g. land).** This points to the checkbox "This good has no economic life".
- Enter the economic life at the time of purchase of the good.** This points to the "Economic life (years)" field, which has the value "20".
- Specify how many years have passed since the purchase of the good.** This points to the "Age (years)" field, which has the value "3".
- The current value of the investment good will be automatically calculated** This points to the "Total Current Value" field, which shows "5.250.000 MU".
- As the 'good' already exists, 87,5% represent the current value: % of the initial value in own resources in Kind.** This points to the "Own Resources" field, which shows "87,5%".

The form also includes fields for "Unit Type", "Quantity" (1), "Unit Cost (at purchase time)" (6.000.000 MU), "Salvage" (1.000.000 MU), "Total Cost (at purchase time)" (6.000.000 MU), "Total Salvage" (1.000.000 MU), "Total Annual Reserve" (250.000 MU), "Remaining Econ. Life [years]" (17), "Total Yearly Maintenance Cost" (10.000 MU), and "Annual Maintenance" (10.000 MU). A "Cancel" button and a "Create" button are at the bottom right.

# Business concept

## Investment costs: adding a labour cost

When adding a 'Labour cost' within the investment costs section, you can link it to a specific asset. This means that when the asset will be replaced, the linked labour cost will automatically be considered.

The screenshot shows a web form titled "Investment Costs: Labour New Labour". It includes a "Description" field with the text "Fence construction". A "Linked good" dropdown menu is open, showing "Fence" as the selected option. Below this, there are fields for "Unit Type\*", "Quantity", "Unit Cost" (set to "MU"), "Total Cost" (set to "0 MU"), and "Total Annual Reserve" (set to "0 MU"). A section titled "Breakdown of the Total Cost by:" has two radio buttons: "Percentages" and "Absolute Values" (which is selected). Under "Absolute Values", there are two rows: "Own Resources" and "External Resource", each with a percentage field (both set to "0 %") and a "MU" field (both set to "0 MU"). At the bottom right are "Cancel" and "Create" buttons. A table at the very bottom has columns: "Description", "Unit Type", "Quantity", "Unit Cost", "Total Cost", "Own Resources", and "External Resources".

**Annotations:**

- A callout box on the left says: "Once you select the Good associated to this labour cost, you will see its economic life here." with an arrow pointing to the "Linked Good info" box.
- The "Linked Good info" box shows: "Economic life (years)" with the value "10".
- A callout box on the right says: "Open the drop down menu and you will visualize the Goods that you have already inserted. Select the Good that is linked to this labour." with an arrow pointing to the "Linked good" dropdown.

# Business concept

## General and fixed costs

Follow a similar procedure with overhead and fixed costs: **expenses** of the business concept **in a full production year** but **which do not depend on the production volume** of the enterprise.

Home List Configurations Account Language Feedback

Food and Agriculture Organization of the United Nations RuralInvest

User Manual ► General and Fixed Costs

Export data to Excel

⊕ Supplies & Services (values in MU)

<input type="checkbox"/> Sel. All	Description	Unit Type	Quantity per Year	Unit Cost	Total Cost per Year
No Supplies & Services found					
					0

⊕ Labour (values in MU)

<input type="checkbox"/> Sel. All	Description	Unit Type	Quantity per Year	Unit Cost	Total Cost per Year
No Labour found					
					0

⊕ Maintenance Costs (values in MU)

Reference Good	Quantity per Year	Unit Cost	Total Maintenance Cost
No Maintenance Costs found			
			0

"Maintenance costs" are linked to the investment assets, you can modify them for each "asset" that requires maintenance, in the investment costs section.

Click here to add 'Supplies & Services' and 'Labour' costs.

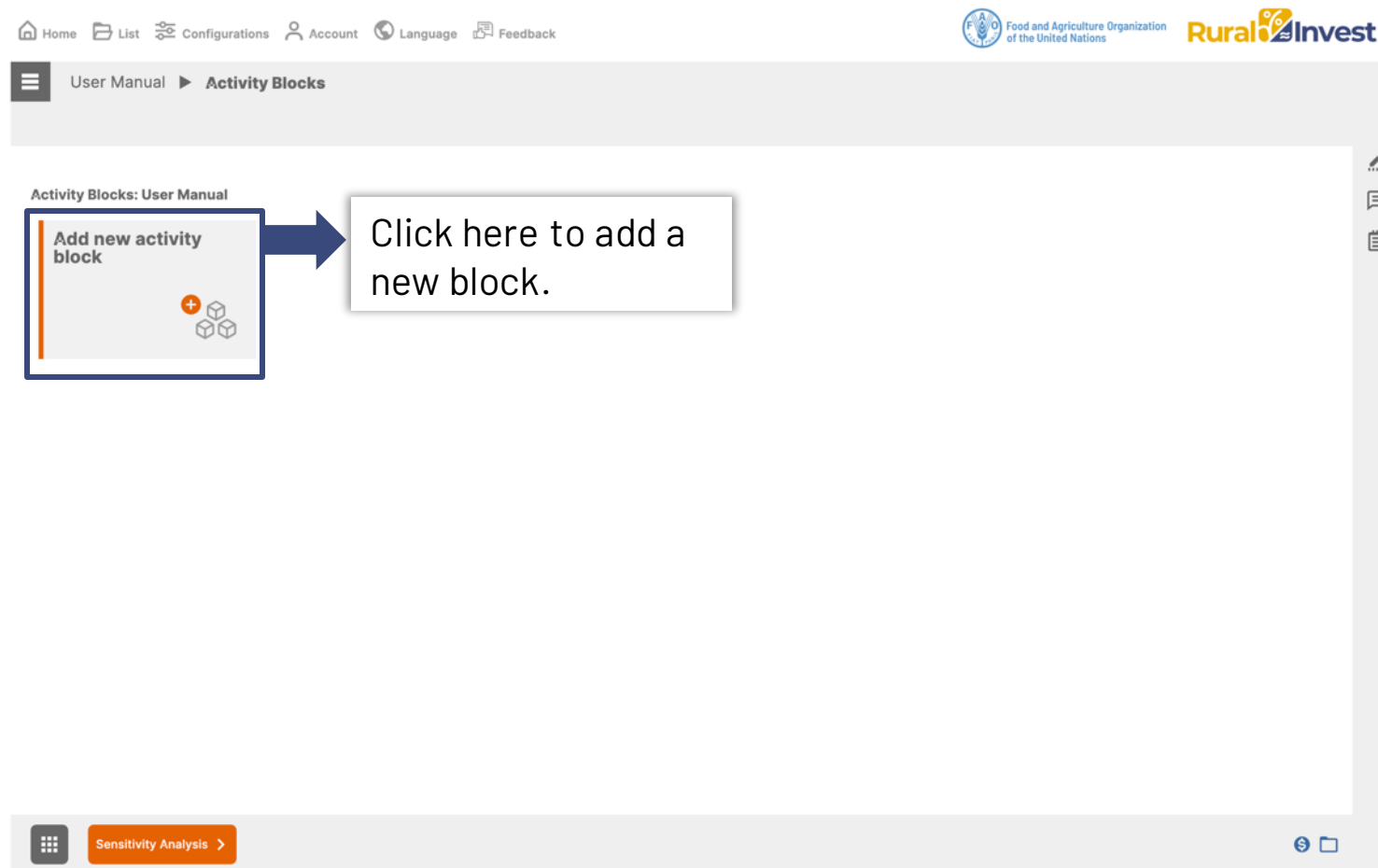
Activity Blocks >



# Business concept

## Activity blocks

To calculate all the costs that **depend on the production and the revenues** of the business, you will have to create the necessary **Activity Blocks**.



# Business concept

## Activity blocks

Once you click to create a new block, you will have to enter the name, the chosen reference unit, the number of reference units per cycle and then you will design the cycle in the calendar.

1 Choose the reference unit: *the best unit for calculating production costs/revenues during a cycle.*

2 Choose the number of reference unit per cycle: *to reflect the whole activity, we can have a certain number of reference units per cycle.*

3 Fill in the corresponding boxes to design your production cycle.

The screenshot shows the 'Cycle Designer' interface within the RuralInvest application. The top navigation bar includes links for Home, List, Configurations, Account, Language, and Feedback. The main header shows the FAO logo and the RuralInvest logo. The 'Cycle Designer' section is highlighted with a yellow box and a blue arrow pointing to it from the right. The interface includes a 'Block Description' text area, a 'Name of Activity Block' input field, a 'Reference Unit' dropdown menu, and a 'Number of Ref. Units/Cycle' input field. A 'NOTICE' section provides instructions on changing the start month. The bottom section features a calendar grid for the months of the year, with rows for 'Production', 'Transport and Sales', 'Payments', and 'Cycle No.'. The 'Cycle No.' row is highlighted with a blue box. The bottom navigation bar includes 'Blocks Overview' and 'Revenues and Costs' buttons.

Home List Configurations Account Language Feedback

Food and Agriculture Organization of the United Nations RuralInvest

User Manual Activity Blocks

**Cycle Designer**  
In this step you must draw the block cycle as well as determine the Unit of Reference that will be used to refer the operating costs and revenues.

1 Name of Activity Block

2 Reference Unit

3 Number of Ref. Units/Cycle

**NOTICE**  
You can change the start month of ALL the activity blocks in the "General Information" section. If you mean to change this setting, you should do this before you start, otherwise anything you will enter might get lost afterwards.

JAN - FEB - MAR - APR - MAY - JUN - JUL - AUG - SEP - OCT - NOV - DEC -

Production

Transport and Sales

Payments

Cycle No.

Block Description

Here you can add a description of the block.

Blocks Overview Revenues and Costs

Like in the previous sections, you can click here to move within the sections of a block. In the second stage you will insert revenues and costs.

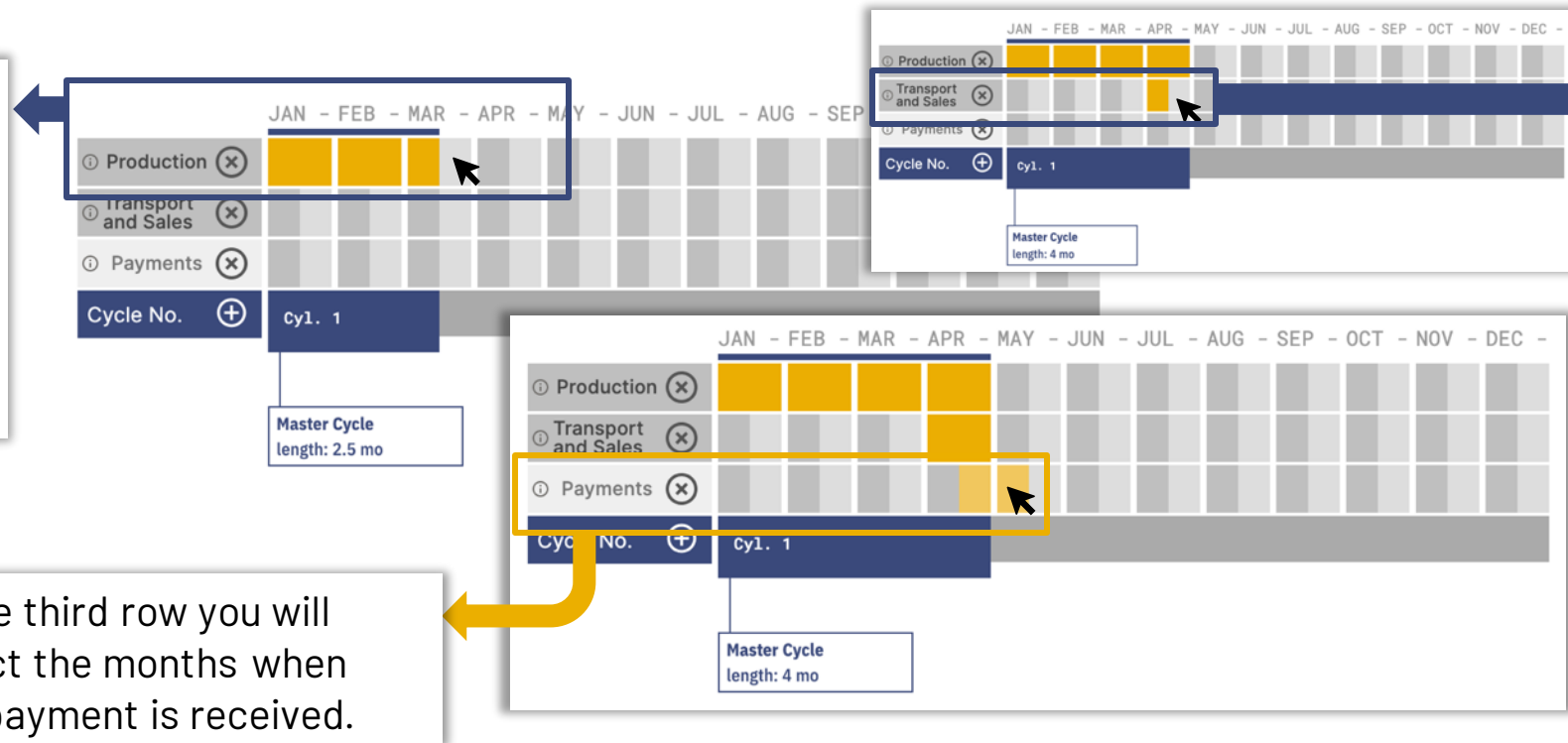
# Business concept

## Activity blocks

By clicking on each 'half-month' of the calendar, the rectangles will become yellow. You will choose the **starting and ending month for the production** i.e., months when the production costs will be applied. Additionally, you will mark the months when **transport costs** will be applied for the sales (2<sup>nd</sup> row) as well as the months when the **payment** is received (3<sup>rd</sup> row).

1

In the first row you establish the months when the production costs will be applied.



2

In the second row you will select the months when transport cost will be applied for the sales.

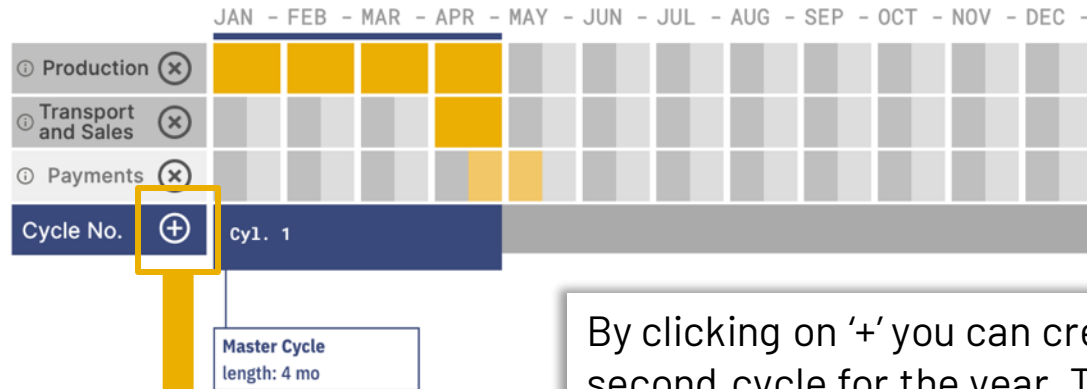
3

In the third row you will select the months when the payment is received.

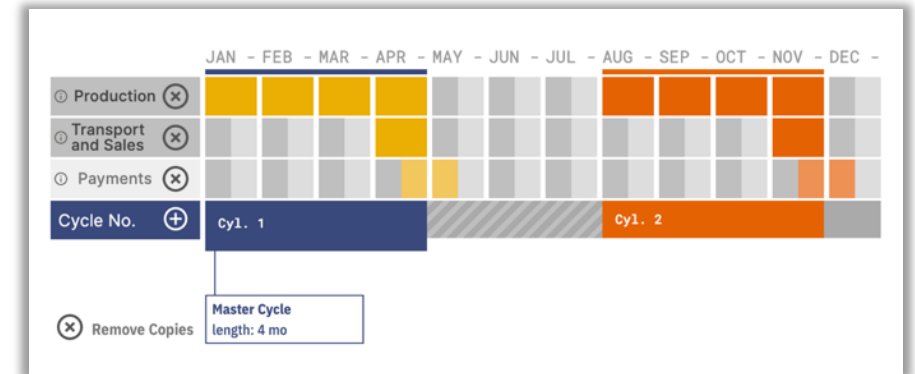
# Business concept

## Activity blocks

As a business concept is an annual analysis, if your cycle is longer than 12 months it cannot be created and will have to be reduced to one year. When developing a detailed business plan, it will be possible to have a longer cycle. However, if your cycle repeats itself within the year, you can easily duplicate it.



By clicking on '+' you can create a second cycle for the year. This means that your cycle will be exactly replicated and will start in the month you select for the beginning of the second production.



# Business concept

## Activity blocks

After designing the cycle, you will have to enter all the information related to 'Revenues', 'Input costs' and 'Labour costs' **always per reference unit per cycle**.

Home List Configurations Account Language Feedback Logout

Food and Agriculture Organization of the United Nations RuralInvest

User Manual Activity Blocks User manual

1 Cycle Designer 2 Revenues & Costs

**Revenues**

Item	Sales Unit	Quantity Produced	Unit Sales Price	Transport Cost/Unit	Total Transport Cost	Total Revenue	Total Revenues after Transport Cost
No Revenues found							
					0	0	0

**Input Costs**

Item	Unit Type	Quantity Used	Unit Cost	Transport Cost/Unit	Total Transport Cost	Total Cost	Total Cost Cash (Including Transport Costs)
No Input Costs found							
					0	0	0

**Labour Costs**

Item	Unit Type	Quantity Used	Unit Cost	Total Cost
No Labour Costs found				
				0

Cycle Designer Blocks Overview

You will see the revenues and operating costs listed here **per reference unit per cycle**.

Click here to add a 'Revenue'.

Click here to add an 'Input' cost.

Click here to add a 'Labour' cost.

# Business concept

## Activity blocks : Revenues

For the Revenues, the business can sell products or services. You must select a unit of sale for each product according to the information provided by the entrepreneur and taking into account which market prices are available.

2

Insert the quantity produced of the selected unit **per reference unit and per cycle of production.**

3

Insert the price for the unit of sale selected.

4

You can also insert transport costs per unit of sale associated to the product/service to be sold.

1

Specify the 'Sales unit'. This is the unit in which a product or service will be sold (e.g.: kg, piece of fruit, person-day of work).

The screenshot shows a form titled "Revenues per 1 ha & per cycle 4 month(s)". It contains several input fields and summary rows. Annotations with numbered circles point to specific fields: 1 points to the "Sales Unit" dropdown; 2 points to the "Quantity Produced" field; 3 points to the "Unit Sales Price" field; and 4 points to the "Transport Cost/Unit" field. The form also includes "Total Revenues" and "Total Revenues after deducting Transport Cost" rows, each with a value of "0 MU". At the bottom are "Cancel" and "Create" buttons.

Revenues per 1 ha & per cycle 4 month(s)	
Description	
Quantity Produced per 1 ha & per cycle 4 month(s)	
Unit Sales Price	MU
Transport Cost/Unit	MU
Total Revenues per 1 ha & per cycle 4 month(s)	0 MU
Total Revenues after deducting Transport Cost per 1 ha & per cycle 4 month(s)	0 MU

Buttons: Cancel, Create

# Business concept

## Activity blocks: Input costs

For the Input Costs, you must select the unit of measurement used to measure the asset. This may vary according to the information available, but remember to insert the quantity of that unit per reference unit and per cycle of production.

