

Bhekeni Thuthukani Horticultural Enterprise

Umguza Horticultural Initiative Business Plan

Implemented in partnership with Gender Links and with funding from the Swedish Embassy

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# BUSINESS OVERVIEW

## 1.1 Executive Summary

Bhekeni Thuthukani Enterprise (BTE) is a community-based horticultural enterprise operating in the Ntabazinduna area of Matabeleland North under the Umguza Rural District Council (RDC). The enterprise is owned and managed by the Bhekeni Thuthukani Cooperative consisting of 50 beneficiaries from disadvantaged backgrounds. The flagship Local Economic Development (LED) enterprise seeks to address issues contributing to increases in cases of Gender-Based Violence (GBV) in the community by leveraging on horticulture as a transformative tool.

The enterprise was established in 2023 with the overarching object of contributing towards a reduction in poverty and GBV cases among the vulnerable members of the targeted community, and an improvement in the performance of the local economy. This is a bold initiative to harness the resources of the community through growing vegetables on communal land. This is expected to contribute towards an increase in the income level and overall well-being of the community through sales of fresh produce. The main objective of the business is to improve the livelihoods of the poor and contribute towards a reduction in gender-based violence in Ntabazinduna, Umguza District. This is an income generation project leveraging horticulture as a stepping stone to improving the overall social and economic situation in the community. Studies have shown that communities have limited access to productive resources and opportunities necessary for building and sustaining their livelihood, often limiting their capacity to accumulate such assets. This is worsened by a local environment characterized by limited employment opportunities & if such opportunities are available, it's often low-wage labour, factors all of which predispose vulnerable community members to gender-related violence.

The 50 families affiliated with the cooperative are vulnerable community members consisting of 25 females, 15 youths, and 10 males. By engaging women, youths, and men in sustainable horticulture practices, we aim to empower individual members, foster economic opportunities, and promote gender equality. The required start-up capital for the horticultural enterprise is US$**$40,536**

## 1.2 Vision

Our vision is a harmonious community where everyone thrives in a safe and respectful environment, with equitable roles for women and economic viability for all.

## 1.3 Mission

Our mission is to utilize horticulture as a catalyst for social change, specifically targeting the elimination of gender-based violence in our community. Through skills development, empowerment, and community engagement, we are committed to providing comprehensive horticulture practices and entrepreneurship opportunities to empower individuals of all genders, fostering economic independence and self-esteem.

## 1.4 Business Idea

The Bhekeni Thuthukani Horticultural Enterprise was established as an integrated agricultural production and processing centre that combines greenhouse farming, open-field cultivation, and a pack house facility to process vegetables. This business model is premised on sustainable farming practices, value addition through processing and market distribution.

The greenhouse facility utilizes greenhouses for controlled environment farming, allowing year-round production of high-value crops like red and yellow peppers, tomatoes, cucumbers, and leafy greens. The open fields are for traditional row cropping such as butternut, carrots, cabbages, watermelon, green mealies, beans, and peas complementing the greenhouse production with a diverse range of seasonal crops. The pack house is equipped with sorting, grading, packaging, and cold chain facilities to process vegetables after harvesting. This facility offers value-addition to products grown on the farm.

The project has established relationships with local markets, supermarkets, restaurants, and wholesalers to distribute vegetables in the city of Bulawayo, Hwange, Victoria Falls, and other surrounding areas. This project is also promoting environmental stewardship, food safety, and healthy eating choices through our transparent and traceable supply chains.

# MARKETING PLAN

## 2.1 Market Analysis

Our primary market is the central market in the city of Bulawayo and has wide demographics. The city of Bulawayo consists of both low and high-income earners. Bulawayo has a population of over half a million. Over 90% of the population is low to non-earners. The open-field farming unit will seek to meet the bulk line demand of crops like cabbages, tomatoes, butternut, and other crops from this target population. There is also a market for high-value products like colour peppers, cucumbers, and cherry tomatoes and this includes markets like Food Lover's Market, hotels, and high-end restaurants.

