

### GET GROWING AND BENEFIT FROM:

- Our specialist knowledge of the sector and over 40 years of experience
- Preferential and convenient repayment terms to support agri-business
- Solutions for your project's future needs and challenges to reduce the risk of project failure
- Links for critical support services – technical (MALMR, THA / DAMME, CCIB); marketing and GAP / GMF / HACCP certification (NAMDEVCO); land tenure acknowledgement (EMBD / MALMR & ASTT); Statutory approvals (CMOH) and collateral (BDC)
- Great savings and investment opportunities via ADB's suite of financial investment options and our Certificate of Security
- Developmental financing tailored to accommodate innovation and new ideas to modernize operations, enhance farm security and your project's competitiveness.
- Financing to:
  - ease the pressure on your cash flow while you diversify your income stream
  - increase production and productivity of your local or export agri-project
  - meet your business and family needs and
  - take your rural project beyond

MALMR: Ministry of Agriculture, Land and Marine Resources/THA: Tobago House of Assembly/DAMME: Department of Agriculture, Marketing and Marine Environment/CCIB: Cocoa and Coffee Industry Board/NAMDEVCO: National Agricultural Marketing and Development Company/ASTT: Agri Society of Trinidad and Tobago/BDC: Business Development Corporation/CMOH: County Medical Officer of Health

*So partner with ADB and Get Growing from the ground up!*

### HOW DO I APPLY FOR A GET GROWING LOAN?

It's as easy as calling or coming in to any of our conveniently located branches to discuss your specific ideas and needs. A Loans Officer will tailor your requirements so your project can Get Growing!

Here are our general loan requirements:

- I.D card, passport or driver's permit and utility bill
- Invoices if applicable (materials / vehicle / equipment / protective gear)
- Details of project (e.g. costs, marketing, contribution)
- Negotiable offer of collateral (e.g. fixed deposits, units, mortgage/debenture on property, equipment or vehicle; BDC or personal guarantee)
- Records of income and expenditure (where available)
- Proof of legal access to the project site:
  - copy of deed and rent receipts or lease and Land and Building tax receipts or
  - tenure acknowledgement (ADB will assist for state lands via EMBD, MALMR & ASTT)
  - Statutory approvals (where relevant)
- Farmer's I.D. or proof of application for same (where available)

### SPECIAL INCENTIVES TO GET YOU GROWING:

Ask about our special discounts and incentives so you save on fees and benefit from lower interest rates!

You can call us to find out more about the GET GROWING Loan or visit any of our branches to apply:

**NORTH BRANCH**  
87 Henry Street, Port of Spain  
Tel: 623-6261/5  
Fax: 624-3087

**EAST BRANCH**  
Light Pole # 917 Eastern Main Road, Sangre Grande  
Tel: 691-3959/3961/3718  
Fax: 691-3959

**CENTRAL BRANCH**  
29 Ramsaran Street, Chaguanas  
Tel: 665-5861 / 672-2326  
Fax: 665-4640

**SOUTH BRANCH**  
7 Cipero Street, San Fernando  
Tel: 652-3084 / 652-1130  
Fax: 652-0082

**TOBAGO BRANCH**  
Unit 3B Campbell Building  
Burnett Street, Scarborough  
Tel: 639-2888 / 635-0457  
Fax: 639-6009

[www.adbtt.com](http://www.adbtt.com)

*The Agricultural Development Bank was established in 1968 for the purpose of providing credit for the sustained development of the Agri-Business sector.*



**Get GROWING**  
a loan to grow

At the individual, household, national, regional and global levels, Food Security is more than just about ensuring that food is available to all people at all times. It is also about making sure that food is affordable and provided safely and sufficiently so that we all grow and develop normally, meet our energy needs and avoid disease.

At the Agricultural Development Bank, we believe that Food Security is a goal for every family and an imperative for every nation. We acknowledge the contribution that Agriculturalists and Agri-entrepreneurs have made to our nation's pursuit of this goal. It is through their drive, determination and passion for agriculture that a wide range of food options are available to our entire nation daily.



## INTRODUCING

# Get GROWING

a loan to grow

Specially tailored to grow your agri-project, Get Growing is a loan that flexes to meet the financial needs of all types of farmers and agri-entrepreneurs.

### WHAT IS THE GET GROWING LOAN?

Our most requested loan facility, Get Growing provides funding at concessionary rates for any type and size of activity. Flexible enough to allow the loan amount and preferential repayment terms to be tailored to suit your activity, needs and circumstances; it features:

- No lending limits \*
- Personalized service and periodic site visits
- Unbeatably LOW interest rates
- Flexible payments structured to your project's cycle (monthly, quarterly or semi-annual repayment)
- Repayment over 1 to 7 years (longer terms negotiable as needed)
- Moratorium on repayment as needed to let your project grow
- Assistance with loan fees and collateral via ADB's Certificate of Security and BDC loan guarantees
- Group life insurance coverage on the value of your investment
- Loan re-financing and renewal facilities to capitalise on new business opportunities or re-structure your payments
- Links to ADB alliances for support services

Unbeatable rates **6%**

\*Lending subject to credit criteria and project appraisal

### AM I ELIGIBLE FOR A GET GROWING LOAN?

Get Growing financing is easily available to:

- Citizens or residents of Trinidad and Tobago, 18 and older
- Companies registered in Trinidad and Tobago
- Employed or unemployed agri-entrepreneurs with sound ideas

Get Growing is designed to finance from the "farm to the plate," as it caters for the entire agri-business sector to meet the needs of entrepreneurs engaged in projects such as:

- FOOD CROP cultivation
- LIVESTOCK breeding and rearing
- AGRO-PROCESSING
- AGRI-SERVICES (supplying from seedlings, equipment and fertilizers to tractor, and packing house services)
- FISH harvesting from our inshore or offshore marine waters
- AQUACULTURE
- APICULTURE
- HORTICULTURE
- AGRO and FISH TOURISM - incorporating agri-business activities in the recreational experience
- FORESTRY
- AGRICULTURAL CO-OPERATIVE SOCIETIES
- RURAL DEVELOPMENT



### HOW CAN I USE THE GET GROWING LOAN?

This versatile loan can be used for:

- Business start up, expansion or even rehabilitation of your existing project
- Purchase of equipment, machinery and farm or personal vehicle
- Management of your project records via investment in computerization
- Construction of your farm house or other farm buildings
- Working capital (operating costs)
- Purchase of material and inputs for your project
- Consolidation of your debts into a manageable installment
- Infrastructural development (roads, drainage, irrigation ponds / channels, water storage)