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

• 76 associations, like Farm Credit East, are the front door to rural America

• Financially strong –
  – $282.8 billion in assets; $45.7 billion in capital (12/31/14)
  – 2014 net income $4.7 billion
Provides a wide range of credit and financial services to Northeast agriculture and the food system.

13 branch offices across New York

8,841 customers and $3.4 billion in loan commitments in New York
Financing food and agriculture

- Serve all agricultural commodities, as well as vertically integrated and farm related businesses
- Local network of branches with “on farm” service focus
- 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
Diverse Mix of Products

- Real estate, capital and operating loans
- Leasing
- Accounting services
- Appraisal services
- Grant writing services
- Business consulting
- USDA B&I and FSA guarantees
- FarmStart, LLP
- Crop Growers insurance
- Benchmarking
- Knowledge Exchange
Resources

• **Web and Social Media**
  • farmcrediteast.com
  • youtube.com/user/FarmCreditEast
  • twitter.com/FCEast
  • facebook.com/farmcrediteast

• **Industry research and webinars:**
  • farmcrediteast.com/Industry-Support/Knowledge-Exchange.aspx
  • Northeast Agriculture: 2015 insights and perspectives

• **Guide to Services**
  • issuu.com/farmcrediteast/docs/fce_services_guide