

## SNAPSHOTS OF COMMERCIAL PARTNERSHIPS

### SEYAN ENTERPRISE

Seyan, located in the Upper West Region, has been in operation since 1997, but only began to grow once the government relaxed its control of the inputs market in 2006. The company generates 70% of its business through input retail and is a support enterprise partnering with the MADE lead firm Duri Farms. Seyan also has 30 acres for maize seed production and 50 acres for soya bean seed, and it supports 520 soya out-growers with two Farm Enterprise Advisors. Through MADE's support package, which has included retail and marketing expertise for the company's input shop, Seyan's owner, Mr Biasseya, estimates his business has increased by 60%.

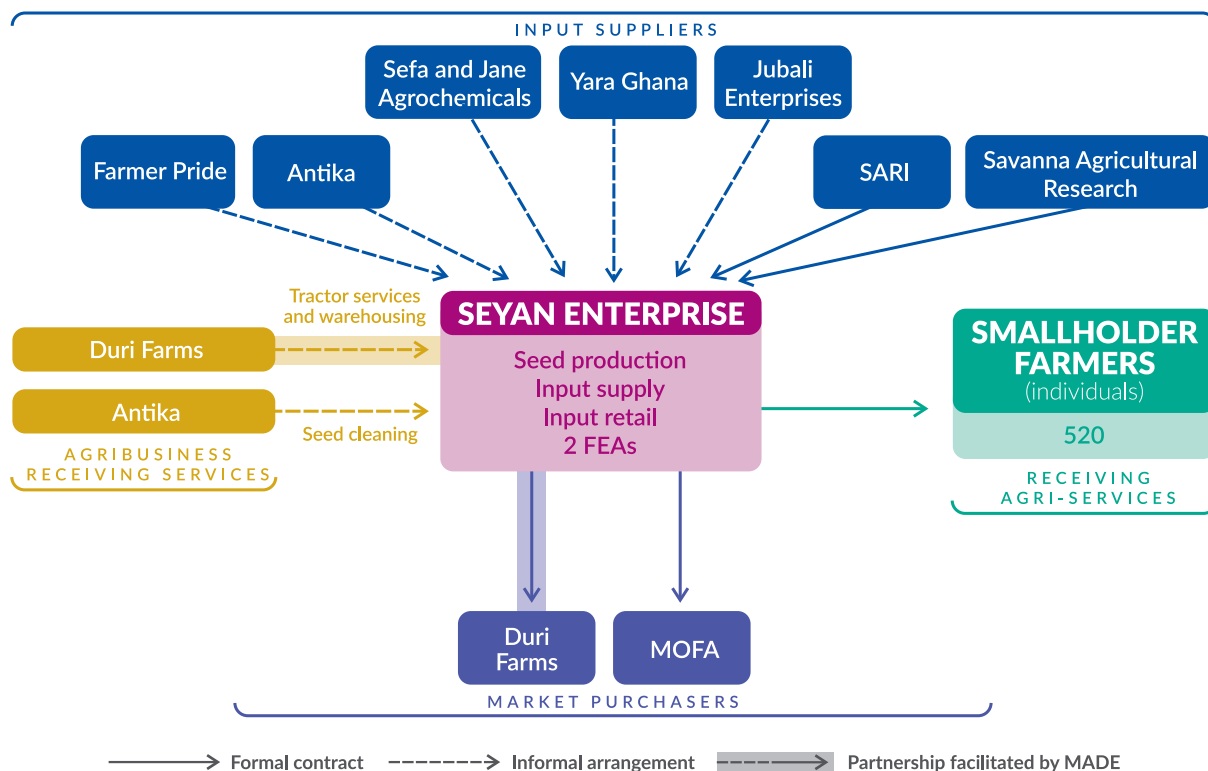


### Business-to-business partnerships through MADE

The company knew of Duri Farms prior to being involved with the MADE programme, but it was MADE that brought the two firms together, and Seyan now has a formal contract to supply Duri Farms with inputs. In return, Seyan receives ploughing services for its smallholder farmers (SHFs) – provided on credit until the end of the season – support with aggregation and also use of Duri Farms' warehouse. In addition, Seyan has an informal relationship with Antika and Farmer Pride, from whom it buys inputs on a cash basis; Antika also cleans the company's seed.

### Other business-to-business partnerships

Seyan buys inputs from a range of other companies on 30-day credit terms; these companies include Sefa and Jane Agrochemicals, Jubali Enterprises and Yara Ghana. These relationships are all informal and based on goodwill. For seed multiplication the company has a formal contract to buy foundation seed from the Savanna Agricultural Research Institute (SARI). Seyan sells seeds to the Ministry of Food and Agriculture (MOFA) through a formal contract but the government agency does not pay on time.



### Business-to-business and business-to-farmer relationships for Seyan Enterprise

## Business-to-farmer relationships

The company has found female farmers to be more reliable than male farmers. Seyan's recovery from its SHFs is two 100 kg bags of soya per acre.

## Smallholder farmer safeguarding

Seyan has not considered using crop insurance for the company's SHFs.

## Constraints and opportunities

Seyan has had difficulties accessing loans to grow the business, finding the process of applying to local banks arduous. MADE was instrumental in facilitating a GHS 50,000 loan through Sinapi Aba at a 45% interest rate.

## Growth potential

The company would like to expand to 1,000 out-growers if it can access the necessary finance.

## Additional insights

The company is actively seeking to join the Ghana Commodity Exchange to trade grain.