

Are you a farm or food entrepreneur located in the Pioneer Valley?

Does your farm or food business need financing to help you break through to the next level?

If so, the PVGrows Loan Fund can help you finance and develop your business.



The PVGrows finance folks are experts in local food business. They were essential partners in helping us find a financing option that worked with our needs and values.

DAN ROSENBERG
REAL PICKLES, GREENFIELD

Some of the businesses that have received assistance from PVGrows include:



The PVGrows Loan Fund is a collaborative project of:



Lydia B. Stokes Foundation



PVGROWS.NET



**Loan Fund
& BUSINESS
ASSISTANCE**

Growing Farm and Food Businesses



COVER PHOTO: ZOE ELKIN



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The Loan Fund



The Loan Fund has financing available for equipment, working capital, startup expenses, and more. The Fund is designed as an alternative for borrowers who may not qualify for more traditional bank financing. It offers competitive interest rates, flexible terms and loan amounts ranging from \$1,000 to \$250,000. Loans are available for all types of local farm and food businesses – farms, restaurants, food retailers, food processors, wholesalers, and others.

Do you have ideas about how to grow your business, but need help developing your plans?

Applicants may also be eligible to receive business development services such as business planning, regulatory compliance, marketing and management assistance.

Business Assistance

Available only to enterprises that are applying for financing from the PVGrows Loan Fund

Looking to increase sales or the scope of your business, but don't have all of the tools or know-how to do so?

Interested in obtaining financing to expand your products or markets, but aren't sure how to begin the process?

The PVGrows Loan Fund offers more than just financing for Pioneer Valley farm and food entrepreneurs. We also offer the business assistance necessary to help you succeed. We can connect you to services that are tailored to fit the size and scope of your business needs. We can assist you in tackling business issues such as marketing your product, sourcing locally, drafting a loan-ready business plan, and much more.



PHOTO: ZOE ELKIN

WE OFFER A WIDE RANGE OF ASSISTANCE AND SERVICES

TECHNICAL ASSISTANCE

Our partners offer one-on-one and class-format technical assistance, and they have a wealth of experience in the farm and food arena that can help you grow your business. PVGrows has also partnered with the Fair Food Network to provide farm and food enterprises looking for more extensive assistance, up to \$10,000 in value.



REFERRALS

We can connect you to consultants and advisors to assist you with accounting, marketing, communications and other business needs.



INVESTORS

We can help you determine whether equity investment or loans from private investors could be an appropriate part of your financing package.



PEER SUPPORT AND MENTORING

If you are a newer business, we can introduce you to more seasoned entrepreneurs to provide advice and guidance, or help you find like-minded entrepreneurs to share resources and ideas.



Ready to complete an Inquiry Form?

Completing this brief form is the first step towards being considered for financing. Inquiry Forms are reviewed monthly, and your information is kept confidential.



Go to **PVGrows.net/loan-fund** to complete the form online

Interested in learning more?
PVGrows.net/loan-fund

Questions?

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