



COSTS & FINANCING

Aquaponics farming has the potential to be a lucrative business, but all enterprises require investment. INMED's simple ebb-and-flow system uses common local materials to reduce construction and maintenance costs. The Increasing Access to Climate-Smart Agriculture program also provides access to affordable financing and operational support to ensure the success of any business that follows our model.

A typical INMED commercial ebb-and-flow aquaponics system costs roughly US\$20,000 to construct and become fully operational. INMED has identified a group of reputable banks and financial institutions throughout Jamaica that

will offer special loan packages for micro and small agro-entrepreneurs in the IACA program.

IACA participants must complete an online prequalification/training program and develop a business plan to be eligible before applying for financing. Participants will receive guidance and support with their business plans, loan applications and repayment process.

As the table below indicates, return on investment can be achieved quickly, and with reasonable loan repayment terms, a thriving aquaponics enterprise is well within reach.

	Year 1	Year 2	Year 3	Year 4	Year 5
Capital Investments	\$ (18,316)				
Operational Costs	\$ (1,447)	\$ (3,039)	\$ (3,191)	\$ (3,351)	\$ (3,519)
Revenue	\$ 21,676	\$ 50,959	\$ 53,507	\$ 56,182	\$ 58,991
Net Revenue	\$ 1,913	\$ 47,920	\$ 50,315	\$ 52,831	\$ 55,473

Note: Year 1 includes all capital investments, construction, and start-up costs, including solar power, for mid-size commercial system (4 tanks, 8 beds) and 6 months of operating costs and revenue. Annual costs assume 5% inflation. Revenue estimates are based on annual production capacity of tilapia, peppers, tomatoes, and lettuce (and current Jamaican market prices).

Learn more about INMED's aquaponics program in Jamaica at <https://inmedcaribbean.org> or <https://inmed.org/aquaponics>

