

The Two Forks Club

Farmer/ Food Entrepreneur Application for loan funding

The Two Forks Club provides zero interest loans to select businesses contributing to a healthy local food system.

Our review committee will evaluate loan applications, and make recommendations to the 2 Forks Club members. Recommended selectees will be invited to present in front of our membership, and members will vote on whom to fund thereafter. Recommendations for Zero-interest loans will be prioritized largely on the following criteria:

- Has the greatest impact on our local food economy
- Utilizes ethical business and regenerative land practices
- Reputation in the community

The 2 forks club is not like a bank. We are open to considering applicants that would otherwise have a difficult time finding funding.

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

LOCAL: Raise, source, process and sell food within the foodshed of the Roaring Fork and North Fork valleys;

SOIL: Farms or food businesses dedicated to regenerating soil, using sustainable (organic, biodynamic, agro-ecological, zero-pollution and other) practices;

DIVERSITY: Businesses growing and supporting a diversity of local food crops;

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

FINANCIAL: Businesses using sound financial practices, demonstrating well-planned financial projections, and demonstrating low risk of failure;

MISSION: Enterprises dedicated to building and scaling all the parts of building a local food economy, such as education, environmentally beneficial practices, and support of other local businesses, families and community organizations

Please provide the following information (please keep application answers to less than 5 pages total):

1. Company Name
2. Primary Contact (name, email, phone)
3. Company website (if applicable)
4. Brief summary of the farm enterprise (one paragraph), your farming practice (organic, etc.) including mission and how many years in business

5. Please demonstrate how you are utilizing the local economy, for your needs and the market(s) you serve. What is your market geography?
6. Describe your target market/customers.
7. How much funding are you looking for? To be used how? Please describe your ideal payback schedule. Note that our typical loans are paid back between 3 and 5 years.
8. How much funding have you had to date? From whom?
9. Please submit a financial statement showing revenue/expenses and assets/liabilities for the last three years, projected for the current Year, through year 5. Feel welcome to use the attached template if you do not already have your own.
10. Significant milestones to date
11. Any additional comments
12. Do you know any members of the 2 Forks Club?
13. Please provide a BIO and/or resume.

If you have a Business Plan already prepared and are willing to share it, please provide.

Your information will be held in confidence among the members of our Loan Review Committee.

Thanks for reaching out to us and for all that you do to contribute to a healthy local food system!