

## Farm Loan Programs (FLP)



Clothilde Ntahomvukiye, 63 and Michele Mpambazi, 64 are married and farm together in the New Farms for New Americans project. They were both born in Bujumburi, Burundi. They have been farmers since they were children.

Their efforts were instrumental in reducing cultural and institutional barriers associated with language differences, financial resource limitations and lack of knowledge of credit programs and markets on the part of this newly emerging farming population.

Over time, the Parker brothers took on the role of teachers and supporters for the group, and the State Office directed its modest outreach funding to the “New Farms for New Americans Project” hosted by AALV.

In addition to conducting training sessions, often through interpreters, the Parker brothers linked the new farmers to affordable farm land, farm markets and restaurant sales opportunities once the vegetable harvest began. In full partnership with AALV staff, the Parkers provided the new farmers with technical assistance in developing farm business plans and successfully applying for micro-loans through FSA.

The Parkers overcame social, cultural and language barriers to achieve positive results, as the new farmers paid off their FSA loans at the end of the growing season and earned a significant profit. They are currently planning for a new season this spring, and the restaurants and farm market consumers who purchased their products last year are looking forward to the upcoming season and increased business.

At the conclusion of the growing season, these new Vermont farmers looked back on a very successful year and invited Paquin and the Parker brothers to attend their harvest celebration.

To illustrate the benefit of the innovative work done for the immigrant farmers and AALV, a representative of the group said to the Parkers and the Vermont FSA Office, “Thank you for allowing us to regain our dignity.”

The USDA Farm Service Agency (FSA) in Vermont is going above and beyond to reach socially disadvantaged farmers in the Green Mountain state. FSA’s Vermont State Executive Director, Robert Paquin, cites the outstanding work of two Vermont-based FSA employees in particular—brothers Brad and Larry Parker—as key to Vermont FSA’s success in reaching new immigrants from Africa and Asia and helping them adjust to farming in northern New England.

It all began when Paquin set up a meeting with the community-based organization, The Association of Africans Living in Vermont (AALV), to explore ways that Vermont FSA could support its work. Together, the Parker brothers and AALV were instrumental in providing technical expertise to Asian and African immigrants who were eager to return to their agrarian background, but unfamiliar with the challenges of farming in Vermont, let alone in a whole new country and culture.

The Parkers consulted directly with the new Vermonters, providing training and technical assistance in production techniques, agribusiness and the process of attaining farm credit.



## Fast Facts

### Program: Farm Loan Programs

- FSA makes direct and guaranteed farm ownership (FO) and operating loans (OL) to family –size farmers and ranchers who cannot obtain commercial credit from a bank, Farm Credit System institution, or other lender.
- FSA loans can be used to purchase land, livestock, equipment, fee, seed, and supplies.
- FSA loans can also be used to construct buildings or make farm improvements.

For more information on this and other farm programs, contact your local USDA Farm Service Agency or visit us online at [www.fsa.usda.gov](http://www.fsa.usda.gov).

The U.S. Dept of Agriculture (USDA) prohibits discrimination in all of its programs and activities on the basis of race, color, national origin, age, disability, and where applicable, sex, marital status, familial status, parental status, religion, sexual orientation, political beliefs, genetic information, reprisal, or because all or part of an individual's income is derived from any public assistance program. (Not all prohibited bases apply to all programs.) Persons with disabilities who require alternative means for communication of program information (Braille, large print, audiotape, etc.) should contact USDA's TARGET Center at (202) 720-2600 (voice and TDD).

To file a complaint of discrimination, write to USDA, Assistant Secretary for Civil Rights, Office of the Assistant Secretary for Civil Rights, 1400 Independence Avenue, S.W., Stop 9410, Washington, DC 20250-9410, or call toll-free at (866) 632-9992 (English) or (800) 877-8339 (TDD) or (866) 377-8642 (English Federal-relay) or (800) 845-6136 (Spanish Federal-relay). USDA is an equal opportunity provider and employer.