

A BUSINESS PLAN TEMPLATE

Name of Business: **Lokka Farms**

Telephone: 0394005987/0751420008

E-Mail Address: ray.bu.otim@gmail.com

Postal Address:

Physical Address: **Te-okoo, Agweng Sub-County, Lira District.**

A) Executive Summary

Lokka Farms is a poultry operation specializing in brooding day-old chicks to one month old, fattening birds for sale at maturity, and raising dual purpose birds for egg production and sales. By addressing key challenges in poultry farming such as high early mortality and resource limitations for small-scale producers, we provide healthy, ready-to-raise birds and value-added products like mature local birds and fresh eggs. Our target market spans Northern Uganda, West Nile, Parts of Teso, Karamoja, and South Sudan, where demand for reliable poultry supplies is growing. With a focus on quality, affordability, and sustainable practices, the business aims to scale production to 30,000 birds in 2026, projecting revenue of UGX 300,000,000 through direct sales and distribution channels.

B) Back Ground and Description of the Business

Lokka Farms was established as a family business in 2025 in Te-okoo, Agweng Sub-County, Lira District, driven by the need to address ongoing challenges in Uganda's poultry sector. Small-scale farmers often struggle with brooding day-old chicks due to limited access to proper facilities, veterinary support, and quality feed, resulting in high mortality and inconsistent supply. Building on this insight, Lokka Farms offers a comprehensive solution: brooding chicks to one month old for resale to farmers, fattening birds to maturity for direct meat sales, and raising laying birds for ongoing egg production and distribution. The farm deals only in Sasso birds, Kroilers, and local breeds, selected for their suitability to the region providing options for meat, eggs, or both through dual-purpose capabilities. Among key facilities is a dedicated hatching unit capable of incubating

and hatching up to 2500 eggs every 3 weeks, ensuring a steady supply of quality chicks. The operation runs on a 1-acre site equipped with brooding houses, feeding systems, biosecurity measures, egg collection facilities, and sustainable waste management to maintain high standards of health and productivity. By sourcing from reliable suppliers and emphasizing affordable, resilient poultry options, the business supports local farmers while expanding into markets across Northern Uganda, West Nile, parts of Teso, Karamoja, and South Sudan. This model promotes food security, job creation, and a robust supply chain for poultry products.

C) Vision, Mission and Objective of the Company;

Vision: To become the premier innovator in diverse and sustainable livestock farming across East Africa, introducing rare species and unique practices to enhance food security, biodiversity, and economic opportunities for communities.

Mission: To empower small-scale farmers and rural economies by providing affordable, high-quality poultry, small ruminants, and specialty livestock starting with Sasso, Kroiler, and local birds while importing and breeding rare species like brahma chicken, guinea pigs and grasscutters, and pioneering ventures such as snail farming through ethical, resilient production that promotes environmental health and market access in northern Uganda and beyond.

Short term Objective: Over 5-8 years, scale production to 150,000 birds annually while integrating imported small ruminants into breeding programs; expand snail farming to commercial levels; enter new markets in West Nile, Teso, and Karamoja; and develop training workshops on handling rare species and unique farming techniques.

Medium Term Objectives: Beyond 10 years, reach 450,000+ birds per year alongside diversified livestock like guinea pigs, grasscutters, and snails; export to South Sudan and further afield; create value-added products such as processed meats, eggs, and snail-based goods; and establish a network of satellite farms focused on innovative, eco-friendly practices.

Long term objectives: Beyond 15 years, reach 3,000,000+ birds per year alongside diversified livestock like guinea pigs, grasscutters, goats and sheep, pigs and snails, bees and rabbits; export products to Middle East and further afield; create value-added products such as processed meats,

eggs, and snail-based goods, bee products, ; establish a farm-to-table local food restaurant showcasing fresh, on-site produce and livestock; develop a state-of-the-art practical training site for farmers, students, and prospective farmers to share best practices in sustainable agriculture; enter into commercial feeds formulation using farm byproducts; and build a network of satellite farms focused on innovative, eco-friendly practices.

a) Management and Organization Structure

Lokka Farms is a family-owned business founded in 2025, with a lean and efficient management structure that combines family leadership with professional expertise to ensure smooth operations, accountability, and growth. The structure is designed to support the farm's current focus on poultry (brooding, fattening, and egg production) while allowing room for future diversification into small ruminants, snail farming, and rare breeds.

