CEDA

FINANCE • DEVELOP • SUSTAIN

ASSISTED REPRODUCTIVE TECHNOLOGIES (ART) GUIDELINES

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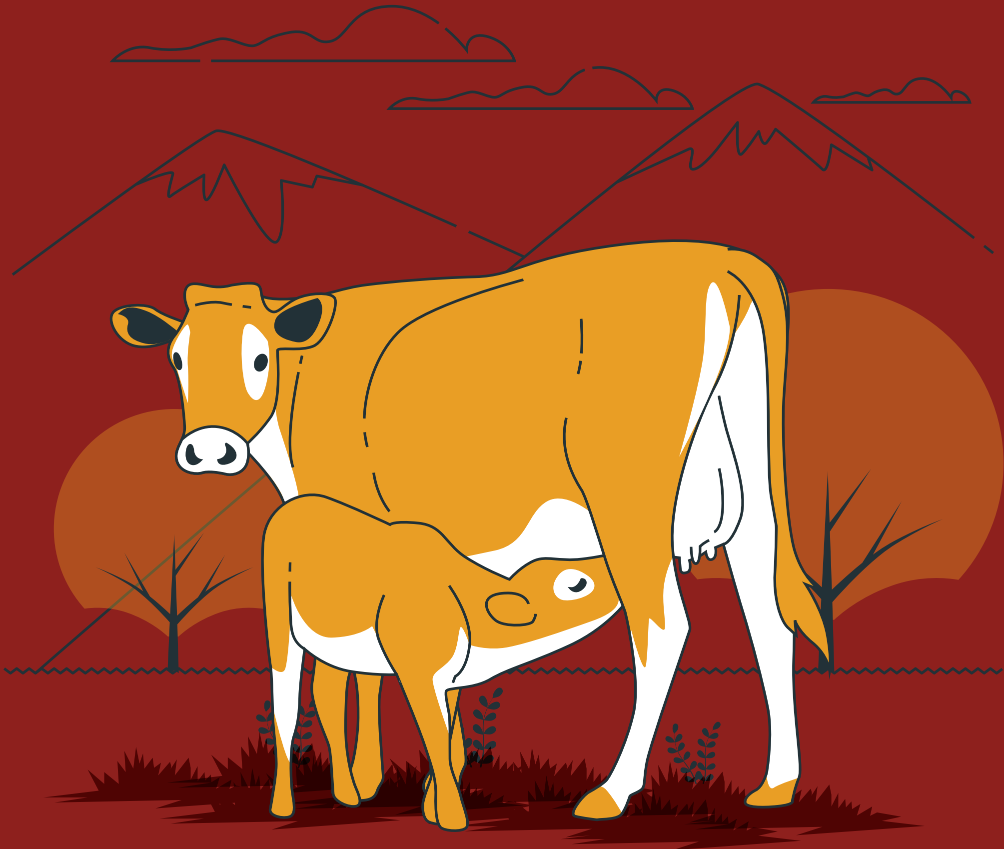
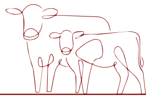
ASSISTED REPRODUCTIVE TECHNOLOGIES (ART) OVERVIEW



1. ASSISTED REPRODUCTIVE TECHNOLOGIES (ART) OVERVIEW



CEDA is pleased to launch the **Assisted Reproductive Technologies (ART)** financial product, specifically designed to support the evolving needs of farmers across Botswana. ART involves the intentional and expert use of reproductive technologies to enhance livestock breeding, with a strong emphasis on improving genetic traits and increasing overall productivity.

This initiative aligns with the Government of Botswana's Enhanced Assisted Reproductive Technologies (ART) Program and its broader objective to revitalize the livestock sub-sector by increasing the national cattle herd and improving overall productivity.

The ART product encompasses two key technologies:

- Artificial Insemination (AI) – aimed at increasing the quantity of offspring through superior male genetics.
- Embryo Transfer (ET) – focused on improving the quality of livestock by multiplying elite female genetics.

