

マラウイ国一村一品運動のための制度構築と人材育成プロジェクト
短期専門家（マーケティング支援）
業務完了報告書

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1. 専門家派遣の背景・経緯

2003年にマラウイにおいて開始された一村一品運動プログラム（One Village One Product：OVOP）は、「マラウイ成長及び開発戦略」に記されている村落開発政策の一部として位置づけられている。本プログラムは、農村レベルにおけるマラウイ製品の付加価値を高めることを通じて国の経済成長を促すことを目的として、生産技術の普及、製品の品質の向上、生産者の経営・マーケティング能力を向上させるものである。JICAは2003年度より一村一品パイロットプロジェクトとして9つのプロジェクトの支援を行い、2005年7月からは5カ年の予定で「マラウイ一村一品運動のための制度構築と人材育成プロジェクト」を開始している。

OVOPに参加している農民グループの自助努力及びOVOP事務局によるマーケティング支援の結果、市場に販路を見出した製品もいくつか出てきているが、こうした努力はこれまでのところ個々の製品のマーケティングに向けられた限られたものであり、より長期の展望をもったOVOP製品全体のマーケティング戦略は未だ構築されていなかった。さらに、2008年8月現在、OVOP事務局がリロングエにおいてアンテナショップ

を自ら運営してOVOPグループのための商品の販路を拡大しようとしているところであったが、政府組織は本来このようなマーケティング活動を行うにふさわしくないという認識が既に政府内で共有されており、民間に何らかの形でマーケティング部門を担わせるべき、ということが議論され始めていた。

このような認識のもと、JICAはOVOP事務局に対して、マーケティング戦略の専門家である森真一を派遣し、OVOPグループ及びOVOP事務局によって行われてきたマーケティング活動全般をレビューし、グループを統合する何らかのマーケティング組織の構築の検討を含む、OVOP製品の包括的なマーケティング戦略を作ることとなった。当該専門家は2008年7月8日から8月18日までマラウイに滞在し、関係組織から情報収集を行うとともに16のアクティブなOVOPグループを訪問して現状調査を実施した。その結果をとりまとめて、8月6日にこれらのグループの代表者を招いて「マーケティング・レビュー会議」を開催して、OVOP製品のマーケティングに関する長期的展望について協議を行った。本報告書は、当短期専門家の活動の結果をとりまとめたものである。

2. 専門家の実施した業務内容及び結果

(1) マーケティングに関する情報収集

専門家は以下の組織を訪問して、小規模ビジネスに関する法的枠組みや、農村部における商品のマーケティング支援に関する情報を収集した（会議記録は添付資料1を参照のこと）。

- National Smallholder Farmers' Association (NASFAM)
- Liwonde Marketing Resource Center Ltd.
- CISA Net (NGO for Advocacy)
- Malawi Bureau of Standards (MBS)¹
- Council for NGO in Malawi (CONGOMA)
- Registrar General
- Initiative for Development and Equity in African Agriculture (IDEAA)

また、本専門家の収集した法文書は以下のとおりである。

- Cooperative Societies Act (No. 36 of 1998) and Cooperative Societies Regulations, 2002
- Trustees Act (Oct 1967, Chapter 5:02)
- Trustees Incorporation Act (June 1962, Chapter 5:03)
- Non-Governmental Organizations Act (No.3 of 2001)
- Business Names Registration Act (April 1922, Chapter 46:02)
- Malawi Bureau of Standards Act (December 1972, Chapter 51:02)

本報告書の第3章の内容は、上記の情報の内容を反映したものである。

¹ MBSの法律では、MBSの認証を受けていない製品はマラウイで作っても売ってもいけない、ということになっている。しかしながら、MBSからの聞き取りによれば、小規模企業の成長を促す観点より、店頭における商品が(1)不許可で輸入されたもの、(2)消費期限を過ぎているもの、(3)危険ないしは非常に非衛生であるもの、を除けば、小売店からいきなり商品を没収することはしない、とのことである。ポイントとしては、製造者がMBS認証のプロセス中であって、改善のための努力をしている、という事実が重要ということのようである。

(2) OVOP グループ/製品の活動・マーケティング上の課題の診断

OVOP グループそれぞれが直面している課題を理解してその解決策を提言するために、専門家は OVOP 事務局の職員及びビジネス開発分野の JICA 長期専門家とともに、16 のアクティブな OVOP グループすべてを訪問してインタビュー調査を実施し、各グループが設立された経緯、活動内容、強み、課題等を把握し、その結果を診断書として取りまとめた（第 3 章を参照）。OVOP 事務局が特に力を入れて支援すべき事項についても、当該診断書に記載している。インタビューを通じて、専門家は OVOP グループのメンバーや事務局職員に対して、製品の販路拡大を阻害している要因（ボトルネック）が何でありそれをどうやって克服すべきであるかについて、知識の移転を行った。

マーケティング上の主たる課題の中で、グループが協同して対処することによって解決へと向かうものがあり、それを実現するものが OVOP アンテナショップである。専門家はこうした課題についても、「マーケティング・レビュー会議」において発表した。

(3) 「マーケティング・レビュー会議」における発表

これまで OVOP グループが集まって、各々の製品のマーケティング上の課題について意見を交換する機会はほとんどなかった。一方において、OVOP 事務局が近い将来 OVOP 商品のマーケティング活動から手を引く上で、その後のマーケティング活動を誰がどのように行ったらよいのか、OVOP グループの中で協議を行う必要性があった。

そこで、OVOP 事務局は 8 月 6 日にマラウイ大学ブンダ農学部において、16 のアクティブな OVOP グループからそれぞれ 2 名ずつの代表を招いて「マーケティング・レビュー会議」を開催した。当会議を開催した主たる目的は以下のとおりである。

- (a) OVOP グループが、それぞれのグループがどのような問題に直面し、それをどうやって克服してきたのか（あるいは克服することが可能か）、相互に学びあう機会を提供する。
- (b) アンテナショップの運営を成功させるためには、OVOP グループと OVOP 事務局の双方が最大限の努力をすることが欠かせないことを認識させる。
- (c) アンテナショップの 1 年間のテスト運営の後、OVOP 商品のマーケティングにはどのような組織形態が必要となるのか、そのオプションについて協議する。

上記(a)及び(b)は、OVOP 事務局のマーケティング担当職員のピリ氏が主となって協議を進め、(c)は本専門家が本報告書第 3 章に記したオプションについて説明を行いつつ協議を進めた。

(4) 合同調整委員会（Joint Coordinating Committee : JCC）における発表

専門家は、2008 年 8 月 13 日に開催された JCC の場において、「OVOP 製品のマーケティング戦略」(案)について発表を行った。

3. 「OVOP 製品のマーケティング戦略」(案)

(1) 「OVOP 製品のマーケティング戦略」の目的

「OVOP 製品のマーケティング戦略」の目的は、OVOP 製品それぞれのマーケティング上の課題を明確化し、それを克服するためのメカニズム及びステップを提案するものである。課題の中には、個々の OVOP グループの個別の努力によって解決すべきものもあれば、OVOP グループ全体として協同することによって解決可能となるものもある。OVOP アンテナショップは、OVOP グループからの製品を集めて卸売ないしは小売によって販売するものであり、後者の「協同でマーケティング上の問題を解決する」方策の一部である。しかしながら、OVOP 事務局がアンテナショップの運営を含めた OVOP 製品のマーケティング活動のほとんどを担っている、という問題があり、アンテナショップそのものが暫定的な措置であることから、1 年間の試行期間の後にどのようなマーケティング組織を立ち上げるべきであるかということについての議論を、現段階で始める必要があるのである。

(2) OVOP 製品のマーケティングにおける機会と課題

あらゆる製品のマーケティングには、(a) 消費者の「需要」と(b) 製造者の「供給」という 2 つの 이슈がある。簡単に言えば、マーケティングとはこの「需要」と「供給」をリンクさせる一連の活動であるといえる。たとえ、ある商品（例えば「オレンジ」）に大きな需要があったとしても、その商品の基本的特徴（例えば「味」）が消費者が求めるレベルに全く至っていなければ、そうした商品を売ることはできない。実際のところ、OVOP 製品の中には消費者にとって受け入れられる最低のレベルにすら至っていないものがいくつかある。こうした商品は、生産者を直接知っているような家族や隣人には受け入れられているかも知れないが、町で売ることは実際にはできない。こうした商品についてマーケティング戦略を練ることはそもそも意味がなく、「商品の開発」そのものがまず議論されるべきである。

市場に出せる商品が開発された後も、一定量が販売され、利益を出して生産から支払までの一連の行動がスムーズに行われるようになるまでには、多くの課題が克服されなければならない。しかしながら、すべての問題を一度に解決しようとするのは、コストがかかって効率的でなく、そもそも現実的でない。むしろ、OVOP グループの限られた能力、特に資金力を勘案して、最大のボトルネックが何であるのか、それをどうやって排除できるか、といったことに意識・リソースを集中させるべきなのである。こうしたボトルネットを一つ一つ、大きなものから小さいものの順に排除することによって、売上を少しずつ、しかし着実に増やすことができるのである。

2008 年 7 月から 8 月にかけて行われたインタビューの結果、OVOP 製品のマーケティングに関する診断書が作成され、表 1 としてその要約を載せている。診断の詳細は添付資料 1 の通りである。

表 1 OVOP 製品のマーケティングに関する診断の要約

グループ名	主たる製品	機会と課題、及び OVOP への支援分野の提言(OVOP アンテナショップでの販売を除く)
Woovwe Water Users' Association	白米	混合でない単一種による白米は消費者に人気がある。しかしながら、グループには原料であるもみ米を買い続けるための現金が不足しており、一方で販売している OVOP 事務局からの現金回収が遅れていることから、グループメンバーの多くは原料であるもみ米を(現金払いする)他の購入者に販売してしまっている。白米の販売先は、目下 OVOP だけである。OVOP がグループへの支払を加速できれば、販売量を増やすことも可能と考えられる。
Hara Water Users' Association	白米	同上
Mkondezi Wine Project	バナナワイン	ユニークな味であるこの低価格のアルコール飲料は、マラウイ人、外国人の両者に売れている。製造方法と品質管理は比較的単純であり、低いコストで比較的高い付加価値が得られている。現在のパッケージ(使用済みガラス瓶)はアビールに欠けることから、グループはペットボトルの導入を考えている。販路はほとんど OVOP 事務局に頼っているが、生産地が観光地である Nkhatabay に近いことから、今後 OVOP としては Nkhatabay のホテルやロッジで販売を拡大する上での支援を行うべきである。
Tikoleraneko Group	牛糞ペーパー、及びマンゴーペーパーによる葉書	これらの手作りの葉書は、現地のユニークな素材でできており、売上が HIV/AIDS 撲滅のために使われる、というメッセージがつけられていて、それが外国人の関心をひきつけている。本グループにとっての最大の課題は、生産地の近くに企業組織がないことから、原料である古紙が手に入りにくいことである。OVOP としては、リロングエのいくつかの企業組織が、本グループのための古紙を保管して譲渡できるように橋渡しをしてやるのが求められている。
Rumph Cassava Processors and Marketing Association	キャッサバ粉	キャッサバは、他の作物に比べて土地生産性が高い(低い生産コスト)という優位性をもっている。通常、パックされたキャッサバ粉やキャッサバを用いた菓子類はスーパーでは売られていないことから、グループが生産しているこうした商品が一定の消費者をひきつけていることは確かである。しかしながら、課題はキャッサバ製品の市場の開拓がほとんどなされておらず、総需要量が著しく限られていることである。OVOP 事務局としては、キャッサバの優位性について一般消費者に宣伝するなど、広報上の支援が有効であると考えられる。
Mitundu Agro-Business Processing Business Association	ヒマワリ油、ピーナッツ油、トマトジャム	本グループの精製度の低いピーナッツ油、ヒマワリ油には化学物質が含まれておらず、安価で栄養価も高いと言われているが、都市での販売実績はまだない。トマトジャムの販売実績もない。OVOP アンテナショップでの試験的販売を行って消費者の反応を確かめた後、これらの商品のあるべきマーケティング戦略について考えるべきである。
Katengeza Bamboo and Cane Furniture Group	竹・トウによる椅子	グループによる竹・トウによる家具の優位性は、特殊な処理を行うことによって、ゾウムシによるダメージを受けにくいというものである。しかしながら、これ以外の特徴がないことから、実際には消費者の関心をあまりひきつけていない。OVOP としては本グループに対して、市場の競合製品をよく観察して商品のデザインを改良することを、働きかけるべきである。
Nankhaka Cassava Group	キャッサバ粉・パン・菓子類	Rumph Cassava Processors and Marketing Association と同じ。
Bwanje Valley Irrigation Cooperative	Kilombelo 白米	Kilombelo 種の白米はマラウイで人気があり、多くの消費者に好まれている。本グループはスーパーでの独自の販路も構築しているが、顧客からの支払が遅いことから、原料調達が困難になっている、という問題を抱えている。
Khumbo Oil Refinery Group	ヒマワリ油、モリンガ油、バオバブジャム	ヒマワリ油の問題は、Mitundu Agro-Business Processing Business Association の抱える問題と同じ。本グループは、バオバブジャムのボツワナへの販路を開拓している。モリンガ油とバオバブジャムは高付加価値商品であり、OVOP としてはリロングエやその他の都市のスーパーへの販路拡大への支援を行うべきである。
ZIPATSO Association Processing Group	タンジェリンジュース、オレンジジュース	本グループのフレッシュジュースは国内産・輸入品のジュースより味がよいが、スーパーは MBS を求めて本グループの商品を取り扱ってくれていない。OVOP は、スーパーに対して質の保証書を発行するなどといったことによる販路拡大を支援すべきである。
Bvunbwe Dairy Farmers' Cooperative Society	低温殺菌牛乳、ヨーグルト、チーズ、サワークリーム	本グループの主力商品は成分無調整牛乳である。低温殺菌牛乳であることから味が他社製品よりよい。しかしながら、牛乳は非常に腐りやすい商品であることから、安全で衛生的な牛乳を生産するには多大な投資が必要になる。従って、生乳はバルクで病院や学校に販売し、OVOP 商品としてはチーズやサワークリームを生産するべきである。
Bvumbwe Vegetable Growers' Association	乾燥野菜	本グループの乾燥野菜は、店頭販売できるレベルに至っていない。グループはトマトピューレの工場を建設中である。OVOP としては、まず本グループによる商品開発を支援すべきである。
Kunthenbwe Nsinjiro Group	ピーナッツ粉	ピーナッツ粉は通常、一般の市場で皿の上で売られているものであることから、きちんとパッケージした粉はユニークであり、スーパーでも本グループの商品が取り扱われている。本製品は低付加価値商品であることから、搬送や販売を効率的に行うことが利益を左右する。OVOP としては、本グループがスーパーや他の小売店と効率的な取引を行い、スムーズに売上金を回収できるような支援をすべきである。
BCA Carpentry Group	家具一般	本グループの商品には特徴がない。まずは、特徴のある家具を開発すべき。
Mapanga Producers' Cooperative	瓶詰め蜂蜜	本グループの製品には特段の特徴がなく、マーケティングはすべて OVOP に頼っている。これまで OVOP は本グループの商品を様々な機会にたくさん販売できてはいるが、マーケットが既に確保されたと言いがたい。

