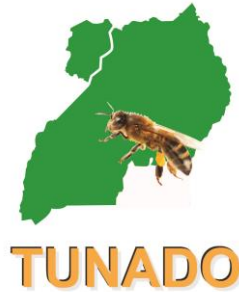


THE UGANDA NATIONAL APICULTURE DEVELOPMENT ORGANISATION (TUNADO)



**Report of the Proceedings of the First Apiculture Business
Forum
26-27 November, 2015 held in Kati Kati Restaurant, Kampala**



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BACKGROUND

World over, there is growing recognition that Africa economic growth lies in agrifood and agribusiness. There are different initiatives that have been created at international level, continental and even here in Uganda with the purpose to promote agribusiness for example Africa Agribusiness Academy. Additionally different development partners have undergone paradigm shift from just charity to social entrepreneur and business development projects in agriculture. This paradigm shift has provided opportunities for well positioned SMEs in agrifood to tap into such emerging opportunities.

However, TUNADO with its 11 year experience has realised that beekeeping industry is dominated with small scale entrepreneurs with limited business acumen and readiness to tap into emerging agribusiness fund as well as developing bankable enterprises that are attractive to both financiers and investment (both local and international). The Majority of actors start beekeeping business (especially at high end of the value chain) and never celebrate their first anniversary. In recent past years, actors (especially processors and packers) have and continue to demand for the financial facility with limited success with current financial institutions. TUNADO's interaction with financial institutions has shown that the majority of actors have no banking culture, saving culture, no track record in credit management, no records of sales available, no business plans etc.

Additionally, TUNADO being at the forefront continues to receive international companies inquiring about prospects of co-investing in local businesses. When such information is extended to the SMEs, limited response is received. The few respondents are never successful in advancing the co-investor inquires, on basic business and management questions asked e.g. turnover, separation of management and directors, financial statements, volumes traded, etc. If this situation continues, we are likely to have stagnant honey industry despite the fact that it is a high value enterprise.

Given the above background, TUNADO in partnership with Oxfam and Africa Agribusiness Academy (AAA) organised a two days business forum. The forum that was held in Kati Kati Restaurant, Kampala aimed at:

- Stimulating business thinking amongst the honey value chain actors,
- Coaching, pitching and mentoring the SMEs in the honey value chain on how to grow their businesses and make them bankable and attractive to investors.
- Exposing agrifood/business opportunities for honey value chain actors and salient issues for business success
- Share knowledge on how to grow and prepare apiculture business to fit emerging markets.

The forum targeted 200 persons from primary value chain actors (individual beekeepers, beekeeper groups, beekeeper associations, honey cooperatives, honey processors and packing companies, equipment manufactures), market providers (supermarkets, hotels, consumers),

service providers (trainers, companies providing packaging materials) financial institutions, development partners, Government line departments (MAAIF-entomology, Uganda Export Promotion Board, Uganda National Bureau of Standards, UBOS, Ministry of Trade), extension workers, and private sector.

1.0 PROCEEDINGS OF THE FORUM

2.1 Welcome Remarks made by TUNADO Chairman: Mr. Jackson Jurua

In his welcome remarks, the Chairman thanked the participants for turning up in a great number. He elaborated that the forum was aimed at exploring competitive opportunities in the sector and instilling a business mindset among the actor(s) in responding to these opportunities. He advised the participants to make the best out of presence of all the wide range of actors and players to take home knowledge, information and acquire entrepreneurial skills of how to grow their business enterprises.

He restated the role and governance of TUNADO, as follows:

TUNADO's vision is being a vibrant membership based apex body coordinating apiculture industry in Uganda for sustainable national development.

Mandate: a national apex body that coordinates initiatives of stakeholders in the apiculture industry. Promoting apiculture as a business enterprise.

Mission: To provide a national platform for stakeholders to promote and develop economically viable and environmentally sustainable apiculture industry in Uganda.

Objectives:

- To bring together all apiculture stakeholders country wide under one umbrella body to ease coordination and improve the performance of the Apiculture Industry.
- To raise awareness of the importance and value of apiculture to the National Economy
- To liaise with the relevant government bodies to help reduction of poverty in the rural areas, by increasing three levels of bee keeping among farmers.
- To promote Ugandan honey and other hive products in the region and internationally.
- To assist standardization of Uganda honey to meet international standards.
- To establish an information centre that will assist in research and development of Apiculture Industry

He explained the status of the sector:

The sector growth is still very low because on the continued low production. Uganda's exports of bee products is minimal. The government spends US\$150 million annually on conducting the residual monitoring plan and maintaining its third countries marketing to EU status. There is huge opportunity for Uganda to export bee products to the EU. If the local and exportable quantities are

to be realized sustainably, there is need to substantially increase production through business oriented approach.

He informed the participants that future forums will be organized to share relevant emerging opportunities and issues and thanked Oxfam and Africa Agribusiness Academy for funding the first forum.



2.2 Key Note Address by the Executive Director: Mr. Dickson Birwomumaisho

He explained the objectives of the TUNADO Strategic Plan 2012 – 2017:

- Advocacy
- Member services
- Institutional strengthening
- Membership growth

He stressed that to realize these objectives, members have to conduct serious business. The purpose of the forum was to inform and prepare stakeholders particularly beekeepers to tap into the available resources and opportunities. The forum should answer the core question of how to grow members' businesses by organizing the various segments of the value chain.

He emphasised the key factors to successful business and urged members to address them, including:

- Record keeping as evidence of the business operations. Preparation of timely audited books of account.
- Increase production and invest effectively.
- Reduce waste in agrifood enterprises.

- Tap into available support to enhance the value chain and value addition in apiculture sector.
- Further organisation and orientation to commercial production is a priority.
- Share knowledge/information with experts in various technical areas such as, production, marketing, business skills, group organisation, and apply it to operate remunerating businesses.

He thanked Oxfam and AAA for their valuable collaboration and funding contribution to the forum.

2.3 Introductions and expectations of the participants

The forum brought together 100 participants from all regions of the country: Ranging from primary value chain actors (individual beekeepers, beekeeper groups, beekeeper associations, honey cooperatives, honey processors and packing companies, equipment manufactures), market providers (supermarkets), service providers (trainers and financial institutions). Participants also came from development partners (Africa Agribusiness Academy, Apitrade Africa, Swisscontact, Hofokam, SNV, Agriprofocus, ICCO – Cooperation), Government line agencies (Uganda Export Promotion Board), extension workers, the media, and private sector. The forum attracted 28% (28) women. Many participants indicated that they are newcomers into beekeeping while many existing actors indicated that they have plans to expand their production volumes.

