

USDA – FARM SERVICE AGENCY



The image shows the official logos for the United States Department of Agriculture (USDA) and the Farm Service Agency (FSA). The USDA logo features the letters 'USDA' in a bold, blue, serif font above a stylized green and white wave representing a field. The FSA logo features the letters 'FSA' in a bold, blue, sans-serif font above a stylized green and white wave, with the words 'FARM SERVICE AGENCY' in a smaller, blue, sans-serif font below it.

USDA – FARM SERVICE AGENCY

The Farm Service Agency (FSA)

- an agency of the U.S. Department of Agriculture (USDA)
- serves all farmers, ranchers and agricultural partners through the delivery of effective, efficient agricultural programs for all Americans
- provides America's farmers with a strong safety net through the administration of farm commodity and disaster programs

USDA – FARM SERVICE AGENCY (continued)

- provides credit to agricultural producers who are unable to receive private, commercial credit, including special emphasis on beginning, minority and women farmers and ranchers
- purchases and delivers commodities for use in international humanitarian food programs
- administers more than 40 programs

Farm Storage Facility Loans



The image is a collage of four photographs related to farm storage. The top-left photo shows a large stack of orange-brown hay bales. The top-right photo shows several large, cylindrical metal grain silos. The bottom-left photo shows a large stack of hay bales under a green tarp. The bottom-right photo shows the interior of a well-lit storage facility with wooden shelving units.

Farm Storage Facility Loan Program

- Provides **low-interest** financing
 - Build or upgrade permanent storage facilities to assist producers with storage of many commodities, including those produced organically
- Eligible **commodities**
 - Grains, oilseeds, peanuts, pulse crops, rye hay, honey, **renewable biomass** commodities, fruits and vegetables, floriculture, hops, maple sap, unprocessed meat and poultry, milk, cheese, butter, yogurt, eggs and aquaculture
 - Must be produced on the farm
- Eligible **Facility/Storage Structures**
 - Grain bins, hay barns, bulk tanks for milk, drying equipment, handling equipment and facilities for cold storage

Farm Storage Facility Loan Program

Applicants must:

- Produce an eligible commodity
- Demonstrate need for storage
- Have satisfactory credit and ability to repay
- No delinquent federal debt
- Proof of crop insurance, all peril, structural, and flood insurance, if applicable
- Comply with NEPA environmental laws




The image shows a large, cylindrical metal grain silo with a white conical roof, situated in a grassy field under a blue sky.

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Farm Storage Facility Loan Program

- FSFL loan amount up to \$500,000 per loan
- Down payment of 15 percent
- Loan for the remaining 85 percent of the
 - eligible storage facility
 - permanent drying and handling equipment
- Terms of 7, 10 or 12 years are available depending on the amount of the loan



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Farm Storage Facility Loan Program

- Applicants are charged a nonrefundable application fee of \$100.
- The FSFL interest rate is fixed for the term of the FSFL
- A partial disbursement may be made when up to 50 % of the construction is completed.

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Noninsured Crop Disaster Assistance Program (NAP)

The Noninsured Crop Disaster Assistance Program (NAP) is a risk management tool designed to reduce financial losses that occur when natural disasters cause a loss of production or prevented planting of a noninsurable crop or agricultural commodity.

NAP provides coverage for noninsurable:

- crops produced for food or fiber
- grazed forage consumed by livestock
- inventory value crops including floricultural, ornamental nursery, Christmas trees, turf grass sod, industrial crops, seed crops, and aquaculture (including ornamental fish)

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Coverage Information

NAP provides basic coverage equivalent to the catastrophic risk protection level of crop insurance administered by the Risk Management Agency. A service fee is associated with the coverage.

Basic NAP coverage is equal to 50 percent of the yield or inventory value at 55 percent of the average market price established by FSA.

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Coverage Information - Buy Up

NAP also offers additional levels of coverage, referred to by FSA as "Buy-up", which requires payment of a premium in addition to the service fee.


Buy-up is available, except for crops intended for grazing, from 50 percent to 65 percent of approved yield, in 5 percent increments, at 100 percent of the average market price established by FSA.

An online NAP tool is available at www.fsa.usda.gov/nap, that allows producers to determine whether their crops are eligible for federal crop insurance or NAP, and to explore the best level of protection for their operation.


