

PROMOTING CONSERVATION
AGRICULTURE - PROMAC II

FIVE SEASONS OF THE GREEN DISCOUNT INITIATIVE

MAY 2021



NCBA CLUSA
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EXECUTIVE SUMMARY

Since 2013, with funding from the Royal Norwegian Embassy in Maputo Mozambique, the PROMAC II project has been striving to increase smallholder farmers' incomes and resilience to climate shocks through the promotion of conservation agriculture techniques to 37,000 farmers in seven districts of Zambézia and Manica provinces of northern and central Mozambique. Through a network of lead farmer-managed demonstration plots, PROMAC II has demonstrated that conservation agriculture can more than double yields (by an average of 121%) compared to conventional agricultural practices. Convinced by what they have seen, 20,322 PROMAC II supported smallholder adopters are now practicing conservation agriculture.

Conservation agriculture's potential to increase yields is maximized when the three basic principles of conservation agriculture - minimum tillage, crop rotation and ground cover - are employed together with the correct suite of certified inputs. Yet this is difficult in a nascent and under resourced smallholder inputs market. In 2018, therefore, PROMAC II introduced an input subsidy scheme, the Green Discounts Initiative, which has reduced the risk for 1,417 conservation agriculture adopters to try out the full conservation agriculture package. Over three agricultural campaigns from January 2018 to April 2021 (covering five seasons, given that Mozambique has two seasons for rain-fed agriculture), these farmers have purchased over 213 tons of improved inputs (30,989 kg of seed and 182,893 kg of other inputs) worth a pre-subsidy retail value of over 17,600,000 MZN or around \$271,000, producing around 1,500 tons of commodities on 241 hectares of land, where before they only produced around 700tons.

GREEN DISCOUNTS METHODOLOGY AND MECHANISMS

INPUT DISTRIBUTION CHANNELS

Green Discount beneficiaries are selected by the project in collaboration with communities and partners such as government District Services for Economic Activities (SDAE) at the start of each campaign (see Table 2 for criteria). They are then issued an input discount card to obtain discount input packages from a participating agrodealer, who in turn has received inputs from a distributor or hub. The distribution model is fully commercial, using a hub and spoke approach: 1) urban based input wholesalers or hubs who purchase inputs from input companies, and 2) rurally based agrodealers or Last Mile Entrepreneurs - the spokes - who earn a commission of 10% on sales (based on our model of last mile service providers used in our Yaajeende and PROFIT programs in Senegal and Zambia). PROMAC II links last mile entrepreneurs with suppliers (hubs) and provides intensive (e.g., seed companies and inputs hubs) and provides intensive training and technical assistance so that they become integrated into the market system, enabling cost effective product, service, and information flows in markets where such resources are scarce.

PACKAGE CONTENT

Packages include certified seeds (maize, soya, sugar bean, cow pea, sesame), fertilizers, herbicide, and pesticide. Farmers choose from two sizes of packages: "A" for medium scale farmers working 1

hectare of land using PROMAC II supported rippers, and "B" for small scale farmers manually farming ¼ hectare using a manual conservation agriculture technique for improving soil fertility and water retention, known as permanent basins. Ripper services are obtained from PROMAC II supported ripping service providers, which in Zambézia are bundled automatically into the input packages.

In collaboration with NCBA CLUSA's SEEDS+ project (in partnership with Phoenix Seeds and Hollard Seguros, and financed by USAID Feed the Future/ Partnering for Innovation), PROMAC II introduced in 2020, for the first time in Mozambique, weather index insurance for all Green Discount seeds sourced from Phoenix Seeds. Any farmer using Phoenix seeds who is assessed to have suffered crop losses due to drought or excessive rainfall in the 2020/21 campaign can claim replacement seed for the next campaign from their Green Discount agrodealer.

PACKAGE PRICES

Packages retail for an average of 24,800 MZN (\$380) for package A and 6,745 MZN (\$100) for package B. To ensure that they are co-investors, farmers make a co-payment ranging from 20% in the first two seasons to 50% at present. We plan to increase the contributions to 30% by the fourth season and 50% by the fifth season. Average farmer co-payment per package, over all three seasons, was 6,580 MZN (\$100) for A and 1,855 MZN (\$28) for B.

