“Farming with One Acre Fund has helped me to change the story of my life, from one of hunger to one of plenty.”
—MARIA NGUNDA, TANZANIA
PURPOSE

We serve smallholder farmers. In everything we do, we place the farmer first. We measure success in our ability to make more farmers more prosperous. We envision a future in which every farm family has the knowledge and means to achieve big harvests, support healthy families, and cultivate rich soils.

VALUES

- **Humble Service:** We meet farmers in their fields, and we get our shoes muddy. Farmers are our customers, and we serve them with humility.
- **Hard Work:** We work hard every day. We execute with world-class professionalism and business excellence. Farmers deserve nothing less.
- **Dreaming Big:** We envision serving millions of farm families. We build for scale with every idea and solution.
- **Continual Growth:** We improve every season. We work with determination to meet our goals, and then stretch ourselves by raising the bar even higher.
- **Family of Leaders:** We bring together the best leaders and build long-term careers. We care for team members like family.
- **Integrity:** We do what we say, and our words match our values.
Greetings from One Acre Fund!

We are excited to share our 2015 Annual Report, which details our progress, strategies, and new initiatives to reach more farmers than ever before.

2015 saw our operations reach their most impressive scale yet. We delivered our direct service model to more than 305,000 smallholder farmers across East Africa, and reached over 590,000 farmers through our government partnerships work. We now employ over 4,000 full-time staffers who make it possible to deliver life-changing products and services at this scale.

In many ways, 2015 marks a turning point in how we conceptualize impact. As we grow, we are pushing ourselves to move beyond exclusively evaluating the impact our operating model has on farmer harvests to measuring the broader, holistic impact our model has on farmer quality of life. We launched our first-ever longitudinal study this year, a first step toward better understanding and improving our impact in areas like childhood nutrition, education, and long-term poverty reduction.

To reflect our increased emphasis on achieving long-term impact, we’ve expanded our organizational vision to encompass “big harvests, healthy families, and rich soils.” This vision includes not only those who are One Acre Fund farmers today, but future generations of farmers.

Inside this report, you will read how Kenyan farmer Conrad Lukoye learned to leverage the power of improved planting techniques to feed his family of five and start a new, lucrative business venture that benefits his entire community. “The greenhouse is a sign of hope to everyone in the community,” Conrad says. “It symbolizes prosperity.” Conrad’s story reminds us that farmers are also small business owners and entrepreneurs who just need access to the right tools and information to achieve their dreams and secure their futures.

In 2016, we will embark on our tenth year serving smallholder farmers. While we’ve grown steadily over the past decade, the irony of the hungry farmer is still all too common. We have a solution that could end hunger for millions of families one day; now, we’re challenging ourselves to boldly scale that solution and ensure that the impact we generate is sustainable for future generations.

Farmers First,

ANDREW YOUN  
Executive Director, One Acre Fund

MATTHEW FORTI  
Managing Director, One Acre Fund USA

Direct Service Model

By listening to our boss—the smallholder farmer—we have developed a complete solution that enables her to significantly increase farm income and grow her way out of hunger and poverty. We offer each farmer we serve a complete service bundle, delivered to the rural village where she lives.

All of these services must be provided together: Without financing, seed and fertilizer are unaffordable. Without training and market facilitation, farmers do not maximize yields or farm profits. And without delivery, these services may as well be on the moon.
Burundi operation collects 100% repayment for fourth season in a row.

Tanzania operation enrolls 17,400 farmers, increasing its client base by over 90 percent.

Kenya operation delivers 9,000 metric tons of life-changing products to 136,500 farmers.

Skoll Foundation, through its Innovations Investment Alliance, awards a $2.5 million grant towards our government partnerships work.

The New York Times' David Bornstein writes an article featuring our operating model.

USAID grants $2 million to fund Rwanda extension partnership work.

The New York Times

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One Acre Fund believes small-holder farmers are the solution to global poverty. We also believe access is the biggest barrier to realizing that solution. Our direct service model provides smallholder farmers with access to financing, seed and fertilizer, training, and market facilitation.

