



SEED FOUNDATION



Kachi

Agriculture Micro Finance



GOOD BEEKEEPING PRACTICES IN SUPPORT OF FORESTRY, HORTICULTURAL, SEED MULTIPLICATION FOR POVERTY ALLEVIATION AND RURAL DEVELOPMENT (PARD) 2023-28



AGRO-FORESTRY PROGRAM GROWING YOUNG BEEKEEPERS



A Kachi Agriculture Micro Finance funded program in Zambia designed to see beehives provided to a high school students (production units), prisons and cooperatives (SMEs).



The goal? To foster a new generation of beekeepers to maintain the industry, as well as benefit overall specialty crop production in Zambia.



This pilot project, implemented by Schweizer Agriculture' Department of Agriculture and Forestry (DAF), educates youth in the development of new colonies of bees, all aspects of beekeeping and beekeeping enterprises via both class time and hands-on hive experience.



The Deptment of Agroforestry (DAF) a funded project of Schweizer Agriculture Ltd that promotes agroforestry for Poverty Alleviation and Rural Development (PARD) is set to collaborate with the Government of Zambia (GRZ) through the Department of Resettlement (DOR) under the Office of Vice President (OVP) in order to replant useful shrubs, plants, set up useful 50, 000 beehives for pollination of citrus trees, macademia trees, hass avocado trees and climate change mitigation and management on a 2, 500ha spread in for (4) Provinces in partnership with schools, prisons, cooperatives which will be assembled by the students, prisoners and SMEs (carpenters) who have been working on beekeeping this past year.



Market AnalysisGenerate demand for honey for home consumption and pharmaceutical use in making drugs by salvaging the comb to use in small candle making, mix with maize flour to make ice-cream cones at rural and peri urban levels to create jobs for the youths. In addition, encourage wax exports for the cobbler, household textiles and garments. A 3ha of hass avocado operated by cooperatives of small scale farmers is being encouraged to invest in this business spread first in four (4) Province and later to all over the country.

WOMEN & YOUTH BEES HONEY PRODUCT AID FOR TRADE-COMPACT LOANS

COMPACT LOANS FOR BEE KEEPING (API-CULTURE)

Introduction

Kachi Agriculture Micro Finance is an access to finance entity of Schweizer Agriculture envisaging to provide compact loans first to an anchor honey businesses for the establishment of beekeeping for production of honey, bee wax for women and youth groups or SMEs. The revenue potential is estimated at US\$ 8,300 per year. The project potential will provide employment for SMEs, cooperatives, churches, prison centers, schools, and orphanages, universities, private and public institutions. The target provinces are; Copperbelt, Central, Muchinga and North Western Provinces. The threshold of the compact loan is US\$8, 942.

Production Capacity, Technology and Processing Description

Bee hives are opened after the bees have been smoked out using the smoke pump, honeycombs are pressed by hand. Honey is separated from the wax using pressing machines to produce better quality honey. Honey from honeycomb is extracted, warmed, strained and bottled.

Market Analysis

There is high demand for honey for home consumption and pharmaceutical use in making drugs. Some beekeepers salvage the comb to use its wax for candles or at times it is mixed with maize flour to make ice-cream cones. In addition, wax is demanded by cobblers, makers of household textiles and garments. There are so many small scale farmers investing in this business spread all over the country, the SADC, COMESA and international markets.

Capital Investment Requirements in US Dollars

Item	Unit	Qty	Unit Cost	Total
Centrifuge Machine	No.	1	3,000	3,000
Wooden beehives	No.	50	15	750
Smoker pumps	No.	1	25	25
Buckets	No.	5	3	15
Hive tools	No.	4	1	4
Protective wears	No.	4	15	60
Filtering sieves	No.	4	1.5	6
Land	Acre	3	750	2,250
Total cost of Machinery				6,110

Production and Operating Costs in US\$

Direct Materials, Supplies and Costs

Cost Item	Units	Unit Cost	Qty/ day	Prod. cost	Prod. Cost/ month	Prod. Cost/ year
Bee wax	Kgs	0.6	10	6	156	1,872
Sub-total					156	1,872
General costs (Overheads)						
Utilities (power)					15	180
(Utilities (water)					15	180
Salaries					50	600
Sub-total					80	960
Total Operating costs					236	2,832

Production assumed 4 quarters per year direct costs include: materials, supplies and other costs that directly go into production of the product.



Project product cost and price structure in US\$

Item	Period	out put	unit price	Total cost	Total Revenue
Honey	per quarter	200	10	5	2,000
	Year	800			8,000
Bee wax	per quarter	150	0.5		75
	per year	600			300
Total					8,300

Profitability analysis in US\$

Profitability item	Per Quarter	per year
Revenue		
Honey	2,000	8,000
Bee wax	75	300
Less Prod & Operating Costs	236	2,832
Profit	1,839	5,468

Source of Supply of Raw materials and Equipment

All equipment, tools and other Materials can be got from the local market. However, Bees can be got from the already practicing farmers in this business.