TABLE 1: INPUTS PACKAGES A AND B

PACKAGE	SIZE OF FARMER	FARM AREA (HA)	USES MECHANICAL LAND PREP	AV. PACKAGE RETAIL VALUE OVER THREE CAMPAIGNS (MZN)	AV. FARMER COST SHARE OVER THREE CAMPAIGNS (MZN)
A	Medium scale	1	Yes - uses ripper	24,842	6,580
B	Small scale	0.25	No - uses permanent basins	6,745	1,855

FARMER, AGRODEALER AND HUB SELECTION

The Green Discount targets lead farmers and their network of neighboring smallholder farmers. Selection criteria are seen in Table 2 below.

TABLE 2: SELECTION CRITERIA FOR GREEN DISCOUNT PARTICIPANTS

CRITERIA	PACKAGE A	PACKAGE B
Target group	PROMAC II beneficiary. Lead farmer or semi-commercial farmer	PROMAC II beneficiary. Small-scale farmer, preferably lead farmer or conservation agriculture adopter
Farm size	At least 1 ha	0.25 ha
Land preparation	Using PROMAC II supported ripper service providers.	Manual. Must have prepared at least ¼ ha with permanent basins by sowing time.
Crops grown	Manica: common bean or cowpea. Zambézia: common bean, cowpea or sesame	
Location	Within 10 km of Green Discount agrodealer	
ID documents	Must possess ID card, voting card or drivers' license	
Other criteria	<ul style="list-style-type: none"> ■ Use the package for the crops promoted by the project ■ Have capacity to pay required cost-share (including ripper costs) ■ Field must be clean and free of stones and trunks, suited to use a ripper ■ Follow PROMAC II recommendations for conservation agriculture ■ Be respected and active member of the community ■ Have no outstanding debts ■ Preferably not participate in other similar projects 	

PROMAC II Lead Farmer Isabel Rofino Samuel from Soares community, Alto Molocue district, Zambézia province, who benefited from Soya Package A in the 2021 campaign, weighing her harvest. Isabel produced 600 kg of soya in 2021. Although this was less than expected since her production was negatively affected by particularly intense rains in January and March 2021, Isabel's future production potential has increased significantly since PROMAC II and the Green Discounts have enabled her to increase her production from just ¼ hectare to one hectare.





The number of agrodealers increased from eleven in the first campaign (second season of 2018/19) to eighteen at the time of writing (second season of 2020/21) – with the project focusing on incorporating an increasing number of smaller agrodealers and last mile entrepreneurs, giving less experienced actors a chance to become incorporated into the market system.

The Green Discount initiative has worked with five hubs in Manica but only one hub in Zambézia, due to a lack of larger inputs distributors who met the criteria for participation (Table 3 below). As will be discussed below, however, dependence on only one hub has led to distribution challenges in Zambézia.

Antonio Guarai, Lead Farmer from Garuzo Community, Manica province, who received hybrid maize Namuli variety, package B, harvesting his maize. Mr. Guarai's package included 10kg of seed, 50kg of NPK and 50kg of urea. He harvested 1,050 kg of soya on ¼ hectare, or the equivalent of 4,200 kg per hectare – compared to the 800 to 1,000kg per hectare that he had harvested before becoming involved in PROMAC II and transitioning to conservation agriculture.

TABLE 3: SELECTION CRITERIA FOR HUBS AND AGRODEALERS

ITEM	HUBS	AGRODEALERS
Business experience	Proven capacity for supplying large volumes of quality inputs. Potential to bundle additional services Administrative capacity to issue official invoices, maintain sales registers, etc.	Demonstrated experience with input sales Be able to read and write, with basic numeracy skills, capacity to maintain registers, etc.
Location	Within PROMAC II area; within a reasonable distance of Green Discount agrodealers; preference for hubs who have a track record of being able to deliver (e.g., existing positive relationships with inputs firms and/or NCBA CLUSA)	Within the PROMAC II area; not more than 10 km from Green Discount supported farmers; within reasonable reach of hubs
Relationship with PROMAC II	No existing relationship required	Already receiving support from PROMAC II
Hub-agrodealer relationship	Preference for suppliers with an existing agrodealer network	Willing to sign contracts with hubs. Ideally should have existing relationship with hub
Credit	Willing to sell inputs on consignment	Capacity to manage and repay credit
General	Willing to comply with Green Discount rules Possess valid ID document	Willing to comply with the Green Discount rules Possess valid ID document

GREEN DISCOUNT MECHANISMS

The flow diagram below presents the Green Discount process. Although it was intended that hubs supply their agrodealer networks on consignment basis, in practice many agrodealers chose to avoid taking credit by collecting their

farmers' cost share as pre-payment and handing this over to hubs upon delivery of inputs. This allowed agrodealers to receive their commissions immediately and required no credit with hubs. It did, however, require agrodealers to be reliable and quick in delivering inputs to farmers, who had trusted them and put down a pre-payment.

