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***“Educating America’s farmers and ranchers
to manage the unique risks of producing food for the world’s table.”***



**EXTENSION
RISK
MANAGEMENT
EDUCATION**

Extension Risk Management Education program provides training to help farmers & ranchers learn new strategies to manage complex and growing risks. The program's mission is – Educating America's farmers and ranchers to manage the unique risks of producing food for the world's table.

Extension Risk Management Education accomplishes this goal by funding innovative programs across the country focusing on tangible results. Since 2001, over 1,200 projects have been funded and delivered in all 50 states and 4 U.S. territories.

The following pages describe why risk management education is important and how it is helping farmers & ranchers survive in a high risk environment.



WESTERN FBFM: FINANCIAL RISK MANAGEMENT

Project Organization: Western FBFM Association

Illinois grain and livestock families were the focus of an educational program by Farm Business Farm Management (FBFM) bringing experienced professionals and producers together to assist them in preparing important financial document information.

Over 120 producers utilized small group learning sessions with financial information from their prior year's performance, as well as projections for future years. Producers received access to daily information streams, completed a benchmark exercise to measure their comparative performance and ultimately created a projected financial plan which they took home to implement.

Project Director, Robert Rhea reported that 65 farms or ranches completed the benchmark exercise, 97 producers completed a comprehensive year-end accrual financial analysis and 38 farms or ranches completed a cash flow projection for the upcoming year.

Rhea noted, "We served more producers than we typically would have. Through this grant award we were able to develop a much more efficient delivery of this educational material. Collaborating partners contributed more to the process because they were able to involve more farms, a greater scope of information and a more in-depth analysis."

After reviewing and understanding his financial reports better, one producer stated that he implemented key steps to improve his cash flow by \$100,000 by offsetting inventory reductions. Another producer elected to change genetics within his hog farm, resulting in less pig death and decreasing the cost of production per pig. Their expected performance improvement target was \$3 per pig, or a positive impact of \$78,000.

120

TOTAL PARTICIPANTS

PROJECT RESULTS

97

PARTICIPANTS COMPLETED information to obtain a year end accrual financial analysis

66

PARTICIPANTS COMPLETED a benchmarking exercise comparing their performance with similar peer groups

38

PARTICIPANTS COMPLETED a cash flow projection for the next year

"One producer implemented key steps to improve his cash flow by \$100,000 by offsetting inventory reductions."

- Participant

IMPLEMENTING BIOSECURITY AND DISEASE PREVENTION MEASURES AND EVALUATING MARKETING STRATEGIES AND CONTRACT OPPORTUNITIES IN SMALL RUMINANT PRODUCTION

Project Organization: University of Tennessee

According to USDA National Agricultural Statistics Service, Tennessee is the second largest producer of meat goats in the US with 118,000 animals. Since 2011, only Oklahoma has experienced a larger percentage growth rate in meat goats. Alabama has the eighth largest inventory with 47,000 animals. Additionally, sheep inventory in Tennessee has doubled since 2004 and now sits at 44,000 head. Tennessee Extension agents report that producers request information on marketing opportunities, health and disease concerns, fencing requirements, guardian animals, and animal purchasing alternatives.

As a result of this growing producer segment, Dr. Andrew Griffith directed a University of Tennessee team to host two conferences that delivered 16 educational hours. The conferences focus included being: 1) animal health and disease prevention, 2) biosecurity planning and implementation for disease outbreak, 3) traditional marketing and exploration of alternative marketing avenues, 4) writing and fulfilling contractual obligations for production and sales, and 5) market diversification.

Training targeted small ruminant producers, small acreage farmers, direct marketing farmers, and operators looking to diversify enterprise mix or transition to alternative production. According to Griffith, Small ruminant farmers are “starving” for information as evidenced by the overwhelming producer response to the program announcements. The training resulted in a large number of phone calls and emails from multiple states across the southeast. The two conferences attracted two hundred twenty-two participants across ten states with some attendees traveling 300 miles.

