



NC GROWING TOGETHER

Connecting Local Foods
to Mainstream Markets

FINANCIAL & BUSINESS RESOURCES FOR FOOD ENTREPRENEURS AND FARMS IN NORTH CAROLINA

WWW.NCGROWINGTOGETHER.ORG | WWW.LOCALFOODECONOMIES.ORG | WWW.CEFS.NCSU.EDU

OVERVIEW

This guide was designed for producers, food businesses, and small business assistance providers. It provides an overview of financial assistance, technical assistance, and business planning resources available in North Carolina from state, federal and local agencies and nonprofits. NC Growing Together Project (NCGT), a five-year USDA-funded project housed at the Center for Environmental Farming Systems (CEFS), aims to help create supportive business environments to encourage the expansion of local products into mainstream markets across the state. For more business information, technical resources for producers, and other information, visit www.cefs.ncsu.edu or www.ncgrowingtogether.org.

CEFS & NCGT RESOURCES

NCGT Resources for Producers and Food Businesses

<https://www.ncgrowingtogether.org/for-producers/>

- Feasibility studies for equipment purchases and diversification strategies
- Historical pricing information and case & pallet calculators by acre and row
- Resources for meat, egg, and dairy producers
- Resources for selling into wholesale markets
- Regulatory information, including GAP/GHP information
- Technical resources for postharvest handling, season extension, and food safety strategies
- Marketing tools, including guides to social and online media for farmers and food entrepreneurs
- Local Food Supply Chain Infrastructure Map:
 - <https://www.cefs.ncsu.edu/statewide-infrastructure-map.html>

CEFS Resources for Producers and Food Businesses

www.cefs.ncsu.edu

- NC Choices: technical assistance, educational programming, and information about niche, local, and pasture-based meat, for farmers, extension agents, meat processors, buyers and consumers
 - www.ncchoices.com
- NC 10% Campaign: a statewide initiative through CEFS & NC Cooperative Extension, encouraging individuals and businesses to spent 10% of their food dollars on locally-produced items
 - www.nc10percent.com
- Cherry Research Farm: a 2000-acre Field Research and Outreach Facility, part of the [Research Stations Division](#) of the North Carolina Department of Agriculture and Consumer Services (NCDA&CS), offering research and guidance on techniques and practices
 - <http://www.ncagr.gov/research/cefs.htm>
- NC Cooperative Extension: Local Foods Flagship Program
 - <https://cefs.ncsu.edu/extension-and-outreach/ces-local-food-flagship-program/>

SMALL BUSINESS ASSISTANCE

Producers and entrepreneurs are encouraged to work with their Small Business Center (SBC) or Small Business and Technology Development Center (SBTDC) to receive free, confidential, one-on-one counseling for business planning and financing. SBCs are hosted at 58 community colleges across the state and local centers can be found at <https://www.ncsbc.net/>. SBTDCs are hosted at universities across the state and local centers can be found at <http://www.sbtcd.org/offices/>.

Small business developers seeking agriculture- or food-specific information to assist clients are encouraged to contact or utilize the following national and state resources:

- **U.S. Small Business Administration, Agricultural Business Planning Guides**
 - SBA provides resources for agricultural businesses by industry/type.
 - <https://www.sba.gov/managing-business/business-guides-industry/agriculture>
- **Sustainable Agriculture Research and Education (SARE)**
 - SARE provides comprehensive resources for agricultural and food businesses, including production, harvesting, business, and marketing resources.
 - <http://www.sare.org/Learning-Center>
 - SARE also offers courses for assistance providers and producers on such topics as new & beginning farmers, organic transitions, and more.
 - http://courses.sare.org/resources_course2.htm
- **North Carolina State University, Department of Resource Economics, Enterprise Budgets**
 - Enterprise budgets, created within the North Carolina Cooperative Extension system, provide useful budget templates for a number of crops and products.
 - <https://ag-econ.ncsu.edu/extension/budgets/>
- **ATTRA National Sustainable Agriculture Assistance Program**
 - Managed by the National Center for Appropriate Technology, ATTRA provides dozens of training opportunities and resources for food & farm businesses across the nation and online.
 - <https://attra.ncat.org/>
- **Cornell University Small Farms Program**
 - In addition to original business planning assistance documents, Cornell maintains a directory of farm business planning tools, templates, and guides.
 - <http://smallfarms.cornell.edu/resources/business-planning/>
- **The Institute for Economic Development NC**
 - IED is home to the *Women's Business Center*, the *Minority Business Center*, the *Military Business Center*, and other federal and state programs for North Carolina.
 - <http://www.theinstitutenc.org/>

ACCESS TO CAPITAL

NC Rural Center Microenterprise Loan Program

For larger projects or to complement grant funding, the NC Rural Center provides microenterprise loans to rural businesses, with a specific focus on supporting agriculture through low-interest loans that many banks will not secure. They also offer technical assistance and training.

