

AGRICULTURE

A BIGGER-PICTURE APPROACH TO MANAGING
YOUR AGRICULTURE BUSINESS.

see money differently

NEDBANK

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YOUR PARTNER IN AGRIBUSINESS

At Nedbank we know that success in business is all about partnerships, and our bigger-picture approach starts with immersing ourselves in your business and your sector.

Whether your business is horticulture, animal production or field crops, or whether you form part of the agricultural value chain, we recognise the need to play a meaningful role and look at providing solutions to unlock opportunities and meet the challenges of the agricultural sector.

We understand that these challenges, if not addressed, threaten economic growth, food security, employment and investment. By using our financial expertise to do good, we partner with you to contribute to a growing, competitive, transformed and climate-resilient agricultural sector that ultimately contributes positively to your and the entire sector's businesses.

LET'S TACKLE THE CHALLENGES...

From climate change, disease outbreaks, water scarcity, crime and farm attacks, policy uncertainties, lack of transformation and unreliable infrastructure to a myriad of natural hazards – agriculture is tough. To this end we have formed further partnerships with leading

industry associations and stakeholders to gain a better understanding of the industry and to provide valuable information and solutions to address these challenges and optimise opportunities.

AND GROW YOUR BUSINESS TOGETHER

Nedbank AgriBusiness has specialised agricultural teams located in your area. The members of these teams understand your local conditions and business situation better than anyone else. They will ensure decisions are made quickly and that you enjoy industry

expertise from a dedicated business manager – someone who knows that your business goes through cycles and who can contribute to devising and delivering flexible and cost-effective solutions, tailored for every segment.





INNOVATIVE INDUSTRY SOLUTIONS AND PARTNERSHIPS

We realise that, as your agribusiness grows, you need specific solutions structured to your unique needs. The adoption of innovation and technology in agriculture is gaining momentum as the sector looks for solutions to both improve productivity and to ensure the sustainability of any operation.

OUR INNOVATIVE SOLUTIONS

Shade-netting financing

Shade-netting financing is perfect for field and tree crop farmers to help improve the yield of underperforming orchards and protect them from natural hazards while saving water, reducing fertiliser application and preventing cross-pollination at the same time. The repayment term of the loan is five years (60 months).

Renewable energy and efficiencies

If you want to mitigate the impact of load-shedding and rising energy costs, various renewable-energy finance options can be tailored to your needs, with extended repayment terms of up to 10 years on business loans.

You will not only make your business ecofriendly, but could also potentially set off surplus power to the grid and put the money you save on energy costs to good use.

Sustainable agriculture transformation

Although there are concerns about the future of the agriculture sector due to the uncertainty surrounding the land debate, we can help with the expertise, advice, technical assistance and finance solutions you need.

- We can help transform your business and comply with the Africa Agriculture Transformation Scorecard.
- We provide training and development through our enterprise development initiative.
- We offer finance solutions to qualifying emerging farmers with an established link in the value chain.
- We collaborate with industry bodies and government to help mitigate market risk and develop sustainable funding models.

OUR PARTNERSHIPS

Aerobotics

Aerobotics gives you access to innovative aerial drone and satellite technology that provides a bird's-eye view with multispectral images of orchards to optimise yield, identify pests and diseases and manage costs.

World Wide Fund for Nature (WWF)

The fund focuses on the development of a sustainable agricultural sector. Nedbank's partnership with the WWF provides useful guidelines on:

- developing sustainable production standards;
- ensuring resource optimisation and improved efficiencies;
- building resilient ecosystems;
- maintaining and improving biodiversity; and
- increasing productivity by reducing input costs through sharing knowledge on how better practices lead to lower costs and improved environmental management.

SHORT-TERM FINANCE SOLUTIONS

We understand the seasonal and cyclical nature of agriculture and the need for short-term bridging finance and working capital throughout the year.

SHORT-TERM PRODUCTION AND WORKING CAPITAL SOLUTIONS

- **Overdraft finance** – a current account with an overdraft facility or a short-term loan.
- **Agricultural production loan** – a loan to finance production inputs such as fertiliser, seed and diesel.
- **Debtor finance** – a comprehensive debtor management service to help you maintain a constant cashflow.

SPECIALISED FINANCE SOLUTIONS

For an agribusiness to grow and run smoothly you may need new assets to increase production or to replace old assets to increase efficiencies. You should try to make improvements to fixed assets without jeopardising your cashflow to ensure your sales are not affected.

