



Food and Agriculture Organization
of the United Nations



A
“FARMING AS A BUSINESS”
Story Book



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In fond memory of David Kenneth Hitchcock.

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Who is this “Farming as a Business” Story book for?

The FAB story book can be of use to service providers in the public and private sector who are working with illiterate and semi-literate farmers. The publication is intended as a first step or introduction to FAB training. It can be used in farmer awareness and sensitization programmes on FAB prior to commencing more formal FAB training programmes. It can also be incorporated easily into formal FAB training programmes for farmers. It is intended to be used for training farmers and *progressive* farmers who in turn may then train other progressive farmers or farmers.

Intended target audiences of the “Farming as a Business” Story book

1. A **progressive farmer** is someone who plans to grow more than what the household needs with the intention of making a profit (the farmer's income) on the crop and/or livestock produced. S/he makes a conscious decision on what to produce in order to max-

imize profit. S/he understands the concepts of: input costs - financial income – profit (Winklmaier, 2013).

2. A **farmer** is someone who grows crops/and or livestock for home requirements, and occasionally sells production surpluses to earn some money

Guidance to facilitators

The main objective of this 'Farming as a Business' story book is to convey key messages to practicing progressive farmers and farmers on how they can incorporate the principles of 'Farming as a Business' (FAB) into their daily farming activities. It should be noted that environmental and social aspects of FAB are highlighted in this storybook. These should be emphasized with farmer trainees along with the key messages. The training methodologies used in this FAB story book are also intended to encourage progressive farmers and farmers to form FAB discussion groups and invite others to learn about the principles of FAB. This approach is intended to pave the way for formal FAB training programmes that may follow.

The FAB story book tells the story of two farmers, Mr. Juhudi and Mr. Sijali, and how FAB can provide for improved livelihoods if applied appropriately and certain basic guidelines (FAB key messages) are followed. Each picture in this story book has a story line and each picture and story line is related to a FAB key message. It should be ensured that all FAB key messages are fully understood by progressive farmers and farmers. The storybook can be used as a story book, in other words through story telling (see section below on the story telling methodolo-

gy). It can also be used as a role-play for the farmers (see section on the role-playing methodology). Both training methods have been found to be effective. However, discussing the FAB key messages in discussion groups (see the section on the FAB discussion group methodology) along with role-playing, were found to be most effective for progressive farmers and farmers.

We suggest progressive farmers and farmers discuss the FAB key messages after storytelling and roll-playing.

In addition, the FAB storybook has been prepared in a way that allows for local adaptation, to cater to the needs and necessities of local circumstances. It is advisable that storytelling and role-playing of the FAB story book is prepared in advance of the actual first meeting with farmers taking place. The FAB story book has been field tested and the training methods used have shown to be effective in practice. However, as is inevitable with any publication attempting to address such a wide range of conditions, the materials may not be suitable for every context. The facilitator should, therefore, select what appears advantageous for the participants according to their needs and location.

The FAB story book includes a set of Power Points slides (pictures) that can also be printed and handed out to farmer trainees.

The story telling methodology

Introduction

Everybody can tell a story. In all countries of the world over storytelling is one of the most powerful means of communication that exists. The FAB story book has been built around the concept of storytelling. The book provides story lines, FAB key messages and pictures. The storyteller (the facilitator) can make up a story using the story lines and importantly incorporate the FAB key messages. The story lines are arranged logically, which enable the storyteller to easily adopt and adapt the story to local contexts and the needs and necessities of farmers.

The importance of story telling

Stories are an integral part of most local cultures and local communities. Storytelling is a narrative form that captures the attention of the audience. It is a very effective way of communication among people and importantly conveys messages of particular interest.

Stories can be very persuasive and are the shortest way from ear to mind to heart. In other words they create emotions. Furthermore, stories can be an important tool to help and support learners, in this case farmers, to develop and integrate new ideas and skills in their local context – a very good form of knowledge sharing.

Farmers can listen to stories, but more important, they can interact directly with the storyteller and initiate discussions and ask questions about the story. Stories are content rich learning as many stories recount of local past and present experiences, provide for understanding and conveying of meaning. They can link different facts, related and

unrelated, and bring some kind of sense to them. By using real life experiences, stories become memorable and easy to put into practice. Overall, stories can foster changes in behaviour, habits and attitudes. Storytelling seems to be the most powerful way to put new ideas (FAB key messages) into practise.

Prepare the story

The FAB story book provides the storyteller (the facilitator) with all he or she needs to tell a story about two farming families. The key messages are incorporated in the storylines and are supported with pictures. While storytelling, the storyteller can show the pictures to the farmers to help them visualize the concepts.

We advise that the storyteller first assess the local context and farmers in preparation of the story, which will enable the storyteller to adapt the story appropriately.

