

**TIEME NDO**  
**Progress Report**

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## **INTRODUCTION**

### **About Tieme Ndo**

Tieme Ndo literally meaning “*Push Me Up*” in Dagaare, is a thriving agribusiness startup based in Nandom, upper west region, working collaboratively with farmers to achieve “Zero Hunger! No Poverty!” Tieme Ndo as a social enterprise was founded in 2017 with the sole aim of transforming all smallholder farmers to agripreneurs. Tieme Ndo was born to fix the capital constraints that systematically limit smallholder farmers’ access to improved farm inputs like fertilizers, seeds and other farm technologies that will improve their productivity and income.

### **Our Story**

In Africa, 80% of the agriculture production is done by smallholder farmers. Unfortunately, smallholder farmers have limited access to small capital to purchase improved farm inputs and technologies like fertilizers and seeds that could increase their crop productivity and income. This is a typical challenge among smallholder farmers in Ghana. Growing up in rural Northern Ghana, Moses Yangnemenga (our founder) have witnessed his parents work so hard on their farm, yet yields become lower every year because his parents, like many others in Ghana, did not have capital to buy improved fertilizer and seeds. Over 500k+ households in Northern Ghana and another 1M households in the remaining 7 regions in Ghana are currently affected. This makes it difficult for most parents to feed their families – thus vulnerable to food insecurity, malnutrition and stunting among children. Over 30% of the population in Northern Ghana is in severe hunger with 32% stunting rate among children. This is why Tieme Ndo was founded in 2017 to eliminate the capital barriers that derail the adoption and usage of improved farm technologies and inputs such as fertilizers and seeds that will increase crop productivity and income of smallholder farmers. Our model is developed to ensure that, smallholder farmers have timely access to improved farm inputs: fertilizers and seeds at the right time, in the right quantity and at the farmer’s own convenience without capital and location constraints.

### **MISSION**

Our mission is a commitment to empower smallholder farmers to boost their crop yields and income every year.

### **VISION**

At Tieme Ndo, we envision a future where every rural farmer in Ghana becomes an agripreneur. Where farmers are able to identify and take advantage of business opportunities along the agriculture value chain. For Tieme Ndo, a successful agripreneur will achieve three basic things:

- Adopt, Modify and Implement improved farm practices
- Financial independence – generate income from excess sales of farm produce or developed an alternative source of income to complement farm work
- Value addition – learn to add value to farm produce before consumption or sending to market for sales

**Our Promise:**

Our promise to every farmer is timely and convenience access to improved farm inputs and technologies that doubles crop yield annually without capital limitations. It is a collaborative effort to achieve Zero Hunger! No Poverty! We deliver our promise with our innovative packages:

- Credit Extension Package; CEP – gives farmers access to fertilizers and seeds on credit. Farmers receive free training and field extension to enforce appropriate use of inputs and implementation of good agricultural practices. Link farmers to market to sell farm produce after harvest.
  - Successful CEP beneficiaries are eligible to request for bigger asset-financing support from Tieme Ndo and its partner financial institutions
- Small Agribusiness Development; SAD – In the bid to transform smallholder farmers into semi-commercial farmers and agripreneurs, Tieme Ndo empowers farmers to take advantage of business opportunities along the agricultural value chain through SAD. The aim of SAD is to train farmers on entrepreneurship and value addition.

## OUR PROGRESS SO FAR

### *Inputs distribution*

Tieme Ndo was launched in May 2017 with a \$20,000 funding support from D-Prize Foundation, a San Francisco based NGO that empower entrepreneurs to distribute poverty alleviating solutions. Since our launch, the startup has made great strides in its effort to achieve Zero Hunger and No Poverty among smallholder farmers in Nandom. The table below is a summary of its achievement from 2017 to 2018.

