



AGRIBANK
OF NAMIBIA
Your all Season Bank

AGRIBANK PRODUCT LOAN PORTFOLIO

POCKET GUIDE | 2026 EDITION



MANDATE

To lend money to individuals, business entities or financial intermediaries to promote agriculture and related activities.

VISION

To be the catalyst in transforming the agricultural sector where every Namibian enjoys a quality life.

MISSION

To promote socio-economic development through affordable and innovative agricultural financial solutions.

OUR VALUES

- **Customer Service** Striving for service excellence.
- **Accountability** Account for and take responsibility for actions taken in public office.
- **Professionalism** Strive to apply skills, competence and character expected of a highly trained professional in the conduct of business.
- **Fairness** Striving towards equitable and equal treatment of stakeholders.
- **Integrity** Honesty and truthfulness in the conduct of business.
- **Transparency** Openness to public scrutiny.

ELIGIBLE APPLICANTS

- Commercial Farmers
- Communal Farmers
- Resettled Farmers
- Cooperative Societies
- Companies
- Partnerships
- Trustees of Trusts
- Individuals

LOAN TYPES

SHORT TERM LOANS

Activities/Loan Purpose	Period	Commercial Interest Rates	Communal Interest Rates	Resettled Farmers Interest Rates
Production inputs/ Seasonal Loans for acquisition of seeds, fertilizers, herbicides and pesticides, weeding, fuel and oil, transportation costs, wages for temporary workers, lease of grazing, licks, feeds, veterinary medicine, horticulture and micro-irrigation etc.	1-5 yrs	8.25%	4.00%	4.00%
The loan is repayable for a period of 5 years and can be revolved after 50% of payment.				

MEDIUM TERM LOANS

Loans for the purchases of large and small livestock; breeding birds such as chicken, ducks, etc; farming vehicles; trucks, tractors and other agricultural implements; irrigation equipment; infrastructure and improvement loans etc.	6-10 yrs	8.00% - 9.00%	4.00% - 8.00%	4.00%
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LONG TERM LOANS

Loan for the purchase of land for beginners; additional land for expansion; construction of dwellings and other permanent farm buildings; construction of labourers housing; water provision, boreholes; electricity; solar; fencing and other improvements; loan for taking over of debts and consolidation of debt etc.	11-30 yrs	4.00% - 8.75%	N/A	N/A
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GENERAL REQUIREMENTS

General requirements to consider when applying for Agribank loans, in addition to product specific requirements:

- A completed application form
- Applicants must have a clean credit record
- Applicants can either be full or part time farmers
- Applicants should be Namibian citizens
- Namibian certified copies of identity documents or citizenship certificates of the applicant/ members/shareholders
- Applicants must provide a business plan/cash flow projections (where applicable)
- The available installment options are: monthly, quarterly, biannual or annual. However, for quarterly, biannual or annual frequencies, clients are encouraged to incorporate monthly repayment arrangements where possible
- Loans are granted against security of fixed property, investment or any other acceptable form of security (fixed deposits, investments and surrendering value of policies, salary-backed and debit order where applicable)
- Building plan if residential property is offered as security
- Properties with existing bonds need consent before loan approval
- Quotations of items to be financed
- Lease Agreement or Land Right Certificate or letter from the Traditional Authority confirming land farming rights, where applicable
- Companies or co-operatives should provide audited financial statements, certificate of registration, association agreement, shareholders or directors of the company, and must have a registered Auditing Firm
- Applicants should complete the Financial Intelligence Act (FIA) Know Your Client (KYC) form; and Enhanced Due Diligence Form if an applicant is a Politically Exposed Person
- Marriage certificate (Spouse identity if married in community of property)
- Antenuptial contract/Affidavit if ANC not registered in the Deeds Office or Married outside Namibia
- Bill of divorcement (if applicable)
- Latest six (6) months bank account statements
- Latest payslip (if employed)
- Credit Life Insurance Cover
- Applicable non-refundable administrative fee of N\$450 for communal; N\$800 for commercial, and N\$150 Salary-Backed loans

SALARY-BACKED SCHEME

At Agribank, we provide local solutions for each farmer's needs with tailor-made facilities at competitive interest rates. Agribank is broadening financial inclusion and promoting agricultural development by providing finance access to salaried part-time commercial and communal farmers, as well as agribusiness ventures, through the salary-backed loan product.

