CGA Grower Development Company

Sept 2026

newsletter



ED'S NOTE

In this issue:

- Note from the Editor
- CEO's Letter
- Expert Views: An overview by Dr Mono Mashaba
- Growing people and citrus: The story of Luvuyo Gcaza
- What the Gamtoos Valley Held Onto: the story of Khaya Katoo
- The Next Chapter: What We Are Building with the Land Bank

As we close out the first half of 2026, the picture across our development farms shows steady, deliberate progress. Growers, extension officers and business support staff have spent the first half of the year building the systems that will carry this work through the rest of the year, and it is worth taking stock before turning to what comes next.

Between April and June, the GDC ran its 2026 Enterprise Development Fund call for applications and received 73 applications from farms around the country. Each was assessed against a new scorecard that looks well beyond a single season, at land and water security, management capacity, and whether a business can stand on its own once support tapers off. That call followed roadshows across seven regions, where growers and their teams worked through the scorecard face to face before applying. Alongside this, our extension and business support teams held ten citrus study groups, reaching more than 200 growers; completed 24 one-on-one farm visits; and sent 68 Developing Black Citrus Growers to this year's CRI post-harvest workshops, with registrations covered by the Citrus Growers Development Chamber. We also welcomed Luvuyo Gcaza as our new Extension Officer for the Southern Region, based in Port Elizabeth, strengthening support for growers in the Eastern Cape.

In July, we updated the National Agricultural Marketing Council on our transformation progress, and our blended finance partnership with the Land Bank continues to be a foundation we build on, shaping much of our thinking for the year ahead:

How the GDC structures its own support so that funding works harder and reaches further than a single grant ever could.

The first half of the year has not been without its challenges. Heavy rains across parts of the Eastern Cape disrupted planting, harvesting and orchard access on several development farms this quarter, and some of the season's work has had to be replanned around them. This is a reminder that the growers we support are farming real land in real conditions, and that the systems we build need to be resilient enough to absorb a difficult season without losing the progress already made.

That is precisely where our attention turns for the rest of the year. The Board is currently considering a new Blended Finance Policy that, once approved, will give the GDC a clearer framework for combining grants, recoverable grants, and commercial loans, including the use of recoverable grants that can be repaid and recycled into future rounds of support, rather than spent once and gone. For growers, this means funding structured around the reality of farming: financing that recognises different farms need different combinations of support, and that a business becomes commercially sustainable only when it can plan its finances several seasons out, not just one harvest at a time.

As we move into the second half of 2026, that is the work ahead of us: helping Developing Black Citrus Growers plan not just for this season, but for the ones after it.

MESSAGE FROM THE CGA CEO



2026 has turned out to be one of the hardest seasons our industry has faced in years. I'd rather state it plainly than soften it, because context matters more than comfort when we're planning our way towards broad, sustainable success for all growers.

Across all varieties, our total export estimate now stands at around 197 million cartons, down from the 209.4 million we projected back in April.

Almost every risk our industry plans for hit this year. The conflict in the Middle East closed off routes that would normally absorb around 20% of our crop, pushing more fruit into a narrower set of markets and depressing prices in the process. That same conflict disrupted the supply of empty shipping containers, driving up logistics costs, as well as input costs like diesel. The war's economic repercussions also reduced global purchasing power, especially among middle-class households that make up a large part of our overseas markets.

On top of all this, severe rainfall in Limpopo and Mpumalanga early in the season was followed by flooding in the Western and Eastern Cape, flooding so severe that some Eastern Cape orchards were destroyed outright.

I write all of this not to dwell on hardship, or to list excuses, but because I believe the industry and its emerging growers deserve an honest account of why this season has been tough - and, importantly, because a season like this does not have the same impact on every part of our industry.

A large, well-capitalised operation can absorb a bad year through reserves, diversified markets, and financing relationships built up over decades. A smaller-scale or newer grower, often still establishing that same financial buffer and those same market relationships, feels a season like this far more sharply. One difficult year can undo progress that took several seasons to build.

That's why supporting emerging growers isn't a peripheral concern for the CGA, but is central to what our Vision 260 growth strategy aims to achieve. Getting more black and emerging growers established, productive, and financially resilient is how our industry will grow its export base - along with the creation of jobs in rural parts of our country.

