



## 2011 Financial Resources for Agribusiness Enterprises in Illinois



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Title & Source	Description	Contact
<i>Resources for Individual, For-Profit Businesses</i>		
<b>Business &amp; Industry Guaranteed Loan Program (B&amp;I), USDA Rural Development</b>	<ul style="list-style-type: none"> <li>• Program guarantees loans by commercial lenders to rural businesses.</li> <li>• Maximum \$10 million aggregate loan amount to any one borrower.</li> <li>• Must be located in an eligible rural area which is defined as being outside of cities with a population of 50,000 or more and the surrounding built-up areas.</li> <li>• Requires equity investment on the part of owners. 20% tangible balance sheet equity for new businesses and 10% for existing businesses.</li> </ul>	www.rurdev.usda.gov/il Kevin Vetos, Ottawa office 815-433-0551 kevin.vetos@il.usda.gov Tony Humble, Bourbonnais Office, 815-937-8940 tony.humble@il.usda.gov
<b>Rural Energy for America Program (REAP), USDA Rural Development</b>	<ul style="list-style-type: none"> <li>• Assists agriculture producers and rural small businesses in decreasing energy costs</li> <li>• Grants, loan guarantees, and combination loan guarantee/grant to finance the purchase and installation of renewable energy systems and energy efficiency improvements.</li> <li>• Project must be located in an eligible rural area which is defined as being outside of cities with a population of 50,000 or more and the surrounding built-up areas.</li> </ul>	Molly Hammond 800-835-5159 217-403-6210 molly.hammond@il.usda.gov
<b>Value-Added Producer Grants USDA Rural Development</b>	<ul style="list-style-type: none"> <li>• Competitive matching grant funds to help independent agricultural producers enter into value-added activities; set aside for beginning and socially disadvantaged farmers;</li> <li>• Maximum Grants: \$100,000 Planning and \$300,000 Working Capital</li> </ul>	Matt Harris 800-835-5159 217-403-6211 matthew.harris@il.usda.gov
<b>Farm Ownership Loans (FO), USDA FSA</b>	<ul style="list-style-type: none"> <li>• Loans for the purchase of farmland, to construct / repair buildings and other fixtures, and promote soil / water conservation.</li> <li>• Maximum loan amount is \$300,000</li> </ul>	www.fsa.usda.gov
<b>Farm Operating Loans (OL), USDA FSA</b>	<ul style="list-style-type: none"> <li>• Loans may be used to purchase livestock, farm equipment, feed, seed, fuel, farm chemicals, insurance, and other operating expenses.</li> <li>• Operating Loans can also be used to pay for minor improvements to buildings, costs associated with land / water development, family subsistence, and to refinance debts under certain conditions.</li> <li>• Maximum loan amount is \$300,000</li> </ul>	www.fsa.usda.gov

