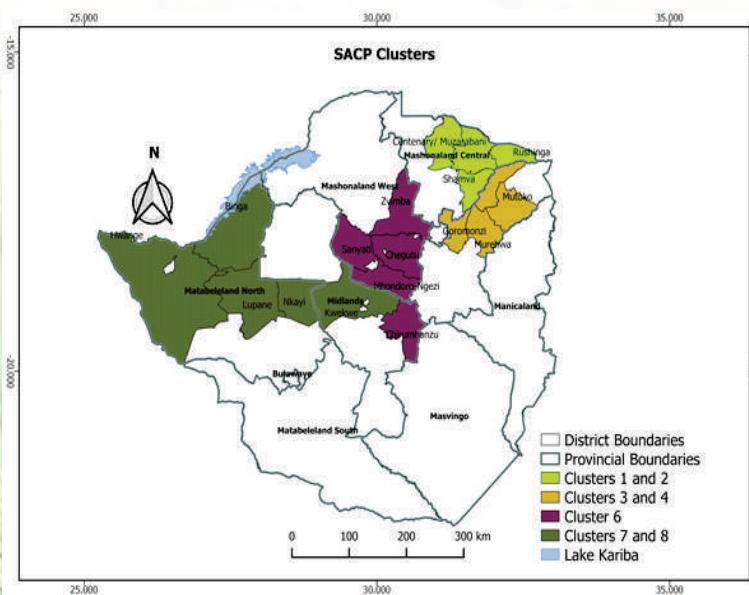




Smallholder Agriculture Cluster Project

MATCHING GRANTS



* 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)

Ninzi citegwa "matching grant" kumutabi waSACP

Nimali ipegwa balimi kuti bakonzye kusumpula inzila zyabuvubi naa bulimi bwabo. Balimi tabalangililwi kuti bazoyibwedezeye pe mali eyi musule kwakwipegwa pesi fulumende ababo mbibabelekela ambabo bazobapa mali isika chipanzi chikwana makumi musanu aataatu 80% yamali iyandwa abalimi,pesi balimi bazogwisya mali isika chipanzi chamakumi abili 20% yamali njibayanda

Imali izopegwa balimi balima akuvuba kabalimutubunga (Agriculture Producer Groups)

- Tubunga tulangililwa kubaabantu makumi atatu(30).
- Kabunga kamwi akamwi kalangililwa kuti kube bacikaintu basika chipanzi chisika makumi musanu (50%),bacikomena basike chipanzi chiisika makumi atatu (30%)
- Kabunga kamwi akamwi ,balimi balangililwa kuti bajanikane mu category B1 aB2 abace biyo bajanika mucatrgory C
- Aba balimi balangililwa kuti bazojane zyiyo kuzwa kuSACP
- Kwelede bajane luzibo abwendelezi butondeezya kutii banolima, kuvuba akuuzya byeni. Alimwi beeledge kuba chizuminano aamuulo abasikuula (Off-taker) amali njibeelede kujana(Business Plan)
- Bakonzye kubungika mali isika chipanzi cha makumi abili 20% yamali njibayanda

Mali izopegwa basima bbisimusi bacikomena (MSE Grants)

- Basimabbisimusi bacikomena bawuzizya balimi bacikomena zibelesyo.
- Chipanzi cha 25% chelede kwendelezegwa abachikomena Youths, mpo 7.5% ayendelezegwe abachikaintu
- Basimabbisimusi belededuka abukamboni bwakutii balikugwasizya luundu.
- Basimabbisimusi bajane lwiyo kuzwa kuSACP
- Basimabbisimusi belededuka abwendelezi butondeezya mabelekelo abo, acisyomezyo (collateral) cinga cilabelesegwa na bayanda zikwelete
- Belededuka kungika imali isika kuchipanzi chamakumi atatu (30%) yamali njibayanda kugwasigwa kuSACP

Zintu zizumininwa kuulwa amali yamagrants mutubunga (APG)

- Bulimi busumpukide mbuli balimi bacikomena bwamuma green house,walk-in tunnel,shade net azimwi zimwi
- Nzila zibelesya manzi mace kukutilila mbuli ma drip,solar pump azimwi zisiyenesiyene
- Mali yakusanguna kuvuba nkuku kaziswanizya tukuku twakusanguna zilugu,zilyido, zinywido, aminsamu/miteyo yankuku (nyankuku zyakusanguna kupela)
- Bazopegwa Mpongo zyamusyobo mupati, zyata zyamazub'an, zinywido, zilyido, minsamu azyakupeda miteyo/minsamu (kumpongo zyakusanguna kupela)
- Bazopegwa Mabondo angulube ,zyakunywida azyakulyida
- Bazopegwa Mabondo angombe ,zyakunywida azyakulyida
- Mabondo angombe zyamalili,zyakukamina zyansimbi
- Minchina amajamba akusisa maganko mapati
- Matalakita manini (alamavili abili)
- Mang'anda akubungika butebuzi naa zivubwa.
- Masena akunobelekela nitubambilula butebuzi bwesu (Value addition)
- Zikkelo zyakupimya
- Minchina yakupola zilyo
- Zinyampuzyo zyazilimwa azivuubwa zyesu
- Makkileti amatileyi (plastic crate ,trays)
- Zyakuyakisya mbeeya
- Zibelesyo zyakulondweda antomwe amafiliji atontozya
- Minchina itugwasizya kweta mulilo uzwa kuzuba (Solar Energy equipment
- Zimwi zinonga kaziya bulangwa mukubelekwa kwamilimu mumasena asiyene siyene

