



Project Coffee +

Agripreneur
Development
Programme



*Coffee Based
Farming System*



Farmer's Workbook
Philippines

FOREWORD

Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) and local partners from Ghana, Nigeria, Côte d'Ivoire and Cameroon have developed the Farmer Business School (FBS) approach for cocoa production systems in 2010. Since then, FBS has been introduced in 18 African countries with an overall outreach of over 1 million smallholders. Major impacts are better incomes from smallholder's investments in good agricultural practice and recommended inputs, the emergence of producer organizations and better access to financial services.

The FBS Advisory Facility of the regional programme Sustainable Smallholder Agri-Business (SSAB) has supported the adaptation for smallholder coffee farmers in selected areas in Indonesia, Philippines and Thailand.

The goal of the initiative "Improving smallholder coffee farming systems in Southeast Asia" is that smallholder coffee farmers in selected areas in Indonesia, Philippines and Thailand improve the economic viability of their farming system. Introducing FBS in the coffee value chain in Southeast Asia shall contribute to achieve the following specific objectives:

- *Improve incomes and living conditions of 10,500 smallholders and their families*
- *Increase their coffee productivity (yield/ha) on average by 20% in Indonesia and Thailand, and 50% in the Philippines.*
- *Smallholder farmers adopt profitable and best-integrated and/or diversified farming systems with coffee*
- *Systems of/or access to local service delivery by farmer groups/organizations for smallholder coffee farmers are improved.*

Only FBS-Trainers that underwent a special qualification program including classroom and learning trainings with farmers are well prepared to deliver the training in line with the principles of adult and discovery learning and the quality standards of FBS.



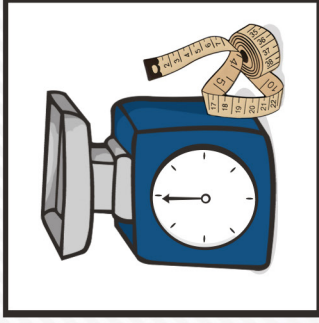
M0-A Farmer Business School: The Training

What is FBS about?



M1

Is farming a business?



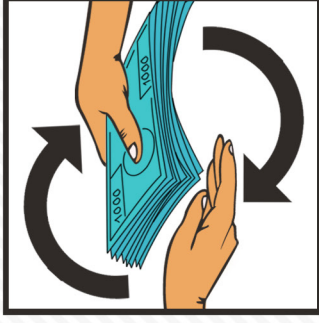
M2

Know the unit to know your assets



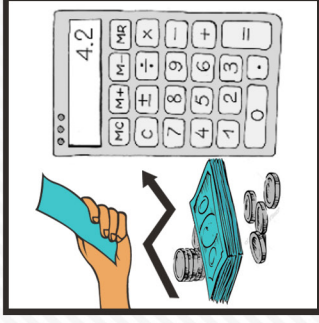
M3

Manage your farm for enough food



M4

Money-out/Money-in: Know whether you do a good business



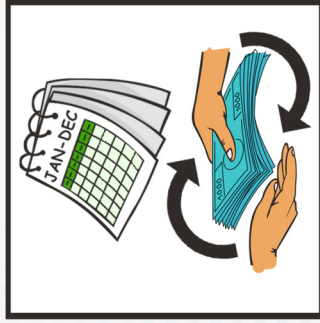
M5

Decisions for more income



M6

Seize opportunities to diversify your farm enterprises



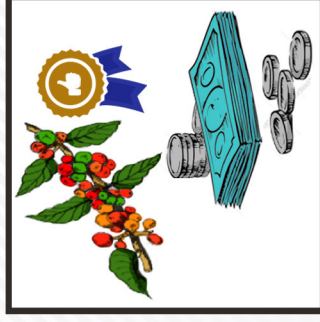
M7

Manage your money throughout the year



M8

How to get good financial services



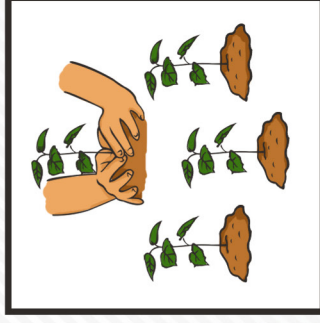
M9

Make more money with good quality coffee



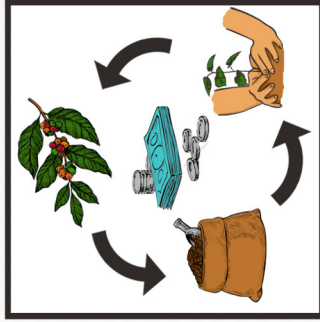
M10

Benefits from membership in farmer organization



M11

Investing in rejuvenation and rehabilitation of coffee



M12

Becoming an entrepreneur in practice

The skills learned at the Farmer Business School help the farmers to become better entrepreneurs who:

- Take advantage of improved technologies and market opportunities to increase income
- Plan and adapt/optimize their production to maximize farm productivity and profitability
- Lead professional negotiations with buyers, input suppliers, credit institutions and land owners.
- Manage money, savings and loans

	Year _____											
	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
The tasks of the entrepreneur												
C. Maintenance												
• Weeding/Spraying												
• Fertilizer Application												
• Spraying Fungicide/insecticide												
• Pruning												
D. Harvesting/Post Harvest												
• Picking												
• Depulping												
• Drying												
• Dehulling												
• Sacking												
• Storage												
• Dehulling												
• Sorting (optional)												
• Re-drying												
E. Marketing												
• Transport												
• Labor/Hauling												



Main Lesson

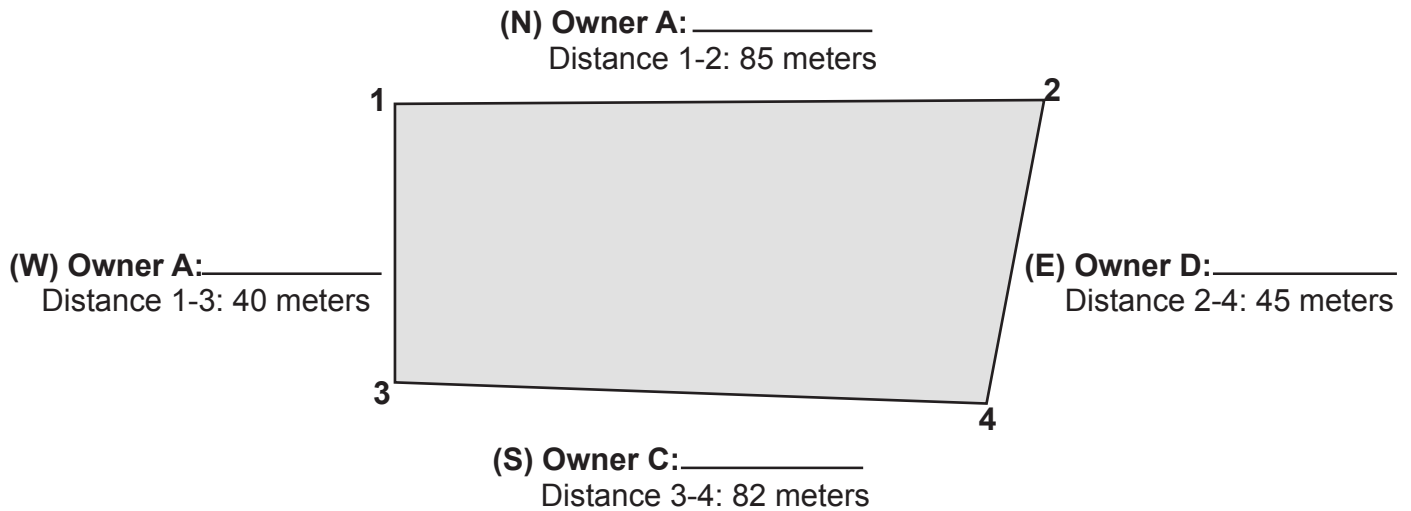
For a good yield, the agricultural entrepreneur (man or woman) plans to do the necessary work in the field and apply the inputs at the right time.

M2-A : Measure and calculate the surface of a field

The size or surface area of a field is measured in square meters or hectares.

1 hectare (ha) is 10,000 square meter (m²).

Sample of Farm Lay-out and Exercise Output



Area Computation to Determine Total Area (Hectare)

$$\text{Area} = \text{average length} \left(\frac{1-3 + 2-4}{2} \right) \times \text{average width} \left(\frac{1-2 + 3-4}{2} \right)$$

Example:

$$\frac{40 + 45}{2} \times \frac{85 + 82}{2}$$

$$\frac{85}{2} \times \frac{167}{2}$$

$$42.5 \times 83.5$$






$$= 3,548.75 \text{ m}^2$$

$$1 \text{ ha} = 10,000 \text{ m}^2$$

$$\text{so: } \frac{3,548.75}{10,000}$$

$$\text{Area} = 0.3548 \text{ ha}$$

M2-B : Standard Measures and Units

Distance	Kilometer (km) : 1 km is 1,000 meters (m)
Length or width of a field	Meter (m) : 1 m is 100 centimeters (cm)
Surface Area	Square Meter (m²) Hectare (ha) : 1 ha is 10,000 m ²
Yield per Unit Area	Yield per hectare: Formula : $\frac{\text{Harvest/Yield(kg)}}{\text{Area Planted(ha or m}^2\text{)}}$ example : 400 kg/ha dried coffee beans
Volume	1 Liter : 1,000 ml 1 Gallon : 3.6 Liters
Weight	Grams (g) Kilograms (kg) : 1 kg is 1,000 g Metric ton (mt) : 1 Ton is 1,000 kg
Time	Minutes (min) Hour (h) = 1 hour has 60 minutes Day (D) = 1 day has 24 hours
Agricultural work	<p>Man-day (MD): The work of an adult person in one day. Example: Work on one hectare requires 10 Man-days. (10 MD / ha). The work can be done by 1 man in 10 days or 10 men in 1 day.</p>  <p>Man-animal day (MAD): the work of 1 head animal/ day and 1 person It is important to specify the number of hours in a work day.</p> 
Coffee Conversions (Robusta)	<p>1 kg Green Coffee Beans(GCB) = 5 kgs red picked cherry</p> <p>100 kg fresh Cherry =</p> <div style="display: flex; justify-content: space-around; align-items: flex-end;"> <div style="text-align: center;">  <p>40-45 kg dried cherry</p> </div> <div style="text-align: center;">  <p>26 kgs dried parchment coffee</p> </div> <div style="text-align: center;">  <p>20-22 kgs Green Coffee Beans</p> </div> </div>

