

NAVIGATING FINANCIAL RESOURCES

1) Books/Publications on Getting Your Business Funded

Strauss, Steven D. *Get Your Business Funded: Creative Methods for Getting the Money You Need*. Hoboken, NJ: Wiley, 2011. Print.

Ü, Elizabeth. *Raising Dough: The Complete Guide to Financing a Socially Responsible Food Business*. White River Junction, VT: Chelsea Green Pub., 2013. Print.

Wyshak, Susie. *Good Food, Great Business: How to Take Your Artisan Food Idea from Concept to Marketplace*. San Francisco, CA: Chronicle Books. 2014. Print.

UVM Extension New Farmer Project. *The Guide to Financing the Community Supported Farm: Ways for Farms to Acquire Capital Within Communities*. Burlington, VT: UVM Extension. 2012. Online.

<https://newfarmerproject.wordpress.com/2012/04/10/farm-financing-alternatives-and-then-theres-crowdfunding/>

Lewis, Hannah. "ATTRA: National Sustainable Agriculture Information Service." *Financing Your Farm: Guidance for Beginning Farmers*. IP#420. 2011. Web. <http://douglas.uwex.edu/files/2010/05/Financing-Your-Farm-ATTRA.pdf>

2) Books on Farm Finances and Business Planning

Building a Sustainable Business: A Guide to Developing a Business Plan for Farms and Rural Businesses. St. Paul, MN: Minnesota Institute for Sustainable Agriculture, 2003. Print and Online.

Padgham, Jody. *Fearless Farm Finances: Farm Financial Management Demystified*. Spring Valley, WI: Midwest Organic And Sustainable Education Service (MOSES), 2012. Print.

Wiswall, Richard. *The Organic Farmer's Business Handbook: A Complete Guide to Managing Finances, Crops, and Staff--and Making a Profit*. White River Junction, VT: Chelsea Green Pub., 2009. Print.

3) Business Plan Websites

AgPlan: Website that helps rural business owners develop a business plan. Includes tips & resources and sample business plans. Provides an online template where you can create, save, and work on your plan. <https://www.agplan.umn.edu/>

SBDCNet: A plethora of resources on developing a business plan. <http://www.sbdcnet.org/small-business-information-center/business-plans>

4) Key Loan Program Websites

National Young Farmers Coalition - Credit & Capital. An extensive list of links to various funding sources from federal agencies to crowdfunding with tips on how to apply. <http://www.youngfarmers.org/credit-and-capital>

USDA Farm Service Agency (FSA). Chart of Farm Service Agency programs http://www.fsa.usda.gov/Internet/FSA_File/farmlnchart_current.pdf

Small Business Administration (SBA). Information on loans available through SBA. <https://www.sba.gov/loanprograms>

Farm Credit Service – In Minnesota AgStar Financial Services and United FSC. Farmer-owned financial cooperatives that provide a range broad range of loans, including microloans and beginning farmer loans.

2014 Biennial Directory of National Council of State Agricultural Finance Programs. Lists loans, grants, cost-share available through state departments of agriculture. <http://www.stateagfinance.org/uploads/2014%20NCO%20Directory.pdf>

National Sustainable Agriculture Coalition. "Farm Bill Programs & Grants – Overview" in *Grassroots Guide to Federal Farm and Food Programs*. A list of federal loan, grant and cost-share programs that may apply to farmers, food businesses, or nonprofits that assist them. <http://sustainableagriculture.net/publications/grassrootsguide/farm-bill-programs-and-grants/>

5) Other Places to Look

State Departments of Agriculture, State Departments of Economic Development

Regional and Local Economic Development Agencies

Community Foundations (e.g. Minnesota Initiative Foundations)

Local Slow Money Networks – <http://slowmoney.org/>

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6) Business-Led Loan & Grant Program (sample only)

Local Vendor Loan Fund - Willy Street Co-op, Madison, WI. Provides loans to local food companies (including farms) that are also their vendors. Loans are up to \$50,000. <http://www.willystreet.coop/willy-street-co-op-loan-fund-borrowers-honored-feed-kitchens>

