



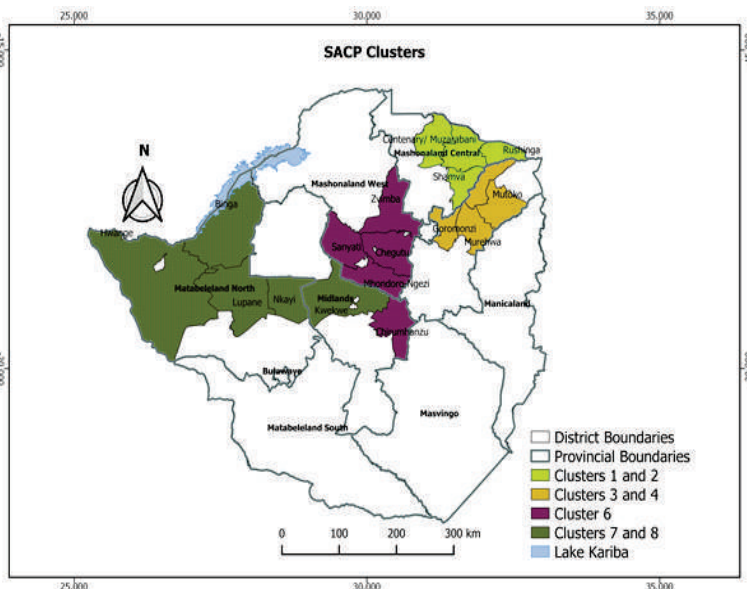
Smallholder Agriculture Cluster Project



Ministry of Lands, Agriculture,
Water and Rural Development



MARI YEMA 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)



Smallholder Agriculture Cluster Project

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Vanokodzera/Vanotambirika kuwana rubatsiro rwemari isiri yechikwereti sechikamu chekutsigira hurongwa huzere hwekusimudzira bhizimusi

Rubatsiro rwuchawaniswa mapoka evarimi

- Boka rega rega rinotarisiwa kuva riri revarimi makumi matatu.
- Pavarimi makumi matatu ava zvikamu makumi mashanu kubva muzana (gumi nevashanu) kana kudarika vanotarisiwa kunge vari vanhu vechidzimai uye muvarimi makumi matatu ivavo munotarisiwa kunge muine varimi vechidiki vari pakati pemakore gumi nemasere kusvika pamakore makumi matatu nemashanu vanosvika zvikamu makumi maviri nemashanu kubva muzana (vasere) kana kudarika.
- Zvikamu makumi manomwe kubva muzana zvevarimi veboka rega rega vanofanira kunge vari mubandiko reB1 neB2 vashoma shoma ndivo vowanikwa vari muC
- Vanosungirwa kunge vakapinda zvidzidzo zveSACP uye vakasanganiswa nekuita hurukuro dzezvekutengeserana nemisika inotenga zvirimwa zvavo uye chibvumirano chekutengeserana
- Kuburitsa humbowo hwebepa rinoratidza hurongwa huzere hwbhizimusi rinotambirika namabhanga rinosanganisira zvinyorwa zvine sungaukama kana kuti zvbvumirano zviri pamutemo zvemafambiro achaita nyaya dze kutengeserana kuchaita mapoka evarimi nevatengi vezvirimwa
- Kukwanisa kuunganidza bandiko/chikamu chavo sevarimi chavachaisawo muhomwe yebhizimusi ravo chinoshvika zvikamu makumi maviri kubva muzana rwemari yavari kutarisira kubatsirwa nayo

Rubatsiro rwuchawaniswa mabhizimusi madiki neachiri kusimukira

- Zvikamu makumi maviri nezvishanu kubva muzana zvemabhizimusi achiri kusimukira achange achishanda nevarimi vachiri kusimukira anofanira kunge achitungamirirwa nevehidiki kozotiwo zvikamu zvinomwe zvine chidimbu kubva muzana anofanira kunge achitungamirirwa namadzimai
- Humbowo hunobatika hwerubatsiro rwuchawanikwa nevarimi varikusimukira kubva mukushanda kwavachaita nemabhizimusi madiki
- Kupinda muzvidzidzo zvichapakurwa neSACP
- Kuburitsa humbowo hwebepa rinorakidza hurongwa huzere hwemafambiro achazenge achiita bhizimusi uye humbowo hwechibatiso chingadiwa namabhanga pavanopa zvikereti
- Kukwanisa kuwana/kuunganidza bandiko/chikamu chavo chavachaisawo muhomwe yebhizimusi ravo chinoshvika zvikamu makumi matatu kubva muzana zvichienzaniswa nehuwandu hwerubatsiro rwavanotarisiwa kuwana

