



KAGISO

TRUST

Overcoming poverty



TYALA
IMPACT FUND



WHO WE ARE

Kagiso Trust is one of South Africa's leading development agencies working towards a prosperous, peaceful, equitable and just society.

TYALA IMPACT FUND (PTY) LTD

ABOUT US

The Tyala Impact Fund was set up as Kagiso Trust's intervention strategy in the agricultural sector aimed at the commercialisation of black new-era farmers, transformation of the agricultural sector, sustainable job creation, to contribute to food security, inclusive food systems and equitable ownership.

OUR PURPOSE

Tyala Impact Fund was established with the objective of bridging the gap for new era farmers to have access to commercial finance at preferential rates.

Tyala Impact Fund follows a multi-stakeholder approach to unlock critical resources from the public and private sector for the benefit and success of black agripreneurs.

Tyala Impact Fund has partnered with, amongst others, Potato South Africa, AFGRI Agri Services, through its subsidiaries, Lemang Agri Services and Unigro a financial services provider, to bring new era farmers with a differentiated approach to financing agriculture.

MISSION STATEMENT

To provide a holistic and differentiated solution to unlock critical resources in order to develop and commercialise black farmers.

VISION STATEMENT

To become a development partner of choice in agricultural financing for commercialisation of black farmers.

FUNDING INFORMATION

Minimum Investment: R 1 000 000

Maximum Investment: R 10 000 000

Funding Classification: Debt Funding

PROGRAMME CRITERIA

EXCLUSIONS:

- Arms, tobacco, liquor, gambling and micro-finance.

FINANCE BUSINESS REQUIREMENT:

- Must be a (Pty) Ltd company.
- Commercially viable and sustainable.
- Positive social impact:
 - Positive effects on rural wealth creation.
 - Create and preserve employment opportunities for rural women and youth.
 - Identifiable benefits and beneficiaries.
- Shareholders must be operationally involved in the business.

PREVIOUSLY DISADVANTAGED:

- 51% Black-ownership.
- Empowerment partners to contribute technical support where able.
- Must benefit at least ten Previously Disadvantaged Individuals (PDIs) through employment and ownership.

ELEMENTS OF SUPPORT TO FARMERS

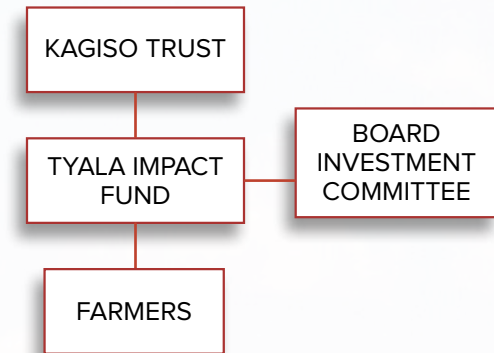
- **Capital** – Innovative and tailor-made
- **Market** – Market access and intelligence.
- **Support** – Pre and post investment support.

APPLICATION PROCEDURE

Submit the following Documents to Tyala Impact Fund either via email/Hand Deliver to Kagiso Trust Offices

- A business plan (Please refer to Guidelines as Tyala Impact Fund).
- Submit a Tyala Impact Fund Application Form (Download via www.kagiso.co.za).
- Submit further documents as per Check List.

GOVERNANCE STRUCTURE



APPLICATION PROCESS:



- Business Plan
- Application Form
- Required Documents



OUR SOLUTION

The fund provides a sustainable solution aimed at addressing the major challenges faced by South Africa's new-era farmers i.e. access to technical support, access to finance and access to markets and market intelligence.

OUR BENEFICIARIES

- 100% Black – owned farms or Permission To Occupy;
- 51% black majority joint ventures, where partner is committed to transferring skills to the black farmer and shares in the risk;
- Broad structured community opportunities, where tailored support is provided to the community as a unit through the aggregator model.

OUR PARTNERSHIPS

We believe in cooperation and partnerships with aligned stakeholders within the agri ecosystem to unlock resources for beneficiaries. Due to lack of financial history, access to equity, security/collateral and risk perceptions, new-era farmers struggle to secure funding for their operations.