M2-C : Sample Listing of Farm Assets

	Cost/Purchase Price
A. List of Equipment, tools, farm animals	
1.	
2.	
3.	
4.	
5.	
B. Inventory of Inputs (fertilizers, chemicals, herbicide, etc.)	
1.	
2.	
3.	
4.	
5.	
C. Available Labor	
1. Family labor: Number of Persons	
2. Outside labor: rate/day	
3. Hired Man-Animal Day: rate/day	
4. Hired Machinery or equipment	
D. Labor	
Area: _____hectares	
E. Crops Planted No. of Hills/Area	
1.	
2.	
3.	
4.	
5.	
F. Credit Sources: interest rate _____%/yr	
1.	
2.	

M2-D : Coffee Farmer Information

Source: Adopted from Nestle Coffee Farmer's Handbook - Farm Identity Sheet

Personal Information		
	Age:	Educational Attainment
Name:		
Home Address:		
Contact Number:		
Spouse:		
Name of Children:		

Farm Information		
Farm Address		
Age of Coffee Trees	Area (ha)	
Number of bearing trees		
Total Production Coffee (kg/yr) Cropping		
Intercrop(s)	Area	Total Yield : (kg/year)
Other Crops		

FARM SKETCH MAP – Draw based on Actual Parcels = total all parcels added



FARM SKETCH MAP – Draw based on Actual Parcels = total all parcels added

M3-A Food Groups and their functions

Making money with agriculture is good, but the farm must provide also enough good food for your family. For this reason we want to tackle this issue.



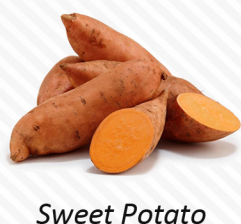
Energy and Physical Strength to work and to grow

GO



Physical Strength and Mental Force

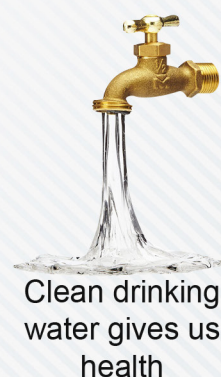
GROW




























Protective Food and Clean Water

GLOW



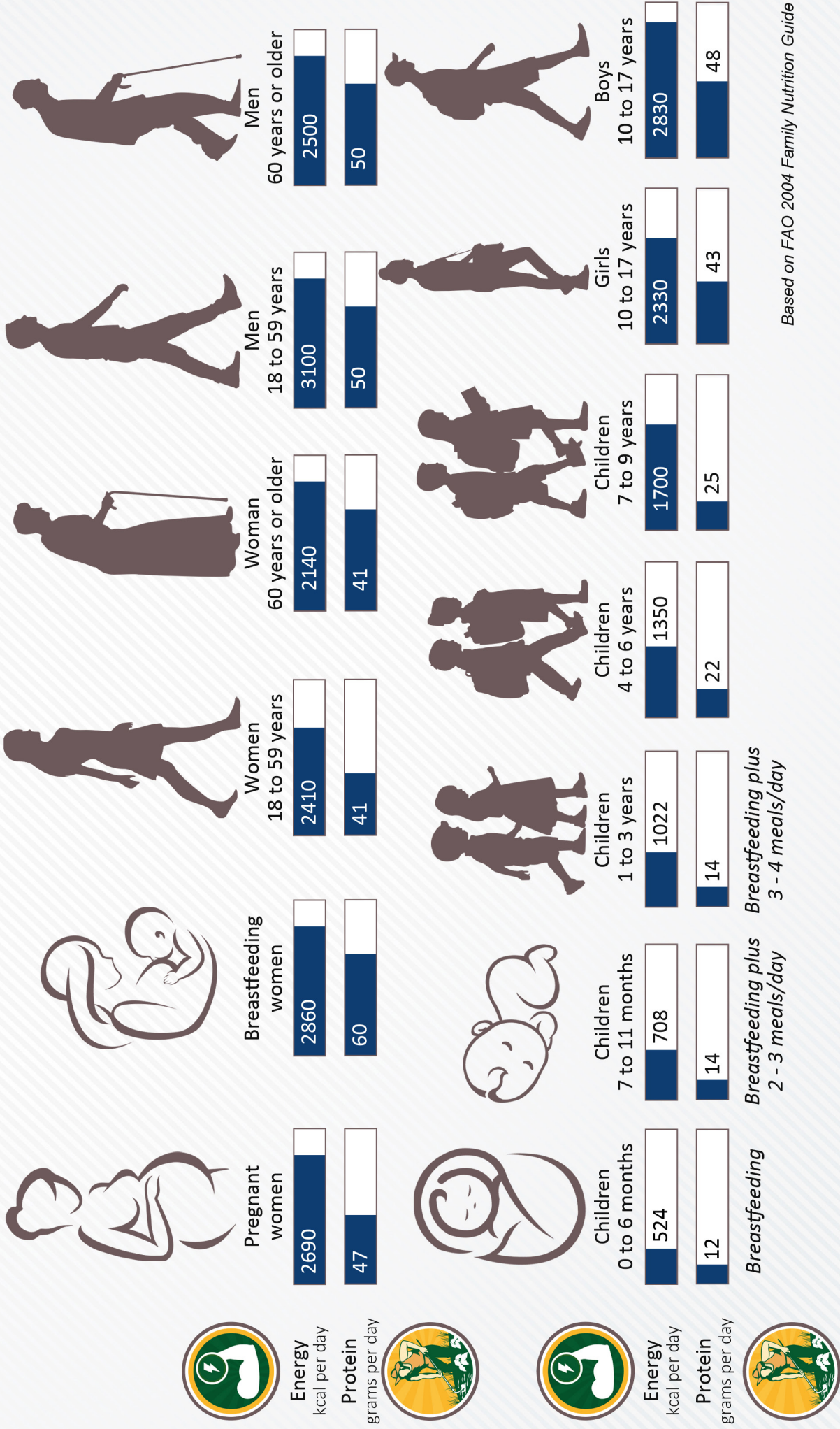
M3-C Food products and their content in energy, protein, fat, carbohydrates (food composition at 100 grams edible portion)

Food		Energy (Kcal)	Protein (g)	Fat (g)	Carbohydrates (g)	
	Rice, Well milled	356	7.4	0.5	80.4	
	Corn Grits, white	357	8.3	1.5	77.5	
	Sweet Potato Yellow	135	1.1	0.4	31.8	
	Cassava	145	0.6	0.2	35.3	
	Pork Belly less fat	307	17.3	26.3	0.2	
	Chicken	215	17.4	16.2	0	
	Fish Galunggong	100	20.4	2.1	0	
	Dried Fish Tamban	215	43	4.8	0	
	Eggs	139	12.3	9.4	1.4	
	Fruits Banana (Lacatan)	126	14	0.2	29.6	
	Vegetables (Kalabasa)	68	1.2	0.2	15.3	
	Leaves Swamp Cabbage – Kangkong	39	3.3	0.4	5.5	

Source: Philippine Food Composition Table, Food and Nutrition Research Institute, DOST

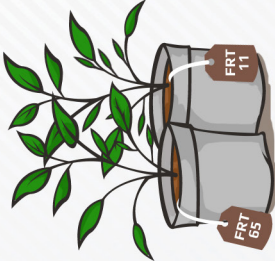




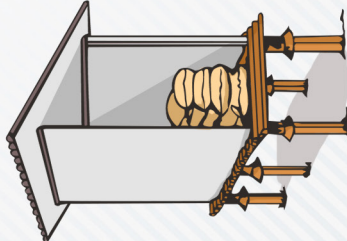

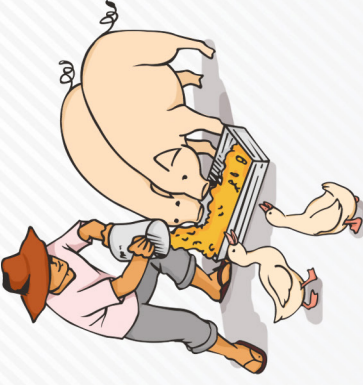
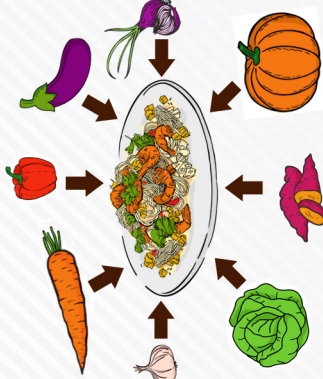

Explanation: A kilocalorie (Kcal or 1000 calories) is a measure for the energy of a food. The number of kilocalories of one kg of a given food shows you whether the food is rich or poor in energy. **100 grams = ½ cup** (Approximate)

M3-D How much energy and protein do we need per day?



Based on FAO 2004 Family Nutrition Guide

M3-F How to have more and better food?

