

## AgriFI Call 3 - Window 1

### Pre-qualification

**The business has the required registrations and certifications to operate in Kenya legally**

Yes

**The business can provide evidence of integration of smallholder farmers within our business model**

Yes

**The business can co-fund the activities proposed in the Concept Note through its own funds or credit access of between 50% and 70% of the project cost**

Yes

**The business has an average turnover of at least EUR 200,000**

Yes

**The business has been operating uninterrupted for at least three years in Kenya**

Yes

### Lead applicant

**Business name**

CRESCENT TAKAFUL SAVINGS AND  
CREDIT CO-OPERATIVE SOCIETY  
LIMITED

**Type of registration**

Sole proprietorship

**Year of registration**

2012

**Registration number**

CS/14894

**KRA PIN number**

P051429665T

**Physical address/office location**

Nairobi- Koinange Street  
NGINYO TOWERS 1ST FLOOR  
Nairobi, NAIROBI county 25729-00100 ,Kenya  
Kenya

**County where main business operation is located**

Wajir County

**First name of contact person**

**Last name of contact person**

**Your position in the  
organisation**

Abdi	Mohammed	General Manager
<b>Phone number of contact person</b>	<b>Email of contact person</b>	
0720756767	abdi.mohamed@crecentsacco.co m	
<b>Core industry</b>		
Crop		
<b>Position in the value chain</b>	<b>Counties where you buy/supply agricultural produce</b>	
<ul style="list-style-type: none"> <li>• Trader</li> </ul>	<ul style="list-style-type: none"> <li>• Garissa County</li> <li>• Mandera County</li> <li>• Nairobi County</li> <li>• Wajir County</li> </ul>	
<b>Co-applicant</b>		
<b>Business/institution name</b>	<b>Type of registration</b>	
none	Other	
<b>Description of current business</b>		
<b>Business description</b>	<b>How are you currently working with farmers?</b>	
<p>Crescent Takaful Sacco Society Limited (CTS) is the first Shariah-Compliant Sacco in Kenya and the greater East Africa region. Crescent Takaful Sacco is registered by the Commissioner of Co-operatives, Department of Co-operative Development. Currently, CTS has four branches, 1 in Nairobi, 2 in Wajir (Wajir town and Habaswein) and 1 in Garissa (Though no physical branch; the members are remotely served from Nairobi branch).</p> <p>CTS products;</p> <ol style="list-style-type: none"> <li>1. MifugoKash-Kash (MKK) is a pastoral livestock valuechain trade-based financing asset transfer product that applies Islamic finance principles.</li> <li>2. Ayuta is a rotating savings or table banking activities product intended for friends, workmates, family and MSME business partners with a common bond.</li> <li>3. Share account; every member must open a membership/share account and an operating/savings account. The share account gives each member partial ownership in the institution, and it is an investment by the members from where they expect to derive</li> </ol>	<p>Services and activities the business is providing to and/or engaging smallholders/pastoralists on; The Sacco is owned by the community who are mostly small scale livestock producers (pastoralists), traders of livestock and livestock products (milk, meat, nyir nyir) and farming horticulture farmers in Wajir and Garissa). The members identified with community needs and came together to address them. The mainstream financial institutions in Wajir and Garissa mostly take in deposits while the loan take-up is generally small. This is because they do not offer Shariah-compliant finance products. Most of the SACCO members were also initially undeserved by the mainstream financial institutions due to strict collateral requirements such as title deeds, logbooks, and salary history. CTS has availed a Shariah-based model to its members of shared responsibility, collective undertakings, and mutual assistance of members.</p> <p>Services availed include;</p> <ul style="list-style-type: none"> <li>• Savings either individually or in groups and members can make a withdrawal whenever they need this cash.</li> <li>• Loans; the collateral requirement is not stringent and</li> </ul>	

dividends.

a. Associate Membership: one must purchase a minimum of 5 shares at € 0.88 (Ksh.100) each for €4.40 (Ksh.500) and make payment of subscription fees at € 0.088 (Ksh.10) per share.

b. Full Membership: one must purchase at least 50 shares valued at €43.99 (Ksh.5,000) and pay a subscription fee at € 0.088 (Ksh.10) per share.