As such, Tyala seeks to close this funding gap by co-funding with commercial financiers and by providing subordinated debt at developmental terms resulting in affordable blended funding solutions to beneficiaries.

OUR FUNDING MODEL

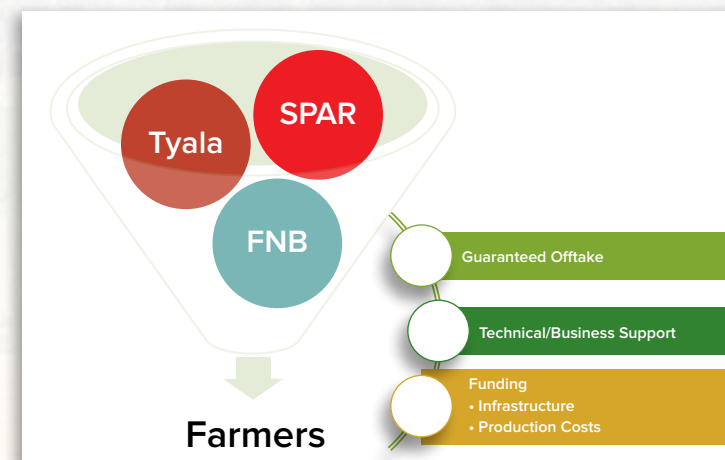
Tyala, through its Alternative Market Strategy, has identified 10 farmers who are in the SPAR Enterprise and Supplier Development Rural Hub Initiative focusing on small scale farmers cultivating 0,5 to 50Ha, as an opportunity to collaborate and leverage.

A collaboration between Tyala, SPAR ESD and FNB has been created to consolidate resources for the farmers:

- Tyala provides Developmental Finance focusing on Infrastructure Development and Partial Production input costs
- FNB – Grant Funding for Business/Technical Support costs
- SPAR ESD provides Market access, Farmers support and training (certification), and Interest free loans

The funding for the ten (10) emerging farmers in the Mopani Rural Hub Initiative was sourced by SPAR on behalf of the farmers from FNB and Tyala.

