



2024 Farm Fund Next Step Grant Application

Deadline for submissions: January 19, 2024

The Community Food Co-op's Farm Fund is accepting applications for its First Step and Next Step grant programs. The Farm Fund offers grants and loans to strengthen the market for organic and sustainable agriculture in Whatcom County, encourage ecological and socially responsible farmland stewardship, support resilient, successful farms, and increase access to healthy food grown, raised or processed by local producers.

First Step Grant:

The 2024 Farm Fund First Step grant cycle will distribute a limited number of grants of up to approximately \$3,000 for projects that address immediate farm needs and market expansion for the 2024 season, with an emphasis on farmers who face systemic barriers. Priority may be given to farmers who have not yet received a Farm Fund grant.

Next Step Grant + Optional Loan:

The Next Step grant offers grants up to \$5,000 and aims to help qualifying farmers successfully overcome the challenges of expansion for wholesale markets. Applicants can pair the grant application with a conjoined optional 3% interest loan or other farmer investments to increase the amount, quality, and availability of local food produced and available to serve the Whatcom County wholesale market within 12 to 18 months. Grant funds are to be used as partial funding for a new project or to pay for the interest of the loan. Project proposals are evaluated for the potential to fulfill the goals described in the application.

Applicants can choose to apply for a low-interest Farm Fund loan of up to \$12,000 as part of their matching project investment. Evidence of remaining financial investment by the farm for the proposed project, or a Farm Fund loan application, must accompany the application. The grant-to-investment ratio for the proposed project is 1:4. For example, a grant of \$1,250 corresponds to a \$5,000 investment by the applicant. A grant of \$5,000, corresponds to a project investment of \$20,000. Farm Fund loans are secured by the Co-op and offered through the Industrial Credit Union (ICU). *Click [here](#) for the loan applications, terms, and details.*

Equity:

The Farm Fund Committee is committed to serving farmers who face systemic barriers. Projects that address systematic and socioeconomic barriers (projects led by or emphasize working with marginalized farmers, BIPOC, women, English as a second language, members of the LGBTQ+ community, immigrants, veterans, new beginning farmers, and new markets) will be prioritized during the application review. A First Step and Next Step grant will be held for farmers of color.

Qualifications - Applicants must:

- Share how their project demonstrates the priorities listed above.
- Skagit County applicants must supply Whatcom County or serve Whatcom County farms as part of their program.

- Be aware that using funding to pay for labor is not a disqualifier but is typically ranked low. If labor in the short term has a high impact on the success of your project for the long term, please describe it in your application.

Examples of potential grant projects: Seeds, equipment, materials, plants, bins, expansion of sales channels, market or farm expansion etc. Click [here](#) for more information about the Farm Fund and previously funded projects.

Application submission:

Applications can be completed online or emailed to farmfund@communityfood.coop. You can also mail or hand-deliver your application to Community Food Co-op, 405 E. Holly St., Bellingham, WA 98225, attn. Annabelle Rosborough. The committee does not review CD's, DVD's or videos. Information brochures or photos can be attached or sent to the Co-op.

If you have questions, please don't hesitate to ask what is the best fit is for your project. Contact the Farm Fund Administrator, Annabelle Rosborough, at farmfund@communityfood.coop or 360-734-8158, ext. 317. We look forward to your application!

Sincerely,
The Farm Fund Committee

Farm Fund Next Step Grant Application

Deadline: January 19, 2024

The Next Step Project pairs grant funding with loans or other investments by the farmer to increase the amount, quality, and/or availability of local food produced and available to serve the wholesale market within 12 to 18 months. Applications must be project-specific and must be started within 12 months of approval. *Farmland projects related to lease, purchase or land expansion have a longer timeline (see application).

Specific Next Step Program goals are:

- To support local farmers in reaching a business-size scale that reduce costs, and increase product quality and availability
- To increase product for the local wholesale market, such as groceries, schools, hospitals, food banks, or sales via food hub or other distributor
- To ensure the success of local farmers who are making a significant business expansion or have recently purchased land.

Farm Information

Farm or Organization Name:

Contact Person(s):

Mailing Address:

Farm Address:

Phone:

Email:

Website:

Number of acres in production:

Certified organic, growing organic and not certified, transitioning to organic (For Information only, not a grant requirement)?:

Number of years in operation (including 2023):

How many years of farming experience do you have?

