

EHC BUSINESS AGENDA 2016-2020

Agribusiness Finance



Agribusiness Incubation &
Value chain development



**EHC
(AAAA)**

Agri-food
Enterprise Development



Agri-input &
output Marketing



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Background



EXCEL HORT CONSULT

For the past 18 years Excel Hort Consult Ltd (EHC) has done tremendous work in agribusiness sector with a special focus on four thematic areas of; Agribusiness Trade and Investment, Food security and livelihoods, Natural Resources Management and Research and Development.

The team of EHC combines understanding, intellect and extensive experience in analyzing existing information systems, identifying the needs, re-engineering the system to suit the requirements of the organization, designing and testing new Agribusiness models and finally deploying systems and training that address today's challenges in agribusiness and development. Driven by its dynamic directors and the ambition to promote

sustainable Agribusiness development, Excel Hort Consult Ltd plays an active role in local, national, regional and international development programmes in Africa around agribusiness as a private sector company. Along with this vast experience, EHC has developed its new business agenda. In particular, the new EHC business agenda will focus on developing highly productive and profitable agricultural value chains in East and Central Africa. The business agenda will be driven by four thematic areas for action strategy called EHC (AAAA) namely;

- 1 Agribusiness Incubation & Value chain development
- 2 Agribusiness Finance
- 3 Agri-food Enterprise Development
- 4 Agri-input & output Marketing

Vision

EHC's vision is to be a leading Agribusiness and Development Company generating sustainable income and improved livelihoods for empowered communities.

Mission

EHC's mission is to contribute to the competitiveness of African agribusiness and Agroindustry in the global market through provision of suitable Agribusiness and development services to development actors and business community.



EHC group of experts 2016



Partnership and collaboration with Universities

1 Agribusiness Incubation & Value Chain Development

EHC's business agenda on Agribusiness Incubation & Value chain development is to support and nurture innovative early-stage, SMEs and commercial agro-based enterprises that have high growth potential to become highly competitive and profitable businesses which in turn

can create new jobs and drive economic growth of the East and Central African regions. Under value chain development, EHC offers consultancy services to development partners and communities in developing value chains of various agro commodities.

What EHC WILL DO on Agribusiness Incubation & Value chain Development:

- Provide a nurturing environment to new Agri-businesses during their critical stages of development.
- Facilitating the development of sound agro-product concepts.
- Provide guidance on the appropriate technology to be used.
- Enable access to financing there by leading to a successful launch new Agri-businesses ideas.
- Facilitate networking opportunities for our clients to start the dialogue that can lead to mutually beneficial collaboration.
- Encourage innovation and knowledge sharing of our clients to strengthen EHC's position as a hub of innovative expertise, attractive to international talents, investors and business.

What will EHC Agribusiness Incubation & Value chain development OFFER?

We will:

- Provide you facilities such as space, shared services and access to equipment to develop your business idea
- Help you adopt to new and innovative technologies to grow your idea/business
- Provide you practical solutions on effective branding, packaging, marketing of final products
- Help you find technical consultancy on product development and improvement
- Find relevant experts, researchers and successful entrepreneurs depending on your interests for your idea/enterprise
- Develop business plans for your idea/enterprise



Value addition and processing an option for Agribusiness transformation in Africa –EHC agenda

- Develop business plans for your idea/enterprise
- Link you to successful agribusiness incubates for mentorship and coaching
- Facilitate and link you to suitable potential investors and funding for your project /enterprise
- Help you get your product certified with quality marks and standards
- Provide agribusiness management trainings on various value chains
- Facilitate SME coaching and mentoring linkages for your project /enterprise
- Access to quality and relevant information for decision making for agribusiness investment

Job and wealth creation through agribusiness incubation and value chain development



2 Agribusiness Finance



Access to finance is critical to agricultural and rural transformation. Many smallholder farmers in East and Central Africa require access to credit to purchase recommended inputs, and farming tools to maximize yields and produce marketable surpluses. Saving products and micro-insurance are also critical for farmers to mitigate the risk of natural disasters typically associated with rain-fed agriculture. Cooperatives, traders and

agro-processors need financing to be able to aggregate farmers' marketable surplus and invest in value-addition and processing. Improved financial systems can therefore improve the efficiency of agricultural value chains by lowering transaction costs and improving local sources of production. EHC's business agenda on Agribusiness Finance is to provide affordable credit facilities for the development and modernization of agriculture and empowering actors in the rural areas.

