

**AGRI-PRENEURS DETERMINED TO INCREASE ACCESS TO NUTRITIOUS FOODS IN KENYA THROUGH IMPROVED BUSINESS PRACTICES: FIVE SUCCESS STORIES OF GAIN'S COMMUNITY OF PRACTICE MEMBERS**

SEPTEMBER ©2017

[www.ai-ar.org](http://www.ai-ar.org)

---

This information is made possible by the generous support of the American people through the United States Agency for International Development (USAID). The contents are the responsibility of GAIN and do not necessarily reflect the views of USAID or the United States Government

---

## TABLE OF CONTENTS

---

List of Abbreviations	3
Background	4
Kristy's Farm	5
Green East Traders Limited	8
Brickys	11
Royal Orchids	14
Oloitoktok Millers	17

## LIST OF ABBREVIATIONS

<b>AIAR</b>	African Inception for Agribusiness Research
<b>CoP</b>	Community of Practice
<b>GAIN</b>	Global Alliance for Improved Nutrition
<b>JKUAT</b>	Jomo Kenyatta University of Agriculture and Technology
<b>KAPAP</b>	Kenya Agricultural Productivity and Agribusiness Project
<b>KDB</b>	Kenya Dairy Board
<b>KEBS</b>	Kenya Bureau of Standards
<b>KIPI</b>	Kenya Industrial Property Institute
<b>KIRDI</b>	Kenya Industrial Research and Development Institute
<b>KRA</b>	Kenya Revenue Authority
<b>SAFE</b>	Solution for African Food Enterprises
<b>USAID</b>	United States Agency for International Development

## BACKGROUND

The African Inception for Agribusiness Research (AIAR) through GAIN's support, carried out an agri-nutrition simulation training in February 2017 to help participants acquire the modern concepts and practices of entrepreneurship and product development, help participants explore tested and innovative strategies for marketing, and promotion of their goods and services, and help participants acquire knowledge for improved human resource management and customer oriented strategies for growth. AIAR which is keen on commercializing research results by providing business opportunities to youth and women led micro-enterprises, designed an agribusiness simulation training package for nutrition entrepreneurs.

This was a three-day training that simulates the agri-nutrition sector including developing concepts for a fundable business plan, creating a five minutes' elevator business pitch and group discussion on product differentiation with a customer centric approach. The eighteen participants from the Community of Practice (CoP) who went through the training mainly comprised of processors, producers, retailers, and trainers.

From the participants who attended the training, five case studies were developed during an impact assessment exercise to document the entrepreneurial journey and progress of the enterprises. These are real life testimonials documenting the progress of the entrepreneurs from inception of their business idea to a commercially viable nutritious product including the challenges faced and prospective plans for the business. Most critical will be the role that the Community of Practice convening have played in the businesses through documentation of outstanding support from the convening that have impacted the business, and the case study can also be used to motivate others who wish to venture into nutrition agribusiness.



**NAME: Kristine Gichuhi**

**NATURE OF BUSINESS: Dairy Sector**

**NAME OF BUSINESS: Kristy's Farm**

**LOCATION: Muchatha, Kiambu**

## **BACKGROUND OF THE AGRIBUSINESS**

Kristy's farm started in July 2015 after Kristine had attended a seminar on personal wealth management. During the seminar the participants were put in groups and challenged to come up with concepts on different business ideas that would bring forth returns in three years and USD\$300,000. In the group she was in, they developed a proposal on pig and potato farming. At the end of the seminar, she considered farming as a probable second income for her and so she carried out further research in various agribusiness enterprises and settled on potato farming. As she was just about to plant potatoes, Kristine was discouraged because she had heard about El Nino and changed her mind to planting maize which she had not done any research on but was able to harvest 40 bags (3.6 tonnes) from her 3-acre farm in Nyeri. Her target was to sell green maize but she missed the mark by two weeks and had to wait for her maize to dry in-order to harvest. After harvesting, she transported her maize to Juja because that was where she had built her store but due to poor post-harvest handing, her maize was affected by aflatoxin and she lost all her produce. Despite her loss in the previous harvest on maize, she decided to plant a different variety of maize on her land hoping to increase her production output but was not able to break even.

