

AGRIBANK PRODUCT LOAN PORTFOLIO

POCKET GUIDE | 2026 EDITION

ABOUT AGRIBANK



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	Period	Interest Rates for Commercial Clients	Interest Rates for Communal Clients	Interest Rates for Resettled Clients
Production inputs / Crop production / Seasonal loans / Working capital – The loan can be revolved after 50% of payment.	1-5 years	8.25%	4.00%	4.00%
Medium Term Loans	**Period**	**Interest Rates for Commercial Clients**	**Interest Rates for Communal Clients**	**Interest Rates for Resettled Clients**
Loan for the purchase of male breeding stock and tollies	5 yrs	9.00%	4.00%	4.00%
Loan for the purchasing of light delivery vans, veld vehicles and small trucks	6 yrs	9.00%	8.00%	N/A
Loan for the purchasing of used tractors and agricultural implements	5 yrs	9.00%	8.00%	4.00%
Loan for the purchasing of Draught animals and implements	5 yrs	N/A	8.00%	N/A
Loan for the purchasing of irrigation equipment, etc.	5 yrs	8.25%	8.00%	N/A
Loans for the purchasing of breeding birds	5 yrs	8.00%	4.00%	4.00%
Salary Backed Loans	5 yrs	8.50%	8.50%	8.50%
Infrastructure and Improvement loan	10 yrs	8.25%	8.00%	8.00%
Loan for the purchasing of large stock	8 yrs	9.00%	4.00%	4.00%
Loan for the purchasing of small stock	6 yrs	9.00%	4.00%	4.00%
Loan for the purchasing of new tractors and agricultural implements	10 yrs	9.00%	8.00%	N/A
AgriWomen & AgriPioneer Schemes	-	7.00%	7.00%	7.00%
Long Term Loans	**Period**	**Interest Rates for Commercial Clients**	**Interest Rates for Communal Clients**	**Interest Rates for Resettled Clients**
Loan for the purchase of land for beginners	25 – 30 yrs	8.75%	N/A	N/A
Loan for the purchase of additional land for expansion	20 yrs	8.75%	N/A	N/A
Loan for the construction of dwellings and other permanent farm buildings	15 yrs	8.75%	N/A	N/A
Loan for the construction of Labourers Housing	15 yrs	4.00%	N/A	N/A
Loan for water provision, fencing and other improvements	15 yrs	8.75%	8.00%	N/A
Loan for taking over of debts	15 yrs	8.75%	N/A	N/A

Note: These are minimum interest rates; a different interest rate may be attracted based on the Agribank's pricing policy.



GENERAL REQUIREMENTS

Category	Requirements
1. Application & Personal documents	• Completed loan application form • Certified copy of Namibian ID or Citizenship Certificate • KYC/FIA form • Enhanced Due Diligence Form • Marriage certificate, spouse's ID and ANC (where applicable)
2. Financial Information	• Latest 6 months' bank statements or latest payslip • Business plan and cash flow projection • Satisfactory credit record
3. Land Documentation	• Lease Agreement • Land Right Certificate • Letter from Traditional Authority confirming farming rights
4. Purpose of the Loan	• Quotations for items to be financed
5. Security	• Fixed property, investments • Salary-backed arrangements or debit orders, where applicable
6. Companies & Co-operatives	• Registration and founding documents • Audited financials & auditor details • Director details
7. Repayment & Insurance	• Loan repayment: monthly, quarterly, biannual or annual (based on farming cycle) • Credit Life Insurance cover
8. Fees	A non-refundable administrative fee applies: • N$450 for communal loans • N$800 for commercial loans • N$150 for salary-backed loans

Note: Eligibility requirements vary by loan product. Meeting the general requirements does not guarantee loan approval.

SCHEMES

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. Vehicle purchases ranges between 12-72 months.
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	The standard requirements: • 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
	Required documentations are: • 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
	Disbursement Methods: • Directly to suppliers (as applicable) • Directly to client, in case of working capital • Loans granted will be disbursed at once



AGRI-WOMEN SCHEME

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.

Who qualifies?	• Women who are 36 years and above • Women married in community of property are not eligible • 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	• 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?	• All agriculture and agriculture related industries. Projects that drive climate adaptation, ESG and innovation are encouraged
What is the loan limit?	• 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	• Minimum lending rate is 7% and above 7% interest rate may be adjusted upwards as guided by the pricing policy
Facilities offered	• Collateral (100% LTV) • Salary backed – debit order/ payroll deduction • Contract financing (Off-take agreement and tripartite agreement)



AGRI-PIONEER SCHEME

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.