Usually, preparing to tell the story follows these guidelines:

1. The storyteller sets the scene of where the story will occur. For example, the farmers Mr. Juhudi and Mr. Sijali are in their local village and community.
2. The storyteller introduces the main characters. For example, Mr. Juhudi and Mr. Sijali and their families as well as other local villagers are a part of the story.
3. The storyteller starts to recount the story. For example, Mr. Juhudi and Mr. Sijali are farming for money.
4. The storyteller starts to recount the difficulties. For example, Mr. Juhudi and Mr. Sijali have difficulties with farming for money.

5. The storyteller recounts how the characters overcome the difficulties. For example, how Mr. Juhudi overcame the difficulties by following FAB key messages.
6. The storyteller recounts how the characters did not overcome difficulties what consequences these had. For example, Mr. Sijali could not overcome the difficulties, which caused problems for him and his family.
7. The storyteller summarizes the important points of the story. For example, he recounts the experiences of Mr. Sijali and Mr. Juhudi with farming for money.
8. The storyteller provides a good ending. For example, Mr. Juhudi and other villagers find out that Mr Sijali and his family are in difficulty and they all help him and his family.
9. The storyteller asks questions and leads the farmers in reflection. For example, why was Mr. Juhudi able to overcome the difficulties of farming for money?

Once the story has been prepared, a meeting should be organized between progressive farmers and farmers. This first meeting is an important step in conveying FAB key messages to progressive farmers and farmers.

During the meeting, the story should be told using the pictures provided. It is important that the story is read or told clearly, with emphasis and emotion to make it fun and enticing for the farmer participants. The facilitator may also act out some of the parts in the story, especially when emphasizing FAB key points.

At the end of the story, the storyteller should encourage discussions among farmers. Beyond listening and interacting in the story, communicating and sharing knowledge about the story in a group, is an important first step in farmer learning. The storyteller should also encourage the option that farmer participants can play out the story. This can provide for further interest on behalf of farmers as some of them will be acting in the role-play and taking up the roles of the various characters in the story. This, of course, will require organization among farmers and preparation time. This process should be led by the facilitator who is the storyteller.

The role-playing methodology

Introduction

A role-play is an activity that recreates a story or situation in a real life scenario. It is learning through acting and simulates “learning by doing”. Role-playing provides a lively, realistic, emotional and fun way of practicing what has been learnt. The idea is that farmers perform the stories in the FAB story book. Role-playing can develop the participants' practical skills and encourage them to implement the FAB key messages. It enables the development of social skills, where the farmers learn how to work together. It also helps in developing teaching skills as the participants learn how to communicate the FAB key messages to an audience. Another aim is that through role-playing, the farmers become socially aware because the FAB story book presents both a story about a successful farmer Mr. Juhudi, and a story about Mr Sijali who

encountered problems along the way of attempting to farm as a business. It is crucial that the role-play is meaningful to the participants.

Learning with role-playing occurs through: 1) the steps in preparing the role-play; 2) the actual role-play and; 3) the discussions that take place after completing the role-play. This discussion will, for example, allow the participants to go over important points of the role-play and it is important that these discussions naturally lead into the FAB discussion group.

The importance of role-playing

Role-playing enables the FAB story to be associated with important local cultural factors related to farming and the community. The role-playing enables complex issues to be simplified in a short time period. In preparation and acting the play, the farmers have to collaborate, which creates a sense of group belonging and the development of empathy among farmers. This provides an important indication of how working together can be helpful in their daily lives. A role-play provides a good way to communicate not only among the farmer-actors, but also among the audience of farmers watching and listening to the role play. Hence, it is a means of both oral and visual communication that stimulates both the actors and the audience. A role play is a memorable experience related to emotions and fun, which can encourage farmers to remember the FAB key messages of the FAB story book. It increases the farmers' motivation to learn since they are involved in the story and need to act it out. It encourages self-esteem and builds confidence. Role-plays can induce farmers to reflect on what they have ob-

served and relate it to their own situation. The more realistic scenario, the more farmers will relate and learn from it.

Role-playing also requires farmers to use numerous skills all in one: they need to communicate clearly and ensure that what they are saying is understood by farmers in the audience; and they sometimes need to play the role of somebody else, thus helping them better understand another person’s perspective and position in life. Role-playing can provide for attitude and behaviour change in farmer-actors.

The role-play can be used by the facilitator as an assessment tool so that s/he can test if the farmer-actors have understood the key messages of the FAB story book.

Developing the role-play

Role-playing is especially important for people who are more used to learning-by-doing, then by learning from books. Once the farmers have listened to the story in the first meeting and discussed various questions or concerns that may have arisen, the storyteller should encourage the participants to conduct a role-play. Farmers should agree to this together and should be initially helped by the facilitator to organize themselves. It is important that the storyteller emphasize the FAB messages in the role-play.

