**Four Corners Slow Money**

**“In a Pickle” Loan Fund**

**(Short-Term/ Emergency Loan Fund)**

Does your farm or food system business need a small, quick turnaround, zero interest loan for an unplanned expense? We understand that you may be feeling stressed for time during the growing season. Let us know how we can help. This page summarizes FCSM’s values and intent in making small, quick turnaround loans available. The application is at the bottom of this page.

**INTENT**:

Residents of the Four Corners support local farmers and food businesses through funds for zero interest loans. Four Corners Slow Money wants to keep that money working in between annual cycles, by providing micro loans in response to equipment emergencies or urgent supply needs in time to help you succeed. Please keep in mind, FCSM loans are for farming and food enterprise purposes – they are not personal loans.

**AMOUNT:**

The FCSM short-term loan fund provides zero-interest loans of **up to $1,000** to farmers and food entrepreneurs aligned with FCSM’s values (see below).

**APPLICATION:**

We respect your time and have made this application process really quick. It should take you about 30 minutes to apply. Contact us if you have questions (info@fourcornersslowmoney.org). It is the FCSM Steering Committee’s intent that micro loans will be approved in 1 - 2 weeks.

**REPAYMENT SCHEDULE:**

Loans are expected to be repaid within 6 months, and no longer than 12 months. FCSM expects that loan repayment will be a priority for recipients.

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**VALUES**:

Here are Four Corner’s Slow Money’s values. We stand behind Farms and Food Enterprises that support and reinforce the following values:

LOCAL: Raise, source, process and sell food within our region of Southwest Colorado (La Plata, Montezuma, Dolores, Archuleta & San Juan Counties) or Northern New Mexico (San Juan County).

SOIL: Farms or food enterprises dedicated to regenerating soil, using long-term sustainable (organic, biodynamic, agro-ecological, zero-pollution, 7 generation or other) practices.

DIVERSITY: Enterprises supporting a diversity of crops, people, and cultures; increasing resilience to future climate change, celebrating cultural heritage, and in a reciprocal relationship with our local landscape

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

FINANCIAL: Enterprises use sound financial practices, demonstrate well-planned financial projections, and are committed to accountability for year on year success. FCSM larger loans fit into that planning, using the application format on the website. We all understand that, even with the best plans, unforeseen expenses occur. That’s the intended role of these urgent needs micro-loans, using a streamlined process.

MISSION DRIVEN:

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

**FCSM “In a Pickle” Emergency Loan Fund Application**

**Name:**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Address:** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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**Email:**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Phone Number:**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Business Name and Business Type (Farm or Food Entrepreneur)**

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**Years in Business:** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Markets Served:** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**This business is aligned with Four Corners Slow Money values described above.** Yes / No

**I/We are reasonably confident in being able to repay this loan within six months.** Yes / No

**Amount of loan requested:** $**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**What would your ideal repayment plan be?** **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

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**Summary of the farm/food enterprise AND purpose of this loan request: (3-4 sentences. If multiple items or services are being purchased, please specify how much each cost.)**

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**REFERENCE**:

Name and relationship:

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Contact information:

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Email this application to: [info@fourcornersslowmoney.org](mailto:info@fourcornersslowmoney.org)

Our Review Committee will evaluate loan applications, and award the loan based upon the discretion of the Review Committee.

FC Slow Money is not like a bank. We are open to considering applicants that would otherwise have a difficult time finding funding. Please keep in mind, FCSM loans are for farming and food enterprise purposes – they are not personal loans.

We encourage quick repayment of micro-poans. This is to keep the funds revolving through our local food economy and support other farmers as quickly as possible.