

UWEAL SUCCESS STORIES – Judith Bakirya Picks Cash from Fruit Trees



Judith Bakirya was a capable projects manager at the Netherlands Development Organization (SNV), an international non-governmental organization, but always felt like she was missing out on something. She contemplated terminating her five year contract several times but never did because she could determine what she would do next.

In 1999, SNV held a training dubbed “Finding Your Passion and Talent in life to Generate Wealth.” During the training, Ms. Bakirya discovered that agriculture was her passion. “When asked to recall my favourite childhood memories, I remembered the small piece of land I had on the family farm. I used to grow my own vegetables, beans, and maize for sale. Watching the plants grow and earning money from their sale was always a source of pride for me. It was then that I realized farming was not just my past, but also my future,” Ms. Bakirya recalls.

After the training, she decided she would not renew her SNV contract when it expired. In 2000, she packed her bags and left SNV, Kampala for Wanyange, Jinja district, to start a new career in agribusiness. Ms. Bakirya emptied her savings account of Ush7 million and set out to establish Busaino Fruits & Trees (Bufruit), an agro-heritage fruit farm located on 1,064 acres in Eastern Uganda.

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The farm is comprised of land in three districts - 60 acres in Wanyange, Jinja (from Ms. Bakirya’s father), 700 acres in Bugiri and 304 acres in Mayuge, which Ms. Bakirya owns with her family (husband and children). It took Ms. Bakirya five years to consolidate the land and prepare it for the farming of avocado, mango and jackfruit trees. In 2005 she planted 6,750 avocado trees, 5,750 mango trees and 500 jackfruit trees. It cost her over Ush6 million to buy some additional land, consolidate the farm holdings, demarcate and fence the farm boundaries. The purchase and planting of the fruit tree seedlings cost about Ushs1 million.



Ms. Bakirya carrying a large jackfruit

“I often asked myself whether I had made the right decision to invest in what people called ‘a risky business’ with a very long gestation period.’ It was not easy to invest all my savings in a business with a payback period of a minimum of five years. I still needed money for daily survival, food and school fees. So I kept applying for jobs but whenever I was invited for an interview, I declined to attend. With my husband’s support, I persisted with farming and harvested the first fruits in 2009,” she narrates.

Today, Bufruit is a thriving enterprise whose core business is the growing and selling of fresh organic avocado, mangoes and jackfruits. Combined annual fruit sales average over Ush100 million a year.

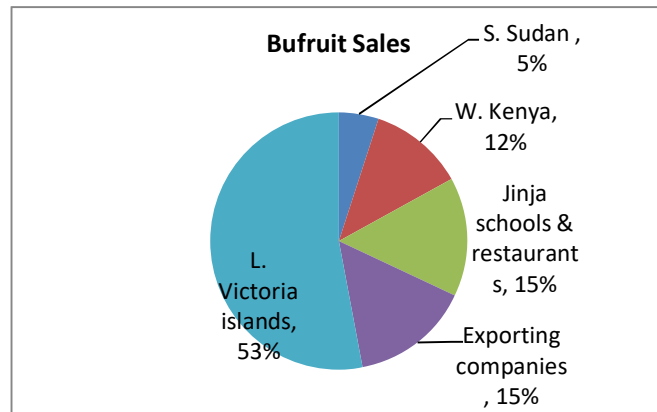
Bufruit average annual production and sale prices

	Avocado	Mangoes	Jackfruits
Average annual production	100 tonnes	70 tonnes	48 tonnes
Sale Price	Ush45,000/50 kg sack	Ush55,000/50kg sack	Ush2,000 each

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Fresh fruits customer base

Bufruit sells fresh fruits directly to both local and regional customers (17 percent of sales). Markets on the Lake Victoria islands of Buvuma and Dolwe form the largest customer base (53 percent of sales). Local exporting companies that export to Europe and Canada account for 15 percent of Bufruit sales.



Business expansion

Seedlings: In addition to selling fresh organic fruits, Ms. Bakirya also multiplies avocado, mango and jackfruit seedlings, which she sells to other fruit growers. Bufruit earns Ush15 million a year from the sale of seedlings. Seedling prices are as follows – avocado: Ush4,000; mango: Ush5,000 and jackfruit: Ush2,000.

Herbal teas: In 2015, Ms. Bakirya began processing herbal teas specially formulated to ease the effects of hormonal imbalances for women going through menopause. Namazzi 1 is made from ground avocado seeds blended with honey and various herbs picked from Ms. Bakirya’s herbal garden, primarily lemon grass and basil. Ms. Bakirya has recently introduced Namazzi 2, which is a general health blend for the entire family and Lwazi herbal tea which is formulated for men. Bufruit produces 200 tins (250 grams each) of tea a month, up from ten tins a month when she first started.



The sale price per 250 gram tin has increased from Ush5,000 in 2015 to Ush15,000 today. The herbal teas fetch Ush36 million a year and demand far outstrips supply. Ms. Bakirya sells the teas at workshops and through network marketing.

Agro-tourism and agro-education: Bufruit has also diversified into agro-tourism and agro-education. Under agro-tourism, tourists tour the agro-heritage fruit farm; learning about the different fruit tree species, indigenous trees, herbs and demonstration gardens. Under agro-education, which mainly targets women and youth, visitors to the farm are exposed to climate-smart farming practices as well as the benefits of pursuing agriculture as a business. “I use a climate-smart farming method where I interplant fruit trees, indigenous trees and herbs. I want to both preserve the environment and demonstrate good, climate-smart agricultural practices,” she says.

