



Growing Farm + Food Businesses through Community Investments

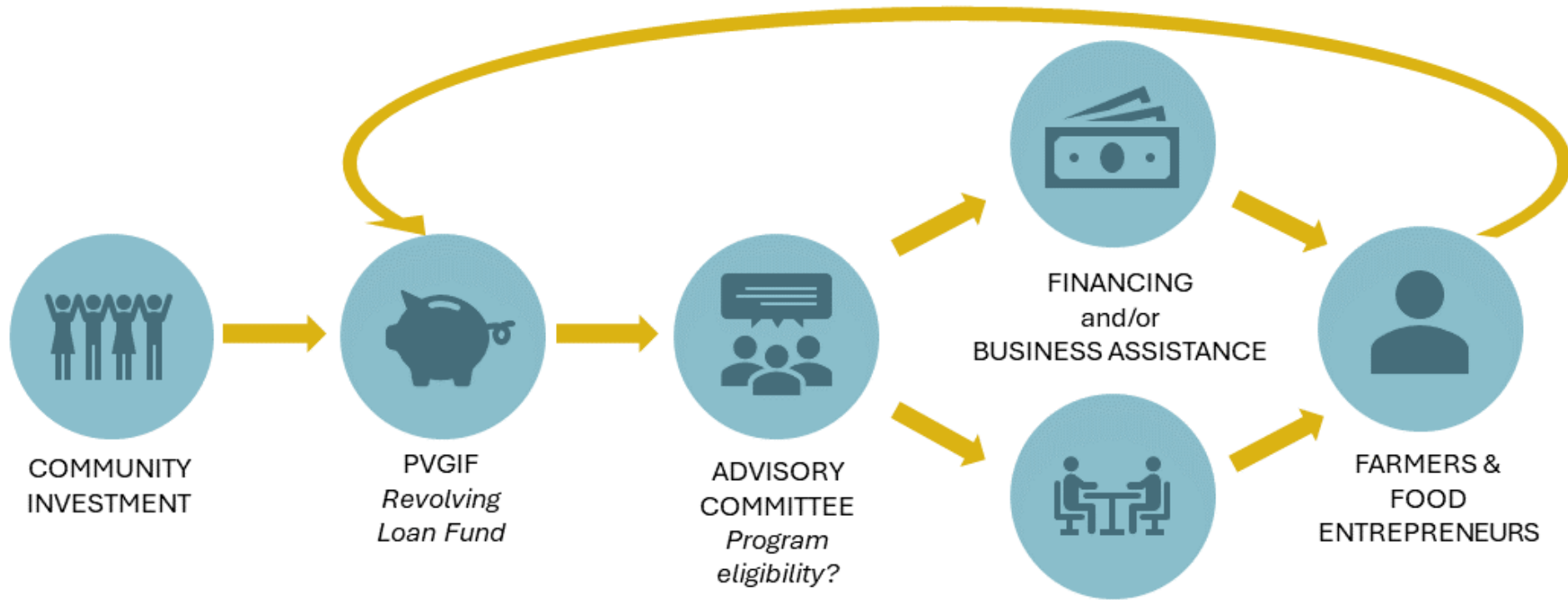
Farmers and food entrepreneurs obtain flexible financing and technical assistance that helps grow their businesses.

Community members invest in these businesses to help grow a stronger local food system.

Together, we all work to strengthen the local food economy — more vibrant farm and food businesses, more local jobs, and more access to healthy food in the Pioneer Valley.



How It Works



There are lots of ways to support the local food system. Why invest?

1. Community investment = resistance
2. MA farmers rely on this funding
3. PVGrows borrowers give back to the community
4. Investments help many food businesses over time so your dollar goes a lot further
5. A (modest) financial return*!

Current investor
experience



PVGrows Borrower Examples



Real Pickles (Greenfield)



Daily Operation (Easthampton)



Hager's Farm Market (Shelburne Falls)



Stillman Quality Meats (Hardwick)



Bardwell Farm (Hatfield)

PVGrows Advisory Committee



CommonCapital

Small Business Lending. Big Community Impact.