That is also why access to the right financing, investment and insurance structures is essential. The CGA and the GDC remain busy working with financiers, government, and industry partners to widen access to exactly these kinds of instruments, because a resilient emerging-grower base is not a secondary issue regarding our industry's future - it forms the very foundation on which the growth of our industry must take place.

South African citrus growers have weathered hard seasons before, and we will get through this one too. But we must also be clear that resilience should not depend on how large your operation already is. Improving market access and modernising our port and rail logistics remain two of our biggest industry-wide priorities, and alongside them, building real financing pathways for emerging growers is how we make sure that when the next difficult season comes, it doesn't hit our newest growers hardest.

Citrus Growers' Association OF SOUTHERN AFRICA

EXPERT VIEWS

AN OVERVIEW BY DR MONO MASHABA

In 2016, the Grower Development Company was founded, out of the CGA's recognition that developing citrus producers needed more support and representation, and that more needed to be done to overcome the obstacles to their success, with Dr Mono Mashaba as its inaugural Director. Dr Mashaba brought a wealth of knowledge to the founding table, having served as South Africa's agricultural attaché in Beijing, giving him a working knowledge of the market-access side of the business that development programmes sometimes lack. In addition, Dr Mashaba has served as Director of Hortgro, Deputy Director General of the South African government's Department of Agriculture, Forestry and Fisheries, and as a senior advisor to many agricultural bodies.



The structure he helped create has certainly delivered. In the past financial year, the GDC's Enterprise Development Fund placed R37.6 million into 69 farms across six provinces. Since April 2020, it has been an implementation partner in the Jobs Fund's programme for black citrus growers, working towards a target of creating 1,726 new jobs.

But Dr Mashaba remains acutely aware that the job of transforming South Africa's agriculture is not yet done. Growers still face constraints the industry cannot resolve alone. Commercial credit is the clearest. He stated: "Black growers don't have surety, like a guarantee that they can give to the commercial banks, so they mainly depend on grants." Two documents decide most applications: "If you walk into the bank, they need your water rights. They need land ownership." Timing is another factor to consider, as Dr Mashaba stated, "you can't do a budget if you don't know what you are going to get."

The appetite among growers is not in question. When the GDC opened its Enterprise Development Fund for applications over three weeks in June of this year, 73 growers applied. Mashaba points to those already making it work: "Those who are farming and making it, they have strategic partners." He believes the model, not the growers, is what needs to be revised when it comes to funding schemes.

"There is a need for policy and programme intervention around the development of black growers."

Dr Mashaba's central argument is that no single funding design can serve every commodity. "Each industry is different from the other," he says, and citrus rewards patience. "It's not a one-year industry. You have to build up over these [many] years." What he proposes follows from that: "If citrus is a key commodity for export, you develop a scheme around it. You allocate money for the next three years, the next five years." Expertise, he adds, must be funded alongside the inputs.



Some of these are priorities as the GDC heads into its next chapter, following its 10-year anniversary. The GDC has signed a memorandum of understanding with the Land Bank on its Blended Finance Scheme – pairing a grant with a commercial loan so a bank is willing to lend to growers it might otherwise consider too risky – and is developing its own blended finance approach along similar lines, including partly recoverable grants so development capital can be recycled into the next grower rather than spent once.

Citrus Growers' Association OF SOUTHERN AFRICA



Citrus is well placed to reward this design. Global demand for South African fruit is steady, with last season setting an export record, making citrus a safe agricultural bet for returns. "With the citrus industry, it's much easier, because already there's the logistics, there's the market, there's the expertise," Mashaba says.
The growers have shown what they can do. The next decade is about funding built to carry them even further.

THE STORY OF LUVUYO GCAZA

GROWING PEOPLE AND CITRUS

Behind most well-run orchards, someone has walked the rows alongside the grower and helped prepare the farm for its next audit. Luvuyo Gcaza has done this work for eight years, and this year he joined the Grower Development Company as Extension Officer for the South Region.



Originally, Luvuyo didn't intend to work in citrus or extension services. Growing up around livestock, he initially studied agriculture at the University of Fort Hare to specialise in animal production. The university placed him in the horticulture stream instead, and something took hold. "When I started learning about it, I said, oh no, this is quite interesting. Let me get going," he expains.

He found his footing in 2018, as a volunteer at Eden Agri Services, the packhouse Shaun Brown built outside Fort Beaufort to serve growers in the area. "I was so fascinated by what was happening at the packhouse, and then they would show me how things are done in the fields." By the following year, he'd made up his mind. "I'm going to be a technician. I like how things are done in citrus production."

