#### PREAMBLE

The substantial drop in the price of crude oil the world over has drastically impacted negatively on the income of major oil exporting nations. Nigeria the eighth world's largest crude oil exporter is one of the hardest hit victims. This situation has led to the fast depletion of our foreign reserve and devaluation of our currency. The need therefore to accelerate the diversification of our economy particularly through Agriculture is of paramount importance as it is the main source of livelihood for millions of our people.

The uncertainties associated with agricultural production makes agriculture a risky business. To cope with this nature-induced risk such as drought, flood, pest/disease, etc. there must be an outfit that offers financial compensation to Agriculture producers after suffering a loss. Today, there is only one prominent

of such outfit: The Nigerian Agricultural Insurance Corporation (NAIC). With the envisaged massive investment in Agriculture in the years ahead, it is therefore highly desirable that discerning and proactive Insurance Companies set up Agricultural Insurance department in order to bridge the gap as well as adequately position themselves to tap into the huge inherent business potentials of this sector. This however will naturally involve intensive training programs for their staff.

Cosnia Classic Consultancy Limited – Agricultural Division comprising of experienced and dedicated experts in the field of Agriculture, are willing and able to execute this task of building the much needed capacity in this sector.





# **OUR COMPANY PROFILE**

## COSNIA CLASSIC CONSULTANCY LIMITED AGRICULTURAL DIVISION

Cosnia classic consultancy limited, agricultural division, is a consultancy firm with outstanding experience in providing a wide range of consultancy services in agriculture: agricultural insurance development, planning, feasibility studies, facility management,



janitorial services, tree planting/afforestation, loss adjusting and risk surveying in Agriculture. Others include facility management (landscaping), Janitorial services etc. We have the ability to align our services with the needs of our present and prospective customers.

As a customer oriented firm, we partner with Research and Development Institutes such as Institute for Agricultural Research (IAR/ABU) National Animal Research and Production Institute (NAPRI/ABU) University of Agriculture Makurdi among others which have helped us in designing and carrying out up to-date training in agricultural manpower development and agricultural project planning and execution.

Our professionalism and understanding of various challenges inherent in an evolving economic environment enables us to fast forward our customer's activities with professional solutions for continuous business. Most importantly our staffs, facilitators, are experts in their various fields.

Our core services and competencies convince us that we are the partner you are looking for.

#### WHO WE ARE

Cosnia Classic Consultancy Limited is registered with the Corporate Affairs Commission. The company is in the business of advisory and consultancy services and to supply any individual organisation, Government (Federal, State or Local) corporate bodies with ideas, plans, strategies, information and all assistance required to improve and enhance the agric./environmental circumstances of such organisations, establishment, body or persons.



#### VISION

To be one of the leading consultancy companies in Nigeria in terms of providing professional and quality services.



#### MISSION

To help create innovative solutions and make informed choices that will improve their lives. We motivate and encourage others to achieve their own personal professional fulfilment. Together we believe that the best in each of us enriches all of us.

#### **OUR SERVICES**

We provide consultancy in the following Areas

- 1. Agricultural Project Planning Monitoring and Evaluation
- 2. Agricultural Insurance Planning/Training
- 3. Establish/Manage Poultry and Fish Farms
- 4. Feasibility Studies
- 5. Facility Management
  - Landscaping/ flower gardening services (establishment, management and upgrading)
  - o Fumigation/pest control services
  - o Janitorial services



A Commercial Tobacco Farm

Tree planting/ afforestation, seed multiplication and plantation establishment

- 6. Capacity building in Agricultural insurance
- 7. Development of advisory services (socio-economic/community development)
- 8. Loss Adjusters in Agriculture
- 9. Manpower Training (Agriculture extension)

## OUR PEOPLE

We have a pool of qualified and experienced professional resource persons that are dynamic and action oriented; committed to providing optimal client solutions and results.

## **PROFILE OF OUR RESOURCE PERSONS**

### **DR NELSON IFERE**

Dr. Nelson Ifere is an agricultural expert with over fifteen (15) years lecturing experience in Agricultural extension and rural development at the Ahmadu Bello University Zaria. He thereafter move to the Nigerian Agricultural Insurance Cooperation a parastatal of the federal ministry of Agriculture. While there he occupied various positions ranging from Zonal Manager, Head of Planning Research and Development to Agriculture/ Operations division. His trainings were at the Ahmadu Bello University Zaria and Post graduate studies at Reading University in the UK. He is the Managing Partner Agricultural Division of Cosnia Classic Consultancy.