Improving yields		Diversify cropping		Intercropping	
<p>Improved varieties</p> 	<p>Fertilization</p> 	<p>Mulching to conserve water</p> 			
<p>Reduce losses in storage</p> 	<p>Manage money to buy food</p> 	<p>Raise animals</p> 	<p>Prepare food well</p> 	<p>Clean water and hygiene</p> 	

Source: Adapted from FAO 2004. Family Nutrition Guide

Other possibilities

- Produce crops that ripen early or that resist to drought
- Harvest water for small irrigation
- Some families might have the opportunity to establish fish ponds

Reference Materials for Module 4

Money-out, Money In: Know whether you are doing a good business

M4-A BUKIDNON: 1 Hectare Establishment Cost of Coffee (Bukidnon Condition)

As reference material for the trainer, make an example of a full blown calendar starting from land prep (*establishment of coffee farm*) and the 3 years cycle - till start of good harvest for coffee.

Assumptions:

Production Cost and Returns = Plantation Establishment up to 3 Years
(*per hectare*)

Productive years = 25 Years

Distancing: 2 m x 3 m; Total Population = 1,666 plants/hectare

1. Establishment costs		Amount (₱)
• Land Clearing (piece rate or pakyaw)	@ 3,000/ha*	3,000
• Lay-outing and Staking, Hole Digging	1,666 @ 5.00/hole	8,330
• Herbicide	3.0 liters @ 400/per liter	1,200
Sub-Total		12,530
2. Inputs		
• Seedlings	1,666 @ 26/pc	43,316
• Chicken Dung - 30 kgs/sack	40 bags @ 100/sack	4,000
• Furadan – 16 kg/bag	1 bag @ 1,200/16 kg. bag	1,200
• Fertilizer – 50 kgs/bag	5 bags complete @ 1,200/bag	6,000
• Chemical/Pesticides	2 liters @ 850/ per liter	1,700
Sub-Total		56,216
3. Labor		
• Hauling	10 Man days @ 346/md**	3,460
• Planting	6 Man days @ 346/md	2,076
• Fertilizer Application	6 Man days @ 346/md	2,076
Sub-Total		7,612
Total Establishment Cost/hectare		76,358

4. Maintenance (over 3 years)		
• Spraying	2 mds x 4/year x 3 years @ 346/md	8,304
• Fertilization	3 mds x 4/year x 3 @ 346/md	12,456
• Fertilizer – 50 kgs/bag	10 bags/yr x 3 @ 1,200/bag	36,000
• Furadan 3,5, G – 16 kgs/bag	1 bags/yr x 3 @ 1,200/bag	3,600
• Fungicide – 1kg/box	4 kgs/yr x 3 @ 250/kg	3,000
• Herbicides	6 liters/year x 3 @ 400/liter	7,200
• Pruning	3 mds/quarter x 12 @ 346/md	12,456
Total Cost = 3 years		83,016
Total Cost of Maintenance for 3yrs/3 = Maintenance Cost/year		27,672/yr

* Based on Precleared area- not new break-in land. For newly opened areas budget P10,000/ha or use local rates.

** Minimum wage, Category II (DOLE -NWPC R10 Northern Mindanao Per Wage Order No. RX-20 effective Nov. 1, 2018)

Projected Yield	Selling Price @ 84/kg	Volume	Gross Sales	Net Income (₱)
@ 1.00 kg/tree	84.-	1,666 kgs	139,944	112,272
@ 2 kgs/tree	84.-	3,332 kgs	279,888	252,216
@ 2.5 kgs/tree	84.-	4,165 kgs	349,860	322,188

Contribution Margin @ 84/kg selling price			
Year	Yield Levels	Production Cost/Tree	Contribution Margin/Tree
3	1	16.60	67.40
4	2	8.30	75.70
5 upwards to 8th year	2.5	6.64	77.36

Harvesting		Amount (₱)
Handpicking (pick red)	@ 4.20/kg cherry*** x 5.0 kg/tree* x 1,666 trees	34,986.00
Drying	@ 12 MDs @ 346/MDs	4,152.00
Dehulling	@ 4.00/kg** x 1,666 kgs/ha GCB	6,664.00
Total		45,802.00

* Conversion rate of 1 kg GCB = 5 kgs of Red Cherry

** Own dehuller; other local rates in Bukidnon: Pangantucan, Kalilangan, Maramag = 5.00/kg GCB; Lantapan = 5.50/kg GCB; Malaybalay = 4.50/kg GCB

*** Formula to determine rate of buy back(cherry) = current price GCB x 0.05%

* Refer to Production Cost details **M4-A p.48-49**

Table of Formulas to determine:	Sample Computation*
<p>1. Value of Coffee trees up to three (3) years establishment period</p> <p>Formula: $\frac{\text{Total Establishment Cost} + \text{Maintenance Cost for 3 years}}{\text{Total Plant Population}}$</p> <p><i>Note : Consider mortality rate of planted trees that survived</i></p>	$= \frac{76,358 + 83,016}{1,666 @ 100\% \text{ survival}}$ $= \frac{159,374}{1,666}$ $= 95.66/\text{tree} @ 100\% \text{ Survival Rate}$
<p>2. Production Cost/Tree (Yearly)</p> <p>Formula: $\frac{\text{Maintenance Cost/Year}}{\text{Number of trees}}$</p>	$= \frac{7,672}{1,666}$ $= 16.60/\text{tree/year}$
<p>3. Break-even Production/Tree (kg) BEPC (kg)</p> <p>Formula: $\frac{\text{Production Cost/Tree/Year}}{\text{Current Buying Price}}$</p>	$= \frac{16.60/\text{tree/year}}{84/\text{kg GCB}}$ $= 0.193 \text{ kg/tree GCB or } 193 \text{ g GCB/tree or } 965 \text{ g cherry/tree}$
<p>4. Break-even Production Cost/kg (GCB) BEPC (₱)</p> <p>Formula: $\text{Production Cost/Tree} + \text{Harvesting Cost/kg}$</p>	$= 16.60 + 27.49$ $= 44.09/\text{kg}$
<p>5. Harvesting & Processing Cost/kg</p> <p>Formula: $\frac{\text{Total Harvesting and Processing Cost}}{\text{GCB recovered}}$</p>	$= \frac{45,802}{1,666 @ 100\% \text{ recovery GCB}}$ $= 27.49/\text{kg}$
<p>6. Net Income/Hectare/Year</p> <p>Formula: $\text{Selling Price} - \text{BEPC(₱)} \times \text{GCB recovered (kgs)}$</p>	$= 84 - 44.09 \times 1,666 \text{ kg (@ } 100\% \text{ recovery)}$ $= 66,490.06/\text{ha/year}$
<p>7a. Return of Investments (ROI)/Year (without depreciation)</p> <p>Formula: $\frac{\text{Net Income/Ha/Year}}{\text{Maintenance Cost} + \text{Harvest Cost}}$</p>	$= \frac{66,490.06}{27,672 + 45,802}$ $= \frac{62,691.58}{73,478}$ $= 0.85\%/\text{year or } 85\%/\text{year}$
<p>7b. ROI/Year (with depreciation)</p> <p>Depreciation Value/Year = Total Establishment Cost/ Lifespan</p>	$= \frac{76,358}{25 \text{ Years}}$ $= 3,054.32/\text{year}$
<p>ROI (with depreciation)</p> $= \frac{\text{Net income/Ha/Year}}{\text{Depreciation value/year} + \text{Maintenance Cost} + \text{Harvesting} + \text{Processing Cost}}$	$= \frac{62,691.58}{3,054 + 27,672 + 45,802}$ $= \frac{62,691.58}{76,528}$ $= 0.82\%/\text{year}$

Farmers Workbook Module 4

Money-Out, Money-In: Know whether you are doing a good business (intercrop or diversified crop choices)

Here we will see how to determine if business was good or bad. We will calculate the “money-in” and “money-out” from different produce.

M4-B Exercise Sheet 1: Coffee



Steps:

- Multiply the quantity with the price in each line.
- Sum the money spent (“Money-Out”) on inputs and labor
- Multiply the yield by the price of sale (“Money-In”)
- Subtract the sum of “Money-Out” from the “Money-In”
- Determine if there was a profit or a loss

1 ha Coffee: 2x3 m distancing 1666 trees/hectare		Unit	Qty	Price (₱)	Total (₱)
1. Money-Out					
Inputs					
Insecticides - Furadan	bag	1	1,200	1,200	
Fungicides	kgs	4	250	1,000	
Herbicide	liters	6	400	2,400	
Fertilizers – 50 kg/bag	bags	10	1,200	12,000	
Total cost of inputs				16,600	
Labor and services					
Pruning	MD	12	346	4,152	
Fertilization (<i>organic/inorganic</i>)	MD	4	346	1,384	
Spraying (<i>herbicide/insecticide/fungicide</i>)	MD	8	346	2,768	
Harvesting (<i>piece rate</i>)	per kg	8,330	4.20	34,986	
Drying and bagging	MD	20	346	6,920	
Total cost of labor needs and services				50,210	
Other costs					
Interest Charges @ 16%/yr	%/Yr	21,400		3,424	
Dehulling	per kg	1,666	4.-/kg	6,664	
Transport/Hauling	per bag	33	20/bag	666	
Coffee Bags – jute sack	bags	5	50	1,700	
Total of other cost and cost of services				12,454	
Total Cost (inputs + labor and services + other costs)				79,355	
2. Money-In					
Yield x Price of Sale	kg	1,666	84	139,944	
3. Profit or loss?	Money-In - Money-Out		☺ or ☹		60,589

Return of Investment (ROI)

$$= \text{Income/Capital Invested} = 60,589 / 79,355$$

$$= 0.763 \times 100$$

$$= 76.3\%/\text{year}$$

M4-C Exercise Sheet 1: Yellow Corn



Steps:

