**A BUSINESS PLAN FOR THE DEVELOPMENT OF A TWO HECTARES PLANTAIN PLANTATION AT EFUT ABUA, CREEK TOWN**

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**1. Industry Overview**

The agricultural industry of which commercial plantain farming is a subset of is no doubt amongst the leading industries in most countries of the world; it is the industry that produces food for the populace and of course raw materials for industries.

Because of the significant role the agriculture sector plays, the government of most countries ensures that they go all the way to subsidize seedlings, fertilizers, and farming implements and machinery for farmers and also encourage entrepreneurs to go into commercial farming.

Commercial plantain farming is indeed one of many businesses that an entrepreneur who is interested in going into commercial farming can major in. As a matter of fact, there are several plantain plantations scattered all around Nigeria. This is so because plantain easily grows and thrives pretty well in water – logged areas.

### 2. Executive Summary

Creek Town Plantain Farmers Multipurpose Cooperative Society is a world class and registered commercial farm that will be based in Efut Abua, Creek Town, Odukpani L.G.A, Cross River State. We have done our detailed market research and feasibility studies and we were able to secure a well – situated and suitable farm land to start our commercial plantain farming.

Our commercial plantain farming is a going to be standard commercial plantain farm hence will be involved in both commercial plantain cultivation and plantain processing and packaging of plantain. We will be involved in both organic commercial plantain farming and non – organic commercial plantain farming.

We have put plans in place that will help us launch a standard and world – class plantain processing plant within the first three years of officially running Creek Town Plantain Farmers Multipurpose Cooperative Society. We will process and package plantain chips, plantain floor and ensure that they flood the market both in Cross River State and in other states of the country; we want to compete with the best in the state and country at large.

Which is why aside from the fact that we’ve secured the required farming land and most of the farming equipment and machines, we have also hired some key employees who are currently undergoing training so as to be able to fit into the ideal picture of the 21st century commercial plantain farm workforce that we want to build.

We are in the commercial plantain farming business because we want to leverage on the vast opportunities available in the commercial farming industry, to contribute our quota in growing the country economy, in national food production, raw materials production for industries, to export agriculture produce from state to other states and over and above to make profit.

Creek Town Plantain Farmers Multipurpose Cooperative Society is well positioned to become one of the leading commercial plantain farms in the Cross River State, which is why we have been able to source for the best hands and farm machineries to run the farm with. We have put process and strategies in place that will help us employ best practices when it comes to commercial plantain farming processes and plantain processing and packaging as required by the regulating bodies in the country.

Creek Town Plantain Farmers Multipurpose Cooperative Society is a company that is owned by Nella Andem Ewa (SAN)

#### ****3. Our Products and Services****

Creek Town Plantain Farmers Multipurpose Cooperative Society is a world class commercial farm that is committed to cultivating both organic and non – organic plantain for both the states’ market and the country market (processed and packaged plantain chips) and plantain floor. We are in business to produce both food and raw materials for people and industries in commercial quantities. We will also ensure that we operate a standard plantain processing and packaging plant as part of our complimentary business.

We are in this line of business to make profits, and we will ensure that we do all that is allowed by the law of the Country to achieve our business goals and objectives. These are the areas we will concentrate on in our commercial plantain farms. If need arises we will definitely cultivate related crops;

* Cultivation of plantains (organic and non – organic)
* Plantain flour production (5,000 bunches)
* Standard Food Processing Plant (Plantain chips production and packaging) (1,000 bunches)
* General market plantain sale (1,000 bunches)

#### ****4. Our Mission and Vision Statement****

* Our Vision is to become one of the leading commercial plantain farms and plantain processing and packing brand not just in Cross River State but also on the country stage.
* Creek Town Plantain Farmers Multipurpose Cooperative Society is a world class commercial plantain farms that is in business to cultivate plantains in commercial quantities both organic and non – organic and processed plantain chips for both the state market and the country market. We want our well – packaged plantain chips and plantain to flood every nooks and crannies of the state and other states.

**Our Business Structure**

Creek Town Plantain Farmers Multipurpose Cooperative Society is a commercial plantain farm that intends starting small in Odukpani – Cross River State, but hope to grow big in order to compete favorably with leading commercial plantain farms in the commercial farming industry both in the state and on a country level.

