



MRUTU AGRO-SOLUTIONS COMPANY LTD



*Improving Agricultural Productivity,
Profitability and Market Access.*



**BUSINESS PLAN FOR THE DEVELOPMENT OF SMART
AGRIPRENEURSHIP INNOVATION CENTRE 2024**

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0. EXECUTIVE SUMMARY

Business description:

Mrutu Agro-Solutions pioneers comprehensive agricultural support through seedling cultivation, educational initiatives, technology integration, and market facilitation, empowering farmers in Morogoro and beyond.

Problem:

The demand for 150 million seedlings in Tanzania, crucial for over 10 million farmers, faces obstacles due to limited quality seedling availability and market access. MRUTU AGRO-SOLUTIONS targets Morogoro's farmers, lacking value-addition facilities, aiming to elevate productivity and accessibility through greenhouses, nurseries, and a centralized input-output center.

Products and Services:

Mrutu Agro-Solutions offers high-quality seedlings (avocado, mango, citrus, etc.), cutting-edge agro-tech, workshops, on-site assistance, delivery, educational materials, after-sales support, and financial planning. The company aims to enhance farming practices, sustainability, and market access for farmers in Morogoro and beyond.

Unique Selling Point – USP:

Mrutu Agro-Solutions stands out by offering high quality seedlings, cutting-edge agro-tech, comprehensive support services, and a focus on sustainability. Our commitment to quality, innovation, and farmer empowerment distinguishes us in the agricultural sector.

Market:

Mrutu Agro-Solutions aims to capture 10% of the Tanzanian seedling market, focusing on approximately 2 million seedlings annually. Targeting the Morogoro region, we aspire to generate €1 million per year, anticipating a 15% growth.

Sale and Distribution

Employing a diverse approach, we distribute seedlings through online platforms, agri-input store partnerships, and direct sales. Our bundled offerings and multi-channel strategy ensure effective sales and broad market penetration for our agricultural products and services

Financial Projection:

Total Units Sold	500,500	575,575	661,911
Total Sales	€ 1,083,932.51	€ 1,246,522	€ 1,433,500.74
Total Cost of Goods Sold	€ 464,903.90	€ 534,639	€ 614,835.41
Total Margin	€ 619,028.60	€ 711,883	€ 818,665.33

MAS – Improving Productivity, Profitability, and Market Access

1. MAS OVERVIEW

MRUTU AGRO-SOLUTIONS COMPANY LIMITED is a multi-agribusiness company specializing in agribusiness development, consultancy, and innovative services such as fish pond construction, irrigation system installation, and greenhouse construction. We offer farm management, training, soil testing, seed supply, and marketing services for agricultural products.

1.1 Mission and Vision

Our Vision:

- To be a leading agribusiness solution through innovation for enhanced productivity and profitability

Our Mission:

- Dedicated to surpassing customer expectations with passion, innovation, and cutting-edge agribusiness solutions.

1.2 About MRUTU AGRO-SOLUTIONS CO. LTD

We are a leading Multi-Agribusiness Company specializing in innovative Agribusiness Development, Consultancy, and cutting-edge solutions. Our expertise spans fish pond construction, irrigation systems, greenhouse setups, farm management, training programs, seed supply, and tailored marketing strategies for agricultural products in local and export markets. We offer wholesale and retail trading, contract farming, value addition, and comprehensive agricultural support services tailored to our clients' specific needs.

1.3 Company goal

Our company goal is to empower farmers and agribusinesses with sustainable solutions, fostering growth, innovation, and profitability in the agricultural sector.

2. BUSINESS BACKGROUND

2.1. About SAIC

SAIC (Smart Agripreneurship Innovation Centre) aims to enhance agribusiness and entrepreneurship activities, fostering increased productivity, income, employment, and sustainable farming practices. The center provides technical and business support, diffusion of digital smart agripreneurship innovations, training, and direct assistance to women, youth, and farmers in production, processing, and marketing of value-added agricultural products. This contributes to economic and social development in Tanzania, aligning with national goals and the United Nations' 17 sustainable development goals.

SAIC's key objectives include:

- Promoting agriculture and livestock development through market-led technological advancements in Tanzania.
- Supporting sustainable production of agricultural and livestock products to enhance competitiveness locally and globally.
- Focusing on food security, integrated agriculture, and sustainable use of renewable resources in Tanzania.
- Changing the negative perception of young farmers towards agriculture through training and mentoring.
- Providing high-quality agribusiness training based on practical experience.
- Establishing a self-sustaining agribusiness enterprise for continued growth.
- Creating significant employment opportunities, both directly and indirectly.

The SAIC project by Mrutu Agro Solutions focuses on:

1. ***Nursery of Agricultural Seeds:***

Goal: Enhance seed quality and impact the community positively.

Actions: Establish a seed nursery, creating 100 job opportunities, fostering economic growth, and cultivating 100,000 seedlings to reach more farmers and reduce carbon emission

2. ***Demonstration Greenhouse Farm:***

Purpose: Showcase sustainable farming practices, educate farmers, and enhance access to essential services.

Strategies: Facilitate easier access to fertilizers and machinery services, empowering local farmers for increased efficiency and productivity.

3. ***Center for Selling Agricultural Inputs and Outputs and Machineries:***

Objective: Streamline farmer services by creating a centralized hub for buying and selling agricultural inputs and machinery.

Benefits: Ensure market availability for agricultural products, simplify procurement processes for inputs and machinery, envisioning a thriving marketplace for fair trade and economic growth.

2.2. The Problem

The demand for the seedlings in Tanzania goes to up 150 million seedlings required by over 10 million farmers which comprises both small scale, large scale and commercial farmers.

