Accelerating the Transition to Regenerative Agriculture

June 2025

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Executive Summary

- Regenerative agriculture (RegenAg) delivers a triple win for farmers, food producers and society at large. However, farmers face a reduction in profits in the first few years of transition, creating a significant hurdle. Our research shows that there can be limited initial losses, but that farmers' assumptions and fears about greater losses create an additional barrier.

- Farmers' perspectives: With expenses ranging from education and planning to increased testing and machine investment, it can take farmers up to four years to achieve profits above the conventional level when transitioning to RegenAg. They are mostly on their own throughout this process.

- Agri-ecosystem view: Farm economics can be uplifted and de-risked during transition via targeted offerings by value chain players that directly address pain points. Examples include tailored equipment financing or rental schemes, RegenAg price premiums and revenue diversification such as renewable energy production.

- To speed up the transition towards RegenAg at scale, targeted measures and collaborative efforts are required from farmers, food value chain players, and regulators.

Recap | The Case for Regenerative Agriculture

RegenAg delivers a triple win for farmers, the agri-food industry and society at large. Real and perceived dips in farmers' profits during the transition phase are key barriers to adoption.

Our comprehensive 2023 report 'The Case for Regenerative Agriculture in Germany—and Beyond', conducted with the German wildlife conservation NGO NABU, defined the transformative farming approach as the application of 'science-based practices, focused on soil and crop health, aimed at yield resilience and a positive impact on carbon, water, and biodiversity[1].'

The core principle of RegenAg is to improve soil health and establish long-term resilience. Our report identified various effective regenerative practices and proposed a structured transition path from conventional or organic methods. This multi-year process requires significant effort and commitment farmers. However, it is a worthwhile investment as it leads to the compelling 'triple win' scenario. Farmers could see a profit increase of up to 60% through better soil health, reduced input costs, and higher yield resilience.

According to our calculations, Germany alone could gain benefits worth more than €8 billion annually due to reduced greenhouse gas emissions, improved water quality, and enhanced biodiversity. Lastly, the food value chain could see a reduction in risk of up to 50% due to improvements in supply chain reliability and environmental sustainability.

In practice, however, the transition to RegenAg poses challenges. Perceived high transformation costs, entrenched farming habits, and social and psychological factors discourage many farmers from making the switch. They may have concerns about the initial investment required and the threat to output, which is their main source of income.

To address these concerns, we have identified three critical areas for action:

- Provide **direct support** to farmers implementing regenerative practices via training, expert advice, and peer networks.

- Establish **government subsidies, grants, and tax breaks** to reduce the initial costs of transition to RegenAg.

- Offer market incentives, price premiums, and consumer education for regenerative products within the **food industry and retail**.

Since late 2022, various changes to the agricultural landscape in Germany and across the EU have been made that support the transition to RegenAg. Subsidies for broader, more diverse cash crops, with a particular emphasis on legume planting[2], have increased in some member states or via local subsidy schemes. Tighter till permits in erosion-prone areas also nudge farmers towards regenerative practices[3].

Some measures have not been aimed at RegenAg but have indirectly served to promote the transition. For example, diesel subsidies in Germany are being gradually reduced, driving up the cost of energy-intense ploughing and tillage operations[4]. Additionally, permission to use glyphosate, which many farmers see as a key tool for weed management in a no-till farming system, has been extended for 10 years within the EU[5].

However, policymakers and industry players have not yet established holistic, viable economic tools that would give farmers the confidence to make the switch and support a seamless transition. The feedback we have received has highlighted a critical question: How can the transition be simplified for the farmers? Interest in RegenAg is clearly growing, which is why we are closely analyzing the true costs of transitioning and the levers that could clear the hurdles faced by farmers.

Mastering the Transition | Farmers' Challenges when Implementing RegenAg at Scale

With expenses ranging from education and planning to increased testing and machine investment, it can take farmers up to four years to achieve profits above the conventional level when transitioning to RegenAg. They are mostly on their own throughout this process.

Transition starts at the farm gates and is a unique journey for each farm. Factors including size, cropland-grassland split, crop types and animal breeds, influence the transition. To quantify the impact on farmers more precisely, we have defined three farm archetypes that are representative of farming structures in most European countries: small farm (50 ha, cropland and grassland); medium mixed farm (300 ha, cropland and grassland); and large crop farm (1,000 ha, cropland). In each case we modeled the baseline transition scenarios.

Exhibit 1: Farm archetypes based on size and crop mix

Definition of farmer archetypes (Ha and percent)

Farm archetypes	Average farm size Cropland[1]	Average farm size Grassland[1]	Farm type description	Total number of farms
Small farm	25 ha 50%	25 ha 50%	Incl. part-time farms	
Medium mixed farm	200 ha 67%	100 ha 33%	Incl. cattle and grassland for feed	
Large crop farm	1,000 ha 100 %	–	No livestock, pure crop farm	

