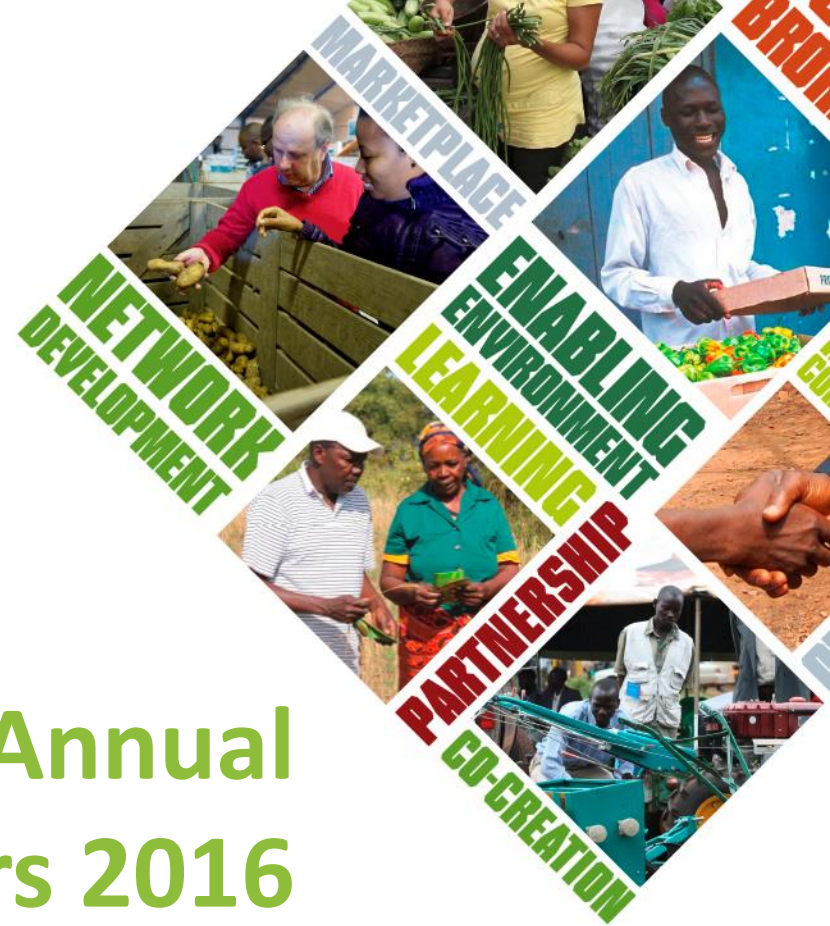


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# AgriProFocus Zambia Annual Review of Finance Fairs 2016

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# INTRODUCTION

- 25-26<sup>th</sup> August at Chipata Golf Club
- 13-14<sup>th</sup> October at ZNS Stadium.
- The fairs consisted of a number of activities which include exhibitions, workshops, Match making and awards.
- Chipata Fair - 14 Organisations participating and 572 visitors
- Choma Fair - 17 Organisations participating and a 826 farmers coming through first day.

# Breakdown of Participants at the Finance Fair

No.	Name event	Location	Dates	Male	Female	Female %	Participants from Farmers' Organisations	Participants from Companies	Participants from Government	Participants from NGOs/development agencies	Participants from other organisations	Total number participants
1	Chipata Finance Fair - <b>Day 1 &amp; 2</b>	Chipata	25/8/2016 - 26/8/2016	350	212	38%	538	20	10	2	2	572
2	Choma Finance Fairn - <b>Day 1</b>	Choma	13/10/2016	541	285	35%	773	30	14	5	4	826
3	Choma Finance Fair - <b>Day 2</b>	Choma	14/10/2016	288	148	34%	396	27	14	5	4	446

# Exhibitors Choma & Chipata Fair

## Chipata Exhibitors

1. Bank o Zambia
2. COMACO
3. MRI
4. Seed Co
5. SNV
6. Rent to Own
7. Dairy Association of Zambia
8. SARO
9. ETG/Zambian Fertilisers

## Choma Exhibitors

1. Bimeda
2. Vet 24
3. Novatek
4. MFinance
5. VisionFund
6. Pioneer Dupont
7. Yara
8. MRI Seed
9. Spruceland Technologies
10. ETG/Zambian Fertilisers
11. Investrust Bank
12. Agriterra
13. SNV E4A project
14. Bank Of Zambia
15. BHBW Limited
16. Dairy Association of Zambia
17. Seed Co.

# Workshops Conducted during the Fairs

ORGANISATION	TOPICS COVERED
Energy For Agriculture (SNV) (Chipata and Choma)	Biogas technology and its use and how it can be utilised by the small holder farmers.
MRI Seed Company (Chipata and Choma)	Appropriate Planting methods and how these can help to improve the productivity of the farmers
ETG(Chipata and Choma)	Proper use of Fertilisers. Farmers were taught on using the appropriate fertilisers required for a particular crop unlike the traditional basal and top dressing.
Agriterra (Chipata and Choma)	Management of cooperatives and how Farmers can make their cooperatives more productive so as to receive full benefits from the cooperatives. Cooperative Governance