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To qualify for assistance under NAP, production losses must have occurred as a result of an eligible cause of loss. Eligible causes of loss include but are not limited to:


- damaging weather; drought, hail, excessive moisture, freeze, tornado, hurricane, and excessive wind
- adverse natural occurrence; flood, earthquake, and volcanic eruption
- a condition related to damaging weather or adverse natural occurrence; heat, insect infestation, plant disease, and volcanic smog
- any combination thereof




United States Department of Agriculture



- Producers must apply for NAP coverage by the application closing date for the crop in the county
- Applicants will be charged a nonrefundable service fee
- NAP participants are required to follow the terms and conditions of the program to remain eligible for assistance
- A certified report of planted acreage, notice of loss and application for payment must be timely filed by deadlines established by FSA
- The payment limitation for NAP is \$125,000 per crop/year




United States Department of Agriculture




NAP Application for Coverage Service Fee:

- the lesser of \$250 per crop or \$750 per producer per county, not to exceed \$1,875 for multi-county producers
- limited resource, socially disadvantaged, and beginning farmers or ranchers may request a waiver of the service fee




United States Department of Agriculture




NAP Buy-up Coverage Premium:

- Premium is based on 5.25 percent of coverage per crop, not to exceed \$6,563 per NAP covered producer
- NAP covered producers who are limited resource, or socially disadvantaged, or beginning farmers or ranchers may request a 50 percent premium reduction



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How to apply for NAP Coverage

Interested producers must apply for NAP coverage on form CCC-471 "Noninsured Crop Disaster Assistance Application for Coverage" and pay the applicable service fee at their local FSA county office.

How to apply for NAP Assistance


Producers with NAP coverage must file a Notice of Loss and Application for Payment on form CCC-576 "Notice of Loss and Application for Payment Noninsured Crop Disaster Assistance Program" at their local FSA county office.




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Livestock Forage Disaster Program (LFP)




United States Department of Agriculture



Overview

LFP provides compensation to eligible livestock producers that have suffered grazing losses for covered livestock on land that is native or improved pastureland with permanent vegetative cover or is planted specifically for grazing.

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Eligible Counties - For Drought Grazing Losses:

Must be due to a qualifying drought condition during the normal grazing period for the county.

Must have at least D2 severe drought for 8 consecutive weeks according to U.S. Drought Monitor




United States Department of Agriculture

Eligible Livestock

Eligible Livestock types under LFP include:

alpacos, beef cattle, buffalo, beefalo, dairy cattle, deer, elk, emus, equine, goats, llamas, poultry, reindeer, or sheep that would have been grazing on eligible grazing land or pastureland.



United States Department of Agriculture


Eligible Livestock

Eligible Livestock must be:

Owned, purchased or entered into a contract to purchase during the 60 days prior to the beginning date of a qualifying drought

Entered into a contract to purchase, was a contract grower of, or sold or otherwise disposed of due to qualifying drought conditions during the current production year or one or both of the two preceding production years.

Maintained for **commercial use** as part of a farming operation on the beginning date of the eligible drought




United States Department of Agriculture

Eligible Producers

Must own, cash or share lease, or be a contract grower of covered livestock during the 60 calendar days before the beginning date of qualifying drought or fire

Provide pastureland or grazing land for covered livestock, including cash-rented


Physically located in county affected by qualifying drought during normal grazing period



United States Department of Agriculture

Applying for Benefits

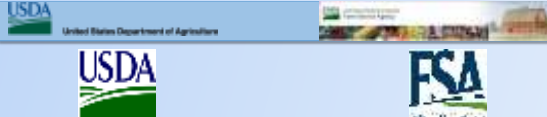
- Eligible livestock producers must submit a completed CCC-853 and supporting documentation no later than 30 calendar days after the end of the calendar year in which the grazing loss occurred



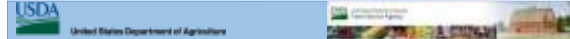
United States Department of Agriculture

Maintaining Supporting Documentation

- Copy of the grower contract if the producer is a contract grower
- Physical location of livestock in inventory
- Evidence that grazing land or pastureland is owned or leased
- Evidence that if the loss of grazing was due to fire that the producer was prohibited by the federal agency from grazing the permitted livestock due to fire.
- Report of acreage for grazing land incurring losses




Livestock Indemnity Program (LIP)



Overview

LIP provides benefits to livestock producers for livestock deaths in excess of the normal mortality rate caused by an adverse weather event or attacks by animals reintroduced into the wild by the federal government. These conditions must occur in the calendar year for which benefits are being requested.

