



ACCESS TO FINANCE FOR YOUTH AGRIPRENEURS

Case study on Fish business

Presented by:

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TAAT

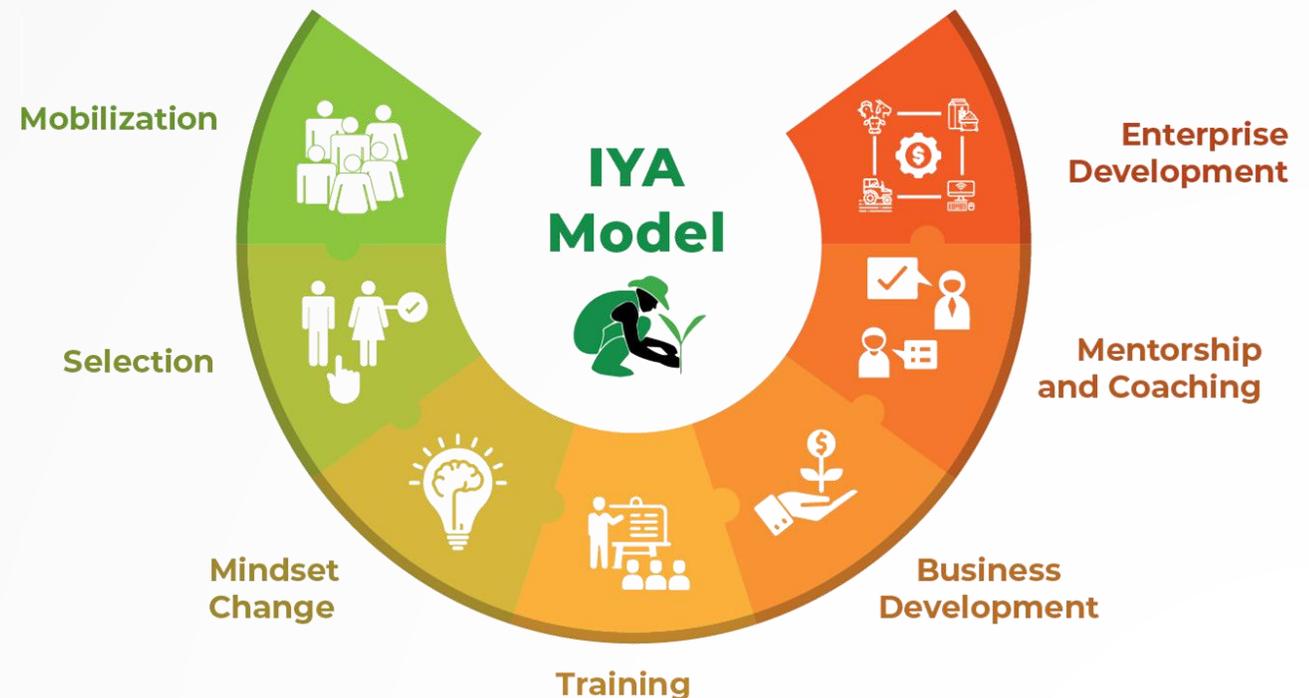


Youth in Africa!!!