The participants' various expectations are summarized as follows:

- To network with experienced producers and processors.
- Share experiences knowledge and information.
- Enter into business deals.
- Planed to increase honey production tonnage therefore looking to share experiences, information on sources of working capital financing, successful business models and markets.
- Build partnerships in sector development programs and research.
- New beekeepers seeking knowledge, business partnerships and skills.
- Engage TUNADO for more inclusion of women and youth in the sector.
- Promote agri-business operators willing to invest with small holders.

2.4 Technical Presentations

2.4.1 HOFOKAM Agribusiness Financing: Options for Apiculture by Mr. Herbert Rusa, Operations Manager

He gave a background of Hofokam: With its headquarters in Fort portal, HOFOKAM is a microfinance institution founded by the Catholic Dioceses of Hoima, Fort Portal and Kasese in Western Uganda. Its funding and technical support are provided by Catholic Relief Services. The

institution was founded in 2003 through a merger of three Diocesan microfinance programs and incorporated as a company limited by a guarantee.

In February 2012, HOFOKAM's legal status changed, and it became a company limited by shares. Today, it's one of the oldest and largest microfinance institutions serving the rural poor in Western Uganda.

Its vision is to build economically empowered households in Uganda. Its mission is to provide technical and financial services to the economically active poor in the rural areas to enable them to realise their full business potential.

Recognizing that financial services are not the only tools for economic development and poverty alleviation, HOFOKAM has forged synergistic relationships with a number of socially driven organizations. These partnerships enable HOFOKAM to provide clients with new, innovative products and services.

It entered into tripartite collaboration with TUNADO and Trias to extend financial services to Apiculture SMEs including processing, marketing, transportation and packing. In this arrangement, TUNADO negotiated a subsidized annual interest rate of 19% on this fund for the apiculture actors. Hofokam manages the fund (by loaning it to and collecting from apiculture enterprises). In addition to extending financial services, it offers technical training to farmers in financial management, record keeping, and appraising farmers for financing. Trias plays the role of monitoring the loan holder SMEs. The TUNADO fund is covering Hoima, Masindi and West Nile.

Lending methodology:

- Loans are given to farmer groups of between 5 – 40 members groups at village level.
- There are also loan packages for individual farmers and in this case the organisation targets those with experience in the business for at least one year.
- Loan thresholds are US\$ 50,000 to 100,000,000
- One requirement is for the borrower to open and operate an account with the organisation.
- Before extending money Hofokam trains applicants first in the following areas:
 - i. Financial record keeping, group organisation and management.
 - ii. Demonstrate how the cash flow will support the loan repayment. The cash inflow projection is normally determined by the seasonal nature of production, thus the loan repayment schedule is developed to match the cash inflow projection. This is known as the irregular model.

Questions (from participants) and Answers

- i) *How many beekeepers have benefited from the organisation?*

Hofokam is dealing with agriculture enterprises in general not only beekeeping. It has developed a product for the apiculture SMEs. By the end of October 2015 HOFOKAM had helped 75 apiary farmers in 6 groups.

ii) What are the Organisation's experience working with farmers?

This is a viable business. The first main effort by the organisation is to change the mindset of the farmers from subsistence farming to farming as business. Because of Hofokam interventions the beneficiary farmers have increased and commercial agribusiness enterprises are emerging. Small farmers are encouraged to diversify their enterprises.

III) What is Minimum threshold?

Loan thresholds are US\$ 50,000 to 100,000,000

iv) What is the arrangement for financing equipment

Hofokam enters into a contract with a credible supplier of equipment and set standards for the supplied equipment to the beneficiary group of farmers.

v) What are the considerations for the involved risks such as, bees abandoning the hives resulting into minimal or less than expected production and the farmer incurring losses?

All loans are insured

vi) Would HOFOKAM finance a development organisation?

Yes if the development organisation is working with beekeepers.

vii) Many development programs e.g. NUSAF have not been successful what was the Hofokam model that has made it successful?

The beneficiaries have to use the loans properly for their livelihoods to change for the better.

viii) What triggers Hofokam to start operations in a particular district?

Moving into the districts is studied and the attributes include:

- When there is a partner like TUNADO
- Feasibility study of the area
- Start with a small service office in an area
- Clear product markets
- Viable business plans of applying company or enterprise

2.4.2 SNV Agrifinancing Project Uganda presented by Ms. Irene Sekamwa Kajoro, Project Coordinator SNV

This is a three year project 2015 – December 2017, aimed to contribute to bridging the gap of scarcity of Agriculture financing. The banks policy on agriculture financing is very restrictive

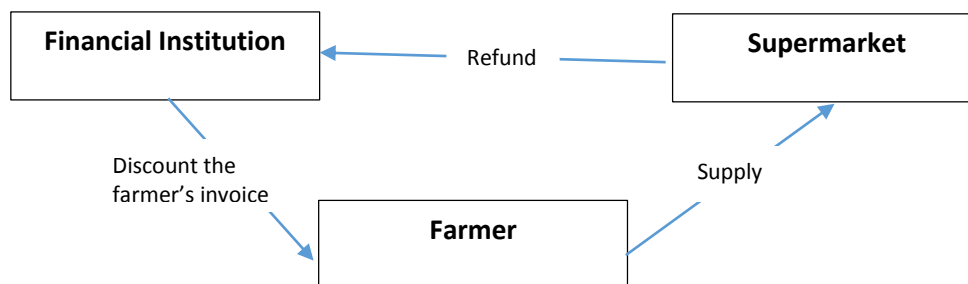
because agriculture is very risky. The presenter highlighted that although Agriculture is the largest contributor (22%) to GDP, the total percentage lending to agriculture has not exceeded 11% (2008 – 2014)¹.

Agrifinancing Uganda has a three pillar approach:

1. Strengthen the capacity of committed financial institutions to:

- Improve their practical sector knowledge
- Design relevant agrifinance products and
- Provide them with adequate credit monitoring and risk mitigation tools;

2. Introduce Agri supply chain financing depicted in the diagram below:



In this model the farmer supplies the supermarket and is paid cash by the financial institution by discounting the farmer's invoice. Then the supermarket pays the financial institution once the product has been sold.

3. Identify the more promising emerging farmers, producer associations, co-operatives, aggregators and agri-businesses with the objective to create, maintain and disseminate a pipeline of bankable commercial propositions for financing.

Agrifinancing Uganda is an initiative of Financial Access and its partner SNV together with the Embassy of the Kingdom of the Netherlands (EKN).