What EHC WILL DO on Agribusiness Finance

- Strengthen the capacity of the rural poor and agriculture chain actors to increase their incomes and agricultural productivity
- Improve equitable access to productive natural resources and technology
- Support capacity building to improve financial management capabilities of agribusiness entrepreneurs
- Improve accessibility of affordable financial products that are suitable for agribusiness and asset acquisition

What will EHC Agribusiness Finance OFFER?

EHC Financing products

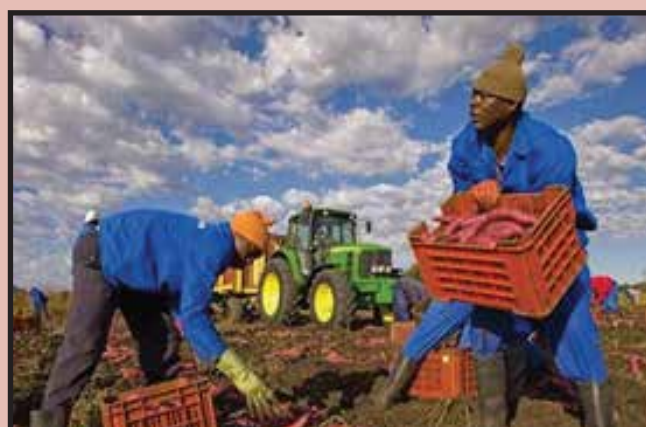
EHC Agribusiness Finance products will be focused on empowering the rural working poor and agribusiness entrepreneurs in their efforts to improve their livelihoods. These products are briefly elaborated below;

Financing product	Account package
Cash crop Loan/credit	Kkula Account
Asset and equipment financing	Tweyambe Group financing
Seed capital	Horticulture and floriculture financing
Livestock and Fisheries financing	Seasoned crop credit
Water for production financing	School self-feeding financing
Loan yourself financing	

CASH CROP LOAN/CREDIT

The credit facility for cash production of tea, coffee, Sugarcane, tobacco, sunflower, citrus, mango trees, bananas, and other cash crops which take long periods to grow. Items to be financed: Crop establishment, Crop maintenance, Processing equipment, and Operating costs

Agriculture mechanization



Agriculture mechanization and farming as a business an option for African farmers to increase production and productivity

ASSET AND EQUIPMENT FINANCING

This loan is for the purchase of farm assets and equipment to facilitate production and transportation of farm produce.

Items to be financed: Farm machinery and implements; Pick-up and truck for transport of farm produce, farm infrastructure construction

SEED CAPITAL

These are loans designed to benefit agri-business traders. It is meant to provide start-up capital for those seeking to start, or are engaged in agricultural microenterprises. It is for beneficiaries who are unemployed to resolve their unemployment challenges.

Items to be financed: Traders, Transporters, Marketers and Processors of farm produce.



Agribusiness financing



Agribusiness financing for job and wealth creation in Africa –EHC business models in East and Central Africa

LIVESTOCK AND FISHERIES FINANCING

These are loans for livestock and fisheries production. It is an area with huge potential for individuals to invest in as a business in East and Central Africa.

Items to be financed: Dairy and beef production, Sheep and goat production, Bee keeping, Piggery and poultry product, Working capital, Fish production.

HORTICULTURE AND FLORICULTURE FINANCING

These are loans to finance horticultural and Floricultural projects.

Items to be financed: Fruits, vegetables and flowers, Green houses and related equipment, Water and electricity supply systems, Harvesting and packaging equipment, Labor and other operational costs, Working capital



SCHOOL SELF-FEEDING FINANCING

Loans to Primary, Secondary & Tertiary institutions to undertake school farming. Aim is to subsidize the cost of school feeding. Supporting Self- Sufficiency in Schools.