CTS conducts due diligence of the groups that apply for the loan before disbursement. The SACCO also engage in marketing activities to interior parts of the county to let locals understand available products. It is tasked with the responsibility of issuance and receiving deposits from members, conduct general administration, and in its planned agenda, CTS will focus on trainings to strengthen management skills of the SACCO and contract extension officers to support the different groups in animal production.

a cooperative member is only required to save three times the individual savings and get guaranteed by another cooperative member when one intends to borrow more than three times their savings. Additionally, the cooperative allows borrowers a sufficient grace period of three to six months to repay their loans.

- MKK groups are financed with € 7038.40 (Ksh 800,000) which they distribute among their members, buy livestock and fatten them then jointly hire a truck to transport to an already negotiated market in Nairobi (Neema slaughterhouse). Members sign a contract with CTS on a repayment model to sustain them until they have acquired their € 7038.40 (Ksh 800,000) from the livestock sale. The members fetch better prices of livestock by removing the middlemen who take as much as € 43.99 (Ksh 5,000) per animal whilst the farmer/pastoralist takes € 17.60 (Ksh. 2,000) per animal.

- Additionally, the MKK product has created an opportunity for other community members to produce and sell hay and fodder and other veterinary supplies since there is a ready market from those fattening livestock for sale.

- The cooperative has hired business development services staff who offer capacity building for members on their businesses and on livestock management for those in fattening business (feeding regimes and proper management practices like vaccinations, minimum withdrawal periods for sale of animals' postvaccination and disease control).

### Business ownership

CTS is licensed and established as a model Sacco boasting of sound corporate governance structures; a dynamic, experienced and specialist management; a robust ICT platform and financial services delivery infrastructure; a firm capital base; and ability to provide simplistic but relevant and competitive products to the community. Its ownership structure is as shown below;

The Cooperative has a Board of Directors (BOD's) comprising of four members namely Hassan Bashir, Abdi Duale, Gad Opiyo and Antone Wambura who are directly engaged in overall governance and decisionmaking process.

The cooperative has over 4000 shareholders drawn from the community.

The business has no subsidiaries.

### Management

CTS Board of Directors are the main decision makers and they meet frequently to discuss the operations of the business.

The management comprises of 9 staff whose roles, qualifications and genders are summarized below;

- 1 general manager: a male
- 1 Finance officer: a female
- 1 credit manager: a male
- 1 IT technician: a male
- 1 field manage: a male
- 2 finance officers (1 based in Wajir and the other (Habaswein): both male
- 2 field officers (1 based in Wajir and the other Habaswein); both female.

Additionally, CTS employs Islamic/Sharia-compliant experts on a seasonal basis to assist in the review of their shariah-compliant policy framework

## Financial history

### Last financial year

Annual turnover	EBITDA	Net profit/loss	Total asset value	Total outstanding amount of loans
46,128	54,503	55,489	420,984	6,965

### One financial year ago

Annual turnover	EBITDA	Net profit/loss	Total asset value	Total outstanding amount of loans
34,497	-95,725	-111,391	341,371	14,976

### Two financial years ago

Annual turnover	EBITDA	Net profit/loss	Total asset value	Total outstanding amount of loans
1,306	-100,159	-114,272	364,826	9,382

### Please provide a commentary on your financial history also highlighting sources of your business finances over the past 3 years

