

Reenvisioning Risk

A Collaborative Approach to Innovation

in Your Work and

Access to Farmland & Capital

**15th Annual
Vermont Farm to Plate Network Gathering
Burke Mountain
November 21, 2025**

This breakout session organized by the Network's Equitable Access to Farmland & Capital Priority Strategy Team in collaboration with the Land Access & Land Use Topic Exchange.

Reenvisioning Risk

Team of Storytellers & Facilitators:

- **Session Organizer & Co-facilitator: Eric DeLuca**
 - Curator, Farm to Plate equitable access to farmland and capital team
 - Principal, Leverage Point Consulting
 - **Story of Farm Credit East's FarmStart Seed Capital**
- **Will Belongia: *Story of the SPROUT Loan Program***
 - Executive Director, Vermont Community Loan Fund
- **Alex Redfield: *Why and how proactive facilitation can support collaboration***
 - Policy Director—Wildlands, Woodlands, Farmlands & Communities
- **Emily Hartz: *A farm partners with a community land trust for the long-term***
 - Farmer, Milkweed Farm
- **Curtiss Reed, Jr: Co-facilitator**
 - Executive Director, Vermont Partnership for Fairness and Diversity

Reenvisioning Risk

Additional Session-Design Team Members:

- **Lechelle-Antonia Gray: Somatic facilitation**
 - Steering Committee Member, Farm to Plate Network
- **Chris Laughton: *FarmStart story***
 - Director of Knowledge Exchange and FarmStart Program Manager
 - Farm Credit East
- **Ellen Sabina: *Proactive facilitation to support farmland access & collaboration***
 - *Director of Farmer Engagement & Access, Maine Farmland Trust*
- **Ari Rockland-Miller: Session-Design Task Force**
 - Co-curator—Farm to Plate Land Access & Land Use Topic Exchange
 - VT Agency of Agriculture Food & Markets

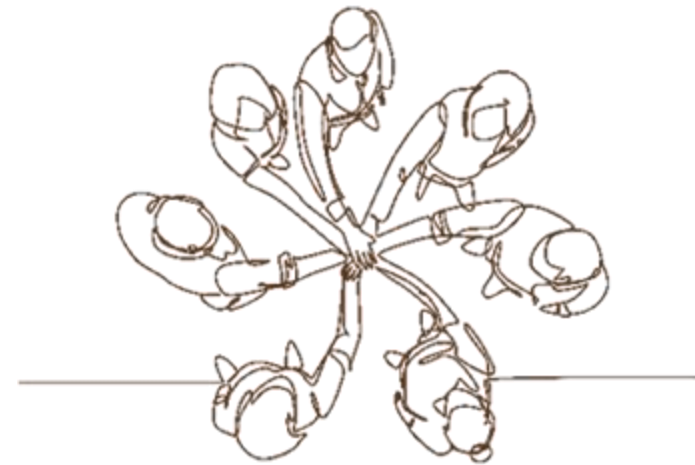
Reenvisioning Risk

Becoming a community for this session:

- We aspire to be a learning community together.
 - **Key Question:** *How do we know what we don't know?*
- Let's draw support from Cultural Agreements developed by the national Food Systems Leadership Network...

CULTURAL AGREEMENTS

- We honor and celebrate our **collective wisdom** - together, we know a lot!
- We are mindful of our **power, privilege, and how much space** we are taking up.
- We **take responsibility for impact**, regardless of intent.
- We **give grace** to one another and approach **conflict with curiosity**.
- We **challenge assumptions, respect our differences**, and **speak from our own experience**.
- We **honor confidentiality** - lessons leave, stories stay.
- We take care of our own **physical, mental, and emotional needs**.
- We **meet each other where we are**. Showing up is enough, and listening is participating.



