

FreshRoots equips today's newest farmers for a healthy start in their farming careers.

FreshRoots provides lending assistance and learning incentives to farmers 40 years of age or younger or in their first 10 years of farming.



For additional information, required document templates,
and to sign up for a learning program:
www.farmcreditIL.com/freshroots



EMAIL or CALL
ask@farmcreditIL.com
217-590-2200



the Next Generation of
Helping ^ Farm Families
SUCCEED

Lending

ASSISTANCE

Eligible farmers receive pricing discounts for the first five years of each loan, with maximum total discounted loan limits of:

\$1 million

Farm Real Estate Loans

AND

\$500,000

Operating Loans

ELIGIBILITY

Lending assistance is available to full or part-time farmers meeting one of the following criteria on the date of application:

40

Years of Age
or Younger

AND/OR

10

Years or Less
of Farming

PARTICIPANTS MUST PROVIDE

Fiscal year-end balance sheet annually during the five-year discount period



Updated cash flow statement with each loan application or renewal



Current business plan with each loan application or renewal

FreshRoots

DIRECTORS CUP

The award program celebrates young and beginning farmers committed to continuous learning and intentional living for a brighter future for their farm family business and the community.

\$5,000

CASH AWARD

START GROWING WITH FRESHROOTS



Learning

INCENTIVES

Embrace life-long learning while developing a network of relationships with farmer peers and earn up to

\$2,000

in **FreshRoots** learning incentives by attending four educational programs within four years. The four-year window begins on the date a farmer attends their **first** program.

ELIGIBILITY

Learning incentives are available to farmers meeting one of the following criteria on the date of the first program attended:

40

Years of Age
or Younger

AND/OR

10

Years or Less
of Farming

EARN UP TO 4 VOUCHERS

\$500

Farm Financials 1
Statements & Analysis

\$500

Any Farm Credit College or
Fielding Forward Workshop

\$500

Farm Financials 2
Benchmarking & Roadmapping

\$500

Any Farm Credit College or
Fielding Forward Workshop

Not an FCI borrower yet?

Young and beginning farmers without an FCI loan who attend learning programs will be issued a voucher to be redeemed for cash within four years once an FCI loan is closed.