



## Empowering Agro-Industry Growth Through Leasing

### From Processing to Packaging: Smart Leasing for Smarter Agro Solutions

*Your Monthly Guide to Leasing, Finance, and Business Success*



At Lecon Finance, we are a premier leasing company specializing in the acquisition of movable assets in key sectors such as food and agriculture, healthcare and pharmaceuticals, telecommunications and ICT, renewable energy, mining and solid minerals, as well as gender-focused initiatives. As we continue to drive innovation in the agro-industry, LECON Finance remains committed to supporting businesses across the value chain through tailored leasing solutions. This edition highlights how leasing is empowering processors, distributors, and value-adding enterprises to grow sustainably and efficiently.

Mrs Ebehiriere Ehi-Omoike  
MD, LECON Finance Company

## Empowering Agro-Industry Growth Through Equipment Leasing

As Nigeria's agro-industry expands, leasing is proving to be a powerful tool for processors, distributors, and value chain players to scale efficiently without the burden of heavy capital investment. At LECON Finance, we're committed to fueling this growth through smart, flexible leasing solutions.



## Agro-Industry on the Rise: Leasing Fuels Processing & Packaging

Agro-industrial players are increasingly turning to leasing to acquire machinery that transforms raw produce into finished goods.

Agro-Leasing Trends:

- Leasing of tomato processing equipment, turning raw harvests into paste and sauces.
- Cold chain logistics leasing to extend the shelf life of processed foods.
- Packaging machinery leasing for efficient, market-ready products.

***The agro value chain is expanding, and leasing is powering the backbone—processing and distribution.***

## Quote of the Month

*"Agro-processing transforms not just food, but economies."*



## INDUSTRY NEWS AND MARKET TRENDS

### Leasing Market Sees Continued Growth Amid High Interest Rates

The Nigerian leasing industry continues to expand as businesses seek alternative financing options in response to rising bank lending rates. According to the Equipment Leasing Association of Nigeria (ELAN), the total value of leasing transactions in Q1 2025 has increased by 12% compared to the previous quarter.

#### Why is leasing gaining traction?

- High borrowing costs: With the Monetary Policy Rate (MPR) at 27.50%, bank loan rates have surged to 35-40%, pushing businesses to explore leasing.
- Preserving working capital: Instead of tying up cash in expensive asset purchases, companies are opting for flexible leasing solutions.
- SME boom in Nigeria: More startups and SMEs are adopting leasing to scale operations without heavy upfront costs.

#### What this means:

**Leasing is no longer just for large corporations—SMEs and mid-sized businesses are now the fastest-growing segment in the industry!**

## Nigeria's New Finance Bill & Its Impact on Leasing

The 2025 Finance Bill, currently under review, proposes:

- Tax incentives for businesses that lease equipment instead of outright purchases.
- VAT exemptions on certain leasing transactions to encourage asset financing.
- Stricter compliance guidelines for leasing companies to protect clients and ensure transparency.

**Stay tuned—these policies could create new opportunities for businesses looking to lease equipment in Nigeria!**

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## Policy & Regulatory Updates

### CBN Expands Agricultural Financing Support

The Central Bank of Nigeria (CBN) has introduced new incentives for leasing in the agriculture and manufacturing sectors to enhance access to finance.

#### Key Updates:

- Interest rate reduction for agro-leasing transactions under government-backed programs.
- Expansion of the Anchor Borrowers' Program, now integrating leasing options for equipment acquisition.
- Increased funding for public-private partnerships (PPPs) to encourage leasing in essential industries.

What this means for you: If you're in agribusiness or manufacturing, leasing just became even more accessible and affordable!





## Featured Leasing Solutions: Powering Business Growth

- Agro-Processing Equipment – From mills to mixers and packaging machines
- Fleet & Transport Leasing – Optimize corporate transportation without high costs.
- Manufacturing Equipment Leasing – Reduce capital expenses and boost productivity.

LECON Finance is here to help businesses scale efficiently

Thinking of expanding your business? Contact us today!



