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China

*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



- CreditEase Leasing
- *Rural Area Financial Services' Innovative Practices*



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Intro to CreditEase Leasing

宜信租赁 CreditEase Leasing



Member of China
Agricultural Machinery
Distribution Association



Council member of Dairy
Association of China



Founding member of China
Agriculture Productive
Services Alliance created by
Ministry of Agriculture.



“Most Trusted Rural
Financial Service
Institution” Golden
Reputation Awards.

Trend of Modern Agriculture

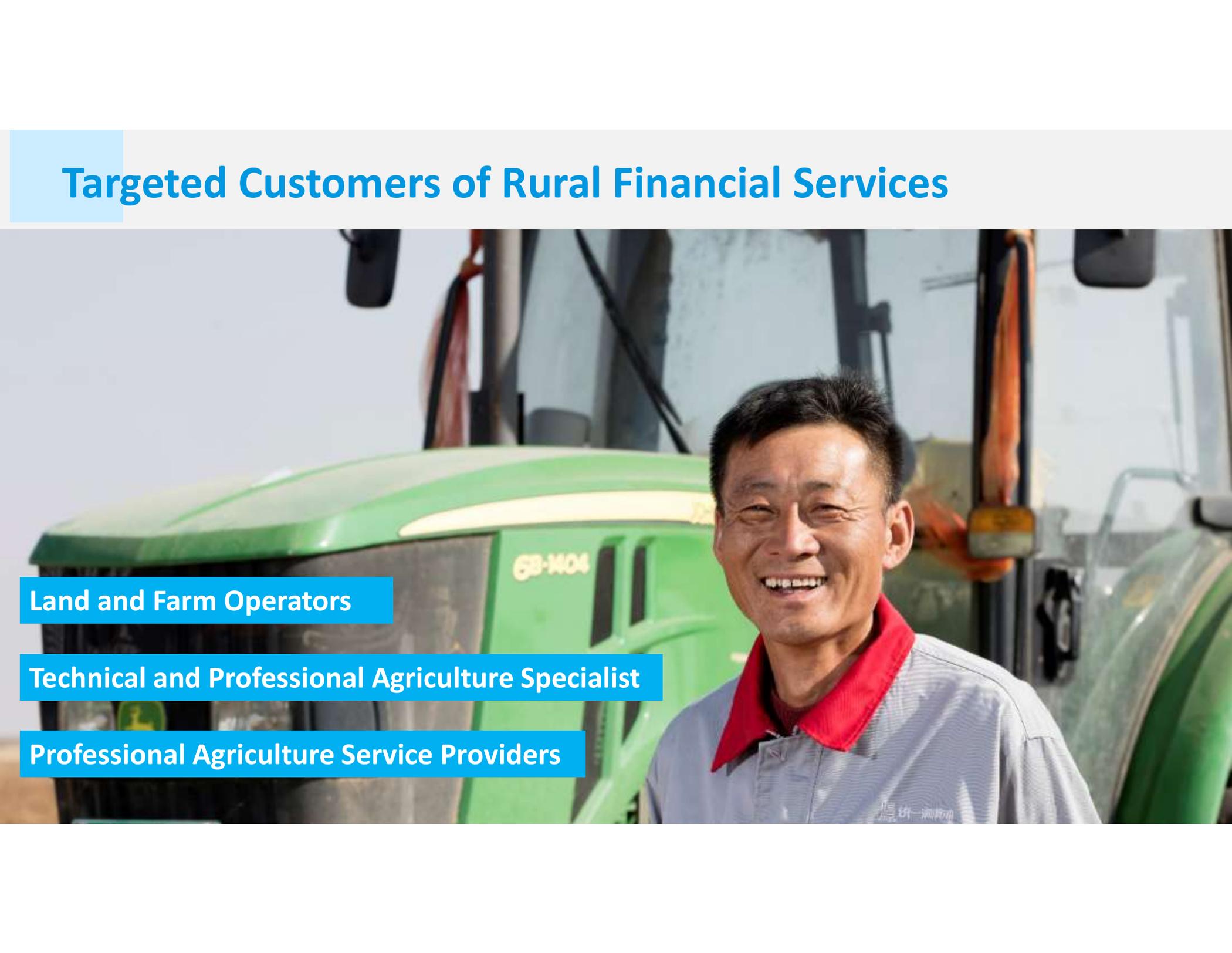


Moderate Scalability



Mechanization

Targeted Customers of Rural Financial Services

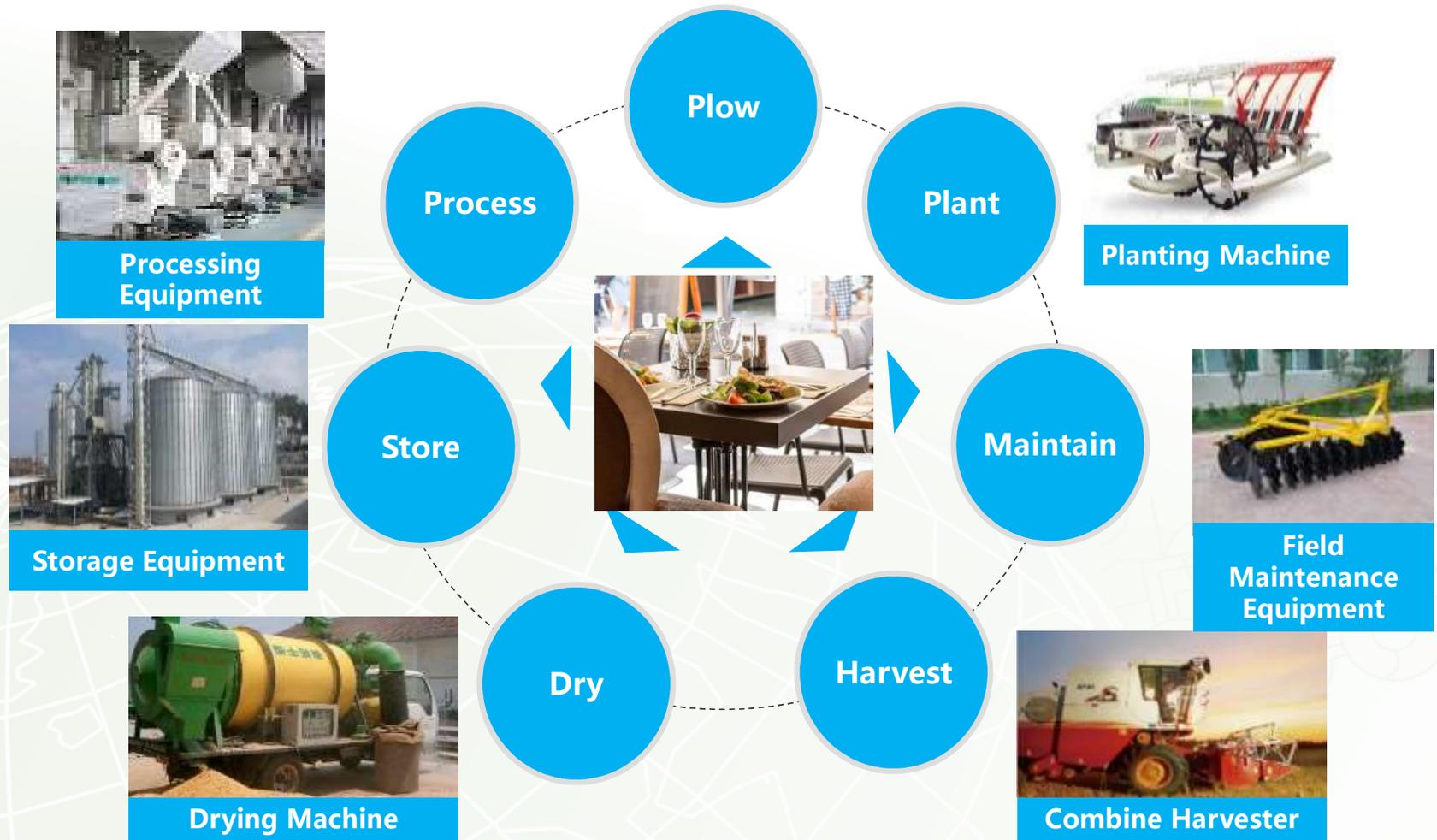
A photograph of a middle-aged man with short black hair, smiling broadly. He is wearing a light grey polo shirt with a red collar. He is standing in front of a green tractor. The tractor has the number '6B-M04' visible on its side. The background is a clear, bright sky.

