



OECS Agriculture Competitiveness (AGRICOM) Project

Enhancing access to markets and sales for competitively selected farmers and fisher-folk (FFs), as well as their allied aggregators and agro-processors (AAs).



“Promoting Agri Market Development”

BUSINESS IDEA PROFILE

USER’S GUIDE

ABBREVIATIONS AND ACRONYMS

AA	Aggregators and Agro-processors
AMES	Agribusiness Monitoring and Evaluation Specialist
BP	Business Plans
BIP	Business Idea Profiles
CQS	Selection Based on Consultant Qualification
CSTB	Central Supplies Tender's Board
DA	Designated Account
DFID	Department for International Development
DS	Direct Selection
EA	Environmental Assessments
EC	Evaluation Committee
EMF	Environmental Management Framework
EMP	Environment Management Plan
EOI	Expression of Interest
ESMF	Environmental and Social Management Framework
FAO	Food and Agriculture Organisation
FBS	Fixed Budget Selection
FAR	Financial Audit Report
FF	Farmers and Fishermen
FM	Financial Management
FMS	Financial Management System
FMS	Financial Management Specialist
FP	Financial Partners
GDP	Gross Domestic Product
GoSVG	Government of St. Vincent and the Grenadines
GPN	General Procurement Notices
GTA	General Technical Assistance
GRS	Grievance Redress Service
IDA	International Development Association
IC	Individual Consultant
ICT	Information Communication and Technology
IFC	International Finance Corporation
IFR	Interim Financial Report
IPF	Investment Project Financing
IPP	Internal Payment Process
LAC	Latin America and the Caribbean
LCS	Least Cost Selection
M&E	Monitoring and Evaluation
MOU	Memorandum of Understanding
MTR	Mid-term Report

NGO	Non-Governmental Organization
OECS	Organization of Eastern Caribbean States
PA	Productive Alliance
PAD	Project Appraisal Document
PCU	Project Coordination Unit
PDO	Project Development Objective
PIU	Project Implementing Unit
PO	Producers' Organization
POM	Project Operations Manual
PPD	Public Private Dialogue
PPSD	Project Procurement Strategy for Development
PS	Permanent Secretary
PSC	Project Steering Committee
RPF	Regional Resettlement Policy Framework
RPS	Regional Partnership Strategy
QBS	Quality Based Selection
QCBS	Quality and Cost Based Selection
SME	Small and Medium Enterprise
SoP	Series of Projects
SPN	Specific Procurement Notices
STA	Specialized Technical Assistance
TA	Technical assistance
TOR	Terms of Reference
TSP	Technical Service Providers
UK	United Kingdom
US	United States
WB	World Bank
WBG	World Bank Group
ECD	East Caribbean Dollar

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I. INTRODUCTION

1. The purpose of this user’s guide is to assist eligible project beneficiaries to prepare Business Idea Profiles (BIP) in response to a Call for Proposals by the St. Vincent and the Grenadines OECS Regional Agriculture Competitiveness Project (AGRICOM).
2. The BIP should contain the main elements of the business/investment opportunity that has been identified by Aggregators or Agro processors (AA) together with collaborating Farmers or Fishers (FF). It should include basic information of its proponents, the characteristics of the product/service to be exchanged, the investments needed to meet market requirements, and information on financial, market, technical, social and environmental aspects that would underpin the sustainability of the proposed business venture. Submitted BIP will be assessed, scored, and competitively selected. Those selected would qualify to be developed into full Business Plans for further consideration, in terms of technical and business development assistance and financial support by AGRICOM.
3. BIPs are to be prepared in response to Calls for Proposals issued by the Government of St. Vincent and the Grenadines, through the Ministry of Agriculture, Forestry, Fisheries, Rural Transformation, Industry and Labour (MAFFRTL) under the AGRICOM Project. Notices of Calls for Proposals will be published on the Government of St. Vincent and the Grenadines Website (gov.vc), the AGRICOM link, local newspapers and in the Government Gazette.
4. Applicants are expected to complete and submit the BIP template provided together with the attachments requested. Applicants requiring guidance in the completion of the profiles can contact the Project Implementation Unit (PIU) of the AGRICOM Project, located in the MAFFRTL.
5. Applicants are advised that feedback provided by the PIU does not represent acceptance or commitment that the PA sub-project will progress to the approval phase, which subsequently will move to the preparation of Business Plan (BP) phase with AGRICOM’s support.
6. Approvals for all PA sub-projects are only made by a designated Evaluation Committee (EC). The EC will evaluate the extent to which each PA sub-project meets the established eligibility criteria outlined in the Guidance Document.

II. BACKGROUND

7. A loan of US\$4.3 million was approved by the International Development Association (IDA) of the World Bank in 2017, for St. Vincent and the Grenadines to implement the OECS Regional Agricultural Competitiveness Project (AGRICOM).
8. The Project Development Objective (PDO) is to “enhance access to markets and sales for competitively selected farmers and fishers (FFs), as well as their allied aggregators and agro-

processors (AAs) in St. Vincent and the Grenadines. The project has four components which are as follows:

- **Component 1: Support for the preparation of Business Plans.**
- Component 2: Implementation of Business Plans.
- Component 3: Strengthening of General Agricultural Services and Enabling Environment.
- Component 4: Project Management, Monitoring, and Evaluation.

9. Under Component 1 the objective is to (a) promote an understanding of the Project’s scope and objectives through outreach to potential stakeholders and beneficiaries (such as individual and organized FFs, AAs, buyers, and lenders); (b) identify potential business opportunities for prioritized value chains and their translation into viable and profitable business proposals; and (c) prepare full business plans for selected proposals.

10. This component will finance the provision of goods, consulting and non-consulting services, training and operating costs in support of implementing pre-investment activities, including:

- a) development and implementation of a communication and information dissemination strategy to raise awareness of the project and its activities;
- b) organization of networking events, including business roundtables and local workshops for supporting the formation of strategic alliances between aggregators and agro-processors (“AAs”) and farmers and fishers (“FF”), buyers, and lenders;
- c) provision of training to AAs, FFs and buyers to identify business opportunities and to translate them into viable business proposals;
- d) implementation of a country-wide call for interested parties to present business proposals;
- e) evaluation of business proposals, and selection of those proposals to be developed into business plans;
- f) provision of technical assistance for the preparation of sustainable and competitive business plans;
- g) evaluation and selection of final business plans, and the preparation of Subproject Agreements for those selected plans; and
- h) analysis of the qualifications of input suppliers eligible to participate in the voucher program under **Component 2** of the program.