# Workshops Conducted during the Fairs

<b>Bank of Zambia (Chipata and Choma)</b>	Financial Literacy. This included information on Savings and the importance of saving. Borrowing, reasons for borrowing and effective use of borrowed money.
<b>Sustainable Integrated Land Management Systems (SILMS-SNV) (Chipata)</b>	Land Management techniques which include use of soil testing equipment and how it can be accessed. They talked about mobile soil testing kits which the local agrodealers had recently acquired and how these Soil Testing and mobile soil testing kit
<b>Market-led Dairy Innovation project (MDIP) (Choma)</b>	Each organisation part of the Brokerage meeting had a chance to present the products that they were offering to the dairy farmers. The Products presented included Financial products, Chemicals, Feed and Equipment
<b>Vet 24 (Choma)</b>	Management of Dairy ad Beef animals. Topics covered include the mostly occurring diseases and the medication that has to be prepared for these

# Matchmaking

- Prior to the Finance Fair, participants in the matchmaking training were trained in Business Planning and Business Pitching.
- With support of partners such as Profit Plus, Agriterra and SNV a total of 32 people were trained in Chipata and 19 were trained in Choma.
- 25 Business Plans were submitted in Chipata and 6 were submitted in Choma. All participants that submitted Business Plans had an opportunity to pitch their business to at least 2 financial institutions.

# Awards - Choma

CATEGORY	AWARDING PERCENTAGES	WINNER
Best Exhibition Stand	ETG 24.3% MRI 16.2% Spruceland Tech 14.9%	ETG
Most Farmer- Friendly Input Package	ETG/MRI 26.6% Novateck 13.5%	ETG/MRI
Most Farmer Friendly Financial Product	Investrust 30.7% Madisson 29.3% Vision fund 26.7%	Investrust
Best Workshop	MRI 52% ETG 18.7 BOZ 12%	MRI



# Awards- Chipata

CATEGORY	AWARDING PERCENTAGES	WINNER
Best Exhibition Stand	COMACO – 65.5% MRI – 8% Zamseed- 6.9%	COMACO
Most Farmer Friendly Input Product	MRI - 22.7% SeedCo.- 25% COMACO – 19.3%	Seed Co.
Most Farmer Friendly Financial Product.	Vision Fund - 58% Zanaco – 27.2% Rent to Own – 7.4%	Vision Fund
Best Business Plan	Voted by the financial institutions	Mabvuto Nkhoma from Amulauzi General Dealers in Lundazi

# Monitoring and Evaluation

- A team of Enumerators were present at the Finance Fair and these carried out interviews for both farmers and Exhibitors.
- The data collected over each day of the fair was analyzed and the following were the findings

# Financial Products of interest to farmers

Financial Product	Choma		Chipata	
	Frequency	Percent	Frequency	Percent
<b>I am not sure yet</b>	0	0	1	3%
<b>Credit / loan</b>	20	56%	17	57%
<b>Grant</b>	0	0	6	20%
<b>Opening a savings account</b>	6	17%	0	0
<b>Opening a bank account</b>	9	25%	0	0
<b>Technical assistance</b>	0	0	5	17%
<b>Guarantee</b>	1	3%	0	0
<b>Insurance</b>	0	0	1	3%
<b>Total</b>	<b>36</b>		<b>30</b>	

# Agricultural and Business Support Services



SERVICE	CHOMA		CHIPATA	
	Frequency	Percent	Frequency	Percent
Irrigation and water management	1	1%	1	1%
Climate and environmental services	1	1%	2	3%
Market information	28	19%	5	6%
Financial management support	24	16%	18	23%
Business planning	2	1%		
Marketing	26	18%	7	9%
Vocational / entrepreneurship training	0	0	8	10%
Animal health services	10	7%	2	3%
ICT	2	1%		
Agronomic services	47	32%	14	18%
Organisational development	1	1%		
Other			2	3%
Training in farming practices	4	3%	16	21%
Research and (soil) testing	1	1%	2	3%
<b>Total</b>	<b>147</b>		<b>77</b>	

# Agro - Input Products of interest to the farmers

PRODUCT	CHOMA		CHIPATA	
	Frequency	Percent	Frequency	Percent
Veterinary products	6	18%	7	8%
Fertilizer	8	24%	14	17%
Animal Feeds	3	9%	3	4%
Agro-chemicals (crop protection / nutrition)	1	3%	12	14%
Seed / seedlings (varieties)	16	47%	43	52%
Equipment / tools	0	0	3	4%
Machinery for (pre-/post) post harvest	0	0	1	1%
<b>Total</b>	<b>34</b>		<b>83</b>	

# Findings

- Credit and loans are the most sought for Financial Product.
- Farmers still feel there is need to train them on the Agronomic practices
- The Oilseeds are becoming a popular crop for marketing as it is fetching more money on the market.
- The farmers still need appropriate seed and seedling varieties of the different crops that they grow

# Lessons Learnt

- Commercial Banks are not keen on getting on Board with the Finance Fairs
- More Input Companies are interested in engaging with the Small scale farmers
- Products such as Insurance are still an unfamiliar concept to the small scale farmers and there is need for the farmers to be sensitized a bit more.
- Farmers are willing to get loans from Banks and other Financial Institution but the high Interest rates are inhibiting

# Discussion Questions

- What challenges have been inhibiting partners from coming on board to participate in the fair?
- Is the concept of the Finance Fair Still relevant to the activities of the members in the Network?
- How can this model be modified to meet the needs of the Network membership?



# Q&A

- Detailed report of the analysis available. Check the website or contact [cnyirenda@agriprofocus.com](mailto:cnyirenda@agriprofocus.com)