She then moved from Parklands to Muchatha where she discovered one businessman who was among the first in Cliff Top to supply milk and used to supply her with milk for her family. After forming a relationship with him, he encouraged

her to join him in the business and sell milk to the company that she was working for. Kristine took up the challenge and resigned from work in July 2016 after convincing her colleagues to buy raw milk from her and was able to gain both the knowledge and licenses needed to handle and supply milk within the month. On July 31st 2016 she received a text from her client who was her previous employer canceling the order of 10 litres of milk. This really discouraged her since she was set to officially open her business (Kristy's Farms) the following day; 1st August 2016. This did not deter her, as the following day she went around her neighborhood hawking the milk and what remained she consumed. She sought advice from the Kenya Dairy Board to progress in her business and thereafter opened a shop and sold her milk to walk-in customers where she usually sells 120 litres of milk in a day but when there's shortage, she sells as low as 30 litres a day.

## CHALLENGES FACED

Kristine considered the businessman who introduced her to the milk business, as her mentor and supplier since she was relying on him for stock. His sudden demise meant that she had to look for another supplier and be in business for a while to monitor the market trends in Muchatha. The Kenya Dairy Board, Ministry of Public Health and family gave her support and offered technical and business advice as well as financial support. She got another business mentor with whom they meet after 3/4 months to discuss current business strategies. She also had challenges in cash flow management and through interaction with other agribusiness entrepreneurs in the Global Alliance in Improved (GAIN) forums and learning about book keeping she has managed to reduce losses. Kristine has also maintained the sale of quality milk since most customers were shying away from her business since the area was known to sell poor quality milk.

## KEY HIGHLIGHTS

When asked about key highlights of her business, Kristine Gichuhi says that “**...business is not for the faint hearted**”. She adds that it is good to have someone who can support your vision as money alone is never enough since the little finances can only be managed with proper plans. Training is one of her major highlights. She has attended training sessions organized by GAIN and learnt about quality health, e-hub training by Cytonn and had to pitch to over 300 participants and agribusiness simulation training by the African Inception for Agribusiness Research (AIAR). She has learnt about financial literacy by reaching out to Biashara Fund which is a Kenyan based company owned by Turkey nationals that approaches start-ups. Kristine created a customer database after attending the agribusiness simulation training in February 2017 to identify loyal customers. She plans to appreciate loyal customers at the end of the year. In addition to that, she has also managed to organize her payments to suppliers and customers. She negotiated with her corporate clients to pay after every two weeks and does home delivery

in Ruaka where clients pay via mpesa upon receipt of the product and lastly negotiated with her suppliers to make payments at the end of the month.

## LESSONS LEARNT

Milk is an extremely delicate commodity. It requires one to maintain hygiene, care, quality and carry out appropriate tests and mark every product in order to trace the origin in case of any inquiries. Customers in Muchatha had complained about poor milk quality and Kristine was determined to sell high quality milk that does not compromise on density, the flow and purity. One of her key principles and values is business ethics, and that means selling safe milk for consumption for the people of Muchatha.



She decided to buy milk from her competitors to find out their quality by carrying out a test at home where she noticed that all her competitors were selling white milk. She mentioned that milk is not white in color but off white and in as much as she sells raw home milk, she homogenizes and pasteurizes depending on the customers' preferences. She also sells yoghurt, tea, coffee and in the future plans to have a small factory at the back of her shop to make dairy related products such as cheese. This, she added will go so well with her mini-library that is already in operation especially with her youthful customers.



**NAME: Alfonce Mutinda Musango**  
**NATURE OF BUSINESS: Horticulture**  
**NAME OF BUSINESS: Green East Traders Limited**  
**LOCATION: Mombasa Road, Nairobi**

## **BACKGROUND OF THE AGRIBUSINESS**

Alfonce was an employee for several companies and while in employment, he identified gaps that could be filled as an independent entity. He made up his mind to quit employment and started his agribusiness in 2013 using the name Alfonso Agro Limited. During his agribusiness journey, he later learned about the Global Alliance for Improved Nutrition (GAIN)'s Community of practice forums of which he attended several. In the year 2016, he decided to change his business name from Alfonso Agro Limited to Green East Traders Limited to give it a more corporate brand. Alfonce has 7 certificates from the different types of agribusiness training forums he has attended of which he admits that this has helped him run his business efficiently and effectively.