However, farmers in Tanzania encounter significant challenges in productivity and accessing profitable markets for their produce. The limited availability of

affordable agricultural inputs especially quality seedling and this further exacerbates the issue, resulting in reduced income for farmers.

MRUTU AGRO-SOLUTIONS look for the farmers in Morogoro region as the among of top agricultural producer regions in Tanzania, the region lacks adequate value addition and processing facilities, hindering farmers from capitalizing on higher-value products like horticultural crops. To address these critical issues, there is an urgent need to implement strategic solutions, such as the construction of demonstration farms in greenhouses, establishment of nurseries for seedling availability, and the creation of a centralized center for selling agricultural inputs and outputs, including machinery. These initiatives aim to enhance productivity, provide easy access to essential inputs, and create accessible markets for a variety of agricultural products, including horticultural crops, poultry products, dairy products, and seedlings.

2.3. Rationale

This proposal seeks to address the multifaceted challenges faced by most farmers in Tanzania especially in Morogoro, spanning from production to market accessibility. The plan is designed to offer viable solutions that empower farmers by ensuring the profitable production of farm outputs. This involves providing quality and affordable agricultural inputs, including seeds, seedlings, manure, pesticides, and fungicides. Additionally, the proposal incorporates crucial elements such as training, farm visits, and market accessibility for a diverse range of farm products, including horticultural crops, poultry products, dairy products, and various seedlings. By addressing these key areas, the plan aims to enhance the overall productivity and economic sustainability of Morogoro farmers while promoting the availability of diverse and quality seedlings, spanning horticultural, ornamental, fruit tree, native, heirloom, organic, and non-GMO varieties.

2.4. Solution

To overcome the challenges faced by Morogoro farmers, the following solutions are proposed:

i. Establishment of Nurseries:

- **Objective:** Raise various seedlings to provide farmers with high-quality and cost-effective options for their agricultural production.
- **Impact:** Enhance the accessibility of quality seedlings, supporting farmers in improving the overall productivity of their farms.

ii. Construction of Demonstration Farms in Greenhouses:

- **Objective:** Create a platform for training and workshops, educating farmers and other beneficiaries on optimal production processes.
- **Impact:** Empower farmers with knowledge, enabling them to implement effective and efficient production techniques for enhanced agricultural outcomes.

iii. Center for Selling Agricultural Inputs and Outputs:

- **Objective:** Serve as a centralized marketplace for all agricultural inputs and outputs, facilitating efficient trade between our farms and others.
- **Impact:** Streamline the procurement process for essential inputs while providing a market for diverse agricultural products, fostering economic growth for the farming community.

2.5. SWOT Analysis

MAS business SWOT Analysis;

STRENGTH	WEAKNESS
<ul style="list-style-type: none"> • Land and Soil Quality: Abundance of land with fertile soils provides a solid foundation for agriculture. • Entrepreneurial Drive: The team demonstrates strong internal motivation and entrepreneurial spirit. • Growing Season Control: Ability to extend growing seasons and effectively manage disease control. • Agro-Tech Expertise: Possession of technical know-how in modern agro-tech solutions, including greenhouse and irrigation systems. 	<ul style="list-style-type: none"> • Financial Constraints: Limited financial resources pose a challenge to project implementation. • Water Supply: Absence of established water supply systems may affect agricultural operations.
OPPORTUNITIES	THREAT
<ul style="list-style-type: none"> • Fast-Food Industry Growth: Booming fast-food industry in Tanzania creates market opportunities. • Quality Improvement: Potential to enhance product quality in the local market. • Value-Added Products: Untapped potential for value-added products like packaged eggs and chicken meat. 	<ul style="list-style-type: none"> • Climate Change: Vulnerability to the effects of climate change. • Price Fluctuations: Risk of market price fluctuations affecting profitability. • Market Inconsistency: Inconsistent supply of products in the current market.

3. PRODUCTS AND SERVICES

3.1. Products

1. Avocado Seedlings:

Unique Features: High quality seedlings varieties, carefully selected.

Benefits: High-quality avocados with optimal taste, yield, and adaptability.

2. Mango Seedlings:

Unique Features: Diverse varieties known for taste and adaptability.

Benefits: High-quality mangoes, robust growth, and consistent production.

3. Citrus Seedlings:

Unique Features: Range of citrus varieties, selected for flavor and resistance.

Benefits: Distinct citrus flavors, resistance to common pests.

4. Apple Seedlings:

Unique Features: Disease-resistant apple varieties.

Benefits: Successful orchard establishment in diverse locations.

5. Coffee Seedlings:

Unique Features: Prized flavor profiles, disease resistance.

Benefits: Quality coffee beans, adaptability to different altitudes.

6. Papaya Seedlings:

Unique Features: Fast growth, high fruit yield, disease resistance.

Benefits: Sustained papaya cultivation, resistant to common diseases.

7. Tomato Seedlings:

Unique Features: Heirloom and hybrid varieties for versatility.

Benefits: Quality tomatoes for greenhouse and outdoor cultivation.

8. Guava Seedlings:

Unique Features: Varieties known for sweetness and high yield.

Benefits: Healthy guava orchards resistant to common diseases.

9. Pomegranate Seedlings:

Unique Features: Diverse cultivars with juicy arils.

Benefits: Quality pomegranates, disease resistance, adaptability.

3.2. Services

1. Workshops and Training Programs:

- **Unique Delivery Model:** Interactive learning, customization, knowledge exchange.
- **Impacts:** Enhanced knowledge, confidence building, community collaboration.