Government Incentives Available

The Government Republic of Zambia (GRZ) is supporting bee farmers through the environmental, forestry, relief programs by allocating those funds and finding market for honey. Strategic support could be accessed through the Ministry of Youth, Sport & Arts, Zambia Development Agency (ZDA), Citizens Economic Empowerment Commission (CEEC), Constituency Development Fund (CDF), Department of Resettlement under the Office of the Vice President Etc. There are also extension workers such as forestry officers that could provide support.

HONEY Program of Activities (2022 – 2023)

Proposed Interventions Timeline for key activities and investments:

<i>Activity</i>	<i>Days</i>		<i>Timeline</i>											<i>Unit Price(K)</i>	<i>Budget</i>
	1	J	F	M	A	M	J	J	A	S	O	N	D		
Mansa Group Training 3 : Week 2 Feb 2023															
<i>Introduction</i>															
1. Beekeeping for ecological conservation of pollinator habitat around Zambia															
2. Beekeeping for livelihood, gender inclusion ,poverty and rural development															
3. Beekeeping for climate smart agriculture and environmental protection															
4. Beekeeping for health, well-being and pharmaceutical requirements															
Sub-Total															
Grand Total															K504,435.93

AGRO-FORESTRY PROGRAM GROWING YOUNG BEEKEEPERS



Every bottle of West Lunga organic honey you consume rolls out jobs for SMEs, women, the youth for Poverty Alleviation & Rural Development (PARAD).

West Lunga
PURE HONEY
 100% Natural

Packed & Supplied by:
 Aid for Trade™ a Trademark of Schweizer Agri

Address: St. Eugene Office Park, Plot # 37/1P, Suite # 9,
 Lake Road, Kabulonga, Lusaka, Zambia
Tel: +260965 83 3309,+260 972 38 4106 & +260 976 76 5939
Email: info@schweizeragriculture.co.zm

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What is the purpose for Schweizer Agriculture placing 15 beehives per hector of an avocado orchard with bees?

The reason is to encourage cross pollination because when a bee collects nectar and pollen from the flower of a plant, some pollen from the stamens-the male reproductive organ of the flower-sticks to the hairs of her body. When she visits the next flower, some of this pollen is rubbed off onto the stigma, or tip of the pistil-the female reproductive organ of the flower.

All correspondence to be addressed
to the Permanent Secretary
Telephone: (+260-211) 235519



REPUBLIC OF ZAMBIA

In reply please quote:

No.:.....
MSMED/8/22/4

MINISTRY OF SMALL AND MEDIUM ENTERPRISE DEVELOPMENT

NEW GOVERNMENT COMPLEX
P.O. BOX 50687
LUSAKA

23rd May, 2022

The Executive Director
Schweizer Agriculture
LUSAKA

REQUEST TO PRESENT OUR AGRICULTURAL INNOVATIVE TECHNOLOGIES, CROP INPUT SCHEME, ASSET FINANCING TO INCREASE ZAMBIA AGRICULTURAL GDP TO PRODUCER GROUPS (SMES), COOPERATIVES IN CENTRAL, EASTERN AND LUSAKA PROVINCES FOR FOOD SYSTEMS ACTION AGENDA IN RESPONSE TO CLIMATE CHANGE, WOMEN, YOUTH UNEMPLOYMENT FOR POVERTY ALLEVIATION AND RURAL DEVELOPMENT (PARD)

Reference is made to your Letter dated 7th March, 2022 regarding the above captioned subject.

2 Noting that the objective of your Technical Workshops is to share information on your improved Hybrid Seed, Asset Financing for agriculture mechanization, Financial Inclusion for small scale farmers struggling with productivity and markets for their inputs. The Ministry is of the considered view that you should directly work with the District Cooperatives Offices and the District Agricultural Offices to assist you with identifying the organisations to work with.

3. I should be most grateful if you would work with the District Cooperatives and the District Agricultural Offices.

A handwritten signature in blue ink, appearing to be 'Yvonne Mpundu'.

Yvonne Mpundu (Mrs.)
Permanent Secretary

MINISTRY OF SMALL AND MEDIUM ENTERPRISE DEVELOPMENT

Telephone: 222421/5
Telegrams: PERMSEC:KABWE
Fax : 224256



In reply please quote

No.....

REPUBLIC OF ZAMBIA

CCPA 101/1/15

REPUBLIC OF ZAMBIA
OFFICE OF THE DISTRICT

OFFICE OF THE PRESIDENT

PROVINCIAL ADMINISTRATION
CENTRAL PROVINCE
P.O BOX 80903
KABWE

17 JUN 2022

COMMISSIONER
BOX 48 CHIBOMBO

10th March, 2022

The Executive Director
Schweizer Agriculture
LUSAKA



Dear Sir,

REQUEST TO PRESENT AGRICULTURE TECHNOLOGIES, CROP INPUT SCHEME AND ASSET FINANCING TO PROVINCIAL AND DISTRICT HEADS OF GOVERNMENT DEPARTMENTS

The above subject refers.

