

Use this Loan for:

- Rehabilitation, new plant establishment and inter-crops on estates
- Construction of ponds and fire traces
- Purchase of small equipment
- Infrastructural development/ repairs, solar dryers, sheds, bean storage and processing rooms
- Working capital for purchase of beans, agro-processing inputs, packaging and processing services.
- Fees relating to food safety laboratory tests and product development (reimbursable for new entrants).
- Loan and Certification fees and charges - Free sale, Organic, Rainforest Alliance, GAP etc.



Agricultural Development Bank

Growing stronger together

Visit any of our conveniently located
Customer Service Centre:

PORT OF SPAIN

87 Henry Street, 100401

SAN FERNANDO

8-10 Gordon Street (North)

CHAGUANAS

29 Ramsaran Street

SANGRE GRANDE

148 Eastern Main Road, 450725

TOBAGO

#13 Young Street, Scarborough 901018

Tel: **612-0163** (ALL LOCATIONS)

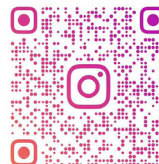
Toll Free: **800-4ADB (4232)**

www.adbtt.com

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CDCTTL
COCOA DEVELOPMENT COMPANY
OF TRINIDAD & TOBAGO LIMITED

#16 Mulchan Seuchan Road, Chaguanas
Trinidad and Tobago
Tel: 671-1001



**Boosting the National Production
of Trinidad & Tobago's
100% Fine Flavour COCOA**



Agricultural Development Bank
Growing stronger together



CDCTTL
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OF TRINIDAD & TOBAGO LIMITED



FREQUENTLY ASKED QUESTIONS

Preserving T&T's Fine Flavour Certification

The Agricultural Development Bank in collaboration with the Cocoa Development Company of Trinidad and Tobago Limited (CDCTTL) presents its **Cocoa Connector Loan**.

The Cocoa Connector Loan gives you:

- 100% financing
- \$5,000.00 - \$25,000 (max.)
- Low Interest rates - Trinidad 5% / Tobago 4% (effective)
- Easy monthly payments - up to 4 years

Who can access this Loan?

- Cocoa farmers, cocoa processors and chocolatiers
- Marketeers
- Regular attendees of CDCTTL's 'Farmer Field School'
- Innovators in CDCTTL's rehabilitation programme

What documents do I need?

- Two forms of I.D. (I.D. Card, D.P, Passport)
- Proof of address- a recent utility bill (WASA, T&TEC or TSTT) or Bank Statement
- Mandatory CDCTTL letter of recommendation specific to programme acceptance and attendance
- Farmers Registration Card (where available)
- Project records-income and expenses (where available)
- Proof of land tenure for sites (as available) (eg. deed, lease document, letter of offer/ authorization etc.)
- Statutory Approvals - County Medical Officer of Health Approval and Food Badges, Chemistry Food & Drug Division Approvals.

What do I benefit from:

- Recommendation from CDCTTL
- Technical oversight for best practice
- Savings opportunity and collateral support
- Priority loan approval
- Assistance with statutory approvals

How do I get a Loan:

- Contact your Cocoa Development Officer or the ADB
- Get recommended by the CDCTTL
- Your personal ADB Loans Officer will do a field visit and a report for loan decision
- Once approved, accept your loan offer and complete legal documents for disbursement
- Get started with your project!



LOAN AMOUNT*	Two (2) Years		Three (3) Years		Four (4) Years	
	Monthly Instalment	Total Interest Paid	Monthly Instalment	Total Interest Paid	Monthly Instalment	Total Interest Paid
\$ 5,000.00	\$ 229.18	\$ 500.37	\$ 159.72	\$ 749.92	\$ 125.02	\$ 1,000.96
\$ 10,000.00	\$ 458.36	\$ 1,000.71	\$ 319.44	\$ 1,499.84	\$ 250.04	\$ 2,001.87
\$ 15,000.00	\$ 687.55	\$ 1,501.08	\$ 479.16	\$ 2,249.76	\$ 375.06	\$ 3,002.83
\$ 20,000.00	\$ 916.73	\$ 2,001.42	\$ 638.88	\$ 2,999.68	\$ 500.08	\$ 4,003.74
\$ 25,000.00	\$1,145.91	\$ 2,501.79	\$ 798.61	\$ 3,749.78	\$ 625.10	\$ 5,004.70