The facilitator needs to describe: the purpose of the role-play to all farmer participants, what it involves, and what is needed for the role-play. Appointing the main character in the FAB story book has to be mutually agreed among the farmer participants with support from the facilitator. Other characters that are not in the FAB story book can also

be included in the role-play as this will enhance the context rich learning environment of the role-play. For example, characters representing villagers and extension workers may be added. It is important, though, that there are not too many characters in the role-play as this may cause confusion and be difficult to organize. The maximum number of main characters for the role-play is seven.

It is important to tell the farmer-actors that the role-play has no script. Farmer-actors need only to provide evidence that they have understood the FAB key messages of the FAB story book. Each farmer-actor needs to play a character and provide a FAB key message from the story book.

It is important to encourage farmers to be actors in the role-play because it will stimulate their creativity and encourage them to work together. Remember to allow the farmer-actors a little practice, about ten to fifteen minutes, before the role-play begins.

After finishing the role-play, the storyteller should facilitate a discussion to encourage farmers to talk about other important points about the role-play, analyse, ask questions, and thereby foster further reflection. This should naturally lead into the FAB discussion group.

The FAB discussion group methodology

Introduction

The FAB discussion group methodology has been used in the field and has proven to be very effective for adult learning. In simple terms, it is

a group of farmers who meet and are initially organized by a facilitator to discuss matters that are relevant to the FAB story book. The FAB discussion group is usually formed after preliminary meetings with progressive farmers and farmers, where storytelling and role-plays of the FAB story book took place. The FAB discussion group needs to meet regularly, for example once every two weeks for about three hours each time. The FAB discussion group can be composed of minimum seven to maximum of 15 farmers, because too small or too large groups may not be effective.

The purpose of FAB discussion meetings is to share and learn from each other’s experiences after the storytelling and role-play sessions to discuss the FAB key messages. Participants sit in a circle so they can communicate easily with each other and discuss in an open and free manner with encouragement from the facilitator. It is important that farmers are part of the building process of a FAB discussion group and that once the first meeting has been held they are part of the planning process for the next meetings to come. Farmers need to be engaged in the planning of the next meeting and what will be discussed following the FAB Key messages in the FAB story book.

The number and duration of meetings will depend on local circumstances and the farmers’ availability. In some meetings, for example, two to three FAB key messages can be discussed, while in others may be only one key message is discussed. The farmers should decide this.

It is important to rotate the facilitator role among farmers: every time the FAB discussion group meets, a new facilitator is elected by the par-

ticipants. This will enable farmers to take turns in being a facilitator and thus gain experience in facilitating.

During the first meeting, the participants should decide on a set of rules for how the FAB discussion group should function. For example, there could be a rule about not allowing farmers who show up late to participate in the discussion group. All rules should be decided and agreed upon by the participants potentially through voting.

How farmers learn

Adult learning is very different from that of child learning. In many cases farmers do not want to learn or do not have time to learn due to their work. There is no obligation for farmers to learn. However, if farmers understand how the FAB discussion groups can be beneficial for them as well as helpful and supportive in their daily lives, they may be more disposed to participate in the FAB discussion group. We have noted that when discussions relate directly to farmers’ livelihoods, they are more willing to participate.

Farmers like to participate in discussions and share their experiences, but it has to be clear to them what they will be discussing and learning, where they will be meeting, when, for how long and what the commitment is. Like most people, farmers like to learn in their own time and learn the most through sharing experiences and ideas and listen to other farmers’ experiences. Farmers like to observe, and a good idea could, therefore, be to go on a field trip to visit one of the participants’ farm and/or a village market. Farmers are also very practical in nature and like to practice what they have learnt, hence incorporating role-plays in the FAB discussion group is an option to define the FAB key messages

once again. Bottom line is that farmers are encouraged to implement what they learn on their farms.

Training method

The training method used in a FAB discussion group is fully participatory and is based on farmers’ experiences related to both the FAB story book and, more importantly, from their experiences. It is crucial that farmers can communicate with one another speak freely knowing their opinions are respected, and that they find a good balance among farmers in terms of the time each has to talk. All farmers should have a chance to talk; the FAB discussion group must not be dominated by one or two farmers. The facilitator should encourage farmers who do not talk a lot or not at all to participate in the discussions.

FAB Key Messages

There are many FAB key messages within the FAB story book. Each FAB key message needs to be discussed, related to farmers’ daily lives and be fully understood by farmers. One or more FAB key message(s) can be discussed during a meeting. This will depend on what the respective FAB discussion group decides upon regarding meeting times, farmers’ motivation and desires. For each meeting, it is important to agree on what will be discussed and make sure everyone clearly understands it. Again, role-plays can be also be used to capture the FAB key message as this will not only be fun, but will further encourage farmers’ participation in the meeting and subsequent discussions.