In 2019, he took on two full-time commitments at once, taking up an AgriSETA internship at Eden Agri while completing his Honours in Horticulture, with a focus on how shade netting affects citrus production and fruit quality. He was appointed technical coordinator for a group of ten interns, and Shaun Brown and Susan Herman mentored him through both pre-harvest and post-harvest work. He also began working with the roughly 21 Developing Black Citrus Growers served by the packhouse, among them Siseko Maqoma. They made room for him. "They didn't take me like someone who's a stranger," he says. "They absorbed me."

He didn't finish the internship because Shaun Brown appointed him permanently, and the responsibility of compliance, production and quality control arrived all at once. "It came in so hot," Luvuyo remembers, and told of Shaun that "he took me through everything."

Four years at Eden Agri carried him through GlobalG.A.P. and SIZA audits, phytosanitary compliance, and regular contact with the PPECB, the national department of agriculture, and the GDC.

A year of integrated pest management scouting at The Humansdorp Koperasie, Mentored by Mr Michel Janse Van Rensburg followed, then Ripplemead Farm, where, as farm manager alongside Lawrence Mgadla, he also took on human resources, finance, and business planning. "I needed to implement what I was trained for and feel it for myself."

He had been following the GDC's activities since he began his internship in 2019 with Eden Citrus, when its extension officers first arrived on the farms. What drew him was their broad reach and the opportunity to reach even further.

Ask him what the GDC does differently, and he will tell you about the study groups and information days, about how technical knowledge from the CGA, Citrus Research International, and the cultivar company is carried to growers who would otherwise never be able to utilise it. He also talks about the rpomise of a new generation and the opportunities he sees on the horizon. "If you go to the study groups, you would be surprised when you see a lot of youth attending. There is something coming."

He is clear-eyed about what stands in the way. Outdated practices take patience to shift when the climate and technology have both moved on, but once they do, the export standard settles any debate. He notes that adapting finance has been more challenging. Growers are willing to invest in new technology but often lack sufficient funding, and funding alone isn't enough. "They need to focus more on funding the growers, but also make the follow-ups, not just funding," he says, which is a fair description of the job he has now taken on.



His attention is on the generation coming up behind him, some already moving into master's degrees and doctorates in agriculture. "There's a future in agriculture," he says, and adds: "Good fruit starts with good people."



WHAT THE GAMTOOS VALLEY HELD ONTO IN THE FLOODS:

THE STORY OF KHAYA KATOO

In the early hours of 7 May 2026, the Kouga Dam in the Eastern Cape rose from just above 30% to 133% in under a day, sending the Gamtoos River over its banks and through the citrus orchards around Patensie in the Eastern Cape. The floods struck at the height of the mandarin harvest, closing packhouses across the region and cutting off entire regions of the Eastern Cape for days.



For growers like Khaya Katoo, who farms citrus in the Gamtoos River Valley, the water arrived faster than anyone could prepare for: two bridges cut the valley off from the outside world, and for the better part of ten days there was no power, no cellphone signal, and, despite the water rushing past just metres from his home, no running water at all. "It was a scary moment," Khaya recalls of the night of the flood. "It was dark, it was quiet, and all we could hear was the water."

The damage unfolded slowly at first, then devastatingly fast. Roughly a hectare of newly planted citrus was washed away outright, and floodwater stripped the topsoil off some 50 hectares Khaya's farm had earmarked for new orchards, eroding parts of it two metres down. The land can still be levelled and replanted, but not this cycle, and not without serious costs.



Irrigation lines were torn out and pump infrastructure damaged, and by the time growers were ready to pick, packhouses along the flood-hit stretch had lost power too, leaving ripening fruit on the tree past its export window.

In the days the valley was cut off, with the farm's pump house unreachable, thieves also stripped out cabling worth hundreds of metres of copper, a devastating additional blow to an already sombre reality, showing how often the problems of South African farmers are compounded by wider social factors.

Citrus Growers' Association of Southern Africa



What has carried growers like Khaya through it has been the farming community in the Eastern Cape. A neighbouring farmer opened his home to Khaya and his family, letting them use his generator to phone family outside the Eastern Cape who had been trying to reach them for days. Khaya's daughter had to use the neighbouring farmer's wi-fi to sit her exams during the blackout.