Under the three pillars SNV is responsible for

- Developing the agribusiness pipeline
- Teaching and helping the farmers how to develop bankable business plans
- Helping farmers to prepare business plans
- Increasing agribusiness network through the Agrifinance Multi-stakeholder Platform to be launched on December 1 – 2, 2015.

Questions and answers

i) *What is the coverage of the program?*

¹ Source: The SNV Agrifinancing Presentation

The coverage is West Nile, Rwenzori, Mbarara, Lira, Soroti, and Mbale regions

ii) *Will the program train SACCOs and farmer groups?*

The program is building capacity for cooperatives and companies. Training will be extended to a SACCO if it is part of a cooperative.

iii) *Who finances the SNV Agrifinance program, does the funding attract interest. How is it related to the Agricultural Credit Facility?*

She clarified that Agrifinance program is funded by the Dutch government (EKN). It is interest free. On the other hand, the Agricultural Credit Facility is administered by the Bank of Uganda through the commercial banks. It is 12% interest. The BOU credit facility is meant for commercial farmers who are legally registered, but not small holder farmers. Commercial banks do not publicise this facility because they want farmers to use their loans which are more expensive. The BOU has realized that this facility is not well publicized and will soon embark on wide dissemination of information about it.

2.4.3 Agriprofocus Online Agribusiness Platform presentation by Mr. Richard Mugisa

Mr. Mugisha counseled the participants about setting up valuable businesses. Three things the



entrepreneur should strive for in his/her

business:

- Innovation.
- Service to the community by starting a business to benefit others.
- Influencing those in the community.

He informed the participants that they have invested in the right sector. Honey and milk demand will never be challenged on earth.

He elaborated on the value of online marketing. He explained that:

- It is a tool used to promote and advertise tradable commodities and also to link with suppliers.
- The entrepreneur is able to connect with millions of people worldwide using online tools including websites, emails, social platforms and SMS.
- Online marketing is cost effective. There is no need of a physical show room to show case a product.

He emphasized the importance of possessing and using smart phones and tablets to apply these tools.

He demonstrated how Agriprofocus online platform (<http://agriprofocus.com/agriprofocus>) is used and invited the participants to sign up as members. The website is an active online space for stakeholders' networking and exchange. He showed the members the different sections of the website, described below:

- Knowledge base: researched and situational information and knowledge on key focus areas including Gender in Value Chains, Market access / information, Access to Finance, Organised Farmers, Sustainable Agriculture, Youth in Agri-Business, Horticulture, Dairy and Livestock.
- Directory: provides access to valuable local contacts of enterprises (such as cooperatives) ready to do business.
- Market place: offers a platform to highlight innovations, and to generate publicity for new products and/or services.
- Events: provides a calendar of Business 2 Business events and fairs, expert meetings, knowledge events and debates.

Questions and Answers/discussions

- i) One member emphasised the importance of networking and getting customers and suppliers using electronic tools. The member explained that he runs a profitable intermediary honey marketing business. He uses his electronic tools to search for honey supplies, contacts the supplier. Determines the available quantity and negotiates the price. He also contacts a buyer and negotiates a higher price. He then collects the honey from the supplier and delivers it to the buyer, gets paid and he also pays the supplier.

- ii) *What is the cost of membership of Agriprofocus Network?*

Membership is free.

2.4.4 The PSFU Marching Grant Facility presentation by Mr. Ronny Mulongo PSFU **www.cedpmgf.go.ug**

He advised the entrepreneur to first organise his enterprise operations before searching for external financing sources. When the entrepreneur is in a financial trap what does he do to change the situation?

- Cut down on unnecessary expenditures
- Consistently keep financial records
- Pay yourself a salary
- Improve technology through innovation in order to increase production and productivity.
- Work together in groups to take advantages of economies of scale in key production, marketing, business development activities.

He informed the participants: the Matching Grant Facility (MGF) is one of the components under the Competitiveness and Enterprise Development Project (CEDP) implemented by PSFU. The objective of the CEDP is to support enterprise capacity development of priority productive and service sectors.

The Grant is offered to Ugandan entrepreneurs in the Small and Medium Enterprises (SMEs) and associations operating in: Tourism, Agribusiness (only coffee, grains and pulses, Horticulture, edible oils, Fisheries) and Information Communication & Technology and 50% cost sharing method is applied. The eligible enterprises may access a cumulative grant amount not exceeding USD 100,000 during the project lifetime and subject to availability of funds.

To obtain a grant under the MGF, the entity must fulfill the following conditions:

1. Be duly registered as per the laws in Uganda.
2. Shall have been operational for a minimum of two (2) years from the time of registration.
3. Be privately owned, operated and not partially or controlled by Government.
4. Meet at least the minimum requirements under the scoring methodology (details are on
5. the website www.cedpmgf.go.ug).
6. Shall be operating in any one of the above supported sectors.

The eligible activities for the MGF grant include management training, acquisition of quality certification systems, business plan preparation, marketing, record keeping, financial management, and production techniques.

The presenter further informed the meeting that the second Call for Proposals for Grants opened, and it will closed on 22nd December, 2015 at 12:00 noon.

Questions and answers/discussions

- i) The responses from some participants were; grants extended to farmer groups bring quarrels within the groups.
- ii) In general, grants' conditions are too restrictive. When one gets a grant, he/she has limited flexibility in how to utilize the grant.

2.4.5 Agribusiness Incubation a successful mechanism for launching new enterprises
Presentation by Mr. Joseph Taremwa , Effective Skills Development Consultants

He explained that:

Business Incubation is a public and/or private, entrepreneurial, economic and social development process designed to nurture business ideas and startup companies and, through a comprehensive business support program, help them establish and accelerate their growth and success. Incubator is a physical space or facility that accommodates a business incubation process

A business Incubation helps aspiring entrepreneurs to overcome a lot of challenges. In Uganda, young companies are particularly vulnerable in their early/start-up years, where there is a higher percentage of inexperienced workers starting businesses. Widespread lack of employment opportunities means that there are a significantly higher percentage students or inexperienced entrepreneurs trying to start businesses. For example, ICT start-ups tend to attract technology professionals with little business experience. There is high failure rate of startups: more than 80% of startups in Uganda fail within 2 years of existence.

Many start up enterprises fail because they do not apply the scientific methods, that is: they follow the “Product Development Model”. It starts with a product idea being developed within the company’s own building and assumes that once the product is developed people will want it and will come and buy it.

