

Subtrop Transformation Symposium 21 06 2017



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What we know.....

Age, size, employees

Water sources irrigation infrastructure

Length of time farming, crops on ground

Problems faced

Funding

What we have now

Database

Information

Funding for emerging farmers

- LAND BANK
- COMMERCIAL BANKS : FNB ABSA
STANDARD
- DEVELOPMENT BANK
- DTI
- KAGISO TRUST
- SEDA
- NEF
- DAFF
- IDC KHULA FINANCE
- BUSINESS PARTNERS



Paperwork

- - Comprehensive business plan
- - Copies of ID documents of members
- - Proof of address or GPS coordinate reading
- - Proof of rights of access to land- title deed, lease agreement,
- PTO - Market contact where available –
- Proof of water rights (where applicable)
- - Bank statement (where applicable)
- Registration certificate for LDV's & tractors –
- Memorandum of agreement in respect of membership & technical support offered by commercial farmer/agric-company –
- Assessment report from the extension officer/mentor/DFI field officer

headache



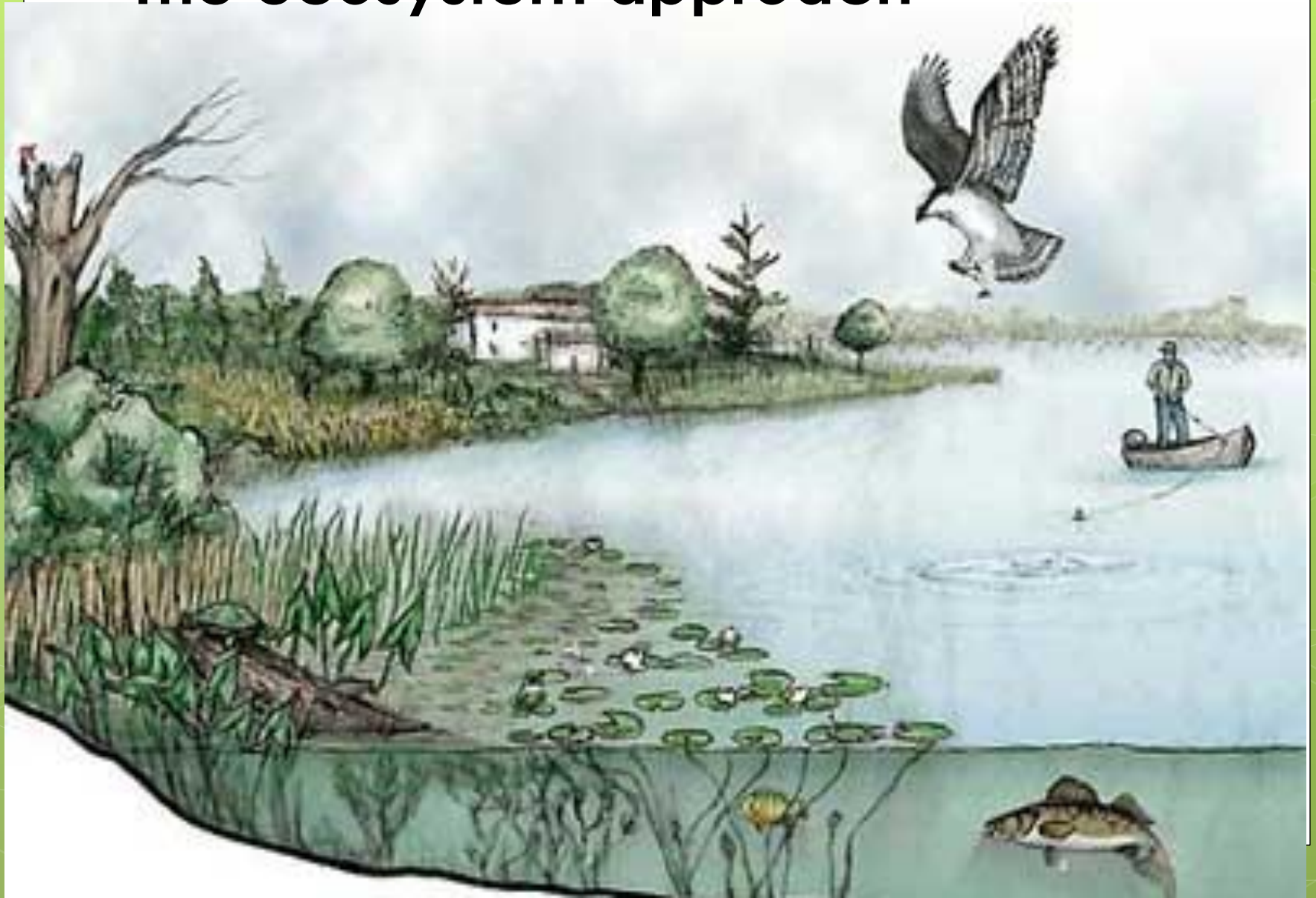
From a bank's point of view....

- Relationship based
- Lend money if use responsibly and successfully
- Expect integrity and honesty
- Mainly based on tenure security
- Has or will have cash flow to repay loan
- Looks at the value chain and relationships

**“The man who persists in knocking
will succeed in entering”** M. Ezra.



The ecosystem approach



"It is transformation that must unite, not divide South Africans. Pravin Gordhan Feb 2017

- Emerging farmers and role in ecosystem.
- Succession planning
- Bring the young people into agriculture
- Integrate study groups
- Develop the ecosystem
- Think big, be bold, give and do your bit for transformation.
- Everybody.