





Program Requirements:

- A completed Youth Ag Entrepreneurial Loan Program application and interview.
- A reference letter from an agriculture teacher, 4-H extension agent, employer, mentor, or another adult familiar with the applicant and project.
- A qualified adult co-borrower if the applicant is a minor.
- Ages 8 - 18

Loan Amount and Term

- Loan amounts will be determined on a case-by-case basis according to the needs and financial plan of the project.
- Loan terms to be determined on a case-by-case basis and will not exceed five years.

Educational Benefits:

- Learning to establish and maintain good credit
- How to complete a credit application
- Money management skills and loan repayment considerations
- Creating a budget and keeping good records

BUILD YOUR SUPPORT NETWORK

Applicants are encouraged to build a network of trusted adults who can provide guidance, encouragement, and accountability as their project develops. Agriculture teachers, 4-H extension agents, employers, mentors, parents, and other knowledgeable supporters can play an important role in helping participants learn, grow, and succeed.

A parent or legal guardian must be a primary co-borrower. With their signature as co-borrowers, they support the decision to secure the loan and agree to help repay the loan as needed. The primary responsibility for project repayment is the youth.

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HERITAGE BANK of the Ozarks

NEIGHBORS **SERVING** NEIGHBORS

YOUTH AG LOAN PROGRAM

ENTREPRENEURIAL

Member FDIC

GROW **YOUR** PROJECT BUILD **YOUR** FUTURE

Our Youth Ag Entrepreneurial Loan Program is designed to help 4-H and FFA members develop and expand agricultural projects, Supervised Agricultural Experiences, and other agriculture-related business ventures.

Through the program, young Neighbors gain hands-on experience with the financial side of running a business, including developing a business plan, managing money, maintaining records, repaying a loan, and making thoughtful business decisions.

We're proud to help young people involved in agriculture build more than a successful project. We're helping them build knowledge, confidence, and financial skills they can carry into the future.

Heritage Bank of the Ozarks is committed to being a resource throughout your projects journey. Loan recipients will provide quarterly progress updates and participate in two on-site visits each year. These touchpoints allow us to offer guidance, encourage accountability, celebrate achievements, and support participants as they develop valuable business and financial skills.

BUSINESS INFORMATION

1. Describe your business/project.
   - What product or service will you offer?
2. Why does your business/project need to exist?
   - What problem, need, or opportunity are you addressing in agriculture?
3. What inspired you to begin this project/business?
   - Tell us your "why."

TARGET MARKET

1. Who are your customers?
   - Describe the people most likely to buy from you.
2. What need or problem do your customers have that your business solves?
3. Why would someone choose your business instead of another option?
   - What makes your business unique?

BUSINESS PLANNING

1. How will the loan funds be used?
   - List the expenses the loan will help cover.
2. What other resources or contributions will support your business?
   - Family support, savings, donations, equipment, volunteer help, etc.
3. What challenges do you expect to face?
   - How do you plan to overcome them?
4. How do you plan to repay this loan?
   - Describe your expected income and repayment plan.

GOALS & GROWTH

1. What is one goal you hope to achieve during your first year of business?
2. What do you hope your business looks like in three years?
3. What long-term impact do you hope your business will have in five years?
4. How will you measure success?
   - Revenue, customers served, products sold, community impact, skills learned, etc.

REFLECTION & LEARNING

1. What new skills do you hope to learn by operating your business?
   - Leadership, financial management, communication, marketing, customer service, etc.
2. How will receiving this loan help you become a future entrepreneur or business leader?
3. Why should Heritage Bank of the Ozarks invest in your business idea?
   - Tell us why you believe your business will succeed.

ONLINE APPLICATION