CUSTOMISED FINANCE SOLUTIONS

- **Instalment sale agreement** – a finance solution to help you buy movable assets with cashflow-friendly repayment structures.
- **Medium-term loan** – a finance solution to help grow your business, for example to buy livestock, make improvements to your fixed assets or establish new orchards. The facility also allows you to withdraw surplus funds.
- **Agri Nedbond** – a long-term loan for business growth and diversification, for example when you want to buy additional property, add fixed infrastructure or improve existing assets. Nedbank offers you a repayment term of up to 15 years.
- **Agritrade finance and debtor management** – a finance solution to facilitate your crossborder requirements while maximising your risk-return relationship, including post-import financing, pre-export financing, discounting of bills or invoices, and hedging.

VALUE-ADDED SOLUTIONS

We have the expertise to help you with various aspects to set your business up for success – specialised finance transactions, succession planning, financial planning, employee benefits, personal wealth and business insurance.

BESPOKE FINANCE SOLUTIONS

- **Structured finance solutions** – for mergers and acquisitions, empowerment finance and capital expansion, with an innovative full-spectrum approach to your requirements.
- **Export credit finance** – a long-term solution when you are buying or selling capital equipment.
- **Global commodity finance** – a solution for structured trade and commodity-finance-related transactions with a focus on Africa.

BUSINESS WELFARE AND SUSTAINABILITY

Get expert advice in areas, such as:

- contingent liability cover;
- keyperson cover; and
- employee benefits, including group schemes.

We also offer the following personal financial planning services:

- Life and disability insurance.
- Personal retirement planning.
- Investment planning.
- Estate planning.
- Offshore financial planning.





PRIVATE WEALTH AND INVESTMENTS

We offer specialist advice and a range of services so that you can make the most of your money through:

- investing in a range of top local and offshore investments;
- trading globally using our expert stockbroking service;
- diversifying your wealth internationally;
- structuring sound estate and succession plans; and
- investing for the short-, medium- and long-term, with partial or delayed access to your money.

EMPLOYEE WELFARE

We offer tailored services to farmworkers such as:

- opening of accounts onsite;
- great-value banking options designed around farmworkers' needs; and
- banking advice and financial fitness workshops.

FLEET MANAGEMENT

NedFleet offers a fully integrated, cost-effective fleet management service tailor-made to your specific requirements, allowing you to have control over operational costs, maximising fleet performance and minimising time spent on fleet management.

INSURANCE

We offer a full range of flexible insurance products, tailored to your individual requirements, such as personal insurance for farming activities, livestock and equipment, including:

- wildlife (game) insurance;
- public liability insurance for commercial hunting and game viewing;
- asset insurance;
- cover for irrigation systems; and
- agri-specific insurance that also provides cover for the death or impotence of registered livestock.

ENTERPRISE DEVELOPMENT

Our unique approach to enterprise development is complemented by business support and technical assistance programmes, which are designed to accommodate the ever-changing needs of emerging and small farming operations.

TRANSACTIONAL BANKING SOLUTIONS

We have customisable transactional banking products for your day-to-day and business banking needs. Our transactional specialists will guide and help you structure the perfect solution for your unique requirements.

CARD PAYMENTS

- **Nedbank Business Gold Card** – for everyday business spend, allowing you to repay the full amount each month, interest free.
- **Nedbank Rewards Revolve Card** – a revolving balance payment solution offering a minimum monthly repayment option to improve cashflow, as well as the opportunity to earn rewards.
- **Nedbank Business Cheque Card** – a card linked to your current account that you can use at local and international ATM networks, and that offers the opportunity to earn rewards.

CASH PAYMENTS

We have various solutions to address your cash requirements:

- **Nedbank Cash Online** – capture cash deposits and withdrawals online 24/7.
- **Nedbank CashVault** – improve cashflow and create efficiencies, while less exposure to cash ensures better employee security.
- **Nedbank manual cash banking** – takes care of your cash deposits and withdrawals.

ELECTRONIC PAYMENTS AND COLLECTIONS

NetBank Business is the ideal solution to make payments and transfers or to collect debit orders securely through a digital banking platform that is easy to use.

NEDBANK SEND-IMALI AND MOBIMONEY

With Nedbank Send-iMali you can send money to anyone with a valid South African cellphone number, which means you can pay farmworkers even if they don't have bank accounts. They can then make full or partial withdrawals at any Nedbank ATM or send it on to family members.

Another option for them is to open a Nedbank MobiMoney account and keep their money in a MobiMoney e-wallet. They can then make full or partial withdrawals at any Nedbank ATM or send it on to family members.

FINAL TRANSACTION INFORMATION

This is a solution that offers you a view of all transactions on your account, helping to reduce the risk of unauthorised transactions.

HUMAN CAPITAL MANAGEMENT

Nedbank Human Capital Management (HCM) is a cloud-based platform to help you manage your day-to-day human capital duties, including payroll processing and management. The solution improves employee productivity and engagement and creates valuable analytics to help you make informed business decisions.