- Multiply the quantity with the price in each line.
- Sum the money spent (“Money-Out”) on inputs and labor
- Multiply the yield by the price of sale (“Money-In”)
- Subtract the sum of “Money-Out” from the “Money-In”
- Determine if there was a profit or a loss

1 ha of 2 nd crop local variety Yellow Corn Planting distance @ .20cm x 0.75cm rows planted in Furrows				
	Unit	Qty	Price (₱)	Total (₱)
1. Money-Out				
Inputs				
Seeds – Hybrid Variety	9kg/bag	2	6000	12,000
Inorganic Fertilizer – 50 kg/bag	Bags	10	1,200	12,000
Organic Fertilizer (Chicken Dung)	Bags	30	100	3,000
Herbicides	Liters	3	400	1,200
Total costs of inputs and services				28,200
Labor and Services				
Land preparation – Plowing, Harrowing and Furrowing	MAD	6	500	3,000
Fertilization (Basal and Sidedress)	MD	6	346	2,076
Manure Spreading	MD	6	346	2,076
Planting	MD	10	346	3,460
Herbicide Application	MD	2	346	692
Harvesting – piece rate	Per Kg	6,000	1.50	9,000
Shelling	Per Sack	120	15.-	1,800
Transport to Dryer	Per Kg	6,000	.50	3,000
Labor - Drying	MD	12	346	4,152
Labor – sacking and loading	Per Sack	120	15	1,800
Transport to Buyer	Per Kg	6,000	1	6,000
Total cost labor and services				37,056
Other Costs				
Sacks – Plastic 50 kg	Piece	120	15	1,800
Interest Cost	Per Cropping	28,200	16%	4,512
Total Other Cost				6,312
Total costs (Costs of inputs + labor and other services + other costs)				71,568
2. Money-In				
Yield x Price of Sale	Kg	6,000	17.00	102,000
3. Profit or loss?	Money-In - Money-Out		😊 or 😞	30,432

Return on Investment (ROI)

= Income/Capital Invested = 30,432 / 71,568

= 0.42 X 100

= **42%/cropping**

M4-D Exercise Sheet 1: Ginger



Steps:

- Multiply the quantity with the price in each line.
- Sum the money spent (“Money-Out”) on inputs and labor
- Multiply the yield by the price of sale (“Money-In”)
- Subtract the sum of “Money-Out” from the “Money-In”
- Determine if there was a profit or a loss

500 m ² of 3rd crop local variety Ginger Planted in between coffee rows @ 0.30 x 0.30 m	Unit	Qty	Price (₱)	Total (₱)
1. Money-Out				
Inputs and services				
Seedlings	Kgs	500	40	20,000
Insecticides/Fungicides	Litres	1	800	800
Fertilizer 14-14-14, Urea	50kg Bags	2	1,400	2,800
Chicken Dung	Sack	10	100	1,000
Total cost of inputs				23,700
Labor and Services				
Furrowing	MAD	2	500	1,000
Planting	MD	5	346	1,730
Fertilizing	MD	5	346	1,730
Weeding 1	MD	10	346	3,460
Harvesting	MD	8	346	2,768
Washing	MD	8	346	2,768
Trucking (50 kgs/sack)	Sacks	60	50	3,000
Hauling (Labor) loading	MD	2	346	692
Total cost of Labor				17,148
Other Cost Cost of Sacks	Per Sack	60	15	900
Interest Cost @ 16%/cropping @ 23,700				3,792
Total other cost				4,692
Total costs (Costs of inputs + labor and other services + other cost)				45,540
2. Money-In				
Yield x Price of Sale	Kgs	1,500	40	60,000
3. Profit or loss?	Money-In - Money-Out		😊 or 😞	14,460

Return on Investment (ROI)

= Income/Capital Invested = 14,460 / 45,540

= 0.317 X 100

= **32%/cropping**

M4-E Comparing Results

Please tell what is good and what is bad business and indicate reasons.*

*To be subjected to group discussion on reasons why the business is categorized as good, fairly good, not good business. Input levels of satisfaction as a factor.



1 ha of Coffee



1 ha Yellow Corn



500m² Ginger

Yield	kg/ha	1,666	6,000	1,500 kgs
1. Money-Out	pesos/area	79,355	71,568	45,540
2. Money-In	pesos/area	139,944	102,000	60,000
3. Profit or Loss?	pesos/area	60,589	30,432	14,460
Return on Investment (ROI)		85% per year	42 % per cropping	32 % per cropping
☺ or ☹		Good Business*	Good Business*	Fairly Good Business*

Farmers Workbook Module 5 Decisions for doing good business

How to do better business? In this section we will see the possible improvements and how to make good decisions. We will use our results and do the same calculations for improved techniques. The calculations are explained on page 62.

M5-A Exercise 1 : Comparing Results - 2 Scenarios, Coffee

		Coffee without Fertilizer and pruning (1 ha)			Coffee with Pruning and Fertilizer (1 ha)		
	Unit	Qty	Price (₱)	Total (₱)	Qty	Price (₱)	Total (₱)
1. Money-Out							
Inputs							
Insecticides	liters	1	1,200	1,200	1	1,200	1,200
Herbicides	litres	6	400	2,400	6	400	2,400
Fungicides	sachets	0			4	250	1,000
Fertilizer	50 kg bags	0			10	1,200	12,000
Bags - Jute sacks	pcs	3	50	150	34	50	1,700
Cost of Inputs				3,750.-			18,300
Labor							
Pruning	MD	0			12	346	4,152
Fertilization	MD	0			4	346	1,384
Spraying	MD	8	346	2,768	8	346	2,768.-
Harvesting	MD	750	4.20	3,150	8,330	4.20	34,986
Drying, bagging	MD	6	346	2,076	20	346	6,920
Labor needs and costs				7,994			50,210
Money-Out (Pesos)				11,744			68,510
2. Money-In							
Yield x Price of Sale	kg	150	84	15,600	1,666	84	139,944
3. Profit or Loss		☺ or ☹		856			71,434
Money-In - Money-Out							

M5-B Exercise 2 : Comparing Results - 2 Scenarios, Corn

	Unit	2nd crop Yellow Corn Without Fertilizer (1 ha) (local variety)			2nd crop Yellow Corn with Fertilizer (1 ha)		
		Qty	Price (₱)	Total (₱)	Qty	Price (₱)	Total (₱)
1. Money-Out							
Inputs and services							
Seeds – Hybrid Variety	9 kg/bag	2	17	2,754	2	6,000	12,000
Inorganic Fertilizer 50 kg/bag	bags				10	1,200	12,000
Organic Fertilizer (Chicken Dung) 30 kg/bag	bags				30	100	3,000
Herbicides	liters				2	800	1,600
Cost of Inputs				2,754			28,200
Labor and Services							
Land preparation – Planting, Harrowing and Furrowing	MAD	6	500	3,000	6	500	3,000
Fertilization (Basal and Sidedress)	MD				6	346	2,076
Manure Spreading	MD				6	346	2,076
Planting	MD	10	346	3,460	10	346	3,460
Herbicide Application	MD				2	346	692
Harvesting	per kg	2,500	1.50	3,750	6,000	1.50	9,000
Shelling	per bag	50	15	750	120	15	1,800
Transport to Sheller and Drying	per kg	2,500	.50	1,250.-	6,000	.50	3000
Labor – Drying	MD	3	346	1,038	12	346	4,152
Labor – sacking and loading	per sack	50	15	750	120	15	1,800
Transport to Buyer	per kg	2,500	1	2,500	6,000	1.00	6,000
Labor and Services				16,498.-			37,056
Other Cost							
Sacks – Plastic 50 kg	piece	50	15	750	120	15.-	1,800
Interest Cost	per cropping				28,200	16%	4,512
Total Other Cost				750			6,312
Money-Out (Pesos)				20,002.-			71,568
2. Money-In							
Yield x Price of Sale	kg	2,500	17	42,500	6,000	17.00	102,000
3. Profit or Loss							
Money-In - Money-Out							
				22,498			30,432

*Bukidnon Conditions

M5-C Exercise 3 : Comparing Results - 2 Scenarios, Ginger

0.30 x 0.30 m 500 m ² 3rd crop local variety	Unit	3rd crop Ginger without Fertilizer (500 m ²)			3rd crop Ginger with Fertilizer (500 m ²)		
		Qty	Price (₱)	Total (₱)	Qty	Price (₱)	Total (₱)
1. Money-Out							
Inputs and services							
Seedlings	kgs	500	40	20,000	500	40	20,000
Insecticides/ Fungicides	liters				1	800	800
Fertilizer 14-14-14, Urea	bags				2	1,400	2,800
Chicken Dung	sack				10	100	1,000
Cost of Inputs				20,000			23,700
Labor							
Furrowing	MD	1	500	500	2	500	1000
Planting	MD	5	346	1,730	5	346	1,730
Fertilizing	MD				5	346	1,730
Weeding 1	MD				10	346	3,460
Harvesting	MD	2	346	692	8	346	2,768
Washing	MD	1	346	346	8	346	2,768
Trucking (50 kgs sack)	sacks	20	50	1,000	60	50	3,000
Hauling (Labor) loading	MD	1	346	346	346	2	692
Labor needs + costs	MD			4,614			17,148
Other Cost: sacks	piece	20	15	300	60	15	900
Interest Costs @ 16%/cropping		20,000		3,200	23,700		3,792
Total other costs				8,114			4,692
Money-Out (Pesos)				28,114			45,540
2. Money-In							
Yield x Price of Sale	kg	800	40	32,000	1,500	40	60,000
Total Money-In	pesos			32,000			60,000
3. Profit or Loss							
Money-In - Money-Out				3,886			14,460

*Based on farmer interview from Bagong Silang, Maramag.

