

# Young, Beginning, and Small Farmer Grant Program

## *Applicant Guide*

### ABOUT THE PROGRAM

Farm Credit is proud to support young, beginning, and small (YBS) farmers as they build strong, resilient operations and shape the future of agriculture. Horizon Farm Credit will award up to ten grants of \$20,000 each to YBS farmers across our service territory who demonstrate innovation, sound business management, and a commitment to long-term success.

The purpose of this program is to identify and fund creative, forward-thinking solutions to common challenges faced by YBS farmers — from start-up and expansion to long-term sustainability. The program also provides a dynamic platform for participants to pitch their business ideas directly to industry representatives and decision-makers. Through an engaging, in-person experience, participants will connect with peers and professionals from across the agricultural sector, foster meaningful relationships, and gain insight into Farm Credit's ongoing commitment to rural communities and agricultural advancement.

### THE IDEAL APPLICANT

The ideal applicant is a farmer who is actively building or expanding an agricultural operation within Horizon Farm Credit's territory. Eligible applicants include:

- Individuals age 18–35, and/or
- Small farm operators earning less than \$350,000 in total annual gross cash farm income, and/or
- Beginning farmers with 10 years or less of reported Schedule F income as of the application deadline

Applicants may farm full-time or part-time and may apply as individuals or as part of a partnership. Both current Farm Credit customers and non-customers are encouraged to apply.

This program is intended for producers who are investing in the long-term viability of their farm businesses and demonstrating strong business potential. Applicants are eligible for only one Horizon Farm Credit cash award. Previous JumpStart grant and Farmers on the Rise award winners are not eligible to apply.

### APPLICANT BUSINESS TRACK DIRECTION

From early start-up efforts to well-established operations, the grant application experience is designed to align with the current stage of your farm business. **To ensure fair evaluation, all participants must apply under one designated business track that best reflects where their operation is today.**

Applicants are required to identify the track for which they are eligible and confirm their farm business status as of the application deadline. The selected track must accurately represent both the current maturity of the operation and the readiness of the proposed project. Only one track may be selected per application.

#### Launch Track

The Launch Track is intended for farmers in the earliest stages of establishing a farm business. Applicants in this track are typically developing or refining a business plan, relying primarily on projected financials, building initial production systems, and establishing foundational operational and business practices.

#### Eligibility Requirement:

- Two years or less of farming experience

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## Growth Track

The Growth Track is designed for farmers who have progressed beyond the start-up phase and are actively building a stable, scalable operation. Applicants in this track generally have established production systems, sell into consistent markets, and are focused on improving efficiency, profitability, and long term viability.

### Eligibility Requirement:

- Three to ten years of farming experience

## Established Track

The Established Track supports long-standing farm businesses with significant operational history. Applicants in this track typically maintain consistent production, have well developed market channels, and are focused on long term sustainability, diversification, innovation, and/or succession planning.

### Eligibility Requirement:

- Eleven or more years of farming experience

## TRACK SELECTION GUIDANCE

Applicants are encouraged to carefully review each track description and select the option that most accurately reflects their operation. If an application includes a primary applicant and co-applicant(s) who fall into different tracks, **the more experienced track must be selected.**

Applications submitted under an incorrect business track may be deemed ineligible. For questions regarding eligibility, grant requirements, or program tracks, please contact the Program Administrator listed at the bottom of this guide.

## GRANT PROJECT EXAMPLES

### *Infrastructure & Equipment*

Projects that support the physical foundation of a farm operation and improve day-to-day efficiency.

- **Starter equipment (e.g., compact tractors, implements, wash/pack tools):** Acquire essential machinery to improve early stage farm productivity and establish efficient post harvest handling systems.
- **High tunnel or greenhouse construction:** Extend the growing season, increase crop reliability, and improve protected production capacity.
- **Cold storage installation:** Improve product quality, reduce spoilage, and expand marketing opportunities through temperature controlled storage.
- **Fencing and basic livestock facilities:** Support safe, humane, and efficient livestock management with proper containment and shelter.

### *Technology & Farm Efficiency*

Projects that leverage technology and automation to improve decision-making, resource use, and labor efficiency.

- **Drone technology for crop scouting and data collection:** Enhance field monitoring and management decisions through aerial imaging and real-time crop data.
- **Equipment automation, guidance systems, and implement controls:** Increase operational efficiency and reduce waste through precision technology.
- **Soil and moisture sensor systems:** Optimize irrigation and nutrient management using data driven monitoring tools.
- **Smart livestock monitoring, farm management software and control systems:** Improve herd health, reproduction, and labor efficiency through automated tracking technologies.
- **Automated irrigation or drip system upgrades:** Increase water efficiency and crop performance through targeted, automated irrigation systems.

### *Value-Added & Direct to Consumer*



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Projects that expand market access, diversify income, and strengthen customer relationships.

- **E-commerce platforms:** Expand direct to consumer sales and streamline customer communication, ordering, and recordkeeping.
- **Value-added processing equipment:** Increase farm revenue and reduce waste by transforming raw products into shelf stable or enhanced goods.
- **Branded packaging and marketing materials:** Strengthen farm identity and improve market presence through professional branding and packaging.
- **Farm store or farm stand upgrades:** Expand local sales opportunities by creating or enhancing on farm retail spaces.

## *Livestock & Specialty Production*

Projects that support diversification, niche markets, and specialty production systems.

- **Starter herd or flock expansion:** Build foundational livestock numbers to support a viable and scalable production enterprise.
- **Beekeeping equipment and hive installation:** Establish honeybee colonies for pollination services and honey production.
- **Specialty mushroom production setup:** Diversify farm offerings and generate year-round income through controlled environment cultivation.

## GRANT PROGRAM PHASES

### **Phase 1: How Written Grant Applications Are Evaluated**

All submitted grant applications will be reviewed and scored by a panel of industry representatives using a standardized scoring rubric. Applications will be evaluated based on alignment with essay responses, including a project plan, budget, innovation, measurable outcomes and goals, financial impact, and overall quality of application.

Following the initial review process, applications will be ranked, and the top 20 applicants will be selected as finalists. These finalists will be invited to advance to Phase 2, the in-person pitch component of the grant program.

### **Phase 2: How the In-Person Pitches Are Evaluated**

The top 20 finalists will be invited to present their grant proposal at a Horizon Farm Credit office. Each finalist will deliver a prepared, 10 minute project pitch outlining their proposed grant project and anticipated outcomes.

Industry representatives will be present both onsite and virtually for the presentations. Each pitch will be followed by 10 minutes of question-and-answer, allowing reviewers to further assess the project's viability, impact, applicant's professionalism, and alignment with program goals.

### **Phase 3: Reception**

The Young, Beginning, and Small Farmer Grant Program reception will take place following the completion of all in-person pitches. Grant recipients will be invited, and funding will be awarded that evening. Winners will be formally recognized for their grant projects and commitment to advancing their agricultural operations.

## PROGRAM ADMINISTRATOR

### **Johanna Rohrer**

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