A loan facility is provided to a financial institution for one or more programmes so that it can finance its own or sub-borrowers’ sub-projects.

**Definitions**

**Borrower** means a financial institution.

**EDB Confirmation** means a standby letter of credit, a guarantee, a reimbursement undertaking, or another contractual document.

**Eligible instrument** means a documentary letter of credit, a bank guarantee, or other contractual documents under sub-projects.

**Sub-borrower** means an entity, being the borrower’s client.

**Sub-loan** means a loan provided or, as the case may be, to be provided by the borrower to a sub-borrower from the funds extended by the EDB to finance the sub-borrower’s sub-projects.

**Sub-project** means measures planned by the borrower and sub-borrower that conform to the programme requirements.

**Financial institution** means a bank or another financial organisation registered and existing in an EDB member state and holding all necessary permits and licences to engage in lending.

**Requirements to Financial Institution**

- A financial institution operating in the EDB member states.

**Prohibited Activities**

1. Any activities involving forced or child labour
2. Tobacco and alcohol production and distribution
3. Gambling
4. Manufacture of weapons and military equipment
5. Foreign exchange transactions
6. Investments in any securities
7. Any activities prohibited by the laws of the EDB member states or international conventions pertaining to the protection of biological diversity or cultural heritage
8. Real estate transactions, including the purchase and sale of land, or financing the construction of residential and commercial estates, or shopping malls
9. Manufacture and sale of any products or activities deemed illegal by laws of the respective EDB member state

**Loan Facility Arrangement Procedure**

1. Signing of a non-disclosure agreement
2. Obtaining necessary charter and other documents
3. Conducting compliance control procedures
4. Obtaining financial statements
5. Estimating credit line amount and internal approval of the indicative terms and conditions
6. Having the indicative financing terms approved by the financial institution
7. Obtaining resolutions from the Bank's authorised bodies

**EDB Member States**

- Republic of Armenia
- Republic of Belarus
- Republic of Kazakhstan
- Kyrgyz Republic
- Russian Federation
- Republic of Tajikistan
AGRICULTURE PROGRAMME

The agribusiness programme aims to create favourable conditions for the sustainable growth of agricultural sectors in the EDB member states and promote mutual trade and mutual investments between the EDB member states.

**Targeted Areas of the Agribusiness Programme**

Creating conditions to establish and enhance the manufacturing, processing and sale of agricultural and related products, including, but not limited to:

1. crop and animal industry producers;
2. processors of crop and animal industry produce;
3. manufacturers of agricultural equipment, elevators, carriages, and other agricultural machinery;
4. manufacturers of mineral and organic fertilisers;
5. textile and consumer goods manufacturing companies using cotton and linen cultivated in the EDB member states;
6. finance and leasing companies engaged in supplying of agricultural equipment and machinery; and
7. infrastructure projects associated with storage, handling and transportation of agricultural produce.

Creating conditions for agricultural and related producers to upgrade/replace the existing infrastructure and production facilities, and to ensure the professional development of their personnel, including, but not limited to:

1. purchase of agricultural equipment to renew the existing fleet of machinery;
2. replacement or upgrade of existing production equipment;
3. construction and commissioning of new production facilities;
4. enhancement of soil recovery, land management, reclamation systems, and environmental protection initiatives; and
5. training, retraining and professional development of personnel for agricultural and related sectors, including the storage and processing of agricultural produce and food supplies.

Introducing high-end technology and innovations to boost the competitiveness of agricultural and related producers, including, but not limited to:

1. launching new crop cultivation technology;
2. introduction of modern technology for the long-term storage of agricultural produce;
3. using up-to-date construction materials and technology to build farms, greenhouses and grain storages;
4. using modern biotechnology in the animal and poultry industry, launching elite seed production, and launching the production of hybrid seeds;
5. installing equipment for the processing/reuse of agricultural waste, including the processing of biomass for the generation of electricity and/or heat.
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