Training resulted in fifty-three participants (24%) developing and implementing an animal health program on their farm. Additionally, twenty-one farmers started using contracts to market their products.

“Thank you for saving a farm. We are new farmers and credit these programs for teaching us the things we need to know to run a farm!”

– Conference Attendee

222

TOTAL PARTICIPANTS

PROJECT RESULTS

222

PARTICIPANTS UNDERSTAND the benefits of developing a biosecurity plan in case of a disease outbreak

46

PARTICIPANTS DEVELOPED a biosecurity plan for their farm to reduce probability of disease outbreak

53

PARTICIPANTS IMPLEMENTED an animal health program





DEVELOPING LEADERSHIP AND HUMAN RESOURCE MANAGEMENT SKILLS FOR MID- AND LATE-CAREER FARMERS

Project Organization: University of New Hampshire

Farmers often face risks resulting from a deficit of knowledge and skills related to effective labor management. In New Hampshire, a survey completed by 115 farmers identified a significant desire for education and skill building on a range of labor management topics including communication, conflict resolution, understanding labor laws, employee training, team building, and improving worker performance. The survey data was also supported by key informant interviews with staff from the New Hampshire Department of Agriculture, Markets and Food, the New Hampshire Farm Bureau, the New Hampshire Farm Service Agency, Farm Credit East, and the University of Vermont Farm Management Specialist.

In order to address this need, a team of ag business experts led by Seth Wilner of University of New Hampshire Cooperative Extension developed a project that included delivery of four educational sessions in each of two locations. Each session featured a subject matter specialist who not only provided practical information, but also facilitated an interactive curriculum that encouraged participants to share their own knowledge and approaches. This created a powerful co-learning environment benefitting both participants and presenters.

Seventy-one (71) mid-career farmers from across northern New England attended the educational sessions. Program evaluation conducted following the project identified that the participants significantly increased their knowledge and skills in the following areas: agricultural labor law; job recruitment; employee retention; on-boarding new employees; effective training methods for all employees; performance feedback; conflict resolution; leadership; communication; motivating employees; employee recognition methods; labor efficiency; and the ability to calculate the full costs of hiring employees.

71

TOTAL PARTICIPANTS

PROJECT RESULTS

44

PARTICIPANTS LEARNED effective ways to motivate, inspire and retain employees

40

PARTICIPANTS UTILIZED skills in employee training, team building, and communication to train their employees and build a skilled workforce

31

PARTICIPANTS REDUCED employee turnover, increased retention, and improved labor satisfaction on the farm

“Taking the labor management program has simplified the farm and saved us close to 10% of our labor costs due to increased efficiency.”

– New Hampshire Farmer



HAWAII WOMEN FARMERS: UTILIZING FARMER-TO-FARMER NETWORKS TO MANAGE RISK

Project Organizations: O'ahu Resource Conservation & Development Council

O'ahu Resource Conservation and Development Council hosted a series of four workshops across the four islands of Hawaii to engage women producers on the risk management topics of agri-tourism, marketing, cost of production, federal and state farm programs, and food safety. These topics are vital to farm profitability in Hawaii due to high costs of inputs and land. Workshops reached a total of 116 women farmers across the state, and included peer-to-peer learning by featuring local women producers who have successfully employed risk management tools, supported by professionals with technical expertise.

Workshops included morning presentations on risk management topics, a lunch-time "Women Farmer Panel Discussion," and concluded with an open work session that allowed hands-on use of tools (e.g. participants went thru a cost of production exercise with a producer-professional team that answered questions and provided immediate feedback).

A portion of grant funds were used to retain technical expertise that enabled women producers to implement risk management tools, resulting in increased risk management capacity and farm profitability.

Over 100 women farmers on the four islands of Hawaii developed systems for determining cost of production – reporting on average a \$550 benefit to their operations with over 75% of the women increasing their knowledge of food safety rules and GAPs for utilization in their operations.