11. This guide supports the implementation of Component 1 of the AGRICOM Project.

III. PRODUCTIVE ALLIANCE STAKEHOLDERS

III.1. Productive Alliance (PA)

12. Productive Alliances are market based commercial arrangements between *small scale producers (FFs)* as supplying partners, *allied aggregators and agro-processors (AAs)* linking producers to markets and *buyers* as users and consumers connected through a business plan and commercial agreements.

III.2. Farmers and Fishers (FFs)

13. FFs are small-scale individual or organized agricultural and livestock producers, or fisherfolk, willing to work jointly in alliance with an AA, supplying it with a product under agreed terms, all within the framework of a joint BP plan.

III.3. Aggregators and Agro-processors (AAs)

14. AAs are (a) producer organizations, including associations, cooperatives or similar formal organizations with legal standing (AA-PO); and (b) small and medium enterprises (SME), such as wholesalers, traders, lead farmers (with legal standing to act as aggregator), and industrial agro-processors (AA-SME) willing to purchase products/services from FF under agreed terms within the framework of a joint BP. The joint BP shall include a marketing agreement that establishes the type of product/service, its quality, volumes, delivery times and price-determining mechanism. In addition, AA must have or establish a business relationship with a final Buyer.

III.4. Buyers

15. Buyers are private companies, normally large enterprises, such as exporters, specialized distributors, processors, supermarkets, restaurant chains or wholesalers with recognized business capacity and solid record of accomplishment in the market of specific products. Within AGRICOM, an AA must have or shall establish a commercial relationship with a Buyer to ensure a more stable market for the products it procures from FF under their joint BP. The Project may support the establishment of alliances between AA and Buyers through contracts or letters of intent of purchase, which will establish, among other aspects, the product or service, price establishing mechanism, quality, quantity and delivery timing and regularity.

III.5. Financial Partners (FP)

16. FPs can be development banks, private commercial banks, or other financial institutions able and willing to provide loan financing to FFs and AAs for the implementation of their respective activities under their joint BP. Loan financing from FPs could be used by FFs and AAs to complement their own capital resources for meeting their minimum required counterpart financing under the terms of the Project. Buyers, suppliers of inputs, machinery or equipment are also considered FPs if they provide financing for BP implementation.

III.6. Input Suppliers

17. Input Suppliers are local suppliers meeting the eligibility requirements for participating in the project and from which the FFs will be able to buy financeable items under the voucher system.

III.7. Project Implementation Unit (PIU)

18. The PIU is responsible for the coordination and implementation of all Project activities; ensuring that the requirements, criteria, policies, procedures and organizational arrangements of the project are applied; preparation of all Project implementation documents, and reports; and project monitoring and evaluation.

III.8. Value Chain (VC)

19. Actors providing the full range of activities needed to create the product or service. It comprises the activities and actors that are involved in bringing the product from conception to distribution, and everything in between—such as procuring raw materials, production and manufacturing functions, and marketing. It consists actors engaged in primary processes (input supply, production, distribution, marketing and sales, and customer service), support processes (procurement of resources, technology development, human resource management, and business structure), and processes that generate competitive edge (margins).

IV. ELIGIBLE & UNELIGIBLE INVESTMENTS FOR PROJECT SUPPORT (MATCHING GRANTS-AAs; VOUCHERS-FFs)

IV.1. Eligible Investments for Project Support

20. The following investments (Table 4.1.1) are eligible for project financing through the matching grant and voucher mechanism.

Table 4.1.1: Eligible Investments for Project Support

Item Description	
A.	Buildings/infrastructure for collection, packing, conservation and storage, processing or marketing of agriculture/fish products, whether new buildings/infrastructure or improvement, renovation or expansion to existing buildings/infrastructure;
B.	Investments for primary production, such as irrigation systems, greenhouses, fences, land acquisition (e.g. leveling terrain, digging ditches, constructing drainage systems, etc.), seedlings and establishment of perennial crops, breeding livestock, etc.;
C.	New machinery and equipment for agro-processing or other value adding processes (sorting, packing, chilling, etc.);

Item Description

- D. Working capital (i.e. inputs, materials, or mechanization or other services) for primary production expected useful life of less than one year, for example, seeds for short-term crops, labour, fuel, fertilizer, pesticides, etc. (up to a maximum of 10% of the FF-Subgrant);
- E. Inputs, materials, or services for product processing/value adding;
- F. Professional or notary services for obtaining sanitary certifications, trademark registrations, licenses or operating permits required for implementation of BP;
- G. Specialized technical advisory services related to implementation of the BP;
- H. New spare parts or accessories for machinery, vehicles or equipment required for implementation of BP;
- I. Goods, works and services related to the mitigation of negative environmental impacts from implementation of BP;
- J. Technical studies and other services required for BP implementation, such as marketing, video production, advertising;
- K. Participation in trade fairs, or other events related to the BP;
- L. New work vehicles required for implementation of BP;

21. The eligible investments may also be financed by counterpart financing from FFs and AAs, through their own capital or through loan financing from FP.

22. In cases where the business requires the purchase of land for construction of off-farm facilities or crop production, as part of the BP, it should be financed solely with financial resources from the AA or the FFs, through their own capital or through loan financing from financial partners, or a combination of both.

IV.2. Investments Not Eligible for Project Support

23. The following items (Table 3.2.1) are not eligible for project support.

Table 4.2.1: Items Not Eligible for Project Support

	Description
A.	Purchase of land;
B.	Payment of debts to individuals;
C.	Refinancing overdue loans;
D.	Purchase of shares, bonds and other securities;
E.	Activities not related to facilitating the implementation of the BP;
F.	BP that may result in involuntary resettlement;

Description

- G.** Implementation of technological practices, and productive activities that promote degradation of natural resources and pollution of the rural environment;
- H.** BPs in protected areas, current or proposed, that have no management plan;
- I.** BP that entail the production or marketing of tobacco, or alcohol;
- J.** Payment of direct and indirect taxes not linked to productive activity;
- K.** Political or religious activities of any kind;
- L.** Any activity that is illegal or that violates morality and/or good customs;
- M.** Purchase of weapons;
- N.** Purchase of any goods for personal use;
- O.** Purchase of used goods (infrastructure, machinery or equipment).

