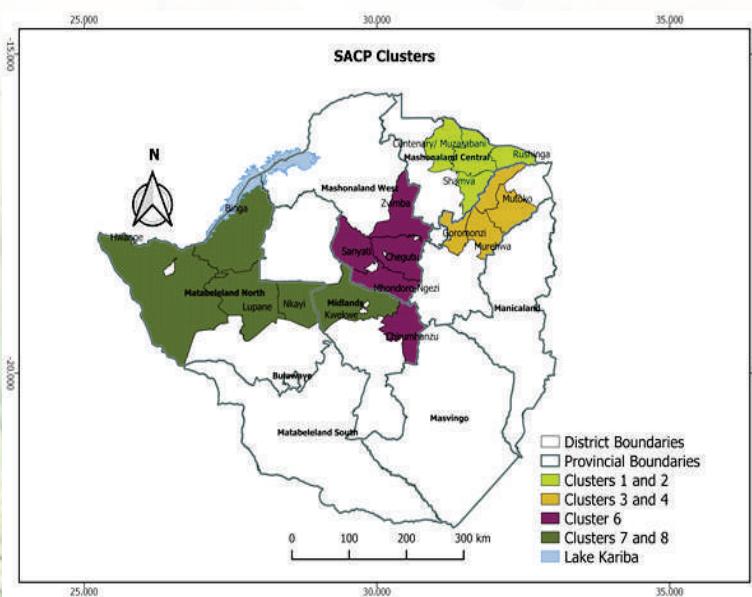




Smallholder Agriculture Cluster Project

IMALI YAMA MATCHING GRANT



- * Mash East (Goromonzi, Murehwa, Mutoko, UMP)
- * Mash West (Chegutu, Mhondoro Ngezi, Sanyati, Zvimba)
- * Mash Central (Mt Darwin, Muzarabani, Rushinga, Shamva)
- * Midlands (Chirumanzu, Kwekwe)
- * Mat North (Binga, Hwange, Lupane, Nkayi)

Kuyini ama “matching grant” kuhlelo lwe SACP?

Yimali ezaphiwa abalimi ukuze benelise ukuthuthukisa indlela abafuya loba abalima ngayo. Abalimi abakhangelewanga ukuba babhadale imali le ngemva kokuyiphiwa, kodwa uHulumende lalabo asebenzisana labo bazakunika imali eyi silinganiso se 80% yemali efunwa ngabalimi, kuthi abalimi bafake imali eyisilinganiso se 20% yemali abayifunayo. Limali izala ihlolisawa ukuze kube lesiqiniseko sokuba isetshenziswa lokho okuzabe kuvunyelwene.

Abafanele ukuthola usizo lwemali yama matching grants

- Imali ezaphiwa abalimi abalima loba abafuya bengamaqembu (Agriculture Producer Groups)
- Amaqembu akhangelelwwe ukuba labantu abangamakhulu amathathu (30).
- Kuqembu linye ngalinye kukhangelelwwe ukuthi kube labesifazane abayisilinganiso se 50% kuthi abasakhulayo babe yi 30%
- Kuqembu linye ngalinye, amalunga akhangelelwwe ukuba ekusigaba se Category B1 le B2 labalutshwana abaku sigaba le Category C.
- Lababantu kukhangelelwwe ukuthi babengabatu abathola izifunda ezivela ku SACP.
- Kufanele bethule uhlelo olutshengisela ukuthi bazalima njani, bathengise njani kunye lemali abakhangelele ukuyithola (Business Plan)
- Kufanele babe lesivumelwano lemikambo lapho abazathengisela khona izilimo/izifuyo zabo (off-takers)
- Benelise ukuqogeleta imali eyisilinganiso se 20% yemali abayifunayo.

