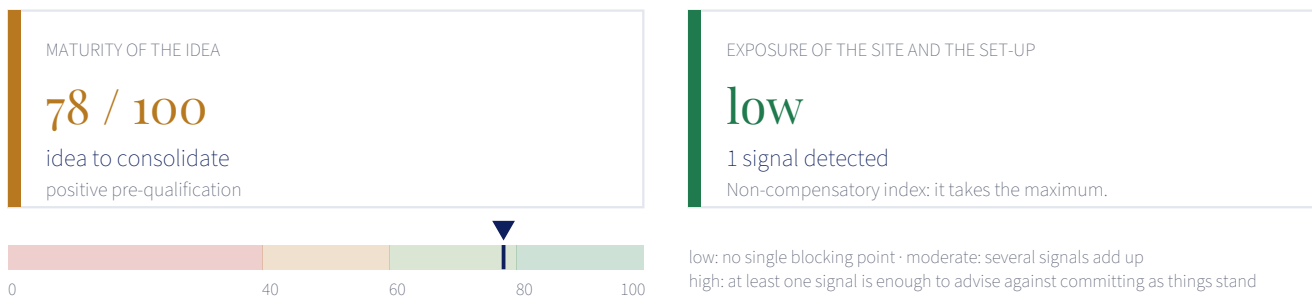


Irrigated off-season tomato and chilli growing for the Douala market

Mme NGO BILONG Angèle · Market gardening · (FV03) · Njombé, Littoral

Issued on 24 September 2026 · Reference AGB-EXEMPLE-FV03



How to read this document

This opinion carries two results that do not mix. The first, the maturity score, says whether your idea is worked out enough to become a project: a weakness there can be offset by a strength, because a poorly framed objective can be rewritten. The second, the exposure index, says whether your site and your set-up can withstand what stops projects — energy, water, land tenure, supply, financing, maintenance, access to market.

This second index does not add up: it takes the most serious point. A single blocking signal puts the project at high exposure, even if everything else is in order. This is not severity for its own sake: a site without water, or financing that does not fit the cycle, cannot be offset by a well-written file. A blocking signal does not rule your project out — it asks that this point be dealt with before any money is committed.

Project ready to be appraised

The rarest and most favourable case. The next step on the journey is stage E1 — Decide: a pre-feasibility study and a reasoned viability opinion.

Summary

Your project is one of the best prepared we have examined in this value chain. You are already producing, you know your buyers, your water is available all year and your land is covered by a lease. Drip irrigation and three cycles a year put you above the average for the area. Only two points hold the file back, and only one of them concerns the exposure of your site. The first is the cold chain: you mention it without saying how it is powered, while you suffer one to three cuts a week and tomatoes do not tolerate a stoppage. The second is the outlet: you are aiming at Douala, more than twenty kilometres away, with named customers but nothing in writing. None of this prevents you from moving forward. Both are dealt with before expanding, not after.

Your idea is mature and your ground is sound: this is the most favourable configuration, and the rarest. No point blocks your project, and a single exposure signal stands out — continuity of power, on a holding that chills its produce. You are two points short of the band above, and those two points are precisely the ones we have just named: the cold to secure, and the buyer to commit in writing. The logical next step is a pre-feasibility study, not a rethink.

Apparent critical dependencies

Exposure profile: P2 — Market gardening and irrigated crops + P7 — Processing and agri-industry. The index does not add up: it takes the maximum. A blocking signal does not rule the project out — it rules out taking it further before that point is dealt with. Investment threshold for this profile: 3,000,000 FCFA.

Signal	Severity	What it produces, and what must be dealt with
One to three power cuts a week	warning	Your cold room stops one to three times a week. On tomatoes, a few hours are enough to send the market value of a whole batch down. At three cycles a year and with a market several dozen kilometres away, the loss runs to tens of thousands of francs per incident, and it repeats. To deal with first: Cost a back-up unit dedicated to the cold room and write it into the operating budget.

What these signals call for

Ref.	Service	Reason
XPN-E2-04	Energy study: load profile and mix	One to three power cuts a week

References from the XP-NOVA schedule of services. A mission quotation is only issued once the file is formally opened.