By listening to our clients and constantly measuring our impact, we continue to tailor our model to better enable farmers to have big harvests, healthy families, and rich soils.

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**By the Numbers**

**Scale**

<table>
<thead>
<tr>
<th>Farm Families Served</th>
<th>Full Time Staff</th>
<th>$ Gain in Farm Income¹</th>
</tr>
</thead>
<tbody>
<tr>
<td>130,400</td>
<td>1,900</td>
<td>2012 2013 2014 2015</td>
</tr>
<tr>
<td>110,400</td>
<td>1,500</td>
<td>135,000 113,400 128,811 6,300</td>
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<tr>
<td>133,000</td>
<td>1,300</td>
<td>2012 2013 2014 2015</td>
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<tr>
<td>203,400</td>
<td>1,100</td>
<td>2012 2013 2014 2015</td>
</tr>
</tbody>
</table>

**Impact**

**Sustainability**

<table>
<thead>
<tr>
<th>Farmer Repayment Rate</th>
<th>Field Sustainability²</th>
</tr>
</thead>
<tbody>
<tr>
<td>99%</td>
<td>2012 2013 2014 2015</td>
</tr>
<tr>
<td>99%</td>
<td>2012 2013 2014 2015</td>
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<tr>
<td>99%</td>
<td>2012 2013 2014 2015</td>
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<tr>
<td>99%</td>
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</table>

¹ 2014 figures revised downward in 2015 given improved market price information in Rwanda and inclusion of additional program fees in Tanzania.
² The drop from 2012 to 2013 was driven by the maize virus MLND in Kenya, which has caused a multi-year impact on our financial sustainability. As of May 1, 2016, our 2015 financial sustainability number was updated to reflect audited figures.
Scale

In 2014, One Acre Fund achieved a milestone by working with more than 200,000 farmers. Our goal for 2015 was to reach 305,000 farmers. By the end of the year, we successfully reached 305,400 farm households, with over 1.6 million people in those families. If those family members stood next to each other, they would stretch roughly 545 miles, or the distance between San Francisco, California, and Portland, Oregon.

Unlocking staff potential is increasingly important for program growth. In Kenya, where our program grew by 69 percent, repay their loans, One Acre Fund field officers can spend more time training new and existing farmers and less time collecting loan payments.

In Rwanda, where our program grew by 30 percent, staff development has been a major focus to support continued program growth. This year, the team launched “Tubura University,” a set of in-house development courses to provide more than 500 staff with trainings in English and computing, as well as leadership and management skills. We also expanded our mobile repayment trial in Rwanda to over 14,000 farmers, and are optimistic about the potential of mobile technology in this context.

Our Tanzania operation grew by over 90 percent, which was the largest single growth rate for any country of operation. Mbeya, our new operating region, will be our geographically largest operating region to date. Tanzania has a much lower population density than any other country in which we operate. While this presents operational challenges, it is also an opportunity to improve our services for farmers with larger land sizes.

Our 46 percent growth in Burundi for 2015 was thanks in large part to the heroic efforts of our dedicated staff. Political unrest in Burundi this year generated some uncertainty for the upcoming season. In spite of this, our established distribution networks and devoted team managed to deliver our services to Burundian farmers without missing a beat. Our first of two seasons in 2015 concluded with strong harvests, and the second season closed with 100 percent repayment for the fourth season in a row.

Looking ahead to 2016, we aim to grow 37 percent to reach 420,000 farmers through our direct service model. As we grow, we will continue to execute an ambitious innovation program to deepen both agricultural impact and the impact of non-agricultural add-ons—and to measure those impacts better than ever. We will also be looking for ways to leverage the scale of our direct service model to unlock new partnership opportunities that will allow us to improve our services and reach even more farmers.

As we approach our 10-year anniversary, we are pushing ourselves to consider new avenues for generating impact for farm families at a truly transformative scale. While the products and services we deliver to farmers will evolve, our commitment to reach 1 million farmers by 2020 remains as strong as ever.
2015 RESULTS: Improvements Across the Board

We are proud to report that 2015 was a strong year for impact with some key improvements from 2014. We look at our impact on farmer profit in three main ways:

1. Percent gain in farmer profit: This is the percent increase in an average One Acre Fund farmer’s profit, compared to a non-One Acre Fund farmer’s profit on One Acre Fund supported activities. Kenya tends to have higher dollar gains relative to other countries due to its stronger economy. Our current goal is $135 USD per farmer per year, and in 2015, our absolute dollar impact per farmer averaged $137 USD, slightly above target.

