

BeeHaven Specialty Cut Flower Farm



"You'd be surprised how breath-taking a specialty cut flower bouquet can be. It is our hope and vision to provide our local communities with fresh cut flowers for events and personal enjoyment rather than counting on flowers that have been grown in far away places," recounts Paula Rice, owner of BeeHaven Farm.

Family Business: Paula & Wm Rice involve their 9 children in their flower business which keeps everyone busy.

Knowledgeable Grower: BeeHaven Farm is a member of the ASCFG (Assn of Specialty Cut Flower Growers) which means they are in association with the leading cut flower growers in America. The association keeps them up on the latest in the industry, how to grow over 140 varieties, harvest and process flowers. They also attend annual conventions and grower schools.

After 7 years of growing flowers, BeeHaven needed to grow their business. FSA partnered with BeeHaven for their financing needs, offering them a simplified loan process with the microloan program, very low interest rates and longer terms.

"FSA gave us the little push we needed with their microloan program for us to build the infrastructure that we needed for our business", said Paula.

Contact Paula at (208) 267-1160 or www.beehavenfarm.com

IDAHO STATE FARM SERVICE AGENCY
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FSA, "the Lender of First Opportunity for Agricultural Customers in our Community"

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Bardell Faux, Farm Loan Mgr, Lewiston
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Beth Sant, Farm Loan Manager, Jerome
324-4325 x 110 Email: beth.sant@id.usda.gov

Call April or Cindy at 436-4777 x 2 Rupert, ID

Todd Tueller, Farm Loan Manager, Preston
852-0482 x 107 Email: todd.tueller@id.usda.gov

Dustin Carter, Farm Loan Manager, Blackfoot
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Micro-Loans
A New Tool for Idaho Farmers
Are You Looking for Ag Financing?



The Farm Service Agency (FSA) developed the Microloan (ML) program to better serve the unique financial operating needs of the beginning, niche and the smallest family farmer. The Microloan Program offers a simpler and more flexible access to credit.

Do You Dream About Farming or Ranching?

What FSA Offers Farmers & Ranchers:

- Over 70 years of experience in agricultural lending
- Agriculture Loans delivered in a timely fashion
- Agriculture Loans at low interest rates and extended repayment terms
- Individual financial planning and expertise
- A wide range of financial products and services
- Experienced loan officers familiar with unique cashflow lending



Introducing the Microloan Program:

- **Developed to better serve the smallest/niche farms**
 - Accommodates beginning farmers and those with no farming experience
 - Includes Community Supported agriculture (CSA's) & Farmers' Market Growers
- **Simplified Application Process**
 - 1-7 years repayment
 - Very low fixed interest rate
 - Loans for small agricultural-related operations
 - Loan limit is \$35,000
 - Includes Operating expenses such as:
 - Initial start up costs
 - Annual expenses
 - Purchase equipment, livestock, etc
 - Make improvements
 - Irrigation Costs
 - Delivery Vehicles
 - Family Living Expense



Where Do I Apply?

Apply for direct loan assistance at your local FSA office. Local FSA offices are listed on the back of this brochure or in the telephone directory under U.S. Government, U.S. Department of Agriculture, Farm Service Agency.