As a result of this program, 116 women producers reported increased awareness of federal and state farm programs available in Hawaii; 18 developed initial marketing plans for their business; 18 utilized program worksheets and developed a system for determining cost of production; 19 obtained more information of various Farm Bill programs; 1 adopted at least one food safety requirement; 3 created a plan for agritourism activities on their farm/ranch; 6 adopted at least one item included in their a marketing plan and 10 initiated application(s) to state and federal farm programs.

A project participant growing cut flowers created a planting plan to help manage her inventory and monitor cash flow. She also connected with other growers to provide a consistent supply of flowers for weddings and events. She commented "I wouldn't have been able to afford this [support] on my own. Creating the system database will help me to save money and gain income in the years to come."

A project participant located on Maui used the project resources to evaluate agri-tourism for her family's farm. She was able to clearly identify risks and opportunities and has developed an agritourism strategy that incorporates a business and marketing plan. She is now working with her neighbors and the broader community to gain support.

The project served as a lifeline to one farmer who was new to farming. This individual reported that she was about to quit farming but the information and resources provided to her motivated her to push through, increasing her ability to market her products and giving her "an identity as a farmer."

139

TOTAL PARTICIPANTS

PROJECT RESULTS

116

PARTICIPANTS REPORTED increased awareness of federal and state farm programs available in Hawaii

18

PARTICIPANTS DEVELOPED initial marketing plans

10

PARTICIPANTS INITIATED applications to federal and state farm programs

"I gained practical information that I will apply straight to my farm!"

- Workshop Attendee

RECORDKEEPING STRATEGIES AND TOOLS FOR NEW AND BEGINNING PRODUCERS TO PROMOTE GOOD BUSINESS MANAGEMENT AND FARM PROGRAM PARTICIPATION

Project Organization: Tufts University, New Entry Sustainable Farming Project

Recordkeeping is the least favored chore on most farms, yet it is critical to fully understanding the productive capacity of agricultural enterprises, and to making sound financial decisions. Many farms operate in a vacuum of knowledge due to lack of accurate and meaningful records that inform decision-making, crop pricing, or profitability. Effective recordkeeping is particularly important for beginning farmers who are establishing new enterprises and building a financial and production history to secure eligibility in federal farm programs. When asked, 78% of startup/early stage producers participating in the New Entry Sustainable Farming Project at Tufts University requested workshops and field trainings on recordkeeping and data analysis to inform business decisions.

In response to this educational need, Jennifer Hashley and her team at New Entry designed a project that brought together farmers and experts from Massachusetts, New Hampshire, and Vermont to provide strategies for increased and efficient on-farm recordkeeping, with a special focus on financial recordkeeping. The project offered six different webinars or workshops with key leaders in the field of financial recordkeeping. New Entry staff also built out an entire webpage of links and resources dedicated to farm financial data management. Finally, New Entry staff pro-

vided 1-on-1 technical assistance to the farmers, sharing resources and templates to help them develop strategies for working recordkeeping into their business practice and laying the foundation for each farm's ability to apply for cost-share programs, grant programs, and federal loan programs.

New Entry was able to meaningfully engage with approximately 254 farmers through their workshop series and 1-on-1 technical assistance. While the 1-on-1 support was key to assisting many of the producers with incorporating the resources and strategies into the flow of work on their individual farms, the workshops also provided valuable opportunities for farmers to come together and feel less alone in their recordkeeping challenges. In addition to learning from respected experts, they were able to exchange ideas and participate in a learning community that does not always happen for farmers. One other important benefit of this project is that the wealth of farm financial management resources that were compiled are available to the public on the New Entry website, and will serve agricultural producers for years to come (<https://nesfp.org/farmer-training/farm-business-planning/farm-financial-management-and-financing-resources>).

“This workshop gave me tools and confidence to go forward with a higher level of efficiency!”