- <http://www.ncruralcenter.org/business-programs6/microenterprise39>

Carolina Small Business Development Fund (formerly The Support Center of North Carolina)

The Support Center is a statewide CDFI (Community Development Financial Institution) which approves micro-loans on behalf of the US Small Business Administration (SBA), the USDA Farm Service Agency (FSA), and US Department of Transportation (DOT). They also offer technical assistance and training.

- <https://carolinasmallbusiness.org/>

Carolina Farm Credit

Carolina Farm Credit has over 100 years' experience lending to experienced and new farmers, and funds purchases such as land, equipment, livestock, and more. CFC also offers rural land and housing loans.

- <http://www.carolinafarmcredit.com/home.aspx>



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Self-Help Credit Union

Self-Help offers a food system financing program specific to farm and food businesses in North Carolina, along with technical assistance and training.

- <https://www.self-help.org/what-we-do/we-build/foodsystemfinance>

GRANT AND COST-SHARE PROGRAMS

NCDAs Grading Services GAP Certification Assistance Program

NCDAs GAP Certification Assistance Program provides limited amounts of funding for first-time (\$900)* certification or 2nd and 3rd year recertification (\$300)*. New information is released in early spring each year.

- <http://www.ncagr.gov/markets/NCgradesvc/>

Small Grants through the NC Tobacco Trust Fund Commission

The TTFC offers small grants managed by NC Cooperative Extension and RAFI to assist with projects that can help ensure GAP/GHP compliance. *Grants are specific to various regions, and farmers must contact their local extension agent or RAFI's office to begin the application process.* TTFC offers direct compensation to former tobacco farmers, but most farms apply through TTFC's partner funding agencies, listed below.

- <http://tobaccotrustfund.org/grants/> | Compensation applications on rolling basis
- **RAFI-USA Agricultural Reinvestment Fund:** Alamance, Bertie, Caswell, Chatham, Chowan, Durham, Franklin, Granville, Halifax, Hertford, Northampton, Orange, Person, Randolph, Vance, and Warren
 - <http://rafiusa.org/grants/> | Applications released annually in fall
 - Previous projects: <http://rafiusa.org/grants/rafi-grant-recipients/>
- **AgVentures:** Duplin, Edgecombe, Forsyth, Greene, Guilford, Johnston, Lenoir, Martin, Nash, Pitt, Rockingham, Sampson, Stokes, Surry, Wayne, Wilson, and Yadkin
 - <https://agventures.ces.ncsu.edu/grant-program/> | Applications released annually in fall
- **WNC AgOptions:** Avery, Buncombe, Burke, Caldwell, Clay, Cherokee, Cleveland, Eastern Band of Cherokee Indians, Graham, Haywood, Henderson, Jackson, Macon, Madison, McDowell, Mitchell, Polk, Rutherford, Swain, Transylvania, Watauga, and Yancey
 - <http://www.wncagoptions.org/> | Applications released annually in October
 - Previous projects: <http://www.wncagoptions.org/category/by-county/>
- **UMO Ag Prime (University of Mount Olive):** Cumberland, Lee, Moore, Richmond, and Robeson
 - <http://www.umoag.com/AgPrime/index.php> | Applications released annually in winter
 - Previous projects: <https://agventures.ces.ncsu.edu/grant-awards-by-year/>

Cost-Share for Land and Water Projects from NRCS & SWCD

The Natural Resource Conservation Service (a federal agency) and state, local, and regional Soil & Water Conservation Districts (SWCDs) provide cost-share assistance for a number of programs that can assist farms with land and water projects on their farms.

- <http://www.ncagr.gov/SWC/> | <http://www.nrcs.usda.gov/wps/portal/nrcs/site/national/home/>

USDA Value-Added Producer Grants

USDA provides a grant program for value-added producers interested in processing a product for sale into retail, wholesale, or direct-to-consumer markets, that can be used for equipment and supplies.

- <http://www.rd.usda.gov/programs-services/value-added-producer-grants>

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