(3) OVOP アンテナショップに期待される役割

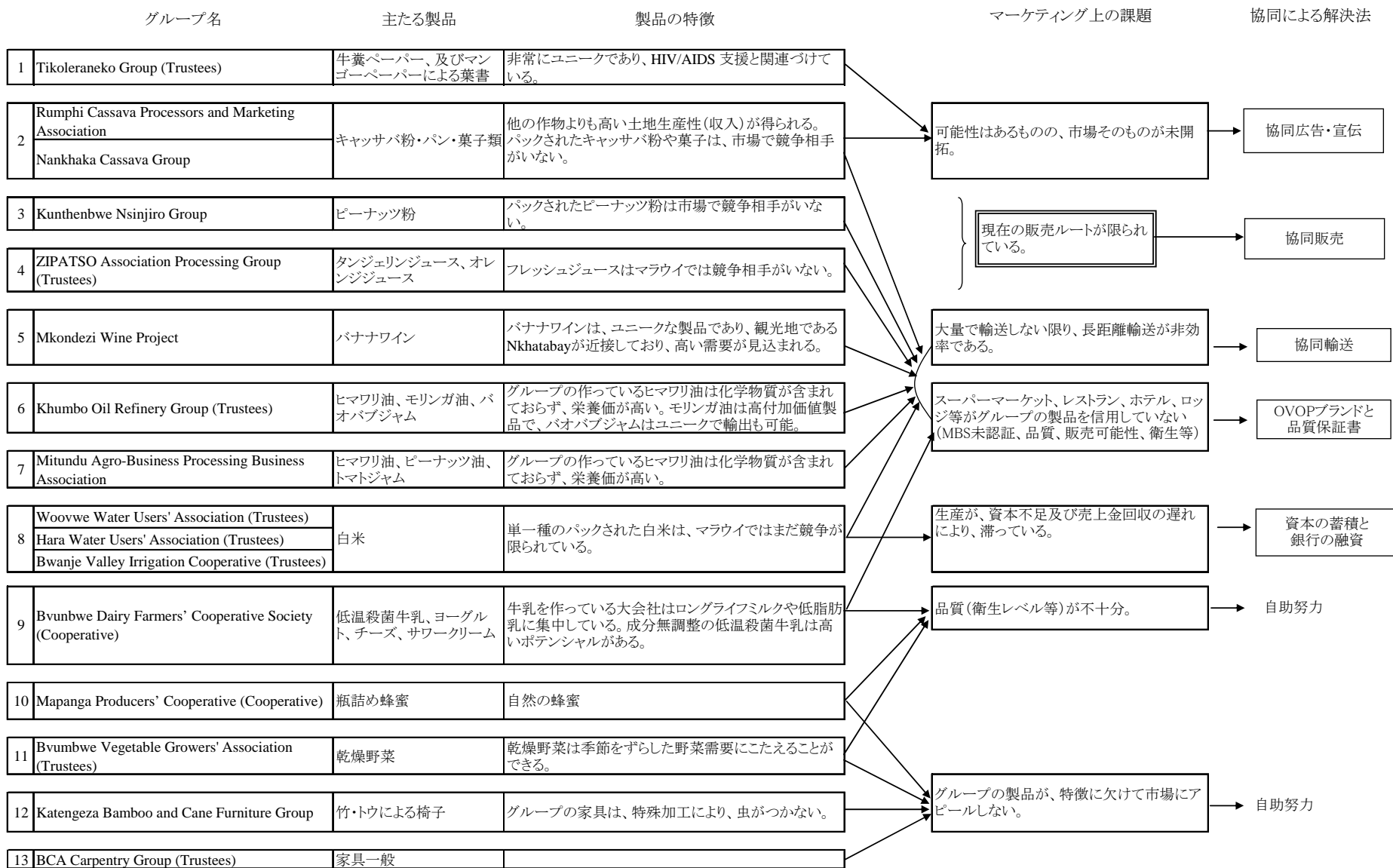
「(1) 「OVOP 製品のマーケティング戦略」の目的」にあるように、個々の OVOP グループの努力によって解決すべき課題もあれば、グループ全体で協同で解決可能な課題もある。OVOP アンテナショップは、OVOP 製品のマーケティング上の課題を協同で解決するためのツールであると言える（図 1 を参照）。OVOP アンテナショップの役割としては、以下のものが考えられる。

- OVOP 製品を首都の中心地における店舗において陳列して直接販売する。
- OVOP 製品の適切な質と納入状況を確保しつつ、他の小売店への橋渡しを行う（必要に応じて、他の小売店に対して、OVOP 製品に関する保証書を発行する）。
- 小売店や消費者の声を受けて、OVOP グループに対して、製品の特徴や質を改善するための助言を行う。
- 競合製品の特徴、質、価格などの情報を集めて、OVOP グループに提供する。
- OVOP グループが製品の協同輸送を行うためのアレンジを行う。
- OVOP 製品が守るべき最低限のスタンダードを決め、チェックリストを作って納入の際の適切な質を確保する。
- 資金を蓄積して、OVOP グループへの現金支払を可能にする。

上に列記された役割を果たすためには、専門的な経験や知識が必要であり、特に OVOP グループと小売店との間の関係が構築されるまでの 1~2 年間のスタートアップ期間には集中的な投入が必要とされるため、そのためのスペシャリストを雇用することが強く勧められる。

OVOP 事務局は直接の販売業務から手をひくこととなるが、その一方で、OVOP グループの国際貿易フェアへの参加の促進、OVOP ニュースレターの発行、ホームページやラジオ放送を通じた OVOP 製品の広報といったマーケティング支援は今後も継続していくことが必要と考えられる。

図1 OVOP製品のマーケティング上の課題及び協同で解決できる分野

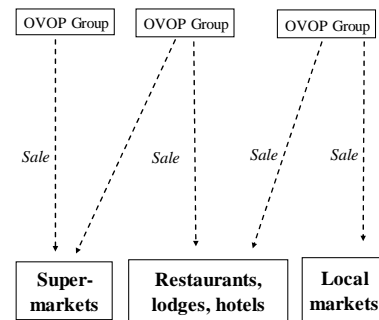


(4) OVOP 製品のマーケティング組織の将来展望

現在、OVOP 事務局が OVOP 製品のマーケティング・販売を行っているが、政府組織が商業活動を継続的に行うのは明らかに適切でないことから、本機能を民間組織に移転することが必要となる。OVOP 製品のマーケティング組織として以下のようなオプションが考えられる（要約表 2）。

(a) オプション 1：個別に商品を販売する。

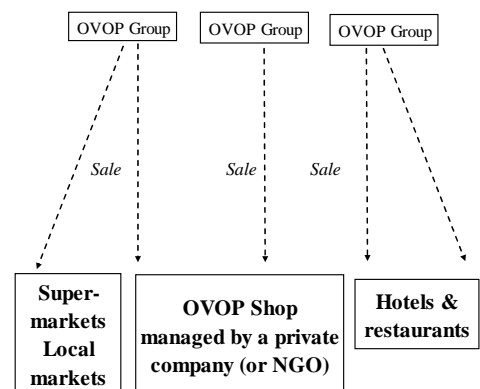
OVOP アンテナショップの運営が持続可能でないという結果となってしまった場合には、OVOP グループはスーパーマーケットを含む小売店やレストラン・ホテルといったサービス業に個別に製品を売る以外の選択はなくなる。おのこの OVOP グループは自ら販路を探し、顧客の信頼を築き、市場に関するあらゆる情報を自ら収集することが求められる。



(b) オプション 2：OVOP ショップを運営する民間企業（あるいは NGO）に対して個別に商品を販売する。

OVOP 事務局は民間の業者（民間企業ないしは NGO）を選定し、OVOP アンテナショップの運営を委託する。OVOP 事務局が何らかの費用を負担する場合は契約ベースとなるが、アンテナショップの試行期間終了後は、店舗運営の費用はすべて売上から支出されることとなる。OVOP 事務局の支援が終了し、その管理下におかれなくなった時点で、扱う商品、価格、その他現金払いや「つけ払い」、配送といったすべての条件は、民間業者と個々のグループとの交渉次第となる。このオプションの欠点として、OVOP 製品に将来のポテンシャルがあったとしても、店舗がその商品を扱わないという判断をする場合もある、ということが挙げられる。民間業者はまた、店舗の運営から撤退するという意思決定をいつでもとり得る、という問題もある。

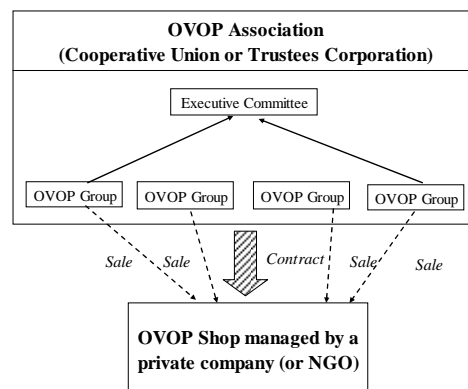
OVOP ショップの社会的使命を勘案して、NGO を店舗の運営業者として選定することが好ましいと考えられる。ただしその場合でも、OVOP 製品の売上を最大化するために、出来高払いといったインセンティブシステムを導入することが望ましい。



(c) オプション3：OVOP 組合を設立し、民間企業（あるいは NGO）と契約を締結する。

オプション2の欠点を克服するため、すなわち店舗の運営へのコントロールを強化するため、OVOP グループが組合（協同組合ないしは信託会社 – これらの違いについては第4章を参照）を設立し、その組合が店舗を運営する民間業者（民間企業ないしは NGO）と契約を締結する。出来高払いといったインセンティブ契約を締結することになるが、店舗の利益を運業者と OVOP 組合とで分けることも可能である。利益が組合に移転された後、（協同組合、信託会社の違いに関わらず）組合のメンバー間で利益を分配することは可能である。

オプション2の場合と同様に、契約の条件に従い、民間業者が店舗の運営から手を引くことはありうる。実際に手を引いた場合には、OVOP 組合は、同様のサービスを提供する民間業者を早急に探す必要が出てくる。

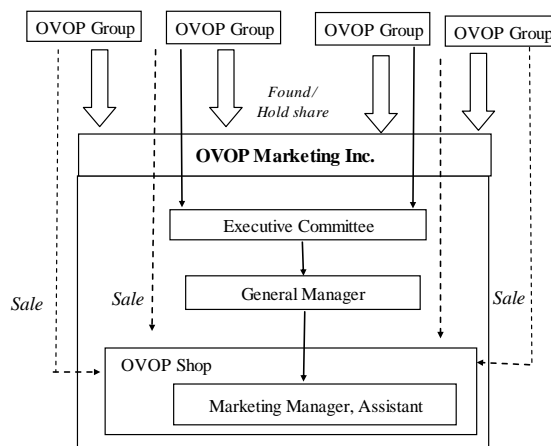


(d) オプション4：協同で民間企業を設立する。

OVOP グループが資本を出し合い、協同で OVOP 製品を取り扱う「OVOP マーケティング会社」を設立するというオプションもありうる。当該会社の法的ステータスは、信託会社あるいは株式会社になることが想定され、株主（個々の OVOP グループ）の利益を代表する理事会が当該会社の管理を行うこととなる。店舗運営に関する日常的意思決定は、上記理事会が指名することになる OVOP マーケティング会社の社長に任されることとなる。OVOP マーケティング会社の運営が順調な場合には、配当を株主に対して支払うことも可能である。

本オプションの欠点としては、市場競争力のない OVOP 製品についても、株主である当該 OVOP グループが会社に対して自らの製品を購入・販売するように圧力をかけることがありうる、ということである。加えて、OVOP マーケティング会社の法的ステータスが信託会社でなく民間会社の場合は、株主は自らの意思決定によって会社を解散させ、資産を自分たちで分配することが可能となる。こうしたことから、OVOP グループが株式会社を設立することを選択した場合には、OVOP 事務局から財政的支援を受けることができなくなる可能性がある。一方、信託会社の場合は、配当や資産の分配

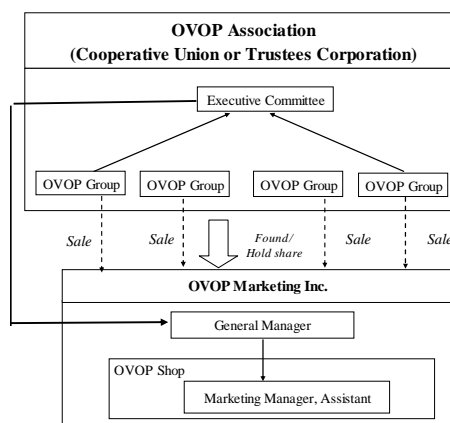
は定款に基づいて行われることになるため、一定の制限を課すことは可能となる。



(e) オプション5：OVOP組合及びその子会社を設立する。

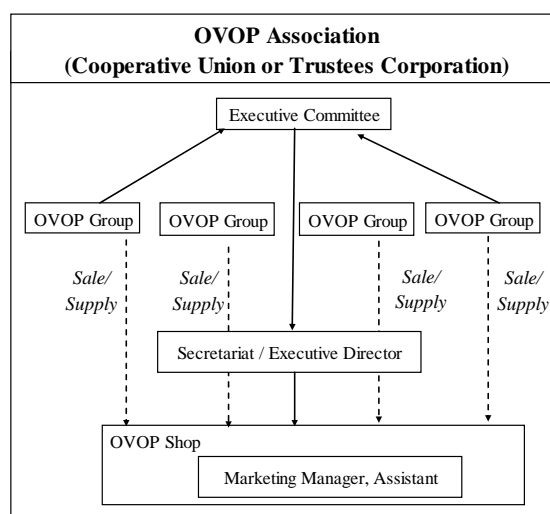
オプション5は、オプション3とオプション4を合体させて、それぞれの欠点を克服するものである。OVOPグループが組合を形成し、それがOVOPマーケティング会社を設立する。OVOP組合はOVOPマーケティング会社の運営方針についての意思決定を行い、OVOP組合によって任命されるOVOPマーケティング会社の社長が店舗の運営責任を負うものであり、意思決定と運営が明確に分かれた構造となっている。本オプションにおいては、OVOP製品を販売するための永続的な組織が設立される一方で、OVOPグループは店舗の日常的運営からは切り離されるという点がその特徴である。OVOP事務局はOVOP組合に対して、技術的、資金的支援を行い、OVOP組合はOVOPマーケティ

ング会社に対して資金を提供してその用途を管理する。OVOPマーケティング会社の利益はOVOP組合に移転することは可能であり、それが組合の定款に基づいて、組合員間で分配されることも可能である。



(f) オプション6：マーケティング機能をもつOVOP組合を設立する。

本オプションは、OVOPグループによる意思決定機能と店舗の運営機能の両者が一つの組織内におかれていることに特徴がある。組合の会計簿と店舗の会計簿を分けて管理することによって、それぞれの会計が混ざらないようにすることは可能である。2つの機能が一つの組織内に入ることによって、オプション4で述べたような、商品の供給者であるOVOPグループと店舗運営の間の利害の対立が起きる可能性はある。



(5) 今後とるべき行動について

上記のどのオプションを選択するかについては、OVOPグループの考え次第となる。そこで、OVOPグループに、これらのオプションについて考える機会を与えるために、16のアクティブなOVOPグループを専門家を8月6日にマラウイ大学ブンダ校に招いて「マーケティング・レビュー会議」を開催し、これら6つのオプションのそれぞれについて説明を行い、協同組合と信託会社の違いを含めて、様々な質問に答えて各グループの理解を促した。

会議の結果、OVOPアンテナショップの運営の成否を含め不確定要素の多い現段階において判断を下すの

は時期尚早であることが明確になった。特に、アンテナショップの運営が成功することが OVOP グループによる永続的な組織を形成する上での前提条件になる。もしも OVOP アンテナショップの運営が失敗に終わった場合は、店舗運営を引き受ける民間業者を見つけることは事実上困難になることが予想され、その結果、OVOP 組合の存在意義もなくなってしまう。これらを勘案し、会議の結論として、今後の行動として以下のことが提案された。

ステップ 1：現体制のまま、アンテナショップの売上を最大化するためにその運営を外部委託する
(オプション 2 の暫定版)

