



Equipment Finance Solutions

**Agricultural,
Power &
Earthmoving
Equipment**



Powered by
First Capital Bank



Working in partnership with First Capital Bank, FES Finance provides tailor-made finance solutions for customers purchasing farming, power and earthmoving equipment.

INTRODUCING FES FINANCE powered by FIRST CAPITAL BANK

First Capital Bank is one of the country's leaders in leasing and finance with over 25 years' experience helping customers to improve productivity and grow profitability, offering finance packages that are competitive and accessible.

FES and First Capital Bank understand the business and financial requirements of our customers and offer technical and financial expertise to ensure you get the best equipment at the most competitive price.



KEY FACTS ABOUT FES FINANCE

WHAT EQUIPMENT CAN BE FINANCED?

1. Tractors and implements
2. Earthmoving machinery
3. Power equipment

OVER WHAT PERIOD IS THE FINANCE AVAILABLE?

We offer financing arrangements for a maximum period of five years.

IN WHAT CURRENCY IS THE FINANCE AVAILABLE?

We can arrange the finance in either US Dollars or Malawian Kwacha. US dollar financing is available for customers who are exporters and earn in dollars.

WHAT ARE THE REPAYMENT TERMS?

We're flexible and repayment of instalments vary in line with customer's cash flow operations and range from monthly to quarterly and even bi-annually. We can also offer a bullet payment facility enabling customers to settle their loans at the end of the finance term.

WHAT WILL IT COST?

Pricing is negotiable on a case-by-case basis.

WHAT DO I NEED TO COMPLETE AN APPLICATION?

- a. Application letter stating the amount and proposed tenure of the facility.
- b. Business profile stating the background, experience and qualifications of key management personnel.
- c. Latest financial statements (audited or management accounts).
- d. Statement of cash flows for the tenure of the facility.
- e. Debtors and creditors listings with ageing.
- f. Name of current bankers and details of facilities granted.
- g. Bank statements for accounts held at other banks for the past 12 months.
- h. Proforma invoices from dealers of assets being financed.





INTRODUCING AGRILAB – HELPING FARMERS INCREASE YIELDS, IMPROVE CROP QUALITY AND BUILD A SUSTAINABLE REGIONAL AGRICULTURAL SECTOR

In addition to providing finance solutions, FES – through its subsidiary AGRILAB – performs valuable research and testing, providing advisory and consultancy services to ensure the regional agricultural sector has the equipment and scientific expertise to close the gap between optimal yield and realised yield. These services are available to FES Finance customers.

AGRONOMY

AgriLab assesses soil and plant material for agricultural use and produces an assessment of soil and leaf nutrients, water, retention capacity and various other soil characteristics. With this information, AgriLab can advise farmers on their fertiliser, watering and planting requirements and schedules.

- **Soil texture analysis:** Fully automated particle size distribution.
- **pH and electrical conductivity (EC) levels:** Measured utilising cutting-edge robotic analysers.
- **Organic matter analysis:** A high temperature combustion analyser produces fully automated examination of total nitrogen, total carbon, inorganic carbon, organic carbon on soil, leaf and crop samples to establish soil fertility.
- **Elemental analysis:** Inductively coupled plasma-optical emission spectrometry (ICP-OES) measures individual elements, including metals, to indicate soil micronutrient availability, crop micronutrient uptake and water quality.
- **Nutrient analysis:** A study of the nutrients cannot always be conducted using single element analyses as it requires a combination of elements to be examined in conjunction. AgriLab's dedicated continuous flow analyser (CFA) evaluates ortho-phosphate, total phosphate, nitrate, nitrite, potassium, sodium, sulphates, chloride, ammonia, urea and boron, providing state-of-the-art colorimetric methods for determining key soil and fertiliser ingredients essential for healthy plant growth and maximum crop productivity.

To ensure homogeneity and accuracy, laboratory analyses are automated in line with global best practice standards.

PRODUCT QUALITY

Using a blend of liquid and gas chromatography, mass spectrometry and other techniques, AgriLab assesses the chemical compounds in soil and vegetative samples, to ensure produce grown in is healthy, free of toxins and compliant with safety standards. Testing for the presence of:

- residues from pesticides and herbicides in consumer goods;
- aflatoxins content; and/or
- purity of other molecules of interest in products meant for market consumption.

Our one-stop soil quality testing shop and advisory services ensure farmers – small-scale to commercial – have access to cutting-edge information and testing.



Contact us for or further enquiries

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