Khaya's input supplier restructured repayment terms without being asked. A contractor who had installed protective netting on the farm sent his own team to repair storm damage before a single rand had changed hands, telling Khaya the work could not wait for an invoice. "It's the kindness of people that gets you through a season like this," he says.

Citrus Growers' Association OF SOUTHERN AFRICA

That spirit is what the next season will be built on. Khaya, a first-generation citrus farmer, describes himself as laying a foundation that others will build on for decades to come, his own children, both studying towards careers in agriculture and finance, among them.



The floods took land, time and fruit that cannot be recovered. What they did not take was the valley's resolve to plant again.

THE NEXT CHAPTER: WHAT WE ARE BUILDING WITH THE LAND BANK:

ITen years in, the Grower Development Company (GDC) has a clear view of the next decade. The first decade was about proving that developing black citrus growers could build commercially viable farming enterprises, and it has: around 120 black citrus producers farm roughly 7,760 hectares across South Africa, more than 6,800 of those hectares already in production, and a further 936 still coming into bearing. The second decade turns to a different question: whether the funding and partnerships built around those growers can match the scale and time citrus itself demands.

A newly signed Memorandum of Agreement between the GDC and the Land and Agricultural Development Bank of South Africa (Land Bank) is one part of the answer. The Land Bank has financed South African agriculture since 1912 and is the country's only state-owned development finance institution dedicated to the sector, with a mandate to promote and finance agricultural development and a stated commitment to inclusivity, sustainability and growth. The agreement runs for five years and includes the bank's two insurance subsidiaries, Land Bank Insurance and Land Bank Life Insurance.

What the agreement sets up is a route that runs in both directions: The GDC will refer Developing Black Citrus Growers from its programme to the Land Bank to be considered for loan finance, insurance, and market access through the bank's off-take partners, with black youth and black women-owned enterprises prioritised. The Land Bank, in turn, will refer growers from its own client base to the GDC for technical, business, and land access support, and will share its funding programmes and qualifying criteria so growers know what is available and what it takes to qualify.

LAND BANK
We stand by you

The agreement is especially meaningful, given that access to funding for developing growers has been the most persistent obstacle our growers face. A newly planted orchard can take between five and fifteen years to reach full production, which means the money must arrive years before the fruit does for developing black growers to be economically viable. Conventional lending horizons are rarely shaped this way, and growers with sound operations are not always assessed as ready for finance. Closing that gap requires both parties to work together, which is what this landmark partnership does.

Moreover, the two organisations have committed to developing a co-funding approach together, including how loans are ranked and subordinated between them, and to building instruments that reduce the risk carried on any single transaction, including a guarantee fund. The GDC will contribute grant and concessional funding towards the same end, putting money into secure credit guarantees, arranging insurance cover and reducing the debt a grower must carry. Land Bank already operates a Blended Finance Scheme on this principle, where a conditional grant is approved alongside a loan rather than on its own. While this is still in progress, this marks the first step toward creating a funding structure built to support new enterprises, rather than forcing them into funding structures that weren't made for them.

For a developing grower, insurance is the difference between an unforeseen event and the end of a farm. Land Bank Insurance and Land Bank Life Insurance will offer cover built around the needs of an individual farming business and will provide policy education and training in the basic principles of agricultural insurance to the growers who take it up.

Outside the finance sits the work the GDC has always done, and it is what turns an agreement into an opportunity for growers. Both parties have committed to technical and extension support, capacity building, financial literacy sessions, and practical help with putting a loan application together, and to staying with an investment after the money is drawn, rather than stopping when it is approved. A grower who understands what a lender is looking for can enter any meeting room as a business owner rather than as an applicant. The market access partnership element of this agreement offers growers a unique opportunity. This entails unlocking of opportunities through the provision of procurement opportunities to qualifying growers.



The relationship itself is not new. Land Bank has presented funding and market support to growers at GDC information days in Limpopo and Mpumalanga, sitting alongside the Citrus Growers Association (CGA), the South Africa's Perishable Produce Export Control Board(PPECB), Citrus Research International (CRI) and the Citrus Academy. The relationship now has a formal structure and a shared commitment to build growers together, rather than simply point them toward it.

This is more than an agreement on paper. It shows up in a valley where a farm carries a hundred families through a season, and in an orchard planted this year that a grower's child will one day harvest. Ten years of this work has shown that investing in the grower matters as much as investing in the land beneath them. The next chapter is about keeping that support in place for as long as it takes a citrus tree to grow.