2. On-Site Assistance:

- **Unique Delivery Model:** Personalized guidance, real-time support, practical demonstrations.
- **Impacts:** Successful transplantation, customer satisfaction, establishing foundations.

3. Educational Materials:

- **Unique Delivery Model:** Comprehensive guides, multichannel distribution, interactive sessions.
- **Impacts:** Empowered customers, knowledge dissemination, continuous learning.

The company will offer the following services

1. Smart Farming Technology:

- **Unique feature:** Cutting-edge agro-tech solutions, precision agriculture tools, IoT, sensor technologies.
- **Impacts:** Enhanced farming practices, cost-effectiveness, increased efficiency.

2. Organic Fertilizers and Soil Amendments:

- **Unique:** Specialized organic products for healthy plant growth.
- **Impacts:** Promotes sustainable farming practices, supports plant health.

3. Pest and Disease Control Solutions:

- **Unique:** Integrated pest management, disease-resistant varieties.
- **Impacts:** Ensures crop health and productivity.

4. Modern Farming Equipment:

- **Unique:** Supply and support for modern farming machinery.
- **Impacts:** Improved efficiency and productivity in farming operations.

5. Consultation and Advisory Services:

- **Unique:** Expert consultations, advisory on best practices.
- **Impacts:** Informed decision-making, improved farming practices.

6. Training Workshops:

- **Unique:** Integration of smart farming technologies.
- **Impacts:** Equips farmers with knowledge and skills for implementation.

7. Market Access Assistance:

- **Unique:** Facilitating connections with buyers, retailers, distributors.
- **Impacts:** Smooth transition from production to market

8. Market Information Services:

- **Unique:** Real-time market insights for farmers.
- **Impacts:** Informed decisions based on market trends.

9. Incubation Programs:

- **Unique:** Supportive environment for agripreneurs.
- **Impacts:** Fosters innovation and startups in agriculture.

10. Greenhouse Demonstration Farm:

- **Greenhouse Kits:**
 - **Unique:** Complete kits with climate control, irrigation, monitoring.
 - **Impacts:** Enables controlled environments for optimal crop growth.

11. Specialized Crop Varieties:

- **Unique:** Seeds or seedlings of high-yielding, climate-resistant varieties.
- **Impacts:** Successful demonstration of modern farming in greenhouses.

12. Consultation for Greenhouse Design:

- **Unique:** Consultation on greenhouse design, layout, technology integration.
- **Impacts:** Expertise for optimal results in greenhouse setup.

13. Crop Planning and Rotation Advice:

- **Unique:** Guidance on sustainable crop planning and rotation.
- **Impacts:** Maximizes yields, prevents soil depletion in greenhouse cultivation

10. MARKET ANALYSIS AND MARKET PLAN

4.1. Market Opportunity

1. **Avocado Seedlings:**
 - **Market Opportunity:** The demand for high-quality avocados is on the rise, and MRUTU AGRO-SOLUTIONS can capitalize on this by offering genetically superior varieties. Benefits such as optimal taste, yield, and adaptability meet the preferences of farmers looking for top-tier avocado orchards.
2. **Mango Seedlings:**
 - **Market Opportunity:** Diverse varieties with a focus on taste and adaptability address the increasing demand for quality mangoes. Farmers seeking robust growth and consistent production will find value in MRUTU AGRO-SOLUTIONS' offerings.
3. **Citrus Seedlings:**
 - **Market Opportunity:** The market for distinct citrus flavors and resistance to common pests presents an opportunity. MRUTU AGRO-SOLUTIONS can cater to farmers looking for varieties that stand out in taste and are resilient against pests.
4. **Apple Seedlings:**
 - **Market Opportunity:** Disease-resistant apple varieties meet the demand for successful orchard establishment in different locations. The market potential lies in offering solutions for apple cultivation that reduce the risk of diseases.
5. **Coffee Seedlings:**
 - **Market Opportunity:** Prized flavor profiles and disease resistance cater to the growing demand for quality coffee beans. MRUTU AGRO-SOLUTIONS can target farmers seeking coffee varieties adaptable to different altitudes.
6. **Papaya Seedlings:**
 - **Market Opportunity:** The fast growth, high fruit yield, and disease resistance of papaya seedlings align with the demand for sustained papaya cultivation. Farmers looking for resilient papaya varieties will find value in this offering.
7. **Tomato Seedlings:**
 - **Market Opportunity:** The versatility of heirloom and hybrid tomato varieties addresses the demand for quality tomatoes in both greenhouse and outdoor cultivation. MRUTU AGRO-SOLUTIONS can attract farmers seeking diverse tomato options.
8. **Guava Seedlings:**
 - **Market Opportunity:** Varieties known for sweetness and high yield align with the demand for healthy guava orchards resistant to common diseases. MRUTU AGRO-SOLUTIONS can tap into the market of farmers interested in cultivating premium guava varieties.
9. **Pomegranate Seedlings:**
 - **Market Opportunity:** Diverse cultivars with juicy arils offer quality pomegranates with disease resistance and adaptability. MRUTU AGRO-SOLUTIONS can target farmers interested in cultivating unique pomegranate varieties.

The overall demand for seedlings is over to 150 million per year, where currently only 60% of the demand covered the remaining over 60 million of seedlings are on demand.

10. Consultancy services

- **Workshops and Training Programs:**

Market Opportunity: The demand for interactive learning and customized workshops is high as farmers seek practical knowledge. MRUTU AGRO-SOLUTIONS can position itself as an educational hub, meeting the market's need for enhanced knowledge, confidence building, and community collaboration.