ステップ 2-1 (ステップ 1 が成功した場合)：OVOP 組合についての議論を行う (オプション 3、5
あるいは 6)

ステップ 2-2 (ステップ 1 が成功しなかった場合)：各々のグループによる個別の販売 (オプション
1)

OVOP アンテナショップの 1 年間の運営ののちに、協同によるマーケティングの将来の展望が見えてくることとなる。その段階で、マーケティング・レビュー会議を再度開催して、アンテナショップの活動と課題について OVOP グループで情報を共有し、協同のマーケティング組織の設立を含めて、今後の行動について議論を行うこととされた。

4. 参考情報：協同組合と信用会社の違いについて

OVOP 事務局の職員及び OVOP グループのメンバーとの協議の結果、これまでのマラウイにおける「信用会社 (Trustees Corporation)」として登記された組織のパフォーマンスが全般に悪かったことから、「信用会社」のイメージが著しく悪く捉えられていることが判明した。このことが、OVOP 事務局がこれまで OVOP グループの法人化を進めるにあたって「協同組合 (Cooperative)」のみを推進してきた主たる理由となっている。実際のところ、16 の OVOP グループのうち 8 つが既に信用会社として法人登記しているが、その点はこれまで全く注目を受けておらず、OVOP 事務局はその事実すら知らなかった。OVOP 事務局と OVOP グループのどちらも、協同組合と信用会社の法的な違いについて正確な情報を有していなかったため、この点について説明を行うこととする (要約については表 3 を参照)。

協同組合は“Cooperative Societies Act (1998) and Cooperative Societies Regulations (2002)”、信用会社は“Trustees’ Incorporation Act (1996)”にその法的根拠が規定されており、登記する場所としては、前者が通産省、後者が法務省登記局となっている。

マラウイでは、信用会社は非営利組織にのみ適用されるべきという人がほとんどであるが、実際にはそれは正しくない。信用会社の法律は、「個人の集まり」(信用会社)を「個人」と同等として法的に位置づけるものであり、会社のメンバーを代表する trustees に対して会社の活動の全責任を負わせている。信用会社の資産の扱いは個人の資産の扱いと同様であり、信用会社は個人と同様に資金をメンバーから集め、商業活動を行い、利益をメンバー間に分配することが可能である。

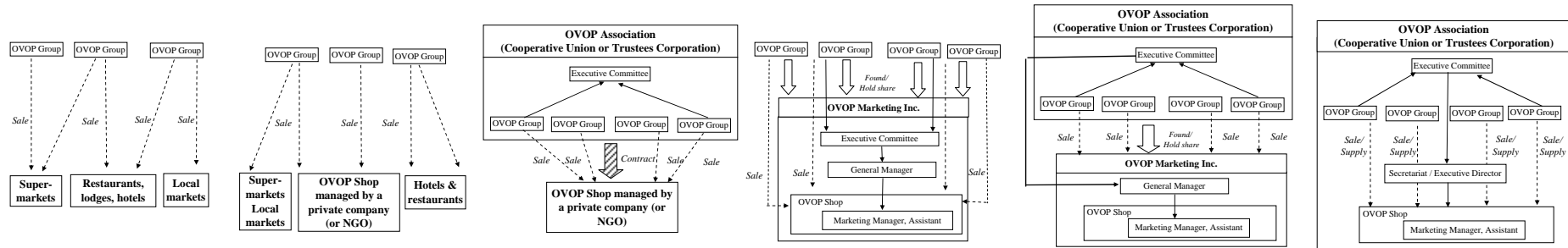
マラウイではこれまで、信用組合の代表メンバー (trustees) が自らの利益のための権力を濫用したり、信

用会社が本来の社会的使命を全うしなかったり、紙の上だけで存在したり、というケースが非常に多かった。しかしながら、悪例が多いということは、信用会社のシステムそのものが悪いということにはつながらない。単に、trustees の責任が信用会社の定款に明確に書かれていなければ、彼らが権力を濫用したところでその責任を問うことはできないのである。すべては信用会社の定款次第である。つまり、信用会社の定款がきちんとできてさえいれば、信用会社は株式会社や協同組合と同様に、関係者の責任が明確となり、十分な信用力が得られるのである。

協同組合のメリットとしては、法律が協同組合の設立や運営方法について詳細に規定しており、一方で通産省より定款の雛形も提供されていることから、関係者の法的責任が明確になっている、ということである。このことから一般に、協同組合が信用組合よりも高い信用が得られる理由となっている。

上記の議論を考慮したうえで、OVOP 事務局が OVOP グループの法人化を推進するにあたっては、(a) 協同組合への移行を勧めるか、(b) 信用会社のよい定款サンプルを提供するか、という選択肢を与えることが勧められる。

表 2 OVOP製品のマーケティングのための組織の比較



	Option 1: Sell products individually	Option 2: Sell products individually to a private company (or an NGO)	Option 3: Establish OVOP Association and sign a contract with a private company (or an NGO)	Option 4: Collectively establish a private corporation	Option 5: Establish OVOP Association and its subsidiary corporation	Option 6: Establish OVOP Association with a marketing function
1 Structure / Legal Status	OVOP Groups sell their products individually.	A private company or NGO owns OVOP Shop, to whom OVOP Groups sell products individually	OVOP Groups form an association (cooperative union or a trustees corporation) which signs a contract for marketing, with a private company (or an NGO)	OVOP Groups collectively establishes a private corporation for marketing (a trustees corporation or a private limited company).	OVOP Groups form an association (cooperative union or a trustees corporation) which owns a corporation for marketing (a trustees corporation or a private limited company).	OVOP Groups form an association (cooperative union or a trustees corporation)
2 Capital	Each OVOP Group needs to have a certain level of capital especially when they sell their products to customers on credit.	Each OVOP Group needs to have a certain level of capital if OVOP Shop buys their products on credit.	Requirement of capital for OVOP groups or for OVOP Association depends on the contract with the private company (or NGO).	Each one of OVOP Groups pays out a capital to establish OVOP Marketing Inc.	Each one of OVOP groups make a contribution to form OVOP Association, which, in turn, provides capital to OVOP Marketing Inc.	The organization needs a certain amount of capital. Each member must make a contribution to the capital.
3 Account	All accounts are separated.	Same as Option 1.	Same as Option 1.	Same as Option 1.	The accounts of the Cooperative Union (or Association) and OVOP Marketing Inc. are independent of each other.	It is possible to separate the accounts of OVOP Groups and of the organization. Although the organization has a single account, it is also possible to internally separate the accounts of the Executive Committee (or Board of Trustees) and the Shop.
4 Control of OVOP Shop	N.A.	No control. OVOP shop makes its own decision on the products to buy, their prices and other conditions, based on the negotiation with each one of OVOP Groups.	OVOP Shop can be controlled within the framework of the contract.	The Executive Committee, which represents OVOP Marketing Inc.'s shareholders, controls OVOP Shop. OVOP Marketing Inc. makes decisions on its day-to-day management as a private company. However, there is a possibility that the fragmented shareholders make effective management by OVOP Marketing Inc. difficult.	Under the control of the Executive Committee of OVOP Association, OVOP Marketing Inc. makes decisions on its day-to-day management as a private company.	The Executive Committee of OVOP Association controls the OVOP shop. It may not be easy for OVOP Shop to turn down Groups' requests to sell and market their products even if they are not really marketable.
5 Surplus of the Shop (the amount will be realizable)	N.A.	N.A.	The private company retains the surplus, although there may be some conditions subject to contract.	Primarily retained in OVOP Marketing Inc. It is possible to pay dividend to the shareholders, OVOP Groups.	Primarily retained in OVOP Marketing Inc. It is possible to pay dividend to OVOP Association. The distribution of surplus in OVOP Association is carried out based on its constitution.	Retained in the organization. It is possible to be distributed among members (OVOP Groups) as a dividend.
Remarks:	Purely commercial-based transactions	All decisions are made on commercial basis, including the private company's decision to withdraw from transactions.	Although a contract is signed, control to the private company is limited. The company may only seek for short-term profit. When the private company decides not to renew the contract or ceases to function, a new structure will be needed.	If OVOP Marketing Inc. is a private company limited, it may not be able to receive any financial support from OVOP Secretariat or JICA since the company's assets can be distributed to the shareholders at any point of time.		

表 3 OVOP 協同組合とOVOP信用会社(営利、非営利)の違い

	Option A: OVOP Cooperative Union	Option B: OVOP Trustees Corporation (For profit)	Option C: OVOP Trustees Corporation (Not-for-profit)
1 Governing Law	Cooperative Societies Act (1998) and Cooperative Societies Regulations (2002)	Trustees' Incorporation Act (1996)	Trustees' Incorporation Act (1996) and Act No.3 of 2001 (NGO BOARD)
2 Registration	Ministry of Trade and Industry	Registrar General	Registrar General and NGO BOARD (and CONGOMA)
3 Members	Persons or cooperatives (remark: OVOP groups without a legal status cannot form a cooperative union.)	Any types of persons/organizations can form the association. Based on its constitution, "trustees", i.e. members of the "Board of Trustees", will be elected, who assume the responsibility of the management as well as the liability of the Association.	Same as Option B.
4 Liability	Limited or Unlimited (to be determined by the constitution)	Unlimited (same as individual person)	Unlimited (same as individual person)
5 Purpose	To serve its members only.	Same as Option A.	To pursue public benefits. (NGO cannot pursue the interests of its members. Therefore, the primary objective of OVOP Association needs to be "to promote public benefits".)
6 Audit and financial report	Required, and the financial statements must be submitted to the Ministry every year.	Based on its constitution. No requirement of the submission of financial statements.	Based on its constitution. No requirement of the submission of financial statements.
7 Transfer of benefits to its members	Allowed, based on its constitution	Allowed, based on its constitution	Based on its constitution, but only allowed if it is "in accordance with the public benefit purposes"

添付資料 1 協議記録

1. National Smallholder Farmers' Association (NASFAM)

(1) Date & Time: 8:30 to 9:30, 11 July, 2008

(2) Interviewees: Joshua Varela, General Manager, NASFAM Commercial
Alex Chikapula, Commercial Manager

(3) Interviewers: Mori, Phili, Nagashima

(4) Obtained Documents: Newsletter

(5) Major Findings

- NASFAM is an association of farmers, founded in 1997 under the USAID's initiative. It consists of 108,000 farmers (6,740 clubs, 700 market centers, 43 associations). NASFAM associations are legally registered entities, which are grouped by geographical location under 14 Association Management Centers. NASFAM has 19 brunch offices out of 28 districts.
- Associations are growing tobacco, chilies, rice, and groundnuts. NASFAM's total sales are approx. 6 million USD per year, of which crop sales accounts for 3 to 4 million, and the rest is mostly fertilizer sales.
- NASFAM has two operational arms: NASFAM Development – a registered NGO, and NASFAM Commercial – a limited liability company.
- NASFAM Development is conducting agriculture extension services by using a network of 70 extension workers, supported by Norwegian Agency for Development Cooperation.
- NASFAM Commercial has been supported by USAID. An expatriate staff was assigned to NASFAM up to last year. The size of grant has been reduced every year, and 2008 is the last year of the grant. IN order to maintain the sales revenue, NASFAM will try to increase tobacco sales by introducing contracting farming in large farms.
- NASFAM Commercial wishes to have a larger capital base so that they can store a large volume of agriculture produce when the price is low. Currently, NASFAM Commercial is obliged to take a short-term loan from banks against the sales contracts with foreign buyers. This is a risky business because NASFAM will face penalty if it fails to collect the prescribed amount of agriculture produce.
- NASFAM is willing to collaborate with OVOP Secretariat in the marketing of OVOP products. One of the challenges is how to ensure the quality of products; NASFAM is a highly centralized organization that processes/packs products at the central level and the same level of the quality standard would be required.

2. Liwonde Marketing Resource Center Ltd.

(1) Date & Time: 14:00 to 15:00, 14 July, 2008

(2) Interviewees: Innocent Milanzi, General Manager (Mobile 09-287211)

(3) Interviewers: Mori, Phili, Nagashima

(4) Obtained Documents: Powerpoint Presentation

(5) Major Findings

- Liwonde Marketing Resource Center Ltd. is a limited liability company affiliated to Malawi Agriculture Commodity Exchange (MACE). The GM and other three directors own 90% of the share, while MACE owns 10%. After working as a marketing manager of MACE, the GM spun out of MACE and created the

trading company of commodities in March 2008.

- The company's mission is to assist small holder farmers to "access markets and various types of information and provide courier services and harnessing the use of ICT facilities". To achieve this objective, the company purchases agriculture produce from farmers with higher prices than ordinary middlemen do. The company tries to maintain its margin low so that both farmers and the company prosper in the long run. More than 1,000 farmers have visited the company's office in Liwonde to make inquiries. The company is able to sign purchase contracts with those farmers who are interested in selling their produce at better prices. It also sells agriculture inputs (10 to 20% of the sales).
- The company has bank loans of 4 million Kwacha (repayment period: 3 years) to finance the working capital. It purchases maize, groundnut seed, bean seed, eggs, dressed chickens, beans, paddy rice, etc from small holder farmers. The total sales for the first three months (April to June 2008) were 10,525,000 Kwacha.
- Exporting agriculture produce is one of the goals of the company, although it has not materialized yet. The areas of businesses are currently limited to south-east of the country, but it is not restricted in these areas.
- The constraints that the company is currently facing are the limited fund, inadequate publicity of the company and limited IT facilities.
- Establishing a limited liability company takes minimum one week in Malawi. Lawyers' offices can prepare all the documents at 50,000 Kwacha. The registration fee at the Registrar General (located at Blantyre) is minimal.

3. CISA Net (NGO for Advocacy)

(1) Date & Time: 9:00 to 10:00, 15 July, 2008

(2) Interviewees: Alifeyo Nayasulu, Program Officer of Marketing and Advocacy

(3) Interviewers: Mori, Phili, Nagashima

(4) Obtained Documents: None

(5) Major Findings

- CISA Net was established in 2000 as an NGO for Advocacy under Trustees Incorporation Act. It is aimed to exercise advocacy to improve the Government's agriculture policy and to create conducive environment for farmers to market their produce through researches. Its board members include NSAMAF, Farmers' Union.
- CISA Net has four thematic areas - Marketing, Livestock, Irrigation and Budget, for each of which there is a working group that meets once every month.
- CISA Net is not engaged in any actual marketing businesses.

4. Malawi Bureau of Standards (MBS)

(1) Date & Time: 8:30 to 9:30, 26 July, 2008

(2) Interviewees: Mr. Steve Kamloni, Director, Quality Assurance Service Department

Mr. Sindani, Quality Certification Officer, Quality Assurance Service Department

(3) Interviewers: Mori, Uchikawa, Phili, Suzan

(4) Obtained Documents: None

(5) Major Findings

- All products need to be accredited by MBS before the sale, and MBS has authority to close shops or manufacturers that do not abide by the regulations. However in practice, except for smuggled, highly hazardous or un-hygienic products or those products that passed their expiry day, MBS does not confiscate goods from shops or markets because it will harm small businesses, which is not MBS's intention. When MBS finds inappropriate packages, labels or products, MBS will visit the factory and request improvement.
- Whenever manufacturers or processors request MBS to visit their premises for accreditation (then the company is called "registered"), MBS examines the condition and leaves a notice that indicates areas to be improved. There are three levels: "critical", "major" and "minor" for each item inspected. In the case of "critical", the company must take measures immediately; negligence will result in the closing down of the factories.
- MBS officers visit factories principally four times per year to monitor improvement, regardless of the status of the application of a certificate. Transport and allowances will be charged to the factories. Certificates are issued only in January, which will be valid for two years. Even after the issuance of a certificate, MBS inspects the factory and if problems are detected and no measures are taken in spite of an alert, the certificate will be revoked.
- MBS offers training for quality control and hygienic standard if factories wish.