INVESTMENT SOLUTIONS

We have dedicated investment bankers who will help you choose the right investment solutions in line with your requirements.

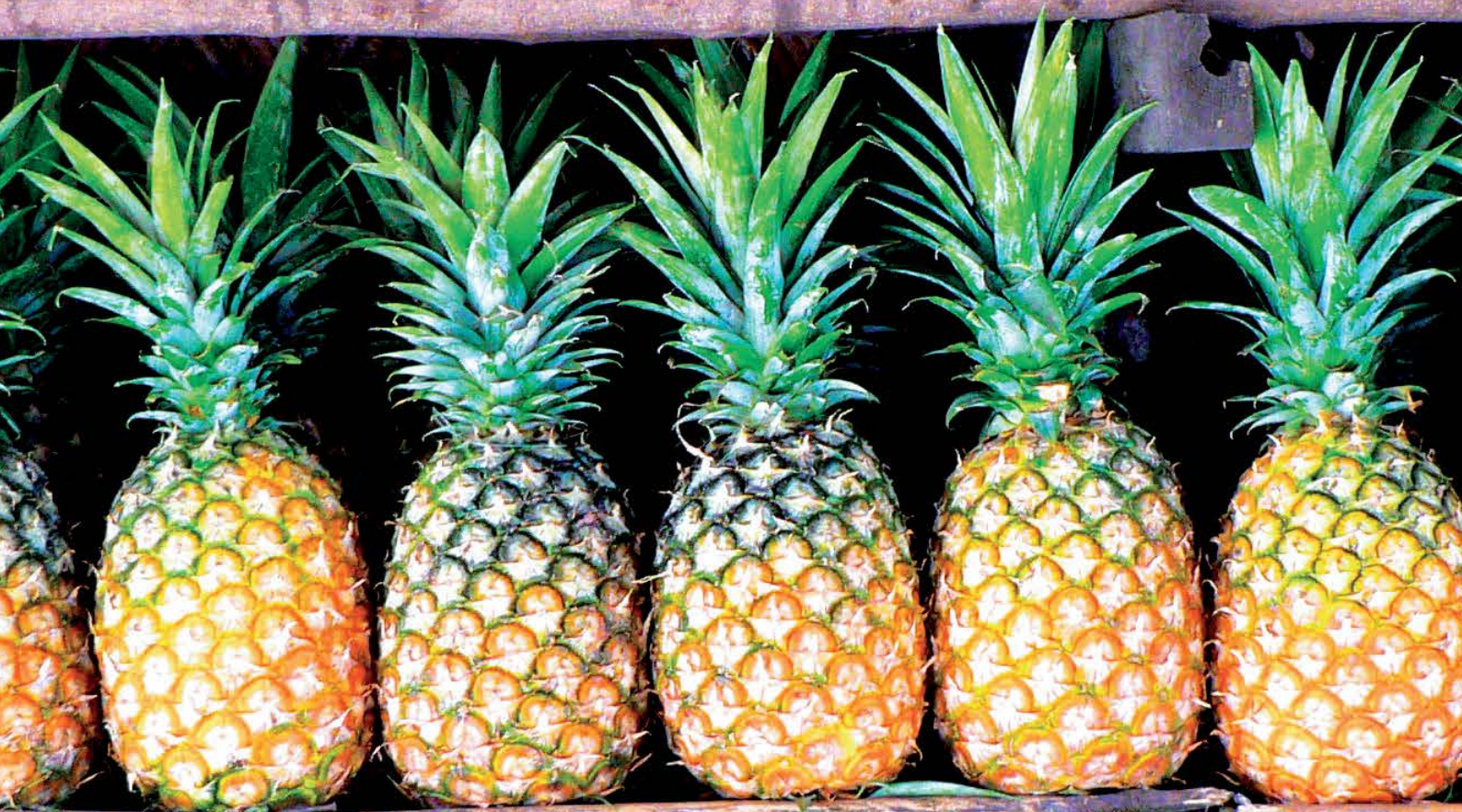
The following term solutions are available:

- Immediate access to your money.
- Delayed access to your money.
- Partial access to your money.
- Long-term investments.



TALK TO AN AGRIBUSINESS SPECIALIST TODAY

From transactional banking and investments to crop and livestock cover, financial planning and the latest leading-edge technology – let our specialist AgriBusiness team take a bigger-picture banking view of your business. For more information send an email to agriculture@nedbank.co.za.





**Contact us to find out how our
bigger-picture Business Banking
agrispecialist teams can help you.**

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**FOR MORE INFORMATION PLEASE VISIT
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