Ownership and Top Leadership

- **Director/Owner:** Mr. Otim Ray Bukunya (Founder) Overall responsibility for strategic direction, vision implementation, financial oversight, partnerships, and long-term planning. He makes final decisions on investments, expansion, and new ventures such as importing rare species (Brahma chickens, guinea pigs, grasscutters) and developing value-added products.
- **Operations Manager:** Mrs. Ejalu Teopistier (Spouse) Oversees day-to-day farm activities, including staff supervision, biosecurity protocols, feed management, waste disposal, and coordination between brooding, fattening, and laying units. She ensures smooth workflow, animal welfare standards, and adherence to sustainable practices while reporting to the director.

Key Hired Professionals (to be recruited as the business scales)

- **Hatchery Technician** Full-time specialist responsible for operating the hatching unit, monitoring incubation conditions, chick health during hatching, and record-keeping for hatch rates. Reports directly to the Operations Manager.

- **Veterinary Doctor/Animal Health Officer** (Part-time or on retainer initially, full-time as production grows) Provides preventive healthcare, vaccination schedules, disease diagnosis, treatment protocols, and advisory services on biosecurity. Conducts regular health checks and emergency responses to minimize mortality.
- **Farm Manager(s)** One or more supervisors (depending on scale) to manage specific sections: brooding house, grower/fattening units, and layer houses. Duties include daily feeding, cleaning, mortality checks, and production monitoring. They report to the Operations Manager.
- **Business Developer and Sales Team** (1 Business Developer + 2-3 Sales Representatives) The Business Developer identifies new markets, negotiates contracts, builds distributor networks, and explores export opportunities. Sales representatives handle direct sales of one-month-old birds, mature broilers, and eggs in local and regional markets, manage customer relationships, and collect market feedback.
- **Accountant/Bookkeeper** (Part-time initially) Manages financial records, budgeting, cash flow, payroll, tax compliance, and preparation of financial reports. Ensures transparency and accurate tracking of revenue from chick sales, egg production, and meat sales.

Support Staff

- Farm hands/laborers (6-10 depending on batch size) for routine tasks such as feeding, cleaning, egg collection, and general maintenance.
- Security guard (night shift) to protect assets and prevent theft.

Reporting Lines

- All hired professionals and support staff report to the Operations Manager for daily activities.
- The Operations Manager and Accountant report directly to the Director for strategic and financial matters.
- Regular weekly management meetings will be held to review production targets, health status, sales performance, and upcoming plans.

As the business grows toward the medium- and long-term objectives, additional specialized managers, will be recruited while maintaining the same family-led oversight model.

Lokka Farms Organizational Chart

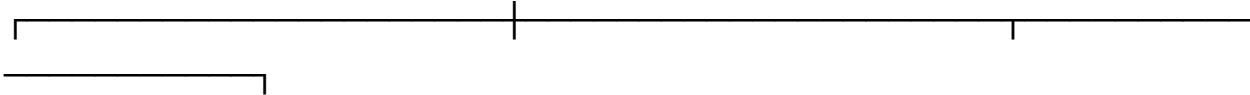
Director/Owner



| (Strategic & Financial Oversight)



Operations Manager



Hatchery Technician Veterinary Doctor Farm Manager(s) Business Developer
& Sales Team



Accountant

(Reports to both Director

and Operations Manager

for finances)

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Support Staff

(Farm hands, Labourers, Security Guard)

D) Product/Service Strategy

Main Products and Services

1. One-Month-Old Chicks (Brooded and Ready-to-Raise)

- Primary service: Purchasing day-old chicks from certified hatcheries, brooding them under controlled conditions (temperature, vaccination, quality feed) for 4 weeks, and selling healthy, fully vaccinated one-month-old birds.
- Target customers: Small-scale farmers who lack brooding facilities and experience high early mortality (often 30–50%).
- Advantage: Reduces farmer risk, lowers mortality to below 5%, and provides birds ready for immediate grow-out.
- Packaging: Sold in batches of 50–500, transported in ventilated crates with biosecurity measures.

2. Mature Broilers and Local Meat Birds

- Fattening selected batches of Sasso and Kroilers to market weight (2.5–4 kg live weight at 3–5 months for Sasso, 6–8 weeks for Kroilers).
- Sold live or dressed (slaughtered on order under hygienic conditions).

