

Regenerative Farms & Food Producers

Flexible Loans Fueling the Growth of Sustainable Agriculture

Steward's lending process is designed for busy farmers and food producers looking for a straightforward and flexible approach to financing. Fill out an online loan application, and once conditionally approved, work hands-on with a Steward team member to structure your loan. Here are a few reasons to consider partnering with us:

- **Flexibility**—each loan is tailored to your business, making it easier for you to increase revenue and profitability.
- **Focus on Agriculture**—our team understands the seasonality of farming and food production, so we can craft a loan that makes sense for your business.
- **Innovative Lending Model**—Steward's user-friendly platform creates an opportunity to engage your customers and community in a new way.
- **Values-aligned**—we believe in your mission and we will never compromise on ecology nor community. Did we mention we're B Corp certified?

What You Need to Know

- **Core Lending Criteria**—
 - 3+ years business revenue (or a newer business with significant experience)
 - Registered U.S. business (LLC, corporate partnership, registered nonprofit)
 - Incorporate [regenerative & sustainable practices](#) (or transitioning)
 - Securable business assets
- **Types of Agricultural Businesses**—
 - Diversified fruit & vegetable farms
 - Livestock ranches (cattle, bison, sheep, poultry, etc.)
 - Sustainable fisheries & ocean farming (aquaculture)
 - Food system infrastructure (e.g., processing & food hubs)
 - Regenerative foods, textiles, and fibers
 - Agritourism

- **What Loans Can Be Used For**—

Specific commercial purposes that will help increase the revenue and profitability of the business—typically equipment, infrastructure improvements, or purchasing land. Additional needs, such as inventory, inputs, working capital, or marketing may only constitute a portion of your loan.



How Participative Lending Works

Once a borrower is approved for their loan from Steward, we raise the necessary funds through our lending platform. Steward seeks *participation* in the loan from appropriate lenders, allowing such individuals to buy a "piece" of a loan that supports regenerative agriculture—starting at \$100. When Steward raises the target amount, we pool the funds and issue a commercial loan to the borrower. Then they're off to grow their business! After an agreed upon deferment period, monthly repayments begin returning principal plus interest to all participating lenders. Visit the FAQ on Steward's website for more information about applying for a loan.

Common Loan Terms

- **Loan Amounts**—\$10,000 to \$3,000,000+.
- **Terms**—range from 48 to 72 months (sometimes longer).
- **Interest Rates**—5% to 9% depending on purpose of loan and strength of business (note: all interest is passed on directly to loan participants).
- **Loan Repayments**—begins 1–12 months after funds are disbursed.
- **Fees**—Steward charges a fixed 3% origination fee on loans (other small fees may be discussed during the underwriting process depending on the specific project).

Ready to grow? If you are planning to scale your regenerative farm or food systems operation, consider partnering with Steward for financing. Our flexible loans are designed to get your business the resources it needs to keep growing.

[Apply for a Steward Loan](#)