

Inxythong experiences on financing for sustainable agricultural mechanization



Presented by Mr. Phouthasone Khounnalom Inxythong staff

*7th Regional Forum on Sustainable Agricultural Mechanization in Asia and the Pacific
Financing for Sustainable Agricultural Mechanization*

27-29 November 2019, Jeonju, Republic of Korea



CSAM



INXYTHONG GROUP



Kubota

ນະວັດຕະກຳກະສິກຳເພື່ອອະນາຄົດ

27-29 Nov 2019

INTRODUCE

Inxythong Group has 2 Business

Inxythong Motor Import-Export Sole

Mr. Sivone NORASING

Managing Director

(Tractor, Combine Harvester, Tranplanter, Mini Excavator, Parts, Service)

Inxythong trading Co.,Ltd

Mrs. Vilaylak NORASING

Managing Director

(Diesel Engine, Power tiller, Generator, Parts, Service)

Mrs. Chandee MANOSITH
Manager

Mrs. Seumkham BOULAVANH
Manager

**Sale and
Marketing
Department**

**Spare parts
Department**

**Service Technical
Department**

**Finance &
Accounting
Department**

**Leasing
Department**

All Manpower Staff:71 Female:23 Male:48

Sales territory

Center



Demonstration of the Rice Transplanting



Demonstration of the Rice Transplanting at Naxaythong district Jul 12, 2019



Sale Visit



**After sale Service as standard
of Kubota Corporation**

- 1-5-12 Project
- Blowing out the warranty
- Service care
- Service day
- Repair Max
- 100% Maintenance service CSI 97%

Services

After Sale service to build confident and Re-Purchase



Mobile Service



Service day



User visit

Social Assistance Project



Condition sale of finance

Condition payment to leasing of tractor

- Payment 30% rate of interest 0,9% of per month a medium term between 12-48 months
- Payment 30% rate of interest 1% of per month, but pay 3 months a medium term between 12-48 months. Pay to deposit
- Payment 40% rate of interest 1,2% of per month, but pay 6 months a long time 48 months.
- Payment 50% rate of interest 1% of per month, but pay 6 months a long time 48 months.

For tractor model M-series pay to deposit 10,000 baht

For tractor model L-series pay to deposit 5,000 baht

Teams and Conditions of Credit

→ The Conditions of Down Payment for Tractor:

- Advance Payment 30%, Interest 0.9% per Month, for monthly payment for a period of 4 years.
- Advance Payment 30%, Interest 1% per Month, for 3-month payment for a period of 4 years.
- Advance Payment 40%, Interest 1,2% per Month, for 6-month payment for a period of 4 years.
- Buying tractor model M-series, the interest will be paid 10,000 bath per month and 6,000 Bath for tractor model L-series.
- Advance Payment 50%, Interest 1% per Month, for 6-month payment for a period of 4 years.



→ **Document requirement:**

- Age: Between 25 – 55 years old, Resident Certificate, ID Card or Family book.
- Guarantor: Age between 30 – 55 years old, Resident Certificate, ID Card or Family book.

❖ **Client in Vientiane Capital, Vientiane and Bolikhamxay Province:**

- Asset for Security: Land Certificate, or Land Declaration Certificate (Issued by District Authority) Rice Field Land, Garden, Construction land.
- Guarantor (2 person): Guarantor must understand the conditions of guaranty and able to control and be responsible for guaranty.

❖ **In Case, Client close contract before the contract end:**

- Client closes contract before contract end within 12 months, 24 months, 36 month, the Company will charge the interest ahead for six month and the rest of interest will be given back to the Client.

THANK YOU