5. Council for NGO in Malawi (CONGOMA)

(1) Date & Time: 9:40 to 10:20, 26 July, 2008

(2) Interviewees: Mr. Kadunga

(3) Interviewers: Mori, Uchikawa, Phili, Suzan

(4) Obtained Documents: None

(5) Major Findings

- There are no problems with NGOs to be engaged in commercial activities.
- There are approx. 20 NGOs (national and international) in Malawi that are engaged in commercial activities. If OVOP wants to collaborate with one of these NGOs, OVOP should write a concept note and send it to NGOs, through CONGOMA, to solicit express of interest.
- Another option is to invite these NGOs through CONGOMA, explain the concept and solicit express of interest.
- If OVOP Groups form their own NGO, it is recommendable to use a lawyer (most NGOs have used a lawyer) in order to make clear the issues of roles and authority of Board of trustees, safeguard of assets, disposition of assets in the case of dissolution, etc. "Trustees' Incorporation Act" is the law applied to the establishment of NGOs.
- NGOs are taxed, but tax rates would be smaller than private companies.

6. Registrar General

(1) Date & Time: 10:30 to 11:30, 26 July, 2008

(2) Interviewees:

(3) Interviewers: Mori, Uchikawa, Phili, Suzan

(4) Obtained Documents: None

(5) Major Findings

- The registration of the simplest business entities is “Business Name Registration Act” (Cap 46:02), whereby sole proprietor or a small number of proprietors register their businesses. The entire procedure takes a couple of days, and the certificate is issued within two weeks. Since any legal document of this entity requires the signatures of all proprietors, this is fit only with very small businesses. Liability is unlimited.
- The appropriate legal body for farmers’ group is either “Cooperative” or “Trustees (Trustees’ Incorporation Act)”. Since cooperative is under the jurisdiction of Ministry of Trade and Industry, Registrar General is not familiar with the legal implication of cooperatives. Trustees register at Registrar General, and a financial report must be submitted to Registrar General every year.
- Regardless of the legal status of a business is, banks make decision on loans based on the collateral, guarantee and future perspective of the business.

7. Initiative for Development and Equity in African Agriculture (IDEAA)

(1) Date & Time: 10:30 to 11:30, 28 July, 2008

(2) Interviewees: Ms. Manda

(3) Interviewers: Mori, Phili, Nagashima

(4) Obtained Documents: None

(5) Major Findings

- IDEAA is an NGO, created by Rockefeller Foundation. The current revenue sources are delivery of price information (USAID), Malawi Agriculture Commodity Exchange (MACE), micro finance under Plan International (village saving scheme) and transactions of agriculture inputs.
- IDEAA has ten rural offices (o.w. 6 are franchises) and three regional offices, which support transport and delivery of inputs and agriculture produce.
- Through the market information, IDEAA takes 5% of sales as a commission. In principle, buyers first pay to IDEAA, and then, IDEAA pays to the sellers of commodities. However, when buyers (especially the government) delays payment, IDEAA is obliged to use its own financial resource to fill the gap.
- Facing problems of high transport costs, IDEAA currently owns three trucks (1, 2, and 6 tons).
- IDEAA would be able to manage the OVOP shop on commission basis.

Woovwe Water Users' Association

Section A: Group and Product Information

Date: 30 July, 2008

1. Basic information of the Group				
<u>Address:</u> P.O.Box 17, Karonga, Northern Region		<u>Year of Establishment:</u> 2002		
<u>Tel:</u> 05443146 09029844		<u>Year of OVOP participation:</u> 2006		
<u>Representatives:</u> Mr P. S. Mangumbi /R . Z Mwangonde		<u>Number of sub-groups:</u> <u>Legal Status:</u> Trustees corporation		
<u>Name of Desk Officer:</u> <u>Tel:</u>		<u>Total number of members:</u> 1,500 (male: 1,163 female: 337)		
2. <u>Constitution:</u> Yes <u>Role description:</u> Yes <u>Assignment of positions:</u> Yes		3. <u>Regular Meeting:</u> Executive Committee hold a meeting once a week.		
4. <u>Support from OVOP/JICA:</u> A rice mill and a sealing machine (MK521,000 by JICA, MK341,000 by the Association)				
5. <u>Support from other organizations:</u> A government property – a warehouse – was transferred to the Association.				
6. <u>Contribution by members:</u> Membership fee: MK250/year; Water fee: 5,000 / ha x 2 times/year. Members will be forced to leave if they do not pay the fees.				
7. <u>Support by District Assembly:</u> Irrigation scheme manager visits the association every week.				
8. <u>Total sales and profits:</u>				
9. <u>Major products</u>				
Product	Price	Specific features of production / product	Procurement of materials	Major markets
Milled rice	MK180 /kg	Not mixed with other varieties Packed properly in 2kg and 5kg	Buying paddy rice from member farmers at MK1,050/15kg (after the mill, the quantity decreases to 10kg)	Vendors in sack OVOP and Trade fairs in bag

Woovwe Water Users' Association

Section B: Diagnosis

Date: 30 July, 2008

<p>1. Background of the group formation and specific characteristics of the group (leadership, sub-groups, etc.)</p> <p>The water scheme was constructed in 1970s (204ha) and was expanded by Taiwanese assistance to 265 ha. In 2002, based on the government's decision to transfer the water scheme to a farmers' group, IFAD facilitated the formation of an association and encouraged the association to register at Registrar General as trustees.</p> <p>Under the support of OVOP and the Ministry of Industry and Trade, the milling section of the Association has initiated the procedure of forming a cooperative, intending to separate profit-making activities from the Association (not-for-profit).</p>
<p>2. Strength and opportunities of the group, human resources (experience, knowledge, skills), materials (price, quality, availability), production (capacity, technology, maintenance, power/fuel, water, facilities/machinery, location), product (price, quality, package), distribution (transport, frequency), market (demand, competition, location), promotion, capital, administration (planning, book-keeping, pricing, cost management), quality control, sanitary condition etc.</p> <p><u>Human Resources:</u> The Executive Committee exercises the leadership in all activities of the association.</p> <p><u>Materials:</u> Although the account of membership fee/ water fee and that of the rice milling are separate, the Association can borrow money from the former account as a capital to buy paddy rice from members (Materials are purchased only in cash).</p> <p><u>Production:</u> The mill has capacity to process a large quantity of rice: 1 to 4 tons per day. (milling price: MK40/15kg, package material: MK4.5/kg) Total sales of the rice mill was MK 79,000 in June.</p> <p><u>Market:</u> The Association's rice is still cheaper than its competitors' (NASFAM and Ademac: MK250/kg).</p> <p><u>Quality Control:</u> In purchasing paddy rice, members of the marketing committee check the materials, including moisture level.</p>
<p>3. Challenges of the group, human resources, materials, production, product, distribution, market, promotion, capital, administration, quality control, sanitary condition, etc.</p> <p><u>Materials:</u> There is competition in procuring materials. Member farmers are selling paddy rice, in cash, to vendors, Nasfam (totally 76 mt in June to July) and Ademac (61mt).</p> <p><u>Product:</u> The Association claims that the price (MK180/kg) is not sufficiently high to increase the capital; it constitutes the major constraint in increasing the production.</p> <p><u>Production:</u> Since it takes time to collect money from OVOP, the Association cannot increase the production.</p> <p><u>Waste:</u> Husks are mostly burned; the Association wishes to learn the way to utilize husks.</p> <p><u>Distribution:</u> The Association does not have direct marketing channels, but is dependent only on OVOP and trade fairs.</p> <p><u>MBS:</u> Although the factory is under the process of MBS accreditation, the factory is not equipped with toilets (no water connection), store rooms for the raw material and milled rice, etc.</p> <p><u>Infrastructure:</u> The destoner has never been operated because there is no technician. There is no minibus to the main road.</p>
<p>4. Expected Role of OVOP Shop / OVOP Secretariat to play.</p> <p>(1) Expand marketing opportunities through the antenna shop (2) Provide training for the operation of the destoner.</p>

Hara Water Users' Association

Section A: Group and Product Information

Date: 30 July, 2008

1. Basic information of the Group				
<u>Address:</u> P.O.Box 123, Karonga, Northern Region, <u>Tel:</u> 05443146 <u>Representatives:</u> Mr Ackim Munthali / Watison Nyirenda <u>Name of Desk Officer:</u> <u>Tel:</u>		<u>Year of Establishment:</u> 1968 <u>Year of OVOP participation:</u> 2006 <u>Number of sub-groups:</u> <u>Legal Status:</u> Trustees corporation <u>Total number of members:</u> 631 (male: 592 female: 39)		
2. <u>Constitution:</u> Yes <u>Role description:</u> Yes <u>Assignment of positions:</u> Yes		3. <u>Regular Meeting:</u> Executive Committee holds a meeting every two months.		
4. <u>Support from OVOP/JICA:</u> A rice mill by JICA				
5. <u>Support from other organizations:</u> Farmers Income Diversification Program (FIDIP –EU) supported dry slabs and a sealing machine. The Government provided a store house.				
6. <u>Contribution by members:</u> Membership enrolment fee: MK200; Water fee 1,600 / ha / year				
7. <u>Support by District Assembly:</u> Irrigation scheme manager works closely with the Association, monitoring farming and suggesting solutions to farmers' troubles.				
8. <u>Total sales and profits:</u>				
9. <u>Major products</u>				
Product	Price	Specific features of production / product	Procurement of materials	Major markets
Milled rice	MK180 /kg	Packed properly in 2kg and 5kg	Buying paddy rice from member farmers at MK65/kg	OVOP International Trade Fair

Hara Water Users' Association

Section B: Diagnosis

Date: 30 July, 2008

<p>1. Background of the group formation and specific characteristics of the group (leadership, sub-groups, etc.)</p> <hr style="border-top: 1px dashed black;"/> <p>The water scheme was constructed in 1968, and all the assets were transferred to the association. The Association plans to register the rice milling activity as a cooperative because (1) rice milling is a profit making activity, and (2) all the profits go to the shareholders (cooperative members). According to the association, “trustees” is a not-for-profit organization and the surplus cannot be shared among members, but goes to trustees (when the trustees is dissolved, all the assets must be transferred to a new trust).</p>
<p>2. Strength and opportunities of the group, human resources (experience, knowledge, skills), materials (price, quality, availability), production (capacity, technology, maintenance, power/fuel, water, facilities/machinery, location), product (price, quality, package), distribution (transport, frequency), market (demand, competition, location), promotion, capital, administration (planning, book-keeping, pricing, cost management), quality control, sanitary condition etc.</p> <hr style="border-top: 1px dashed black;"/> <p><u>Human Resource</u>: The trustees of the Association are not members (receiving only sitting allowance), maintaining neutrality in the control of the Association.</p> <p><u>Materials</u>: Since the Association does not allow its members to sell paddy rice to vendors other than OVOP without consent of the Association, there is a sufficient amount of paddy rice for milling</p> <p><u>Product</u>: The rice of the Association is quite popular; it sold most quickly among rice from all areas at the international trade fair.</p> <p><u>Production</u>: The mill’s maximum capacity to process rice is 2 tons per day.</p> <p><u>Market</u>: The sales of rice to OVOP in June 2008 were MK160,000.</p> <p><u>Distribution</u>: The Association is located relatively in a good location in terms of transport: MK15,000/ton to Lilongwe by SIKU truck.</p> <p><u>MBS</u>: The Association applied MBS, who instructed, without any charges, the Association about the items to be improved. The Association is making efforts to improve hygienic condition, maintaining the cleanliness of the workplace.</p>
<p>3. Challenges of the group, human resources, materials, production, product, distribution, market, promotion, capital, administration, quality control, sanitary condition, etc.</p> <hr style="border-top: 1px dashed black;"/> <p><u>Materials</u>: Since the Association’s purchasing ability in cash is limited (current saving is MK376,000), the Association allows members to sell paddy rice only to Ademac.</p> <p><u>Waste</u>: Husks are simply damped.</p> <p><u>Distribution</u>: The Association does not have direct marketing channels, but is dependent only on OVOP and trade fairs.</p> <p><u>MBS</u>: The factory is not equipped with toilet facilities, and does not have uniforms for workers.</p>
<p>4. Expected Role of OVOP Shop / OVOP Secretariat to play.</p> <hr style="border-top: 1px dashed black;"/> <p>(1) Expand marketing opportunities through the antenna shop</p>

Mkondezi Wine Project

Section A: Group and Product Information

Date: 30 July, 2008

1. Basic information of the Group				
<u>Address:</u> P.O.Box 69, Nkhatabay, Northern Region		<u>Year of Establishment:</u> 2003		
<u>Tel:</u> 0543905		<u>Year of OVOP participation:</u> 2006		
<u>Representatives:</u> Mr Harry Padziwe / Joseph Nyirongo		<u>Number of sub-groups:</u>	<u>Legal Status:</u> None	
<u>Name of Desk Officer:</u>	<u>Tel:</u>	<u>Total number of members:</u> 10 (male: 6 female: 4)		
2. <u>Constitution:</u> Yes <u>Role description:</u> Yes <u>Assignment of positions:</u> Yes		3. <u>Regular Meeting:</u> Executive Committee holds a meeting every two months.		
4. <u>Support from OVOP/JICA:</u> Tools for wine production (buckets, thermometers, furniture, etc) by JICA (MK 200,000) A MK800,000 loan will be provided by OVOP for the construction of a new factory (currently under designing). Labels and bottles are also supplied by JICA (charged).				
5. <u>Support from other organizations:</u> DEMAT (agriculture research center) provided training for wine making				
6. <u>Contribution by members:</u> Membership fee: MK500 /member / quarter				
7. <u>Support by District Assembly:</u> DA supported the Association in preparing a proposal to OVOP.				
8. <u>Total sales and profits:</u>				
9. <u>Major products</u>				
Product	Price	Specific features of production / product	Procurement of materials	Major markets
Banana Wine	MK 400/750ml at the factory MK 450 to 500 locally MK 600 OVOP	No similar product Pet bottle sale is about to start No hang-over after drinking	Buying banana at MK3/piece from members in cash, MK 5 from non-members	OVOP, International Trade Fair, Green shop (Mzuzu) on a commission basis, Hotel in Nkhatabay

Mkondezi Wine Project

Section B: Diagnosis

Date: 30 July, 2008

<p>1. Background of the group formation and specific characteristics of the group (leadership, sub-groups, etc.)</p> <hr style="border-top: 1px dashed black;"/> <p>There has been locally-made wine from tea leaves in this area. DEMAT trained farmers for the production of banana while encouraging group formation. 3 bottles of wine (750ml x 3) is made from 1 kg of banana (skinned), 2 liters of water and 1 kg of sugar.</p>
<p>2. Strength and opportunities of the group, human resources (experience, knowledge, skills), materials (price, quality, availability), production (capacity, technology, maintenance, power/fuel, water, facilities/machinery, location), product (price, quality, package), distribution (transport, frequency), market (demand, competition, location), promotion, capital, administration (planning, book-keeping, pricing, cost management), quality control, sanitary condition etc.</p> <hr style="border-top: 1px dashed black;"/> <p><u>Human Resource</u>: Members are committed to wine brewery; most of membership fees and profits are saved or invested. After the international trade fair, profit (labor cost) was distributed to all members (MK1,500 x 10) for the first time.</p> <p><u>Materials</u>: There is abundant supply of banana in the area throughout the year. Material cost is low, estimated to be MK 164 /bottle (MK115 for material + MK39 for bottle)</p> <p><u>Product</u>: The product is quite original, thus attracts various customers. Among others, the production site is close to a touristic area: Nkhatabay.</p> <p><u>Production</u>: The mild climate (temperature and rain) enables consistency in the quality of wine. The current production capacity is 1,000 to 2,000 bottles / month (with 10 buckets of 6 liters and 10 buckets of 20 liters). By shifting wine from one bucket to another, the sediment is removed from the wine.</p> <p><u>Market</u>: OVOP has purchased most of the product (200 bottles in 2007, mostly at the 10-day trade fair)</p> <p><u>Quality Control</u>: A lady member is responsible for the inspection of raw materials as well as quality control in the production. She also tastes the final product to make sure of the consistent quality. Hygienic standard is maintained.</p> <p><u>MBS</u>: The Group has sent an application to MBS, waiting for their visit.</p>
<p>3. Challenges of the group, human resources, materials, production, product, distribution, market, promotion, capital, administration, quality control, sanitary condition, etc.</p> <hr style="border-top: 1px dashed black;"/> <p><u>Package</u>: Since recycled glass bottles do not attract customers, especially local pubs and restaurants. Plus, glass bottles are too fragile to transport a long distance.</p> <p><u>MBS</u>: Restaurants and lodges in Nkhatabay do not accept the wine without the accreditation of MBS.</p>
<p>4. Expected Role of OVOP Shop / OVOP Secretariat to play.</p> <hr style="border-top: 1px dashed black;"/> <p>(1) Expand marketing opportunities through the antenna shop (2) Provision of plastic bottles (3) Provision of an original certificate for quality for the promotion of the product (4) Arrange economical means of transport.</p>