THE SOLUTION





ABOUT SPAR MOPANI RURAL HUB

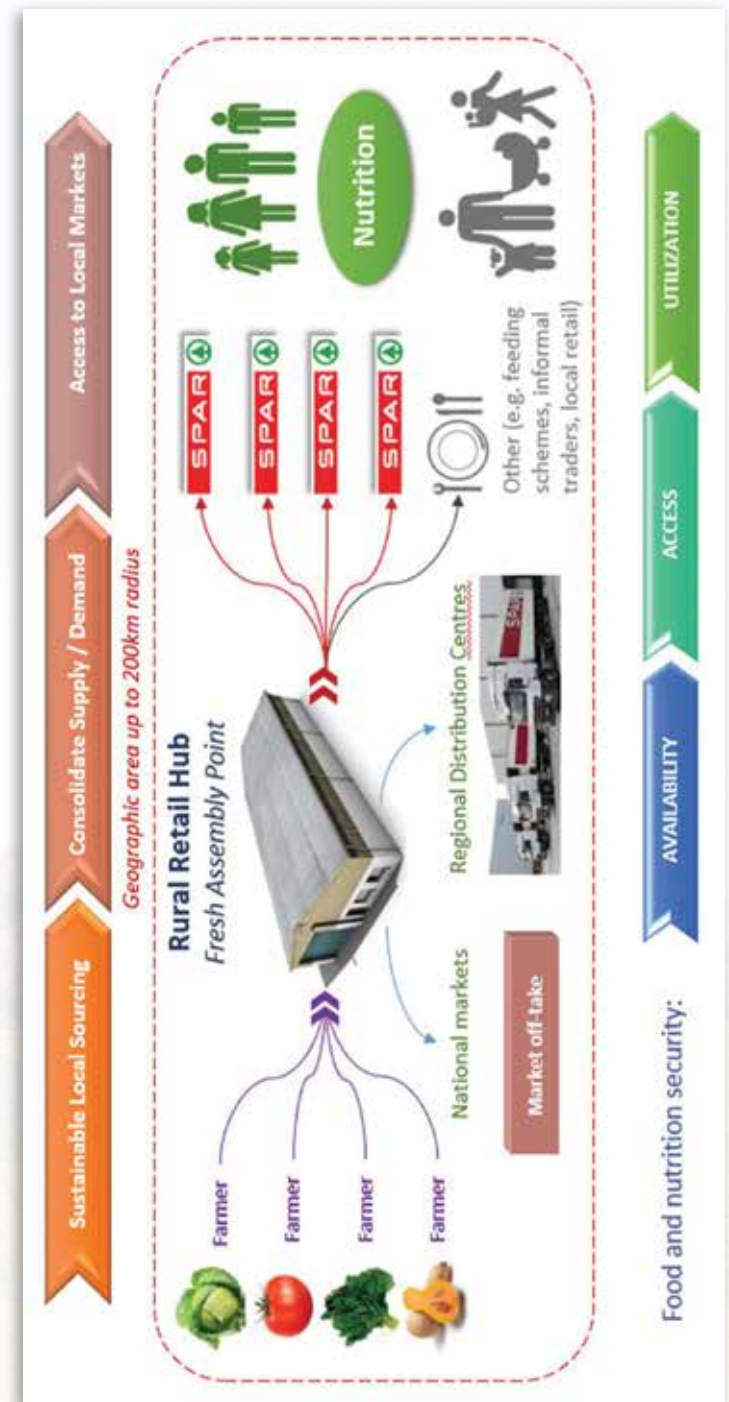
The Rural Hub Initiative is the SPAR Group Ltd's (SPAR) Enterprise and Supplier Development Programme (ESDP) for Emerging Commercial Farmers.

The Rural Hub Initiative entails the identification and development of local small-scale farmers to become Emerging Commercial Farmers, produce and supply safe produce into Fresh Assembly Points (FAP's or Packhouses) for local and centralized distribution.



THE RURAL HUB MODEL

A sustainable business model that delivers affordable, nutritious food.



MOPANI DISTRICT

BACKGROUND

The region is renowned for its abundance of wildlife (including the 'Big Five'), craggy mountains, huge man-made and indigenous forests, trout streams and cascading waterfalls.

The Mopani region provides easy access to the northern section of the Kruger Park. Including towns such as Phalaborwa, Tzaneen, Modjadjikloof and Giyani, the area also boasts a plethora of historical, cultural and ethnic attractions. The contrasts in climate, scenery and landscape within this region are striking and dramatic.

LOCATION

Mopani District municipality is situated in the North-eastern part of the Limpopo Province, 70 km and 50km from Polokwane (main City of the Limpopo Province), along provincial roads R81 and R71 respectively.

It is bordered in the East by Mozambique, in the North, by Vhembe District Municipality through Thulamela & Makhado municipalities, in the South, by Mpumalanga province through Ehlanzeni District Municipality (Bushbuckridge, Thaba-Chweu and Greater Tzaneen) and, to the West, by Capricorn District Municipality (Molemole, Polokwane & Lepelle-Nkumpi), in the South-west, by Sekhukhune District Municipality (Fetakgomo).

MOPANI DISTRICT POPULATION



LIMPOPO

Limpopo has a population of approximately 5.8 million which represents 10.2 percent of the national population. Limpopo has the fifth largest population in the country after Gauteng 14.2 million (25.3 percent), KwaZulu Natal with 11 million (19.6 percent), Western Cape with 6.5 million (11.5 percent) and Eastern Cape at 6.4 million (11.5 percent).

MOPANI DISTRICT

Vhembe (1.43 Million) and Capricorn (1.29 million) are the biggest in terms of the provincial population share, followed by Mopani (1.16 Million), Greater Sekhukhune (1.29 Million) and Waterberg (740 thousand) respectively.