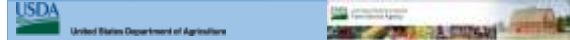
3



Eligible Livestock

Eligible Livestock must :

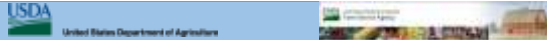
- have died in excess of the normal mortality rate as a result of an eligible adverse weather event or eligible attack by animals or avian predators.
- have died no later than 60 calendar days from the ending date of the applicable adverse weather event or eligible attack by animals or avian predator



Eligible Livestock

- have been owned by an eligible livestock owner on the day the livestock died
- have been maintained for **commercial use** as part of a farming operation on the day the livestock died

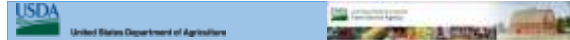
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Eligible Livestock

| Cattle | Poultry | Swine | Other |
|------------------------------|--|--|-----------------------------|
| Adult Beef Bulls | Chickens, Broilers, Pullets (regular size) | Swine, Feeder Pigs (less than 50 pounds) | Alpacas |
| Adult Beef Cows | Chickens, Chicks | Swine, Sows, Boars, Barrows, Gilts (50 to 450 pounds) | Deer |
| Adult Buffalo, Buffalo Bulls | Chickens, Layers, Pullets, Cornish Hens (small size) | Swine, Sows, Boars, Barrows, Gilts (151 to 450 pounds) | Elk |
| Adult Buffalo, Buffalo Cows | Ducks | Swine, Sows, Boars (over 450 pounds) | Emus |
| Adult Dairy Bulls | Ducks, Ducklings | | Equine |
| Adult Dairy Cows | Geese, Geese | | Goats, Bucks |
| Non-Adult Beef Cattle | Geese, Goslings | | Goats, Nannies |
| Non-Adult Buffalo/Beefalo | Turkeys, Poultry | | Goats, Slaughter Goats/Kids |
| Non-Adult Dairy Cattle | Turkeys, Toms, Hens, Roosters | | Llamas |
| | | | Reindeer |
| | | | Sheep, Ewes |
| | | | Sheep, Lambs |
| | | | Sheep, Rams |

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Eligible Livestock Contract Growers

- Must have possession and control of eligible livestock on the day the livestock died
- A written agreement with eligible livestock owner setting specific terms, conditions, and obligations for all parties involved.

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Applying for Benefits

Eligible livestock owner and contract growers **must:**

File a notice of loss **within 30 calendar days** when the loss of livestock is first apparent

An application for payment must be filed no later than 90 calendar days after the end of the calendar year in which the eligible loss condition occurred.

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Proof of Death

- Participants must provide **verifiable** documentation of livestock deaths
- If adequate verifiable proof of death records documentation is not available, including proof of death for normal mortality, the participant may provide reliable records in conjunction with verifiable beginning and ending inventory records, as proof of death
- If a participant is unable to provide verifiable or reliable records the participant may use a third party certification along with verifiable beginning and ending inventory

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Third Party Certification

- Submitted using form CCC-854
- A third party provides telephone number, address and a written statement.
 - this statement must contain specific details about their knowledge of the livestock deaths
 - There affiliation with the livestock owner
 - The accuracy of the deaths claimed by the livestock owner.

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Farm Loan Programs

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Operating Loans

Use of funds

- Purchase of livestock, including poultry
- Purchase farm equipment
- Annual farm operating expenses
- Minor improvements or repairs to buildings
- Refinance certain farm-related debts, excluding real estate
- Costs associated with reorganizing a farm to improve profitability
- Land and water development, use, or conservation
- Loan closing and borrower training costs

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Operating Loans (cont'd)

Terms

- 1 year for annual expenses, up to 7 years for other uses
- 3.5% regular rate

Maximum Loan Limit

- \$300,000

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Farm Ownership Loans

Regular, Joint Financing, or Down Payment Loans

Use of funds

- Buy or enlarge a farm or ranch
- Make a down payment on a farm
- Construct, purchase or improve facilities essential to the farm operation

Terms

- Regular and Joint: Up to 40 years
- Down Payment: Up to 20 years
- 4% regular rate, 5% limited resource

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Farm Ownership Loans (cont'd)

Maximum Loan Limit

- Regular and Joint Financing: \$300,000
- Down Payment: 45% of whichever is the less, amount of the purchase price or the appraised value of the farm being purchased. Also not to exceed \$300,000.