- (a). The business annual total turnover has been on the increasing trend due to the business expansion through opening 2 new branches in the county of Wajir. The business has also increased its member's deposits through aggressive marketing campaigns and members' syncretization on the importance of saving. The outstanding loans have also been on an increasing trend due to higher demands for loans especially in the Agribusiness sector which is majorly the economic activities of the people in the Northern counties of Kenya. The major source of financing for the business is through the mobilization of savings from the members. In 2016/17 the business also received a total of € 123,172 from Mercy Corps under the BRACED project.
- b). The Sacco relies on the mobilization of members' savings hence has never borrowed to finance its activities.
- c). In its effort to reach the intended customers i.e. the bottom of the pyramid and the poor members of the society especially in the Northern Kenya region the Sacco invested € 35,439.60 in opening a new branch in Wajir town and another (Ksh 2 million) in setting another branch in a Habaswein Town which is in Wajir South sub-county. The Sacco also invested € 84,169.05 Euros towards the funding of MKK which was used as the initial lending capital to livestock traders.
- d). Apart from the initial startup capital, Sacco has been able to mobilize additional capital from members of the public and grant from Mercy Corps through the BRACED project. It has however worked with First Community Bank and currently has a € 6,965 outstanding loan.
- e). CTS has been partnering with Mercy Corps under the BRACED project. Through the project, CTS received funding of € 44,299.50 (Ksh. 5,030,208) to open its Wajir Branch. The Sacco further received another € 17,719.80 (2,012,083) to open the Habaswein branch. Through the partnership with Mercy Corps, the Sacco also received an addition of € 62,019.30 towards the initial financing capital.

### Who is your current auditor?

Name	ICPAK Practicing Certificate Number	Number of years with the auditor
UMURO WARIO AND ASSOCIATES	1472	2

## Project description

### The opportunity

The underlying problems that the SACCO was formed to addresses are:

- Most of the smallholder farmers and livestock keepers and traders are under served by the mainstream financial institutions because they do not have the capacity to adhere to their strict requirements such as strict collateral requirements title deeds, logbooks, and salary.

There is limited access to finance by people in Northern Kenya who require Sharia Compliant products. Currently, there are four banks based in Wajir County namely Kenya Commercial Bank, Equity Bank, National Bank, and First Community bank. Only First Community Issues offers Shariah-compliant products at commercial bank terms and rates.

- The mainstream financial institutions do not offer sufficient grace period to borrowers and especially those in livestock and agricultural trades which are affected by erratic weather.

- Exploitation of livestock keepers and small scale business persons due to lack of ability to bulk, transport and look for market for their livestock.

What are the product/services to be delivered; CTS is currently offering Shariah-compliant financial products including savings, loans, MKK product and BDS services. If we receive this funding, we will;

1. Upgrade our current software, Jisort to a better operating system called Pay connect which will provide Sacco MIS, Bulk payment, supply chain automation.

2. Increase our lending capital for the MKK product, currently, there is a waiting application list of € 71,386.99 (Ksh. 8,000,000) which has not been met due to the unavailability of funds.

3. Strengthening management skills at the SACCO level through training.

What is the rationale for the project?

As the business grows, there is an inherent need to upgrade our current software, Jisort to a better operating system called Pay connect to enable us to increase the reach of the unbanked community members through branch less and agency banking. Secondly, there is a need to increase the lending capital for the MKK product who will benefit the community through a ready market for livestock and

### Contribution

The upgrading of the current software and an increase in the MKK lending capital will be an improvement to what the current activities of the SACCO which are limited due to limited finances. The project will help the CTS solve the capital investment constraint that is limiting us from expansion and scaling up through;

- Upgrading of the IT system in use in order to fully integrate branchless banking to reach more customers. The more the customers the more the savings which are our main source of funds.

- Liquidity support for the MKK product to help us finance more customers on the waiting list. The more groups we finance the higher the returns because CTS employs a revolving fund model and so the available funds plus profits will be plowed back to the business. -On job training for our staff will benefit the SACCO through sharpening the management's practical skills and capacities, tools and processes to institutionalize proper governance practice to adhere to the regulatory requirements as well as strengthen their individual lending administration and management, and delinquency management skills.

higher profit margins through evading the middlemen. This model will also lead to an increase in demand for hay, fodder and other animal health services in those localities.