- Focus on flavourful, firm meat preferred in local markets over frozen chicken.
 - Target: Hotels, schools, restaurants, and direct household consumers in Lira, Gulu, Kitgum, and border towns.
3. **Table Eggs from Dual-Purpose and Layer Birds**
- Maintaining a flock of improved dual-purpose hens (Sasso and local breeds) for consistent egg production.
 - Eggs sold fresh, clean, and graded (packed in 30-egg trays).
 - Emphasis on natural feeding (supplemented with farm-grown maize, greens, and insects) for richer yolk colour and taste.
 - Target: Retail shops, supermarkets, schools, and households seeking affordable, locally produced eggs.
4. **Hatching Services (Future Expansion)**
- Using the on-farm 2,500-egg capacity incubator to hatch custom orders for farmers who supply fertile eggs or to produce day-old chicks for sale.
 - This service will support local breeders and reduce dependence on distant suppliers.
5. **Training and Advisory Services**
- Short practical workshops on brooding techniques, biosecurity, feed formulation, and basic poultry health for farmers purchasing chicks.
 - On-farm demonstrations and follow-up visits to improve customer success rates and build loyalty.

Product Quality and Differentiation Strategy

- **Breed Selection:** Only Sasso, Kroilers, and robust local breeds chosen for low feed conversion, heat tolerance, disease resistance, and suitability to low-input systems.
- **Health Guarantee:** All birds fully vaccinated with records provided. 7-day replacement policy for mortality after sale (subject to inspection).
- **Biosecurity and Welfare:** Strict farm protocols (footbaths, restricted access, all-in-all-out system) to prevent disease outbreaks. Birds raised with adequate space and natural behavior expression.
- **Sustainability:** Use of farm-composted manure for crop production, rainwater harvesting, and plans for solar-powered incubation and lighting.

- **Traceability:** Batch numbering system to track origin, vaccination dates, and feed used.

Pricing and Value Proposition

Products are priced to be competitive yet profitable, offering better value than imported day-old chicks or frozen chicken:

- One-month-old birds: Affordable entry point for farmers (lower risk than brooding day-olds).
- Meat and eggs: Premium quality at prices below imported alternatives but above low-quality roadside suppliers.

By focusing on reliability, animal health, and customer success, Lokka Farms positions itself as a trusted partner that helps farmers reduce losses and increase income, while supplying superior poultry products to consumers seeking fresh, local alternatives. This strategy supports steady cash flow (chick sales provide quick turnover, eggs give regular income, meat offers higher margins) and builds a strong foundation for future diversification into rare breeds and value-added products.

E) Market Analysis

Customers:

The primary customers for Lokka Farms are small-scale and medium-scale poultry farmers in Northern Uganda, West Nile, Teso and Karimojong areas and cross-border traders in South Sudan. These farmers face high early chick mortality (often 30-50%) due to poor brooding facilities, making our one-month-old, fully vaccinated and brooded chicks highly attractive as a low-risk option.

Secondary customers include:

- Households, hotels, schools, restaurants, and retail shops seeking fresh local eggs and mature meat birds (preferred for taste over imported frozen chicken).
- Direct consumers in urban centers like Lira City and Gulu who value affordable, hardy local breeds.

Demand drivers: Uganda's poultry market is growing steadily, with national consumption projected to rise due to population growth (over 48 million in 2025) and increasing preference for

chicken as an affordable protein source. Per capita poultry meat consumption is low (around 1.5-2 kg annually) but rising with urbanization, creating opportunities in underserved northern regions where local supply lags behind demand.

Suppliers:

Day-old chicks and fertile eggs: Sourced from established national hatcheries such as Biyinzika Poultry International Limited (leading integrated producer), Ugachick Poultry Breeders, Uzima Chicken (distributor of Sasso and other dual-purpose breeds), and SR Afro Chicks & Breeders.

Feed: Commercial feeds from major mills like Ugachick, Biyinzika, or local producers; supplemented with farm-grown maize and greens for cost control.

Vaccines and veterinary supplies: Local agrovet shops and on-retainer veterinary services.

Equipment: Incubators, feeders, and brooding materials from Kampala-based suppliers.

Strategy: Build long-term contracts with 2-3 reliable hatcheries to ensure consistent quality and pricing, reducing dependency risks.

Competitors: The poultry market in Uganda is fragmented, with large integrated players dominating central regions and smaller local operators in the North.

