

DIRECTION OF ACTIVITY

The Company implements a wide range of balanced product lines of financing programmes, which meet the interests and needs of various categories of agricultural producers and allows procuring equipment on favorable terms.

The Company has the following programs:

financing of leasing projects:

- agricultural equipment that does not require installation,
- vehicles for the transportation of biological assets, agricultural and fish products, freight cars,
- special equipment for land reclamation and agricultural works;

replenishment of the current assets in the framework of previously funded projects;

special leasing programs:

- "Made in Kazakhstan",
- "Reliable Farmer",
- "Own Feed",
- "Made in Belarus",
- "Express Leasing",
- "Master Leasing";

financial leasing of equipment – equipment (requiring or not requiring installation) of domestic and foreign production.



Funded Areas

STANDARD LEASING CONDITIONS

	Term	Advance payment	Rate
Agricultural machinery	up to 10 years	at least 15%	7% per annum (incl. subsidies) and 9% per annum
Vehicles for the transportation of biological assets, agricultural and fish products, freight cars	up to 7 years	at least 15%	7% per annum (incl. subsidies)
Special equipment for land reclamation and agricultural works	up to 7 years	at least 20%	7% per annum (incl. subsidies)
Lending to replenish working capital	credit line for up to 3 years, tranche for up to 1 year	not required	12% per annum (incl. subsidies)

SPECIAL FINANCING PROGRAMS

	Term	Advance payment	Rate
"Made in Belarus" machinery and equipment manufactured in the Republic of Belarus	up to 5 years	at least 20%	1% per annum (incl. subsidies)
"Express Leasing" No income verification	up to 10 years	at least 25%	7% per annum (incl. subsidies) and 9% per annum
"Master Leasing" Leasing line for 1 year	up to 10 years	10-25%	7% per annum (incl. subsidies) and 9% per annum
"Made in Kazakhstan" Agricultural machinery and vehicles produced/assembled in the Republic of Kazakhstan	up to 10 years	at least 15%	6% (NF RK)
"Reliable Farmer" Leasing without advance payment	up to 10 years	not required	7% per annum (incl. subsidies) and 9% per annum
"Own Feed" Feed production equipment	up to 10 years	at least 10%	7% per annum (incl. subsidies) and 9% per annum

The interest rate is subsidized by the state in the amount of 10% (final rate for borrowers is 7% per annum).

The advance payment is subsidized by the state in the amount of up to 25% of the investment.

In 2019, "Agrotechnics" and "Harvest" special programs were also successfully implemented and completed. In 2020, a new special program "Made in Kazakhstan" was introduced to support the development of domestic mechanical engineering.