Tikoleraneko Group

Section A: Group and Product Information

Date: 7 August, 2008

1. Basic information of the Group				
<u>Address</u> : P.O.Box 48 Embangweni, Mzimba, North Region		<u>Year of Establishment</u> : 1994		
<u>Tel</u> :		<u>Year of OVOP participation</u> : 2006		
<u>Representatives</u> : Mr. Joshua Chibwe		<u>Number of sub-groups</u> : <u>Legal Status</u> : Trustees corporation		
<u>Name of Desk Officer</u> : <u>Tel</u> :		<u>Total number of members</u> : 9 (male: 5 female: 4)		
2. <u>Constitution</u> : Yes <u>Role description</u> : Yes <u>Assignment of positions</u> : full		3. <u>Regular Meeting</u> : Once a month		
4. <u>Support from OVOP/JICA</u> : training and marketing				
5. <u>Support from other organizations</u> : JOCV volunteers supported the product development and have been supporting the direct sale of the products.				
6. <u>Contribution by members</u> : No member fees				
7. <u>Support by District Assembly</u> : None				
8. <u>Total sales and profits</u> :				
9. <u>Major products</u>				
Product	Price	Specific features of production / product	Procurement of materials	Major markets
Cow dung paper card Mango paper card	MK150/card	Made from recycled paper and cow dung or mango fruit A message that the sales will be used for the provision of HIV/AIDS counseling is attached to the product.	Used paper from the hospital and secondary school in the vicinity Mango is locally available from Dec to March.	Foreigners through OVOP and JOCV volunteers

Tikoleraneko Group

Section B: Diagnosis

Date: 7 August, 2008

<p>1. Background of the group formation and specific characteristics of the group (leadership, sub-groups, etc.)</p> <hr style="border-top: 1px dashed black;"/> <p>From 1994 to 1999, an American institution supported HIV/AIDS counseling activities in the area, and the group members (farmers) were trained as counselors. After the end of the support, the group continued the activities on a voluntary basis. A JOCV volunteer who got the idea of cow dung paper cards at another area taught the Group the production method. The sales of the cards are used to finance their activities.</p>
<p>2. Strength and opportunities of the group, human resources (experience, knowledge, skills), materials (price, quality, availability), production (capacity, technology, maintenance, power/fuel, water, facilities/machinery, location), product (price, quality, package), distribution (transport, frequency), market (demand, competition, location), promotion, capital, administration (planning, book-keeping, pricing, cost management), quality control, sanitary condition etc.</p> <hr style="border-top: 1px dashed black;"/> <p><u>Materials</u>: The group can procure used paper, cow dung and mango fruit for free of charge. Mango is produced and sold from Dec to March in the vicinity; the owners of mango trees allow the Group to collect mango fruit for free of charge.</p> <p><u>Product</u>: With the messages about the sales to be used for HIV/AIDS prevention as well as about the information of materials, the product attracts foreigners. Under the advice of OVOP secretariat, the Group has made the paper thinner.</p> <p><u>Market</u>: Apart from 150 cards sold in the first half of 2008 to an American individual, almost all products are sold through OVOP shop or JOCV volunteers (Nkatabe and Mzuzu). The group is selling 250 cards / months on average.</p> <p><u>Production</u>: The Group says that if the materials were available, they would be capable of producing 500 cards per month.</p> <p><u>Quality Control</u>: Group leader is responsible for quality control.</p>
<p>3. Challenges of the group, human resources, materials, production, product, distribution, market, promotion, capital, administration, quality control, sanitary condition, etc.</p> <hr style="border-top: 1px dashed black;"/> <p><u>Materials</u>: Major challenge of the Group is the availability of used paper. Since the Group is located 2 hours away from the main road, there are no offices or institutions except for a hospital and a secondary school. The Group has not built any linkage with businesses in cities for the supply of used paper, saying that the businesses do not have sufficient space to keep waste paper for the Group.</p> <p><u>Infrastructure</u>: In order to increase the production capacity, the Group wishes to have a pressing machine and pounding machine.</p>
<p>4. Expected Role of OVOP Shop / OVOP Secretariat to play.</p> <hr style="border-top: 1px dashed black;"/> <p>(1) Widen the range of outlets of the product by marketing (2) Arrange collection of used paper from businesses in Lilongwe</p>

Rumphi Cassava Processors and Marketing Association

Section A: Group and Product Information

Date: 28 July, 2008

1. Basic information of the Group				
<u>Address:</u> P.O.Box 229, Rumphi, Northern Region, <u>Tel:</u> 08535017 / 09726417 <u>Representatives:</u> Mr Macsidney Chisiza /Edace Mkandawire <u>Name of Desk Officer:</u> <u>Tel:</u>		<u>Year of Establishment:</u> 2004 <u>Year of OVOP participation:</u> 2006 <u>Number of sub-groups:</u> Legal Status: None (application for trustees corporation is in process) <u>Total number of members:</u> 4,700 (male: 35% female: 65%)		
2. <u>Constitution:</u> Yes <u>Role description:</u> Yes <u>Assignment of positions:</u> Yes		3. <u>Regular Meeting:</u> The Board of Governors meets quarterly		
4. <u>Support from OVOP/JICA:</u> Supply of plastic bags for packaging				
5. <u>Support from other organizations:</u> IRAD (Institut de recherche agricole pour le développement) supported the financing for the construction of a factory and a grater machine for the production of cassava starch				
6. <u>Contribution by members:</u> MK600/year, however in practice, it seems that very few members have contributed to the association.				
7. <u>Support by District Assembly:</u> Facilitates the Group to register as trustees. Agriculture extension officers provide advice to member farmers				
8. <u>Total sales and profits:</u>				
9. <u>Major products</u>				
Product	Price	Specific features of production / product	Procurement of materials	Major markets
Cassava flour	MK 60/kg (bag)	Cassava provides relatively high revenues per unit of land	The association is purchasing cassava from member farmers at MK 250/ bucket =9kg (MK28/kg)	Ordinary customers and restaurants in local markets in Mzuzu and Rumphi,, Supermarket in Lilongwe through OVOP

Rumphu Cassava Processors and Marketing Association

Section B: Diagnosis

Date: 28 July, 2008

<p>1. Background of the group formation and specific characteristics of the group (leadership, sub-groups, etc.)</p> <p>In 2004, IDEA provided 10 farmers with TOT for the introduction of cassava cultivation in this area, including group formation, planting and growing technologies, introduction of quality hybrid seeds, and business management. Trained trainers disseminate cassava cultivation to 4,700 farmers. The Association has decided to register as trustees, expecting that their businesses (contract) will be protected by law while the legal status will help the group expand the outlets of their product.</p>
<p>2. Strength and opportunities of the group, human resources (experience, knowledge, skills), materials (price, quality, availability), production (capacity, technology, maintenance, power/fuel, water, facilities/machinery, location), product (price, quality, package), distribution (transport, frequency), market (demand, competition, location), promotion, capital, administration (planning, book-keeping, pricing, cost management), quality control, sanitary condition etc.</p> <p><u>Materials</u>: Cassava is always available locally, from August to December.</p> <p><u>Production</u>: Average production of cassava flour is 100 pack/day (1pack=1kg).</p> <p><u>Market</u>: Non-farmers of the area preferred packed cassava flour because it is more neat and clean than other producers' flour soled in plates. It seems that the demand of starch is growing; a timber factory in Laiplai has expressed interest to buy starch as a material of glue. The production of starch from cassava also seems feasible because there is a cassava starch factory in Kotakota.</p> <p><u>Quality control</u>: Business development officer of the Association is responsible for the inspection of the raw materials.</p> <p><u>Infrastructure</u>: The Association has successfully obtained a grant from IRAD to finance the construction of a factory and the purchase of a grating machine for starch making.</p>
<p>3. Challenges of the group, human resources, materials, production, product, distribution, market, promotion, capital, administration, quality control, sanitary condition, etc.</p> <p><u>Materials</u>: Cultivation is mostly conducted at Jalawi, while a milling machine is only available in Rumphu.</p> <p><u>Market</u>: The overall market of cassava in Malawi is still small, although the price is lower than maize.</p> <p><u>Production</u>: Since there is no hammer mill operating in Jalawi, the association has to bring all raw materials to Rumphu to mill cassava; transport cost is eroding the profitability.</p>
<p>4. Expected Role of OVOP Shop / OVOP Secretariat to play.</p> <p>(1) Investigate the feasibility of starch production from cassava (2) Conduct a national campaign to promote the consumption of cassava</p>

Mitundu Agro-Business Processing Business Association

Section A: Group and Product Information

Date: 23 July, 2008

1. Basic information of the Group				
<u>Address:</u> P.O.Box 149, Mitundu, Lilongwe, Central Region		<u>Year of Establishment:</u> 2004		
<u>Tel:</u> 08372483		<u>Year of OVOP participation:</u> 2005		
<u>Representatives:</u> Mr Coma		<u>Number of sub-groups:</u> Legal Status: None		
<u>Name of Desk Officer:</u> <u>Tel:</u>		<u>Total number of members:</u> 480 (male: 222 female: 258)		
2. <u>Constitution:</u> Yes <u>Role description:</u> Yes <u>Assignment of positions:</u> full			3. <u>Regular Meeting:</u> 2 times per month	
4. <u>Support from OVOP/JICA:</u> (a) Food processing training (2004), (b) Participatory management training (2006), (c) Financing for a model village factory (MK 300,000), (d) Financing for processing machines MK 200,000), (e) Financing for an oil squeezing machine for groundnuts(MK 250,000). Remarks: the group paid 30% of the budget for (a) and (c)				
5. <u>Support from other organizations:</u> Fin coop provided micro-credit to member clubs in the range of MK 500,000 to 100,000 in 2006 for various purposes including working capital or construction. It seems that some of the loans are misused and non-performing.				
6. <u>Contribution by members:</u> Each one of 24 member clubs contributed MK500 initially. Clubs pay MK200 per bag of groundnuts. Monthly contribution at MK200 per individual, which is prescribed in the constitution, is not maintained.				
7. <u>Support by District Assembly:</u> Community District Officer introduced clubs to JICA training and Fin Coop in the first place.				
8. <u>Total sales and profits:</u>				
9. <u>Major products</u>				
Product	Price	Specific features of production / product	Procurement of materials	Major markets
Sunflower Oil, Groundnut Oil	MK1,750/5l Wholesale, MK380/1 retail	All natural. The color is brown due to insufficient filtration.	Sub-groups buy sunflower seeds and Groundnuts from farmers at the local market in Town Center.	Mostly sold at the factory. The rest is sold at local markets and to OVOP Secretariat.
Tomato jam	MK150/250g	Totally original product.	Local market	Ditto

Mitundu Agro-Business Processing Business Association

Section B: Diagnosis

Date: 17 July, 2008

1. Background of the group formation and specific characteristics of the group (leadership, sub-groups, etc.)
The association initially started with 70 members, and the number of the members increased to 480 (24 clubs). Clubs are using the groundnut processing facility in turn.
2. Strength and opportunities of the group, human resources (experience, knowledge, skills), materials (price, quality, availability), production (capacity, technology, maintenance, power/fuel, water, facilities/machinery, location), product (price, quality, package), distribution (transport, frequency), market (demand, competition, location), promotion, capital, administration (planning, book-keeping, pricing, cost management), quality control, sanitary condition etc.
<p><u>Human Resources:</u> The Executive Committee of the Association is well organized, and is effectively managing the factory. The chairperson is taking initiatives in all aspects of the management.</p> <p><u>Materials:</u> The factory is located close to the central market, where farmers in the vicinity bring raw materials.</p> <p><u>Product:</u> The vegetable oil is all natural, not using chemical additive as other competing products (imported oil or Kazinga oil – major domestic product) do. According to JOCV Volunteer, the oil seems to be more nutritious than well-refined oil. Price is lower than national/ international brands. Container –250mm or 500mm pet bottles – are available in Lilongwe.</p> <p><u>Production:</u> The factory’s production capacity is 50 l/day.</p> <p><u>Transport:</u> The town is relatively close to Lilongwe: MK 300 by minibus; two persons are able to bring 50 bottles of 500 ml oil to the capital at MK 1,200 (round trip).</p> <p><u>Infrastructure:</u> No problem with water (bore-hole) and electricity.</p> <p><u>Wastes:</u> Wastes (husks, peels, etc.) are composted to be used as manure. The factory keeps cats to eradicate rats.</p> <p><u>Quality Control:</u> The Executive Committee prepared a manual and chairperson or another person is always inspecting the processing to maintain the same quality.</p> <p><u>Sanitary Condition:</u> The factory is kept clean, and headwear is made compulsory.</p>
3. Challenges of the group, human resources, materials, production, product, distribution, market, promotion, capital, administration, quality control, sanitary condition, etc.
<p><u>Materials:</u> Due to poor rain in the last rainy season, there is a scarcity with groundnuts, and their price has gone up. As a result, the Association managed to produce only 50 l of oil last year. The Association wishes that if they had a sufficient capital, they would be able to buy groundnuts and stock them when the price is lower.</p> <p><u>Production:</u> Since filtration is conducted manually, the refining of oil is not sufficient, making the oil’s color brown. The Association also claims that they do not have enough store space for raw materials</p> <p><u>Administration:</u> Cost seems not to be properly managed due to lack of knowledge.</p>
4. Expected Role of OVOP Shop / OVOP Secretariat to play.
Establish a brand of “natural oil” and promote it at the antenna shop.

