Application time frame: August – December

purchases used to increase F25 efforts. equipment grants cover 50% of the cost of equipment lenoitibbA. 2000 service programs. Additional 50% of cost to increase the purchase and use of Minnesota First Bite Grants fund 200% and Full Tray Grants fund up to Farm to School/Early Care Education Grants

Application time frame: September – November

.aulev ro/bne research to improve agricultural product quality, quantity Grants fund 100% of the costs associated with applied Crop Research Grants

Application time frame: August – February

promote Minnesota agriculture. IA Minnesota county fairs receive funds to preserve and county Fair Grants

Application time frame: Year-Round

Renewable Fuels Standard.

meet the greenhouse gas benefit requirements of the EPA's content, and biomass thermal energy; or for fuels that besed-oid %12 test for chemicals containing at least 51% bio-based and thermal energy production from biomass. Payments scale production of advanced biotuels, renewable chemicals, Provides production payments to encourage commercial-Bio-incentive Program

Application time frame: Year-Round

.insburgent.

year, with a maximum of 40 cumulative FBM credits beginning farmers. Funds support 8-10 credits per academic Scholarships pay 50% of tuition costs of FBM education for (FBM) Scholarship

JnamageneM szanizuð mraf ramnagement

MDA Grants Hotline at 651-201-6500.

visit www.mda.state.mn.us/grants/agri or call or call the profitable businesses. For a complete list of AGRI Grants, tronque bne sdoi lerutluzinge afters of sonstrisse leiznenit The AGRI Program awards grants and other forms of

Financial Assistance

Programs

Application time frame: August - October

and will increase sales of Minnesota agricultural products. whice improvements that support processing and capacity, poultry, egg, and milk processors' cost of equipment or Approximately 25% reimbursement available for meat, Meat, Poultry, Egg, and Milk Processing Grants

Application time frame: August - November

livestock production. construction, or improvement of buildings or facilities for Grants provide a 10% reimbursement for the purchase, Livestock Investment Grants

Application time frame: October – January

technical assistance to food retailers in eligible areas. Grants provide up to 75% of costs of providing needs-based Assistance Grants

Good Food Scoss Program (GAP) Technical

Application time frame: October – January

culturally appropriate food in eligible areas. availability of and access to affordable, nutritious and equipment/make physical improvements to increase the Grants reimburse 100% of costs for retailers to buy Physical Improvement Grants

Good Food Access Program (GFAP) Equipment/

Application time frame: Year-Round

GHP certification. Provides 75% reimbursement of costs associated with GAP/ mergorg ened2-teo2 (9He) Good Agricultural Practices/Good Handling Practices

(algoing as funding is available) Application time Jrame: Year-Round

farm) per year. safety equipment up to \$400 per bin or silo (\$2,400 per Reimburses 75% of the purchase and installation of eligible Grain Storage Facility Safety Cost-Share

Agricultural Growth, Research and Innovation (AGRI) Program

Minnesota Agricultural Water Quality Certification

Grants of up to \$5,000 for producers seeking certification

Provides a 70% rebate for installing tractor rollover protective

structures (ROPS) with a maximum out-of-pocket cost of \$500.

Program (MAWQCP) Financial Assistance Grant

under the MAWQCP.

Specialty Crop Grants

Minnesota ROPS Rebate Program

Call 877-ROPS-R4U (877-767-7748).

Wolf Depredation Compensation

offers tips to prevent wolf depredation.

development projects.

Application time frame: October – January

Application time frame: January – Feburary

improvements that will add value to/increase sales of

improvement purchases and/or labor for urban youth

wholesale tood tradeshows and support for in-store product

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demonstrations exploring sustainable agricultural practices.

Grants are available to cover 100% of on-farm research and

"Minnesota Pavilions" at some of the largest domestic food

tradeshows, and store demos. The Program also coordinates

Supporting small Minnesota food and beverage companies

protective structures (ROPS) with a maximum out-of-pocket

as ecommerce, digital marketing, e-mail marketing, B2B

Cost-Sharing for high-impact marketing activities such

802 sebuloni mergory stearied wew Markets Program includes 50%

cost of \$500. Call 877-R0PS-R4U (877-767-7748).