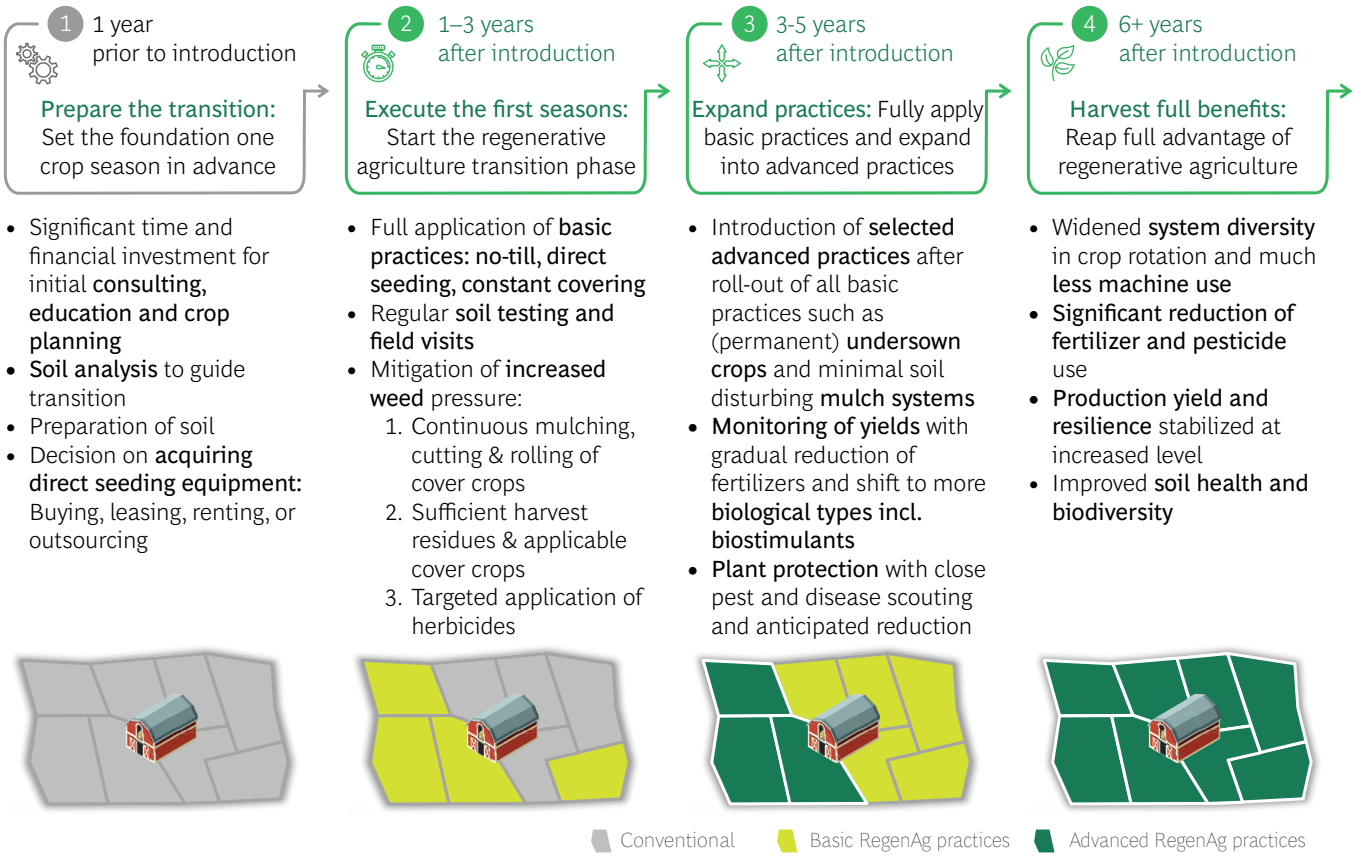
1. Split of cropland and grassland for archetype farms 2. Total share of land of archetype

Source: Destatis – German federal statistical office, BCG analysis

The transition from conventional farming to steady state advanced regenerative practices takes around five to seven years and can be broken down into four stages.

Typically, after a year of planning and preparation, farmers convert a small area using the more basic regenerative practices such as cover cropping and no-till. After gaining experience for three to four years, the practices are applied to all their fields. Lastly, more advanced practices such as undersown cropping or minimal soil-disturbing mulch systems are implemented. The full benefits, as outlined in our last study, kick in after years six to seven.

Exhibit 2: Implementing regenerative agriculture on conventional farms



Source: NABU; BCG analysis

During the transition to RegenAg, farm profits are impacted by: **Training and preparation, machine investment, and transition delivery.**

Training and preparation

Farmers learn about different regenerative practices and how to implement them successfully through education and consultation, usually in the year prior to transition. Paid-for options include in-person or online courses, farming consultants, field visits, and training materials. Publicly available research and peer advice are free resources but still require a time investment.

During the preparation period, farmers must decide which area to transform first and plan the crop rotation for the next few years. An external consultant might be brought in to advise on this. Farmers must also choose the most appropriate direct seeding machine (in terms of manufacturer and working width) and decide how to finance it (owning vs. leasing vs. contracting). Detailed soil analyses must be conducted to evaluate the starting conditions across the acreage and identify any weaknesses in soil quality. Data on soil changes will be gathered throughout the early years of transition to inform what corrections are needed.

Investment in machinery

The biggest investment at the start of transition is in direct seeding equipment. The machines cost around €100,000 to €200,000 when bought new, depending on size and quality. Financing options include purchasing a new or used machine outright, sharing with neighbors, renting from a local cooperative machinery pool, or hiring a contractor to do the work.