2. Absolute dollar gain in farmer profit: This is the absolute dollar increase in an average One Acre Fund farmer’s profit, compared to a non-One Acre Fund farmer’s profit on One Acre Fund supported activities. Kenya tends to have higher dollar gains relative to other countries due to its stronger economy. Our current goal is $135 USD per farmer per year, and in 2015, our absolute dollar impact per farmer averaged $137 USD, slightly above target.

3. Farmer return on investment (ROI): This is the extra profit a One Acre Fund farmer makes (relative to a comparison farmer) for every dollar she invests in our program (also relative to a comparison farmer). A 100 percent ROI means that our client received $1 USD of extra income (profit) for every $1 USD of extra cost invested. In 2015, we surpassed our goal of 100 percent, achieving a 300 percent ROI.1

Understanding 2015 Impact

Our average impact improvement was attributable to several factors. We saw a much greater maize impact in Kenya, our largest country operation. In 2014 we measured an average of 20 percent improvement in One Acre Fund maize harvests compared to non-One Acre Fund land, but in 2015 this jumped to a 40 percent increase. Total yields were lower in 2015, but it could be that proper planting techniques and use of inputs is even more impactful in a tougher agronomic environment. In addition, we saw big impacts for maize and potatoes in Burundi relative to comparison farmers, who had a much worse harvest than the prior season. We suspect that One Acre Fund farmers were better able to cope with the irregular rains than their neighbors.

Rwanda saw a slight decline in impact relative to non-One Acre Fund farmers in 2015. Some crops, like potatoes, did worse relative to 2014, and farmer package size reduced by 25 percent, both of which contributed to the decrease. It is also worth noting that our direct service model has increasing competition as we work with the government to affect farmers country-wide through a national farmer-training program and agrodealer (agricultural input store) network. Tanzania had a slight decline in impact largely due to poorer harvests on client land planted with non-program techniques and supplies.

Methodology Improvements

In 2015 we continued to refine our analysis of impact. Where possible, we used a statistical technique called propensity score matching to help control for any differences (such as wealth, education, and gender) between One Acre Fund farmers and comparison farmers. We also conducted a study looking at whether taking a One Acre Fund loan led farmers to increase their overall cultivation in Kenya and Tanzania (our two countries with relatively more land availability) and made adjustments based on those findings.

In Kenya, we also took a rigorous look at “program spillover,” the program benefit experienced by non-enrolled farmers, who might use One Acre Fund farming practices. Analyzing data from our Kenya program for both 2014 and 2015, we found that non-clients in “old” One Acre Fund sites, where our methods are more pervasive, had an increase of about 200 pounds of maize per acre. While spillover makes it more difficult for us to assess our impact, we are thrilled to learn that farmers who have not taken One Acre Fund loans might still benefit from learning new agriculture techniques from One Acre Fund farmers.

Expanding Our Definition of Impact

In 2015, we began investigating a more holistic understanding of impact, looking at One Acre Fund’s impact on farmer quality of life and soil health. In the future, we will issue a detailed impact report that will discuss these studies, as well as our efforts to understand the social return on our investments. (See the Management Discussion section on page 18 for a further discussion of long-term impact.)

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1 We estimate ROI because we want to be sure farmers are getting a return on their investment. However, the way we currently calculate it leads to large swings because the cost difference between One Acre Fund and comparison farmers changes year to year. We are currently investigating whether other approaches are more stable and a better reflection of ROI.
New Country Expansion

Sub-Saharan Africa is home to 50 million hungry smallholder farm families who we believe could immediately benefit from our model, the majority of whom live in countries we do not yet serve. Our new country expansion team is tasked with determining where to launch operations next, unlocking our organization’s pathway to continent-wide scale nation by nation. After studying and visiting high-potential countries, the third phase of this team’s scouting process is a local pilot, through which we test how our model functions before investing in a full-scale operation. We are currently running pilots in three countries: Zambia, initiated last year, and Malawi and Uganda, where we plan to launch full-scale country programs in 2016.

