

Food and Agriculture Business Development Resource Directory

Education and Research

- **North Central Sustainable Agriculture Research and Education Grants**

Since 1988, the Sustainable Agriculture Research and Education (SARE) program has helped advance farming systems that are profitable, environmentally sound and good for communities through a nationwide research and education grants program. The national outreach office of the SARE program is supported by the

[Cooperative State Research, Education and Extension Service](#), U.S.

Department of Agriculture. It operates under cooperative agreements with the University of Maryland and the University of Vermont to develop and disseminate information about sustainable agriculture.

- Farmer Rancher Grant Program
<http://www.sare.org/ncrsare/prod.htm>
- Research and Education Grants
<http://www.sare.org/ncrsare/resedu.htm>
- Professional Development Grants
<http://sare.org/ncrsare/PDP/pdp.htm>
- Graduate Student Grant Program
<http://www.sare.org/ncrsare/grad.htm>
- Native American Sustainable Agriculture Grant Program
<http://www.sare.org/ncrsare/cfp.htm>

The Native American Sustainable Agricultural Grant Program is initially funded as a one-time NCR-SARE grant program. The purpose of this grant program is to fund project(s) that can help NCR-SARE reach and work with Native Americans to improve agricultural sustainability in the North Central Region. Maximum total grant size is \$275,000, with a maximum duration of three years. Contact [Bill Wilcke](#), Regional Coordinator, (612) 625-8205.

- **Small Business Development Centers**

The SBDCs are staffed with highly trained business advisors who offer FREE counseling to help with your specific business needs. The 36 centers across Ohio are in your local communities to guide you to the right resources and services to

help your business grow and succeed. The SBDC business advisors are the experts to assist pre-venture, start-up and existing businesses.

For more information, go to:

<http://www.sba.gov/aboutsba/sbaprograms/sbdc/index.html>

- **Beginning Farmer Programs**

The website represents the collaborative efforts to build Ohio's capacity to provide, expand, enhance, and sustain services to beginning farmers.

The website provides listings of events of special interest to Ohio's beginning farmers, and facilitates searches for educational and funding resources to assist beginning farmers with challenges related to production, marketing, and business management.

<http://www.beginfarmingohio.org/>

Farmland Preservation

- **Clean Ohio Agricultural Easement Purchase Program**

<http://www.agri.ohio.gov/divs/FarmLand/FarmLand.aspx>

The Clean Ohio Agricultural Easement Purchase Program (AEPP) provides funding to assist landowners and communities in preserving Ohio's farmland, our most vital resource.

Ohio's fertile soils have always been essential to feeding a growing population, and are also called upon to meet a booming demand for local food and renewable energy. At the same time, nearby competing land uses often exert incredible pressures upon these farms to convert to non-agricultural uses. This program pays farmers to permanently retire the development rights on their farmland.

- **Farm and Ranch Lands Protection Program**

<http://www.nrcs.usda.gov/programs/frpp/>

The Farm and Ranch Lands Protection Program (FRPP) provides matching funds to help purchase development rights to keep productive farm and rangeland in agricultural uses. Working through existing programs, USDA partners with State, tribal, or local governments and non-governmental organizations to acquire conservation easements or other interests in land from landowners. USDA provides up to 50 percent of the fair market easement value of the conservation easement.

To qualify, farmland must: be part of a pending offer from a State, tribe, or local farmland protection program; be privately owned; have a conservation plan for highly erodible land; be large enough to sustain agricultural production; be

accessible to markets for what the land produces; have adequate infrastructure and agricultural support services; and have surrounding parcels of land that can support long-term agricultural production. Depending on funding availability, proposals must be submitted by the eligible entities to the appropriate NRCS State Office during the application window.

Food Security

- **Ohio Department of Agriculture: Farmers' Market Access Project**

In an effort to increase access to fresh, healthy specialty crop produce to all Ohioans the Ohio Department of Agriculture has established the Farmers' Market Access project to fund new infrastructure and outreach enabling these markets to accept Electronic Benefit Transfer (EBT). EBT refers to the electronic processing of food assistance through the Ohio Department of Job & Family Services. ODA intends that all funding will be used to promote Ohio agriculture and to advance the long-term economic viability and sustainability of Ohio's specialty crop industry while promoting food security for nutrition assistance recipients at Ohio farmers' markets.

To access the Ohio Farmers' Market Access Project's Request for Proposal, go to: <http://www.agri.ohio.gov/Grants/Grants.aspx>

- **Ohio Department of Job and Family Services EBT Farmers' Market Demonstration Project**

The Ohio Electronic Benefit Transfer (EBT) Farmers' Market Demonstration Project, through the Ohio Department of Job and Family Services, provides food assistance customers access to locally grown fresh fruits and vegetables. When the food assistance program changed from paper coupons to electronic debit cards, many farmers were no longer able to accept food stamp benefit transactions. This demonstration project provides farmers participating in a farmers' market an alternate redemption system, such as tokens or scrip, for food assistance benefits. Only one centralized Point of Sale is required in the market to issue tokens or scrip. Food assistance customers will be able to use the tokens/scrip throughout the farmers' market to purchase eligible food stamp items. Farmers can redeem their tokens or scrip through the Farmers' Market for payment.

