

EMPOWERING TRADE AND COMMERCE



Structured Trade & Commodities Finance

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At The Alternative Bank, we understand the complexities of international and local trading, but with the right financial partner, challenges can transform into opportunities. With our bespoke Structured Trade & Commodities Finance (STCF) solutions, businesses can effectively navigate local and global markets.

Leveraging our deep expertise and a robust network of partners, we tailor financial solutions that help you optimize operations, manage risk, and drive growth in sectors such as agriculture, commodities, and mining.

HIGH STAKES, GUARANTEED REWARDS

STCF is crucial for businesses operating in high-value, high-volume sectors like agriculture, mining, and energy.

By combining trade finance with structured financial techniques, STCF facilitates liquidity, supports commodity trading cycles, and mitigates risks associated with currency fluctuations, geopolitical uncertainties, and regulatory complexities.

In today's fast-evolving trade landscape, structured finance is more than just a tool—it is a catalyst for growth.

Our products are tailored to your unique trade cycles, ensuring your business has the financial backing to excel in local and international markets regardless of the season and regulatory transitions.



Our Services

Fertilizer Solutions



FERTILIZER TRADING

Our financing solutions support the trading and distribution of essential fertilizers, ensuring that agricultural producers maintain a steady supply chain to increase crop yields.

Whether you are a manufacturer, distributor, or wholesaler, we provide the liquidity needed to meet growing demands.

FERTILIZER BLENDING

For businesses involved in blending raw fertilizer materials, we offer financing tailored to scale production and enhance product delivery.

This solution supports companies contributing to Nigeria's agricultural growth, ensuring farmers have access to quality, blended fertilizers.



Our Services

Trade Finance Solutions



INTERNATIONAL TRADE

Tailored to facilitate both local and international trade, this solution ensures that your business has access to financing tools like Letters of Credit (LCs) and Bills for Collection (BCs).

With our trading solutions, we help companies seamlessly navigate trade processes - ensuring timely payments and efficient movement of goods across border

LOCAL PURCHASING ORDER FINANCING

Designed for businesses with confirmed local purchase orders, we provide the working capital needed to fulfill large orders, from procurement to production and delivery.

This solution helps companies meet market demands without cash flow interruptions.

ISLAMIC INSTRUMENT FINANCING

We offer a range of Sharia-compliant financial instruments, ensuring that businesses with specific financing needs can access ethical financing solutions that adhere to Islamic principles.

Our Services

Agric Finance



AGRO FINANCE

We provide structured financing for the trading of key agricultural commodities like sesame seeds, cashew nuts, cocoa beans, and ginger.

Our solutions address cash flow gaps, allowing businesses to grow their commodity trading operations sustainably.

INPUT FINANCING

AltBank's input financing ensures that farmers and agribusinesses have the working capital to purchase essential inputs such as seeds, fertilizers, and pesticides, contributing to higher productivity and profitability in the agricultural sector.



AGGREGATION FINANCING

Designed for aggregators and middlemarket players, this solution supports businesses that buy from smallholder farmers and sell to processors or exporters. Our financing helps these businesses collect, process, and trade commodities at scale, contributing to value chain efficiency.

FARM MECHANIZATION

We partner with and provide you farm machinery like tractors, ploughs, cultivators, and harvesters to enhance your agricultural efficiency from planting to harvesting, and processing crops, ultimately increasing production and reducing your labor costs.



Why Choose Us?

UNRIVALED EXPERTISE & EXPERIENCE

With decades of experience in structured trade and commodities finance, our team offers industry-leading insights, ensuring that you have access to the most effective financial solutions for your trade operations.

TAILORED & CUSTOMIZED SOLUTIONS

Every business is unique, and so are its financial needs. We offer personalized solutions that align with your trade cycles, market conditions, and growth goals.

ADVANCED RISK MANAGEMENT


Our cutting-edge hedging techniques, collateral management strategies, and expertise in navigating currency fluctuations ensure that your business remains resilient in the face of risks.

GLOBAL NETWORK OF PARTNERS

We have built strategic partnerships with regional and global financial institutions like Afrexim Bank, IFC, and RMB, providing our clients with a competitive edge in accessing new markets and financing opportunities.





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