<b>Down payment Farm Ownership Loans for Beginning Farmers, USDA FSA</b>	<ul style="list-style-type: none"> <li>• Loan program to help beginning farmers and ranchers purchase a farm or ranch. This program also provides a way for retiring farmers to transfer their land to a future generation of farmers and ranchers.</li> </ul>	<a href="http://www.fsa.usda.gov">www.fsa.usda.gov</a> Same directions as above.
<b>Loans to Socially Disadvantaged Farmers/Ranchers, USDA FSA</b>	<ul style="list-style-type: none"> <li>• Direct loan funds to help socially disadvantaged applicants buy and operate family-size farms and ranches.</li> <li>• A socially disadvantaged (SDA) applicant is one of a group whose members have been subjected to racial, ethnic, or gender prejudice because of their identity as members of the group without regard to their individual qualities, including women, African Americans, American Indians, Alaskan Natives, Hispanics, Asians, and Pacific Islanders.</li> </ul>	<a href="http://www.fsa.usda.gov">www.fsa.usda.gov</a>
<b>Youth Loans, USDA FSA</b>	<ul style="list-style-type: none"> <li>• Loans to individual rural youths to establish and operate income-producing projects of modest size in connection with their participation in 4-H clubs, FFA, and similar organizations.</li> </ul>	<a href="http://www.fsa.usda.gov">www.fsa.usda.gov</a>
<b>Beginning Farmer/Rancher Loans, USDA, FSA</b>	<ul style="list-style-type: none"> <li>• Direct loan funds to beginning farmers and ranchers who are unable to obtain financing from commercial credit sources.</li> </ul>	<a href="http://www.fsa.usda.gov">www.fsa.usda.gov</a>
<b>Farm Storage Facility Loan Program, USDA, FSA</b>	<ul style="list-style-type: none"> <li>• Loans to producers to build or upgrade farm storage and handling facilities for soybeans, peanuts, hay, renewable biomass, pulses and oilseeds. Corn, grain sorghum, oats, wheat, barley, fruits and vegetables are also eligible, subject to program requirements.</li> </ul>	<a href="http://www.fsa.usda.gov">www.fsa.usda.gov</a>
<b>Nonrecourse Marketing, FSA Assistance Loans</b>	<ul style="list-style-type: none"> <li>• Provide interim financing to meet cash flow needs without having to sell commodities when market prices are typically at harvest-time lows. Allows the producer to market crops when they choose. Producer has the option of delivering the pledged collateral instead of payment of the loan.</li> </ul>	<a href="http://www.fsa.usda.gov">www.fsa.usda.gov</a>
<b>Emergency Loans, USDA, FSA</b>	<ul style="list-style-type: none"> <li>• Loans to help producers recover from production and physical losses due to drought, flooding, other natural disasters, or quarantine.</li> </ul>	<a href="http://www.fsa.usda.gov">www.fsa.usda.gov</a>
<b>Microloan 7(m) Loan Program, SBA</b>	<ul style="list-style-type: none"> <li>• Short-term loans to small businesses for working capital or the purchase of inventory, supplies, furniture, fixtures, machinery and/or equipment.</li> <li>• Proceeds cannot be used to pay existing debts or to purchase real estate.</li> <li>• Maximum loan is \$35,000</li> </ul>	<a href="http://www.sba.gov/financing">www.sba.gov/financing</a>
<b>7(a) Loan Program, SBA</b>	<ul style="list-style-type: none"> <li>• Provides new and growing businesses with loans of up to \$2 million with an SBA guaranty of 75% to 85%.</li> <li>• Loans may be used to purchase equipment, inventory, fixtures, leasehold improvements, working capital, debt refinancing for compelling reasons, change of ownership</li> </ul>	<a href="http://www.sba.gov/financing">www.sba.gov/financing</a>

<b>Certified Development Company (504) Loan Program, SBA</b>	<ul style="list-style-type: none"> <li>• Provides growing businesses with long-term, fixed-rate financing for major fixed assets, such as land and buildings.</li> <li>• Typically, a 504 project includes a loan secured with a senior lien from a private-sector lender covering up to 50 percent of the project cost, a loan secured with a junior lien from the Certified Development Company (CDC) (backed by a 100 percent SBA-guaranteed debenture) covering up to 40 percent of the cost, and a contribution of at least 10 percent equity from the small business being helped.</li> </ul>	<a href="http://www.sba.gov/financing">www.sba.gov/financing</a>
<b>Illinois Finance Authority provides Bonds and Loan Guarantees</b>	<ul style="list-style-type: none"> <li>• Programs provide lenders with tax free bonds or guarantees for a portion of a loan or line of credit extended by a commercial bank or a qualified lender.</li> <li>• Offers a variety of programs including: <ul style="list-style-type: none"> <li>- Beginning Farmer</li> <li>- Working Capital</li> <li>- Farm Purchase</li> <li>- Young Farmer</li> </ul> </li> <li>• Details and contact information for these programs is available at <a href="http://www.il-fa.com">www. Il-fa.com</a>.</li> </ul>	<a href="http://www.il-fa.com/products/agriculture/programs.html#BF">http://www.il-fa.com/products/agriculture/programs.html#BF</a>
<b>Farm Credit</b>	<ul style="list-style-type: none"> <li>• Nationwide network of borrower-owned lending institutions specializing in ag-lending, often collaborating with USDA Farm Service Agency and IFA on guarantee and other programs.</li> <li>• Offers a Young, Beginning, and Small Producers Program that provides education and mentoring</li> <li>• Provides full line of agricultural loans for operating, equipment, livestock and real estate.</li> </ul>	IL: <a href="http://www.1stfarmcredit.com">www.1stfarmcredit.com</a> . or <a href="http://www.fcsillinois.com">www.fcsillinois.com</a> . Nation wide offices: <a href="http://www.farmcreditnetwork.com">www.farmcreditnetwork.com</a>
<b>GreenChoice Bank</b>	<ul style="list-style-type: none"> <li>• Its focus is People, Planet and Profits with a Green Sustainable mission.</li> <li>• Provides credit to commercial businesses and nonprofit organizations.</li> <li>• Products include working capital lines of credit, letters of credit, term loans and real estate financing.</li> </ul>	<a href="http://www.greenchoicebank.com">www.greenchoicebank.com</a>
<b>Commercial Banks</b>	<ul style="list-style-type: none"> <li>• Some State and National Banks provide agricultural financing. Most of these Banks will offer a full range of loans to cover operating, equipment and real estate needs. They will also work with programs offered by USDA and IFA.</li> </ul>	<a href="http://www.us-banks.net">www.us-banks.net</a> to locate banks in your area. Also, search “Top 100 Ag Lending Banks” for a list of those most active in agricultural lending.

