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California FarmLink highlights new farm microloan program at farm tour with
Congressman Sam Farr

Aromas, CA – California FarmLink along with guests, Congressman Sam Farr and USDA State Director of Rural Development Glenda Humiston, met Tuesday at the farm of Javier Zamora to discuss the challenges that small, low-resource farmers face on California’s Central Coast. Congressman Farr addressed the issues that all small businesses face when in their infancy, including lack of access to capital and proper space to operate their businesses. “There’s incredible opportunity here for job growth,” said Farr.

California FarmLink recognizes the importance of supporting the small farmer, highlighted by the more than \$1.5 million in loans awarded to 84 small and beginning farmers, 68 of those were in Farr’s District 20. FarmLink’s loan program is the first micro-lender to focus on small and low resource farmers in California. “Beginners who are just starting up have very little access to funding. We want to seek out promising people and take that risk,” said Executive Director Reggie Knox. FarmLink’s Loan Program Director Brett Melone added, “For us it involves several visits throughout the year, sticking with someone, making the effort to connect them with a market and understanding the business model.”

The farm tour took place at JSM Organics owned by Javier Zamora, a small, organic farmer in Aromas. Zamora became interested in farming after working with his father in Mexico. He began his agricultural training by working with the Salinas-based program Agriculture and Land Based Training (ALBA). Zamora then worked with FarmLink to negotiate a lease for his own farmland and secured a loan for \$5,000 to start his business. With a larger FarmLink loan this season he is operating

on two parcels of land in Monterey County (17 acres total) and has several markets throughout the Bay Area where he sells his organic produce. "I'm the direct guy who has benefited....and it has helped tremendously to develop my business. Before (the loan) I was operating on an acre-and-a-half," said Zamora. "I might not be the next Bill Gates, but what I have in my business model is back to the old days when the farmer grew things & brought them to the (customer) because not many people are doing it."

FarmLink not only provides financing for small farmers, but also provides access to land through a land linking program. According to Ali Peman-Dupier, FarmLink's Central Coast Coordinator, "there's a lot of underutilized farmland because of the investment that it takes to get (farmland) to operable farm status. Also the returns on other uses of land often outweigh the uses of farmland." To combat this challenge FarmLink has set up a land linking website where landowners can match up with land seekers. "It's like a match.com for farmers looking for land," said Peman-Dupier.

As the group was debriefing from the visit to Zamora's farm, they discussed the road of support that will lead them to the next level in agricultural support. USDA's rural development program provided FarmLink with a \$500,000 loan fund investment and grant funds for farmer education. USDA's Humiston said "It's that comprehensive strategy, finding the land, making sure that (farmer) trainings are done, the leasing, the financing. The fact that FarmLink is taking on financing is exciting," said Humiston. While small-scale farmers across the state are the face of the organization, the work that goes on behind the scenes at FarmLink is not lost on the region's political leadership. "The new pioneers. That's what you guys are," said Congressman Farr enthusiastically as the farm visit concluded.

FarmLink is expanding its loan fund and equity through individual investments and grants to make more loans and provide more land opportunities in 2015. To find out about California FarmLink and the programs offered, visit www.cafarmlink.org.