Additionally, a conventional seeding machine is usually kept in operation for the first three to four years of transition, until all the fields are fully converted to direct seeding. During this period the old machine adds a financial burden due to depreciation, maintenance, and financing.

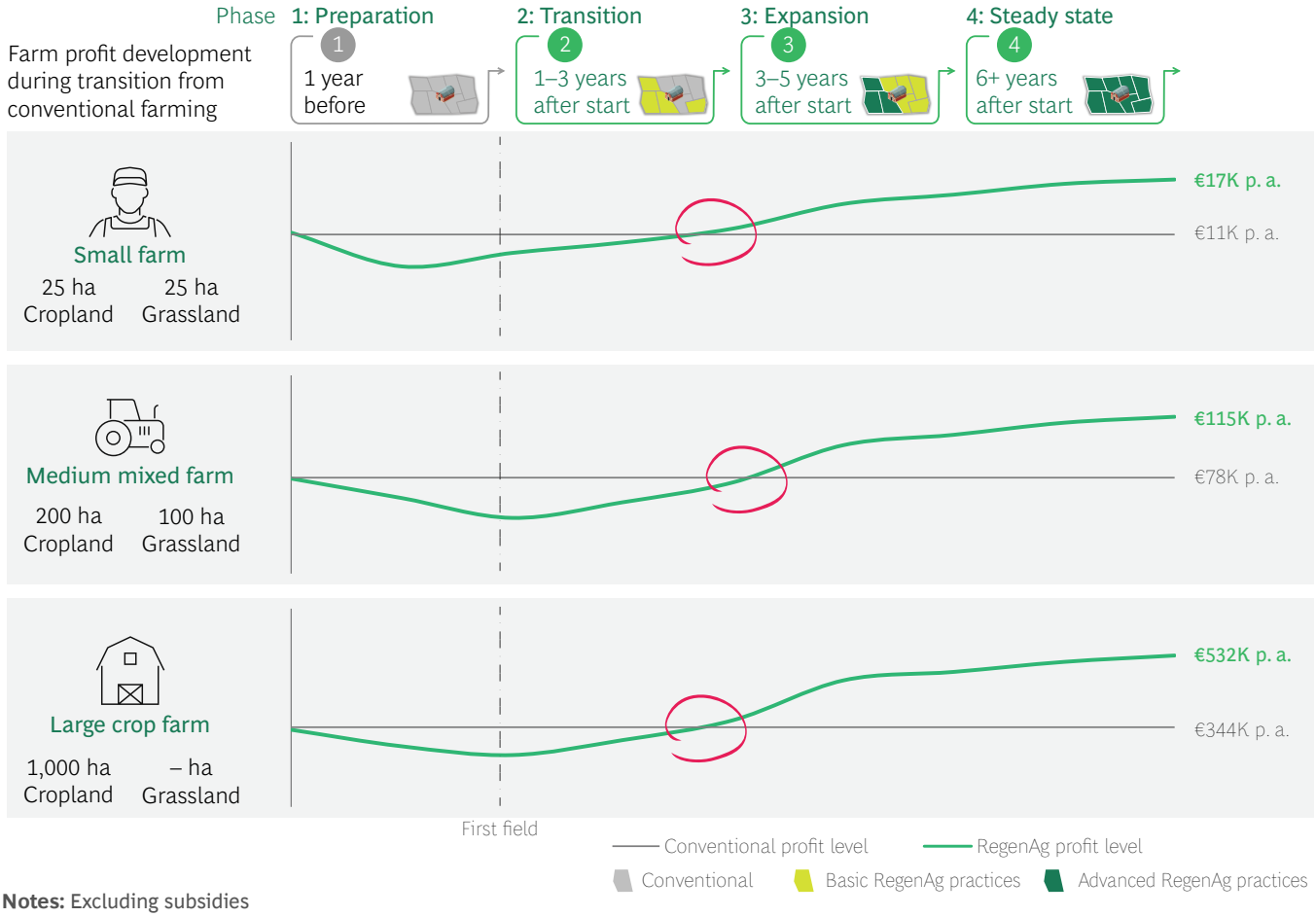
Transition delivery

During the first few years of transition, planning and inspecting the fields will require extra working hours (approximately four to eight hours/week, reduced over time and less for smaller farms). Typically, this is done by farmers/owners themselves and does not incur an additional labor cost. Transition may also change the way work is organized and scheduled. For example, extra shifts may be needed when transitioning to new working widths and equipment.

Growers need to learn to optimize regenerative practices, acquiring skills and knowledge such as how to use their new equipment efficiently; how to time the sowing and harvesting of crops; when to add supplementary nutrition; how to keep weeds under control; and how to manage crop rotation, especially if new crops are introduced. The soil also goes through a 'learning phase' because nitrogen-fixation and yield resistance take time to build up. Novel challenges may include the management of pests such as mice and slugs, as well as pathogens that are unfamiliar to the farmers. These factors can combine to reduce yields by 5% to 15% during the first four years of transition. However, there is evidence that some farmers experience an immediate yield increase because direct-seeded plants sprout more vigorously in the early growth phase, and can cope relatively well in harsh conditions, especially drought.