<b>Whole Foods Market, Local Producer Loan Program</b>	<ul style="list-style-type: none"> <li>• Applications accepted on a rolling basis through a steam-lined process with fees, interest rates and paperwork minimized.</li> <li>• Target loan amounts between \$1,000 and \$100,000 (maximum \$25,000 for startups), loans not to exceed 80% of total project cost and collateral required.</li> <li>• Low fixed interest rates (currently between 5% and 9%).</li> <li>• One-time minimal processing fee covers administrative expenses, including credit report.</li> <li>• Approval and terms dependent on product characteristics, risk assessments and use of proceeds.</li> <li>• Existing vendor relationship with Whole Foods Market preferred</li> </ul>	<a href="http://www.wholefoodsmarket.com/values/local-producer-loan-program.php">http://www.wholefoodsmarket.com/values/local-producer-loan-program.php</a>  David Spear 773-244-6732
<b>Peer to Peer</b>	<ul style="list-style-type: none"> <li>• Lending Club is a peer to peer service provider that works to match individuals seeking higher returns to individuals willing to pay higher rates to obtain financing. There are other such providers.</li> </ul>	<a href="http://www.lendingclub.com">www.lendingclub.com</a>
<b>Crowdfunding/Internet Funding Platforms</b>	<ul style="list-style-type: none"> <li>• Kickstarter and Indie GoGo started to fund arts projects, but several food related enterprises have gotten their projects funded. Profunder is for any kind of business. The platforms are contribution based (i.e. not equity or debt) and projects provide “perks” or a percentage of revenue in return. Both are all-or-nothing funding. If you don’t reach your goal amount in a certain time period, you do not get any of the pledged funds.</li> </ul>	<a href="http://www.kickstarter.com/">http://www.kickstarter.com/</a> <a href="http://www.indiegogo.com/">http://www.indiegogo.com/</a> <a href="https://www.profunder.com/">https://www.profunder.com/</a>
<b>Customer Funding</b>	<ul style="list-style-type: none"> <li>• Applying the concept of CSAs (Community Supported Agriculture) to other food businesses. Businesses issue “shares” of their product to future customers and get upfront funding in return. This has been applied to grocery stores, restaurants, cheese makers, etc.</li> <li>• Consumer Cooperatives – A business that is owned by its customer members and creates initial funding from selling member (equity) shares and can also accept member loans. The Dill Pickle Food Coop in Chicago opened with no outside funding using this method.</li> </ul>	<a href="http://dillpicklefoodcoop.org/">http://dillpicklefoodcoop.org/</a>
<b>Worker and Producer Cooperatives</b>	<ul style="list-style-type: none"> <li>• A business that is owned jointly by either the people who work in the business or a group of producers who have come together. Capital is raised by all member-owners investing in the business.</li> </ul>	<a href="http://www.geonewsletter.org/">http://www.geonewsletter.org/</a> (and many more websites)