Imali ezaphiwa amabhizimusi asacathulayo (MSE Grants)

- La ngamabhizimusi asacathulayo athengisela abalimi abasacathulayo
- Kufanele kube lamabhizimusi abasakhulayo ayisilinganiso se 25% labesifazane abayisilinganiso esiyi 7.5% samabhizimusi azasizakala ngaphansi kohlelo
- Amabhizimusi kufanele abelobufakazi obutshengisela ukuthi asebenza labantu esigabeni
- Amabhizimusi afanele ebe athola izifundo ezivela kuSACP
- Amabhizimusi la kufanele abe lohlelo olutshengisela indlela okuzaqhutshwa ngayo ibhizimusi, atshengisela ukuthi alesibambiso (collateral) esingasetshenziswa libhangna nxa kudingeka isikwelede
- Enelise ukuqogeleta imali eyisilinganiso 30% semali afisa ukuyiphiwa luhlelo lwe SACP.

Izinto ezizathengwa ngemali yamagrants kuma APGs

- Izindlu zokulimela imibhida kunye lemithunzi yakhona
- Indlela zokuthelezela ezisebenzisa amanzi amalutshwane ekuthelezeleni
- Imali yokuqala ukufuya inkukhu okuhlanganisela amatsiyane okuqala, izilugu, izitsha zokuphela inkukhu ukudla lamanzi, imithi (okwenkukhu zakuqala kuphela)
- Imali yokuqala ukufuya imbuzi ezingumhlobo ongcono, izibaya zakulezinsuku, izitsha zokunathisela lokuphela ukudla lemithi (okwakuqala kuphela)
- Izibaya zewotshi/ ingulube, izitsha zokuphela ukudla lokunathisela
- Izibaya zenkomo, izitsha zokunathisela lokuphela inkomu ukudla
- Izibaya zenkomo zochago, iziganu lezitsha zochago zensimbi (stainless steel)
- Imitshina lamakhuba okulima ngogatshompo
- Amathalakitha amancane alamaviri amabili
- Imitshina yokubhula eyezandla
- Izindawo ze value addition
- Izikale ezitshengisa isisindo
- Amakhirethi lamathireyi epulastiki
- Indlela zokuhambisa lezitsha zokuthwala izilimo lezifuyo
- Izinphala zokugcinela izilimo
- Uthango lwewhayila
- Imitshina egcina izilimo emqandweni kunye lamafiliji
- Imitshina yokuthapha amandla elanga
- Okunye okungadingakala sekukhangelwa umlimi ngomlimi

Okuzathengwa ngemali yamagrants ezanikezwa ama bhizimusi asacathulayo

- Imitshina esiza ukuba ukudla kuhlale kuphephile
- Imitshina esiza kumpilakahle yezfuyo

- Imitshina esiza abalimi ukuthi bamelane lokuntshintsha komkhathi
- Amathalakitha okulima
- Imitshina yokugaya amabele
- Imitshina yokugaya amatamatishi kunye lokuhluza amanamunede
- Imitshina egcina izilimo lenyama emakhazeni
- Okusetshenziswa ukwenza ugetsi ovela elangeni
- Izindlela zokuhambisa
- Imitshina yokucacada amaqanda
- Imitshina esetshenziswa ukupakitsha lokubhala amasaka lezitsha
- Imitshina yokufusha izilimo kusetshensizwa ilanga
- Imitshina yokwenza idobi lamaputi
- *Okunye okungadingakala sekukhangelwe indawo ngendawo*

Okungasoze kuthengwe ngemali yamagrant eSACP lanxa kuyingxene yohlelo lwebhizimusi kodwa kukhangelelwe ukuba yilokho okulethwa ngumlimi (beneficiary contribution)

Lezizinto zingathengwa ngamaAPG, esebezisa isikwelede (loan) esingadingwa ngabalimi ku SACP

- Inhlanyelo, amafethilayiza, imithi, ukudla kwezfuyo
- Ingulube
- Inkomo
- Imithi yezfuyo eyokuvikela imikhuhlane
- Imitshina ye artificial insemination
- Indleko zokuqhatsha izisebenzi
- Indleko zamandla kagetsi
- Indleko zokuthwala izilimo lezifuyo

Lezizinto zingathengwa ngamabhizimusi asacathulayo (MSEs) esebezisa isikwelede (loan) evela kuSACP

- Inhlanyelo lemithi
- Indleko zokubhadala izisebenzi
- Indleko zamandla kagetsi loba amanye amandla
- Indleko zokuthwala izilimo lezifuyo