- **On-Site Assistance:**

Market Opportunity: Personalized guidance and real-time support address the immediate concerns of farmers during critical planting stages. MRUTU AGRI-SOLUTIONS can attract farmers seeking successful transplantation, high customer satisfaction, and a strong foundation for healthy seedling growth.

- **Educational Materials:**

Market Opportunity: Comprehensive guides and multichannel distribution of educational materials cater to farmers looking for easily accessible information. MRUTU AGRO-SOLUTIONS can position itself as a knowledge disseminator, empowering customers and encouraging continuous learning

The overall over 1 million young graduates enter in the market with probability of 1 of 10 get into employment and there is great drive to enter into get into agribusiness and the great challenge is lack of information from right expertise and demo program, this is area Mrutu Agro-Solutions Company Limited need to focus.

4.2. Target Market

The total market for the seedlings is over 150 million which is equivalent to euro 80 million per year. For the region like Morogoro the total market is expected to be 1/8 equivalent to euro 10 million annually.

MRUTU AGRO-SOLUTIONS target only 10% of the market share for next five years of the total volume of nearly 2 million seedlings per year. The company target to generate over euro 1 million annually with increase of 15%.

MRUTU AGRO-SOLUTIONS targets a diverse range of farmers and agricultural entrepreneurs seeking high-quality seedlings and comprehensive support services. The primary focus is on:

1. **Fruit Farmers:**

- *Avocado, Mango, Citrus, Apple, Papaya, Guava, Pomegranate Seedlings.*
- Farmers engaged in fruit cultivation looking for genetically superior seedlings with optimal taste, yield, and disease resistance.

2. **Coffee Producers:**

- *Coffee Seedlings.*
- Coffee growers seeking prized flavor profiles, disease-resistant coffee seedlings adaptable to different altitudes.

3. **Vegetable Farmers:**

- *Tomato Seedlings.*
- Farmers involved in vegetable cultivation desiring diverse tomato varieties suitable for greenhouse and outdoor cultivation.

4. **General Crop Cultivators:**

- *Educational Workshops, On-Site Assistance, Educational Materials.*
- Farmers looking for educational resources, workshops, and on-site assistance to enhance their overall crop cultivation practices.

4.3. Market Categories

The company categorized our customers based on the following;

1. **Fruit Farmers:**

- Engaged in the cultivation of fruits like avocados, mangoes, citrus, apples, papayas, guavas, and pomegranates.

2. **Coffee Producers:**

- Involved in coffee cultivation, seeking high-quality coffee seedlings with prized flavor profiles.

3. **Vegetable Farmers:**

- Cultivating vegetables, particularly interested in diverse tomato varieties suitable for various cultivation methods.

4. **General Crop Cultivators:**

- Farmers with a broader focus on various crops, benefiting from educational workshops, on-site assistance, and educational materials.

Our target Audience:

- Both small-scale and large-scale farmers and agricultural entrepreneurs.
- Individuals seeking advanced farming practices, eco-friendly solutions, and agricultural support services.

4.4. Marketing Plan (7Ps)

Our marketing plan follow the Marketing Matrix (7Ps);

1. **Product:**

- We offer a diverse range of high-quality seedlings with unique features and benefits.
- We emphasize disease resistance, adaptability, and superior taste in promotional materials and advertising.

2. **Price:**

- We offer competitive price, considering market standards and production costs.
- We offer discounts for bulk purchases and loyalty programs for repeat customers.

3. **Place:**

- We have established physical nurseries and an online platform for easy accessibility.
- We collaborate with local agricultural supply stores for wider distribution.

4. **Promotion:**

- We utilize digital marketing for online visibility.
- We conduct promotional workshops, engaging with local farming communities.

5. **People:**

- We believe on professional, we regular train our staffs to provide excellent customer service, especially in on-site assistance.
- We ensure every staff has in-depth knowledge about each seedling and service offered.

6. **Process:**

- We develop efficient processes for seedling cultivation, ensuring quality and timely delivery.

7. **Physical Evidence:**

- We usually showcase physical nurseries as a testament to the quality of seedlings.
- We provide educational materials and guides as tangible evidence of expertise.

11. MARKET AND SALE STRATEGY

5.1. Market Strategy

MRUTU AGRO-SOLUTIONS intends to engage in the following;

1. **Targeted Positioning:**

- We emphasize the unique features and benefits of each seedling variety.
- We position the company as a one-stop solution for diverse agricultural needs.

2. **Differentiation:**

- We highlight the superior quality, disease resistance, and adaptability of seedlings.

3. **Digital Marketing:**

- We leverage online platforms for product visibility and sales.

4. **Collaborative Workshops:**

- We conduct workshops in collaboration with local agricultural communities.
- We demonstrate the benefits of specific seedlings and the use of smart farming technologies.

5. **Educational Content:**

- We develop engaging and informative content about seedling cultivation.
- We share content through various channels, including workshops, social media, and printed materials.

6. **Customer Relationship Management (CRM):**

- We implement a robust CRM system for personalized customer interactions.
- We provide after-sales support, addressing queries and concerns promptly.

7. **Market Expansion:**

- We are continuously exploring opportunities to expand into new geographical markets.
- We are continuously assessing market trends and adapt offerings accordingly.

8. **Sustainability Focus:**

- We align marketing efforts with the sustainability aspect of the business.

9. **Continuous Innovation:**

- We stay abreast of technological advancements in agriculture.
- We introduce new seedling varieties and agribusiness services based on market demands.

10. **Customer Feedback and Improvement:**

- We encourage customer feedback to improve products and services.
- We regularly assess and update the market strategy based on changing customer needs.

