



Application Information January 2022
Interest-free loans from the Organic Research Centre
for small-scale organic/ ecological producers and food businesses

1. Background

The Dean Organic Trust was established in 1993 by Jennie Bone to support the conservation of wildlife in the farmed environment, and to promote and encourage organic farming and growing in this context. The Trust pursued these aims by giving interest-free loans to organic growers.

Following Jennie Bone's death in 2016, the Trust's assets, and a legacy from Jennie Bone's estate, have been transferred to the Organic Research Centre to create a significantly larger Dean Organic Fund (DOF).

The Progressive Farming Trust (PFT) trading as the Organic Research Centre (ORC) invites applications for loans from small-scale organic/agroecological producers and food businesses, including those that are not certified organic, but which ensure their operations are closely aligned.

2. Scope of loans

The purpose of DOF loans is to support the development of organic/ecological farming and food businesses. Applications are considered by DOF Management Committee and the decision of the Organic Research Centre concerning any applications will be final.

DOF loans are interest-free, unsecured and are designed to be used for investment in equipment, stock or conversion advice and training (but not land). The loans are not intended to provide short-term, cash-flow support in the form of an overdraft or cover normal operating expenses.

Loans for some training activities may be considered if the training relates closely to the needs of the borrower's business and the main purpose of the loan.

Loans will be in the range of £5,000-£25,000.

Loans will typically be repayable in instalments over periods of up to five years, with repayment schedules tailored flexibly to suit the returns from the proposed investment. In the case of multi-year loans, repayments will not normally be required in the first year of the loan.

An administration fee, currently £350 plus VAT, will be payable by incorporated borrowers only at the time of the first loan repayment.

Applications are welcome from businesses, whether incorporated, sole traders or partnerships, as well as from not-for-profit organisations.

The businesses/applicants must be UK-based.

3. What is expected of Borrowers

If ORC establishes a mentoring scheme the Borrowers should be prepared to interact with a mentor. Borrowers should also be prepared to join a forum of DOF loan recipients to enable them to share experiences.

The Borrower shall provide a short annual report on the progress made by his business and on the benefits (both to the business and public) accruing from the Loan to it, and a copy of his annual audited financial statements.

Borrowers should be willing to publicise the advantages and viability of organic/agroecological approaches to farming and growing by holding, for example, open days, school visits, or other activities that would promote the cause of organic/ecological food production.

Borrowers must be willing to let DOF and/or ORC publish outline details of their business/project during the life of the loan to promote the scheme and its benefits.

4. Supporting information required from new applicants.

The mandatory information and supporting documents we need to receive (where possible) are set out in the Application Form attached. Please note that the Management Committee may arrange for a site visit and/or interview the applicant to satisfy itself of the applicant's ability to make repayments. Referees will need to be prepared to be contacted for verification purposes by the Fund. It is important that permission is sought in advance by the applicant for them to be contacted by the Fund.

5. Submission of application

Please submit the completed application form, and all supporting materials submitted either soft copy as pdf or excel files at the address below, or by paper copy to the Organic Research Centre if you wish to be considered. Applications will be considered on a first come, first served basis as funds permit.

Applications can be submitted by email to: DOF@organicresearchcentre.com or hard copy to: Dean Organic Fund Applications, Organic Research Centre, Trent Lodge, Stroud Road, Cirencester. GL7 6JN