<b>ACCION Chicago</b>	<ul style="list-style-type: none"> <li>• ACCION Chicago is a small business lender, dedicated to providing financing and business education to small businesses. They offer loans of up to <b>\$15,000 for start-up businesses</b> and <b>\$25,000 for established businesses</b>. They also offer Credit Builder loans between \$200 and \$2,500.</li> </ul>	<a href="http://www.accionchicago.org/">http://www.accionchicago.org/</a>
<b>SLoFIG, Sustainably Local Food Investment Group</b>	<ul style="list-style-type: none"> <li>• Network of Angel Investors providing equity and/or debt support to early stage and start-up businesses within 200 mile radius of Chicago.</li> <li>• Businesses must enhance the sustainable local food system by (1) increasing the health of the people who consume their products, (2) enhancing the economic viability of their community (3) improving the fertility of the land and (4) ensuring the humane treatment of livestock.</li> </ul>	<a href="http://angelsoft.net/venture-fund/sustainably-local-food-investment-group">http://angelsoft.net/venture-fund/sustainably-local-food-investment-group</a>  Terri Lowinger: tlowinger@ameritech.net
<b>Frontera Farmer Foundation Grants</b>	<ul style="list-style-type: none"> <li>• The foundation will award grants for capital improvements of up to \$12,000 to small and medium-size, individually owned farms that sell their food products to customers in the Chicago area at farmers markets and otherwise. Grant applicants will be judged on the basis of demonstrated need, long-term dedication to sustainable farming, creative and business acumen, and commitment to sustainability.</li> </ul>	<a href="http://www.rickbayless.com/foundation/downloadapp.html">http://www.rickbayless.com/foundation/downloadapp.html</a>
<b>Chicago Community Loan Fund</b>	<ul style="list-style-type: none"> <li>• Finances projects across metropolitan Chicago that revitalizes neighborhoods, promise high positive social impact and incorporate sustainable design.</li> <li>• Eligible borrowers include nonprofit corporations, worker-owned enterprises, cooperatives and mission-driven for profits/single purpose entities.</li> <li>• Project must provide positive social benefits for under-served/low to moderate income communities in the six county Chicago metropolitan areas.</li> <li>• The project must have collateral or guarantor, loan to collateral not exceeding 100%, sufficient cash flow to meet debt service and management and financial capacity sufficient for the project.</li> </ul>	<a href="http://www.cclfchicago.org">www.cclfchicago.org</a>  312-252-0440 <a href="http://cclfchicago.org/lending/loan-inquiry">http://cclfchicago.org/lending/loan-inquiry</a>
<b>RSF Social Finance</b>	<ul style="list-style-type: none"> <li>• Serves both nonprofit and profit enterprises that meet a combination of financial, operational and impact criteria.</li> <li>• Enterprises need to meet one of three focus areas – Food &amp; Agriculture, Education &amp; the Arts, Ecological Stewardship or furthers field of social finance.</li> <li>• RFS core lending program offers mortgage loans, construction loans and working capital lines of credit.</li> </ul>	<a href="http://rsfsocialfinance.org">http://rsfsocialfinance.org</a>

<b>Wallace Center, provides grants to eligible entities</b>	<ul style="list-style-type: none"> <li>• Eligible organizations include: For-profit commercial enterprises &amp; cooperatives, non-profit organizations, quasi-governmental entities/agencies, faith-based institutions and academic institutions that provide direct outreach or have direct connection to underserved populations working on food access issues.</li> <li>• Grants may be used to carry out feasibility studies to establish businesses that increase access to healthy, affordable foods, including locally produced agricultural products to</li> </ul>	<a href="http://www.wallacecenter.org/our-work/current-initiatives/healthy-urban-food-enterprise-development-center/apply">http://www.wallacecenter.org/our-work/current-initiatives/healthy-urban-food-enterprise-development-center/apply</a>
<b>Sustainable Agriculture Research &amp; Education Sustainable Community Innovation Grants</b>	<ul style="list-style-type: none"> <li>• SARE is a competitive grants program providing grants to researchers, agricultural educators, farmers, ranchers, and students in the US.</li> <li>• Sustainable Community Innovation Grants award up to \$15,000 for activities that connect or make links between the farm and non-farm parts of a community for the purpose of economic development.</li> </ul>	<a href="http://www.sare.org">www.sare.org</a>
<b>Sustainable Agriculture Research &amp; Education Professional Development Grants</b>	<ul style="list-style-type: none"> <li>• Training grants to educate and inspire agricultural professionals such as Cooperative Extension and NRCS so they can better inform their producer clients about sustainable agriculture's benefits and practices.</li> <li>• Training activities such as seminars, workshops, farm tours, demonstrations, videos, manuals or other materials usually range between \$20,000 and \$120,000.</li> </ul>	<a href="http://www.sare.org">www.sare.org</a>
<b>The Grantsmanship Center</b>	<ul style="list-style-type: none"> <li>• Provides list of local funding sources. This includes Grantmaking Foundations, Community Foundations and Corporate Giving Programs in Illinois</li> </ul>	<a href="http://www.tgci.com/funding/state.asp?statename=illinois&amp;statefile=illinois&amp;statecode=IL&amp;http://illinois.gov/">http://www.tgci.com/funding/state.asp?statename=illinois&amp;statefile=illinois&amp;statecode=IL&amp;http://illinois.gov/</a>
<b><i>Resources For Producer Organizations, Non-Profits and Government</i></b>		
<b>Rural Cooperative Development Grants (RCDG), USDA Rural Development</b>	<ul style="list-style-type: none"> <li>• Grants are made to non-profit organizations for establishing and operating centers for cooperative development for the primary purpose of improving the economic condition of rural areas through the development of new cooperatives and improving operations of existing cooperatives.</li> </ul>	Ron Firkins 800-835-5159 217-403-6217 <a href="mailto:ronald.firins@il.usda.gov">ronald.firins@il.usda.gov</a>

