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**AGRIBANK**  
OF NAMIBIA

*Your all Season Bank*

## ◆ Agri-Learn

📖 Volume 1 (Jan - Mar 2019)

### *Farmers Information Bulletin*





*Agribank specializes in financing the entire value chain from land acquisition, production inputs, harvesting, transport, processing and marketing of the products at competitive interest rates.*

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# INTEREST RATES\*

\*Interest rates are subject to change without prior notice.

Affordable interest rates for affordable products to grow the farming business in more ways than one.

	Period	Interest Rates for Commercial Clients	Interest Rates for Communal Clients	Interest Rates for Resettled Clients
<b>Short Term Loans</b>				
Production Inputs / Crop production / Seasonal Loans (revolving basis)	1 year	7.50%	4.00%	4.00%
<b>Medium Term Loans</b>				
Loan for the purchase of male breeding stock and tollies	5 yrs	7.50%	4.00%	4.00%
Loan for the purchasing of light delivery vans, void vehicles and small trucks	5 yrs	8.25%	7.50%	N/A
Loan for the purchasing of used tractors and agricultural implements	5 yrs	7.50%	7.50%	4.00%
Loan for the purchasing of Draught animals and implements	5 yrs	N/A	7.50%	N/A
Loan for the purchasing of Irrigation equipment, etc.	5 yrs	7.50%	7.50%	N/A
Loans for the purchasing of breeding birds	5 yrs	7.50%	4.00%	4.00%
No Collateral Loans	5 yrs	N/A	8.00%	NA
Bush encroachment: Labour	10 yrs	8.00%	7.50%	8.00%
Aerial spraying and other methods	10 yrs	8.00%	7.50%	8.00%
Infrastructure and Improvement loan	10 yrs	8.25%	7.50%	8.00%
Loan for the purchasing of large stock	8 yrs	8.25%	4.00%	4.00%
Loan for the purchasing of small stock	6 yrs	8.25%	4.00%	4.00%
Loan for the purchasing of new tractors and agricultural implements	10 yrs	8.25%	7.50%	N/A
<b>Long Term Loans</b>				
Loan for the purchase of land for beginners	25 yrs	8.50%	N/A	N/A
Loan for the purchase of additional land for expansion	20 yrs	8.50%	N/A	N/A
Loan for the construction of dwellings and other permanent farm buildings	15 yrs	8.50%	N/A	N/A
Loan for the construction of Labourers Housing	15 yrs	4.00%	N/A	N/A
Loan for water provision, fencing and other improvements	15 yrs	8.50%	7.50%	N/A
Loan for taking over of debts	15 yrs	8.50%	N/A	N/A
Loan for consolidation of debt	10-25	Weighted Interest rate	Weighted Interest rate	N/A
Bush encroachment: Labour	15 yrs	8.50%	7.50%	N/A
Aerial spraying and other methods	15 yrs	8.50%	7.50%	N/A

## AASD events and outreach (1 April 2018 - 31 January 2019)

Type of Event	No. of Events	Total Participants	Total Male	Total Female
Farmer Information Days	34	1596	1100	474
Evening/Day Lectures	119	2440	1474	945
Short Training Courses	39	1209	643	562
Practical Sessions	30	437	268	168
Excursions	4	71	33	38
Pre-settlement Training	3	102	67	35
<b><i>Total</i></b>	<b><i>229</i></b>	<b><i>5,855</i></b>	<b><i>3,585</i></b>	<b><i>2,222</i></b>



### AGRI-LEARN: Inside This Edition

- 4** Climate Change Manifestation into Drought
- 6** Seasonal livestock nutrients supplementation
- 8** Accurate Field size increases input efficiency in Crop farming
- 10** Top Secret to enhance crop yield: Soil pH analysis

### Agribank's Agri Advisory Services Division (AASD)

AASD offer mentorship and training services to farmers in an effort of enhancing their knowledge, skill and attitude in order to improve their farm productivity and income.

#### Did you know?

Our AASD offers free evening lectures to farmers in Windhoek.

**Place:** Van Ryan P. School

**Time:** 17 h 30

**Dates:** See the training calendar on pg.11

**NB//** Don't miss these informative and educational lectures!!



## QUARTERLY ECONOMIC OUTLOOK (4Q2018)

### Global

Escalating trade tensions and the potential shift away from a multilateral, rules-based trading system are key threats to the global outlook. An intensification of trade tensions and the associated rise in policy uncertainty particularly between US and China could dent business and financial market sentiment, trigger financial market volatility, and slow investment and trade.

Against that backdrop, the IMF project the global economy to grow by 3.7% in 2018 and 2019, which is the same growth rate achieved in 2017.

### Regional

The outlook for the South African economy remains sluggish. Although, GDP increased by 2.2% in the third quarter of 2018, private sector fixed investment remains weak and production in key sectors such as agriculture remains volatile due to climate change.

