

UNITED REPUBLIC OF TANZANIA

MINISTRY OF AGRICULTURE



AGRICULTURAL INPUTS TRUST FUND (AGITF)

MEDIUM TERM STRATEGIC PLAN

2021/22 - 2025/26

JUNE, 2023

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ABBREVIATIONS

| | |
|---------|--|
| AGITF | Agricultural Input Trust Fund |
| AGITS | Accountability, Good governance, Integrity, Team work and Social and customer responsiveness |
| AIDS | Acquired Immunodeficiency Syndrome |
| ASDP | Agricultural Sector Development Program |
| BBT-YIA | Building Better Tomorrow Youth Initiative for Agribusiness |
| CAG | Controller and Audit General |
| COVID | Corona virus Disease |
| CCM | Chama Cha Mapinduzi |
| e-GA | e- Government Authority |
| FAO | Food and Agriculture Organization |
| FYDP | Five Year Development Plan |
| FD | Finance Department |
| GDP | Gross Domestic Product |
| GoT | Government of Tanzania |
| GePG | Government Electronic Payment Getway |
| HIV | Human Immunodeficiency Virus |
| ICT | Information and Communication Technology |
| LGAs | Local Government Authorities |
| MIS | Management Information System |
| NAP | National Agricultural Policy |
| TDV | National Development Vision |
| SLHA | Staff Living with HIV/AIDS |
| HRAM | Human Resource and Administration Management |
| OD | Operations Department |
| PD | Planning Department |
| IAU | Internal Audit Unit |
| PMU | Procurement Management Unit |
| ICTU | Information and Communication Technology Unit |

| | |
|--------|--|
| LU | Legal Unit |
| NCDs | Non-Communicable Diseases |
| SDG | Sustainable Development Goals |
| SP | Strategic Plan |
| NACSAP | National Ant Corruption Strategy and Action Plan Phrase |
| MLC | Management Loan Committee |
| NPL | Non-Performing Loans |
| MUSE | Mfumo wa Uhasibu Serikalini |
| PPRA | Public Procurement Regulatory Authority |
| M&E | Monitoring and Evaluation |
| MDAs | Ministries, Departments and Agencies |

STATEMENT OF THE BOARD CHAIRPERSON

The strategic plan for Agricultural Inputs Trust Fund ensures that the Fund will continue to move strategically taking into consideration the various National Frameworks including; the Five-Year Development Plan (FYDP III), global development agenda and other socio-economic changes. The Agricultural Inputs Trust Fund updated its vision, mission and objectives for the next five year starting from 2021/22 to 2025/2026 and sets out a clear road map on how the Fund will respond to agricultural financing to smallholder farmers of Tanzania.

The Fund aims at strengthened agricultural financing for improved smallholder farmers livelihood and pro-poor economic growth, when our country is aligned and involved into numerous and strategic turnarounds that are needed to graduate into a middle-income-economy. AGITF as one of the key players in the agricultural value chain is pleased to move to the next phase of transformation for sustainability. Through this plan, the Fund positioned to ensure it provides agricultural loans to smallholder farmers for socio-economic development. This will support the increase efficiency and productivity to smallholder farmers of this country.

This strategic plan is aligned to the socio-economic agenda contained in the Vision 2025, the current direction of the agricultural sector as highlighted in the Ruling Party's Election Manifesto 2020 - 2025, National Development Plan (TDV), the Five Year Development (FYDP III) and the Agricultural Sector Development Programme II which is a ten years Programme, implemented in two phases with five years each from 2017/2018 - 2027/2028 whose objectives are to achieve a sustained agricultural growth rate of 5 percent per annum, through the transformation from subsistence to commercial agriculture.

This strategy is focusing on improving internal control systems and good Governance, Loan supervision and recovery, AGITF

visibility as well as enhancing compliance of National Ant-Corruption Strategy. The Board and Management we are both committed to delivering this plan into practices. The preparation of this document consulted with many stakeholders. In this regard. I wish to extend my thanks to whoever participate in this valuable task. We look forward to working with you in delivering these objectives

.....
Eng. Omar Bakari
Chairman of the Board

STATEMENT OF THE EXECUTIVE DIRECTOR

It is a great moment to see that a reviewed Strategic Plan and a point of reference for the Agricultural Inputs Trust Fund (AGITF) is in place. The reviewed Plan provides an operational roadmap of the Fund through provision of agricultural loans to smallholder farmers for socio-economic development. The reviewed AGITF Strategic Plan (SP) 2021/2022 - 2025/2026 stipulates AGITF's mandate, vision, mission and strategies required to achieve the planned objectives taking into consideration the national socio-economic policies, programmes and the priority goals for agricultural sector as prescribed in the FYDP III 2021/2022 – 2025/2026. Despite, the progress achieved in the previous Strategic Plan 2017/18 - 2021/22; there some areas which were not achieved as planned such as the increase of Non-Performing Loans (NPLs) which resulted from low repayment of the borrowers and associated risks in agriculture sector like drought, floods and market instability.

This Strategic Plan aims at ***strengthening agriculture financing to improve smallholder farmers livelihood and pro-poor economic growth***. This will be operationalized through various interventions including objectives, strategies, targets and activities. Implementation process adhere to various National Policies, Guidelines, Frameworks and other government directives such as FYDP III 2021/2022 – 2025/2026, Tanzania Development Vision (TDV 2025) and Election Manifesto 2020. In addition, AGITF is implementing a program called Building a Better Tomorrow for Youth Initiatives in Agribusiness (BBT-YIA) which aimed to unlock finance for youth and women engaged in agriculture.

Therefore, our progress on the implementation of this Strategic Plan will be measured against the achievement of key performance indicators. This progress will be tracked through survey assessments. I thank all who were involved in the

preparation of the document and I wish success to all stakeholders who will be involved in the implementation of Strategic Plan to achieve its goals and objectives which will require flexibility, openness to change and a continued focus on delivery and provision of quality services.

.....
Festo M. Mhimba
Executive Director

EXECUTIVE SUMMARY

The Agricultural Inputs Trust Fund (“Fund”) was established as a revolving fund under section 3 of the Agricultural Inputs Trust Fund Act, 1994 [CAP 401 RE 2002] as amended by Written Laws (Miscellaneous Amendments) (No. 2) Act, 2020. Among other mandates, the Fund grants agricultural loans on sound principals.

Development of the plan involved reviewing of past performance of the AGITF implementation of its plans, that included the proposal to review vision and mission of the previous Strategic Plan. Additionally, the analysis of Strength, Weaknesses, Opportunities and Challenges (SWOC) of AGITF and analyzing AGITF's stakeholders to identify their needs and expectations for proper attention in the Strategic Plan was conducted.