FIGURE 1: VOUCHER PROCESS

(ASSUMING CONSIGNMENT BASIS, YEAR 1 WITH 20% FARMER CO-SHARE)



GREEN DISCOUNT RESULTS

SUMMARY OF RESULTS

- 1,417 smallholders accessed 213 tons of yield enhancing inputs, consisting of almost 31 tons of seed and 121 tons of fertilizers (NPK and Urea) in addition to others (Table 5 below).
- 7,910 kg of seed was weather index insured through Phoenix Seeds/Hollard Seguros in the 2020-21 campaign, benefitting 484 farmers.
- Retail value of total sales: 17,639,893 MZN or around \$271,000.
- Farmers have paid 4,618,099 MZN or around \$71,000 in cost share.
- 1,417 farmers have used improved inputs packages to farm around 613 ha of land.
- Total agrodealer commissions over the three campaigns (five seasons) of around 1,764,000 MZN (\$27,000) or an average of 70,559 MZN (\$1,100) each.
- 241 hectares of land were prepared by mechanical ripper, using the 19 PROMAC II supported rippers (ten in Manica and nine in Zambézia)

TABLE 4: TOTAL GREEN DISCOUNT SALES, ALL SEASONS TO DATE

Province	# PACKAGES SOLD										VALUE OF TRANSACTIONS (MZN)			
	Bean A	Bean B	Sesame A	Sesame B	Cow pea A	Maize A	Maize B	Soya A	Soya B	Total	PROMAC II subsidy	Farmer cost share	Total value	Total agrodealer commission
Manica	96	321	0	0	6	45	519	22	23	1032	9,043,595	3,312,264	12,355,859	1,235,586
Zambézia	8	6	8	22	0	88	83	72	98	366	3,978,199	1,305,835	5,284,034	528,403
Total	104	327	8	22	6	133	602	94	121	1,417	13,021,794	4,618,099	17,639,893	1,763,989

