

PULA

IMVULA

GROWING FOOD • PEOPLE • PROSPERITY

PGP MAGAZINE FOR DEVELOPING FARMERS



# Minimise risks with crop insurance

Photo: Amanda van Blerk.

**S**OUTH AFRICA IS A COUNTRY IN WHICH 90% OF THE LAND AREA IS CLASSIFIED AS ARID OR SEMI-ARID. IT IS THUS IMPERATIVE THAT EACH AGRICULTURAL FARMER TAKES INTO ACCOUNT THE CLIMATIC AND OTHER RISKS TO PHYSICAL PRODUCTION.

The principle of insurance as a risk-sharing device is the acceptance of appropriate premiums from a large number of clients, which enables the insurance company to pool the risks. The insurance company will then use the information or data about the frequency and severity of claims to determine premiums for all farmers who ensure their crops. The premiums are set at levels that will enable the company to pay claims from the aggregate of the contributed premiums and still leave a margin for operating costs and profit.

## CATEGORIES

These categories of hail and linked insurance cover and entail basic insurance, not multi-peril.

### Hail

Crop losses suffered as the result of the visible and direct physical destruction of sections of the plant, or the plant as a whole: Losses covered include seeds/kernels that are knocked out, the growing points of plants that are destroyed, leaves that are destroyed by shredding or by being partially or totally cut off, and hail damage to stalks or stems that are bruised, snapped or cut off.

Damage to plants, caused after a hailstorm, which is not visible at assessment and therefore not quantifiable, such as the delayed growth caused by cold damage from hailstones collecting around a plant, or disease resulting from hail damage, is not covered.

### Extended hail cover

Under normal circumstances hail cover ceases as soon as the crops are harvested including being pulled up, hewn down, cut off or removed from the field. In certain cases it is farming practice to leave certain crops after extraction from the ground, such as onions, for some time on the field. During this time, the crop is still exposed to hail damage and additional insurance is available.

## Minimise risks...

### Wind

Damage similar to hail damage, such as seeds/kernels that are blown out, and leaves and stems that are snapped off, is covered. As in hail damage assessment, the visible structural damage or destruction by the effects of wind on sections of the plant or the plant as a whole, are covered.

### Transit

The damage to products while being transported after harvest from insured fields as a result of fire, a collision and the overturning of vehicles is covered. However, cover is limited to a 100 km radius from the farm where the products were produced.

### Excessive rain

Only certain crops, such as wheat and grapes, are covered against yield grade loss as a result of too much rain during the physiological ripening stage of these crops.

### Fire

Damage to certain crops due to uncontrollable fire is covered. The insured must have followed the national regulations regarding the establishment of firebreaks to qualify for this cover.

### Frost

Losses suffered due to frost (cold damage), including poor pollination when the stamens, blades, stalks and leaves are killed by frost, are covered. The resulting impact on the crop yield is assessed by visible examination of the plant structures. Invisible damage, such as delayed growth due to cold, is not covered.

## IMPORTANT CROP INSURANCE PARAMETERS

Crop insurance can be taken out at any accredited agent, for example agricultural companies, banks, selected brokers or your closest insurance company area manager.

Factors that determine the cost of insurance per hectare are yield/hectare, commodity price, no-claim bonus, insurance rate and part of damages carried by farmer.

### Yield per hectare

Insure every land according to its potential yield and increase later if the potential of a field has increased. Farmers can decide for themselves against which yield to insure.

### Commodity price (R/t)

The crop price is always insured including VAT. Farmers can decide for which price they want to insure. Most Farmers use the closest silo, market or Safex price including VAT as norm when they insure.

### VAT on crop insurance

When considering tax, crop insurance is an agricultural input and therefore VAT must be charged. When taking out the policy, the producer can claim back the VAT from the South African Revenue Service (SARS), but when claims are settled, the claim amount will include VAT and VAT must then be paid over. In order to do this, the value per ton (commodity price) must include VAT.

### Part of the damage carried by farmer

- Apart from the fact that the client can determine the cost of his insurance through price and yield, he also has the choice of how much of the risk he wants to carry himself.
- The more choices of co-payment available, the cheaper the cost per hectare of insurance, but the farmer then carries a greater risk himself.
- Should the strategy be to obtain maximum cover, the farmer will use a franchise and not an excess option. This minimises the risk of the farmer. Although the franchise option is more expensive, it affords the best cover.

