



Young, Beginning, Small and Minority Farmer Ag Biz Planner

Ag Biz Planner Program Goals:

- Assist young, beginning, small and minority farmers in becoming more successful business people through knowledge of the marketplace, financial and business management topics.
- Teach each farmer valuable skills that will enable them to develop a useful, meaningful strategic business plan for their own business.
- Facilitate a close relationship with their assigned association employee through a mentor-based approach to learning.
- Provide a value-added service to customers by helping them understand the lending process.
- Take advantage of the convenience of technology by providing online training curriculum to use from their home or place of business to improve their individual skills to help them become more responsible financial managers.
- The face-to-face conference for program participants of this curriculum will allow for healthy discussion and leadership to further equip these individuals to operate successful farm operations.

Ag Biz Planner Outline:

The young, beginning, small, and minority farmer curriculum will include ten online modules consisting of interactive exercises, an objective test and application exercises. The training modules will be available on-demand anytime through any high speed internet connection – either at a farmer’s home, place of business, etc. Association employees will act as mentors, guiding farmers through the training and providing feedback on completed application exercises. A face-to-face leadership conference will be held upon completion for all graduates to apply what they learned and to network with producers from North Carolina, Virginia, and West Virginia.

Curriculum topics will include:

- Megatrends Facing the Industry
- Strategic Business Planning
- Preparing for Your Lender
- Constructing Financial Statements: The Balance Sheet
- Constructing Financial Statements: The Income Statement and Cash Flow
- How Lending Decisions Are Made

- Farm Business Management Factors
- Growth and Transition Management
- Personal Financial Management
- Communications, Ethics and Professionalism

Eligibility:

Ag Biz Planner participants will be young or beginning, small, or minority farmers. Participants will either be the primary decision maker or have major influence in decisions involving the farming operation. Participants must farm and/or reside in one of the following counties served by Cape Fear Farm Credit: Bladen, Brunswick, Columbus, Cumberland, Duplin, Harnett, Hoke, New Hanover, Pender, Robeson, Sampson, and Scotland. Cape Fear Farm Credit will select five participants/farm families for this course.

YBSM definitions:

Young Farmers are defined as those farmers, ranchers, producers or harvesters of aquatic products who are age 35 or younger as of the date the loan is originally made.

Beginning Farmers are defined as those farmers, ranchers, producers or harvesters of aquatic products who have 10 years or less farming or ranching experience as of the date the loan is originally made.

Small Farmers are defined as those farmers, ranchers, producers or harvesters of aquatic products who normally generate less than \$250,000 in annual gross sales of agricultural or aquatic products at the date the loan is originally made.

Minority Farmers are defined as American Indian or Alaskan Native, Asian, Black or African American, Native Hawaiian or other Pacific Islander, a person whose ethnicity is Hispanic or Latino, regardless of race, and women.

Tuition:

Upon acceptance into the program, each participant will be asked to pay \$250, half of the course tuition. Cape Fear Farm Credit will cover the remaining half of the tuition as well as the costs associated with the overnight conference at the conclusion of the course.

Please call Skipper Jones 800.368.5819 x3238 or email ssjones@capefearfarmcredit.com with questions about the program.



Young, Beginning, Small and Minority Farmer eLearning Course - Ag Biz Planner

Please follow the instructions below to apply.

1. Complete the application completely and sign.
2. Application deadline: Must be postmarked by September 10, 2011.
3. Return application to:

Cape Fear Farm Credit
Attn: Ag Biz Planner Application
P.O. Box 2405
Fayetteville, NC 28302

Applicant Name _____ Age _____

Spouse Name _____ Age _____

Address _____

E-mail address _____

Phone _____ County _____

Emergency Contact: Name _____ Phone _____

If your spouse or business partner will participate in this course with you, please check below:

Spouse Business Partner Name of Business Partner _____

Please provide the names and ages of your children:

Children # _____ Ages _____

Names _____

Formal Education of Applicant _____

Formal Education of Spouse _____

If you or your spouse work off the farm, please provide information about the position (company name, title, etc) : _____

Are you a current Farm Credit customer? Yes No
If yes, how many years? _____

Describe operation - (commodities, size, years involved, family members involved, etc.)

Business Structure:

_____ Sole Proprietorship _____ Corporation _____ Partnership

List the farm and community organizations you are involved in

Please check **ALL** categories that describe you and your operation:

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_____ **Minority Farmers** are defined as American Indian or Alaskan Native, Asian, Black or African American, Native Hawaiian or other Pacific Islander, a person whose ethnicity is Hispanic or Latino, regardless of race, and women.

Signature of Applicant

Date