<b>Rural Business Enterprise Grant (RBEG), USDA Rural Development</b>	<ul style="list-style-type: none"> <li>• Grants to public bodies, private non-profit corps. and federally-recognized Indian Tribal groups to finance and facilitate development of small and emerging private business enterprises in rural areas.</li> <li>• Funds are used for the financing or development of a small and emerging business with less than 50 employees and \$1,000,000 in annual revenue, but funds do not go directly to the business.</li> <li>• Grants are used to establish revolving loan funds, purchase equipment or construct facilities.</li> <li>• Must be located in an eligible rural area which is defined as being outside of cities with a population of 50,000 or more and the surrounding built-up areas.</li> </ul>	Molly Hammond 800-835-5159 217-403-6210 molly.hammond@il.usda.gov
<b>Rural Business Opportunity Grants (RBOG), USDA Rural Development</b>	<ul style="list-style-type: none"> <li>• Grants to public bodies, private non-profit corps. and federally recognized Indian Tribal groups to pay costs of providing economic planning for rural communities, technical assistance for rural businesses, or training for rural entrepreneurs or economic development officials.</li> <li>• Grants limited to \$250,000 for a multi-state region.</li> <li>• Grants made to public bodies and non-profit corporations.</li> <li>• Project must be located in an eligible rural area which is defined as being outside of cities with a population of 50,000 or more and the surrounding built-up areas.</li> </ul>	Matt Harris 800-835-5159 217-403-6211 matthew.harris@il.usda.gov
<b>Intermediary Re-lending Program (IRP), USDA Rural Development</b>	<ul style="list-style-type: none"> <li>• Loans made to intermediaries. Intermediaries re-lend funds to ultimate recipients for business facilities or community development.</li> <li>• Loans from intermediaries to ultimate recipients must be for the establishment of new businesses, the expansion of existing businesses, creation of employment opportunities, saving of existing jobs, or community development projects.</li> <li>• Eligible projects must be located outside of cities with a population of 25,000 or more.</li> </ul>	Matt Harris 800-835-5159 217-403-6211 matthew.harris@il.usda.gov
<b>Community Food Projects Competitiveness Grants (CFPCG), USDA CSREES</b>	<ul style="list-style-type: none"> <li>• These grants are intended to help eligible private nonprofit entities that need a one-time infusion of federal assistance to establish and carry out multipurpose community food projects.</li> <li>• Projects are funded from \$10,000-\$300,000 and from 1 to 3 years.</li> <li>• One-time grants that require a dollar-for-dollar match in resources.</li> </ul>	<a href="http://www.nifa.usda.gov/fo/communityfoodprojects.cfm">http://www.nifa.usda.gov/fo/communityfoodprojects.cfm</a>