Growth-Stage Pilot

**UGANDA**

Year 1 Year 2 Year 3 (current)

- 1,880
- 2,500
- 3,700

Our pilot in Uganda’s Eastern Region concluded a strong Year 2 in late 2015. Key accomplishments included successfully trialing new bean and soybean products, doubling our staffing efficiency, and collecting 100 percent of loan repayments. On average, our clients’ raw harvests were over 200 percent larger than those of control farmers, yielding $41 USD in new income. These results represent a decrease from our previous season, primarily due to the effects of a parasitic weed known as striga, which, in response, we have invested deeply in systems for mitigating stripo for 2016. This pilot is on a strong trajectory for 2016. The scale of our Ugandan operations more than tripled between 2015 and 2016, and following our deployment of anti-stripe measures we expect our average impact to increase in the current season.

Growth-Stage Pilot

**MALAWI**

Year 1 Year 2 Year 3 (current)

- 520
- 1,931
- 2,500

One Acre Fund farmers in Malawi’s Southern Region also achieved positive results in Year 2 in the face of extremely challenging circumstances. In 2015, severe flooding across Malawi caused widespread crop damage and loss. One Acre Fund was able to protect our clients in several ways, such as by replacing rain-damaged seed and distributing a modest weather insurance payout. As a result, One Acre Fund farmers harvested 71 percent more maize than control farmers, but due to the effects of flooding still achieved just $21 USD in average new income per family—far less than our 2014 impact of $56 USD.

Our steadfast service during this difficult period, spearheaded by a talented team of field leaders, led to significant increase in scale in 2016. In the absence of abnormal weather, we can expect a resurgence of impact.

Newly Launched Pilot

**ZAMBIA**

Year 1

- 500

One Acre Fund successfully launched our newest pilot in Zambia’s Central Province in late 2015. Zambia represents a unique national context for One Acre Fund in that its population density is much lower than anywhere else we work. Since farmers in Zambia live further apart, their farm sizes tend to be larger, creating both operation- al challenges and opportunities for significant impact.

Although harvest is still months away, this new pilot is off to a promising start. We have already greatly exceeded our initial enrollment target of 100 farmers, and now expect to supply 500 farmers with $300+ USD in supplies for one hectare of land—the largest loans we have ever offered. If we can successfully adapt our model to serve Zambia’s low-density smallholder population, we will open an entirely new farmer demo-graphic throughout Africa to our further expansion in the coming years.

Sustainability

Sustainability is an indicator of the efficiency of our operating model. We calculate sustainability by measuring the percentage of our direct service model and agrodealer program costs that is covered by farmer repayments.

The more sustainable we become, the fewer donor dollars we need per farmer to support our operations. It also means we generate more impact for every dollar invested, which improves our Social Return on Investment (SROI). With the exception of 2013, when a devastating maize virus in Kenya affected farmer enrollment and revenue, our financial sustainability has been steadily increasing each year. In 2015, our financial sustainability was at 79 percent, up from 74 percent in 2014.

To improve sustainability, we focus on levers like transaction size per farmer and farmer loan repayment rate, as well as staffing ratios like clients per field officer. Each country’s path to sustainability depends on its operational context. For example, because Tanzania has a much lower population density than Rwanda, field officers in Tanzania are responsible for fewer clients. On average, farmers in Tanzania also have more land than Rwandan smallholder farmers. As a result, to improve sustainability, Tan- zania will focus on increasing transaction size per farmer.

We continue to have strong repayment performance across our operations, so we’re focusing our efforts on increasing transaction size and impact per farmer, and clients per field officer. The scale innovations team trials operational modifications to improve those metrics, while the finance team suggests areas for cost efficiency.

