



Horticulture, Grains, Pulse and Coconut Farming
Checklist

Let us help you realize your business venture plans as early as possible. The standard time taken to make a decision on loan application is between 8 to 10 days. This will only be possible if you submit all the required information with your loan application. The usual information that we require are listed below:

TYPE OF FARMING	REQUIREMENTS
Horticulture, Grains and Pulse	<ul style="list-style-type: none"> • Accessibility of location to be: <ul style="list-style-type: none"> - within 1 km of a government feeder (or better) road for Viti Levu and Vanua Levu - within 3 km of the nearest inter-island port of call for Outer Islands. • Business and MPI assessment of viability of proposal. • Title, Current Lease or Approval Notice over land to be used by proposed projects. Term of lease or approval notice must exceed loan term as proposed in business plan and the lease term should be more than 10 years. • Evidence of farm production for past 3 years. • Farm Development: some demonstrable development - clearing, fencing, land preparation, growing crops or farm house, etc. • Applicant must demonstrate farming experience appropriate to project proposed. • Rent on NTLB or State lands must be paid to date.
Coconut Farming Loan Purposes and corresponding requirements	<p><u>Land Development</u></p> <ul style="list-style-type: none"> • Projects should be accessible to good roads. • Applicants should provide raw data to assist Loans Officer with the Business Evaluation. • Farm Development: Evidence of the establishment of 150 coconut-bearing (Verified by CIDA/FDB), and other form of income generating activities would be an advantage.

	<ul style="list-style-type: none"> • Production: Evidence of past and future markets. • Registered Title or Current Lease over land to be used. Term of lease must exceed loan term as proposed in the business plan. For ‘Vakavanua’ land, a written consent should be given by the mataqali, and a co-operative operation is an advantage. <p><u>Land Purchase</u></p> <ul style="list-style-type: none"> • Copy of lease title. • Sale and Purchase Agreement. • Valuation of property to be purchased <p><u>Farm House</u> (New farms only)</p> <ul style="list-style-type: none"> • Valuation of farmhouse on existing land being purchased. • Quotations, Approved Plans and detailed project costs on construction of new ones. <p>(Existing farms only)</p> <ul style="list-style-type: none"> • Farmers with good production records. • Quotations, Approved Plans and detailed project costs. <p><u>New Farm Vehicle, Machinery, Equipment, & Implements</u></p> <ul style="list-style-type: none"> • Two quotations of assets to be purchased. • Current Drivers License (if applicable). <p><u>Used Farm Vehicle, Machinery, Equipment, & Implements</u></p> <ul style="list-style-type: none"> • LTA record of ownership and Certificate of Road Worthiness. • Two quotations (from reputable dealers) of assets to be purchased. • Proper valuation of chattels to be purchased. • Current drivers license (if applicable). • Satisfactory physical/mechanical condition (valuation/inspection from reputable dealers). <p><u>Purchase of Seedling Stock</u></p> <ul style="list-style-type: none"> • Seedling stock should be typical of desired variety. • Seedling stock must be disease free. • Quotation from seller.
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