



Harvest to Market

Loan Program for Farmers

0% financing for under-resourced producers growing the **FRUITS & VEGETABLES** our communities need the most.



What is a Harvest to Market Loan?

Leveraging a long history of partnership with local farmers, Mandela Partners and FarmLink have created the Harvest to Market loan – making \$100,000 of loan funds available to under-resourced partner farmers.

Loan amounts vary, depending upon agreements made between Mandela Partners and the borrower regarding a year's worth of produce purchases.

The Harvest to Market loan ensures adequate capital is available to support farmers and crop production while guaranteeing that fresh and affordable produce is accessible in under-served communities.

What's special about this loan?

- Eligibility is based on farmers' needs and the history of partnership.
- No traditional collateral requirements.
- Loans are 'collateralized' by negotiated purchase orders.
- 0% interest rate loan for eligible farmers.

PURCHASE ORDER

Farmer and Mandela Partners negotiate fair & fixed pricing, and total quantities to be sourced for the duration of 1 year.

DUE DILIGENCE

FarmLink and Mandela Partners carry out due diligence, and draft agreements.

ADVANCE \$\$\$

Once agreements are approved & signed, FarmLink advances funds directly to the farmer.

PAYMENTS

The farmer 'repays' Mandela Partners, in produce. Mandela Partners pays FarmLink, based on monthly farmer produce statements.

LOAN FEE

Mandela Partners covers 2.5% and the farmer covers 2.5% of the loan fee.

