Redemption Farms U-Pick Expands Orchards

Maryland Vineyard/Hopyard/Orchard Planting Loan Fund

Wayne A. Cawley IV was having a very bad day back in 2020. COVID was raging, nothing was going right, and he was stranded on a farm in his broken-down truck.

What else could he do? He prayed. “God, you got me stranded, now what?” when he spied on his cell phone a for sale listing for a run-down, 38-acre farm straddling MD Route 404 in Denton.

Two days later, his wife, Kirsten sent him the very same real estate listing.

A month later, he heard a sermon about faith, he said. The vision became clear, and he and Kirsten were ready to take a leap of faith.

However, without a large downpayment for the property, they would not be able to move forward.

Wayne was familiar with MARBIDCO because his cousin had received a MARBIDCO loan to purchase his farm property.

This prompted Wayne and Kirsten to contact MARBIDCO and begin their own journey to purchase a working farm and apply for a Maryland Resource- Based Industry Financing Fund (MRBIFF) loan to help finance the down payment on the property.

MRBIFF was established by MARBIDCO to help meet the unique financing needs of Maryland farm, forestry, and seafood businesses, particularly with respect to entrepreneurship and business start-up.

This program offers affordable loans to qualified applicants for the purchase of land and capital equipment for eligible food/feed/fiber/fuel business activities.

“That is the only way you can get started and get some equity,” he said. “It really is a good program to help people get started. MARBIDCO was essential to us buying the farm with the downpayment. We had paid off all of our debt to buy a house, but in the middle of COVID and the lock down we bought this farm,” said Wayne.

“Without the MRBIFF program we would not have had the funds to buy this property,” he added.

Wayne has farming in his blood. He grew up working on family farms. He started growing produce on his own in 2014, but it was not especially lucrative. While Kirsten had no prior experience farming, today she is instrumental in marketing and running the farm market.

The property sits aside a major thoroughfare in Denton. Instantly, they knew this would be an ideal place for a you-pick business and agritourism venture.

With apple trees on the farm that needed tending, they brought the orchard back to life and decided to plant strawberries for travelers to stop by and pick themselves. They also built a small farm market to get their products in front of customers.

The couple also leases an orchard in Bridgeville, DE where they grow peaches.

“We recently got approved for a vineyard, hopyard, orchard loan from MARBIDCO,” said Wayne. They plan to use the funds to expand their fruit repertoire and will add peaches, plums, blueberries, and cherries in the fall of 2023.

The major aim of the Maryland Vineyard/Hopyard/Orchard Planting Loan Fund program is to increase the acreage of viable commercial vineyards, orchards, and hopyards in Maryland. MARBIDCO provides low-cost financing to make financing both available and affordable for fruit production.

Both Wayne and Kirsten are looking toward the future to build a bigger farm market on their property.

“We would like to build a big modern farm market with a variety of fruit, vegetables, ice cream, baked goods for sale, so that travelers will pull off to make an event of it,” said Wayne.

In the meantime, they are expanding their you-pick opportunities and planting sunflowers, popcorn, and pumpkins in order to diversify their operation and keep an income stream coming in from spring to late fall.” We are striving to get more people to stop by,” said a determined Wayne.