Okukhangelane lokuguquka komkhathi lokunakekela ezemvelo

APGS

Wonke amaqembu amaAPG kufanele asebezise indlela ezhambelama lokuguquka komkhathi

MSEs

Amabhizimusi wonke asacathulayo kufanele alandele iziqondiso zokusebezisa ezemvelo

Ukwenza isiqiniseko sokuba kulokudla okwaneleyo njalo okulomsoco

Kukhangelelwe ukuthi abalimi abakumaAPGs balime, bafuye njalo bathengise izilimo lezifuyo ezisiza izabelo ukuba zithole ukudla okwaneleyo njalo okulomsoco. Abakumabhizimusi asacathulayo (SMEs) bakhangelelwe ukuthi bathengise ukudla okulomsoco

Indlela ezasetshenziswa ukupha abalimi imali yamamatching grants

Uhlelo lwe SACP luzanikeza abalimi imali eyisilinganiso se 80% yemali abayifunayo engadluli iUS\$15 000 njalo engafanelanga ibephansi kwe US\$5000

Abalimi bakhangelelwe ukuthi bahlanganise imali eyilisinganiso se 20 % yemali abayicela kuhlelo lwe SACP. Kumali le, i10% ingaba yimali (cash) evela kubalimi loba eyisikwelede esivela ebhangha kumbe kuyinhlanyelo evela kulabo abazathenga isilimo

Amabhizimusi angu 800 azathola limali kumaprovinces wonke okusebezela iSACP.

Inani lemali ephezulu ezanikezwa abalimi abakuma APGs -Us15000

Imali ezakhutshwa ngabalimi -US\$3 000

Imali ebekwe eceleni kuhlelo lweSACP ukuze isize abalimi abakumaAPG –USD 15,000,000

MSE Grants (Imali yamagrants ezanikezwa amabhizimusi asacathulayo)

- Uhlelo Iwe SACP iuzanikeza amabhizimusi imali eyisilinganiso se70% yemali abayifunayo engasoze idlule lus\$ 20 000 njalo imali le ayifanelanga ibengaphansi kwe US\$5000.
- Amabhizimusi akhangelele ukuthi ukhuphe imali eyisilinganiso se30%. I 15% yemali le ingaba yimali esesandleni (cash) kuthi enye ingxene ibe yisikwelede esivela ebhangal.
- Imali le izatholwa ngamabhizimusi angu200 kuzabelo ezisebenzela iSACP.
- Inani lemali ephezelu ezanikezwa abalimi abakuma APGs(Max grant ceiling) -US20 000
- Imali ezakhutshwa ngabalimi -US\$7 000
- Imali ebekwe eceleni ukusiza amabhizimusi asacathulayo- USD 5,714,000
- Abalimi lamabhizimusi asacathulayo kufanele bananzelele ukuthi; ababanja ngamandla ukuhle babbale becela yonke imali efika kuUS\$15000. Bangenelisa ukuthi bacele imali ehambelana lemali abenelisa ukuyibuthanisa njenge ngxene ebhalawa ngabalimi lokuyisebenzisa besebezecele enye eyokuphindezelu ngesikhathi esizayo ize ifike kunani leUS\$15 000.