A FAB key message can provide extensive discussions among farmer participants.

For example:

KEY MESSAGE 1
Farming as a Business is about earning money.

This key message can cover such subject matter areas for discussion as: why produce more crops and/or livestock; why is it important to sell crops and/or livestock for money; why is money important and; what can be done with money?

Planning meetings

Farmers in the FAB discussion group should be fully involved in planning meetings. It will increase their enthusiasm, emphasize their interests and affirm what they would like to discuss. The FAB key messages in this book provide guidance to what meetings need to be built around. However, other aspects may also be discussed. For example, lack of water in the local area as it may relate directly or indirectly to the FAB key messages.

Farmers must decide together or form a consensus on the number of meetings they should hold, how long the meetings will last and where they will take place.

The rules of a FAB discussion group

Rules for FAB discussion group meetings need to be defined by the farmers who participate in the meeting. The rules must be mutually agreed upon by all farmers and implemented when required. A “payment” system can be integrated, where each farmer gets six stones at

the beginning of the meeting. Every time a farmer joins the discussion s/he has to give up a stone. In case of a farmer talking for too long and dominates the conversation, s/he will have to give up two stones.

At the beginning of every meeting, farmers should vote for three participants who will be the rule keepers for that particular meeting. At the beginning of the next meeting another vote will take place and other participants will become the rule keepers.

The role of the rule keepers will be to intervene not only when commonly agreed upon rules are broken, but to facilitate harmony and dialogue among participants. For example, discussions can become quite heated when talking about water rights and usage and/or access to markets. In this case, it needs to be the rule keepers who ensure that discussions do not turn into debates or, worse, fights. This will also help and support the role of the facilitator.

The role and responsibilities of the FAB discussion group facilitator

The facilitator who initially starts a FAB discussion group will not be the facilitator for the entire duration of all the meetings planned to be held by the FAB discussion group. After the first or second meeting, depending on how the meetings proceed, the facilitator should let the participants become facilitators too. The facilitators will be elected directly from the FAB discussion group members at the beginning of every meeting. The facilitator will be supported by the three rule-keeping participants.

The role of the facilitator is to stimulate and encourage farmers in the meetings and learning process. This will support farmers in their willingness to talk, share their experiences and actively participate in the meetings. The facilitator should not lead the FAB discussion group, but collaborate with all participants to ensure that meetings are in line with the farmers' expectations. Also, the facilitator should simplify and make understandable to all the content of the discussions and summarize the discussions at defined intervals during the meeting. The facilitator should focus on each farmer's development by ensuring harmony and dialogue. Through encouraging collaboration, developing team spirit, strengthening farmers' confidence and encouraging farmers to cooperate, the facilitator will reduce competition among the participants.

A FAB discussion group facilitator is not a group leader and should not be one. Every farmer has the same importance as any other farmer, and all should be encouraged to lead the group together. Farmers need to support one another in the learning process. Sharing experiences benefits the entire group and provides each farmer support. For example, if one participant suggests an idea about a FAB key message of the FAB story book or shares an experience related to a FAB key message, the idea and/or experience becomes that of the entire FAB discussion group. This provides learning while increasing group unity.

Being a facilitator will provide the participants with knowledge, practical skills and experience in facilitating a meeting. This will enable each of the FAB discussion group farmers to organize and set up other FAB discussion groups with other farmers.

Methodologies to use

It was found that using storytelling, role-playing and FAB discussion group methodologies all together is effective. However, it depends on local circumstances and the famers’ motivations and needs. It could very well be that just one organized meeting, where the FAB story book is recounted using the storytelling or the role-play methodology, is sufficient. It is left to the facilitator to decide what methodology or which combination of methodologies is most applicable to local circumstances for implementing the FAB key messages with progressive farmers and farmers.

FAB STORY OF MR JUHUDI AND MR SIJALI



Welcome...

***This is Mr. Juhudi and his family,
and this is Mr. Sijali and family.***

They both have farms.

***They make food and feed their
families but would also like to
sell some of their farm produce
to make money.***





Mr. Juhudi has heard that in his local village, there is a storyteller who will be telling a story about how to make money from farming.



He is told that all are invited to attend. Mr. Sijali is also told about the storyteller.



Mr. Juhudi goes to the village meeting and listens carefully to the storyteller. The storyteller tells the story of two farmers, and how they intend to make money from farming.



After telling the story, the storyteller asks the villagers to participate and act out the story. The villagers act out the story and have fun. After the role-play, farmers and villagers discuss what they have done.

