



*Growing*  
RURAL AMERICA

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 **COBANK**<sup>®</sup>



## Growing Rural America:

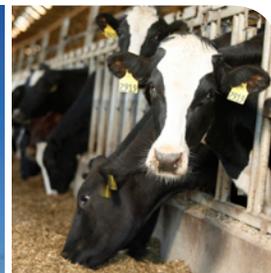
Expanding Service and Support to

- Small Agricultural Cooperatives
- Small Rural Infrastructure Providers
- Young, Beginning, Small Producers Served by Farm Credit Associations
- Local Food Markets
- Rural Communities

At CoBank, our mission is to serve as a dependable provider of credit to vital industries throughout rural America: agribusiness, water, communications and power.

We recognize the landscape of agriculture and rural America is diverse and complex and that some small or emerging cooperatives are being overlooked when it comes to financing and other technical assistance. To truly fulfill our mission and strengthen our rural communities, we want to serve them too whenever possible.

CoBank wants to help those cooperatives and rural infrastructure providers to grow and prosper. We recognize that many of today's successful agricultural cooperatives and rural infrastructure providers once faced similar challenges such as undercapitalization, lack of financial tools tailored to meet their needs and inadequate technical support to build their businesses. CoBank wants to help them overcome these challenges through its Growing Rural America initiative, in partnership with Farm Credit associations, cooperative development centers and those committed to the development of rural America.





## Co-op Start

One of the key foundations of the Growing Rural America Initiative, Co-op Start is designed to help boost emerging and existing small agricultural cooperatives through innovative financing, business mentorship and training. The program is made possible by partnering with co-op development centers throughout the country.

## Health care

Access to quality health care is vital to the prosperity of rural communities. CoBank's innovative Agricultural and Rural Community (ARC) bond program helps build essential community facilities, such as hospitals and health clinics, through an additional source of stable, dependable and flexible financing. Investments are made in partnership with other Farm Credit organizations, community banks and the USDA Rural Development Agency. CoBank can also use ARC bonds to meet other capital needs of agribusinesses and rural communities.

## Local foods

Demand is growing across the country for locally grown fruits and vegetables. CoBank's aim is to partner with Farm Credit associations to promote and support local food markets, community supported agriculture, and other types of non-traditional production that sustains rural diversity and economic vibrancy.

## Education

CoBank funds scholarships for students at universities across the country pursuing studies in finance, agribusiness, cooperative management and related disciplines. In addition, the bank provides support for a number of university programs focused on cooperatives and cooperative development. Such programs include the Graduate Institute of Cooperative Leadership at the University of Missouri, the Arthur Capper Cooperative Center at Kansas State University, the Quentin Burdick Center for Cooperatives at North Dakota State University and the University of Colorado Denver's Center for Commodities.

## Young, Beginning, Small

CoBank supports Farm Credit associations across the country in their efforts to provide financing, mentoring, outreach and education to young, beginning, small and minority farmers. These farmers and ranchers are the next generation of Americans who will put food on the plates of a growing world. We also support the Farm Credit System's national outreach efforts with YBS and minority farmers and ranchers. Farm Credit Council has dedicated staff to bring together the beginning farmer programs of national farm organizations with local Farm Credit institutions to provide the credit and expertise these young entrepreneurs need to succeed. Many new entrants to agriculture start farming in direct-to-retail market channels such as farmers' markets. This increase in beginning farmers from non-farm backgrounds means they're often unfamiliar with Farm Credit as a resource for starting their non-traditional businesses.

## Small Cooperative Outreach

CoBank has long served cooperatives of all sizes, but to best serve rural America we want to ensure that small cooperatives in rural areas have their needs met as well. This outreach is done in partnership with cooperative development centers, industry groups, and government programs.



We believe that thriving cooperatives and vibrant rural communities are not only the building blocks for success in American agriculture, but they're also the foundation of a strong, stable country. CoBank's Growing Rural America Initiative is designed to promote the success of U.S. agriculture by supporting small cooperatives and rural infrastructure providers along with young and beginning farmers served by Farm Credit associations, local food markets, and rural towns.



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