For additional information, go to:

<http://jfs.ohio.gov/ofam/pdf/EnrollEBTFarmersMkt.pdf>

- **Senior Farmers' Market Nutrition Program**

Provides vouchers for fresh fruits and vegetables to low-income seniors purchased directly from participating farmers at farmers' markets, roadside stands and community supported agriculture subscriptions, worth \$10-\$100 annually per recipient.

For more information, go to:

<http://www.fns.usda.gov/wic/SeniorFMNP/SFMNPmenu.htm>

- **Community Food Projects Competitive Grants**

One-time, fifty percent federal matching grants of community-based organizations to develop innovative solutions to address local hunger, nutrition, and food access issues, often by connecting low-income people with fresh foods direct from farmers or community. Contact the United States Department of Agriculture:

http://www.csrees.usda.gov/nea/food/in_focus/hunger_if_competitive.html

and the Community Food Security Coalition

<http://foodsecurity.org/funding.html> for additional information.

Operational Funding and Business Development

- **Ohio Office of the Treasurer: Agricultural Linked Deposit Program**

Farms headquartered in Ohio which maintain 51% of all land in Ohio may apply for low interest loans through a State Depository Bank. Approved bank loans are submitted to the Treasury which purchases a reduced interest CD with the lender. [Click here for program details](#) and [Ag-Link Forms & Documents](#).

<http://www.ohiotreasurer.org/index.php/linked-deposits>

- **Ohio Office of the Treasurer: GrowNow**

Small business in Ohio which are organized for profit, maintain offices and operating facilities exclusively in Ohio and, employ fewer than 150 people may apply for low interest loans through a State Depository Bank. Approved bank loans are submitted to the Treasury which purchases a reduced interest CD with the lender. [Click here for program details](#) and [Apply Online](#).

<http://www.ohiotreasurer.org/index.php/linked-deposits>.

- **USDA Farm Service Agency Loans**

FSA makes direct and guaranteed farm ownership (FO) and operating loans (OL) to family-size farmers and ranchers who cannot obtain commercial credit from a bank or other lender. FSA loans can be used to purchase land, livestock, equipment, feed, seed, and supplies. These loans can also be used to construct buildings or make farm improvements.

Many FSA [loan application forms](#) are available on the USDA Farm Service Agency website. Contact your [local office or USDA Service Center](#) to learn more about our programs and the information you will need for a complete application.

FSA loans are often provided to beginning farmers who cannot qualify for conventional loans because they have insufficient financial resources. FSA also helps established farmers who have suffered financial setbacks from natural disasters, or whose resources are too limited to maintain profitable farming operations. www.fsa.usda.gov/dafl/directloans.htm

- Beginning Farmers and Ranchers Loans
<http://www.fsa.usda.gov/FSA/webapp?area=home&subject=fmlp&topic=bfl>
http://www.fsa.usda.gov/Internet/FSA_File/beginloans.pdf
- Direct Farm Loans
<http://www.fsa.usda.gov/FSA/webapp?area=home&subject=fmlp&topic=df>
- Emergency Farm Loans
<http://www.fsa.usda.gov/FSA/webapp?area=home&subject=fmlp&topic=ef>
- Guaranteed Farm Loans
<http://www.fsa.usda.gov/FSA/webapp?area=home&subject=fmlp&topic=gf>
- Socially Disadvantaged Farmers and Ranchers
<http://www.fsa.usda.gov/FSA/webapp?area=home&subject=fmlp&topic=sf>
- **Farm Credit Services of Mid-America**
To qualify for financing from Farm Credit Services of Mid-America, one must be a farm producer, own agricultural land, or be engaged in the production of agricultural products. One must generate or intend to generate annual gross farm income (on a sustained basis) of at least \$500. Generally, the farm base of operations must be located within the geographical territory served by Farm Credit Services of Mid-America, which includes all of Ohio (except Lucas, Wood, Hancock, Ottawa, Sandusky, Seneca, Crawford, Wyandot and Marion counties).

Loans and services are also available if your farm base is within the service territory, but you desire financing for a farm operation that you own in another state. Financing is also available to farmers for their residential needs, or for financing a non-farm purpose (such as a business).
- Farm Real Estate Loans
<http://www.e-farmcredit.com/FarmLoans/FarmRealEstate/tabid/134/Default.aspx>
- Operating Loans
<http://www.e-farmcredit.com/FarmLoans/OperatingLoans/tabid/135/Default.aspx>

- Equipment Loans
<http://www.e-farmcredit.com/FarmLoans/EquipmentLoans/tabid/136/Default.aspx>
- Farm Leases
<http://www.e-farmcredit.com/FarmLoans/FarmLeases/tabid/63/Default.aspx>
- Crop Insurance
<http://www.e-farmcredit.com/FarmLoans/CropInsurance/tabid/67/Default.aspx>
- Business Ventures
<http://www.e-farmcredit.com/FarmLoans/BusinessVentures/tabid/66/Default.aspx>
- AgriBusiness Financing
<http://www.e-farmcredit.com/FarmLoans/AgriBusinessFinancing/tabid/65/Default.aspx>
- Equity Line for Full-Time Farmers
<http://www.e-farmcredit.com/FarmLoans/EquityLine/tabid/315/Default.aspx>
- **Ohio Rural Rehabilitation Program**
http://www.agri.ohio.gov/public_docs/forms/Grants/RuralDev/Rural_2009-003.pdf

The Ohio Rural Rehabilitation Program annually grants funds to various projects in Ohio that are designed to increase the profitability of low income farmers. Rural Rehabilitation grant and loan funds are generally considered for projects that fulfill the following criteria.