Green East Traders collects avocados and mangoes from approximately 2000 small scale farmers from east and central Kenya for sale both in the country and for export. He does this by creating temporary stores located near his farmers in order to ease collection. Since he was a procurement officer, he had formed relationships with farmers making it easier to access the products. He also works closely with an agronomist who checks his crops daily before harvesting and of whom

Alphonse places daily orders through the agronomist who then communicates the order to the farmers who commence harvesting very early in the morning. Due to the seasonality of the fruits, Green East Traders also ventured into pigeon peas where they purchase from small scale farmers in Machakos, and Makueni Counties and sell to buyers who sell for as little as USD\$0.5 per kg to their local customers which he says gives him profit margins of USD\$0.2 per kg.



## CHALLENGES FACED

One of the greatest challenges that Alphonse had to deal with is access to finance, however, he was able to attract an Angel Investor who gives  $\frac{3}{4}$  of the funding required by the company. Mr. Musango says, **“banks, micro finance institutions (MFIs) and other institutions take a long time to approve loans and when approved it is too late.”** He has also considered different types of financing such as writing proposals for grants together with GAIN as well as LPO financing through UMATI capital.

The other challenge is convincing farmers to venture into fruit farming since most farmers prefer to venture into business that brings quick returns unlike avocados that take on average 3 to 4 years to mature. He believes that post-harvest losses can be reduced through financing however, he is considering sun drying the fruits other than fruit pulp extraction which he states that the initial cost of putting a solar drier is expensive but in the long run it is a cheaper option. Alphonse is inspired to feed as many people as possible and he asserts that one can make money from agriculture because one cannot download food from the internet. **“There is business in agriculture,”** he smiles.