Smaller farms usually have less diverse revenue streams than larger farms, making them more vulnerable to negative effects. This accentuates the value of careful, detailed planning and preparation. An additional challenge is the continued use of inputs. During the first two to four years, savings on fertilizer and, potentially, crop protection are only partially realized as they are often needed to maintain yield levels until the soil has achieved a new balance. Farmers will also need to buy seeds for cover crops or undersown crops and can expect a delay before the benefits of the regenerative approach, such as natural nitrogen-fixation and improved soil structures, bed in. Typically, the uplift in yield and resilience will unfold after two to three years.

Exhibit 3: All farm archetypes expected to surpass conventional profit levels three to four years after starting the transition



Notes: Excluding subsidies

Sources: Expert and farmer interviews; BCG and NABU analysis

A temporary profit dip

The transition to RegenAg incurs additional costs before the benefits are fully achieved. As a result, farmers see the greatest dip in their profits – up to 35% compared to conventional levels — in the year before or after the transition starts. Then, as more fields are switched over, and tilling and input requirements are gradually reduced, profits start to rise. We estimate that it takes three to four years to break even, at which point the farmers' profits return to the pre-transition level.

The impact of machine investment differs across farm archetypes. Small farms typically rent direct seeding equipment for the specific area they plan to convert each year, reducing the immediate cost. Medium mixed farms face full lease payments despite low utilization in the first three years, so it takes longer for them to break even. Large crop farms can better utilize the machines early on and benefit from economies of scale on training and preparation costs.

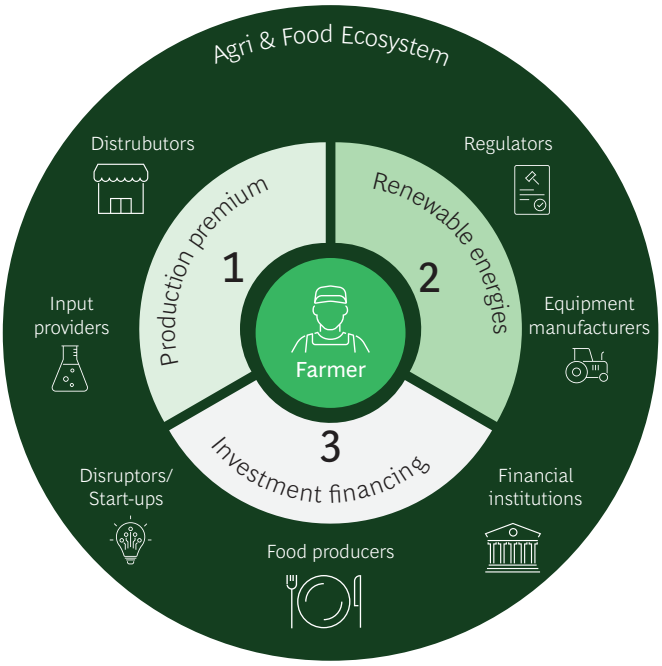
Agri-Ecosystem Support | How the Agri-Food Industry Can Aid the Transition to RegenAg

Farm economics can be uplifted and de-risked during transition via targeted partner offers that help to address pain points. These include equipment financing or rental schemes, RegenAg price premiums and revenue diversification.

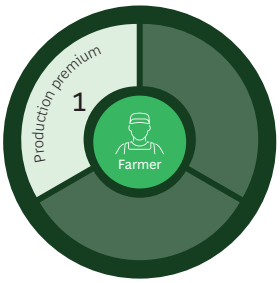
Many farmers have successfully handled the transition to RegenAg on their own. However, external factors such as additional investments, debt, and personal circumstances may prevent risk-averse farmers from making the switch.

Our analysis has shown that targeted offers and incentives from across the broader agri-ecosystem can help. These include, but are not limited to, **production premiums, renewable energies,** and **transition financing schemes**. Ecosystem players such as food producers, distributors, input providers and equipment manufacturers can support the transition and create additional value for themselves while helping to future-proof the industry.

Exhibit 4: The agri ecosystem can support the transition in several ways



Production premiums



As outlined in our 2023 report, farm customers, such as food and meat producers, can benefit from a high share of regeneratively farmed crops. These crops strengthen supply security as the incidence of extreme weather events rises and have a positive ESG impact including a reduced carbon footprint[6]. The price premiums incentivize farmers to make the transition journey. However, the premiums may be offset to a certain degree if farmers lose carbon credits they would have gained from practicing regenerative farming because the food players want to claim those credits for their own benefit.

These price shifts are already underway. For example, large food companies in Europe are investing billions of euros into the promotion of regenerative practices, partly by paying out premiums[7]—in some cases, as much as 15% over standard prices[8,9]. Premiums can also be pushed on a regulatory basis, such as the 10% premium on regeneratively farmed wheat that has been proposed in the UK[10].

Assuming an uplift of 5% to 7% from product premiums, farmers can break even three to six months earlier and boost profits in the long run. This helps incentivize farmers to make the switch although it cannot eradicate the initial financial dip.