We are aware of the importance of building a solid business structure that can support the picture of the kind of world class business we want to own. This is why we are committed to only hire the best hands in and around Nigeria.

At Creek Town Plantain Farmers Multipurpose Cooperative Society, we will ensure that we hire people that are qualified, hardworking, dedicated, customer centric and are ready to work to help us build a prosperous business that will benefit all the stake holders (the owners, workforce, and customers).

As a matter of fact, profit-sharing arrangement will be made available to all our senior management staff and it will be based on their performance for a period of five years or more as agreed by the management of the farm. In view of the above, Creek Town Plantain Farmers Multipurpose Cooperative Society have decided to hire qualified and competent hands to occupy the following positions;

* Chief Operating Officer
* General Farm Manager
* Administrator/Accountant
* Crop Cultivation Manager/Supervisor
* Sales and Marketing Executive
* Field Employees
* Front Desk Officer

### ****5. Job Roles and Responsibilities****

**Chief Operating Officer:**

* Increases management’s effectiveness by recruiting, selecting, orienting, training, coaching, counseling, and disciplining managers; communicating values, strategies, and objectives; assigning accountabilities; planning, monitoring, and appraising job results; developing incentives; developing a climate for offering information and opinions; providing educational opportunities.
* Creates, communicates, and implements the organization’s vision, mission, and overall direction – i.e. leading the development and implementation of the overall organization’s strategy.
* Responsible for fixing prices and signing business deals
* Responsible for providing direction for the business
* Creates, communicates, and implements the organization’s vision, mission, and overall direction – i.e. leading the development and implementation of the overall organization’s strategy.
* Responsible for signing checks and documents on behalf of the company
* Evaluates the success of the organization

**General Farm Manager**

* Responsible for the planning, management and coordinating all farm activities across the various sections on behalf of the organization
* Supervises other section managers (plantain cultivation manager and plantain chips production manager)
* Ensures compliance during project executions
* Provides advice on the management of farming activities across all section
* Responsible for carrying out risk assessment
* Using IT systems and software to keep track of people and progress of the growth of crops, fishes, birds and animals
* Responsible for overseeing the accounting, costing and sale of farm produce after harvest
* Represent the organization’s interest at various stakeholders meetings
* Ensures that farming goals desired result are achieved, the most efficient resources (manpower, equipment, tools and chemicals et al) are utilized and different interests involved are satisfied. Responsible for preparing financial reports, budgets, and financial statements for the organization
* Responsible for overseeing the smooth running of HR and administrative tasks for the organization
* Handles all financial transactions for the company
* Defines job positions for recruitment and managing interviewing process
* Carries out staff induction for new team members
* Responsible for training, evaluation and assessment of employees
* Oversees the smooth running of the daily farming activities across the various farming sections.

**Administrator/Accountant**

* Responsible for overseeing the smooth running of HR and administrative tasks for the organization
* Defines job positions for recruitment and managing interviewing process
* Carries out staff induction for new team members
* Responsible for training, evaluation and assessment of employees
* Responsible for preparing financial reports, budgets, and financial statements for the organization
* Responsible for financial forecasting and risks analysis.
* Responsible for developing and managing financial systems and policies
* Responsible for administering payrolls
* Ensures compliance with taxation legislation
* Handles all financial transactions for the company
* Serves as internal auditor for the company

**Crop Cultivation Manager/Supervisor**

* Responsible for managing the plantain cultivation section of the commercial plantain farm
* Supervises other workers within the department
* Work closely with the General Manager to achieve the organizations’ goals and objectives

**Plantain Flour and Chips Production Manager/Supervisor**

* Responsible for managing the plantain flour and chips production and general sales of plantain section of the commercial farm
* Supervises other workers within the department
* Works closely with the General Manager to achieve the organizations’ goals and objectives