The screenshot shows a form titled "Input Costs per 1 ha & per cycle 4 month(s)". The form contains several input fields and summary rows. Annotations 1 through 4 point to specific fields with explanatory text:

- Annotation 1:** Points to the "Unit Type" field. Text: "Specify here the 'Unit Type'. The unit of measurement for that cost."
- Annotation 2:** Points to the "Quantity Used" field. Text: "Insert the quantity used of the selected unit **per reference unit and per cycle of production.**"
- Annotation 3:** Points to the "Unit Cost" field. Text: "Insert the cost per unit."
- Annotation 4:** Points to the "Transport Cost/Unit" field. Text: "You can also insert transport costs per unit type associated to the cost."

The form fields include:

- Description
- Unit Type
- Quantity Used (per 1 ha & per cycle 4 month(s))
- Unit Cost (MU)
- Transport Cost/Unit (MU)
- Total Cost (per 1 ha & per cycle 4 month(s))
- Total Cost (Cash) including Transport (per 1 ha & per cycle 4 month(s))

Buttons at the bottom: Cancel, Create.

# Business concept

## Activity blocks : Labour costs

For the Labour Costs, you must also select the unit of measurement used to measure the asset. However, in this case, the software will give you four options to choose from: person-day, person-week, person-month, person-year.

2

Insert the quantity used of the selected unit **per reference unit and per cycle of production.**

The screenshot shows a software interface for entering 'Labour Costs'. The title is 'Labour Costs per 1 ha & per cycle 4 month(s)'. There are three main input fields: 'Description', 'Quantity Used', and 'Unit Cost'. The 'Quantity Used' field is highlighted with a yellow box and has a yellow arrow pointing to it from annotation 2. The 'Unit Cost' field is highlighted with a blue box and has a blue arrow pointing to it from annotation 3. To the right of the 'Unit Cost' field is a dropdown menu labeled 'MU'. A blue box highlights the 'Unit Type' dropdown menu, which is open and shows four options: 'p-day(s)', 'p-week(s)', 'p-month(s)', and 'p-year(s)'. A blue arrow points from annotation 1 to this dropdown menu. At the bottom of the form, there are 'Cancel' and 'Create' buttons.

Labour Costs per 1 ha & per cycle 4 month(s)

Description

Quantity Used  
per 1 ha & per cycle 4 month(s).

Unit Cost MU

Unit Type

- p-day(s)
- p-week(s)
- p-month(s)
- p-year(s)

Cancel Create

1

Click 'Unit type' to display the drop down menu and choose your preferred option.

3

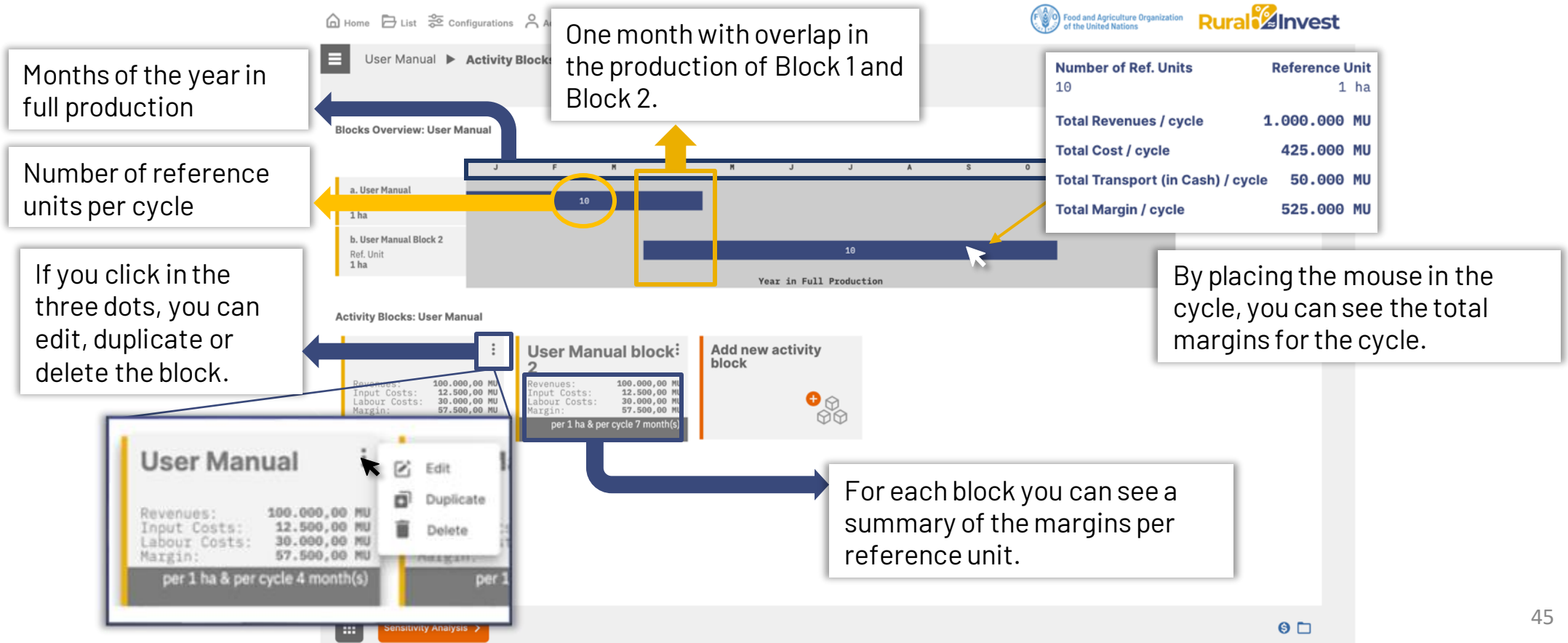
Insert the cost per unit.



# Business concept

## Activity blocks

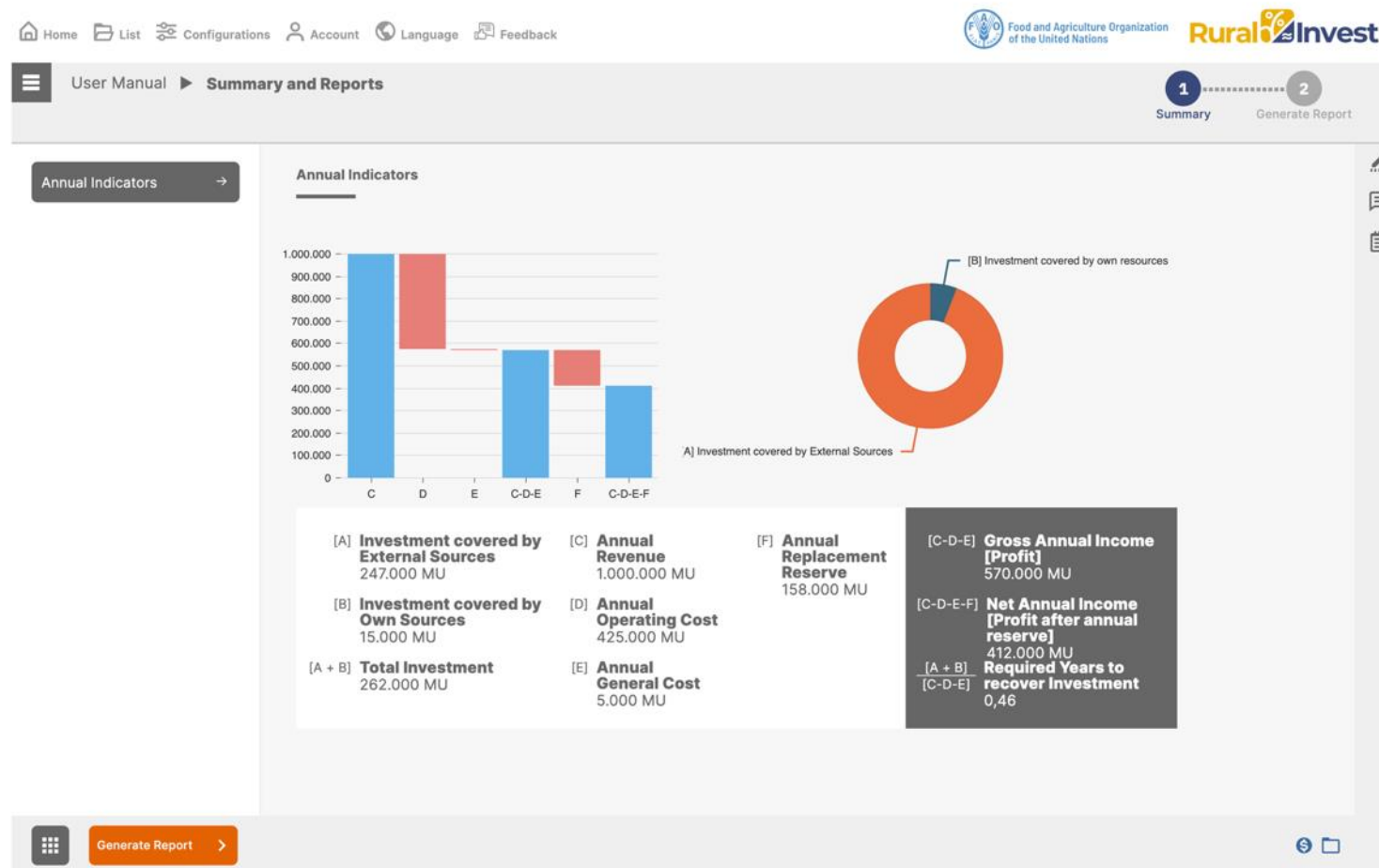
Finally, you will visualize the blocks in the block overview. Here you can see the months when an activity takes place and the months when there is no production costs nor revenues. Also, you will see when you have overlap of different productions.



# Business concept

## Summary and Reports

In the last section, you will first see a summary of the project with the main indicators of the business concept.



# Business concept

## Summary and Reports

And then you will be able to generate a report in Excel and PDF formats.

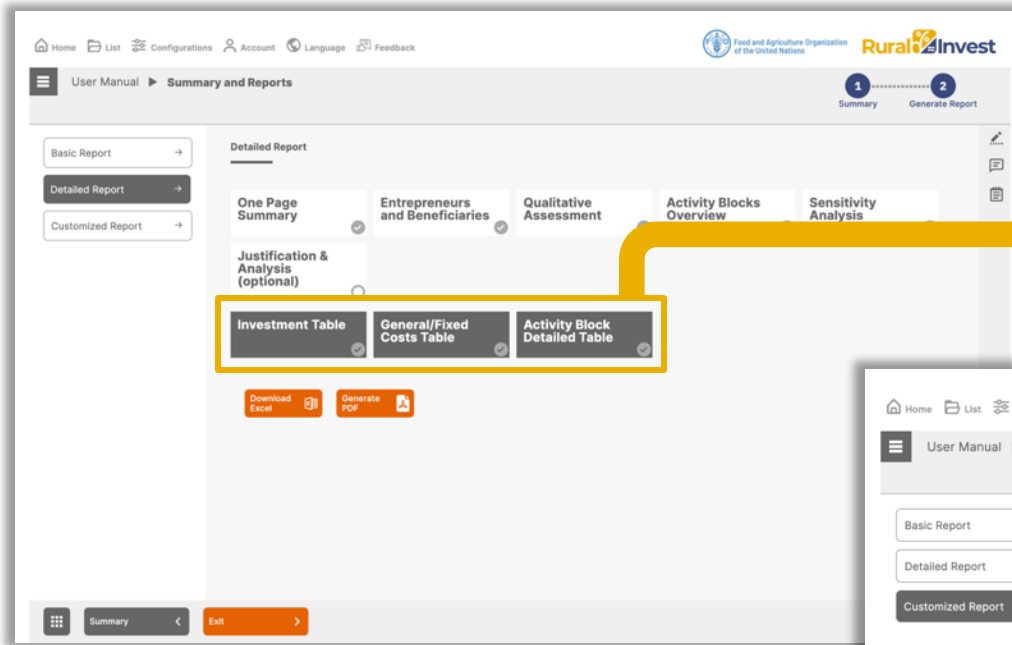
You can choose to generate a 'basic report', a 'detailed report' with or a customized report. In the last one, you will be able to select which sections to include in the report.

The screenshot displays the 'Summary and Reports' interface of the RuralInvest application. The top navigation bar includes links for Home, List, Configurations, Account, Language, and Feedback. The main content area is titled 'Basic Report' and features a sidebar with three options: 'Basic Report', 'Detailed Report', and 'Customized Report'. The 'Basic Report' option is selected. The main content area shows a grid of report sections: 'One Page Summary', 'Entrepreneurs and Beneficiaries', 'Qualitative Assessment', 'Activity Blocks Overview', and 'Sensitivity Analysis'. Below these are 'Justification & Analysis (optional)' and buttons for 'Download Excel' and 'Generate PDF'. A yellow box highlights the 'Generate PDF' button, and a yellow arrow points to it from a text box. Another text box explains the process of generating a PDF and downloading it. The bottom navigation bar includes 'Summary' and 'Exit' buttons.

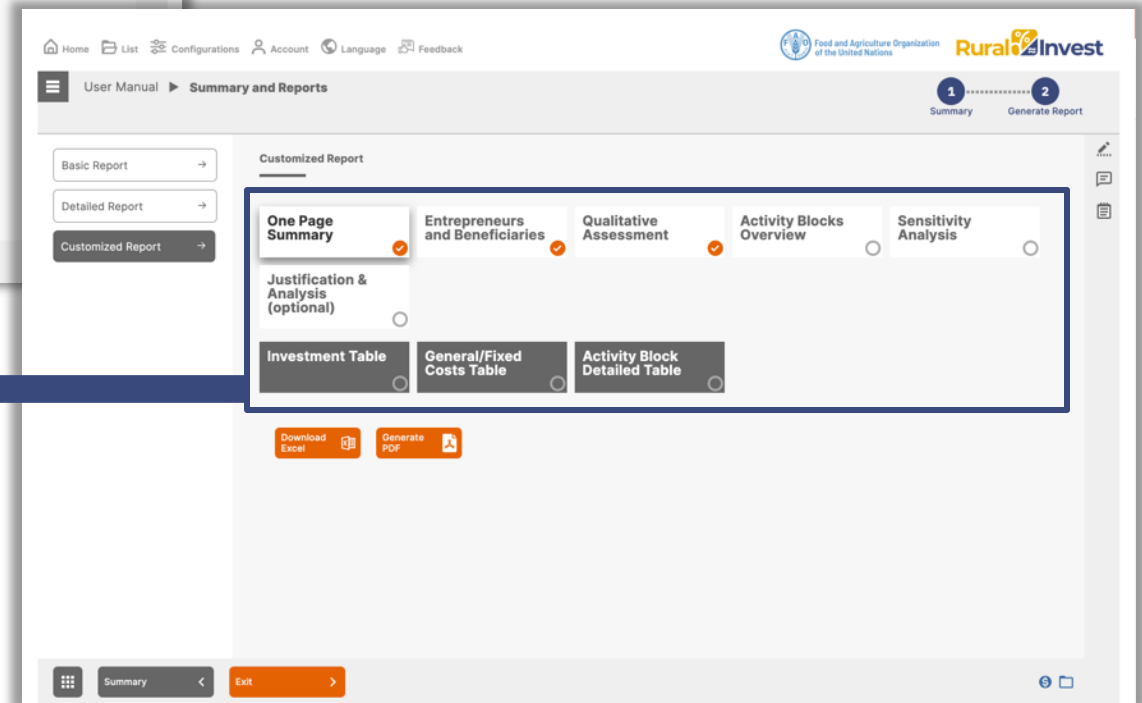
Finally click on Generate PDF and once it loaded, click on download PDF.

# Business concept

## Summary and Reports: detailed and customized reports



In the **detailed report** you will also have investment costs, general and fixed costs and activity blocks tables.

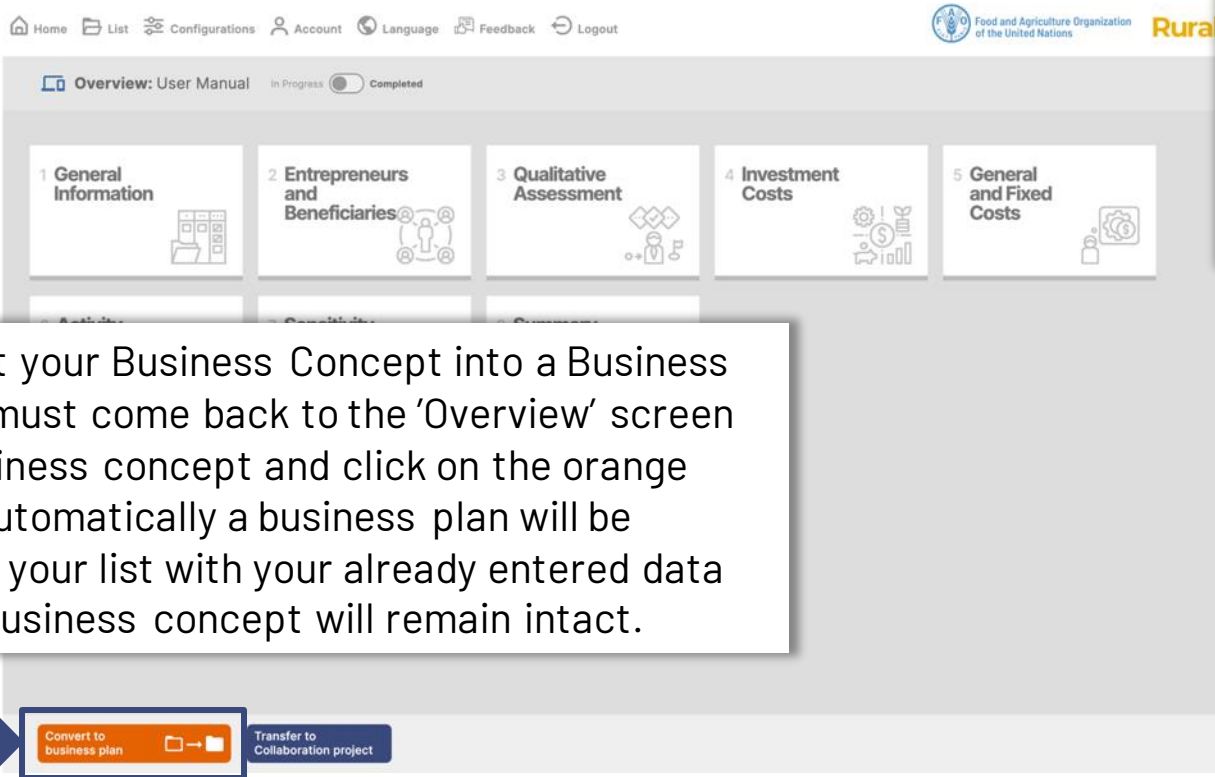


In the **customized report** you get to choose which sections you want to include and which not.