Sustainability is an important organizational goal, but achieving sustainability at the expense of customer service or farmer impact is not something we’re willing to consider. Our operations have dedi- cated customer engagement teams to ensure that we provide quality customer service year-round. We remain as committed as ever to developing country operations that achieve financial sustainability objectives while maintaining operational excellence.
From the Field

We work hard for the world’s hardest-working people: farmers. Meet the individuals who inspire us to put Farmers First.

“We would dig holes at random and put too many seeds into each. Now, I plant in rows with the correct spacing. This is really productive as each maize stalk produces two or three big cobs.”

Clarisse Kwizera
Burundi

“I saw that farming with One Acre Fund is like a blessing, and I realized I might now be able to purchase more land. With the money I got from my maize, beans, and vegetables, I bought about three-quarters of an acre.”

Jean Claude Ntamukunzi
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“‘My farm looked amazing. The maize was taller than me and the maize cobs were bigger than my hands! I was shocked and couldn’t stop smiling.”

Jane Juma
Kenya

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We have been serving smallholder farmers for nearly a decade, and we have seen the tremendous impact generated for our clients. We’ve proven that farmers realize immediate returns on their investments with our operating model. Now, we’ve set our sights on achieving the kind of impact that will benefit farmers for generations. We have big plans to improve farmer nutrition, access to education, and soil health for decades to come.

Long-term Impact Vision

At One Acre Fund, we often say that impact is our north star. Since 2006, our mission has been to create meaningful impact by helping smallholder farmers improve their productivity and increase their on-farm incomes. Our vision has always been to become one of the world’s most impactful organizations and to serve millions of farmers across the planet.

As we head into our tenth year of operation, we are as committed as ever to helping farmers improve their productivity and incomes. However, we have realized that in order to permanently break the cycle of hunger and poverty for future generations of farmers, we need to push ourselves to think about our long-term impact.

We reformulated our organizational vision this year to reflect our new thinking around long-term impact. We now envision a future in which every farm family has the knowledge and means to achieve big harvests, support healthy families, and cultivate rich soils.

As our organizational vision has evolved to reflect a more long-term perspective, our thinking about impact measurement has also evolved. We have consistently used incremental profit as our main indicator to measure the impact of our operating model on farmers’ harvests. However, measuring profit per acre planted is only one piece of the puzzle. We are expanding our definition of impact to include categories like farmer health and resilience, and we are focusing on new impact metrics in order to gain a fuller picture of our impact on farmers’ lives.

One new way we are looking to measure holistic, long-term impact for the farm families we serve is through a...
Smallholder farmers are the most underserved population on the planet. We are always on the lookout for game-changing innovations that will lead to big harvests, healthy families, and rich soils. Our product innovation team is tasked with investigating new products and services with big impact potential, as well as fine-tuning the products we already offer to maximize impact. When it comes to creating impact for farmers, there is always room for improvement.

Longitudinal Study Design

The Quality of Life Longitudinal Study introduced this year is a monitoring and evaluation study that will help One Acre Fund better understand the impact of our work on farmer quality of life.

**THE GOALS OF THE STUDY ARE TWOFOLD:**

1. Identify new, impactful products and develop better trainings to help farmers improve their lives in multiple spheres.
2. Validate and more fully understand our organizational impact across areas such as health, childhood nutrition, education, and poverty.

**We will collect data on a variety of indicators.**

- Education Spending & Attainment
- Financial Assets
- Household Assets
- Health Access & Spending
- Dietary Diversity & Nutrition
- Financial Literacy
- Women’s Economic Empowerment

**This data will help us better understand how farmers turn their increased farm profits into quality-of-life improvements.**

- Do One Acre Fund farmers experience better nutritional outcomes than non-One Acre Fund farmers?
- Do children of One Acre Fund farmers attend more school than non-One Acre Fund farmers?
- Do One Acre Fund farmers experience better quality-of-life indicators than non-One Acre Fund farmers?