Zvinokodzera/Zvinotambirika kuti zvitengwe nemari yerubatsiro isiri chikwereti zvakanangana nehurongwa huzere hwekusimudzira uye kutsigira bhizimusi

Rubatsiro rwuchawaniswa mapoka evarimi

- Kurima kwakachengetedzeka kubva kune zvose zvinga paradza zvirimwa zvevarimi vachiri kusimukira (greenhouse, walk-in tunnel, shade net, etc.)
- Mhando dzemadiriidzira dzechizvino dzinodiridzira zvemhando yepamusoro zvisinga tambisi mvura asi zvichiwanisa mbeu mwoho unotarisiwa wemvura (drip, solar pump, etc.)
- Zvikwanisiro pakutangisa kurima huku dzenyama kana dzemazai: Nhiyo dze kutangisa nadzo, danga kana kuti zumbu rehuku, zvekunwira kana kuti zvekudyira zvehuku, miti kana kuti mishonga yekurapisa kana kudzivirira zvirwere zvemuhuku. Izvi zvichawanikwa pahuku dze kutangisa nadzo bedzi
- Zvikwanisiro pakutanga kurima mbudzi zvakaadai se: mhando dzembudzi dzakauchikwa dze kutangisa nadzo, matanga embudzi, zvekudyira kana zvekunwira, miti kana mishonga inorapa kana kudzivirira zvirwere zve mbudzi. Izvi zvichaitwa pambudzi dze kutangisa nadzo chirongwa bedzi
- Zvikwanisiro pakutanga kuchengeta ngurube: matanga engurube, zvekudyira kana zvekunwira zvengurube
- Zvikwanisiro pakuchengeta mombe dzenyama: dzimba dze kuchengetera huswa hwemombe, zvekudyira kana zvekunwira zve mombe
- Mombe dzemukaka: dzimba dze kuchengetera huswa hwemombe, midziyo yekukamira isingabati ngura, michina yekukamisa mombe
- Midziyo kana michina inoshandiswa pakurima kwakachenjera kunochengetedza ivhu nehunyoro
- Tarakita yemavhiri maviri
- Michina yamaoko inopura zvirimwa
- Michina inoshandiswa pakuvandudza zvirimwa zvedu
- Zvekupimisa huremu
- Midziyo yepurasitiki yekutakurira
- Michina nemidziyo yekutakurisa zvinhu
- Imba yekurongedzera zvinhu
- Zvishandiswa pakusosa
- Midziyo yekurongedzera uye kuchengetera zvinhu kusanganisira iyo inogadzira nekuchengetedza chando (including cold storage)
- Midziyo kana michina inoshandisa simba kana moto unobva muzuva
- Zvimwe zvezvikanisiro zvingadiwa pakusimudzira uye kutsigira hurongwa hwemabhizimusi zvinosiyana siyana nekusiyanwa kwemabhizimusi anenge arikuitwa