Provides a 70% rebate for installing tractor rollover

Grant funds cover 100% of equipment or physical

Cost-sharing of booth space and other expenses at

stnende Agriculture Demonstration Grants

Application time frame: August – December

Application time frame: Year-Round

Mew Markets Program

(Alaliava si pribrant sa prol sA)

Application time frame: Year-Round

Minnesota ROPS Rebate Program

Grants provide 25% of the cost of equipment or physical

readeshows.

Additional Grants, Rebate, Compensation and Advocate Programs

Application time frame: Year-Round

Urban Agriculture Grants

.sampling demonstrations.

Minnesota agricultural products.

agriculturel education and urban agriculture community

Value-Added Equipment Grants

elk in parts of Minnesota.

Compensation for Crops Damaged by Elk

Dairy Business Planning Grant

Agricultural Chemical Response

Bee Kill Compensation Program

Beginning Farmer Tax Credit

www.mda.state.mn.us/bftc

cause of hive death.

sale of farm land.

chemical (pesticide and fertilizer) incidents.

Reimburses costs incurred while cleaning up agricultural

Allows for compensation to beekeepers when an MDA

The Minnesota Beginning Farmer Tax Credit provides tax

credits for the rent or sale of farm land or a variety of farm assets to beginning farmers. This includes incentives for the

investigation determines "acute pesticide poisoning" as the

& Reimbursement Account

Grants encourage dairy business planning and modernization activities of Minnesota dairy farms.

Reimburses farmers and ranchers for crop damage caused by

Dairy Profitability & Enhancement Teams

Teams of professionals help producers increase farming profitability and make a plan to transfer their farm to the next generation.

Farm Advocate Program

Our Farm Advocate Program provides farmers, small business operators and other residents with one-on-one assistance in accessing federal aid and other resources available to them in a time of crisis.

Forest Protection Reserve Appropriation

Grants aid municipalities and organizations in preparing for new infestations of emerald ash borer or to respond to existing infestations.

Wolf-Livestock Conflict Prevention Grants

Grants help specialty crop growers increase the

competitiveness of fruits and vegetables, tree nuts, dried

fruits, horticulture and nursery crops, including floriculture.

Reimburses livestock owners for losses caused by wolves and

Grants to cover costs of approved practices to prevent wolflivestock conflicts

For more information about these programs, contact: **Minnesota Department of Agriculture** 625 Robert Street North St. Paul, MN 55155

Office: 651-201-6000

All financial assistance programs are subject to changes and applicant eligibility. Please visit the MDA's Grants, Loans, & Financing webpage for more information at www.mda.state. mn.us/grants.aspx.

In accordance with the Americans with Disabilities Act, this information is available in alternative forms of communication upon request by calling 651-201-6000. TTY users can call the Minnesota Relay Service at 711. The MDA is an equal opportunity employer and provider, File Name: Financial Assistance Programs Brochure.indd 11/30/2021