### Wind damage

Wind damage cover can be included by adding it to the hail policy for an additional 10% of the premium calculated for the hail cover alone. If your cover costs 5% for hail alone, the inclusion of the wind cover would thus cost 5,5% of the value on the total crop. This is advisable, as most hailstorms are accompanied by strong winds. Wet conditions in any year make it easier for large sunflower heads to fall over.

### No-claim bonus percentage rules (summarised)

- The no-claim bonus system of the crop insurer aims to financially benefit the insured with a lower risk than that of other insured in the same magisterial district.
- A farmer accumulates 10% no-claim bonus per crop per farm for every consecutive claim-free year insured, up to a maximum of 50%, except in the case of fruit and tobacco where 5% per claim-free year is accumulated up to a maximum of 30%.
- As the exposure to risk of crops and the location of farms differ, the no-claim bonus per crop per farm is accumulated for every claim-free year insured.
- Taken over a five-year period, the net insurance of the client who seldom claims will be cheaper than that of the client who claims every year.

### Insurance rate

The premium to be paid for crop insurance is determined by the risk. The crop, location and claim premium-ratio of crops differ therefore the rate is calculated according to magisterial districts. The rate of a district directly reflects the risk for a group of crops in that district.

### Cover per season

- Crop insurance cover is only granted for a specific production season.
- The following crop (season) must once again be insured against the chosen risks, price and yield.
- For the maximum value for money, it is important to insure as early as possible.



### Premium is payable once-off

Financing of premiums is available at most of the institutions acting as agents for crop insurance companies.

### Waiting period

A waiting period is applicable from the time the policy is taken out until the time cover commences. Therefore, farmers must insure timeously before damage can occur. The cost of insurance stays the same irrespective of the period for which cover is granted. It is therefore advantageous to insure as early as possible.

### Crops can be insured before emerging

You can insure at any stage of the season. The general practice is to insure summer crops before emergence as the risk of these crops is very high during emergence and a hailstorm can severely damage small seedlings. Cover only commences after emergence of the crop or when the crop has reached a certain growth stage in the case of permanent crops. However, certain crops have to be insured before specific cut-off dates, for example, fruit.

### Increased cover

Farmers aim to manage their inputs optimally. Therefore, the products are such that cover can be increased as the yield potential of price per ton had increased.

### Assessment of damage or taxation

As the susceptibility to damage of crops varies during the various growth stages, agricultural risk specialists continually conduct research to determine the influence of the various damages, should these occur during various growth stages. Assessments are performed by trained risk specialist staff on the farms of the various insured.

### Postponement

Assessments are sometimes postponed until damage can be seen more clearly.

### Maps

GPS-measured maps of farms are ideal and not only significant for crop insurance. They can also be used as a resource for other inputs, such as seed, fertiliser, poison and to determine yields accurately. Maps are ideal instruments for farmers to use for their crop insurance planning, and it is immediately clear if a specific field is missed out for crop insurance planning.