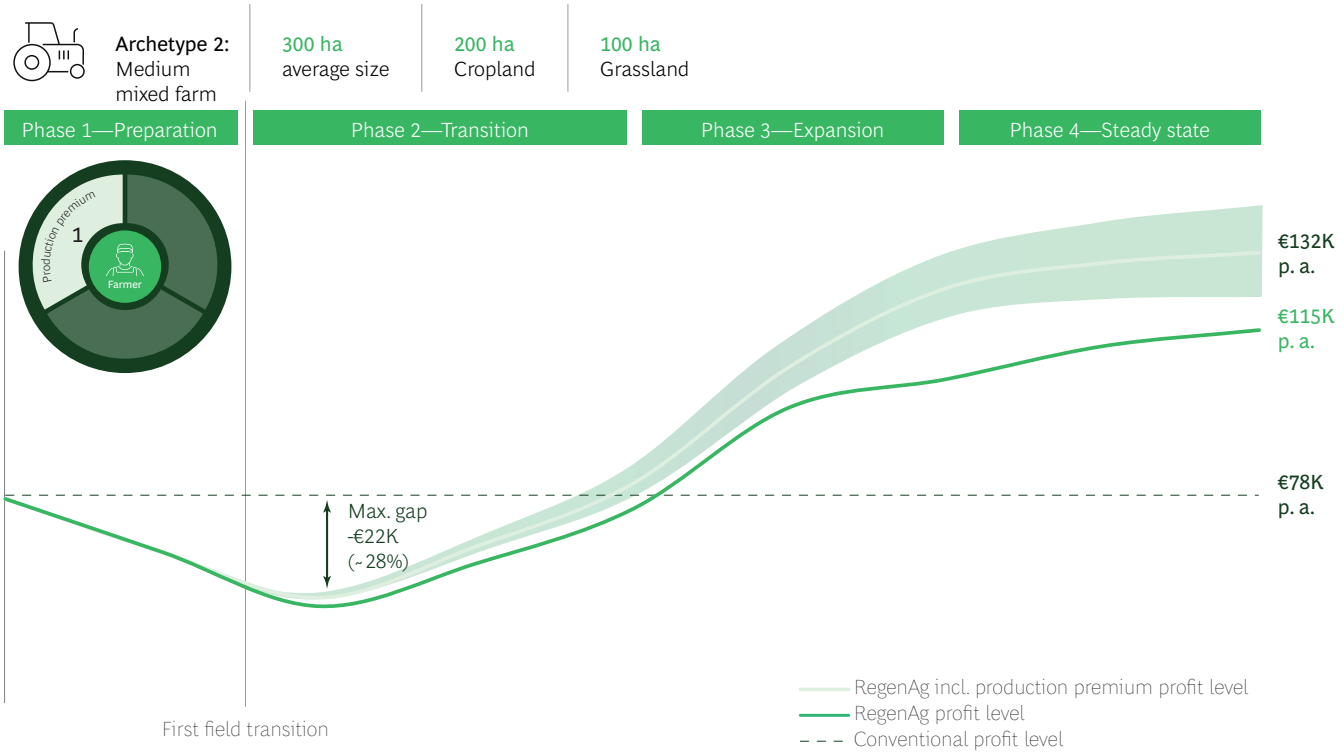
Regulators can also influence farmers by offering area or output-based incentives for regenerative practices. This has been partially achieved through the 2023 CAP Eco Schemes, which provide direct payments based on specific prerequisites that farmers can pursue on a voluntary basis[11].

In Germany, for example, scheme #2, 'Cultivation of diverse crops,' encourages RegenAg by offering farmers payment of €60/ha for the total farmland when they plant a minimum of 10% legumes in a wider crop rotation scheme of at least five crops a year[12]. For our medium farm archetype, this would translate to €12,000 a year once legumes are sufficiently rotated into the crop mix. However, legumes are typically only introduced together with advanced practices of the transition, after the financial dip has resolved. Additionally, this measure does not help the many small farms that do not have the space to grow five crops simultaneously. Other eco schemes in Germany, such as promoting flower strips or eliminating synthetic crop protection, have a limited application to regenerative practices.

Other countries have used the EU mandate to assist RegenAg in a more targeted way. Sweden, for example, gives financial support for cover cropping and intercropping under their CAP Eco Schemes[13]. Croatia, Latvia, Poland, Slovenia and Spain reward farms that apply no-till practices, thereby providing support early in the transition[14], with Spain going a step further and providing subsidies for the application of direct seeding in certain areas[15].

Overall, there is scope for regulatory measures in Europe to become more targeted towards the early stages of RegenAg such as no-till or direct seeding, and more supportive of smaller farms.

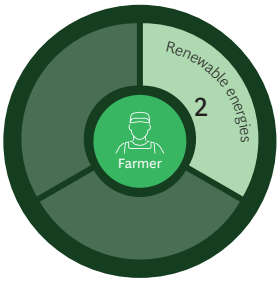
Exhibit 5: Production premium | Benefits are only realized after an initial dip



Notes: Excluding subsidies

Sources: Expert and farmer interviews; BCG and NABU analysis

Renewable energies



Renewable energy can be implemented in tandem with RegenAg, bringing substantial benefits. Previously, farmers wishing to generate solar power on the farm only had the option to install classic open-space PV on arable land. However, this significantly limits crop production in that area. Now, Agri-PV systems, which allow solar energy production to occur on the same land as agricultural activities, are emerging as an alternative[16]. These new systems incorporate panels that can be tilted so that crops can be grown in between the panels, or livestock can graze underneath.