Furthermore, domestication of the national policy frameworks was undertaken to include; Tanzania Development Vision 2025, CCM Manifesto of year 2020 - 2025, FYDP III 2021/2022 – 2025/2026, The Long-Term Perspective Plan (LTPP 2011/2012 -2025/2026) and Agricultural Policy 2013. The analysis of political, economic, social, technological, environmental and legal aspects (PESTEL) was undertaken to identify how they might hinder or favor implementation in the forthcoming period international policy frameworks to align AGITF to the national and international development agenda.

The plan is divided into four chapters whereby chapter one provides a background information, mandate, roles and function purpose, methodology and layout plan of AGITF, Chapter two is the situation analysis which covers analysis of National Frameworks and Sectoral Policies, SWOC and PESTEL analysis. Critical issues were developed after conducting situation analysis.

Chapter three is the Plan that presents the Vision, Mission, Core Value, Objectives Strategies, Targets and Outcome Indicators. Chapter four (4) is the result Framework describing how stated

objectives will be monitored and evaluated. The chapter also covers the two annexes of Strategic Plan matrix and the approved Organization Structure.

CHAPTER ONE: INTRODUCTION

1.0 Historical Background

Agricultural Inputs Trust Fund (herein after is referred as *the Fund*) was established by the Agricultural Inputs Trust Fund Act CAP 401 RE 2002 to widening inputs supply gap through financing importation and distribution of agricultural inputs. The main reasons for its establishment is transformation of policies which includes (i) Changing of the policies with regard to farm inputs and implements businesses from being state driven to private; (ii) Changing roles and regulations of the Crop Boards hence failure to facilitate the availability of farm inputs and implements and (iii) the abolishing of subsidies for the farm inputs and implements such as fertilizers, and acaricides. The AGITF was seen as an alternative way of financing in order to ensure sustainable supplies of inputs to the farmers.

1.1 Mandate

AGITF is established to widening inputs supply gap through financing importation and distribution of agricultural inputs, to finance consultancy services or technical assistance in relation to acquisition, distribution and use of agricultural inputs and to pay the costs of administering the Fund.

1.2 Roles and Functions

The functions of the Fund shall be: -

- i. To advise the Minister on the policy of the fund and oversee its implementation;
- ii. To establish the national demand for agricultural inputs and determine the cost thereof;
- iii. To appraise the Minister from time to time on the Country's stock position with respect of agricultural inputs and the availability of funds for their acquisition;
- iv. To ensure the availability of funds to finance the procurement and distribution of the agricultural inputs;

- v. To monitor timely delivery, distribution and storage of agricultural inputs;
- vi. To maintain and apply the finances of the Fund in accordance with sound financial principles;
- vii. To grant loans on sound principles, and in particular, with regard to ensuring timely recovery of the principle sum and any interest payable on any loan; and
- viii. To co-operate with relevant institutions or authorities responsible for monitoring and enforcing standards or quality of products in order to ensure that agricultural inputs imported on loans from the Fund are of the acceptable standard or quality.

1.3 Purpose of the Plan

The purpose of this Strategic plan is to provide a road map to AGITF's stakeholders on what is planned to be achieved in the coming five years. Also it prioritizes resource allocation, improves performance of AGITF and its contribution to National Frameworks and Policies.

1.4 Approach adopted

This Strategic Plan is a result of a participatory approach which involved AGITF Management, staff and Stakeholders. The preparation of this plan is in accordance with the Medium-Term Strategic Planning and Budgeting Manual of the United Republic of Tanzania. It also aligns with Tanzania Development Vision 2025, National Five-Year Development Plan III 2021/2022 – 2025/2026, CCM Manifesto 2020 - 2025 and Sustainable Development Goals 2015 - 2030 and Agricultural Policy 2013.

1.5 Layout of the plan

This Plan is organized into four (4) chapters. Chapter One covers the historical background, mandate, roles and functions; the chapter also contains the purpose, approach and layout of the Plan.

Chapter two is the situational analysis and provides revised vision, mission and core values. The chapter also outlines the review of relevant information, best practices and benchmark, performance review, stakeholders' analysis, SWOC analysis, recent initiatives, PESTEL and Critical issues.

Chapter three presents the Plan, it covers planned objectives, strategies, targets and outcome indicators. Chapter four presents in details the results framework with its core components of result framework matrix, monitoring plan, planned review, evaluation plan and reporting plan. The plan also covers the two annexes of the Strategic Plan Matrix and Approved Organization Structure.

CHAPTER TWO: THE SITUATION ANALYSIS

2.0 Introduction

This chapter covers the analysis of current vision and mission, relevant documents, performance reviews, stakeholder's analysis, SWOC analysis, Best Practices and PESTEL and critical issues as described below: -

2.1 Current Vision and Mission

2.1.1 Current Vision

'To become the leading provider of choice for affordable agricultural inputs, farm structure and machinery loans to smallholders by being responsive to agricultural development needs in Tanzania'

Rationale for change:

The current vision is too institutional and cannot be easily recalled by staff hence the need for review.

2.1.2 Current Mission

'To provide affordable loans to smallholder's farmers throughout Tanzania for poverty reduction and improved household livelihood as well as national food and nutrition security'

Rationale for change:

The mission statement is not clearly understood, especially in implementing the core business of the Institution hence need for change.

2.2 REVIEW OF RELEVANT DOCUMENTS / INFORMATION

Tanzania Development Vision 2025

The TDV 2025 aimed to make Tanzania a middle – income, competitive and semi – industrialized economy with shared growth and high-quality human development. AGITF as one of the implementers will provide loans to smallholder farmers so as to

improve their livelihood. To support these government efforts, AGITF will improve food security and economic growth at household level through agricultural financing.

CCM Election Manifesto 2020 - 2025

CCM Manifesto has highlighted some key issues that are going to be considered in improving Agricultural Sector in Tanzania. Some of the issues are strengthening availability of inputs and implements to increase productivity through application of modern technology in provision of subsidy and inputs together with linking farmers and Tanzania Development Bank and other Banks and financial Institutions; To train farmers on principles of good agriculture by increasing number of Extension Officers; and establish Agricultural Training Centers in every ward; and Strengthening Agriculture Irrigations schemes to reduce rain dependence by increasing area of irrigation.

To accomplish that goal AGITF planned to transform agriculture, livestock and fisheries to ensure food security through agricultural loan disbursement. Hence contributed to self-reliance in food at all times and fully to economic development.

Five Years Development Plan (FYDP III)

Tanzania's economy still dominated by agriculture as it employs about 65.6 percent of the total workforce. Viewing that importance, the FYDP III aims to see agriculture growth rate reached at 3.9 percent also it contributes about 26.1 percent of the GDP share. AGITF will provide loans to finance agricultural projects so as to increase production, productivity and raw materials for industries, hence improve livelihoods as well and create employment.

