ICAM 2026 ANNUAL LAKESHORE CONFERENCE

From Number-Crunching to Business Synergies: Leveraging Accounting Discipline to Scale High-Impact Agricultural Enterprises

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OPENING THOUGHT

The core principle

> “Passion may start a business, but discipline in managing the numbers is what allows that business to grow—and partnerships and synergies are what allow it to scale.

THE JOURNEY

From a notebook to an enterprise

STARTING POINT

Diploma in Horticulture. Employment was not forthcoming. Capital was scarce.

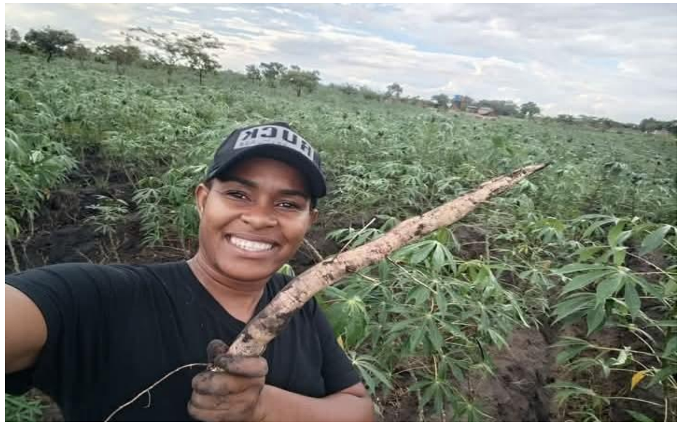
FIRST CAPITAL

Approximately MWK 100,000 — about USD 58 at the time — saved from selling freezes and cold water.

FIRST INVESTMENT

Two acres of borrowed land planted with groundnuts — with every kwacha accounted for.

> “I did not just plant groundnuts. I started accounting for every kwacha.”



SIMPLE DISCIPLINE

The notebook became a financial management system

What I spent

Recorded consistently.

What I harvested

Recorded consistently.

What I sold

Recorded consistently.

What I owed

Recorded consistently.

What I had

Recorded consistently.

What I could reinvest

Recorded consistently.

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Accounting is more than recording numbers

- Is this enterprise profitable?
- Where am I losing money?
- What can I afford to invest in?
- How much can I reinvest?
- Can I repay this loan?
- Can I afford to employ another person?
- Can I account for resources received from a partner?

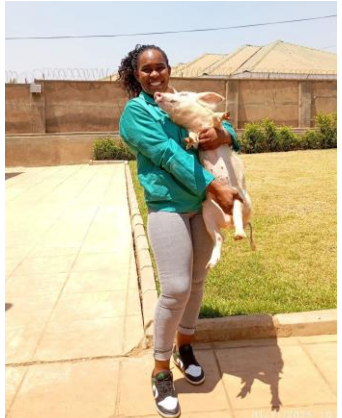
> **If you don't know your numbers, you are not managing the business—you are guessing.**

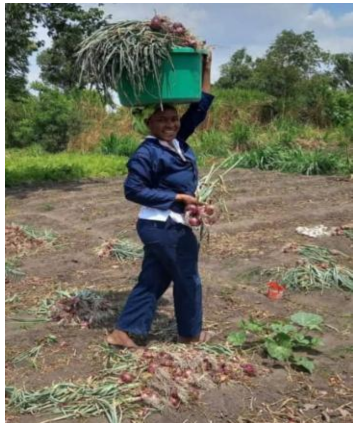
GROWTH SNAPSHOT

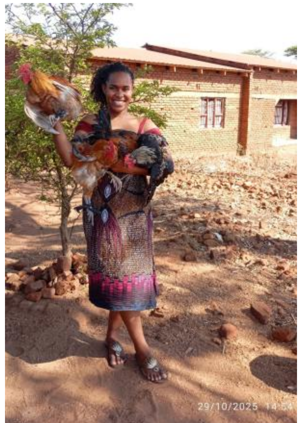
From two acres to a multi-enterprise business

10.6	5	30–50	6+
acres under operation	permanent employees	seasonal workers	agricultural enterprises

- Horticulture • Piggery • Fish farming • Beekeeping & honey processing • Rice farming • Mushroom production
- Additional investment in a farmhouse and two hostels at Bunda University, creating income streams and employment opportunities.







Numbers build trust

> Your financial records become your evidence of credibility. Accounting builds trust.

Financial institutions

Can you manage the money?

Development partners

Will resources be used as intended?

Business partners

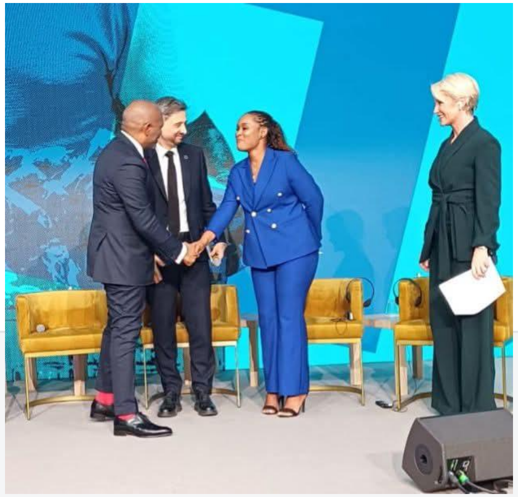
Are the numbers transparent?