The SARB now expects growth in 2018 to have averaged 0.7% from 1.3% in 2017. The growth forecast for 2019 is 1.7% (down from 1.9%), while projection for 2020 remains unchanged at 2.0%, before expected to increase further to 2.2% in 2021. With these growth rates, the negative output gap is expected to close in the first quarter of 2021. This is a positive outlook for Namibia from a perspective of South Africa being Namibia's main trading partner.

From a monetary policy point of view, the implied path of policy

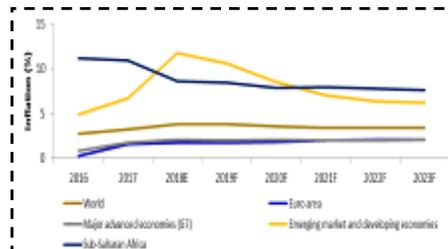
rates generated by the SARB Quarterly Projection Model is for one hike of 25 basis points, reaching 7.0% by the end of 2021 from the current levels of 6.75%. This suggests that interest rates in South Africa and therefore Namibia are likely to remain unchanged in the near term.

### Domestic

The Namibian economy remained entangled into a low growth environment, reaching a 10th consecutive quarter of negative growth of 0.8% in the third quarter of 2018.

The prolonged economic recession points to continuous decline in private sector credit extension as evidenced by declining growth in financial intermediation sector. The shrinking liquidity in the economy calls for external mobilization of funds to ensure that the Bank continues to deliver on its mandate, effectively.

Additionally, growth in the agriculture sector remains fragile, with downside risk pointing at drought. Loan book diversification into drought resilient sectors such as grapes, date, fruit trees and timber is there recommended.



ous. Farmers do not earn much from their livestock as market prices fall because the animals' body conditions are poor, and there is insufficient fodder or grazing to maintain them. Financial burdens become heavier as farmers tend to depend heavily on commercial Feeds supplements so survive the drought.

To safeguard Namibia's agriculture, appropriate and sustainable drought coping strategies should be explored and cheaply adopted. The most important stage is where farmers have to make decisions for any strategy chosen. Basically, they have three options; Relocate the animals, Sell the animals, or feed the animals, or a combination of these options. When a farmer decides on any or all three options, there are some key questions to be answered so that the decision is economical and not counter-productive in the end...

**Relocation;** A. Where to relocate and how far from essential services (e.g. markets, inputs)?

B. Which animals and how many to be relocated?

C. Is there sufficient and reliable grazing and water?

D. What is the duration of your stay at the new place?

### Selling;

A. Which animals and how many to sell?

B. When and where will they be sold?

C. Is there a restocking plan?

D. How much money is expected from sales and what is it budgeted for?

**Feeding;** A. Which animals and how many to be fed?

B. Is there sufficient feed and additional money for extra feed?

C. How much costs and for how long is the feeding period.

D. What is your farm fodder flow plan and which are the sources?

Finally, no drought conditions of different years are similar, and there is no standard recipe to cope with drought. Therefore, every year, a farmer should re-assess his/her farm business in terms of finances, feeds, and ability to survive any drought year. The next article will address some of the questions.

Have you submitted your 'Know Your Client' information?

Please contact your nearest Agribank Branch for the required information.

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## Seasonal livestock nutrients supplementation



• By Erastus Ngaruka

There is a great emphasis on livestock lick and feed supplementation (cattle, sheep & goats), and this is an expensive exercise that needs proper planning. Positive impacts of supplementing the animals are conspicuous, but in some cases not because supplementation is irregular, insufficient, wrong product, wrong timing etc.

The importance of livestock supplementation is basically to; supply nutrients, enhance feed intake, enhance digestion, maintain body condition, thus, ensuring optimal health and productivity. Animals require daily supply of protein, energy, minerals, and vitamins for them to survive.

How can one decide on a lick and feed

supplements to give. Your decision should be based on both the condition of the rangeland/ grazing and the animal's body. This means, you should provide what the rangeland cannot provide, and also provide what the animal needs. As the seasons are changing, so is the rangeland condition in terms of quality and quantity of forage materials. Therefore, livestock supplementa-

tion is also influenced by the season and prevailing conditions.

Starting with the summer months where the forage materials are green and plenty under normal circumstances, protein, energy and vitamin A are in sufficient amounts. The most emphasis is on mineral supplementation because during these rainy months, minerals are leached deep down the soil, thus they are less available to the plants, especially grass. Amongst the minerals, Phosphorus demand is higher. Apart from being deficient in the soil, the animal body demand for Phosphorus increases with plentiful food because it is needed to release the energy (in the form of Adenosine tri-phosphate) that will be used for enhancing metabolism or digestion, and feed intake. There-

Heavy rainfall also affects soil pH through the leaching of basic nutrients such as Calcium and Magnesium beyond the root zone. Drainage water replaces them with acidic elements such as Hydrogen, Manganese and Aluminium thereby acidifying the soil.

