



*Steward is transforming agriculture by equipping human-scale regenerative farms with the capital they need to grow.*

**Together, we are funding the future of farming.** As an innovative capital partner, Steward provides commercial loans and expert support services to farms, ranches, fisheries, and food producers looking to expand or sustain their operations.

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*Our Mission*

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Promote environmental and economic stewardship through regenerative agriculture. By financing businesses practicing regenerative agriculture, Steward strives to preserve natural resources, reduce environmental impacts, improve soil health, increase biodiversity, protect water quality, promote fair wages, expand opportunities for underserved communities, and increase the number of producers working towards meeting society's food needs without compromising the planet's ecosystems and natural resources.

To fuel the growth & viability of regenerative agriculture, Steward offers impact-minded individuals a way to fund this growth through *loan participation*.

### **Two Ways to Become a Participating Lender**

**Flexible Farm Loans**—Back an individual agricultural business by helping to fund their Steward lending campaign. Participating lenders buy pieces of secured, interest-bearing loans. Each project meets a unique financial need; from equipment and infrastructure to land acquisition or working capital. Terms vary per project, but commonly range from 36-60 months, 5-10% interest, with a 3-6 month deferment period.

**Steward Regenerative Capital**—Support the growth of multiple regenerative agriculture businesses through a single loan to Steward, ranging from \$100 to \$1 million. Steward uses these funds to make secured, short-term loans to a diverse collection of vetted producers. Monthly repayments with interest are made to participating lenders during the 9-month loan term at a fixed 5% interest rate\*.

*\* interest rate subject to change*

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**Put Your Resources to Work | [Become a Steward Lender Today!](#)**

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## Flexible Farm Loans

### *Equipping Regenerative Farms With The Capital They Need To Grow*

Unlike traditional banks or lenders, Steward is a funding partner that's focused on supporting the growth of sustainable *farms, ranches, fisheries, and producers*. We offer private commercial loans tailored to your specific business situation. So whether you're looking to add a hoop house, purchase equipment, or buy the land you cultivate, we're here to find the resources you need to propel your agriculture business forward.

#### What You Need To Know

- **Types of agricultural businesses**—human-scale fruit & vegetable farms, ranches (livestock, poultry, eggs, etc.), seafood & aquaculture, food & textile products, supply chain & local food system infrastructure
- **What we fund**—equipment, infrastructure improvements, land acquisition, inventory, working capital, and marketing
- **Loan amounts**—range from \$10,000 to \$1,000,000 (average loan ~ \$50k, largest loan to-date \$700k)
- **Core lending criteria**—
  - 3+ years farming experience (new operations with significant experience)
  - U.S. business in good standing (LLC, Inc., or registered nonprofit)
  - Incorporate regenerative and sustainable practices
  - Secured (collateralized by land, equipment, inventory, etc.)
- **Terms**—range from 36 months to 60 months (sometimes longer)
- **Interest rates**—range from 5% to 10% depending on purpose of loan and state of business (6%- 8% is most common, all interest passed on to lenders)
- **Repayments**—typically begin 3-6 months after funds are disbursed
- **Fees**—Steward charges a fixed 3% origination fee, that's it

We understand every agricultural business's financial situation is unique. So we try to be creative & flexible when structuring loans, while ensuring the lending opportunity will invite the ample participation needed to reach your funding goal.

*July 2021*



### How Our 'Participated Loan' Works

Once conditionally-approved for your loan from Steward, we will raise the necessary funds through our platform. Steward seeks *participation* in the loan from appropriate lenders from your community and across the county, allowing such individuals to buy a "piece" of a loan that supports sustainable agriculture--starting at \$100. When Steward raises the target amount, we issue funds as a commercial loan and you're off to grow your business! After an agreed upon deferment period, so you can focus on generating more revenue, monthly repayments begin returning principal (plus interest) to participating lenders. It's that simple. For more information on our flexible farm loans, check out this [Borrower FAQ](#)

### Why Partner with Steward for Funding?

Agricultural businesses choose to partner with Steward because our loan process is designed to streamline getting producers the capital they need to grow. We make getting funding straight-forward and painless, so farmers don't need to self-manage a private loan effort themselves. What sets Steward apart from other financing options include:

- **Mission-driven**—100% focused on funding the growth of huma-scale regenerative agriculture by lending to sustainable farms, ranches, fisheries, and food producers
- **Save time**—lending process designed to minimize paperwork and bureaucracy
- **Piece of mind**—we handle all financial transactions safely & securely
- **Keep it simple**—manage separate loan agreements:
  - *Borrower >> Steward >> Participating Lenders*
- **Lender relations**—facilitate all repayments, send out necessary tax documents
- **In this together**—our team will work closely with you to ensure your loan, lending campaign, and repayments all go off without a hitch

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**Get Started:** Apply online for a flexible business loan from Steward in about 20-30 minutes. [lets.gosteward.com/farm-loan](https://lets.gosteward.com/farm-loan)

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## Steward Regenerative Capital

### *A New Way to Fund the Growth of Regenerative Agriculture*

Throughout the year, growers can face financial needs that must be met to maintain continuous production or pursue time-sensitive opportunities. Our solution is *Steward Regenerative Capital*—short-term bridge loans providing farmers and other producers with the swift access to financing they need to keep growing. Short-term expenses may include:

- Repairing an unexpected tractor breakdown
- Paying for feed & transport before livestock are processed
- Purchasing equipment at auction
- Securing a land purchase within a short timeframe

Steward Regenerative Capital aims to close this gap, supporting a suite of agricultural stewards in the critical period of preparation before embarking on a larger capital raise.

#### What Lenders Need To Know

- **Interest Rate**—fixed 5% (APR)\* paid monthly
- **Term**—short-term, 9-month loan
- **Liquidity**—withdraw funds early with 3-months notice
- **Diversified**—supports a collection of agricultural businesses
- Loan can be funded through ACH, wire, or directly from your Steward Wallet

#### How Regenerative Capital Works

Lenders are able to support the growth of multiple regenerative agriculture businesses through a single loan to Steward ranging from \$100 to \$1 million. Steward uses these funds to make secured, short-term loans to a diverse collection of vetted producers. Repayments with interest are made to participating lenders each month during the 9-month loan term. For more information on Steward Regenerative Capital, check out our [Lender FAQ](#)

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**Put Your Resources to Work:** Fund the growth of human-scale, regenerative agriculture today! [Lend to Steward Regenerative Capital](#)

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