



agriculture,
forestry & fisheries

Department:
Agriculture, forestry & fisheries
REPUBLIC OF SOUTH AFRICA

FLYER

FOR

**MICRO AGRICULTURAL FINANCIAL
INSTITUTION
OF
SOUTH AFRICA
(MAFISA)**

FEBRUARY 2010

**DIRECTORATE: AGRICULTURAL DEVELOPMENT
FINANCE**

1. What is MAFISA

Micro Agricultural Financial Institutions of South Africa (MAFISA) is a financial scheme to address financial services needs of the smallholder farmers and agribusinesses. Mafisa provides capital (loans) to enhance agricultural activities.

2. Products and services

2.1 Available product

- Short to medium term Production loan
- Savings mobilization
- Capacity building for member based financial institutions

3. Purpose of the loan

- Purchase of production inputs (fertilizers, seeds, pesticides, animal feed and remedies etc.)
- Purchase of small equipment and implements (Knapsack spray, wheel barrow, spades, etc)

4. Who can apply?

- Smallholder farmers
- Land and agrarian reform beneficiaries
- Farm workers
- Self help groups (SHGs) / Co-operatives
- Small agribusinesses

5. How to apply

- Contact your local Agricultural Extension Office for information
- Obtain application form from the participating institutions in your area / provinces
- Complete the application forms and attach required documents
- Submit the application form to local Agricultural Extension Office or participating institution

6. Eligibility criteria

- Be a South African citizen
- Must be from historically disadvantaged (designated) group
- Must be in possession of a valid South African identity document
- The enterprise pursued must indicate ability to repay the loan (i.e. must be viable)

- Be of the age of 21 and above (if between 18 and 21 there is a need for parental/guardian consent)
- Household gross monthly non farm income must not be more than R20 000
- Total enterprise turn over must not be more than R1000 000
- Can apply as an individual, group or an entity
- Enterprise must be in respect of either farming or agribusiness

7. Terms and conditions

- A maximum loan amount of up to R500 000 per person
- For loans above R25000 collateral / collateral is required
- Money borrowed has to be repaid in full together with the interest
- Money borrowed has to be used for the purpose for which it was applied
- Farmers on communal land are eligible for consideration

8. Contact details

MAFISA call centre situated at No. 20 Beatrix Street, Arcadia, Pretoria, 0001. Tel: (012) 319 6825, Fax: (012) 319 7278 E-mail: **or accredited institutions as listed below on table 1**

Table1: Accredited participating institutions

Institution	Area of operation	Contacts
NERPO	All provinces	Tel: 012 3488566
MADC	Mpumalanga	Tel: 0137556328
MGK	North West, Gauteng & Limpopo	Tel: 012 3812827
GEP	Gauteng	Tel: 011 521 9800
ECRFC	Eastern Cape	Tel: 0436047000
KAAP-AGRI	Western Cape & Northern Cape	Tel: 022 4828109
Peulwana	Gauteng, North West & KZN	Tel: 011 3141173
Hlanganani	Limpopo & Mpumalanga	Tel: 015 2963433