Lastly, we also intend to invest in refresher on job training our management to sharpen their skills.

How is it aligned to your core business?

The three activities are all an improvement to our current business as a way of upgrading our services.

### Proposed solutions and key project activities

CTS intends to buy upgrade its Jisort Jisort software to Pay to connect which will enable the Sacco to adopt branchless banking and through agency banking. Access to finance such as loan facilities through mobile loan requests via the platform will allow us to reach more borrowers; without the clients traveling long distances to visit our four branches. Additionally, we will expand our coverage; for example, we are planning to expand by first of all revive the Garissa branch and then opening more branches in other subcounties in Wajir and Garissa and in Mandera. This will, in turn, increase our capital base and we will be in a position to lend more groups ultimately increasing access to finance for group members through savings and borrowing for trade. Currently, due to financial constraints, our MKK product is benefiting an average of 8 groups per year. The process of buying, fattening, and selling takes an average of 45 days which translates to 8 trips per year. Each group transports a consignment of 250 goats to Nairobi. So 8 groups transporting 250 goats eight times a year this will total to 16,000 goats sold within a year. With the availability of funds we target to fund 50 groups within a year which will translate to 100,000 goats per year. We intend to continue offering BDS services to our MKK loan beneficiaries on business skills and best livestock production practices and quality standards which will reduce the period of fattening and increase profitability for the seller. This will, in turn, shorten the loan repayment period and more people will continue benefiting from these funds. Additionally we will hire experts to offer on job training to our staff on Sacco Directors ' Development.

### Market prospects

Our current account portfolio is 4,685 members and we are operating in Nairobi (head office), Wajir county (Wajir town and Habaswein) and in Garissa (currently we do not have physical branch although there are active members who are managed remotely from the head office the branch was closed in 2018 due to unavailability of funds). Most of our members are small scale livestock keepers, small scale traders of livestock or livestock products (milk, meat, nyir nyir) and small scale business persons. With the upgrading of the app, we anticipate to increase our membership to over 10,000 and be in a position to accommodate medium and large scale livestock keepers, medium and large scale traders of livestock or livestock products, medium and large scale business persons and Water User Associations. For the MKK our current livestock buyer in Nairobi is Neema slaughterhouse but with the expansion, we will negotiate a contract with more buyers like Quality Meat packers (QMP)

## Project financials

### Projected annual turnover

Year 1	Year 2	Year 3
72,664	84,793	100,351

### Projected EBITDA

Year 1	Year 2	Year 3
0	28,718	57,435

### Projected asset value in Euros

Year 1	Year 2	Year 3
517,331	491,465	466,891

## Assumptions

Holding the economic and political factors constant, an injection of € 175960.00 from AgriFi and the business investment of a similar amount will initially double the annual revenue and increase by an average of 20% in the following years. Similarly, EBITDA is expected to double and thereafter grow at a constant rate of 30% for the next 3 years based on the initial value as the business achieves efficiency in service delivery. The AgriFi grant of € 175960 will improve the asset value of the business and depreciation will be at 5% annually based on the previous years' value.

## Cost of project

Total financial support requested (AgriFi Kenya Challenge Fund)	Own contribution	Third party contribution	Total project cost
175,960	175,960	0	351,920

## Project risk

Risk	Probability	Impact	Mitigation plan
Drought	Medium	High	-By creating a vibrant market, CTS will help household to off-load mature animals to the market in time to avoid losses associated with drought. - Insurance linkages to UMMA Insurance, IBLT from Takaful -Creating awareness of selling livestock to avoid complete loss due to death. -Encourage more members to plant hay and fodder for own use and to sell
flood	Medium	High	-Insurance linkages to UMMA Insurance, IBLT from Takaful - Collaboration with county dept of vet services to do vaccination programs for pastoralists - Training their members on best production practices and quality standards on reduction of diseases like anthrax and foot and mouth
market volatility	Low	Low	-CTS will source and sign contracts with other buyers in Nairobi, Mombasa and other countries. -Markets segmentation
Policies; (livestock movement ban)	Low	Low	-Collaborating with dept of vet services to provide vaccination for diseases like anthrax and foot and mouth disease
Standards (sanitation)	Low	Low	Farmers will be trained on withdrawal period to ensure the residual drug load on meat is within the international standards