Sustainable Development Goals SDG

One of the SDGs goals is to reduce poverty from its population living in poverty by ensuring there is protection systems, ensure equal rights to economic resources and basic services. Therefore, AGITF will also strive to provide loans to borrowers to reduce poverty and improve livelihood among the society especially the smallholder farmers.

HIV/AIDS Policy

The Government in her National Health Policy of 2007 states that it is making great efforts to deal with the AIDS epidemic. However, the lack of a proper response to the AIDS epidemic among the people continues to affect the efforts to deal with this epidemic. This situation continues to affect the workforce, increasing deaths, orphans, poverty and medical costs as well as affecting the welfare, economy and security of the nation. From this perspective AGITF will also aligned to this policy by providing support, control and create awareness and its mitigation. AGITF will continue to adhere to the guideline and prevention and control of NCDs and HIV/AIDS at workplace and mainstream the prevention approaches.

Anti - Corruption Strategy

The Government sees Corruption as one of the vices in the country that has a negative impact on social and economic growth. Economic growth, public resource mobilization, allocation and utilization as well as public service delivery impaired by iniquities of corruption. In this regard, AGITF will continue to mainstream the National Anti- Corruption Strategy and Action Plan Phase III (NACSAP III) into its plans, strategies, regulations and enhance good governance, transparency and accountability in loans management for better services delivery to its customers.

National Agricultural Policy

The national agricultural policy focuses to develop an efficient, competitive and profitable agricultural industry that contributes to the improvement of the livelihoods of Tanzanians and attainment of broad-based economic growth and poverty alleviation. To support government efforts AGITF through its core mandates functions will ensure loans are provided to smallholder farmers to improve their livelihoods.

2.3 PERFORMANCE REVIEW

The overall achievement, constraints and challenges occurred during the implementation of the Plan for each objective as described below.

Objective A: HIV/AIDS supportive services improved

This objective intended to ensure each staff is aware in his/her health status through increased HIV/AIDS campaign/awareness programme and provide support to staff living with HIV/ AIDS (SLHA).

Achievement

Increase awareness on HIV/AIDS and Non -Communicable diseases through awareness campaign/program conducted annually, staff tested for HIV/AIDS and 50 boxes of supporting gears were in place for use.

Constraints

Most of staffs who are affected do not disclose their status

Way Forward

- i. Conduct awareness to staff on HIV/AIDS and NCD annually; and
- ii. Establish fitness program at work place.

Objective B: Implementation of the National Anti-Corruption Strategies enhanced

This objective intended to promote efficiency, transparency and accountability at AGITF through effective implementation of National Ant Corruption Strategy and Action Plan Phrase III.

Achievement

Complaints desk was established to the office and one awareness program on ethics and anti-corruption measures conducted annually. However, no case of corruption has been reported.

Constraints

- i. Fear to report of corruption incidences;
- ii. Inadequate information on AGITF functions to stakeholders; and
- iii. Inadequate fund to conduct awareness programs.

Way Forward

- i. To conduct awareness campaigns program on the National Anti-Corruption to AGITF staff and stakeholder; and
- ii. Allocate budget annually to facilitate awareness campaigns.

OBJECTIVES C: Loan disbursement and recovery improved

Achievement

From 2020/2021 - 2022/2023 the Fund managed to issue 121 loans which is 24.2% of the expected disbursement (500 loans). The Credit Policy was reviewed as per Government directions, new products namely Mkulima Loan and Mkulima Nafuu Loan were designed and developed as well as introducing credit life insurance. Likewise, Management Loan Committee (MLC) meetings were conducted.

Constraints

- i. Loan management system is semi-manual;
- ii. Insufficient funds for loans disbursement (Revolving);
- iii. Insufficient funds to meet operation cost;
- iv. Inadequate agricultural loan management skills to Operations Officers;
- v. Inherent risk in agriculture financing;
- vi. The impact of COVID -19 on loan recovery; and
- vii. Target customer (smallholder farmers) not defined in the Fund Act.

Way forward

- i. Automation of key business process;
- ii. Develop and implement resource mobilization strategy;

- iii. Conduct capacity building to operation officers on loan management;
- iv. Regular updates on risk mitigation practices;
- v. Define the small holder farmers in the Act and regulation; and
- vi. Implement non-performing loan reduction strategy.

OBJECTIVE D: Revenue collection and financial management enhanced

Achievement

The Ministry in the year 2022/2023, through the Agricultural Inputs Fund, has granted 20 loans worth 704,278,062.50 shillings. Likewise, the Ministry through AGITF has started a cheap loan service to enable young people and women to get capital to enable them to participate in agricultural activities. Also, the reduction in non-compliance due to improved financial control, budget control and reporting has resulted in AGITF receiving an unqualified opinion for three years in a row. In addition, AGITF obtained 100% use of the system for receiving and making payments (GePG and MUSE). Also, it has reached an average operating efficiency of 11%. Improve risk management maturity through the development and implementation of an institutional risk management system. However, the role of financial management performed by the audit committee under the support of internal audit functions (the Committee sat all legal sessions).

Constraints

- i. Limited number of staff with professional qualification i.e. CPA;
- ii. Operation costs are higher than the revenue collected. (Operation self-sustainability is below 100%);
- iii. Inadequate fund to implement AGITF functions;
- iv. Inadequate skills in the area of project writeup; and
- v. Financial and Accounting records are maintained semi – manually.

Way forward

- i. Establish cooperation with development partners;
- ii. Automation of Financial and Accounting records;
- iii. Conduct capacity building on project writeup; and
- iv. Develop and implement resource mobilization strategy.

Objective E: Fund capacity to deliver service strengthened Achievement

Improve of service delivery after approval internal working documents such as Credit Policy, Credit Operation Manual, Risk Management Framework etc. Improved Management Information System such as use of MUSE, TANEPS, PlanREP, HCMIS, e-Office, GIMIS, GAMIS, Active Directory etc. and increased head count from 28 to 41 staff.

Constraints

- i. Business process not fully automated;
- ii. Failure to take advantage of using e-mrejesho;
- iii. Centralization of AGITF activities (Dodoma) which limit outreach;
- iv. Lack of AGITF Regulation which limit effective implementation of the Act;
- v. Unconducive working environment due to office space/layout limitation;
- vi. Insufficient funds to carter administrative costs; and
- vii. Inadequate stakeholder's communication.

Way Forward

- i. Automation of key business process;
- ii. Operationalise e-mrejesho;
- iii. Establishing zonal offices;
- iv. Enact Agricultural Input Trust Fund Regulations;
- v. Construction of Office building;
- vi. Sustainability of complain handling desk;
- vii. Operationalise client service charter;
- viii. Develop and implement revenue mobilization strategy; and

- ix. Develop and implement communication strategy.