24. In addition, AGRICOM will not consider proposed investments on land under the following circumstances:

- Land overlapping protected areas, national forest, or other land in the public domain not susceptible to titling;
- Invaded land;
- Land subject to any known adverse affectations;
- Land under expropriation/seizure proceedings;

V. FINANCING STRUCTURE FOR ELIGIBLE BUSINESS PLANS

25. The financing of the BPs will be structured as follows:

A. Business plans will be co-financed by the Project through a matching grant. The matching grant is composed of (i) co-financing support to FFs (FF-Sub-grants); and (ii) co-financing support to AAs (AA-Sub-grant). The balance of the business plan budget, not covered by the matching grant, must be covered by counterpart financing from the FFs and the AAs;

B. Total FF-Sub-grants under a BP must be at least 50% of the total matching grant. FF-Sub-grants may finance up to 80% of total FF's budget under the BP, within a limit of US\$ 8,000 per individual FF (for up to 15 individuals), and not to exceed US\$ 120,000 (for an investment of at least US\$ 150,000) per BP regardless of the number of individual FF participating. Specialized technical assistance requirements by FFs could be financed at 100% by the Project, for up to US\$ 20,000 per BP, in addition to the US\$ 120,000 limit. In the case that no specialized technical assistance is required, the maximum project contribution towards BP implementation will remain at US\$ 120,000;

C. The maximum limit of an AA-Sub-grant for both types of AA is US\$ 120,000. However, the level of co-financing requirement depends on the type of AA. The AA-Sub-grant for AA-SMEs requires a co-financing level of at least 50% of the requested amount. This means that in order to qualify for US\$ 120,000 maximum AA-Sub-grant limit, an AA-SME should co-finance at least another US\$ 120,000 with their own capital or through loan financing;

D. In the case of AA-POs, the co-financing minimum requirement is 20% of the requested amount. This means that in order to qualify for the maximum AA-Sub-grant of US\$ 120,000, an AA-PO should co-finance at least US\$ 30,000, with their own capital or through loan financing;

E. Specialized technical assistance requirements for AAs could be co-financed by the Project at 50%, for up to a maximum of US\$ 20,000, over the AA-Sub-grant limit of US\$ 60,000 for AA-SMEs, and at 80%, for up to a maximum of US \$20,000, in addition to the AA-Sub-grant limit of US\$ 120,000 for AA-POs;

F. AA-POs must make available up-front in cash at least 10% of their BP budget (i.e. half of their required counterpart contribution) before any Project funds are released for BP implementation. In the case of AA-SMEs, they must make available in advance at least 25% of their BP budget (i.e., half of their minimum required counterpart contribution). The remaining balance for their minimum required counterpart contributions may be covered through own capital or loan financing during the implementation of the BP;

G. Matching grants constitute non-reimbursable seed capital from public source that will be used to co-finance productive investments and specialized technical advisory services for the implementation of approved BPs. The disbursement of the matching grant will be made proportionally with respect to counterpart financing tranches, and in accordance to the implementation/disbursement plan contained in the approved business plan.

Table A: Conditions for FF sub-grants - vouchers

FF individual investments under the subproject (US\$)	
Maximum percentage of total matching grant (%)	80%
Maximum amount of individual sub-grant (US\$)—voucher	8,000
Maximum sub-grant financing for all FF participants in the business plan (in US\$)	120,000 (must be no less than 50% of total investment for the subproject)

Table B: Conditions for AA Matching Grant

AA investment under the subproject (US\$)	Producer Organization Small and Medium sized AAs	Micro, Small and Medium sized AAs
Maximum percentage of total matching grant (% of total investment)	80%	50%
Maximum amount of individual sub-grant (US\$)		
(a) for investments	120,000	120,000
(b) for Technical Assistance	20,000	20,000
(c) Total Sub-grant	140,000	140,000

VI. ELIGIBILITY CRITERIA FOR PROJECT SUPPORT

VI.1. Eligibility Criteria for FFs, AAs, and Suppliers

26. Beneficiary FFs: To be eligible to apply for financing under a subproject, each prospective beneficiary FF must:

- a) Participate in preparing the subproject proposal and be willing to sign the Subproject Agreement.
- b) Be registered with the Ministry of Agriculture and possess a valid farmer's ID from the ministry;
- c) Own agricultural land or fishing boats and related assets, or be in possession of a long-term lease (5 years or more), especially for assistance with crops.
- d) Can demonstrate to have cultivated or fished for the last three years (as main economic activity).
- e) Agree to work together with the extension officers and representatives from the project, and with the consultants appointed by the respective PCU/PIU, to identify the investments and inputs needed as well as the proper use and handling of the inputs.
- f) Be willing to provide access to his/her plot, as a demonstration plot, if required.
- g) Be willing to provide information to the relevant parties for M&E, as well as for impact assessment.
- h) Commit to keep proper records of the whole farm enterprise, and provide access of these for project monitoring and evaluation purposes.
- i) Be willing to give feedback about the benefits derived from the help received and lessons learned.
- j) Agree not to use banned agro-chemicals on their farms and to adopt the best practices as recommended by the project.

27. Eligibility of AA. For an AA to be eligible to participate in the project, the main conditions are the following:

- a) Be a registered business (MSME) or producer association legally established, with taxes paid up to date or legally exempted from tax. Start-ups are also eligible.
- b) Comply with integrated pest management rules/regulations established by the project.
- c) Supply information on usage, storage, protection, disposal, and so on of pesticides and other agro-chemicals.