The scientific approach that should be applied is the “Customer Development Model”. Its fundamental concept is don’t hypothesize everything about your business/product on your own, talk to prospective customers, friends, anyone who can offer good, quality insight about your ideas and develop an approach that they are interested in. He further explained, the customer development process is in four stages:

1. Customer Discovery is finding people who will pay you to solve a problem for them. This process involves narrowing your focus to a target audience, finding your target audience’s top problems, and understanding how much they would be willing to pay for a solution to it
2. Customer Validation is experimenting different products with your customers. This part will take the longest and often goes back and forth with the Customer Discovery step. Try new products, try them on new customers, ship early, and ship often. Don’t get too attached to one vision; simply keep building until you find a repeatable sales process.
3. Customer Creation naturally comes after “Customer Validation”. Once you’ve found a product/service that there is a demand for and has proof of sales, you grow the few customers you currently have and make many. This is when you narrow your vision and stick to a product.
4. Company Building you bring your product to the mainstream and making a company last in the long run.

He further explained the Agribusiness incubators Operational Models:

1. Bricks and Mortar (BAM): It represents the historical model of business incubation, which focuses on physical facilities, office support and limited on-site services

2. Virtual, Portal or Without Walls: Virtual incubator is described as an organization which is set up on the Internet and which provides a wide data bank and information, with the possibility of stimulating new business.
3. The Hub / Venture Incubator: Many of these incubators have come on board in the past year. Hubs combine the strengths from both the BAM model and the portal model into a central office

The presenter indicated that further discussions would be held during the second day of the Forum.
The full presentation is submitted with this report.

2.4.6 Africa Agribusiness Academy Agribusiness Incubation Services presentation by Mr. Farid Karama, AAA Director

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- Mr. Karama informed the forum that Africa Agribusiness Academy (AAA) was founded in 2010 by a group of innovative agrifood entrepreneurs from Eastern Africa. He is one of the founders of this Academy the coordinator of the Africa region. AAA's aim is to promote entrepreneurship and business development in the agrifood sector in Africa. Its members are a selected group of SMEs with a proven record of successful entrepreneurship based on fair business practices in sectors like Honey, Dairy, Poultry, Agri-input supply.

AAA is operating in 6 countries: Tanzania, Kenya, Uganda, Malawi, Ethiopia and Rwanda and its main focus is imparting entrepreneurship skills to SMEs which are regarded: as 'pull' factor and leverage for small farmer development, linking to market and leading to higher food security..

He elaborated the Academy's governances:

Mission:

The AA Academy is an entrepreneur platform, seeking to foster innovation and growth of small and medium scale agribusiness firms in Africa, with the ultimate aim to contribute to economic growth and improvement of rural income and food security in Africa

Organisation:

It has country chapters in Tanzania, Kenya, Uganda, Malawi, Ethiopia & Rwanda. It is targeting to reach 8 countries and expects to have 800-1200 members by 2017. The AAA has a Pan-Africa Board, a secretariat, and country boards in each country.

AAA Membership criteria:

- Operates according to AAA business standards
- Owner- entrepreneur of a company with 5-100 employees and turnover between \$50,000 - 1,000,000
- Willing to share knowledge and ideas, Link small farmers to market, Willing to coach others
- Paying Registration Fee of USD 100, and Annual Members fee of USD 100
- Have audited accounts for at least two years

Membership characteristics:

- The agribusiness companies work in different sectors: Dairy, Fish, Honey, Poultry, Seed, Grains / Pulses, Potatoes/ cassava (Tubers), Vegetables, Fruits, Beauty products, Beverages, Coffee, animal feed, animal meds, etc.
- Agribusiness companies with big differences in turnover : 80.000 to 3 million USD;
- The average number of employees varies between 2 stable and 150 flexible “oral contracts”.
- All the AAA members are a mix of different types of companies Importer / agent, Distributor, Contract farming / producer, Processor / Manufacturer, Exporter, Service provider / consultancy. But the majority is producer, processor (and distributor).
- Most members are active in certain (inter)national networks, national sector associations and some have had grants and have a small loan with a national bank
- The majority of the members work with over 200 farmers.
- Some work even with thousands of farmers.
- Most of the companies source from small (65%) and medium (24%) / large farmers.
- The companies trade also with brokers /Traders

AAA Business Clubs:

Business Clubs organize a wide range of activities, such as:

- Organize Business Visits to AAA members / Agri-SME companies
- Invite guest speakers and experts
- Organize and participate in trainings
- Link to investors, technology institutes, other businesses
- Organize and participate in business events, symposia and trade fairs
- Identify activities that will benefit its members.

AAA works with Knowledge Networks:

Knowledge Networks are groups of people who work together to tackle challenges and identify opportunities in SME-related topics. The networks include Entrepreneurship, Finance and Partnerships for Productivity. There are also specific sector networks (Desks) including Honey, Dairy, Poultry and Agri-inputs. The aims of the Knowledge Networks are to: Identify and share best practices; Create new knowledge; and ensure business linkages through networking; and needs based training offered to agribusiness SMEs and focus on real business cases.

The Intended impact on the society of the AAA programs include:

- Entrepreneurial spirit as a driving force for African development
- SMEs as business leaders and role models
- Growing from small to medium-scale agribusiness firms
- Market access through improved agribusiness chain linkages
- Enhanced incomes, (urban) food security, less hunger

2.4.7 Requirements for exporting honey by Ms. Noreen Kamoti, UEPB

EU biggest consumer of honey in the world and Uganda is since 2005 on the list to Export to EU.

The presenter explained the main requirements for exporting honey into EU, broken down as:

- Legal Requirements :
- Pre-market approvals

- Food legislation: Hygiene, Traceability, Residue levels (MRLs), Pesticide restrictions, Quality standards,
- Packaging and labeling
- Requirements for niche markets
- Export documentation

She pointed out the following:

