

MAD CAPITAL

MAD AGRICULTURE
www.madagriculture.org
www.theperennialfund.org



Flexible financing built for organic farmers. Mad Capital tailors loans to organic farmers who have unique needs, rotations, crops, and markets, that leave most lenders bewildered. We help you quickly and easily access financing that aligns with your farm and gets you to your financial goals faster. **To learn more, call us at (312) 380-1411.**

WHAT SETS US APART

We only work with organic and transitioning farmers. We offer custom financing for your farm and goals. Mad Capital offer longer term operating loans with flexible repayment schedules to match the cash flow of your farm.

USES

1. Transitioning land to organic
2. Managing organically
3. Re-perennializing
4. Expanding acreage

HOW IT WORKS

	TO DO	EST. TIME
STEP 1	All documents received	3 Days
STEP 2	Term sheet drafted and sent to you	Less than 1 day
STEP 3	Loan documents drafted	Under 2 Hours
STEP 4	Loan documents signed	Under 2 Hours
STEP 5	Funds disbursed	Received in 1 business day

Start to finish in 4-5 business days

Reach out to Brandon Welch at (312) 380-1411 or brandon@madagriculture.org to learn more.

LOAN FEATURES

SIZE:

\$50,000 to \$1,500,000 yearly

USE:

Nearly all operating needs. Any purpose other than purchasing land.

TYPE:

Revolving line of credit/operating loan; you can borrow, repay, and re-borrow multiple times. Term loan; amortized or reduced amortization with balloon payment at the end

COLLATERAL:

>80% LTV; crop, livestock, insurance, equipment, land, guarantees.

INTEREST RATE:

4-8%; Fixed for the life of loan.

REPAYMENT:

Interest only, payable yearly, principle can be repaid anytime without penalty. You can carry a balance year over year. This is particularly helpful during organic transition years.

TERM:

1-8 years

FEES:

No application, origination, or annual fees.

SERVICES:

Access to premium food and crop markets, on-farm research, media / video, and land + business planning