5.2. Sale Strategy

The company planned to employ the following sale strategy;

1. **Customer Segmentation:**

- We will identify and segment customers based on their agricultural needs, preferences, and location.

2. **Product Bundling:**

- We will create bundled packages of seedlings and related services to provide comprehensive solutions.

3. **Seasonal Promotions:**

- We will design seasonal promotions and discounts to align with planting seasons.

4. **Educational Sales Approach:**

- Train sales representatives to be knowledgeable about seedling varieties and services.
- Adopt an educational approach to sales, providing customers with insights on optimal cultivation practices.

5. **Demo Sessions and Trials:**

- We will conduct demonstration sessions to showcase the quality and benefits of seedlings.

6. **Partnerships with Agri-Input Stores:**

- We will collaborate with local agricultural input stores for in-store displays and sales.

7. **Follow-Up and After-Sales Support:**

- We will establish a robust follow-up system to gather feedback after sales.

- We provide after-sales support to address any issues and ensure customer satisfaction.

8. **Feedback and Improvement Loop:**

- We will encourage customers to provide feedback on their purchasing experience.

5.3. MAS Business Model

Mrutu Agro-Solutions operates as an integrated agribusiness that offers a range of agricultural products and services to address the needs of farmers and agribusinesses. The core components of the business model include:

1. **Product Offerings:**

- Provides high-quality seedlings of various crops, including avocados, mangoes, citrus, apples, coffee, papaya, tomatoes, guavas, and pomegranates.
- Offers a diverse selection of services such as workshops, on-site assistance, educational materials, and after-sales support.

2. **Target Market:**

- Targets a broad market that includes small-scale farmers, commercial farms, and agribusinesses.
- Tailors' product packages and services to meet the diverse needs of different customer segments.

3. **Revenue Streams:**

- Generates revenue through the sale of seedlings, bundled product packages, and agribusiness services.
- May include online sales, partnerships with agri-input stores, and direct sales to customers.

4. **Sales and Distribution Channels:**

- Utilizes a multi-channel approach, including online platforms, partnerships with agricultural input stores, and direct sales.
- Implements seasonal promotions, educational sales approaches, and demonstration sessions to drive sales.

5. **Customer Relationships:**

- Focuses on building strong customer relationships through educational initiatives, after-sales support, and loyalty programs.
- Values customer feedback to continuously improve products and services.

6. Key Activities:

- Engages in the cultivation and production of high-quality seedlings.
- Conducts workshops, on-site assistance, and other educational activities to enhance farmer knowledge and skills.
- Manages online sales platforms, partnerships, and a network of agri-input stores.

7. Key Resources:

- Requires resources for seedling cultivation, including land, skilled personnel, and greenhouse facilities.
- Utilizes technology for online sales platforms, data analytics, and precision agriculture tools.

8. Partnerships and Collaborations:

- Collaborates with agri-input stores for in-store displays and sales.
- Establishes partnerships with industry experts, educational institutions, and research organizations.

9. Cost Structure:

- Incurs costs related to seedling cultivation, personnel salaries, technology infrastructure, and marketing.
- Invests in research and development to enhance seedling quality and agricultural practices.

10. Value Proposition:

- Offers high-quality seedlings with unique features for optimal yield and adaptability.
- Provides comprehensive agribusiness services to support farmers in various aspects of cultivation.

12. OPERATION

At Mrutu Agri-Business Solutions, we operate on a comprehensive model that encompasses various agricultural aspects throughout the value chain. Our operation model includes:

1. Seedling Cultivation:
 - We cultivate high-quality seedlings for a range of crops, emphasizing taste, yield, and adaptability with carefully chosen genetic varieties.
2. Educational Initiatives:
 - We conduct workshops, training programs, and on-site assistance to educate farmers on best practices in seedling cultivation.
 - Distributing comprehensive educational materials in various formats to enhance knowledge sharing.
3. Sales and Distribution:
 - Implementing a multi-channel sales approach, including online platforms, partnerships with agri-input stores, and direct sales.
 - Offering seedling packages and agricultural services to create value-added bundles for our customers.
4. Technology Integration:
 - Embracing cutting-edge agricultural technology, including precision tools, IoT devices, and sensor technologies.
 - Using technology for data analytics services to support farmers in making informed decisions.
5. Greenhouse Cultivation Support:
 - Providing greenhouse kits, specialized crops, and automated controls to assist modern greenhouse farming practices.
 - Conducting training workshops and consultation services for greenhouse management and technology integration.
6. Networking and Collaboration:
 - Organizing networking events and forums to connect farmers with industry experts, peers, and potential partners.
 - Offering market access assistance to help farmers transition smoothly from production to market.
7. Support Services:
 - Providing after-sales support to guide customers on care, troubleshoot issues, and address inquiries for successful seedling cultivation.
 - Establishing incubation programs to support agripreneurs and encourage innovation in agriculture.
8. Financial Planning Support:
 - Assisting farmers in financial planning, budgeting, and cost analysis for their agricultural ventures.

- Optimizing supply chains to improve efficiency and reduce operational costs.
9. Sustainability Initiatives:
- Promoting sustainable agriculture through the provision of organic fertilizers, soil amendments, and pest control solutions.
 - Addressing environmental concerns and contributing to eco-friendly agricultural practices globally.