Maturity score in detail

Section	Score
Problem and relevance of the need	13 / 15
Objectives (general + specific)	8 / 10
Target beneficiaries	8 / 10
Context, activities and feasibility	13 / 15
Available resources	13 / 15
Partners and governance	7 / 10
Risks and constraints	6 / 10
Expected results and indicators	10 / 15
Overall score	78 / 100

Analysis, point by point

Problem and need

You describe precisely the gap in supply during the off season in Douala, and you already live it since you are producing. That is the best of arguments: your observation is not theoretical, it comes from your own sales. It sets you apart from most of the files we receive in this value chain.

Beneficiaries and outlets

You name identified customers, which is worth more than an assumed market. What they lack is a written commitment. A named buyer who has signed nothing can disappear at the very moment your volume triples — that is, when you need them most.

Context and feasibility

Year-round water, verified soil, good road access, a timetable you judge realistic: this section is solid, and it is rare that it should be so. Drip irrigation shelters you from the swings in rainfall that penalise your neighbours, and it halves your water use.

Resources

A contribution above thirty per cent and a lease in order put you in a position to negotiate with a bank. On an investment of two to five million FCFA, this is a file that could be financed as it stands, which is not common.

Post-harvest handling

You tick the cold chain but say nothing of its capacity, its power supply, or what it costs to run. On a product that loses its value in a day, this is the least documented point in your file — and it is also the one that decides your margin.

Clear sight of the risks

You saw pests, water and prices — the three classic risks of market gardening, correctly identified. You did not tick energy, although you yourself declare one to three cuts a week and a cold chain. That is the blind spot of the file, and it bears on what directly threatens your produce.

Main risks

Risk	P×I	Level	Mitigation
Loss of the chilled harvest during a long power cut	4×4=16	critical	Size the back-up for the cold room alone, not for the whole holding: the cost is about three times lower for the same useful effect.
Price collapse at peak harvest	4×3=12	high	Spread sowing over three waves a fortnight apart, so that you do not harvest at the same time as the rest of the area.
Loss of freshness on the way to Douala	3×3=9	high	Ventilated crates rather than sacks, loading at night, and a second haulier identified in advance.
Pests on repeated intensive cropping	3×3=9	high	Keep up the rotation and the weekly scouting you already practise; that is what protects you today.

Information still needed

- Capacity of the cold room, in cubic metres or tonnes — it decides the cost of the back-up.
- Current monthly electricity cost for the holding, with the bill to hand.
- Volume sold in the last season and the average price obtained, to underpin the projection.

Conclusion and recommendations

Your file is good, and it is rare to be able to write that so plainly. You are already producing, your water is secure, your land is covered, your contribution is solid and you know your buyers. This is not a project to rebuild; it is a project to secure on two points before it grows. The first is continuity of the cold: your produce cannot withstand the cuts you already suffer, and your plan does not budget for them. The second is your buyers' commitment, which must move from word to writing before your volumes triple. Deal with those two points and your file becomes presentable to a bank as it stands. Our recommendation is to go ahead, without skipping that step.

Short term — before any commitment

What has to be dealt with first.

- Cost the full price of cold, back-up included, and write it into the operating budget before extending any area.
- Obtain a written purchase commitment from at least one of the buyers you have already identified, even for a partial volume.
- Get a quotation for a generator sized for the cold room alone, not for the whole holding.

Medium term — three to twelve months

Once the short term is cleared.

- Spread sowing over three waves so that you do not harvest at the same time as the rest of the area, and smooth the price you obtain.
- Identify a second haulier to Douala so as not to depend on a single vehicle in the rainy season.

Long term

Directions beyond start-up.

- Consider packing in crates marked with your name, which will set you apart on the Douala market and justify a better price.

Scope of this opinion

This opinion is based on your declarations alone: no data has been verified on site. The verdict concerns the maturity of your idea, not any acceptance by XP-NOVA. The opinion belongs to you — you may present it to the engineering firm of your choice.

Going further: the next step of the cycle is journey PT-02 “Decide to invest” — stages 3 and 4, market study, pre-feasibility and a reasoned viability opinion. A first conversation, with no commitment: +237 690 048 000 · hello@xp-nova.com