



Financing Our Foodshed

April 2019

Slow Money Central Virginia is one-year old in May. We could not be more energized by the progress we've made in a year, and by the plans we have for the many years to come.

Supporting the financial needs of our local farmers is truly a rewarding endeavor. Our latest loan is a testament to that by all means. In April, [Little Hat Creek Farm](#), run by Heather Coiner and Ben Stowe in Nelson County, received a 0% SOIL loan to help them purchase new equipment for their amazing on-farm bakery. You can read more about the farm and the loan below.

Thank you again to all our supporters who are enabling us to pursue our mission to provide financial stewardship to small-scale farms and food entrepreneurs in the local foodshed. And if you have not yet done so, please...

Become A Nurture Capitalist Today!

This is a grassroots effort! We hope as many people as possible will support our mission. **Any size charitable contribution** you can make to our SOIL revolving loan fund goes a long way toward helping us help the local foodshed with its financial needs. Our demand for loans continues to grow every day. Please help us to meet the needs of our local farmers in any way you can. Thank you.

[Become A Nurture Capitalist Today!](#)

Little Hat Creek Farm

[Little Hat Creek Farm](#) is a diversified ecological vegetable farm with an on-farm wood-fired bakery. The farm is located near Roseland in Nelson County and is owned and operated by husband-and-wife team Ben Stowe and Heather Coiner. Ben oversees the dozens of varieties of the most succulent seasonal vegetables, herbs and berries, while Heather keeps the bakery pumping out delicious breads and pastries. She sources much of her grain from local/regional organic growers and is one of the founding members of the [Common Grain Alliance](#). With the help of a 0% Slow Money loan, the farm will be purchasing a new commercial bakery dough sheeter, a machine that rolls out pieces of dough to a desired thickness. The dough sheeter will not only reduce labor hours, it will greatly increase production to meet the demand for their pastries. You can find their breads, pastries, and amazing vegetables at the Charlottesville City Market and the Nelson County Farmers Market. As always, we'll keep you posted on the farm's progress on our [website](#), [Facebook page](#), and [Instagram account](#).



Heather Coiner and Ben Stowe from Little Hat Creek Farm, with their twins Samuel and Hazel

Nurture Capital At Work

With five loans now in our portfolio, there are lots of exciting things happening this spring as a result of our community of nurture capitalists coming together to support the needs of the local foodshed. Below is a snapshot of some of the fruits of your collective efforts. Thank you again to all our supporters for making these things happen!



New rollout nest boxes for the laying hens at [Free Union Grass Farm](#)





New mushroom bag tumbler in action at [Sharondale Farm](#)

Always Accepting Farmer Loan Applications!

The mission of Slow Money Central Virginia is to support the financial needs of farmers and food entrepreneurs in our region. Our inaugural program called **SOIL (Slow Opportunities for Investing Locally)** is a 0% revolving loan program. We accept applications on a rolling basis. We can't stress enough that no request is too small, as we want to be a friendly source of capital to help farm businesses grow in a way that's best for them.

[Slow Money Borrower Information Form](#)



2019 Conservation Stewardship Program Now Open!

Arguably one of the most important programs for local farms in the Farm Bill, the Conservation Stewardship Program was almost decimated in Farm Bill negotiations last year. Fortunately it wound up being protected and improved. The CSP helps farmers implement comprehensive, whole-farm resource stewardship, with a strong emphasis on soil health practices that improve long term productivity, profitability, and resilience as well as protecting soil, water, and other resources. The deadline for initial applications is May 10.

[Click here for a good summary of the CSP and other policy updates from the Virginia Association for Biological Farming](#)



Impact Investing News at Tom Tom

Slow Money Central Virginia attended an Impact Investor meet-up at the Tom Tom Festival in early April. It was hosted by

[Social Entrepreneurship at Uva](#) and the [Virginia Impact Investing Forum](#). At the meet-up, it was revealed that Gov. Northam had earlier that afternoon announced an initiative to encourage economic growth in Virginia's Opportunity Zones. This is a topic our organization expects to be actively engaged in down the road so we are pleased to hear about the announcement.



[Click here to read the full press release](#)

Sign Up for Peer-to-Peer Opportunities

In the past several months we have presented a few opportunities for peer-to-peer loans in the local foodshed. We use this strategy for those loan requests that are too large for our current SOIL fund reserves, or for requests from off-farm food businesses. Due to the growing number of these opportunities we are seeing, and expect to see in the future, we are trying to better systematize our approach. If you are interested in being contacted about peer-to-peer lending opportunities as they arise, please fill out the [Lender Information Form](#) on our website so we can curate the opportunities according to your interest.



[Peer-To-Peer Lender Information Form](#)

Other Events & Opportunities

Investing for the Common Good

*April 25, 2019
6pm-8:30pm*



Slow Money Central Virginia Co-Founder Hunter Hopcroft will be serving on a panel at the Investing for the Common Good Forum. It is conducted by [Common Good RVA](#), a network of Richmonders who are inspired to use their daily work to seek the common good of their city. Keynoting the event will be Matt Illian, executive director of the [Virginia Impact Investing Forum](#).

[Event Details](#)

Ellen Polishuk at Real Local RVA Meeting

May 6, 2019
10:30am-11:45am



The May [Real Local RVA](#) meeting will feature a talk by Ellen Polishuk, a pioneer in the Virginia farming community. Ellen, who for many years managed [Potomac Vegetable Farms](#), now runs a consulting company called [Plant to Profit](#). Ellen is going to tackle the topic of "Mitigating the Crazy" in the local food scene. This meeting is not just for farmers - it's for small local food businesses, wholesale buyers, and eaters.

[Event Details](#)

Free Union Grass Farm Tours

May 11, 2019
... and thru the Summer!



See for yourself some of the improvements at Free Union Grass Farm made with their Slow Money loan, as well as all the other amazing work on the farm. They will be holding farm tours at 10am on several Saturdays throughout the summer. The next one is May 11.

[Click here for all farm tour dates](#)

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