

Loan Ranges

1. Existing Farmers

- E5,000—E1,000,000 (Seasonal Loans)
- E10,000—E5,000,000 (Medium Term)

2. Start-up Farmers

- E5,000—E500,000 (Seasonal Loans)
- E10,000—E3,000,000 (Medium Term)

NB: Our Interest is 9% per annum

APPLICATION PROCESS



Director
ESWATINI AGRICULTURE
DEVELOPMENT FUND
P. O. Box 162
Mbabane
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Grain Specialist:

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Horticulture Specialist:

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Livestock Specialist:

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AN INNOVATIVE
AGRICULTURE FINANCE

ESWATINI AGRICULTURE DEVELOPMENT FUND (EADF)

The Eswatini Agriculture Development Fund (EADF) has specific regulations for applying the resources of the Fund to support the Eswatini National Agricultural Investment Plan (ENAIP) priorities. The overall purpose of the EADF is to transform the agricultural sector by providing catalytic incentives and investments to stimulate growth in farming and active private sector participation in agricultural value chains.

Objectives of the EADF

1. Catalyze investments along potentially transformative value chains
2. Facilitate strategic government investments
3. Mobilize additional resources for investments
4. Streamline financial investments in agricultural value chains

Investment Areas

1. Irrigation Infrastructure
2. On-farm Infrastructure
3. Fencing
4. Equipment and/or implements
5. Production inputs
6. Agricultural Transport and logistics

Target Beneficiaries

All agricultural value chain players—
[Input suppliers, Producers, Commodity Associations, Agricultural Research & Development, Processors, Aggregators, Service providers, Markets, etc.]

Application requirements

The application requirements shall vary depending on the category the applicant falls under.

A. Individual value chain player

- a. Applicant must be Swazi citizen and at least 18 years old.
- b. Certified National ID copy
- c. Submission of a technically and commercially viable business plan (MoA to assist farmers)
- d. Letter of intent from markets
- e. Water Right (where applicable)
- f. Legal rights to use land/infrastructure/equipment (Chief's letter/Lease agreement/Tittle deed – where applicable)
- g. Sources of supply (3 Quotations per item where applicable)
- h. Soil sample analysis and recommendations for crop farmers (where applicable)
- i. Proof of availability of technical expertise to run the project
- j. The land must be well fenced for those applying for non-fencing products (and where applicable)
- k. Area under production must be operationally and economically viable (where applicable)
- l. Client should be registered with the AIIS (www.agrinfosystems.gov.sz)
- m. Client must have good credit history (where applicable)

Client should affiliate to registered **industry association**

- Contact the following:
- Horticulture: 76412669
- Grains: 76670446
- Livestock: 78027405

- n. Business entity under consideration should fall under the **priority value chains** identified by the Ministry
- o. Loan repayments to be structured as per business cash flows
- p. Have Eswatini Bank Account (At least immediately before loan disbursement)
- q. Tax Clearance Certificate (For bank loans)
- r. Water salinity test if using borehole water
- s. CV for project manager/lead

B. Companies, Coops and Trusts

In addition to the requirements above, applicants applying as companies, cooperatives and trusts must provide the following additional information:

- a. Legally registered in Eswatini with 100% shares held by native Swazi Citizens.
- b. Certified copies of Certificate of Incorporation, Memorandum and Articles of Association, Form J & or C and bylaws for coops.
- c. Certified ID copy(ies) for all directors
- d. Company resolution to borrow by directors, trustees and or co-op executive committee (where more than one director).
- e. Maximum Liability (for cooperatives)

Priority Commodities

1. **CROPS:** Maize, Beans, Cotton & Coffee
2. **VEGETABLES:** Potatoes, Onion, Carrots, Tomatoes & Baby vegetables
3. **FRUITS:** Litchi, Papaya, Peaches, Mangos, Banana & Macadamia
4. **LIVESTOCK:** Beef, Goats, Dairy, Aquaculture, pork, poultry & Apiculture