



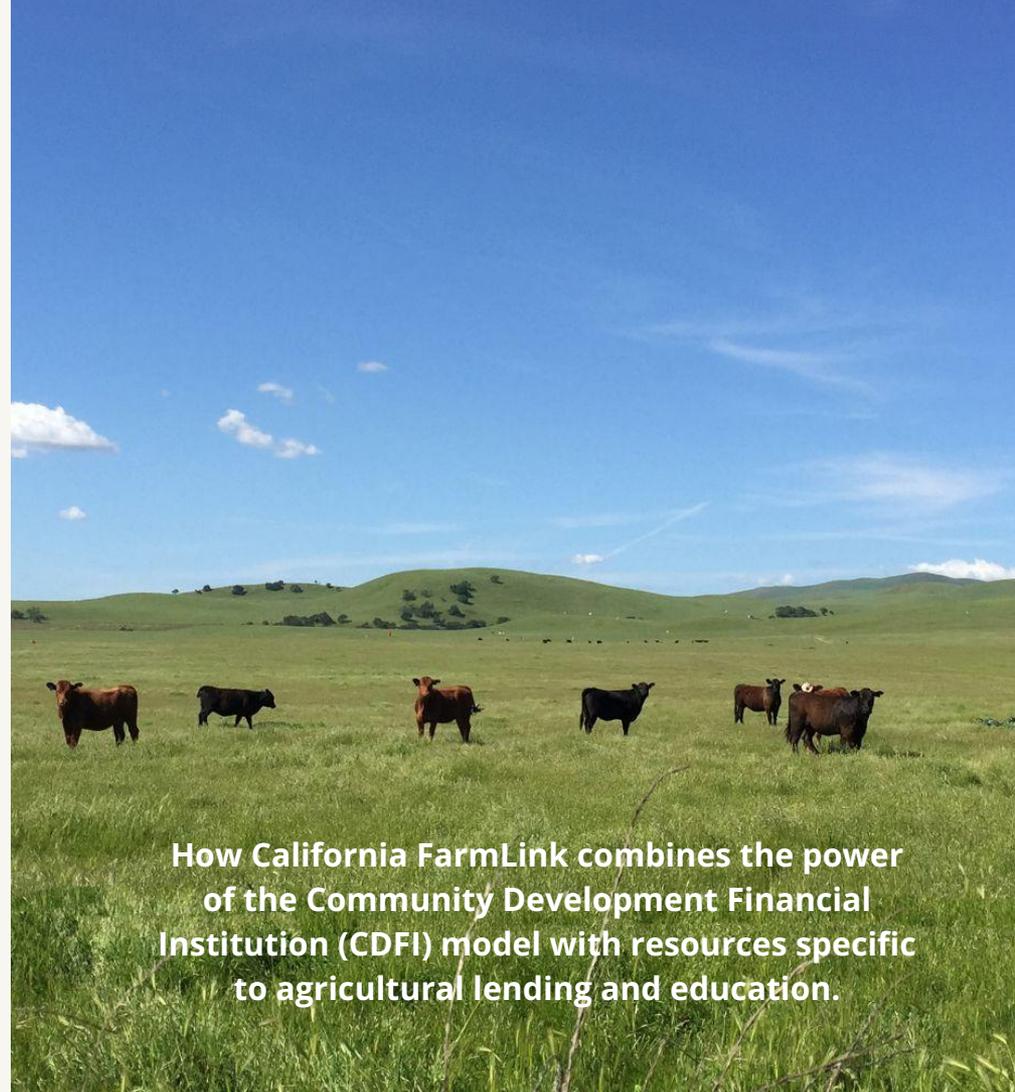
CALIFORNIA
FARMLINK

Public and Private Capital in Land Access and Ownership

Saving America's Working Lands

Dallas, Texas

April 24, 2025



**How California FarmLink combines the power
of the Community Development Financial
Institution (CDFI) model with resources specific
to agricultural lending and education.**

About California FarmLink

Established as a 501(c)(3) nonprofit organization in 1999, and certified as a Community Development Financial Institution (CDFI) in 2013, California FarmLink® was one of the first CDFIs in the nation to focus on sustainable and organic farm businesses.



Mission

California FarmLink invests in the prosperity and well-being of farmers, ranchers, and fishers who have limited access to financial resources. Our programs center communities of color, and promote just and resilient economies and natural resource conservation. We offer fair financing, business education, and support for owning or managing agricultural land.