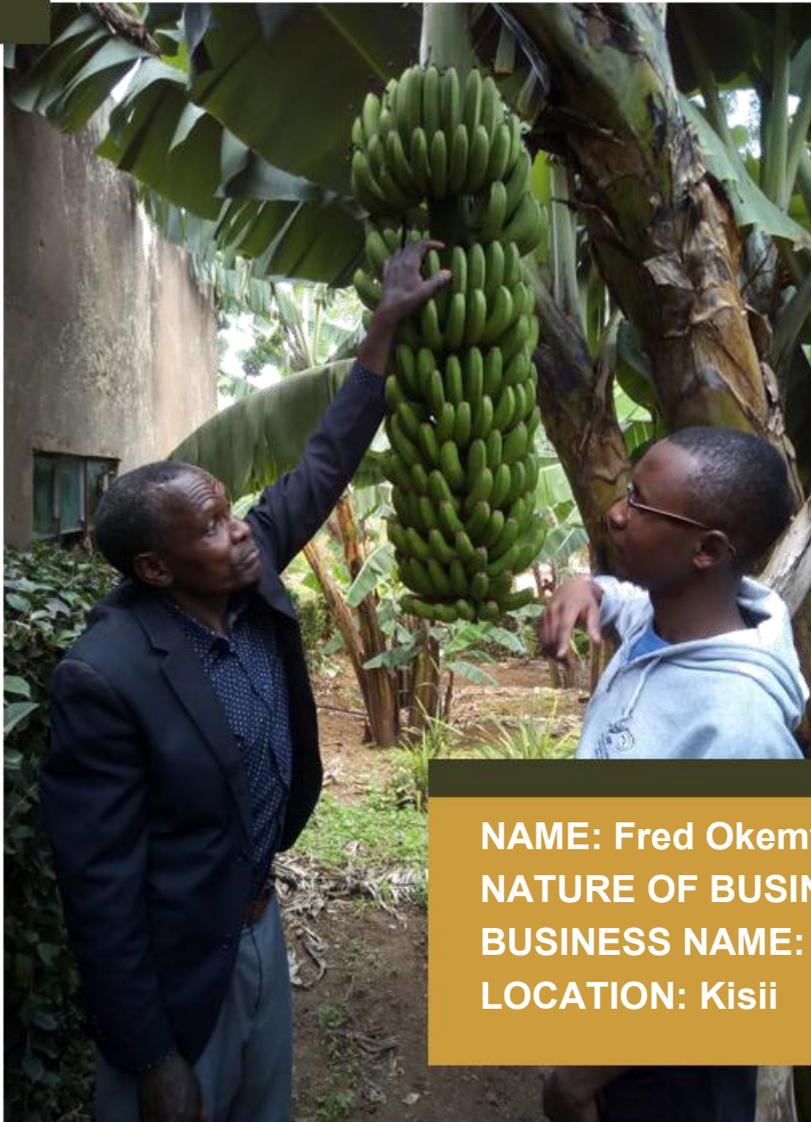
## KEY HIGHLIGHTS

Through his business networks, he was invited to give a talk to farmers in South Highlands of Njombe Province; Tanzania as a consultant on avocado production. He managed to convince the farmers to plant avocados and when he paid them a follow up visit in the past year, he was amazed one day when he harvested 21 tonnes of avocado from 6 farmers, of which they harvest more than that. Whenever he visits a village, the farmers remind him of the talk he shared on the value of avocados and this makes him happy and urges him to continue working in the horticulture industry more so avocado sector.

He believes that farmers are hungry for knowledge and different locales have different agricultural niches. Alfonce says he participated in the previous year's Machakos agribusiness show and he was overwhelmed by the fact that participants were curious about Green East Traders Limited. This encouraged him to continue running his business and not go back to employment. He attested to the fact that the agribusiness simulation training offered by the African Inception for Agribusiness Research (AIAR) to be very realistic especially the communication exercise. Following the training, Alfonce talked to his investor about communication especially because he is regularly out of the country. The exercise motivated Alfonce to keep everyone updated and so he has scheduled a meeting with his investor to keep him up-to speed with the current business affairs.

## LESSONS LEARNT

The first time Alfonce introduced avocado farming in Machakos, he faced resistance because the farmers supported quail farming as opposed to avocado farming. This pushed him to slowly move away from Machakos and move to other locales that will quickly adapt to avocado farming. His passion for avocado farming has given him an opportunity to travel in Kenya and other countries to encourage farmers to plant avocado. He also learnt how to always communicate with his team by informing them on the current affairs of the company, the company's vision and what needs to be done to reach the companies goals. There is need to sell nutritional products and Alfonce says **“it is important to identify and work with stakeholders to promote the sale of nutritional products in the market.”**



**NAME:** Fred Okemwa Omoke  
**NATURE OF BUSINESS:** Horticulture  
**BUSINESS NAME:** Brickys  
**LOCATION:** Kisii

## **BACKGROUND OF THE AGRIBUSINESS**

After his retirement as a civil servant in the year 2008, Fred Okemwa had a vision into farming, turn it into agribusiness with a keen interest in banana farming. He started out with 17 banana stools at his farm in Kisii County. He took time to learn how to grow bananas organically by consulting with the Agricultural extension officers and by attending various agricultural forums and training sessions. More specially in the former Agricultural Boards i.e Divisional Agri. Board, District Agri. Board and currently Board chair of Agricultural Training Centre Kisii. Fred is currently a model farmer (simple) and many students and stakeholders visit his farm to learn how to carry out organic banana farming thus Good Agricultural Practices (GAP) as a business. Fred went further to lease some land near his home where he planted 64 more banana stools using clean planting materials given by Africa Harvest. It was not until 15th November 2015 that he ventured into value addition and actualized the idea of Beetroot and Banana Jam after being incubated by KIRDI.

The inspiration for making Beet root and Banana Jam came as a result of pregnant women who lucked blood in Ogembo sub-county hospital who were advised by medical practitioners to eat beetroot to boost their blood levels. However, being that beetroot was not a product that his customers considered palatable, Fred started brooding on the idea of making beetroot more available and acceptable as an additional nutritious food. He thought of the plum jam that is found in most local stores and wanted to create something similar since beetroot has the same pigment as plum jam. Fred thus went ahead to start processing at Kenya Industrial Research and Development Institute (KIRDI) and packaging the beetroot and banana jam with assistance from KIRDI nutritionist and family support. He got one of his sons, Kevin, who is a graphic designer to do the branding for his products. Kenya Industrial Property Institute (KIPI) has also been instrumental and assisted Fred to protect his trade name.