# **Convert a Business Concept into a Business Plan**

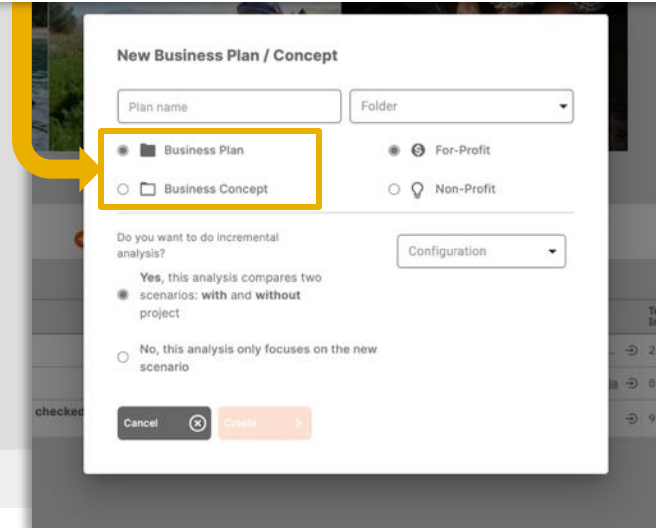
# Convert to Business Plan

Conversion allows to move from an “annual” analysis to a “pluri-annual” analysis – without starting from scratch.



To convert your Business Concept into a Business Plan, you must come back to the 'Overview' screen of the business concept and click on the orange button. Automatically a business plan will be created in your list with your already entered data and your business concept will remain intact.







**Remember:** you can start since the beginning with a Business Plan by choosing it when creating a new project, but RuralInvest recommends to start always with a business concept.





# Business Plan

## New information required

Once you convert your business concept to business plan, you will see the sections you might need to review highlighted with yellow and a whole new section, 'Contributions' in green. Within each section, the new fields of information you might need to complete will also be highlighted.

 Home  List  Configurations  Account  Language  Feedback


 Food and Agriculture Organization of the United Nations 

**Overview: User Manual - Converted** In Progress ☐ Completed ☒


— Section that might need to be reviewed  
— New Section

You just converted a Business Concept into a full-fledged Business Plan. Please review carefully the sections highlighted in yellow and enter the information for the new section highlighted in green.


1 General Information




2 Entrepreneurs and Beneficiaries




3 Qualitative Assessment




4 Investment Costs




5 General and Fixed Costs




6 Activity Blocks




7 Contributions



8 Sensitivity Analysis



9 Summary and Reports



# Business Plan

## General information

Firstly, in the '**General information**' section you will find the possibility of choosing the **duration of the analysis for the business plan**.

The image shows a screenshot of the 'General Information' section in the Rural2Invest system. The 'Duration' field is highlighted with a yellow box and a magnifying glass, indicating the number of years for the analysis. The 'Duration' field is set to 10 years. The 'Business Plan Code' is 'User Manual - Converted'. The 'Discount rate' is 15%. The 'Startup month' is January. The 'Currency name' is 'Monetary Unit' and the 'Symbol' is '100MU per US\$'. The 'Location of the business' section includes 'Country', 'Administrative Levels 1', 'Administrative Levels 2', 'Administrative Levels 3', and 'Administrative Levels 4'. The 'Status' section includes a 'Status' dropdown menu. The 'Attachments' section includes 'Upload File', 'Download Selected', and 'Delete Selected' buttons. The 'Project category' is also visible.

Click on duration and select the number of years you want the analysis to cover.



# Business Plan

## Entrepreneurs & Beneficiaries

In the 'Entrepreneurs and Beneficiaries' section you will have to provide further information about the **development partner** (bringing the grant) and **Indirect beneficiaries**.

Home List Configurations Account Language Feedback

Food and Agriculture Organization of the United Nations Rural2Invest

User Manual - Converted ► Entrepreneurs and Beneficiaries

### Description of Entrepreneurs

Entrepreneur name(s)

Description

No. of Men No. of Women

No. of Young Men No. of Young Women

#### Development Partners

Sel. All	Partner Name	Partner Type
No Development Partners found		

### Description of Beneficiaries

Beneficiary

Description

#### Indirect Beneficiaries

OFF ☒ ON

No. of Men No. of Women No. of Households

No. of Young Men No. of Young Women Total 0

You can use the toggle to 'turn off' the indirect beneficiaries.

Qualitative Assessment

# Business Plan

## Entrepreneurs & Beneficiaries

When inserting a **development partner** you will see a drop down menu to choose the type of partner

The image shows a screenshot of the 'Add Partner' modal in the Rural2Invest system. The modal is overlaid on a background page titled 'Entrepreneurs and Beneficiaries'. The modal contains a 'Partner Name' input field and a 'Partner Type' dropdown menu. The dropdown menu is open, showing a list of partner types: 'Central government', 'Local government', 'International NGO', 'Local NGO', 'Beneficiaries', and 'Other'. The 'Central government' option is currently selected and highlighted. A yellow arrow points from a plus icon in the 'Development Partners' table on the background page to the 'Add Partner' modal.

**Add Partner**

Partner Name

Partner Type

- Central government
- Local government
- International NGO
- Local NGO
- Beneficiaries
- Other

**Background Page: Entrepreneurs and Beneficiaries**

Home List Configurations Account Language Feedback

User Manual - Converted ► Entrepreneurs and Beneficiaries

**Description of Entrepreneurs**

Entrepreneur name(s)

Description

No. of Men No. of Women

No. of Young Men No. of Young Women

**Development Partners**

Sel. All	Partner Name	Partner Type
No Development Partners found		

Qualitative Assessment

# Business Plan

## Investment costs

Within the 'Investment costs' section, there are more **funding sources for the investment**: own resources in kind, in cash, grant and loan.

Home List Configurations Account Language Feedback

Food and Agriculture Organization of the United Nations RuralInvest

User Manual - Converted ► Investment Costs

Export data to Excel

You are converting from a Business Concept into a full-fledged Business Plan. Please check carefully the values from the fields highlighted in orange. Now the Own resources are split into two different columns: Cash and In-Kind. Similarly, the previously called External Resources now have become two different columns: Grant and Loan amounts. Please update manually the breakdown for each item.

① Goods (values in MU)

<input type="checkbox"/> Sel. All	Description	Unit Type	Quantity	Unit Cost	Total Cost	Own Resources in Kind	Own Resources Cash	Grant Amount	Loan Amount	Economic Life	Salvage	Replac	Year Begin
<input type="checkbox"/>	Tractor	Unit	1	100.000	100.000	0	0	0	100.000	10	20.000	Yes	1
<input type="checkbox"/>	Irrigation system	Number	10	12.000	120.000	0	0	0	120.000	1	0	Yes	1
<input type="checkbox"/>	Tools	Set	2	15.000	30.000	0	15.000	0	15.000	1	0	Yes	1
					250.000	0	15.000	0	235.000				

② Labour (values in MU)

<input type="checkbox"/> Sel. All	Description	Unit Type	Quantity	Unit Cost	Total Cost	Own Resources in Kind	Own Resources Cash	Grant Amount	Loan Amount	Year Begin	Linked to Goods Item	Linked Good Economic Life
<input type="checkbox"/>	Fence construction	p-day(s)	30	400	12.000	0	0	0	12.000	1	-	-
					12.000	0	0	0	12.000			

③ Professional Services (values in MU)

<input type="checkbox"/> Sel. All	Description	Unit Type	Quantity	Unit Cost	Total Cost	Own Resources in Kind	Own Resources Cash	Grant Amount	Loan Amount	Year Begin
-----------------------------------	-------------	-----------	----------	-----------	------------	-----------------------	--------------------	--------------	-------------	------------

No Professional Services found.

General and Fixed Costs >

You can also select the year in which a specific investment cost will happen.

# Business Plan

## Investment costs

When adding a new **Investment Good**, you can breakdown the total cost between (i) internal funding: Own Resources in Kind or in Cash; or (ii) external funding: Grant Amount or Loan Amount.

You will insert 'Unit Type'; 'Quantity'; and 'Unit Cost' as before.

If you don't cover the total cost with Own Resources or Grant, the remaining amount will be automatically calculated into the Loan Amount.

As now we are doing a pluri-annual analysis, we can select the year of the investment.

**Investment Costs: Good New Good**

Description: Machine

Unit Type: unit Quantity: 1 Unit Cost: 1.000.000 MU

Already Existing ☐ New ☒

Total Cost: 1.000.000 MU

Breakdown of the Total Cost by:

☐ Percentages ☒ Absolute Values

Own Resources in Kind	0 %	0 MU
Own Resources CASH	20 %	200.000 MU
Grant Amount	50 %	500.000 MU
Loan Amount	30 %	300.000 MU

☐ This good has no economic life

Year Begin: 1 Economic life (years): 1 Replace: Yes

Salvage: MU [cost/unit] Total Salvage: 0 MU

Annual Maintenance: MU [cost/unit] Total Yearly Maintenance Cost: 0 MU

Cancel Create

You can complete the breakdown of the total cost in 'Absolute values', meaning the amount of money for each category or in 'Percentage' of the total cost.

# Business Plan

## Investment costs

When adding a new Investment Labour and Investment Professional Services you must also specify the source of funding and the year in which this investments costs begin.

Investment Costs: Service  
New Service

Description

Unit Type

Quantity

Unit Cost

MU

Total Cost

0 MU

Breakdown of the  
Total Cost by:

Percentages

Absolute Values

Own Resources in Kind

0 %

0 MU

Own Resources CASH

0 %

0 MU

Grant Amount

0 %

0 MU

Loan Amount

0 %

0 MU

Year Begin

1

Cancel

Create

Investment Costs: Labour  
New Labour

Description

Unit Type\*

Quantity

Unit Cost

MU

Total Cost

0 MU

Linked good

Breakdown of the  
Total Cost by:

Percentages

Absolute Values

Own Resources in Kind

0 %

0 MU

Own Resources CASH

0 %

0 MU

Grant Amount

0 %

0 MU

Loan Amount

0 %

0 MU

Year Begin

1

Cancel

Create

57

# Business Plan

## General & Fixed Costs per year

Within the 'General and Fixed Costs section', you have 2 modes: (i) simplified: the general costs entered will be applied for all the year of the analysis equally; and, (ii) per year: which gives the option to modify the costs between the different years, for example, if the business expects to grow over the years and therefore needs to recruit more employees.

You can also add 'Own resources in kind per Year' for Labour costs such as family labour.

Own Resources in Kind per Year

The screenshot shows the 'General and Fixed Costs' section of a software interface. At the top, there's a breadcrumb trail: 'User Manual - Converted' followed by 'General and Fixed Costs'. Below this, an orange text box states: 'You are converting a Business Concept into a full-fledged Business Plan. In case you opt for the 'per Year' approach, prices and quantities for costs that change during the time of analysis'. There are two radio buttons: 'Simplified' (unselected) and 'Per Year' (selected). Below the radio buttons is a horizontal bar with numbers 1 through 10, where '1' is highlighted in yellow. A blue arrow points from this bar to a text box on the right. Below the bar, there's a section titled 'Supplies & Services (values in MU)' with a 'Set All' button. A table with the following headers is shown: 'Description', 'Unit Type', 'Quantity per Year', 'Unit Cost', 'Total Cost per Year', and 'Own Resources in Kind per Year'. The table currently contains no data, with a message 'No Supplies & Services found' above it. At the bottom, there's a yellow box labeled 'Own Resources in Kind per Year' with a blue arrow pointing to it from the table header.

Description	Unit Type	Quantity per Year	Unit Cost	Total Cost per Year	Own Resources in Kind per Year
No Supplies & Services found					

The 'Per year' option adds the bar where you can select a specific year to modify.

# Business Plan

### General & Fixed Costs per year

When you create a new cost or open an already entered cost, you will be able to specify the quantity and value per year.

**General and Fix New Item**

Description: Pages

Unit Type: unit

**Years** 1 - 10 [1] [2] [3] [4] [5] [6] [7] [8] [9] [10]

Values entered in the fields below will be applied to the stripe-colored years

Unit Cost: 50 MU

Quantity per Year: 60

Breakdown of the Total Cost by: ☐ Percentages ☒ Absolute Values

Own Resources in Kind: 0 % 0 MU

Total Cost: 3.000 MU Cash Cost: 3.000 MU

☐ Apply to all remaining years

Buttons: Reset, Apply, Cancel, Done

**1** Select the years you wish to apply specific costs to. In this case, the 'Unit cost' and the 'Quantity per Year' selected will be applied to the selected year 1, 2 and 3 (in stripes).

**2** Then, add the 'Unit Cost' and the 'Quantity per year' (for the selected years)

Click 'Reset' if you want to start again or 'Apply' to keep the values inserted and make more changes.

# Business Plan

## General & Fixed Costs per year

Once you have clicked on "Apply", the bar with the selected years changes colour. You can easily see which years have the same costs.

**General and Fixed Costs: Supplies & Services**

Description  Unit Type

① Years 1 - 10 [Color-coded bar]

Click the years above to begin inserting their amounts in the fields below

Unit Cost

Quantity per Year

① Breakdown of the Total Cost by: ☐ Percentages ☒ Absolute Values

① Own Resources in Kind

① Total Cost  Cash Cost

☐ Apply to all remaining years

Reset

When all years have associated costs and quantities, you can save and exit by clicking on "Done" or "Update" if you were editing an existing cost.



# Business Plan

## General & Fixed Costs simplified

If, on the other hand, the general and fixed costs remain the same for all the years of the analysis, then you can remain in "Simplified" mode. Note that if you were in "Per Year" mode and you switch to "Simplified" mode, by default the general and fixed costs of year 1 will be applied to all years.

You can change from 'Per year' to 'Simplified' just by clicking here.

The screenshot shows the 'General and Fixed Costs' section of a software interface. At the top, there's a header 'User Manual - Converted ► General and Fixed Costs'. Below it, a warning message states: 'You are converting a Business Concept into a full-fledged Business plan. Prices and quantities for costs that change during the time of analysis will be lost.' Below this, there are two radio buttons: 'Simplified' (selected) and 'Per Year'. A blue arrow points to the 'Simplified' button. Below the radio buttons is a row of numbers 1 through 10, with '1' highlighted in yellow. The main content area is divided into three sections: 'Supplies & Services (values in MU)', 'Labour (values in MU)', and 'Maintenance Costs (values in MU)'. Each section has a table with columns: 'Set. All', 'Description', 'Unit Type', 'Quantity per Year', 'Unit Cost', and 'Total Cost per Year'. The 'Supplies & Services' and 'Labour' sections show 'No Supplies & Services found' and 'No Labour found' respectively. The 'Maintenance Costs' section shows a table with columns: 'Reference Good', 'Quantity per Year', 'Unit Cost', 'Total Maintenance Cost', 'Own Resources in Kind', and 'Total Cash Cost'. A modal dialog titled 'Attention' is overlaid on the right side, with the title 'Setting Simplified Mode Confirmation'. The text inside the dialog says: 'You are about to apply all the general costs from Year 1 to every year of the project. Details from other years will be lost. Do you want to continue?'. There are two buttons at the bottom of the dialog: 'Cancel' and 'Confirm'.

**Attention**

**Setting Simplified Mode Confirmation**

You are about to apply all the general costs from Year 1 to every year of the project. Details from other years will be lost. Do you want to continue?

Cancel Confirm

# Business Plan

## Overview of the project

As you review each section, the yellow highlight will disappear so you will see only the unreviewed sections.

The screenshot displays the 'Overview: User Manual - Converted' page in the RuralInvest system. The interface includes a top navigation bar with links for Home, List, Configurations, Account, Language, and Feedback. The main content area features a grid of nine sections, each with a number, title, and icon. A yellow highlight is present under the '6 Activity Blocks' section, and a green highlight is under the '7 Contributions' section. A blue arrow points to the yellow highlight. A legend in the top right corner indicates that yellow highlights sections that might need review, while green highlights new sections. A message at the top of the grid states: 'You just converted a Business Concept into a full-fledged Business Plan. Please review carefully the sections highlighted in yellow and enter the information for the new section highlighted in green.'

Home List Configurations Account Language Feedback

Food and Agriculture Organization of the United Nations RuralInvest

Overview: User Manual - Converted In Progress Completed

You just converted a Business Concept into a full-fledged Business Plan. Please review carefully the sections highlighted in yellow and enter the information for the new section highlighted in green.

1 General Information

2 Entrepreneurs and Beneficiaries

3 Qualitative Assessment

4 Investment Costs

5 General and Fixed Costs

6 Activity Blocks

7 Contributions

8 Sensitivity Analysis

9 Summary and Reports

Section that might need to be reviewed

New Section

# Business Plan

## Activity blocks

As a business plan is a multi-year analysis, you will now see that the blocks span several years. The information filled in the cycle designer will allow the software to calculate a very precise monthly operational cash flow.

Home

List

Configurations

Account

Language

Feedback

Food and Agriculture Organization of the United Nations

RuralInvest

User Manual - Converted

Activity Blocks [With Project]

User Manual

1

2

3

Cycle Designer

Revenues & Costs

Production Pattern

Cycle Designer

In this step you must draw the block cycle as well as determine the Unit of Reference that will be used to refer the operating costs and revenues.

1

Name of Activity Block

User Manual

2

Reference Unit

1 ha

Block Description

NOTICE

You can change the start month of ALL the activity blocks in the "General Information" section. If you mean to change this setting, you should do this before you start, otherwise anything you will enter might get lost afterwards.

By default, the calendar will repeat the cycle every year at the same time.

JAN - FEB - MAR - APR - MAY - JUN - JUL - AUG - SEP - OCT - NOV - DEC -

JAN - FEB - MAR - APR - MAY - JUN - JUL - AUG - SEP - OCT - NOV - DEC -

Production

Transport and Sales

Payments

Cycle No.

cy1. 1

cy1. 2

Repeat Yearly

Master Cycle length: 4 mo

Remember: You can change the first month of the calendar in the General Information Section

Blocks Overview

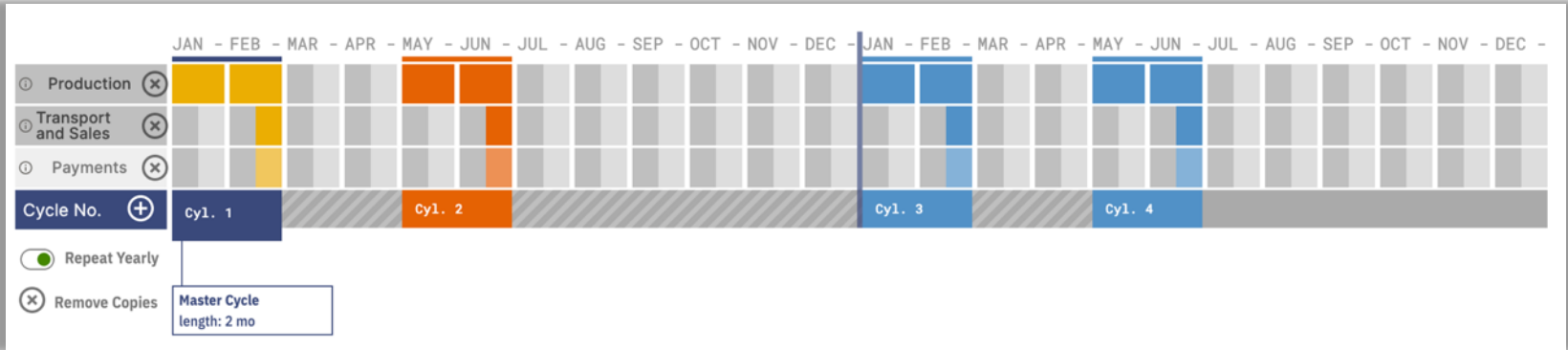
Revenues and Costs

# Business Plan

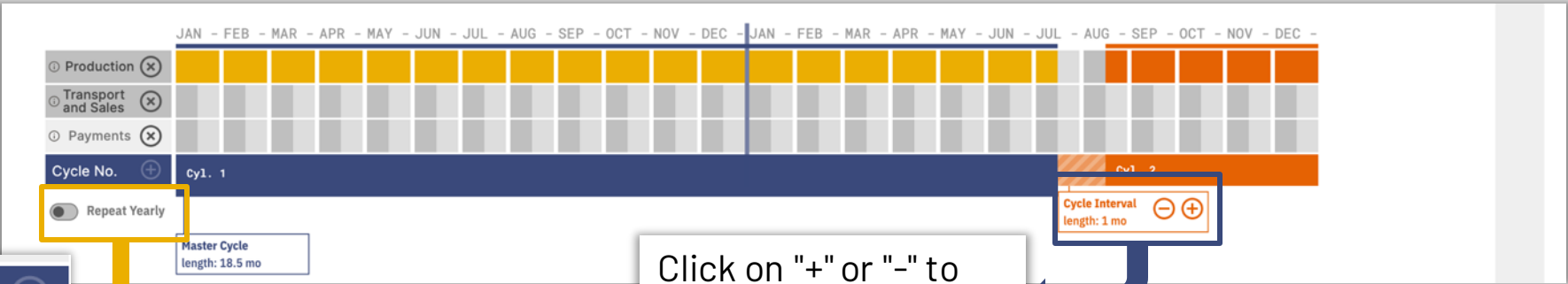
## Activity blocks

As a business plan is a multi-year analysis, you can also create cycles over several years and set the interval between two cycles.