Note about eligibility

- Farmed for more than 3 years
- Own no more than 30 % of average size farm

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Emergency Loans

Triggered when natural disaster is designated by the Secretary of Agriculture or President

Use of funds

- Restore or replace essential property
- Pay all or part of production costs associated with the disaster year
- Refinance certain non-real estate operating debts

Terms

- typically, 1 to 7 years
- Could go up to 20 years for repayment reasons if real estate security is available
- 4.5% (OL rate plus 1%)

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Emergency Loans (cont'd)

Maximum Loan Limit

- 100% of loss, up to \$500,000

Additional Requirements

- Established farmer operated a farm during the incidence period in an area declared a disaster
- 30% reduction in a primary crop in a designated or contiguous county is required
- loan applicants must intend to continue farming
- the loss and/or damage to the farm operation must be directly attributed to the stated reason of the disaster declaration

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Guaranteed Loans


- Used to obtain loans from USDA-approved commercial lenders at reasonable terms to buy farmland or finance agricultural production.
- You are lender's client, and lender is FSA's client
- Maximum Loan Amounts:
 - \$1,399,000: any combination of Guaranteed OL and FO Loans
 - \$1,399,000: Direct and Guaranteed loans of the same type
 - \$1,699,000: Direct and Guaranteed Loans of the same type, plus an additional Direct Loan of another type
- Interest rate:
 - Determined by lender, but not to exceed the rate charged their average farm customer

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New to USDA?

If someone is new to USDA we recommend that an appointment be made with the local office and the farmer be ready to discuss/provide these basic items:

- Name
- Address
- Phone Number
- Email Address
- SSN/TIN
- Entity Organization Documentation
- Survey Plat or recorded deed for owned land
- Leases for leased land if available
- Information for affiliated owner/operators
- Be ready to discuss farming operation and goals



Questions




USDA, Rural Development Programs

Debbie S Turbeville
State Director
South Carolina



State Director & Program Directors

- Debbie Turbeville: State Director Rural Development
- George Randolph: Rural Housing-Single Family
- Dwayne White: Rural Housing-Multifamily
- Michele Cardwell: Rural Utilities & Community Facility
- Jesse Risher: Business & Cooperative Programs



USDA's Rural Development Mission Area



- Homeownership Loans
- Home Repair Loans & Grants
- Mutual Self-Help Technical Assistance Grants
- Multi-Family Housing Loans
- Housing Preservation Grants
- Community Facility Loans & Grants

- Electric Program
- Water & Environmental Programs
- Telecommunications & Broadband Programs

- Business & Industry Guaranteed Loans
- Rural Business Enterprise Grants
- Rural Business Opportunity Grants
- Intermediary Relending Program
- Rural Energy for America Program
- Value Added Producer Grants
- Cooperative Development Assistance



Funding Sources

- Grants
- Direct Loans
- Guaranteed Loans



Business Programs

- Business & Industrial Guaranteed Loans
- Rural Business Development Grants
- Intermediary Relending Program Loans
- Rural Economic Development Loans & Grants
- Rural Cooperative Development Grants
- Value Added Producer Grants
- Renewable Energy for America Program- Grants and Loans
- Cooperative Services
- Small Socially-Disadvantaged Producer Grants
- Biomass Research and Development Initiative
- 1890 Land Grant Universities
- Rural Micro-Assistance Program



Business Programs

- Objectives: Create jobs and stimulate rural economies by providing financial backing through grants, direct loans & loan guarantees.
- Beneficiaries: Commercial lenders, local residents, businesses, local governments, non-profits, educational institutions, economic developers, farmers, cooperatives, etc.



Business Programs

Business & Industry Guarantee Loans

- Bolsters the existing private credit structure by guaranteeing loans for rural businesses, allowing private lenders to extend more credit than they would typically be able to.
 - Eligible applicants include lenders with the legal authority, sufficient experience, and financial strength to operate a successful lending program.
 - Lenders may request a guarantee for borrowers that include for-profit businesses, nonprofits, cooperatives, federally recognized tribes, public bodies, and individuals.