In addition to collecting data on quality-of-life indicators, we are also conducting a longitudinal soil health study. This involves trialing interventions such as lime, nitrogen-fixing legumes, alternative fertilizers, cover crops, and agroforestry. These interventions will not only improve the immediate health and quality of farmers’ soils, they will also improve environmental conditions long term. The study launched in 2015 in Kenya and Rwanda, and we will be collecting soil samples and survey responses on an annual basis for the next three to five years as resources permit. The study scope may expand to other countries in coming years. We have already collected some preliminary findings that we look forward to sharing in a forthcoming detailed impact report.
Product Innovations

We are always in search of new products that will improve both income and quality of life for our clients. In 2015, some of our most promising new product offerings included trees, solar lights, reusable sanitary pads, hermetically sealed crop storage bags, and energy-efficient cookstoves.

Trees

For farmers in Kenya, we estimate 10 six-year-old trees could cover one term of a child’s secondary school tuition.

Grevillea tree seeds are one of the longest-running products we have offered in Kenya, Rwanda, and Burundi. In 2015, more than 151,000 farmers adopted our tree product. We encourage farmers to keep the quick-maturing trees for at least six years to see the value of each tree jump from less than $1 USD to more than $10 USD (shown on page 21).

Solar Lights

More than 146,000 farmers across all of our countries of operation purchased solar lights in 2015. Solar lights benefit farmers financially, allowing them to save money they would have spent on kerosene, and benefit their families’ health by reducing smoke within the home. Lastly, solar lights enable children to study at night.

In 2016 we are trialing a solar home unit that will allow farmers to light multiple rooms in their homes.

Cookstoves

Many smallholder farmers cook over open fires housed indoors, and are exposed to large quantities of smoke that irritate their eyes and lungs. We began offering energy-efficient cookstoves to improve household health by reducing smoke inhalation. The cookstoves we offered in 2015 also allowed farmers to burn less firewood per minute than traditional cookstoves.

Future cookstove options may allow farmers to charge their mobile phones.

Reusable Sanitary Pads

In 2015, we offered clients reusable sanitary pads as a large-scale trial in Kenya. Sixty-two percent of One Acre Fund farmers reported using pieces of blankets, mattresses, or cotton wool during their menstrual cycles because of the high cost of disposable pads. AFRIpads’ reusable pads are a low-cost product that greatly improves quality of life.

The storage bags are known as “PICS bags” and were developed by scientists at Purdue University.

Storage Bags

To help farmers prevent post-harvest storage losses, we offer hermetically sealed crop storage bags to our clients in Rwanda, Burundi, and Kenya. These multilayer storage bags seal oxygen out, preventing pests from feeding and thriving on the crops inside. Reducing post-harvest storage losses prevents food waste and saves farmers money.

The storage bags are offered in Kenya.

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A tangled mass of vegetation and knobby stalks stretches from floor to ceiling, each vine reaching to grow just a little taller. Conrad Lukoye bobs and weaves through the stalks, hidden except for the occasional flash of his baby blue button-down shirt. This is Luuya, Kenya’s newest jungle—and Conrad is one of 19 farmers who owns it.

Conrad, 34, didn’t used to own much. Aside from his three-room, mud-walled house, he owned a half-acre of land, and a few small hand hoes he would use to till and farm the soil each year. Most years, he would plant maize and harvest only enough to last his family for a few months before he would need to start purchasing food at the local market. Money was hard to come by for Conrad, so his family would often skip meals to get by until the next year’s harvest.

Looking at Conrad today, he is relaxed. His wife and four children are healthy, and there are signs of plenty all around their compound. Untarnished chicken wire fences in a bobbing sea of poultry, keeping them from pecking at the newly harvested bean bushels that blanket the ground in front of his door. The kitchen is stocked with pots, spoons, salt, and oil, and the old wooden furniture is now decorated with handmade lace coverings.
"I’m not so poor right now," Conrad says. "There is something in my pocket, and I can afford three meals a day, which was not the case before. This year, I can even afford to send my children to private school."

The changes Conrad has seen have happened gradually over the last three years, but he says they all link back to a single decision. At the end of 2011, his wife, Eunice, had started taking a course to receive a diploma in teaching. Eunice had never been employed before, and the couple knew that if she were able to earn an income, it might just be the leverage they needed to help pull their family out of poverty.