Katengeza Bamboo and Cane Furniture Group

Section A: Group and Product Information

Date: 16 July, 2008

1. Basic information of the Group				
<u>Address</u> : P.O. Box 2, Dowa District, Central Region		<u>Year of establishment</u> : 2007		
<u>Tel</u> : 09455145		<u>Year of OVOP participation</u> : April 2007		
<u>Representatives</u> : Mr. Jonathan Benson / Mr. Francisco Funani		<u>Number of sub-groups</u> :	Legal Status: None	
<u>Name of Desk Officer</u> :	<u>Tel</u> :	<u>Total number of members</u> : 13 (male: 13 female: 0)		
2. <u>Constitution</u> : Yes <u>Role description</u> : Yes <u>Assignment of positions</u> : full		3. <u>Regular Meeting</u> : 2 times per week		
4. <u>Support from OVOP/JICA</u> : JICA: MK100,000 for equipment, MK100,000 for training; OVOP: MK700,000 loan for factory shell construction				
5. <u>Support from other organizations</u> : None				
6. <u>Contribution by members</u> : MK3,000 for working capital, MK300,000 for factory shell construction				
7. <u>Support by District Assembly</u> : Arrangement of the contractor for the factory shell construction				
8. <u>Total sales and profits</u> :				
9. <u>Major products</u>				
Product	Price	Specific features of production / product	Procurement of materials	Major markets
Chairs (2 long chairs and 2 small chairs make one set)	MK20,000 per set (4 pieces)	By applying chemical processing, the product is worm-free; thus durability is very high, doubling the price. The cost is also high because they have to use chemicals to treat materials. The price of the product is currently cost-based. After the lead time (20 days), the Group has a technical capacity to make 2 sets of furniture (8 pieces) per day if it has a sufficient capital.	The Group procures materials at a forest located 10 km away from the production site. They acquire a license to harvest, and pay to the local administration for the harvested amount. They use propane gas, which is purchased at Lilongwe.	Target customers: middleclass households, offices, hotels, and lodges. Display along the main street in DOWA and receive orders from passers-by.

Katengeza Bamboo and Cane Furniture Group

Section B: Diagnosis

Date: 16 July, 2008

<p>1. Background of the group formation and specific characteristics of the group (leadership, sub-groups, etc.)</p> <p>The group initially contacted OVOP Secretariat to seek for financing for facilities and upgrading of the product. OVOP Sec organized training for them at the Blantyre furniture maker who has special skills. Although there were 67 members initially, the number decreased to 13 due to the requirement of contribution and commitment.</p>
<p>2. Strength and opportunities of the group, human resources (experience, knowledge, skills), materials (price, quality, availability), production (capacity, technology, maintenance, power/fuel, water, facilities/machinery, location), product (price, quality, package), distribution (transport, frequency), market (demand, competition, location), promotion, capital, administration (planning, book-keeping, pricing, cost management), quality control, sanitary condition etc.</p> <p><u>Human Resources:</u> All members have skills to make standard products, while some of the members are responsible for quality control.</p> <p><u>Materials:</u> Materials are always available at the forest as long as the Group has money to purchase them.</p> <p><u>Production:</u> After the construction of the factory shell, the Group will become able to manufacture products even in rainy seasons, and the products will not be damaged by the rain. The Group has a manual / guidelines for the formula to process materials.</p> <p><u>Product:</u> Similar products produced by competitors are easy to be damaged by weevils. Thus, the customers are willing to pay double for the Group's products. The design (French style) is also better than that of competitors' products. If the Group can access potential customers and explain them about the advantages of their products, they can easily capture the market.</p> <p><u>Market:</u> Since DOWA is located between Lilongwe and Salima - a touristic site, their products are exposed to many tourists' eyes.</p> <p><u>Administration:</u> The Group properly maintains the account book.</p>
<p>3. Challenges of the group, human resources, materials, production, product, distribution, market, promotion, capital, administration, quality control, sanitary condition etc.</p> <p><u>Materials:</u> During the rainy season, it becomes difficult to reach the forest due to increased river water. Due to the lack of fund (the capital is used up for the construction of the factory shell), the Group is currently not capable of producing furniture without customers' deposit.</p> <p><u>Product:</u> The design of the Group's products is mostly the same as that of competitors' products. Protection from weevils is not perfect.</p> <p><u>Production:</u> Quality control is conducted rather in an ad hoc manner; the Group needs a check list.</p> <p><u>Distribution:</u> Since the Group does not have its own transport means, members have to deliver the product by hitchhiking (transport cost is chargeable to the customers) or ask customers to arrange transport by themselves.</p> <p><u>Promotion:</u> The Group does not know what actions they should take to demonstrate, and appeal the strength of, their product to potential buyers in Lilongwe. The Group needs leaflets and photos for the marketing purpose, as well as an agent in the city who visits potential customers and explain about the advantages of their product.</p> <p><u>Administration:</u> The Group does not have sufficient capacity to conduct proper cost accounting.</p>
<p>4. Expected Role of OVOP Shop / OVOP Secretariat to play.</p> <p>(1) Act as a sales agent to identify customers in Lilongwe City on a commission basis (2) Arrange economical transport means (3) Provide information about new designs.</p>

Nankhaka Cassava Group

Section A: Group and Product Information

Date: 17 July, 2008

1. Basic information of the Group				
<u>Address:</u> P.O.Box 46, Lilongwe, Central Region		<u>Year of Establishment:</u> 2002		
<u>Tel:</u> 01711486		<u>Year of OVOP participation:</u> 2005		
<u>Representatives:</u> Mr Phiri /Mr. Dick Malembe		<u>Number of sub-groups:</u>	<u>Legal Status:</u> None	
<u>Name of Desk Officer:</u>	<u>Tel:</u>	<u>Total number of members:</u> 15 (male: 9 female: 6)		
2. <u>Constitution:</u> Yes <u>Role description:</u> Yes <u>Assignment of positions:</u> full		3. <u>Regular Meeting:</u> 2 times per month by by-law, but not in practice		
4. <u>Support from OVOP/JICA:</u> Supply of packages (plastic bags) for cassava flour, labels for banana wine, marketing				
5. <u>Support from other organizations:</u> US Embassy: dry racks; Malawi Industry Recourse Center: a drum oven for confectionary; Malawi Enterprise Development Institute: management capacity building, Initiative for Dev. & Equity in African Agriculture Malawi: group formation training; International Institute of Tropical Agriculture: new variety of cassava				
6. <u>Contribution by members:</u> MK500 per member, however the money was somehow mismanaged and only MK2,000 remains.				
7. <u>Support by District Assembly:</u> None				
8. <u>Total sales and profits:</u>				
9. <u>Major products</u>				
Product	Price	Specific features of production / product	Procurement of materials	Major markets
Cassava Flour (Kondwole)	MK 700 to 1,000 /kg	Properly packed and branded as OVOP. Processing capacity of cassava flour is 5 MT per day, while the current production is 1.5 MT per day.	From the leader and members' farmlands	Area 25 local market, supermarkets in Lilongwe City (information is provided by Malawi Agriculture Commodity Exchange), and OVOP
Confectionery (chips, bread, cakes, cookies)			From the leader and members' farmlands	Area 25 local market area Lilongwe City

Nankhaka Cassava Group

Section B: Diagnosis

Date: 17 July, 2008

1. Background of the group formation and specific characteristics of the group (leadership, sub-groups, etc.)

The Group was formed through the leader's initiative to encourage farmers to grow cassava. Cassava is promoted because it does not require as much input as maize or other products while the revenues from the land are much higher (maize grain: 1.5 MT/acre x 28 MK/kg = 42,000 MK/acre, cassava grain: 25 MT/acre x 25 MK/kg = 625,000 MK/acre, cassava flour: 8 MT/acre x 70 to 100 MK/kg). The number of members decreased from 30 to 15, apparently because cassava needs one to two years to grow, thus not quickly providing farmers with revenues.

The Group leader has his own private company, which buys and processes cassava into flour and confectionaries, and sells the products.

2. Strength and opportunities of the group, human resources (experience, knowledge, skills), materials (price, quality, availability), production (capacity, technology, maintenance, power/fuel, water, facilities/machinery, location), product (price, quality, package), distribution (transport, frequency), market (demand, competition, location), promotion, capital, administration (planning, book-keeping, pricing, cost management), quality control, sanitary condition etc.

Human Resources: The Group has an outstanding leader, who has know-how of overall management.

Material and Products: Cassava is fit with local environment (low requirement of inputs, high yield, climate, etc.), thus has good potential to replace imported wheat.

Production: The Group has a sufficient production capacity to respond to large orders (5 MT per day).

Infrastructure: Since there is no power supply to the flour processing factory, a diesel generator is used, which is costly.

Wastes: Wastes (husks, peels, etc.) are composted to be used as manure. The factory keeps cats to eradicate rats.

3. Challenges of the group, human resources, materials, production, product, distribution, market, promotion, capital, administration, quality control, sanitary condition, etc.

Human Resources: There is a big capacity gap between the leader and members. As a result, Group members simply supply cassava to the leader.

Material: Most members are too poor to grow/keep seeds for the next harvest; thus, the leader needs to sell seeds to members.

Market: Since Malawians are not much familiar with cassava flour and its products, the market is underdeveloped. Campaigns are needed to inform the general public of the advantages of cassava product.

Distribution: Transport is unreliable and costly; the Group must depend on hitchhiking. Transport is currently too costly due to the Group's lack of bargaining power.

Administration: Since the Group has neither unity nor a functioning management structure, it has ceased to function.

Quality Control and Sanitary Condition: MBS requests all the processing facilities in one place if the factory is to be accredited. Since the application, MBS staff visits the factory every two months to inspect the sanitary condition and quality of products, and requests allowances.

4. Expected Role of OVOP Shop / OVOP Secretariat to play.

(1) Arrange economical transport means (2) Advocate advantages of cassava to the Ministry of Agriculture and convince them to adopt a policy for its promotion

Bwanje Valley Irrigation Cooperative

Section A: Group and Product Information

Date: 17 July, 2008

1. Basic information of the Group				
<u>Address:</u> P.O.Box 150, Mtakataka, Central Region <u>Tel:</u> 09925098/09780443 <u>Representatives:</u> Mr Eliko Seba, Mr Phili / Ms Edith Milanzi <u>Name of Desk Officer:</u> <u>Tel:</u>		<u>Year of Establishment:</u> 2004 <u>Year of OVOP participation:</u> 2004 <u>Number of sub-groups:</u> several sub-committees <u>Legal Status:</u> Cooperative <u>Total number of members:</u> 2,067 (male: 1,084 female: 983) 27 members for marketing committee		
2. <u>Constitution:</u> Yes <u>Role description:</u> Yes <u>Assignment of positions:</u> full		3. <u>Regular Meeting:</u> 1 times per month for Executive and Sub-Committees, 1 time per year for General Assembly		
4. <u>Support from OVOP/JICA:</u> OVOP: Rice mill (MK 1.57 million), JICA: Supply of packages (plastic bags), marketing				
5. <u>Support from other organizations:</u> The Cooperative and its irrigation scheme were supported by Japanese Government's grant aid, JICA's long-term expert and JICA's senior volunteer. The JICA expert provided a Japan-made rice milling machine, a sealing machine and plastic bags.				
6. <u>Contribution by members:</u> Every one of the Cooperative members contributed MK 500 as a capital, plus MK 500 as a water fee annually (the collection rate of the latter seems to be low)				
7. <u>Support by District Assembly:</u> 4 extension officers are supporting the Cooperative on a daily basis.				
8. <u>Total sales and profits:</u>				
9. <u>Major products</u>				
Product	Price	Specific features of production / product	Procurement of materials	Major markets
Kilombero Rice	Wholesale price is MK 180 /kg	The variety is popular in Malawi. Being properly graded and milled, the product attracts high-end customers.	Buying paddy rice from Cooperative members (MK 65/kg)	Local shops and public institutions (clinics, schools, etc.), and supermarkets in Blantyre City and Lilongwe City

Bwanje Valley Irrigation Cooperative

Section B: Diagnosis

Date: 17 July, 2008

1. Background of the group formation and specific characteristics of the group (leadership, sub-groups, etc.)
The Cooperative has been managed under the strong initiative of an extension officer “Irrigation Scheme Manager”.
2. Strength and opportunities of the group, human resources (experience, knowledge, skills), materials (price, quality, availability), production (capacity, technology, maintenance, power/fuel, water, facilities/machinery, location), product (price, quality, package), distribution (transport, frequency), market (demand, competition, location), promotion, capital, administration (planning, book-keeping, pricing, cost management), quality control, sanitary condition etc.
<p><u>Human Resources</u>: The Cooperative is supported by extension officers in all stages of production. These officers are well educated and experienced.</p> <p><u>Materials</u>: Due to the well-developed irrigation scheme, the Cooperative members are able to expand paddy fields and increase rice production relatively easily, whenever good markets are identified.</p> <p><u>Product</u>: “Kilombero Rice” is a popular brand in Malawi and thus, it has price competitiveness. Moreover, since the Cooperative’s grading, milling and packaging skills are better than those of other suppliers, customers are willing to pay a better price - 50% higher than other rice (Cooperative: MK180/kg, other suppliers: MK120/kg)</p> <p><u>Market</u>: The Cooperative is making efforts to find new customers by showing samples. In 2008, the Cooperative received orders for 10,807 MT.</p> <p><u>Quality Control and Sanitation</u>: Chief of the marketing committee is responsible for the quality control and sanitation. The Cooperative has applied for MBS, and thus is in the process of improving the sanitary condition based on MBS’s guidelines (location of toilet, introduction of clean footwear, masks and working clothes, daily cleaning, eradication of rats by cats, etc.).</p> <p><u>Administration</u>: The Cooperative properly keeps its account book (although there seems to be some inconsistencies in numbers)</p>
3. Challenges of the group, human resources, materials, production, product, distribution, market, promotion, capital, administration, quality control, sanitary condition, etc.
<p><u>Human Resources</u>: The Cooperative is seemingly dependent too much on extension workers, since its managerial capacity is not well developed.</p> <p><u>Materials</u>: The Cooperative has often difficulties in paying to its members in due time, because payment from retailers of rice (supermarkets) tends to delay. As a result, Cooperative members are discouraged to sell rice to the Cooperative, and sell paddy rice to local shops or middlemen even the price is lower (MK 50/kg). In addition, the Malawian government is buying, for the purpose of food security, a large amount of rice throughout the country, raising the purchase price of paddy rice. Due to the Cooperative’s poor purchasing capacity, the Cooperative will not be able to meet the orders of its customers in 2008; the Cooperative expects to be able to deliver approx. 2,000 MT.</p> <p><u>Distribution</u>: Due to the difficulty in procuring a sufficient amount of paddy rice and the lack of transport means, the Cooperative is not able to deliver the rice to its customers in due time. It is leading to a loss of price competitiveness. Since the transport cost is eroding its profitability, the Cooperative wishes to increase the price of the product to MK240 / kg.</p>
4. Expected Role of OVOP Shop / OVOP Secretariat to play.
(1) Strengthening of the management capacity of the Cooperative (2) Arrange economical transport means (3) Negotiate with buyers to make down payments

Khumbo Oil Refinery Group

Section A: Group and Product Information

Date: 23 July, 2008

1. Basic information of the Group				
<u>Address:</u> P.O.Box 32, Michiru , Blantyre, Southern Region <u>Tel:</u> 09 459156 <u>Representatives:</u> Mrs Bonomali/ Patuma Bonomali <u>Name of Desk Officer:</u> <u>Tel:</u>		<u>Year of Establishment:</u> incorporated in 1997 <u>Year of OVOP participation:</u> 2006 <u>Number of sub-groups:</u> <u>Legal Status:</u> Trustees corporation <u>Total number of members:</u> 160 (male: 25% female: 75%)		
2. <u>Constitution:</u> Yes <u>Role description:</u> Yes <u>Assignment of positions:</u> full		3. <u>Regular Meeting:</u> 1 time per week at Lunzu		
4. <u>Support from OVOP/JICA:</u> Motor, oil extraction and filtration machinery (JICA). Total amount is MK 606,000.				
5. <u>Support from other organizations:</u> The Group has raised a loan from National Bank of Malawi, MK3,000,000 to buy a new oil extraction machine.				
6. <u>Contribution by members:</u> Those members who want to use machinery must pay the membership fee.				
7. <u>Support by District Assembly:</u> Agricultural extension worker gives the Group advice, and invites the Group to agriculture fairs.				
8. <u>Total sales and profits:</u>				
9. <u>Major products</u>				
Product	Price	Specific features of production / product	Procurement of materials	Major markets
Sunflower Oil	MK 360/1 at wholesale	The product is natural, and was proved to be nutritious according to the examination by Bunda Univ.	Purchases from members at MK45/kg (needs 3.5kg to make 1 liter of oil =MK120/l.)	Currently sells at the factory and takes orders from individuals.
Molinga Oil	MK 1,300/1	Molinga oil is a high valued product, equivalent to olive oil.	Need 13kg x MK75/kg =MK975 of molinga to extract 1 liter of oil	
Baobab Jam	MK320/125g	Produces 200 l / month.		Exported to Japan and Botswana