By default, cycles are added with the "+" by clicking on the 1st month of the next cycle. They will repeat during each year of analysis (in blue).



For a cycle longer than 12 months, uncheck the "Repeat yearly" option and set the interval between repetitions.



Cycle No. +

☒ Repeat Yearly

Click on "+" or "-" to set the interval between two cycles.

# Business Plan

## Activity blocks

When inserting revenues & costs within a block, in the **revenues**, you can insert **Quantity for Internal Consumption** which will be subtracted from the **Total Sales**. Meanwhile, in the **input and labour costs** you can insert the **Quantity drawn from Own Resources** which will be subtracted from in the **Total Cost (cash)**.

Home

List

Configurations

Account

Language

Feedback

User Manual - Converted > Activity Blocks > User Manual

Revenues per 1 ha/4 month(s)(values in MU)

<input type="checkbox"/> Sel. All	Item	Sales Unit	Quantity Produced	Quantity Internal Consumption	Unit Sales Price	Transport Cost/Unit	Total Transport Cost	Total Cost	Total Cost (Cash)
<input type="checkbox"/>	Corn	Kg	100	5	1.000	50	0	2.500	2.500
				100	10	0	0	10.000	9.000
							0	12.500	11.500

Input Costs per 1 ha/4 month(s)(values in MU)

<input type="checkbox"/> Sel. All	Item	Unit Type	Quantity Used	Quantity drawn from Own Resources	Unit Cost	Transport Cost/Unit	Total Transport Cost	Total Cost	Total Cost (Cash)	Total Cost Cash (including Transport Costs)
<input type="checkbox"/>	Seeds	Unit	5	0	500	0	0	2.500	2.500	2.500
<input type="checkbox"/>	Water	L	1.000	100	10	0	0	10.000	9.000	9.000
							0	12.500	11.500	11.500

Labour Costs per 1 ha/4 month(s)(values in MU)

<input type="checkbox"/> Sel. All	Item	Unit Type	Quantity Used	Quantity drawn from Own Resources	Unit Cost	Total Cost	Total Cost (Cash)
<input type="checkbox"/>	Worker	p-day(s)	20	10	1.500	30.000	15.000
						30.000	15.000

Quantity drawn from Own Resources	Unit Cost	Transport Cost/Unit	Total Transport Cost	Total Cost	Total Cost (Cash)	
0	500	0	0	2.500	2.500	
100	10	0	0	10.000	9.000	
				0	12.500	11.500

Quantity drawn from Own Resources	Unit Cost	Transport Cost/Unit	Total Transport Cost	Total Cost	Total Cost (Cash)	Total Cost Cash (including Transport Costs)
0	500	0	0	2.500	2.500	2.500
100	10	0	0	10.000	9.000	9.000
				0	12.500	11.500

Quantity drawn from Own Resources	Unit Cost	Total Cost	Total Cost (Cash)
10	1.500	30.000	15.000
		30.000	15.000

Cycle Designer < Production Pattern >

65

# Business Plan

## Activity blocks

By default, all revenues and costs will be equally distributed among the previously selected months in the cycle. However, you can specify whether there are any specific revenues or costs that occur at any specific time during the selected half months.

1 Deactivate the toggle and the timeline will be revealed. You will see the steps of the calendar painted with stripes. This means there are no steps selected. Click the steps in which this specific revenue will take place.

Revenues per 5 ha & per cycle 8 month(s)

Description  Sales Unit

Quantity Produced per 5 ha & per cycle 8 month(s)

Unit Sales Price

Quantity Internal Consumption per 5 ha & per cycle 8 month(s)

Quantity Sold per 5 ha & per cycle 8 month(s)

Transport Cost/Unit  MU

Total Revenues in Cash after deducting Transport  MU

Is this revenue equally divided among all payment months?

NO ☒ YES ☐

Jan - Feb - Mar - Apr - May - Jun - Jul - Aug - Sep - Oct - Nov - Dec - Jan - Feb - Mar - Apr - May - Jun - Jul - Aug - Sep - Oct - Nov - Dec -

Please select the month(s) in which this specific revenue item takes place

The half-month selection(s) will make the software apply the revenues to the corresponding half-month(s) in each cycle, through the whole plan duration.

Cancel  Create

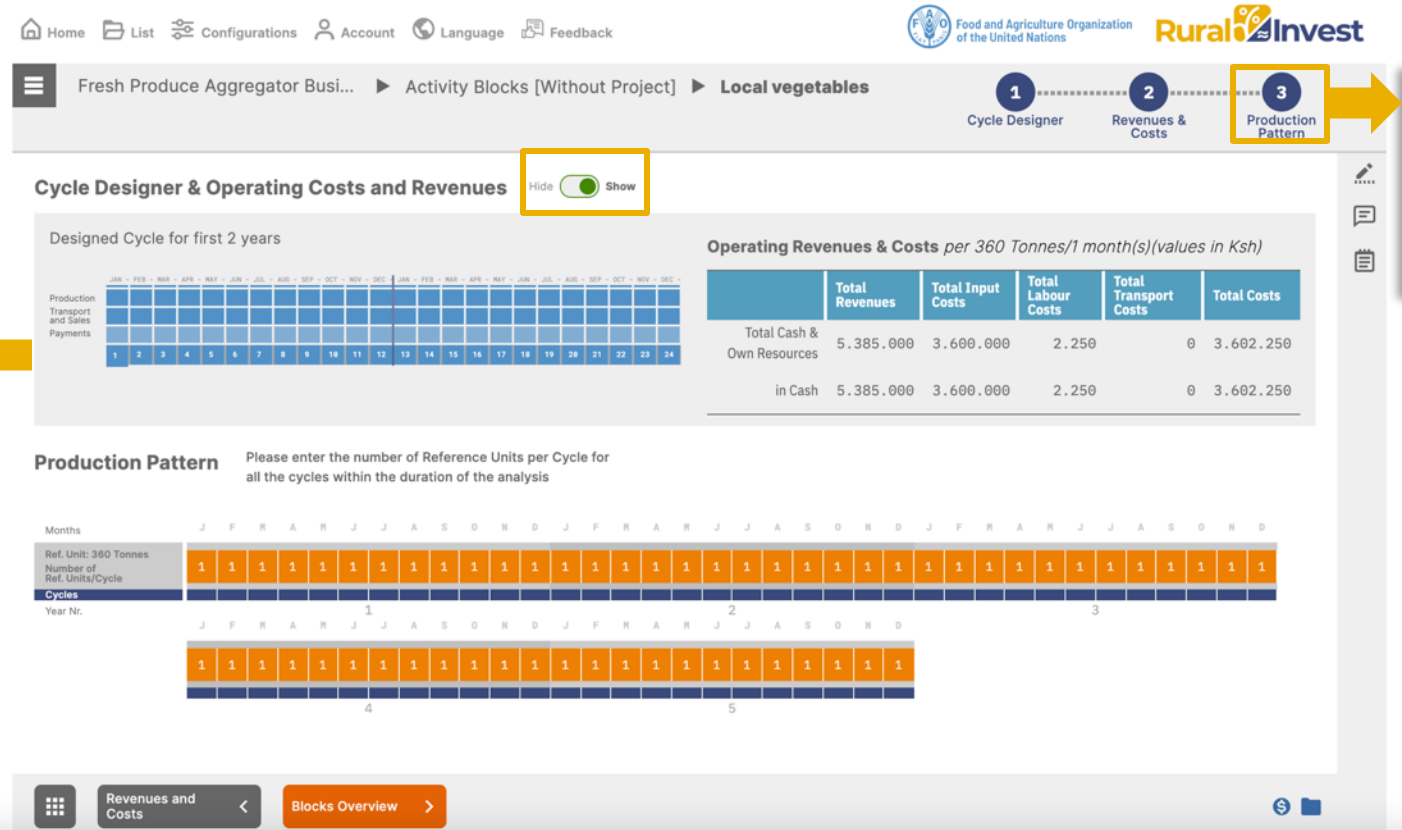
Once you select the specific month(s) you will see them in solid.

The same thing could be done for the inputs and labour costs.

# Business Plan

## Activity blocks

The blocks you designed in the business concept were based on the year in full production. However, after the conversion into a business plan, in a multi-year analysis your number of reference units per cycle may not be the same from year to year.



Here you can see the information entered in steps 1 and 2.

For this reason, you have a new section in the Cycle Designer: the **Production Pattern**.

# Business Plan

## Activity blocks

In the Production Pattern, you can modify the number of reference units per cycle for all production cycles. This is particularly useful if production increases over the years until it reaches full capacity.

For example, if a block in your business plan does not start until year 2, you would simply enter 0 in the cycle(s) for the first year. The software will multiply the revenues and production costs with 0.

By clicking the rectangles, you can enter once the number of reference units for the selected cycles.

**Cycle Designer & Operating Costs and Revenues**

Ref. Unit: 1 ha  
Num. Ref. Units per single cycle:  **Apply**  
☐ Apply to all remaining cycles

**Production Pattern** Please enter the number of Reference Units per Cycle for all the cycles within the duration of the analysis

Months: J F M A M J J A S O N D J F M

Ref. Unit: 1 ha  
Number of Ref. Units/Cycle

**Cycles**

Year Nr. 1

Year Nr.	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M
1	10												10		
2															
3															
4	10							10					10		

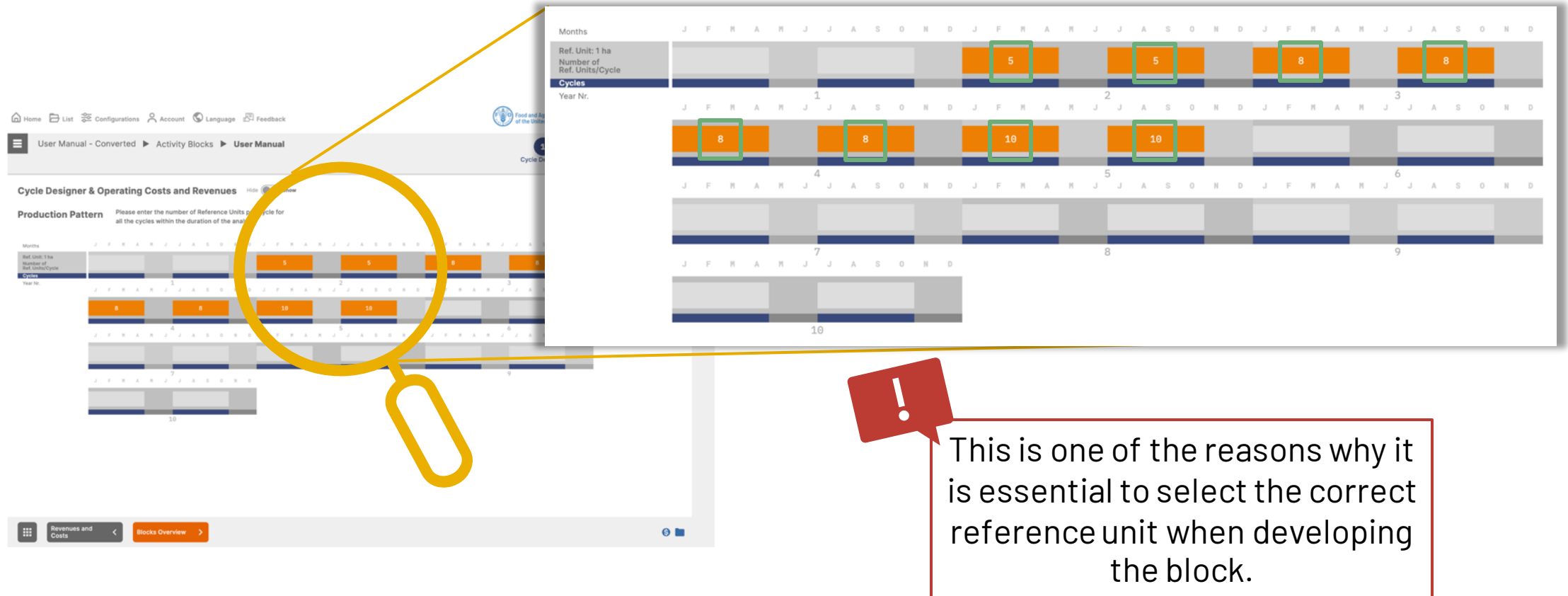
Revenues and Costs < **Blocks Overview** >



# Business Plan

## Activity blocks

You can model the growth of the activity by simply changing the number of reference unit per cycle.



# Business Plan

## Contributions: Long term loan

In **Contributions**, you will first see a summary of the investment costs: everything that is not covered by own resources or grants will have to be covered by a long-term loan.

The screenshot displays the 'Contributions' section of the RuralInvest application. At the top, there is a navigation bar with links for Home, List, Configurations, Account, Language, and Feedback. The main header shows 'User Manual - Converted' and 'Contributions'. Below this, there are tabs for 'Invest. Summary', 'Investments Per Year', and 'Primary Loan'. The 'Summary of Investment Cost' table is shown, with columns for Description, Total Cost, Own Resources in Kind, Own Resources Cash, Grant Amount, and Loan Amount. The table lists costs for Goods, Labour, and Services. A yellow box highlights the 'Loan Amount' column, and a yellow arrow points from this box to the 'Long Term Loans' section below.

**Summary of Investment Cost (values in )**

Description	Total Cost	Own Resources in Kind	Own Resources Cash	Grant Amount	Loan Amount
Goods	813.000	0	81.300	406.500	325.200
Labour	176.000	96.000	96.000	80.000	0
Services	0	0	0	0	0
	989.000	96.000	177.300	486.500	325.200

**Long Term Loans**

RuralInvest provides the option of including up to two long-term loans: (i) a loan for all tangible assets that do not serve as collateral and (ii) another loan for all intangible assets that do not serve as collateral.

**Primary Loan**

Credit Institution: Rural finance bank

Annual Interest rate: 10%

Month of Investment: 1

Payments Frequency: Working Capital

# Business Plan

## Contributions : Long term loan

You will also be able to insert the information of up to two long term loans.

Home List Configurations Account Language Feedback Logout

Aralla farm Limited - Imported ► Contributions

Summary of Investment Cost

Description	Total Cost	Own Resources in Kind	Own Resources Cash	Grant Amount	Loan Amount
Goods	1.395.300.000	465.000.000	300.000	0	930.000.000
Labour	43.000.000	0	0	0	43.000.000
Services	80.000.000	0	0	0	80.000.000
	1.518.300.000	465.000.000	300.000	0	1.053.000.000

Invest. Summary Investments Per Year Primary Loan

Amortization

550.000.000 UGX -  
500.000.000 UGX -  
450.000.000 UGX -  
400.000.000 UGX -  
350.000.000 UGX -  
300.000.000 UGX -  
250.000.000 UGX -  
200.000.000 UGX -  
150.000.000 UGX -  
100.000.000 UGX -  
50.000.000 UGX -  
0 UGX -

1 2 3 4

Payment Period

Capital Interest

Long Term Loans

RuralInvest provides the option of including up to two long-term loans in the business plan. This reflects the common practice of taking out: (i) a single loan for tangible goods only (e.g. machinery), which also serves as collateral; and (ii) another loan for all intangible assets that do not serve as collateral, and for which the loan conditions may therefore differ.

Primary Loan

Credit Institution  
Rural finance bank

Amount  
1.053.000.000 UGX

Annual Interest rate  
12%

Method of amortization  
Mortgage Style Amortization...

Month of Investment  
1

Loan Duration  
12 Months

Payments Frequency  
Quarterly

Total Number of Payment Periods  
4

Grace Period - Capital  
2 Payment Periods

Grace Period - Interest  
0 Payment Periods

Secondary Loan OFF ON

Working Capital >

Click on the tabs to visualize the different information. The amortization changes in real time with the information entered below (number of payments, loan duration and amortization method).

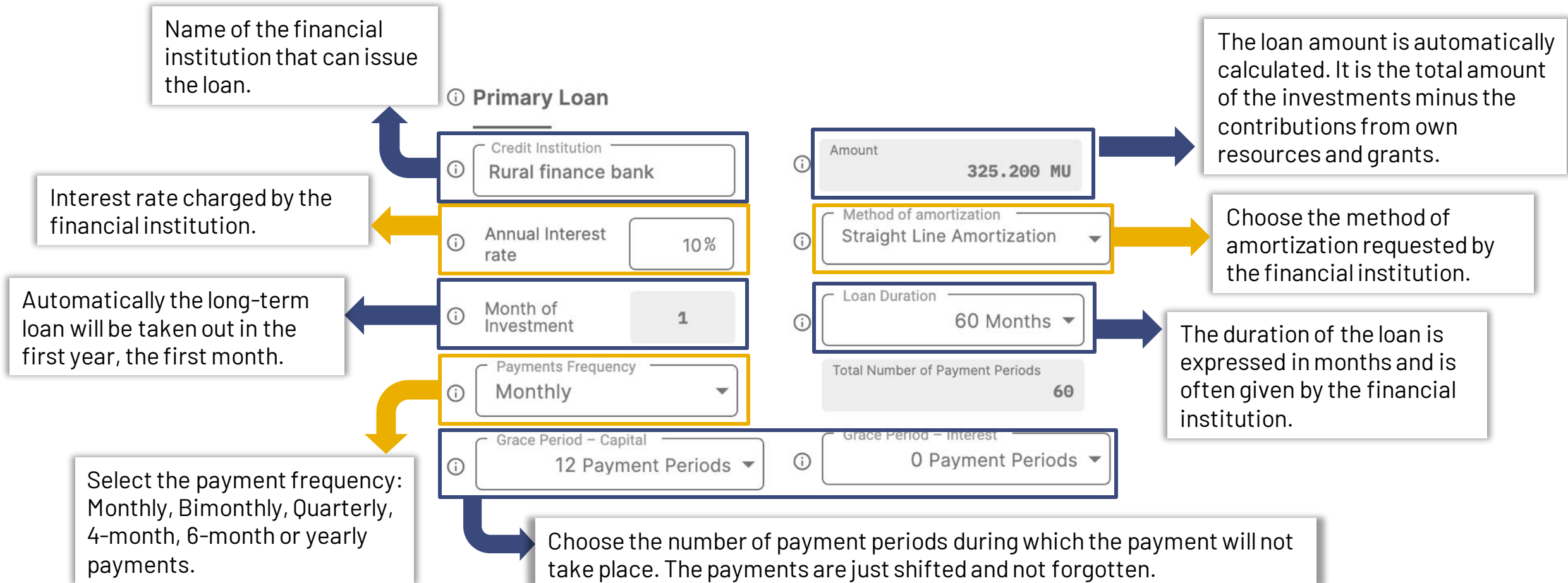
Enter here the name of the financial institution from which the loan can be taken and all necessary details (see next page).