## 2.2 Products and Services

Our products will include red and yellow peppers, cherry and open-field tomatoes, cabbages, watermelon, butternut, green mealies, beans, peas, and paprika. These products will be graded and distributed to meet the specified demands in our markets.

## 2.2.1 Branding Strategy

Our products will have a brand logo that reflects the good vegetable quality produced at Bhekeni Thuthukani Enterprise. This will highlight the journey of our community and vegetable products from farm to table, focusing on sustainable gender-based work, farming practices, and as premium provider of high-quality horticulture products in and around Umguza District. The focus is on high-income consumers who value quality, and sustainability horticulture products.

## 2.3 Distribution Channel

The main Bulawayo market is our primary market for bulk lines and greenhouse crops, deliveries will be done to Food Lovers Fruit and Veggies, Rumtage, 8020 Market, and other markets around the city. For the local markets in Ntabazinduna, there will be farm sales, farmer markets, and retail shops at Ntabazinduna Business Centre. Establish Production, Marketing, and Finance Sub-Committees led by beneficiary representatives, with support from Umguza RDC personnel for technical advisory support and implementation coordination for the enterprise. Umguza RDC to build production, marketing, financial, and leadership capacities among the beneficiaries, including the leadership of the Cooperative as well as the Sub-Committees, and ensure the leadership provides feedback to all members so that all beneficiaries are up-to-date on the business of the cooperative and contribute to the decision-making processes. This way, we will have truly empowered the beneficiaries.

The marketing committee will create a database of all off-takers, along with their phone numbers, and product demand specifications (quality, quantity, pricing, delivery mechanism, and payment terms). Establish demand conditions for each crop and secure formal contracts especially with high-end markets, in the form of horticultural produce supply agreements, agreeing on quality and quantity of produce, delivery mechanism, wholesale prices, and payment terms and conditions, all presented in the Wholesale horticultural produce supply agreements.

## 2.4 Marketing Strategies

The vegetables will be marketed through different channels. We will utilize social media platforms that would be set up like Facebook, Whatsapp, and X (formerly Twitter) to engage with customers, share product updates, promotions, and customer testimonials, and utilize feedback from consumers to improve customer experience. These platforms will serve to share visual content of our horticulture products and farming practices. We will also launch marketing campaigns in our local areas focused on specific product categories, to create buzz and attract the attention of local buyers in our area Ntabazinduna among them schools, businesses, prison training kitchens, and local events.

## 2.5 Budget and Resource Allocation

|  |  |  |  |
| --- | --- | --- | --- |
| Description | Quantities | Cost | Total |
| 1. Social Media Management (Facebook & Whatsapp) | 12 | $150 | $1800 |
| 1. Banners and stationery |  | $600 | $600 |
| 1. Events | 3/year | $800 | $2400 |
| 1. Branding |  |  | $800 |
| Total |  |  | $5600 |

## 2.6 Legal responsibility of the enterprise

The committee through the assistance of Umguza Rural District Council is working on registering the enterprise as a **Cooperative** under the **Cooperatives Act (Chapter 24.05)** or **as a COOPERATIVE COMPANY** under the **COBE Act**.

## 2.7 Greening the enterprise

Bhekeni Thuthukani Enterprise is actively participating in clean-up campaigns in their local areas and have a significant role in that. Here are some of the strategies for greening our project:

* Establish the demand on the market for organic produce & move in to fulfill this market. This market has the potential to pay **higher wholesale premiums** for horticultural **organic produce**.
* Utilize water-efficient irrigation systems such as drip irrigation to reduce water usage and promote efficient resource management.
* Use of energy efficient equipment and technologies and use of renewable energy such as solar panels, batteries and invertors system to generate power.
* Educate and train beneficiaries on green practices, environmental stewardship, and sustainably initiatives.

Implement waste management practices to reduce, reuse, and recycle agricultural waste, packaging materials, and processing by-products.

