



Frequently Asked Questions

Q: *Do I qualify for the ADB Secure Loan?*

A: To qualify you should be a:

- Citizen or resident eighteen years and over
- Company registered to do business in Trinidad and Tobago
- New or existing agri-entrepreneur* with a viable project
- Full or part time farmer
- Registered farmer/fisherman

Q: *What type of documentation do I need?*

A: Normal credit requirements will apply including the following:

- Two forms of ID (eg. ID Card , Drivers Permit or Passport)
- A recent Utility Bill (WASA, T&TEC or TSTT) or Bank Statement
- Farmers Registration Card or proof of application for same (where available)
- Cost estimates supported by invoices or quotations
- Project records (income & expenses) where available
- Proof of tenure for site (s) as available (e.g deed, lease document, letter of offer / authorization etc.)

Q: *How do I select the best security solution for my business?*

A: Discuss with any one of our prequalified Security Providers the options available to suit your needs. The list of providers can be obtained at any one of our Customer Service Centers.

*Agri-entrepreneur may be involved in any agri-related sector i.e. :

- Primary production (crops, livestock, apiculture, fishing, aquaponics or aquaculture),
- Agro-processing
- Agri-support service type activities (agro-shops, seedling nurseries, tractor services
- Marketers

GET SECURED

Visit any one of our conveniently located Customer Service Centres Today

NORTH/HEAD OFFICE

87 Henry Street

Port of Spain

Tel: 623-6261/5

Fax: 624-3087

Email: adbpos@adbtt.com

800-4ADB (4232)

SOUTH

7 Cipero Street

San Fernando

Tel: 652-3084/652-1130

Fax: 652-0082

CENTRAL

29 Ramsaran Street

Chaguanas

Tel: 665-5861/672-2326

Fax: 665-4640

EAST

Light Pole #917

Eastern Main Road

Sangre Grande

Tel: 691-3718/3959/3961

Fax: 691-3959

TOBAGO

Unit 3B Campbell Building

Burnett Street

Scarborough

Tobago

Tel: 639-2888/635-0457

Fax: 639-6009



**Agricultural
Development
Bank**

Growing stronger together

DON'T BE A VICTIM!

Get





Protecting yourself,
your agri-business and
those you love
is a big investment,
but don't worry
the ADB is here for you.



Praedial larceny is one of the major constraints to food production in Trinidad and Tobago. It results in serious financial and personal losses to our agri-entrepreneurs. Isolation, ease of access and the portable nature of agri-products make agri projects inviting targets for thieves, vandals and other criminal elements. The primary responsibility for securing your agri-business and assets lies with you the business owner.

The Agricultural Development Bank has taken a bold step towards providing agri-entrepreneurs with financing for personal and agri-business security thereby boosting investor confidence, encouraging increased production and fulfilling our role in growing the agricultural sector.

Lowest Rates, Great Benefits, Get Started Today!

ADB SECURE gives you:

- Flexible financing options
- Inclusion of all fees on request (except Application / TransUnion fee(s) which are payable in cash)
- Low management fee of 1/2% which can be built into the loan
- Lowest rate 3% (effective) to help you grow
- Up to 5 years repayment
- Convenient repayment terms (Monthly, Quarterly & Semi-Annual Instalments) to fit your project type and revenue cycle

Use ADB SECURE to:

- Buy, install and maintain appropriate technology or other security solutions for:
 - Surveillance
 - Monitoring
 - Alarms
 - Perimeter fencing systems
- Secure your:
 - Farm / fishing project sites
 - Farm Residence / farm buildings
 - Equipment and vehicles
- Install utilities and physical infrastructure such as electricity, telephone, internet and special fencing etc.

You benefit from:

- Access to affordable modern, farm and home security solutions,
- Protection for not only your farm or project assets, but your loved ones and your home
- Soft credit terms - our lowest interest rate ever 3% (effective rate)
- Application of the Ministry of Food Production, Land and Marine Affairs Incentive to lower your payments
- Reduced collateral or security requirements
- Negotiable moratorium
- Easy payment arrangements and savings options
- Farmers group discounts from Security Providers
- Choice of energy saving environmentally friendly security solutions



Get Started

1. Visit any one of our conveniently located Customer Service Centres nationwide
2. Complete the enquiry/loan application form
3. Submit the necessary documentation
4. Get your approval and get started!