So far, Mr. Okemwa has been able to acquire a barcode for his product as well as obtaining certification from Kenya Bureau of Standards (KEBS). The trade name BRICKYS is an acronym of the names of his children i.e. Brian, Bonareri, Risper, Celestine and Kevin with the 'YS' at the end as a sound name. Fred has been able to train two technical officers whom he pays on casual basis during his production period. Due to lack of equipment he is under-utilizing this potential manpower. He uses the following banana varieties to make the jam:

- Williams haybrid
- Cavendish
- FHIA-17
- Jaffa

Currently, Fred's business is a sole proprietor and he is working in registering as a limited company and World Trade Fair Organization (WTFO) membership for marketing purposes.

## CHALLENGES FACED

Fred has tried getting his beetroot and banana jam into supermarkets in vain. He reports that this is due to the poor packaging which is done manually i.e. **“the sticker containing the product details is fixed onto the product using synthetic glue and thus does not look appealing to the eyes of customers.”** he states as a matter of fact.

Also, Fred would like to have full control of the processing unit which is currently being done at KIRDI. He however lacks the capital to set up the processing plant. He has also discovered that there is a big opportunity to supply to hotels and hospitals however he cannot supply the products in their current quantity especially because as the clients request that the jam to be packed in small packets. This will require that he obtains a machine that can package the product into miniature packs. Fred is also looking into entering the World Fair Trade market which will cost him 100 euros. He has so far received reports that in Europe, his product would be used

as a complementary side dish blended with cheese. This came as a result of some nutrition students from Nairobi University in conjunction with St. Georges Wattgen University who were on diet and dietary programme who visited his farm and enjoyed the product. The visiting students bought the Jam and sent them to their families whose response is that it blends well with cheese.

Fred adds that he has had challenges with obtaining compost manure because of the high prices as he practices organic farming. He has resorted to construct his own compost pit which comprises of layers of leaf and pilling waste and charcoal. Despite these challenges, Fred sells raw bananas to other customers since he has other varieties in the farm that are not used in processing the jam e.g. ng'ombe nusu, ng'ombe giant (tissue culture variety), plantain etc.

## **LESSONS LEARNT**

Fred has learnt that managing his temper is an important discipline considering he works with a team who need to be handled with much care. Honesty and transparency are the values he upholds most even when they are challenged. He recalls at one point when he was accused of having stolen money while working with a group of farmers under Kenya Agricultural Productivity and Agribusiness Project (KAPAP). He continued to assist the farmers despite their accusations and he affirms that those farmers go for consultation to date.

In future, Fred is therefore hoping to have his own pulping factory of which he has already done the architectural drawing as he sources for funds. He is also looking to develop his 7-acre land so as to expand his source of raw material which should be organic. He wants to produce a minimum of 30metric tonnes of jam, have a waste management beetroot peels flour, banana peels flour in a short term and long term of about five years worth funding of approximately USD\$43,600. His strategy is sourcing of raw materials, that is, own farm production, out growers scheme equipment, operational costs/working capital, certifications and marketing local, tenders, school feeding programmes and hotels.

## **KEY HIGHLIGHTS**

For his business to be a success, Fred's friend allowed him to use his 70 × 100 metre farm whilst he is abroad. This form one of the farms that allows him to increase productivity, together with a loan that he received of USD \$500 from Balloon Ventures. The loan was supposed to be used for purchasing a pulping machine but the cash was not enough since the machine costs approximately USD\$1600. Currently Fred owns an Orchard of 180 stools scattered in small piece of land. He has also sensitized neighbors who have done adoption in growing the crops as a value chain.



**NAME: Daniel Muhia**

**NATURE OF BUSINESS: Horticulture**

**BUSINESS NAME: Royal Orchards**

**LOCATION: OI Kalou, Nyandarua**

## **BACKGROUND OF THE AGRIBUSINESS**

At 28 years old, Daniel Muhia believes that agribusiness is the next big thing since everyone has to eat. This is one of the reasons why he ventured into agribusiness. Another motivating factor is the fact that he would like to provide his consumer with safe and therefore avoids synthetic inputs and focuses more on a bio-dynamic growing approach (Integrated approaches). However, the biggest motivating factor so far, is the fact that there is still a very huge market opportunity in the food industry.