2.4 STAKEHOLDERS' ANALYSIS

This table below present AGITF stakeholders, services offered and stakeholders expectations.

Table 1: Stakeholders analysis

| No. | Stakeholder | Service offered to AGITF | Stakeholder's Expectations |
|-----|---|--|---|
| 1. | Government (Ministries, Treasury Registrar) | Provides funds for operating the affairs of AGITF | <ul style="list-style-type: none"> i. Prompt corporate governance ii. Issuing reliable reports on output and outcomes of the loans iii. Timely, accurate and reliable sharing of information |
| 2. | Ministry of Agriculture | <ul style="list-style-type: none"> i. Provide advice on different governance issues ii. Information sharing on directives and circulars issued by the Government | <ul style="list-style-type: none"> i. Comply to National plans and strategies. ii. Quality service delivery iii. Good corporate governance |
| 3. | Borrowers | <ul style="list-style-type: none"> i. Information sharing of Funds loans service | <ul style="list-style-type: none"> i. Timely access of loan ii. Agricultural production and productivity improved iii. Household income increased |

| No. | Stakeholder | Service offered to AGITF | Stakeholder's Expectations |
|-----|--------------------------------------|---|--|
| 4. | Employees | <ul style="list-style-type: none"> i. Quality service delivery ii. Good leadership iii. Raise loan awareness to the public | <ul style="list-style-type: none"> i. Adequate remuneration ii. Career growth iii. Conducive working environment iv. Capacity building v. Provide working tools and equipment's |
| 5. | Local Government Authorities (LGA's) | <ul style="list-style-type: none"> i. Timely, accurate and ii. Reliable sharing of borrowers' information | <ul style="list-style-type: none"> i. Timely, accurate and reliable report ii. Accurate information |
| 6. | National Audit Office | performance reports | <ul style="list-style-type: none"> i. Unqualified audit reports ii. Compliance to financial laws and regulations |
| 7. | Development Partners | <ul style="list-style-type: none"> i. funds support ii. technical support ii. Information sharing | <ul style="list-style-type: none"> i. Good governance, ii. transparency and accountability |
| 8. | Youth and Women (BBT programme) | <ul style="list-style-type: none"> i. Information sharing of Funds loans service | Timely access of loan |
| 9. | Media | Information sharing | Accurate Information |

2.5 ANALYSIS OF STRENGTH, WEAKNESS, OPPORTUNITIES AND CHALLENGES (SWOC)

Strength

- i. Availability of qualified staff to deliver the AGITF'S mandate;
- ii. Low staff turnover and a high staff retention rate;
- iii. Presence of affordable loans to customers and sound financial reporting system;
- iv. Presence of credit life insurance and well-defined products; and
- v. Provision of feedback mechanism on the performance of loans disbursed to customers

Weakness

- i. Inadequate marketing of AGITF products;
- ii. Shortage of staff, working tools and office space;
- iii. Inadequate network with financiers/ donors to mobilize resources of funds;
- iv. Inadequate public communication on AGITF functions;
- v. Management Information System not yet fully integrated;
- vi. Inadequate loan repayment; and
- vii. Inadequate monitoring of customers' operation.

Opportunities

- i. Government owned entity with a clearly defined mandate enunciated in the Agricultural Inputs Trust Fund Act, 1994 [Cap 401 R. E 2002] as amended by Written Laws (Miscellaneous Amendments) (No. 2) Act, 2020;
- ii. Presence of financial intermediaries and trust funds ready to work with AGTIF;
- iii. Presence of government policies aimed at financing agricultural sector;
- iv. Presence of training Institutions that provide training to staffs;
- v. Increase demand of agricultural inputs and machineries;

- vi. Increase demand of loans application;
- vii. Growing interest of youths in agriculture; and
- viii. Existence of Building a Better Tomorrow – Youth Initiative in Agribusiness program.

Challenges

- i. Land conflicts between farmers and livestock keepers which could affect intended projects;
- ii. High risk nature of funded projects which are highly dependent on weather;
- iii. Inadequate and inappropriate collateral used by loan applicants;
- iv. Political interference in decision making;
- v. Perception by the general public that AGITF's loans are free handouts from the government;
- vi. Increasing number of competitors funding agricultural activities;
- vii. Low-income capacity of most of the customers; and
- viii. Natural calamities like drought, floods and diseases which affect agricultural and livestock keeping projects.

2.6 PESTEL ANALYSIS

Political Aspect

CCM Election Manifesto 2020 - 2025 has highlighted some key issues that are going to be considered in improving Agricultural Sector in Tanzania. Some of the issues are strengthening availability of inputs and implements to increase productivity through application of modern technology in provision of subsidy and inputs together with linking farmers and Tanzania Development Bank and other Banks and financial Institutions. AGITF will continue to enjoy political stability by supporting farmers to acquire inputs through low rates loans for agricultural activities.

Socio - Economic aspect

Tanzania's agriculture which comprises of crops, livestock, fisheries and forestry activities is the mainstay of the national

economy; agriculture sector for the year 2021 it provides about 65.6 percent of employment, accounts for about 26.1 percent of GDP, 30 percent of exports and 65 percent of raw materials to the Industrial Sector. AGITF has a major potential to provide solutions to the major challenges facing the country due to rising level of poverty, food insecurity and high rates of unemployment by providing soft loans to smallholder farmers.

Technological Aspect

Effective utilization of technology improves networking with key stakeholders and fully automation of business process for efficiency provision of our services. AGITF will Increase use of technology like mobile phones and social media to simplify sharing of agricultural information and payment of services.

Environmental aspect

AGITF as the Government Institution is supporting the Government initiative of Environmental Protection. Agriculture Policy and Livestock Policy both insist on sustainable environment to provide education on crop rotation, land management and insist on livestock farming basing on carrying capacity.

Legal Aspect

Presence of the Agricultural Inputs Trust Fund Act, 1994 [Cap 401 R. E 2002] as amended by Written Laws (Miscellaneous Amendments) (No. 2) Act, 2020 which mandated AGITF to be a stop Centre on the widening inputs supply gap resulting from inadequate financing in the country and alternative way of financing in order to ensure sustainable supplies of inputs to the farmers. However, the Act was enacted in 1994 hence many reforms and changes in policies regarding to Agricultural Sector has been made. AGITF is planned to propose some amendments to the Act and make its Regulations so to meet Stakeholders needs and expectations.

2.7 CRITICAL ISSUES

The following were identified as areas which need special interventions after undertaking thorough analysis.

