

INTRODUCING WHOLE FOODS MARKET®'S LOCAL PRODUCER LOAN PROGRAM™!

Whole Foods Market was founded on the concept of fresh, healthy, local food. Almost thirty years later, we remain committed to local food and to the producers who supply it.

Whole Foods Market aims to:

- Work with local producers to expand the availability of quality, local, and differentiated products for our customers.
 - Support the communities in which Whole Foods Market does business.
 - Strengthen the partnership between Whole Foods Market and local producers.
 - Reinforce the Whole Foods Market value of environmental sustainability.
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We will:

- Loan up to \$10 million annually to independent local producers.
 - Minimize fees, interest rates and paperwork.
 - Accept applications on a rolling basis.
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Eligibility:

- Producers must meet Whole Foods Market's Quality Standards.
 - Use funds for expansion and capital expenditures (e.g., buy more animals, invest in new equipment and infrastructure, or expand crops), not operating expenses.
 - All meat and dairy producers must meet Whole Foods Market's Animal Compassionate Standards.
 - All must have adequate cash flow to service debt, as well as a viable business plan.
 - An existing relationship with Whole Foods Market is a plus.
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Loan terms:

- Targeted loan amounts between \$1,000 and \$100,000.
 - Loan amount not to exceed 80% of total project cost.
 - Low, fixed interest rates (currently 5% to 9%).
 - Term and repayment of loan tied to the life of the asset financed.
 - Collateral may be required.
 - Monthly payments required after termination of grace period.
 - No penalty for early repayment.
 - \$65 processing fee covers administrative expenses, including a credit report.
 - Approval and terms dependent primarily on product characteristics, risk assessments, and use of proceeds.
 - Producer may apply for additional financing if initial loan is in good standing after one year.
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For an application, talk to your local Whole Foods Market contact or visit us online at www.wholefoodsmarket.com/loans

For general information, email LPLP@wholefoods.com or call 512-482-0895



Because sometimes a little change can make a big difference.