- d) Sign and adhere to the Subproject Agreement with the respective PCU and PIU.
- e) Commit to work with a group of at least 10 FFs within in a joint business plan.
- f) Have or be willing to establish a formal business relationship with a reputable Buyer
- g) Keep and provide access to accounting records and financial statements related to the implementation of the joint business plan with partnering FF, for project monitoring and evaluation purposes

28. For AAs legally established as private firms (other than producers' organizations), they should comply with the limits currently used in the region for Micro, Small and Medium Size Enterprises (MSMEs), ¹mainly in terms of number of employees, capital and annual average revenues

29. Eligibility of suppliers of goods for FFs: For a potential supplier to be eligible to participate in the project, it must:

- a) Have an established firm/company already supplying the goods recommended by the project in selected areas, or already having agreements to buy/import them. In order to increase completion among suppliers, the project will facilitate the formalization of informal suppliers for them to participate in the project.
- b) Respond to a call for participation (to be widely announced in the media), present an application to the PCU to be a certified supplier under the project, and commit to comply with all regulations and methodologies.
- c) Offer competitive prices in accordance with the current market situation.
- d) Be up to date with payments of taxes and other legal contributions to the government

VI.2. Compulsory Compliance Criteria

30. Eligible AAs and FFs must meet the following requirements, in order for their proposals to be considered for project support:

- a) Both FFs and the AAs should be physically located in (Country);
- b) Their BIP must adhere to the parameters established in the corresponding Call for Proposals.
- c) The BIP must be presented by an AA and should include the participation of a minimum of 10 individual FFs, whether independent or organized. The BIP should include the signature of all participating FFs and of the legal representative of the AA.

¹ CDB study: Small and Medium Sized Enterprises (SME) Development: Published on May 19, 2016 'MSMEs need more institutional support, greater access to finance. Definitions: microenterprises (1-5 employees); small enterprises (6-15 employees); medium enterprises (16-50 employees) and large (> 50 employees)

- d) The BIP must be accompanied by a letter of relation/intention of the buyer addressed to the AA. In the case of AAs that already have a commercial relationship with the Buyer the letter must indicate the date when commercial relationship started, the type of products/services that the AA has previously supplied the Buyer, and the volume and characteristics of the product/service supplied during the most recent year. It must also express the intention of the Buyer to continue purchasing products/services from the AA, specifying the type of product/service, minimum quality specifications and minimum expected volumes. In the case of AAs that have not had a commercial relationship with the Buyer, the letter must indicate the intention of the Buyer of acquiring goods/services from the AA, specifying the type of product/services, any relevant minimum quality specifications and minimum expected volumes

VII. SCORING AND RANKING OF BUSINESS IDEA PROFILES

31. BIP proposals that meet eligibility, as verified by the PIU, will be evaluated and graded by the Evaluation Committee according to the parameters established in the score-card attached as Appendix 2 ([Evaluation Criteria](#)). The PIU will determine the maximum number of BIPs from a particular call of proposals that will go on to BP development, prior to their evaluation by the Evaluation Committee. This decision will be made, based on the number of viable requests received, and their aggregate value. From those BIPs scoring over 70 points and within the established maximum number or aggregated value of BIPs to be financed during each particular Call for Proposals, those with the highest scores will go forward to the BP developing phase.

32. Prior to the development of a BP, the PIU will conduct an appraisal visit to the location with stakeholders of the selected BIPs to verify the information provided, in particular the social, economic and environmental aspects.

VIII. USER'S GUIDE

33. The User's Guide is to be used to assist in filling out the BIP Template. It provides additional information to what is contained in the template.

Cover Page: Productive Alliance Summary: The cover page displays basic information about the Productive Alliance, key stakeholders, and Investment Requirement for AA and FFs.

- 1. Proponent:** For this project, the 'proponent' is the legal entity submitting the business idea for the project which is the AA. Select *Category* from dropdown list as follows: Aggregator; Agro-processor.
- 2. Category:** Select *AA Category* from the following options in the dropdown list: Producer Organization; Private MSME
- 3. Sub Category:** Select *Type of AA* from the options in the dropdown list: Farmer Group, Fisher Group, Association, Agro-processor, Cooperative, Wholesaler, Retailer, Trader, Lead farmer, Agro-industrialist, Buyer. *Note that the selected sub-category must have legal status.*
- 4. Potential Value Chain:** Select *Category of the value chain* from the dropdown list: Permanent Crops, Temporary Crops, Fish and Seafood, Livestock and Agro-products. Select one category.

Select sub-category from the following in dropdown list (Select one sub-category):

- *Permanent Crops* (Cocoa, Coffee, Coconut and Coconut Water);
- *Temporary Crops* (Salad fruits, Vegetables, Herbs & Spices, Organic Fruits and Vegetables, Ornamental Horticulture Plants/Cut- Flowers, Roots & Tubers.
- *Fish* (Fresh Fish, Marine Crustaceans)
- *Livestock* (Poultry, Small ruminants, Cattle)
- *Agro-Products* (Agro-Products)

More details on the potential products and markets that may be considered for the potential value chain business idea are presented in [Appendix 1](#).

The Call for Proposal may specify the value chain categories and sub-categories for which BIPs should be submitted.

- 5. Name of Productive Alliance:** Insert name of Productive Alliance Project. This will be the official name for referencing the project. E.g. '*St. Vincent and the Grenadines Cocoa and Cocoa Products Alliance Project*'. The stakeholders should agree on the naming of the alliance.
- 6. Business Name:** Insert official name of the legally constituted proponent (AA). This will be the name on the registration document.

7. **Business Address:** Insert official address of the project proponent (AA). This is the address to which all official correspondence will be sent.
8. **Contact Person/ Position:** Insert the name and position of the official contact person for the PA. The AA should decide who the contact should be. This person should have the authority to speak on behalf of the AA and Alliance and should be knowledgeable about the project.
9. **Contact Information:** This is the contact information for the contact person. It may be the same as the Business Address in (7) but must include contact person's mobile number, telephone number if different from mobile, and email address.
10. **Type of Supplying Partners:** Supplying partners are farmers and fishers (FFs). Select from the following in dropdown list: farmers, fishers, agro-processors.
11. **Number of Supplying Partners (FFs):** Total number of FFs in the Alliance.
12. **Lead Focal Point for FF Name:** FFs may wish to designate one of their colleagues as a focal point of contact for coordinating on their behalf. If this is the case, please identify the person or FF.
13. **Lead Focal Point for FF Address:** Provide the address of the Focal Point for FF, if one is designated.
14. **Lead Focal Point for FFs Contact Information:** Provide the contact information for the lead focal point. This should include mobile and or telephone #s, and email address.
15. **Financial Provider (if applicable):** This is the financial provider(s) that have agreed to provide financial services to the AA and FFs. Select *Type of Institution* from the following in dropdown list: Bank, Credit Union, Other.
16. **Name of Financing Institution:** Insert the name of Financial Institution. *To be filled after completing "Section 7 – Financial Information, Financing and Investment Plan"*.
17. **Type of Financial Institution (FFs):** Provide a list of the types of finance providers that will be used by FFs.
18. **Name(s) of Financing Institutions:** Provide a list of the names of the finance providers that will be used by FFs.
19. **Estimated Total Investment AAs (EC\$):** (from Section 7)
20. **Grant Amount AAs (EC\$):** (from Section 7)

