

BENEFITS OF INTEREST-ONLY TRANSITION FINANCING

Free up/Increase cash flow

Reduce loan payments with an interest-only structure (when compared to payments that include principal and interest)

Provide time to turn profit/Build production history

Access financial flexibility while your operation transitions and builds performance data and establishes profitability

More purchasing power

When calculating the ratio of how much you have against how much you owe for creditworthiness, lower payments can help you access more capital

Manage Expenses

As commodity markets continue to rise and fall and impact farm income, keep borrowing costs lower with interest-only payments

Fix short-term financing until rates become more attractive

Lock in fixed financing while interest rates fluctuate, and then convert when the time is right, or at the end of the I/O period



ABOUT US

At AgriFinancial, we're a family. The majority of our team comes from an ag background with many still farming to this day. Backed by CGB and partnered with a broad group of capital resources, our dedicated, nation-wide team of ag experts looks forward to providing excellent service to you and your family and business for generations to come.

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All offers to lend are subject to approval. NMLS #1472 



TRANSITION FINANCING

Fixed rate, interest-only payments to get you through and beyond a change in operation



SETTING YOU UP FOR SUCCESS



Product Features

- 3-5 year terms
- Interest-Only (I/O) payments
- Fixed rates
- Convert to conventional financing at any time
- Comprehensive solution for various types of operations
 - Livestock
 - Row crop
 - Permanent plantings



HOW REAL PRODUCERS MADE TRANSITION FINANCING WORK FOR THEM



Rebalanced Financial Position During Expansion

3rd generation dairy farmer expanded dairy facilities. This loan refinanced real estate, consolidated debt, and funded 700 head of cows to meet new capacity. I/O loan lowered payments and enhanced cash flow while production increased over the 3-year term.



Transitioned Land Use to Organic Production

I/O loan proceeds funded a purchase of 675 acres of cut over timber land that is eligible for organic farm production. Interest-only terms for three years will better protect cash flow while land is cleared and transitioned for organic crop production.



Developed Permanent Planting

These raisin grape growers planned to redevelop 420 acres of their land, transitioning it to conventional almonds. I/O terms reduced payments while land was cleared and prepped for almond production. Loan proceeds purchased two-year old trees, fast-tracking time to full production with the 5-year loan term.