



Flexible Farm Loans

Equipping Regenerative Farms With The Capital They Need To Grow

Unlike traditional banks or lenders, Steward is a funding partner that's focused on supporting the growth of sustainable *farms, ranches, fisheries, and producers*. We offer private commercial loans tailored to your specific business situation. So whether you're looking to add a hoop house, purchase equipment, or buy the land you cultivate, we're here to find the resources you need to propel your agriculture business forward.

What You Need To Know

- **Types of agricultural businesses**—human-scale fruit & vegetable farms, ranches (livestock, poultry, eggs, etc.), seafood & aquaculture, food & textile products, supply chain & local food system infrastructure
- **What we fund**—equipment, infrastructure improvements, land acquisition, inventory, working capital, and marketing
- **Loan amounts**—range from \$10,000 to \$1,000,000 (average loan ~ \$50k, largest loan to-date \$700k)
- **Core lending criteria**—
 - 3+ years farming experience (new operations with significant experience)
 - U.S. business in good standing (LLC, Inc., or registered nonprofit)
 - Incorporate regenerative and sustainable practices
 - Secured (collateralized by land, equipment, inventory, etc.)
- **Terms**—range from 36 months to 60 months (sometimes longer)
- **Interest rates**—range from 5% to 10% depending on purpose of loan and state of business (6%- 8% is most common, all interest passed on to lenders)
- **Repayments**—typically begin 3-6 months after funds are disbursed
- **Fees**—Steward charges a fixed 3% origination fee, that's it

We understand every agricultural business's financial situation is unique. So we try to be creative & flexible when structuring loans, while ensuring the lending opportunity will invite the ample participation needed to reach your funding goal.

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How Our 'Participated Loan' Works

Once conditionally-approved for your loan from Steward, we will raise the necessary funds through our platform. Steward seeks *participation* in the loan from appropriate lenders from your community and across the county, allowing such individuals to buy a "piece" of a loan that supports sustainable agriculture--starting at \$100. When Steward raises the target amount, we issue funds as a commercial loan and you're off to grow your business! After an agreed upon deferment period, so you can focus on generating more revenue, monthly repayments begin returning principal (plus interest) to participating lenders. It's that simple. For more information on our flexible farm loans, check out this [Borrower FAQ](#)

Why Partner with Steward for Funding?

Agricultural businesses choose to partner with Steward because our loan process is designed to streamline getting producers the capital they need to grow. We make getting funding straight-forward and painless, so farmers don't need to self-manage a private loan effort themselves. What sets Steward apart from other financing options include:

- **Mission-driven**—100% focused on funding the growth of huma-scale regenerative agriculture by lending to sustainable farms, ranches, fisheries, and food producers
- **Save time**—lending process designed to minimize paperwork and bureaucracy
- **Piece of mind**—we handle all financial transactions safely & securely
- **Keep it simple**—manage separate loan agreements:
 - *Borrower >> Steward >> Participating Lenders*
- **Lender relations**—facilitate all repayments, send out necessary tax documents
- **In this together**—our team will work closely with you to ensure your loan, lending campaign, and repayments all go off without a hitch

Get Started: Apply online for a flexible business loan from Steward in about 20-30 minutes. lets.gosteward.com/farm-loan