Items to be financed: Crop & Livestock production, Farm Machinery & infrastructure, Agribusiness, Horticulture, Value addition amongst others

SEASONED CROP CREDIT

These are loans that are provided for the production of maize, wheat, potatoes, rice and other food crops that have maturity of not more than 12 months.

This credit facility is aimed at assisting farmers acquire the inputs and ultimately boost productivity.

Items to be financed: Production Cost and Harvest Cost

WATER FOR PRODUCTION FINANCING

These are loans intended for water infrastructure for irrigation and livestock use.

This product is borne out of the realization that the surest way to mitigate against the vagaries of weather such as the frequent droughts that leads to crop and animal loss.

Items to be financed: Water tanks and troughs, Shallow wells, Boreholes, Pumps, Irrigation equipment, Farm dams, Labor, Transportation related to installations

KKULA ACCOUNT

TA transaction account designed for groups and individuals in agricultural related enterprises such as farmers, traders and suppliers of agricultural inputs. Majority of agribusiness actors, especially farmers remain without banks accounts to transact their financial needs. This is the gap that the Kkula Account is designed to bridge Farmers can also build savings to be used as collateral in securing loans.

TWEYAMBE GROUP FINANCING

A micro-credit facility targeting groups trading in agricultural produce and agricultural inputs particularly the youths and women who have no tangible security to secure credit. Tweyambe Group Loan is in 3 levels which will allow groups to access a higher amount as they successfully grow their business

LOAN YOURSELF FINANCING

This product will have two components asset based and cash based financing product purposely for assets that generate daily, weekly, and monthly incomes to beneficiaries



3 Agri-Food Enterprise Development

As Africa's emerging markets grow, domestic demand for ready-to-consume food products is quickly on the rise, thanks to rapid urbanization and an expanding middle class. As over-sized supermarkets pop up across the continent, however, their shelves are mostly being filled by imported processed foods. EHC's agenda for Agri-Food Enterprise

Development is to see the development and growth of the various agrifood value chains in East and Central Africa become a major driver of economic development, job creation and empowerment. The goal of this agenda is to capture economic value beyond primary production through value added processing and innovation

WHAT EHC Agri-Food Enterprise Development WILL DO:

- Promote innovative and value addition production chains for food products
- Plan, structure and manage integrated agro food production, processing and marketing
- Develop various agro food enterprises and value chains
- Promote agro processing by providing agro processing technologies (equipment and skill for transformation ,better packaging quality and standards)
- Build technical competences and capacity of existing and new innovators in agro based enterprises

What will EHC Agri-Food Enterprise Development OFFER?

We will:

- Provide you solutions on the three levels of value addition and processing
(Level 1 - Post-harvest level/primary processing: proper cleaning, grading and packaging e.g. vegetables, potatoes, fruits, etc.,
Level 2 - Secondary processing: basic processing, packaging and branding e.g. packed milled rice, and
Level 3 - High end processing: supply chain management, modern processing technology, packaging of processed foods, branding, marketing e.g. sausages, processed juices, macaroni, etc)
- Provide you technical advice on supply of on supply of value addition and processing facilities, equipment & systems
- Provide you practical solutions on effective branding, packaging, marketing of final products
- Guide you on the practical steps to get your product certified with quality marks and standards required by the target markets of your choice
- Provide you agribusiness management trainings on various value chains
- Provide you access to our Agriculture Value Added Loan Program





Value Addition



Value addition of produce from processing to packaging

4 Agri-input & output Marketing

Agri-input & output Marketing plays an important role not only in stimulating production and consumption, but in accelerating the pace of economic development. Its dynamic functions are of primary importance in promoting economic development. For this reason, it has been described

as the most important multiplier of agricultural development. EHC's agenda for Agri-input & output Marketing is to steer market driven agribusiness value chains that will economically benefit all chain actors through increased financial returns on the marketed and sold agro-products.