You can activate a second loan.

# Business Plan

## Contributions: Primary loan

Check below how to model the primary loan to cover the investment costs.



# Business Plan

## Contributions: Secondary loan

RuralInvest allows up to two long-term loans to be integrated into the business plan. If there is a large financing need or if the investment costs are spread over several years. You can model a second loan for a different year than the first. The amount of the first loan will automatically decrease.

The screenshot displays the RuralInvest web application interface. At the top, a navigation bar includes links for Home, List, Configurations, Account, Language, Feedback, and Logout. The main content area is titled 'Aralla farm L' and features a 'Summary of Investments' table on the left, a bar chart in the center, and loan configuration panels on the right and bottom.

**Summary of Investments Table:**

Description	Total Cost
Goods	1.395
Labour	43
Services	88
<b>Total</b>	<b>1.518</b>

**Bar Chart:** The chart shows investment costs over 8 years. The Y-axis represents the amount in UGX, ranging from 0 to 900,000,000. The X-axis represents the year. A blue bar for Year 1 is labeled 'Initial investment: -750.300.000 UGX'. A red bar for Year 6 is labeled 'Replacement'. A tooltip box points to the blue bar with the text: 'When you hover the mouse within the graph in bar, it gives you the amount of investment costs per year'.

**Primary Loan Configuration:**

- Secondary Loan:** OFF (toggle switch)
- Credit Institution:** Rural finance bank
- Amount:** 302.700.000 UGX
- Annual Interest rate:** 12%
- Method of amortization:** Mortgage Style Amortizati...
- Month of Investment:** 1
- Loan Duration:** 12 Months
- Payments Frequency:** Quarterly
- Total Number of Payment Periods:** 4
- Grace Period - Capital:** 2 Payment Periods
- Grace Period - Interest:** 0 Payment Periods

**Secondary Loan Configuration (highlighted in yellow):**

- Secondary Loan:** ON (toggle switch)
- Credit Institution:** Rural finance bank
- Amount:** 750.300.000 UGX
- Annual Interest rate:** 12%
- Method of amortization:** Mortgage Style Amortizati...
- Month of Investment:** 13
- Loan Duration:** 6 Months
- Payments Frequency:** Monthly
- Total Number of Payment Periods:** 6
- Grace Period - Capital:** 0 Payment Periods
- Grace Period - Interest:** 0 Payment Periods

**Working Capital:** A button labeled 'Working Capital' with a right arrow is located at the bottom left.

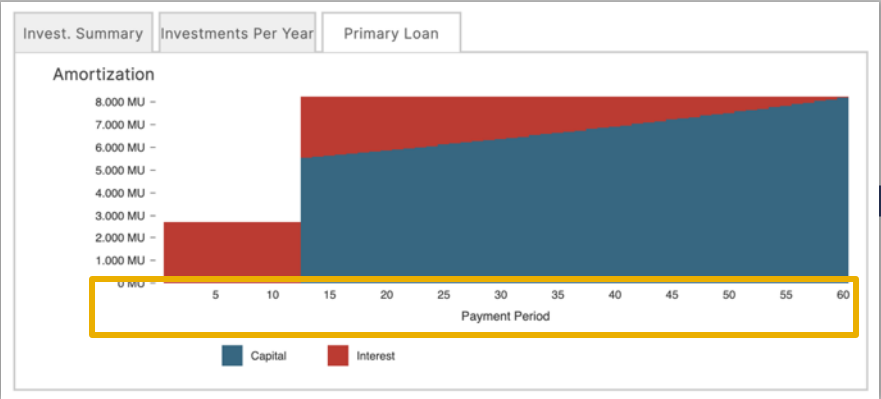
**Annotation:** A yellow arrow points from the 'Secondary Loan' configuration panel to a text box that reads: 'In this case, there is a considerable amount of investment on year two. To avoid getting the cash altogether on year one, you can model a secondary loan from the 13<sup>th</sup> month.'

# Business Plan

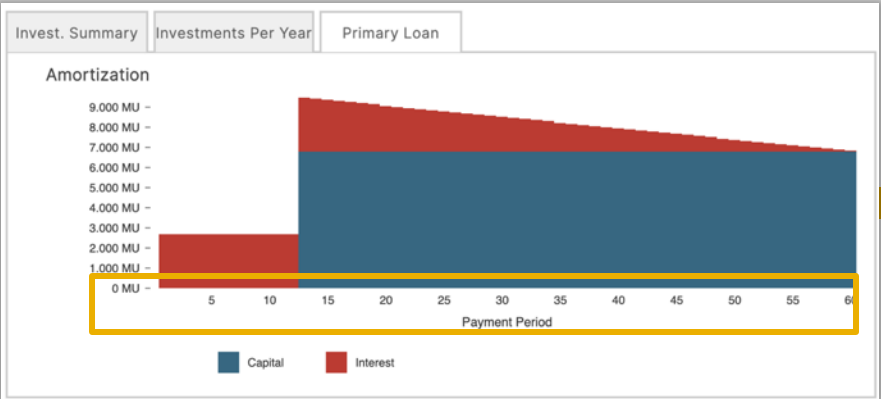
## Contributions

You can choose one of three options for the loan amortization. The Straight-Line and the Mortgage Style Amortization, both explained below, and the Linear style which divides both interest and principal equally between each payment period.

The information displayed in 'x' is the 'payment period' and it will change accordingly to what you select when entering the information about the loan.



In the **Mortgage Style Amortization**, the the repayment per period is constant throughout the loan payment periods. In this case, more of the payment goes towards interest in the beginning of the loan.



The **Straight-Line Amortization** the same amount is paid toward the principal each month, but the amount paid toward the interest decreases over time with the outstanding balance of the loan.

# Business Plan

## Contributions: Working capital

Working capital requirement = **'Highest amount'**, is the highest negative amount in the Operational Monthly Cash Flow: it is the gap to fill.

Operational  
Monthly Cash flow

=

Revenues  
(from the  
block)

—

Production  
costs  
(block)

—

General  
costs

What remains is the amount that needs to be financed by a credit, it is the highest negative amount in the operational cash flow after the grant and the own resources.

Highest Amount

4.434.000 FCFA

Grant

1.000.000 FCFA

PADAAM

1.000.000 FCFA

Own Resources

FCFA

Credit Institution

Amount Financed

3.434.000 FCFA

You can cover this working capital requirement totally or partially with grant and/or own resources in cash.

Loan Amortization		Operational Cash Flow - Before Vs After Financing (Chart)		Before Vs After Loan (Table)													
Year		1															
Month		Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar				
▼ Before Working Capital Loan																	
Operational Cash Flow		266.500,00	-733.500,00	-733.500,00	-2.233.500,00	5.166.500,00	-762.016,67	-790.533,33	-666.633,33	3.383,33	-494.033,33	-494.033,33	7.343.766,67				
Operational Cumulative Cash Flow		266.500,00	-467.000,00	-1.200.500,00	-3.434.000,00	1.732.500,00	970.483,33	179.950,00	-486.683,33	-483.300,00	-977.333,33	-1.471.366,67	5.872.400,00				
▼ After Working Capital Loan																	
Operational Cash Flow		3.700.500,00	-733.500,00	-733.500,00	-2.233.500,00	5.166.500,00	-762.016,67	-790.533,33	-666.633,33	3.383,33	-494.033,33	-494.033,33	7.343.766,67				
Operational Cumulative Cash Flow		3.700.500,00	2.967.000,00	2.233.500,00	0,00	5.166.500,00	4.404.483,33	3.613.950,00	2.947.316,67	2.950.700,00	2.456.666,67	1.962.633,33	9.306.400,00				

# Business Plan

## Contributions: Working capital

The 'Annual interest rate' and 'Method of amortization' is information that will come from the financial institutions.

It is not reasonable nor recommended to start repaying the capital/interest while the situation of the business is still fragile. It is advisable to leave enough grace period.

*i* Credit Institution

*i* Amount Financed  
**3.434.000 FCFA**

*i* Annual Interest rate  
**12 %**

*i* Method of amortization  
**Linear**

*i* Start Month  
**2**

*i* Loan Duration  
**12 months**

Payments Frequency  
**Monthly**

Total Number of Payment Periods  
**1**

*i* Grace Period - Capital  
**11 Payment Periods**

*i* Grace Period - Interest  
**11 Payment Periods**

The 'Amount financed' is the amount remaining that needs to be financed by a **credit**

The 'Start month' will be the first negative month, in this case, the **second** one. The loan duration is calculated from the duration between first and last negative month. It is recommended though to add 2 months in case something happens differently than expected.

Year Month	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar
▼ Before Working Capital Loan												
Operational Cash Flow	266.500,00	-733.500,00	-733.500,00	-2.233.500,00	5.166.500,00	-762.016,67	-790.533,33	-666.633,33	3.383,33	-494.033,33	-494.033,33	7.343.766,67
Operational Cumulative Cash Flow	266.500,00	-467.000,00	-1.200.500,00	-3.434.000,00	1.732.500,00	970.483,33	179.950,00	-486.683,33	-483.300,00	-977.333,33	-1.471.366,67	5.872.400,00
▼ After Working Capital Loan												
Operational Cash Flow	3.700.500,00	-733.500,00	-733.500,00	-2.233.500,00	5.166.500,00	-762.016,67	-790.533,33	-666.633,33	3.383,33	-494.033,33	-494.033,33	7.343.766,67
Operational Cumulative Cash Flow	3.700.500,00	2.967.000,00	2.233.500,00	0,00	5.166.500,00	4.404.483,33	3.613.950,00	2.947.316,67	2.950.700,00	2.456.666,67	1.962.633,33	9.306.400,00



# Business Plan

## Contributions: Working capital

If the **Cash Flow after the loan** is still negative, the software will display an error message, you can not continue.

Working Capital

☒ Working Capital Loan

☐ Working Capital Credit Line

Highest Amount

48.279.166,67 ₺

Grant

0 ₺


Own Resources

₺

Credit Institution

Amount Financed

48.279.166,67 ₺

 The Cumulative Operational Cash Flow After Financing is negative for one or more months of the project. This means that the business will fall short of cash and hence will fail. In order to avoid it, you might want to: increase donations, increase own resources, increase the loan duration, increase the grace period or decrease the annual interest rate

- There are some possibilities why this might happen:
- The grace period might not be long enough
  - The interest rate could be too high
  - The amount to be financed could be too high

Year	1								
Month	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	
Before Working Capital Loan									
Operational Cash Flow	266.500,00	-733.500,00	-733.500,00	-2.233.500,00	5.160.500,00	-762.016,67	-790.533,33	-666.633,33	
Operational Cumulative Cash Flow	266.500,00	-467.000,00	-1.200.500,00	-3.434.000,00	1.730.500,00	970.483,33	179.950,00	-486.683,33	
After Working Capital Loan									
Operational Cash Flow	3.700.500,00	-1.080.021,82	-1.080.021,82	-2.580.021,82	4.810.978,18	-1.108.538,48	-1.137.055,15	-1.013.155,15	
Operational Cumulative Cash Flow	3.700.500,00	2.620.478,18	1.540.456,36	-1.039.565,45	9.412,73	2.671.874,24	1.534.819,09	521.663,94	

# Business Plan

## Contributions: Credit line

The other possibility to finance the working capital requirement is through a **Credit line**, which represents a credit of the exact amount needed for each negative month. You have to enter the '**Credit Limit**' which is the maximum outstanding amount that can occur in any month. This value is usually set by the financial institution providing the credit line.

Home List Configurations Account Language Feedback

Food and Agriculture Organization of the United Nations RuralInvest

User manual - Converted ► Contributions

1 Long Term Loans 2 Working Capital

**Working Capital**

☐ Working Capital Loan ☒ Working Capital Credit Line

Highest Amount 47.050,00 MU

Credit Institution

Grant 20.000 MU

Own Resources 5.000 MU

Annual Interest rate 10%

Credit Limit 0 MU

Your credit limit is below your Working Capital requirements. You should either look for additional donations and own resources, or get a higher credit limit.

Credit Line Amortization

Operational Cash Flow - Before Vs After Financing (Chart)

Operational Cash Flow - Before Vs After Financing (Table)

1 2 3 4 5 6 7 8 9 10 →

Year Month 1 Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec

Before Working Capital Credit Line

Long Term Loans < Sensitivity Analysis >

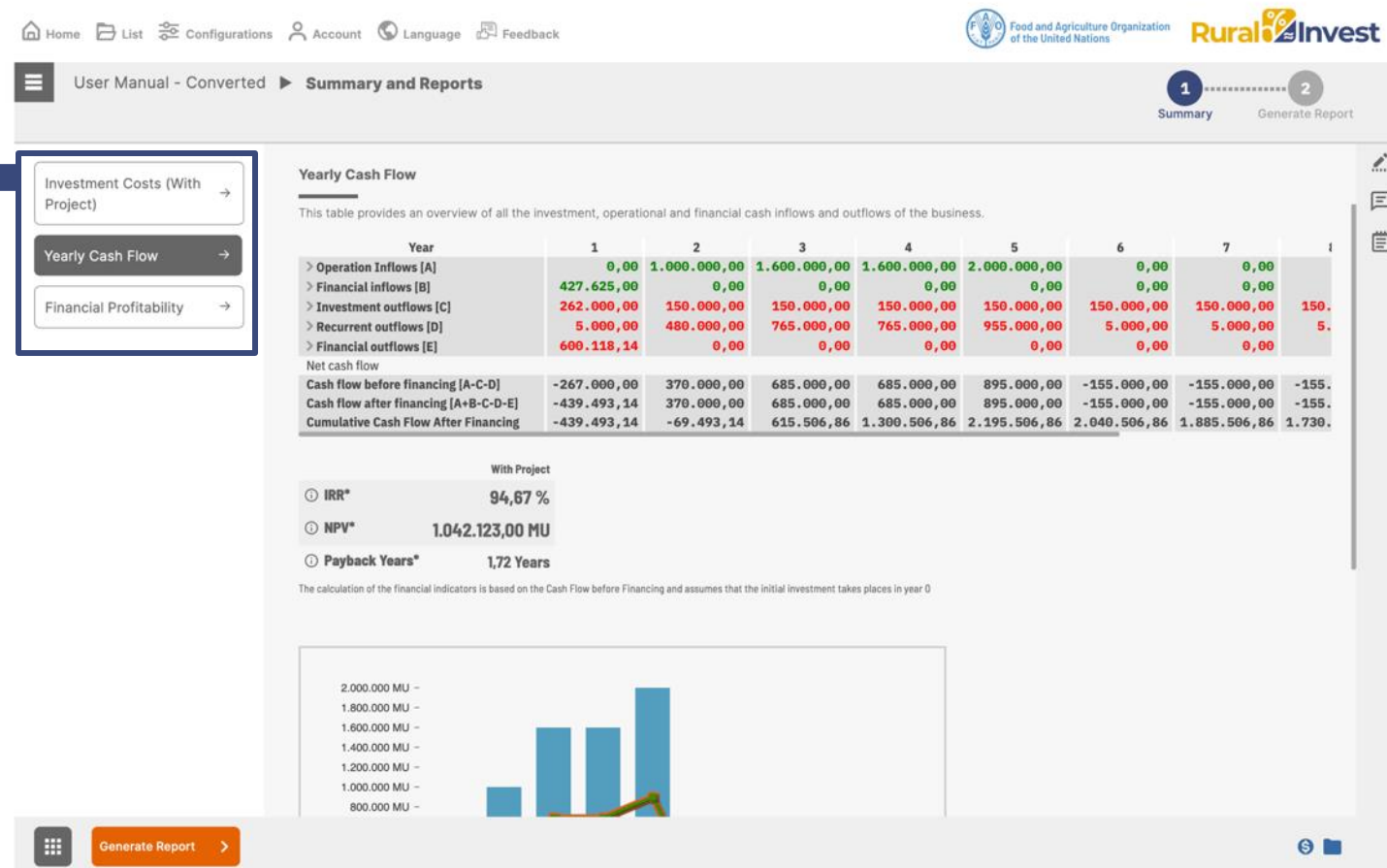
When the Credit Limit is below the amount that is needed to be financed after Grant and Own Resources, it means that the business still needs financing.

# Business Plan

## Summary and Reports

Normally, national financing agencies will be more interested in the cash flow meanwhile within the development context it is useful to assess the financial profitability of a business, considering self-consumption and own resources in kind.

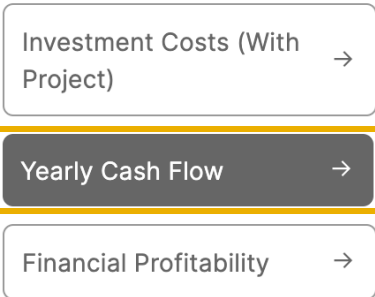
Thus, you can visualize 'Yearly Cash Flow' and 'Financial Profitability' indicators separately.



# Business Plan

## Summary and Reports

The **Yearly Cash Flow table**, as its name indicates, gives an overview of all the inflows and outflows in cash for all the years of the analysis: Investment outflows, Operation and Financial inflows and Recurrent and Financial outflows.



In this section, own resources in kind and the quantity for internal consumption **are not considered**.

You will also see the three profitability indicators calculated on the Cash Flow before financing.

Yearly Cash Flow						
This table provides an overview of all the investment, operational and financial cash inflows and outflows of the business.						
Year	1					6
> Operation Inflows [A]	1.051.200,00					1.642.500,00
> Financial inflows [B]	577.181,70					0,00
> Investment outflows [C]	392.250,00					52.500,00
> Recurrent outflows [D]	976.650,00					1.394.250,00
> Financial outflows [E]	187.57,21					59.320,43
Net cash flow						
Cash flow before financing [A-C-D]	-317.700,00	89.950,00	167.150,00	205.750,00	205.750,00	195.750,00
Cash flow after financing [A+B-C-D-E]	71.724,41	24.788,63	107.829,57	146.429,57	146.429,57	136.429,57
Cumulative Cash Flow After Financing	71.724,41	96.513,05	204.342,62	350.772,18	497.201,75	633.631,32

The negative cash flow before financing shows the need for financing. It can be negative, especially the first year because of the investment costs.