Business Programs

Rural Business Development Grants

- Technical assistance, training, and other activities leading to the development or expansion of small and emerging private businesses in rural areas.
 - Business with <50 employees and <\$1 million in gross revenues.
 - Rural public entities are eligible, including but not limited to towns, communities, state agencies, nonprofits, institutions of higher education, federally recognized tribes, and rural cooperatives.



Business Enterprise Projects

- Revolving loan fund
- Infrastructure
- Buildings & equipment
- Technical assistance
- Distant Learning & telemedicine networks
- Etc.



Business Opportunity Projects

- Planning grant for economic development
- Target high poverty & high unemployment areas
- Technical Assistance
- Leadership training
- Business support centers
- Feasibility Studies



Business Programs

Intermediary Relending Program

- USDA provides low-interest loans to local intermediaries that re-lend for business and for community development projects in rural areas.
 - The intermediary may lend up to \$250,000 and 75% of the project cost to an ultimate recipient



Rural Economic Development Loans & Grants

- Hard to beat this one!!!!
- Help build your community
- Know your cooperative board
- Gap financing
- Enhance cash flow
- Increase leverage



Rural Energy for America Program

- Promote energy efficiency and renewable energy development for agricultural producers and rural small businesses; through grants for energy audits and renewable energy development assistance, financial assistance for energy efficiency improvements and renewable energy systems via grants and loans.



Eligible Applicants

| Agricultural Producer | Rural Small Business |
|--|--|
|  |  |
| <ul style="list-style-type: none"> • Individual or entity that receives 51 percent or more of their gross income from agricultural production – crops, livestock, aquaculture, forestry operations, nurseries, dairies | <ul style="list-style-type: none"> • For-profit small business - as defined by the Small Business Administration (SBA) • Rural area or non-metro community of ≤ 50,000 |



REAP Guaranteed Loan Program

(up to 75% of project) to assist:

1. agricultural producers and
2. rural small businesses to:
 - 1) purchase renewable energy systems
 - 2) make energy efficiency improvements






Contact Information

Business & Cooperative Programs
South Carolina

- 803-253-3183 office
- 803-253-3180 fax
- Jesse.risher@sc.usda.gov e-mail
- www.rurdev.usda.gov/rbs website

USDA is an equal opportunity provider and employer.
To file a complaint of discrimination, write: USDA, Office of the Assistant Secretary for Civil Rights, Office of Adjudication, 1400 Independence Ave., SW, Washington, DC 20250-9410 or call (866) 632-9992 (Toll-free Customer Service), (800) 877-8339 (Local or Federal relay), (866) 377-8642 (Relay voice users).







LOANS FOR LAND, FARMS & HOMES

Mark Fox, AgSouth Farm Credit
Dan Rummel, ArborOne Farm Credit








FARM CREDIT FAST FACTS

- Part of the Farm Credit system, the nation's leading and single largest agricultural lender
- In 1916, President Woodrow Wilson signed the Farm Credit Act into law, enabling farmers to gain access to much-needed credit.
- AgSouth & ArborOne are customer-owned cooperatives
- History of farm and agriculture lending for over 100 years



SC BRANCH LOCATIONS



- Serving all 46 counties of South Carolina
- AgSouth has 12 offices in SC Serving 34 counties in the Southern and western portion Of the state
- ArborOne has 2 offices in SC Serving 12 counties in the Pee Dee Region of the state



PERSONALIZED FINANCING THROUGH RELATIONSHIP LENDING

Farm Credit makes the process of securing money to farm, purchase land or buy a home convenient, personalized and straightforward.



