



Desert Blooms: Nourishing Future Abundance Through Investment

# Increasing Agriculture Lending At Your CDFI

Panelists: April Anderson, Kristen Stambach, Melissa Curley  
Moderator: Skya Ducheneaux



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# Why ag?

Agriculture has long been a crucial part of Native economies and is currently an underutilized economic driver in Indian Country. With the ever deepening movement of food sovereignty, this session will discuss why investment into agriculture is critical and break down how to do it. We will explore the different facets of agriculture, how to best support your clients with technical assistance and the unique steps to agriculture lending!



# What is ag?

- Ranching/Livestock
  - Cows, buffalo, sheep, etc.
- Farming/Crops
  - Large & commercial or small & boutique
- Fishing
- Forestry
- Value Added
- Retail
- Transportation
- Full Circle
- Harvesting
- Sole proprietors or entities
- It can be anything!



# Where are we?

- 80,000 Native Ag producers on 60,000 farms (2.3% of producers)
  - 75% in livestock production
- \$3.5B in sales (1% of sales)
- 59M acres (6% of land)
- Increases from 2012 census
- More likely to be female and younger than non Native producers

\* We won't have the 2022 Ag Census data aggregated for Indian Country until August of 2024.

## Farm Specialization<sup>a</sup>

Three-fourths (75 percent) of American Indian/Alaska Native–operated farms specialized in livestock production, compared with about half (53 percent) of U.S. farms overall.

	<u>% of farms</u>
Oilseeds and grains	3
Specialty crops (fruits, vegetables, nursery)	8
Other crops	14
Cattle and dairy	42
Hogs and pigs	1
Poultry and eggs	2
Sheep and goats	15
Other animals	15

# 24,744

The number of AI/AN-operated farms specializing in beef cattle.

<sup>a</sup> Refers to the North American Industry Classification System (NAICS). More than half of a farm's sales come from the commodity.





## Trends

- Increase in going up the value chain
- More boutique operations
- Food security
- Bringing back the traditional ways
- Tribes and meat processing
- Needing Investment

# Value Chain

2022 Food dollar: Industry group (nominal)



# Market Study Findings

- \$43B in need
- 75% have off farm income
- want more TA
- interested in more climate smart agriculture
- operational diversification
- 73% need infrastructure and equipment upgrades

Click here to see the whole market study and regional breakdowns!





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# Sign up for our next cohort!

- Learn more in depth ag lending skills!
- 4 virtual sessions
- Peer to peer learning
- More FSA guarantee details
- Guest speakers
- Work through examples
- And more!



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