DEPARTMENT OF AGRICULTURE

Low Interest Loans

	Program	Funding Limits	Use of Proceeds	Terms and Maturity	Fees	
	AgBMP Loans www.mda.state.mn.us/grants/loans/ agbmploan	 \$200,000 maximum loan May have multiple loans Total of all outstanding loans cannot exceed \$200,000 	Any project or practice that helps water quality such as conservation tillage equipment, feedlot improvements, manure management equipment, well improvements, and any septic system, as well as many other practices that can be reviewed by your local government	 Maximum loan length of 10 years Maximum interest rate of 3% Lender may require collateral Borrower must meet lender's lending criteria 	Lender may charge customary fees AgBMP: no fee	 Project Farmer Contaction be four
No. No.	RFA Beginning Farmer Loan Programwww.mda.state.mn.us/business-dev- loans-grants/beginning-farmer-loan- programRFA Seller-Assisted Loan Programswww.mda.state.mn.us/seller-assisted- loan-participation-program	 RFA participation: 45% of first mortgage with a maximum of \$400,000 	Purchase of farm real estate	 RFA portion - 2.0% interest rate Lender and seller portion - negotiate Pay at least 10% down of appraisal value 15-30 year terms RFA participation will balloon after 10 years 	RFA: \$50 application fee (non-refundable)	 Applica Net wo Sufficie Agree to Soil and Agree to Soil and
	RFA Agricultural Improvement Program www.mda.state.mn.us/agricultural- improvement-loan-program	 RFA participation: 45% of first mortgage with a max. of \$400,000 	Finance capital improvements to farming operation. Can be used to improve land and/or structures, efficiency, productivity, or increase farm income. Also includes wind energy conversion up to one megawatt (limited refinancing)	 RFA portion - 2.25% interest rate Lender portion - negotiate 1-15 year terms RFA participation will balloon after 10 years 	RFA: \$50 application fee (non-refundable)	 Applica Net wo Have s Consul
The second	RFA Livestock Expansion Program www.mda.state.mn.us/livestock- expansion-loan-program	 RFA participation: 45% of first mortgage with a max. of \$525,000 	Finance improvements to livestock facilities (purchase of livestock not allowed) (no refinancing)	 RFA portion - 2.5% interest rate Lender portion - negotiate 1-15 year terms RFA participation will balloon after 10 years 	RFA: \$50 application fee (non-refundable)	 Must fa operat Net wo Show f
	RFA Restructure II Program www.mda.state.mn.us/restructure-ii-loan- program	 RFA participation: 45% of first mortgage with a max. of \$525,000 	Restructure of agricultural debt for farmers in good credit standing experiencing trouble meeting cash flow due to adverse events	 RFA portion - 2.5% interest rate Lender portion - negotiate 1-30 year terms RFA participation will balloon after 10 years 	RFA: \$50 application fee (non-refundable)	 Net wo Have re Have o Consult
1	RFA Livestock Equipment Loan Program www.mda.state.mn.us/livestock- equipment-loan-program	 RFA participation: 45% of equipment loan with a max. of \$100,000 	Finance the purchase of livestock equipment for housing, confinement, feeding, watering, fencing, milk production and waste management (no refinancing)	 RFA portion - 2% fixed interest rate Lender portion - negotiate 1-10 year terms 	RFA: \$50 application fee (non-refundable)	 Must fa operate Net wo Show f
Y	RFA Disaster Recovery Loan Program www.mda.state.mn.us/disasterloan	 RFA participation: 45% of loan with a max. of \$200,000 	Finance, repair or replacement of structures and resources not covered by insurance after natural disaster. Replace flocks, make building improvements, or cover loss of revenue due to avian influenza	 0% or less fixed interest rate 1-10 year terms 	RFA: \$50 application fee (non-refundable)	 Certify state of Have re years
	RFA Value-Added Stock Loan Program www.mda.state.mn.us/value-added-stock- loan-program	 RFA participation: 45% of loan with a maximum of \$40,000 No more than 95% of purchased stock value will be loaned 	Finance the purchase of stock shares in commodity processing business	 2% fixed interest rate 1-8 year terms 	RFA: \$50 application fee (non-refundable)	 Product product Have a assets
X	Methane Digester Loan Program www.mda.state.mn.us/methane-digester- loan-program	• \$250,000	Finance the purchase and construction of a system designed to produce electricity from manure May be used as match for Federal loan/grant	0% interest rate1-10 year terms	\$100 application fee (non-refundable)	 Provide be proj Have n
	Farm Opportunity Loan Program www.mda.state.mn.us/business-dev- loans-grants/farm-opportunity-loan- program	 45% of the principal amount up to \$100,000 per individual; 45% of the principal amount up to \$250,000 per group 	Finance machinery or equipment to add value to crops or livestock; adopt best management practices; reduce or improve management of ag inputs resulting in environmental improvements; or increase production of on-farm energy (no refinancing)	2% fixed interest rate for 10 years	RFA: \$50 application fee (non-refundable)	Must faShow f
	Pilot Agriculture Microloan Loan Program www.mda.state.mn.us/pilot-agricultural- microloan-program	 Max Loan of \$20,000 or 70% of the Farms Marketable product value whichever is less. Up to a max of a 6 year term 	Assist non-traditional farmers by providing lending capital while developing their farm business towards traditional agricultural credit. Farmers can borrow for working capital	up to a max of 10% interest1-6 year terms	RFA: \$50 application fee (non-refundable)	 resider market a mem subdiv.
うたい	RFA Beginning Farmer/Aggie Bond www.mda.state.mn.us/business-dev- loans-grants/aggie-bond-beginning- farmer-loan-program	 \$533,500 max loan \$250,000 for new depreciable property \$62,500 max for used depreciable asset 	Purchase of farmland, buildings, new or used depreciable ag property such as breeding livestock, dairy livestock, and machinery	 Reduced interest rate for buyer and tax benefit for lender 	RFA: \$50 application fee (non-refundable) 1.50% origination fee	 Net wo Never Agree tagend was

