Empowering Farmers in Rural Nicaragua

The 4 Investments Needed for a Farmer to Become Profitable by Year 3

1. **WATER** A solar powered irrigation system allows year-round crop production

2. **CAPITAL** A loan for planting materials and the labor needed for crop production

3. **TECHNOLOGY** Access to an iPad and the Farming Perfect App to manage the farm business

4. **PEOPLE** An Amigos employee to provide farming expertise and business training
The Path We Follow with each Farmer

1. **Select the right People.** We invest 7 years in each community and have close relationships with most families. We have witnessed the potential and accomplishments. Each selected farmer must own their land legally, and either own or partner with other farmers to make up a farm with several manzanas. They must commit to heavy financial management training.

2. **Select the System.** Amigos has developed 7 different systems (organic crop varieties) per manzana. Each system has a primary crop (Pitaya (Dragon Fruit, Avocados, Citrus, or Honey) which produces for a minimum 30 years without replanting. These crops start producing fruit in years 2 – 4. Each system also has 2 secondary crops (Tomatoes, Papayas, Peppers, and Plantains) that produce fruit within 3-6 months, but have to be replanted and will be eliminated as the primary crop grows to a size where they all cannot co-exist due to space. This happens after 2-3 years. The selection of any particular system will be based on current markets, farmer’s preferences, and soil makeup. All produce will be certified organic.

3. **Create the Business Plan.** Working directly with each farmer, an Amigos farm promoter will develop a 365-day plan for each manzana. The plan will include a clear direction and path to achieve the expected outcomes for each month and will be based on the models presented below.

4. **Build the Infrastructure.** Water has to be available every day. Amigos will finance the drilling of one well, the distribution system required to get water to each manzana plot, and a metering system so farmers pay for the water used and the system can be sustained.

5. **Create a Line of Credit.** The farmer will open a bank account solely to operate the business. He/She will have $10,000 of credit available the first 5 years of farm operation for each manzana. The credit will be paid back by the end of year 5 at 0% interest. Credit can be paid back in the form of cash or consumables such as fruit, seeds, organic fertilizers, etc.

6. **Execute the Business Plan.** Amigos will dedicate 1 full-time agriculture promoter for every 10 manzanas to work along-side farmers and help them own and execute their 365-day business plan. The focus of this time will be in planning, crop techniques, use of technology, financial management, employee selection and growth, and some grunt work. Using the Farm Perfect App, an app that Amigos developed to monitor farms, monthly evaluations and adjustments will be done.

To Partner with a Farmer, visit amisoforchrist.org/1manzana