- Massachusetts Beginning Farmer

254

TOTAL PARTICIPANTS

PROJECT RESULTS

50

PARTICIPANTS USED on-line educational resources to help in record keeping adoption & ongoing financial management

34

PARTICIPANTS IMPLEMENTED production record-keeping strategies to record crops planted, harvest data, and yields

8

PARTICIPANTS TRACKED sales data, pricing information, market channel, and inventory levels to optimize pricing and revenue generation





FARM FINANCIAL MANAGEMENT EDUCATION FOR MINNESOTA FARMERS

Project Organization: University of Minnesota Extension

Profits are increasingly difficult to see in farming today. To assist producers, the University of Minnesota Extension Agricultural Business Management Team developed a program to provide farmers with the skills necessary to implement a full circle, farm financial management approach for their farm, with the hope of seeing higher profits. Financial management workshops in 19 locations across Minnesota equipped producers with tools to create and put financial statements to use in their operation; be better prepared to evaluate their own financial position; manage their operation for greater financial gain; and have a better relationship with their farm partners, including their lenders.

Over 280 operators learned why these documents are so beneficial and what financial ratios are calculated on each document. Each participant left their workshop with the knowledge and skills to develop their own financial statements, tips for improving their farm recordkeeping and financial decision-making.

Project director, Nathan Hulinsky reported that six months after the workshops 94% of the survey evaluation respondents created their own balance sheet, 92% created an income statement and 94% created a cash flow statement and were able to successfully analyze these documents.

One farmer said, “We now use benchmarking to see what our strengths and weaknesses are and then use this information to create actions for improvements in our performance. Record keeping is important to ensure we are using good data to make profitable business decisions.”

“Record keeping is important to ensure we are using good data to make profitable business decisions.”

– Participant

282

TOTAL PARTICIPANTS

PROJECT RESULTS

51

PARTICIPANTS
IMPLEMENTED a new farm
record keeping system

50

PARTICIPANTS
DEMONSTRATED the abil-
ity to analyze their internal
farm financial manage-
ment and decision making
abilities

48

PARTICIPANTS
INITIATED new discussions
with their off-farm partners



GATE TO PLATE: TARGETED BUSINESS AND PRODUCTION MANAGEMENT TRAINING FOR WOMEN, BEGINNING, AND TRANSITIONING RANCHERS SELLING MEAT INTO THE MARKETPLACE

Project Organization: North Carolina State University College of Agriculture and Life Sciences (CALS), Center for Environmental Farming Systems/NC Choices

Since 2013 the number of North Carolina livestock producers obtaining meat handlers licenses to sell meat directly to consumers, butchers, restaurants, and retailers has doubled from 440 to nearly 900 ranchers. The majority of these producers are new, beginning farmers (less than 5 years) and/or diversifying cow/calf producers using pasture-based management systems. Women farmers and ranchers make up a growing portion of livestock and meat businesses as growers, marketers, and entrepreneurs. Both men and women entering or diversifying their livestock business face a number of production and marketing risks including scaling up production to capture markets and working with processors and buyers for full carcass utilization.

In response, a North Carolina State University effort led by Sarah Blacklin used five comprehensive workshops to develop the skills of meat professionals. The training included one full-day and one regional three-day workshop addressing the

following topics: (1) fencing and pasture management to reduce cross contamination, minimize soil and ground-cover degradation, and reduce fertilizer, fuel, and feed use (2) feeding alternatives that optimize animal performance and reduce feed costs (3) marketing and sales to sell into wholesale or retail markets and manage business growth (4) limiting risk through contracting and liability coverage, and (5) managing business finances to inform business decisions.

The workshops enhanced the skills of two hundred thirty female and local meat professionals. As a result of the training, twenty-seven percent of the participants implemented new marketing plans and strategies by engaging in hands-on meat cutting and fabrication to develop new products. Additionally, fifty-four participants (23%) implemented contracting and liability insurance to better protect their business.