Zizowulwa amali yamagrants izopegwa basimabbisimusi bacikomena

- Minchina yakukwabilila zyakulya kuti zitapambanikipe
- Minchina igwasizya kupona kwazivubwa
- Minchina igwasizya balimi kuti bendelane akusanduka kwabwiime bwakunze (climate Resilience technologies)
- Matalakita akulimya
- Minchina yakugaya (Zigayo)

- Minchina yakugaya matamatisi,majusi (tomatoe puree azimwi zinono)
 - Maanda atontoza
 - Minchina ilondola zilimwa azivubwa abusena bomwe
 - Zyakubelesya kutwetela mulilo uzwa kuzuba(Solar System)
 - Myootokala
 - Minchina yakunkozya maji
 - Minchina ibelesegwa kukulongela butebuzi bwesu
 - Tusanza twakuyanikila zilimwa zyesu katubelesya zuba(solar driers)
 - Minchina yakucita maputi,dobi
 - Zimwi zinoyabulangwa mumasena amesena nitunoyabubeleka

Izintu zitazumininwi kuulwa amali yama Grant nekuba kuti zilayandika mukusumpula mabbisimusi kazilangililwa kuti zyeetwe abalimi.
(beneficiary contribution)

Ezi zintu zikonzya kuulwa abalimi APG, kababelesya zikwelete (loan) zitazwi ku SACP pe.

- Imbuto ,foteleza,miteyo,kulya kwazivubwa
 - Ngulube
 - N'ombe
 - Miteyo yazivubwa yakukwabilila malwazi
 - Minchina yakubikka nseke zyazivubwa (Artificial Insermination)
 - Mpindu zyakunjiza bantu milimu
 - Mpindu zyakujana magesi
 - Nzila zyakubweza zilimwa azivubwa

Ezi nzizikonzya kulwa abasimabbisimusi bacikomena (MSEs) kababelesya mali yakukweleta(loan) izwa kuSACP

- Imbuto amiteyo
- Inzila zyakubbadala bobelesi
- Nzila zyakubbadala magesi izimwi zibelesyo
- Inzila zyakubweza zilimwa azivubwa

Zilangene akusanduka kwabwiime bwakunza azyabukkale (Climate Smart Agriculture

APGS

Toonse tubunga twelede kubelesya nzila zyendelana akusanduka kwabwime bwakunze

MSEs

- Basimabbisimusi boonse bacikomena belede kutobeleya nzila ziluleme zyakubelesya zyabukkale
- Kulya kukwene kakula zimpanzi zikwene
- Kulangililwa kuti balimi boonse bali mutubunga(APGs) twabulimi balime akuvuba mpawo bawuzye zilyo azivubwa zibagwasye kuti bajane cakulya cilazimpazi zikwene.Basimabbisimusi bacikomena (SMEs) balangililwa kusambala kulya kulazimpazi zikwene

Inzila zizobelesegwa kupa balimi mali yama matching grants

- Mutabi waSACP uzopa balimi mali isika zipanzi makumi musanu aatatu(80%) kumali njibayanda kitayindipe a US\$15 000 walo kitali ansi aUS\$5 000 pe
- Bo balimi beeleder kubunganya mali isika chipanzi chili 20% chamali njibayanda kukumbila kumutabi wa SACP.Kumali eyi njibeeleder kubunganya bo 10% ikonzyakuba cash izwa kukabunga kabo kabulimi,imwi 10% ikonzya kuba chikwelete chibakonzya kuyobweza ku Bank naa imbuto izwa kuli basikuula zilimwa zyabo
- Tubunga tusika ku 800 kuzwa Muzilikiti (Provinces) musanu kuli kubeleka SACP bayojana imali eyi.

- Imali ikonzya kupegwa kubalimi iatalikila (minimum) a USD 5 000 kiyojinkila
- Imali izogwisiga atubunga twabalimi kuzwa kuma 20% ni USD 3 000 000.
- IFAD izogwisya mali isika 80% kiili USD 12 000 000.
- Antonwe imali yabalimi ibikidwe kumbali kumutabi wa SACP ni USD 15 000 000
- Imali yamaGrants izopegwa basimabbisimusi achikomena
- Basimabbisimusi bakonzya kujana chimpanzi 70% kuzwa kumutabi wa SACP.
- Bo basimabbisimusi bakonzya kukumbila mali italikila (Minimum)USD 7000 kuyosika (maximum) USD 20 000 Imali ibambilidwe basimabbisimusi bacikomena ni USD 5,714,000
- Basimabbisimisi balangililwa kugwisya mali ili chimpanzi 30% kumali njibayanda kukukbila kumutabi wa SACP.