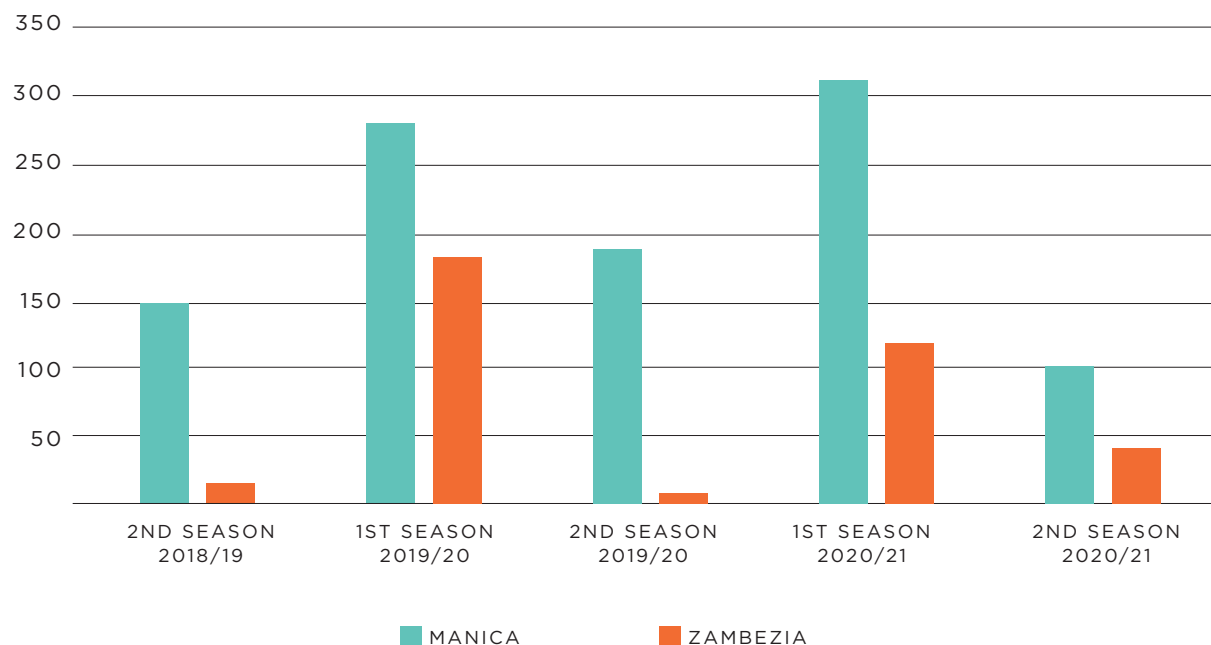
VOLUMES OF INPUTS AND NUMBER OF PACKAGES SOLD, PER SEASON AND PER PROVINCE

By far most inputs were sold in Manica province – Manica accounted for 73% of total discount cards and 70% of the total inputs sold. This was mostly related to increased supply-side constraints in Zambézia province, such as a lack of bean seed in 2019 as a result of high demand from relief organizations post Cyclone Idai, and some delays in the Zambézia hub distributing inputs to its agrodealer network.

TABLE 5: TOTAL VOLUMES OF PRODUCT SOLD THROUGH GREEN DISCOUNTS

INPUT	UNIT	VOLUME SOLD
Maize seed	Kg	10,067
Soya seed	Kg	7,455
Sugar bean seed	Kg	13,406
Cowpea seed	Kg	42
Sesame seed	Kg	19
NPK	Kg	73,325
Urea	Kg	47,550
Dry bean blend	Kg	33,450
GreenSulf	Kg	26,658
Herbicide	ltrs	1,910
Total		213,882

FIGURE 2: TOTAL NUMBER OF PACKAGES SOLD PER SEASON AND PROVINCE



INPUT SALES PER VALUE CHAINS, PROVINCE AND PACKAGE SIZE

Due to their importance for household food security and income in both provinces, most farmers opted for maize and common bean, encouraged by high prices (bean prices went as high as a 100 MZN/kg in Sussundenga district in July 2020, compared to a maximum of 70 MZN/kg at the same time the previous year). In Zambézia, soya matched maize in popularity. In all campaigns, farmers showed little interest in sesame since, despite its high farm gate price and strong potential as a cash crop

(reaching nearly 70 MZN/kg), it is still a relatively new crop for many smallholders. However, it should be noted that volumes of seed sales of the different value chains were a function of supply as well as demand. For instance, common bean sales were low in Zambézia province because seed was not always available - particularly in the second season of 2019/20 due to high demand from relief organizations after Cyclone Idai.

FIGURE 3: TOTAL SALES PER VALUE CHAIN, MANICA

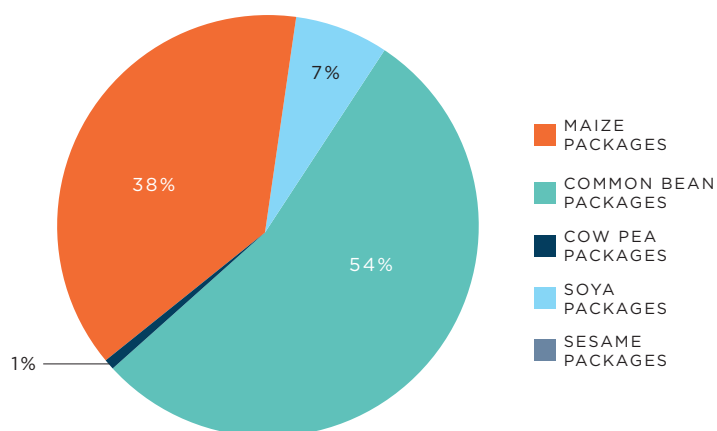
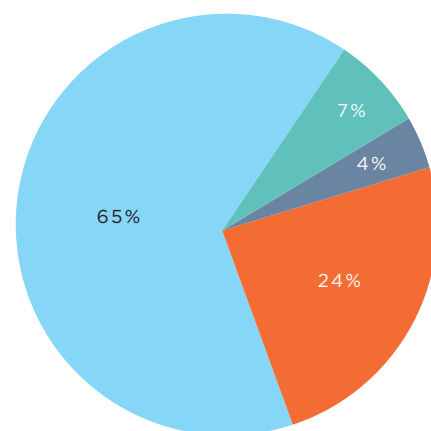