Rubatsiro rwuchawaniswa mabhizimusi madiki neachiri kusimukira

- Midziyo/michina inoshandiswa pamabasa ekurima zvinosimudzira kuwanika kwekudya/kwechikafu chakachengetedzeka nguva dzose nguva dzose
- Midziyo /michina ingashandiswa pakuchengetwa kwemhuka nezvipyuyo zvichisimudzira nekusimbaradza mararamiro akanaka ezvipuyo nemhuka
- Zvirongwa zvinopedza matambudziko anokonzerwa nekusanduka kwemamiroo ekunze
- Matrakita ekurimisa
- Zvigayo
- Michina inosvina zvirimwa zvakasiyana siyana pakugadzira zvinhu zvakadai sezvinwiwa, sumhu yamatamatisi
- Dzimba dzinogadzira chando dzekuchengetera zvinhu kuti zvisaore
- Midziyo/michina inoshandisa simba kana kuti moto inobva muzuva
- Midziyo/michina ykutakurisa zvinhu
- Michina kana midziyo inotsosonya mazai
- Michina kana midziyo inoshandiswa kufukidzira nekuisa michiso pazvinhu
- Michina inoomesa zvirimwa ichishandisa simba kana moto unobva muzuva inokwanisa kutakurika kubva pane imwe nzvimbo ichienda pamwe ichinoshandiswa zvimwezvo zvirinyore
- Michina nemidziyo inokuya dovi nekuputitsa maputi
- Zvimwewo zvingadyarirwa mari yekusimudzira bhizimusi zvinogona kuzoongororwa zvichienderana nemamiroo uye kusiyana siyana kwe ebhizimisi

Zvisingakodzere kutambirika/zvisingakodzeri kunge zvichidyarirwa mari asi zviri zvezvimwe zviri muhurongwa hwevangabatsirwa

Mapoka evarimi

- Mari ingadiwa pakufambisa bhizimusi (iyi inogona kutorwa chiri chikwereti)
- Inputs (mbeu, fetereza, mishonga yesora, mishonga inorapa zvirwere kana kuuraya zvimbuyu, chikafu chezvipfuyo, etc.)
- ngurube
- mombe
- mishonga yekudzivirira zvirwere muzvipfuyo
- kutenga nekudzvarisa mbeurume dzezvipfuyo
- mari yevashandi
- mari yekubhadhara magetsi
- mari yekubhadhara kutakurwa kwezvinhu

Mabhizimusi madiki neachiri kusimukira

- Mari ingaiwa mukufambisa bhizimusi (iyi inogona kutorwa chiri chikwereti kumabhanga)
- Inputs of all kinds
- Mari dzekubhadhara vashandi
- Mari dzekutenga simba rinodiwa pakushandisa michina (magetsi, dhiziri, gasi)
- Mari dzingadiwa kubhadharwa pakutakurwa kwezvinhu

Kurima kwakachenjera kunochengetedza nekuvandudza ivhu nenharaunda uye kusimudzira magariro edu nehurumende dzematunhu

Mapoka evarimi

Mapoka ose evarimi adyarirwa mari dzebudiriro anotarirwa kuzenge achirima kana kuita mabhizimusi anokurudzira kana kusimudzira kurima kwakachenjera kunochengetedza uye kumisikidza ivhu nenharaunda dzatinoshandira kuitira kuti dzisaparara kana kukanganisika.

Mabhizimusi madiki neachiri kusimukira

Mari dzingadyarwa mumabhizimusi madiki neachiri kusimukira ose dzinosungirwa kutevedza zviga zveESG

Kuwanikwa kwezvekudya zvakanakwana uye zvinovaka miviri nguva dzose

Mapoka evarimi

Zvirimwa nezvigadzirwa zvakaongororwa zvikaonekwa kuti zvine mukurumbira uye kusimbaradza nyaya dzekuvaka kuvaka miviri nekusimudzira hutano ndozvinotambirika

Mabhizimusi madiki neachiri kusimukira

Zvigadzirwa zvineumbowo hwekusimudzira kuya kunovaka miviri ndizvo zvinokurudzirwa kunyanya

Chiga/Mutemo unosungirwa kutevedzwa pachirongwa chekuwaniswa rutsigiro rwemari dzebudiriro

Zvikamu makumi masere kubva muzana

Varimi vachabatsirwa vanotarirwa kudyarawo mari inosvika zvikamu makumi maviri kubva muzana yemari yavachabatsirwa nayo muhomwe imwechete yavachabatsirwa nayo. Pachikamu chevarimi ichi zvikamu gumi kubva muzana inotarirwa kuva iri mari chaiyo kubva kuvarimi kana kuburikidza nechikwereti chavanogona kuwana kubva kumabhanga. Rimwe bandiko rasara rokwanisa kuwanikwa

kubva muzvishanu zvinogona kubatanga kana hurungwa hwemukwereteswa kwevarimi nezvikwanisiro zvekirimisa nevachazotenga vachizobatarirwa pavanonotengesa,