Growth of Alternative Financing for Agriculture and Farmland



We've created: *What is an Agricultural CDFI?*

Through 25 years of evolution, California FarmLink has developed a model that allows it to make consistent and meaningful contributions to the larger goal of a just and sustainable food system. We provide *What is an Agricultural CDFI?* in hopes that others can use it to form effective strategies to strengthen their communities. We welcome the opportunity for these resources to facilitate more collaboration between community lenders and the broader ecosystem of support for farmers and community food systems.



What is an Agricultural CDFI?

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This set of resources includes:

- Part I - organized around nine operating principles that allow California FarmLink to plan, adapt and grow in service of its mission
- Part II - a deeper dive into resources for lenders, especially for readers who are familiar with CDFIs but unfamiliar with USDA and ag credit
- Summary documents including
 - *Innovations in Agricultural Credit*
 - *Agricultural and Rural Credit for Lenders*
 - *What is an Agricultural CDFI? Summary*



Summary of Part I

Exploring the Business Model

- The Essential Role of Ag Credit
- What is a CDFI?
- Customer Segments
- Key Activities
 - Loan Program
 - Loan Portfolio
 - Education and Business Assistance
 - New Programs and Innovation
- Customer Relations, Pipeline, and Communications
- Regulators
- Key Resources
 - Governance
 - Leadership, Staff, and Professional Development
 - Partnerships
 - Financial Management



Summary of Part II

Agricultural Lending Resources to Support Farmers and Ranchers with Limited Access to Capital

Part II provides an overview of how Community Development Financial Institutions and other community development lenders can utilize USDA programs to expand their lending to agricultural communities. Its topics include:

- Snapshots of USDA programs, including the Farm Service Agency (FSA)
- Loan Guarantee Programs
- Becoming an FSA Guaranteed Lender
- Increasing Land, Capital, and Market Access Program
- Rural Microentrepreneur Assistance Program
- Intermediary Relending Program
- Rural Business Development Grants



Growing access to loan capital

Diverse data measures inform our work. Part I of *What is an Agricultural CDFI?* provides data that illustrates FarmLink's growth from its earliest days as a lender. Like most lenders, COVID-19 impacted demand for business loans.

Annual Loan Volume, 2012 - 2024 (\$ millions)

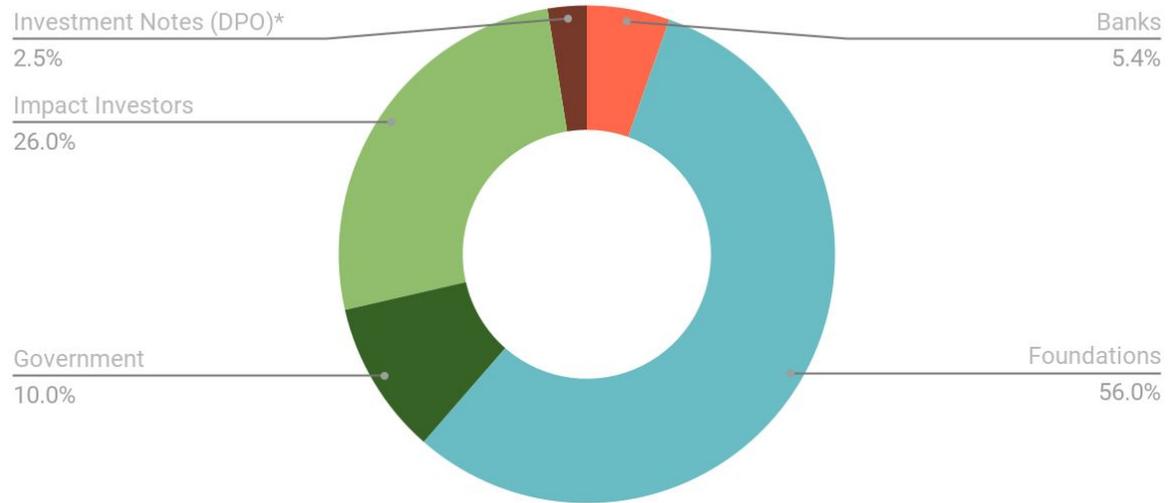


Lending capital

Sustaining diverse sources and terms of lending capital is vital, including:

- Foundations and other nonprofits
- Impact investors
- Commercial banks
- CDFI Fund of the U.S. Treasury
- USDA Rural Development

Sources of Lending Funds, 2024



How our financing can work with easements

- Finance purchase by farmer in Buy-Protect-Sell
- Finance purchase of property w/existing easement (most lenders won't subordinate)
- Bridge loan to farmer-owner pursuing an easement:
 - Financial distress
 - Business expansion
 - Etc.
- Refinance mortgage for farmer pursuing easement (existing lender won't subordinate)
- Other?