Loan term	The loan is repayable on a monthly basis and repayment amount will be deducted from the salary via payroll agreement with the employer. The term of the loan ranges between 12-60 months depending on the loan type and/or affordability of the client
Interest rate	Minimum lending rate is 8.50% and above 8.50% interest rate may be adjusted upward as guided by the pricing policy
The qualifying criteria	<p>The standard requirements:</p> <ul style="list-style-type: none"> • Applicant should be a Namibian • Be a part-time communal or commercial farmer (start-up or existing) • Be aged 21 years at loan application stage • Applicants must have a clean credit record • Be permanently employed • Have an active bank account into which their monthly salary is paid (in case debit order deductions are required in-between employers) • Arrange short-term insurance for tractors, motor vehicles and insurable implements
	<p>Required documentations are:</p> <ul style="list-style-type: none"> • Certified copy of Namibian Identification document • Original marriage certificate (if married) • Employment confirmation letter – from Human Resources • Certified copies of three most recent salary slips • Latest bank statement reflecting net salary for the past six months • Quotation of the purpose of loan • Non-refundable administrative fee of N\$150.00
	<p>Disbursement Methods:</p> <ul style="list-style-type: none"> • Directly to suppliers (as applicable) • Directly to client, in case of working capital • Loans granted will be disbursed at once



AGRI-WOMEN SCHEME

Agribank welcomes you to our Agri-Women Scheme, an affordable financing facility with relaxed terms and conditions designed to promote women inclusion.

What makes this offering different?

The Agri-women scheme strategically focuses on empowering women in agriculture by addressing systemic barriers such as limited access to land, credit, and training, while promoting gender equality and sustainable farming practices. The Scheme is specially designed to provide our customers with relaxed funding conditions including off-take agreements, flexible grace periods, low interest rates and tolerance for collateral shortfalls.

Who qualifies?	<ul style="list-style-type: none"> • Women over the age of 35 years • Women married in community of property are not eligible • For legal entities, at least 50+% of the ownership should consist of women • New and existing businesses are eligible subject to financial viability and development impact • Projects that strive towards climate adaptation and resilience are encouraged
Loan products	<ul style="list-style-type: none"> • All products except loan consolidation & debt takeover • There is an added advantage to climate-resilient projects, agro-processing and innovations
Which industries can optimally benefit from this offer?	<ul style="list-style-type: none"> • All agriculture and agriculture related industries. Projects that drive climate adaptation, ESG and innovation are encouraged
What is the loan limit?	<ul style="list-style-type: none"> • There is no loan limit. The loan amount to be acquired will be assessed based on affordability and the risk appetite of the Bank
Interest rate	<ul style="list-style-type: none"> • Minimum lending rate is 7% and above 7% interest rate may be adjusted upwards as guided by the pricing policy
Facilities offered	<ul style="list-style-type: none"> • Collateral (100% LTV) • Salary backed – debit order/ payroll deduction • Contract financing (Off-take agreement and tripartite agreement)



AGRI-PIONEER SCHEME

Agribank welcomes you to our Agri-Pioneer Scheme, an affordable financing facility with relaxed terms and conditions designed for the youth.

What makes this offering different?

The Agri-pioneer scheme is strategically designed to support innovative and entrepreneurial customers in agriculture to access affordable credit, while promoting job creation and food security. This scheme provides our customers with relaxed funding conditions, including off-take agreements (instead of the traditional collateral requirement of fixed properties), flexible grace periods, low interest rates and tolerance for collateral shortfalls.