21. Estimated Total Investment FFs (EC\$): *(from Section 7)*

22. Grant Amount FFs (EC\$): *(from Section 7)*

23. Estimated Total Investment PA (EC\$): *(from Section 7)*

24. Grant Amount PA (EC\$): *(from Section 7)*

25. Est. of Projected Avg. Annual Sales (EC\$): **Domestic (EC\$):** **Export (EC\$):**

EXECUTIVE SUMMARY

This Section summarizes the key elements of the project. These include the business idea, value chain and participants, investment requirement, and its economic, financial, market, technical, social and environmental impact. It should be completed after other sections have been done and answer the question, *'Does this project meet the eligibility requirements to progress to the Business Plan Development Phase with Project Support?'*. The Criteria that will be used to evaluate the Business Idea Profile is presented in [Appendix 2](#) and should be used as a guide to ensuring that all of the information required is captured in the BIP and summarized in this section.

SECTION 1: CHARACTERISTICS OF AA

Section 1 intends to collect information on the AA to assess its eligibility for project support and its capacity to implement the proposed business idea and business plan.

1.1. Business Name: AAs are required to have legal status to qualify for support under the project. Insert registered business name of AA.

1.2. Type of Business: Choose *Type of Business* from the options provided in the dropdown box. These are: Registered Company; Registered Cooperative; Registered Not-for-Profit; Registered Business Name; Registration Pending.

In cases of registration pending, this MUST be completed before the project can qualify for support.

1.3. Date Registered: Insert the business registration date. This should be the same as on the registration document.

1.4. Years in Business: The options provided in the dropdown box are: less than 2 years; 3 – 5 years; 6-10 years; and more than 10 years.

- 1.5. **Business History:** Provide a brief summary of when the business was started, the founders of the business, products and services offered, suppliers and customers, how the business has evolved (expanded/changed) to date, current management and development plans.
- 1.6. **Business Address:** Provide Official Business Address. This is the address to which official correspondence will be sent. Please include email address and website if available.
- 1.7. **Ownership:** List the owners of the business for SME disaggregated by age group (less than 35; 36-45; 46-60; more than 60) and gender (male or female), using the dropdown list. For Cooperatives and Producer Organizations, list the Directors disaggregated as above and the total number of members disaggregated also by age group and gender.
- 1.8. **Name and Position of Contact Person:** Provide the name and position of the official contact person for the AA. This person should have the authority to speak on behalf of the AA and Alliance and should be knowledgeable about the project.
- 1.9. **Contact Information:** Provide the address, mobile number, telephone number, and email address of the contact person.
- 1.10. **Management Team:** Provide the names of persons who have the responsibility for managing the business disaggregated by age group (less than 35; 36-45; 46-60; more than 60) and gender (male/female). Select from the following in the dropdown list: Manager, Accountant, Manager/Accountant, Procurement Officer, President, Secretary, Treasurer, Public Relations Officer, Member.
- 1.11. **Employees:** Provide information on the number of full time and part time employees disaggregated by age group (less than 35; 36-45; 46-60; more than 60) and gender (male/female).
- 1.12. **Products and Services offered:** List and briefly describe the products/product groups and services that you currently offer/provide to suppliers and buyers. Information on products should include the product name, variety, quality requirements, prices and for services delivery and payment arrangements, etc.
- 1.13. **How long have you been providing these products and services?** Provide information on how long you have been providing the products and services to buyers. Select from the following in the dropdown list: less than 2 years; 3 – 5 years; 6-10 years; and more than 10 years.
- 1.14. **Where do you obtain your products for sale?** Provide information on where you source your products for sale to buyers. Select from the following in the dropdown list: own production; other producers; own production and other producers.

1.15. Suppliers: List your current suppliers. Include name, address, product supplied, amounts if possible, formal or informal arrangement, etc.

1.16. Financial Statements: Please provide answers for the following using the options in the dropdown boxes:

- a. Do you have Financial Statements for the last two years? Options: **Yes; No; Pending.**
- b. If 'No' you are asked to use the template provided in Appendix A & B to have your statements prepared.
- c. If the answer to (a) was 'yes' you are asked to answer 'Yes' or 'No' to the question 'Are these Statements audited?'

1.17. Credit Rating: Please provide answers for the following, using the options in the dropdown boxes:

- a. Can you provide the minimum co-financing required for the project from your own resources? Options: **Yes, No**
- b. If 'No', would you require financing from a Financial Institution? Options: **Yes; No.**
- c. Evidence of Credit Standing with Financial Institution attached? Options: **Yes; No.**

Can you obtain a statement of your credit rating from your finance provider?

SECTION 2: OTHER PRODUCTIVE ALLIANCE STAKEHOLDERS

This section provides information on the other agents in the alliance (FFs, Buyers, TSPs, FPs) to establish that they meet the eligibility requirements for participating in the alliance and in the AGRICOM project.

2.1. Farmers and Fishers: Provide a list of participating FFs in the alliance disaggregated by gender (male, female), age groups (less than 35; 36-45; 46-60; more than 60), and products. The eligibility criteria for FFs to participate in the alliance are presented in **VI.1.26** above. You are required to confirm that selected FFs meet these eligibility criteria.

2.2. Buyers: Provide list of Buyers with the following information for each buyer. Name, business address, products required, type of agreement (choose from the following in dropdown list: official letter of agreement, contract, letter of agreement/contract pending), type of Buyer (choose from the following in the dropdown list: Hotels, Restaurants, Specialized Distributors, Wholesalers, Supermarkets, Exporters, Importer, Agro-processor, Government Institution, etc.).

Additional information, such as, whether buyer has provided an official 'Expression of Interest' to AA, product specifications, physical presence of buyer and legal

representative in country, buyers' legal status, estimated annual purchases and sales, credit history, and years selling to buyer should be provided, using the dropdown list.

Please insert table for additional buyers if necessary.

- 2.3. Technical Assistance Providers:** Indicate whether you will require the services of a Technical Assistance Provider and the type of service(s) required.
- 2.4. Financial Partners (if applicable):** Please provide the name and address of the proposed financial and or non-financial institutions and the type of financing or financial arrangement that they will provide to the AAs and FFs.

