**The New Reality Loan**

**Gives You:**
- Up to 80% financing for any viable agricultural project
- Interest rate ranges from 3-5% (effective)
- Flexible payment options to fit revenue cycle
- Negotiable Moratorium
- No lending limit (credit criteria applies)

**You Benefit from:**
- Assistance with loan fees and collateral via ADB’s Certificate of Security
- Group life insurance coverage on the value of the investment
- Low interest rates
- Personalized service
- Our Specialist knowledge of the sector

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**Use the New Reality Loan for:**
- Business start up, expansion or project rehabilitation
- Working capital
- Debt consolidation
- Purchase of equipment, machinery, farm vehicles or technology solutions such as irrigation, greenhouse, etc.
- Construction of farm buildings
- Infrastructural development (private roads, drainage, irrigation ponds, security etc.)

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**Access the New Reality Loan if you are Involved in:**
- Primary production (crops, livestock, apiculture, fishing, aquaculture or aquaponics)
- Agro-processing
- Agri-support type activities (agro-shops, seedlings nurseries, tractor services etc)
- Marketing
- Horticulture
- Forestry
- Agro-tourism
- Agricultural Co-operative Societies
- Rural Development initiatives
- Wood working and saw milling

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**Frequently Asked Questions**

Q: What type of documentation do I need?

A: The following documentation is necessary:
- Two forms of I.D. (ID Card, Driver’s Permit or Passport)
- Proof of address – a recent utility bill (WASA, T&TEC or TSTT) or Bank Statement
- Farmer Registration Card (where available)
- Cost estimates (where available)
- Project records-income and expenses (where available) (e.g. deed, lease document, letter of offer / authorization etc.)
- Proof of land tenure for sites (as available)
**Frequently Asked Questions**

**Q:** What type of collateral can I use for this loan?

**A:** Collateral can be:
- Cash collateral (fixed deposits, shares, insurance CSV)
- Mortgage (land, vehicles and equipment)
- Debentures on fixed and floating assets of companies
- Guarantees (personal, corporate)
- Certificate of Security (ADB collateral support)

**Q:** How do I get a loan?

**A:** Use these easy steps:
- Contact our Customer Service Centres for project checklist
- Register your application
- Your Personal Loans Officer will do a field visit (if necessary) to complete appraisal and submit the report for decision
- Once approved you will be given a loan offer
- Upon acceptance of your loan offer, legal documents will be prepared for the disbursement
- You are well on your way to implementing your project and repaying the loan

**Get started with the New Reality Loan Today**

Visit any one of our conveniently located Customer Service Centres Today

**PORT OF SPAIN**
87 Henry Street
Tel: 623-6261 / 5

**SAN FERNANDO**
8-10 Gordon Street (North)
Tel: 652-3084 / 652-1130

**CHAGUANAS**
29 Ramsaran Street
Tel: 665-5861 / 672-2326

**SANGRE GRANDE**
148 Eastern Main Road, 450725
Tel: 691-3718 / 3959 / 3961

**TOBAGO**
#13 Young Street, Scarborough 901018
Tel: 639-2888 / 635-0457

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