Who qualifies?	<ul style="list-style-type: none"> • Youth aged 18 to 35 years • Women married in community of property are not eligible (if the spouse fall outside the youth bracket) • For legal entities, at least 50+% of the ownership should consist of youth
Loan products	<ul style="list-style-type: none"> • All loan products offered by Agribank are eligible, with the exception of debt take-over and debt consolidation • There is an added advantage to climate - adaptive and resilient projects, agro-processing and innovations • New and existing businesses are eligible subject to financial viability and development impact
Which industries can optimally benefit from this offer?	<ul style="list-style-type: none"> • All agriculture and agriculture related industries. Projects that drive climate adaptation, ESG and innovation are encouraged
What is the loan limit?	<ul style="list-style-type: none"> • N\$4 million for farmland • N\$1 million for non-farmland loans
Interest rate	<ul style="list-style-type: none"> • Minimum lending rate is 7% and above 7% interest rate may be adjusted upwards as guided by the pricing policy
Facilities offered	<ul style="list-style-type: none"> • Collateral (100% LTV) • Salary backed – debt order/ payroll deduction • Contract financing (Off-take agreement and tripartite agreement)



BIOMASS FINANCING SCHEME

If you are passionate about agriculture and are a biomass producer or processor, we invite you to discuss this scheme designed specifically for you! The Biomass Financing Scheme supports the production and processing of biomass products and related activities.

Why Biomass?

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

Who qualifies?	<ul style="list-style-type: none"> • An applicant (legal entity or individual) can be the owner of the farm or leasing a farm from which he/she can harvest biomass products • An applicant can also be a processor (legal entity or individual) who buys biomass products (i.e. retail shops/ restaurants or export/import companies) • Commercial and Communal farmers with approval from the Directorate of Forestry
Loan products	<p>Producers</p> <ul style="list-style-type: none"> • Working capital • Tractors/trailers • Storage sheds • Debushing equipment • Kilns • Personal protective equipment • Workers' housing, including clean water & sanitation • Other biomass products such as wood logs and wood chips <p>Processors</p> <ul style="list-style-type: none"> • Working capital • General equipment & Vehicles • Maintenance workshop • Office to operate from • Charcoal processing plant • Warehouse & equipment

Loan term	<ul style="list-style-type: none"> • Between 2 – 6 years (Depending on the loan type)
Qualifying criteria	<p>Producers</p> <ul style="list-style-type: none"> • No collateral required, if the client has an off-take agreement with a processor or retailer • If no offtake agreement for biomass products, the client is to provide collateral based on existing policy • Monthly debit order • Cession of income / Tripartite agreement (if debit order is not feasible) <p>Processors</p> <ul style="list-style-type: none"> • Working capital - no collateral if there is an off-take agreement • Capital investment loans are subject to collateral based on the principle of 100% Loan-to-Value • All loan payments are to be made via monthly debit order • Insurance for equipment and plants is required, but is the responsibility of the client • All vehicles, tractors, trucks to be insured from accident and veld fire • Credit Life Cover as per the current arrangement of the Bank
Interest rate	<ul style="list-style-type: none"> • Interest rate and other standard requirements are as per the Bank's policy and lending procedures
Grace period	<ul style="list-style-type: none"> • 3 Months for Equipment & Vehicles • 6 Months for other loan types



POST SETTLEMENT SUPPORT FUND (PSSF)

The Ministry of Land Reform and the Agricultural Bank of Namibia have established a funding scheme for resettled farmers to enable them to enhance agricultural productivity. On the 17th of February 2009, the two parties signed a Memorandum of Understanding signifying their commitment towards empowering resettled farmers.

