Invest APPALACHIA

Need A Flexible, Impact-Focused Loan For Your Food/Ag Business?

Invest Appalachia provides dedicated capital solutions—from 0% interest catalytic loans to large-scale expansion financing—designed specifically to support central Appalachian farms, food processors, and agricultural infrastructure.

If you are a local farm, food/agriculture business, a non-profit program, or a developer of Processing, Aggregation and Distribution (PAD) infrastructure in the Central Appalachian food system, we want you to know about our impact-forward, flexible financial products that can help you advance your work, get ready to take on additional investment for larger projects or capital needs, or scale up your existing operations.

Invest Appalachia provides two distinct capital tracks to meet your business where it's at:

Invest Appalachia Fund

For larger capital needs, including business acquisitions, real estate purchase or development, large equipment purchase, or business expansion, the IA Fund provides flexible, large-scale financing (from $100,000 up to $1 million or more) customized to your project needs. Learn more here.

Catalytic Capital Products

For smaller capital needs that aren't a good fit for typical financing, IA's Catalytic Capital pool offers highly flexible investment options. Currently, Food & Ag projects are our top priority for the Catalytic Capital pool of funds. These investments are highly customized to your project needs and repayability, but typical terms might include:

- Typical range is $10k-30k, though requests for higher amounts can be considered on a case-by-case basis
- 0% interest financing
- Repayment terms of up to 6 years, with the possibility to delay payment for the first 12-24 months.
- Unsecured (in other words - no collateral is needed)
- No credit check (Applying does not involve a credit pull or even a soft inquiry on your credit report)
- Reporting requirements: Impact reporting required annually

Our Funds Can Be Used For

- Bridging reimbursement or future revenue, such as bridging a reimbursable grant provided by a government or private philanthropic entity, or bridging expected seasonal revenue. Reimbursable grants that could be bridged through our funding may include USDA programs, ASAP, Kentucky Agricultural Development Fund, Tennessee Agricultural Enterprise Fund, Virginia Specialty Crop & Market Access Cost-Share, North Carolina Agricultural Development and Farmland Preservation, West Virginia Speciality Crop Block & Ag-Infrastructure, Ohio Agricultural Infrastructure & Value Added Grants and others.

> *Disclaimer: Clients should familiarize themselves with federal and state funding compliance and administrative/ accounting requirements before taking on these funds. If you need support with this, we may be able to refer you to a community partner that can provide assistance.*

- Pre-development costs, such as feasibility studies, legal and consulting fees, engineering and design and land preparation for infrastructure development, environmental reviews, regulatory approvals, silvopasture implementation, crop installation or crop establishment
- Project and implementation financing for real estate or infrastructure development (including clean energy or construction)
- Purchasing inputs, supplies and/or equipment (i.e. refrigeration, farm equipment)
- Working capital for marketing, personnel, contractors and other operating costs
- Other needs for your food/ag business

If you need this funding in hand before the end of the year for the 2027 planting season, be sure to apply by the first week of October. Otherwise, you may also apply for the next round of funding which will likely be made available in February, with applications due by early January.

Please note that you must be an LLC, non-profit, local government to receive IA financing. We do not lend to individuals.

Use Case Examples

PROCESSING POWER

Scaling Regenerative Poultry for a Small-Scale Producer

Sacred Web Farm is a small-scale poultry operation committed to regenerative practices, expanded access to organic eggs and meat, and education around regenerative farming. When they were ready to invest in poultry processing equipment to increase revenue and support business growth, they pursued an AARFBC Business Builders grant. But their processing needs were moving faster than the grant process.

Through Catalytic Capital bridge funding (fully repayable but flexible), Invest Appalachia provided the upfront capital needed for Sacred Web to move forward with its equipment plans while awaiting reimbursement from an AARFBC Business Builders grant. This allowed the farm to scale at the right moment without taking on misaligned debt.

FROM FARM TO FRIDGE

Investing in Cold Storage for a Rural Farm Store

New Roots Community Farm received a Catalytic Capital investment structured for revenue-based repayment to support the purchase of key merchandising equipment for their farm store.

The investment enabled the farm store to refrigerate and freeze its products and to carry frozen meat and other local goods. This expanded access to locally produced food while strengthening their retail infrastructure, supporting regional farms, and improving reliable access to fresh food in a rural community. Increased sales revenue allowed the farm to expand operations and pay back IA at their own pace.

SECURING THE SITE

Real Estate Investment to Anchor a Regional Meat Facility

Roane County Custom Beef & Pork (Roane Meats) is developing a locally owned meat processing facility in East Tennessee to serve farmers across a 17-county region.

The new plant will expand regional processing capacity and offer value-added services that support small and mid-sized producers, humane handling practices, and reliable access to safe, locally processed meat. Invest Appalachia provided flexible upfront investment via our Catalytic Capital pool, allowing them to purchase a site for the processing facility and move forward with plans and investment for the full plant build-out, with repayment tied to the project's progress toward construction.

In this case, a small recoverable grant is helping this borrower get on the path towards a larger investment from the IA Fund!

What Will We Need From You?

You are welcome to start a conversation with us before you have completely gathered all of the documents below. We would be glad to help you connect to the resources that you need to provide a full application.

- **Total Project Cost:** Total cost of the project you are implementing from all sources.
- **Amount Requested from IA:** Total amount requested from us.
- **Project Status:** Where are you in the tangible implementation of this project? When and how do you anticipate new capital sources will come into the project?
- **List of Funders Contacted:** Who else have you approached for capital – either loan products or grant funds? At what status is your request? (Not yet applied, pending, denied, committed)
- **Uses of Funds:** What are the uses of the funds you are requesting from us, as well as the planned uses of funds for the project as a whole (from all sources).
- **Requested Financing Terms:** "We're seeking a loan with a x-year term, x-year interest-only period, and x% interest rate."
- **Credit Enhancements:** Helps us assess if IA credit enhancement tools can support your financing package. "We're seeking a loan with a x-year term, x-year interest-only period, and x% interest rate."
- **Historic Financials/Income Statement (Template):** In most cases, a funder or lender will require at least one, but ideally three years of historic financial statements. This may include tax returns, 990s, or annual income statements. You may also use one or more of the examples in this linked template. Some exemptions may be made for startup projects without historical financials.
- **Balance Sheet: (Template)**
- **Financial Projections (Template):** At least one, but ideally three years of financial projections for your project/business.
- **Proof of Good Standing:** Confirms your business is legally registered and active with your state's Secretary of State.
- **Pitch Decks, Business Plans, Previous Grant Applications:** Any documents that explain your project, the rationale and feasibility behind the implementation of the project, and other strategic planning documents related to your project.
- **Evidence of Community Support:** Letter of support and other evidence of your community's support for your project.

Get Started

You can review more about our investment process at **www.investappalachia.org/getting-started** and you can apply for one of our recoverable grants at **www.investappalachia.org/submit-project**. Please contact us at **intake@investappalachia.org** with any questions.