Source: Limpopo Socio Economic Review and Outlook 2018/19; Limpopo Treasury

DEMOGRAPHIC PROFILE

MOPANI DISTRICT

The district has a median population age of 23, with about 76% of the population falling between the ages of 0 to 39. In terms of the age pyramid the female population is substantially larger than male population.

The segment of the population with the highest number of people is between the ages of 0 to 14, followed by 15 to 34. A majority of the population in the district is black African, accounting to 98% of the total population, followed by whites representing 2% of the total population.

LABOUR MARKET

Mining and agriculture are the two main economic sectors in Mopani. The agricultural sector is the fourth largest economic contributor after mining, government and community services, wholesale and retail.

People in the Mopani district are employed in the following sectors: Farming, Industry, Mining, Trade, Government, Transport, Tourism, Manufacturing, Construction and Energy. The Government Sector is the largest employer in the district e.g. 39% of the employed in Greater Giyani work for government. The second largest employer in Mopani district is the farming sector with 25,9% of the employed people.

Source: Mopani District Municipality Reviewed Integrated Development Plan: 2020/21 Version 5

LABOUR MARKET

Municipality	Employed			
	Male	Female	Totals	% of District
Greater Giyani	12 028	13 441	25 469	15%
Greater Letaba	14 884	12 954	27 838	16%
Greater Tzaneen	39 855	33 627	73 482	42%
Ba-Phalaborwa	20 125	13 834	33 959	19%
Maruleng	7 125	6 368	13 493	8%
Mopani District	94 017	80 224	174 241	100%

Municipality	Unemployed				
	Male	Female	Totals	% of Munic	% of District
Greater Giyani	8 696	13 900	22 596	47%	20%
Greater Letaba	7 439	11 367	18 806	40%	17%
Greater Tzaneen	17 572	24 965	42 537	37%	38%
Ba-Phalaborwa	8 267	12 014	20 281	37%	18%
Maruleng	3 501	5 443	8 944	40%	18%
Mopani District	45 475	67 689	113 164	39%	100%

Municipality	Discouraged job seekers	Not economically active
	Persons	Persons
Greater Giyani	3 701	34 104
Greater Letaba	2 666	29 207
Greater Tzaneen	5 147	49 253
Ba-Phalaborwa	1 413	1 6147
Maruleng	1 667	13 142
Mopani District	14 594	141 853

Source: Census 2011, StatsSA

Source: Mopani District Municipality Reviewed Integrated Development Plan: 2020/21 Version 5

FARMER PROFILE

REX MAMETJA

MASWELE FARMING (PTY) LTD

Province	Limpopo
Sector	Farming
Size of Land	50Ha (15Ha under cultivation)
Key Produce	Baby Corn, Marrows, Patty Pans Yellow and Gems
Jobs Retained	Full time: 6 Part time up to: 12
SPAR Intervention	Access to markets, basic farming science local GAP and global GAP, plant nutrition training and basic financial management regarding the crops.
SEH Non-Financial Support	Business financial management, monthly management accounts, tracking of revenue generated, crop, jobs retained and or new jobs, business challenges addressed.
Key Produce Off takers	SPAR & Ofcolaco Packers
Tyala Contribution	R1 400 000
SPAR Non-financial Support Value	R1 035 339
Financial Support Value	R1 936 056 (R536 056 input finance and R1400 000 infrastructure finance).
SEH Non Financial Support Value	R93 000 (R21 000 once off retrospective AFS and R72 000 annual ongoing) 12 months financial and business indicators and reports.



FARMER PROFILE

SAM PHASHA

SAM MOKGADI FARMING

Province	Limpopo
Sector	Farming
Size of Land	20Ha (7Ha under cultivation)
Key Produce	Baby corn, marrows, beans, cocktail tomatoes, LSL tomatoes.
Jobs Retained	Full time: 3 Part time up to: 5
SPAR Intervention	Access to markets, basic farming science local GAP and global GAP, plant nutrition training and basic financial management regarding the crop.
SEH Non-Financial Support	Business financial management, monthly management accounts, tracking of revenue generated, crop, jobs retained and or new jobs, business challenges addressed.
Key Produce Off takers	SPAR & Ofcolaco Packers
Tyala Contribution	R650 000
SPAR Non-financial Support Value	R650 000
SEH Non Financial Support Value	R1 015 746 (R365 746 input finance and R650 000 infrastructure finance) 12 months financial and business indicators and reports.



