

Focused on young, beginning and small farmers...

# CULTIVATEGROWTH PROGRAM

[www.greenstonefcs.com/cultivategrowth](http://www.greenstonefcs.com/cultivategrowth)



# CultivateGrowth

- ❖ Support for the diversity of today's young, beginning, and small farmers
- ❖ Flexible financing options
- ❖ Competitive interest rates
- ❖ Developmental growth opportunities through networking, educational programming and custom resources



# CultivateGrowth Eligibility

## ❖ Young Farmer Criteria

- Age 35 or younger

## ❖ Beginning Farmer Criteria

- Have 10 years or less farming experience

## ❖ Small Farmer Criteria

- Sustained annual gross sales from agriculture production of less than \$350,000

# Loan Options

- ❖ Conventional
- ❖ Farm Service Agency
  - ❖ FSA Guarantee
    - FSA Direct Participation
- ❖ Personal Guarantors
- ❖ Emerging Loans
  - Emerging Loan Education

# Emerging Loan Program

- ❖ Designed specifically for small lending relationships where it is not cost effective to obtain an FSA guarantee or a personal guarantor is not readily available
- ❖ Up to \$50,000 in operating loans and \$50,000 in long-term financing
- ❖ Emerging Loan Education
  - Complete educational programs to achieve 300 points
  - Earn 0.50% interest rate reduction on CultivateGrowth Emerging Loan(s)

# Resources



## CultivateGrowth Grants

- Up to \$1,000 each available for:
  - Agricultural programs & events:
    - Educational course or program, conferences, etc.
  - GreenStone resources:
    - Accounting and tax services, etc.
  - Non-GreenStone services:
    - Business and farm consultants, etc.



[www.greenstonefcs.com/grants](http://www.greenstonefcs.com/grants)

# Resources

- ❖ CultivateGrowth Mentorship
  - Pairs young, beginning, and small farmers with experienced mentors
  - 18-month program
  - Includes several coordinated conversations and site visits to mentor and mentee farms

❖ [www.greenstonefcs.com/mentorship](http://www.greenstonefcs.com/mentorship)

# Resources

- ❖ CultivateGrowth Education and Resources
  - Outline of programs and educational options to meet each customer's unique learning style
  - Includes more focused and individualized support
- ❖ [www.greenstonefcs.com/cultivategrowth](http://www.greenstonefcs.com/cultivategrowth)



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**Questions?**