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### SIZE TO FIT: MI FARM CO-OP MAKES MATCH FOR FRESH FARM PRODUCTS

**SUTTONS BAY, MICHIGAN** – Nic and Jen Welty brought their academic backgrounds in science, agriculture and business from Ohio to northwest Michigan in 2008 because it is a great place to live and their newfound region is second only to Napa Valley in its richness for farming.

They fired up their business, Nine Bean Rows in Suttons Bay that has a farm, market, bakery and some of the planets' finest wood fired pizzas.

"In 2011, we began in earnest to create a system to connect farms and farmers and their fruits, vegetables, meats, cheese, sauces and more to those seeking fresh, wholesome ingredients for their meals," says Nic. "We offered classes to farmers on how to take a systems approach – bridging their supply of foods with the rapidly growing demand. We began developing on-line systems for people to place orders with farms. We fueled our work by helping connect Farm to School programs with ingredients for student lunches and it was generally a smashing success. All of this helped us learn about the possibilities of working in partnership with others to create a bridge between farms and farm products and those who covet them."

Using their experience with Farm to School programs, Nic joined three other experienced, passionate individuals to incorporate Northwest Michigan's Farmer-Owned Cooperative, now [MI Farm Co-Op](#), in 2014 to become an independent, producer-owned cooperative. It began with 12 farms and each chipped in \$100 to get things underway. Along with the commitment from its farm members, the Co-Op relied heavily on their volunteerism and with endless hours of hard work from Nic and Jim Bardenhagen. To this day, Nic serves as Treasurer and Jim as President. They continue to provide dedication toward the growth and promise of the Co-Op's future.



Kat Palms, MI Farm Co-Op Operations Manager hard at work.

Photo: Halile Kohler

Today, the Cooperative consists of 25 small-to-mid-sized family farms that provide the Cooperative with vegetables, fruits, eggs, beef, chicken, eggs, cheese, maple syrup and more. The Co-Op connects farm production with schools, restaurants, meal prep businesses, and families and iconic programs to stop hunger such as Food Rescue through Goodwill Northern Michigan. Their growing Community Supported Agriculture (CSA) program provides a steady stream of bounty for up to three squares daily plus snacks if desired, all packaged in one order and one delivery. The Co-Op can cover the bulk of grocery shopping for a full week, pushing recipients to be resourceful and creative with meals for the table.



Photo: Hallie Kohler

Just a sampling of what a CSA box might offer.

But, there's more.

The [U.S. Department of Agriculture Rural Development](#) awarded a \$250,000 grant to the Cooperative to stoke the fires of growth and impact.

"The old adage about things happen for a reason is certainly true for the Co-Op and its partners, including those who receive Co-Op foods," says Welty. "The grant enables us to cover the costs of a new aggregation facility on Aero Park Drive, shared space with our friends at Goodwill. It provides resources for materials, packaging, staff, an operations manager and customer expansion. And now, thanks to Venture North and their colleagues at the Grand Traverse Regional Community Foundation, we are ready to ramp up with the new USDA grant."

"We were delighted to step in with new funds from the Community Foundation and lend a hand," said Laura Galbraith, President of Venture North. "Many state and federal grants now award funds on a reimbursement basis. While the concept is fine, many small organizations simply don't have the reserve capital to pay the bills while awaiting the first reimbursement. We were delighted to help by providing a \$20,000 grant as a bridge loan to cover the initial phase of the program while the Co-Op awaits repayment."

On September 30, 2022, the [Grand Traverse Regional Community Foundation](#) awarded its first installment \$250,000 of a total \$500,000 "impact investing" grant to Venture North to be dedicated to loans with small businesses that meet crucial regional needs involving economic growth through job diversification, societal access to daycare and environmental priorities including farmland use and protection.

"This was a perfect opportunity to support the great work and impacts of the Co-Op while furthering progress toward things like diversifying our job base and sustaining farms and farmland," said David Mengebier, President & CEO of the Community Foundation. "The Co-Op is a terrific organization and program where everyone wins. This was a great way for Venture North to deploy the funding we provided for lending."

Small business owners interested in help are encouraged to contact Venture North by going to their web site at [www.venturenorthfunding.org](http://www.venturenorthfunding.org) and completing and submitting the simple intake form on the web site or contacting Venture North staff at: Ph: 231-995-7115; Email: [info@venturenorthfunding.org](mailto:info@venturenorthfunding.org). Venture North provides Affordable Loans, Mini-Grants and Business Consulting to help small businesses, including a focus on serving businesses located in areas of economic distress.

Learn more about the MI Farm Co-Op by going to their website at [www.mifarmcoop.org](http://www.mifarmcoop.org) or by contacting Co-Op President and CEO Jim Bardenhagen at:

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