

## Upper Shore Region Agricultural Equity Incentive Matching Fund

# Sustaining Futures in Farming



### HARVESTING HOMEGROWN PROFITS

Over 1,400 farms advance the agricultural economy in Cecil, Kent, and Queen Anne's Counties, and the Upper Shore Regional Council (USRC) is investing in those investing in our rural working lands. Together with the Maryland Agricultural and Resource-Based Industry Development Corporation (MARBIDCO), USRC has developed an incentive fund to bolster agricultural businesses within our regional economy.

Upper Shore farms generate revenues of over \$294 million, but costs and seasonal variables impact bottom lines. Expanded access to capital plants possibilities for new and established agribusinesses and energizes our local economy.

### FORTIFYING OUR FARMS

Designed to incentivize loan requests from food and fiber-producing farms in the Upper Shore region, this program will connect farmers with vital resources by making a 5% equity contribution towards financing a project funded by a MARBIDCO loan. Funds provided will help farmers to meet lender down-payment requirements and improve the credit quality of their applications.

### ELIGIBILITY

USRC funding assistance can be used with the following MARBIDCO programs:

- Maryland Resource-Based Industry Financing Fund
- Rural Business Equipment and Working Capital Loan Fund
- Maryland Vineyard/Hops/Tree Fruit Planting Loan Fund
- Forestry Equipment and Working Capital Loan Fund
- Maryland Shellfish Aquaculture Financing Fund
- Maryland Remote Setting Shellfish Aquaculture Loan Fund
- Rural Business Energy Efficiency Improvement Loan Fund

### APPLY

Upper Shore applicants should follow the regular MARBIDCO application process. Applicants will be approved by meeting MARBIDCO's underwriting criteria for each loan program.

Visit [MARBIDCO.org](http://MARBIDCO.org) for more information, or call 410-267-6807.

To learn more, please call USRC at **(410) 810-2126**.



**UPPER SHORE**  
Regional Council

Uniting Strategic Resources for Communities



**MARBIDCO**  
growing rural ventures<sup>SM</sup>