SECTION 3: BUSINESS IDEA FOR PROPOSED PRODUCTIVE ALLIANCE

This section collects information on the proposed Alliance to determine whether the Business Idea is aligned to the AGRICOM investment criteria in the areas of Innovation, Value Addition, Markets and Market Segment Identification, Buyer Selection, Productivity, Efficiency and Quality Improvements. It also lays the foundation for analysis of the proposed value chain if the BIP is approved for support to develop the Business Plan.

- 3.1. Productive Alliance and Value Chain Description:** Briefly describe the new business model and value chain for the Productive Alliance.

Provide information on the key agents (Suppliers, FFs, AAs, Buyers, FIs), their roles and responsibilities, business structure and arrangements, etc.

For the value chain, describe the primary activities (sourcing of raw materials, production and operations, post-harvest and distribution, processing/value addition, marketing and sales, services), key actors/agents, cross cutting support activities (business structure, human resource management, technology development and research, procurement etc.), and how margins are set to ensure competitiveness.

- 3.2. Products to be provided under the PA:** Describe the products to be provided under the PA, including amount and projected sales, e.g. 500 lbs. of freshly harvested romaine lettuce, weekly packaged in 5kg fiberboard box, during the period October – December 2019 and delivered between 6.00 a.m. and 9.00 a.m.
- 3.3. Innovation:** What is innovative (unique, new and or improved) about the products/services that will be offered through the Productive Alliance? For example, variety of fruit or vegetable, breed of animal, type of fish, range of products offered, size of product units in line with buyer requirement, etc.

What is innovative (unique, new and or improved) about the business processes that would be adopted under the alliance? For example, production planning in line with buyer requirement, training opportunities for employees in production, marketing and service delivery, information management, provision for feedback from buyers and suppliers, etc.

What is innovative (unique, new and or improved) about the technologies that you will using for business activities? For example, use of protected shade houses, permaculture, irrigation, automated broiler production houses, fishing technique, etc.

- 3.4. Value Addition:** What are the attributes of your products/services that would make it more attractive to your buyers and users? Please address the following areas as applicable: quality (freshness, grading/sorting/packaging/ certification), processing, access, timely delivery, etc., third party certification of product (e.g. Organic Certification, Fair Trade, Global GAP, GMP, non-GMO, etc.)
- 3.5. Market:** Briefly describe the market segment that you would be supplying, including market trends in relation to customer preferences, technologies, quality, health and safety, prices, supply, substitute products, etc. Provide estimate of market size and growth trends.

SECTION 4: PRODUCTION PLAN

This section outlines the production strategies and planning requirements in response to the market requirements.

- 4.1. Production Strategy (ies):** Outline the production objectives, challenges, opportunities and proposed actions and approaches to achieve the production targets, goals and objectives for both AAs and FFs.
- 4.2. Coordination of Production Planning by AA with FFs and Buyers:** Describe the processes that will be used for contracting FFs, the scheduling of production, allocation and utilization of production resources (materials and supplies, lands, buildings, equipment, labor, transport, packaging), delivery of production orders, contingency planning, payment arrangements to FFs and by Buyers, etc.
- 4.3. Production Plan Summary (AA):** Summarize monthly requirements from buyers and the related value.
- 4.4. Production Plan Summary (FFs):** Summarize monthly requirements from FFs by AAs and related value. In case of weekly deliveries, add weekly worksheet as an appendix. Copy separate table for each FF.

- 4.5. Production Challenges, Risks, Root Causes & Mitigation Measures:** Outline the production challenges, risks, root causes and mitigation measures that would be applied to address these issues using the table below. Production risks include weather, pest & diseases, resource availability, e.g., labor, machinery & equipment, etc.

SECTION 5: SALES PLAN

The sales plan provides information about the market and trends, the PAs' target customers, sales/revenue goals, sales process, and the strategies and resources necessary for achieving its targets.

- 5.1. Customer Segments:** Define the different customer segments for the products offered under the Productive Alliance. This may include demographics, prices offered, geographic distribution, preferences, etc. Also include information on potential size of market segment and growth trends.
- 5.2. Target Market Segment Strategy:** Describe your target market and why you are targeting this market segment.
- 5.3. Marketing & Sales Strategy:** Describe your sales process, services, order processing, messaging, etc. Market strategy will define how you intend to position your product and differentiate it from other potential suppliers. Whether it will be based on cost, quality, services, delivery arrangements. Sales strategy will address arrangements for engaging with the buyers in relation to ordering and order processing as well as after sales services.
- 5.4. Sales Forecast:** Provide estimated forecast for the first 5 years, broken down monthly for first year. Monthly forecast gives an indication on whether demand is seasonal.
- 5.5. Market Risks:** Outline the marketing and sales challenges, risks, root causes and mitigation measures that would be applied to address these issues, using the table below market risks, include price volatility, changes in quality specifications, demand and supply fluctuations, etc.

SECTION 6: ENVIRONMENTAL AND SOCIAL CONSIDERATIONS

All projects must comply with the AGRICOM project Environmental and Social Safeguard Policy as outlined in Annex 1: Environmental and Social Safeguard Policy.

- 6.1. Social Barriers/Risks and Mitigation Measures:** Please provide a brief overview of the key social barriers/risks (labor, crime – praedial larceny, land ownership, community).
- 6.2. Environmental Hazards/Risks and Mitigation Measures:** Please provide information on potential environmental risks and mitigation measures. These include climate change

(rainfall, extreme weather conditions, temperature), deforestation, biodiversity; soil degradation, waste, pollution) related to the proposed business.

- 6.3. **Good Agricultural and Manufacturing Practices:** Provide information on how Good Agricultural and Good Manufacturing Practices will be mainstreamed in the business operations. These are practices that ensure that products supplied to consumers or for further processing are safe and wholesome. See list of banned pesticides in the Environmental and Social Safeguard document.
- 6.4. **Women and Youth:** Outline your business strategy to facilitate women and youth participation. Provide information on the measures that will be put in place to encourage youth and women participation and avoid discrimination of this target group.

SECTION 7: FINANCIAL INFORMATION, FINANCING AND INVESTMENT PLAN

This section provides information on the investment and financing requirement, potential sources of financing, production and operating costs, projected revenue and expenditure (profitability), financial position of the business (balance sheet) and cash flow. This information will determine the financial viability of the proposed investment.