- Pre-market approval: EU regulations prohibits importation of honey from outside the “third country list”. Countries on this list have established systems for testing honey quality and can effectively prevent honey exports which are not in compliance with EU requirements
- Residue Monitoring Plan (RMP) must be drawn as a basis for inclusion in the 3rd country list. The RMP guarantees that the honey imported into the EU does not contain any prohibited residue and veterinary drugs such as chloramphenicol.
- EU food legislation : Since most honey is used as food, EU legislation on food applies to all honey imported in Europe and other markets
- Hygiene: The General Hygiene legislation requires a clean production environment and personnel trained in the hygienic handling of honey. Procedures should be based on hazard analysis critical control point (HACCP) principles – Sector support institutions should develop guides to good hygiene practices. Proof of hygiene:, health certificate from MAAIF, UNBS quality certificate, HACCP certification (not obligatory)
- Traceability: Products with food safety problems should be taken off the market and consumers should be informed. Products should be identifiable and located quickly through a traceability system; coding of the suppliers
- Residues: Requirements- Establishes maximum residue levels (MRLs) for the use of authorized drugs such as antibiotics applied to bees. Use of veterinary drugs containing some pharmacological substances is prohibited. Certain pesticides in agriculture is leading to massive declines in bee colonies, also known as Colony Collapse Disorder (CCD) is prohibited. Pesticides such as clothianidin, imidacloprid and thiametoxam are not allowed in the EU, Japan and US markets. Proof of compliance: Health Certificate, laboratory Analysis report, Quality Certificate
- Niche markets:
 - Organic Niche Market: Beehives must be positioned in an area, with a radius of 3 km, which is free of contamination by chemicals from such sources as an industrial complex, airport or main road. Crops on which the bees feed must not have been chemically treated. Artificial bee fodder must be certified as organic. Diseases must not be treated with veterinary medicines, only with approved organic substances. The hives should be made of natural materials.

- Fair Trade Market: Niche –Consumers are increasingly concerned with the impact of their consumption partners on the working conditions of producers and local communities. Concept of Fair Trade includes fair pricing and improved living conditions for honey producers and their communities
- Export Documents:
 - Certificate of Incorporation/Business name (USRB)
 - Health certificate - Issued by MAAIF
 - Certificate of origin – issued by UEPB
 - Export Registration Certificate issued by UEPB
 - Customs Declaration Form - URA
 - Commercial invoice - Exporter
 - Packing list - Exporter
 - Bill of lading /Airway Bill
- Role of UEPB:
 - National Focal Point for Export Promotion and Development
 - Provision of Trade Information and market advisory services;
 - Business opportunities
 - Indicative International Prices, Import tariffs
 - Trade facilitation –preferential market access
 - Support in market penetration –Market Linkage
 - Export documentation and procedures
 - Support private sector participation in promotion events

Questions and discussions

- i) *One member observed that there are too many required export documentations and many authorities processing and issuing these documents. UEPB should develop comprehensive checklist of who avails what and at what cost.*

When you are registered as a new exporter UEPB organizes for registered exporters a one day seminar to sensitise them. Closing the gap of many documents UEPB developed a “So You Want To Export” document to provide all the information on export processes and procedures. This document will be reviewed soon and posted on the website. UEPB is considering centralizing the export procedures and approval in one office.

- ii) *UEPB should share information on exports and market conditions with SMEs and farmers more often.*

Working with the Ministry of Trade UEPB developed a National Export Strategy. Among the activities of the strategy is sensitizing farmers to grow for the particular export markets. Outreach activities are underway to disseminate and inform farmers

2.4.8 Agribusiness Fund by ICCO Cooperative (Interchurch Cooperation) presented by Mr. Aldo hope

ICCO provides grants and loan financing to agricultural SMEs. It also provides development acceleration services to businesses. It also may take shareholding (equity or quasi). If the applicant is a micro enterprise it is helped to grow into SME then given loan or equity option.

ICCO's primary countries of focus are: Kenya, Uganda, Ethiopia and Rwanda and its primary sectors are Agribusiness, Water & Sanitation, Health, Energy (preferably renewable), Education, and any opportunistic deals. The ICCO is operational countrywide

For the enterprise to qualify for ICCO financial services, it should have:

- Strong leadership.
- Work with farmers. ICCO targets helping small farmers through partnering with SMEs.
- Clear market orientation
- Growth ambition
- Started operations and marketing
- Innovative approach
- High quality agri-food markets – honey, fruits, vegetables, fish and cocoa)
- BDS attractiveness
- 50 employees, 1,000 producers, Turnover € 100-500k (indicative figures)
- Profitable are likely to become profitable soon

Questions and answers

i) What interest rate applies to the loan facility?

Interest rate is negotiable between (8 – 12%) annually on hard currency.

ii) What is the application procedure?

To apply the SME should send its business plan to ICCO.

iii) Does an enterprise have to meet all the requirements?

The applying enterprise does not have to meet all the criteria. ICCO helps the enterprise to meet them. The rule of the thumb is that the loan should not be too much bigger than the turnover. The business plan should reflect sound market projections. The loan is phased out as regards capital expenditure.

iv) *What is the repayment period?*

Repayment of the loan is 3 -5 years.

v) *Can an enterprise qualify for grants and loans at the same time?*

Yes. Grants are given in small amounts.

2.4.9 Capital Shoppers presentation on the role of Supermarkets by Mr. James Ocham

He elaborated that: Supermarkets are platforms where buyers and sellers meet and share ideas. A supermarket partners with SMEs for purposes of moving products from the production segment to the consumer segment. The supermarket is dependent on the SMEs as suppliers of commodities.

Capital Shoppers has branches in Nakawa, Nakasero, Ntinda and Garden City. It markets honey from the local suppliers

Requirements for SME entry into the supermarket:

- Submit a sample
- The accompanying documentation should include a UNBS certificate, location address and other contact details of the enterprise.
- Trading license/related government documentation.
- Price list.
- Barcode/scanning code responds to size, item name and price.

Assessing the sample:

- Packing: attractiveness, size, is the price reasonable given the size, quality, branding, expiry date
- The quality is important so it has to be observed from the point of harvest to processing and packing.
- Practices that make the product quality questionable are adding sugar, labelling honey from Kisoro as having been harvested from Soroti, adulterating,
- The beekeepers, processors and packers should always seek feedback from the supermarkets and respond to it so as to improve product quality. Keep the original quality consistently.

The presenter advised:

- TUNADO in partnership with the processors and parkers should regularly train the producers in quality production and handling of the harvested honey.
- Act on the supermarket feedback from customers.
- Have positive attitude toward production and processing.
- Do not be a jealous competitor (come together and share ideas and advise one another)
- Customers think that cristallisation of honey is a result of adding sugar to the honey.
- Some packing materials used result into the honey pouring.

- Some packers do not use the jar cover color consistently. The product become questionable from the customer's side.

Discussion:

A member appreciated the presenter for such constructive feedback and counsel. He appreciated that Capital shoppers is a good market for honey packers.

It was clarified that Honey cristallisation is normal. Sometimes honey cristallises in the comb/hive. TUNADO should sensitise customers in this area. To overcome cristallisation the customer should let the honey jar sit in warm water for some time. Also one may transform the honey into creamy honey (looks like butter). The packer should indicate on the label that honey may cristallise which is normal. If it does the jar should be placed in warm water.