	Without Project	With Project
① IRR*	Undefined	16,91 %
① NPV*	-393.907,53 MU	349.440,90 MU
① Payback Years*	Undefined	3,29 Years

The calculation of the financial indicators is based on the Cash Flow before Financing and assumes that the initial investment takes places in year 0

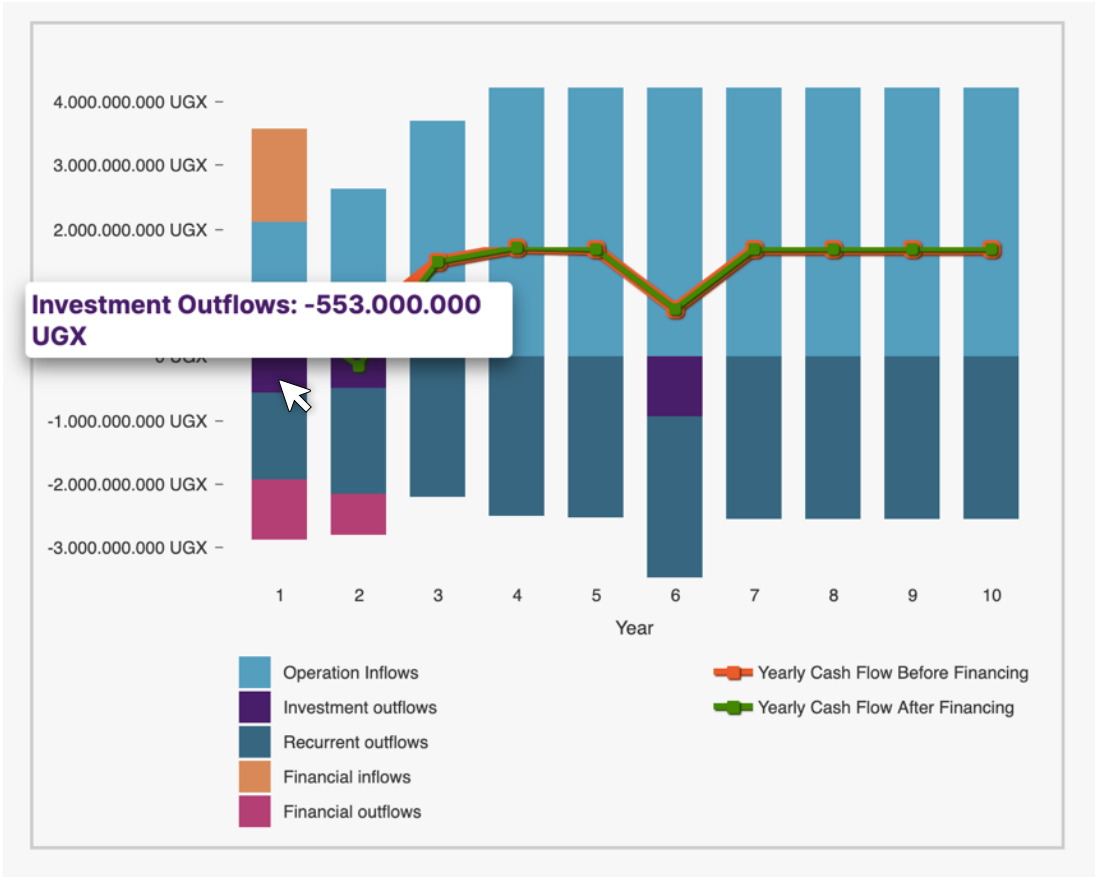
The Cumulative Cash Flow After Financing **must be always positive**.

The Cash flow after financing shows the impact of the financing. You can see negative values.

# Business Plan

## Summary and Reports

Below the **Yearly Cash Flow table**, you can visualize the same information in a graph. If you hover the mouse in any of the bars, the exact amount for that year will be displayed.



# Business Plan

## Summary and Reports

The **Financial Profitability table** gives an overview of all the revenues and costs of the business considering the **self-consumption and own resources in kind**.

Investment Costs (With Project) →

Yearly Cash Flow →

**Financial Profitability** →

### Financial Profitability

This table provides an overview of all the revenues and costs of the business, also taking into account the products and services that come under self-consumption, as well as the costs that are covered by own resources.

Year	1	2	3	4	5	6	
> Revenues [A]	2.112.000.000,00	2.640.000.000,00	3.696.000.000,00	4.224.000.000,00	4.224.000.000,00	4.224.000.000,00	4.2
> Loan [B]	1.458.894.946,33	0,00	0,00	0,00	0,00	0,00	
> Grants & Own Resources [C]	215.000.000,00	250.300.000,00	0,00	0,00	0,00	0,00	
> Investment Costs [D]	768.000.000,00	750.300.000,00	0,00	0,00	0,00	930.000.000,00	
> Recurrent costs [E]	1.363.049.678,00	1.642.023.098,00	2.188.034.238,00	2.506.971.358,00	2.520.985.358,00	2.534.999.358,00	2.5
> Financial costs [F]	949.607.800,83	642.713.946,69	0,00	0,00	0,00	0,00	
Net incomes							
Net Income before financing [A-D-E]	-19.049.678,00	247.676.902,00	1.507.965.762,00	1.717.028.642,00	1.703.014.642,00	759.000.642,00	1.6
Net income after the loans and before the grant [A+B-D-E-F]	490.237.467,50	-395.037.044,69	1.507.965.762,00	1.717.028.642,00	1.703.014.642,00	759.000.642,00	1.6
Net Income after financing [A+B+C-D-E-F]	705.237.467,50	-144.737.044,69	1.507.965.762,00	1.717.028.642,00	1.703.014.642,00	759.000.642,00	1.6

With Project

IRR\*

88,17 %

NPV\*

5.9077e+9 UGX

Payback Years\*

1,08 Years

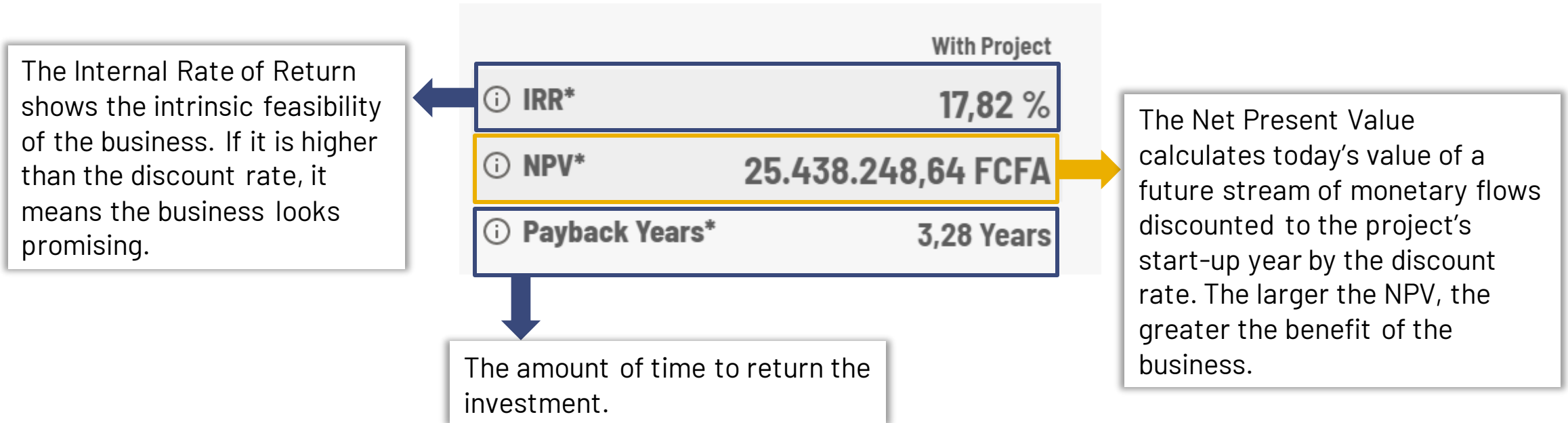
\* The calculation of the financial indicators is based on the Net Income before Financing and assumes that the initial investment takes places in year 0

You will also visualize the three profitability indicators calculated based on the Net Income before financing.

# Business Plan

## Profitability indicators

Money loses its value over time. Therefore, with the **Net Present Value**, you can visualize the future cash balance expressed in the monetary value of today. Meanwhile, the **Internal Rate of Return** is the annual rate of growth an investment is expected to generate.



# Business Plan

## Summary and Reports

As it was the case with the business concept, when generating a report of a business plan, you can generate a **Basic Report**, a **Detailed Report** and a **Customized Report** in both **Excel** and **PDF** formats.

As with the business concept, here you can choose the type of report between basic, detailed or customized.

Here you choose between Excel and PDF.

Home List Configurations Account Language Feedback

Food and Agriculture Organization of the United Nations RuralInvest

Mango orchard - Converted Summary and Reports

1 Summary 2 Generate Report

Basic Report →

Detailed Report →

Customized Report →

Basic Report

One Page Summary ✓

Entrepreneurs and Beneficiaries ✓

Qualitative Assessment ✓

Financing Summary (Plot) ✓

Investment Summary (Plot) ✓

Activity Blocks Overview ✓

Cash Flow & Profitability (Plot) ✓

Working Capital Summary (Plot) ✓

Income Statement Indicators ○

Labour Table

Sensitivity Analysis ✓

Justification & Analysis (optional) ○

Download Excel Generate PDF

Income Tax Rate

Percentage %

Cancel Create Percentage

Summary Exit

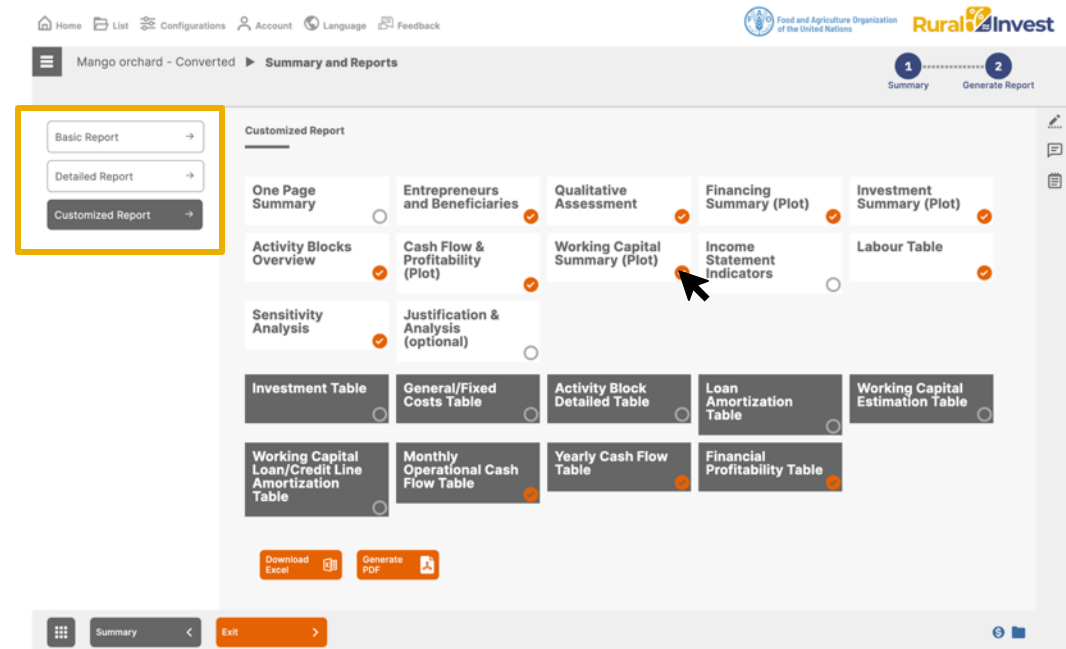
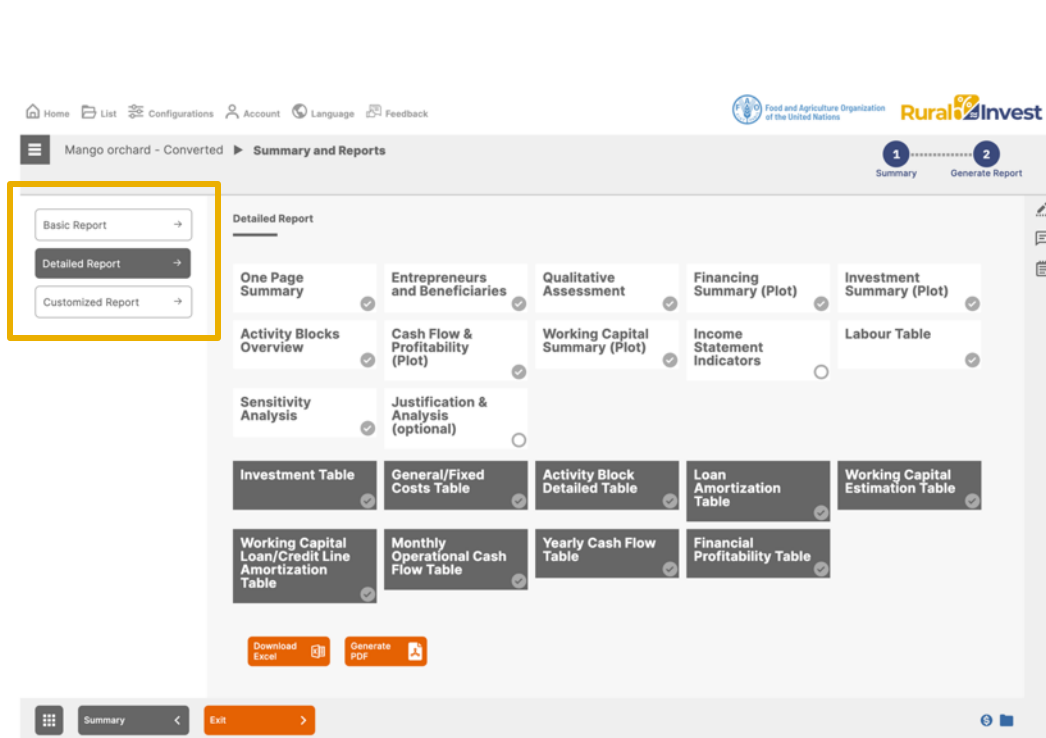
In the business plan report you can also add the Income Statement Indicators for which you will be asked to choose the Income Tax Rate to apply.



# Business Plan

## Summary and Reports

With the **Detailed Report** you can print a complete report including all the possible fields and tables whereas with the **Customized Report** you can select those sections you are interested in having within the report.



# **Sensitivity analysis**

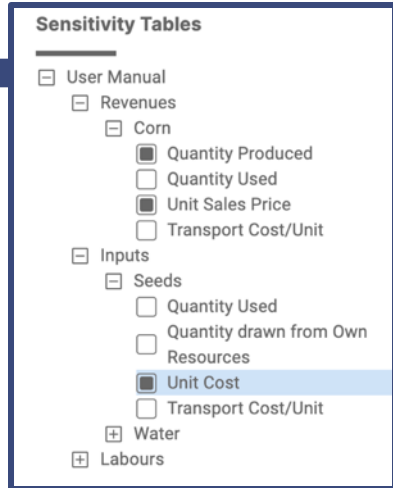
# Sensitivity Analysis

## Business concept

In the sensitivity analysis of a **business concept**, you can see what would happen to the **Net Annual Income** and the number of **Years to Recover the Investment** in the best and worst situations. As we are working on a Business Concept, you will visualize the analysis for one year in full production.

1

You must select in the table the variable(s) you want to vary, either in the revenue (quantity produced, price) or in the costs (quantity purchased, unit cost etc.). The value entered in the business plan/concept will appear in grey as: 'Base'.



2

You can modify the selected variables to visualize the different situations: the best case (green) and the worst case (orange).



3

At the right, you will see the impact of each variable in the financial indicators of the business plan for both situations. Below, you will see the impact of each variable combined in the financial indicators for each situation.

NAI	Payback Years	NAI	Payback Years	NAI	Payback Y
966.000	0,23	986.000	0,23	1.006.000	0,23
984.000	0,23	986.000	0,23	988.000	0,23
NAI	Payback Years	NAI	Payback Years	NAI	Payback Y
985.900	0,23	986.000	0,23	986.100	0,23



Visit the RuralInvest website to see our animated tutorial about the Sensitivity Analysis: [fao.org/in-action/ruralinvest](http://fao.org/in-action/ruralinvest)

# Sensitivity analysis

## Business plan

Within a business plan, you will visualize the impact of the the best and worst case situations over the years. This is also shown in a graph.

### Sensitivity Tables

- ☐ Layer house
  - ☐ Revenues
    - ☐ Tray of 30 eggs
      - ☐ Quantity Produced
      - ☐ Quantity Used
      - ☒ Unit Sales Price
      - ☐ Transport Cost/Unit
- ☒ Inputs
  - ☒ Brooding
  - ☐ Growing
    - ☒ Inputs
- ☐ Discount rate

### Sensitivity Tables

Real Time Updates OFF ☒ Real Time Updates ON

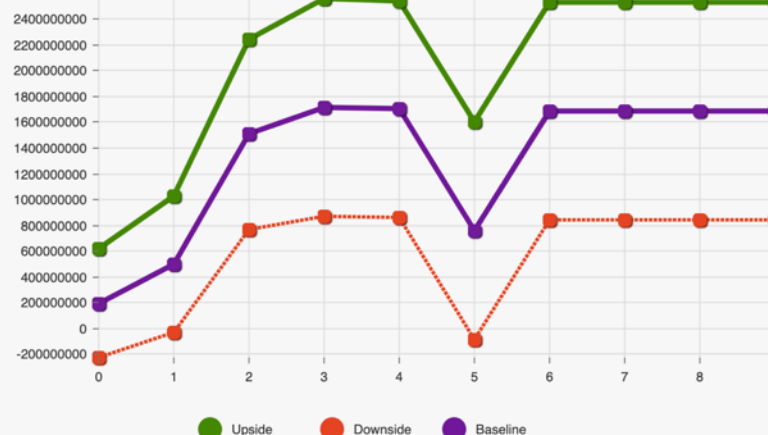
NPV combined scenario	1.8393e+9	5.9077e+9	9.9762e+9
IRR combined scenario	35,65	88,17	146,57

You will see the impact of combination of all the downside and upside scenario in the business plan indicators: NPV and IRR.