Module 5: Reminder on business concepts

Calculation	Explanations
<p>Money-out</p> <p>(Variable Costs) = Cost of Inputs + Cost of Labour</p>	<p>The variable costs are the money spent on Inputs and Labour for the crop.</p> <p>They are called “variable” because they increase with the size of the field. If you plant 2 hectares instead of 1; the variable costs are multiplied by 2. You will need 2 times as much inputs and labour. If you plant 0.5 hectare instead of 1, the variable costs are divided by 2. You need half as much inputs and labour.</p> <p>To finance the next season an entrepreneur must save enough money to cover the “variable costs”</p>
<p>Money-in</p> <p>(Gross Revenue) = Yield x Sale Price</p>	<p>The Gross Revenue is the income from the sale of the crop. In case of home consumption, it is the value of the harvest if you had to purchase it.</p>
<p>Profit or loss</p> <p>(Gross margin) = Gross Revenue – Variable Costs</p>	<p>The Gross Margin is the benefit of using the land expressed in money terms. It indicates whether there was profit or loss. The comparison between the gross margins of different crops or agricultural production techniques helps to choose the best form of production to generate income.</p>
<p>Unit Cost = Variable Costs/Yield</p>	<p>The Unit Cost is the cost of producing one kilogram of product.</p> <p>If the Unit Cost of producing a crop is greater than the Sale Price, it is better to simply purchase the crop. The production of the crop is only a good business if the Unit Cost of the crop produced on the farm is smaller than the Purchase Price of the crop.</p>
<p>Explanation of Fixed Costs</p>	<p>Certain costs are called (fixed costs) These are costs for equipment and tools that the farmer owns and are used on multiple crops or over multiple years, such as sprayers or irrigation pumps. The Fixed Costs do not vary with the size of the field. To recover the value of fixed cost items, it is assigned a depreciation value. Depreciation value is computed by dividing the purchase cost of a fixed cost item by the number of years it is usable</p>

M6-A Comparative Productivity/Profitability - 3 Crops

What crops will you choose?

	Unit	Coffee without Fertilizer + without pruning	Coffee with Pruning and Fertilizer	Yellow Corn Local variety without Fertilizer	Yellow Corn Improved variety with fertilizer	Ginger Local variety without Fertilizer	Ginger Improved variety with fertilizer
Surface Area	ha						
1. Money-Out	Pesos/ha						
2. Money-In	Pesos/ha						
3. Profit or Loss? Without risk ☺ or ☹	Pesos/ha						
4. Profit or Loss? Without risk ☺ or ☹	Pesos/ha						

M6-B Sayote: Cost and Return as Diversification Crop**

Sayote Distancing: 4 x 5m @ 3 seed pieces/hill crop 500 m ²	Unit	Quantity	Price (₱)	Total (₱)
1. Money-Out				
Inputs				
Seed	pcs	75	5.00	375
Insecticide/Fungicide	liters	1	6.00	600
Fertilizer (inorganic) 50 kgs/bag	bags	1	1,200	1,200
Chicken Dung	bags	5	100	500
Propping twine	roll	6	350	2,100
Bamboo stakes and poles	pcs	25	50	1,250
Total cost of inputs				6,025
Labor - Establishment Period				
Hole digging	MD	2	346	692
Planting and fertilization	MD	1	346	346
Trellis construction	MD	6	346	2,076
Labor - Harvesting				
Harvesting	MD	cycle*	346	692
Hauling (field)	MD	1	346	346
Trucking (to market)	per kg	750	0.50	375
Other Cost Cost of Sacks	pc	13	15	195
Total labor needs and costs				1,608
Total harvesting cost				1,608.-
Total costs (Costs of inputs and services costs of labor Interest Cost)				10,747**
2. Money-In				
Yield x Price of Sale	kgs per 2 weeks	750	3.00	2,250
3. Profit or loss? Money-In — Money-Out				515.00

*every 2 weeks

**Data comes from Maramag, Bukidnon- Farmer's Interview(Sandy Agustina)

Note:

Depreciation cost	=	9,139/3 years production period
	=	3,046.33/year/12 months per year
	=	223.86/month/2 harvest/month
	=	127.00/harvest
Cost of harvesting	=	1,608/harvest
Depreciation Cost + Harvest Cost	=	1,608 + 127
Depreciation Cost + Harvest Cost	=	1,735.00/harvest cycle of 2 weeks
Depreciation Cost + Harvest Cost	=	1.735 ÷ 750 kgs
	=	2.31/kg

M6-C Atsal(Bell Pepper): Cost & Return as Alternative Diversification Crop

Atsal(Bell Pepper) Planting Distance: 0.30 x 0.30 x 1.0m double raw system	Unit	Qty	Price (₱)	Total (₱)
1. Money-Out				
Inputs and services				
Plowing	MAD	4	500	2,000
Harrowing/Pulverising	MAD	2	500	1,000
Bed Forming	MAD	2	500	1,000
Transplanting	MD	4	346	1,384
Fertilization	MD	2	346	692
Seeds	can 250g	1	1,800	1,800
Chicken dung	bags - 30kg	10	100	1,000
Hydrated lime	bags - 30kg	2	200	400
Furadan Granulated Insecticide	packs @ 100 g/pack	3	250	750
Fertilizer Inorganic 14-14-14	50 kg bag	1	1,200	1,200
46-0-0	50 kg bag	1	1,100	1,100
Foliar Fertilizer	50 kg bag	5	300	1,500
Insecticide	liter	1	600	600
Fungicide	kg	2	380	760
Total cost of inputs and services				15,186
Labor				
Spraying	MD	10	346	3,460
Fertilization	MD	2	346	692
Harvesting/Hauling	MD	10	346	3,460
Total Cost - Labor				7,612
Other Cost				
Cost of Sacks	pcs	38	30	1,140
Total other cost				1,140
Total costs (Costs of inputs and services costs of labor Interest Cost)				23,938
2. Money-In				
Yield x Price of Sale	kgs	1,120	40	44,800
3. Profit or loss? Money-In – Money-Out				20,862

*Data Source: Farmer Interviewee- Impasug-ong, Bukidnon

Note:

$$\begin{aligned} \text{Production Cost} &= 20,862 \div 1,120 \\ &= 18.62/\text{kg} \end{aligned}$$

M6-D Intercropping in Coffee: Guidelines

A. Rationale/Objectives of Intercropping

1. Increase land productivity by optimizing land use, labor, fertility and inputs.
2. Secure a more regular income, provide year round employment for the household
3. Reduce the risks of financial loss due to price fluctuations from a single crop or from coffee prices
4. Climate adaptation to weather pattern changes- heat, rainfall changes, wind protection

B. General Considerations on the choice of intercrops

1. Crops should not compete for fertility and water with the coffee plants.
2. Crops should not harbor or host to coffee pests and parasites.
3. Competition to sunlight from lateral shading to young coffee plants should be avoided.
4. Considerations to erosion particularly to areas with slopes beyond 15% should be avoided.
5. Adequate spacing must be considered between the coffee plants and the chosen intercrop.
6. Weed control and adequate fertilizer supplement to compensate the nutrient removal.
7. The choice of intercrops should consider availability of a ready market and production technology.
8. Tenurial status of the landholding should be considered (*ownership of land*)

C. Type of intercropping

	Placements		Time of Establishment
	Between rows	Within rows	
1. Temporary intercrops or catch cropping (short term) ≤ 4 months	Beans Soybeans Vegetables Peanuts Sweet potato Yams Ginger Upland rice Corn	Ginger Squash Melons	≤3 yrs. Old Coffee Plantings
2. Permanent intercropping or strip cropping (medium-long term)	Coconut Bananas table and cooking type Black pepper Pineapple	Black pepper Avocado Papaya Rambutan Durian	During establishment, Before Establishment or During Rejuvenation
	Perimeters	Between and within rows	
3. Agroforestry (long term)	Narra Rubber Falcata Mosese Fruit trees Coconuts	Falcata Ipil-ipil Coconuts	During farm establishment

M6-E Examples of Intercropping Mixes

Intercropping Model 1: Coffee + Falcata + Narra (1 hectare lot)