# THE EXTERNAL BUSINESS ENVIRONMENT

## 3.1 PESTELI features

**Political**

* **Opportunities:** Government and non-governmental initiatives promoting sustainable agriculture and gender equality can complement our project objectives.
* High water yield borehole**.**
* **Threats:** Climate change- extremely high temperatures

**Economic**

* **Opportunity:** Growing demand for locally sourced horticulture products can create market opportunities and support premium pricing for products.
* Introduction of local currency.
* **Threats**: Changes in consumer spending patterns can affect purchasing power and, market demand for some of our product lines.

**Social**

* **Opportunity:** Increasing awareness and support for gender equality, community empowerment, and sustainable agriculture practices can align our project goals and resonate with consumers.
* **Threats:** Socio-cultural factors such as social norms and consumer behaviour may influence product preference and market acceptance.

**Technological**

* Adoption of technology in our operations such as precision farming, book keeping applications and farm management software can enhance productivity, resource efficiency, and quality control in our rural setting.

**Environmental**

* Growing emphasis on sustainability, eco-friendly practices, and environmental conservation can enhance market appeal of our locally grown products.

**Legal**

* Compliance with environmental regulations with the support of local council, fair labour practises, and food safety standards can enhance our brand reputation as a community project and create an appeal to our Bulawayo market and beyond.

**Industry**

* Competitive factors such market saturation, pricing pressure, supply chain disruptions, or entry of new farmers can impact market share and profitability**.**

## *3.2.* Strategic SWOT Analysis

***Strength***

* Offering a diverse range of high quality products such as coloured peppers, tomatoes, cabbages, watermelon, butternut squash, beans, and paprika.
* Commitment to sustainable farming practices and organic certification, appealing to environmentally conscious consumers.
* Strong focus on branding and packaging that emphasizes quality, sustainability, and the artisanal nature of products.
* Growing demand for fresh, organic, and locally sourced produce.
* Strategies for engaging customers through workshops, farm tours, and field day expos..
* Training attained before the commencement of the enterprise

***Weaknesses***

* Significant initial investment required for setting up facilities, purchasing equipment, and marketing.
* New entrants in the market may struggle with brand recognition and customer trust initially.
* Dependence on seasonal factors which can affect the supply of fresh produce.
* Managing the complexities of both fresh produce and value-added product lines can be demanding.
* Need to establish an efficient distribution network for both fresh and processed products.

***Opportunities***

* Increasing consumer preference for organic and sustainably produced food in Bulawayo, Victoria Falls, and the export market.
* Potential to expand the range of value-added products to meet diverse consumer needs like canned, packaged and dried vegetables.
* Opportunities to partner with local hotels, restaurants, and specialty stores to enhance brand visibility and sales in Bulawayo and local markets.
* Adoption of advanced farming techniques and technologies to improve yield and efficiency.
* Expansion of online sales channels, allowing direct-to-consumer sales and wider market reach.

***Threats***

* Intense competition from other local producers of organic and high-end horticulture products in the region and potential disruptions in the supply chain for inputs and distribution networks.
* Adverse weather conditions and climate change impacting crop yields and quality, especially for open field crops and Risk of crop loss due to pests and diseases, requiring robust management and control strategies.
* Economic instability could reduce consumer spending on premium products.

# BUSINESS OWNERSHIP AND MANAGEMENT

The business will operate as a general partnership among the 50 beneficiaries with capacity building infrastructure and support from external financial support from the Swedish Embassy and the implementing partners Gender Links and Umguza RDC. To achieve enterprise sustainability, the beneficiaries should be in a position to manage the enterprise well, considering the **LEADERSHIP, PRODUCTION, FINANCIAL & MARKETING capacities** that would have built in them & their enterprise.

