



Stanbic Bank

AGRICULTURAL SOLUTIONS



Agribusiness

Why talk to us?

Stanbic Bank's Agribusiness sector specialists have in-depth knowledge of the agribusiness sector and its value chain, from input suppliers, primary producers, aggregators, processors, wholesalers and retailers of agricultural products and commodities with a particular focus on emerging markets.

PRODUCTS AND SERVICES

The following range of products and services are specifically tailored to the requirements of our agribusiness clients.

- Overdraft for Working Capital
- Agricultural Production Loans
- Structured trade and commodity finance, including import and export financing
- Bank Guarantees
- Term Loans

OVERDRAFTS

It is a facility granted to business current account holders, which enables them to overdraw the current accounts up to an agreed limit.



Features

- Short term facility (maximum period is 1 year)
- Normally for working capital
- Should fluctuate widely within the approved/agreed limit
- Interest is calculated on utilisation on a daily basis and is debited to the account monthly
- Renewable on expiry
- Repayable on demand
- Usually secured with suitable collateral
- Quick and easy to arrange

It is a facility granted on a reducing balance basis to finance business improvements of a capital nature.

Features

- Structured over short to medium term facility (maximum period is 2 years),
- A separate account to the operating one is opened for the purposes of utilising the facility.
- Interest is calculated on a daily balance and is debited to the operating account.
- Set loan repayment instalments (e.g. monthly, quarterly or bi annually)
- The facility is secured with suitable collateral

AGRICULTURAL PRODUCTION LOAN

An Agricultural Production Loan (APL) is short-term credit to support agricultural input costs and working capital financing over a farming season. This product is suitable for grain farmers cultivating on an irrigation basis for winter and summer cropping. Loans are provided to legal entities in the agricultural sector, including commercial farmers and agri-businesses. Facilities are repaid at the end of a season after selling the crop. Drawdown of the next season's cashflow is allowed upon full repayment of the previous season loan facility.

STRUCTURED TRADE AND COMMODITY FINANCE

Structured Trade and Commodity Finance (STCF) provides tailor made financial solutions for commercial and commodity related transactions. Typical products and services include facilities under Collateral Management Agreements (CMA) and financing under Stock Monitoring Arrangements (SMA). We also make use of Debtor Financing, Promissory Note and Guarantees under Structured Trade Financing arrangements.

Contact us on the below contact details for assistance

Email to

Tawanda Maposah
Head Agribusiness
0772 390 806

Theresa Buluzi
Relationship Manager
0773 218 836

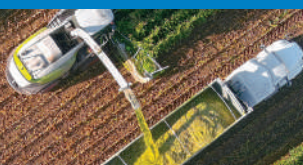
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Vehicle and Asset Finance



VEHICLE AND ASSET FINANCE

Stanbic Bank Vehicle and Asset Finance is a renowned leader in the field of providing finance for the acquisition of vehicles and other movable assets and of annual insurance premiums. We are able to draw on extensive expertise to provide you ideal solutions.

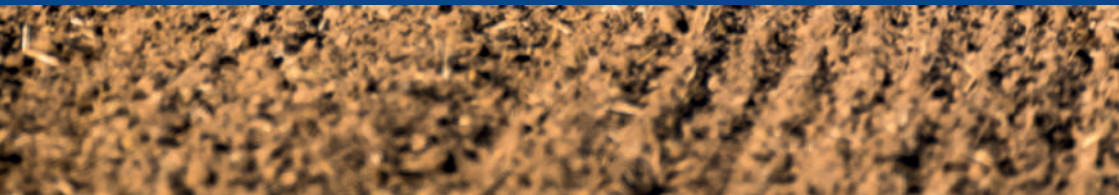
Our dedicated team of financiers can arrange tailor made finance packages to suit your vehicle and asset financing requirements.

TYPES OF ASSETS WE FINANCE

We finance new and used as well as imported assets ranging from:

- Passenger and commercial vehicles
- Capital equipment - tractors, forklifts, bulldozers, machine tools and office equipment
- Mining equipment
- Agricultural equipment
- Medical equipment

All assets must be movable and identifiable and be bought from a reputable source. You must be able to prove to us that there is proper sales and maintenance support.





FINANCE LEASE

We buy the assets and lease them to you for an agreed period. Once the period is complete you have the option of gaining outright of assets

Benefits

- You do not tie up all your funds in acquisition of asset
- You enjoy the full use of the leased item
- Service of short term to medium term finance using the leased asset for security
- Tax benefits
- The lease can be structured to offer a flexible repayment schedule

INSURANCE PREMIUM FINANCE

Stanbic Bancassurance provides competitive comprehensive insurance packages. Bancassurance offers a range of short term insurance products for the duration of your contract. We will be happy to finance these insurance premiums for you. Speak to a VAF consultant for more information

Benefits

- Avoids one-off large payments
- Competitive rates

Why should you do business with us

- Easy application
- Quick turn around
- Flexibility
- Professional services

Each company's needs are unique and Stanbic Bank Vehicle and Asset Finance recognises this. Because we understand what business is like, we can make a difference

CONTACT DETAILS

For more information on Vehicle and Asset Finance, please feel free to contact our team on:

Harare +263 (0242) 759471-9, 759839-73

Bancassurance



What is Bancassurance?

These are insurance products and services that are offered by the Bank through the assistance of insurance companies. Stanbic Bank Zimbabwe is currently in partnership with Alliance Insurance, NicozDiamond Insurance, Old Mutual Insurance and Zimnat Insurance to provide you with the choice of where to buy your insurance from. This will give our customers a one stop shop where we provide you with banking and insurance solutions under one roof through our wide branch network and digital channels.

Why Bancassurance?

- Easy to transact through the wide branch network
- Highly competitive rates
- Easy premium payment arrangements
- Convenience - banking and insurance under one roof.



Product Offering

PERSONAL

1. Motor Plan Insurance
2. Home Plan Insurance
3. Loan Protection
4. Funeral Assurance
5. Business Insurance
6. Agriculture Insurance

(Personal and Home Loan)

BUSINESS

1. Business All Risks
2. Commercial Generic
3. Group Personal Accident
4. Group Life Schemes
5. Engineering
6. Group Funeral Schemes

For further information, please contact your nearest Stanbic Bank Branch or your Relationship Manager.
Email: ziminsurance@stanbic.com

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OTHER CITIES:**KWEKWE BRANCH**

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