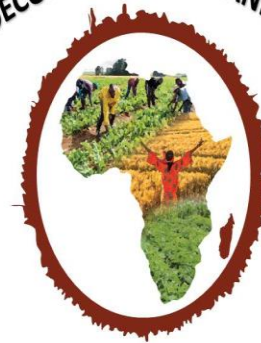


TRANSFORMING AGRICULTURE IN AFRICA
AGROECOLOGY and ORGANIC TRADE



Reducing Synthetic Pesticides and Fertilizers

Jungle M hela Sacco

James Kimotho, Jungle nuts

Jungle Nuts Company



- Founded in 2004, Jungle Nuts Ltd is a Kenyan nut processing company; it is one of 4 affiliates under Jungle Holdings, alongside Jungle Energy, Jungle Housing and Jungle Foundation
- Jungle Nuts procure both organic certified and conventionally farmed nuts. Jungle Nuts sources from 7 different regions in Kenya. These regions are Nyeri county, Kirinyaga County, Embu County, Muranga and Kiambu County, Tharaka Nithi County, Machakos county and Taita Taveta
- Jungle Nuts sources nuts from 33,000 smallholder farmers and produces four nut-based products: macadamia nuts and oil, cashew nuts and butter, and bio-briquettes
- Jungle Nuts operations are certified Organic and Fairtrade.
- The company has recently developed the J-Hela banking platform introducing digital transactions between supply chain partners and farmers.

Overview of Services



Farmer training

- Farmers who have joined a cluster are provided basic training (on GAP, buying processes, and other)¹
- Once farmers have progressed they receive further trainings and other services (such as organic practices, health and safety and others)¹
- In the future, farmers will also receive trainings to diversify their operations to bee keeping and other options¹



Extension services

- Jungle Nuts has extension officers on the ground that are part of the cluster system
- Each cluster has a Cluster Head, who is an extension officer from Jungle Nuts. For every 7 cluster heads, there is a Cluster Manager that coordinates operations
- As part of extension services, farmers are trained on organic practices and are provided the audits and services affiliated¹



Planting materials

- Farmers have access to planting material from improved varieties produced via uproot grafting, which accelerates the productivity peak of the tree
- In addition to the planting material, farmers have access to compost preparation information and organic pesticides, fungicides and fertilizers¹ at cost



Financial services

- Farmers are provided a mobile application (J-Hela) to receive electronic payments, savings and loans, at low interest rates.
- J-Hela also serves as a platform to place requests on loans and planting material, and it is linked to J-Shamba (ICS system)
- Farmers can receive financing and cash advances to support them between harvests²



Overheads/enabling services

- Jungle Nuts has set up a customer care center that links farmers directly to jungle nuts.
- Monitoring is done by field staff and through the J-Shamba system¹

