



SOMETIMES A LITTLE CHANGE CAN MAKE A BIG DIFFERENCE.

Whole Foods Market® is committed to the concept of fresh, healthy, local foods. Since the beginning, we've supported local products and those who supply them. In addition to featuring local products in our stores, we're putting our money where our mouths are by providing up to \$10 million in low-interest loans to independent local farmers and food artisans. We're proud to support small producers who need a hand, not a handout, to help make their dreams reality.

THE PROGRAM

- Strengthens the partnerships between Whole Foods Market and local producers
- Works with producers to expand the availability of high-quality local products for our customers
- Supports the communities where Whole Foods Market does business
- Reinforces Whole Foods Market's commitment to environmental stewardship

THE PRODUCERS

- Must meet Whole Foods Market's Quality Standards and standards for animal welfare
- Use funds for expansion and capital expenditures (e.g., buy more animals, invest in new equipment and infrastructure, or expand crops), not operating expenses
- Have a viable business plan and adequate cash flow to service debt

THE PROCESS

- Streamlined process with fees, interest rates, and paperwork minimized
- Targeted loan amounts between \$1,000 and \$100,000 (maximum \$25,000 for start-ups)
- Loan amount not to exceed 80% of total project cost
- Low, fixed interest rates (currently between 5% and 9%)
- No penalty for early repayment
- Collateral required
- One-time minimal processing fee covers administrative expenses, including credit report
- Approval and terms dependent on product characteristics, risk assessments and use of proceeds
- Opportunity to apply for additional financing after one year if initial loan is in good standing
- Existing vendor relationship with Whole Foods Market preferred
- Applications accepted on a rolling basis

GET STARTED

For an application, talk to your local Whole Foods Market contact or visit us online at wholefoodsmarket.com/loans

For general information, email us at LPLP@wholefoods.com or call 512-482-0895.