Khumbo Oil Refinery Group

Section B: Diagnosis

Date: 23 July, 2008

<p>1. Background of the group formation and specific characteristics of the group (leadership, sub-groups, etc.)</p> <p>When the Group was incorporated in 1996, there were 150 members. When JICA's assistance required contribution of members, most of members quit and only 5 families (10 members) remained. After the refinery activities are in operation, most members came back to the Group. Seeing the lack of commitment of members, the leader is currently preparing a new constitution which enables the expulsion of the members who do not pay the membership fee. One of the qualifications for members in the new constitution will be that the member should have at least 2 acres of land. The Group intends to move its factory to Lunzu due to its proximity to the raw material.</p>
<p>2. Strength and opportunities of the group, human resources (experience, knowledge, skills), materials (price, quality, availability), production (capacity, technology, maintenance, power/fuel, water, facilities/machinery, location), product (price, quality, package), distribution (transport, frequency), market (demand, competition, location), promotion, capital, administration (planning, book-keeping, pricing, cost management), quality control, sanitary condition etc.</p> <p><u>Human Resources:</u> The leader of the Group exercises leadership in all activities. Most of the members are simply suppliers of raw materials.</p> <p><u>Materials:</u> The Group buys materials from members. Malawi government has recently adopted a policy to ban import of crude vegetable oil. In order to capture the demand of crude oil, the leader is encouraging members to plant sunflower by creating model farms. The factory is making payment to farmers (suppliers) in 30 days after the purchase.</p> <p><u>Production:</u> The current level of production is 3,000 liters per month, but the Group claims that they can raise a bank loan whenever market opportunities opened up.</p> <p><u>Product:</u> The price of sunflower oil (MK360/l) is cheaper than its competing product: Kazinga oil (MK553/l).</p> <p><u>Market:</u> Due to the State's ban on import of crude oil, Capital Oil Refinery Company made an inquiry to the Group for the possibility of supplying 300,000 liters of crude oil. The Group is also exporting Baobab Jam regularly: 500 bottles x 3 times/year. Export is made possible with letters of DG of MBS, the president of Chamber of Commerce and Industry, and OVOP Secretariat (The Group has to pay for them). The Group usually sells their products at the factory and through door to door visits.</p> <p><u>Transport:</u> In order to transport raw materials, the Group purchased a 3 ton van at MK600,000 in 2006, using the profit.</p> <p><u>Quality Control:</u> Members in charge of quality control always monitor production. The Group had its oil checked by Bunda Univ. and knows its chemical composition.</p> <p><u>Sanitation:</u> Factory workers are keeping the strict hygienic regulations, such as wearing work suits and head covers, washing hands, etc.</p> <p><u>MBS:</u> The factory has applied to MBS, received a notice of accreditation and paid for the certificate (MK37,800). However, the factory has not received the certificate. Renewal of the certificate will cost MK37,800 every year.</p>
<p>3. Challenges of the group, human resources, materials, production, product, distribution, market, promotion, capital, administration, quality control, sanitary condition, etc.</p> <p><u>Materials:</u> Sunflower is only available from Oct to February; the factory is not operational during the rest of the year.</p> <p><u>Market:</u> Supermarkets do not deal with the Group's natural vegetable oil, not recognizing its potential demand as well as its competitiveness.</p> <p><u>Administration:</u> The Group does not have sufficient capability to conduct proper cost accounting.</p>
<p>4. Expected Role of OVOP Shop / OVOP Secretariat to play.</p> <p>(1) Promote the product at supermarkets in Blantyre (2) Conduct a national campaign for the advantages of natural vegetable oil.</p>

ZIPATSO Association Processing Group

Section A: Group and Product Information

Date: 25 July, 2008

1. Basic information of the Group				
<u>Address:</u> P.O.Box 258, Mwanza, Southern Region, <u>Tel:</u> 09 214973 <u>Representatives:</u> Mr Luhanga <u>Name of Desk Officer:</u> <u>Tel:</u>		<u>Year of Establishment:</u> 1993 <u>Year of OVOP participation:</u> 2007 <u>Number of sub-groups:</u> <u>Legal Status:</u> Trustees corporation <u>Total number of members:</u> 300 (male: 38% female: 62%)		
2. <u>Constitution:</u> Yes <u>Role description:</u> Yes <u>Assignment of positions:</u> Yes		3. <u>Regular Meeting:</u> The Board of Governors meets quarterly		
4. <u>Support from OVOP/JICA:</u> Juice extracting machine (MK200,000)				
5. <u>Support from other organizations:</u> Malawi Environment Endowment Trust (MEET, Revolving fund for fresh fruits transport, World Univ. Services Volunteer (CANADA, construction of a factory and provision of equipment, MK3.7million), Denmark (2 ton truck with a cooling system)				
6. <u>Contribution by members:</u> MK500/year				
7. <u>Support by District Assembly:</u> Facilitates the Group to participate in the Agriculture Trade Fair. There are also interactions with Ministry of Trade and Industry Office.				
8. <u>Total sales and profits:</u>				
9. <u>Major products</u>				
Product	Price	Specific features of production / product	Procurement of materials	Major markets
Tangerine Juice 55% Orange Juice 45%	MK 50/250ml, MK100/500ml	100% fresh squeezed juice	The Group is purchasing fruits from 50 member farmers. Using 16 tangerines (MK40) to make one liter of juice	At the factory Agriculture Trade Fairs

ZIPATSO Association Processing Group

Section B: Diagnosis

Date: 25 July, 2008

<p>1. Background of the group formation and specific characteristics of the group (leadership, sub-groups, etc.)</p> <hr style="border-top: 1px dashed black;"/> <p>When the Association was registered in 1997 as trustees with an aim to increase the buying price of tangerines and oranges, it was not much successful because of the severe competition with middlemen. In order to add value to their products and utilize the materials at the peak harvesting period, the Group applied to OVOP and other donors and acquired processing facilities. The Association is also providing extension services (fruit tree plantation, pruning and grafting, etc.) to its members through MEET's financing, which constitutes an incentive for members to join the Association.</p>
<p>2. Strength and opportunities of the group, human resources (experience, knowledge, skills), materials (price, quality, availability), production (capacity, technology, maintenance, power/fuel, water, facilities/machinery, location), product (price, quality, package), distribution (transport, frequency), market (demand, competition, location), promotion, capital, administration (planning, book-keeping, pricing, cost management), quality control, sanitary condition etc.</p> <hr style="border-top: 1px dashed black;"/> <p><u>Human Resources:</u> The Secretariat of the Executive Committee has been good at making proposals; the Association has successfully obtained various donors' supports.</p> <p><u>Materials:</u> There is an abundant supply of oranges and tangerines in this area. Pet bottles are also available: MK11 for 250 ml and MK 17 for 500 ml.</p> <p><u>Production:</u> Production capacity is 100 liters per day. The technology is rather simple.</p> <p><u>Product:</u> Fresh squeeze juice (100%) is not bottled in Malawi except for this group. The taste is better than imported fresh juice. By putting sodium, the product lasts four months in the refrigerator and one month in room temperature.</p> <p><u>Market:</u> When sold at MK50 (250ml) at the International Trade Fair, the product was very popular and sold very quickly.</p> <p><u>Distribution:</u> The Group has recently bought a 2 ton truck with a cooling system through Danish support.</p> <p><u>MBS:</u> The Group has fulfilled approx. 60 to 70% of MBS requirements.</p>
<p>3. Challenges of the group, human resources, materials, production, product, distribution, market, promotion, capital, administration, quality control, sanitary condition, etc.</p> <hr style="border-top: 1px dashed black;"/> <p><u>Materials:</u> The materials are available only between May and August. The factory is closed for the rest of the year.</p> <p><u>Market:</u> Many customers prefer to buy cheap soft drinks with fruit syrup (MK 30/250ml) or imported fresh juice. Although the group approached supermarkets, hotels and restaurants, their product was not accepted allegedly because it is not accredited by MBS.</p> <p><u>Production:</u> Due to the limited marketing opportunities, the current production level of the fresh juice for the last three months is only 700 liters.</p> <p><u>MBS:</u> The factory has not been able to fulfill MBS hygienic requirements because some items such as work suits are too costly for the current level of production.</p>
<p>4. Expected Role of OVOP Shop / OVOP Secretariat to play.</p> <hr style="border-top: 1px dashed black;"/> <p>(1) Provide marketing opportunities through the antenna shop (2) Promote the product to supermarkets and hotels by the name of OVOP.</p>

Bvunbwe Dairy Farmers' Cooperative Society

Section A: Group and Product Information

Date: 24 July, 2008

1. Basic information of the Group				
<u>Address:</u> P.O.Box 132, Bvumbwe, Thyolo, Southern Region <u>Tel:</u> 09261242 or 09055585 <u>Representatives:</u> Nkonga / F. Madukani/ Matrinda Chimisi <u>Name of Desk Officer:</u> <u>Tel:</u>		<u>Year of Establishment:</u> incorporated in 1973 <u>Year of OVOP participation:</u> 2003 <u>Number of sub-groups:</u> <u>Legal Status:</u> cooperative <u>Total number of members:</u> 600 (male: 327 female: 173)		
2. <u>Constitution:</u> Yes <u>Role description:</u> Yes <u>Assignment of positions:</u> full		3. <u>Regular Meeting:</u>		
4. <u>Support from OVOP/JICA:</u> Purchase of a milk pasteurizing machine, a sealer, plastic packages and a refrigerator. Training in leadership, cooperative and business management, and processing of milk products. A tour was also conducted to other mini milk processing plants located in the area. (Total amount Mk1,600,000)				
5. <u>Support from other organizations:</u> Two cooling tanks (3,200 tons x 2) from DANIDA, a water tank from Canada.				
6. <u>Contribution by members:</u> MK100/year. If a member does not pay the membership fee, it is deducted from his/her milk sales. The cooperative is in the process of putting up a capital (MK2/share, MK8,000 minimum)				
7. <u>Support by District Assembly:</u> The Cooperative accommodates a public veterinarian at its premises to receive his services.				
8. <u>Total sales and profits:</u>				
9. <u>Major products</u>				
Product	Price	Specific features of production / product	Procurement of materials	Major markets
Raw Milk	MK47/l	Collectively sell from 3,000 liters to 5,000 liters of milk per day	Collect from member farmers at MK42/l	Sun Crest (milk processing company)
Pasteurized milk Yogurt, Cheese, Sour Crème, etc.	Milk: KM80/l, KM50 / 500ml KM25 / 250ml Cheese: MK250/350g Yogurt: MK350/500g	Whole milk	Ditto	100 liters to Queen Elizabeth Hospital 500ml and 250 ml plastic bags to customers who visit the factory, or sell on a bicycle, 200 packs/day

Bvunbwe Dairy Farmers' Cooperative Society

Section B: Diagnosis

Date: 24 July, 2008

<p>1. Background of the group formation and specific characteristics of the group (leadership, sub-groups, etc.)</p> <p>The Cooperative was formed in 1973 by 5 farmers under the Government's initiative; 10 cows were granted to farmers. The number of members once increased to 700, then after being divided into two groups, the number decreased to 400 in 1970. Afterwards, the number grew to 600.</p> <p>Most of the members are owners of a couple of cows, and they supply raw milk to the factory. Executive Committee is responsible for the sale of raw milk as well as the processing of dairy products by using a small portion of collected milk. The Cooperative buys milk only from members, and members must not sell milk to any other buyers. Currently, the Cooperative is in the process of separating "Mindairy" (dairy production section) by creating a new cooperative.</p>
<p>2. Strength and opportunities of the group, human resources (experience, knowledge, skills), materials (price, quality, availability), production (capacity, technology, maintenance, power/fuel, water, facilities/machinery, location), product (price, quality, package), distribution (transport, frequency), market (demand, competition, location), promotion, capital, administration (planning, book-keeping, pricing, cost management), quality control, sanitary condition etc.</p> <p><u>Materials:</u> Water and sourness of all milk from members is checked before the purchase.</p> <p><u>Production:</u> Apart from bulk raw milk sales, the current level of production of "Mindairy" is 100 to 150 packs of pasteurized milk per day, and a small quantity of cheese and yogurt.</p> <p><u>Product:</u> The Cooperative claims that their whole milk pasteurized in low temperature is tasty and competitive because large companies are mostly concentrating on long-life milk and low fat milk pasteurized in high temperature, and that it actually sold well at trade fairs.</p> <p><u>Market:</u> The competition in the milk market is intense, but those that are sold are mostly long-life milk and low fat milk. Therefore, the Cooperative finds high marketing potential for its products.</p> <p><u>Quality Control:</u> The Cooperative claims that Executive Committee members in charge of quality control always monitor production.</p> <p><u>Sanitation:</u> The factory is always kept clean. MBS staff visits the factory every two weeks to check label, expiry day, cleanliness.</p>
<p>3. Challenges of the group, human resources, materials, production, product, distribution, market, promotion, capital, administration, quality control, sanitary condition, etc.</p> <p><u>Product:</u> The Group's product does not have specific features to penetrate in the market of dairy products.</p> <p><u>Production:</u> The sealing machine easily heats up, which disrupts continuous packing of milk. The Cooperative wishes to buy a bigger processing machine by taking out a loan from a bank in the future.</p> <p><u>Market:</u> Since fresh milk is a highly perishable product, supermarkets do not deal with the Cooperative's product without MBS.</p> <p><u>Quality Control:</u> Due to the low level of production, the factory cannot afford laboratory equipment to test their dairy products.</p> <p><u>Sanitation:</u> Due to the low level of production, the factory cannot afford work suits for its workers.</p>
<p>4. Expected Role of OVOP Shop / OVOP Secretariat to play.</p> <p>(1) Support the Cooperative to produce original products.</p>

Bvumbwe Vegetable Growers' Association

Section A: Group and Product Information

Date: 24 July, 2008

1. Basic information of the Group				
<u>Address:</u> P.O.Box 132, Bvumbwe, Bvumbwe, Thyolo, Southern Region <u>Tel:</u> 08540816 or 09389435 <u>Representatives:</u> Modestrar Malota and Felix Chuma <u>Name of Desk Officer:</u> <u>Tel:</u>		<u>Year of Establishment:</u> incorporated in 2004 <u>Year of OVOP participation:</u> 2004 <u>Number of sub-groups:</u> <u>Legal Status:</u> Trustees corporation <u>Total number of members:</u> 389 (male: 181 female: 208)		
2. <u>Constitution:</u> Yes <u>Role description:</u> Yes <u>Assignment of positions:</u> full		3. <u>Regular Meeting:</u> 1 time per week at Lonze		
4. <u>Support from OVOP/JICA:</u> Purchase of 5 solar driers (MK30,000/machine). Recently accepted a loan for tomato puree machine. OVOP also distributed the Association's T shirts to all the members.				
5. <u>Support from other organizations:</u> Received a grant from Agriculture Development Research Program (ADERP) MK18.5 million to be used for cold rooms, mobile pumps, sprayers, seeds, etc. for three years from 2007.				
6. <u>Contribution by members:</u> MK50/year. If not paid, it is deducted from vegetable sales.				
7. <u>Support by District Assembly:</u> Agriculture Development Coordinators are assigned to each one of the clubs to give advice.				
8. <u>Total sales and profits:</u>				
9. <u>Major products</u>				
Product	Price	Specific features of production / product	Procurement of materials	Major markets
Fresh vegetable	Normal market price	Organic (no chemical fertilizers, no chemical insecticide)	Collects from member farmers	Blantyre Sports Club, Victoria Hotel, Martin's restaurant, hotels and at the local market
Dried vegetable	Onion: MK45/500g Tomato: MK100/500g Lemon Grass: MK50/500g Mushroom: MK 1,500/kg	Off-seasonal products No equivalent product in the market	The product is produced by 5 solar driers and brought to the Executive Committee for sale	To wholesalers at Limbe market or the trade center (in bulk or bag)

