

How do I apply for a GroSafe Loan

You may visit any of our branches to apply for a GroSafe loan. You will need to provide:

1. Collateral of only 10% of the value of the loan, in the form of cash, an ADB or other fixed deposit or mutual funds, etc.
2. Proof of:
 - your contribution to the collateral required,
 - farm certification, technical report and letter of recommendation from NAMDEVCO,
 - land tenure (i.e. a lease agreement, deed or rent receipts), and
 - citizenship (i.e. national ID card, passport or driver's permit).

ABOUT FARM CERTIFICATION

Register in NAMDEVCO's Farm Certification Programme, and ready support is available to you:

1. Technical:

- support for GAP programme's crop production schedules and work modules,
- support for monitoring and sustaining the project over the life of the loan, and
- letter of recommendation and technical report for eligible recipients.

2. Marketing:

- support via on-line e-marketing National Agricultural Market Information System (NAMISTT) that facilitates trade,
- enhanced local marketing and distribution opportunities, through special accommodation at NAMDEVCO's Farmers' Markets in Debe, Macoya and Diego Martin, and
- access to the National Schools' Dietary Services Limited's School Feeding Programme.

3. Training in the GAP programme that will boost your knowledge of:

- techniques for accurate record keeping,
- use of treated or well-composted manure,
- use of safe irrigation sources,
- use of recommended fertilisers at recommended rates and frequencies, and
- use of approved pesticides, and recommended post harvest techniques.

4. Access to NAMDEVCO's packaging house facility for effective handling of produce after harvest.

Register through us or by contacting
NAMDEVCO
at 647-0061.

Call us to find out more about

GroSafe

Call us to find out more about our products and services or visit any of our branches to apply:

NORTH BRANCH
87 Henry Street, Port of Spain
Tel: 623-62615
Fax: 624-3087

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

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

The Agricultural Development Bank was established in 1968 for the purpose of providing credit for the sustained development of the agri-business sector.

 Agricultural
Development
Bank
Growing stronger together

GroSafe

Getting your produce ready
for your market is easier than ever!



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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

GroSafe

As a bank that specialises in providing financing for the agri-sector, our mandate is to support Trinidad and Tobago's Food Security stalwarts. We achieve this through our unique combination of expert technical and marketing support and unbeatable funding packages, such as "GroSafe." GroSafe facilitates the cultivation of crops and the enhancement of agri-businesses in a safe and secure way.

Just as Food Security is of global importance, GroSafe is ideal for Agriculturalists and Agri-entrepreneurs who aim to pursue foreign markets by raising the standard of their operations, so that their produce is acceptable internationally.

GroSafe can take you on the satisfying journey of improving the level at which your agri-business operates so that you enjoy success in local and overseas markets, while enhancing your contribution to the growth of the local Agricultural sector, to national Food Security and by extension, to national development.

What is the GroSafe Loan

The GroSafe Loan is a revolutionary funding concept that ADB has developed, in collaboration with the Business Development Company (BDC) and National Agricultural Marketing and Development Corporation (NAMDEVCO). With GroSafe, you can reap many benefits that will contribute to the growth of your agri-business.

It is a short-term loan that provides funding of up to 80% of your selected activity (maximum loan: \$250,000). It boasts the following exciting features:

- An unbeatable rate of interest
- Collateral support: only 10% from you, 20% from ADB and 60% from BDC
- Group life insurance coverage
- No up-front payment of loan fees
- Funding for life insurance coverage and loan fees
- Affordable monthly installments
- Speedy or same day response for requests for loans up to \$50,000
- A payback period of 18 months (inclusive of a moratorium of up to 6 months if necessary)



Am I eligible for a GroSafe Loan

GroSafe is one of the Bank's most exclusive agri-business products. It is tailored solely for:

1 Agriculturalists who:

- are certified under NAMDEVCO's Farm Certification and Monitoring Programme,
- employ Good Agricultural Practices (GAP),
- produce safe food that is free from diseases and pests of quarantine significance,
- cultivate fruits, vegetables, food and root crops on a consistent basis, and
- want to sell their produce on the international market.

2 Agri-entrepreneurs who:

- sell produce cultivated on NAMDEVCO certified farms to local and export markets, and
- want to pursue or expand trade in international markets.

How can I use GroSafe

Whether you want to enrich the standard of your local business or equip your operation for the rigorous demands of export markets, the dynamic GroSafe loan can be utilised in a variety of ways.

Agriculturalists can use GroSafe to:

- prepare land using the necessary drainage, ploughing, rotivating activities,
- establish, maintain or harvest crops,
- purchase "inputs", i.e. seedlings, seeds, fertilisers, chemicals, etc.
- help with covering labour and transport costs.

Agri-entrepreneurs can use GroSafe to:

- purchase crops from farms/estates that are farm certified;
- harvest crops, and/or
- transport crops.

With GroSafe, getting your produce ready for your market is easier than ever!

How do I benefit from GroSafe

GroSafe not only gives you the competitive edge you need to explore both local and foreign markets, but it also assists you in achieving independence and financial success. It accomplishes this by providing:

- A low loan repayment amount
- Collateral support, lessening the burden on you for security,
- Great savings opportunity through ADB's 20% contribution to collateral, in the form of a savings and investment account (an ADB Certificate of Deposit) in your name,
- Borrowing with no upfront payment of charges as loan fees are included in the full loan amount,
- Peace of mind and financial security
- The opportunity to lease equipment and machinery for use in your project through BDC
- Expert technical advice which guides you through to successful harvest
- Marketing and distribution opportunities