Resettled farmers are urged to apply for loans at a low fixed interest rate of 4% per annum. The loans are tailored to meet the following important financing needs of resettled farmers:

Type of Loan	Repayment Period	Interest Rate
Crop production	2 years	4%
Machinery and infrastructure such as irrigation equipment, boreholes, windmills, dams, water pumps & pipes, combine harvesters, generators, ploughing equipment, fencing, hammer mills, mahangu threshers, silos, processing and oil extraction equipment, etc.	5 years	4%
Livestock <ul style="list-style-type: none"> • Large stock • Small stock • Draught animals and others 	8 years 6 years 5 years	4% 4% 4%
Poultry	2 years	4%

Requirements:

- Applicant must be Namibian and resettled
- Applicant must provide an allotment letter/lease agreement signed by the Minister of Agriculture, Fisheries, Water and Land Reform
- Applicant should be prepared to prove the ability to repay the loan
- Applicant with registered businesses should provide proof of taxes (VAT)
- For game farming or lodge operations, applicants are required to submit a business plan and must have a registered auditing firm



OTHER PRODUCTS & SERVICES LOAN

The Agricultural Bank of Namibia Act, (Act No. 5 of 2003) and more specifically Government Notice No. 109 of 2006, defines the following activities to be financed by the Bank:

- Forestry
- Guest farms
- Insect raising and control
- Game farming and hunting
- The use and maintenance of installations, machinery and implements used for agricultural purposes
- Packaging and Cold Storage facilities
- Warehouse or Workshop
- Grain storage (silos)
- Green house infrastructures
- Agroforestry
- Fruit production and processing

Requirements:

- Refer to general requirements page



AGRI ADVISORY SERVICES

Through Agri Advisory Services, Agribank strives to enhance agricultural knowledge and skills of its clients and farmers nationwide to promote sustainable and profitable agribusiness enterprises. The services include a variety of interventions, such as:

- Face-to-face short training courses
- Day and Evening lectures
- Practical sessions
- Excursions/Exposure visits
- Farmers' Information Days
- Published articles
- Radio broadcasts
- Virtual training through social media platforms
- Pre and Post Settlement Training Courses

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CREDIT LIFE INSURANCE

Secure Your Agricultural Loan with Agribank Credit Life Insurance

Here at Agribank, we understand the importance of protecting your agricultural enterprise from unexpected challenges. Our tailored Agribank Credit Life Insurance is designed specifically for agricultural borrowers like you, offering tailored benefits to secure the financial future of your agricultural venture.

WHY CHOOSE AGRIBANK CREDIT LIFE INSURANCE?



Tailored Coverage

Our insurance is specifically designed for agricultural borrowers, addressing the unique needs of the agricultural community.



Flexible Offering

Our credit life insurance offers flexible options to choose from. Our basic offering protects your estate against the unforeseen event of your death. Our comprehensive offering goes beyond covering death and protecting your estate. If you become permanently or temporarily disabled, are diagnosed with a serious illness, or face retrenchment, we will settle or cover your loan instalments for a specified period under our comprehensive offering.



Get your Cash Back Reward

With our Cash Back Reward, you get something back for your careful planning and responsible financial habits, regardless of whether you choose the Basic or Comprehensive offering. By staying claim-free, you not only protect yourself but also earn cash back rewards along the way. It's a win-win situation – You gain peace of mind knowing you are covered while being rewarded for it.



Joint Life Benefit

With our Joint Life Benefit, you and your partner can rest easily knowing that you're both covered under the same plan. If either of you experiences a covered event, a benefit amount will be paid out to provide financial support when it's needed most. This benefit is available on both offerings.



A Trusted Partner

Agribank is dedicated to supporting farmers. We provide assistance and personalised service to guide you through the insurance process.



Agribank Loan Accessibility

Enjoy access to loans that previously required full collateral or security, increasing accessibility to Agribank loans.

Don't leave your agricultural venture vulnerable to risks. Protect your loan and secure your financial future with an Agribank Credit Life Insurance policy.

Existing clients are also eligible to apply for Agribank Credit Life Insurance.

Get in touch with us today to enjoy the peace of mind you deserve.









