



Dining for Women

Follow Up Report for Funded Projects

Program and address:

One Acre Fund

<http://www.oneacrefund.org/>

Mission:

One Acre Fund empowers persistently hungry farm families in East Africa to pull themselves out of poverty. We deliberately serve some of the poorest people in the world, clients with an average under-five child mortality rate of 14 percent and a median landholding of one acre. We aim to pioneer a general method for smallholder farmers to double their farm income per acre, and we do so by extending credit, not handouts.



I. PROJECT NARRATIVE

1. Goals

One Acre Fund was granted \$18,327.30 from Dining for Women for the purpose of helping 400 Rwandan farm families double their farm income per acre. One Acre Fund accomplished this goal through the execution of two main activities:

- Planting and Harvest for 2010A Season (200 farm families)
- Planting and Harvest for 2010B Season (200 farm families)

2. Results

Planting and Harvest for 2010A Season: Two new field officers worked with local community leaders and existing self-help groups to identify and enroll 200 farmers into the program for the 2010A planting season in Nyamasheke District, Rwanda.

These farmers were provided with inputs and education for planting climbing beans, bush beans, and maize.

- *Recruitment:* In August 2009, we recruited 200 farmers into our program for the season that harvested in January 2010 (the 2010A planting season).
- *Planting results:* 100% of our farmers complied with the correct farming practices (planting, weeding, top dressing and harvesting) that they had been taught by their field officers. This led to record yields of beans for these farm families.
- *Harvest results:* On average, our farmers doubled their harvest. With beans selling at high prices, our farmers are generating excellent profits for their families.
- *Repayment:* Due to farmers' compliance with correct planting and harvest methods, Nyamasheke District accomplished a record repayment rate of 100%. These funds were reinvested into the district to allow more farmers to enroll into One Acre Fund's programs in the 2010B Season.

Planting and Harvest for 2010B Season: Two field officers worked with local community leaders and existing self-help groups to identify and enroll 200 farmers into the program for the 2010B planting season in Nyamasheke District, Rwanda. These farmers were provided with inputs and education for planting climbing beans, bush beans, and maize.

- *Recruitment:* In January 2010, we recruited 200 farmers into our program for the season that harvested in May 2010 (the 2010B planting season).
- *Planting results:* 100% of our farmers complied with the correct farming practices (planting, weeding, top dressing and harvesting) that they had been taught by their field officers. This led to record yields of beans for these farm families.
- *Harvest results:* On average, our farmers doubled their harvest. With beans selling at high prices, our farmers are generating excellent profits for their families.
- *Repayment:* Due to farmers' compliance with correct planting and harvest methods, Nyamasheke District is on track for a repayment rate of 98 percent (final repayment deadline is the end of July 2010). These funds will be reinvested into the district to allow more farmers to enroll into One Acre Fund's programs in the 2011A Season.

Outputs

Activity	Output	Target	Actual
1. Hire and train field staff	<ul style="list-style-type: none"> • # Field officers recruited • # Field officers selected 	4 2	12 2
2. Organize groups	<ul style="list-style-type: none"> • # Group leaders contacted • # Farmers attending informational meeting • # Farmers signing contracts and organized into groups 	60 600 400	60 600 400
3. Provide crop inputs	<ul style="list-style-type: none"> • % Families receiving correct farm inputs at correct time out of target 	100%	100%
4. Provide education	<ul style="list-style-type: none"> • # Education sessions delivered per season, per farmer • % Adoption of correct practices (planting, weeding, top-dressing, harvesting) 	6 95%	6 100%
5. Harvest buyback	<ul style="list-style-type: none"> • % Farmers with a successful harvest pick-up (among those intending to sell) 	100%	100%
6. Collect repayment	<ul style="list-style-type: none"> • % Families repaying* 	98%	100%

* We will not have final repayment data for Season 2010B until late July, but repayment projections are beating last year's targets, so we anticipate reaching 98% repayment.

Outcomes

Outcome	Target	Actual
<p><i>SCALE – change as many lives as possible</i></p> <ul style="list-style-type: none"> • Farm families successfully completing enrollment and planting 	400	400
<p><i>QUALITY – create large impact on quality-of-life</i></p> <ul style="list-style-type: none"> • % Gain in farm income per family • \$ USD Gain in farm income per family • % of families with a hunger season, % fewer child deaths 	<p>100%</p> <p>\$120</p> <p>0%, 50%</p>	<p>100%</p> <p>\$120</p> <p>0%. 50%</p>
<p><i>SUSTAINABILITY – create long-term financial sustainability</i></p> <ul style="list-style-type: none"> • % Field expenses covered by farmer revenues 	70%	60%

3. Obstacles

In the 2010B season, many farmers who had worked with us in the past decided to take on a smaller loan package (for instance, for fertilizer only, as opposed to seed and fertilizer). **All farmers enrolled through the Dining for Women funds were new farmers that took on loans of seed and fertilizer.** However, as a result of the smaller loans from previously enrolled farmers, farmer loan revenues were lower than anticipated, and One Acre Fund was not able to meet its sustainability target for the 2010B season (70 percent). However, for the 2011A season, One Acre Fund is offering farmer trainings that encourage farmers to take on a larger loan size (to improve their yields or diversify their crop mixture). We anticipate that these trainings will up average loan size and allow us to meet our overall sustainability targets for 2010.

