



# Ladder Up Fund

## Financing Health Food Enterprise

Many small entrepreneurs in under-resourced communities face barriers to accessing loans. In order to fill this gap and support community entrepreneurship, we've launched the **Ladder Up Fund**.

### WHY ITS SPECIAL

This loan is intended to be an asset-building opportunity. Should the borrower comply with all terms set forth in the loan agreement, any interest paid will be returned to the borrower.

### WHO QUALIFIES

Any "healthy food enterprise", including but not limited to: farmers, added-value producers, vendors, retailers, and distributors located in and/or serving food insecure communities.

### FUND USES

Any activity to launch, expand, or convert a food enterprise in order to increase healthy food offerings in underserved communities.

### LOAN TERMS

Up to \$20,000 | 3.9% annual flat interest rate. Up to 2.5 years (30 months).

The **Ladder Up Fund** provides low-cost loans, coupled with technical assistance, to support a locally-owned, sustainable food system that builds health and wealth in our communities.