To implement Agri-PV, farmers can either purchase and run the systems themselves or pursue a land leasing and service scheme via a project developer. The self-ownership model comes with significant upfront costs and is riskier to operate, making the land lease and service model a better option for most farms. In this scenario, farmers lease sections of their land to solar developers to install and operate Agri-PV systems. Farmers can earn extra income by providing additional services such as cleaning the panels and mowing the grass around them. In return for both land lease and service, they can receive around €60,000 to €90,000 per year for a 30ha area.

Although Agri-PV systems allow for the continuation of agricultural activity, there are some adverse impacts to productivity. Zones below and next to panels cannot be used for planting and the shade created by panels can reduce yields in adjacent zones. Our assumption is that productive land is reduced by 1%-5% on permanent pastureland and 12%-15% on cropland. Trials have shown that agricultural yields typically drop by up to 10%–15%.

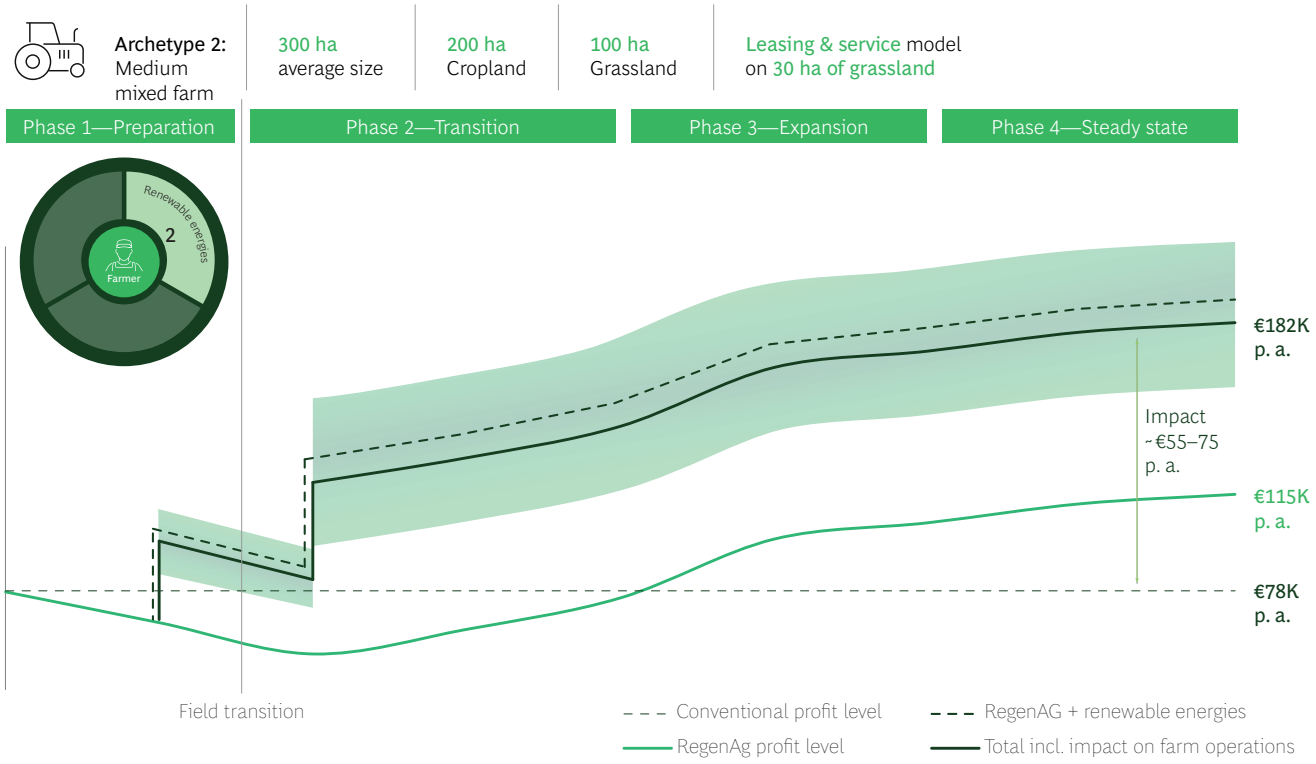
Additionally, there is a 15% drop in CAP subsidy eligibility for farmers in Germany[17], who also face significant upfront investments for the cleaning equipment needed to fulfil their service contracts. The equipment costs approximately €40,000 for a medium-sized farm, with variable ongoing costs for maintenance.

However, despite the expenses and reduced yields, Agri-PV can help farmers bridge the short-term profit dip caused by the transition to RegenAg and enjoy consistently higher profits in the longer-term. According to our models, the additional profit for small farms is approximately €15,000–€17,000 a year. Owners of mixed use, medium-sized farms can achieve a net profit uplift of over €20,000 in the first year, rising to €55,000 or more in each subsequent year. Large crop farms can gain substantial profits from Agri-PV. Incremental profits range from €140,000-€190,000 in the first year and increase to €175,000-€235,000 in subsequent years.

