

• Benefit of DHCL to Smallholder farmers.

- ✓ Increased access to finance.
- ✓ Improved dairy and horticulture production and yields.
- ✓ Improved food security for the farmers, their families and the wider communities they serve.
- ✓ Improved efficiencies and support in access to finance engagements.

• DHCL Loan Product Features.

- ✓ Grace period of 1 to 2 years for interest and principal respectively.
- ✓ Flexible loan amounts to SACCOs.
- ✓ Loan Repayment period of up to 5 years.
- ✓ Both secured and unsecured facilities.

• Our minimum requirements.

- ✓ A brief description of the SACCO, including an organizational chart and CVs of key management.
- ✓ Registration and legalization documents of the SACCO.
- ✓ Details of available products which must include Dairy and Horticulture loan products.
- ✓ Copies of audited financial statements for the preceding two years including a copy of the business's most recent management accounts and a description of the current financial position.
- ✓ SACCO's Business plan and expected use of funds..
- ✓ SACCO's track record and policies (systems and controls).



Contacts us

PCP Uganda

Plot M697, Equata Building 2nd Floor
UMA Show Grounds, Lugogo
P.O. Box 15373, Kampala, Uganda
Tel: +256 393 264 983/4.

Email: info@pearlcapital.net
Website: www.pearlcapital.net

SNV Office

Plot 10, Haji Kasaka Road
Kiyanja Ruharo-Kamukuzi
P.O. Box 1653
Mbarara-Uganda

SNV Eastern, Mbale:

Plot NO.72, Bungokho
Road, Mbale City

Technoserve Office:

Plot NO. 72, Bungokho
Road, Mbale City



PEARL CAPITAL PARTNERS

Who we are

Pearl Capital Partners (PCP) is an independent investment fund manager specializing in providing risk capital to Small and Medium sized Enterprises (SMEs) operating in the agriculture value chain in the Eastern and Southern African region.

Our team is comprised of professionals who have been investing in agribusiness SMEs since 2006 and have considerable experience supporting smallholder farmers that work with the SMEs.

Our Vision

To create an environment in which entrepreneurs are able to access funding for expansion, growth and general economic development in the region.



Our Mission

To provide medium to long term capital to ambitious SMEs and Cooperatives whose aim is to build sustainable and profitable agribusinesses while generating significant and measurable social and developmental impact among smallholder farmers.



PREVIOUS FUNDS MANAGED

1

African Agricultural Capital (AAC, 2006-2019)

The investors in this fund were Rockefeller Foundation, the Gatsby Charitable Foundation and Volksvermorgen NV. AAC invested in East African agricultural-related businesses across the value chain. It was fully invested in 16 Agri-SMEs across EA and achieved a full exit of all investments by 2018.

2

African Seed Investment Fund (ASIF, 2010-2022)

The Alliance for a Green Revolution in Africa (AGRA) is the sole investor in ASIF. ASIF's mandate was to provide affordable risk capital to seed companies to improve the delivery of quality certified seed to smallholder farmers. ASIF invested in 13 qualifying businesses in seven countries namely Kenya, Tanzania, Uganda, Rwanda, Ethiopia, Mozambique and Malawi.

3

African Agricultural Capital Fund (AACF, 2011-2018)

AACF's investors were the Rockefeller Foundation, the Bill and Melinda Gates Foundation, the Gatsby Charitable Foundation and JP Morgan Chase Social Finance. AACF invested in 8 high growth businesses that worked with many smallholder farmers in the agricultural value chain in Kenya, Uganda and Malawi, and offered them technical assistance through a facility financed by the United States Agency for International Development (USAID) Uganda.

4

Yield Uganda Investment Fund (Yield Fund, 2017-2027)

The European Union (EU), the International Fund for Agricultural Development (IFAD), Uganda National Social Security Fund (NSSF), FCA Investments (FCAI) and the Open Society Foundations (OSF) established this Agri-impact investment fund for SME agribusiness development in Uganda. Yield Fund has invested in 15 Agribusinesses in Uganda and is currently in its divestment period which will be ending in 2027. All the 15 investees have a social and developmental objective of working with smallholder farmers.

CURRENT FUND UNDER DEPLOYMENT

Dairy Horticulture Credit Limited (DHCL)



DHCL is a fund managed by PCP and funded by the Kingdom of the Netherlands (EKN) Embassy. The fund has two separate credit lines, each capitalized with €3 million. This credit fund will primarily lend efficient medium-term loans to SACCOs and Cooperatives in Uganda's Central, Eastern, Western, and Southern regions for onward lending to their smallholder farmer members operating in the Dairy and Horticulture Agri-sub sectors. DHCL was established in November 2022, and the Fund manager, PCP, is actively identifying, evaluating, and investing in eligible SACCOs, SMEs and cooperatives in Uganda.

DHCL is collaborating with SNV and Technoserve to provide technical assistance and BDS support for institutions accessing credit from the fund. Their responsibilities include M&E support, backstopping, and monitoring SACCO and farmer use of the facility in addition to continuous capacity building..

• DHCL Target.

✓ SACCOs, SMEs and Cooperatives with Dairy and Horticulture loan products (pineapple, cabbage(broccoli),onions, tomatoes, hot pepper, green pepper, watermelon, avocados, okra, carrots and mangoes.).

• SACCOs and Cooperatives Target.

✓ Small Holder Horticulture and Dairy Farmers (with focus on women and youth) who are active members or not active but willing to enroll into SACCOs/Cooperatives/CBO/Groups.

• Benefits of DHCL to SACCOS and Cooperatives.

- ✓ Liquidity for onward lending
- ✓ Repayment grace-period
- ✓ Affordable and favorable repayment terms
- ✓ Membership growth (women & youth)
- ✓ Technical Assistance (training, coaching, BDS & mentorship)
- ✓ Revolving nature offers continuity
- ✓ Loan period of up-to 5 years