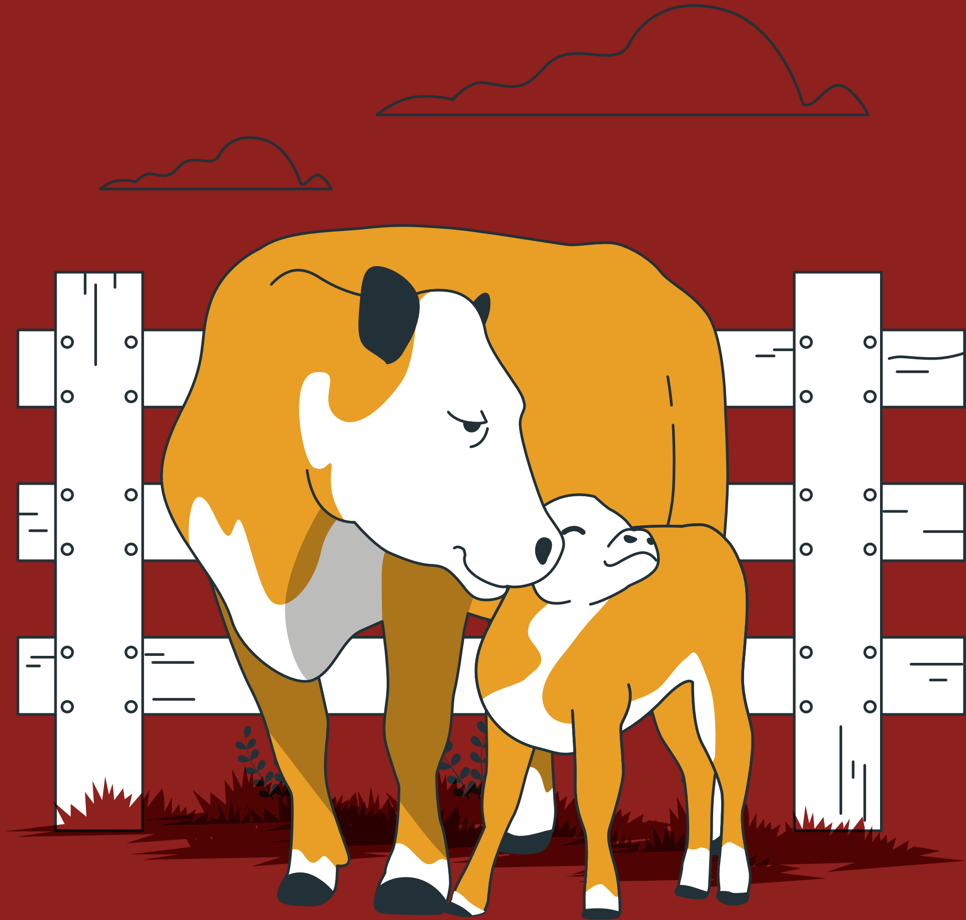
In support of the Government's efforts, the CEDA ART product is designed to achieve the following objectives:

- Increase the national herd to enhance market access and global competitiveness.
- Improve conception rates through the use of advanced reproductive technologies.
- Elevate livestock genetic quality via adoption of AI and ET.
- Promote private sector involvement to drive holistic sector growth.
- Facilitate access to superior germplasm resources.

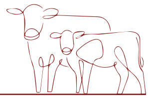
Through this product, CEDA will empower farmers and certified AI and ET practitioners by providing essential tools for on-farm implementation. CEDA will also provide funding support to enable farmers to engage trained AI and ET service providers, ensuring measurable improvements in both reproductive success and genetic advancement.

These integrated solutions are expected to significantly improve conception rates, enhance livestock genetics, and accelerate the adoption of modern breeding techniques.

PRODUCT GUIDELINES



2. PRODUCT GUIDELINES



2.1 Financial Type of Support

The product aims to finance the following

i. Artificial Insemination (AI) and Embryo Transfer (ET) equipment (Insemination gun, Liquid Nitrogen Flask, Forceps etc.),
ii. Artificial Insemination (AI) and Embryo Transfer (ET) consumables (semen straws, pregnancy diagnosis kit, heat detectors, etc.),
iii. Oestrus Synchronisation Consumables and veterinary costs associated with Oestrus Synchronisation
iv. Labour costs incured by farmers in engaging AI and ET expects/practitioners

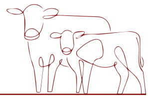
2.2 Eligibility for Funding

i. Citizens aged 18 years and above
ii. The product is accessible to full time farmers, employed farmers and Assisted Reproductive Technologies (ART) practitioners (service provider)
iii. CEDA will finance farmers wishing to participate in the AI and ET programme
iv. The product is accessible to existing businesses (expansion) with a minimum of 50 cows for Assisted Reproductive Technologies (ART) (This is applicable to full time farmers)
v. The cows to be used for ART should be at the desired body condition as recommended by the Department of Animal Production
vi. The farmer should be able to prove ability to feed cows for during isolation
vii. Applicant should be a holder of computerized Botswana Animal Identification and Trackback System (BAITS) (bolus/ear tags), registered livestock brand and keeper ID
viii. The Assisted Reproductive Technologies (ART) practitioner should have relevent qualifications to carry out Assisted Reproductive Technologies (ART) and should be registered with Ministry of Lands and Agriculture.
ix. Level of funding will depend on the viability of the business
x. Clean credit record
xi. Disbursements for goods and services will be paid directly to the supplier where appropriate
xii Debt service ration of 70% (for employed farmers)