Enterprise Committee

Sub-Committees

Beneficiaries

# FINANCIAL PROJECTIONS

## 5.1 Annual Capital Expenditure before receipt of first income

|  |  |  |  |
| --- | --- | --- | --- |
| **DESCRIPTION** | **Cost/Unit** | **No of units** | **Cost** |
| Purchase and mounting of 10 000 litre JoJo tank | $700.00 | 2 | $1400.00 |
| Layout and installation of water pipework | $500.00 | 1 | $500.00 |
| Purchase and installation of booster pump | $200.00 | 1 | $200.00 |
| Drip Irrigation | $120.00 | 10 | $1200.00 |
| HDPE Pipes 50mm “100m | $70.00 | 6 | $420.00 |
| HDPE Connectors | $2.30 | 20 | $46.00 |
| Drip Connectors | $0.30 | 400 | $120.00 |
| Wheelbarrows | $25.00 | 10 | $250.00 |
| Drilling boreholes | $1,200.00 | 2 | $2,400.00 |
| Equipping boreholes | $300.00 | 2 | $600.00 |
| Weighing scale and fabrication of weighing unit | $100.00 | 1 | $100.00 |
| Crates | $8.00 | 200 | $160.00 |
| office supplies | $50.00 | 2 | $100.00 |
| Knapsacks Jacto 16litres | $70.00 | 10 | $700.00 |
| **TOTAL COSTS** |  |  | **$8,196.00** |

## 5.2 Annual Cash Flow Budget

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | June 24 | July24 | Aug 24 | Sep 24 | Oct 24 | Nov 24 | Dec 24 | Jan 25 | Feb 25 | March 25 | April 25 | May 25 | **Total** |
| Financing - Capitalisation |  |  |  |  |  |  |  |  |  |  |  |  |  |
| BBF |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Cash Inflows - Revenue Generated | | | | | | | | | | | | | |
| 1. Butternut |  |  |  |  |  |  | $6,000 | $6,000 |  |  | $6000 |  | **$18,000** |
| 1. Cabbages |  |  | $7,600 | $6,400 |  |  |  |  | $6,400 |  |  | $7,600 | **$28,000** |
| 1. Cucumber |  |  | $800 | $1,100 | $1,100 | $1,100 | $1,100 | $1,300 | $1,100 | $1,100 | $900 | $700 | **$10,300** |
| 1. Mealies |  |  |  |  |  |  |  |  |  |  |  | $600 | **$600** |
| 1. Tomatoes |  |  |  |  | $600 | $800 | $1,400 | $3,000 | $2,800 | $2,600 | $2,400 | $3,000 | **$16,600** |
| 1. Pepper | $700 | $600 | $600 | $400 |  |  | $1,400 | $2,200 | $1,700 | $1,100 | $800 | $600 | **$10,100** |
| 1. Watermelon |  |  |  |  |  | $4,500 |  |  |  |  |  |  | **$4,500** |
| **Total receivables** | **$700** | **$600** | **$9,000** | **$7,900** | **$1,700** | **$6,400** | **$9,900** | **$12,500** | **$12,000** | **$4,8000** | **$10,100** | **$12,500** | **$88,100** |
| Cash Outflows - Expenditure | | | | | | | | | | | | | |
| 1. Open field | $3,200 | $600 | $4,500 | $600 | $600 | $300 | $4,800 | $900 | $600 | $300 | $300 | $300 | **$17,000** |
| 1. Greenhouse | $1,800 | $550 | $300 | $300 | $300 | $750 | $450 | $300 | $300 | $300 | $750 |  | **$6,100** |
| 1. Consumables | $120 | $120 | $120 | $120 | $120 | $120 | $120 | $120 | $120 | $120 | $120 | $120 | **$1,440** |
| 1. Overheads | $300 | $300 | $300 | $300 | $300 | $300 | $300 | $300 | $300 | $300 | $300 | $300 | **$3,600** |
| 1. Transport | $320 | $60 | $450 | $60 | $60 | $30 | $480 | $90 | $60 | $30 | $30 | $30 | **$1,700** |
| 1. CAPEX | $8,196 |  |  |  |  |  |  |  |  |  |  |  | $8,196 |
| 1. Borehole | $2500 |  |  |  |  |  |  |  |  |  |  |  | $2,500 |
| 1. Marketing | $150 | $150 | $1550 | $150 | $950 | $950 | $150 | $150 | $150 | $950 | $150 | $150 | $5,600 |
| **Total expenditure** | **$16,586** | **$1,780** | **$7220** | **$1,530** | **$2,330** | **$2,450** | **$6,300** | **$1,860** | **$1,530** | **$2,000** | **$1,650** | **$900** | **$46,136** |
| Surplus/deficit | -$15,886 | -$820 | $2,530 | $6,730 | -$270 | $4,280 | $4,380 | $11,030 | $10,470 | $2,800 | $8,750 | $11,600 | **$41,964** |