Bvumbwe Vegetable Growers' Association

Section B: Diagnosis

Date: 24 July, 2008

<p>1. Background of the group formation and specific characteristics of the group (leadership, sub-groups, etc.)</p> <p>The association was formed and incorporated in 2004, constituted from 23 farmers' clubs (600 farmers). The number decreased because of the over-expectation of many farmers. The association listened to the radio about OVOP activities and contacted the village administrator, who introduced OVOP Secretariat to them.</p>
<p>2. Strength and opportunities of the group, human resources (experience, knowledge, skills), materials (price, quality, availability), production (capacity, technology, maintenance, power/fuel, water, facilities/machinery, location), product (price, quality, package), distribution (transport, frequency), market (demand, competition, location), promotion, capital, administration (planning, book-keeping, pricing, cost management), quality control, sanitary condition etc.</p> <p><u>Human Resources:</u> The Executive Committee works as a trader of vegetables, while they pay MK200 as a membership fee.</p> <p><u>Production:</u> The Association intends to centralize all solar driers in one place so that they can apply for MBS.</p> <p><u>Product:</u> All members are producing organic vegetable by manure and natural insecticide.</p> <p><u>Market:</u> Vendors usually pay in cash, while hotels pay 3 weeks after the delivery. The demand for dried vegetables is bigger than the supply; vendors often have to wait for production.</p> <p><u>Promotion:</u> The Association could utilize radio advertisement for free of charge. The Executive Committee also prepared a poster.</p> <p><u>Infrastructure:</u> The Group is currently in preparation of the construction of a new factory for tomato puree and sauce under OVOP's financing.</p>
<p>3. Challenges of the group, human resources, materials, production, product, distribution, market, promotion, capital, administration, quality control, sanitary condition, etc.</p> <p><u>Production:</u> Use of solar driers is included in the member fee; although the Association wishes to have more solar driers (MK18,245 per machine), they cannot purchase them due to insufficient capital. On the other hand, it seems that only one solar machine is actually in use; people are rather drying vegetables in a traditional manner.</p> <p><u>Product:</u> Although dried vegetable sells well at the local market, supermarkets do not accept the product due to their poor package and non-accredited MBS status.</p> <p><u>Quality Control and Sanitation:</u> Neither quality control nor hygienic regulations are put in place.</p> <p><u>Capital:</u> Capital accumulation is not enough although the surplus is saved in a bank (current saving is MK18,000). If the Association had a capital, it wishes to deal with agriculture inputs to generate revenues for the association.</p> <p><u>Administration:</u> The Group does not have sufficient capability to conduct proper cost accounting.</p>
<p>4. Expected Role of OVOP Shop / OVOP Secretariat to play.</p> <p>(1) Support the Cooperative to produce original products. (2) Promote bulk sale of the Cooperative's pasteurized fresh milk</p>

Kunthenbwe Nsinjiro Group

Section A: Group and Product Information

Date: 23 July, 2008

1. Basic information of the Group				
<u>Address</u> : P.O.Box 114, Blantyre, Southern Region		<u>Year of Establishment</u> : 2003		
<u>Tel</u> : 09350787		<u>Year of OVOP participation</u> : 2004		
<u>Representatives</u> : Mrs Agnes Waliki / Mr Elias Lumbwe		<u>Number of sub-groups</u> :	Legal Status: None	
<u>Name of Desk Officer</u> :	<u>Tel</u> :	<u>Total number of members</u> : 13 (male: 2 female: 11)		
2. <u>Constitution</u> : Yes <u>Role description</u> : Yes <u>Assignment of positions</u> : full		3. <u>Regular Meeting</u> : 1 time per month to discuss management and businesses		
4. <u>Support from OVOP/JICA</u> : MK200,000 loan for start-up capital (OVOP secretariat), by which the group bought raw materials, packaging materials, etc.				
5. <u>Support from other organizations</u> : IRAD (Institut de recherche agricole pour le développement) granted MK420,000 for oil processing machinery, but since the amount was not sufficient, the Group is trying to save money up to MK869,000.				
6. <u>Contribution by members</u> : The Group members are constructing a small factory through the contribution of all members. The material cost will be approx. 200,000. Each member contributes MK 50 per month to finance the transport of the products.				
7. <u>Support by District Assembly</u> : The Group occasionally invites agricultural extension worker to consult businesses.				
8. <u>Total sales and profits</u> :				
9. <u>Major products</u>				
Product	Price	Specific features of production / product	Procurement of materials	Major markets
Groundnut flour	MK 130/500g wholesale, MK 80 local retail (Supermarkets' retail price is MK160/pack)	In 500g packs. No equivalent product in local areas, including Blantyre.	Purchases shelled groundnuts at the local market (Lunzu) at 7,000/50kg. Materials are always available.	Take orders from Chitawila Supermarket, Escom office and Shoplite Supermarket. Direct sale to, and taking orders from, Government officials.

Kunthenbwe Nsinjiro Group

Section B: Diagnosis

Date: 23 July, 2008

<p>1. Background of the group formation and specific characteristics of the group (leadership, sub-groups, etc.)</p> <hr style="border-top: 1px dashed black;"/> <p>Group members learned about OVOP through radio and consult a Member of Parliament, who introduced the Group to OVOP Secretariat. All activities from material procurement to sale are conducted as a group. Labor is not paid, and all profits are saved for future investment.</p>
<p>2. Strength and opportunities of the group, human resources (experience, knowledge, skills), materials (price, quality, availability), production (capacity, technology, maintenance, power/fuel, water, facilities/machinery, location), product (price, quality, package), distribution (transport, frequency), market (demand, competition, location), promotion, capital, administration (planning, book-keeping, pricing, cost management), quality control, sanitary condition etc.</p> <hr style="border-top: 1px dashed black;"/> <p><u>Human Resources</u>: The leader of the Group exercises leadership in all activities. The unity of the group is very high, and all work is divided equally among members.</p> <p><u>Materials</u>: Materials – shelled groundnuts – are always available at the local market in Lunzu. The Group has a saving (MK 77,000), which is sufficient to purchase raw materials. The Group always store 10 bags of groundnuts (10 x 50kg) at the treasurer’s house in order to be able to quickly respond to orders.</p> <p><u>Production</u>: The production capacity is 150 kg/month.</p> <p><u>Market</u>: Most groundnut flour is not sold at supermarket but at open markets, without any package. Therefore, there are no competitors against Group’s product at supermarkets.</p> <p><u>Infrastructure</u>: Once the Group has become able to buy a machine, it will need to install electricity (100m away).</p> <p><u>Transport</u>: The Group is located relatively close to Blantyre: 2 persons can carry 500 packs of 500g flour, costing MK 1,500 for a roundtrip to the city.</p> <p><u>Administration</u>: The account book is properly maintained by the treasurer.</p> <p><u>Quality Control</u>: Although there is no manual for production, three members in charge of monitoring of production always make sure of standardized production.</p> <p><u>Sanitation</u>: The work place is always kept clean.</p>
<p>3. Challenges of the group, human resources, materials, production, product, distribution, market, promotion, capital, administration, quality control, sanitary condition, etc.</p> <hr style="border-top: 1px dashed black;"/> <p><u>Materials</u>: Lunzu is located at 30 minutes by bus or by bicycle from Kunthenbwe. It is costly when the Group uses a minibus to go there.</p> <p><u>Market</u>: Supermarkets usually make a payment one month after the purchase. It does not make sense to visit Blantyre just to collect money (transport cost to Blantyre is MK150).</p> <p><u>Production</u>: Since crushing groundnuts is conducted only manually and thus, the production capacity is limited. As a result, the Group sometimes fails to fulfill the deadline given by customers.</p> <p><u>Administration</u>: The Group does not have sufficient capability to conduct proper cost accounting.</p>
<p>4. Expected Role of OVOP Shop / OVOP Secretariat to play.</p> <hr style="border-top: 1px dashed black;"/> <p>(1) Promote the product at Supermarkets in Blantyre</p>

BCA Carpentry Group

Section A: Group and Product Information

Date: 25 July, 2008

1. Basic information of the Group				
<u>Address:</u> P.O.Box, Blantyre, Southern Region		<u>Year of Establishment:</u> 2003		
<u>Tel:</u> 08544696/05487474		<u>Year of OVOP participation:</u> 2003		
<u>Representatives:</u> Mr Williams Macheso / Mr Mathews Yolam		<u>Number of sub-groups:</u> Legal Status: Trustees corporation		
<u>Name of Desk Officer:</u> <u>Tel:</u>		<u>Total number of members:</u> 6 (male: 5 female: 1)		
2. <u>Constitution:</u> Yes <u>Role description:</u> Yes <u>Assignment of positions:</u> Yes		3. <u>Regular Meeting:</u> A meeting is held every week.		
4. <u>Support from OVOP/JICA:</u> A loan of MK 300,000 (OVOP) was provided to the Group				
5. <u>Support from other organizations:</u> None				
6. <u>Contribution by members:</u> Pay some commission to the workshop as a fee for utilization.				
7. <u>Support by District Assembly:</u> None				
8. <u>Total sales and profits:</u>				
9. <u>Major products</u>				
Product	Price	Specific features of production / product	Procurement of materials	Major markets
Armchair Dining Set Desk Door Roofing Bed	One set of armchairs (4 pieces): MK50,000	The Group claims that the quality of furniture is better than its competitors.	Locally available	Blantyre City, Mulange City OVOP Office Orders from individual customers

BCA Carpentry Group

Section B: Diagnosis

Date: 25 July, 2008

1. Background of the group formation and specific characteristics of the group (leadership, sub-groups, etc.)
The former leader obtained information from radio and applied for OVOP. After distributing MK5,000 to each one of 18 initial members and constructing a workshop, the leader and treasurer left for South Africa with all the documents. The remaining members know neither the status of the account nor even the legal status of its entity. The members work sometimes independently, and sometimes together.
2. Strength and opportunities of the group, human resources (experience, knowledge, skills), materials (price, quality, availability), production (capacity, technology, maintenance, power/fuel, water, facilities/machinery, location), product (price, quality, package), distribution (transport, frequency), market (demand, competition, location), promotion, capital, administration (planning, book-keeping, pricing, cost management), quality control, sanitary condition etc.
<u>Human Resources</u> : Each member has some expertise in some specific processes. <u>Materials</u> : Materials are mostly available at the local market. <u>Product/Market</u> : The Group claims that the quality of their products is somehow better than their competitors. Therefore, the products can fetch higher prices. <u>Distribution</u> : Customers usually arrange for the transport. <u>Administration</u> : The Group keeps the account book quite properly.
3. Challenges of the group, human resources, materials, production, product, distribution, market, promotion, capital, administration, quality control, sanitary condition, etc.
<u>Market</u> : The market is highly competitive. There are five competitors even a 500 m radius from the workshop. The value of the Group's products does not justify its transport cost to Lilongwe; Blantyre and southern region are the only markets. <u>Capital</u> : The Group's saving amounts only to MK13,000, which is not sufficient to make sample products. <u>Production</u> : The products of this Group do not have any specific features to attract customers.
4. Expected Role of OVOP Shop / OVOP Secretariat to play.
(1) Encourage the Group to find a niche market.

Mapanga Producers' Cooperative

Section A: Group and Product Information

Date: 7 August, 2008

1. Basic information of the Group				
<u>Address:</u> Mulange, South Region		<u>Year of Establishment:</u> 2002		
<u>Tel:</u>		<u>Year of OVOP participation:</u> 2006		
<u>Representatives:</u>		<u>Number of sub-groups:</u> Legal Status: Cooperative		
<u>Name of Desk Officer:</u> Tel:		<u>Total number of members:</u> 102 (male: 30 female: 72)		
2. <u>Constitution:</u> Yes <u>Role description:</u> Yes <u>Assignment of positions:</u> full		3. <u>Regular Meeting:</u> Executive Committee is held once per month		
4. <u>Support from OVOP/JICA:</u> Training and marketing. OVOP Secretariat financed a factory shell and a packaging machine.				
5. <u>Support from other organizations:</u> World vision: training and 50 beehives.				
6. <u>Contribution by members:</u> MK 3,000 per member as 3 shares of the Cooperative (half of the members have already paid out). Before the cooperative was formed, the membership fee of the group was MK100 per member.				
7. <u>Support by District Assembly:</u> Supervision of the factory shell.				
8. <u>Total sales and profits:</u>				
9. <u>Major products</u>				
Product	Price	Specific features of production / product	Procurement of materials	Major markets
Bottled honey	MK200 / 250g	Natural honey	From the Group's and the Group members' beehives	Foreigners through OVOP and JOCV volunteers

Mapanga Producers' Cooperative

Section B: Diagnosis

Date: 7 August, 2008

1. Background of the group formation and specific characteristics of the group (leadership, sub-groups, etc.)
<p>In 2002, World Vision provided training for group formation (50 members) and the bee-keeping technique to the Group, donating 50 bee-hives. Afterwards, the Group increased bee-hives to 300. Local carpenters make a beehive with local timber at MK3,500. Seeing the profitability of honey making, some members purchased bee-hives individually, which has amounted to 100. The number of members doubled due to the successful sale of honey.</p>
2. Strength and opportunities of the group, human resources (experience, knowledge, skills), materials (price, quality, availability), production (capacity, technology, maintenance, power/fuel, water, facilities/machinery, location), product (price, quality, package), distribution (transport, frequency), market (demand, competition, location), promotion, capital, administration (planning, book-keeping, pricing, cost management), quality control, sanitary condition etc.
<p><u>Materials</u>: Bee-hives are made from local materials. The Cooperative is considering purchasing honey from a non-member residing close-by (owner of 3,000 beehives), once the factory is completed and the operation with the machine started.</p> <p><u>Product</u>: Package and label improved through OVOP's support.</p> <p><u>Market</u>: All the products are sold through OVOP Secretariat to supermarkets and trade fairs. A total of 3,000 bottles have been sold in the first half of 2008.</p> <p><u>Production</u>: The sales revenues have so far been used to increase production capacity. The Group's maximum capacity of production is 500 bottles /month. The Group wishes to further increase the number of beehives by using the capital collected from members.</p> <p><u>Quality Control</u> There is a person responsible for quality control. The people who produce honey wear aprons and gloves.</p>
3. Challenges of the group, human resources, materials, production, product, distribution, market, promotion, capital, administration, quality control, sanitary condition, etc.
<p><u>Production</u>: The Cooperative has only four bee-suits (MK 5,000 per pair), which is one of the constraints against increase of production.</p> <p><u>Product</u>: Sealing of the top of the honey bottle is not tight; thus honey sometimes seeps out.</p> <p><u>Marketing</u>: Encouraged by the success of honey sale, the Cooperative members are trying to increase the production. However, a large market is not yet secured.</p> <p><u>Distribution</u>: The Cooperative is dependent solely on OVOP Secretariat for the outlets of its product. Very little effort has been made to explore new market opportunities.</p> <p><u>Waste</u>: Although the Cooperative wishes to learn how to produce candles and polishing materials by utilizing honey wax, they do not know the methodology.</p>
4. Expected Role of OVOP Shop / OVOP Secretariat to play.
(1) Widen the range of outlets of the product