Watery honey is not necessarily of low quality or has been contaminated. The admissible honey moisture content is 17-20%. There is need to measure the moisture content to establish the quality.

It was recommended that customers should be educated about honey and how good quality honey is determined. TUNADO should organise a meeting between packers/processors, packing materials suppliers, supermarkets to design a strategy to:

- Provide regular feedback to producers and packers about perceptions from customers.
- Sensitize customers on quality parameters of honey.
- Promote local honey to customers using such a message: buying local honey to develop your country. TUNADO should organize training on branding.

TUNADO suggested to use the next Honey Week to raise customer awareness about honey quality

2.4.10 Bee Business Role Play - Provision of financial services to farmer groups

This business role play was acted by the participants in the forum (from the Northern Region) demonstrating the learning from the Gender Action Learning Systems –GALS and financial literacy, governance, record keeping, collective marketing attained, forum deliberations as well as the earlier TUNADO organized exchange learning visit of beekeepers to KABECOS in Kamwenge under SAIL-Uganda².

The Uganda Farmers Bank (UFB) trained and sensitized two beekeepers groups i) Kelekele Beekeepers Association, and ii) West Nile Beekeepers and Processors Group on the subject of financial management and how to access and manage a loan. Thereafter, the bank extended a loan to each of the groups.

² SAIL-Uganda refers Strengthening the Apiculture Value Chain for Improved Livelihoods in Uganda. It is funded by Oxfam and implemented by TUNADO in partnership with Gola in Lira, JICAHWA in Kotido and TUNADO regional branch in West Nile

Loan approved for each group	UShs. 10,000,000
Transaction costs	<u>2,500,000</u>
Net advanced	<u>7,500,000</u>

Summary of each group's governance and operation depicted in the Play



Kelekele beekeepers group		West Nile beekeepers group
Membership composition	Six members: three men and three women	Six members: three men and three women
Temperament	Mistrust, lack of respect, male domination, drunkardness, lack of seriousness	Serious, trusting, respect for one another, sober, gender equality,
Governance	poor leadership, No records keeping, no accountability, lack of planning, no plan for the loan utilisation	Able leadership, good record keeping and accountability, group decision making, regular communication, clear plan for loan utilization, Vision improved livelihood through beekeeping.
Planning	No plan	Based on group planning, developed a 5 year plan: objective increase hives /expand apiaries; specific activities; budget; and member action responsibility.

Training	Collectively trained in hive making (Kenya top bar hive and local hive).	Collectively trained in hive making (Kenya top bar hive and local hive).
Production	Does not know how to make hives. Have problem of hive management	Planned and bought materials for making new hives using acquired loan
Marketing model	Unable to decide on setting up collection centre. Processes and sells individually in very small quantities.	Trained in collective marketing. Collect their honey to a collection centre/trading hubs and practice collective marketing.
Loan utilisation	Men intimidated the lady treasurer to hand over money to the Chairman (man). They took and used the money in drinking and merry making	Actions taken: <ul style="list-style-type: none"> • Manufactured and set up hives. • Honey harvested and processed collectively. • Negotiated price, sold honey to a large buyer • Generated enough revenue to pay back the loan plus a saving.
Loan repayment	Could not pay back the loan.	Paid off the loan and banked the balance.
Impact	All were jailed as a group and their properties were jointly taken by the Bank. All became angry and split.	i) Group attracted (was recommended by the UFB to) Self Help to partner in implementing the group's 5 year plan. ii) Employed women and the youth iii) Increased membership of likeminded beekeepers (note that Kelekele chairman was disqualified when he sought work in West Nile Group) iv) Individuals built nice houses v) Were able to educate their children etc.

Critique from Forum Participants

The bank staff who trained the farmers were knowledgeable. The farmers approached the bank for money, however the bank first gave them knowledge to generate money then extended loans to them.

When you want a loan you need to read a lot and understand the terms of the loan. The trainer from the bank announced 2% interest but did not indicate the interest rate period. The trainers did not inform the farmers about the risks of the loan. Banks do not disclose all the conditions of the loans. The bank used dictatorial language that disables farmers from asking important questions.

Some farmers (from Kelekele group) were whispering to one another planning to divert the money once the loan was advanced to the group. They were distracted by empty stomachs and others by lack of allowances.

The group that practiced collective marketing was congratulated for their effective organisation. They were advised that their organisation and use of collection centre should be protected from speculators.

A member observed that Kenya Top Bar hive is allows easier inspection, can last longer and in some cases its productivity maybe higher as compared to the local hive. Bamboo hives were also mentioned as long lasting hives. There is need for professionalism in hive (particularly KTB) production. This evident in the field where too many unproductive hives are found.

A governance issue in the case of Kelekele Group. If the organisation had been registered as a limited liability company, the group members would not have been liable to pay the loan. Their properties would not have been taken by the bank.

The Bank paid the members in cash and did not advise the group to keep it in the bank. The Bank did not do enough in educating the group. Banks want project their services as sophisticated and complicated.

3.0 RECOMMENDED PILOT INITIATIVES ON HOW THE APICULTURE SECTOR CAN DEVELOP

TUNADO is setting a new stage and pace for real commercialization (large scale production and marketing, and increased value addition of beehive products) of the apiculture sector. The first Forum's topics, discussions and emerged ideas all pointed to the need for a strategic leap to increase the volume and range of bee products, develop competitive market oriented SMEs as 'pull' factor and leverage for the small farmer development and farmer to market linkage. The shift that TUNADO, working with a group of interested development partners, desires is to position within the sector several SMEs which are set up with enabling governance structures, with capability to innovate, adopt/adapt (to) new technologies, ICTs and to grow. These empowered SMEs will be instrumental in improving the sector performance, that is, increased farm output of

honey and other bee products as a result of more available buyers and increased local, regional and international market participation.

The above observation put aside, the Forum also brought out a number of weaknesses, mainly the lack of readiness of the actors (existing SMEs) to transform as TUNADO expects.