- i. Improve Loan management;
- ii. Develop resource mobilization strategy
- iii. Develop marketing/communication strategy;
- iv. Automation of key business process;
- v. Review/Amendment of the Agricultural Inputs Trust Fund Act and make its Regulations;
- vi. Improve Financial Management and Sustainability;
- vii. Improve Human Resources Management and working environment;
- viii. Improve Information Communication and technology System;
- ix. Improve internal control system and Governance;
- x. Improve planning, monitoring and evaluation;
- xi. Improve performance management Systems;
- xii. Increase focus on cross - cutting issues (HIV/AIDS, NCDs and corruption);
- xiii. Improve AGITF Registry and record management; and
- xiv. Improve complaints feedback mechanism.

CHAPTER THREE: THE PLAN

3.0 Introduction

This chapter presents the strategic direction that covers the Vision, Mission, Core values, Objectives, strategies, targets and Outcome indicators to be implemented in the next five years (2021/22 - 2025/26) as described below

3.1 Vision, Mission and Core Values

3.1.1 Vision

‘Transformed small holder farmers for better tomorrow’

3.1.2 Mission

‘To provide agricultural loans to smallholders’ farmers for Socio - economic development’

3.2 Core Values

i. **Accountability**

We are responsible for our actions in executing our duties

ii. **Integrity**

We execute our duties with high degree of honest and ethical principles

iii. **Good Governance**

We are governed by laws, rules and regulations in making decisions

iv. **Teamwork**

We work as a team to meet our goals

v. **Customer responsiveness**

We put our customer first in-service delivery

3.3 Objectives, Strategies, Targets and Outcome Indicators

Objectives

AGITF has developed four (4) objectives to be implemented for a period of five years as described below: -

A. HIV/AIDS infections and Non-communicable diseases reduced and supportive services improved;

- B. National anti-Corruption strategy implementation enhanced and sustained;
- C. Loans Management to Smallholder farmers strengthened; and
- D. AGITF capacity to deliver supportive services Improved.

Objective A: HIV/AIDS infection and NCDs reduced and supportive services improved;

Rationale

The effects of HIV/AIDS and NCDs at work place has been noted, as it affects both trained and experienced human resources as well as social welfare. It is from this base the Government directs all MDAs, Agencies and LGAs to develop and implement HIV/AIDS interventions at workplace.

HIV/AIDs and NCDs interventions provide supportive services and preventive measures which facilitate the efficient and effective management of the HIV/AIDs and NCDs response. To address these interventions, AGITF has set the following strategies and targets.

Strategies

Improve supportive services and preventive measures for HIV/ AIDS and NCDs.

Targets

- i. Two (2) awareness programs on HIV/ AIDS and NCDs implemented by June, 2026; and
- ii. Supportive services to staff living with HIV/AIDs provided annually

Outcome Indicators

- i. Rate of staff voluntary tested; and
- ii. Percentage of staff aware with HIV/AIDs and NCDs.

Objective B: National anti-Corruption strategy implementation enhanced and sustained

Rationale

Implementation of NACSAP III focuses on reduction of corruption in strategic areas prone to corruption such as procurement, loan disbursement and revenue collection. Therefore, the overarching objective of NACSAP III is to ensure that corruption in the country is reduced. Government has directed all Public Institutions to develop and implement NACSAP III Action Plans that will address critical governance issues including corruption and maladministration. AGITF has set the following strategies and targets to address the Objective:

Strategies

Enhance compliance of NACSAP III

Targets

Two (2) awareness programs on compliance of NACSAP III implemented by June, 2026

Outcome Indicators

- i. Percentage of corruption cases confirmed; and
- ii. Percentage of staff awareness on corruption at work place.

Objective C: Loans Management to Smallholder farmers strengthened

Rationale

Tanzania like any other developing countries highly depend on agriculture for income generation, raw materials for agro-processing industries and job creation. Owing the sector being highly dominated by smallholder farmers who have no bank records and collateral, lack of finance remains the leading obstacles. Commercial Banks who are the major suppliers of finance are reluctant to finance smallholder farmers due to risks associated with the agriculture sector.

For the last three years loan recovery increased from 41 percent in 2018/19 to 68 percent in 2020/21. On the other hand, loan advance decreased from 35.1 percent in 2018/19 to 32.5 percent in 2020/21. AGITF intends to increase the number of beneficiaries by providing loans to smallholder farmers who are the majority,

especially youth and women who are not favoured by commercial Banks.

Strategies

- i. Improve Loan supervision and recovery; and
- ii. Improve AGITF visibility.

Targets

- i. Non-Performing Loans (NPLs) reduced from 73% to 53% by June 2026
- ii. Credit services to 500 smallholders' farmers provided by June 2026
- iii. Marketing/communication strategy developed and implemented by June, 2026 and
- iv. Five (05) promotion campaigns on new products implemented by June 2026

Outcome Indicators

- i. Percentage of smallholder farmers satisfied with credit services;
- ii. Percentage of loan portfolio concentrated by smallholder farmers; and
- iii. Percentage of stakeholder awareness on the AGITF services.

Objective D: AGITF capacity to deliver supportive services Improved

Rationale

Currently, AGITF depends on government funds to operationalize its functions to meet various stakeholders' expectations. This obligation will be achieved through strengthening institutional framework, financial control systems, internal control systems, human resource management systems, procurement systems, monitoring and evaluation systems and internal and external communication.

In implementing these systems, AGITF will adhere to service delivery and good governance. Despite of the current situation, AGITF is facing challenges on some systems operating semi-manually, shortage of human resources and financial resources for development and operation expenses. Effective implementation of this Objective will help to address the situation.

Strategies

- i. Improve Human Resources Management and working environment; and
- ii. Improve internal control system and Governance.

Targets

- i. Human Resources Plan developed and implemented annually;
- ii. AGITF Office constructed and equipped with working facilities by June 2026;
- iii. Performance management systems implemented by June 2026;
- iv. 90% of internal audit function provided by June, 2026;
- v. Risk Management Framework implemented by June 2026;
- vi. Six (06) Board of Trustees meetings implemented annually;
- vii. ICT services provided by June 2026;
- viii. Financial management systems implemented by June 2026;
- ix. Procurement service provided by June 2026;
- x. Legal service provided by June 2026;
- xi. AGITF plans and budget implemented by June 2026;
- xii. Monitoring and evaluation system established and implemented by June 20256 and
- xiii. Resource mobilization strategy developed and implemented by June 2026.

Outcome Indicators

- i. Level of job satisfaction; and
- ii. Audit opinion.

CHAPTER FOUR: RESULT FRAMEWORK

4.1 Introduction

This chapter aims to track progress of intended results envisioned in this Plan as well as assessing the performance and realization of institution objectives. It covers development objective, result chain and result framework matrix, monitoring plan; planned reviews; evaluation plan and reporting plan as part of the monitoring and evaluation arrangements.