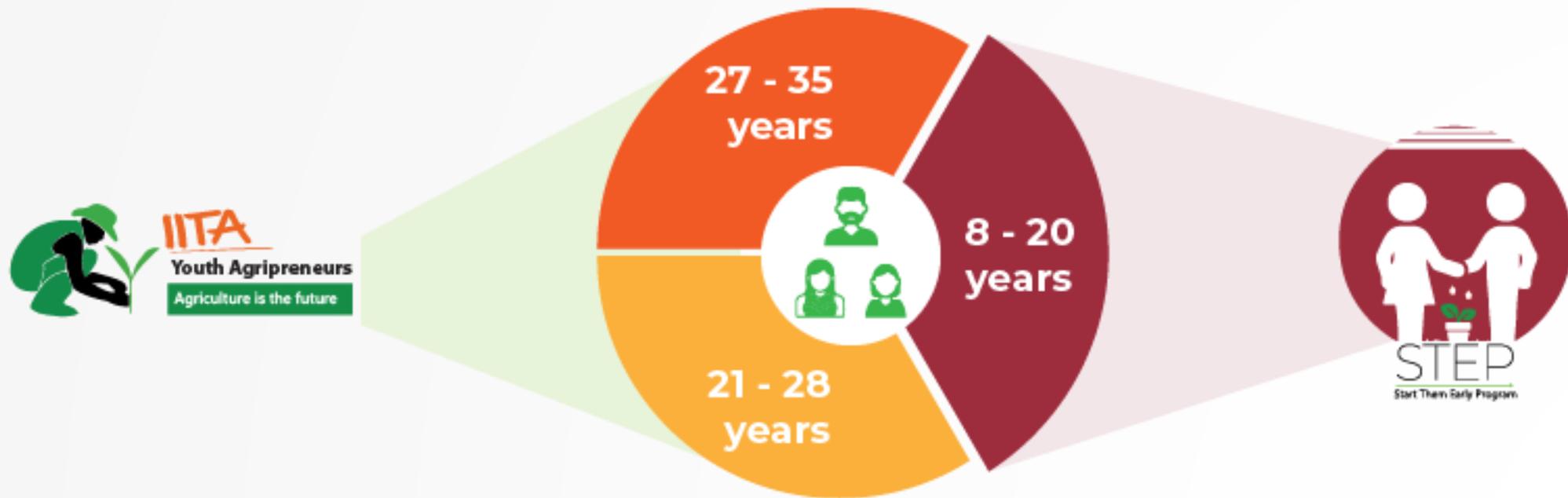
Introduction- IITA Youth Agripreneurs

- Designed to direct unemployed youth and women toward careers in modern agriculture and agribusiness.
- Expose youth to economic opportunities available across various agriculture value chain.
- Capacity development to build technical, entrepreneurial and soft skills of young men and women.
- Bridge the gap between the aging farming population.



The Project Focuses on

- *Youth Agripreneurs program - IYA (18 – 35)*
- *The Start Them Early Program - STEP (8 – 20)*



Youth Engagement Strategy



IYA Presence



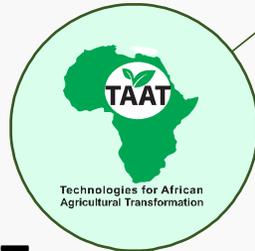
...over 44,000 youths have received training in 17+ African Countries including Togo, Senegal, Niger, Mali and Cote d'Ivoire

IYA Projects

Innovative Youth in Agriculture (I-Youth)



Integrated Agribusiness hub



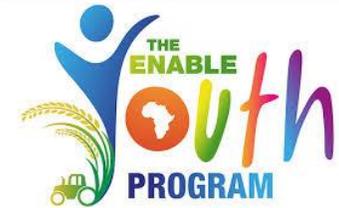
**ENABLE-TAAT
Technologies for African
Agricultural
Transformation(TAAT)**



**Start Them Early
Program (STEP)**



**Youth in Agribusiness:
Enabling Scaling of Innovative
Technologies for Sustainable
Food Solutions (YAS)**



Our Metrics Over the Past Decade



44,872

Direct participants



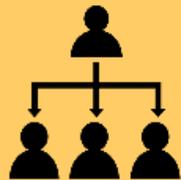
85,616

Jobs created



205

Training sites



1,000,000

Indirect participants



12,410

Youth-led
agribusiness start-
ups



49%

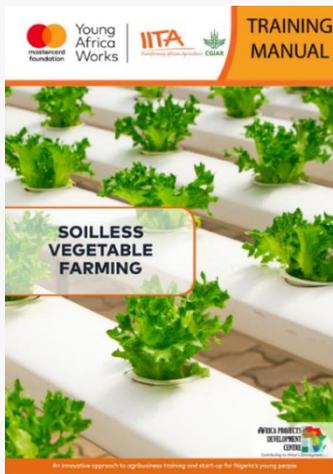
Female participation

Our Approach

Capacity Development:

- Training : Technical, entrepreneurial and soft skills
- Mentorship and coaching supporting technical and entrepreneurial aspects.

Guidelines for IITA Youth Agripreneur Business Incubation



Agribusiness Park:

- To provide support for trained youths to operate their agribusiness enterprises in clusters in the same location



Scaling Technologies through Partnerships:

- Partnerships with stakeholders and different levels of government, have been vital in scaling and replicating our interventions across communities, allowing us to reach a broader spectrum of youth.



IYA Enterprises



Poultry Production



Catfish Production



Plantain sucker Production



Vegetable Production



Livestock Production



Soybean Production

IYA Enterprises – Value Addition



High-Quality Cassava Flour



Soy milk



Plantain chips



Processed fish



Maize pap



Confectionery

IYA Enterprises



Aquaculture in floating cages

Before IYA

- Any interest in agriculture
- Limited awareness on opportunities in agriculture
- Any or limited practical and business skill in agriculture
- No Job and no money



