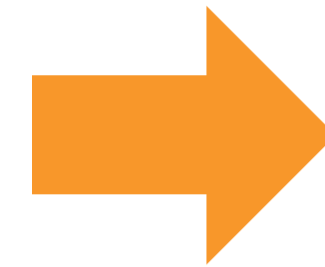




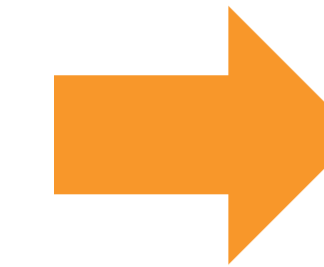
DEDICATED CREDIT LINE: A FINANCIAL SOLUTION TO MAIZE CONTRACT FARMERS



Contract Farmer gets seed on credit from contractor (Dealer/Retailer)



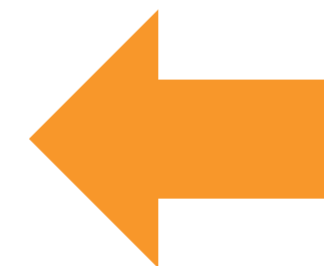
Contract Farmer goes to bank with contractor



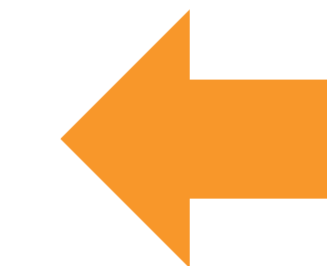
Contractor works as a guarantor



Contract Farmer sells off the maize and returns the loan amount with interest.



Contract Farmer receives loans, uses the loan amount to purchase fertiliser, pesticide and irrigation facilities and cultivates maize



Bank processes the documents and issues loan at 4% interest rate

Implemented by



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