- 7.1. **Assumptions:** Provide information on the key assumptions used to estimate production costs, financial projections and investment requirement. Provide justification for the assumptions.
- 7.2. **Estimated Capital Investment Requirement:** Provide capital investment requirement information for AAs and FFs separately (see Eligible Investments). Give brief description of existing assets and the new asset or resource and value.
- 7.3. **Financing Plan:** Provide information on the expected [sources of financing](#) for each of the investment's items and expected cash and non-cash amounts. Information should be provided separately for AAs and FFs. Owners' equity refers to contributions by AAs and FFs. Loans refer to financing provided by FPs and Grants refer to the matching grant from the project. At the bottom of the table, calculate the percentage contribution from each of the sources of finance.
- 7.4. **Summarized Proforma Annual Financial Projections:** The Proforma documents to be provided include the Income and Expenditure Statement and the Statement of Cash Flow. You may use the templates linked to this Guide to assist in the development of these statements.

SECTION 8: SUPPORTING DOCUMENTS SUBMITTED

Please verify that the following documents are all included in your package together the completed BIP on submission.

- √ Signed Business Profile Submission Letter (**Template Attached: [Submission Note Template](#)**)
- √ AA Company Registration Certificate (**To be provided by AA**)
- √ Financial Statements AA (Last 2 Years) (**To be provided by AA**)
- √ Sub Project Agreement AA and FF(s)
- √ Statement from FP expressing willingness to evaluate request for financing from AA, FF or both (**To be provided by FP**)
- √ Credit Reference by a Financing Institution (**To be provided by FI**)
- √ Letter of Intent from Buyer to purchase products/ services from AA (**Template Letter of Intent Buyer**)
- √ List of FFs with signatures (**Template Signed FF List**)
- √ Signed Statement by legal representative of AA certifying that all listed FFs meet eligibility criteria to participate in the project (**Template Signed FF List**)
- √ Copy of Identification Card of each participating FF (Farmer Registration ID) and the legal representative of the AA (**Scanned copy of ID Card of EACT FF to be provided by AA**)
- √ Calculation tables of estimates of sales, costs, and profitability/ employment generation (**To be provided by AA**)
- √ Copy of last year Financial Statement (**To be provided by AA**)

IX. APPENDICES

Appendix 1: Potential Value Chains

CATEGORY	#	POTENTIAL VALUE CHAINS	POTENTIAL PRODUCTS
PERMANENT CROPS	1	Coconut and Coconut Water	Coconut oils (natural & cold pressed), Butter, Milk, Shredded and Desiccated, Coconut Water.
	2	Cocoa and Coffee	Value Added Products
	3	Fresh Fruits	Mango, papaya, golden apple, breadfruit, banana, plantain, guava etc.
TEMPORARY CROPS	4	Vegetables	Fresh cut Cabbage, Cauliflower, Broccoli, Romaine and Iceberg Lettuce, Arugula, Kale, Carrots, Beets, Tomatoes, Colored Sweet Peppers, Corn, Pigeon Peas, etc.
	5	Culinary Herbs, spices & Condiments	Chive, Thyme, Celery, Shadow Benne, Cilantro, Turmeric, Ginger, Clove,
	6	Ornamental Horticulture	Plants, Cut- Flowers
	7	Roots & Tubers	Yam, Dasheen, Tannia, Sweet Potatoes, Cassava
FISH	8	Fresh & Processed Fish	Fresh and processed including fresh water fish (aqua culture)
	9	Marine Crustaceans	Lobsters, Crabs, Shrimps – fresh and processed
LIVESTOCK	10	Poultry	Broilers, Layers,
	11	Small ruminants	Sheep, Goats – live and slaughtered
	12	Cattle	Live, slaughtered
AGRO-PRODUCTS	13	Agro-Products	Green seasonings, Jams, Jellies, Sauces, Wines, Juices, Ice Creams, etc... from locally produced products.
OTHER	14	Agriculture & Fisheries Products	

Appendix 2: Evaluation Criteria and Scoring of Business Idea Profiles.

	DESCRIPTION OF SCORING AREA	PARTIAL SCORE	MAXIMUM SCORE
1.	I. CHARACTERISTICS OF THE AA	22	
1.1.	Years of legal constitution of AAs		
	1-3	2	7
	4-5	4	
	6 or more	7	
1.2.	Experience buying from small-scale producers	2	2
1.3.	More than 2years' experience working with proposed products and services.	2	2
1.4.	Administrative/Managerial Capacity		
	- Manager/ Accountant	5	5
	- Manager	3	
	- Accountant	2	
1.5.	Financial Statements		
	The AA is submitting audited financial statements	2	2
	The AA is submitting non-audited financial statements	1	
1.6.	The AA presents evidence of good credit ratings	2	2
1.7.	AA presents proof of availability of co-financing requirement or letter of intent to finance from a financial institution or potential buyer	2	2
	II. BUSINESS IDEA	25	
	<i>The business includes innovative elements.</i>		
2.1.	Innovative Products	2	2
2.2.	Innovative Commercial Process	2	2
2.3.	Innovative Technological Processes	2	2
	<i>Proposed Business includes adding value to the product</i>		
2.4.	By bringing it closer to the consumer	2	2
2.5.	By Processing it	2	2
2.6.	By Grading/sorting/packing	2	2
2.7.	By third party certification (organic, fait trade, etc.)	2	2
2.8.	Evidence of growing market for proposed product/service	2	2
2.9.	Proposed Buyer		
	Proposed buyer identified with general expression of interest	1	3
	Proposed buyer identified with detailed expression of interest (volume & quality)	3	
2.10.	Technical processes contribute to increased yields	2	2
2.11.	Technical processes contribute to reduce unit cost	2	2
2.12.	Technical processes contribute to improve product quality	2	2
	II. OTHER PRODUCTIVE ALLIANCE STAKEHOLDER	25	
3.1.	Farmers and Fisherfolks		
	15-20 participating FFs	3	5
	21 - 30 participating FFs	4	
	31 or more participating FFs	5	
3.2.	20% - 30% of participating FFs are women or youth	2	3
	More than 40% of participating FFs are women or youth	3	
3.3.	Participating FFs are legally organized	3	3
	Buyer		
3.4.	Proposed buyer has physical offices and legal representative in-country	3	3
3.5.	Proposed buyer has been legally constituted and operating between 2-5 years	2	4
	Proposed buyer has been legally constituted and operating between 6-10 years	3	
	Proposed buyer has been legally constituted and operating for more than 10 years	4	
3.6.	Proposed buyer has at least US\$200,000 in yearly sales during last 2 years	2	4
	Proposed buyer has between US\$200,001 and US\$500,000 in yearly sales during last 2 years	3	
	Proposed buyer has over US\$500,000 in yearly sales during last 2 years	4	
3.7.	Proposed buyer has good credit history	3	3
	IV: SOCIAL AND ENVIRONMENTAL ASPECTS	13	
4.1.	BIP identifies environmental and social risks	4	4
4.2.	BIP identifies potential mitigation actions to environmental and social risks	2	2
4.3.	BIP explicitly incorporates good production and/or good manufacturing practices	3	3
4.4.	BIP explicitly proposes a strategy to promote / facilitate women and youth participation.	4	4
	V: FINANCIAL STRUCTURE	15	
5.1.	Counterpart contribution of FFs as % of FF sub-grant		