EQUITY TRUST

FUNDING THE FUTURE

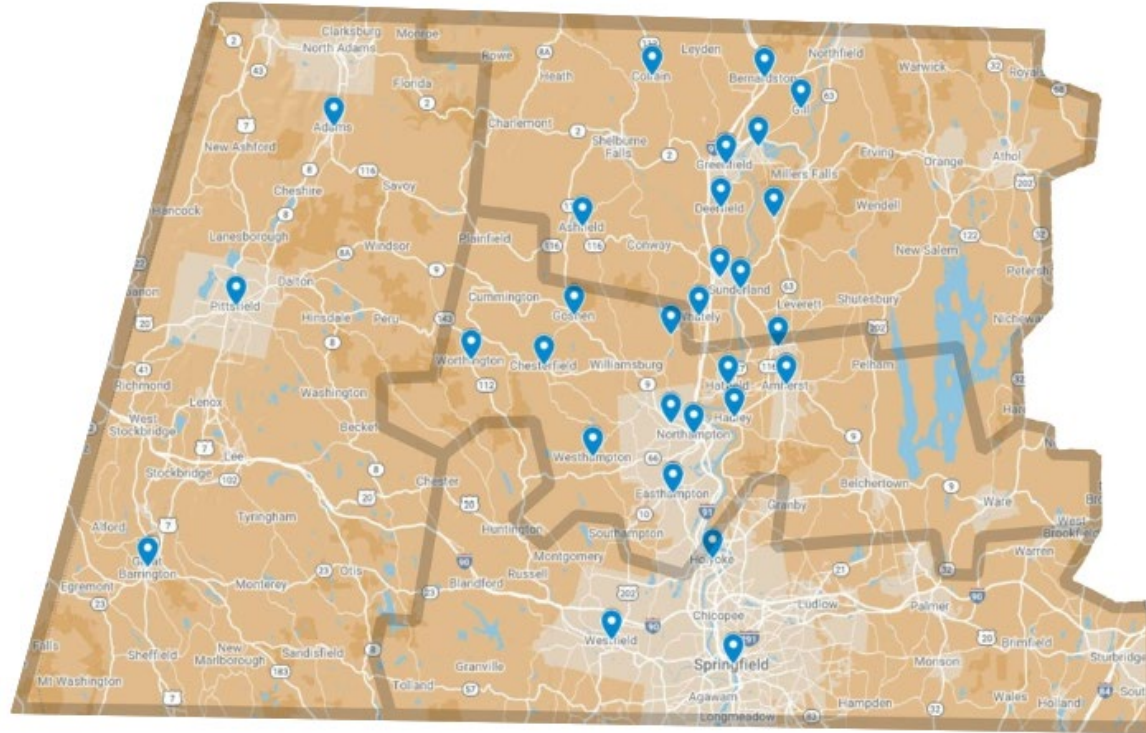
COOPERATIVE FUND
OF THE NORTHEAST



FRANKLIN COUNTY
CDC
COMMUNITY
DEVELOPMENT CORP.



Where Do We Work in Western MA?



PVGIF Geographic Focus: 70% or more of borrowers are located in western MA and a maximum of 30% of borrowers throughout New England and NY.

All Farmers Springfield	Cluck and Trowel Little Compton (RI)	Green Earth Poultry Greenfield	Mundo Artisan Foods Easthampton	Smiarowski Farmstand and Creamery Sunderland
Appalachian Naturals Goshen	Cotyledon Farm Leicester	Hager Brothers Farm Colrain	Mycoterra Farm South Deerfield	Song Sparrow Farm Florence
Artifact Cider Project Florence	Crimson & Clover Farm Florence	Heart Beets Farm Berkley	North Hadley Sugar Shack Hadley	Spirit Farm Westhampton
Artisan Beverage Cooperative Greenfield	Czajkowski Farm Hadley	Hickory Hill Farm Worthington	Nourish Wellness Café Northampton	Starhart Hollow Colrain
Atlas Farm Deerfield	Daily Operation Easthampton	Hillside Organic Catering Bernardston	Old Friends Farm Amherst	Stillman Quality Meats Worcester
Bardwell Farm Hatfield	Doubleday Farm Hadley	Hillside Organic Pizza Company Bernardston	Ostara Luna Farm Ashfield	Sutter Meats Northampton
Berkshire Co-op Market Great Barrington	Endeavour Transportation South Deerfield	Hosta Hill West Stockbridge	Real Pickles Greenfield	The Black Sheep Amherst
Bolduc Farm Westfield	Five Eyed Fox Turners Falls	Jared's Farm West Newbury	Reed Farm Sunderland	The Gill Tavern Gill
Carson's Cans Deerfield	Flat Rock Farm Chesterfield	Kosinski Farms Westfield	Sage Farm Bernardston	Wellness Croft Plymouth
Chamutka Farm West Whately	Flor Farm Foodies Holyoke	LaSalle Florists Whatley	Sawmill Herb Farm Montague	Wellspring Harvest Springfield
Checkerspot Farm Colrain	Full Well Farm Adams	Many Graces Farm Hadley	Shire City Herbals Pittsfield	What Cheer Fruit & Produce Cambridge
Chris' Farm Stand Haverhill	Gabriel Farms Montague	Mayval Farm Westhampton	Simple Gifts Farm North Amherst	Woven Roots Farm Tyringham
Ciesluk's Market South Deerfield	Ginger Love Café Easthampton	Morning Dew Farm Worthington	Six River Farm Bowdoinham (ME)	

Social Impact Notes

- Start at \$500
- Available to accredited and non-accredited investors who are residents of MA, CT, ME, NH, NJ, NY, and RI
- Fixed annual interest rate of your choosing up to 2%
- 3-year Notes automatically renew unless we hear otherwise

How to Invest in PVGIF

- Review the PVGIF Offering Memorandum
- Complete the Social Impact Agreement to be mailed with your check or we can send you a Docusign version and you can transfer funds to PVGrows
- Receive and retain the Social Impact Note
- Earn interest on your investment annually
- Reap the benefits of growing our local food system and local economy
- Look out for the PVGIF e-newsletters and invitations to upcoming events

Questions?