

**Building Sustainable  
Livelihoods and  
Communities by Eradicating  
Poverty, Hunger, Illiteracy,  
and Human Suffering.**



For more information or to apply, please  
contact the North-South Institute.



**North-South Institute Inc.**  
5400 South University Drive  
Suite 508  
Davie, FL 33328

Phone: 954 434-8220

Fax: 954 434-8221

[www.nsi-ceed.org](http://www.nsi-ceed.org)

E-mail: [FDCF@nsied.org](mailto:FDCF@nsied.org) or  
[p.maywah@nsied.org](mailto:p.maywah@nsied.org)

**NORTH-SOUTH INSTITUTE  
(NSI)**

**Production  
Management  
Finance Support  
(PMFS)  
Program**



# PRODUCTION MANAGEMENT FINANCE SUPPORT (PMFS) PROGRAM

## PMFS Program Description

The Production Management Finance Support (PMFS) program is one of the programs of the FDCF. The program provides technical assistance and capacity building to ensure that farmers take the right actions to minimize risks on the farm and the ranch. The process involves the small farmer's commitment to a holistic packaged program of farm (Good Agricultural Practices) certification, technical assistance, advisory services, and training to ensure implementation of non-insurance based risk management tools on their land.

The program will assist in the mitigating risks associated with the production of selected vegetables and specialty produce. It also helps small ranchers engaged in the production of sheep, goats, pasture poultry, and small cow and calf operations as well as farmers producing under protected agriculture using hoop houses, high tunnels, and shade cloth. However, when production losses result from elements beyond the farmer's control (natural disaster, Act of God, etc.), the farm will be provided with some financial support (in the form of a loan) in order to restart within a reasonable time frame.

Upon the occurrence of such an incident, the farmer is given a loan to: (a) cover the key cost drivers of the production process of that enterprise (e.g. seeds, seedlings, fertilizer, and chemicals as in the case of crops, breeding stocks as in the case of loss of livestock) and (b) basic construction materials in the case of nurseries or protected agriculture operations (e.g. high tunnel, shade cloth, or hoop house). The farmer's program support will be in the forms of labor, cost of land preparation, labor for crop care and harvesting, and husbandry.

## Enterprises Covered Under Program

**Specialty Crops:** Asian vegetables (e.g. chives, Chinese spinach, and Chinese asparagus), Latino vegetables (e.g. calabaza, boniato, malanga, and chili peppers), & non-traditional roots and vegetables typically grown by African American and New American farmers (e.g. okra, peas, bean, collards, callaloo, hot peppers, and pumpkins)  
**Livestock:** Sheep, Goats, Pasture Poultry, and Cow operations  
**Small Nursery:** Ornamentals, Seedling, Etc.



## Criteria for Farmers to Participate in the Program

- Applicants must be U.S. Citizens or Legal Residents
- Farmers must go through a certified training program that meets USDA standards
- Farming entity must be registered and be Good Agricultural Practice (GAP) certified
- Farmers must produce approved products that have a targeted rural market.
- Each Enterprise must have a cut-off date for planting and harvesting
- Farmers must agree to maintain simplified records of revenue and expenses
- Farmers must be willing to allow for periodic monitoring, if requested
- Reimbursement loans will only be on enterprises affected by elements related to production risk
- Farmers must submit photographic records of the site to be cultivated, plot maps, farm plans, and projected monthly growth records
- Financial support will vary by enterprise on a per acre basis

## Reimbursement Loan Scheme

- Farmers engaged in rain-fed agriculture will receive reimbursement loans up to 25% of replacement cost of primary inputs (seeds/seedling, fertilizer, chemicals) except labor in the event of area-wide damages
- Reimbursement loans for farmers using irrigation will be 50% of replacement cost of primary inputs (seeds, seedlings, fertilizer, chemicals) in the event of area-wide damages
- Farmers will receive reimbursement loans of up to 33% of cost of female breeding stocks under rain-fed production pasture regimes and 50% of cost of female breeding stocks under irrigation production pasture regime
- Farmers will receive reimbursement loans of up to 33% of the cost of establishing basic infrastructure and 10% of the cost of enterprise for small nursery operations, high tunnels, hoop houses, and shade cloth production.

In case of an area-wide disaster declaration, reimbursement will vary by enterprise on a per acre basis.

Farmers will be covered:

- 1.) up to a maximum of 20 acres/farmer for specialty crops;
- 2.) up to a maximum of 5 acres/farmer for small protected agriculture; and
- 3.) up to a maximum of 99 head of cattle/farmer or a maximum of 1,000 sheep or goats per farmer .