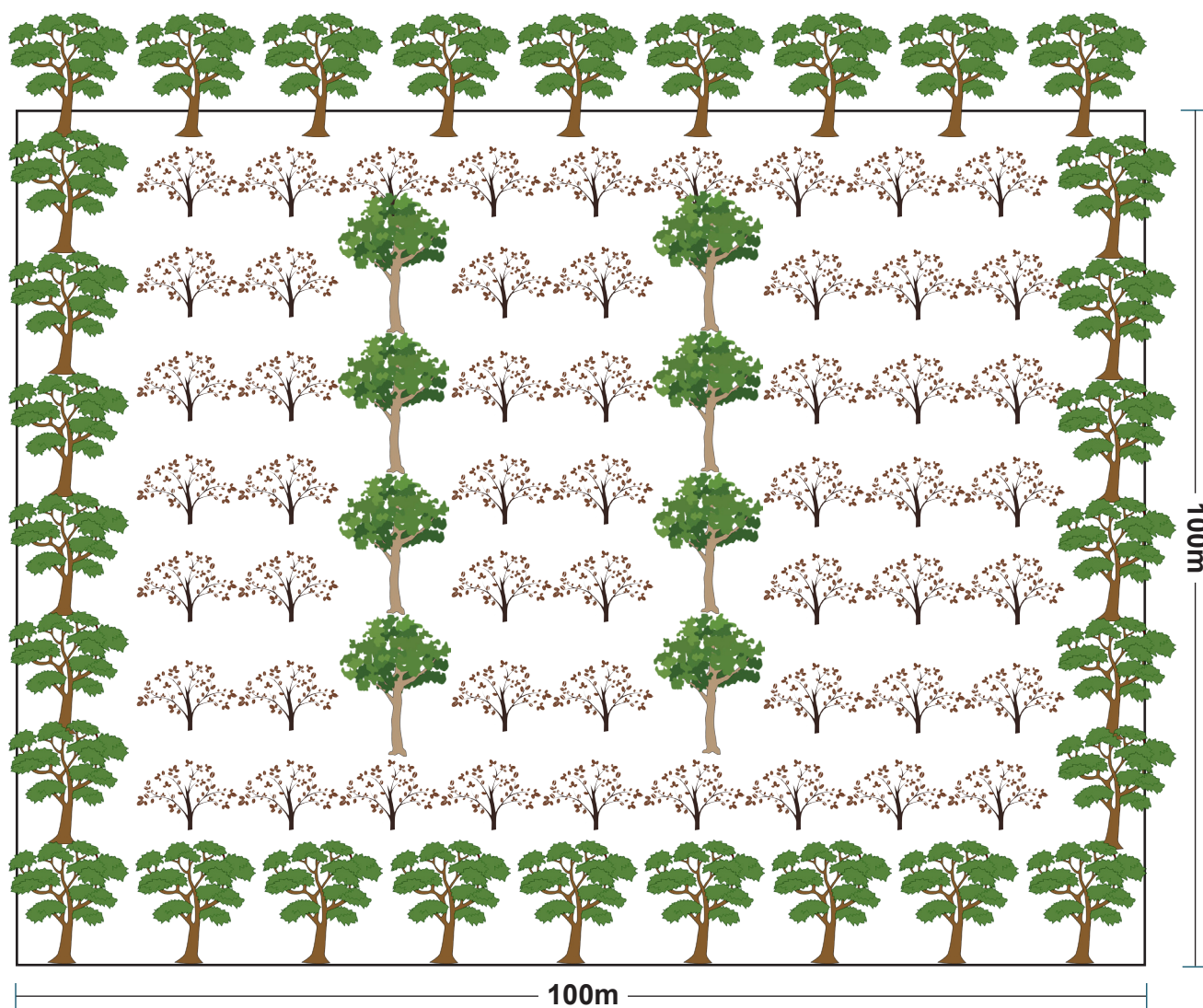
Crop	Spacing	Trees/hectare	Production/crop	Total Production	Price/Unit	Total Income (gross)
Coffee	3x3m	1,111	1 kg GCB	1,111	84.00	93,333
Falcata	8x8	156	0.83 m ³	129 cu. m.*	3,000	387,000
Narra	5m along the perimeter	80		80**	6,000	480,000
Total						960,333

* : In 7 years time

** : In 15-20 years time

Source: Pure Nescafe Plan - agroforestry to create shared values, 2013

Layout :



Legend:

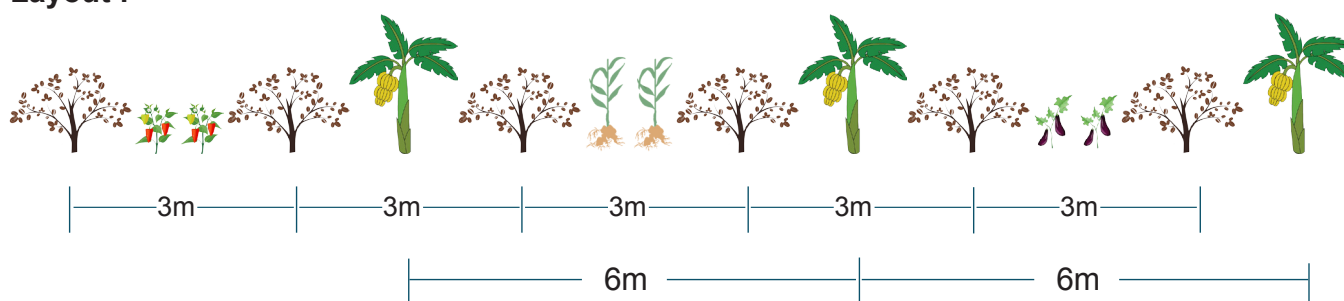


Intercropping Model 2: Coffee + Table Banana + Mixed vegetable (*Ginger, Yam, Bell Pepper, Eggplant**)

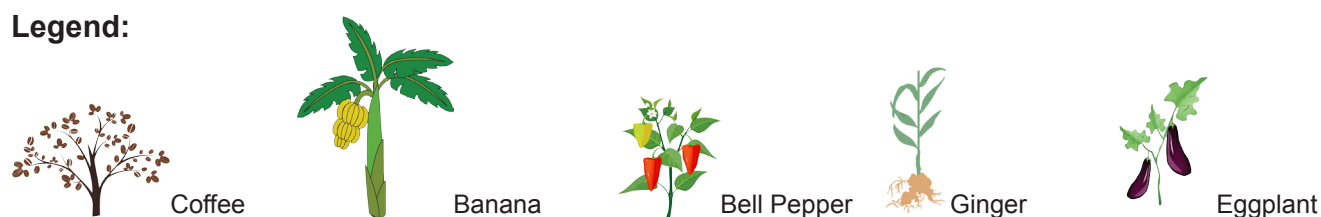
Crop	Spacing	Trees/ hectare	Production/ crop	Total Production	Price/ Unit	Total Income (gross)
Coffee	3x3m	1,111	1 kg GCB	1,111 kgs	84.00	93,333/yr
Table Banana	6x3m	555	20 kgs/tree	11,000 kgs	15	166,666 / 18 months
Ginger	500m ² @ 30cmx30cm	555	1 kg/hill	555 kgs	40	5,400/4months
Yams	(within row) 0.5mx0.5m	1,200	0.3 kgs	360 kgs	15	5,400/4months
Bell Pepper	0.3mx0.3mx 1m(row)	333	2.5 kgs	840 kgs	40	33,600/ 4months
Eggplant	0.5mx0.5mx 0.75m (row)	300	1 kg	300 kgs	15	4,500/ 4 months
Total						

** choices of intercropping by farmer*

Layout :



Legend:



Farmers Workbook Module 7 Manage your money throughout the year

Bad management of money

- How does one know if the money is managed badly?
- What are the causes?
- How to manage money well during the year?

One must Plan! The person, who fails to plan, plans to fail!

M7-A First step: Foresee household expenditure

Below are the expenditures of a Household of __ persons

Can we foresee these expenditures? When is the money needed? Let's calculate how much money is needed for the household in one year.

Money Needs	Can be foreseen	Period	Money-Out	
			Pesos per month	Pesos per year
Food	Yes	Each month		
Clothing	Yes	Each month		
House Repair/ Maintenance	Yes	Each month		
Medical	Yes	Each month		
Other Costs				
Sub-total	Yes	Each month		
School fees (500 Pesos per child, 3 times a year)	Yes	January, April, September		
Clothing	Yes	Once a year		
Happy events Social/Cultural/Religious events (Fiesta)				
Birthday	Yes	Depends on month with birthday		
Christmas	Yes	Once a year (December)		
Total expenditure for household per year that can be foreseen				

M7-B Second Step: Fill financial calendar on p. 87-88

- Let us put these numbers into a financial calendar.
- How much money is left at the end of each month?
- How much money is left at the end of the year?

M7-C Third Step:

Fill out the second financial calendar p. 89-90. The expenditures for Inputs and Labour are those from the Exercise Sheets in Module 5 – using improved practices. p. 59-61

M7- D Fourth Step: Discussion

Which situation is preferable? What changes are necessary?			With current production techniques per year (Pesos)	With improved production techniques per year (Pesos)
	Can be foreseen?	Period-month		
Money-Out for household	yes	each month		
Money-Out for Production (inputs and labour)	yes	different months		
Money-Out for household and production	yes	different months		
Money-In from production and other sources	yes, but can change	different months		
Money available for savings, other expenditure Money-In from Production and other sources minus Money-Out for Household and inputs				
Difference between the two situations (Pesos)				

M7-E Financial Calendar - Solution

**What to do for deficit months and what to do for the months of surplus
What other activities can be done to improve liquidity throughout the year**

Months	Surplus/Deficit (-)	What to do on Surplus or Deficit Months
January		
February		
March		
April		
May		
June		
July		
August		
September		
October		
November		
December		

Optimizing my Farm Business: Investments in New Crops*

Existing Farm Business					Investing in New Crops*			
Crop	Coffee	Intercrop 1	Intercrop 2	Crop 1	Crop 2	Crop 3	Crop 4	
Money-out								
Yield Projections								
Money In (Sales)								
Total Income								
My old Farm income (<i>Total of Coffee + Intercrop 1 + Intercrop 2</i>)				My new Farm income (<i>Total of Coffee + income from crops chosen as new crops</i>)				

*New crops have to undergo the basic analysis of Profitability, Risk etc. (Module 4, 5)

M8-B Bank deposits

Collection of money from the people

Commercial Banks, Rural Banks, Development Banks and Savings and Loans Companies, Micro Finance Institutions collect money from people who have it to spare or who are saving it from their income. They keep the money safe on your account.

If you want to put your money in the bank, you can choose one of the following accounts:

A Current Account or a Checking Account is an account for business people like you. Money put in this account can be taken out without telling the bank to be prepared for your coming to take out money. You use a cheque to take out money or to pay a bill. The bank pays no interest on this account, rather charges commission for the services it has given to you.

Savings Account

You will open a savings account to save money to keep it safe or with objective to get a loan. You can take money only when you are present at the bank. The bank pays interest on the money in this account every three months, every six months or every year. As owner of a savings account you receive passbook or an ATM card (Automatic Teller Machine) from the bank into which money put in and money taken out is recorded.

