

# **SOIL Sangre de Cristo**

## **2020 Farmer/ Food Enterprise Micro-Loan Application**

Zero interest loans to farmers and food enterprises contributing to a healthy local food system in the South Central Colorado Region.

Micro-Loan amount: Any amount from \$500. to \$5000. Per farmer  
Farmer Members of SOIL Sangre de Cristo are eligible.  
Please become a [member](#) for \$25. before submitting the application.

Email application to: [Soilsangredecristo@gmail.com](mailto:Soilsangredecristo@gmail.com)

Our review committee will evaluate loan applications, and make recommendations to the SOIL Sangre de Cristo members. Recommended selectees will be invited to present in front of our membership, and members will vote on whom to fund thereafter. Recommendations for zero-interest loans will be prioritized largely on the following criteria:

- Has the greatest impact on our local food economy
  - Utilizes ethical business and regenerative land practices
  - Demonstrates a strong commitment to community and collaboration
  - Shows the ability to re-pay the loan within the agreed terms
- SOIL Sangre de Cristo is not like a bank. We are open to considering applicants that would otherwise have a difficult time finding funding.

We stand behind Farms and Food Enterprises that support and reinforce:

**LOCAL:** Raise, source, process and sell food within the South Central Colorado Region.

**SOIL:** Farms or food enterprises dedicated to regenerating soil, using long-term sustainable (organic, biodynamic, agro-ecological, zero-pollution, 7 generation and other) practices

**DIVERSITY:** Enterprises supporting a diversity of crops, people, and cultures; increasing resilience to future climate change, celebrating cultural heritage, and in a reciprocal relationship with our local landscape

**COMMUNITY:** Farms and food enterprises considered vital to building a local food economy, and keeping resources within the community

**FINANCIAL:** Enterprises using sound financial practices, demonstrating well-planned financial projections and commitment to accountability

**MISSION:** Enterprises dedicated to building and scaling all the parts of building a local food economy, such as education, environmentally regenerative practices, and support of other local businesses, families and community organizations

<https://www.soilsangredecristo.org/>

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Please keep your answers concise and complete.

1. Contact Info
  - a. Company (name, address, location)
  - b. Primary Contact (name, mailing address, email, phone)
  - c. Company website (if applicable)
2. Business Description
  - a. Brief summary of the farm/food enterprise (one paragraph), your farming/business practices, including mission and history (number of years in business), and any significant milestones (bulleted if that's easier).
  - b. Please demonstrate how you are utilizing the local economy for your needs and the market(s) you serve. What is your market geography? Describe your target market/customers.
3. Loan
  - a. How much funding are you looking for? To be used how? (We prefer to fund projects & infrastructure improvements, rather than pay off debt.)
  - b. Please describe your ideal payback schedule. Note that our typical loans are paid back between 3 and 5 years.
  - c. How much funding have you had to date? From whom?
4. Financials
  - a. Please submit a financial statement showing revenue/expenses and assets/liabilities for the last year, and projected cash flow for next year.
  - b. Please provide current business plan for 2021.
5. References
  - a. Please provide three professional references, your working relationship with them, and their contact info.
6. Optional  
Additional comments

Your information will be held in confidence among the members of our Review Committee.

Thanks for applying and for all that you do to contribute to a healthy local food system!

**Applications Due: October 15, 2020**

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