

6. SCGS

Smallholder Credit Guarantee Scheme

The product is an individual or portfolio guarantee administered by TADB for agriculture loans extended to smallholder farmers by participating banks. The guarantee strives to mitigate the credit risk of underlying loans extended to agricultural sector. This product will unlock the challenge of low financing (Individuals, SMEs and entities) in the agriculture sector due inadequate collateral and other financial institutions to lend to small holder farmers groups. As a result these loan beneficiaries will be able to acquire farm implements, farm inputs (improved seeds, breeding stock, fertilizers and agrochemicals), irrigation equipment and other farm infrastructures, thereby transforming the sector and increasing its contribution towards economic growth.



PURPOSE OF THE LOAN

To encourage other banks improve access to lending smallholder farmers who are facing challenges to access finance from the financial sector hence adopt modern farming techniques to create employment, promote food security and transform operations from subsistence to commercial farming.

TARGET MARKET

Smallholder farmers, farmers groups and SME's directly linked to smallholder farmers.

LOAN AMOUNT

Agreed upon between TADB and the eligible Bank depending on the value chain to be financed.

INTEREST RATE

Depends on the participating bank

TIME DURATION

Depends on the participating bank



TADBTanzania Agricultural
Development Bank*"The Farmers' Bank"*

With up to **50%** guarantee from **TADB for SCGS,**

Smallholder farmers can easily
access financial support from
commercial & community banks

The Smallholder Credit Guarantee Scheme strives to mitigate the credit risk of underlying loans extended to agricultural sector. This product will unlock the challenge of low financing (Individuals, SMEs and entities) in the agriculture sector due inadequate collateral and other financial institutions to lend to small holder farmers groups. Beneficiaries will be able to acquire farm inputs (improved seeds, breeding stock, fertilizers and agrochemicals), irrigation equipment and other farm infrastructures, thereby transforming the sector and increasing its contribution towards economic growth.



For more Inquiries
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Terms and Conditions apply

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