

## SNAPSHOTS OF COMMERCIAL PARTNERSHIPS

### ALLAH IS ABLE AGROCHEMICALS

Allah is Able operates in the Bono East Region. Its core business is input retail, which represents 80% of its turnover. In addition, the company is involved in seed production, poultry farming and crop aggregation, and has nine shops, a seed-processing unit, a storage facility and two tractors. Allah is Able's most important crops are maize, rice, yam, groundnuts, chillies, watermelon and onions. The company works with 3,000 smallholder farmers (SHFs) directly and has 19 Farm Enterprise Advisors (FEAs) and two managers.

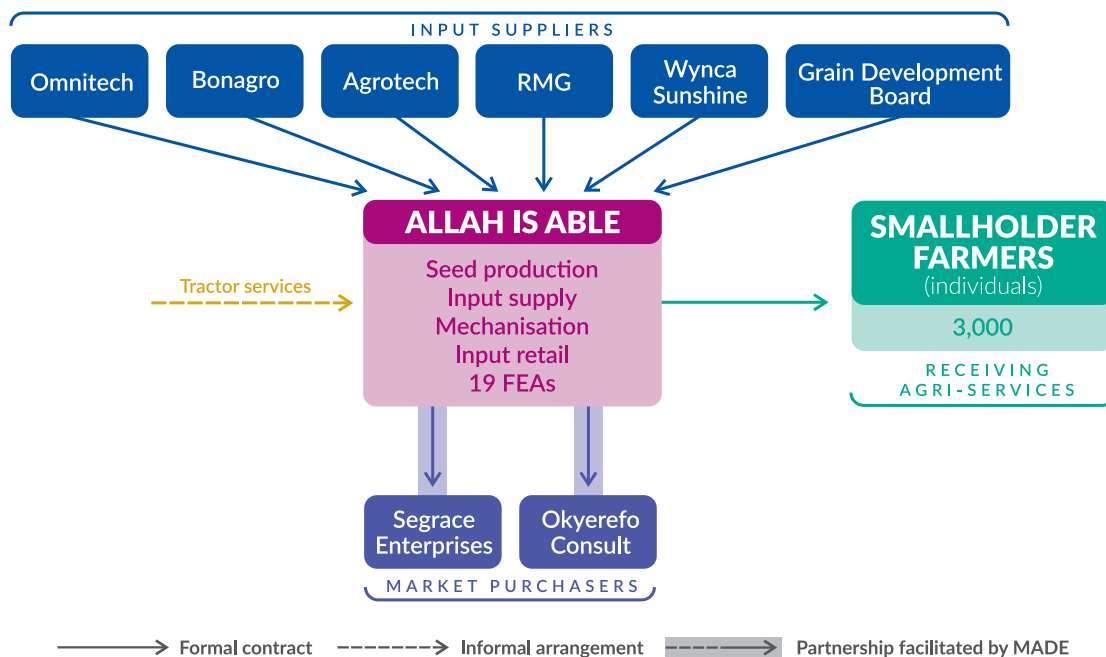


### Business-to-business partnerships through MADE

Allah is Able is a MADE lead firm that has partnered with the support enterprise Segrace Enterprise – to whom it supplies inputs on credit. Segrace serves 520 maize and rice SHFs and works closely with Allah is Able on aggregation and demonstration plots. Allah is Able also supplies inputs to 1,003 farmers working with Okyerefo Consult; these are seeds (onion, carrots, cabbage, watermelon) and fertiliser, weedicide and pesticide. Formal written contracts are in place for both of these partnerships, and these stipulate the prices of inputs.

### Other business-to-business partnerships

The company has a formal contract with the Grain Development Board in Kumasi for foundation seed, and formal commercial contracts with a number of upstream suppliers – Wynca Sunshine, Bonagro, RMG, Agrotech and Omnitech – for seeds and other inputs. These inputs are typically received on credit until the end of season, and this credit is passed on to the company's SHFs. Allah is Able also has a commercial arrangement with the Ghana Agricultural Investment Programme, which has come about through MADE's support, and receives finance for machinery. The company has informal arrangements with two tractor service providers but does not take any margin for linking these with SHFs.



Business-to-business and business-to-farmer relationships for Allah is Able Agrochemicals

### Business-to-farmer relationships

Allah is Able has contracts with all of its farmers; this approach is the result of MADE’s advice. Each of the company’s FEAs works with 260 farmers and the company also has community agents in each village to assist in managing SHF relationships. When the MADE subsidy for FEAs finishes, the company intends to replace its 13 FEAs with community agents. The company is looking to increase the other services it offers to SHFs, particularly mechanisation for land preparation and threshing, and plans to do this through informal partnerships with local tractor owners.

### Smallholder farmer safeguarding

Crop failure on a large scale has not yet occurred for Allah is Able’s SHFs, but when farmers suffer losses the company works with them to recover any money they can and roll the debt over to the following year. Insurance has never been considered.

### Constraints and opportunities

The company states that the main constraint to growth is not being able to meet demand from farmers for input and extension supply packages.

### Growth potential

Allah is Able estimates that formal MADE contracts have increased its seed sales by more than 100% and other (fertiliser, pesticides) sales by 30% over the last two years.



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