

**SOIL Sangre de Cristo**  
**Farmer/Food Enterprise Micro-Loan Application**  
Apply Anytime During the Year

Zero interest loans are made to farmers and food enterprises, contributing to a healthy local food system in the South-Central Colorado Region.

MISSION: Building healthy communities through investing to support a local, sustainable food future.

What? Micro-Loan amount: Any amount per farmer will be considered.

Who? Farmer Members of SOIL Sangre de Cristo are eligible.

*\*Please become a [member](#) for \$25. before submitting the application.*

How? Email application to: [chair@soilsangredecristo.org](mailto:chair@soilsangredecristo.org)

Our review committee will evaluate loan applications and make recommendations to the SOIL Sangre de Cristo members. Recommended applicants will be invited make a short presentation to the membership. Members will then vote each application. Recommendations for zero-interest loans are prioritized largely on the following criteria:

- Makes the greatest impact on our local food economy
- Utilizes ethical business and regenerative land practices
- Demonstrates a strong commitment to community and collaboration
- Shows the ability to repay the loan within the agreed terms.

*SOIL Sangre de Cristo is not a bank. We are open to considering applicants that would otherwise have a difficult time finding funding.*

We stand behind Farms and Food Enterprises that support and reinforce:

LOCAL: Raise, source, process and sell food within the South-Central Colorado Region.

SOIL: Farms or food enterprises dedicated to regenerating soil, using long-term sustainable (organic, biodynamic, agroecological, zero-pollution, seven generation and other) practices

DIVERSITY: Enterprises supporting a diversity of crops, people, and cultures; increasing resilience to climate change, celebrating cultural heritage, and in a mutually beneficial relationship with our local landscape

COMMUNITY: Farms and food enterprises considered vital to building a local food economy, and keeping resources within the community

FINANCIAL: Enterprises using sound financial practices, showing well-planned financial projections and a commitment to accountability

Please keep your answers concise and complete.

1. Contact Info

- a. Company
  - i. Name
  - ii. Address
  - iii. Location
- b. Primary Contact
  - i. Name
  - ii. Mailing Address
  - iii. Email
  - iv. Phone
- c. Company website (if applicable)

2. Business Description

- a. Summary of the farm/food enterprise (one paragraph)
- b. Your farming/business practices
- c. Mission Statement
- d. History (number of years in business)
- e. Significant milestones (list)
- f. What's your marketing plan/strategy?
  - i. How do you reach your customers?
  - ii. How do people know you?
  - iii. How will you increase capacity to reach more customers?
- g. What is your market geography?
- h. Describe your target market/customers.

3. Loan

- a. How much funding are you looking for? \$\_\_\_\_\_
- b. Please include a detailed plan of how you will spend the funds requested over the term of the loan. (Loan funds are meant for projects and infrastructure improvements, rather than paying off debt.)
- c. Please describe your proposed payback schedule.  
*Note loans are typically paid back between 3 and 5 years.  
Please see suggestions for payment schedules below.*
- d. How many people are needed to run your operation?
  - i. Is this paid labor?

- ii. Family/friends (i.e., volunteer)?
- iii. Are there seasonal labor requirements?

4. Financials

- a. Please submit a financial statement showing revenue/expenses for the last year, ending \_\_\_\_\_ (Date)
- b. List Assets/Liabilities for the least year, ending \_\_\_\_\_ (Date)
- c. Please project cash flow for the next year
- d. How much total funding have you had to date?
  - i. From whom/How much?
  - ii. From whom/How much?
  - iii. From whom/How much?

5. References

- a. Please provide three professional references, your working relationship with them, and their contact info.

6. *Optional*

Additional comments for consideration by the review committee

**I verify that the information given in this application is, to the best of my knowledge, accurate and complete.**

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**Applicant Full Name (print)**

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**Applicant Signature**

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**Date**

Non-disclosure statement

All information submitted on the loan application is held in strictest confidence. Only members of the review committee will see the financial information on the application (typically the review committee is made up of 4-5 individuals, 2 of whom are also members of the SOIL Sangre de Cristo Board of Directors...each member is bound by a non-disclosure statement pledging to maintain the confidentiality of information contained in any loan applications submitted for

review). One member of the review committee (and a backup when needed) will be designated as your primary contact person during the loan application process.

Suggestions for Payback Schedule:

1. Quarterly Installments over the life of the loan, each the same amount
2. Quarterly installments over the life of the loan, with smaller payments the first year and larger payments going forward through the life of the loan.
3. One yearly payment for 3 years, each the same amount, or weighed more for the last year.

SOIL Sangre de Cristo will work with each individual loan awardee creating a payment schedule to fit their financial needs. The loan will be paid back within 3-5 years, depending on the amount and scope of the project.

Thank you for applying and all you do to contribute to a healthy local food system!

Send Questions or application to: [chair@soilsangredecristo.org](mailto:chair@soilsangredecristo.org)

**SOIL Sangre de Cristo**

<https://www.soilsangredecristo.org/>