## Social impact

### Describe how the project will integrate smallholder farmers/pastoralists into the value chain?

- The Sacco provides its members with an opportunity to save their money which acts as a financial backup and a cushion for emergencies.

### How will the project increase the annual household income of smallholders/pastoralists and the volumes of products/services marketed?

- The Sacco will provide an opportunity for savings which cushions its members against unnecessary expenses.

- Opportunity to borrow loans for various purposes including business and emergencies.
- Small scale producers and traders have a ready market for their livestock.
- Through access to loan women in Wajir and Garissa have ventured into alternative income-generating activities like horticulture.
- The BDS staff offers capacity building to members of the cooperative. In their work, they also provide linkages with extension officers to train the pastoralists and traders on quality standards, especially on minimum withdrawal periods for antibiotics and vaccinations before off taking livestock to the market to promote the sale of organic beef in external markets.

#### Benefits to targeted farmers

One of the major benefits is that the local people or pastoralists are able to obtain loan that is consistent with their religious beliefs, accessible loan, no collateral, and stringent measures.

The members have a flexible agreed repayment method that suits the pastoralists' economic activity.

Grouping pastoralists in groups allows for ease of sharing information, training by extension officers, and makes a follow-up on loan performance and repayment easier.

- Loans will provide opportunities to start/expand businesses for income generation.
- The MKK beneficiaries will have direct access to the market hence higher profit margins.
- The MKK beneficiaries will require hence outsource additional inputs in fattening their livestock for example feeds and veterinary supplies.

#### How many smallholders/pastoralists are you currently reaching?

Male adult	Male youth (18-35)	Female adult	Female youth (18-35)	Total
2,139	911	1,232	403	4,685

#### What is the projected number of farmers to be reached by the proposed project?

Male adult	Male youth (18-35)	Female adult	Female youth (18-35)	Total
5,500	1,750	1,555	1,195	10,000

#### Please provide a breakdown and description of how the project plans to achieve the proposed numbers over the project period

The project will increase achieve this through re-opening the branch in Garissa and opening new branches in other sub counties in Garissa and Wajir and in Mandera County and through agency banking. It will also employ more sales persons to advertise its products. Availability of more cash for MKK loans will attract more customers due to increased profits through direct sales in markets in Nairobi and other markets.

#### What is the projected total hectares under production by the targeted farmers?

Total number of farmers targeted	Total number of hectares targeted	Average size of land ownership per farmer in your project target region

10,000	100,000	10
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### Current number of staff employed by the business

#### What is the current number of full time staff employed by the business?

Male adult	Male youth (18-35)	Female adult	Female youth (18-35)	Total
2	4	0	3	9

#### What is the current number of part time staff employed by the business?

Male adult	Male youth (18-35)	Female adult	Female youth (18-35)	Total
				0

#### What is the current number of seasonal staff employed by the business?

Male adult	Male youth (18-35)	Female adult	Female youth (18-35)	Total
				0

### Targeted number of jobs to be created by the project

#### How will your project contribute to the creation of jobs at your company?

Currently CTS has 9 employees working in various positions in the different branches. More job opportunities will come in so as to support expansion of new branches. Additionally, the upgrade of the IT system in use in order to fully integrate branch less banking to more customers means that there will be need to increase number of employees in the existing branches to cater for increase in scale of activities.