**Sales and Marketing Officer**

* Identifies, prioritizes, and reaches out to new partners, and business opportunities et al
* Identifies development opportunities; follows up on development leads and contacts; participates in the structuring and financing of projects; assures the completion of relevant projects.
* Writes winning proposal documents, negotiate fees and rates in line with company policy
* Responsible for handling business research, marker surveys and feasibility studies for clients
* Responsible for supervising implementation, advocate for the customer’s needs, and communicate with clients
* Develops, executes and evaluates new plans for expanding increase sales
* Document all customer contact and information
* Represents the company in strategic meetings
* Helps to increase sales and growth for the company

**Field Workers/Contract Staff**

* Responsible for preparing farm lands for plantain cultivations
* Responsible for watering the plantain crop
* Weeding or fertilizer and/or pest control application
* Handles farm implements and machines as instructed by the section manager / supervisor
* Assist in handling the harvest of plantains
* Carries out task in line with the stated job description
* Assist in transport working tools and equipment from the farm and back to the designated store room
* Handles any other duties as assigned my the line manager

**Client Service Executive/Front Desk Officer**

* Welcomes guests and clients to the farm by greeting them in person or on the telephone; answering or directing inquiries.
* Ensures that all contacts with clients (e-mail, walk-In center, SMS or phone) provides the client with a personalized customer service experience of the highest level
* Through interaction with clients on the phone, uses every opportunity to build client’s interest in the company’s products and services
* Manages administrative duties assigned by the manager in an effective and timely manner
* Consistently stays abreast of any new information on the company’s products, promotional campaigns etc. to ensure accurate and helpful information is supplied to clients
* Receives parcels / documents for JB Michaels Commercial Farms, LCC
* Distributes mails in JB Michaels Commercial Farms, LCC
* Handles any other duties as assigned my the line manager

### 6. SWOT Analysis

Creek Town Plantain Farmers Multipurpose Cooperative Society do not intend to launch out with trial and error hence the need to conduct a proper SWOT analysis. We know that if we get it right from the onset, we will succeed in creating the foundation that will help us build a standard commercial plantain farm that will favorably compete with leading commercial plantain farms in Cross River State and in the rest part of the country.

As a world – class commercial plantain farms and plantain processing company, we look forward to maximizing our strength and opportunities and also to work around our weaknesses and threats. Here is a summary from the result of the SWOT analysis that was conducted on behalf of Creek Town Plantain Farmers Multipurpose Cooperative Society;

* **Strength:**

Our strength as a commercial plantain farm is the fact that we have healthy relationships with loads of major players (agriculture merchants who deal in plantains) in the commercial farms industry; both suppliers and buyers within and outside of the State.

We have some of the latest commercial farming machines, tools and plantain processing equipment that will help us cultivate plantains in commercial quantities with less stress.

* **Weakness:**

Our weakness could be that we are a new commercial plantain farms in the state, and perhaps the fact that we decided to diversify our farming activities could count against us initial. We are aware of this and from our projection will overcome this weakness with time and turn it to a major advantage for the business.

* **Opportunities:**

The opportunities that are available to us cannot be quantified; we know that there are loads of individuals who consume both organic and non – organic plantains in different forms both in the States and other parts of the country. We will ensure that we maximize the opportunities available to commercial plantain farmers.

* **Threat:**

Some of the threats and challenges that we are likely going to face when we start our own commercial plantain farm are global economic downturn that can impact negatively on household spending, bad weather cum natural disasters (draughts, epidemics), unfavorable government policies and the arrival of a competitor (a commercial farm that cultivates same crops) as our farms within same location. There is hardly anything you can do as regards this threats and challenges other than to be optimistic that things will continue to work for your good.

### 7. MARKET ANALYSIS

* **Market Trends**

One of the common trends in the commercial plantain farming line of business is that most players in the industry are no longer concentrating only on non – organic plantain farming. They now find it easier to run both organic plantain cultivation and non – organic plantain cultivation. It is fact that despite that organic food are expensive, the sale for organic food is on the increase and it is indeed profitable.

Despite the fact that commercial plantain farming has been in existence since time immemorial, which does not in any way make the industry to be over saturated; commercial plantain farmers are exploring new technology to continue to improve the cultivation processes and also plantain preservation and processing processes; mechanized farming has indeed increased the tons of food produced by farmers. The fact that there is always a ready market for plantains makes the business highly thriving and profitable.