Cash Flow

Profitability

Yearly Cash Flow (With Project) - Cash Flow before financing



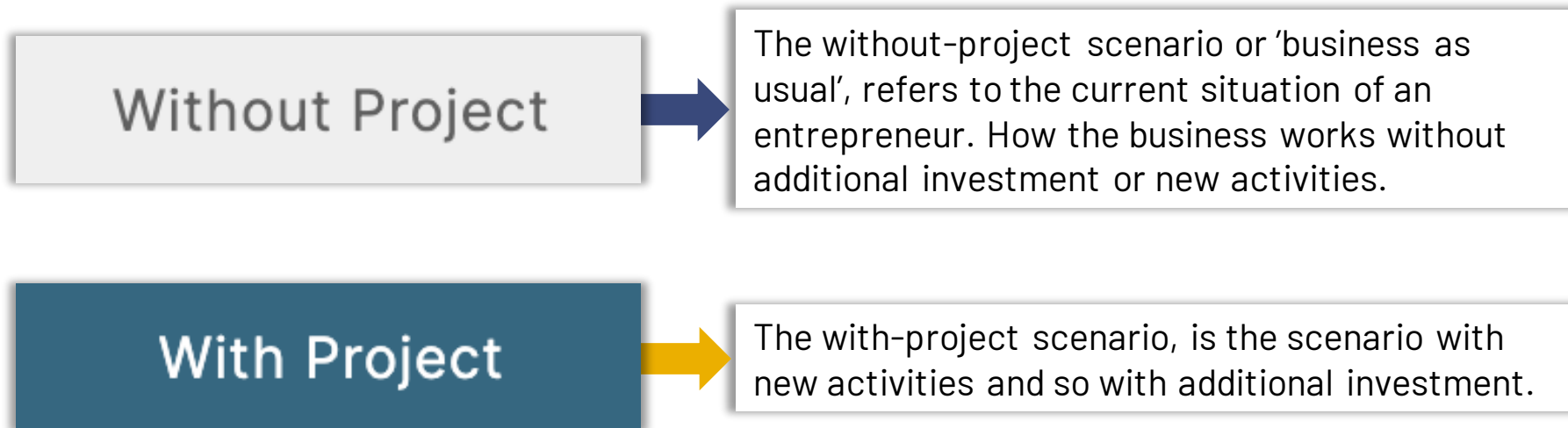
You will see the impact of combination of all the downside and upside scenario on the cash flow and the profitability graphs

**Activate the incremental analysis**

# Incremental analysis

## With-project vs without project scenarios

RuralInvest is a tool to assess new investment and new activities within a business, therefore you can distinguish between two different scenarios. The comparison will help to visualize the impact of the investment/activities.



# Incremental analysis

## How to activate the incremental analysis

You can create the project with the incremental analysis since the beginning, but you can also activate it within the 'General information' section, once you have already started to work on the business concept or plan.

NO ☒ YES Do you want to do incremental analysis?

Activating the toggle will create the 'without project scenario'. If you have already worked on a **non incremental analysis** (as explained until now in this guide) you worked on the **with-project scenario** and now you will have to complete the without-project one.

Home List Configurations Account Language Feedback

User Manual - Converted ▶ General Information

Created by

**General Information**

Plan name User Manual - Converted

Do you want to do incremental analysis? NO ☒ YES

Business Plan Code Configuration User Manual - imported

Discount rate 15 %

Currency name Monetary Unit Symbol MU Exchange Rate 100MU per US\$

Startup month January Duration 10

Beneficiary

Environmental category Project category

**New Business Plan / Concept**

Plan name User Manual Folder Default Folder

☐ Business Plan ☒ For-Profit

☒ Business Concept ☐ Non-Profit

Do you want to do incremental analysis?

☒ Yes, this analysis compares two scenarios: one and one and new one

☐ No, this analysis only focuses on the new scenario

Cancel Create

When you create a new business concept/plan select 'Yes' in the incremental analysis.



Visit the RuralInvest website to see our animated tutorial about the Incremental Analysis: [fao.org/in-action/ruralinvest](https://fao.org/in-action/ruralinvest)

# Incremental analysis

All the information you had inserted until the moment, will automatically be on the 'With Project' tab. You will have to complete the without project tab to be able to compare both scenarios.

You will find this distinction in the quantitative information sections: Investment costs, General & Fixed costs and Activity Blocks.

Home List Configurations Account Language Feedback

Food and Agriculture Organization of the United Nations RuralInvest

User Manual - Converted Investment Costs

Without Project With Project

Export data to Excel

**Goods (values in MU)**

<input type="checkbox"/> Sel. All	Description	Unit Type	Quantity	Unit Cost	Total Cost	Own Resources in Kind	Own Resources Cash	Grant Amount	Loan Amount	Economic Life	Salvage	Replace	Year Begin	New
<input type="checkbox"/>	Tractor	Unit	1	100.000	100.000	0	0	0	100.000	10	20.000	Yes	1	Yes
<input type="checkbox"/>	Irrigation system	Number	10	12.000	120.000	0	0	0	120.000	1	0	Yes	1	Yes
<input type="checkbox"/>	Tools	Set	2	15.000	30.000	0	15.000	0	15.000	1	0	Yes	1	Yes
					250.000	0	15.000	0	235.000					

**Labour (values in MU)**

<input type="checkbox"/> Sel. All	Description	Unit Type	Quantity	Unit Cost	Total Cost	Own Resources in Kind	Own Resources Cash	Grant Amount	Loan Amount	Year Begin	Linked to Goods Item	Linked Good Economic Life
<input type="checkbox"/>	Fence construction	p-day(s)	30	400	12.000	0	0	0	12.000	1	-	-
					12.000	0	0	0	12.000			

**Professional Services (values in MU)**

<input type="checkbox"/> Sel. All	Description	Unit Type	Quantity	Unit Cost	Total Cost	Own Resources in Kind	Own Resources Cash	Grant Amount	Loan Amount	Year Begin
No Professional Services found										
					0	0	0	0	0	

General and Fixed Costs



# Incremental analysis

## Copying cost from one scenario to the other

You can copy and paste information from one scenario to the other **within all three quantitative information sections.**

**1** Select the item you want to transfer to the other scenario.

**2** Click the orange button that will appear at the top right corner: 'Copy to other scenario'.

Within the Activity Block section, you must click on the three dots of the block.

**3** Finally, it will automatically appear in the other scenario

The screenshot displays the software interface with three main sections: Goods, Labour, and Professional Services. The 'Goods' section is highlighted, showing a table with columns: Sel. All, Description, Unit Type, Quantity, Unit Cost, Total Cost, Own Resources in Kind, Grant Amount, Loan Amount, Economic Life, Salvage, and New. The 'Labour' section shows a table with columns: Sel. All, Description, Unit Type, Quantity, Unit Cost, Total Cost, and Own Resources in Kind. The 'Professional Services' section shows a table with columns: Sel. All, Description, Unit Type, Quantity, Unit Cost, Total Cost, and Own Resources in Kind. The 'User Manual' block is also visible, showing a table with columns: Sel. All, Description, Unit Type, Quantity, Unit Cost, Total Cost, and Own Resources in Kind. The 'Copy to other scenario' button is highlighted in the top right corner of the 'Goods' table and in the 'User Manual' block's menu.

Sel. All	Description	Unit Type	Quantity	Unit Cost	Total Cost	Own Resources in Kind	Grant Amount	Loan Amount	Economic Life	Salvage	New			
<input type="checkbox"/>	Irrigation system	Number	10	12.000	120.000	0	0	0	100.000	10	20.000	Yes	1	es
<input type="checkbox"/>	Tools	Set	2	15.000	30.000	0	15.000	0	15.000	1	0	Yes	1	es
					250.000	0	15.000	0	235.000					

Sel. All	Description	Unit Type	Quantity	Unit Cost	Total Cost	Own Resources in Kind
<input type="checkbox"/>	Fence construction	p-day(s)	30	400	12.000	0
					12.000	0

Sel. All	Description	Unit Type	Quantity	Unit Cost	Total Cost	Own Resources in Kind
<input type="checkbox"/>	Tractor	Unit	1	100.000	100.000	0
					100.000	0

User Manual - Converted ▶ Investment Costs

Without Project With Project

Goods (values in MU)

Sel. All	Description	Unit Type	Quantity	Unit Cost	Total Cost
<input type="checkbox"/>	Tractor	Unit	1	100.000	100.000

User Manual

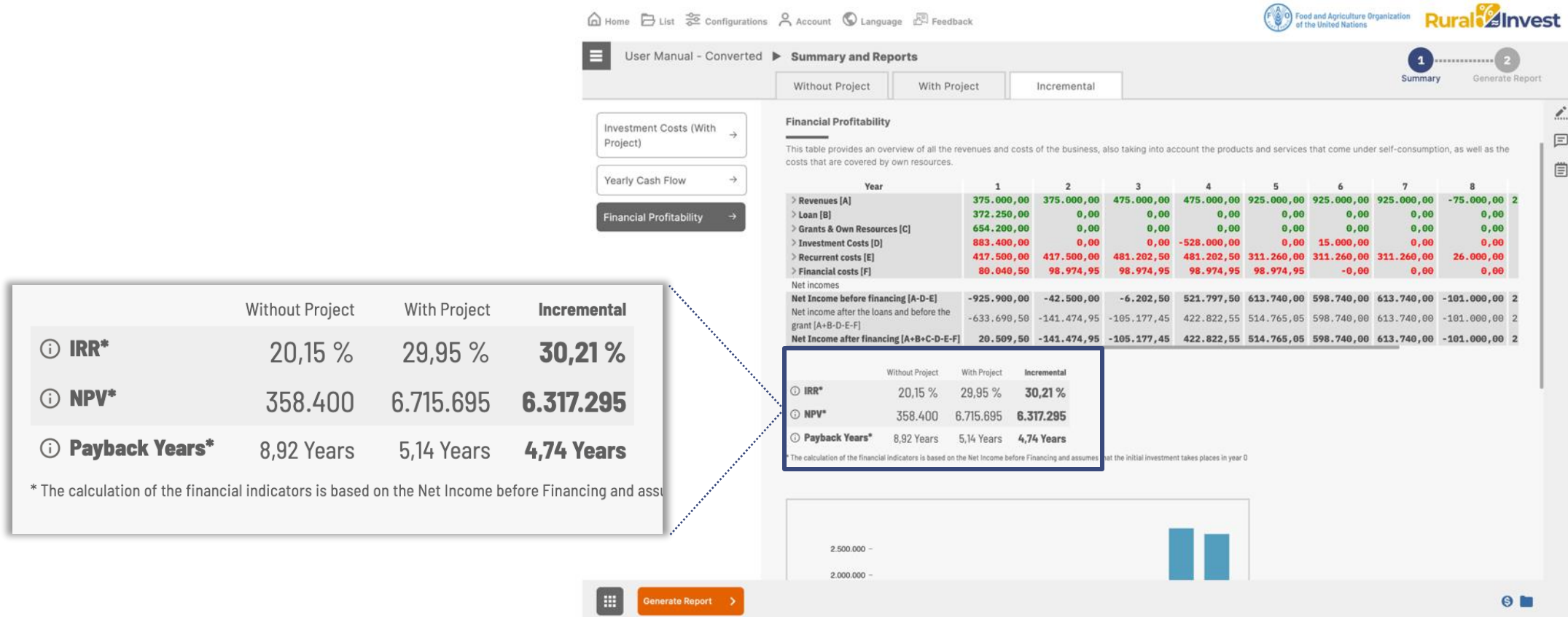
Revenues: 100.000,00 MU  
Input Costs: 12.500,00 MU  
Labour Costs: 30.000,00 MU  
Margin: 57.500,00 MU  
per 1 ha & per cycle 4 month(s)

Edit  
Duplicate  
Copy to other scenario  
Delete

# Incremental analysis

## Profitability indicators

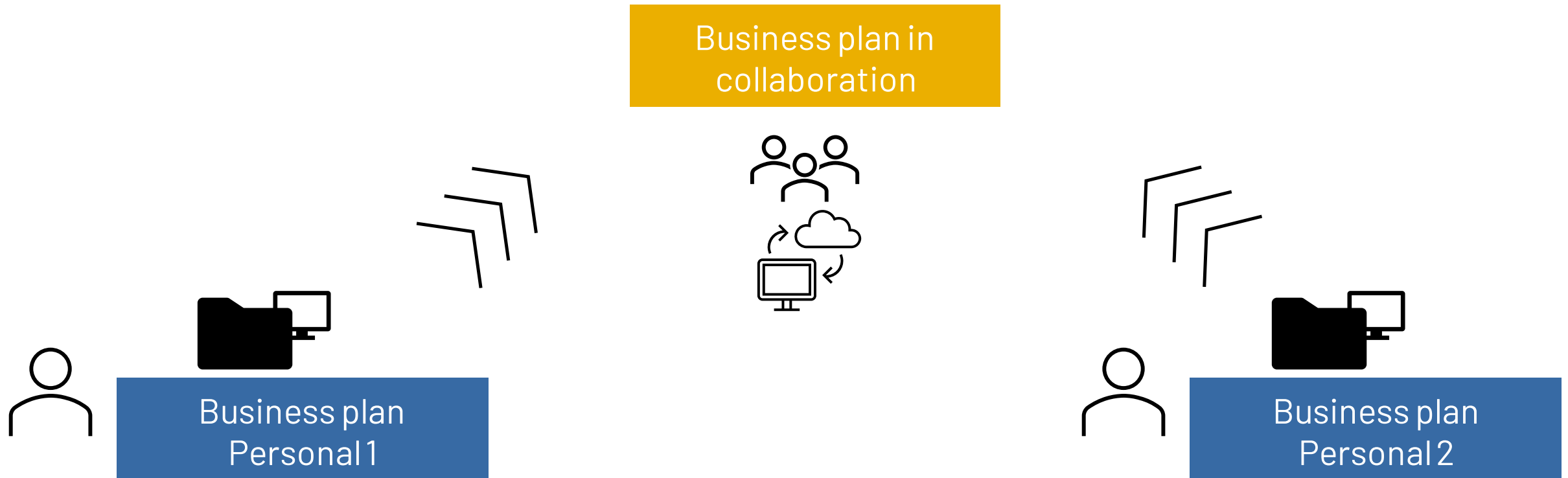
With the incremental analysis activated and all the information completed, you will find in the 'Summary and Reports' section the profitability indicators for each of the scenarios.



# **Collaboration in RIV20**

# Collaboration

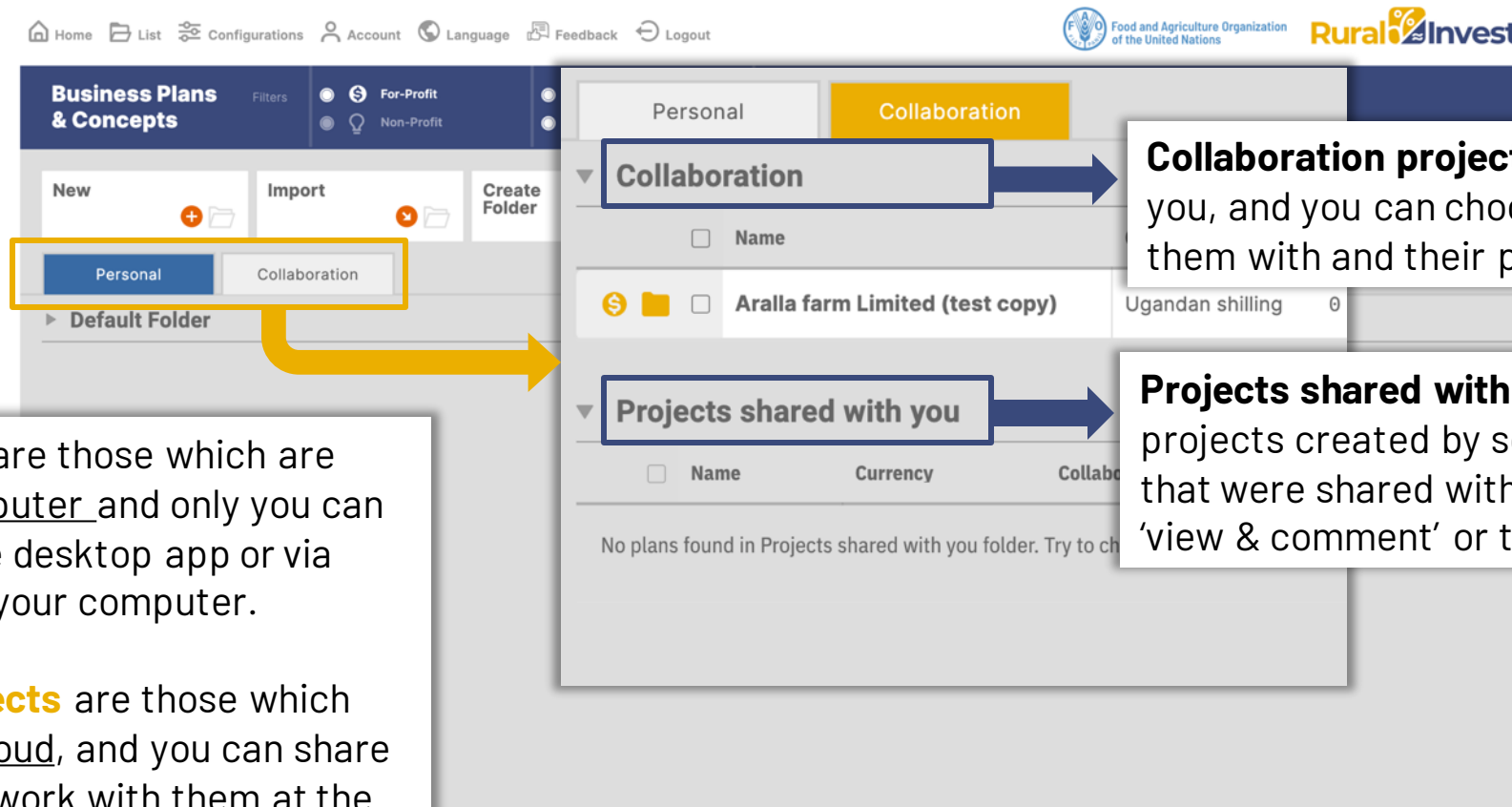
It is now easy to collaborate and share business plans with colleagues with the collaboration features. Instead of downloading a business plan and emailing it, which can cause different versions of the same business plan; all you have to do is transfer it to Collaborative Projects and share it with collaborators in order to work on the same business plan.



# Collaboration features

## Business plan list

Within your List of projects, you can click the tabs to change between Personal projects and Collaboration projects.



**Personal projects** are those which are stored in your computer and only you can access to, from the desktop app or via web browser from your computer.

**Collaboration projects** are those which are stored in the cloud, and you can share with colleagues to work with them at the same time with internet connexion.

**Collaboration projects** are created by you, and you can choose who to share them with and their privileges.

**Projects shared with you** are projects created by someone else that were shared with you either to 'view & comment' or to 'edit'.

# Collaboration features

## Configuration

The configurations you create, or import will be listed in the configurations section. When you import or receive a business plan you will automatically see its configuration in this list. You can share a configuration without sharing a project. This could be of use, for example, if you have a team and you want all certain business plans built with the same configuration.

1 With this toggle you can visualize your personal configurations or those in the collaboration section.

The ones in the collaboration section, are those which you can share with colleagues.

If you want to share a personal configuration, you first must transfer it to collaboration.

The screenshot shows the 'Configurations' section of a software interface. At the top, there are buttons for 'New', 'Import', and 'Backup'. Below these are two tabs: 'Personal' and 'Collaboration'. A yellow box highlights the 'Collaboration' tab, with a yellow arrow pointing to it from callout 1. Below the tabs is a table of configurations. The first row is highlighted, and a yellow box highlights the 'Transfer to Collaboration' button in the row's action menu, with a yellow arrow pointing to it from callout 2. Another yellow box highlights the 'Download', 'Transfer to Collaboration', 'Delete', and 'Duplicate' buttons for the first row, with a yellow arrow pointing to it from callout 3.