#### What is the proposed number of full time jobs to be created by the project?

Male adult	Male youth (18-35)	Female adult	Female youth (18-35)	Total
4	8	2	4	18

#### What is the proposed number of part time jobs to be created by the project?

Male adult	Male youth (18-35)	Female adult	Female youth (18-35)	Total
12	8	20	15	55

#### What is the proposed number of seasonal jobs to be created by the project?

Male adult	Male youth (18-35)	Female adult	Female youth (18-35)	Total

0

### Other than the jobs created at the company level, describe other employment opportunities you anticipate as a result of the proposed project

- Financial services like Mpesa and Agency banking to support the transactions at the community level (both disbursements of loans and repayments from customers).
- County government for business permit licensing.
- Business owners who will start new businesses as a result of accessing the loans and their employees.
- Pastoralists who will sell their livestock to those in fattening business.
- Transport: People who will provide transport for the livestock to Nairobi and other markets.
- Fodder and feed suppliers because those fattening livestock do not graze for long distances so that they gain more weight.
- Extension workers and livestock specialists who will offer services to those in livestock fattening business.
- Livestock based insurance companies like UMMA, IBLT from Takaful because the Sacco is deliberate in encouraging their members to take up the livestock insurance.
- Product refinement e.g. access to international meat markets

### Food security

#### How will your project enhance food security (having access to enough food to eat) and nutrition (increasing dietary diversity) among smallholders/pastoralists?

- Through Sacco customers engaging in food businesses (butcheries, cereals, groceries and shops) which enhance availability of nutritious foods within the community.
- Feeding / fattening of livestock using fodder provides availability of beef/ meat in the market for local consumption and for trade to be consumed in larger markets.
- Sacco members accessing financing for their businesses will eventually increase both their individual and household incomes which will in turn enhance access to nutritious foods.
- Investment in agribusiness in Garissa and Wajir has and will continue to impact the community through sustainable food security in Northern Kenya.
- Increased incomes within the households through selling livestock at a better price will enhance access to nutritious foods.

#### Will the project be implemented in ASAL county(ies)?

Yes

#### Please select the counties

- Garissa County
- Isiolo County
- Mandera County
- Wajir County

#### Please provide brief highlights and specific actions/benefits for the ASAL counties.

- The funds will be used in the financing of livestock farmers and traders through our livestock value chain addition product known as Mifugo Kash kash . This product involves livestock traders getting financing from Crescent Takaful Sacco then aggregate them before selling them in different markets within and outside Kenya
- Market access for their livestock.
  - Capacity building skills of pastoralists will be enhanced by the BDS's hired by the project.
  - Strengthened market system for their livestock.

## Environmental impact

### How will your business promote climate smart practices along the value chain at the company level and farmer level?

Climate smart practices at company level	Climate smart practices at farmer level
Through capacity building Sacco members on climate smart agriculture and livestock management, negotiating better market for livestock and encouraging livestock offtake.	-Some of the MKK members are fattening livestock for sale using hay and fodder and this puts less stress on the natural grazing fields. Other community members will also learn of this new grazing method from them. - The BDS's will train their farmers in horticulture on conservation farming and other modern methods like greenhouse farming/use of shade nets for production

### Provide realistic number of current hectares under climate smart practices.

Number of farmers	Hectares under climate smart practices
10,000	20,000

### Provide realistic number of projected hectares under climate smart practices.

Number of farmers	Hectares under climate smart practices
10,000	50,000

### Provide a brief description of how the number of hectares above will be reached.

For all the groups (individuals) receiving a debt from CTS, they will be trained on animal rearing best practices such as proper feed utilization to avoid wastage and increase growth rate, the animals will be properly maintained such as vaccinated, treated and fed. CTS will hire extension officers to help in due diligence before the debt is allowed and the assessment of animals done. Farmers will be trained on how to choose the best breeding stock and a healthy herd to keep so that a household maximizes profits. The households will also be trained on the best fodder to grow for their animals.