FIGURE 4: TOTAL SALES PER VALUE CHAIN, ZAMBÉZIA



In both provinces, package B was the most popular, accounting for 76% of total packages. This was due to package B's affordability, in addition to the fact that it did not require a ripper. Since agriculture is generally more developed in Manica province, it is perhaps surprising to see that by far the majority of farmers – (84%) opted for the smaller package, Package A, compared to around half (54%) of the adopters in Zambézia. The higher proportion of package A adopters in Zambézia is probably due to the wider

use of the mechanical ripper in the province. In Manica there is a much stronger preference for the traditional plow by established commercial farmers: PROMAC II has found it challenging to change the mindset of this type of farmer to convince them to switch from the traditional plow to the innovative, zero tillage method. In contrast, farmers with no experience of mechanized farming are less committed to the traditional plow and more readily adapt the low-till ripper.

FIGURE 3: TOTAL SALES PER VALUE CHAIN, MANICA

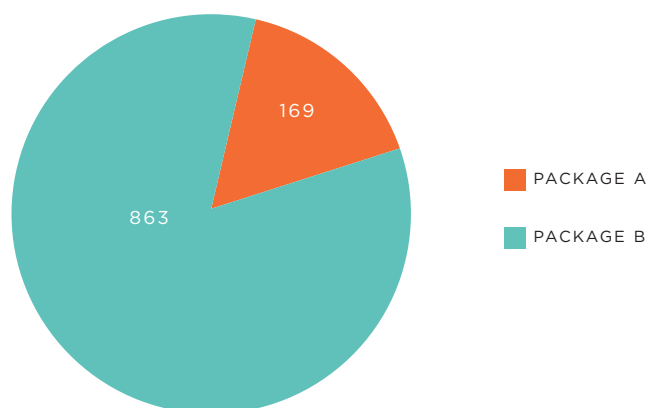
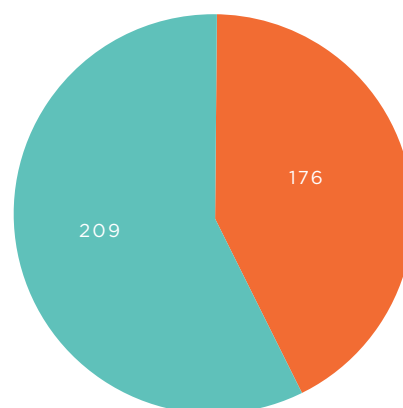


FIGURE 4: TOTAL SALES PER VALUE CHAIN, ZAMBÉZIA



Lead Farmer Carlitos Chimbui from Vengo community, Manica district in Manica province, weighing his harvest from 2021. Using Package B maize Namuli, on ¼ hectare Carlitos increased his yield from around 560kg before adopting conservation agriculture to 1,150kg in 2021/21 (the equivalent of 4,500kg per hectare – an excellent harvest by Mozambican standards). Carlitos plans to use his income to participate in the Green Discounts with Package A in 2021/22, when he will need to contribute at least 50% of the package value.



LESSONS LEARNED

WORKING THROUGH ESTABLISHED COMMERCIAL INPUT CHANNELS STRENGTHENS EXISTING MARKET SYSTEMS.

By working through established commercial channels (hubs and agrodealers) within a competitive market system, the Green Discounts initiative is building a compelling business case for input firms to market to the bottom of the pyramid consumers by making it easier and cheaper for them to reach this market segment – and by providing a product that is suited to the consumers’ means and needs. For instance, the Green Discounts have built the business capacity of last mile entrepreneurs and smaller agrodealers who had yet to link with any hub (see the success story about Simão Januário Belo below). The initiative has reduced the risk faced by seed companies and hubs when they engage with small entrepreneurs, and as a result they have been able to extend their reach in a cost-effective way. It has also begun to promote behavior change at the farmer level by increasing their engagement with input markets — for some PROMAC II farmers who purchased the smaller Package B, it was the first time that they had ever purchased inputs, and they have now established a relationship with their local agrodealer. This has the potential to continue beyond the life of the Green Discounts.

FOR IMPACT, VOUCHER PROGRAMS NEED TO TRANSLATE THE SHORT-TERM SUBSIDY INTO LONG-TERM WILLINGNESS TO INVEST IN TECHNOLOGIES.

