



M A N D E L A  
M A R K E T P L A C E

# HARVEST TO MARKET

## Loan Program

0% financing for  
under-resourced producers  
growing the  
**FRUITS & VEGETABLES**  
our communities  
need the most



### What is a Harvest to Market Loan?

Leveraging a long history of partnership with local farmers, Mandela MarketPlace and FarmLink have created the Harvest to Market loan - making \$100,000 of loan funds available to under-resourced partner farmers.

Loan amounts vary, depending upon agreements made between Mandela MarketPlace and the borrower regarding a year's worth of produce purchases.

The Harvest to Market loan ensures adequate capital is available to support farmers and crop production, while guaranteeing that fresh and affordable produce is accessible in under-served communities.

### How Does It Work?

- Purchase Order**
  - Farmer & Mandela MarketPlace negotiate fair & fixed pricing, and total quantities to be sourced for the duration of 1 year
- Due Diligence**
  - Farmlink and Mandela MarketPlace carry out due diligence, and draft agreements
- Advance \$\$\$**
  - Once agreements are approved & signed, Farmlink advances funds directly to the farmer
- Payments from Farmer**
  - The farmer 'repays' Mandela MarketPlace, in produce
- Payments to Farmlink**
  - Mandela MarketPlace pays Farmlink, based on monthly farmer produce 'payments' statements
- Loan Fee**
  - The 5% loan fee charged to this loan is covered by Mandela MarketPlace, making this a 0% loan to the farmer



### What's Special about this Loan?

Eligibility is based on farmer need and history of partnership with Mandela MarketPlace

No traditional collateral requirements. Loans are 'collateralized' by negotiated purchase orders

0% interest rate loan for eligible farmers

In partnership with



CALIFORNIA  
**FARMLINK**