# CROPPING PROGRAM (2024-2025)

## 6.1 Greenhouse

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **GH** | **May** | **June** | **July** | **August** | **Sept** | **Oct** | **Nov** | **Dec** | **Jan** | **Feb** | **Mar** | **Apr** |
| 1 | Cucumbers | Cucumbers | Cucumbers | Cucumbers | Cucumbers | Tomatoes | Tomatoes | Tomtoes | Tomatoes | Tomatoes | Tomatoes | Tomatoes |
| 2 | Pepper | Tomatoes | Tomatoes | Tomatoes | Tomatoes | Tomatoes | Tomatoes | Tomtoes | Tomatoes | Tomatoes | Cucumbers | Cucumbers |
| 3 | Cucumbers | Cucumbers | Cucumbers | Cucumbers | Cucumbers | Cucumbers | Pepper | Pepper | Pepper | Pepper | Pepper | Pepper |
| 4 | Pepper | Pepper | Pepper | Pepper | Cucumbers | Cucumbers | Cucumbers | Cucumbers | Cucumbers | Cucumbers | Tomatoes | Tomatoes |
| 5 | Pepper | Pepper | Pepper | Cucumbers | Cucumbers | Cucumbers | Cucumbers | Cucumbers | Cucumbers | Cucumbers | Tomatoes | Tomatoes |

## 6.2 Open-field

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Block** | **May** | **June** | **July** | **August** | **Sept** | **Oct** | **Nov** | **Dec** | **Jan** | **Feb** | **Mar** | **Apr** |
| **1** | Cabbages | Cabbages | Cabbages | Tomatoes | Tomatoes | Tomatoes | Tomatoes | Tomatoes | Tomatoes | Green Mealies | Green Mealies | Green Mealies |
| **2** | Cabbages | Cabbages | Cabbages | Cabbages | Butternut | Butternut | Butternut | Butternut | Tomatoes | Tomatoes | Tomatoes | Tomatoes |
| **3** |  |  | Watermelon | Watermelon | Watermelon | Watermelon | Tomatoes | Tomatoes | Tomatoes | Tomatoes | Tomatoes | Tomatoes |
| **4** |  |  |  | Butternut | Butternut | Butternut | Butternut | Cabbage | Cabbage | Cabbage | Cabbage | Cabbage |

1. RISK MANAGEMENT PLAN

|  |  |
| --- | --- |
| **Possible Risks** | **Mitigation strategies** |
| 1. Production risk | * Embark on several horticultural business lines * Implement pests and disease measures * To have a skilled and knowledgeable team on growing conditions * Back-up financial plan * Some vegetables require refrigeration because they are highly perishable |
| 1. Marketing risk | * Fostering diversity in the mushroom business * Staying informed on market trends * Considering national and global markets * Good customer services |
| 1. Reputational risk | * Members should observe core values for uniformity (integrity, accountability, honesty, team work) |
| 1. Legal risk | * To sell quality and fresh horticultural produce to reduce chances of selling stale vegetables which may be detrimental to our marketing efforts. |
| 1. Financial risk | * To be guided by the cash flow projections to avoid not having enough money to pay for the goods and services * ISALs |
| 1. Group conflicts | * To come up with a team building plan * Clearly defining roles and responsibilities * Setting up a clear grievance procedure and establishing an elaborate mediation procedure * Fostering open communication, understanding and a culture of respect |
| 1. Undefined roles and responsibilities | * Setting up clear roles and responsibilities for all staff members to reduce confusion and misunderstanding, * Create a code of conduct that outlines the expected behaviour of all employees * Encourage open communication * Create a positive and supportive environment that values diversity and inclusion |
| 1. Theft and pilferage | * Ensuring values are adhered to |
| 1. Record keeping | * Ensuring records are in place * Having a back-up strategy * Soft copy records |