Reenvisioning Risk

Stories of Collaboration & Innovation

- Before becoming a *de facto* “think tank” in the room, let’s hear some stories highlighting experiences in, approaches to, and aspects of collaboration & innovation
 - **Key Question:** *How was risk identified, framed, and addressed?*
- Farm Credit East’s FarmStart Seed Capital
- Vermont Community Loan Fund’s SPROUT Loan Program
- Perspectives and lessons learned re *proactive* facilitation of collaboration & innovation
- Milkweed Farm accesses long-term land tenure via Earth Bridge Community Land Trust



FARM CREDIT EAST

20 Years of FarmStart *Established 2006*

Vermont Farm to Plate Conference



- Designed for beginning farmers who may not meet traditional lending criteria
- Invests up to \$75,000 in capital with early-stage agricultural enterprises/ can be increased to \$125,000 after 1 year of progress
- Up to 5 years to pay back funds
- Rate: Variable, WSJ Prime (currently 7.0%)
- Provides operating funds for new or growing ventures (not designed for real estate)
- No collateral or down payment required
- Comes with a FarmStart Advisor to help position you for success

Origin Story

- \$2 MM Set Aside (partnership between FCE, CoBank, Yankee Farm Credit at the time)
- 2005: A new “Mission-related Investment Program” – sought Farm Credit Administration approval
- 2006: First investments made
- Original plan: Prime + 2% variable APR / 5-years
- Possibly 25% loss of principal?? (High-risk)
- Provide affordable entry point for less-qualified borrowers (subordinated nonrecourse debt)

Highlights of 20 Years (2006-)

\$2.8 MM Revolving Loan Fund (about \$2MM deployed)

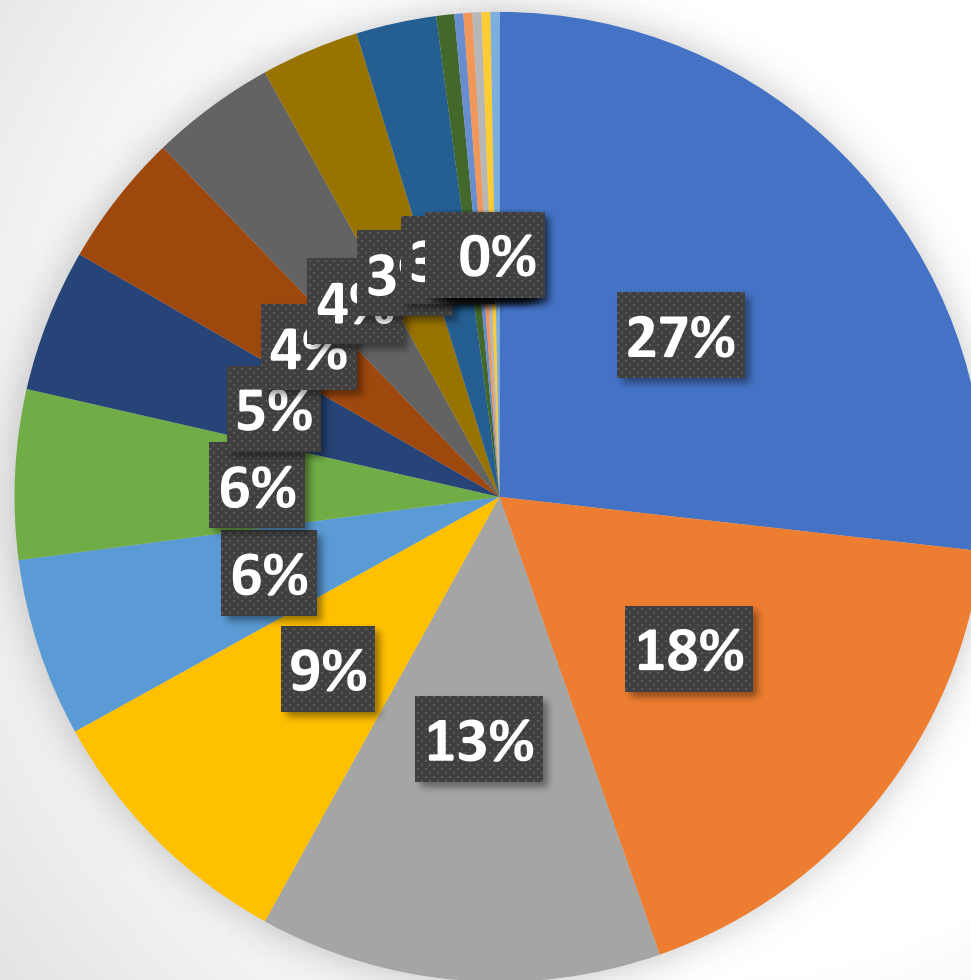
400+ Investments Approved across the Northeast

