



**Agricultural
Development
Bank**
Growing stronger together

We have
special loans
tailored to suit
your personal and
project needs!

We work with
you when hard
times hit!

Benefit from
Moratorium
(*grace period*)
and repayment
terms structured
to fit your
project

We offer the
lowest interest
rates!

Benefit from
our strategic
linkages with
agri-support
service
providers!

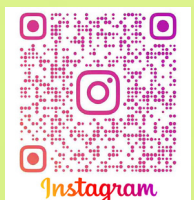
We have
over 50 years
experience
and specialist
knowledge of the
agri-business
sector!

We come out to
serve you!
(*Outreaches*)

Reasons why the ADB is the FARMER'S BANK

All Branch Offices: 612-0163
www.adbtt.com

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ADB's Product Suite

Growing Stronger Together



New Reality Loan

- » This product provides up to 80% financing for any type of viable agri-business project
- » Interest rates range between 3-5% effective
- » Loan Period 1-7 years (longer terms negotiable)



ADB Boost Loan

- » Financing at 100% to boost active projects for existing farmers and agri-entrepreneurs in all sub sectors
- » Benefit from quick access, no collateral and easy negotiation on loan conditions
- » Interest rates range between 4-5% effective
- » Loan period up to 3 years



Vehicle Package Loan

- » This loan product funds for new or used vehicles, tractors, attachments and farm machinery
- » Financing 80-100% vehicle/equipment cost
- » Interest rates range between 4-5% effective
- » Loan period 5-10 years



Sea to Shore Loan

- » This loan product funds for boats; "green" engines; equipment & net purchase/repairs; operating cost and training programs
- » Interest rate 4-5% effective
- » Loan period 3-5 years
- » Benefit from free Record Keeping Book and flexible repayment terms



Dairy Gro' Loan

- » This collaborative package provides up to 100% funding to modernize local dairy production
- » Easy repayment through deductions from assigned milk sales directly from Nestlé Trinidad & Tobago and assigned Agricultural Incentives from Ministry of Agriculture, Land and Fisheries
- » Interest rates range between 3-4½%
- » Loan period 18-60 months



ADB Secure

- » This product is tailored to assist agri-businesses with praedial larceny and other personal security solutions
- » Financing at 100% for fencing, modern alarm and surveillance system for any agri-business project (crops, livestock, fishing, agro-shops and agro-processing)
- » Benefit from the Ministry of Agriculture, Land and Fisheries' incentives for praedial larceny to reduce loan balances
- » Interest rate 5% effective



School Nutrition Caterers' Loan

- » This collaborative product funds up to 80% working capital and agro-processing upgrades (plant/equipment) towards certified kitchen status
- » Assistance for caterers to supply safe, healthy meals high in local foods to the School Nutrition Program
- » Affordable, convenient repayment via assignment of sales to ADB



Revolving Loan Account

- » This product is similar to an overdraft facility
- » Repayment terms are structured to the operating cycle of the business- generally every 90 days
- » Interest rates range between 4-5% effective
- » Loan period 18-24 months



Cocoa Connector Loan

- » This collaborative loan funds all things cocoa and chocolate – rehabilitation; new plantations and inter-crops on estates; pond construction; fire traces; small equipment; solar dryers; infrastructural development/repairs for sheds, bean storage and processing rooms
- » Financing at 100%
- » Interest rates range between 4-5% effective
- » Loan period up to 4 years



Disaster Relief Loan

- » An emergency facility to restore agri-projects affected by extreme weather conditions (floods, fires etc), pests or natural disasters



Investment and Savings Opportunities

- » Certificate of Security (ADB Collateral Support)
- » Fixed Deposits
- » Savings Accounts

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