



**OSCHADBANK**

**AGRICULTURAL REVIVAL**

Land amelioration in Ukraine

**2025**

Kakhovka  
HPP



Consequences  
of destruction



Climate  
change



- **DESTRUCTION OF THE KAKHOVSKY RESERVOIR**, as a result of which the following remained without an irrigation source :

- 94% loss of irrigated land in the Kherson region;
- 77% loss of irrigated land in Mykolaiv region;
- 74% loss of irrigated land in Zaporizhia region;
- 50% loss of irrigated land in Odessa region;
- 30% loss of irrigated land in the Dnipropetrovsk region.

- **CLIMATE CHALLENGES** - practically all climatic zones in Ukraine have shifted approximately 200 km to the north.

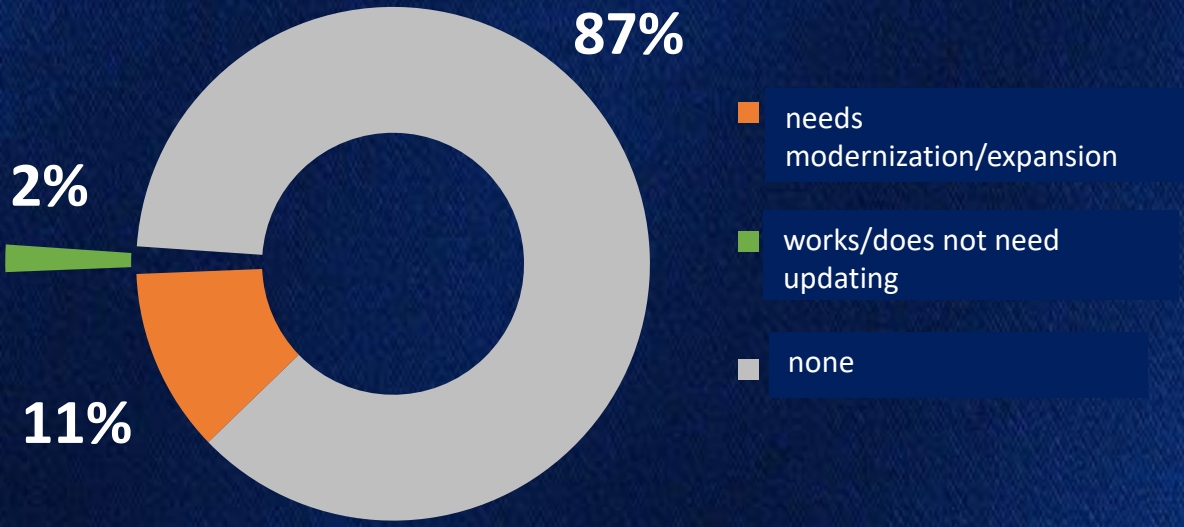
In the high-risk area :

- Kirovohrad region;
- Cherkasy region;
- Poltava region;
- part of Vinnytsia region.

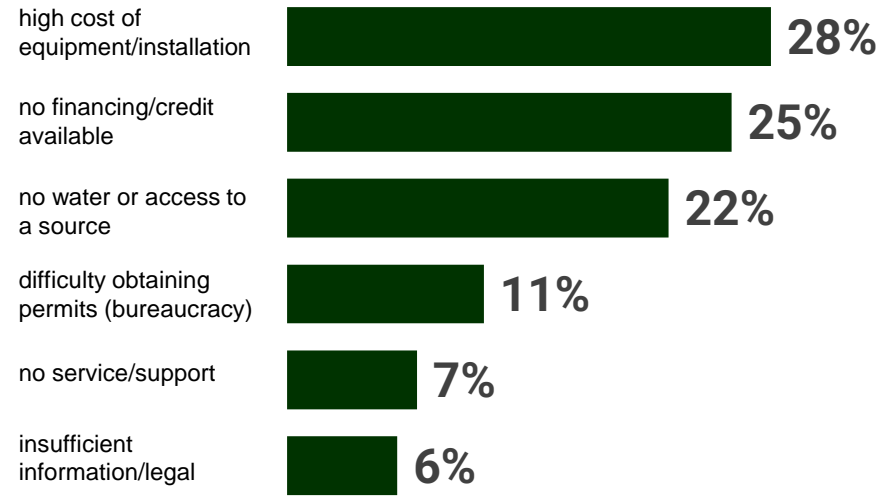
- **The need to modernize land reclamation systems** is due to the deterioration of land reclamation infrastructure elements in Ukraine.

## Irrigation development potential

### Status of irrigation systems



### Main barriers:



- ✓ Only a small percentage of enterprises have or are modernizing irrigation systems; the majority do not have irrigation.
- ✓ This emphasizes the relevance and necessity of implementing irrigation systems and developing land reclamation systems.
- ✓ The main ones obstacles to implementation irrigation remain deficit funding , lack of access to water and high cost equipment .

# CREDIT PRODUCT FROM OSCHADBANK



PARAMETER	5-7-9%	Standard rates	PARTNERSHIP PROGRAMS
PURPOSE OF THE LOAN	<b>FINANCING OF TURNKEY IRRIGATION SYSTEMS PROJECT</b> FROM THE WATER SOURCE TO THE INSTALLATION OF EQUIPMENT		
INTENDED USE	Financing the installation of irrigation systems	Financing the installation of irrigation systems	Financing the installation of irrigation systems
INTEREST RATE	1) 5-7-9% 2) ZVVR – 1% for the first two years, then 5%	Uird3m+3% (13.72%+3%=16.72%)	From 0.01% rate matrix
CLIENT COMMISSION	1.5%	1.5%	According to the terms of the programs, there is no
MAXIMUM CREDIT AMOUNT	UP TO 150 MILLION UAH. total limit per group of companies	WITHOUT RESTRICTIONS (according to the bank's credit policies)	WITHOUT RESTRICTIONS (according to the bank's credit policies)
OWN CONTRIBUTION	FROM 20%	FROM 10%	FROM 10%
CREDIT TERM	UP TO 7 YEARS	UP TO 7 YEARS	UNDER 10 YEARS
FINANCING WORKS ON LOAN	NO	Yes, for the project amount	Yes, for the project amount
SOFTWARE	GUARANTEE, PROPERTY RIGHTS, EQUIPMENT TO BE PURCHASED <b>(40% OF THE PROJECT COST)</b> + beneficiary's guarantee		

# PROJECT FINANCING



## WATER SOURCE

- Well;
- River;
- Pumping station;
- Works;

## WATER PREPARATION EQUIPMENT

- Filters;
- Osmosis;
- Software;
- Robots;

## WATER ACCUMULATOR

- Underground reservoir;
- Ground reservoir;
- Pumps;
- Robots;

## IRRIGATION SYSTEMS

- Sprinkler technology;
- Drip irrigation;
- Works;

form / guarantee

collateral / guarantee

from 1 to 3 million UAH

from 1 to 5 million UAH

from 1 to 5 million UAH

from 3 to 50 million UAH



from 6 to 65 million UAH

### Issues :

- No collateral for the bank up to 80% of the project cost

### Solutions :

- Guarantee instruments from the state/MFI



**TOGETHER TO VICTORY**