203

TOTAL PARTICIPANTS

PROJECT RESULTS

63

PARTICIPANTS ENGAGED in hands-on meat cutting and fabrication to learn new meat products to increase revenues

63

PARTICIPANTS LEARNED new marketing strategies and forecast their potential business growth using these strategies

54

PARTICIPANTS LEARNED marketing strategies and the economics of scaling-up to sell into non-direct markets

“This is a male dominated field. Being here has really encouraged me.”

- Attendee from the Women Working in the Meat Business meeting

RISK MANAGEMENT TRAINING FOR LATINO FARMERS OF SPECIALTY CROPS IN OREGON

Project Organization: Adelante Mujeres

Through this Sustainable Agriculture Program Adelante Mujeres, partnered with the Coalition for the Advancement of Latino Farmers (CALF), ensured that Latino producers of specialty crops understood the risks inherent in their operations. Through sustainable agriculture and farm business courses, farm visits, phone calls, individual meetings, access to land, and access to markets they provided the tools needed to manage production, marketing and financial risks.

Twenty-two Latino producers received production risk management training through the sustainable agriculture course and 9 Latino producers received financial risk management training in the Farm Business course. Another goal of the program was to refine and share a culturally specific training manual with CALF members so that they could provide additional culturally specific training materials to their participants. A draft of this manual was used during the classes to verify the appropriateness for the target audience. Students were asked to comment and make suggestions so that when published for the Coalition members, it would be useful and practical.

As a result of this program, 23 Latino farmers that attended the 14 week Sustainable Agriculture course gained improved understanding of best practices for how to make sound risk management decisions related to production and 14 developed diversification of specialty crops in their farm plans and began to implement these plans in the growing season. Nine Latino farmers that attended the 6-week farm business course reported

improved understanding of best practices for how to use farm financial benchmarking to mitigate financial risk; 8 developed and implemented a farm plan that included farm financial benchmarking; 9 gained an understanding of how to mitigate marketing risk through analysis of market fundamentals and 8 developed marketing plans and strategies as part of their farm plans to mitigate marketing risk.

After completing the Sustainable Agricultural Program, 16 of the 22 registered graduated and have become members of the program and will receive all the services the Sustainable Agriculture program provides.

A past participant who grows his own food using conventional techniques, recommended that a fellow Latino community member also take the Sustainable Agriculture Class. This participant who took the class four years ago and is now a farmer, insisted he give it a try. So his friend came with the idea of attending some sessions. To his surprise, what he started learning was so interesting that he attended the whole series and turned his backyard into an edible garden. Now he is asking his friends who have lawns to give him grass clippings

“When I saw the drip irrigation for the first time, I was sure it wouldn’t work. All my life I have been using sprinklers, so I couldn’t imagine that there is another way to irrigate a farm. Sure, it is necessary to take a class like this to know better how to farm.”

- Participant

31

TOTAL PARTICIPANTS

PROJECT RESULTS

23

PARTICIPANTS UNDERSTAND best practices for how to make sound risk management decisions related to production

14

PARTICIPANTS IMPLEMENTED specialty crop diversification plans developed during the course

9

PARTICIPANTS UNDERSTAND how to mitigate Marketing risk through analysis of market fundamentals





ADVANCED ONLINE MARKETING STRATEGIES FOR TENNESSEE FARMERS

Project Organization: University of Tennessee

A 2015 needs assessment revealed seventy-five percent of (70/96) Tennessee value-added producers, direct marketers and agritourism operators indicated a need for advanced social media and e-commerce information, and 122 people from these operations were interested in attending workshops on these topics.

Megan Leffew led a University of Tennessee team to provide educational opportunities to help participants manage marketing risk by learning, evaluating, and implementing advanced online marketing strategies. The program targeted Tennessee farmers involved in value-added, direct marketing, and agritourism enterprises. It included the development and delivery of three curricula via twenty educational programs to help participants efficiently and effectively reach potential customers and make sales transactions: 1) E-commerce options for direct marketing of farm products 2) Advanced social Media/digital marketing and 3) Video content creation and marketing.