The Fixed Deposit Account helps you to keep money safe and to earn more interest. You can only take out your money at a time you have agreed with the bank, let us say six months. The interest that is paid on the amount in this account depends on how long the money will be in this account. If for any reason, you want to take out the money before the time you have agreed with the bank, the bank charges you a fee. This type of account could be used by a farmer business person planning to put in money into the replanting of Coffee.

M8-C What is Credit (Lending)

It is money you borrow from a person or a bank promising to pay back this money. A credit is a service you get and you pay this service with money on top of the amount you have borrowed. This is called interest rate.

The bank gives you a letter telling you it has agreed to give you the money you have asked for. The bank also shows when you have to pay back the total amount of money.

You, the borrower and the bank know what will be the payments of the loan and how much interest is being paid, and when is it to be paid. This makes planning very simple for all.



EXAMPLE:

Mr. Dolor is a farmer in Pangantucan. He needs Php 72,000 to buy fertilizer for his 2nd crop (1 hectare). He decides to go to the bank to borrow this money.

The bank agrees to give Mr. Dolor the money but told him, he has to pay back Php 78,300 in 7 months.

The Php 72,000 Mr. Dolor borrowed is the credit. The 6,300 Pesos Mr. Dolor will have to add to the money he borrowed is the interest (8.75% of Php 72,000).

The 7 months is how long it will take Mr. Dolor to pay back the money.

A common example of Credit is a Loan

- A loan is money you borrow (*credit*) from a person or a bank.
- Money can be borrowed for a very short time (*1 month to 12 months*).
- Money can be borrowed for a short time (*1 to 2 years*).
- Money can also be borrowed for a long time 3 years onwards.
- Interest can be charged every week or every two weeks, every month or every year on the money you borrowed.

There are two common types of loans

- Business loans
- Personal loans

Business Loan

This loan is given to business men and women like farmers to make their business (*farming*) better or to increase the size of their business (*farm increasing from 1 ha to 2 ha*).

Examples of farm business loans are

Inputs Loan	This is a very short time loan that can be used to buy planting material, seeds, fertilizer, insecticides, and herbicides.
Expansion Loan	This loan helps farmers to increase their farming business by increasing the cropping area.
Other investment loans	For planting or replanting of Coffee or other tree crops, you might need a loan for at least 2 years (<i>see Module 11 Investment calendar</i>)

Personal Loan

This type of loan is not for business. It is rather used to buy things that are needed for the home like a fridge or to pay school fees, or medical needs.

Ways by which money can be borrowed

- You can borrow money as a single person (*individual loan*). In this case, the bank always asks for things like a building, a car or land to be put down before giving out the money. This is called a collateral or security against your loan. If you pay the loan back and the interest in time, the bank will be happy to serve you in the future.
- You can borrow money as a member of Group (*group solidarity loan*). The group can be a cooperative or a registered Farmers' Association. If you pay the loan back and the interest in time, the other group members will be happy to keep you in the group.

M8-D List of Government Funding Assistance and Support Services (Bukidnon Area) as of December 2018

Agency	Support provided	Support type	Farmer level or group level	Requirements to access	Duration of program	Contact persons for information (region 10)	Contact Numbers	Comments
ACPC thru AMAD	(PLEA) 50K funding	Loan	both	membership to conduit agency	until funds run out	Runy Crusion/ Kirstine Gregorio	0906 891 5536 / 0955 955 7333	6% per annum (req insurance, on-going discussion for making gov subsidize for insurance)
ACPC thru AMAD	(CLEA) 5m Working capital	Loan	Group	membership to conduit agency	until funds run out	Runy Crusio / Kirstine Gregorio	0906 891 5536 / 0955 955 7333	6% per annum (See lending Conduit)
ACPC thru AMAD	Machinery funding (MLEA)	Loan	Group	membership to conduit agency	until funds run out	Runy Crusion/ Kirstine Gregorio	0906 891 5536 / 0955 955 7333	2% per annum (See lending Conduit)
ATI	Learning Site Center	Training	Group	Intent	Annual	Cristine A. Galupo	0917 240 9312	6% per annum (See lending Conduit)
ATI	Technical Service Provider	Service	Group	Intent	Annual	Teodosia Jaraba	0917 526 6311	see list of LSC
ATI	Training fund budget	Funding	Group	Intent / Collaboration / Proposal	Annual	Teodosia Jaraba	0917 526 6311	support fot TOT
ATI	Agriculture Technical training	Training	Group	Slot reservation	see website and FB page for updates	ATI FB		
ATI	Farm business school	Training	Group	Intent	Annual	Teodosia Jaraba	0917 526 6311	fb - ATI northern mindanao / ati.
ATI	Agri Mechanization training	Training	Group	Intent	Annual	Teodosia Jaraba	0917 526 6311	
ATI	Soft skills development	Training	Group	Intent	Annual	Teodosia Jaraba	0917 526 6311	

ATI	Youth Empowerment	Training	Group	Intent	Annual	Teodosia Jaraba	0917 526 6311	
CDA	Basic coop strengthening	Training	Group	Intent / Validation	Annual	Neneth Pabasilan / Rubie Bullecer	0917 305 7812 / 0917 506 3389	focused for the out-of-school youth (OSY) and high school graduates to equip them with knowledge and skills in agriculture and entrepreneurship technology.
DA	Vegetable seedlings	Supply	Farmer level	Walk-in	Supply last	Kersten Pagalan	0917 491 4713	Advise to sent intent to CDA region(policy, business permit, tax exemption)
DA	Fertilizer Inputs	Supply	Group	Intent / endorse / SEC-CDA-DOLE-DTI reg / Eligibility	Annual	Kersten Pagalan	0917 491 4713	
DA	Coffee seedlings	Supply	Group	Intent / endorse / SEC-CDA-DOLE-DTI reg / Eligibility	Annual	Kersten Pagalan	0917 491 4713	
DA	Package of Technology fund	Funding	Group	Intent / endorse / SEC-CDA-DOLE-DTI reg / Eligibility	Annual	Kersten Pagalan	0917 491 4713	
DA	Techno Demo Establishment	Funding	Group	Intent / endorse / SEC-CDA-DOLE-DTI reg / Eligibility	Annual	Kersten Pagalan	0917 491 4713	
DA	Machineries / Facilities (refer HVCDP interventions 2019)	Loan	Group	Intent / endorse / SEC-CDA-DOLE-DTI reg / Eligibility	Annual	Kersten Pagalan	0917 491 4713	
DA thru AMAD	Agripreneurship training	Training	Group	Intent	Annual	Jenny Alcobilla	0917 710 0978	

DAR	Machine grant (N/a)	Supply	Group		N/a	Chona Bahian	0916 525 9034	
DAR	Capacity Dev and Coop strengthening training	Training	Group	based of Schedule	Negotiable	Betty	0917 887 7279	focus on CARP beneficiaries
DAR	Technical provider for Cooperative strengthening	Service	Group	Intent	Negotiable	Secenia Gadian	0905 169 1032	
DAR	Enterprise Training course	Training	Group	Intent	annual	Chona Bahian	0916 525 9034	
DENR	Agroforestry Planting Materials	Supply	group	apply for CBFM accreditation	annual	DENR X	0975 643 0041	
DENR	Agriculture inputs	Supply	group	apply for CBFM accreditation	annual	DENR X	0975 643 0041	only covers timberland area/public land
DOLE	Organizational Training	Training	Group	Intent to ACP	Annual	Archie BatICA / Alice Tinhay	0975 388 3328 / 0917 855 8911	only covers timberland area/public land
DOLE	Mechanization	Supply	Group	Intent to ACP	Annual	Archie BatICA / Alice Tinhay	0975 388 3328 / 0917 855 8911	grant thru acp, be an accredited ACP or submit intent to ACP Agency (accredited co-partners) must be Sec/CDA/DOLE reg.
DOST	Machinery thru LGU	Supply	GRoup	Intent / Proposal	Annual (on Q3)	Dr. Meriam B. Alondia	0915 416 1614 / 0922 803 0059	grant thru acp, be an accredited ACP or submit intent to ACP Agency (accredited co-partners)
DOST	Research fund (Pos. for demo plot)	Funding	Farmer	Intent / Proposal	Arrangement	Dr. Meriam B. Alondia	0915 416 1614 / 0922 803 0059	
DTI	Weekly coaching sessions	Training	Group	Intent / Apply for slot	Weekly	walk-in		Collaboration with academe

DTI	Business Literacy training	Training	Group	Intent	Annual	Robert Sual	0915 048 2721	
DTI	Machine grant (SSF Program)	Supply	Group	Intent	Annual	Robert Sual	0915 735 6220	
DTI	Business Plan training	Training	Group	Intent	Annual	Danielle Baula	0917 804 5408	
DTI	Marketing Plan training	Training	Group	Intent	Annual	Danielle Baula	0917 804 5408	
NEDA	Proposal Project Training	Training	Group	Intent	as per request	nedardc10@yahoo.com / nedardc10@gmail.com		
PhilFida	Abaca Planting Material	Supply	Group	Intent / site validation	Annual	Boy Salinas	0926-345-8644	
PhilFida	Grading & Classification	Training	Group	Intent	Annual	Boy Salinas	0926-345-8644	
PhilFida	Abaca Technical Orientation	Training	Group	Intent	Annual	Boy Salinas	0926-345-8644	
PhilFida	Abaca Trader License	Service	Group	Intent	Always	Boy Salinas	0926-345-8644	