Alongside financial gains, PV can benefit farms by acting as an artificial form of agriforest. With the right placement, the panels can serve as windbreakers and provide shade. This protects the integrity of the soil and prevents water loss and erosion[18]. If wildflowers grow beneath and around the panels, they can help to enhance biodiversity above and below ground.

Regulators could consider supporting farmers by allowing the PV setup on areas designated for non-productive use (currently a minimum of 4% of arable land)[19]. This would promote the use of solar energy and help to finance both the agricultural and the energy transition. Beyond this, EU regulators could fast-track permits for farmers in transitioning to RegenAg and offer tax breaks for renewable energy income, to help boost adoption rates.

Exhibit 6: Example medium mixed farm | Significant profits through Agri-PV



Note: Excluding subsidies; assuming purely conventional farming as starting point mixed farm with 200 ha cropland, 100 ha grassland

Source: BayWa r.e.; Expert and farmer interviews; BCG and NABU analysis

Investment financing schemes

Currently, public education on investment and financing for farmers remains scarce. Greater provision of educational materials, research, trials, data and information on best practices would help farmers and encourage transition. Additionally, direct EU subsidies in the form of fee contributions would encourage farmers to take educational courses.

As we have established, direct seeding equipment requires major investment in the initial phase. This outlay puts many farmers off, especially because their conventional drill seeding machine needs to be operated in parallel for the first few years.

Schemes that help farmers avoid the expense of running two machines would greatly ease the transition phase. There are various ways this could be achieved:

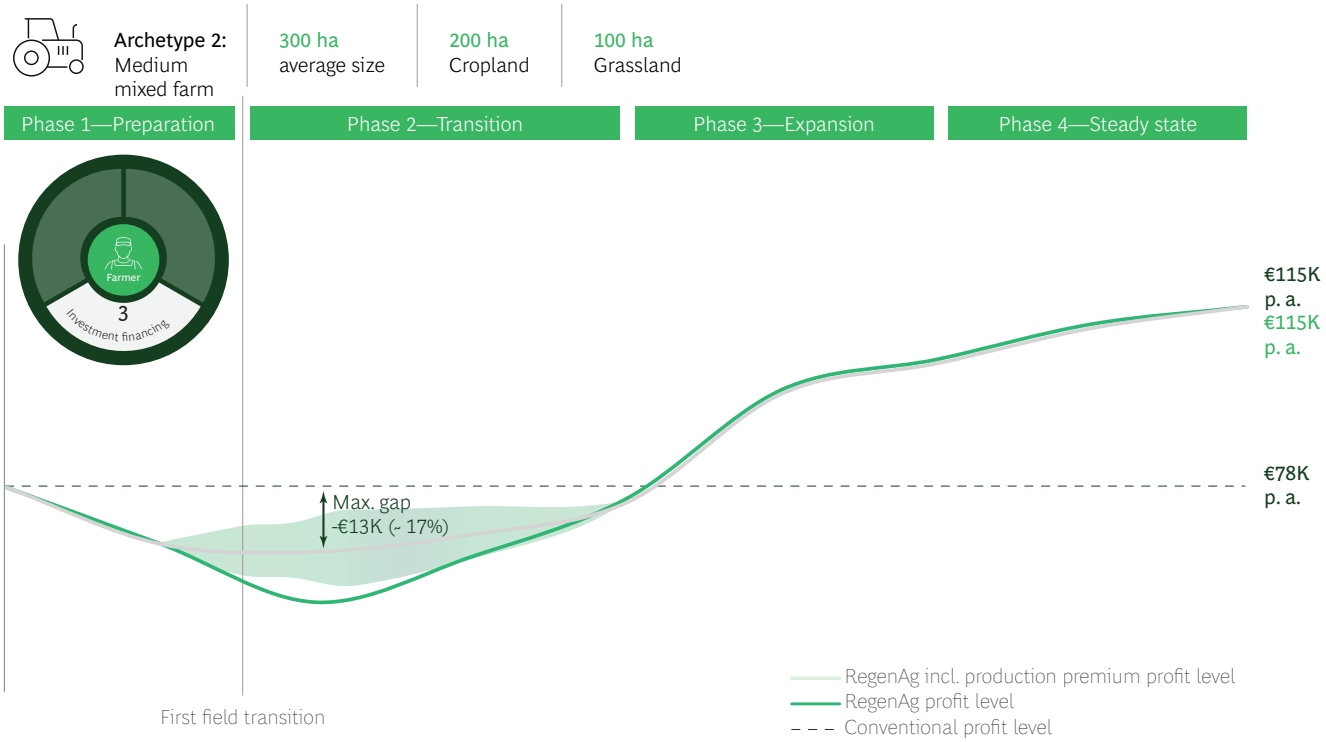
- Sellers could allow farmers to rent machines initially and convert the rental payment to a down payment on purchase. This takes the pressure off the farmer while creating a brand lock-in effect.
- Sellers could offer very low or zero rates of interest.
- Collateral waivers could help farmers who have a small track record and low asset levels.
- A delayed payment schedule (of two to three years) would reduce financial pressure.
- Economical rental rates would lessen the burden on farmers.