FAB KEY MESSAGE 1
Making money from farming is called
"Farming as a Business".



Mr. Sijali wanted to go to listen to the storyteller, but he could not go because one of his children got sick. However, his friend Mr. Juhudi tells him all

about the storyteller, the story about making money from farming and how they had fun in acting the story.



Mr. Juhudi thinks about the story he was told, the acting he did and all the important points he learnt about farming for money.

He sits down and plans what he wants to do so he can make money from farming.

FAB KEY MESSAGE 2
Farming as a business starts with planning.



Mr. Juhudi calls his friends who sell products at different markets to ask about the prices of the various crops/livestock. He also visits the different market places to understand markets better.

He needs to know if there are markets where he can sell his crop or livestock before he produces them.

FAB KEY MESSAGE 3

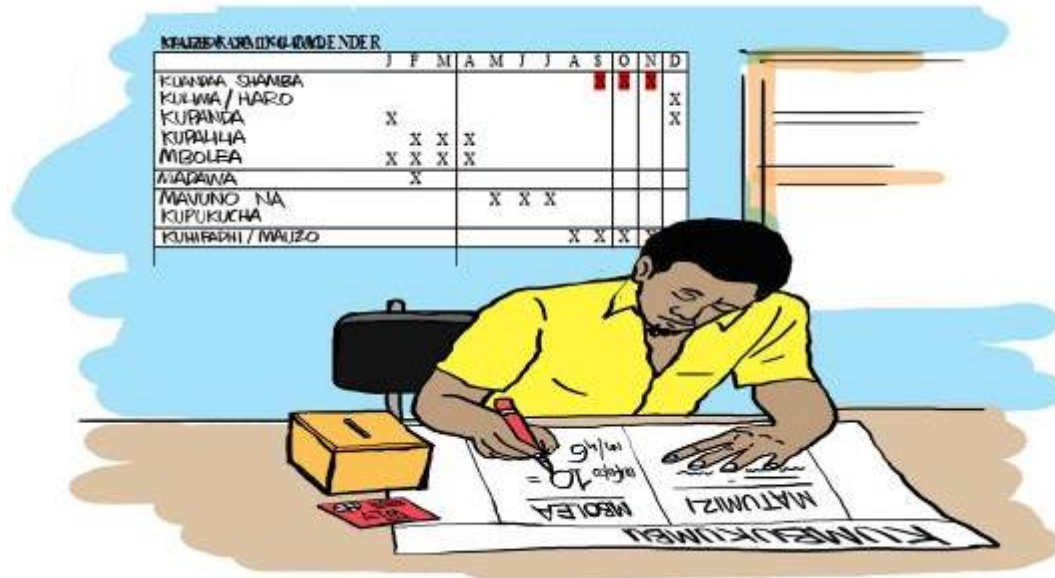
Finding out what crops/livestock are in demand and what prices can be obtained is very important for farming as a business. Knowing where and who to sell farm produce needs to be known before production starts.



Mr. Juhudi sits down again and thinks about the information he obtained about what products are in demand and what prices these products can sell for.

Mr. Juhudi thinks that maize is a good crop to grow and that the prices are good.

FAB KEY MESSAGE 4
Knowing which farm products are in demand and what the prices are allow for better planning for the farm business.



Mr. Juhudi drafts his plan. He thinks about all the money he will need to pay to grow maize, sell maize and the possible money he will receive in return.

Mr. Juhudi finds out by drafting a plan that maize could be a good crop to earn him money.

FAB KEY MESSAGE 5

Knowing the money that will be spent and earned before starting producing a crop and/or raising livestock is very important.



Mr. Juhudi knows the money he will need to spend to buy seeds and other things he will require to grow maize.

He also knows that if needed, he can count on help from villagers to help produce his maize crop and on his good friend Mr. Sijali.

FAB KEY MESSAGE 6

Knowing what will be spent before starting to produce a crop and/or raising livestock is very important. This will provide the costs of producing a farm enterprise.



Mr. Juhudi works out how much money he can earn from selling maize. He thinks he can have about 30 sacks of maize at harvest time. He finds out what money he can make and

compares it to the money he will spend to grow the maize crop. He finds that he can get more money than he will spend.

FAB KEY MESSAGE 7

'Farming as a Business' is about making more money than money spent. If more money is earned than money is spent, this is called profit.



Mr. Juhudi also works out what he will spend and earn for growing sunflowers. He finds out that he can make more money then he spends money in growing sunflower. He compares

the profit of maize with the profit of sunflower and finds that he can make more profit with maize.

FAB KEY MESSAGE 8

In farming as a business, it is always good to compare which types of crop and/or livestock will bring the most profit.