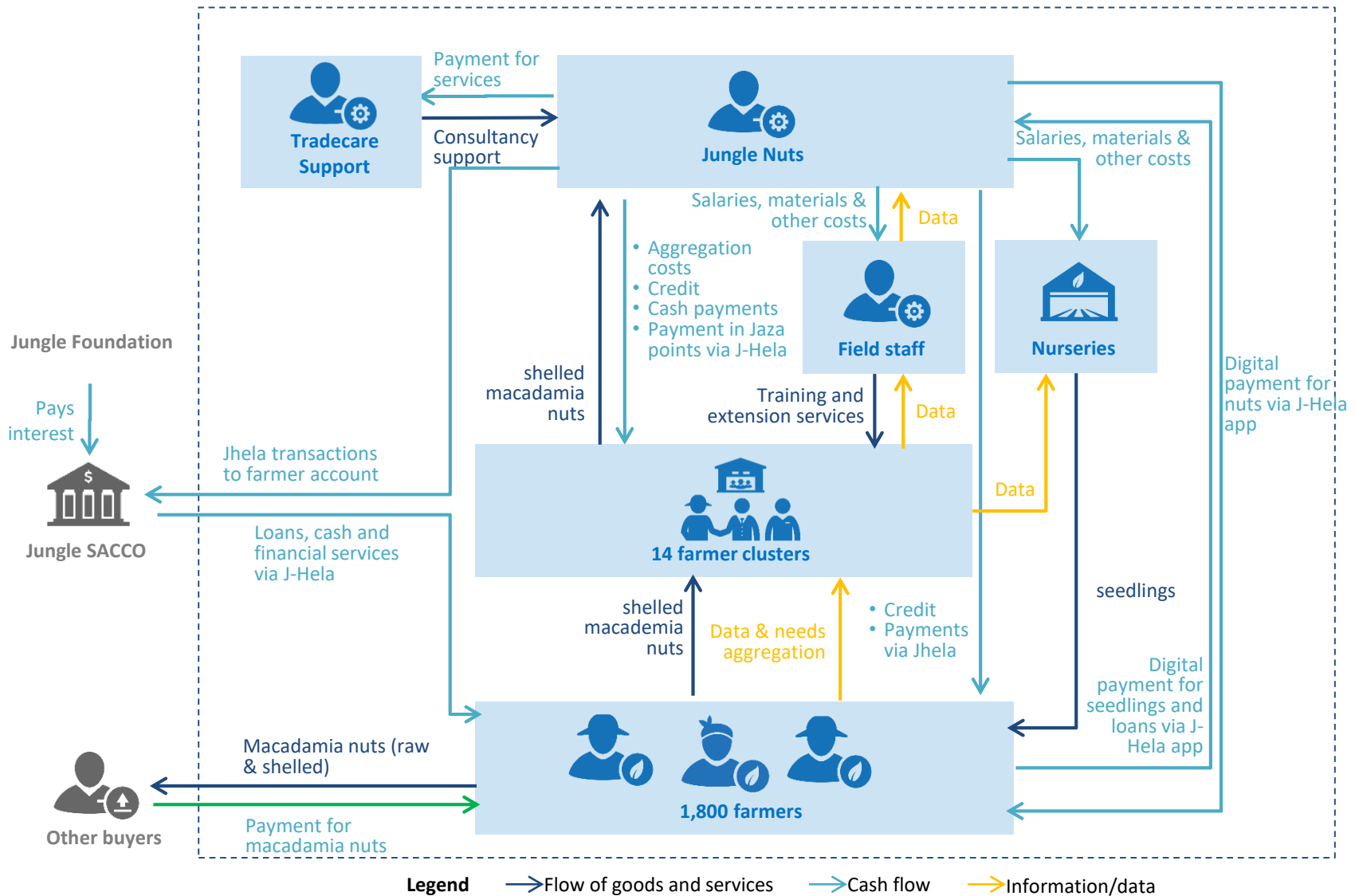


Community services

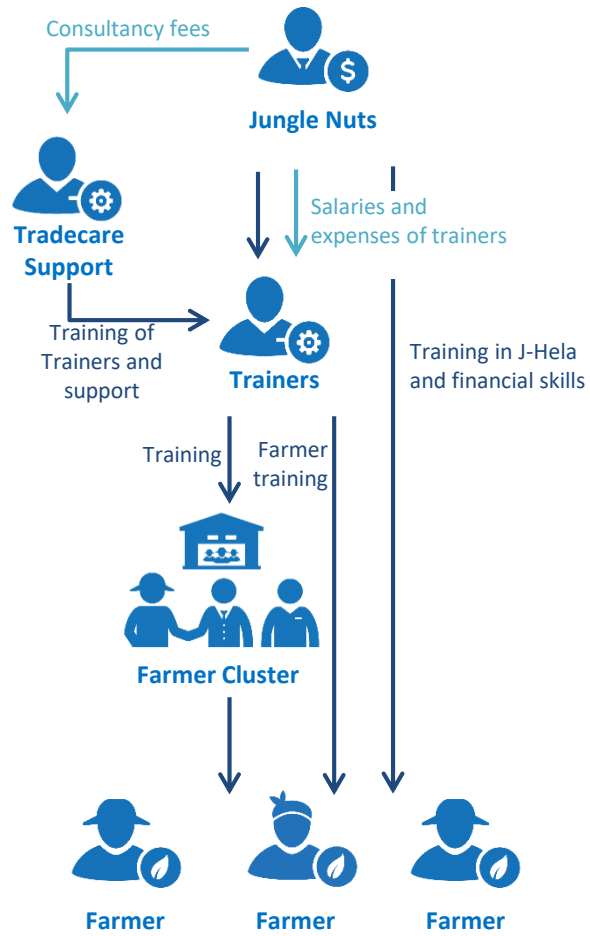
- Jungle Nuts provides support to communities through programs and infrastructure, including:
 - Jungle Nuts Foundation (education)
 - Jungle Nuts street lighting programs
 - Kiandutu water project
 - Jungle Nuts football club