	DESCRIPTION OF SCORING AREA	PARTIAL SCORE	MAXIMUM SCORE
	20% (Minimum) - 25%	1	6
	26% - 35%	3	
	36% or over	6	
5.2.	Counterpart contribution of AA as % of AA sub-grant		
	20% (Minimum) - 25%	1	6
	26% - 35%	3	
	36% or over	6	
5.3.	There is non-reimbursable contribution from a third private (e.g. Buyer) of at least 5% of total BIP budget	3	3
	VI: BONUS		10
6.1.	FFs are 100% Women or youth or women and youth (35 years or younger)		10

Appendix 3: EVALUATION REPORT TEMPLATE – BUSINESS IDEA PROPOSAL

BUSINESS NAME:

CONTACT PERSON:

EVALUATION DATE:

EVALUATION VENUE:

CHAIRPERSON:

SECRETARY:

EVALUATORS:

Evaluator 1 (name):

Evaluator 2 (name):

Evaluator 3 (name):



Scores:

<i>Evaluator</i>	<i>Score</i>
1	
2	
3	
Total Score	
Average Score	

Evaluators Comments/recommendations:

.....

.....

.....

.....

.....

.....

.....

Evaluators Signatures: (print name and sign)

..... Date:

..... Date:

..... Date:

Chairperson's Signature: Date:

Secretary's Signature: Date:



Appendix 4: BUSINESS IDEA PROFILE SUBMISSION NOTE TEMPLATE

Place and date of presentation of the Business Profile

AGRICOM Project

Dear Sir/Madam

We are herewith submitting the Business Idea Profile titled _____, to formally request AGRICOM's support for business plan development and eventual consideration for matching-grant financing.

Please find attached the following documentation in printed and digital versions:

- Business Idea Profile (BIP) document.
- Proof of legal status of the AA, or documentation showing that obtaining the legal status is underway (only in the case of AA-PO);
- Statement from potential Financial Partner;
- Credit references by financing institution;
- Letter of intent to purchase from Buyer;
- List and signatures of participating FF
- Statement by legal representative of AA certifying eligibility of FFs,
- Copy identity card of FFs and legal representative of the AA;
- Calculation table of estimates of sales, costs and profitability / employment generation
- Copy of last year's financial statement of AA;

Sincerely,

Signature of the Legal Representative of the AA

Position title

Name of OPR

Appendix 5: Letter of Intent to Purchase from Buyer

[Buyer's Name]

[Address]

[Contact Info.: Email/ Phone]

[Date]

[Contact Person Name AA]

[Title]

[AA Name]

[Address]



Dear:

Letter of Intent to Purchase [Product] from [Name of AA]

We hereby submit our Letter of Intent to Purchase the following product(s) [List Product(s)] from your business [Name Business] of the specifications and on the terms and conditions outlined below:

1	Product(s): varieties, breeds or crosses, others:
2	Quality characteristics: sizes, degree ripeness, brix degrees, temperature, color, humidity content, number of defects or spoilage allowed, etc..
3	Packaging: Product presentation requirements
4	Quantities (Lbs./#) per delivery: Minimum, Maximum
5	Frequency of purchase (Daily, bi-weekly, monthly, etc.
6	Delivery site, form, day, schedule
7	Form of payment (e.g. cash, check, bank transfer) and timing of payment (e.g. on delivery, 15 days after delivery, one month after delivery, etc.) conditions (where applicable).
8	Duration of contract: # Years
9	Purchase prices or mechanisms by which the prices will be set.



10	Pricing point: farm gate, collection center, processing plant, etc.)
11	How would prices be adjusted over time, if at all (e.g. annual CPI, others.)
12	Specify any assistance, such as training, packaging materials, transportation, or any other support that the buyer will afford the selling party under the productive alliance.
13	If there is a requirement for exclusivity in the supply of the product. Specify.
14	Provision for varying price offered based on quality if relevant.
15	Rejection/return policy if relevant.
16	If insurance policies, fiscal payments and legal or other type expenses are required for the transaction to be effect, the Contract please specify by whom, how and when it shall be paid.
17	For products with prices that have large fluctuations, what will be the reference prices (maximums and minimums)?

As part of this Letter of Intent, we would require that you provide us with evidence acceptable to us that your project has been approved by the AGRICOM Project, and that you will be able to provide the required products on the terms and conditions proposed.

Please note that this letter is not an official Purchase Agreement.

All of the terms and conditions of the proposed transaction would be negotiated and executed through a formal Purchase (or other) Agreement, to be negotiated, agreed and executed by both parties.



This offer remains valid for a period of xxx days.

Sincerely,

Name (Official Representative of the Buyer)

Position

Appendix 5: List of FFs with Signatures

[AAs Name]
[Address]
[Contact Info.: Email/ Phone]

[Date]

Project Coordinator
[AGRICOM Project]

Dear:

Signed List of FFs

In compliance with the requirements for this project, see attached signed list of the FFs who will be participating in this project.

We hereby also certify that all of the listed FFs have met the eligibility for participating in the project

#	Name	Farmer Registration #	Signature	Date
1				
2				
3				
4				



5				
6				
7				
8				
9				
10				

Name (Legal Representative of AA)
Position