Reference is made to your letter date 28th February, 2022 in which you requested Provincial Administration to allow your company to make presentations on your products and services to Government Heads of Departments at Provincial and District level.

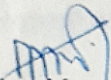
You may wish to know that the Provincial Administration welcomes any initiative aimed at helping our people especially the small-scale farmers in remote areas such as Ngabwe, Luano and Chitambo Districts where access to finance is still low. Additionally, the Provincial Administration believes that the promotion of market access as well as value addition to agriculture products are critical in enhancing optimal profits.

In view of the above, I wish to inform you that the Provincial Administration has no objection to your proposal as long as such meetings are carried out in line with your set out objectives without any cost on Government. By copy of this letter, the District Administrations through District Commissioners are advised to allow your company make the proposed presentations.

You are therefore advised to liaise with the administrations in your targeted districts to arrange for the meetings.

However, you are advised to start your programme with a presentation before the Provincial Permanent Secretary and Provincial Heads of Departments in Kabwe.

Please kindly contact Provincial Planning Unit Assistant Director Mr. Justin Kapenda on 0964301396 or Investment Coordinator Mr. Sylvester Mwale on 0977205614 to arrange for the date and time for the presentation at the Provincial Administration.


Milner Mwanakampwe
Permanent Secretary
CENTRAL PROVINCE

Cc: Provincial Minister
Central Province
KABWE

Cc: All District Commissioners
CENTRAL PROVINCE



USAID
FROM THE AMERICAN PEOPLE

Zambia Enterprise Development and Growth Enhanced (EDGE) Activity

March 18, 2022

Joas M. Chihangu
Schweizer Agriculture
Lusaka, Zambia

Dear Joas:

SUBJECT: KEY MESSAGES ON THE RELATIONSHIP BETWEEN THE EDGE PROJECT AND SCHWEIZER AGRICULTURE.

The Enterprise Development and Growth Enhanced (EDGE) Activity is a 5-year USAID-funded project implemented by ACDI/VOCA and partners Agova and Open Capital Advisors in Lusaka, Central and Eastern Province. EDGE's goal is to support up to 450 SMEs (75% of which have already been identified) with the view to increase their revenue, profits and job creation potential, within 6 USAID approved value chains.

EDGE's two primary objectives of increasing the competitiveness of agricultural SMEs and their access to finance do align with Schweizer Agriculture (SA)'s own vision to promote the advancement of agricultural small-medium enterprises (SMEs) in Zambia. Both EDGE and SA have, over the past several months, been developing a multi-faceted relationship, via which both parties are exploring various collaboration possibilities, including in the areas of input/output provision and linkage opportunities to established offtaker/outgrower schemes, to name a few. Our common interest is to achieve catalytic and transformative growth in the agricultural sector, over time.

This relationship allows, in the short term, for SA to potentially tap into viable EDGE agricultural SMEs for them to, based on their abilities and appetite, participate in Schweizer's vision for enhancing soybean (and other crops) production, aggregation and value-addition. EDGE does provide packaged training to its own existing and baselined SMEs, based on their self-identified and verified needs. EDGE also continuously strives to facilitate access to financial products and services for its SMEs by leveraging multiple financial service providers, non-traditional lenders and other donor project partners.

Via its facilitative approach, EDGE has to-date introduced Schweizer Agriculture to several FSPs (commercial banks and investors) and other donor projects, in an effort to garner potential resources in support of SA's vision. We look forward to connecting relevant EDGE SMEs and stakeholders from its existing pool to Schweizer Agriculture towards the realization of important results in support of EDGE targets of profitability, access to finance, revenue and job creation. EDGE and SA are considering the drafting of a letter of intent to elaborate on some of the above areas, to be discussed following initial introductions of EDGE SMEs to Schweizer Agriculture in late March, 2022.

Sincerely,

JF Beauchesne

Chief of Party
USAID EDGE Project



©

BEEKEEPING CAPACITY BUILDING IN SUPPORT OF agro-FORESTRY & HORTICULTURAL FOR POVERTY ALLEVIATION AND RURAL DEVELOPMENT (PAR) 2023-28

SEED FOUNDATION



TOPICS TO COVER:



Beekeeping for ecological, conservation of pollinator habitat around Zambia.



Beekeeping for livelihood, gender inclusion, poverty and rural development.



Beekeeping for climate smart agriculture, mitigation and environmental protection.



Beekeeping for health, well being and pharmaceutical requirements.



For more information contact:

Everisto ; 0977 778 793

Annie ; 0969 404 904

