



Beginning Farmer & Rancher Loan Program



Lee County, ARK Farm Loan Officer Precilla Wade and FLP borrower Isreal Gordon, Jr.

FSA Beginning Farmer Credits FSA for A Chance at His Dreams

With the help of the Farm Service Agency, young minority farmers like Isreal Gordon Jr., have the opportunity to achieve their dreams.

“My grandfather and my daddy were farmers. So, farming is all that I know. Farming has been passed down from generation to generation in our family,” Gordon says. Gordon is a third generation farmer in Marianna, Arkansas, who began his own farming operation in 2006 with financial assistance from the Farm Service Agency.

“Without FSA financing my operation, I would not have had this opportunity to do what I love. Through hard work and dedication I have been able to pay back FSA and all other debts for six years. ” Gordon has a row crop operation consisting of 1500 acres of wheat and soybeans.

In Fiscal Year 2011, the young farmer received an FSA low interest, farm operating loan (OL) and more recently applied for a Farm Ownership (FO) loan to purchase 150 acres.

With plans to continue to build on his operation, Mr. Gordon says the Lee County FSA staff has provided assistance that has operation has truly benefited from.

Gordon has also benefited from the Farm Service Agency’s Direct Crop Payments to help him successfully meet his farming goals. He received a CAP (Crop Assistance Program), payment in the amount of \$12,718.00 to assist him during the recent excessive rainfall in Arkansas and distressed economy. According to Farm Loan Officer Precilla Wade, “Besides the farm loan assistance, Mr. Gordon was approved to receive Direct and Counter Cyclical Program payments in the amount of \$25,143.00. He has truly been one of our success stories.”

Gordon stated, “Most banks require collateral in order to give you a loan and most beginning farmers don’t have that to start. I would not have had the necessary resources or finances to be successful if it had not been for FSA. FSA has allowed me to do what I love through their beginning farmer loan program.”

When asked what his plans for the future are, Mr. Gordon says “I look back at how my father farmed and raised me and my sibling. Hopefully I can do the same or better. In the future I hope to pass this down to my son to be a successful black farmer like me.”



United States Department of Agriculture
Farm Service Agency



Fast Facts

Story Champions: **Precilla Wade - Farm Loan Officer**
 Casie Person - Arkansas State Office

Program: FSA Beginning Farmer Loan Program

Quick Details:

The Farm Service Agency (FSA) provides direct and guaranteed loans to beginning farmers and ranchers who are unable to obtain financing from commercial credit sources. Each fiscal year, the Agency targets a portion of its direct and guaranteed farm ownership (FO) and operating loan (OL) funds to beginning farmers and ranchers.

A beginning farmer or rancher is an individual or entity who (1) has not operated a farm or ranch for more than 10 years; (2) meets the loan eligibility requirements of the program to which he/she is applying; (3) substantially participates in the operation; and, (4) for FO loan purposes, does not own a farm greater than 30 percent of the median size farm in the county. (Note: all applicants for direct FO loans must have participated in business operation of a farm for at least 3 years.) If the applicant is an entity, all members must be related by blood or marriage, and all stockholders in a corporation must be eligible beginning farmers

For more information on this and other FSA programs, contact your local USDA Farm Service Agency or visit us online at www.fsa.usda.gov.

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