

YOUNG, BEGINNING SMALL FARMER



PROGRAM HIGHLIGHTS—

Starting a career in the agricultural industry can be challenging, and finding the right lending partner can be even harder. GreenStone recognizes that young, beginning, and small farmers are vital to the economic health of agriculture and the rural communities we serve. For over 100 years, we have been committed to helping these farmers establish a successful and sustainable operation by offering specialized loan programs with unique lending standards.

Eligibility

- A young farmer is one who is 35 years of age or younger
- A beginning farmer is one who has ten or fewer years of experience
- A small farmer is one who generates less than \$250,000 in annual gross agricultural sales

Loan programs

- Operating loans
- Equipment loans
- Real estate loans
- Cattle and equipment
- Leases
- Special FSA guaranteed lending program

Applications should demonstrate the following

- Farm background or experience
- Above average potential in management ability
- A plan for long-term personal and financial goals
- Extensive knowledge of the enterprise to be financed as well as the inherent risks involved
- Adequate physical resources available
- Ability to maintain an adequate farm record system

In addition to special loan programs, GreenStone offers other areas of support to young, beginning and small farmers

- Contributions and volunteer efforts in support of organizations such as young farmer programs, FFA and 4-H.
- Offering financial resources, and training programs such as GreenStone's Farm Forward Mentorship program, designed to share in-depth knowledge with agriculture's next generation through mentor/mentee pairings.
- Awarding up to \$40,000 in scholarships each year to youth entering college with plans to major in an agricultural field of study.