- **Direct competitors (brooded/one-month-old chicks and local breeds):** Small-scale brooders and backyard suppliers in Lira offering unvaccinated or poorly brooded chicks at lower prices but higher mortality risk. Few organized farms focus exclusively on resilient breeds like Sasso/Kroiler for northern farmers.
- **Indirect competitors (day-old chicks and commercial broilers/layers):** National giants like Biyinzika (over 1.5 million chicks/month), Ugachick, and Uzima Chicken supply day-olds nationwide but lack specialized brooding services for smallholders facing early losses.
- **Meat and egg competitors:** Imported frozen chicken (cheaper but less preferred for taste) and large commercial farms supplying urban markets.

Competitive gaps in northern Uganda: Limited reliable brooding services, high transport costs from central hatcheries, and few suppliers focusing on hardy dual-purpose breeds suited to low-

input rural farming. Lokka Farms differentiates through local presence, health guarantees, affordable one-month-old birds, and farmer training, addressing key pain points like mortality and market access in a region recovering from past conflicts with growing demand.

Overall, the market offers strong opportunities due to rising national demand (poultry production ~70,000-78,000 metric tons annually, with gaps in regional supply) and underserved northern areas, where Lokka Farms' location and focus on resilient breeds provide a clear advantage.

F) Marketing Plan

Lokka Farms employs a targeted, grassroots marketing strategy to penetrate underserved rural markets in Northern Uganda and beyond, emphasizing personal trust, demonstrations, and an extensive agent network for wide reach.

Product

- Core products: Vaccinated one-month-old brooded chicks (Sasso, Kroilers, improved local breeds - hardy, low-mortality).
- Mature meat birds (live/dressed, superior local flavour).
- Fresh table eggs (natural, rich yolks, 30-egg trays).
- Branding: "Lokka Farms-Reliable Chicks for Stronger Farms".

Price

- One-month-old chicks: UGX 9,000–10,000 (volume discounts for 300+).
- Mature birds: UGX 25,000–35,000 each (or UGX 12,000–15,000/kg live weight).
- Egg tray (30): UGX 12,000–15,000.
- Strategy: Affordable pricing with loyalty discounts; free advisory for buyers.

Distribution

To ensure wide coverage and quick access for small-scale farmers:

- Farm-gate and local sales in Lango Sub-region.
- Delivery to nearby towns (Gulu, Kitgum).
- Extensive agent network: One agent per parish across the entire Lango sub-region (covering all parishes in districts like Lira, Oyam, Apac, Kole, Dokolo, Alebtong, Otuke, Amolatar, Kwania – approximately 600+ parishes total).
- One agent per district in West Nile (e.g., Arua, Nebbi, Zombo, Pakwach, Moyo, Yumbe, Adjumani, Koboko, Maracha, Terego, Madi-Okollo, Obongi – around 12-13 districts).
- One agent per district in Teso (e.g., Soroti, Kumi, Ngora, Bukedea, Serere, Amuria, Katakwi, Kaberamaido, Kalaki, Kapelebyong).
- One agent per district in Karamoja (e.g., Moroto, Kotido, Kaabong, Abim, Napak, Nakapiripirit, Amudat, Nabilatuk, Karenga).
- Central distribution hub to be established at Elegu (Amuru District, near the Uganda-South Sudan border) for efficient bulk storage, reloading, and supply to northern routes, cross-border traders, and South Sudan markets (leveraging Elegu's role as a major trade gateway with high-volume informal exports).
- Agents receive training, stock on commission, and handle local sales/delivery, ensuring last-mile reach.

Promotion

- Farmer testimonials and word-of-mouth.
- Free on-farm workshops and demonstrations.
- Local radio (Lira, Gulu stations), WhatsApp groups, Facebook.
- Market-day stalls and flyers at agro-shops.
- Referral incentives (free chicks for successful introductions).

G) Operations Plan

Lokka Farms operates on a 1-acre site in Te-okoo, Agweng Sub-County, Lira District. Production is organised into three parallel but interconnected cycles:

1. Brooding of day-old chicks to one month old (main service)

2. Fattening birds to market weight for meat
3. Egg production from dual-purpose laying flock

All cycles use only Sasso, Kroilers, and improved local breeds, selected for their adaptability, disease resistance, and suitability to low-input northern Uganda conditions.