Lastly, it is a common trend to find standard commercial plantain farmers run a plantain processing business alongside their farm. It is a means of maximizing profits in the business. Beside plantains has a short – shelve lifespan hence it is ideal to processes them into plantain chips that can easily be well – packaged and shipped to other states of the country with ease.

#### ****8. Our Target Market****

It is a known fact that the target market of those who are the end consumer of plantain in any form and also those who benefits from the business value chain of commercial plantain farming is all encompassing; it is far – reaching. Almost every household consumes plantain. In essence a commercial plantain farmer should be able to sell his or her farm produce to as many people as possible including hotels, restaurants and dormitories et al.

We will ensure that we position our business to attract consumers of plantain not just in the state alone but also other parts of the country which is why we will be exporting some of our farm produce either in raw form or processed form to other states of the country.

**Our** [**competitive advantage**](https://www.profitableventure.com/example-companies-competitive-advantage/)

The truth is that, It is easier to find entrepreneur flocking towards an industry that is known to generate consistent income which is why there are more commercial farmers in the state and of course in most parts of the country.

As a matter of fact, entrepreneurs are encouraged by the government to embrace commercial farming. This is so because part of the success of any state is her ability to cultivate her own food and also export foods to other states of the country.

Creek Town Plantain Farmers Multipurpose Cooperative Society is fully aware that there are competitions when it comes to selling commercial farm produce including plantains all over the country, which is why we decided to carry out thorough research so as to know how to take advantage of the available market in the state and in other parts of the country.

We have done our homework and we have been able to highlight some factors that will give us competitive advantage in the marketplace; some of the factors are effective and reliable plantain farming processes that can help us sell our produce at competitive prices, good network and excellent relationship management.

Another competitive advantage that we are bringing to the industry is the fact that we have designed our business in such a way that we will operate an all – round standard commercial plantain farms that will be involved in the production of plantain chips i.e. plant processing plant. With this, we will be able to take advantage of all the available opportunities within the industry.

Lastly, our employees will be well taken care of, and their welfare package will be among the best within our category (start – ups commercial plantain farms) in the industry meaning that they will be more than willing to build the business with us and help deliver our set goals and achieve all our aims and objectives.

**9. SALES AND MARKETING STRATEGY**

* **Sources of Income**

Creek Town Plantain Farmers Multipurpose Cooperative Society is in the commercial farming business for the purpose of maximizing profits hence we have decided to explore all the available opportunities within the industry to achieve our corporate goals and objectives. In essence we are not going to rely only on the sale of our farm produce to generate income for the business.

Below are the sources we intend exploring to generate income for Creek Town Plantain Farmers Multipurpose Cooperative Society;

* Cultivation of plantains (organic and non – organic)
* Standard Food Processing Plant (Plantain chips production and packaging)
* Plantain Flour
* General Market Sales of Plantain

**10. Sales Forecast**

We conducted a thorough market survey and feasibility studies and we were able to discover that the sales generated by a commercial farm depends on the size of the farm, the nature of the commercial farm (whether cattle rearing, poultry farming, fish farming and crops cultivation et al).

We have perfected or sales and marketing strategies and we are set to hit the ground running and we are quite optimistic that we will meet or even surpass our set sales target of generating enough income / profits from the year of operations and build the business from survival to sustainability.

We have been able to critically examine the agriculture industry cum commercial plantain farm line business and we have analyzed our chances in the industry and we have been able to come up with the following sales forecast. The sales projection is based on information gathered on the field and some workable assumptions as well with respect to the nature of commercial plantain farm that we run.

We will be running a standard plantain processing plant with a capacity to export well – branded and packaged plantain chips and flour to other states of the country. Below are the projections that we were able to come up with for the first three years of Creek Town Plantain Farmers Multipurpose Cooperative Society;

* **First Fiscal Year-: N**4,250,000
* **Second Fiscal Year-: N**8,800,000
* **Third Fiscal Year-: N**13,000,000

**N.B**: This projection is done based on what is obtainable in the industry and with the assumption that there won’t be any major economic meltdown that can impact negatively on household spending, bad weather cum natural disasters (draughts, epidemics), and unfavorable government policies. Please note that the above projection might be lower and at the same time it might be higher.