2.3 Loan Limit

2.3.1 The minimum size of the loan is P500.00 and the maximum is P500,000.00.

2. PRODUCT GUIDELINES



2.4 Interest Rate

2.4.1 Interest rates will be consistent with the CEDA Credit Policy and CEDA Guidelines

2.5 Grace Period

2.5.1 Grace period shall be up to 3 years depending on the sources of income

2.6 Repayment Period

2.6.1 The loan shall be paid in a period of up to 60 months (5 years) depending on the sources of income

2.7 Security and Collateral requirements

2.7.1 As per the CEDA revised Guidelines, the security requirements will be as follows.

i. Personal Surety;

ii. Security over assets financed CEDA shall have financial interest on cows to be used in ART and their off springs through the baits system; therefore Offs-springs shall be registered on the BAITS system as CEDA assets and that CEDA shall give consent to sell when the animals are ready for sale.

2.8 Contribution

2.8.1 As a general rule, promoters of projects to be financed by CEDA should demonstrate commitment through their contribution. Contribution may either be in cash or in kind (tangible assets).

2.9 Insurance

All successful applicants will be required to take out the following insurance covers that will be part of the loan

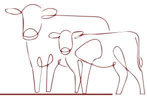
2,9.1 Credit life insurance to insure against death, permanent disability.

2.9.2 Comprehensive insurance to insure againt fire, business interruption, stock loss, goods in transit, money loss etc (where applicable)

2.10 Application Processing time

2.10.1 The loan application will be assessed within 14 working days including site visit validation

Notes:



CEDA NETWORK

GABORONE BRANCH
Physical Address
Prime Plaza, Plot 54358, Corner PG
Matante Road & Khama Crescent Ext, CBD
Postal Address
Private Bag 00504, Gaborone, Botswana
T : +267 3170895, F : +267 3170896

KANYE BRANCH
Physical Address
Maswabi Complex, Plot. No. 1264,
Sebonego Ward, Kanye
Postal Address
Private Bag 16, Kanye, Botswana
T : +267 544-0324, F : +267 544-1109

MOLEPOLOLE BRANCH
Physical Address
Plot 470, Borakanelo Ward, Molepolole
Postal Address
P. O. Box 3271, Molepolole, Botswana
T : +267 5920000, F : +267 5915318

PALAPYE BRANCH
Physical Address
Riverview Mall A1 Road,
Plot 8717 Unit 17, Palapye
Postal Address
Private Bag 24, Palapye, Botswana
T : +267 4920279, F : +267 4920235

PHIKWE BRANCH
Physical Address
Behind Barclays Bank (next to Coorp), Main Mall
Postal Address
Private Bag 190, Selebi Phikwe, Botswana
T : +267 262 2377, F : +267 262 2374

FRANCISTOWN BRANCH
Physical Address
Plot No 323676 (Unit 6,7,8) Donga
Along Marang Road
Postal Address:
P. O. Box 1845, Francistown, Botswana
T : +267 241-2775, F : +267 241-6045

LETLHAKANE BRANCH
Physical Address
Plot 10297, Mokgobelele Ward, Letlhakane
Postal Address
Private Bag 55, Letlhakane, Botswana
Tel: 297 6254

HUKUNTSI BRANCH
Physical Address
Macheng Mall, Plot No. 158, Unit 7
Postal Address
P.O Box ,131 Hukuntsi Botswana
T : +267 6510170 F: 267 6510169

MAUN BRANCH
Physical Address
Tsheko Road (Next to Standard Chartered
Bank and Behind Center Lodge), Old Mall
Postal Address
P/Bag 393, Maun, Botswana,
T : +267 686-4169, F : +267 686-4858

SHAKAWE BRANCH
Physical Address
Acacia Mall - Unit 10, Plot 180, Shakawe
Botswana
Postal Address
Private Bag16, Shakawe.
Tel: 6875090. Fax: 6875093

KASANE BRANCH
Physical Address
Plot 5085- Nunga Road (Within the Rural
Administration Centre)
Postal Address
P O Box 63, Kasane
Tel : 625 0183 Fax: 6250185

TSABONG BRANCH
Physical Address
Plot No. 7069, Tsabong Rural
Administrative Centre (RAC)
Postal Address
Private Bag 23, Tsabong
T: +267 654 0208 F: +267 654 0208

GHANZI BRANCH
Physical Address
Plot 1299 (Opposite Bus Rank, Next to
Delta Phamarcy)
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