13. MANAGEMENT STRUCTURE

13.1. Key Personnel

1.	Philipo Fahamuel Mrutu (C.E.O & Managing Director):	<ul style="list-style-type: none"> • <i>Experience:</i> As the Chief Executive Officer and Managing Director, Philipo Fahamuel Mrutu plays a crucial role in setting the strategic vision for the company. With a background in Agricultural Economics and Agribusiness, he brings leadership and expertise in agribusiness management, ensuring the overall success and growth of Mrutu Agri-Solutions.
2.	Venance Makemba (Ass. Director):	<ul style="list-style-type: none"> • <i>Experience:</i> Venance Makemba, with a background in Aquatic Science & Fisheries, serves as the Assistant Director. His expertise is instrumental in guiding the company's direction, especially in projects related to aquatic resources. He contributes to decision-making and project development.
3.	Dr. Yusuph Juma (Veterinary Medicine Doctor):	<ul style="list-style-type: none"> • <i>Experience:</i> Dr. Yusuph Juma, a Veterinary Medicine Doctor, brings a wealth of knowledge in animal health to Mrutu Agri-Solutions. His role involves ensuring the well-being of animals within the company's operations, contributing to the overall health and productivity of livestock.
4.	Happiness Silivery (Animal Science):	<ul style="list-style-type: none"> • <i>Experience:</i> Happiness Silivery, with a background in Animal Science, contributes her expertise to projects involving livestock. Her knowledge is valuable in planning and executing initiatives related to animal husbandry and welfare.
5.	Frank Lyimo (Ms. Agribusiness):	<ul style="list-style-type: none"> • <i>Experience:</i> With a Master's in Agribusiness, Frank Lyimo brings advanced knowledge to the team. His role involves strategic planning and implementation of agribusiness projects, contributing to the overall success and profitability of the company.
6.	Happy Michael Mkunwa (Agricultural Expert):	<ul style="list-style-type: none"> • <i>Experience:</i> As an Agricultural Expert, Happy Michael Mkunwa is involved in the development and implementation of various agricultural projects. His expertise in agriculture contributes to the success and efficiency of farming initiatives.

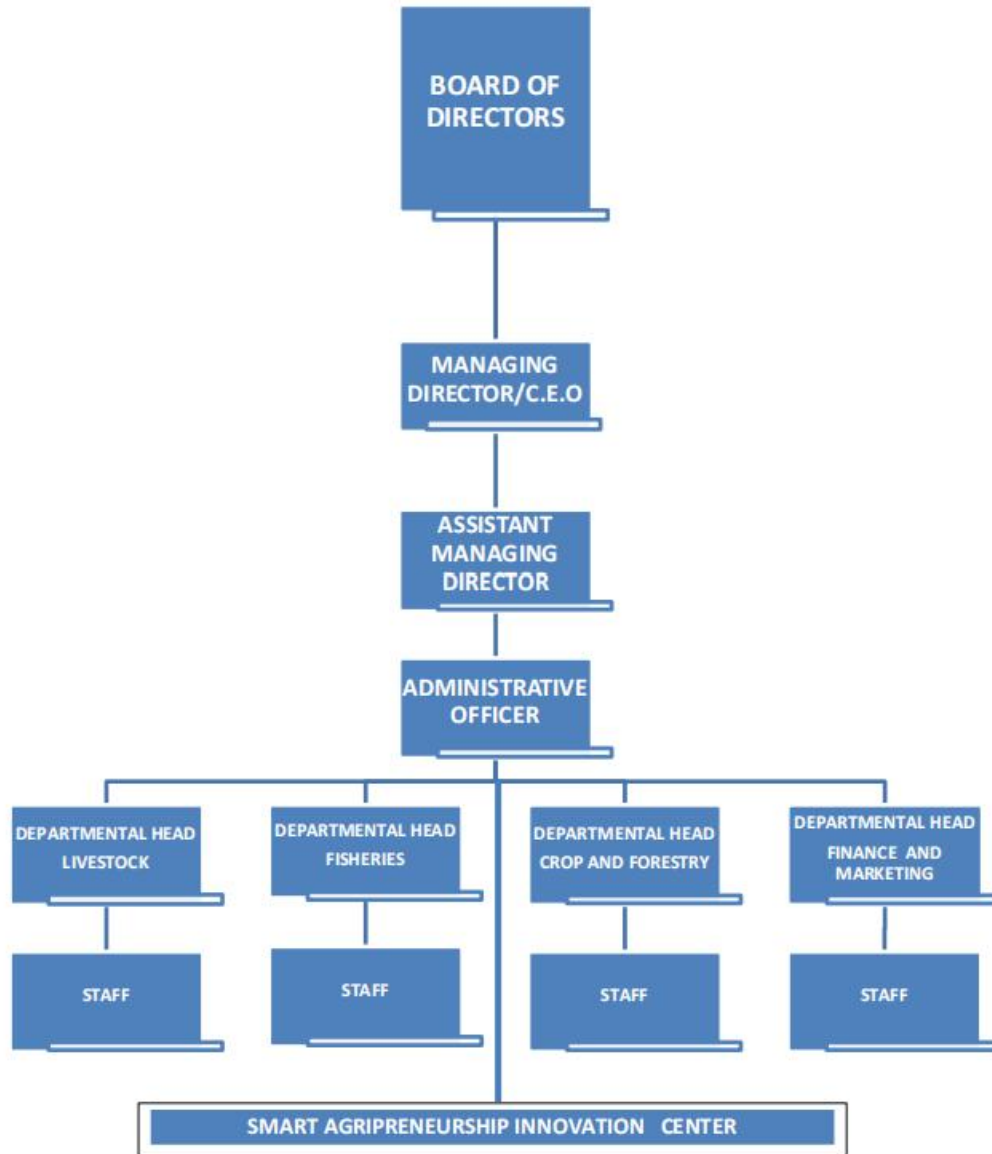
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| 7. | John Msechu (Horticulturalist): |
| | <ul style="list-style-type: none"> <i>Experience:</i> John Msechu specializes in horticulture, playing a crucial role in projects related to the cultivation of fruits, vegetables, and other horticultural crops. His expertise contributes to the success of horticultural initiatives. |
| 8. | Eng. Joseph Said (Agricultural Engineer): |
| | <ul style="list-style-type: none"> <i>Experience:</i> Eng. Joseph Said, an Agricultural Engineer, focuses on the technical aspects of agricultural projects. His role involves designing and implementing agricultural infrastructure, contributing to the efficiency of farming operations. |
| 9. | Kadio W Mkwizu (Accountant): |
| | <ul style="list-style-type: none"> <i>Experience:</i> As the Accountant, Kadio W Mkwizu is responsible for financial management within the organization. His role ensures the proper allocation of resources and adherence to financial best practices. |
| 10. | Robert Jonathan (Aquatic Science & Fisheries Expert): |
| | <ul style="list-style-type: none"> <i>Experience:</i> Robert Jonathan, with expertise in Aquatic Science & Fisheries, contributes to projects related to aquatic resources. His knowledge is crucial in developing and managing initiatives involving aquatic ecosystems. |
| 11. | Eng. Kija Ndahays Kija (Agricultural Engineer): |
| 12. | <ul style="list-style-type: none"> <i>Experience:</i> Eng. Kija Ndahays Kija, as an Agricultural Engineer, brings engineering expertise to the technical aspects of agricultural projects. His role involves ensuring the implementation of sound engineering practices in agricultural initiatives. |
| 13. | Prof. Martin Shem (Board Member and Advisor): |
| | <ul style="list-style-type: none"> <i>Experience:</i> As a retired Professor from Sokoine University of Agriculture, Prof. Martin Shem provides valuable guidance as a Board Member and Advisor. His extensive academic and research experience contributes to the strategic direction and decision-making of the company. |
| 14. | Jeremia Ramos Makindara (PhD) is a Vice Chair Board member at Mrutu Agro-Solutions Company Limited. He is an Associate Professor of Agribusiness in the Department of Business Management, College of Economics and Business Studies, Sokoine University of Agriculture (SUA), Morogoro, Tanzania. Prof. Makindara has a PhD in Agricultural Economics whereby his research work was on Sorghum Value Chain Analysis in Tanzania and was done under a sandwich program between SUA and Ohio State University (USA) under RUFORUM – HEPAD Fellowship program. Prof. Makindara research interests include agribusiness and entrepreneurship development and innovation, new products development, marketing, business sustainability, value chain analysis, food security issues, post-harvest losses, social capital, climate change and gender studies. |
| 15. | Marco Brini is a advisory board member at Mrutu Agro-Solutions Company Limited. He is the distinguished leader in Digital Agriculture, renowned for transformative work spanning two decades. With a strong focus on digital innovation and sustainability, he spearheads projects worldwide, mitigating risks |