4.2 Development Objective

The overriding objective of AGITF is “***strengthened agriculture financing for improved smallholder farmers livelihood and pro-poor economic growth***”. This overriding development objective represents the highest level of results envisioned AGITF. However, the achievement of this objective will be contributed by several other players.

4.3 Result Framework Matrix

The Result Framework Matrix describe how the development objective will be achieved and how the results will be measured. It covers development objective, objective codes, medium term objectives, intermediate outcomes and outcome indicators. The indicators in the matrix will be used to track progress towards the achievement of the intermediate outcomes and objectives.

Table 2: Result Framework Matrix

| Development Objective | Objective Codes | Medium Term Objectives | Intermediate Outcomes | Outcome Indicators |
|--|------------------------|--|---|--|
| Strengthened agriculture financing for improved smallholder farmers livelihood, and pro-poor economic growth | A | HIV/AIDS infection and NCDs reduced and supportive services improved | Increased number of staff tested on HIV/AIDS Increased number of staff declaring their health status Changed of lifestyle Improved health status | Percentage of staff perception on the HIV/AIDS and NCDs Rate of staff voluntary tested |
| | B | Implementation of National Anti-Corruption Strategy enhanced and sustained | Reduced corruption cases reported Improved ethical conduct among staff | Percentage of corruption cases confirmed Percentage of staff awareness on corruption at work place |
| | C | Loans Management to Small holder farmers strengthened | Increases disbursement of credit Increased quality of loan portfolio Increased stakeholders' collaboration Increased loan applications Decreased stakeholders' complaints | Percentage of small holder farmers satisfied with credit services. Percentage of loan portfolio concentrated by small holder farmers Percentage of stakeholder awareness on the AGITF services |

| Development Objective | Objective Codes | Medium Term Objectives | Intermediate Outcomes | Outcome Indicators |
|-----------------------|-----------------|--|---|---|
| | D | AGITF capacity to deliver supportive services strengthened | Reduced staff turnover Reduced stakeholders' complaints Improved working environment Timely availability of data Increased staff morale Reduced risks Increased accountability Reduced disputes, litigations and cases Increased collaborations with development partners | Level of job satisfaction. Audit opinion |

4.4 Monitoring Plan

The monitoring plan covers nine (9) indicators and indicator description, baseline for each indicator; indicator target values, data collection and methods of analysis, indicator reporting frequency and responsible Department or Unit.

Table 3: Monitoring Plan

| S/No | Indicator | Indicator Description | Baseline | | Indicator Target Value | | | | | Data Collection and Methods of Analysis | | | Means of Verification | Frequency of Reporting | Responsibility of Data Collection |
|------|--------------------------------|---|----------|-------|------------------------|------|------|------|------|---|---|------------------------------|----------------------------------|------------------------|-----------------------------------|
| | | | Date | Value | Yr 1 | Yr 2 | Yr 3 | Yr 4 | Yr 5 | Data Source | Data Collection Instruments and Methods | Frequency of Data Collection | | | |
| 1. | Rate of staff voluntary tested | <p>This indicator intends to measure effectiveness of awareness programs conducted to staff on HIV/AIDS & NCDs.</p> <p>This will be attained by calculating</p> $X/Y*100$ <p>Where by:</p> <p>X= Number of staff tested</p> <p>Y = Total number of staff attended awareness</p> | 2019/20 | 36% | 41% | NA | NA | 41% | 50% | AGITF | Documentary review | Annually | Documentary review and interview | Annually | DHRAM |

| | | | | | | | | | | | | | | | |
|----|---|---|---------|---|----|----|----|----|----|-------|--------------------|----------|----------------------------------|----------|-------|
| | | program | | | | | | | | | | | | | |
| 2. | % of staff aware with HIV/AIDS and NCDs | This indicator intends to measure percentage of staff awareness on HIV/AIDS and NCDs. This will be attained by calculating $X/Y*100$. Whereby: X = Number of staff aware on HIV/AIDS and NCDs Y = Total number of staff attended awareness training | 2019/20 | | xx | xx | xx | 45 | 50 | AGITF | Documentary review | Annually | Documentary review and interview | Annually | DHRAM |
| 3. | % of corruption cases confirmed. | This indicator intends to measure Corruption cases reported & confirmed. This will be attained by calculating $X/Y*100$. Where by: X= Number of corruptions cases confirmed Y = Total | 2019/20 | 0 | xx | xx | xx | 2 | 5 | AGITF | Documentary review | Annually | Case Reported | Annually | DHRAM |

| | | | | | | | | | | | | | | | |
|----|---|---|-----------|-----|----|----|----|-----|-----|-------|--------------------|----------|----------------------|----------|-------|
| | | number of corruption cases reported | | | | | | | | | | | | | |
| 4. | % of staff awareness on corruption at work place | This indicator intends to measure staff awareness on corruption at work This will be attained by calculating $X/Y*100$ Where by: X= Number of corruptions reported Y = Total number of staff attended awareness program | 2019/20 | 41% | xx | xx | xx | 45% | 50% | AGITF | Documentary review | Annually | Questionnaires | Annually | DHRAM |
| 5. | % of small holder farmers satisfied with credit services. | This indicator intends to measure the fund existence and justification to offer quality /good service to smallholder farmers. It is calculated as $X/Y*100$ Where by: X= Number of Respondents Y = Sample Size | 2019/2020 | 50% | xx | xx | xx | 65 | 70 | AGITF | Survey | Annually | Small holder farmers | Annually | OM |

| | | | | | | | | | | | | | | | |
|----|--|--|-----------|-----|----|----|----|-----|-----|-------|--------------------|----------|------------------------------|----------|-----------------------|
| 6. | % of loan portfolio concentrated by small holder farmers | This indicator intends to measure the fund existence and justification to serve smallholder farmers. It is calculated as $(X/Y) * 100$ Where by: X= value of Loan Portfolio concentrated by smallholder farmers, and Y = Value of Total Loan Portfolio | 2019/2020 | 08% | xx | xx | xx | 10 | 15 | AGITF | Documentary Review | Annually | Loan Portfolio Report | Annually | OM |
| 7. | % of stakeholder awareness on the AGITF services | This indicator intends to measure level of stakeholder awareness on the AGITF services. This will be attained by calculating $X/Y * 100$ Where by: X= Number of stakeholders interviewed satisfied. Y = Total number of stakeholders interviewed | 2019/20 | 60% | xx | xx | xx | 75% | 85% | AGITF | Survey | Annually | Interview and questionnaires | Annually | Communication officer |

| | | | | | | | | | | | | | | | |
|----|----------------------------|--|---------|-------------|-------------|-------------|-------------|-------------|-------------|-------|--------------------|----------|-------------------------------|-----------|------|
| 8. | Level of job satisfaction. | This indicator intends to measure level of staff satisfaction. This will be attained by obtaining the marks shown below. 100 - 80=Excellent 79 - 60=V. Good 59 - 40=Good 39 - 00= Poor | 2019/20 | 41 | xx | xx | xx | 45% | 50% | AGITF | Documentary review | Annually | Questionnaires | Quarterly | HRAM |
| 9. | Audit opinion | This indicator intends to show effectiveness of financial control and report. It is established from the extract of the annual audited account issued by CAG | 2018/19 | Unqualified | Unqualified | Unqualified | Unqualified | Unqualified | Unqualified | NAO | Documentary review | Annually | CAG report on audited account | Annually | CA |

4.6 PLANNED REVIEW

The planned reviews cover review meetings, milestones and rapid appraisals. These reviews aim to obtain progressive status on the implementation of strategic plan.