As a result of the training, producers enhanced understanding of resources, tools and strategies to develop online marketing strategies for their farms. The program reached 567 people through educational programs and/or individual technical assistance. A total of 250 out of 252 participants completing evaluations (99 percent) reported increases in knowledge of digital marketing strategies to enhance their online marketing efforts. The hands-on training helped fifty-two participants (9% of total attendees) implement on their farm at least one marketing practice or procedure learned in the workshops. For example, twenty farmers created a timeline to develop and release a video marketing their products and/or services.

567

TOTAL PARTICIPANTS

PROJECT RESULTS

250

PARTICIPANTS INCREASED their knowledge of digital marketing strategies to increase and/or enhance their online marketing efforts

52

PARTICIPANTS IMPLEMENTED at least one practice or procedure learned in the workshops to develop or advance their online marketing strategies

20

PARTICIPANTS CREATED and promoted at least one video marketing their products and/or services

“We increased our Facebook Likes on our wine trail page by over 2,000 and had over 60,000 video views with 17,000 minutes of view time.”

– Tennessee Farmer



ENVIRONMENTAL REGULATIONS AND LEGAL EDUCATION FOR VERMONT FARMS

Project Organization: University of Vermont

In 2015, the passage of Act 64 in Vermont introduced new water quality regulations to the state. The statute has created significant challenges for agricultural businesses both large and small, as producers attempt to understand the law and implement new “required agricultural practices (RAPs)” on their farms. Vermont has approximately 850 active dairy farms, of which 750 are classified as “small farms” (milking less than 200 cows). Although previously exempt, small farms are now required to adopt new practices to meet regulatory standards. Following passage of the law, University of Vermont Extension staff received numerous calls from producers inquiring about their legal rights and obligations. In addition, area agricultural service providers and the Vermont Agency of Agriculture, Food and Markets (VAAFMM) both encouraged UVM to pursue a project that would enhance the capacity to reach farms with critical legal education on this topic.

In response, Mark Cannella and his team at UVM developed and provided risk management education programming to farmers during 2016–2017, through workshops located in the state’s agricultural counties. Producers came together with legal experts to address farmer rights and obligations, to document feedback for policy makers, to identify specific legal risks on their farms, to analyze existing resources, and to develop an action plan to mitigate risks to their businesses.

Through this project, 185 Vermont farmers participated in educational workshops. Seven legal education fact sheets and reports were developed and distributed to participants, as well as being made available online. One hundred and forty (140) farm managers completed a risk management planning worksheet to assist in assessing potential changes to their operations. However, compliance with the new regulations is proving challenging, and by the end of the project only twenty-one farms were able to verify that actual changes had been implemented. In addition, several producers made very difficult but informed decisions to exit farming due to the impact of the new requirements. Some of the current challenges facing farmers in Vermont are captured in an episode of the local TV program “Across the Fence” that highlighted one participant of the legal workshops: <https://www.youtube.com/watch?v=7tuQpCj5PR4>

Viewers of this segment get to see first-hand what it takes to farm in the 21st century in Vermont – new legal rights and responsibilities, management adaptations, input costs, and the types of assistance now needed if a farmer wants to continue his or her operation.

185

TOTAL PARTICIPANTS

PROJECT RESULTS

77

PARTICIPANTS INCREASED knowledge of their legal responsibilities to comply with new water quality regulations

140

PARTICIPANTS IDENTIFIED the legal risks facing their business related to new regulations

21

PARTICIPANTS INITIATED management changes to assure compliance with environmental regulations

“Thank you for putting these ‘real issues’ (the legal rights and responsibilities for all parties) right out there in the public.”