Application of nitrogen fertilizers i.e. Ammonium Nitrate or Urea contribute to soil acidity by nitrification of ammonium to nitrate, a process which releases hydrogen ions.

Organic matter breaks down naturally in the soil resulting in the release of hydrogen ions, which causes an increase in soil acidity.

Plants naturally release hydrogen ions to the soil which contributes to soil acidity.

### Why does low pH matter to crop productivity?

- ◆ Too low pH (below 5.5) increases the level of aluminum and manganese in the soil and may reach a point of toxicity to the plant. Excess Aluminum ions in the soil solution interfere with root growth and function, as well as restrict plant uptake of certain nutrients.
- ◆ Low pH (acidity) causes Phosphorus to form insoluble compounds which make it unavailable to

crops. Liming of soils dissolves these insoluble compounds and allows Phosphorus to be more available for crop uptake.

- ◆ Low pH affects the availability of micronutrients in the soil and affects general crop development and ultimately crop yield.
- ◆ Beneficial microorganisms in the soil do not function efficiently in acidic soils.
- ◆ Improving soil pH helps the soil physical structure by reducing soil capping (crust) and this promotes better crop emergence (i.e. small-seeded crops) and eventually results in better crop yield.

**When is it the right time to lime?** It is worthwhile for farmers to apply lime at least 3 to 6 months before crop establishment. Since, it takes a significant amount of time for lime to dissolve and react with the soil to cause the desired adjustments in pH. Therefore, a week after harvesting is the best time to apply lime. However, farmers should note that, application of lime can still be done even during crop establishment and the lime can act as a 'buffer' which acts as a conduit for nutrient uptake from the soil to crops via the roots. Frequency of subsequent liming should be determined by soil test results.

## Top secret to enhance crop yield: Soil pH analysis



• By Emilie Abraham

PH (potential hydrogen) is the element that spurs the formation of acid in the soil. It is an excellent chemical indicator of soil conditions, its quality and its ability to avail nutrients (both macro and micro) to crops. Soil pH imbalance can hinder crops roots ability to absorb nutrients from the soil. It is important to test your soil pH more especially when planting the land/garden for the first time. Different crops prefer different pH levels. Potatoes can do well at 5.5 while maize can only do well from 6 -7. Vegetables such as cowpeas and other legumes crops are very sensitive to acidity and do not tolerate alkalinity at all.

Farmers **MUST** sample their soils for pH and fertility analysis to save costs and sustain soil quality. If there are any imbalances in the soil pH/nutrient deficiencies, they must be corrected promptly i.e. low pH is corrected by liming.

Use of appropriate liming (dolomitic or calcitic lime) is recommended as this enhances Fertilizer Use Efficiency (FUE) in crops. Agricultural lime is a relatively cheap soil conditioner with many benefits to the farmer that far outweigh the costs of procuring and applying it.

Hence, the continuous and consistent use of lime will enhance the profitability of any cropping pattern. This is the top secret to enhancing yield per unit area. Therefore, farmers are advised to sample their soils and apply lime when necessary at least 3 to 6 months before crop establishment. This is important as it takes a significant amount of time for lime to dissolve and react with the soil to cause the desired adjustments in pH level.

### What causes changes in soil pH?

Harvested crops remove bases such as Calcium and Magnesium from the soil. This is a normal and natural process. Different crops remove different amounts of Calcium and Magnesium from the soil which may lower the pH level.

fore, farmers can look for mineral products (e.g. P14, P6 etc.).

In the early winter months (May-June-July), the most deficient nutrient is protein for grazing animals. Much of the protein in the grass is in the seeds, so when the grass dries out and a start shedding seeds, then it means protein is also lost. Therefore, during that period, a farmer should look for protein supplements (e.g. The common Feedmaster's Dryveld concentrate amongst others). Very importantly, when the grass is dry, then it has no vitamin A, and it should be supplemented as well. The most common way is to use the injectable Vitamin A, which can be re-



peated every three months during the dry season only.

The grass plant is the energy base for grazing animals, and if grass is depleted, then the energy supply to the animal is affected. From August onwards, the quantity of grass becomes lesser as the dry season progresses. Grass can be taken away by grazing, trampling, wind, termites, and baboons etc. during this period, energy supplements should be introduced or increased. They can be added to the ongoing protein supplements as mixed ingredients. One of the good energy sources is yellow maize meal. In critical cases, hay (e.g. grass) is also fed to animals to help fill the rumen or satisfy the daily dry matter (roughage) intake. Lastly, it is very important to give the right supplement, to the right animal, at the right time, in the right amount. Supplementation is an expensive duty, wastage and unnecessary costs should be avoided. Do not just buy the name or colour of a lick bag but the content (nutrients) inside it. Supplementation should not substitute the rangeland, thus, sustainable rangeland management practices should be adopted.