Education and Business Assistance

We offer programs and assistance to overcome barriers and increase long-term business viability. These include the [Resilerator](#)[™] education course and the Spanish-language [El Resilderador](#)[™] providing cohort-based business training.

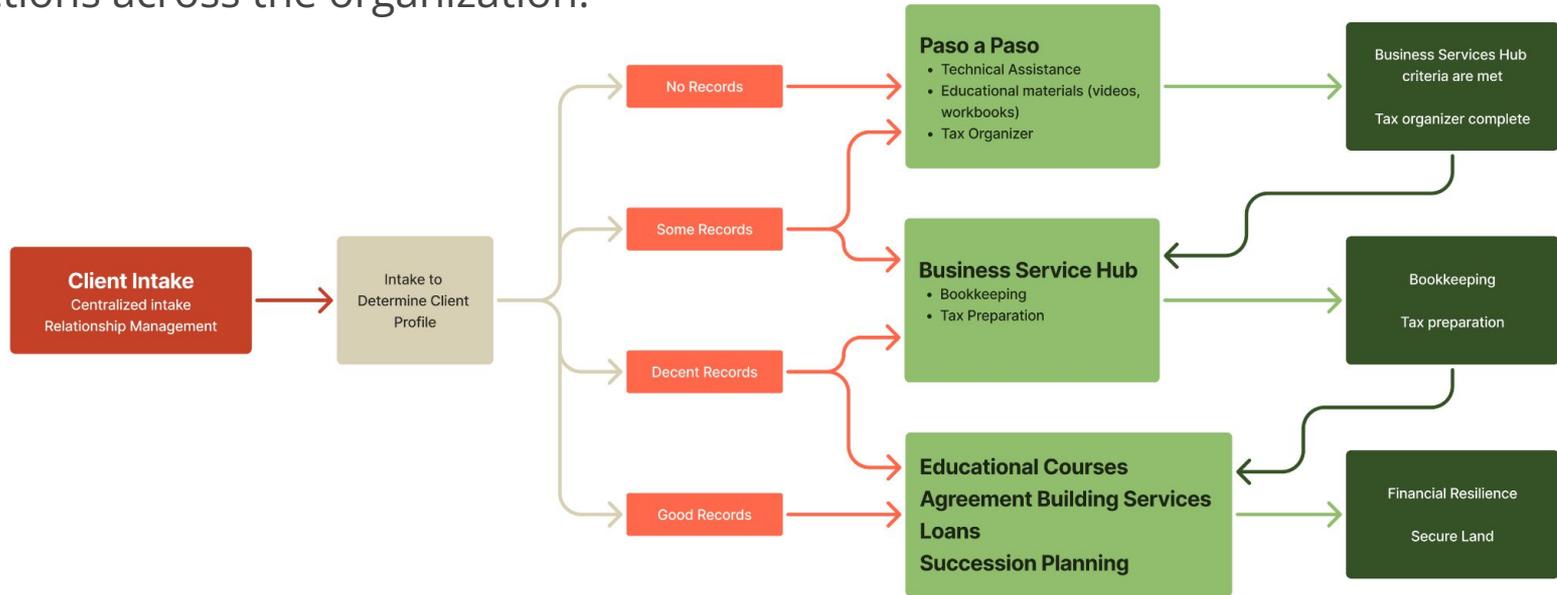
Core topics include:

- Understanding the role of cash, assets, and labor in developing short- and long-term business plans
- Strategies for structuring business ownership and managing labor
- Bookkeeping, taxation, cash flow, financing, insurance, and regulatory compliance.



The Client Journey

Building and maintaining long-term relationships with clients is critical to meeting FarmLink's mission. The *Client Journey* provides a framework to coordinate client interactions across the organization.



Thank You!

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Learn more at cafarmlink.org, follow us on social media on [IG](#) and [LJ](#), and [sign up](#) for our quarterly newsletter and occasional updates. Thank you.