Royal Orchards is a farm enterprise in OI Kalou that sells raw mixed vegetables like lettuce, broccoli, green peas, cabbages, bulb onions, leeks, collards and spinach and also has a kitchen garden with fruits like pepino melon and tree tomato. This is a joint venture between his business partner and Daniel (Daniel represents Greenserve Agrisolutions). His partner owns the farm (10 acres) while Greenserve offers management, working capital and marketing solutions. The two started the business in 3rd March 2016 and registered it as a limited company. Currently, the farm has 5 employees; 3 males and 2 females, who assist on the day to day operations, however they hire more casual laborers during weeding or harvesting periods.

When the farming business began, Daniel was selling his produce to local retailers in Nakuru and occasionally some outlets in Nairobi which posed a few challenges such as, market fluctuations thus getting an unfavorable price for their produce since they did not sell directly to the consumer. At some point, Daniel also ventured into herbs such as red basil, parsley and fennel. They however could not continue with the venture due to lack of consistency and the long distance to reach the market considering that herbs are highly perishable goods.

## CHALLENGES FACED

One of the challenges that Daniel and his partner face in managing the farm is that during the season between May to early August, the area is usually infested with fungal diseases and therefore they find the season between January to March and August to December as the best time to carry out farming operations. The area also gets invaded by weeds during the period between January to May and this goes on throughout the year. One of the weeds called thawani in the local language is also a major menace

Secondly, they own a solar powered pumping system at the farm which is not very cost effective but if efficient can be cost effective especially considering that the area is generally warm and temperate with high cloud cover. Daniel therefore looks into installing an electrical pumping system that will cost him USD \$8,000 for the infrastructure.

Daniel Muhia also faces the challenge of staff management. In this case, he has difficulty with employees buying into his vision to the employees and one of his biggest question he asks himself is whether the problem is in his approach to selling his vision or the problem is that he is selling his vision to the wrong employees. The fact that the food industry has a big demand and providing safe food to the market is Daniel's priority, this, he claims is inspiration enough to continue in the business despite the challenges.



## LESSONS LEARNT

One of the key lessons Daniel has learnt is the need to be consistent in supplying his products. This is because he does not wish to violate a contract with his customers. He narrates that at one point, his business partner almost got a contract from Hilton Hotel to supply onions but Daniel advised her against it because he felt that they could not meet the demand. Since he is keen on maintaining trust and credibility with his customers, Daniel hopes to partner with other farmers so that he can ensure consistency in his supply and eventually venture into the export market.

## KEY HIGHLIGHTS

One of the highlights in Daniel Muhia's journey is the one time when cabbages and leeks were ready for harvesting and he was away pursuing his studies and got a call from his business partner, who was then at the farm. Daniel then went ahead and called his friend who helps with accessing the markets, to help out with the harvest and selling. Unfortunately, the friend was not available during the date of delivery, and so his business partner instructed the driver of the collection truck to deliver the produce to the market at Mlolongo in Machakos county. They ended up selling the produce at USD\$0.18 from the promised USD\$0.40 and worse off the buyer took some of the goods on credit. In the end, Daniel and Marion had to engage the police in order to get the rest of the money. Daniel attested to the fact that customer relations and understanding the market system is a very important concept to learn and adopt i.e. being able to foresee what will happen, when it will happen and devising contingencies around it. **“To solve the market challenge, we are looking into developing two retail outlets at Embakasi and focus on supplying to the local market before going into export business”**. He says pensively.

Daniel has so far received a loan from friendly sources which he hopes to repay by the third year of his business. This has helped him greatly as he is not tied down with high interest rates from the commercial banks. In future, he says he will approach the Youth Enterprise Fund to access credit as he would love to start another farm in Murang'a.

There has been an improvement of record keeping as a result of the simulation training offered by GAIN (Global Alliance for Improved Nutrition) in partnership with AIAR (African Inception for Agribusiness Research). This has helped him keep his labor and financial records and ultimately save on costs. His communication with other employees has also improved tremendously after the simulation training.



