

# MØSES

# **Funds for Farmers**

See our website for the most up-to-date funding information mosesorganic.org/farming/farm-finances/funds

**Farming is a business,** and like most businesses, it is rare to receive grant funds to support operations, purchase land or improve buildings. However, there are opportunites for farmers to receive grant support for on-farm research projects, business planning, conservation, and some kinds of marketing support. For the most up-to-date funding announcements, and/or to find individual program websites and electronic applications, visit the MOSES Funds for Farmers page online (see the link above).

# **Loan Programs**

# **USDA Microloan Program for Small Farms**

The U.S. Department of Agriculture offers loans up to \$35,000 to help small farmers, disadvantaged farmers and military veterans seeking to start a farm who might otherwise have trouble qualifying for small loans from banks or other USDA loan programs. The loans can help farmers grow niche or organic crops to sell directly to ethnic and farmers markets, or contribute to community-supported agriculture programs. The loan also can cover the costs of seed, equipment, land rents and other expenses. The application process is simpler in comparison with traditional farm loans. The loan does not have to be repaid for seven years. Local Farm Service Agency offices handle applications. Learn more at http://bit.ly/Microloan.

#### Farm Service Agency Loans Guide

This plain-language guide explains the FSA's farm loans and loan servicing options. Find the guide at www.fsa. usda.gov/programs-and-services/farm-loan-programs/index.

# **Conservation Funding Opportunities**

These programs are offered by the USDA Natural Resources Conservation Service.

# **Environmental Quality Incentives Program (EQIP):**

Still the best option to fix soil or water-related problems on the farm. Get technical assistance and guidance on hundreds of practices, conservation planning, or payments to help cover costs to build and install them. Plus, now it includes incentives for creating wildlife habitat. http://bit.ly/NRCSEQIP

# **Conservation Stewardship Program (CSP):**

Your best bet if you've already installed conservation practices and you're interested in doing even more. CSP rewards what you've already done and gives you a chance to try something new, or maybe do something you've always thought about doing. http://bit.ly/NRCSCSP

#### **Agricultural Conservation Easement Program (ACEP):**

ACEP combines NRCS' former Farm and Ranch Lands Protection, Grassland Reserve and Wetlands Reserve programs. Easements are the best way to ensure productive farmland stays farmland and that we protect sensitive land and habitat long-term. http://bit.ly/NRCSACEP

The Natural Resources Conservation Service offers free assistance to help you access these programs. http://bit.ly/StepstoAssistance



The Midwest Organic and Sustainable Education Service (MOSES) provides education and resources to farmers to encourage organic and sustainable farming practices.

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