

LOOKING FOR A GRANT? Unlike some other states, Georgia does *not* offer any state grants for agriculture, as our legislature does not appropriate funds for this purpose. The federal government does, but such programs typically fund *projects* and *research*, **not** individuals or small businesses (this includes farms, both traditional *and* aquaponic). **State and Federal grants are not for individuals looking to begin, save, maintain or expand a business.** Federal grants are paid for by taxpayers, so there are *very strict* eligibility, application, selection and reporting requirements: In order to qualify, your organization must offer a program/project to fit a specific need that has been identified by the government. This usually means some sort of scientific research or conservation. Grant funds won't cover start-up or operational costs, nor can they be used to pay off debt. For the vast majority of entrepreneurs, funds will need to come from personal savings, friends and family, or bank loans. For others, maybe crowdfunding is the way to go.

Generally, you must be an IRS-designated-non-profit 501(c)3, cooperative, commission, university, or unit government to qualify for a federal grant. People and/or private businesses very rarely qualify for these grants. If you're advised to form a non-profit just for the sake of getting government grants, you're being misled! It's not that simple.

That said, here are some resources that could be helpful in your search. **Note that the below grants/loans are *not* administered through the Georgia Department of Agriculture** and the *only* information that we can provide on these grants is contained in the links below.

The Federal government has compiled this info: <https://www.nal.usda.gov/afsic/grants-and-loans-farmers> and http://www.usda.gov/wps/portal/usda/usdahome?navid=GRANTS_LOANS which may be helpful starting-points in your search.

Farm Bill programs: <http://sustainableagriculture.net/publications/grassrootsguide/farm-bill-programs-and-grants/>

Agriculture grants that may occasionally be available to individuals (on a competitive basis with specific requirements) are the USDA-SARE grants: <http://www.southernsare.org/Grants/Types-of-Grants>

Another set are administered by NRCS/USDA:

http://www.nrcs.usda.gov/wps/portal/nrcs/detailfull/ga/home/?cid=nrcs144p2_021771

If you're looking to *start* a farm, here is some good info: <https://newfarmers.usda.gov/>

Do you own a farm? You may want to speak with someone from your local [county agriculture Extension office](#), as well as the local [USDA Rural Development office](#). They may be able to give you some advice.

Are you a U.S. Veteran? If so, you may want to look into the 2501 program: <http://www.outreach.usda.gov/grants/>

The Small Business Administration offers low interest **loans** for those who qualify <http://www.sba.gov/>

The USDA also offers a **loan** program: <http://www.fsa.usda.gov/FSA/webapp?area=home&subject=fmlp&topic=landing>

Loans are also offered by the Georgia Development Authority (GDA): <https://www.gdaonline.com/>

You may also want to read this **helpful article** from the USDA-FSA which clear-up some of the most common misconceptions about Federal grants: http://askfsa.custhelp.com/app/answers/detail/a_id/1179

And finally, from the Federal government's own [Grants.gov](#) Website: Are you an individual or family looking for financial assistance? Visit the [Benefits.gov](#) site and find benefits, browse State programs, or learn about Federal programs. We have all seen them; late night infomercials, websites, and reference guides, advertising "millions in free money." **Don't believe the hype!** Although there are many funding opportunities on Grants.gov, few of them are available to individuals and *none* of them are available for personal financial assistance. To find an alphabetical listing of federal personal assistance visit the [USA.gov website](#).