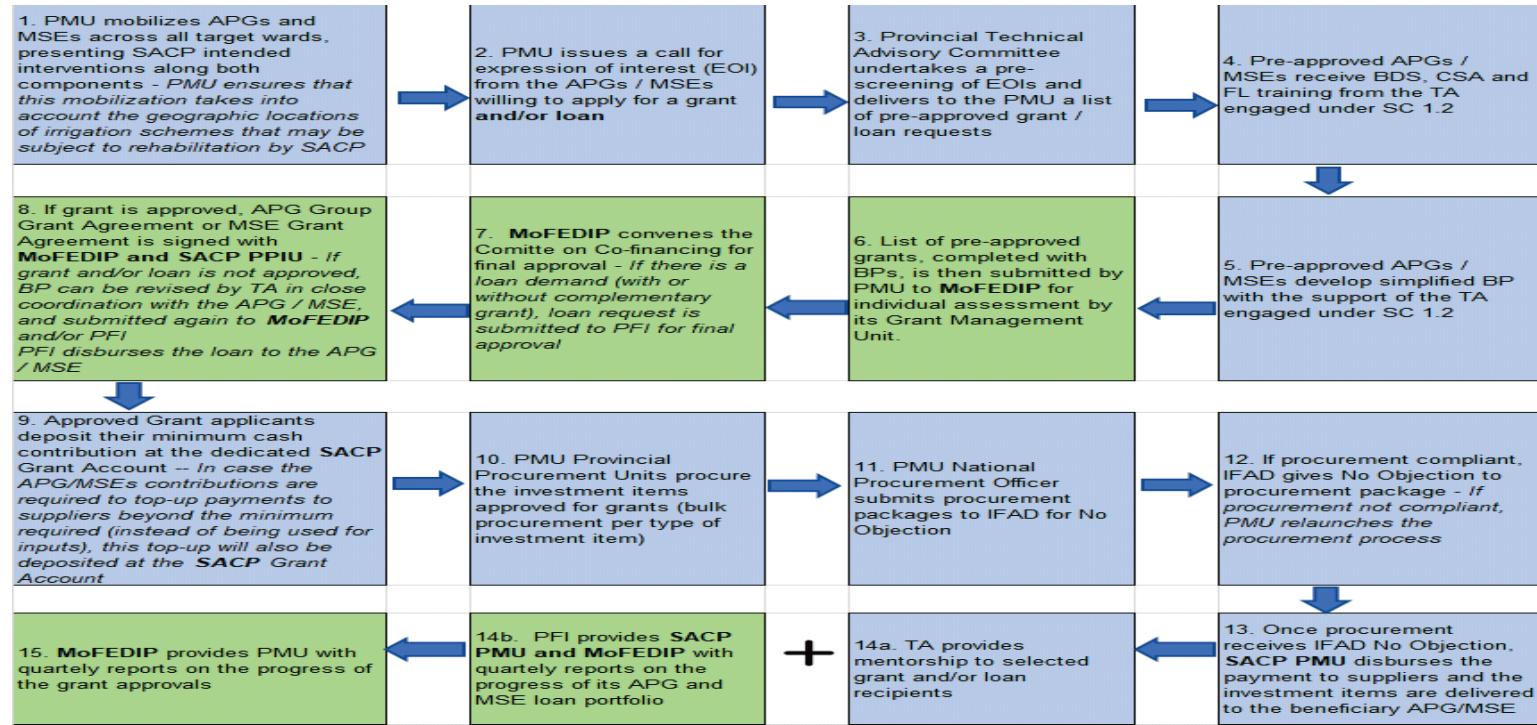
Chimpanzi chili15% ikonzya kuba cash njibajisi mumaboko mpo imwi 15% bakonzya kubweza chikwelete kuma bbanka (Bank)

- Eyi mali izojanwa abasimabbisimusi basika ku 200 kuzwa muzilikiti musanu nkwilikubelekela SACP.
- Kabunga kabalimi keelede kuba mabambe azikitide akubungika chipanzi chamali njibayanda kupegwe kugrant muchindi echo pepe kubabulangilizi bwakwiana mali ya grant yoonse muchindi chimwi pesi babike mabambe amali ngibakonzya kuzuzikizya alimwi kaala mpindu

Kulibabo banoli babweza mali ilansi ayilangililwa ku grant kumatalikilo balamwenya wakulembela lubo mane bakasike mpigolela imali ya grant

Umzkeliso wemali ezizakhutshwa ngabalimi												
Inani lemali yegrant ezavela kuSACP	0.8	5000	6000	7000	8000	9000	10000	11000	12000	13000	14000	15000
Imali ezakhutshwa ngabalimi b e 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

Umzkeliso wemali ezizakhutshwa 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



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