Name	Country	Currency	Currency symbol	Exchange Rate	Discount rate
FCFA			FCFA	50	12
Mali	MDG	Ariary	Ar		
Ugandan Shilling		UGX	UGX		
Ugandan shilling	GA	UGX	UGX		
Monetary Unit	LB	MU	MU	1	10
Monetary Unit		MU	MU	100	15
Monetary Unit		MU	MU	100	15

3 You can download only the configuration file by clicking Download. You can also delete or duplicate a configuration. Click on the specific button to transfer the file to Collaboration

2 Select the configuration. This will activate the blue buttons on the right.

# Collaboration features

## Configuration

Click the Collaboration tab to see your collaborative configurations, you will be able to share these.

To share a configuration, **first you must select it.** That will activate the blue buttons on the right.

The screenshot shows the 'Configurations' interface. At the top, there are tabs for 'Personal' and 'Collaboration', with 'Collaboration' being the active tab. Below the tabs are buttons for 'New', 'Import', and 'Backup'. A table lists configurations with columns: Name, Country, Currency, Currency symbol, Exchange Rate, and Discount rate. The table contains five rows: 'Brazil - imported', 'FCFA', 'TEST', 'Testing', and 'Uganda - UDB test'. To the right of the table, a set of blue action buttons is visible: 'Transfer to Personal configuration', 'Share', 'Delete', and 'Duplicate'. A yellow box highlights these buttons. A yellow arrow points from the 'FCFA' row to the 'Transfer to Personal configuration' button. Another yellow arrow points from the 'Share' button to a callout box.

Name	Country	Currency	Currency symbol	Exchange Rate	Discount rate
Brazil - imported				0	12
FCFA			FCFA		
TEST		FCFA	FCFA		
Testing					
Uganda - UDB test	UGA	Ugandan shilling	UGX		

Transfer to Personal configuration | Share | Delete | Duplicate

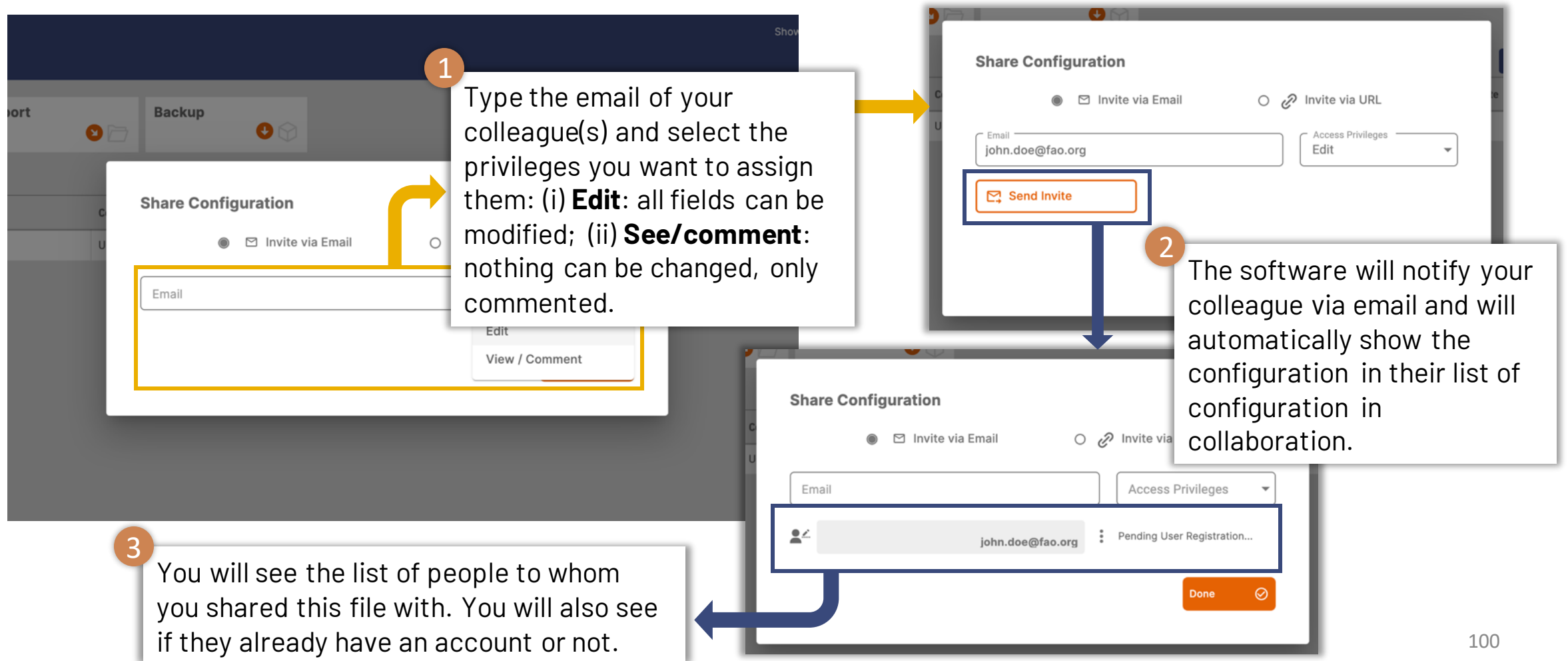
Transfer to Personal configuration | Share | Delete | Duplicate

You can send your configuration back to 'Personal Configurations'. You can also delete or duplicate a configuration. And you can share via email or link.

# Collaboration features

## Configuration

Click the 'Share' button and you can choose either to 'Invite via Email' or to 'Invite via URL'.





# Collaboration features

## Configuration

Click the 'Share' button and you can choose either to 'Invite via Email' or to 'Invite via URL'.

The image consists of two screenshots of a 'Share Configuration' dialog box, illustrating the steps to share a configuration via URL.

**Step 1:** The first screenshot shows the 'Share Configuration' dialog with the 'Invite via URL' option selected. A yellow box highlights the 'Access Privileges' dropdown menu, which is open, showing options: 'Private', 'Edit', and 'View / Comment'. A yellow arrow points from the text box to this dropdown.

**Step 2:** The second screenshot shows the same dialog box after the privileges have been selected. A yellow box highlights the 'Link' field, which now contains the URL: <https://riv.review.fao.org/project/ON-9591704e-5ac...>. A blue arrow points from the text box to this field. The 'Copy URL' button is also highlighted with a blue box.

**Text Box 1:** Select the privileges you want to assign to anyone who receives the link.

**Text Box 2:** The link will appear once you select the privileges. Then just copy and share the URL. Note that when using this option, your colleague will have to access RIV20 via browser. Once clicked,, the configuration will appear in the list of configuration in collaboration.

# Collaboration features

## Access RIV20 via browser

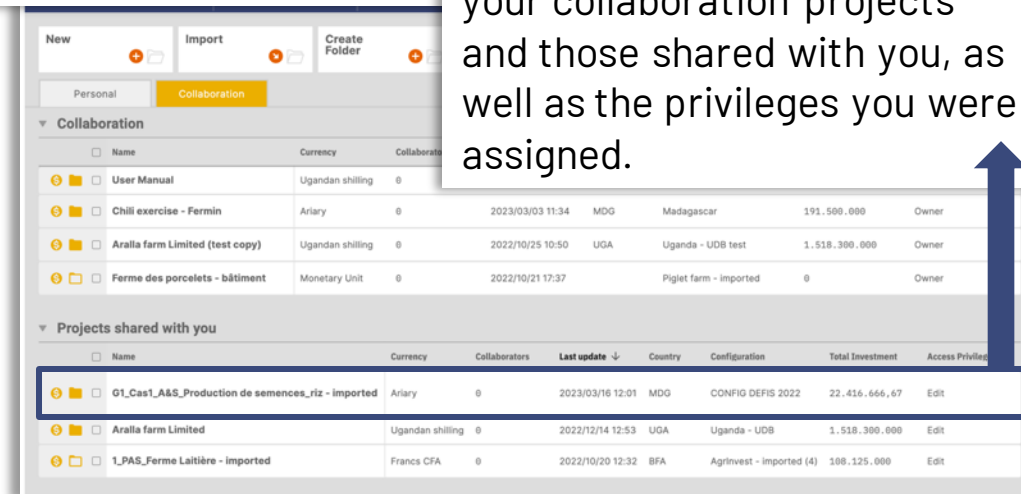
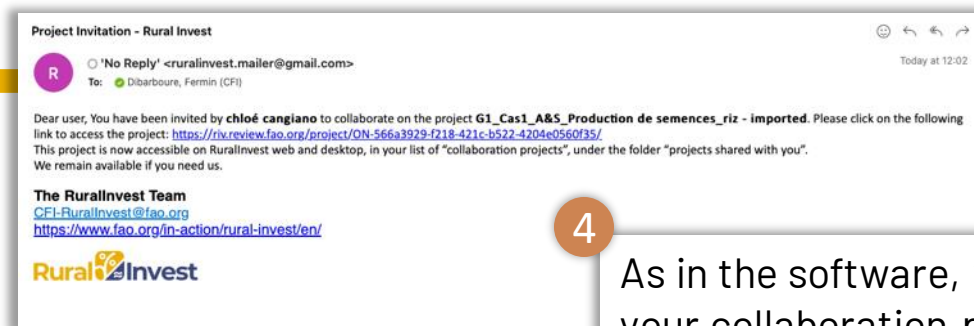
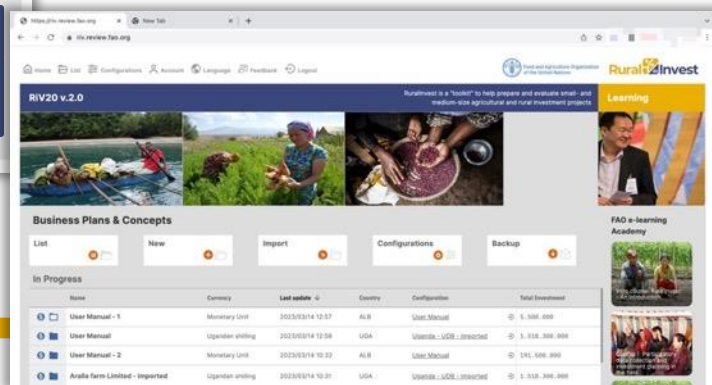
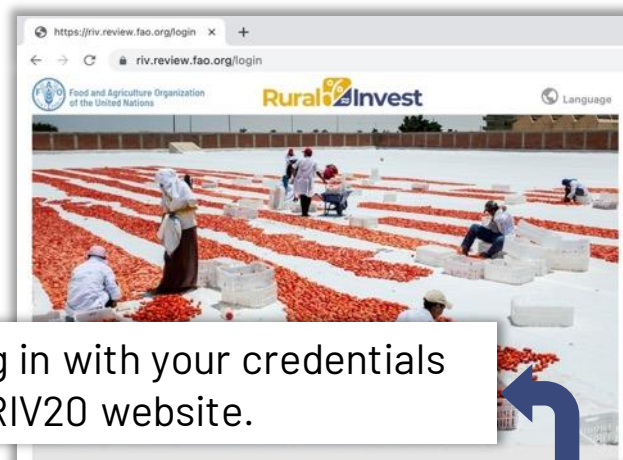
If you need to access RIV20 and you don't have your computer, you can do it via browser on the internet (preferably Google Chrome). Go to <https://riv.review.fao.org/login> and log in with your credentials. If you go to your List, you will see those in collaboration and the ones shared with you.

1 Log in with your credentials in RIV20 website.

2 You will see your profile from the browser.

3 When someone shares a project with you, you will receive an email with a link to access the plan via browser.

4 As in the software, you will see your collaboration projects and those shared with you, as well as the privileges you were assigned.



# Collaboration features

## Transfer to Collaboration project

From the 'Overview' click 'Transfer to Collaboration project' to transform a personal project into a collaboration project to access to it online from any computer or to collaborate with colleagues.

The screenshot displays the 'Overview: User Manual' page of the Rural Invest platform. The page features a navigation bar at the top with links for Home, List, Configurations, Account, Language, Feedback, and Logout. Below the navigation bar, there is a progress indicator showing 'In Progress' and 'Completed' status. The main content area is divided into eight sections: 1 General Information, 2 Entrepreneurs and Beneficiaries, 3 Qualitative Assessment, 6 Activity Blocks, 7 Sensitivity Analysis, and 8 Summary and Reports. A blue box highlights the 'Overview: User Manual' title, and a blue arrow points to the 'Transfer to Collaboration project' button. A text box explains that the icon changes to help identify the project type. At the bottom, a yellow box highlights the 'Convert to business plan' and 'Transfer to Collaboration project' buttons.

**Overview: User Manual**

You will see that the icon changes, which helps to easily identify whether the project is on the personal or collaboration list.

**Convert to business plan** **Transfer to Collaboration project**

# Collaboration features

## Transfer to Collaboration project

Once you transfer your project to Collaboration, you will still see it in both tabs: under the 'Personal' tab in the List, and a copy will be created in the 'Collaboration' tab. In the collaborative project, you will see new features, only available in this type of projects.

You can also transfer a Personal project to Collaboration Project directly via the list.

The screenshot shows the 'Business Plans & Concepts' section of the Rural Invest application. The 'Collaboration' tab is active. A table lists projects under the 'Collaboration' section. A blue arrow points to the 'User Manual' project.

<input type="checkbox"/>	Name	Currency	Collaborators	Last update ↓	Country	Configuration	Total Investment	Access Privileges
<input checked="" type="checkbox"/>	User Manual	FCFA	0	2022/09/23 16:07		test config HC	0	Owner
<input checked="" type="checkbox"/>	Aralia farm Limited (test copy)	Ugandan shilling	0	2022/08/31 08:54	UGA	Uganda - UDB test	1.518.300.000	Owner

Below the table, there is a section for 'Projects shared with you'.



You need stable internet connexion to access a collaboration business plan. However, the RIV team is working to improve this.

if you or one collaborator change this copy, it **will not affect** the original business plan in your personal tab.

# Collaboration features

## Invite collaborator

You can now work with other people in the same project, at the same time. For this, you can invite someone to collaborate. Click the green button at the bottom.

The screenshot displays the Rural2Invest web application interface. At the top, there is a navigation bar with links: Home, List, Configurations, Account, Language, Feedback, and Logout. The main header includes the FAO logo and the Rural2Invest logo. The main content area shows a progress bar with steps: 1 General Information, 2 Entrepreneurs and Beneficiaries, 3 Qualitative Assessment, 4 Investment Costs, and 5 General and Fixed Costs. A modal window titled 'Invite Collaborator' is open, showing two options: 'Invite via Email' (selected) and 'Invite via URL'. Below these options are input fields for 'Email' and 'Access Privileges', and a 'Done' button. A yellow arrow points from the 'Invite Collaborator' button in the bottom navigation bar to the modal. A blue arrow points from the 'Invite via URL' option to a text box that says 'Choose to invite via email or via URL'. The bottom navigation bar also contains a 'Transfer to Personal project' button.

Choose to invite via email or via URL

Invite Collaborator

● Invite via Email ○ Invite via URL

Email Access Privileges

Done

Invite Collaborator Transfer to Personal project

# Collaboration features

## Invite collaborator

To invite via Email, type the email address of the person you want to invite and select the privileges. With **'Edit'** privileges, the person invited can modify and work on the project, this means that if the person makes changes, it will directly affect the project and you cannot go back. However, if you want the person only to review and leave comments, you can choose **'View / Comment'**. This way, only you can modify the project.

The image displays two screenshots of the 'Invite Collaborator' dialog box, illustrating the process of inviting a collaborator via email.

**Left Screenshot:** The dialog box shows the 'Invite via Email' option selected. The 'Email' field contains 'John.Doe@fao.org' and the 'Access Privileges' dropdown is set to 'Edit'. The 'Send Invite' button is highlighted with a blue box, and an arrow points to a text box that says 'Click \'Send invite\''.

**Right Screenshot:** The dialog box shows the 'Invite via Email' option selected. The 'Email' field contains 'john.doe@fao.org' and the 'Access Privileges' dropdown is set to 'View / Comment'. The 'Pending User Registration...' status is displayed next to the email address. A blue box highlights the user entry, and an arrow points to a text box that says 'You will see the list of people to whom you shared this project with. You will also see if they already have an account or not.'

# Collaboration features

## Invite collaborator

To invite via URL, just select the privileges and click 'Copy URL', then share the link with your colleagues. With **'Edit'** privileges, the person invited can modify and work on the project, however, if you want the person only to review and leave comments, you can choose **'View / Comment'**.

Select the privileges you want to assign to anyone who receives the link.

Invite Collaborator

☐ Invite via Email ☒ Invite via URL

Link  
https://riv.review.fao.org/project/ON-7cc65007-be9...

Access Privileges  
Edit

Users with this link will have access privileges as assigned while generating this URL.

Cancel Copy URL

The link will appear once you select the privileges. Then just copy and share the URL.



# Collaboration features

## Comments

Besides Justification & Analysis and personal Notes which are still available, you can leave comments in each section for easier collaboration with your colleagues.

Comments are visible for everyone with access to the project and you can reply to them.

Click the three dots to display the 'Delete' and 'Reply' options.

**Comments** New +

**Comment 1**  
by: Fermin  
01:04 September  
Please John review this section.

Delete  
Reply

**New Comment**

Please, John review this section

Cancel Done



# Collaboration features

## Activity tracker

Be aware of the last changes made to each section.

Home List Configurations Account Language Feedback Logout

Food and Agriculture Organization of the United Nations RuralInvest

User Manual > Qualitative Assessment

1 Project Overview 2 Market 3 Organization And Technology 4 Sustainability 5 Risks

Project Objectives →

Background and justification →

Main product(s) or service(s) →

Help Text  
Describes the current activities - if existing - and the new activities (technology changes, new products/services etc.)

The farm was established and incorporated in Uganda in October 2019. Its primary business is production and distribution of shell eggs in a semi automated environment. It is situated in Bunyaruguru in Rubirizi District, covering 10 acres of land and has three large houses for production. It has a storage and milling unit sitting on another 10 acres. The farm is mechanized with cages from Ms Vikale and is powered by solar. It is a 40,000-layer chicken farm and is valued at Shs. 1.6 billion.

The farm intends to obtain a loan of Shs.1billion to fund working capital. The farm's main inputs are maize, sunflower, Mukene and concentrates. The cost of inputs fluctuates by over 200% from harvest time in January to scarcity during the rest of the year which then affects performance by over 100%.

The farm needs 1,100 tonnes of inputs at Shs1.2 billion at harvest time prices for the year 2022, in January the quantity would be bought at Shs1.8 billion at normal prices throughout the year. This gives a saving of Shs.500m.

Farm does not have this capital and needs it desperately. The Loan of Shs.1b will go mainly into the working capital needed. The proceeds then arising will immediately be deployed on the expansion given the Shs.500m needed.

**Activity**

- 00:02 September 30 2022
- 00:03 September 30 2022 **Activity**
- 00:03 September 30 2022
- 00:05 September 30 2022
- 00:05 September 30 2022
- 00:06 September 30 2022
- 00:07 September 30 2022
- 00:22 September 30 2022
- 00:22 September 30 2022

**i** This part is under development and might change in the future.

You can see the last activity performed in each section.



Joan Manuel Baliella's



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# SUPPORT

Please contact us if you need extra support: [CFl-ruralinvest@fao.org](mailto:CFl-ruralinvest@fao.org)

2023