Crop Input Loan
Document Checklist & Sample Application Pack

Use this pack to assemble a complete crop input loan file before approaching lenders. Files submitted complete are priced in days; incomplete files stall for weeks. Tick each item, then use the templates in Part 2 to present the numbers the way a credit committee reads them.

Part 1 — Document checklist

A. Entity & KYC	Why lenders ask	Done
Certificate of incorporation / cooperative registration	Confirms the borrower is a legal entity able to contract.	[ ]
Shareholding structure and beneficial ownership	Identifies who ultimately controls and guarantees the facility.	[ ]
Director and guarantor IDs plus proof of address	Mandatory KYC/AML screening before any credit review.	[ ]
Tax registration or clearance certificate	Shows the entity is compliant and trading legitimately.	[ ]
Board or member resolution to borrow	Evidence the borrowing is properly authorised.	[ ]

B. Financial	Why lenders ask	Done
12–24 months of bank statements (all accounts)	Primary source for cash-flow conduct and seasonal patterns.	[ ]
Last two annual accounts or management accounts	Establishes scale, margin and balance-sheet strength.	[ ]
Schedule of existing loans, leases and overdrafts	Undisclosed debt is a common cause of decline.	[ ]
Debtors and creditors ageing	Shows working-capital pressure outside the input cycle.	[ ]
Season-by-season cash-flow forecast	Demonstrates the repayment date lands after harvest receipts.	[ ]

C. Land & agronomy	Why lenders ask	Done
Title deed or registered lease running past repayment	Tenure must outlast the facility or security fails.	[ ]
Farm map with field numbers and hectares under crop	Ties the input budget to a verifiable physical area.	[ ]
Crop plan: variety, planting window, target yield	Basis of the revenue assumption the lender stresses.	[ ]
Input protocol per hectare (seed, fertiliser, CP, water)	Justifies the budget line by line.	[ ]
Soil and water analysis (where available)	Supports the yield assumption on a new or expanded block.	[ ]
Three seasons of historical yields	Track record is the strongest single credit signal.	[ ]

D. Budget & market	Why lenders ask	Done
Costed input budget with dated supplier quotations	The single item that most often decides pricing.	[ ]
Offtake contract, buyer LOI, or two seasons of invoices	Identifies the repayment source.	[ ]
Pricing basis and any forward-sold tonnage	Reduces price risk in the downside case.	[ ]
Logistics and post-harvest handling plan	Shows the crop can reach the buyer on schedule.	[ ]

E. Risk & insurance	Why lenders ask	Done
Crop insurance (open field) or structure and BI cover	Usually a condition precedent to drawdown.	[ ]
Irrigation / water rights documentation	Weather exposure is priced when water is not secured.	[ ]
Stress case at reduced yield and price, with mitigations	Credit committees decide on the downside, not the base case.	[ ]
Nominated collection account for harvest proceeds	Lets the lender see repayment arrive.	[ ]

Part 2 — Sample application pack

Worked example: 120 ha irrigated maize, established grower with three completed cycles. Figures are illustrative — replace with your own.

2.1 Input budget template

Line item	Cost / ha (USD)	Hectares	Total (USD)	Quotation ref.
Seed	310	120	37,200	SD-2291
Fertiliser	540	120	64,800	FT-1180
Crop protection	215	120	25,800	CP-0447
Fuel, power and irrigation	185	120	22,200	EN-3312
Seasonal labour and machinery	200	120	24,000	internal
Total input budget	1,450	120	**174,000**	

2.2 Facility request and repayment

Item	Base case	Stress case (-20% yield, -13% price)
Sponsor contribution (25%)	USD 43,500	USD 43,500
Facility requested (75% advance)	USD 130,500	USD 130,500
Tenor	8 months, harvest-linked	8 months, harvest-linked
Yield / price	9.5 t/ha @ USD 230/t	7.5 t/ha @ USD 200/t

Item	Base case	Stress case (-20% yield, -13% price)
Gross revenue	USD 262,200	USD 180,000
Facility + interest at maturity	USD 142,680	USD 142,680
Harvest coverage	**1.84x**	**1.26x**

2.3 Cover letter template

[Entity name] is a [x]-hectare [crop] operation in [region, country], trading since [year], with [n] completed production cycles and average yields of [x] t/ha. We are seeking a seasonal input facility of [USD amount] representing [x]% of a costed input budget of [USD amount], with the balance funded from own resources ([describe: pre-purchased seed, land preparation]). Repayment is from harvest proceeds under [offtake contract with buyer / historical sales into market], expected [month, year], and we propose drawdown against planting milestones with settlement [x] days after delivery. Land tenure is [owned / leased to date]. Crop insurance is [in force / to be placed before drawdown]. At a stressed [x] t/ha and [price], harvest proceeds still cover the facility and interest [x] times. Supplier quotations, three seasons of yield history, bank statements and the full document pack are attached.

2.4 Submission sequence

Step	Action	Typical time
1	Cost the input budget against dated supplier quotations	3–5 days
2	Complete Part 1 checklist and scan into one indexed PDF	5–10 days
3	Build base and stress repayment cases	2 days
4	Review file with a SeedMatchGroup sourcing specialist	2–3 days
5	Introduce the file to independent financing providers	1 day
6	Provider due diligence, term sheet and conditions precedent	2–6 weeks

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