One criticism of smart subsidies is that the consumer stops purchasing the product as soon as the subsidy ends, and as such they fail to stimulate demand longer term. With the Green Discounts, PROMAC II hopes to have mitigated this risk by providing a targeted, short-term, partial subsidy which can both grow demand and inspire businesses to satisfy it: By enabling farmers to

experiment with and experience the benefits of new technologies, while supporting the distribution through existing commercial channels, PROMAC II aims to develop a market dynamic that will be sustained. Crucially, by accompanying inputs with the provision of intensive technical assistance, PROMAC II can supervise their correct application — resulting in a tangible and relatively immediate benefit from their use (increased yields) — and ensure that farmers draw a causal link between those benefits and their investment in yield-enhancing inputs. This increases the chances that farmers’ short-term subsidized acquisition of inputs leads to long-term behavior change (willingness to pay full price). The demand can be further sustained by offering additional value to the products, as the Green Discounts initiative did by including weather index insurance in the Green Discount packages.¹

VOUCHER SYSTEMS WITH A FARMER CO-PAYMENT CAN REDUCE THE RISK OF MARKET DISTORTION, BUT DO NOT TOTALLY REMOVE IT.

Distributing products at a subsidized rate often distorts markets — for example, by prompting parallel market sales of the inputs that farmers were able to obtain at reduced prices. The farmer who gets an input at 50% cost may resell it at 75% the market cost, pocket the profit, and provide someone – who is not the intended beneficiary – with the inputs at lower than market rates. This diverts inputs from the target group, and it affects the potential sales of the agro-dealer. But by requiring farmers to make a co-payment, while still not paying full market price, the Green Discounts may have mitigated this market distortion. However, since inputs were at least partly subsidized, the distortion was not eliminated.

¹ Studies, such as the Feed the Future Innovation Lab for Markets, Risk and Resilience have found that temporary inputs subsidies can have large and lasting effects on input use both during and after the subsidy period, by boosting farmer wealth and allowing them to inexpensively experiment with new technologies.

PROJECT CO-CREATION WITH STAKEHOLDERS, RATHER THAN TOP-DOWN DESIGN, CAN ENSURE THAT MECHANISMS ARE APPROPRIATE AND THERE IS A CLEAR VALUE PROPOSITION FOR ALL ACTORS.

Despite the provision of credit in the design of the initiative, it became evident during the first season that the agrodealers preferred to collect farmers' pre-payments up front. This is encouraging since it shows that, in a system in which actors are often ineligible for credit, alternative business solutions can spontaneously develop to resolve problems, such as a lack of working capital. However, such a solution depends on trust between farmers and agrodealers. Fortunately, these are conditions are met through NBCA CLUSA's model of last mile entrepreneurs. These local entrepreneurs are respected, trusted, rural traders who are embedded in their communities and acquainted with most of their clients. This is a good example of how market actors themselves are best placed to negotiate mutually beneficial business models, and highlights the importance of co-design at the project conception phase — with all stakeholders at the table.

BUNDLING OTHER SERVICES (E.G., RIPPING) IN THE PACKAGES IS TECHNICALLY AND FINANCIALLY VIABLE. HOWEVER, THIS IS DIFFICULT WHEN DEALING WITH NEW TECHNOLOGIES, LOW DEMAND OR UNDER-RESOURCED MARKETS.

Bundling ripping and weather-based insurance services into the price of the package, administered by the hub as the middle-level bundler, can be a sustainable way of increasing the range of products or services available to smallholders. It can also be a good way of encouraging small, local service providers (e.g., ripper providers) to engage with larger input companies or distributors and enter the formal economy. In the future, this could be extended to other services. However, to be successful this requires considerable capacity on the part of the hub, in addition to the existence of a functioning market system for the goods and services provided: In the case of rippers, for instance, low demand results in a limited supply of service providers and associated services (e.g.,

spare parts and mechanics). With limited demand, ripping providers suffer high costs in moving from one field to another. Where technologies are innovative and demand is low (e.g., for rippers and insurance), implementors may need to play a role in demand stimulation, demonstration, training, and offer smart incentives.

IMPLEMENTORS SHOULD GRADUALLY REDUCE THEIR ROLE FROM MARKET ACTOR TO MARKET FACILITATOR.