Lakewinds Organic Field Fund - Lakewinds Food Co-op, Twin Cities, MN. Grant program for farmers who are working on the development and sustainability of organics through research and development, organic certification, transitioning farms from conventional to organic, creating new farms and land trusts for organic farms. <http://www.lkewinds.com/community/loff/>

Mill City Farmers's Market Organic Field Project Grants and Farmer in Need Grants. Provide grants to vendors of the market that increase sustainability or assist in time of hardship. Grants range from \$500 to \$2,000. www.millcitymarket.com

Local Producer Loan Program – Whole Foods Market. Lends money to small, independent, local producers to help them expand their businesses. Offers loans between \$1,000 and \$100,000 (maximum \$25,000 for start-ups) with fixed interest rates, currently between 5% and 9%. <http://www.wholefoodsmarket.com/mission-values/caring-communities/lplp-faq>

7) Crowdfunding Information and a Few Options

Equity Crowdfunding Report. The OurCrowd. 2014. Online. http://venturebeat.com/wp-content/uploads/2014/03/equity-crowdfunding-infographic_final1.jpg

Overview: *Crowdfunding Options for Food Businesses* – Comparison Chart from Slow Money Northern California. <http://slowmoneynorcal.org/raising-funds-many-crowdfunding-options-food-businesses/>

Donations (small rewards)

Kickstarter - <https://www.kickstarter.com>

Barnraiser - <https://www.barnraiser.us>

Indiegogo - <https://www.indiegogo.com>

Inkind/Presale (“pre-paid tab”)

Credibles - <https://credibles.co>

No Interest Loans

KivaZip - <https://zip.kiva.org/>

Peer-to-Peer Loans (loans from individuals)

Lending Club - <https://www.lendingclub.com/>

Prosper - <https://www.prosper.com/>

Funding Circle - <https://www.fundingcircle.com/us/>

Securities (equity of loans that expect repayment with interest)

CircleUp

CrowdFunder - <https://www.crowdfunder.com>

AgFunder - <http://agfunder.com/how-it-works>

Craftfund - <https://craftfund.com/> (Wisconsin Only)

MNVest - <http://mnvest.org/> (In development)

8) Books on Local Investing/Slow Money

Cortese, Amy. *Locavesting: The Revolution in Local Investing and How to Profit from It*. Hoboken, NJ: John Wiley, 2011. Print.

Shuman, Michael. *Local Dollars, Local Sense: How to Shift Your Money from Wall Street to Main Street and Achieve Real Prosperity*. White River Junction, VT: Chelsea Green Pub., 2012. Print.

Tasch, Woody. *Inquiries into the Nature of Slow Money: Investing as If Food, Farms, and Fertility Mattered*. White River Junction, VT: Chelsea Green Pub., 2010. Print.

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9) Farmland Access Guidance

Land for Good. Acquiring Land to Farm. Where so I start.

<http://www.farmlandinfo.org/sites/default/files/Acquiring%20Land%20to%20Farm.pdf>

Klonsky, Karen and Allen, Patricia. Cortese, Amy. *Considerations In Enterprise Selection*. UC Small Farm Program, University of California Extension. http://sfp.ucdavis.edu/pubs/Family_Farm_Series/Farmmanage/considerations/

10) Farmland Linking Sites

Center for Rural Affairs – Overview of how most land linking programs work: <http://www.cfra.org/renewrural/landlink>

MOSES Land Link-Up. A service to connect farmers who are looking for land with available farmland.

<https://mosesorganic.org/farming/land-link-up/>

Land Stewardship Projects Farmers- Seeking Land Clearinghouse:

<http://landstewardshipproject.org/morefarmers/seekingfarmersseekinglandclearinghouse>

Iowa State Beginning Farmer Center Ag Link. Matching beginning farmers with retiring farmers who do not have heirs.

<http://www.extension.iastate.edu/bfc/farm>

Practical Farmers of Iowa Find a Farmer Land Linking website. <https://findafarmer.net/>

Minnesota Farm Link. Connecting prospective farmers with retiring farmers.

<http://www2.mda.state.mn.us/webapp/props4sale/>

The Land Connection. Connects existing farmers with landowners wanting to have their land farmed sustainably.

<http://thelandconnection.org/farmland/farmland-classifieds>