Revenue Flow Overview

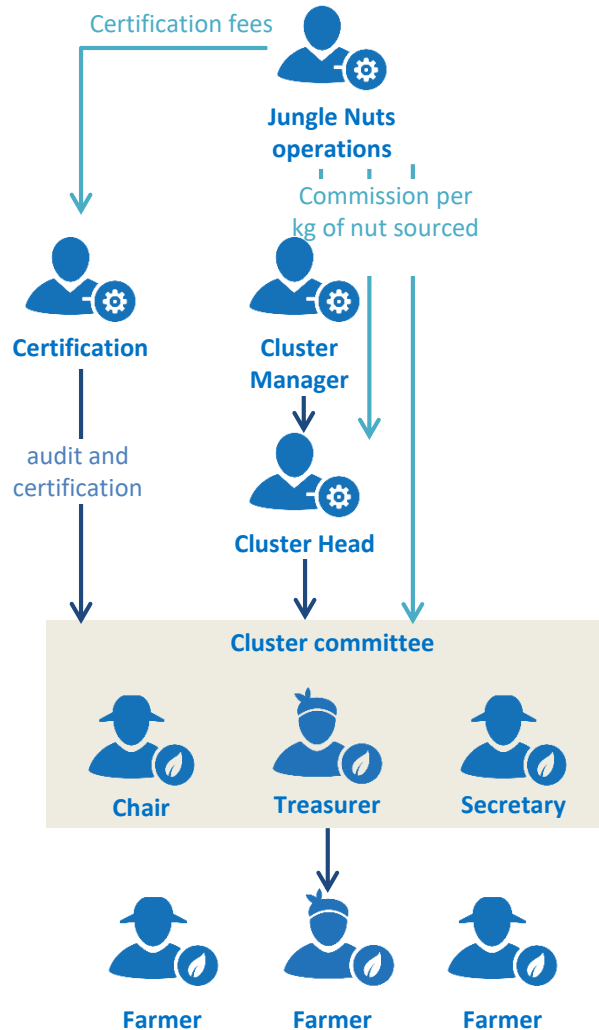


Training



- Legend**
- ← Flow of goods and services
 - Financial / payment flows

Extension Services



Legend ← Flow of goods and services
 → Financial / payment flows

Description / Methodology

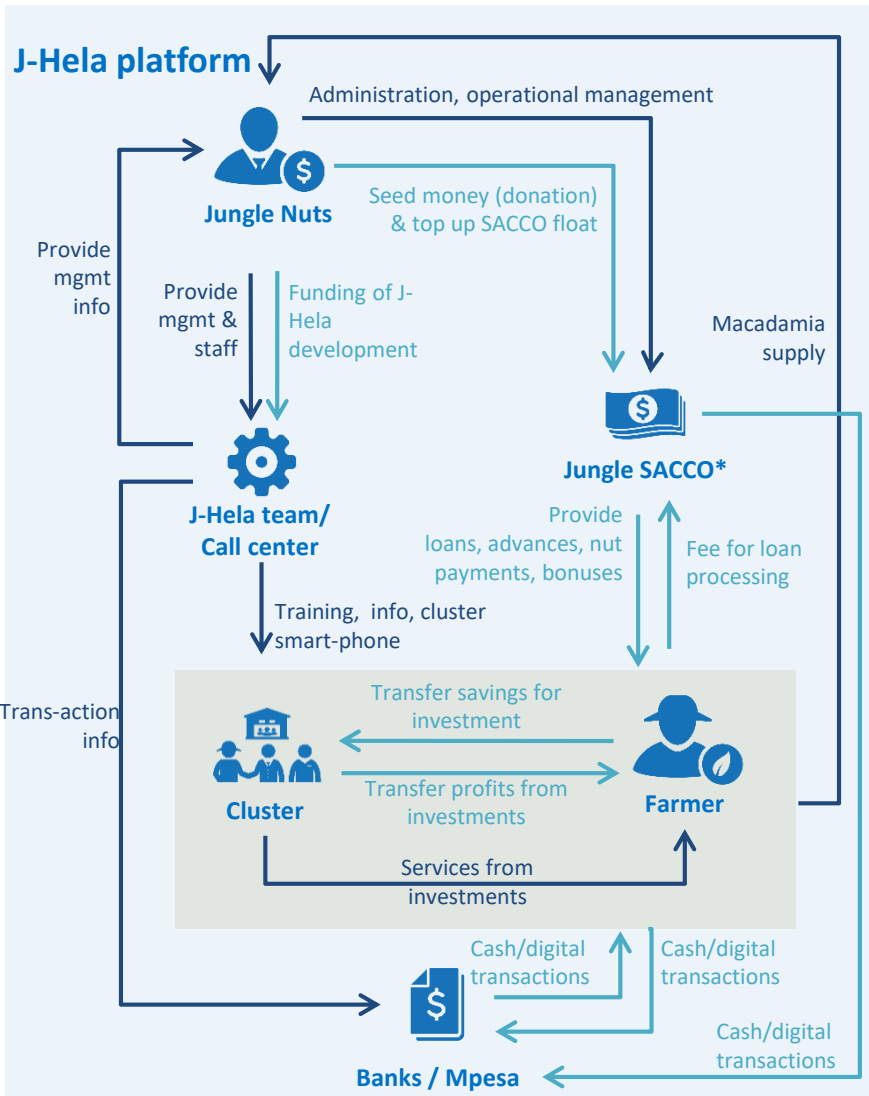
- Extension services are offered by Jungle Nuts to encourage farmers to adopt certification, improving their yields, livelihood, and often quality
- Extension services are combined with the sourcing services from Jungle Nuts, as the cluster committee, cluster head and cluster manager do the sourcing.
- Cluster costs (fees paid to manager, head and committee), are excluded from this calculation as this is proportional to volume sourced
- These services function with the support of the *enabling services*, their *call center* taking cluster requests and the *ICS team* collecting information
- The delivery of the services is done through the cluster manager and the cluster head, with the cluster committee organizing the farmers directly
- The cluster head is also in charge of the day-to-day follow up with the farmers
- Jungle Nuts also covers certification costs including audits and fees.

*Takes into account only farmers receiving the service and years it is provided
 **Year of highest cost or lowest net income

Detailed overview of Financial services

Description / Methodology

- The IT platform J-Hela is part of Jungle nuts; the system facilitates financial transactions (product sales, bonuses, loans, advances) via a mobile app between Jungle Nuts, clusters, individual farmers and (for withdrawals and deposits) various financial institutions.
- By providing a mobile financing facility to farmers and clusters, Jungle Nuts enables farmers to a safe and quick commercial transaction, saving, cash advances and lending possibilities, both individually and as a group
- The farmer would probably not be able to get these facilities at a commercial bank. This enables the farmers to more professionally manage and develop their farm and support their families and communities
- For Jungle Nuts, the platform leads to increased farmer loyalty and detailed and relevant information on the supplying farmers and clusters
- Each farmer has at least an account at the Jungle SACCO. J-Hela is connected to this account, but the farmer can also transfer the funds to other banks
- Jungle SACCO also acts as the MFI that backs all the transactions from Jungle Nuts to the farmers
- J-Hela is provided free of cost to farmers



- Legend**
- ← Flow of goods and services
 - Financial / payment flows

* Jungle SACCO = Savings and Credit Cooperative

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