More broadly, One Acre Fund realized that reaching 100 percent operational sustainability will require modifications to our core program model. After detailed economic modeling, we are now focused on: **increasing the number of farmers served by each field officer (customer density), upping average transaction size, and implementing cost-cutting measures at the district level (to control costs as we scale up). Implementing these three measures should allow us to reach a long-term sustainability target of 100 percent.**

II. PROJECT DETAILS:

1. The funds from Dining for Women were used to hire two new field officers for Nyamasheke District, Rwanda, to purchase seed and fertilizer to distribute to 400 new farm families in Season 2010A and Season 2010B, to deliver that seed and fertilizer to a market point within 1 mile of where those farm families live, and to provide six education sessions per farmer.
2. Project budget attached.
3. DFW donations covered the entire cost of the project.

III. IMPACT:

1. **The funds directly impacted 400 farm families and 2,000 children living in those families (200 farm families in each season).**
2. *Note: In Rwanda, One Acre Fund is known as Tubura, which means “grow more” in Kinyarwanda.*
3. **Voices:**



“Tubura helped us the most, especially the women. We used to go to the marketplace to buy food. Now, we have found much to eat at home and we don’t have to buy. I think I will join Tubura forever. My wish is that Tubura can build the capacity of its workers because we can learn very much from them.” – **Stephanie, farmer, Gasovu village, Nyamasheke District, Rwanda**

“In my life, I like farming. My dream is that I can work hard and if I can grow many things I can buy an animal. There is nothing to develop us except farming. I have not been hungry since Tubura came.” – **Console, farmer, Nyamasheke District, Rwanda**



“Before Tubura we were cultivating in archaic



methods, and not planting on lines. It was hard to get chemical fertilizer. Now, with the increase in harvest, I can sell one part, and one part remains home with the children. I have had some many incomes from Tubura since I joined that I will be part of it forever. For my children, I will try my best to educate them so that they can make me rich!” –

Bernadette, farmer, Nyamasheke District, Rwanda

IV. FUTURE GROWTH PLANS

To date, One Acre Fund has completed nearly four years of “R&D” – figuring out our basic program model, validating the impact of that model, and preparing for growth.

Over the next three years, we will begin to grow our work. It is an extremely exciting time, as we start to reach a significant number of farm families and to lay the foundation for even more rapid growth in the future.

Over the next three years, we will achieve these milestones:

	2009 (baseline)	2010	2011	2012
Scale	12,000	30,000+	50,000+	85,000+
Impact	Double farm income on every planted acre			
Sustainability*	50%	70%	75%	80%+

***Percent of field costs (field staff, seed and fertilizer, field administration) covered by client repayments**

In particular, next year is an exciting time of growth for us. We will nearly double our program size, to serve more than 50,000 farm families across Kenya and Rwanda – with more than 250,000 people living in those families. We will continue to significantly expand our geographic footprint in preparation for future growth.

We will maintain our quality of impact, which is to double farm income on every planted acre. And we will increase our financial sustainability to 75 percent, receiving more than \$2 million USD in client payments.

In 2010, we are focusing on laying down infrastructure for future growth. We have a realistic operating plan to reach 1,000,000 farm families in the next ten years, and 2010 is a building year for us.

- We hired a “new country scout.” This full-time person will be traveling to potential new countries, and doing thorough on-the-ground investigation.
- We are aggressively attacking variable cost, to make it more affordable to scale rapidly.
- We are investing in building a long-term resource development operation, starting with the hire of a development director.
- We are making our finance and client payment processing best-in-class.

The only permanent solution to hunger is for farmers to permanently increase their harvests. Together with your involvement, we have the ambitious dream of changing the landscape of subsistence agriculture in the world – together, we can end hunger.

One Acre Fund			
Project Budget for Dining for Women \$18,327.30 Grant			
Item	Comment	Amount (RwF)	Amount (USD)
Farmers	Enrolled OAF clients	200	
<i>Note: Implied # Children</i>	<i>Average of 5 children per household</i>	1000	
Acres Planted	Average of 1/2 acre per farmer	100	
Certified Seed	Seed @ 1,800 RwF/ farmer	360,000	643
Planting Fertilizer	DAP @ 7,000 RwF/ farmer	1,400,000	2,500
Top-Dress Fertilizer	CAN @ 5,000 RwF/ farmer	1,000,000	1,786
Transport, processing	10% additional delivery cost	276,000	493
Field labor	Field staff to deliver programs	1,680,000	3,000
Overhead/ admin	Input transport, repayment bags, crop insurance	415,000	741
	Total cost of program for one season	5,131,000	9,163
TOTAL	Cost of program for two seasons	10,262,000	18,325
<i>Note: Cost per farmer</i>	<i>Program cost per farmer</i>	<i>25,655</i>	<i>46</i>