<b>Illinois Specialty Crop Grant Program, Illinois Department of Agriculture</b>	<ul style="list-style-type: none"> <li>Proposals will be accepted from non-profit organizations, producer organizations, government agencies and other organizations related to Illinois specialty crops industry.</li> <li>The project proposed must be focused on research, education, demonstration or in some way benefit the specialty crop industry.</li> <li>The proposal deadline is April 15, 2011 – 4:00 p.m.</li> </ul>	<a href="http://www.agr.state.il.us">www.agr.state.il.us</a> On left side of site click on grants, than click on specialty crops. Contact is Delayne Reeves, 217-524-9129 <a href="mailto:Delayne.reeves@illinois.gov">Delayne.reeves@illinois.gov</a>
<b>IFF, Affordable Facility and Equipment Loans for Nonprofits</b>	<ul style="list-style-type: none"> <li>IFF is a nonprofit community development financial institution that provides affordable, flexible loans to nonprofits involved in the healthy food movement across Illinois, Indiana, Iowa, Missouri and Wisconsin.</li> <li>IFF lends across the healthy food access spectrum-from nutrition and wellness educators, to community-based growers and distributors, and healthy food retailers.</li> <li>Loan up to \$1.5 million are available for facility acquisition rehabilitation and new construction. Loans starting at \$10,000 for facility repairs, equipment and vehicles.</li> <li>IFF loans feature fixed, below market rates for 5 to 15 years. Financing is available for up to 95% of project costs, with no required appraisals, points, added fees or prepayment penalties.</li> </ul>	<a href="http://www.iff.org/lending">www.iff.org/lending</a>  866-629-0060
<b><i>Research Grants</i></b>		
<b>SARE Producer Grants</b>	<ul style="list-style-type: none"> <li>On-farm, producer-led research trials involving collaboration with scientists.</li> <li>Producer grants provide \$10,000 for two years of project activities conducted by an individual producer or \$15,000 for two or more producers working together.</li> </ul>	<a href="http://www.sare.org">www.sare.org</a>
<b>SARE Research and Education Grant</b>	<ul style="list-style-type: none"> <li>Two-year grants for research that focuses on developing sustainable agriculture systems or moving existing systems toward sustainable agriculture.</li> <li>Generally ranging from \$30,000 to \$200,000, these projects usually involve scientists, producers and others in an interdisciplinary approach.</li> <li>Many funded projects involve on-farm research trials with crops and/or livestock; other projects have studied quality of life, agricultural marketing, integrated farming systems, and soil and water conservation.</li> <li>Successful proposals typically include economic analysis and outreach components.</li> <li>The program also funds education and demonstration projects, including the development of farmer-to-farmer networks.</li> </ul>	<a href="http://www.sare.org">www.sare.org</a>

<b>SARE On-Farm Research Grants</b>	<ul style="list-style-type: none"> <li>• Projects must be developed and coordinated by Extension, NRCS (Natural Resources Conservation Service) who currently work with farmers/ranchers and who will conduct the on-farm research with at least one farmer/rancher cooperator.</li> <li>• Applicants must complete a proposal describing their project and explaining how it will help producers understand and adopt sustainable agriculture practices.</li> <li>• Grants fund up to \$15,000 for two years of project activities.</li> </ul>	<a href="http://www.sare.org">www.sare.org</a>
<b>SARE Graduate Student Grants</b>	<ul style="list-style-type: none"> <li>• Applicants are full-time Master's or Ph.D. students at accredited institutions in the Southern Region.</li> <li>• Grant award maximum of \$10,000 paid directly to the institution for research that contributes to a better understanding of sustainable agriculture.</li> </ul>	<a href="http://www.sare.org">www.sare.org</a>
<b>Appropriate Technology Transfer for Rural Areas (ATTRA), USDA</b>	<ul style="list-style-type: none"> <li>• Provides information on sustainable agriculture and organic farming news, events and funding opportunities. Also features in-depth publications on production practices, alternative crop and livestock enterprises, innovative marketing, organic certification, and highlights of local, regional, USDA and other federal sustainable ag activities.</li> </ul>	<a href="http://www.attra.ncat.org">www.attra.ncat.org</a>

This guide was adapted by FamilyFarmed.org, Pete Petges, and the 2011 Financing Farm to Fork Advisory Board from a document originally produced by Stephen Versen and the Virginia Department of Agriculture and Forestry Services.

*This document is a work in progress. Please send your additions, corrections, and recommendations to: [info@familyfarmed.org](mailto:info@familyfarmed.org).*



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