4.6.1 Review Meetings

Ten (10) review meetings will be conducted to track progress on the milestones, activities and targets/outputs critical for achievement of organizational objectives.

Table 4: Review Meeting

| S/N | Type of Meeting | Frequency | Designation of the Chairperson | Participants |
|-----|-----------------------------------|--------------------|--------------------------------|----------------------|
| 1. | Board Meeting | Quarterly | Board Chairman | Board members |
| 2. | Management Meeting | Monthly | Executive Director (ED) | HoDs and HoU |
| 3. | Staff meeting | Semi Annually | ED/HRAM | All staff |
| 4. | Department meeting | Monthly | HODs and HoU | Department Staff |
| 5. | Tender Board meeting | Monthly | OM | Tender Board Members |
| 6. | Budget Committee meeting | Monthly, quarterly | ED | HoDs and HoU |
| 7. | ICT steering committee meeting | Quarterly | ED | HoDs and HoU |
| 8. | Recruitment Committee meeting | At a time | ED | HoDs and HoU |
| 9. | Management Loan Committee meeting | Quarterly | ED | HoDs and HoU |
| 10. | Integrity Committee meeting | Quarterly | Designated chairperson | Members |

4.6.2 Planned Milestones

The following planned milestones will be implemented in this Strategic Plan as detailed in table below.

Table 5: Planned Milestones

| Years | Planned Reviews | Milestones | Timeframe | Responsible Person |
|---|-----------------|---|------------|--------------------|
| 2021/22 | | 30 AGITF staff attended HIV/AIDS training | June 2022 | DHRAM |
| | | 4 staff attended anti-corruption training | June 2022 | DHRAM |
| | | 42 loans issued | June 2022 | OD |
| | | 70% of collection attained | June, 2022 | OD |
| | | 14 audits conducted. | June 2022 | IAU |
| | | Annual plan and budget prepared | June, 2022 | PD |
| | | Twenty-two (22) cases attended. | June, 2022 | LU |
| | | Two (2) Tender board meetings conducted. | June, 2022 | PMU |
| | | Five (5) audit committee meetings conducted | June, 2022 | IAU |
| | | Fifteen (15) staff attended training | June, 2022 | DHRAM |
| 2022/23 | | Sensitization on the spread of HIV/AIDS conducted | June, 2023 | DHRAM |
| | | Anti-corruption training conducted to staff | June, 2023 | DHRAM |
| | | Complaints handling mechanism established | June, 2023 | DHRAM |
| | | Fifty-six (56) loans issued | June, 2023 | OD |
| | | 54% loan collection attained | June, 2023 | OD |
| | | Staff participated in three exhibitions (Nanenane, World Food Day and World Milk Day) | June, 2023 | DHRAM |
| | | Risk management framework reviewed (2020/21) | June, 2023 | IAU |
| | | Plan and budget (MTEF) implementation report prepared. | June, 2023 | PD |
| 2023/24 | | 38 staff trained on HIV/AIDS and NCDs | June 2024 | DHRAM |
| | | Anti-corruption training conducted to 41 staff | June 2024 | DHRAM |
| | | Twenty-three (23) loan issued. | June 2024 | DO |
| | | Credit policy reviewed and approved | June 2024 | DO |
| | | Staff participated in two exhibitions (Nanenane and World Food day) | | |
| | | 46% of loan collection attained | June 2024 | DO |
| | | 2 audit committee meetings conducted. | June 2024 | IAU |
| | | Plan and budget (MTEF) implementation report prepared. | June, 2024 | PD |
| | | Eight (8) board Meetings conducted. | June 2024 | DHRAM |
| | | Scheme of Service reviewed and implemented. | June, 2024 | DHRM |
| Two (2) Tender Board meetings conducted | June, 2024 | PMU | | |
| 2024/25 | | One (1) awareness program on HIV/ AIDS and NCDs implemented. | June 2025 | DHRAM |
| | | Supportive services to staff living with HIV/AIDS provided | June, 2025 | DHRM |
| | | One (1) awareness program on compliance of NACSAP III implemented | June 2025 | DHRAM |
| | | Non-Performing Loans (NPLs) reduced. | June 2025 | OD |
| | | Credit services to smallholders' farmers provided. | June, 2025 | OD |

| | | | | |
|---------|--|---|------------|--------|
| | | Two (2) promotion campaigns conducted. | June, 2025 | OD |
| | | Human Resources Plan developed and implemented. | June 2025 | DHRAM |
| 2025/26 | | One (1) awareness program on HIV/ AIDS and NCDs implemented | June 2026 | DHRAM |
| | | Supportive services to staff living with HIV/AIDs provided | | DHRAM |
| | | One (1) awareness program on compliance of NACSAP III implemented | June 2026 | DHRAM |
| | | Non-Performing Loans (NPLs) reduced. | June, 2026 | OD |
| | | Credit services to smallholders' farmers provided. | June, 2026 | OD |
| | | Marketing/communication strategy implemented. | June, 2026 | PD |
| | | Promotion campaigns implemented | June, 2026 | OD |
| | | Human Resources Plan implemented. | June 2026 | DAHRAM |
| | | AGITF Office constructed | June, 2026 | DAHRAM |
| | Resource mobilization strategy implemented | June, 2026 | OD | |

4.6.3 Rapid Appraisals

Two (2) rapid appraisals have been identified, the table covers the type of rapid appraisal, description of the rapid appraisal, methodology, frequency and responsible person. It intends to gather information for facilitating implementation of planned activities.