ACCESSIBILITY AND AVAILABILITY

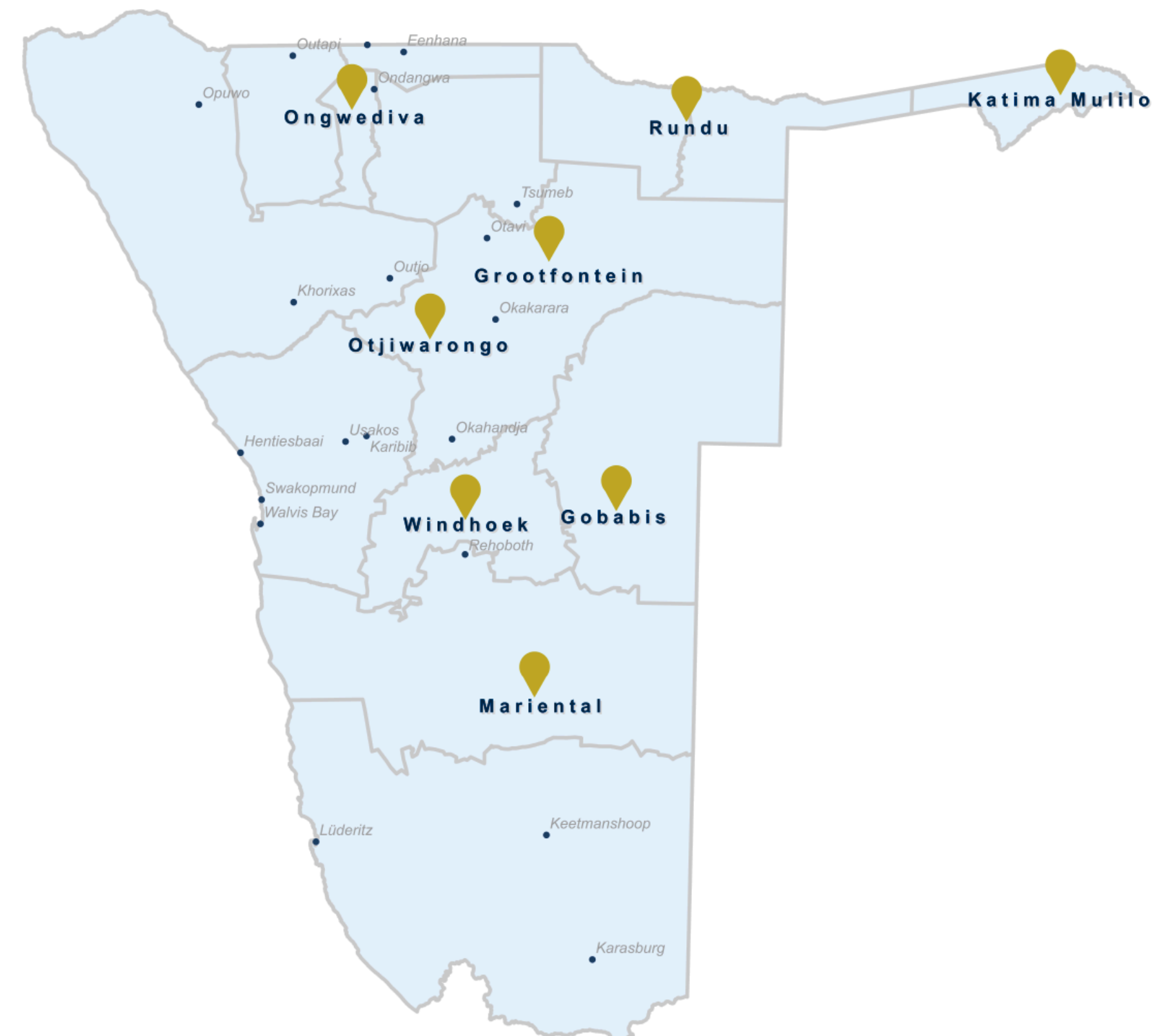
Our operating hours are as follows:

- Mondays to Fridays: 07:30 - 16:15
- Closed on Saturdays, Sundays and Public Holidays

We are accessible through the following channels:

-  www.agribank.com.na
-  Agricultural Bank of Namibia
-  agribankofnamibia
-  Agribank of Namibia
-  AgribankNamibia
-  Agricultural Bank of Namibia

BRANCH LOCATION



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Region: Zambezi

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