

ACCESS TO CAPITAL:

Food, Beverage, and Agricultural Enterprises



Financing food, beverage and agricultural businesses

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Overview

- **Farm Credit System**
- **Farm Credit East**
- **Farm Credit East and the food, beverage and agriculture industries in New York**
- **Other resources**

Farm Credit System

- Federally-chartered network of borrower-owned cooperative lending institutions
 - Specialized lenders created to serve US agriculture and related businesses
 - Celebrating our Centennial in 2016
- 76 associations, like Farm Credit East, are the front door to rural America
- Financially strong –
 - \$282.8 billion in assets; \$45.7 billion in capital (12/31/14)
 - 2014 net income \$4.7 billion

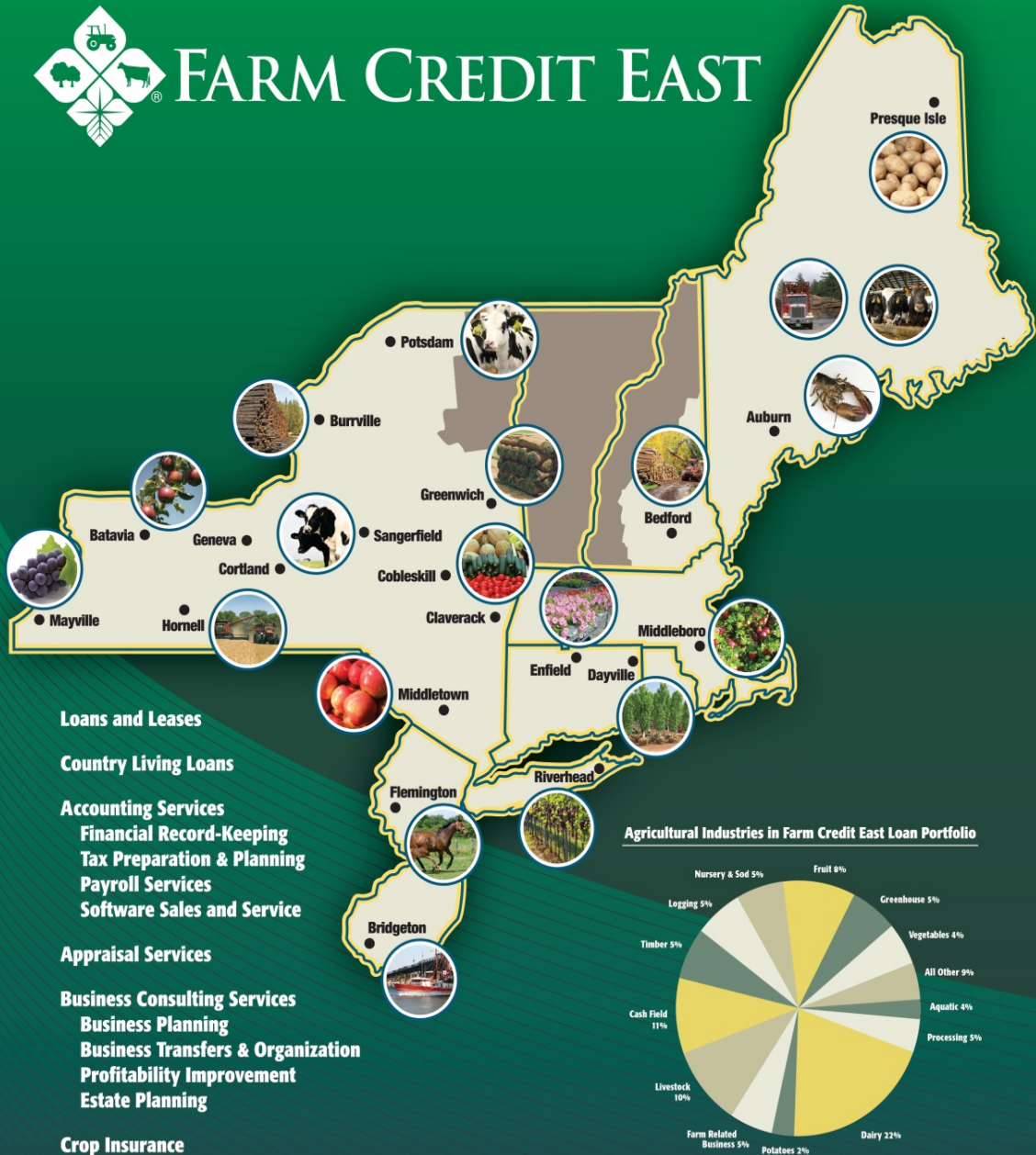


FARM CREDIT EAST

Provides a wide range of credit and financial services to Northeast agriculture and the food system

13 branch offices across New York

8,841 customers and \$3.4 billion in loan commitments in New York



Financing food and agriculture

- Serve all agricultural commodities, as well as vertically integrated and farm related businesses
- Local network of branches with “on farm” service focus
- Commercial Lending Unit - \$1 billion of loan volume in food and beverage processing/marketing and other food and ag-related businesses
- Partner with commercial banks or other financial providers to serve businesses that don't own ag production and to provide ag expertise to other lenders
- Active with New York state economic development programs like linked deposit and farm labor housing loans

Diverse Mix of Products

- Real estate, capital and operating loans
- Leasing
- Accounting services
- Appraisal services
- Grant writing services
- Business consulting
- USDA B&I and FSA guarantees
- FarmStart, LLP
- Crop Growers insurance
- Benchmarking
- Knowledge Exchange

Resources

- **Web and Social Media**

- farmcrediteast.com
- [youtube.com/user/FarmCreditEast](https://www.youtube.com/user/FarmCreditEast)
- twitter.com/FCEast
- [facebook.com/farmcrediteast](https://www.facebook.com/farmcrediteast)

- **Industry research and webinars:**

- farmcrediteast.com/Industry-Support/Knowledge-Exchange.aspx
- **Northeast Agriculture: 2015 insights and perspectives**

- **Guide to Services**

- issuu.com/farmcrediteast/docs/fce_services_guide