



**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**
- **80 associations, like Farm Credit East, are the front door to rural America**
- **Financially strong**
  - **\$260.8 billion in assets; \$42.6 billion in capital at 12/31/13 -- 2013 net income: \$4.6 billion**

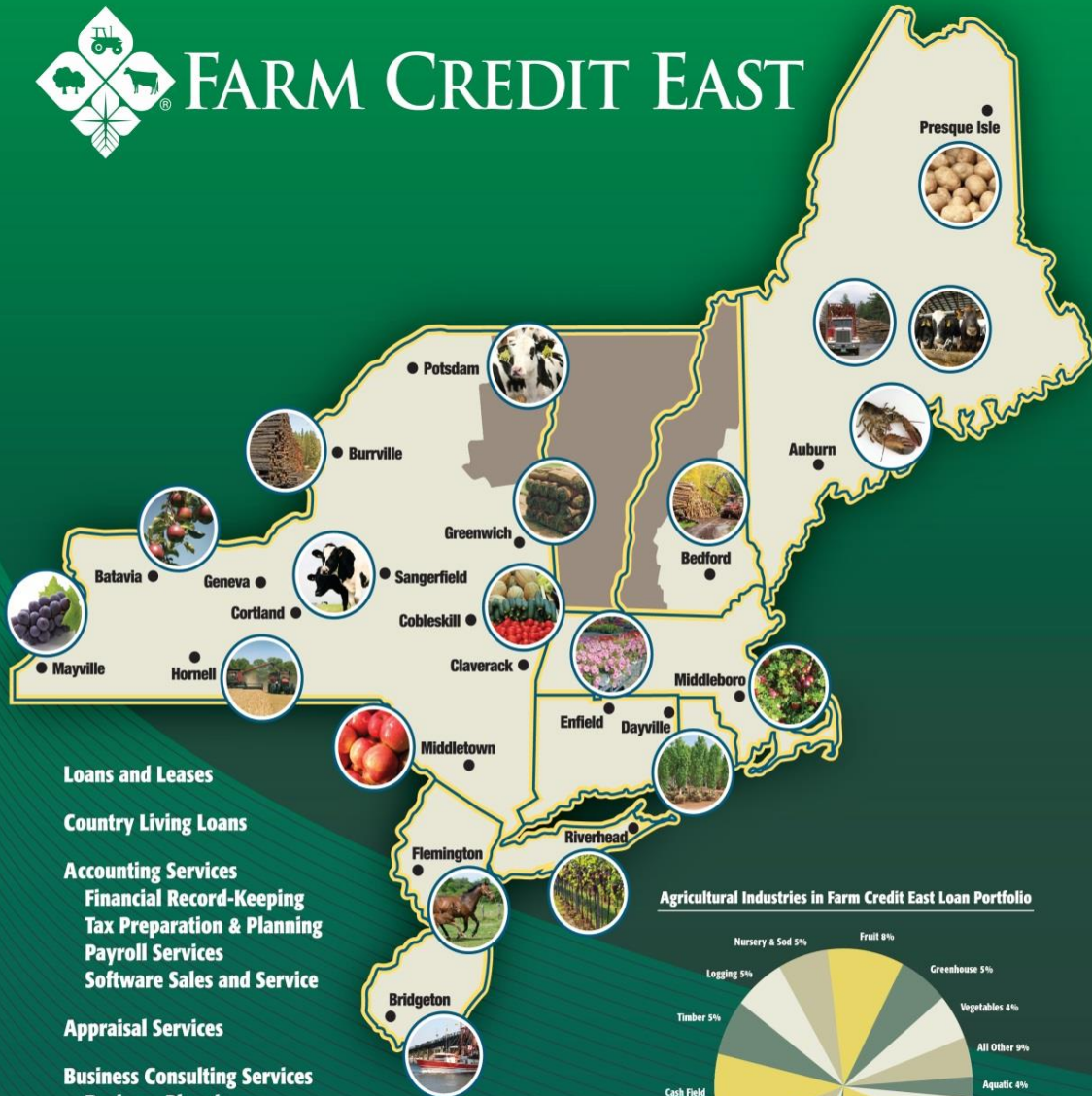
**Provides a wide range of credit and financial services to Northeast agriculture and the food system**

**13 branch offices across New York**

**8,722 customers and \$3.6 billion in loan commitments in New York**



# FARM CREDIT EAST



**Loans and Leases**

**Country Living Loans**

**Accounting Services**

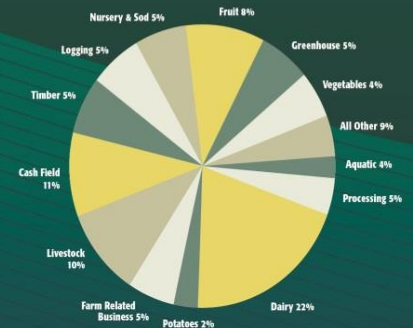
**Financial Record-Keeping  
Tax Preparation & Planning  
Payroll Services  
Software Sales and Service**

**Appraisal Services**

**Business Consulting Services  
Business Planning  
Business Transfers & Organization  
Profitability Improvement  
Estate Planning**

**Crop Insurance**

**Agricultural Industries in Farm Credit East Loan Portfolio**



# Financing food and agriculture

- **Serve all agricultural commodities as well as vertically integrated and farm related businesses**
- **Local network of branches with focus of “On Farm” service**
- **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**
- **Special programs for start-up farm operations**

# Diverse Mix of Products

- **Real Estate, Capital and Operating Loans**
- **Leasing**
- **Accounting Services**
- **Appraisal Services**
- **Business Consulting**
- **USDA B&I and FSA Guarantees**
- **FarmStart, LLP**
- **Crop Growers Insurance**
- **Benchmarking**
- **Knowledge Exchange Program**
- **Grant Writing Assistance**

# Resources

- **Web and Social Media**
  - [farmcrediteast.com](http://farmcrediteast.com)
  - [youtube.com/user/FarmCreditEast](https://www.youtube.com/user/FarmCreditEast)
  - [twitter.com/FCEast](https://twitter.com/FCEast)
  - [facebook.com/farmcrediteast](https://www.facebook.com/farmcrediteast)
- **Industry research and webinars:**
  - [farmcrediteast.com/Industry-Support/Knowledge-Exchange.aspx](http://farmcrediteast.com/Industry-Support/Knowledge-Exchange.aspx)
  - **Northeast Agriculture: the overlooked economic engine**
  - **Northeast Agriculture: 2014 insights and perspectives**
- **Guide to Services**
  - [issuu.com/farmcrediteast/docs/fce\\_services\\_guide](http://issuu.com/farmcrediteast/docs/fce_services_guide)