– Vermont Farmer

RANCH TRANSITION WHEN YOU AREN'T IN CONTROL

Project Organization: Nebraska Extension

Effective communication between family members is one of the biggest obstacles to successfully transferring a ranch to future generations. When communication fails, the success of the ranch is in jeopardy as well as their family relationships. In Nebraska, sandhill ranchers took part in workshops sponsored by Nebraska Extension, designed to assist them through this communication and business transition process.

According to project directors Bethany Johnston and Jay Jenkins, these workshops were an intensive effort to empower the “Sandwich Generation”, or those caught in the middle, to initiate a successful transfer plan. A total of 154 participants attended workshops, 66 families were provided “communication assistance”, 25 families obtained legal/financial advice, 110 families scheduled a meeting, and consulted one-on-one with an attorney/financial advisor before heading out to craft their own transition plan.

Many participants belonged to the older generation that owned the farm/ranch, however, many families brought multiple generations to the workshops. Families expressed their need for education in communication, many feeling they just needed a push to gain the courage to open the lines of communication and start a transition discussion. One ranch family worked through their communication issues and put together a ranch transition plan which will assist the on-ranch heir the ability to buy-out his siblings at their parent's death. “I estimate the new estate plan and the information we learned during these meetings has saved me over \$3.2 million dollars in future payments to my siblings,” he said.

“The finalization of our ranch transition gave me a peace-of-mind, allowing me to fully grieve when my parents pass.”

– Participant

154

TOTAL PARTICIPANTS

PROJECT RESULTS

101

PARTICIPANTS LEARNED the steps of estate planning best suited to transfer their family ranch

25

RANCHERS LEARNED the steps to transfer the ranch to the next generation

25

PARTICIPANTS PLANNED or met with legal or financial counsel to plan for their future





NAVAJO RANCHER SUSTAINABILITY PROJECT

Project Organization: New Mexico Cooperative Extension Service

This project increased rancher profitability and sustainability by reducing producer production, marketing, financial and legal risk. To achieve this, the project: conducted 47 workshops with over 1,000 ranchers in attendance; held 6 USDA and Navajo Nation resource fairs with 253 ranchers and community members in attendance; provided technical assistance to 112 ranchers on a range of management/operations issues; and assisted 117 ranchers to complete their BIA Eastern Navajo Agency conservation plans, a requirement to holding a valid grazing permit, which in-turn, is required for applying for assistance under most USDA (NRCS, FSA, RMA) programs.

Workshop topics included: adopting improved rangeland management practices and monitoring protocols; adopting improved herd (cattle, sheep, goats) health practices; developing ranch management and marketing plans; adopting improved record keeping and financial analysis for monitoring ranch operations; and knowing the application requirements for applying for USDA and Navajo Nation program resources and services.

As a result of this program, 64 ranchers learned to reduce production risk by improving the quality of the rangeland through the implementation of rangeland management monitoring protocols; 52 learned to reduce marketing risk through the development and use of marketing plans; 48 learned to reduce financial risk through the use of record keeping, financial analysis and business planning; 85 learned to reduce their financial risk and improve their profitability through the use of ranch management plans; 103 learned practices for improving animal and herd health; 59 received information and technical assistance to address specific production, management and marketing pertaining to their operations.

Over 95% of the ranchers completing project activity “satisfaction surveys” said the information received was “very helpful” and 100% said they planned to use the information to improve their ranching operations.

“I didn’t know why I had to do a conservation plan or how to do one. Now I understand.”

– Participant

1,018

TOTAL PARTICIPANTS

PROJECT RESULTS

253

PARTICIPANTS LEARNED about available USDA (NRCS, FSA) financial and technical assistance programs and services

103

PARTICIPANTS LEARNED practices for improving animal and herd health

59

PARTICIPANTS RECEIVED information and technical assistance to address specific production, management and marketing risk pertaining to their operations

Extension Risk Management Education

—By the Numbers



17

YEARS
of funding
results-focused
projects



54

**US STATES &
TERRITORIES**
where ERME projects
have been delivered



1,284

**EDUCATIONAL
PROJECTS**
funded
since 2001



612,330

PEOPLE
participated in
ERME-funded
projects

ERME funds educational projects in 5 Risk Areas

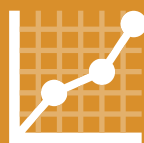
ERME funded projects generate tangible results—a few examples are illustrated below