Mr. Juhudi thinks about the money he can make and also thinks about how this money can help his family, friends and others in his village. He thinks about his good friend Mr. Sijali.

Mr. Juhudi knows that if he plants maize, he can help his family members and other villagers to get work on the farm.

FAB KEY MESSAGE 9

Farming as a business can enable family, friends and villagers to find work.



***Mr. Juhudi is well organized.
He has a plan and goes to buy
seeds and fertilizer.***

FAB KEY MESSAGE 10
Farming as a business is about being organized.



Mr. Juhudi is organized. He has a plan and prepares well the land where he will plant his maize.

Mr. Juhudi knows how important it is to treat land well. He knows that if he treats his land well, it will treat him well and provide him with a lot of maize at harvest.

Mr. Juhudi and his wife Amina look after their land. They also plant trees to keep the land healthy.

FAB KEY MESSAGE 11
Farming as a business is about looking after
land, water and nature.



Land provides Mr. Juhudi food and money. He knows that it is important to treat and prepare his land well; he also knows that he must not use too much fertilizer on his maize crop.

This will be bad for his maize crop and for his land and water too. He also knows that if he uses less fertilizer, he will spend less money.

FAB KEY MESSAGE 12

Farming as a business is about knowing how to produce a crop and/or livestock properly.



Mr. Juhudi knows that he has to set out a growing plan for his maize crop. He needs to plan; the plan for his maize crop enables him to know when he

will need to do work and when he will need to spend money.

FAB KEY MESSAGE 13

In farming as a business, crop planning and livestock planning is very important. This will reveal when work is required and when money needs to be spent.



Mr. Juhudi has done a good job - his maize crop is growing well. However, he calls Mr. Pombo, who is the local extension officer, to his farm.

Mr. Pombo is very helpful to Mr. Juhudi providing good advice about best practices for maize.

Mr. Juhudi invites Mr. Pombo to stay for lunch so they can talk more about best practices for maize. They talk about how good practices can make the maize crop healthy while also looking after land, water and nature.

FAB KEY MESSAGE 14

Farming as a business is about growing crops and/or rearing livestock using best practices that look after land, water and nature.



Mr. Juhudi has done a good job: the maize was healthy at harvest time and he had a lot of maize to harvest. He got his family to work and the villagers to help him harvest the crop. Mr. Juhudi

could see that he would get more than 30 sacks of maize from this harvest and was very happy.

FAB KEY MESSAGE 15

Farming as a business is about getting people to work together so that all people benefit.



After the hard work of harvest, Mr. Juhudi visits his good friend Mr. Sijali. He finds his friend and his wife very sad. Their harvest was not good. Mr. Juhudi sits down and talks to Mr. Sijali.

Mr. Juhudi has an idea for Mr. Sijali, but only tells him that he will be back after he has sold his maize crop.

FAB KEY MESSAGE 16

Farming as a business is about helping and telling others how they can farm to make money.



Mr. Juhudi knows that he has various options for selling his maize. From his market review he knows that he could sell his

maize to a processor, sell it at the market directly or sell it to a trader.

FAB KEY MESSAGE 17

Farming as a business is knowing who to sell crops and livestock to and getting the best possible prices.

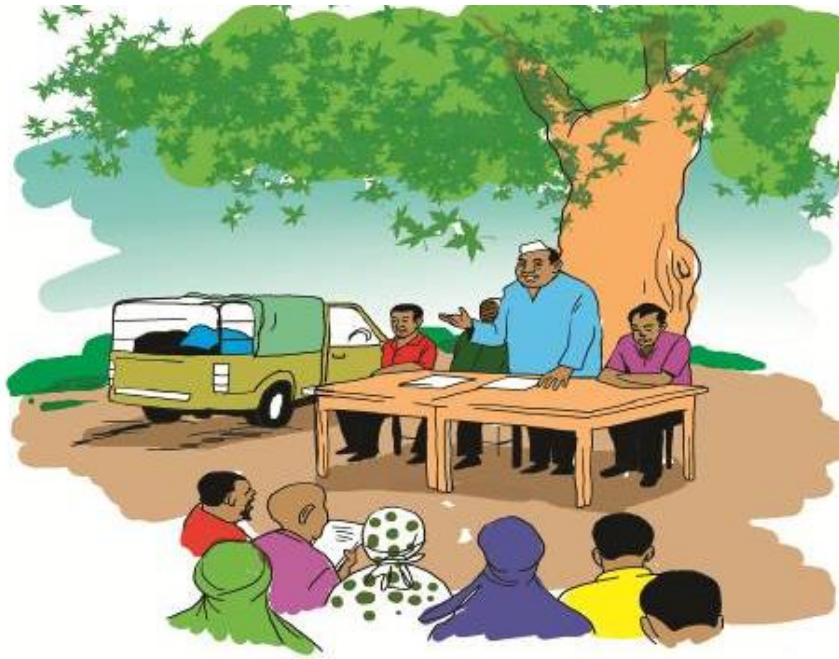


Mr. Juhudi knows that if he adds value to his maize, he can get a better price. He calls his friend Mr. Pimba who, for a small fee, brings his tractor to Mr Juhudi's farm and adds value to the maize crop by using a maize sheller.

