

FOOD SUPPLY CHAIN GUARANTEED LOAN PROGRAM

Partner With XRC To Leverage Competitive Terms To Expand Your Food Supply Infrastructure

As a USDA-licensed lender, X-Caliber Rural Capital (XRC) is pleased to offer affordable financing through the United States Department of Agriculture's newest program for food system projects that strengthen and expand food supply chain infrastructure. The new program aims to fund start-up or expansion of food supply chain activities, address supply chain bottlenecks, and increase capacity in the country's food supply chain. The XRC team has tenured, specialized expertise in all of the USDA's loan programs and is committed to working with you to create the best financing to help bolster key supply chain infrastructure investments to support scalability and long-term operational investments.

ELIGIBLE AREAS Unlike most USDA loan programs, the Food Supply Guaranteed Loan Program is available in all geographic locations – rural or urban.

PROGRAM ALLOCATION Only \$1.4B is allocated for this short-term program. Because of the geographic availability, funding could cap out quickly. We encourage all potential applicants to apply as soon as possible.

TERMS

- Loan ranges of up to \$40MM
- Maximum loan term of 30 to 40 years based on use of funds and average life expectancy of the collateral
- Fixed or variable rates

QUALIFIED APPLICANTS

- A business engaged in, or proposing to engage in, aggregating, processing, manufacturing, storing, transporting, wholesaling, or distributing food; or
- A business with existing or proposed contractual, lease, or service agreements with another entity or entities, including affiliated entities, which are engaged in, or proposing to engage in, aggregating, processing, manufacturing, storing, transporting, wholesaling, or distributing food

PROCEEDS

- Purchase and development of land, buildings, or infrastructure for public or private commercial enterprises or industrial properties, including expansion or modernization
- Startup costs, working capital, inventory, and supplies in the form of a permanent, working capital term loan
- Leasehold improvements
- Constructing or equipping facilities for lease to public or private enterprises engaged in commercial or industrial operations
- Financing for mixed-use properties where at least 50 percent of building's projected revenue will be generated from food supply chain-related business uses
- Purchase of machinery and equipment
- Debt refinancing
- Takeout of interim financing

For more detailed program information, please inquire with your loan originator or email info@xrcusda.com