Unfortunately, not even a month in, Eunice and Conrad were faced with a painful decision: spend money on her classes or buy food for their children. They opted for food. Eunice was allowed to continue attending the course, but she told him she would not be awarded her official diploma until their debt was cleared.

Around the same time, Conrad was also trying to find a way to afford the supplies he needed to plant on his farm. Because they had been investing in Eunice’s education, their finances were at an all-time low. Out of desperation, Conrad decided to enroll with One Acre Fund. He had heard the organization would provide him with planting supplies on credit, and that he could pay his loan off later in the year. He was nervous about taking on more debt, but he didn’t see any other options.

A few months later, Conrad says his world changed.

“I saw my mistakes. I realized the planting techniques I used before One Acre Fund were wrong. I had only ever known one type of seed before. Through One Acre Fund, I learned there were different varieties of seed, and I saw that certain types grew better in different conditions,” Conrad says.

For twenty-odd years, Conrad had been planting the wrong seed—and not because he had made the wrong decision. He had been planting the wrong seed because it was the only seed available to him. Enrolling with One Acre Fund gave him access to options and information, which allowed him to make choices about which kind of seed to buy. This was the first time Conrad had ever had the opportunity to make this kind of decision, and it made him hopeful.

In the fall of 2012, Conrad harvested twice as much as he had ever had before. That year, he had enough food to feed his family without skipping meals. He was also able to sell some of his maize to pay the debt for Eunice’s certification, which meant she could start working and earning money. This was their breakthrough.

In 2013, Conrad enrolled with One Acre Fund again—this time with business on his mind. He had seen how investing the money he earned from selling his harvest could generate an income and improve his family’s livelihood over time.

He attended all the available trainings with One Acre Fund about planting and seed types, and decided to try a different variety of seed that year. By harvest time, his yield was up even more than the year before. After harvesting 2,380 pounds of maize, he began to plan.

Conrad had heard that his county government was offering to give six farmer groups the materials to build greenhouses if they could demonstrate teamwork, strong farming skills, and money to invest. Conrad organized with his neighbors, the majority of whom were also One Acre Fund farmers, to form a group and apply to receive a greenhouse. They named themselves The Horticultural Trade and Marketing Group, or HOTMA.

Soon after, they were granted a greenhouse, and a business was born.

Over the last two years, the HOTMA group has invested money from their maize harvests to grow a forest of tomatoes. Ducking between the rows and vines to survey the results of his vision, Conrad explains their choices.

“The controlled conditions in the greenhouse are more favorable for growing tomatoes than the outside climate here, so the tomatoes are healthier and grow faster. The greenhouse also protects them from pests, so we’re able to save money by not having to buy pesticides to protect them,” Conrad says.

The HOTMA greenhouse grows more than 600 individual tomato plants and generates enough income for each farmer to take some home and still continue to invest. Conrad has invested his profits in poultry as a second income-generating business.

“The knowledge that we got from One Acre Fund made it possible for us to run our greenhouse,” Conrad says. “My next dream is to buy a cow. I also want to lease another piece of land where I can plant Napier grass, which is used for grazing cows, and then I hope to start a dairy business.”

The income Conrad has made from his portion of the greenhouse sales has also allowed him to enroll his children in private school. His three school-aged children now attend Sunset Academy, a private school down the road that guarantees smaller class sizes and has a record of high performance. Conrad knows that this school is an investment in Noel, Eugenia, and Aurelia’s futures.

“They already know what they want to be when they grow up, so I just want them to follow their dreams. Noel wants to be a teacher. Eugenia wants to be a doctor. I have a brother who is a doctor. When he comes around she sits next to him and asks him so many questions about what he does. And then Aurelia wants to be a policewoman,” Conrad says.

While touring around the HOTMA greenhouse, Conrad talks about how the lattices help encourage the tomatoes to climb high and grow strong. Like the tomatoes he tends to daily, Conrad says what he and his family needed all along was a little boost.

“The greenhouse is a sign of hope to everyone in the community,” Conrad says. “To them, it is a symbol of prosperity because when people look at the success that the HOTMA group has had, they realize that they too can achieve a lot through hard work and cooperation.”

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