



# Analyzing the Value Chain Requirement for Agricultural Investment Financing: An African Perspective

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# Introduction

Africa



South Africa



AgriSaMoz

Mozambique



# Introduction

## Agricultural financiers

## Producers

## Value chain

What **credit risk assessment criteria** do agricultural **financiers** consider when evaluating a South African **producer's** application for expansion into Mozambique ?

## Research method

Qualitative – semi-structured interviews

3 commercial banks:

Banco Terra



*O banco da nossa terra*

Standard Bank



Barclays Africa



# Literature review

## Mozambique



## Agricultural Finance in Mozambique



# Empirical results

Context – 1 size does NOT fit ALL

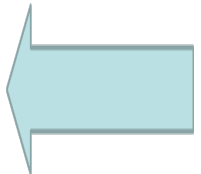
## Credit assessment criteria:

1. Financial history

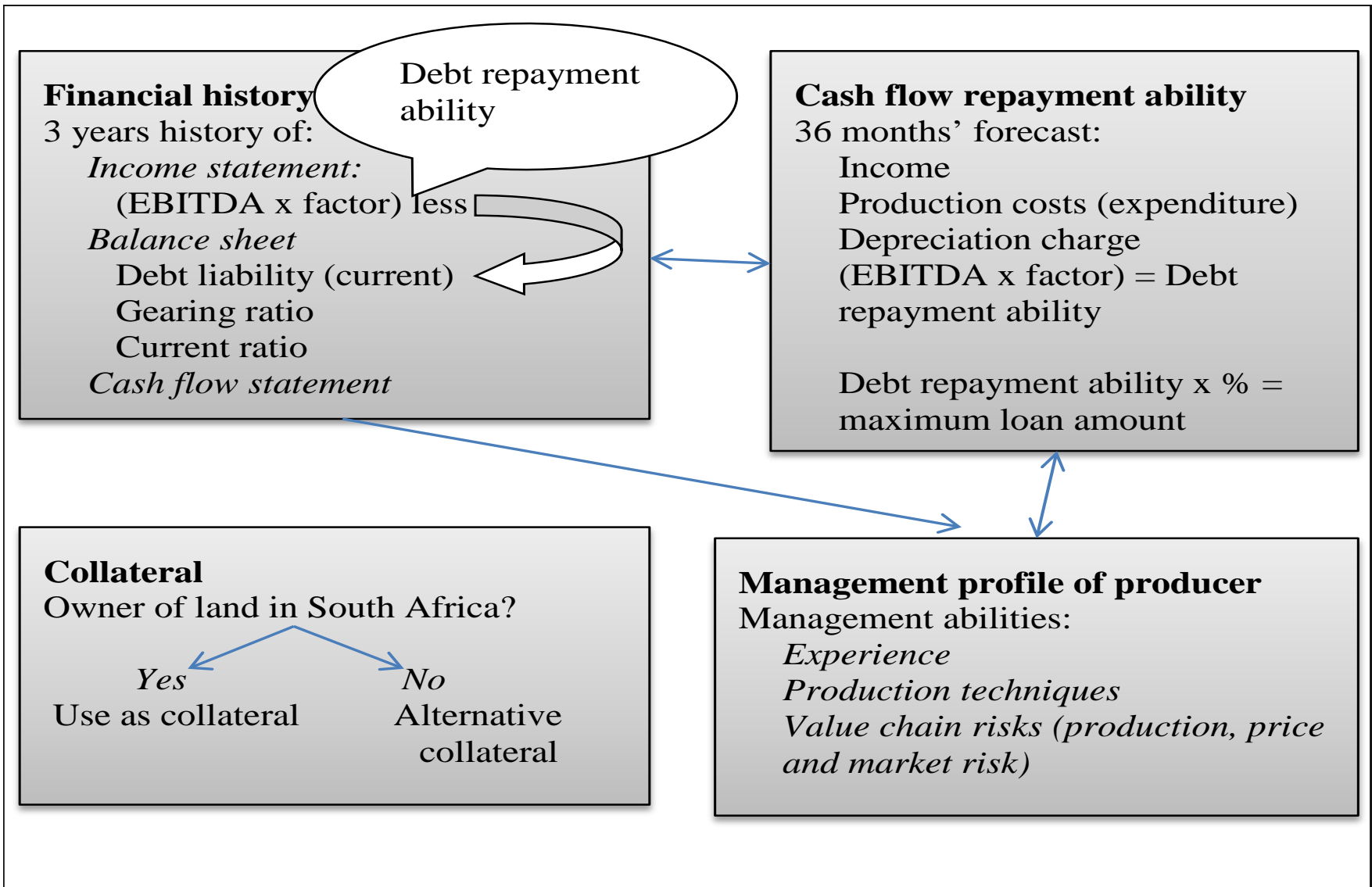
2. Repayment ability

3. Collateral

4. Management profile of producer



# Empirical results



**Questions?**