Land and Farm Operators

Technical and Professional Agriculture Specialist

Professional Agriculture Service Providers

Full Financial Services to Agriculture Machinery Value Chain



Livestock Financing/Leasing Services



- 400 farms +
- 80K dairy cows+
- Over 15 provinces
- Major dairy production areas in China

Key to success: Dedication and Professionalism

Dedication

Focus on serving agriculture, rural areas, and farmers

Focus on financial leasing services in "agricultural machinery and cow" sectors

Professionalism

- Professional recruitment
- Professional staff training

Simple

- High efficiency in risk identification
- Effective control of operating cost

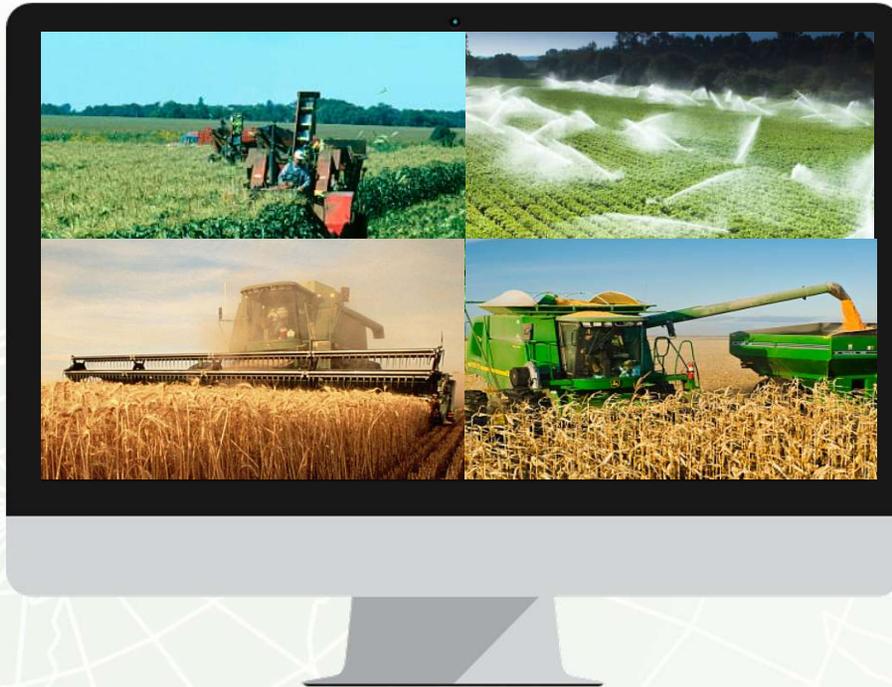
Data utilization

Quick decision

Operating cost reduction



Risk Identification and Decision Model——Plantation Customers



- Farming Revenue
- Employment Revenue
- Commercial Revenue
- Other Revenue
- Family Expenditure
- Other Expenditure

Region

Plant

Characteristics

Area Production

Net Revenue per Area

+

Other Revenue

=

Total Revenue

Risk Identification and Decision Model——Machinery Customers



- Farming Revenue
- Employment Revenue
- Commercial Revenue
- Other Revenue
- Family Expenditure
- Other Expenditure