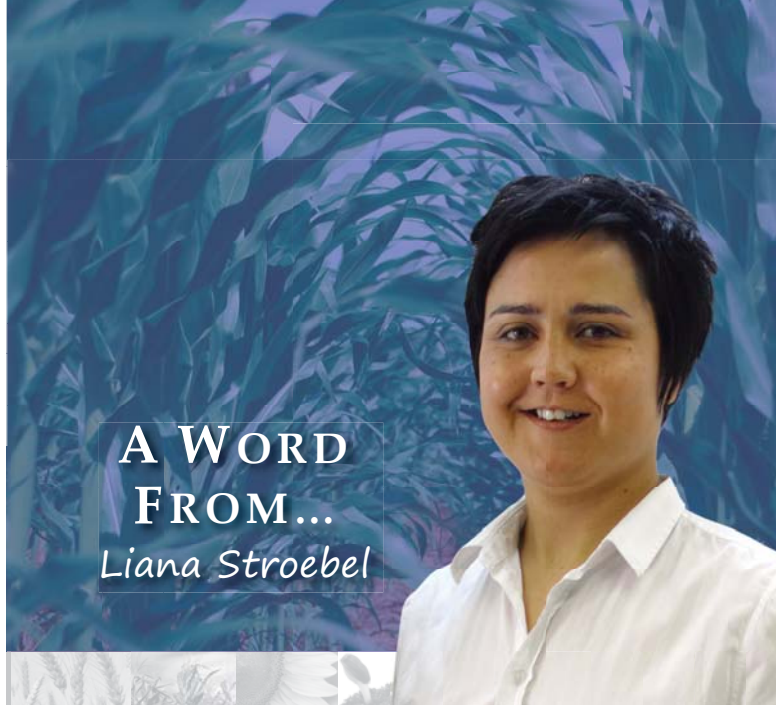
## CONCLUSION

All risk specialist agents receive training on an annual basis, so they can be contacted for expert advice at any time.

Once a farm owner or manager has decided to proceed with insuring crops the following steps should be taken:

- Determine which risk specialist agent will be used.
- Make sure that adequate funding has been sourced from banks, co-ops or other funders.
- Estimate the crop yield.
- Enter into the contract with the insurance company.
- Monitor production methods together with the insurance company in the case of input insurance.
- Report any damage caused by hail, wind or other peril. ■

Source: PGP: Advanced Maize Production and Marketing Training Manual



## A WORD FROM... Liana Stroebel

**T**HIS YEAR HAS FLOWN PAST AND MOST FARMERS ARE RIGHT IN THE MIDST OF THE BUSY PLANTING TIME. WITH GOOD PLANNING, EVERYTHING SHOULD RUN SMOOTHLY.

However, there is always a chance for unforeseen breakages or weather conditions that may not be favourable. No matter what happens, it is important to always stick to the correct production practices and to ask for help if you are unsure about anything. Remember that you can always contact your regional development manager or local input suppliers for guidance.

Never cut corners or stretch inputs to plant more hectares, as this can cost you dearly in the end. Rather stick to all supplier recommendations to give every hectare the best chance to achieve an optimum yield.

No grain farmer can farm alone. This is very important to remember, especially during this time. You need your workers, input suppliers, neighbours and family. Mutual respect and trust are crucial for a team to work together and to be efficient. In addition, if you are in the fortunate position to be able to assist another farmer or neighbour, do so without hesitation as it is the right thing to do.



Never cut corners or stretch inputs to plant more hectares, as this can cost you dearly in the end.



'Teamwork is the ability to work together towards a common vision – the ability to direct individual accomplishments towards organisational objectives. It is the fuel that allows common people to attain uncommon results.' – Andrew Carnegie

The Farmer Development Team wishes you all the best for the season!

– Liana Stroebel is the operations and training manager at Phahama Grain Phakama. ■



# Use electronics to your advantage

IN THE WORLD WE LIVE IN TODAY, COMPUTERS HAVE BECOME INDISPENSABLE TOOLS THAT OFFER NUMEROUS BENEFITS WITH THE MERE TOUCH OF A BUTTON, EVEN FOR PEOPLE WITHOUT FORMAL EDUCATION.

In this article, the aim is to highlight how computers can be applied efficiently by those in the agricultural sector to improve not only their lives, but ultimately their farming businesses.

## WI-FI

Wi-Fi is like a magical invisible bridge that connects your computer or phone to the internet. It is a wireless network that allows you to access the internet without having to plug in any cables.

To use Wi-Fi, you will need a router at your home – or wherever you need internet access. To obtain Wi-Fi, consult a service provider that can supply signals in remote areas or use data via your smartphone. Once you are connected, you can hook up with other producers, friends or family and explore a world of information.

Although there are many places where you can get **free Wi-Fi**, such as restaurants or shopping malls, there is a security risk involved. Dean Hattingh, web developer at The Computer Shop in Klerksdorp, warns that a free network is 'open'. This means that hackers have access to the information on your smartphone, tablet or computer. Try to refrain from using free Wi-Fi networks but if you must, avoid logging into sensitive accounts or conducting financial transactions.