for smallholder farmers, reducing pesticide usage while mitigating pest and diseases risk and saving water. Marco's expertise in digital technologies, earns partnerships with esteemed organisations like Syngenta, Nestlé, USAID. As an influential author and strategic consultant, his insights guide the ITU Focus Group on AI and IoT for Digital Agriculture and the FAO's High-Level Panel of Experts. Marco shapes the future of sustainable farming practices globally through unwavering commitment.

16. **Primitiva Andrea Mboyerwa (PhD)** is a Board Member at Mrutu Agro-Solutions Company Limited. She is a Soil scientist and agronomist Researcher with a PhD in Climate smart agriculture and Biodiversity Management from Haramaya University, Ethiopia. She holds a Master of Science in Soil Science and Land Management, and Bachelor of Science in Agronomy from Sokoine University of Agriculture, Tanzania. She has ten years' experience in research, consultancy, training and extension in soil sciences, climate smart agriculture, biodiversity and ecosystem conservation. Her research interests are in soil water management, climate smart agriculture, soil conservation, soil fertility management, agronomic fortification, farming systems, and mitigation of greenhouse gas emissions, optimizing water and fertilizer use efficiencies.

7.3. Organizational Structure

MRUTU AGRO-SOLUTIONS COMPANY STRUCTURE



14. FINANCIAL PLAN

14.1. Investment Required

Required Funding Y1	
Fixed Assets	Amount
Land	41,442
Nursery establishment	19,460
Agro shop	19,460.00
Construction of smart Agripreneurship Center	35,054
Electrical and Plumbing installation	1,622
Administration building	11,532
Car	9,534
	138,103.9
Operating Capital	Amount
Salaries for managers	33,154.0
Training and recruitment	5,585.7
Indirect + direct labours	6,480.7
Legal and Accounting Fees	1,005.4
Required compliance (licences + certificates)	1,365.8
Initial raw materials	9,730.0
Marketing & Branding	1,081.1
Consultative fees	1,603.6
Total Fixed Assets	€ 138,104
Total Operating Capital	€ 60,006
Total Investment	€ 198,110
Overall Financing Y1	
Sources of Funding	Amount
Owner's Equity	
Funding	198,110.2
Other Loan or Debt	-
Total Overall Investment	€ 198,110

14.2. Financial Analysis and Forecast

Total Units Sold	500,500	575,575	661,911
Total Sales	€ 1,083,932.51	\$ 1,246,522	€ 1,433,500.74
Total Cost of Goods Sold	€ 464,903.90	\$ 534,639	€ 614,835.41
Total Margin	€ 619,028.60	\$ 711,883	€ 818,665.33

15. SUSTAINABILITY PLAN

The company intended to create a sustainability plan for a company involves outlining strategies to ensure long-term positive impacts across social, financial, and environmental aspects. Here is a general outline for each:

15.1. Financial Sustainability

- 1. Profitability and Growth:** Focus on sustainable growth strategies that balance profitability with responsible business practices.
- 2. Efficiency and Cost Management:** Implement measures to improve operational efficiency, reduce waste, and manage costs effectively.
- 3. Investment in Innovation:** Allocate resources for research and development to innovate sustainable products, services, and technologies.
- 4. Risk Management:** Identify and mitigate financial risks through proper risk assessment and contingency planning.
- 5. Long-term Planning:** Develop long-term financial plans that account for potential market changes and economic shifts.