1. SUSTAINABILITY PLAN

|  |  |
| --- | --- |
| **Component** | **Strategy** |
| 1. Improving productivity and efficiency | * Maintain desirable farming environment, i.e. * (Temperature, light, water, humidity and the PH levels). * Drawing up a horticultural production plan to ensure consistency in the supply of the product to the target market. * Continuous research. |
| 1. Reducing costs of raw materials | * Bulk buying inputs and buying direct from the suppliers to do away with middlemen. * Continuous training of the farmers. * Planning budget costs for irrigation equipment |
| 1. Reducing costs for marketing | * Consider effective and less expensive marketing pathways, e.g. Word-of-mouth marketing (building strong relationships with customers and community members). * Use of social media (Facebook and WhatsApp) which enhances outreach and facilitates growth in customer base. |
| 1. Ownership and management | * Community based model /beneficiary owned project |
| 1. Infrastructure maintenance plan | * Keeping the environment clean, health and free of pests and diseases * To come up with a cleaning and sanitation schedule and a pest control plan (by the beneficiaries), * Routine trainings on importance of maintaining cleanliness * annual budget for infrastructure maintenance by the beneficiaries, * Coming up with water and air quality, lighting, temperature and humidity management plan, * Harvesting and packaging plan (details on storage and transportation requirements) |
| 1. Staff expertise and experience | * Continuous learning through on-going horticultural trainings, business management, food safety and quality control, * Knowledgeable members in marketing, production and book keeping, * bench marking with other horticultural producers, * Staff passionate about horticultural production. |
| 1. Growth of business | * Environmentally friendly initiatives; * (i). Use of renewable energy sources (solar) for heating & lighting * (ii). Composting to reduce the amount of waste that are produced. * (iii). Use of recycled materials for packaging |
| 1. Partnerships | * Min of women affairs, Agritex and local NGOs |
| 1. Partnerships and the evolution of partnerships beyond the flagship piloting phase. | * The enterprise shall continue working in partnership with Umguza RDC, with support from Gender Links. * Going into FY 3 & 4, and with improved capacity to manage the business owing to training and piloting experience, we expect to see beneficiaries playing a more prominent coordination and management role in the affairs of the enterprise, with support from partners. * The enterprise, with support from partners will provide inputs-based starter kits to selected beneficiaries of the flagship enterprise for the set-up of localized horticultural enterprises across different wards in Umguza RDC. * The selected beneficiaries will assume the role of lead farmers. * Each lead farmer can potentially recruit at least 15 farmers per production site for commercial horticulture production. * All horticultural producers registered under the project & within the district will then affiliate to a district-level Horticultural Production and Marketing Cooperative, responsible for coordinating the production and marketing of horti-produce with local, regional, and national buyers (off-takers). * Increasing production volume will ensure the cooperative captures more prominent output markets requiring greater volume of produce. * The Cooperative will play a critical coordination role in the scheduling of production to meet the demand conditions as well as monitor and regulate product quality standards to meet market requirements. |
| 1. Improving the savings capacity of Mushroom producer groups | * The flagship pilot horticultural producer groups will be trained in internal savings and forming savings groups. Individual and group-based loans can be disbursed to horticultural producers to finance horticulture-related income generating activities. |

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Bulawayo