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## PRODUCT LOAN PORTFOLIO





Agribank specializes in financing the entire value chain from land acquisition, production inputs, harvesting, transporting, processing and marketing agricultural products at competitive interest rates.

- Production Loans
- Affirmative Action Loan Scheme (AALS)
- Horticulture Production Loans
- Livestock Loans
- Poultry Loans
- Vehicle & Tractor Loans
- Piggery Loans

- Infrastructure & Implement Loans
- Improvement Loans
- Loans for Alternative energy - Solar farm systems
- Loans for the construction of labourers houses
- Aquaculture Loans
- Purchase of farmland Loans
- Post Settlement Support Fund (PSSF)

- Bush encroachment or deforestation of dry land loans
- Loan Consolidation facility
- No Collateral Loan Product
- Debt take-over Loans
- Agro processing Loans

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## Accurate field size increases input efficiency in crop farming



• By Emilie Abraham

*“If you cannot measure it, you cannot manage it”*

Land preparation season has arrived for rain-fed crop farmers that produce grains such as pearl millet (locally known as Mahangu) and maize (locally known as Epungu, omiriva, & mbonyi). Serious farmers should have started with production planning by now. The planning of inputs should always start with the calculation of projected costs in order to determine how much can be produced. To do this, farmers should know the actual size of the land they intend to cultivate. This knowledge provides them with an understanding of the production cost per unit area e.g. if a farmer intends to use ploughing services he/

she should know the size of the field for easy budgeting. It is not enough for a farmer to have a rough estimate of their field size, knowing accurate land size is key to increasing productivity and efficiency in a crop farming business. Basic mathematical knowledge is necessary to run any farming enterprise successfully. In this case, field size refers to the planting area of a farm and not the total area. In other words, it is the space you intend to let your plants occupy. Farmers can determine this by measuring the plot dimensions (length and width) with a decametre or using a cord with knots and then multiplying the two to determine the area. Alternatively, one can use a GPS to measure larger areas. Accurate knowledge of crop field size can assist crop farmers in the following ways amongst others:

### Input application:

Whether you are a novice or an experienced farmer seeking to expand your crop enterprise, you need to measure your field in order to allocate resources appropriately. In livestock farming, the measurement of cattle (live weight) is important during the buying and selling of animals to determine the selling price as well as when administering medication to livestock to ensure correct doses are given etc. Similarly, crop farming requires the measurement of the planting area for correct application of inputs such as

fertilizer to avoid escalating the cost of production and reduced yield. Thus, accurate knowledge of the plot size helps a farmer target their fertilizer and any other input purchases accordingly.

### Determining plant population:

The area of the plot is an important factor that farmers should consider in the process of planting crops. Thus, in order to determine the number of seeds, suckers, or other planting material to use for planting operations, farmers should know the exact planting area size. Knowing acreage/hectares of land is very important to a farmer as it lets him/her determine the plant population and estimate the potential yield in relation to the size of land available.

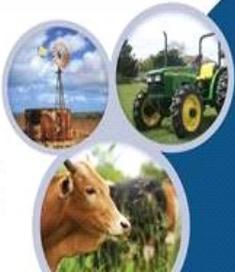
### Determining plant spacing:

Another key parameter farmers' need to aid their calculation is the spacing of the intended crops. Spacing is very important in crop production as it refers to the optimum feeding area required by a particular plant to thrive.

The crops need adequate space to garner all nutrients, air and water etc. to facilitate their growth. Spacing varies with the type and nature of crops; e.g., the spacing for maize and tomato varies with the cultivar of the seeds. The seed rate (number of seeds per hole) also differs per crop per unit area. Thus, knowledge of land size will assist a farmer understanding how many seeds are required per crop per unit area for budgeting purposes.

In conclusion, as it is regularly said: 'if you can't measure it, you can't manage it' and vice versa. Thus, land size measurement information allows farmers to make informed decisions on the application of production inputs. Utilizing the correct amount of chemicals is not only more efficient from a cost perspective, but it also allows farmers to preserve the land for future generations. Over fertilization can introduce salt in the soil, which ultimately kills microorganisms that are beneficial to the soil.





DID YOU KNOW?

AGRIBANK'S NO COLLATERAL LOAN PRODUCT

is tailor-made for salaried communal farmers. The loan ranges between N\$5000 to N\$500,000. It can be used for amongst other things:

- Seasonal inputs
- Livestock
- Land development
- Agricultural machinery and implements
- Water infrastructure installation for farming purposes
- Farm vehicles

The loan is repayable on a monthly basis through payroll deductions with signed up employers. Contact your nearest AGRIBANK office for more details.

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