

# Harvest Capital Company helps clients with big picture

By **BRENNA WIEGAND**  
For the Capital Press

Harvest Capital Company was founded in 1992 by Brian Field as a way to serve agriculture and the business of real estate finance.

Since then, the Canby, Ore., company has grown into one of the largest independent commercial agricultural real estate lenders in the Northwest.

“Harvest Capital is a boots-on-the-ground lender,” Field said. “We are intimately and integrally involved with each one of our borrowers through the experience of structuring their operation with long-term financing, from start to finish.

“It’s not just about money to us; it’s an ingredient for the stabilization of balance sheet structure



Harvest Capital Company leaders visit with Andy Root, a hay and cattle producer in Eastern Oregon. Pictured, left to right, are Brian Field, Andy Root and Royce Ann Simmons.

and success for our family farms and ranches scattered throughout the North-

west,” Field said. “We want to enhance and add to that picture, and we do that through very intense planning that involves our customer’s agricultural real estate finances, and quite often, their entire structure into the future.

“We get involved in all aspects of assisting our customers with whatever their needs are, but at the base we are commercial agricultural real estate lenders,” Field said. “That’s the one

thing we do, we do it with passion for our producers and our industry and we don’t miss very often.”

A common mistake Field and his team encounter are farmers who have “all their financial eggs in one basket.”

“If you’ve got two farms and they’re 40 miles apart, throwing those farms into the same mortgage is not beneficial to the family operation,” Field said. “Separating them gives farmers leverage on their terms rather than on the dictated terms of their lender.

“Farmers, ranchers and agribusiness people accept special risks and face very

specialized challenges,” he said. “In order to meet those challenges, they will need the most advanced credit services and presentation techniques available, and we provide the tools, ability and experience today to help them finance tomorrow’s agriculture.

“What happens if the neighbor’s place comes up for sale?” Field said. “You need to be structured appropriately to refinance and get that place bought rather than have a prepayment penalty in your face as you’re trying to take advantage of an opportunity.”

Establishing a level of liquidity makes farm-

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ers and ranchers nimble enough to take advantage of such opportunities while successfully navigating whatever Mother Nature dishes out that year.

The Harvest Capital team is familiar with the unique challenges of the ag industry, being primarily composed of people who grew up on farms or ranches, including many past FFA officers.

The National FFA Organization honored Harvest Capital for its unflinching support last October when it awarded the company with its Distinguished Service Citation at FFA’s national convention and expo in Indianapolis.

“FFA students are part of the future of American agriculture, something the public should be aware of and be sure to support,” Field said. “Trades are what make this nation tick and agriculture and the FFA are the cream of the crop.”

FFA’s ag-based education, emphasizing leadership and personal growth skills, has produced some great Harvest Capital employees, he said.

In the coming year, Harvest Capital will be looking for a few new team members to join its ranks, and an agricultural background will be a key component in the search.

“We’re looking for people to join us,” Field said. “It’s not just a job; it is a choice to serve the industry of agriculture throughout your career.”

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