* **Marketing Strategy and Sales Strategy**

We are quite aware that the reason why some commercial plantain farms hardly make good profits is their inability to sell off their plantain as at when due; plantain gets ripe within a short time after harvest and if they are not sold or processed, they will get spoilt. In view of that, we decided to set up a standard plantain processing plant to help us maximize profits.

Our sales and marketing team will be recruited base on their vast experience in the industry and they will be trained on a regular basis so as to be well equipped to meet their targets and the overall goal of the organization.

Over and above, we have perfected our sale and marketing strategies first by networking with agriculture merchants and companies that rely on plantains as their major raw materials. In summary, Creek Town Plantain Farmers Multipurpose Cooperative Society will adopt the following strategies in marketing our commercial plantain farm produce;

* Introduce our business by sending introductory letters alongside our brochure to stake holders in the agriculture industry, plantain merchants, hotels and restaurants and plantain processing plants et al.
* Advertise our [business in agriculture](https://www.profitableventure.com/agriculture-ideas/) and food related magazines and websites
* List our commercial plantain farms on yellow pages ads
* Attend related agriculture and food expos, seminars, and business fairs et al
* Leverage on the internet to promote our business
* Engage in direct marketing
* Encourage the use of Word of mouth marketing (referrals)

**11. Publicity and Advertising Strategy**

Any business that wants to grow beyond the corner of the street or the city they are operating from must be ready and willing to utilize every available means (both conventional and non – conventional means) to advertise and promote the business. We intend growing our business which is why we have perfected plans to build our brand via every available means.

We know that it is important to create strategies that will help us boost our brand awareness and to create a corporate identity for our commercial plantain farm business. Below are the platforms you can leverage on to boost our commercial plantain farm brand and to promote and advertise our business;

* Place adverts on both print (newspapers and magazines) and electronic media platforms
* Sponsor relevant community based events / programs
* Leverage on the internet and social media platforms like; Instagram, Facebook , twitter, YouTube, Google + et al to promote our business
* Install our Bill Boards on strategic locations all around the state
* Engage in road show from time to time in targeted neighborhoods
* Distribute our fliers and handbills in target areas
* Contact hotels, restaurants, agriculture produce merchants and residence in our target areas by calling them up and informing them of Creek Town Plantain Farmers Multipurpose Cooperative Society produce we sell
* List our commercial plantain farms in local directories/yellow pages
* Advertise our commercial plantain farms in our official website and employ strategies that will help us pull traffic to the site.
* Ensure that all our staff members wear our branded shirts and all our vehicles and trucks are well branded with our company logo et al.

#### ****12. Our**** [Pricing Strategy](https://www.profitableventure.com/factors-product-pricing-strategy/)

Some of the factors that will help you sell your plantain at the right price that will guarantee that you make profits is dependent on your strategy while some of the factors are beyond your control.

For example, if the climatic condition is unfavorable and if there are natural disaster in the location where you have your commercial plantain farm, then it will directly affect the harvest of plantain and also the prices of your farm produce.

Over and above, if you want to get the right pricing for your farm produce, then you should ensure that you choose a good location for your commercial farm, choose a good breed / seeds that will guarantee bountiful harvest, cut the cost of running your farm to the barest minimum and of course try as much as possible to attract buyers to your farm as against taking your farm produce to the market to source for buyers; with this, you would have successfully eliminate the cost of transporting your harvest to the market and other logistics.

We are quite aware that one of the easiest means of penetrating the market and acquiring loads of customers for all our plantain is to sell them at competitive prices hence we will do all we can to ensure that the prices of our plantains are going to be what other commercial plantain farmers would look towards beating.

One thing is certain, the nature of commercial farming makes it possible for farmers to place prices for their farm produce based on their discretion without following the benchmark in the industry. The truth is that it is one of the means of avoiding running into loss. The easier you sell off your harvested plantain the better for your business.

* **Payment Options**

The payment policy adopted by Creek Town Plantain Farmers Multipurpose Cooperative Society is all inclusive because we are quite aware that different customers prefer different payment options as it suits them but at the same time, we will ensure that we abide by the financial rules and regulation of the country.