- a) The project benefits farmers, youth who participate in agricultural activities or organizations, rural residents, or the agricultural industry.
- b) The project will have a long-term impact on the community, either economically or through an improved quality of life.
- c) The project is in collaboration with a quasi-governmental agency (e.g. The Ohio State University Extension); a governmental entity, (i.e. school districts, municipalities, townships, counties); or a well-established organization that focuses on creating a sustainable agriculture sector of Ohio's economy.
- d) The project goes beyond legally required activities or functions that are a routine expectation of an organization, agency, or governmental

body such as building and ground maintenance, wages and benefits, and supplies and inventory.

- e) The project will provide initiating resources to a sustainable activity, such as availability of machinery and equipment, value-added agricultural activities, and other activities which promote and/or market agricultural products.
- f) The project should have impact on an immediate problem or capitalizing on a current opportunity.

The Ohio Rural Rehabilitation Program is a one-time source of funding for a project or activity and one not used as sustaining financing for ongoing projects. Rural Rehabilitation grant and loan funds cannot be used to pay for the following:

- a) Any form of overhead or indirect costs to an agency or organization.
- b) County fair maintenance, infrastructure, or “bricks and mortar” projects.
- c) Basic, long-term research.

- **Ohio Agricultural Venture Fund**

Coming soon!

Marketing and Distribution

- **Financing for Local Food Enterprises**

Provides a prioritized pathway for entities involved in local food distribution and marketing to secure private-loans backed by a USDA loan guarantee (up to 90% guarantee rate) through the Rural Business and Industries Loan and Loan Guarantee program. For more information, contact Deborah Rausch at Deborah.rausch@oh.usda.gov or 614.255.2425.

- **Farmers’ Market Promotion Program**

Provides one-year, competitively awarded grants of up to \$75,000 to promote farmers’ markets through such projects as market development, Food Stamp implementation with the use of Electronic Benefit Transfer (EBT) cards, promotion of markets, and start-up funds. Administered by the USDA Agricultural Marketing Service.

<http://www.ams.usda.gov/AMSV1.0/ams.fetchTemplateData.do?template=TemplateN&navID=WholesaleandFarmersMarkets&leftNav=WholesaleandFarmersMarkets&page=FMPP&description=Farmers%20Market%20Promotion%20Program>

- **Specialty Crop Block Grants**

USDA Agricultural Marketing Service oversees this federal funding to states to enhance the competitiveness of Specialty Crops. Eligible uses include, but are not limited to “buy local” and state product market campaigns, as well as the promotion of single, specialty crop commodities, research, food safety, education, environmental concerns, cooperative formation and development, improvement of distribution systems, and enhancement of existing activities. Contact the Ohio Department of Agriculture for more information.

For more information, go to:

<http://www.agri.ohio.gov/Grants/Grants.aspx>

- **USDA Rural Development Value-Added Producer Grants (VAPG)**

Grants may be used for planning activities and for working capital for marketing value-added agricultural products and for farm-based renewable energy. Eligible applicants are independent producers, farmer and rancher cooperatives, agricultural producer groups, and majority-controlled producer-based business ventures.

For more information about the program, contact Debbie Rausch, Business Program Specialist (614-255-2425; deborah.rausch@oh.usda.gov) at the Ohio’s USDA Rural Development Office to obtain additional information and assistance.

Microfinancing

- **Rural Micro-enterprise Assistance Program**

Will assist rural entrepreneurs in establishing new small businesses in rural sectors with micro-financing loans of up to \$50,000 and assist micro-enterprise development organizations (non-profit entities, Indian Tribes, or public institutions of higher education) in providing training, operational support, business planning, and market development assistance to rural micro-enterprises.

For more information, go to: <http://www.rurdev.usda.gov/OH/>

Organic Agriculture

- **Organic Conversion, Technical, and Education Assistance**

Allows for organic practices and practices related to the conversion to organic production to be eligible for payments and technical assistance under the the Environmental Quality Incentives Program (EQIP) conservation program. EQIP was reauthorized in the Farm Security and Rural Investment Act of 2002 (Farm Bill) to provide a voluntary conservation program for farmers and ranchers that

promotes agricultural production and environmental quality as compatible national goals. EQIP offers financial and technical help to assist eligible participants install or implement structural and management practices on eligible agricultural land.

For more information, go to: <http://www.nrcs.usda.gov/programs/eqip/>