FARMER PROFILE

LEYDAH SEKGOBELA

LEYDAH FARMING PROJECTS

Province	Limpopo
Sector	Farming
Size of Land	5Ha (5Ha under cultivation)
Key Produce	Marrows, beans, cocktail tomatoes.
Jobs Retained	Full time: 6 Part time up to: 12
SPAR Intervention	Access to markets, basic farming science local GAP and global GAP, plant nutrition training and basic financial management regarding the crop.
SEH Non-Financial Support	Business financial management, monthly management accounts, tracking of revenue generated, crop, jobs retained and or new jobs, business challenges addressed.
Key Produce Off takers	SPAR & Ofcolaco Packers
Tyala Contribution	R550 000
SPAR Non-financial Support Value	R336 906
Financial Support Value	R765 039 (R215 039 inputs finance and R550 000 infrastructure finance.
SEH Non Financial Support Value	R72 000 (12 months financial and business indicators and reports).



FARMER PROFILE

NELSON MABUZA

MNM MABUZA AND SON'S FARMING

Province	Limpopo
Sector	Farming
Size of Land	52 Ha (5 Ha under cultivation)
Key Produce	Baby Corn, Beans and Cocktail Tomatoes.
Jobs Retained	Full time: 5 Part time up to: 8
SPAR Intervention	Access to markets, basic farming science local GAP and global GAP, plant nutrition training and basic financial management regarding the crop.
SEH Non-Financial Support	Business financial management, monthly management accounts, tracking of revenue generated, crop, jobs retained and or new jobs, business challenges addressed.
Key Produce Off takers	SPAR & Ofcolaco Packers
Tyala Contribution	R300 000
SPAR Non-financial Support Value	R167 157
Financial Support Value	R393 813 (R93 813 input finance and R300 000 infrastructure finance).
SEH Non Financial Support Value	R97 500 (R25 500 once off retrospective AFS and R72 000 annual ongoing) 12 monthly financial and business indicators and reports.



FARMER PROFILE

EDWARD MONYELA

MAMMANDULO FARMING

Province	Limpopo
Sector	Farming
Size of Land	5 Ha (1 Ha under cultivation)
Key Produce	Chillies
Jobs Retained	Full time: 2 Part time up to: 4
SPAR Intervention	Access to markets, basic farming science local GAP and global GAP, plant nutrition training and basic financial management regarding the crop.
SEH Non-Financial Support	Business financial management, monthly management accounts, tracking of revenue generated, crop, jobs retained and or new jobs, business challenges addressed.
Key Produce Off takers	SPAR & Ofcolaco Packers
Tyala Contribution	R500 000
SPAR Non-financial Support Value	R16 845
Financial Support Value	R500 000 infrastructure finance.
SEH Non Financial Support Value	R93 000 (R21 000 once off retrospective AFS and R72 000 annual ongoing) 12 months financial and business indicators and reports.



FARMER PROFILE

JONAS MAPONYA

MAPONYA AGRICULTURAL PROJECTS

Province	Limpopo
Sector	Farming
Size of Land	200 Ha (7Ha under cultivation)
Key Produce	Broccoli, Cauliflower & baby cabbage varieties.
Jobs Retained	Full time: 5 Part time up to: 4
SPAR Intervention	Access to markets, basic farming science local GAP and global GAP, plant nutrition training and basic financial management regarding the crop.
SEH Non-Financial Support	Business financial management, monthly management accounts, tracking of revenue generated, crop, jobs retained and or new jobs, business challenges addressed.
Key Produce Off takers	SPAR
Business Mentor	SE Holdings
SPAR Non-financial Support Value	R181 411
Financial Support Value	Self-funded
SEH Non Financial Support Value	R975 00 (R25 500 once off retrospective AFS and R72 000 annual ongoing) 12 months financial and business indicators and reports.