**NAME: Peter Kamau Kariuki**

**NATURE OF BUSINESS: Input Supplier**

**NAME OF BUSINESS: Oloitoktok Millers**

**LOCATION: Oloitoktok, Kajiado**

## **BACKGROUND OF THE AGRIBUSINESS**

Peter Kariuki started his business of being an input supplier and animal feed producer in October 1990. His business is situated in Loitoktok; a town close to the Tanzania- Kenya border in Kajiado county. His business is well known such that he has an agreement with a local dairy cooperative whereby majority of his clients purchase products from. Mr. Kariuki is an input supplier, and he records every transaction carried out as the dairy cooperative pays him directly based on the total number of purchases by the members. He also received a tender from the government to supply dewormers and so he transports his inputs to farmers so that they don't travel far in search of inputs. With this in mind, he is looking for other premises to target this clientele base to save on time and reduce on transportation costs. Other than being an input supplier, he also processes feed by milling maize for livestock, he has partnered with NGOs to train farmers on renewable energy sources such as production and use of biogas. The farmers use the slurry from the production of biogas as manure for their farms. Since he knows the farmers as his clients, he also trains them on livestock management and encourages them to consider different types of animal husbandry practices.

As a feed producer, Peter has been able to combine a nutritional feed by adding maize which he claims is also a good source of vitamins, minerals and dietary fiber, sunflower cakes and sorghum to produce nutritious feeds for livestock. This knowledge was attained through a training by Dr. Sila at the Jomo Kenyatta University of Agriculture and Technology (JKUAT). Peter says when farmers produce good milk and meat this is attributed to good feeds which he believes he sells. Also through the production of sunflower cake, he also produces sunflower oil that he sells to his customers which he says is a healthier option than vegetable oil. Peter adopted a marketing strategy where he goes out and looks for the farmers in their respective farms, talk to them about his product and also offer free extension services. By doing this, the farmers become loyal to him and his products and also when possible provide him with the raw materials. He also gives his customers loyalty points for every purchase they make from his agribusiness and a local bank interviewed him of the same and wanted to learn how to adopt the same strategy for their bank customers. For Peter, once a customer gets 100 points they can redeem them by purchasing an item worth the points. In future he is thinking of incorporating a dairy club for all his customers.

## CHALLENGES FACED

For Peter, credit access is his biggest challenge as he would like to expand his business of making animal feeds. He plans on upgrading his machinery for efficiency purposes that would need a high capital investment. Peter has considered other avenues of raising funds such as renting out his machinery despite being a practice that is not well received in the local area. However, as he has an established business plan, he is confident that it will help him in his fundraising efforts from various institutions and banks.



## FUTURE PLANS

In future, Peter wishes to venture into yoghurt and cheese business and he mentions that product development, additional capital, research and qualified staff will be his main challenge for implementing his idea. He is targeting lodges in Tsavo,

Tsulu and Amboseli as potential clients for his new dairy venture business so that they purchase from him instead of purchasing from Nairobi. He also plans to start a hatchery that he may be able to supply chicks to the farmers at an affordable price.

## **KEY HIGHLIGHTS**

A major highlight from his business is trust with the service providers. He has an agreement with the service providers to purchase the inputs on credit and pays for the products as per the agreed terms and conditions. Peter has invested heavily on learning, research and training. Other than participating in GAIN forums and training sessions, he has also received support from Solution for African Food Enterprises (SAFE) which is a project by TehchnoServe and has participated in JITIHADA a World Bank initiative, which he says had a direct impact towards his business. In addition, from the agribusiness simulation training carried out by the African Inception for Agribusiness Research, he has managed to keep track of his stock (stock management) to ensure he meets customer demand and have enough cash flow to manage the daily operations of the business, he has also been able to notify his customers of latest offers through a customer database. Peter awarded the Global Alliance for Improved Nutrition (GAIN) with a certificate of appreciation to show gratitude for their support towards his business growth.

## **LESSONS LEARNT**

There is one particular customer who used to send Peter money before purchasing the products. One time, Peter wasn't at the shop and had left an assistant. Since Peter had already received the money, his assistant gave the customer a different brand of the same product. When the customer received the product, she was not happy and immediately called Peter. To resolve the case, he had to take back what was previously sold and deliver the brand the customer was used to. The customer stopped sending the money directly to Peter before receiving the goods and that meant the trust was broken and he had lost a client. He therefore learnt the importance of trust and credibility with his service providers and customers as a key principle for his business.



