

## Product Sheets

### General Terms and Conditions for Loans

Purpose	Corn	Comments
Farm size	Minimum 5 ha	Commercial production only
Amount	Maximum CDF xxxxx /ha	Land preparation, weeding, harvest, farm chemicals, hybrid seed
Term	6 months	
Interest rate	18% fixed	
Upfront fee	1.5%	
Tranches	I – II –	
Disbursement period		
Typical borrower's contribution	Farm equipment, management, land	
Repayment schedule	Bullet payment at maturity	Standard project goes through three phases: 1. Land preparation mechanized, seed purchase, seed processing, herbicide planting, land work for drainage 2. Weeding 3. Harvesting: manual/mechanized (transportation, storage, realization)

Terms	Type	Comments
Purpose	Mangoes (short-term)	Only existing orchard
Farm size	Minimum 0.5 ha	Alternative income (e.g., other fruits, crops, cattle, transportation) is desirable
Amount	Maximum CDF2,100/ha	70% of maximum cost CDF xxx,xxx/ha
Term	12 months	
Interest rate	20% fixed	
Upfront fee	1.5%	
Tranches	None	
Disbursement period	April-May	

Borrower's typical contribution		
Repayment schedule	Bullet payment at maturity	
Interest only/interest free period	6-8 months	

<b>Purpose</b>	<b>Other Tropical Fruit, Inc. Papaya</b>	<b>Only Existing Orchards</b>
Farm size	Minimum	
Amount	Maximum CDF/ha	50% of maximum cost CDF xxx,xxx/ha
Term	8 months	
Interest rate	20%	
Upfront fee	1.5%	
Tranches		Pesticides
Disbursement period	April-July	
Borrower's typical contribution		
Repayment schedule	Bullet payment at maturity	
Interest only (interest-free) period		

<b>Purpose</b>	<b>Vegetables</b>	
Farm size	Minimum	Minimum two types of vegetables (diversification desirable)
Amount	Maximum CDF xxx,xxx/ha	
Term		
Interest rate	20%	
Upfront fee	1.5%	
Tranches		Pesticides and seeds, labor (30%)
Disbursement period		
Borrower's typical contribution	Preparation of soil, hand work, realization	Alternative sources of income (desirable)
Repayment schedule	Three months paying interest only; after starting sales,	

	repayment on a weekly basis based on cash flow	
Interest only period	3 months	

**Note:** Higher risk product: meat production; dairy typically less risky

<b>Purpose</b>	<b>Cattle (expansion of the herd, less than double); however, financing feed/vet supplies for established milk producers</b>	<b>Meat /Dairy</b>
Farm size		Depends on number of cattle and type of feeding; zero-grazing possible; vet services essential
Amount	To be established;	
Term	18 months	
Interest rate	18% dairy; 20% meat	
Upfront fee	1.5%	
Tranches	Related to milk market; dry season higher prices, more need for feed to offset lack of grass	
Disbursement period		
Borrower's typical contribution		
Repayment schedule	Weekly payments	
Interest only period	1 month	

### Higher Risk

<b>Purpose</b>	<b>Sheep, pigs (fattening operations for specific holidays such as Christmas, Easter, etc.)</b>	<b>Meat; operation often carried out by women's groups with excellent or at least satisfactory repayment in other countries</b>
Farm size	Minimum five animals	
Amount	Based on cost of feed and vet supplies	100% of feed and vet supplies; 50% of cost of buying animals for fattening)
Term	9 months or less	
Interest rate	20%	
Upfront fee	1.5%	

Tranches		
Disbursement period	Based on holiday calendar minus time needed for fattening	
Borrower's typical contribution		
Repayment schedule	At time of holiday sale	
Interest only period		