Equipment players stand to benefit from offering financing support. The pivot towards new seeding machines presents a rare opportunity to build customer trust in a market known for brand loyalty and fixed habits. In addition, sellers that penetrate the direct seeding market early stand to benefit from long term service and after sales revenues.

Financial institutions and industry groups can also help farmers overcome financial challenges. In Germany, for example, the government-backed “Landwirtschaftliche Rentenbank” provides favorable loan terms for sustainable agri-investments, including direct seeding machines[20]. Joint initiatives can also ease the burden: In France for example, a coalition comprising a leading producer of frozen potato products, a bank and a growers association is offering up to €40 million of interest-free debt to potato farmers as part of a six-year ‘transition package’ designed to support the adoption of regenerative practices[21].

Machines are just one expense for farmers transitioning to RegenAg. Other outlays include cover crop seeds and soil tests. Distributors and other input players can ease the demands on farmers by offering significant rebates or free trials tied to exclusivity contracts. This strategy also benefits sellers because it gives them greater security on future sales. Additionally, sellers that support farmers in these ways can gain credibility and establish themselves as regenerative agronomy experts. They can also offer a one-stop-shop for multiple products including consulting and training packages, and agricultural requirements such as biostimulants and biologically-activated charcoal.

Exhibit 7: Investment financing | Financial dip in initial years reduced



Notes: Excluding subsidies; assuming purely conventional farming as starting point mixed farm with 140 ha cereal and oil seed, 60 ha corn, 100 ha grassland

Sources: Expert and farmer interviews; BCG and NABU analysis

Combining these levers, it is possible for farmers to convert to RegenAg without any negative impact on their bottom line. If they implement an Agri-PV system at the right time and seek investment financing, they can achieve a solid financial baseline and make a successful transition.

Making it Happen | Farmers, the Agri-Industry, and Regulators Need to Join Forces

To speed up the transition to RegenAg at scale, close collaboration and focused measures are required from farmers, the agri-industry, and regulators.

RegenAg is a development that is here to stay. Farmers who pursue the transition and selectively tap into the options for support we have outlined can achieve higher mid-term income and stability.

The agri-industry can seize the opportunity brought by the farming transition to build established parnerships.

Regulators can give the movement a helping hand by providing quality training opportunities that help farmers plan and adopt regenerative practices, measure their progress and adapt to reach their optimum output. If regulators implement systems to measure farms throughout transition, it could help to establish a reliable, evidence-based and transparent database. This would further support and enable the move to RegenAg by helping farmers gain trust in the approach and encouraging them to act, while providing much-needed operational input and information. Additionally, regulators can work with farmers to understand their perspective and why the transition might seem like a daunting prospect.

Given the eco-societal advantages RegenAg brings, greater efforts to establish and implement supportive policies and subsidy designs, along with education and training, would be extremely welcome.

Appendix

Regulators and Policy Makers	• **Production premium** (e.g., implement policies that offer direct subsidies or tax incentives for farmers producing crops using regenerative practices) • **Renewable energies** (e.g., facilitate permits, provide grants or subsidies for renewable energy projects) • **Investment financing** (e.g., advance targeted low-interest loans or grants, offer tax breaks or credits for investments in equipment and infrastructure)
Agri-equipment OEMs	• **Renewable energies** (e.g., drive development and availability of electric equipment as an additional incentive for solar power) • **Investment financing** (e.g., offer financing options like rent-to-own programs or 0% interest loans for RegenAg equipment, provide flexible payment schedules or reduced collateral requirements)
Financial Institutions	• **Renewable energies** (e.g., create special financing packages for renewable energy installations on farms) • **Investment financing** (e.g., offer tailored loan products for purchasing RegenAg equipment, establish investment funds dedicated to supporting regenerative agriculture projects)
Food Producers	• **Production premium** (e.g., offer price premiums for crops produced using regenerative practices) • **Renewable energies** (e.g., contract green power from supplier farms via Power Purchase Agreements, invest in on-site renewable energy projects for contracted farms, provide incentives for farmers with renewables) • **Investment financing** (e.g., provide advance payments or long-term contracts that include financial support for transitioning to regenerative practices)
Disruptors/Startups	• **Production premium** (e.g., develop platforms that connect regenerative farmers with consumers willing to pay a premium for sustainably produced goods) • **Renewable energies** (e.g., act as matchmaker between farmer and project developer, offer 'plug and play' farm PV packages for small to medium-sized farms) • **Investment financing** (e.g., create crowdfunding or peer-to-peer lending platforms specifically for financing RegenAg projects)
Agri-input Industries	• **Investment financing** (e.g., provide financing options for purchasing regenerative inputs, such as free samples, delayed payment plans or bundled discounts via long-term supply contracts)
Distributors	• **Production premium** (e.g., facilitate premium pricing by promoting and marketing regenerative products to wholesale buyers and food producers) • **Renewable energies** (e.g., partner with renewable energy providers and project developers to offer targeted solutions to local farms) • **Investment financing** (e.g., offer financing options like rent-to-own programs or 0% interest loans for RegenAg equipment, provide flexible payment schedules or reduced collateral requirements)

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Endnotes

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