

## Zimbabwe Livestock Overview

Type	Background	Finance Requirements	Products	Comments
Poultry	Chicken meat and eggs have become the main cheapest form of protein in Zimbabwe, compared to beef, pork and fish. The rising of food outlets e.g. Chicken Inn, Chicken Slice and KFC has resulted in an increase in demand for broiler chicken. Up to 2014, the country has been importing chicken meat from as far as Brazil. There is therefore room to increase production of broilers and layers/eggs.	We are looking at financing the whole process chain-from fowl runs, hatchery, broiler and layers production, including stock feed and transport.	Term Loans for Infrastructure development. VAF for transport and Equipment. Working capital finance. Bid to Performance Bonds. Guarantees and Letters of Credit.	There are few major suppliers of chicken and eggs, namely Irvines, Cresta, etc, although they have outgrower farmers. There is great room to finance both the small scale and commercial farmers. Some farms still have the main infrastructure which needs revamping. There is also room to bring latest technology from the Western Countries.
Beef	Beef continues to be the preferred main relish food in Zimbabwe. However due to the depleted herd, the price has continued to rise to prohibitive levels. The Govt of Zimbabwe has come up with a finance structure under Command farming to help farmers rebuild the country herd.	We are looking at assisting in bringing the breeds with the right genes, especially from RSA, Botswana and Namibia. We can also assist in establishing the right pastures. A lot of abattoirs are lying idle and need revamping. Revamping tinned beef production should be looked at as well.	Term Loan for infrastructure. Letters of Credit and Bank Guarantees to assist importation of breeds. Working capital finance. VAF for equipment.	Zimbabwe is on a sub-tropical climate and the right breeds that can sustain the conditions should be looked at. Zimbabwe used to export beef to Europe, earning \$50m in foreign currency. There is also space to bring latest technology, feed and chemicals.
Dairy	Zimbabwe still imports milk from neighbouring countries, e.g. RSA, Botswana & Namibia. DZL is still the major producer of milk products, followed by Nestle, Alfa and Omega, Dendairy etc. There is therefore room for more players.	The whole value chain, from bringing right breeds, pasture development, dairy plants, transportation, packaging, and beneficiation to yoghurt, ice cream, cheese.	Term Loan for infrastructure. Letters of Credit and Bank Guarantees. Working Capital Finance. VAF for Equipment.	As Above.
Pork	Although consumption of pork is increasing, it continues to be limited due religious beliefs. Pork competes with both beef and poultry, with prices being very elastic. The	Expansion in this industry has to be looked immensely due to price elasticity and competition.	Term Loan for Infrastructure. Working Capital Finance.	There is very little room for expansion, as country appears to be self-sufficient from existing production.

	main producer is Triple C, who supplies Colcom, the main processor. Although there are other small players, they either supply Colcom or other Butcheries e.g. Koala and Carswell Meats.		VAF for equipment.	
Fish	With a major campaign on white meat consumption, there is room to improve on current consumption levels. In terms of protein, fish is write at the bottom. Of late prices have been very competitive. However, low value imports e.g. mackerel from Namibia has seen huge market for the low income earners.	We are looking at the establishment of production infrastructure, bringing write technology. Research and Development is also critical.	Term Loan for Infrastructure. Working capital Finance.	Great room for expansion with major marketing campaign on health benefits.

## Zimbabwe Horticulture Overview

The horticulture industry in Zimbabwe can be broken down into three segments, fruits, vegetables and flowers.

Type	Background	Finance Requirements	Finance Products	Comment
Fruits	Zimbabwe used to be a major exporter of fruits within the Southern African Region and Europe. Key tropical fruits, especially citrus, mangoes, bananas, avocados, pineapples, as well as peaches, apples, pears, grapes, etc. can be grown favourably in the country.  Of late there has been focus on production of macadamia nuts, which have a huge demand in Western Countries.	Again the whole value chain should be looked from propagation, importation of new varieties, land preparation, irrigation, production, processing plants, juice extraction, canning, packaging, transportation and distribution should be looked at.	Import and Export facilities.  Term Loans for infrastructure development.  Working capital facilities.	Because of long period to get most fruit trees to start producing, a long term view should be considered.  Only farmers with title of land or a very long lease should be considere=
Vegetables	Zimbabwe is currently importing some vegetables from the region especially onions, potatoes, peas,	Land preparation, Green houses, importation of good	Import and Export facilities.'	A low hanging fruit, as in most cases production does

	<p>green beans, peppers, mint, etc. These crops can be grown easily in the country as the climate is conducive.</p> <p>Zimbabwe used to have a factory to dry vegies and fruits, and there was a ready market both within the region and Europe.</p>	<p>varieties, irrigation, production, canning, processing plants, packaging, transportation, and Research and Development.</p>	<p>Term loans for infrastructure development.</p> <p>Working capital facilities.</p>	<p>not require big pieces of land, harvest can be achieved in three to four months, and the local market is huge. There is still great expertise, in the area.</p>
Flowers	<p>During the early 1990s to 2000, before the country's Land Reform Programme, flower production was a huge industry in the country. Roses and main fillers e.g. hypericum, lillies, marigold, proteas, etc. were a major success.</p>	<p>Establishment of green houses, importation of good varieties, expert training, production, processing plants, transportation including air freight,</p>	<p>Import and Export facilities.</p> <p>Term Loans for infrastructure development.</p> <p>Working capital facilities.</p>	<p>This is a highly intensive business, with huge establishment and maintenance costs. A reliable air freight is key, and constant high production is required to achieve low costs of both production and freight.</p>