## DIGITAL BOOKKEEPING

It is essential to keep track of your finances, especially when running a farming enterprise. Computers make this task much simpler with digital bookkeeping. Instead of jotting down numbers and amounts on paper, you can use bookkeeping programmes to keep track

of your income and expenses, your cattle, their food consumption and the rainfall. It automatically calculates totals, shows graphs and provides insights on where your money is going. It is almost like having a digital accountant to help you manage your money better.

According to Rocky Ridman, senior technician at The Computer Shop, there are various bookkeeping programmes available for small enterprises. Currently, the most popular one is Zero. Other good bookkeeping programmes are Pastel, Quick Books and Zoho. One must buy a license for these programmes, as they are not available free of charge on the internet.

## DIGITAL AND ELECTRONIC SIGNATURES

Both digital and electronic signatures are used to authenticate digital documents and transactions, but they have distinct differences in terms of their underlying technology, legal recognition and level of security.

- A **digital signature** is an electronic 'signature', which is used to identify the sender of the message or the person who has signed the document. It offers a higher level of security, is more regulated and has stronger legal recognition than electronic signatures.

Digital signatures cannot be forged and automatically indicate the time when the document was 'signed' to ensure that it is authentic. It can also help to confirm that data has not been changed from the time when the document was 'signed'. This technology is used more often by big institutions.

- **Electronic signatures**, on the other hand, is a broader term that embraces various methods of indicating consent or agreement to a digital document. It can range from a scanned image of a handwritten signature to clicking an 'I Agree' button or using biometric data, such as a fingerprint.

You can set up an electronic signature with your handwritten signature by using Adobe Reader. Go to the 'sign yourself' option or scan in your handwritten signature.

## ONLINE APPLICATIONS

Online applications (apps) are like mini computer programmes that you can use directly from the internet without installing anything onto your computer. Apps cover a wide range of tasks from communication (like sending messages or making video calls) to productivity (creating documents or presentations) and recordkeeping. All you need is an internet connection and a web browser to access these handy tools.

It is essential to keep track of your finances, especially when running a farming enterprise. Computers make this task much simpler with digital bookkeeping.

Here are some suggestions of apps that can be useful in an agricultural environment:

- **Agri Assistant** is an all-round information source for farmers throughout Southern Africa about agricultural news, farming organisations, technical manuals and reference materials.
- **Farmboek** is a platform that can be scaled to the size of any type of computer or smartphone. It is currently being used by commercial producers and small-scale farmers. The information on it is sourced from plant pathologists, entomologists and feed specialists, among others. It offers planting, pest control and fertilising advice for various crops, as well as information on livestock health and fodder.
- **Farmers Weekly SA** provides news, information and articles related to agriculture in South Africa. It covers a wide range of topics relevant to local farmers.
- **Farmzee** provides farmers with access to weather forecasts, crop advice and market prices specific to this country. It also offers a platform for producers to share experiences and knowledge.
- **Khula!** is a supply chain solution for emerging farmers, connecting them directly to the formal marketplace. It creates 'one big virtual farm', consisting of multiple emerging farms to crowdsourcing, and delivers on bulk orders from supermarkets, restaurant chains and for home delivery.
- **Nuru** helps farmers to identify diseases on potatoes and cassava.
- **Rain 4 Africa** is aimed at assisting small-scale farmers in their decision-making. The objective is to use weather and agricultural data to provide timely services to small-scale farmers.
- **Tractorpal** is based on the old notebook or binder your grandpa used to keep all his notes and helps you to keep track of your vehicle and implement maintenance.
- **Vetapp** connects farmers in Southern Africa with veterinary advice and support livestock health issues.

## MOOC

Massive Online Open Course (MOOC) is an online educational platform that offers courses on a wide range of subjects to many students around the world. It is designed to be open to anyone with an internet connection and is often offered free or at a significantly lower cost compared to traditional in-person courses.



MOOC has gained substantial attention and popularity over recent years due to its potential to even up education and make learning opportunities accessible to global audiences. It is used for both personal enrichment and professional development, and it continues to evolve with advancements in online learning technologies.

Popular MOOC platforms include Coursera, edX Udacity and FutureLearn. Courses on the following topics are available on these platforms:

- Sustainable agriculture and soil management.
- Crop and livestock management.
- Agribusiness and marketing.
- Climate resilience and adaptation.
- Pro-harvest handling and food security.
- Community engagement and farmer cooperatives.