The maize is then put in sacks. Mr. Juhudi finds that he has 39 sacks of maize each weighing 50 kg. He had thought that he initially would have got only about 30 sacks of maize from his harvest.

FAB KEY MESSAGE 18

Adding value to farm produce is important in farming as a business because it may yield better prices when produce is sold.



Mr. Juhudi decides to sell part of his maize to a processor.

Mr. Gerald is a processor, and on the day of sale, Mr. Gerald offers Mr. Juhudi a contract for the next maize harvest.

Mr. Gerald also offers other farmers a contract for the next maize harvest.

FAB KEY MESSAGE 19

Farming as a business is about ensuring sales and getting a good price before anything is produced on the farm.



Mr. Juhudi carefully goes over the contract that has been offered to him by Mr. Gerald. He looks at the quantity and quality of seeds and fertilizer he will be given by Mr. Gerald to produce the maize, and importantly, what price he will get when the maize crop has to be delivered.

FAB KEY MESSAGE 20

Farming as a business is about reducing the risk of not being able to sell farm produce and not getting a good price.



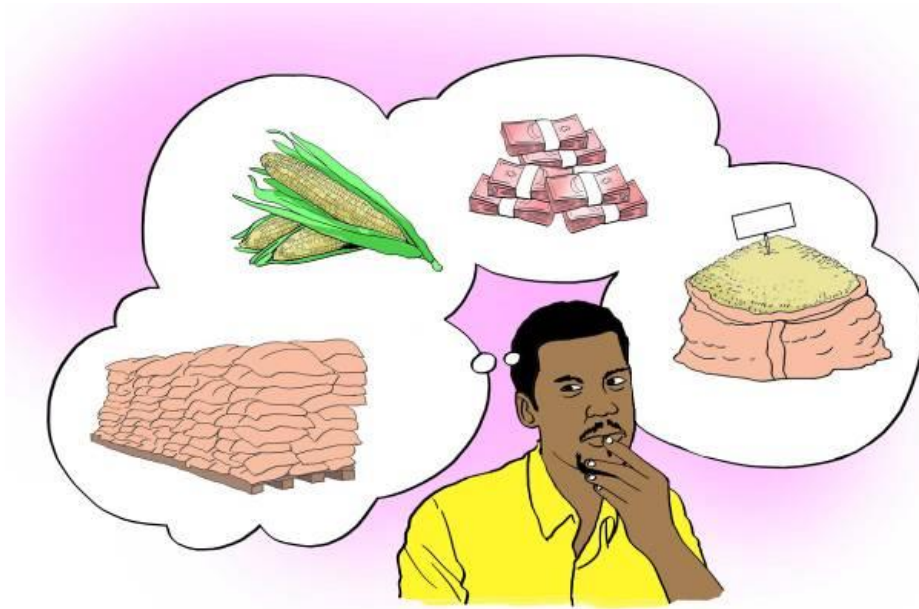
Mr. Juhudi sells some of his maize at the market. He gets a good price for the maize he is selling because it has been processed and is of good quality.

FAB KEY MESSAGE 21

Farming as a business is about good quality farm produce and getting a good price for good quality.