Here are the payment options that Creek Town Plantain Farmers Multipurpose Cooperative Society will make available to her clients;

* Payment via bank transfer
* Payment with cash
* Payment via online bank transfer
* Payment via check
* Payment via mobile money transfer

In view of the above, we have chosen banking platforms that will enable our client make payment for farm produces purchase without any stress on their part. Our bank account numbers will be made available on our website and promotional materials to clients who may want to deposit cash or make online transfer for our plantains and processed plantains (well – branded and packaged plantain chips).

### ****13. Startup Expenditure (Budget)****

When it comes to calculating the cost of starting a commercial plantain farm with plantain processing plant, there are some key factors that should serve as a guide. Factor such as the capacity of plantain processing plant you want to own and the size of the commercial plantain farm.

Besides, in setting up any business, the amount or cost will depend on the approach and scale you want to undertake. If you intend to start a world – class commercial farm, then you would need a good amount of capital as you would need to ensure that your employees are well taken care of, and that your farm is conducive enough for workers to be creative and productive.

This means that the start-up can either be low or high depending on your goals, vision and aspirations for your business.

The tools and equipment that will be used are nearly the same cost everywhere, and any difference in prices would be minimal and can be overlooked. As for the detailed cost analysis for starting a commercial plantain farm; it might differ in other countries due to the value of their money.

Below are some of the basic areas we will spend our start – up capital in setting up our plantain plantation

* The amount required for preparing the farm land – **N495,000**
* The cost for acquiring the required working tools and equipment / machines = **N2,753,000**
* The amount required for purchase of the first set of plantain seedlings et al – **= N700,000**

(7,000 suckers)

* The amount required to set up a standard factory storage = **N1,800,000**
* Operational cost for the first 3 months (salaries of employees, payments of bills et al) = **N358,000**
* The amount required for payment of workers for a period of 11 months = N**572,000**
* Additional Expenditure **= N300,000**
* **First Aid = N6,000**

Going by the report from detailed research and feasibility studies conducted, we will need an average of **N6,984,000** to start a standard commercial plantain farming with plantain processing plant business in Efut Abua Odukpani Local Government Area, Cross River State. These are some of the equipment that we would need to fully launch our commercial plantain plantation:

* Shovel - 4
* Wheel Barrow - 1

Basically, the nature of commercial plantain farms does not require an office space; most people that run commercial farms operate directly from their farms. But we have decide to open a small liaison office; a place where administrative jobs will be carried out on behalf of the business.

**Generating Funding/Startup Capital for Creek Town Plantain Farmers Multipurpose Cooperative Society**

No matter how fantastic your business idea might be, if you don’t have the required money to finance the business, the business might not become a reality. Finance is a very important factor when it comes to starting a business such as greenhouse commercial farming. No doubt raising start – up capital for a business might not come cheap, but it is a task that an entrepreneur must go through.

#### ****14. Sustainability and Expansion Strategy****

The future of a business lies in the numbers of loyal customers that they have the capacity and competence of the employees, their investment strategy and the business structure. If all of these factors are missing from a business (company), then it won’t be too long before the business close shop.

One of our major goals of starting Creek Town Plantain Farmers Multipurpose Cooperative Society is to build a business that will survive off its own cash flow without the need for injecting finance from external sources once the business is officially running. We know that one of the ways of gaining approval and winning customers over is to sell our farm produce (organic and non – organic plantains and even processed plantains) a little bit cheaper than what is obtainable in the market and we are well prepared to survive on lower profit margin for a while.

Creek Town Plantain Farmers Multipurpose Cooperative Society will make sure that the right foundation, structures and processes are put in place to ensure that our staff welfare are well taken of. Our organization’s corporate culture is designed to drive our business to greater heights and training and re – training of our workforce is at the top burner of our business strategy.

As a matter of fact, profit-sharing arrangement will be made available to all our management staff and it will be based on their performance for a period of five years or more as determined by the management of the organization We know that if that is put in place, we will be able to successfully hire and retain the best hands we can get in the industry; they will be more committed to help us build the business of our dreams.