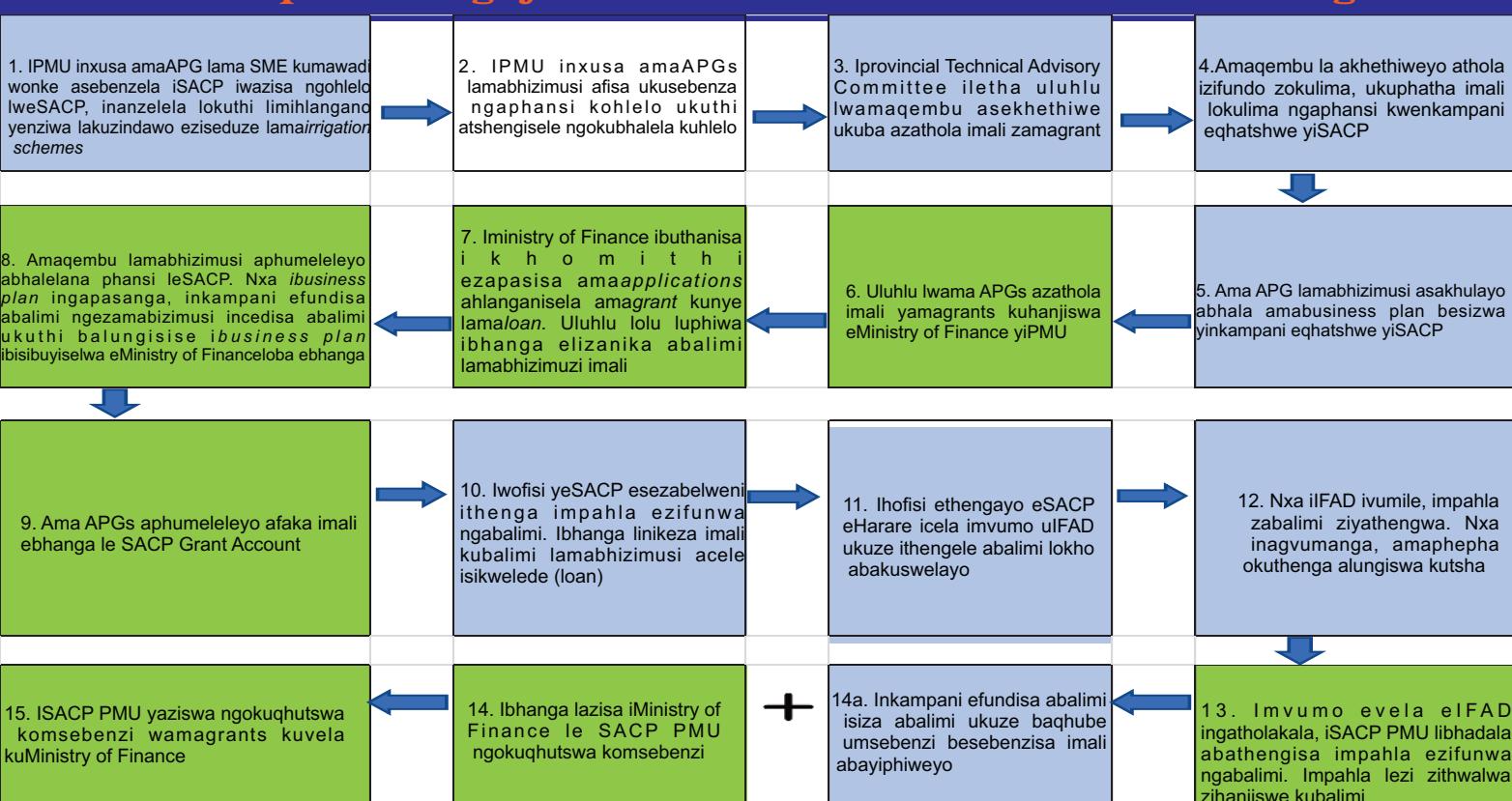
Umzekeliso wemali ezakhutshwa ngabalimi

Inani lemali yegrant ezavela kuSACP	0.8	5000	6000	7000	8000	9000	10000	11000	12000	13000	14000	15000
Imali ezakhutshwa ngabalimi be APG (20%)	0.2	1250	1500	1750	2000	2250	2500	2750	3000	3250	3500	3750
Imali yonke isihlanganisiwe	1	6250	7500	8750	10000	11250	12500	13750	15000	16250	17500	18750

Umzekeliso wemali ezakhutshwa ngamabhizimusi asacathulayo

Inani lemali yegrant ezavela kuSACP	0.7	15000	15500	16000	16500	17000	17500	18000	18500	19000	19500	20000
Imali ezabuthaniswa ngama SME(30%)	0.3	6428.57	6642.86	6857.14	7071.43	7285.71	7500.00	7714.29	7928.57	8142.86	8357.14	8571.43
Imali yonke isihlanganisiwe	1	21428.57	22142.85714	22857.143	23571.429	24285.714	25000	25714.286	26428.571	27142.857	27857.143	28571.429

Indlela okuzaqhutswa ngayo uhlelo lokunikeza abalimi ama Matching Grant



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