	<b>Fertilizer (bags)</b>	<b>Seeds (kg)</b>	<b>Weedicites (cartons)</b>	<b>Farmers (cash + credit)</b>	<b>Train ing</b>	<b>Cooperative s</b>	<b>Communit ies</b>
<b>2018</b>	<b>3700</b>	<b>1900</b>	<b>24</b>	<b>1000</b>	<b>125</b>	<b>8</b>	<b>50</b>
<b>2017</b>	<b>1070</b>	<b>1080</b>	<b>11</b>	<b>500</b>	<b>160</b>	<b>4</b>	<b>30</b>
<b>Total</b>	<b>4770</b>	<b>2980</b>	<b>35</b>	<b>1500</b>	<b>285</b>	<b>8</b>	<b>50</b>

Starting off from our pilot year in 2017, there has been great improvement in the startup with our numbers in 2018 as evidence. In 2018, Tieme Ndo distributed 3700bags of fertilizers, about 246% growth from 2017. About 1900kg of maize was purchased in 2018 as compared to 1080kg in 2017. However, not all the seeds bought in 2018 were sold as a large number of our farmers planted their maize before the time of distribution. For, weedicides, the startup was able to sell 24 cartons of both complete and selective weedicides on both cash and credit as compared to 11 cartons in 2017. The impact of these numbers cannot be over emphasised as our products have reached more than 1000 rural smallholder farmers in 2018.

Thus, from 2017 to 2018, over 1500 farmers have benefited from our products and services. Farmers across 50 communities and 8 farmer cooperatives have benefited from our services. The number of farmers served has reflected in the number of inputs (fertilizers and seeds) distributed (3700 in 2018 and 1070 in 2017). Pushing the total number of inputs distributed since 2017 to 4770bags of fertilizers, 2980kg of certified maize seeds and 35 cartons of weedicides.

### *Training and Field Extension*

Since 2017, Tieme Ndo has organised training sessions with all the farmer cooperatives that it works. We currently work with 8 farmer cooperatives. That means, 8 training sessions were

organised to train farmers good agricultural practices and climate change resilience and adaptation. Our training does not end in a day's session but continuous in our monthly meetings. Farmers meet every month to discuss best farm practices, share ideas and information. Overall, monthly meetings have been successfully held with all our farmer cooperatives with 50 – 90% turnout. Beyond the training, our team of experienced extension officers, travel to visit our farmers on their fields to advise and assist farmers implement good agricultural practices thought at training.

## **OUR IMPACT TO DATE**

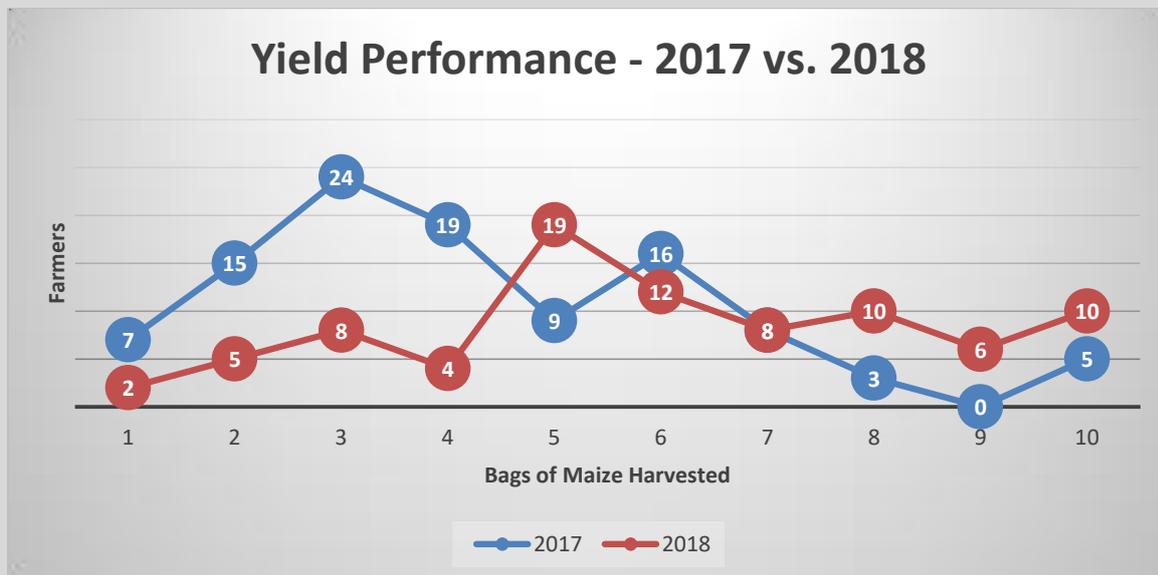
### ***Credit Extended to Farmers***

Since we started in 2017, our Credit Extension Package received an investment of over GH\$47,000 to support farmers cultivate at least one acre of maize and sorghum. The CEP today has supported over 200 farmers from 4 communities: Gozziir Doropuo, Bu, Dondometeng and Dambolteng, who struggle to purchase fertilizers and seeds due to lack of capital at the time them these inputs. In addition, we have helped over 1300 cash farmer customers to access fertilizers at the time they most need them. This means that, overall 1500 households now have access to improved fertilizers and seeds on time and at their own convenience.