Mabhizimusi madiki neachiri kusimukira

- IFAD zvikamu makumi manomwe kubva muzana
- Vanokodzera kuwana rubatsiro vanotaririrwa kunge vachiunganidza zvikamu makumi matatu kubva muzana rerubatsiro rwavarikutarisira kuwana.
- Chikamu chinoshika gumi nezvishanu chebandiko iri chinofanira kunge chiri chemari yavanayo kana kuti chikwereti rimwe bandiko rose rasara vanogona kutora chikwereti kumabhanga

Rubatsiro rwepamusoro pekupedzisira rwemari rwungatarisira kupiwa isiri chikwereti

Mapoka evarimi -Zviururu gumi nezvishanu zvemadhora ekuAmerica

Mabhizimusi madiki neachiri kusimukira - Zviuru makumi maviri zvemadhora emari yekuAmerica

Rwubatsiro rwepasi pasi rwungatarisira kupiwa rwemwari isiri chikwereti

Mapoka evarimi - Zviuru zvinomwe zvemadhora ekuAmerica

Mabhizimusi madiki neachiri kusimukira -Zviuru zvinomwe zvemadhora emari yekuAmerica

Huwandu hwemapoka angawaniswe rwubatsiro rwemari isiri chikwereti

Mapoka evarimi -Mazana masere

Mabhizimusi madiki neachiri kusimukira - Mazana maviri

Homwe yelFAD

Mapoka evarimi -Zviuru gumi nezvishanu zvemadhora emari yekuAmerica (zvikamu makumi masere kubva muzana zvemari yadyarwa muhomweyose yechirongwa)

Mabhizimusi madiki neachiri kusimukira- Zviuru zvina zvezviuru /zviuru zvina(zvikamu zvinomwe kubva muzana pamari yose yadyarwa muhomwe yechirongwa)

Homwe inotaririrwa kudyarwa neavo vachabatsirwa

Mapoka evarimi -Zviuru zvitatu zvezviuru/mamirioni matatu emadhora emari yekuAmerica(zvikamu makumi maviri kubva muzana pamari yose yakadyarwa muhomwe yechirongwa)

Mabhizimusi madiki neachiri kusimukira- Chiuru chimwechete chezviuru chine mazana manomwe negumi nevina zvezviuru(zvikamu makumi matatu kubva muzana muhomwe yemari yose ichadyarwa mubhizimusi)

Homwe yose yechirongwa

Mapoka evarimi -Zviuru gumi nezvishanu zvezviuru/Mamiriyoni gumi nemashanu emadhora emari yekuAmerica

Mabhizimusi madiki neachiri kusimukira-Zviuru zvinomwe zvezviuru zvine mazana manomwe nehumi nezvina zvezviuru/mamiriyoni mashanu ane mazana manomweane ane gumi nemana ezviuru zvemadhora emari yekuAmerica

VARIMI VANOOGONA KUNYORA VACHIKUMBIRA CHIKAMU CHEMARI YAVANODA KUSHANDISA KANA INOENDERANA NEMARI

YAVANENGE VAUNGANIDZA. VANOZVO KUMBIRA ZVIMWE ZVIKAMU KUSVIKA YAKWANA US\$15 000 SEZVAKANYORWA PASI

APG Scenario analysis for Grants amount and Matching contribution												
Grant amount	0.8	5000	6000	7000	8000	9000	10000	11000	12000	13000	14000	15000
Matching contribution from APG (20%)	0.2	1250	1500	1750	2000	2250	2500	2750	3000	3250	3500	3750
Total Investment cost	1	6250	7500	8750	10000	11250	12500	13750	15000	16250	17500	18750
MSE scenario analysis for grants and matching contribution												
Grant amount	0.7	15000	15500	16000	16500	17000	17500	18000	18500	19000	19500	20000
Matching contribution from 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
Total Investment cost	1	21428.57	22142.86	22857.14	23571.43	24285.71	25000	25714.29	26428.57	27142.86	27857.14	28571.43

M A F A M B I R O A C H A I T A H U R O N G W A H W E
N E K U S I M U D Z I R A K A N A M K U T I K U V A N D U D
E V A R I M I V A C H I K I M A T A N H A T U
A S I N G A D A R I K I M A T A N H A T U