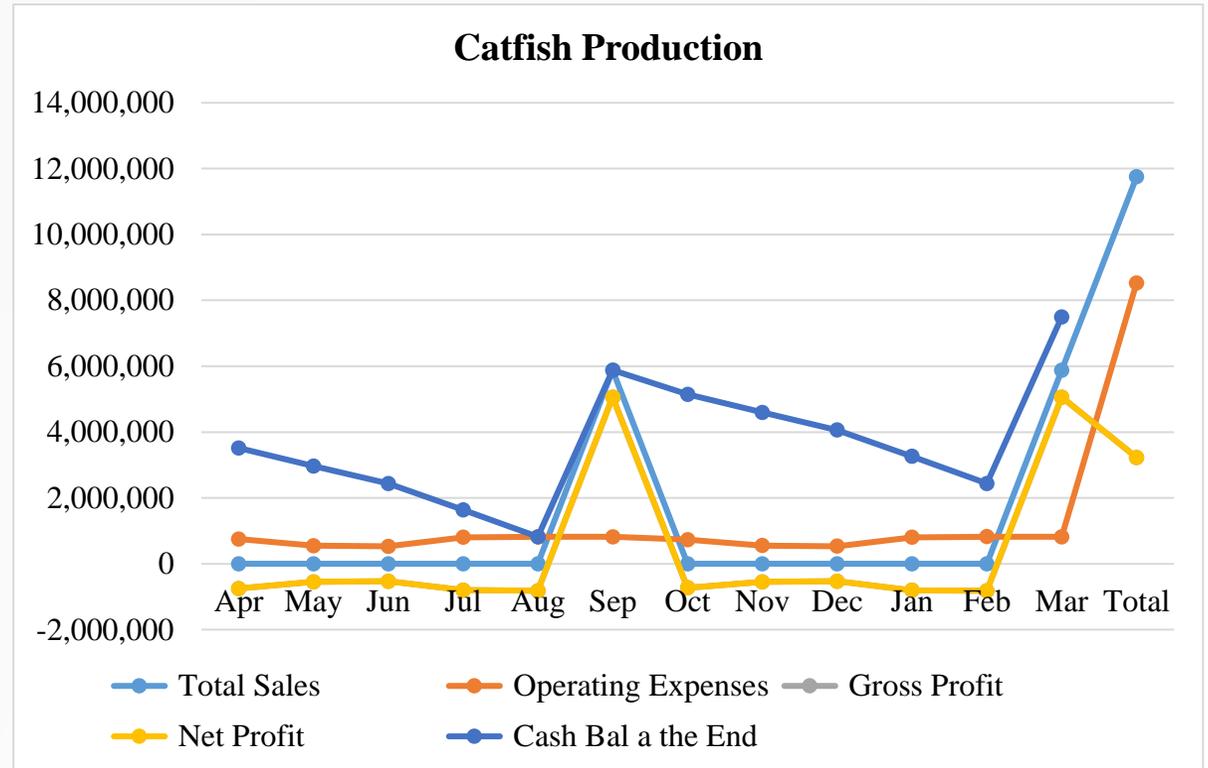
After IYA

- High interest in agribusiness
- Practical exposure to various business opportunities in AgBusiness
- Technical, soft and business skills in a agribusiness activity of their choice
- **NO startup, no collateral**



Catfish Production

PROFITABILITY ANALYSIS	
Investment	
Startup Capital	10,188.54
Equity	-
Park Investment	10,188.54
Financial indicators	-
Total turnover	25,887.89
Total Gross profit	5,541.11
Net profit	5,541.11
Cash balance end of the period	15,729.66
NPV	18,889.62
IRR	71%
ROI	54%



Number of Agripreneurs	5
Equity contributions EACH	1200 \$
Number of months at the park	6

Percentage of profits shared	80% profit
Direct Jobs created	5
Indirect jobs created	5

Profitability Analysis Catfish Processing 1200kg



SUMMARY OF PROFITABILITY ANALYSIS FOR Catfish processing 1200KG

Investment	Amount (N)
Startup Capital	2,776,000
Production cycle	3 Months
Moratorium	1 month
Interest rate	10%

Financial indicators	
Total Revenue	6,900,000
Net profit After interest	6,210,000
Total Net profit	690,000
Cost Benefit Ratio (CBR)	2.24

Accessing Finance For Trained Beneficiaries

- In Uganda about 300 youths have secured loans from Equity Bank Uganda and Centenary Bank Uganda.
- About 200 youths got loans from Government of Uganda through the Parish Development Model.
- ECO bank supported training of youths with \$40,000 through their corporate social responsibility.
- Two groups got a loan of \$40,000 for their member in Tanzania, from Kinondoni Municipal Government.
- In Zambia Tilapia production cluster in Mukushi got loan of \$25,000 from Citizens Economic Empowerment Commission. Additional 50 youths are awaiting disbursement.
- In Nigeria we have about 20 youths accessing about \$25,000 from First City Monument Bank, Nigeria.
- In Republic of Benin 10 youths got loans a loan from our partner, PEBCO BETHESDA.

Lessons Learned for Future Plans

- Access to Funds, Land, Security, Policy, and Regulatory Bottlenecks
- The recruitment and selection process of youths must be carefully done as it is critical to the success of any program.
- Impact-based training must be pursued over-ambitious targets.
- Mentorship must be expanded beyond technical expertise to better include business and financial competencies.
- Alternative investment and loan mechanisms must be actively pursued, and linkage to commercial and government lenders strengthened.
- Transitioning to community impact driven interventions.

THANK YOU
for listening