WE'VE BEEN FINANCING LAND FOR OVER A CENTURY

We make loans for:

- Small & Large Acreage Tracts
- Farm Land
- Timber Land
- Raw Land
- Recreational Properties
- Residential Lots



TIMBER LOANS

- Timber acquisition
- Reforestation
- TIMO funding
- Maintenance/harvest



FARM & LAND IMPROVEMENT LOANS

We make loans for:

- Fencing
- Barns & Sheds
- Irrigation
- Reforestation
- Land Clearing
- Livestock Purchases
- Creating Road Systems
- Equipment Loans: new or used
- Home Construction & Purchases



AVAILABLE TERMS

- **Up to 30 year terms** on home loans
- **Up to 20 year terms** or amortization on timber land/farm land/recreational property
- **Up to 15 year terms** on residential lots, poultry houses and specialized facilities
- **5 to 7 years** on most equipment
- Repayment schedule can be tailored to meet cash flow generated by property / borrower
- **Operating loans** — Revolving / Non Revolving



WE'VE BEEN FINANCING LAND FOR OVER A CENTURY

Benefits of financing through Farm Credit:

- Long-term financing
- Competitive rates and terms
- Up to 85% financing available
- Lending staff specializing in land and timber financing
- Share in our profits
- *Refinance your existing loan. Call a loan officer to lock in a long-term, fixed rate!*



LEASING OPTIONS

Can lease for:

- Equipment
- Buildings
- Vehicle fleet
- Irrigation

Advantages:

- 100% financing
- No appraisal fees
- Fixed rates
- Lease payments deductible as operating expense
 - Can help lower taxes



- *Leasing is an alternative method of obtaining needed equipment and infrastructure without buying the asset.*



OTHER SERVICES

- Appraisals
- Crop insurance
- Life insurance
- Farm Credit Express
- "Bond for Title" transactions



Patronage Refund Program

AgSouth & ArborOne have returned more than

\$553 million

in cash to our members since 1991!

We average a return of more than 25%

For every **\$1** in interest our members/borrowers have earned on their loan, we give them a quarter back

Effectively lowers your interest rate by an average of 1 – 1.5%*



APPLYING FOR FINANCING

How does a lender decide what interest rate to charge on a loan?

- The cost of money to the lender;
- Required return for investors in the lender;
- Servicing cost on the loan; and
- Risk premium
- Competition



ITEMS/INFO REQUIRED FOR A LOAN APPLICATION

- Purpose and Plan
- Balance Sheet
- Last 2 years' W2s or, if self-employed, last 2 years' tax returns
- Location / Type of all real estate owned
- Loan information for all Liabilities
- Collateral Description



HOW TO INFLUENCE YOUR LENDER TO MAKE YOUR LOAN?

- Keep good records.
- Reduce the risk to yourself and your lender whenever possible.
- Have a reasonable plan ready for your lender to review.
- Keep your lender informed.
- When you get a loan, use it for the purpose intended.
- Properly structure loan terms.



LOAN QUALIFICATION WHAT WE LOOK FOR

- Credit Worthiness
 - 5 C's of Credit
 - Character
 - Conditions
 - Capital
 - Collateral
 - Capacity



YOUNG, BEGINNING & SMALL FARMER PROGRAM

Young borrower – A farmer, rancher, or producer or harvester of aquatic products who is *age 35 or younger as of the loan transaction date*.

Beginning borrower – A farmer, rancher, or producer or harvester of aquatic products who has *10 years or less farming or ranching experience as of the loan transaction date*.

Small borrower – A farmer, rancher, or producer or harvester of aquatic products who *normally generates less than \$250,000 in annual gross sales of agricultural or aquatic products*.



MICRO LOAN PROGRAM

- Standardized Line of Credit Product for YBSM
- \$100 Origination Fee
- Prime Interest Rate-Variable
- Loan Amount: tied to number of years in business



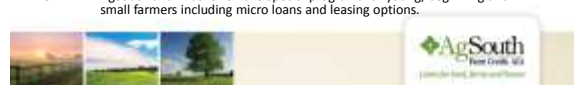
TOP 3 TAKE-A-WAYS

Top 3 Things About Farm Credit:

1. Farm Credit is a reliable and consistent source of credit for farmers and has been for over 100 years.
2. Our lenders understand farming and tailor repayment schedule to meet the cash flow generated
3. As a cooperative, our member-borrowers own stock in our association and share in our profits each year through our patronage program.

Top 3 Things About Applying for Financing:

1. Lenders determine credit worthiness from the 5 C's of Credit:
 - Character
 - Conditions
 - Capital
 - Collateral
 - Capacity
2. Good record keeping makes a strong, positive impression to your lender
3. AgSouth and ArborOne have special programs for young, beginning and small farmers including micro loans and leasing options.



THANK YOU!

