Innovation From Development to Commercial

A Lender’s Perspective
Farm Credit in the State of New York
Easy To Finance Technology

- Variable speed vacuum pumps
- plate coolers
- high-efficiency heating and cooling systems
- Efficient lighting technology
Financeable Technology, but....
Harder to Finance Technology
Who is doing them Now?

- Those with a problem
Who is doing them Now?

- Those with a problem
- Those who have an interest
Who is doing them Now?

- Those with a problem
- Those who have an interest
- Available cost assistance/grant
Who is doing them Now?

- Those with a problem
- Those who have an interest
- Available cost assistance/grant
- Operation that has capacity
Keys to Financing

• Management
Keys to Financing

• Management

• Market
Keys to Financing

- Management
- Market
- Returns
Keys to Financing

• Management
  – who is going to run it?

• Market
  – time, critical mass & quality

• Returns
  – need 15% ROI
Thank you!