Due to the undeveloped inputs market in Manica and Zambézia provinces, PROMAC II acted early. The project often took on an active market role, for example by assisting with the transport of inputs from the Zambézia hub to its agrodealers and subsidizing the transport of rippers to more remote farms. As market systems became more robust, PROMAC II has moved to a market facilitation role, for instance by linking hubs and agrodealers and agrodealers with farmers; training farmers, agrodealers and hubs; or helping hubs to prepare and submit invoices and supporting documentation to NCBA CLUSA. Going forward, PROMAC II now needs to focus on supporting market actors to take over these activities, for instance by making market connections (e.g., by linking hubs with transport companies); offering incentives to encourage investment (e.g., for last mile entrepreneurs to offer ripper spares and repair services); demonstrating value and creating demand; and in building capacity through targeted training and mentoring. This should include ongoing learning and adaptation, for instance through stakeholder meetings at the end of each campaign so that actors can evaluate what works and what needs to be modified.

TIMELINESS AND RELIABILITY OF INPUT DISTRIBUTION IS KEY.

Timeliness and reliability are key to any input scheme. Many farmers in Mozambique are accustomed to a range of input subsidy schemes and have learned that sadly not all donor promises come to fruition. This makes them naturally cautious when it comes to investing in inputs, and likely to hedge their bets between the various options open to them until they can determine which is the best course of action.

Once they commit, however, the project needs to be ready. To ensure farmer trust and legitimacy development partners must keep their promises in terms of timely delivery and consistent quality of inputs. Failing to do so seriously affects farmers' ability to plan, save and adhere to the unforgiving

agricultural calendar. Working with more than one hub can reduce the risks of failing to deliver – but this is difficult where markets are thin. In these cases, the focus should be on strengthening the capacity of the actors so that they can more fully engage in the market on their own.

Mr. Ruanha, resident of Mutambarico community in Manica district of Manica province, harvesting his maize from the 2020/21 campaign. Using the full package of conservation agriculture techniques plus inputs (via Package B), Mr. Ruanha almost tripled his yields from 450kg to 1,070kg on $\frac{1}{4}$ hectare – as a result, his family is more confident of making it through the hunger season this year with less need to source additional maize from local stores.



SUCCESS STORY

SIMÃO JANUÁRIO BELO “THINK BIG BUT START SMALL”

Simão Januário Belo from Barue district, Manica province, is both a PROMAC II supported Lead Farmer and commodity aggregator/last-mile input retailer. He began engaging with PROMAC II as a last-mile input provider, going around on foot to sell inputs at the local markets in Barue, Catandica, Nhampassa and Honde districts. PROMAC II training in financial literacy, business management, credit management, savings, and business planning helped him grow his business.

When COVID-19 struck, however, Mr. Belo was no longer able to sell at local markets, so he had to seek alternative means of income. In response he put his savings and new-found business skills to use by opening a fixed agro-dealership in his community. PROMAC II financed the painting of his store and installation of display units, electronic scales and bag sewing equipment (for repackaging bulk inputs). His challenge was now finding the working capital to kick-off this business. Here PROMAC II also intervened by giving Mr. Belo the leg-up he required. PROMAC II recommended him to the Green Discounts hub, AgroServ in Chimoio,

Agrodealer Simão outside his store, established with support from PROMAC II.



as a strong candidate for its agrodealer network. With a credit line from Agroserv, Mr. Belo sold 46 Green Discount packages, earning a commission of 6,400 meticaís (around \$120) with no outlay of his own funds. By participating in another PROMAC II initiative in partnership with Yara fertilizer, he earned an additional 20,000 meticaís (\$350) in net profit by selling 84 Yara input packages (each containing 100 kg of Yara fertilizer and 10 kg of certified maize seed). His store also provided him with the platform to engage with a major local maize buyer and miller, ECA, to sell over six tons of seed and 200 tons of fertilizer to ECA out-growers, earning 150,000 meticaís (around \$2,600). These initiatives enabled Mr. Belo to overcome his limited working capital, while developing a track record with suppliers and producers and building commercial relationships with the wider market system. Making this jump from informal market sales to a permanent agro-dealership would have been impossible without PROMAC II support. Today Mr. Belo has 30-day credit lines not just with AgroServ but also with Phoenix Seeds and K2 Seeds, and he supplies inputs year-round in his community. In short, PROMAC II support has enabled Mr. Belo to prove the truth in his own motto: think big but start small.



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