AgSouth Farm Credit
 26 S Main Street
 Statesboro, GA 30458
AgSouthFC.com
844.AGSOUTH

ArborOne Farm Credit
 800 Woody Jones Blvd.
 Florence, SC 29501
ArborOne.com
843.662.1527



2018 Farmer Resource Rodeo



- AGENDA
- COG – Who we are & what we do?
 - EDA's Revolving Loan Fund Program **\$\$ for Agribusiness**
 - 32 – Counties across South Carolina
 - Program Parameters:
 - ⇒ **Loans from \$50M-\$300M**
 - ⇒ **Fixed Assets e.g. land, buildings, heavy-equipment**
 - ⇒ **Flexible Terms & Conditions**



Catawba Regional

SC COG's 3,4,5,6, & 10

South Carolina Councils of Governments

Lower Savannah; Santee-Lynches; Pee Dee; Low Country

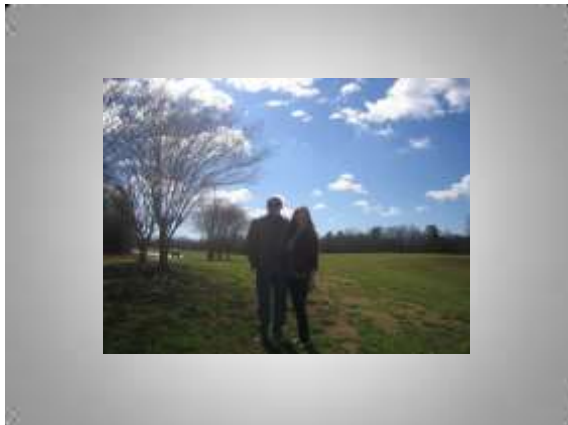
- WHAT'S IN IT FOR YOU?
- HOW CAN CATAWBA REGIONAL ASSIST?

EDA – RLF

Revolving Loan Fund

IS IT TIME TO BUY A BUILDING?





SC Farmer Resource Rodeo
Phillips Market Center

INVESTING IN COMMUNITY

We advance equitable access to capital by providing loans, technical assistance, and advocacy for:

- Affordable Housing
- Healthy Food Access
- Community Businesses
- Community Facilities

www.SCCommunityLoanFund.org

LENDING IMPACT

December 2005 – December 2017

| | | | |
|-------------------------------|--|--|-----------------------------------|
| 327 Loans | \$45.4 Million in Financing | \$309.8 Million in Development | 4,700 Families Served |
| 1,880 Housing Units | 11 Healthy Food Retail Outlets | 20 Community Businesses | 11 Community Facilities |

www.SCCommunityLoanFund.org

SCCLF LOAN TERMS

- LOAN AMOUNTS:** \$10,000 TO \$1,000,000 (MAY BE HIGHER WITH PARTICIPATION LOAN)
- INTEREST RATES:** 3.50% TO 7.50%
- MAX TERM:** 5-10 YEARS (MAY BE AMORTIZED UP TO 15 YEARS)
- COLLATERAL:** REAL ESTATE IS PREFERRED (NO INVENTORY OR ACCOUNTS RECEIVABLE)
- DEBT COVERAGE BUS.:** 1.25
- DEBT COVERAGE DEV.:** 1.15
- OWNER EQUITY BUSINESS:** 20%
- OWNER EQUITY HOUSING:** 10%
- PAYMENTS:** FLEXIBLE
- FEES:** \$500 APPLICATION FEE; 1.5 TO 2.5 % LOAN ORIGINATION FEE; \$100 x LOAN TERM

www.SCCommunityLoanFund.org

SCCLF LOAN TERMS CONTINUED

- SCCLF-financed units must remain affordable for 20 years for homeownership and 10 years for rentals
- Non-profit organizations, government entities, and for profit businesses are eligible to apply
- Business plan/project description; management & technical expertise required

www.SCCommunityLoanFund.org

Feeding Innovation And Timeline

- WEDNESDAY, APRIL 18**
APPLICATIONS DUE BY 5:00 PM
- MAY 22 – JULY 17**
NXLEVEL BUSINESS PLAN COURSE FACILITATED BY
- TUESDAY, AUGUST 14**
LIVE PITCH NIGHT
WINNER AWARDED \$12,500
SEED CAPITAL INVESTMENT

www.SCCommunityLoanFund.org

CONTACT

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Interested in receiving news + updates from SC Community Loan Fund?