M8-E List of Financial Institutions

Bukidnon	
1. Landbank of the Philippines (all branches)	<ul style="list-style-type: none"> • 100 Cacao Program • Agrarian Production Credit Program (APCP) • Banana Financing Program • Agricultural Credit Support Program (ACSP) • Rubber Financing Program • Attainable and Accessible Lending Program for Small Farmers • PLEA Program • Sikat Saka (rice only)
2. RCBC (Valencia and Cagayan de Oro)	<ul style="list-style-type: none"> • Agri Finance c/o conduit branch Rizal Microfinance • Commercial Window
3. Mindanao Consolidated Cooperative Bank (Malaybalay)	<ul style="list-style-type: none"> • LBP assisted conduit bank for all Landbank programs including agri-financing
4. Bank of Philippine Islands (Malaybalay)	<ul style="list-style-type: none"> • Agri-financing under commercial banking
5. One Network Bank (all branches)	<ul style="list-style-type: none"> • Agri-financing • Personal loans • Commercial loans
6. MetroBank (Malaybalay)	<ul style="list-style-type: none"> • Commercial loans • Personal loans
7. AUB (Malaybalay)	<ul style="list-style-type: none"> • Commercial/Industrial loans • Personal loans
8. Development Bank of the Philippines (all branches)	<ul style="list-style-type: none"> • Conduit bank for government projects • No direct access for Peoples Organizations • Financing
9. First Valley Bank (all branches)	<ul style="list-style-type: none"> • Agri-financing (rice, corn, sugar, plantation crops under contract growing with agri-companies)
10. D'Asian Hills Bank	<ul style="list-style-type: none"> • Agri financing • Personal Loans
11. Rural Bank of Manolo Fortich	<ul style="list-style-type: none"> • Agri-financing (rice, corn and vegetable production)
12. FICCO (all branches)	<ul style="list-style-type: none"> • Personal Loan • Cooperative membership needed
13. Agronomika Finance (Davao Based)	<ul style="list-style-type: none"> • Cacao, Coffee, Abaca allied with Kennemer Foods


M10-B Exercise Sheet Group sales

		
with pruning and Fertilizer	2nd Crop Improved variety with Fertilizer	3rd Crop Improved variety with Fertilizer

	Unit	Individual Sale	Group Sale	Individual Sale	Group Sale	Individual Sale	Group Sale
Surface Area	ha	1	1	1	1	1	1
1. Money-Out	pesos						
Production	kg						
Price	pesos/ kg						
2. Money-In	pesos						
3. Profit of sales	pesos						

M10-C Exercise Sheet – Group Purchase of Inputs

Calculation of the profit of group purchase of Inputs – in the case of Improved farming techniques Inputs can be provided less 10% less expensive through grouped purchase
 Cite/identify institutions/companies that grant this discount

		
with pruning and Fertilizer	2nd Crop Improved variety with Fertilizer	3rd Crop Improved variety with Fertilizer

	Unit	Individual Purchase	Group Purchase	Individual Purchase	Group Purchase	Individual Purchase	Group Purchase
Surface Area	ha	1	1	1	1	1	1
Cost of Inputs and services	pesos						
Profit of purchase	pesos						

Total Benefit of group purchase of inputs	Pesos
Total Benefit of group sales	Pesos
Total Benefit of group business <i>(group sales and input purchase)</i>	Pesos



Main Lessons

1. Agricultural entrepreneurs (*men or women*) form groups or associations to do things they are not able to do alone.
2. Groups or associations of agricultural entrepreneurs (*men or women*) have a common business objective. To achieve their common goal, the members learn together, from each other and support each other.
3. For service providers, it is easier and cheaper to work with farmer groups or associations than with individuals. A group of agricultural entrepreneurs (*men or women*) can more easily seek financial services or information on production techniques from extension.
4. For input suppliers, it is easier and cheaper to work with farmer groups or associations than with individuals. A group of agricultural entrepreneurs (*men or women*) can organize group purchases of agricultural inputs and can negotiate better prices from the input supplier.
5. For buyers of agricultural products, it is easier and cheaper to work with farmer groups or associations than with individuals. A group of agricultural entrepreneurs (*men or women*) can organize group sales of coffee and of other agricultural products.
 - The group can get better prices from the buyer – if the quality of the product is acceptable.
6. Associations or groups of agricultural entrepreneurs that function well have clear rules that are respected. When the rules are broken by members, sanctions are applied.
7. Good leaders of farmer associations play their role to improve the business of all members.
8. Agricultural entrepreneurs (*men or women*) that are members of well-functioning associations or groups do better business.
9. Agricultural entrepreneurs that are doing better business with the support of their association pay their membership fees without reluctance.

Template for the Action Plan/Commitment by Farmer-trainee

I, FBS graduate _____, commits to:

Activity/Action	When?
<input type="checkbox"/> Adoption of improved planting materials/seeds	
<input type="checkbox"/> Bank Savings	
<input type="checkbox"/> Keep Records	
<input type="checkbox"/> Apply agrochemicals	
<input type="checkbox"/> Group Formation	
<input type="checkbox"/> Others(Specify)	
Recommendation to improve training	

Template for the Action Plan/Commitment by Group

Activity	Time Frame											
	Month 3 _____				Month 2 _____				Month 3 _____			
	1	2	3	4	1	2	3	4	1	2	3	4

Proof of delivered Farmer Business School Training – Coffee production system

Community		Region	
State		Farmer organization	
Start Date		End Date	
Name of FBS Trainer			

	Men	Women	Total
Number participants first day:			
Number participants second day:			
Number participants third day:			
Number participants fourth day:			
Number participants last day:			
Smileys 😊 received from participants			
Most important changes envisaged by FBS graduates	<input type="checkbox"/> Adoption of improved planting materials/seeds <input type="checkbox"/> Bank savings <input type="checkbox"/> Keep records <input type="checkbox"/> Apply agrochemicals <input type="checkbox"/> Group formation <input type="checkbox"/> Others (specify) _____ Recommendation to improve training: _____ _____		
Complete name of Focal Person of FBS			
Phone contact of FBS focal person			
Address of FBS focal person			

I hereby certify the correct delivery of the above mentioned Farmer Business School Training and the participants' degree of satisfaction

Signature of FBS focal person

Signature of Trainer's superior

Identity sheet of farmers that received the FBS training

FBS trainer provides the filled sheets together with proof of delivery and list of participants

Name of head of farm :	Telephone number
man <input type="checkbox"/> woman <input type="checkbox"/>	Age:
Salaried employment? Yes <input type="checkbox"/> No <input type="checkbox"/>	
Number of people to feed	
Location of farm (Barangay, Municipality)	Area of the entire farm (Size)
Surface area of the farm plots (size)	
Plot 1.	Plot 4.
Plot 2.	Plot 5.
Plot 3.	Plot 6.
Member of a farmer organization? Yes <input type="checkbox"/> No <input type="checkbox"/>	Name of the farmer organization
FBS – graduate Yes <input type="checkbox"/> No <input type="checkbox"/>	Registered? Yes <input type="checkbox"/> No <input type="checkbox"/> Number of Registration

Attachments 1: Forms & Work Sheets

Use the following templates to

- Plan production
- Record Money-Out and Money-In
- Calculate whether you make Profit or Loss
- Plan expenditure and income from sales and
- Schedule the payment of loans (if any)

Profit or Loss plot 1

Plot area :	Expected before production				Evaluation after harvest		
	Unit	Qty	Price (Pesos)	Total (Pesos)	Qty	Price (Pesos)	Total (Pesos)
1. Money-Out							
Inputs							
Total cost of inputs							
Labor (Man-Days)							
	MD						
	MD						
	MD						
	MD						
	MD						
	MD						
	MD						
	MD						
	MD						
	MD						
	MD						
Total Labor needs and costs		MD					
Total Money-Out Costs of inputs + Cost of Labor			Pesos				
2. Money-In Production X sales price			Pesos				
3. Profit or Loss? Money-In MINUS Money-Out			Pesos				
4. Unit Cost (Pesos/kg) Money-Out / Production			Peso/kg				

Tracking Money-Out for plot 1

Date	Reason	Amount « money out »
Total		

Profit or Loss plot 2

		Expected before production			Evaluation after harvest		
Plot area :	Unit	Qty	Price (Pesos)	Total (Pesos)	Qty	Price (Pesos)	Total (Pesos)
1. Money-Out							
Inputs							
Total cost of inputs							
Labor (Man-Days)							
	M/D						
	M/D						
	M/D						
	M/D						
	M/D						
	M/D						
	M/D						
	M/D						
	M/D						
	M/D						
	M/D						
Total Labor needs and costs		M/D					
Total Money-Out Costs of inputs + Cost of Labor			Pesos				
2. Money-In Production X sales price			Pesos				
3. Profit or Loss? Money-In MINUS Money-Out			Pesos				
4. Unit Cost (Pesos/kg) Money-Out / Production			Peso/kg				

Tracking Money-Out for plot 2

Petsa	Rason	Kantidad « money out »
	Total	

Tracking Money-In for plot 2

Date	Reason	Amount « money in »
Total		

Profit or Loss plot 3

		Expected before production			Evaluation after harvest		
Plot area :	Unit	Qty	Price (Pesos)	Total (Pesos)	Qty	Price (Pesos)	Total (Pesos)
1. Money-Out							
Inputs							
Total cost of inputs							
Labor (Man-Days)							
	M/D						
	M/D						
	M/D						
	M/D						
	M/D						
	M/D						
	M/D						
	M/D						
	M/D						
	M/D						
	M/D						
Total Labor needs and costs		M/D					
Total Money-Out Costs of inputs + Cost of Labor			Pesos				
2. Money-In Production X sales price			Pesos				
3. Profit or Loss? Money-In MINUS Money-Out			Pesos				
4. Unit Cost (Pesos/kg) Money-Out / Production			Peso/kg				

Tracking Money-In for plot 3

Date	Reason	Amount « money in »
Total		