At the time we started less than 1% of our CEP beneficiaries purchases improved seeds annually. This means, the remaining 99% of beneficiaries recycle their maize seeds season after season, hence do not get optimize the yield potential of their fertilizers and farms. However, with CEP, almost 100% of the farmers receive and plant certified maize seeds annually. Similarly, less than 10% of CEP beneficiaries had ever received training and extension services at the time Tieme Ndo started. Today, over 80% of our farmers have received training, education and extension services on good agricultural practices. These little efforts have enhanced farmers' capacity in the adoption and use of improved farm practices. Farmers have now learned to use improved seeds instead of recycling their seeds every year. Farmers have now learned to plant their crops in rows using lines, when to apply their fertilizers, the quantity to apply and the place to apply. Consequently, farmers have seen tremendous increase in their yields.

### Maize Yield Performance – 2017 vs 2018

The figure below presents the yield performance of CEP beneficiaries. Note that, the numbers on the figure does not include farmers who bought inputs on cash. The data is also based on about 80% of our CEP beneficiaries.



From our 2017 assessment, farmers who benefited from the credit extension package have increased their maize yields by 25% on the average (1bag to 4bags of maize). In 2018, these farmers have yet again, increase their maize yield by 35% from 2017 (4bags to 6bags on average). However, it worth noting that, some individual farmers has increased their maize yield per acre more than 200%. Now, assuming that, all the farmers who bought our farm inputs on cash has also increased their yields by 35%. The impact will be that, over 4500 children (3 children per household) will no more be hungry and will be able to stay in school since their parents now have enough food to feed them and at the same time sell the excess produce for an income to pay for their school fees. Stunting will also decrease tremendously among children in these households. Tieme Ndo has recognized the challenge to end hunger and poverty at the bottom of the pyramid and strongly believes that, it is highly achievable and is therefore optimistic and committed to achieving more results towards it.

### **TIEME NDO IN 2019**

In 2019, Tieme Ndo is looking forward to serving more than 2500 farmers. Our target is 2000 cash customers and 500 credit customers. Credit customers will be recruited from more than 20 farmer cooperatives. Similarly, we want to launch in about 3 new districts. The table below is a breakdown of our credit targets. In terms of inputs distribution, we are optimistic to distributing more than 10,000 bags of fertilizers, 5,000kg of improved seeds and 1,000litres of weedicides.

<b>District</b>	<b>No. of Farmers</b>	<b>No. Cooperatives</b>	<b>No. Youth &amp; Women</b>
Nandom	360	24	110
Jirapa	30	2	10
Lambussie	30	2	10
Tuna-Sawla-Kalbaa	30	2	10
Sissala West	30	2	10
Other	20	N/A	5
<b>Total No. Farmers</b>	<b>500</b>	<b>32</b>	<b>155</b>
<b>Total No Fertilizers</b>	<b>10000bags fertilizer</b>	<b>5000kg of seeds</b>	<b>1000litres of weedicides</b>

### **NEW KEY PARTNERSHIPS:**

- **Ghana Commodity Exchange.** Tieme Ndo will strengthen ties with brokers at the GCX to off-lift farm produce after harvest to help our farmers' access favourable markets to sell their farm produce
- **Insurance Companies.** Tieme Ndo is in discussion with Starlife and the Ghana Agricultural Insurance Pool. Starlife will provide life assurance for our farmer cooperatives while GAIP provide crop insurance for our farmers.
- **Tractor Service Providers.** Tieme Ndo is still scouting for tractor service providers to provide ploughing services for our farmers.

## **HIGHLIGHT OF STRENGTHS**

These are highlights of things that Tieme Ndo does well:

- Distribution of farm inputs: fertilizers and seeds
- 85% credit repayment
- Organising of farmers for either training or monthly meetings. 50 – 60% meeting attendance
- Consistently doubles farmers yields
- Diversified Team of ethical leaders
- Deep relationship with farmers

## **Highlight of Challenges**

- Limited tractor services for our farmers
- Unfavourable Market price to sell produce
- Slow credit repayment
- Low income levels affects farmers repayment of their loans
- Limited funds to scale operations