1. Production Capacity & Cycles

Brooding Cycle (core activity)

- Capacity: 2,000–3,000 chicks per cycle
- Duration: 4 weeks (day-old to 1-month-old)
- Frequency: Every 3–4 weeks (synchronised with hatching)
- Annual target (2026): 300,000 one-month-old chicks sold

Fattening Cycle

- Capacity: 1,000–1,500 birds at a time
- Duration: Sasso: 4–5 months (2.5–4 kg); Kroilers: 6–8 weeks (2–2.5 kg)
- Frequency: Continuous batches (staggered entry)
- Annual target: 9,000–10,000 mature birds sold

Egg Production Cycle

- Laying flock size: Start with 500 hens, scale to 1,000 by end of 2026
- Expected yield: 60–70% lay rate (\approx 300–350 eggs/day at full capacity)
- Annual target: 90,000–100,000 eggs

2. Key Production Activities & Timeline

Stage	Activity	Responsible Personnel	Frequency/Timing

Sourcing	Purchase day-old chicks / fertile eggs from certified hatcheries	Operations Manager	Every 3–4 weeks
Hatching (when expanded)	Incubate 2,500 eggs per cycle	Hatchery Technician	Every 3 weeks
Brooding (0–4 weeks)	Controlled temperature (32–35 °C → 24 °C), vaccination, quality feed	Farm Manager + Laborers	Continuous monitoring
Grow-out / Fattening	Transfer to grower houses, semi-intensive rearing, natural feeding	Farm Manager + Laborers	6 weeks–5 months depending on breed
Egg Production	Daily egg collection, cleaning, grading, packing	Operations Manager + Laborers	Daily
Slaughter & Dressing	Hygienic slaughter on customer order (for meat birds)	Trained staff	On demand
Waste Management	Daily manure collection → composting pit → sale or farm use	Laborers	Daily / weekly turning

3. Biosecurity & Animal Health Measures

- All-in-all-out system in brooding houses
- Footbaths, restricted visitor access, protective clothing
- Vaccination schedule: Newcastle (Lasota), Gumboro, Fowl Typhoid
- Daily mortality checks and isolation of sick birds
- On-retainer veterinary doctor for weekly visits and emergency response
- Target: Keep brooding mortality below 5%

4. Feed & Nutrition

- Week 1–4: Commercial chick starter + clean water
- Grow-out: Commercial grower feed + farm-grown maize, greens, insects
- Layers: Layer mash + calcium supplement (crushed eggshells)
- Goal: Cost-effective feeding while maintaining bird health and product quality

5. Daily/Weekly Routine

- Morning: Feeding, water change, egg collection, mortality check
- Mid-day: Temperature monitoring, cleaning
- Afternoon: Health observation, feed preparation
- Weekly: Deep cleaning, manure removal, veterinary check, sales coordination

6. Quality Control & Records

- Batch numbering system (e.g., LOKKA-2026-01)
- Vaccination and health records for every batch
- Egg grading (clean, size) and packing records
- Sales and mortality log
- Weekly production meeting to review performance and plan next cycle

7. Scaling Plan (2026 Target: 30,000 birds)

- Phase 1 (Q1–Q2 2026): Stabilize at 2,000 chicks per cycle
- Phase 2 (Q3–Q4): Increase to 3,000 chicks per cycle, expand laying flock to 1,000
- Infrastructure: Add one more brooding house and improve water storage
- Staff: Recruit additional 4–6 farm hands

H) Financial Plan

Fixed Capital Budget: 72,000,000 UGX \$ 19,727

Working Capital Budget: 98,800,000 UGX \$ 27,070

Total: 170,800,000 UGX \$ 46,797

Minus own Contribution: 50,000,000 UGX \$13,700

Total Capital needed: 120,800,000 UGX \$ 33,097

I) Overall Schedule of activities (WBS)

WBS Code	Phase / Activity	Sub-Tasks	Responsible Person	Timeline	Status / Milestone
1.0	Project Preparation & Setup		Director	Jan–Mar 2026	
1.1		Finalize land fencing and site preparation	Director + Operations Manager	Jan–Feb 2026	Site ready
1.2		Construct brooding, grower, and layer houses	Hired Contractor + Director	Feb–Mar 2026	Structures completed
1.3		Install incubator, brooders, feeders, drinkers, and solar backup	Hatchery Technician (recruit)	Mar 2026	Equipment operational
1.4		Secure permits, biosecurity certification, and veterinary registration	Director	Jan–Mar 2026	All approvals obtained