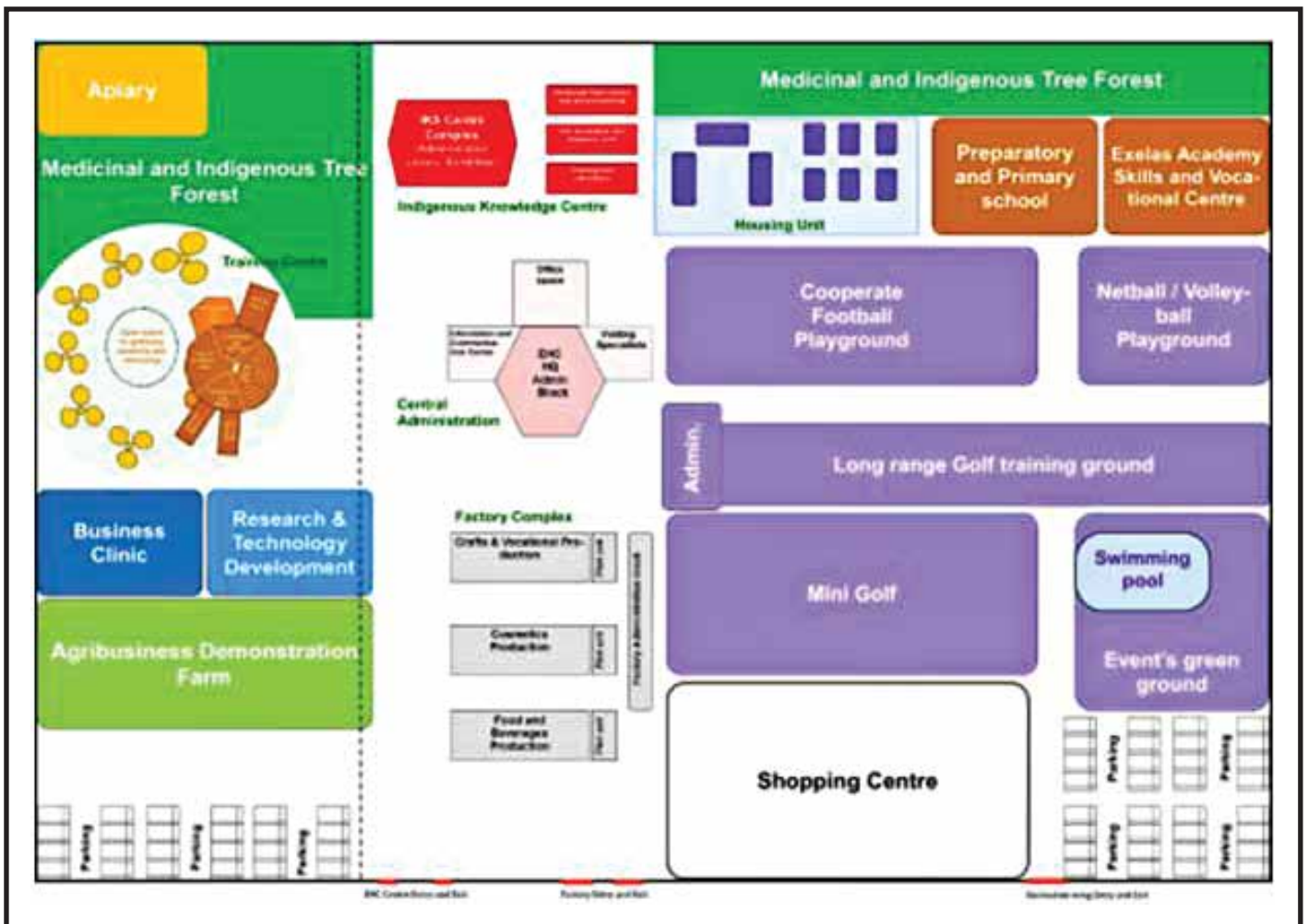
WHAT EHC Agri-input & output Marketing WILL DO:

- Connect various agri-chain actors to local, urban, regional, and global markets
- To identify market opportunities for agricultural value added products
- Formulate appropriate market entry and penetration strategies for various agro-commodities
- Develop and tailor marketing strategies that increase sales for the various agro-inputs and value added products



Coming up with market strategy for growth.

East & Central African Agribusiness Innovation and Incubation Centre (EHC COMPASS MAP)



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