How does the food you grow impact your community?

The Farm Fund Committee and the Community Food Co-op recognize that people of color experience disadvantages in many ways. The Farm Fund is prioritizing projects proposed by people of color with two earmarked grants. Would you like to opt-in to the consideration if you are a farmer of color? (Y/N)?:

Financial Information

Total Farm Sales for 2022:

Total Farm Expenses for 2022:

Total Grant Income for 2022:

Total Farm Sales for 2023 (even if incomplete):

Total Farm Expenses for 2023 (even if incomplete):

Total Grant Income for 2023:

Percentage of your household income that comes from farming:

Optional additional financial information - Is there anything else you would like to tell us that would provide financial context for your business? (Not required):

Project Information

Please tell us the story of your farm and how it fits with the goals of the Farm Fund:

Project Summary

Brief description on what the purpose of this funding is for (*Appx. 50 words*):

Tell us about your project and describe how you will use the Next Step Grant. Please include details about what you will buy, build or plant to meet the goals listed above. Include how you will increase production quality, diversity, sustainability, efficiency or product yield available to local wholesale buyers (up to one page).

Put an X next to statements that describe the focus of your project for which these funds will be used:

<input type="checkbox"/>	Acquire additional farmland or production area. *Flexibility up to a year before or after will be considered for this category
<input type="checkbox"/>	Help pay for costs of expanded production (buying livestock, seeds, starts, etc.)
<input type="checkbox"/>	Assist with building improvements to farm infrastructure (Ex: design, construction, electrical, solar, irrigation, wash station, barn, greenhouses etc.)
<input type="checkbox"/>	Purchase equipment or fixtures related to infrastructure improvements (Ex: walk-ins, shelving, processing, sanitation)
<input type="checkbox"/>	Purchase equipment to improve capacity and/or efficiency (Ex: trucks, tractors, forklifts, pallet jacks, transplanters, seeders, harvesters).
<input type="checkbox"/>	Fund improvements needed for GAP, Organic certification or other certification costs
<input type="checkbox"/>	Technology improvements (computers, software, technology services, etc.).
<input type="checkbox"/>	Professional training or education.
<input type="checkbox"/>	Other, please describe:

Put an X next to the Whatcom County wholesale markets you serve now, or will expand into:

	Community Food Co-op
	Farm to School
	Food Banks
	Other grocers or institutional buyers -- <u>please specify</u> :
	Distributors (Puget Sound Food Hub, Charlie's Produce, etc.) -- please specify

Please describe any initial steps you have taken to confirm demand for your product and/or to establish these relationships from the outlets you checked above:

Grant to Investment Ratio:

The Next Step grant is designed to assist farmers with a portion of their project funds, and to ensure that farm businesses are in a position to invest in the project.

The grant to investment ratio is 1-to-4, with the minimum grant amount of \$1,250 corresponding to a \$5,000 loan. A maximum grant amount would be \$5,000, corresponding to a \$20,000 or greater investment. Farm Fund secured loan, terms are set by the applicant and ICU, with typical interest rates at 3% (see the Farm Fund Loan Application link in the cover letter for details).

Grant amount requested: \$
Total cost of proposed project: \$
Detail the material costs of your proposed project:

Applicants have two options to match Next Step Grants with capital investment.

Put an X next to the option you are requesting:

	<u>Combined Grant and Farm Fund/ICU Loan Option</u> : If you want to pair a new loan with your grant application, or have taken out a Farm Fund secured loan within the past 12 months.
	<u>Grant Only Option</u> : If you have already secured financing for this proposed project from another lender or in conjunction with personal investment.

Have you already applied or are you planning to apply for a Farm Fund Loan at ICU?

___ **Yes: Date of application:** _____

___ **No: Briefly explain why you are choosing not to take out a Farm Fund loan at this time:**

Please list a reference or two:

1. Name: Email: Phone:

2. Name Email: Phone:

If selected for a Farm Fund Next Step grant, I agree to contribute:

- An end of season report
- Promotion of the Farm Fund, in collaboration with the Community Food Co-op.
- Information for promotional materials (if applicable), in collaboration with the Farm Fund.
- Permission to use my photograph in connection with print and media information about the Farm Fund (please let us know if you have a concern about having your photograph used).

Signature

Date