



# FODDER PRODUCTION GUIDELINES

#KaeKapaKae

# 1. INTRODUCTION

1.1 The Government of Botswana continues to prioritize food security and sustainable agriculture in line with Vision 2036 aspirations of a high-income, food-secure nation. In response, CEDA introduces the Fodder Production Product, aimed at supporting commercial and smallholder farmers in the production of high-quality fodder crops such as Lucerne and Lablab among others.

1.2 Botswana faces frequent droughts, erratic rainfall, and overgrazed rangelands. The Fodder Production Product seeks to reduce reliance on imported animal feed, improve livestock productivity, and strengthen the beef value chain by financing sustainable, irrigated fodder projects.

1.3 Objectives of the product are as follows

- 1.3.1 Increase national fodder production capacity and reduce imports.
- 1.3.2 Support livestock farmers with access to affordable, quality feed.
- 1.3.3 Promote sustainable agricultural practices in line with climate adaptation.
- 1.3.4 Enhance rural employment and commercial farming ventures
- 1.3.5 Strengthen Botswana's beef and dairy industries by stabilizing feed supply.



## 2. TARGETED SECTORS

**Commercial and smallholder farmers engaging in fodder crop production**

- 3.1 Agro processors involved in baling, packaging, and distribution of fodder.
- 3.2 Farming clusters investing in collective fodder production.



## 3. ELIGIBILITY

- 3.1 Botswana citizens of 18 years and above
- 3.2 Any individual or company operating or intending to start fodder production
- 3.3 Applicants must have access to suitable land (minimum 4 hectares).
- 3.4 Demonstrated access to irrigation water (e.g., boreholes, dams, rivers).
- 3.5 Must present a viable business plan showing fodder yield, market potential, and repayment ability.
- 3.6 For group, each group member should bring minimum of 4 hectares



## 4. FINANCIAL TYPE OF SUPPORT

- 4.1 Working Capital (seeds, fertilizers, herbicides, pesticides, packaging etc).
- 4.2 Asset Finance Loan (borehole equipping, irrigation systems such as centre pivots, tractors, balers, storage facilities etc).

## 5. LOAN AMOUNT LIMIT

- 5.1 Minimum P500.00 up to P10 million
- 5.2 Dependent on project scale, land size, irrigation infrastructure, and repayment ability.

## 6. LOAN INTEREST RATE AND GRACE PERIOD

- 6.1 Loan shall be charged as per the CEDA Guidelines
- 6.2 Grace period of up to 3 years

## 7. LOAN INSTALMENT FREQUENCY

- 7.1 Loan instalments repayments will be accepted monthly, quarterly and yearly (Loans can be paid at any time-interval)





## 8. LOAN TENURE

- 8.1 Loan repayment period will not exceed 180 months (15 years).  
Loan tenure will depend on the loan size as per the CEDA Guidelines

## 9. SECURITY

The following shall be acceptable collateral for any loan granted:

- 9.1 Personal surety
- 9.2 Assets financed by CEDA

## 10. DISBURSMENTS

- 10.1 Working capital Disbursements will be paid directly to the client's account
- 10.2 Asset finance disbursements will be paid directly to the supplier's account



## 11. INSURANCE

- 11.1 All financed assets will be insured by the Agency's Insurance, and the cost will be included in the loan amount and paid as part of the instalments.
- 11.2 Credit Life Insurance will also be provided. This will insure the loan in case of Death or Permanent Disability.
- 11.3 Crop insurance (drought and flood) will be provided, and the cost will be included in the loan amount and paid as part of the instalments.



## 12. LOAN PROCESSING (TURN-AROUND-TIME)

- 12.1 The loan processing turnaround time will be 14 working days

## 13. ADVISORY SERVICES ELIGIBILITY

- 13.1 CEDA Business Advisory Services (All approved clients will receive training on fodder agronomy, irrigation management, harvesting and storage techniques if the need arises)



## 14. DELIVERY CHANNELS

- 14.1 All CEDA satellite locations and physical branches throughout the country.
- 14.2 Online submissions will be accepted through the CEDA Online Services platform
- 14.3 CEDA mobile offices from time to time at areas of need.

# 15. CHECKLIST

|     |  |  |
|-----|--|--|
|     |  |  |
| 1.  | Completed CEDA Fodder Loan Application form  |  |
| 2.  | Certified copy of Omang & curriculum vitae of all shareholders                           |  |
| 3.  | Certified copy of marriage certificate & form A/B, spousal consent<br>(where applicable) |  |
| 4.  | Proof of land ownership/lease agreement (minimum 5 years), land use                      |  |
| 5.  | Borehole drilling completion certificate, proof of ownership                             |  |
| 6.  | Water rights/license (if drawing from rivers or dams)                                    |  |
| 7.  | Three (3) quotations for items to be financed from suppliers                             |  |
| 8.  | Business plan with cash flow projections and market strategy.                            |  |
| 9.  | Soil test and water analysis report.   |  |
| 10. | Completed CEDA KYC form  |  |
| 11. | Tax clearance certificate (where applicable)   |  |
| 12. | Bank Account Confirmation Letter   |  |
| 13. | Certified copy of Omang of spouse  |  |
| 14. | Group Agreement/ Constitution (where applicable)   |  |
|     |  |  |

# 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

## PHIKWE BRANCH

### *Physical Address*

Behind Barclays Bank (next to Coop), Main Mall  
*Postal Address*

Private Bag 190, Selebi Phikwe, Botswana  
T : +267 262 2377, F : +267 262 2374

## 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

## GHANZI BRANCH

### *Physical Address*

Plot 1299 (Opposite Bus Rank, Next to  
Delta Pharmacy)

### *Postal Address*

P. O. Box 792, Ghanzi, Botswana  
T : +267 659-7331, F : +267 659-7595

## MOLEPOLOLE BRANCH

### *Physical Address*

Plot 470, Borakanelo Ward, Molepolole  
*Postal Address*

P. O. Box 3271, Molepolole, Botswana  
T : +267 5920000, F : +267 5915318

## LETlhAKANE BRANCH

### *Physical Address*

Plot 10297, Mokgobelele Ward, Letlhakane  
*Postal Address*

Private Bag 55, Letlhakane, Botswana  
Tel: 297 6254

## 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

## 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

## 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

## SHAKAWÉ BRANCH

### *Physical Address*

Acacia Mall - Unit 10, Plot 180, Shakawe  
Botswana

### *Postal Address*

Private Bag 16, Shakawe.  
Tel: 6875090. Fax: 6875093

## 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

## 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

## TSABONG BRANCH

### *Physical Address*

Plot No. 7069, Tsabong Rural Administra-  
tive Centre (RAC)

### *Postal Address*

Private Bag 23, Tsabong  
T : +267 654 0208 F : +267 654 0208