## Sustainability and replicability

### Describe how your company plans to ensure project sustainability and replicability after the project period

- Through agency banking we will expand our coverage for example we are planning to expand by first of all revive the Garissa branch and then opening more branches in other sub counties in Wajir and Garissa and in Mandera.
- Mobile banking to improve access and expand coverage as well.
- Enforcement of co-guarantee mechanism to reduce loan default rate.
- Invest more members deposit in short term loan products like MKK and Agri -business loans.
- Invest in more robust ICT infrastructure which will ensure efficiency in operations at reduced costs.

### Additionality

- This is a business which employs a revolving fund model and so the available funds plus profits will be ploughed back to the business. There are customers already in the waiting list and new ones continue to join.
- Shareholder will continue supporting the business with some capital injection.
- Through scaling up the business to other counties and sub counties and this will ensure increase in capital funds.
- The Sacco will be looking for some investment opportunities which will be sustainable.
- The Sacco is locally owned and the members are passionate to see other members benefit. For example there are several groups that have already attained a

- The business will diversify its operations to tap more income from investment activities.
- Idle cash will be invested in fixed deposits
- The Sacco pricing model will be reviewed with the approval of the Shariah board.
- The business will put in place Shariah Supervisory Board to provide oversight its operations
- In future we will ensure that all the loans are insured for compensation in case of death of a client.
- With the oncoming of the new system we will start agency and mobile banking which will improve access to our products; and bring in more clients who were initially far off from our branches.
- Looking for more partnerships with financiers willing to finance activities in the livestock value chain.

capital base of 70,643.31 Euros which is enough for bulking a consignment of livestock and they no longer borrow from the cooperative.

### Please review your submission:

#### Terms & Conditions

1. The call for project concept notes is not and shall not constitute an award commitment on the part of the AgriFI Kenya Challenge Fund.
2. All awards will be subject to the AgriFI Kenya Challenge Fund terms and conditions and are entirely contingent on the availability of funding.
3. Self Help Africa reserves the right to accept or reject any project concept note or cancel the solicitation process at any time, and shall have no liability to the proposing organisations submitting the project concept notes for such rejection or cancellation of the request for concept notes.
4. All information provided by Self Help Africa in this call is offered in good faith. Individual items are subject to change at any time without notice to applicants. Self Help Africa shall not be responsible for any use of the information submitted by applicants or for any claims asserted therefrom.
5. Self Help Africa is a corruption and fraud free organization and any attempt to solicit for information/support contrary to the call guideline during concept note submission process will lead to direct rejection.
6. Any conflicts of interest (including any family relations to staff of the fund manager, the funders or other parties with prior information regarding the call) arising from the submission of a proposal must be fully disclosed to the fund manager in the application.
7. Self Help Africa has no obligation to provide individual response to any questions raised by the applicant in the process of submitting this project concept note. We will publish all the responses on [agrifichallengefund.org/faq/](http://agrifichallengefund.org/faq/) and it's upon the applicant to regularly check for response to his/her questions.
8. Self Help Africa will keep the applicant's data in accordance with the EU General data protection and regulation. This data will be retained for a period of 5 years beyond the financial support period unless the applicant requests to have their data removed from our systems, in which case we will respond to the request in full within 24 hours.
9. Company information such as email address, phone numbers, business registration, PIN Number and physical address shall remain private and will be used for purposes of evaluating investment opportunities, including pre-award assessments, anti-terrorist and sanctions checks etc., under the fund and other related services. Any other use of this information will not be without direct authority from the applicant.

10. Self Help Africa guarantees Intellectual Property right and will not use contents of this concept note in a manner that infringes, violates or misappropriates the applicant's intellectual property rights or other proprietary rights.

11. The applicants shall meet their own costs in submitting the project concept notes.

12. You certify that all information provided as part of this application is true and correct to the best of your knowledge and belief. You also agree that Self Help Africa is within her right to suspend the application in case of provision of untrue or incomplete information by the applicant.

**I have read and agree to the Terms & Conditions**

**This submission is a:**

- Re-submission of my previous submission without edits