Who qualifies?	• Youth aged 18 to 35 years • Youth married in community of property are not eligible (if the spouse fall outside the youth bracket) • Legal entities, at least 50+% of the ownership should consist of youth
Loan products	• 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?	• All agriculture and agriculture related industries. Projects that drive climate adaptation, ESG and innovation are encouraged
What is the loan limit?	• N$4 million for farmland • N$1 million for non-farmland loans
Interest rate	• Minimum lending rate is 7% and above 7% interest rate may be adjusted upwards as guided by the pricing policy
Facilities offered	• Collateral (100% LTV) • Salary backed – debt order/ payroll deduction • Contract financing (Off-take agreement and tripartite agreement)



BIOMASS FINANCING SCHEME

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

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 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	**Producers** • 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 **Processors** • Working capital • General equipment & Vehicles • Maintenance workshop • Office to operate from • Charcoal processing plant
Loan term	• Between 2 – 6 years (Depending on the loan type)
Qualifying criteria	**Producers** • 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). **Processors** • 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	• Interest rate and other standard requirements are as per the Bank's policy and lending procedures.
Grace period	• 3 Months for Equipment & Vehicles • 6 Months for other loan types



THIRD-PARTY PRODUCTS

Third party products these are Government initiatives aimed at fostering inclusivity and equipping farmers with the capacity to contribute meaningfully to production at a subsidised rate.

Schemes	Rational	Loan Products	Loan term	Target Group	Interest rate
Affirmative Action Loan Scheme (AALS)	Developed to ensure equitable distribution of land for sustained economic growth and for new farmers from previously disadvantaged communities to acquire land	Land purchase	Repayable over a period of 25 years	Emerging commercial farmers	•Year 1- 3 is free of interest for full-time farmers •Part-time farmers could service interest portion only for the first three years or capitalise the interest portion for the first three years
Post Settlement Support Fund (PSSF)	Fund established for resettled farmers to enable them to enhance agricultural productivity.	•Crop production •Machinery and infrastructure •Livestock •Poultry	Repayment period ranged from 2-8 years depending on the type of product	Resettled farmers	4%
National Agricultural Credit Programme (NACP)	For communal farmers to access credit in order to increase food production and become surplus producers, create jobs and alleviate the cycle of poverty.	•Seasonal inputs •Assets or infrastructure	Repayment period ranged from 2-15 years depending on the type of product	Small scall communal farmers	Productive loans – 4% Non-productive loans – 8.0%
Co-operatives	Establish organized groups of farmers to share farming and management risk	•All Loans	Repayment period ranged from 2-15 years depending on the type of product	Groups	Based on product type



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
- Mariculture
- Financial Intermediaries

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

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

Activities that we finance


Game


Fodder


Logistics


Biomass


Bees Apiculture


Fruits

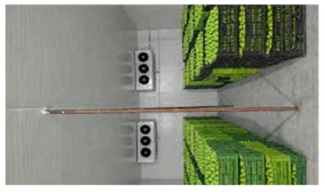

Grains

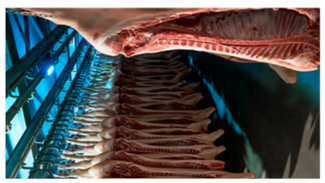

Horticulture


Agri- Renewable energy


Livestock & Dairy


Poultry


Cold Changs & Storage

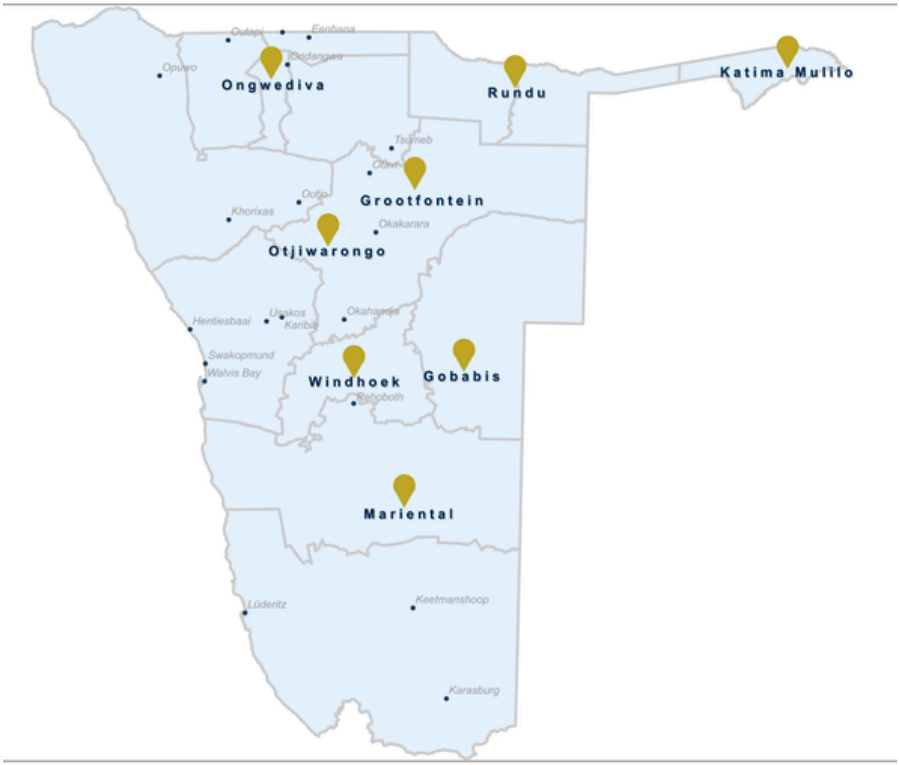

Abattoirs & Butchers


Piggery


Aquaculture


Agro-prosessing

BRANCH LOCATION



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