PRODUCTION RISK

21,925

Farmers
analyzed the
economic risk of
adopting new
technologies



MARKETING RISK

18,463

Farmers
implemented a
marketing plan
to take advantage
of pricing
opportunities



FINANCIAL RISK

14,664

Farmers
developed a
business plan to
help their farm
businesses be
more successful



LEGAL RISK

1,810

Farmers
implemented a
food security plan
to assure they are
providing a
quality product



HUMAN RISK

7,909

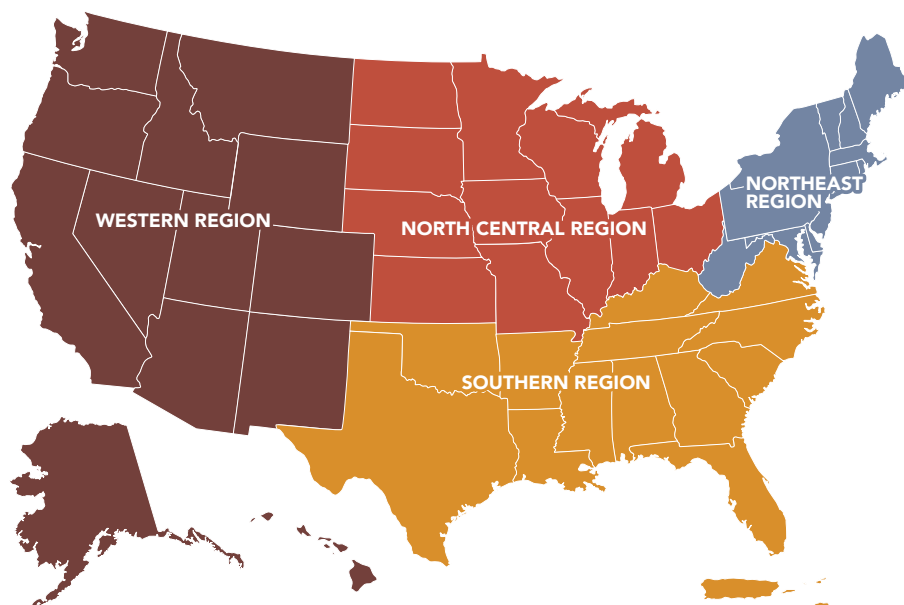
Farmers
developed a
transition plan
to help keep the
next generation
on the farm

Extension Risk Management Education (ERME) is delivered through four regional centers that provide grant funding and leadership within their regions.

Projects are producer-focused, results-based and encourage public-private partnerships. Funded projects must identify targeted results that will help producers manage risk and then describe how the project will measure those results.

Extension Risk Management Education has funded innovative programs that have generated tangible results for producers in every state. ERME is committed to funding results, providing transparent accountability, and encouraging collaboration. View the accomplishments of all funded projects on our website.

<http://ExtensionRME.org>



ERME REGIONAL CENTERS

Western Center

Washington State
University Cooperative
Extension

(509) 477-2168

westrme.wsu.edu



North Central Center

University of Nebraska
- Lincoln Extension

(402) 472-2039

www.ncerme.org



Northeast Center

University of Delaware
Cooperative Extension

(302) 831-6540

www.nerme.org



Southern Center

University of Arkansas
Division of Agriculture

(501) 671-2165

srmec.uaex.edu



Digital Center

University of Minnesota
Center for Farm
Financial
Management

(800) 234-1111

www.cffm.umn.edu



UNIVERSITY OF MINNESOTA
EXTENSION



EXTENSION RISK MANAGEMENT EDUCATION

*"Educating America's farmers and ranchers to manage
the unique risks of producing food for the world's table"*



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