



# AgVision

## A program to help young, beginning, and small producers thrive.

At AgWest, we've been helping producers get started in agriculture for over a century. We understand the unique challenges faced by young, beginning and small (YBS) producers and know starting a business can feel overwhelming. We offer specialized financing and educational support to give producers the best possible opportunity to succeed.

## Eligibility

Eligible producers need to meet one of the following criteria:

- Be 35 years of age or younger.
- Have 10 years or less of agriculture experience.
- Be a producer with an annual gross farm production of less than \$350,000.

### **Program features**

AgVision helps equip producers by providing financing for real estate purchases, operating expenses, livestock and equipment purchases, existing debt refinancing and more.

Through the AgVision program producers can expect:

- Flexible underwriting standards for loans.
- Competitive interest rates.
- Reduced or waived fees.
- Down payment assistance and start-up capital options.
- · Knowledgeable staff focused exclusively on financing agriculture.

We also help producers develop strong financial and business management skills through:

- · Educational benefits.
- Resources and tools covering topics from how to build a business plan, preparing financial statements, succession planning, and much more.

### Contact us

Ready to get started? Visit our website or contact your local AgWest branch for more information.

Farm Credit took a chance on me just starting out. They taught me better management skills, financial skills. That's what a lot of us need to learn, the money and financial side of farming.

– Octavio Ortiz, Ortiz Family Orchards, Yakima, Washington

Farm Credit made me feel like being a female just starting out in farming was actually a bonus. They've always gone the extra mile for me, from my first operating loan to help me buy the farm and build a house.

– Karyn Williams, Red Dog Farm, Chimacum, Washington



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Learn more at AgWestFC.com/YBS