TEXT
SCCLF to 22828
to join our email list



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SCFB Mission Statement



The mission of SCFB is to promote agricultural interests in the state of South Carolina and to optimize the lives of those involved in agriculture in South Carolina, while being respectful to the needs and concerns of all citizens of this state.



American Farm Bureau Federation®



COUNTY
FARM
BUREAUS

A Grassroots Organization





**Ag in the Classroom
Summer Teacher
Institute**



Ag in the Classroom



**Women's Leadership
Committee**



**Youth
Ambassador
Program**

**Washington,
D.C. Trip**



**Youth
Leadership
Conference**



SCFB Young Farmers & Ranchers Program



High School Discussion Meets



Collegiate Discussion Meet



Statewide YF&R Award Winners

LEADERSHIP DEVELOPMENT





NETWORKING



POLICY & LEGISLATIVE ADVOCACY



COUNTY YF&R PROGRAMS



AWARDS



Community Service





**Annual
Young Farmers
& Ranchers
CONFERENCE**



**Palmetto
Palate**



LEGISLATIVE ADVOCACY



LEGISLATIVE ADVOCACY



LEGISLATIVE ADVOCACY





Panel of Legislators during 2016 SCFB Young Farmer and Rancher Conference



SCFB Apiary Committee Initial Committee Organizational Meeting

Agritourism and Specialty Crops members worked hard in cooperation with industry partners for their Liability Law to be enacted



www.scfb.org



SCFB PRESIDENT HARRY OTT





SOUTH CAROLINA FARM BUREAU

South Carolina Farm Bureau Federation [invented South Carolina Soybean Supply](#)

Happy #WomensDay to all the hard-working South Carolina farmers around the state! SCFB is honored to serve such a dedicated industry with so many passionate farmers, ranchers and agriculturalists. Check out this awesome video from the South Carolina Soybean Board highlighting SC agriculture - the #1 industry in our state!

SC Agriculture has a total economic output of \$41.7 Billion annually

South Carolina Soybean Board

Happy #WomensDay! We're so honored to work with dedicated agricultural women in the state. Agriculture provides food that sustains life.



LEGISLATIVE UPDATE

March 29, 2017

Issue Focus

This Week at the Statehouse

- [State House Report](#)

Congressional Report

- [Federal Report](#)

This Week at the Statehouse

State House Report

The House will roll this week on February, but the Senate continued to work through the Budget and other issues. The Senate will be off next week, while the House will be in session continuing to work through the many pieces of legislation they will bring on the Calendar.

H. 1202 - Dairy and Beverages - Senate Agriculture will be holding a hearing on H. 1202 earlier this week. H. 1218 is a bill that would increase the number of days and revenues regulated by DASC. It would expand the definition of a "dairy" to include any dairy or revenue that DASC determines may result in loss of USF or revenue change to property, whether or not. If there were to be a dairy failure, DASC would notice the licensee in front of the Senate Agriculture Committee during



FBNews

March 14, 2018

Legislation and Regulation

USDA Withdraws Organic Livestock and Poultry Rule, Garnering Praise From Farm Bureau

USDA announced earlier this week it is scrapping the resuspended Organic Livestock and Poultry Practices Rule, which went well beyond the original intent of the Organic Production Act, according to the American Farm Bureau Federation. [READ MORE](#)




Capitol Connection March 2017

What's Happening in Your Statehouse

CAPITOL CONNECTION

In this issue...

- Farmers & ranchers urged to engage in full range of issues
- Farm Bureau joins groups in support of Farm Bill funding
- Farm Bureau praises Trump's WOTUS action
- DC women visit statehouse for National Ag Day
- How and where to help with wildfire relief
- Interactive map shows impact of immigration
- Upcoming events and reminders



SCFB Young Farmers and Ranchers

Discussion · News · Events · Music · Photos · Film

What's New · Last Post · Add Post · Add Post · Add Post

Alabama College - Major Gift Plays a Role

It is going to open tomorrow. Time to come to Columbia. It seats 181. Check here for a full release #219

04.05.17

The SCFB Young Farmers and Ranchers (YFR) group will meet for the first time on Monday, April 17th at 6:30 PM at the SCFB office. The group will be held at the SCFB office. The group will be held at the SCFB office. The group will be held at the SCFB office.