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Agro-heritage farming conserves indigenous plants and herbs amidst other crops

International visitors pay Ush100,000 for a full agro-tour package which includes accommodation for one night, meals and a tour of the farm. East Africans pay Ush60,000. Visits that exclude accommodation and meals cost Ush10,000 for adults and Ush3,000 for students. Ms. Bakirya plans to officially launch Uganda’s first annual agro-tourism festival late in June 2017, as a means of promoting agro-tourism. Bufruit earns Ush15 million annually from agro-tourism and Ushs9 million from agro-education. Ms. Bakirya believes the two lines have immense untapped potential and is currently exploring ways to make the most of the opportunities.

Challenges

Limited access to affordable credit: Although she ploughs revenue from sales back into the business every year, the funds are insufficient to meet Bufruit’s financing needs. Commercial credit is as difficult to obtain as ever and so Ms. Bakirya ended up joining two savings and credit cooperative societies (Bunya SACCO and Uganda Women Entrepreneurs Association Limited (UWEAL) Women’s Investment Club) in order to obtain small working capital loans. The cooperative societies however, can only provide small loans.

Bad roads: The poor state of the roads in Bugiri and Mayuge districts increase transportation costs. Consequently, Ms. Bakirya sells the farm’s product at the farm gate. Interested buyers must incur the cost of travelling to the farm location to purchase fresh, organic fruits or fruit seedlings as the case may be.

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Achievements

Harness agriculture as a business: Although she was born and raised on a farm, Ms. Bakirya never imagined she would make a living off farming. Bufruits’ annual gross earnings stand at Ush175 million, compared to Ms. Bakirya’s annual gross salary of Ush13.2 million while she had a job. “Farming has always been despised and I want to change that attitude by showing people that irrespective of one’s education level, agriculture is a business with big returns,” she says.

National recognition: The Uganda’s Best Farmers’ competition is organized by Uganda’s Vision Group, in partnership with DFCU Bank and the Royal Netherlands Embassy. In 2014, Bufruit was named the second best farm offering innovative solutions. The award included a trip to the Netherlands to learn more about modern farming methods. Ms. Bakirya has kept in touch with the Netherlands Embassy which has provided support for the upcoming agro-tourism launch.

Influence in society: Ms. Bakirya currently chairs the African Agribusiness Academy and the Jinja Women Agro-business Cooperative. Both positions have provided her the opportunity to advocate for the plight of women smallholder farmers. “Agriculture has given me position of leadership and influence, both nationally and in the community,” she remarks.

Helping and inspiring women in agribusiness: Ms. Bakirya collaborates with smallholder farmers in the surrounding areas to improve their farming methods. She has organised 356 women smallholder farmers into a cooperative – Busaino Cooperative, through which they collectively market and sell their produce. Cooperative members are able to rent land from Bufruit at the price of Ushs10,000 per acre, per season. Rental plots range from an acre to ten acres in size and are used to grow beans, soy beans and maize. Ms. Bakirya helps identify customers for the produce. For example, last season, the women grew soy beans, which were sold to Nile-Agro Industry, a Jinja-based vegetable cooking oil processing and refining company. The women farmers also receive free avocado, mangoes and jackfruit seedlings which they use as plot boundary markers.

Employment: Ms. Bakirya has created full-time employment for 20 people. Eleven of the 20 full-time employees are women while nine are men. Bufruit hires up to 45 casual labourers during peak seasons.

Success factors

Passion: Ms. Bakirya acknowledges that the beginning was not easy. She had to patiently wait for nine years before earning a steady income from the farm. “Agriculture is not for the faint-hearted; you must have the interest because it is a long term investment which you venture into and don’t expect quick returns. Those looking for quick money should try something else but not agriculture,” she says. She attributes her success to her passion for agriculture, patience and resilience. She is also grateful to her husband who ensured that the family never went without the basic necessities during the “waiting years.”

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Involve family: Ms. Bakirya involves her husband and children in running Bufruit. During their school holidays, her children also help in the gardens.

UWEAL opened doors: Ms. Bakirya who joined UWEAL in 2000 says the organisation opened many doors for her through training in branding, marketing and financial management skills, among others. UWEAL also provides a platform where she networks with other successful women entrepreneurs and learns from their shared experiences. She hopes UWEAL will prioritize the identification of affordable finance options for women entrepreneurs and also coach women entrepreneurs in business plan / proposal preparation.

Lessons learned

Partner with your community: “You have to establish a good relationship with the members of your community if you want to succeed. During food shortages, my neighbours feed on our fruits. We however agreed that in those instances, they would only eat jackfruits and not the higher value avocados or mangoes. Had we not done this, the community would have raided my gardens and sold all the fruit in order to buy food,” she says.

Adopt modern farming methods: “You get less money from agriculture if you produce and go to market at the same time as other farmers who all depend on rain-fed agriculture. I am currently working on growing fruits off season so that I can supply the market with fruits in August to October, when these fruits are traditionally scarce. But for that to happen, one must irrigate and prune at the right time in order to stimulate the trees to grow and produce fruits in particular months,” she says.

Advice to aspiring entrepreneurs

Ms. Bakirya advises potential entrepreneurs to follow their passion, be patient and remain focused. Furthermore, she strongly encourages aspiring entrepreneurs to learn as much as they can about their chosen field. She has undertaken courses in several different agricultural disciplines to compensate for her lack of skills and training in her chosen business area.

Future plans

She plans to transform her agri-heritage fruit forest into a teaching model to inspire more Ugandans to pursue agriculture as a business. She also sees a promising future in the farm’s agro-tourism and agro-education components but, cannot expand them yet owing to financial constraints.

Ms. Bakirya is also determined to develop her herbal teas to meet international standards. She dreams of touching the lives of people all over the world, with the power of plants. To that end, she has applied for enrollment in the Incubation Centre at the Uganda Industrial Research Institute (UIRI).