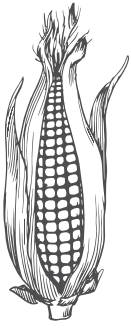
## HOW TO GET STARTED?

Both Ridman and Hattingh advise that a tablet will be the best buy for novice computer users. It will cost between R5 000 and R15 000. Some can even be linked to an external keyboard to facilitate easy operating.

Once you have mastered the basic steps in using a computer to improve your farming, the next step may be a drone, as these 'flying robots' are becoming increasingly accessible to the average citizen. According to Hattingh, a good DGI drone that can be used to advance farming costs about R15 000. It is important to make sure that the drone is compatible to agricultural apps before investing in one of these little wonders. ■



KARINA MULLER,  
PULA INVULA CONTRIBUTOR



# HEDGING:

## A tool to ensure profit

**W**ITH INPUT COSTS AT RECORD HIGH LEVELS AND A LOT OF UNCERTAINTY IN THE MARKET, FARMERS FIND THEMSELVES IN AN IMPOSSIBLE SITUATION. THERE IS ALWAYS THE POSSIBILITY THAT COMMODITY PRICES MAY FALL BACK TO LOWER LEVELS.

With the current international supply and demand outlook it seems that commodity prices will be supported for the near future. Factors supporting prices are:

- Low international carry-over stock from the previous season.
- Declining production estimates in the United States (US) due to unfavourable weather forecasts.
- Weak production estimates in Europe due to heatwaves.
- Uncertainty about exports from Ukraine.
- Weak farmer sales of soybeans in Argentina.
- Lower than expected palm oil production.

The current price levels and the planting season that is rapidly approaching mean it is the perfect time to start doing calculations with the current input and commodity prices to ensure profitability and sustainability.



Hedging helps farmers to manage the price risk by ensuring that they are able to pay off the input costs.



### EXAMPLE 1

A farmer calculates with the current prices that his input cost amounts to approximately R15 500/ha to produce maize. The farmer then needs to ensure that he sells his product in the future at a price that will cover this R15 500/ha. If the farmer produces 4 t/ha, he needs to sell his maize at a minimum of R3 875/t to cover his costs.

- Input cost = R15 500/ha
- Income = 4 t/ha x R3 875/ton = R15 500
- Because profit = income - costs
- Profit = R0 (R15 500 income - R15 500 costs)

If the tons per hectare produced increase or the price per ton increases, a profit will be made.

### EXAMPLE 2

If the tons produced increase to 5 t/ha:

- Input cost = R15 500/ha
- Income = 5 t/ha x R3 875/ton = R19 375/ha
- Profit = R3 875/ha (R19 375 income - R15 500 cost)

### EXAMPLE 3

If the price increases to R4 000/t:

- Input cost = R15 500/ha
- Income = 4 t/ha x R4 000/t = R16 000/t
- Profit = R500/ha (R16 000 income - R15 500 costs)

Therefore, the two main factors influencing the profit are production and price. A farmer has no control over the production, but he has control over the price that he receives for his crop.

### HEDGING

A simple tool to ensure profit is hedging. Hedging is when a farmer sells his product in a forward contract, when he plants at a specific price in the future that is higher than his input costs. The farmer then buys a future contract that shifts the risk to another entity. This ensures that a farmer gets a specific amount per ton for the product he produces.

The ideal for farmers is to hedge the amount that inputs will cost to ensure that they are able to cover the cost. Depending on market conditions, the farmer can choose to hedge a larger portion of the crop or keep the crop for cash sales when harvesting commences.

In essence, hedging helps farmers to manage the price risk by ensuring that they are able to pay off the input costs. Everything over and above the input costs is profit. Therefore, hedging is an important strategy in sustainable farming.

Prices are affected by production. If surpluses are produced, prices will move to export parity and in times of shortages prices will move to import parity. These parities are affected by international prices, and therefore high volatility and many factors affecting the market exist. This is why hedging must be used to manage risks. ■



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# Guard your good name

**A**T THIS TIME OF YEAR FINANCIAL INSTITUTIONS MAKE THE DECISION WHETHER THEY ARE GOING TO FINANCE A BUSINESS OR NOT. IN THE EVALUATION OF A BUSINESS, AN INSTITUTION WILL MAINLY LOOK AT THREE ASPECTS. IF THEY ARE SATISFIED WITH THESE ASPECTS, THEY WILL APPROVE THE LOAN.