Below is a summary of pilot initiatives on how the apiculture sector can develop comprehensive business that tap into emerging opportunities and markets:

1. Strategy to substantially and sustainably increase production volumes and exploit regional and export markets. This may be achieved through:
 - Establishing a TUNADO Business Wing mainly as a platform for sellers and buyers of beehive products. During the Forum many participants indicated that they are new entrants in the sector and will soon be looking for buyers. If TUNADO is involved in providing a marketing platform for their bee products it will stimulate increased bee products production from this category of farmers.
 - Development of trading hubs acting as first link between communities and high end buyers
 - Bee product diversification in both production and trade particularly development of beeswax production and trading systems
 - Training in honey and other bee product quality assurance from the farm to the supermarket and to the customer. Addition is Creation/strengthening of customer awareness about the quality parameters of honey.
 - TUNADO should attract the emerging commercial farmers who are growing other commodities to also invest in Honey production. In this regard, TUNADO should develop a comprehensive sector profile to guide investment in the sector and use it to market the sector to local and foreign agribusiness investors.
2. TUNADO should design and undertake SME strengthening programmes, particularly in:
 - Further improvement in cooperatives, associations, groups and company organisation and governance.
 - Training in bankable business plan development for SMEs to enable them access business financing. .
 - A follow up plan on business incubation developed.
- 3 TUNADO should make business forum an annual event as a means to continue stimulating business thinking and providing practical information and cases on successful businesses.

Annex 1 Programme for the First Apiculture Business Forum, 26-27 November 2015

Day 1

Time	Activity	Responsible
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08:30-09:00	Registration	TUNADO
09:00-09:10	Welcome remarks	Jackson Jurua-Chairman TUNADO BOD
09:10-09:30	Key Note Address,	Executive Director TUNADO
09:30-10:00	Participants Introductions and expectations	Elizabeth Ssemwanga, The Ssemwanga Centre Ltd. Consultant
10:00-10:15	What does Hofokam as a financial institution offer to beekeeping sector	Herbert Rusa, Hofokam
10:15-11:00	Plenary Discussion	Facilitator
Coffee/Tea Break		
12:00-12:15	How to harness opportunities in Agri Financing project	Irene Sekamwa Kajoro- Agrifinance Project Coordinator-SNV
12:15-12:30	Tips on how to use different platforms-online to access market for bee products	Richard Mugisha, Agriprofocus
12:30-01:00	Question & Answer Session	Facilitator
Lunch		
02:00-02:30	Agribusiness Incubation	Joseph Taremwa, Effective Skills Development
02:30- 03:00	The Matching Fund - How can beekeepers access it?	Ronny Mulongo, PSFU
03:00-04:00	Plenary Discussions	Facilitators
End of day one		

Day 2

Time	Activity	Responsible
08:30-09:00	Registration	TUNADO
09:00-10:00	Recap of Previous day's presentations	Elizabeth Ssemwanga, The Ssemwanga Centre Ltd. Consultant
10:00-10:15	Untapped agribusiness incubation services critical for beekeeping enterprise growth in Africa	Farid Karama, Director Africa Agribusiness Academy
10:15-10:30	Requirements for exporting Honey, Beeswax and other Hive products?	Ms. Noreen Kamoti, UEPB
10:30-11:00	Discussions	Facilitators
Coffee/Tea Break		
12:00-12:15	Agri business fund	Aldo Hope, ICCO Cooperatives
12:15-12:30	Presentations from quality control manager Capital Shoppers Supermarket	James Ocham
12:30-01:00	Question and Answers/ Discussions	Facilitator
Lunch		
02:15- 03:15	BEE Business Role Play.	TUNADO
03:10-03:40	Discussions	Facilitators
03:40-06:00	Bee Friendly Cocktail	TUNADO & KATI KATI
Closure		

Annex 2: Attendance List

	Name	Organisation	email	Telephone No.	The attendance of the:	
					First day November 26, 2015	Second day November 27, 2015
1.	Abanyu Simon	Delta Bees U Ltd.	obanyusimon@gmail.com	0789391533	no	yes
2.	Acidri Manasseh	AAA		0772912124	yes	yes
3.	Acimi Camillus	Otrevu Apiary		0773380615	yes	yes
4.	Adrole Eshcol	Terego (WestNile)		0775127140	yes	yes
5.	Aldo Hope	ICCO Muyenga	Aldo.Hope@icco.cooperative.org	0772458350	no	yes
6.	Aleti Alex	AAA	aletialex@gmail.com	0772882188	yes	yes
7.	Allan Bomuhangi		abomuhangi@gmail.com	0782619787	no	yes
8.	Alli Acidri	Honey Pride	honeyprideug@gmail.com	0777240473	yes	yes
9.	Allioni Abaasiku Robert	Ojova Natural Honey Arua		0775796656	yes	yes
10.	Amayo Muhammad	TONIVAH		0772688582	yes	yes
11.	Arthur Katungwensi	ADIOF Ltd		0782488911	yes	no
12.	Anguniyo Rachael	Otrevu Apiary		0785504143	yes	yes
13.	Anirwoth Kiara	NEBB			yes	no
14.	Asiimwe Carol	swisscontact	casiimwe24@gmail.com	0782011286	yes	yes
15.	Atuhair Norman			0776413142	no	yes
16.	Awor Grace	Gola Kia			yes	yes
17.	Ayikoru Joice	Koboko		0791230500	yes	yes
18.	Ayo George	Gola Kia		0782119021	yes	yes
19.	Barbra Nafula	AAA	Barbra.nafula@aa-academy.org	0752609839	no	yes
20.	Batreru Harriet	Maracha District	Batreru.harriet@yahoo.com	0757639095	yes	yes
21.	Bomujuni Alloni	TUNADO	aaron@tunadobees.org	0779674935	yes	yes

	Name	Organisation	email	Telephone No.	The attendance of the:	
					First day November 26, 2015	Second day November 27, 2015
22.	Bosco Okello	Green and White	bokello@apitradeafrica.org	0712976570	no	yes
23.	Brian Ssenoga	MPL		0782040057	yes	yes
24.	Bua Doa Bosco	Etori Apiculture	etoriapic@gmail.com	0777451669	yes	yes
25.	Busulwa Frank	KBF	busulwafrank@yahoo.co.uk	0702732813	no	yes
26.	Canpara Robert	Nebbi	canparabert@yahoo.com	0772855719	yes	yes
27.	Caroline Arubaku	Maracha Bee Farmer	carubaku@gmail.com	0772694403	yes	yes
28.	Cema Philliam	Arua	cemaphilliam@yahoo.com	0772312698	yes	yes
29.	Christine Ogwang	Gate's Honey ltd	gateshoney@gmail.com	0784459777	yes	yes
30.	Cynthia Mamawi	Jephina Honey	cmamawi@gmail.com	0712966479	no	yes
31.	Daniel Egaru	Jicahwa	danielegaru@yahoo.com	0779322427	yes	yes
32.	Dickson Biryomumaisho	TUNADO			yes	yes
33.	Draleru Lilian	Adraa Agriculture College		0782780095	yes	yes
34.	Elizabeth Ssemwanga	The Ssemwanga Centre Ltd.	Elizabeth.ssemwanga@gmail.com	0781636318	yes	yes
35.	Emanuel Ajedra	Nile Natural Fruit Products ltd.	nilenaturalfruitproducts@gmail.com	0772373692	no	yes
36.	Eyotaru Deborah	Etori		0774224340	yes	yes
37.	Gadaff Ongei Moses A.	Arua Market Women Honey Trade	ongeimoses@gmail.com	0775977740	yes	yes
38.	Gira Moses	Gola Kia		0777779522	yes	yes
39.	Irene Sekamwa	SNV Central		0772408611	yes	no
40.	Izar--- Isaac	Greengold		095867285	no	yes