15.2. Social Sustainability

- 1. Employee Well-being:** Implement initiatives focused on employee welfare, including health benefits, training programs, and a safe work environment.

2. **Community Engagement:** Engage with local communities through social initiatives, support local causes, and contribute to community development projects.
3. **Diversity and Inclusion:** Foster a diverse and inclusive workplace, ensuring equal opportunities for all employees regardless of gender, race, or background.
4. **Ethical Sourcing:** Ensure ethical practices throughout the supply chain, supporting fair trade and responsible sourcing of materials.
5. **Stakeholder Engagement:** Maintain transparent communication with stakeholders, considering their input in decision-making processes.

15.3. Environment Sustainability

1. **Resource Conservation:** Implement measures to reduce energy consumption, water usage, and waste generation across operations.
2. **Renewable Energy Adoption:** Invest in renewable energy sources like solar or wind power to reduce reliance on non-renewable resources.
3. **Sustainable Supply Chain:** Partner with suppliers committed to eco-friendly practices, including reducing carbon footprint and using sustainable materials.
4. **Waste Management:** Develop strategies for waste reduction, recycling, and proper disposal to minimize environmental impact.
5. **Carbon Neutrality:** Set goals to reduce greenhouse gas emissions and aim for carbon neutrality through offsetting initiatives or adopting green technologies.

16. RISK MANAGEMENT

Expected Risks for MRUTU AGRO-SOLUTIONS and SAIC: The business expects the following risks to happen and set ways to mitigate them;

1. **Market Fluctuations:**
 - **Risk:** Fluctuations in market demand and agricultural commodity prices.
 - **Mitigation:** Diversify services, establish long-term contracts, and stay informed about market trends through continuous market research.
2. **Weather and Climate Risks:**
 - **Risk:** Adverse weather conditions affecting crop production and farm operations.
 - **Mitigation:** Invest in climate-resilient crops, implement precision farming techniques, and explore insurance options to cover weather-related losses.
3. **Supply Chain Disruptions:**
 - **Risk:** Disruptions in the supply chain, affecting the availability of agricultural inputs.
 - **Mitigation:** Diversify suppliers, maintain strategic inventory levels, and establish strong relationships with key suppliers.
4. **Financial Risks:**
 - **Risk:** Economic downturns, financial instability, or unexpected costs.
 - **Mitigation:** Develop a comprehensive financial plan, maintain cash reserves, and implement cost-effective financial management practices.
 - to natural disasters.

Risk Mitigation Strategies:

The company plan to have risk strategies to reduce the probability of happening and probably its effects;

1. **Risk Assessment and Planning:**
 - Conduct regular risk assessments to identify potential risks.
 - Develop a comprehensive risk management plan outlining mitigation strategy.
2. **Insurance Coverage:**
 - Invest in suitable insurance coverage to mitigate financial losses due to unexpected events.
3. **Diversification:**
 - Diversify services, products, and market segments to reduce dependency on specific factors.
4. **Continuous Monitoring:**
 - Implement continuous monitoring of market trends, technological advancements, and regulatory changes.

17. IMPACTS

Impacts of MRUTU AGRI-SOLUTIONS:

1. Employment Creation:

Impact: MRUTU AGRO-SOLUTIONS significantly contributes to employment creation by establishing various projects, including seed nurseries, greenhouse farms, and agricultural input centers. These initiatives generate job opportunities across different skill levels, from farm laborers to agricultural experts.

Result: The establishment of up to 100 employment opportunities, fostering economic growth and providing valuable livelihoods, positively impacts the local community.

2. Youth and Women Engagement:

Impact: MRUTU AGRO-SOLUTIONS actively engages youth and women in agribusiness by providing training, mentorship, and employment opportunities. The center aims to change the negative attitude of young men and women farmers towards agriculture, positioning it as a viable and profitable career.

Result: Increased involvement of youth and women in agribusiness activities, promoting inclusivity and empowering these demographics economically.

3. Food Security:

Impact: Through projects like seed nurseries and demonstration greenhouse farms, MRUTU AGRO-SOLUTIONS plays a crucial role in promoting sustainable agriculture and improving food security. By focusing on market-led technological development and supporting the sustainable production of agricultural products, the center contributes to increased local, national, and regional food security.

Result: Enhanced food production, diversified crops, and improved farming practices contribute to a more secure and reliable local food supply.

4. Economic Growth:

Impact: MRUTU AGRO-SOLUTIONS aims to stimulate economic growth by establishing a prosperous agribusiness enterprise capable of financing its own survival and growth. The center's focus on providing agribusiness solutions, training, and market access contributes to the economic development of the region and contributes to the national GDP.

Result: Increased economic activities in the agricultural sector, improved income levels for farmers, and the creation of a thriving marketplace contribute to overall economic growth sustainably.