### **MR. HAFFNER BARNABY**

Mr Barnaby Haffner is a season agronomist with a wealth of experience in Agricultural insurance underwriting and Agric. Business management spanning over twenty (20) years. He worked for an agricultural lending agency for about eight (8) years. He was a pioneer staff of the Nigeria Agricultural Insurance Cooperation where he contributed immensely in the compilation of underwriting documents such as operational guidelines, claims manual, estimated production cost for crops and livestock across the agro-ecological zones of the country retiring in 2014 as Assistant General Manager and Head of Agricultural Services Department.

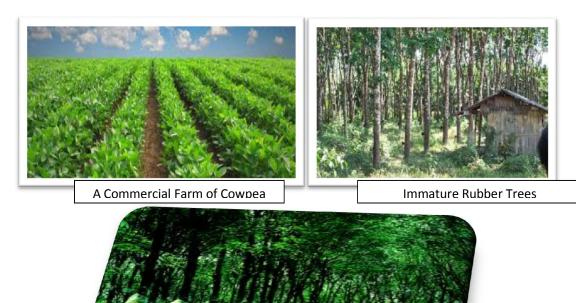
## MR RICHARD EDEM ABIA

He is an educationist as well as Marketing and Training Consultant. He retired as a Marketing Manager, Retail EXXON MOBIL after twenty years of meritorious services. Since then he has been engaged in consultancy services in marketing and management.

## OUR CLIENTS

Our clients include but not limited to the following organisations and establishments:

- Sammya Farms Nig. LTD. Igumale
- Amedu Farms Nig. LTD. Otukpo
- Anchor Insurance LTD. Lagos
- Diskabog Ranch LTD Ilorin
- Ado poultry Farms ----- Kaduna
- Mangel Farms LTD------ Jos
- Pest Control Services Of Sierra Leon High Commission Abuja



Mature Rubber (plantation) Trees

#### COURSE CONTENT FOR TRAINING IN AGRICULTURE INSURANCE

The Ten (10) day training program will focus on how indemnity based Agricultural Insurance is practiced in Sri-Lanka, Malaysia and Nigeria. Considerable emphasis will be placed on how it is practiced in Nigeria by the Nigerian Agricultural Insurance Corporation.

The modules proposed for this course is as structured below:

### MODULE 1:

#### GLOBAL PERSPECTIVE

- Models of Agricultural. Insurance practiced in other parts of the world and their applicability in Nigeria.
- History and background of Agricultural Insurance in Nigeria.

#### MODULE 2:

- i. Agronomy of Arable, Permanent, Horticultural and Forest crops and inherent risks in their production cycle and their insurability.
- Production practices of different classes of livestock viz; Poultry, Ruminant, Swine and Aquaculture: The inherent risk in their production cycle and their insurability.
  - This is not to teach Agriculture but to expose participants on product knowledge particularly those without background in Agriculture
  - Terms and terminologies in Agriculture. underwriting will be discussed
  - Types of Records and importance of record keeping in Agricultural Insurance will be discussed.

## MODULE 3:

How to determine farm size and production cost

- The application of estimated production cost in Agriculture Underwriting and Claim Adjustment will be discussed.
- Equipment used in farm measurement will be shown and its application demonstrated

- Determination of actual farm size is very vital particularly in claim adjustment to avoid bogus claims

## MODULE 4:

- How to carry out Risk Survey and Loss Assessment at field level
- How to write a good Risk Survey Report which is the backbone of proper underwriting will be discussed.
- Writing of good Loss Assessment Report- Review
- There will be practical demonstration of Risk and Loss survey through farm visits.

## MODULE 5:

- Details of underwriting of different Agricultural projects.
- The implication of questionnaires in underwriting and claim processing will be examined
- Details of Loss Adjustment and Payment of Indemnity would be discussed.

## MODULE 6:

- There will be general discussion on:
- Existing premium rates in Nigeria Agricultural Insurance market.
- How a farmer or proposer can access an insurance cover
- The trainees will be made to write a loss and risk survey reports at the end of the training.
- The underwriters would be provided with operational guidelines.

### MODULE 7:

- Estimated production cost booklet for all insurable crops and livestock items in all Agro- Ecological zones of Nigeria will be provided at end of the training.
- (ii) There would be mentoring of Agriculture Desk staff of the underwriters (Insurer) for a period of six months after the training

### **FIND US**

#### Head office

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