	Name	Organisation	email	Telephone No.	The attendance of the:	
					First day November 26, 2015	Second day November 27, 2015
41.	Jackson Jurua	TUNADO			yes	yes
42.	Jjunju Basitilo	Beekeeping Masaka			yes	yes
43.	Joseph Taremwa	ESDC		0772062903	yes	yes
44.	Judah Bayo	Etori Apiculture	Lead.consult@yahoo.com	0772514161	yes	yes
45.	Julius Onen	WOORD EN DAAD	alcodea@yahoo.com	0772589628	yes	yes
46.	Kandole Reagan	BBC	regukan@gmail.com	0700408190	yes	no
47.	Kanyike Charles	TUNADO	kanyikecharles@yahoo.com	0772340468	yes	yes
48.	Karama Farid	Africa Agribusiness Academy (AAA)	faridkaramas@gmail.com	0752584069	no	yes
49.	Kintu Godfrey	Buikew		0773805080	yes	yes
50.	Kisaali Bosco	MEBK		0392943018	yes	yes
51.	Komakech Julius Peter	Nyabyeya Forestry College	jepkoma@yahoo.com	0775226276	yes	yes
52.	Kope Gladies	Alwak Tradelinks		0789322842	yes	yes
53.	Lobee Marionok	Jicahwa		0780308374	yes	yes
54.	Lorine Achiro	Gola Kic Lira	lorineachiro@gmail.com	0782251263	no	yes
55.	Loyang Kalisto	Jicahwa		0773472390	yes	yes
56.	Loyo Faustine	Jicahwa	faustineloyo@gmail.com	0789368699	yes	yes
57.	Mala Collins	Adraa Agric		0785515583	yes	yes
58.	Matovu Raphael	NABA	raphamatovu@gmail.com	0785262371	yes	yes
59.	Miria Quintino	Logiri Beekeepers		0788445218	yes	yes
60.	Mugisha E	Bushenyi Connoisseur Honey		0772627874	no	yes
61.	Mugisha Kushy	Bushenyi Honey	Dimiterkushy.dk@gmail.com	0787585407	no	yes

	Name	Organisation	email	Telephone No.	The attendance of the:	
					First day November 26, 2015	Second day November 27, 2015
62.	Mugisha Richard	Agriprofocus	rmugisha14@gmail.com	0772960052	yes	
63.	Mugizi Laban	Uganda Radio Network	labbypounds@yahoo.com	0772440168	no	yes
64.	Mugula George	Bee House Products		0701860695; 0772860695	yes	yes
65.	Mulondo Ronny	PSFU		0752470214	yes	no
66.	Munduru Juliet	Terego		0775955440	yes	yes
67.	Muyinda Kizito	Buyikwe		0758414838	yes	yes
68.	Nakakaawa Hasipha	TUNADO		0713070927	yes	yes
69.	Nakiganda Prossy	beekeeper		0759865278	yes	yes
70.	Namanya John	Trust Friends Co,	namanya.john@gmail.com	0779827998	yes	yes
71.	Ngamita Judith	Alwar Trade Links		0774421534	yes	yes
72.	NinsiimaGloria	Bugaari Winery		0774436066	yes	yes
73.	Noreen Kamoti	UEPB	nb.kamoti@ugandaexports.go.ug	0712401632	no	yes
74.	Nsanzimfura Francois	Trust Friends Co.		0779827998	no	yes
75.	Nsasiirwe Doreen	AAA	kisoroporehoney@gmail.com	0772608416	yes	yes
76.	Ochan James	Capital Shoppers		0782545435	no	yes
77.	Okumu Gilbert	Ryemcan Youth Farmers	gb@gmail.com	0786355306	yes	yes
78.	Ongeira Godfrey	TUNADO		0773867094	yes	
79.	Onzima Beatrice	Bee farmer		0706181165	no	yes
80.	Onzivua Tom	KDLG	tomonzivua@rocketmail.com	0782500560	yes	yes
81.	Opima Asher	Maracha		0774076022	yes	yes
82.	Otar James		James.otar@yahoo.com	0713431592	no	yes

	Name	Organisation	email	Telephone No.	The attendance of the:	
					First day November 26, 2015	Second day November 27, 2015
83.	Phionah Birungi	TUNADO	bbphionah@tunadobee.org	0784456666	yes	yes
84.	Prossy Nandudu	New Vision			yes	no
85.	Rose Ojok	Gola Kia			yes	yes
86.	Rusa Herbert	Hofokam	ruherb@yahoo.com	0701552812	yes	yes
87.	Sam Adembo	Honey Pride	honeyprideug@gmail.com	0772451586	yes	no
88.	Sarah Mugoya	TUNADO		0771475343	yes	yes
89.	Sauda Babirye	TUNADO		0751333684	yes	yes
90.	Sharon Shaba	Agriprofocus	sshaba@agriprofocus.org	0781702882	yes	no
91.	Stephen Nyero-Balton	Aluak Traders UG		0782604176	yes	yes
92.	Tekamwo Andrew	Dikiri lonyo Youth Farmers Group	andrewteks@gmail.com	0777286688	yes	yes
93.	Teko Peter	Jicahwa		0782160861	yes	yes
94.	Totiru Margret	BUBA		0782618545	yes	yes
95.	Toto Mustafa	Koboko		0772536453	yes	yes
96.	Tumuheirwe Honest	Kabaale District Local Government	Tumuheirwe.honest@gmail.com	0782730166	yes	yes
97.	Tumutegereire Deus	BAMDEF	deusbright@gmail.com	0775057304	no	yes
98.	Twesiime Oraton	NBU	moreihoney@gmail.com	0772960824	yes	no
99.	Ujjeo Mamawi J.	Jephina		0772375185; 0774375185	yes	yes
100.	Vichoyo Knight	Arua Bee FA		0777208489	yes	yes