FARMER PROFILE

SYLVESTER LBOGANG MOKGOBI

RAKGOBI FARMING

Province	Limpopo
Sector	Farming
Size of Land	5 Ha (1.5 Ha under cultivation)
Key Produce	Marrows and beans.
Jobs Retained	Full time: 3 Part time up to: 6
SPAR Intervention	Access to markets, basic farming science local GAP and global GAP, plant nutrition training and basic financial management regarding the crop.
SEH Non-Financial Support	Business financial management, monthly management accounts, tracking of revenue generated, crop, jobs retained and or new jobs, business challenges addressed.
Key Produce Off takers	SPAR & Ofcolaco Packers
Business Mentor	SE Holdings
SPAR Non-financial Support Value	R77 748
Financial Support Value	R112 465 (input finance)
SEH Non Financial Support Value	R72 000 (12 monthly financial and business indicators and reports).



FARMER PROFILE

NOMSA NGWENYA

NTL BARAKA ECO FARMING

Province	Limpopo
Sector	Farming
Size of Land	5 Ha (3 Ha under cultivation)
Key Produce	Marrows
Jobs Retained	Full time: 5 Part time up to: 4
SPAR Intervention	Access to markets, basic farming science local GAP and global GAP, plant nutrition training and basic financial management regarding the crop.
SEH Non-Financial Support	Business financial management, monthly management accounts, tracking of revenue generated, crop, jobs retained and or new jobs, business challenges addressed.
Key Produce Off takers	SPAR
Business Mentor	SE Holdings
SPAR Non-financial Support Value	R51 832
Financial Support Value	R57 181 input finance
SEH Non Financial Support Value	R97 500 (R25 500 once off retrospective AFS and R72 000 annual ongoing) 12 months financial and business indicators and reports.



FARMER PROFILE

KGAUGELO THOSAGO

RAMAHWIDI FARMING AND PROJECTS COOPERATIVE

Province	Limpopo
Sector	Farming
Size of Land	9 Ha (5 Ha under cultivation)
Key Produce	Marrows, Beans & Patty pans.
Jobs Retained	Full time: 5 Part time up to: 4
SPAR Intervention	Access to markets, basic farming science local GAP and global GAP, plant nutrition training and basic financial management regarding the crop.
SEH Non-Financial Support	Business financial management, monthly management accounts, tracking of revenue generated, crop, jobs retained and or new jobs, business challenges addressed.
Key Produce Off takers	SPAR
Business Mentor	SE Holdings
SPAR Non-financial Support Value	R265 638
Financial Support Value	Self-funded
SEH Non Financial Support Value	R72 000 (12 months financial and business indicators and reports).



FARMER PROFILE

WELLINGTON MAMETJA

TSHITA MELODY FARMING

Province	Limpopo
Sector	Farming
Size of Land	30 Ha (11Ha under cultivation)
Key Produce	Baby corn
Jobs Retained	Full time: 11 Part time up to: 25
SPAR Intervention	Access to markets, basic farming science local GAP and global GAP, plant nutrition training and basic financial management regarding the crop.
SEH Non-Financial Support	Business financial management, monthly management accounts, tracking of revenue generated, crop, jobs retained and or new jobs, business challenges addressed.
Key Produce Off takers	SPAR
Business Mentor	SE Holdings
SPAR Non-financial Support Value	R285 075
Financial Support Value	Self-funded
SEH Non Financial Support Value	R93 000 (R21 000 once off retrospective AFS and R72 000 annual ongoing) 12 months financial and business indicators and reports.



TYALA IMPACT FUND

CONTACT US:

+27 11 566 1900

+27 11 566 1934

info@kagiso.co.za

27 Scott Street

Waverley

Johannesburg

2000

PO Box 1878

Johannesburg

South Africa

2000

www.kagiso.co.za



KAGISO
TRUST
Overcoming poverty