Government

Can you deliver and demonstrate results?

FROM EVIDENCE TO OPPORTUNITY

Credibility opened doors to partnerships



IFAD / Pro-Agro Youth Programme

Training 100 young people in practical agribusiness skills.

DAPP

Training 80 youths in mushroom production.

LUANAR + Ministry of Education

Organic vegetable production curriculum development.

GIZ

Empowering Youth in Agribusiness.

Land O'Lakes

Research on youth participation in agricultural cooperatives.

ILO + LUANAR + TEVET + Ministry of Education

Contribution to an Organic Vegetable Production Manual.

Accounting alone does not scale a business

> “ **Business synergy is when different people, institutions, resources, skills, markets, or systems work together in a way that creates greater value than they could create separately.**

LAND

I may have land.

FINANCE

Someone else may have finance.

TECHNOLOGY

Another may have technology.

EXPERTISE

Another may have technical expertise.

MARKETS

Another may have market access.

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We cannot transform agriculture in silos

Financial institutions

Connect finance with enterprises that have records, realistic models, markets and growth potential.

Development partners

Connect investment with local enterprises that can implement, absorb and multiply it.

Government

Connect policy with the realities entrepreneurs experience on the ground.

Research & training institutions

Connect knowledge and skills with actual market opportunities.

Entrepreneurs

Connect production with finance, technology, markets, skills and partnerships.

Partnership is not simply about receiving support

- What problem am I solving?
- What have I already done?
- What evidence can I show?
- What numbers can I present?
- What value can I bring to this partnership?
- What will happen to the investment after it comes in?

> **“Here is what I have built. Here is the evidence. Here is the gap. Here is what we can achieve together.”**

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What we need for youth in agriculture

FINANCING SYSTEMS

Flexible financing • Affordable interest rates • Appropriate collateral requirements • Insurance mechanisms • Products designed around agricultural cash flows

ENTREPRENEUR RESPONSIBILITY

Keep records • Report • Explain where money went • Demonstrate evidence • Build trust through discipline

> “ **Youth-friendly finance must be matched by youth business discipline.**

WHAT SYNERGY SHOULD PRODUCE

From impact to multiplication

> “The greatest value of a partnership is not simply what you receive. It is what you multiply.

Investment that multiplies.

Knowledge that multiplies.

Jobs that multiply.

Businesses that multiply.

Opportunities that multiply.

- More than 16,000 people empowered through training, with a strong focus on women and young people.
- Some training offered freely to women who could not afford it.

PRACTICAL DISCIPLINE

Five lessons to take away

01

Start small, but account for everything.

02

Don't confuse revenue with profit. Know costs, margins, cash flow and break-even.

03

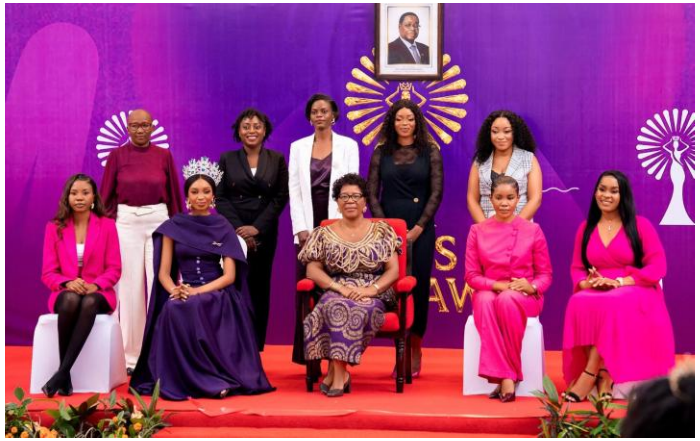
Reinvest with intention. Give every profit a purpose.

04

Build partnerships around complementary strengths — not money alone.

05

Measure what you want to multiply.



My vision: training connected to enterprise

> **A TEVET-certified agricultural training hub in Malawi — practical, market-oriented, and connected to enterprise.**

- Young people gain practical skills and recognised qualifications.
- The hub attracts young people from across Africa.
- Training is connected to real enterprise opportunities.
- Finance, skills, production, markets and accountability reinforce one another.

The Synergy Chain

NUMBERS

build trust

→

TRUST

build partnerships

→

PARTNERSHIPS

unlock resources

→

RESOURCES

create impact

> **We do not leave the numbers behind. We use them to connect ambition with accountability.**

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A CALL TO EVERY PART OF THE ECOSYSTEM

ENTREPRENEURS	Know your numbers.
FINANCIAL INSTITUTIONS	Look beyond age; examine the evidence of the business.
DEVELOPMENT PARTNERS	Invest in local enterprises that can multiply investment.
GOVERNMENT	Create an environment where disciplined entrepreneurs can grow.
YOUNG PEOPLE	Do not allow anyone to define agriculture as a last resort.

From number-crunching to business synergies

“ Let us connect finance with enterprise, skills with opportunity, production with markets, innovation with investment, and accounting with ambition.

“That is how we build a transformed Malawi.”

Thank you • Clara Kamlomo • Founder, Amazing B Projects

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