Table 6: Rapid Appraisals

| S/N | Rapid appraisal title | Description of the Rapid appraisal | Appraisal areas/questions | Methodology | Frequency | Responsible person |
|-----|--|--|--|-----------------|------------------------------|--------------------|
| 1 | Study on the smallholder farmers financing needs | This study intends to assess the needs of smallholder farmers in agriculture financing | <ul style="list-style-type: none"> i. What is the existing financial requirement for smallholder farmers? i. What are the existing products for smallholder farmers in the market (competitor)? ii. What is the type of | i. Survey study | i. 01st July to Dec 31, 2023 | OD |

| | | | | | | |
|---|---------------------------|--|--|--------|--------------------------|----|
| | | | technology used by smallholder farmers? | | | |
| 2 | Study on service delivery | This study intends to assess the perception of the stakeholders on the quality of AGITF services | <ul style="list-style-type: none"> i. Are you aware of the AGITF services? ii. Are you satisfied with the service offered? ii. What are your suggestions/recommendation improving our services? | Survey | October to December 2024 | PD |

4.7 EVALUATION PLAN

One (1) Evaluations plan has been identified, the table covers the evaluation type, evaluation questions, methodology, timeframe and the responsible persons. The plan intends to obtain evidence as to whether the interventions and outputs achieved have led to the achievement of the outcomes as envisioned in this Strategic Plan.

Table 7: Evaluation plan

| SN | Evaluations | Evaluation Description | Evaluation Questions | Methodology | Timeframe | Responsible Person |
|----|-----------------------|--|--|-------------|------------------|--------------------|
| | impact on loan issued | This Evaluation intends to assess the effectiveness and efficiency resulted from loan issued | <ul style="list-style-type: none"> i. What are the benefits accrued from the loan? ii. To what extent does the loan issue increase production and productivity iii. To what extent does | Survey | Jan to June 2024 | OD |

| SN | Evaluations | Evaluation. Description | Evaluation Questions | Methodology | Timeframe | Responsible Person |
|----|-------------|-------------------------|--|-------------|-----------|--------------------|
| | | | the loan issue increase household Income | | | |

4.7. REPORTING PLAN

This involves the Internal and external reports plan that will be conducted in the execution of the strategic plan.

4.7.1 Internal Reporting Plan

The internal report covers type of report, recipient, frequency and responsible person. 12 internal report will be prepared on quarterly and monthly or on demand basis and submitted to the Executive Director for action as described in the table below.

Table 8: Internal Reporting Plan

| S/N | Type of Report | Recipient | Frequency | Responsible Person |
|-----|--------------------------------|-----------|-----------|---------------------|
| 1 | Performance report | ED | Monthly | OM/PM/CIA/FM/PM/HRM |
| 2 | Progressive report | ED | Quarterly | OM/PM/CIA/FM/PM/HRM |
| 3 | Budget performance report | ED | Quarterly | PM |
| 4 | Internal audit report | ED | Quarterly | CIA |
| 5 | Revenue and expenditure | ED | Quarterly | CA |
| 6 | Procurement report | ED | Quarterly | HPMU |
| 7 | Financial report | ED | Quarterly | CA |
| 8 | Monitoring report | ED | Quarterly | PM |
| 9 | Portfolio performance report | ED | Quarterly | OM |
| 10 | Collection and recovery report | ED | Monthly | OM |
| 11 | Human resource and | ED | Monthly | HRM |

4.7.2 External Reporting Plan

The external reporting covers type of report, recipient, frequency and responsible person. Five (5) reports will be prepared annually and quarterly or on demand basis and submitted to various external stakeholders for their action as described in the table below.

Table 9: External Reporting Plan

| S/N | Type of Report | Recipient | Frequency | Responsible Person |
|-----|------------------------------|-------------------|-----------|--------------------|
| 1. | Annual performance report | MoA / OTR/ Public | Annually | Executive Director |
| 2. | Financial Statement | CAG/OTR | Annually | Executive Director |
| 3. | Performance contract report | OTR | Quarterly | Executive Director |
| 4. | Budget implementation report | MoA and MoFP | Quarterly | Executive Director |
| 5. | Annual procurement Plan | PPRA | Annually | Executive Director |

ANNEX: I

STRATEGIC PLAN MATRIX

| OBJ. CODE | OBJECTIVE DISCRIPTION | STRATEGIES | TARGETS | OUTCOME INDICATORS | RESPONSIBLE PERSON |
|-----------|--|---|--|--|--------------------|
| A | HIV/AIDS infection and NCDs reduced and supportive services improved | Improve supportive services and preventive measures for HIV/AIDS and NCDs | Two (2) awareness programs on HIV/ AIDS and NCDs implemented by June, 2026. | i. Rate of staff voluntary tested ii. % of staff aware with HIV/AIDS and NCDs | HRAM |
| | | | Supportive services to staff living with HIV/AIDS provided annually | | HRAM |
| B | Implementation of National Anti-Corruption Strategy enhanced and sustained | Enhance compliance of NACSAP III | Two (2) awareness programs on compliance of NACSAP III implemented by June, 2026 | i. Percentage of corruption cases confirmed. ii. Percentage of staff awareness on corruption at work place | HRAM |
| C | Loans Management to Small holder farmers strengthened | Improve Loan supervision and recovery | Non-Performing Loans (NPLs) reduced from 73% to 53% by June 2026 | i. Percentage of small holder farmers satisfied with credit services. ii. Percentage of loan portfolio concentrated by small holder farmers iii. Percentage of stakeholder awareness on the AGITF services | OM |
| | | | Credit services to 500 smallholders' farmers provided by June 2026 | | OM |
| | | Improve AGITF visibility | Marketing/communication strategy developed and implemented by June, 2026 | | PRO |
| | | | Five (05) promotion campaign on new products implemented by June 2026 | | PRO |
| D | AGITF capacity to deliver supportive services | Improve Human Resources Management and | Human Resources Plan developed and implemented annually | i. Level of job satisfaction. ii. Audit opinion | HRAM |
| | | | 100% of staff welfare facilitated by June 2026 | | HRAM |

| OBJ. CODE | OBJECTIVE DISCRIPTION | STRATEGIES | TARGETS | OUTCOME INDICATORS | RESPONSIBLE PERSON |
|-----------|-----------------------|--|--|--------------------|---|
| | strengthened | working environment | AGITF Office constructed and equipped with working facilities by June 2026 | | HRAM |
| | | | Performance management systems implemented by June 2026 | | HRAM |
| | | Improve internal control system and Governance | 90% of internal audit service provided by June, 2026 | | CIA |
| | | | Risk Management Framework implemented by June 2026 | | CIA |
| | | | Six (06) Board of Trustees meetings implemented annually | | HRAM |
| | | | ICT services provided by June 2026 | | ICTO |
| | | | Financial management systems implemented by June 2026. | | CA |
| | | | Procurement service provided by June 2026 | | HPMU |
| | | | Legal service provided by June 2026 | | LO |
| | | | | | AGITF plans and budget implemented by June 2026 |
| | | | Monitoring and evaluation system established and implemented by June 2026 | | PM |
| | | | Resource mobilization strategy developed and implemented by June 2026 | | PM |

Annex II

APPROVED AGITF ORGANIZATION STRUCTURE