For More Information on Low Interest Loans 🕨 RFA: 651-201-6004 <u>www.mda.state.mn.us/agfinance</u> ▶ AgBMP: 651-201-6618 <u>www.mda.state.mn.us/agbmploan</u>

Qualifications
Project must protect or improve water quality
Farmer, Rural Landowner, or Farm Supply Business may apply
 Contact your local government to review and approve projects. Local contacts can be found at <u>www.mda.state.mn.us/agbmploan</u>
Applicant must farm unit and be or intend to become a full-time farmer
 Net worth of less than \$903,000 (including spouse and dependents)
 Sufficient education or experience to succeed in intended farming practice
 Agree to enroll in farm business management program and consult with your local Soil and Water Conservation District office
 Agree to obtain credit life insurance to cover the purchase the property
Applicant must farm unit and be or intend to become a full-time farmer
 Net worth of less than \$903,000 (including spouse and dependents)
Have sufficient education or experience to succeed in intended farming practice
Consult with your local Soil and Water Conservation District office
 Must farm unit full-time; at least one of the applicants must be the principal operator and actively engaged in a livestock operation
 Net worth of less than \$1,919,000 (including spouse and dependents)
 Show financial need and ability to repay loan
 Net worth of less than \$1,919,000 (including spouse and dependents)
 Have received 50% of gross income from farming in past three years
 Have operating expenses that do not exceed 95% of income
Consult with your local Soil and Water Conservation District office
Must farm unit full-time; at least one of the applicants must be the principal

• Must operator and actively engaged in a livestock operation

• Net worth of less than \$490,077 (including spouse and dependents)

• Show financial need and ability to repay loan

• Certify that the damage or loss was sustained within a county that was subject of a state or federal disaster declaration, or due to avian influenza

- Have received 50% of average gross annual income from farming in past three years
- Producer must grow the ag product which is to be processed by an agricultural product processing facility

• Have a total net worth of less than \$490,077 (indexed for inflation), including the assets and liabilities of spouse and dependents

• Provide evidence that the practices implemented and capital assets purchased will be properly managed and maintained

· Have not previously received a loan under this program

• Must farm unit and farm full-time

Show financial need and ability to repay loan

- resident of the State of Minnesota, utilizing funds towards the production and marketing of specialty crops, with ability to repay the loan. and
- a member under Minn. Stat. § 43A.02, subdiv. 33 or under Minn. Stat. § 256B.06, subdiv. 4, par. (b)

• Net worth less than \$903,000

• Never have owned more than 30% of county median sized farm

· Agree to enroll in farm business management program and consult with local Soil and Water Conservation District