

## Fact Sheet: First Capital Bank and EIB Green Agriculture Value Chain.

First Capital Bank Limited secured a Loan Facility worth EUR 10 million from the European Investment Bank (EIB). This loan is specifically intended for on-lending to the Agriculture Value Chain sector.

If you are involved in the Agriculture Value Chain and are interested in accessing the shared financing facility provided by First Capital Bank, please find below, detailed information on the facility structure and eligibility criteria.



**Purpose: To promote fixed investment and provide longer term working capital to eligible projects and borrowers.**



### Eligible Segments

- SMEs (with permanent employees numbering less than 250).
- Mid-Caps (permanent employees numbering less than 3,000).
- Farmer groups and/or Smallholder farmers and their Cooperatives, if validly registered under Zambian legislation.

### Key Clients and Eligible Borrowers

- All Legal entities in eligible agricultural value chains, climate action/green projects and projects supporting gender equality and women's economic empowerment.
- Primary and Secondary Agriculture businesses, including all processors and manufacturers in agriculture.
- Entities with a financially viable business model based on the Bank's assessment.

#### Amount



- Maximum of the eligible project's cost.
- Subject to the Bank's credit approval process and usual terms and conditions.

#### Currency



To be disbursed in USD or Kwacha equivalent.

#### Loan Tenor



From 2 years and up to 7 years amortizing.

#### Pricing



Available upon request based on the Bank's competitive interest rates and subject to the applicant's risk profile.

#### Security



- The Bank's usual terms and conditions apply.
- Accessible via our website:

<https://www.firstcapitalbank.co.zm/business/lending-facilities/term-loans/>

#### Environmental and Social (E&S) Governance considerations



The Bank applies the standards and requirements specified in the national E&S related legislation and regulations of the Republic of Zambia<sup>1</sup>, good international industry practice as defined by the EIB Environmental and Social Standards, the IFC Performance Standards and the World Bank EHS guidelines and any additional requirements spelt out by development finance partners.

#### Technical Assistance



This is offered upon request via the European Investment Bank designated service providers.

<sup>1</sup> This includes applicable international conventions and multilateral agreements related to environment, climate, biodiversity, social, labour, health and safety as well as cultural issues signed and ratified by the Republic of Zambia.

### Contact us:



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