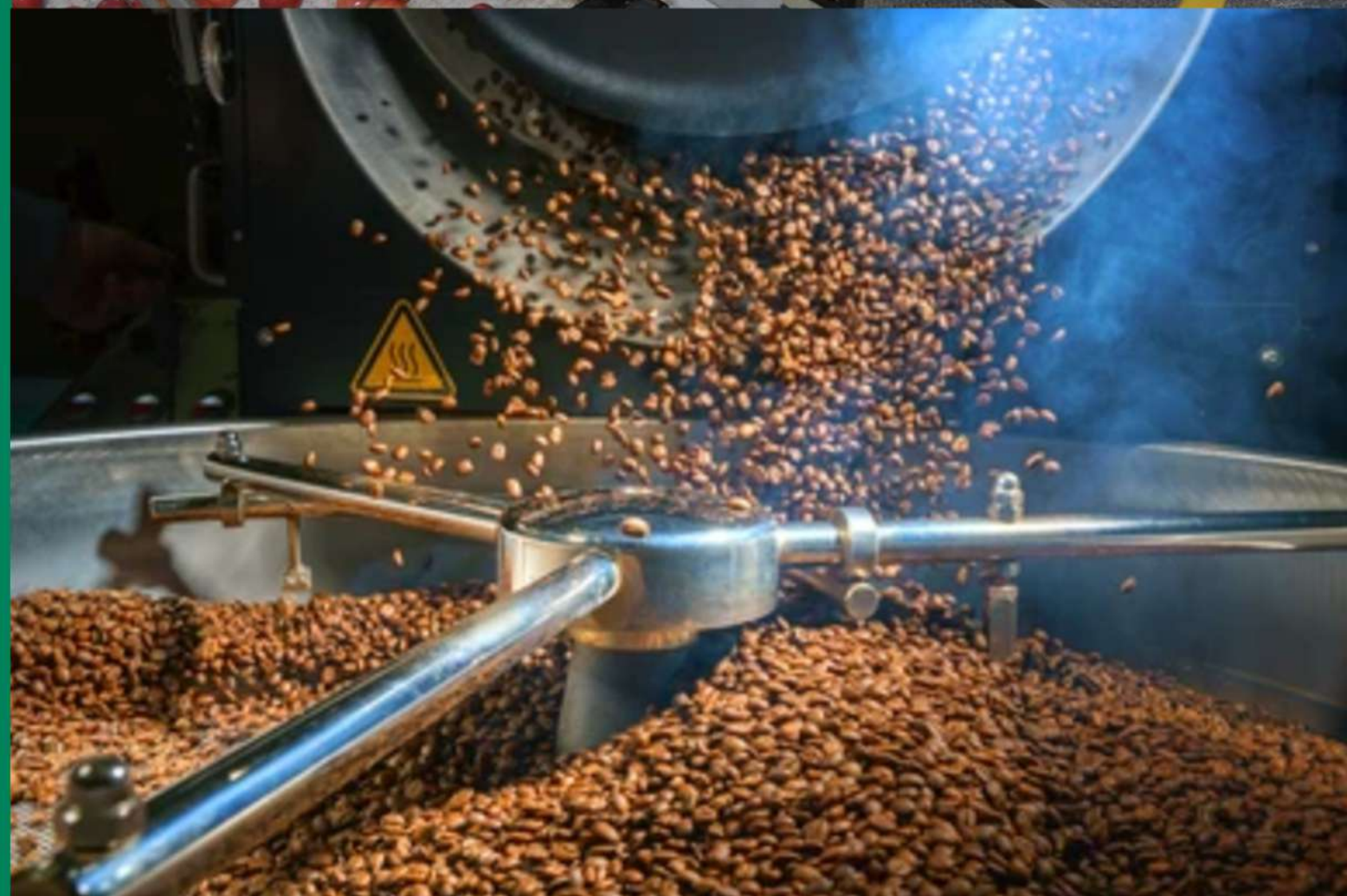
## Leasing & Agro Buzzwords: Crossword Challenge

Test your knowledge of key terms in the leasing world. Can you solve this month's puzzle?

Instructions:

Get as many words as you can;

AGRO ASSET LEASE LESSOR LESSEE RENTAL



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