Region

Machinery Type

Gross Revenue/Area

Net Revenue/Area

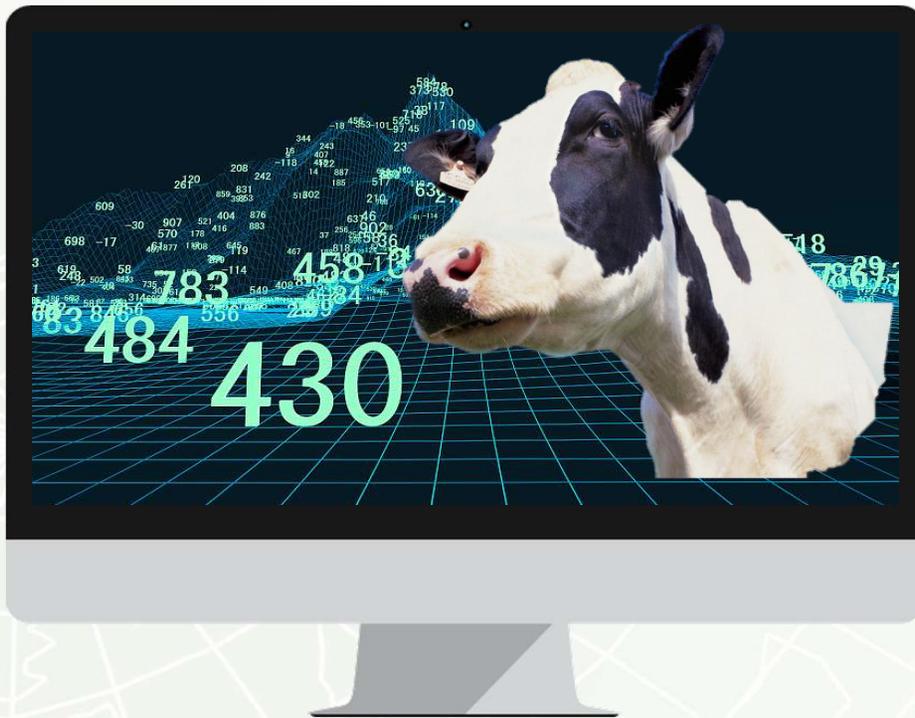
+

Other Revenue

=

Total Revenue

Risk Identification and Decision Model——Pasture Operators



Total 42 Business Operation Dimensions

Actual Operator's Experience (years)

Total Cows

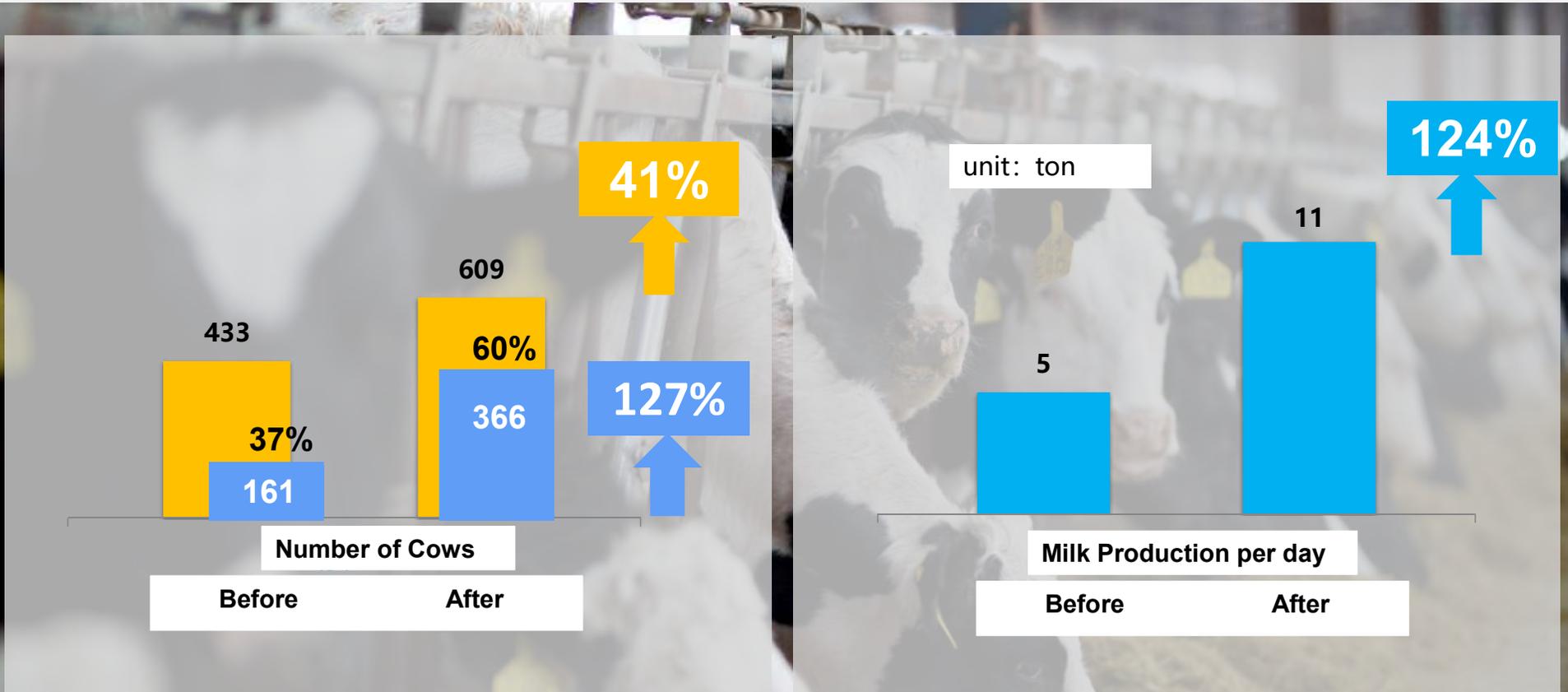
Ratio of Lactating Cows

Daily Milk Production (Tons)

Average Monthly Revenue (10K)

Average Monthly Feeding Cost (10K)

Case Study of Cow Leasing— All-round Value Enhancement to Pastures





Respect Trust Win-win