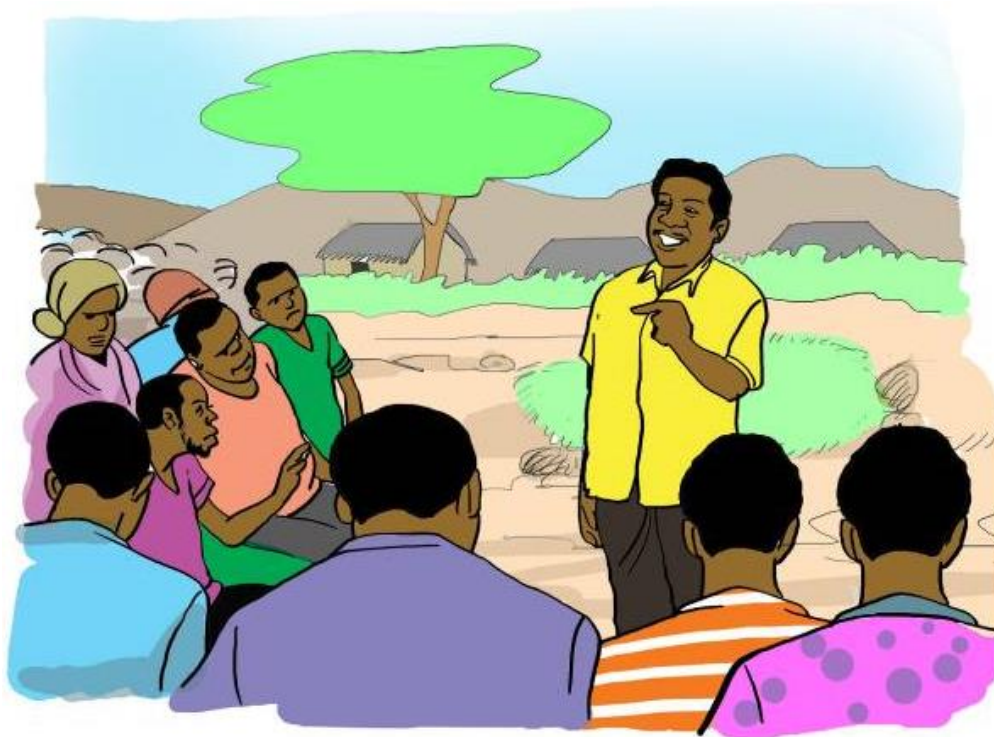
Mr. Juhudi also sells some of his maize to a trader. The trader pays him a good price because the trader knows that the maize is good quality



Mr. Juhudi understands that if he provides quality maize in the required quantities and with a consistent supply, he can be successful in farming as a business

FAB KEY MESSAGE 22

Farming as a business is about providing farm produce that is good quality provided in the right quantities with a consistent supply and sold for a good price.



Mr. Juhudi thinks that he was successful also because he worked with other people – his family and other villagers.

He also knows that he got a lot of information about prices and markets from his friends. He now knows that collaboration with other people is important.

FAB KEY MESSAGE 23

Farming as a business is about farmers helping each other to become businessmen/businesswomen.



Mr. Juhudi also realizes that some of the money he has made (profit) needs to be put back into the farm business so he can improve his farm business at the next maize harvest. Mr. Juhudi decides to buy a maize shelling machine. He knows that this will add value to his maize production. He also knows that he can provide maize shelling services to other farmers in his village and also make a little extra money from this.

FAB KEY MESSAGE 24

Farming as a business is about putting some of the earned profit back into the farm business. This is called an investment.



Mr. Juhudi also realizes that with the profit he made from selling his maize, he may need to buy other equipment for his farm business. But he is not sure if he has enough profit (money).

So Mr. Juhudi visits a financial service that lends money to farmers.



He goes to the financial service to find out how much money he can borrow, and how much it will cost him. He understands that the cost of borrowing money is called interest rate.

He understands that if he borrows 100 000 at an interest rate of five percent, he will have to pay back 100 000 plus five percent which is 5000. This means that he will have to pay back 105 000 to the financial service.

Mr. Juhudi is not convinced and considers other options he has.



Mr. Juhudi thinks about how much profit he made. He considers how much of this profit he can save to buy farm equipment with his own money.

Mr. Juhudi also thinks about the loan that would enable him to buy the farm equipment immediately. However, Mr. Juhudi realizes that it is better for him to save some of his profit, and buy the farm equipment later. Mr. Juhudi knows that if he saves and there is an emergency, for example somebody in the family gets sick, he can pay for a doctor and medicines.

FAB KEY MESSAGE 25

Farming as a business is about making wise decisions about what to do with profit.



Mr. Juhudi goes back to see his friend Mr Sijali. Mr. Juhudi asks his friend Mr. Sijali what happened to his corp. Mr. Sijali tells him that he planted his beans, prepared his land and knew the trader to whom he could sell his crop. But the trader, who was going to buy his beans, refused to buy his beans because they were not good quality and he needed a larger quantity of beans. The land did not provide as much beans as Mr. Sijali had expected, so Mr. Sijali became sad, but he had a party anyway.



Mr. Juhudi understands that Mr Sijali needs some support. He calls other villagers and they all have a meeting. This time Mr. Sijali is also present. Mr. Juhudi tells the villagers his story because he is now the storyteller. He also promised to support and help other farmers in farming as a business.

FAB KEY MESSAGE 26

Farming as a business is about sharing experiences about farming as a business with other farmers and providing support and help.



Mr. Juhudi is happy. He has made money – a good profit. He knows he can help and support his family. Also, he knows he has helped and can support his friend Mr. Sijali and other villagers.

He knows this is important because farming as a business is about working with other people.

FAB KEY MESSAGE 27
Farming as a business is about working
with other farmers and people.