\$20 MM in Total Commitments made

38% Graduate to become regular Farm Credit
Customers

*Nearly all would not initially qualify for traditional
financing*

FarmStart Farm Types



- Vegetables
- Livestock
- Dairy
- FRB
- Cash Field
- Aquatic
- Fruit
- Maple Syrup
- Greenhouse
- General
- Nursery
- Xmas Trees
- Co-op
- Food Hub
- Logging



FarmStart: 20 Years of Believing in the Future of Northeast Farming, Fishing, and Forestry

SPROUT Loan Program

Vermont Community Loan Fund

- 50% of VCLF's overall lending is in the Food, Farm, and Forest industries
- SPROUT offers deferred-payment, low-interest loans
- The design of SPROUT is informed by FarmStart
 - Expanding the reach of the model
 - While serving enterprises ineligible for FarmStart

SPROUT Loan Program

R&D by the VT Working Lands Enterprise Initiative (WLEI)

- In 2015, the Working Lands Enterprise Board (WLEB) commissioned a study exploring potential financing tools beyond direct grants to enterprises.
 - Financing Tools Blueprints report to WLEB
 - Grants are the best and highest use of WLEI funds.
 - Blueprints included for three tools
 - One tool benchmarked FarmStart and similar models.

SPROUT Loan Program

Aligned Goals between WLEI and VCLF

- *Could scarce WLEI resources be used to achieve broader impact in the VT working lands economy?*
- VCLF brought loan dollars to the table, lending \$5 for every \$1 of WLEI funding received.
- WLEI funds enabled VCLF to offer loans at lower rates and non-standard payment schedules.
- WLEI also brought intangible assets, such as:
 - Creativity
 - Deep understanding of markets
 - Connections to businesses

SPROUT Loan Program

SPROUT Rates & Terms

- Low-interest loans of up to \$60,000
 - Average is about \$40,000.
 - VCLF has made 52 SPROUT loans since 2016.
- Terms range from two to seven years.
- Loans will typically feature:
 - Two years of 1% interest
 - A fixed 2% interest rate thereafter

Reenvisioning Risk

Emerging Themes & Lessons Learned:

- Trusting the relationship is important for success
- Key Question: *How do you develop a new relationship around a common goal?*
 - “Small, slow steps grew slowly into a bigger relationship.”
- “Value chain partnerships move at the speed of trust.”
 - *Angel Mendez, Executive Director—Red Tomato food hub*
- The importance of conflict management and interpersonal skills as key capacities for successful farm operation, especially collaborative farms
- The value of support by organizations like VT Farm & Forest Viability Program, VEDA, and VT Law & Graduate School.

Reenvisioning Risk

Key Questions:

- ***What do you do when you're starting on the outside/as an outsider?***
 - ***How do you wrap your mind around that learning curve?***

> Confronting Power Imbalances:

- ***Is it safe and possible to say: Do you realize the thing you decided needed to be done looked like inequity to us?***
- When a stakeholder is in a state of being unconsciously unskillful...
 - *Can this be called to their attention?*
 - *Is it possible to recognize this as an opportunity for them to learn something necessary?*

Reenvisioning Risk

Key Questions:

- *How do you make a decision that prioritizes personal considerations over business considerations?*
 - Avoiding founder syndrome
 - Questioning the assumption that “I = the business”
 - **The Strategic Pause:** Recognizing and acting on the need to take time *for the business*—e.g. to step back from some operational activities for a year.
 - Boundaries
 - A magic word
 - A fundamental concept

Reenvisioning Risk

Key Questions:

- *How much is risk fear-based?*
- *Is risk linear or non-linear?*
 - *Can we predict...*
 - *The risk?*
 - *The outcome?*

Reenvisioning Risk

Small-Group Exercises:

- *Please share a positive experience you've had with collaboration.*
- *Brainstorm varieties of risk you've noticed:* There are many kinds of risk.
 - *What varieties of risk have you noticed in your work and efforts in the VT food system?*

Reenvisioning Risk

Transformative Action—Accountability Exercise:

- *What's 1 action you will take within your sphere of influence**
 - *over the next 3 weeks?*
 - *over the next 3 months?*

***sphere of influence:** All that we are able to affect but not directly control, including the actions of some people and systems you operate with...Understand the importance of the relationships [you] have... Using your position of authority [however defined] to inspire passion and drive in others to achieve shared objectives and goals.

- source: <https://theleadershipsphere.com.au/insights/spheres-of-influence-explained/>