



THE FARMS APPROACH

1



INITIAL CONTACT

Once someone learns about FARMS and thinks it may be a good fit for their situation, then introductory conversations are carried out for both parties to gather basic information.

2



APPLICATION

If both parties express interest after the initial conversations then an official application must be filled out for consideration by FARMS.

3



COMMITTEE FORMED

Once an application is approved, then a local committee is formed. This committee is trained and then writes its policy which serves as the governing document for the program.

4



INITIAL FUNDING

FARMS provides a grant to the local committee and the committee distributes interest-free revolving loans to participants.

5



GROWING THE PROGRAM

If loans are being repaid and revolved to the next person and if the program is healthy, then it is eligible to receive additional funding to expand the number of loans that can be given each year.