

NB: Interest rate and other standard requirements are as per the Bank's policy and lending procedures.

If you are passionate about agriculture and are a biomass producer or processor, then talk to us about this scheme tailor made specifically for you!



**BIOMASS IS RENEWABLE
ORGANIC MATERIAL THAT
COMES FROM PLANTS
AND ANIMALS.**



**CONTACT ANY OF YOUR
AGRIBANK OFFICES FOR MORE
INFORMATION OR APPLY ONLINE**

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AGRIBANK
OF NAMIBIA
Your all Season Bank



BIOMASS FINANCING SCHEME



WHAT IS THE BIOMASS FINANCING SCHEME?

A scheme that finances the produce and or processing of charcoal. Repayment is primarily based on the cashflow generated from the sales of charcoal products.

WHY BIOMASS?

- Farm income diversification
- Sustainable job creation
- Improved rangeland
- Climate resilience

WHO QUALIFIES?

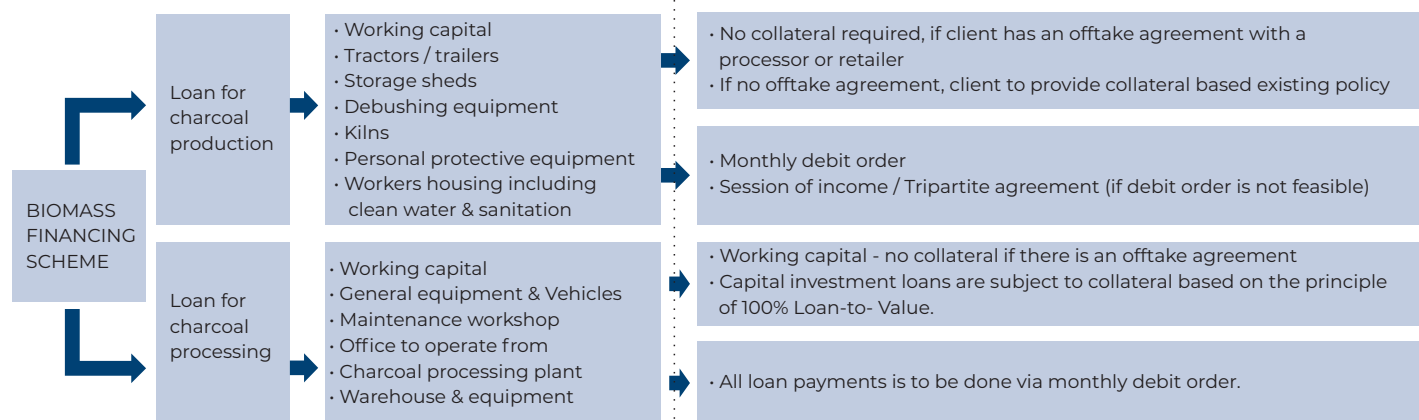
- An applicant (legal entity or individual) can be the owner of the farm or leasing a farm from which he/she can harvest biomass to produce charcoal or wood products.
- An applicant can also be a processor (legal entity or individual) who buys in charcoal to process and pack for the end market (i.e. retail shops/ restaurants or export/import companies).

HOW TO APPLY?

Visit any of our offices countrywide nearest to you, alternatively you can apply online at www.agribank.com.na



BIOMASS LOAN SCHEME SUMMARY



LOAN TERMS UNDER BIOMASS PRODUCTION LOAN

LOAN CATEGORY	LOAN TERM	REPAYMENT FREQUENCY	GRACE PERIOD	COLLATERAL	INSURANCE
Working capital (PPE, Kilns, Debushing Equipment, packaging materials, food rations)	2 YEARS	MONTHLY	6 MONTHS	No Collateral required under contract financing	Credit life cover as per the current arrangement of the Bank
Labourers housing (including FSC certification cost)	2 YEARS	MONTHLY	6 MONTHS	No Collateral required under contract financing	Credit life cover as per the current arrangement of the Bank
Storage shed	5 YEARS	MONTHLY	6 MONTHS	No Collateral required under contract financing	Credit life cover as per the current arrangement of the Bank
Vehicle, tractors, truck and equipment	6 YEARS	MONTHLY	6 MONTHS	No Collateral required under contract financing	All vehicles, tractors, trucks to be insured from accident and veld fire (short-term insurance as per ERF policy). Credit life cover as per the current arrangement of the Bank

LOAN TERMS UNDER BIOMASS PROCESSING LOAN

LOAN CATEGORY	LOAN TERM	REPAYMENT FREQUENCY	GRACE PERIOD	COLLATERAL	INSURANCE
Working capital	2 YEARS	MONTHLY	6 MONTHS	No Collateral required	Insurance for equipments and plants is required but a responsibility of the client.
Equipment & Vehicles	6 YEARS	MONTHLY	3 MONTHS	Collateral 100% LTV	Insurance for equipments and plants is required but a responsibility of the client.
Processing Plant	5 YEARS	MONTHLY	6 MONTHS	Collateral 100% LTV	Insurance for equipments and plants is required but a responsibility of the client.
Warehouse & Plant	5 YEARS	MONTHLY	6 MONTHS	Collateral 100% LTV	Insurance for equipments and plants is required but a responsibility of the client.