2.0	Recruitment & Training		Operations Manager	Feb–Apr 2026	
2.1		Recruit core staff (Farm Managers, Hatchery Technician, Laborers)	Director + Operations Manager	Feb–Mar 2026	Team in place
2.2		Recruit Accountant and initial Sales Representatives	Director	Mar–Apr 2026	Financial & sales ready
2.3		Conduct staff training on biosecurity, animal welfare, and operations	Veterinary Doctor + Operations Manager	Apr 2026	Training completed
3.0	Procurement & Supplier Setup		Operations Manager	Mar–May 2026	
3.1		Sign contracts with hatcheries for day-old chicks (Biyinzika, Ugachick, Uzima)	Director	Mar 2026	Reliable supply secured
3.2		Secure feed and vaccine suppliers	Operations Manager	Apr 2026	Stock ready
3.3		Purchase initial batch of day-old chicks (first cycle)	Operations Manager	May 2026	First intake
4.0	First Production Cycle & Launch		All Team	May–Sep 2026	

4.1		First brooding cycle (2,000–3,000 chicks)	Farm Manager + Hatchery Technician	May–Jun 2026	Chicks reach 1-month
4.2		Launch sales of one-month-old chicks and initial eggs/meat	Sales Team	Jul–Sep 2026	First revenue generated
4.3		Begin agent recruitment (Lango parishes)	Business Developer	Jun–Sep 2026	50% agents onboard
5.0	Marketing & Distribution Expansion		Business Developer + Sales	Jul–Dec 2026	
5.1		Complete agent network in Lango; start West Nile, Teso, Karamoja	Business Developer	Jul–Oct 2026	Full Lango coverage
5.2		Establish Elegu distribution center	Director + Operations Manager	Sep–Dec 2026	Hub operational
5.3		Launch radio ads, workshops, and social media campaigns	Sales Team	Ongoing from Jul 2026	Brand awareness increased
6.0	Scaling & Stabilisation		All Team	Oct 2026–Dec 2026	

6.1		Increase to 3,000 chicks per cycle; expand laying flock to 1,000 hens	Farm Managers	Oct–Dec 2026	30,000 annual target on track
6.2		Add infrastructure (extra brooding house) if needed	Director	Nov–Dec 2026	Capacity enhanced
6.3		Review performance and adjust for 2027 growth	Director + Accountant	Dec 2026	Year-end report & 2027 plan ready

Key Assumptions

- Funding secured by January 2026.
- No major disease outbreaks or supply disruptions.
- Weather conditions favorable for construction and early cycles.

This WBS provides a clear roadmap from setup to full-scale production, ensuring timely execution and achievement of the 2026 revenue target of UGX 300 million. Regular monthly reviews will track progress and allow adjustments.

J) Risks and Assumptions

1. Disease Outbreaks (e.g., Newcastle Disease, Avian Influenza)

- Impact: High chick mortality, loss of entire batches, reputational damage.
- Mitigation: Strict biosecurity (all-in-all-out, vaccination, restricted access), insurance coverage, on-retainer veterinary services, and emergency response plan.

2. Feed Price Fluctuations and Supply Shortages

- Impact: Increased production costs, reduced margins.
- Mitigation: Long-term contracts with 2–3 suppliers, partial on-farm feed production (maize, greens), and buffer stock for 2 cycles.

3. **High Early Mortality in Brooding**

- Impact: Lower sales of one-month-old chicks, cash flow issues.
- Mitigation: Experienced hatchery technician, quality day-old sourcing, controlled brooding environment, and health guarantee policy.

4. **Market Risks (Low Demand or Price Drops)**

- Impact: Unsold birds, overstock, losses on meat/eggs.
- Mitigation: Extensive agent network for wide reach, diversified products (chicks, meat, eggs), contracts with institutional buyers (schools, hotels), and monitoring of regional demand.

5. **Agent Performance and Reliability**

- Impact: Poor sales in remote parishes/districts, cash collection delays.
- Mitigation: Careful selection, training, performance-based incentives, regular monitoring visits, and direct oversight in initial years.

6. **Security and Theft** (common in rural areas)

- Impact: Loss of birds, equipment, or cash.
- Mitigation: Perimeter fencing, night guard, community relations, and insurance.

7. **Climate/Weather Risks** (drought, heavy rains)

- Impact: Feed shortages, disease spread, transport disruptions.
- Mitigation: Rainwater harvesting, solar backup, elevated houses to prevent flooding, and contingency feed reserves.

8. **Funding Delays**

- Impact: Delayed startup or scaling.
- Mitigation: Phased implementation, own contribution buffer, multiple funding applications (banks, SACCOs, partners).

Compiled by: Otim Ray Bukunya

Date: 31st December 2025