The three main aspects that financial institutions will consider are:

- Repayment ability of the client.
- The security that the client can provide to repay the debt if something goes wrong.
- The jockey that is managing the project. It is normally this aspect that clients forget and which in a big way will influence the loan, as well as the interest rate that needs to be paid.

## PRACTICAL WAYS TO KEEP A GOOD NAME

A good name is more valuable than riches, because it can't be bought but must be earned. Having a good name means living in a way that earns the trust of others. It means demonstrating integrity that people can depend on. Maintaining a good name doesn't mean that you are perfect, but when you make mistakes, you learn from them and do what you can to make things right.

- Be true to your word and do all you can to fulfil your promises and honour your commitments, whatever the cost.
- Return borrowed items. As time passes, the risk of damage, both to the borrowed items and to the friendship, continues to increase.
- Maintain righteous business practices. All business practices must be honest and fair. There is severe and lasting damage to the name of any person who profits by another person's loss.
- Be punctual in paying bills. Business people depend on the payments that are owed to them so that they in turn can honour their financial responsibilities. When a payment is late, the confidence and respect towards the one owing the money is damaged.
- Honour those whose businesses you depend on and establish the practice of delivering full payment for services. Consider keeping a special account to keep funds in trust so that the money will not be spent on other items.
- Associate yourself with wise people. Companionship is an important part of life, and your associates influence your judgement on many issues.

## HOW A GOOD NAME IS DESTROYED

Difficult circumstances alone cannot destroy a good name. When a person does not live with integrity, he waffles into compromise, and compromise will destroy a good name. Compromise may begin with 'little' or 'soft' choices. It may appear to a person that if he compromises, he will relieve the pressure, but he multiplies his future problems.

Beware of compromising in these and other areas:

- Dishonest billing.
- Immorality.
- Cheating on taxes.
- Cooperation with evil.
- Misusing funds.

At the end, your good name will help to obtain your goals and will play a role in a happy life. ■



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# A programme that is changing lives



## Farmers address challenges

A climate-smart approach will assist all farmers in addressing challenges associated with climate change. To assist farmers, PGP is:

- Teaching appropriate adaptation that enhances the resilience of farmers, crops and production systems.
- Mitigating problems by using modern technology and keeping a finger on the pulse of advanced practices that are appropriate to the developing farmer.
- Championing the importance of national and household food security.

In seeking to facilitate successful transformation and sustainable development in the grain farming sector, the PGP team paid 122 on-farm visits to individual more advanced farmers participating in different projects during July and August.



**Jerry Mthomboti** (regional development manager: Mpumalanga) visited Blessing Mazibuko in the Loskop region and his maize crop is looking very good this season.



Mentor Paul Wiggill paid Godfrey Mbhele a visit while he was harvesting his maize crop.



During mentor Timon Filter's visit to Mandla Nkosi, servicing and repair work were being done on tractors and implements. The servicing of implements is very important in the quiet season.



It is important to do your farm office work as well – recordkeeping and financial management are being done by Jeremiah Nkosi under his mentor Timon's guidance.



Mentor Johnny Badenhorst visited Amos Vilakazi (VBA Farming Projects) in the Louwsburg area, where he was harvesting his maize.

## Planning for THE NEW SEASON

**OUR** study groups are distributed throughout the country in key grain-growing areas, and during July and August contact was made with 54 study groups. The team monitored harvest progress and focussed on the correct and safe storage of grain as well as the marketing of the crop.

New season plans and budgeting were also set in motion. Farmers are encouraged to settle their bills when the income is realised to focus on building good financial records – read the article on page 4. Teaching financial management and good business ethics are as important as communicating knowledge about successful production practices.



At the Breyten Study Group, members were taught about the soil-pH and the effect on nutrient uptake, the value of liming and why soil samples are important.



Harvest time! The maize of the Ntshiqa Study Group near Mthatha is looking good.



Farmers from the Donkerhoek Study Group in the Louwsburg area are always keen to learn more.