### Aquaculture Risk; Joint Production Fish-Rice Less Risky

Terms	Type	Comments
Purpose	Aquaculture and rice-aquaculture joint production	Need support of local authorities to minimize theft; need technological support to introduce joint production technology
Farm size	Sufficient ponds, or 1 ha rice with 5 5x5m ponds	
Amount		
Term	12 months (maximum 24 months)	
Interest rate	20%	
Upfront fee	1.5%	
Tranches		Fingerlings and food; or rice crop finance plus fingerlings, food, and pumping for post-rice-harvest maintenance of water in ponds for final fattening of fish (300-400 gms for tilapia); guard services and/or pond located by house of owner (theft)
Disbursement period	Cycle of rice crop	
Borrower's typical contribution	Land, pond construction	
Repayment schedule	Two payments: at maturity of rice and at maturity of fish (7-8 months)	
Interest only period	Until rice harvest	

### HIGH RISK (FINANCE ONLY For Established Operations)

Purpose	Poultry/Egg Production	
Farm size		Facilities in ownership and experience required
Amount	CDF xxx	
Term	6 months	
Interest rate	20%	
Upfront fee	1.5%	
Tranches		1 day old chicks, feed, labor, and security
Disbursement period		
Borrower's typical contribution		
Repayment schedule	Monthly equal installments of principal and interest	
Interest only period	6 months	

Purpose	Beekeeping	
Farm size	More than 10 beehives	Only to established beekeepers wanting to acquire improved hives
Amount	Based on cost of top-bar or similar hives or local hives, if shown to be more profitable	Owner should have or have access to a centrifuge and wax press
Term		
Interest rate		
Upfront fee		
Tranches		
Disbursement period		
Borrower's typical contribution		
Repayment schedule		

Interest only period		
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<b>Purpose</b>	<b>Produce processing</b>	
Business size		
Amount		
Term	12 months	
Interest rate	20-24%	
Upfront fee	1.5%	
Tranches		
Disbursement period	Autumn	Period of purchase of local produce
Borrower's typical contribution		
Repayment schedule	Monthly installments	Credit line (3 years)
Interest-free period	Purchase period plus one technological processing cycle	

<b>Purpose</b>	<b>Selling of Produce</b>	<b>If legal entity, own processing facilities and contract are required; if individual, owns a vehicle (collateralized, if this is possible in DRC)</b>
Business size		
Amount		
Term	Revolving credit	Borrowing limit established and reviewed annually
Interest rate	36%	
Upfront fee	1.5%	
Tranches		Calibration, sorting, crates, declaration, certification, transportation
Disbursement period	Prior to availability of products	
Borrower's	Labor management	Established traders only

typical contribution		
Repayment schedule	Weekly repayments	
Interest-free period	None	

<b>Purpose</b>	<b>Trade in Pesticides</b>	<b>Only registered dealers with own storage and selling facilities and license and formal agreements with official suppliers</b>
Business size		
Amount		
Term	10 months	
Interest rate	24%	
Upfront fee	1.5%	
Tranches		
Disbursement period	Based on crop cycles serviced and past records of sales	
Borrower's typical contribution	Site, warehouse/office, transport, licenses	
Repayment schedule	Monthly payments	
Interest-free period	1 month	

<b>Purpose</b>	<b>Trade (Working Capital)</b>	<b>Only registered entity in rural area with own trading facilities; references from local bank staff as to integrity and continuous operation</b>
Business size		At least 3 years in business
Amount		
Term	12 months	2-3 year credit lines (possible)
Interest rate	24%	
Upfront fee		
Tranches		
Disbursement period		
Borrower's typical contribution	Inventory	
Repayment schedule	Monthly amortization	
Interest-free period	None	

<b>Purpose</b>	<b>Maintenance and Servicing of Agricultural Equipment, Machinery, and Vehicles</b>	<b>Purchase of spare parts, capital repair; no start-ups</b>
Business size		Own assets
Amount		
Term	12 months	
Interest rate	24%	
Upfront fee	1.5%	
Tranches		
Disbursement period		
Borrower's typical contribution		
Repayment schedule	Per seasonal cash flow depending on type of crops served and equipment	



	available	
Interest-free period	Season when machinery is not being used	

No activities will be financed in the following geographic areas:

- Kivu and other conflict areas
- Any area not easily accessible to bank staff on motorcycles during the rainy season