



ANNIE'S PROJECT
EMPOWERING WOMEN IN AGRICULTURE

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MARYLAND/DELAWARE ANNIE'S PROJECT CO-CHAIRS



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Who Was Annie?

- Annie was a woman who grew up in a small town in Northern Illinois. Her goal was to marry a farmer and she did. Annie spent her lifetime learning how to be an involved business partner with her farm husband. Together they did great things, but it wasn't easy.
- This is Annie's Project – to take her experiences and share it with farm women living and working in a complex business.



Annette (Kohlhagen) Fleck
Circa 1942.

Annie' Project
Inspiration



Annie's Project
Founder

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Objective

- Annie's project is designed to empower women in agriculture
- Provides information in farm management and builds local networks throughout the state.
- The target audience is women with a passion for business, agriculture and involvement in the farm operation.

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Key Principles:

1. Teach all five areas of agricultural risk: financial, human resources, legal, marketing, & production.
2. Invite local professionals to serve as guest instructors where possible.
3. Allocate half of class time to discussion and hands-on activities.
4. Provide un-biased, researched based information.
5. Create a learning environment where mentoring is spontaneous.

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Core Values:

1. Safe Harbor - all questions or situations are welcomed for sharing and open discussion.
2. Connection - to each other and to professionals introduced to them in class.
3. Discovery - the moment when something makes sense where before it did not.
4. Guided Intelligence - at any one time there is a woman in the audience who knows more about the subject being presented than the instructor and is willing to share her experience.

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Annie's Project in Maryland



- Began by attending a national conference and hearing about a Midwestern program that wanted to expand
- UMD Farm Management Specialist, Wesley Musser encouraged us to conduct Annie's Project and provided grant funds to get started.
- In 2010 through a NorthEast Center for Risk Management grant we expanded to multiple sites in Maryland and Delaware
- In 2015 expanded to Virginia

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In the Classroom

- Class meets approximately six to eight times for three hours per class
- Always a meal for participants to network, discuss last week's class and this weeks activities
- Guest speakers and educators cover topics and themes with plenty of time for questions and discussion.
- Annie's Project portfolios to organize information
- USB drives with electronic documents including presentations, spreadsheets and fact sheets.

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Sample Agenda

Session One

- Annie's Project Introduction
- Women in Farm Business: A Personal Experience
- Personality IQ
- Business Planning - Developing a Farm Strategy

Session Two

- Understanding your Farm Insurance Policy
- 2017 USDA FSA Resources
- When to Consider Borrowing & Loan Options

Session Three

- Credit Reports and Personal Finance
- Webtools and Resources
- Computers and Your Farm Business

Session Four

- Agriculture and business Laws
- Crop Insurance

Session Five

- Tax Considerations for Farm Businesses
- Estate Planning and Farm Transfer

Session Six

- Annie's Graduation
- Marketing Strategies - Grain and



Target Audience

BY THE INTEREST

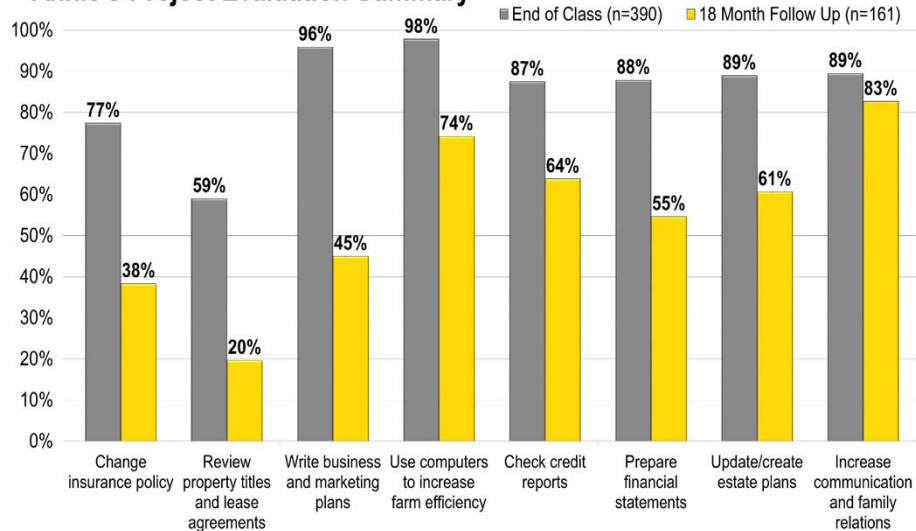
- Women with a passion for agriculture
- Those interested in agriculture to those on farms for decades
- Want to learn and share
- Graduated 597 participants from three states since 2008

BY THE NUMBERS

Annie's Project Participants	
Average Age	46
Total Acres Owned	51,394
Total Acres Farmed	119,317
Total Years Farming	4,595
Average Years Farming	16
N=323	

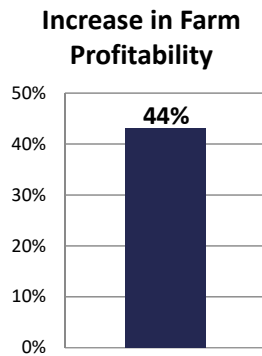
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Annie's Project Evaluation Summary



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Farm Profitability



- 44% percent of respondents replied that they increased farm profitability as a result of Annie’s Project.
- The average Annie’s project participant since 2008 has increased farm profitability between \$2,387 and \$3,995.
- With the average participant increasing farm profitability by \$3,780.84.

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Comments from Surveyed Participants

End of Class	18 Month Follow Up
<p>“Women involved in agriculture in any way can benefit from these topics, even if the involvement is still in dream form. This provides the inspiration and sparks initiative”</p> <p>“Great opportunity for women to share ideas and experiences, supportive atmosphere”</p> <p>“Annie’s will change our destiny both on the farm, and my personal business”</p> <p>“Re-confirms and re-empowers me as a business partner in our operation.”</p>	<p>“Learned more about QuickBooks and now we do our own quarterly statements instead of our CPA”</p> <p>“I am keeping better records, improved grain marketing and changed insurance policies”</p> <p>“We have been able to sit down and begin planning our farms’ future”</p> <p>“I enjoyed the project. It did make us re-think our trusts. It made us purchase an umbrella insurance policy.”</p>

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FSA Borrower Training

Annie's Project is an approved course for USDA FSA Borrower Training!

As part of the USDA Direct Loan Program some applicants may be required to receive Borrower Training. Annie's Project is approved for borrower training and includes two steps:

Step 1. Attend an Annie's Project class with satisfactory attendance, participation and discussion.

Step 2. Complete a farm management workbook and return to the reviewer.

For more information about USDA Loan Programs visit:

<https://www.fsa.usda.gov/programs-and-services/farm-loan-programs/>

To find a USDA office in your area visit:

<https://www.fsa.usda.gov/state-offices/index>

Any questions about Annie's Project as Borrower Training contact sdill@umd.edu. Questions about your USDA Loan contact your Loan Officer.

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Maryland Keys to Success

1. Educator and facilitator engagement
2. Partnerships and collaborations internally and externally
3. Grant and external funds
4. Part-time coordinator for Women in Agriculture programs
5. Marketing through social media and word of mouth

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Annie's Project Funding

- Cost to participant - \$75
- Estimated actual cost - \$250
- Grant Funding from
 - USDA CSREES – NorthEast Center for Risk Management Education
 - USDA – Risk Management Agency
 - USDA - Farm Service Agency
 - Maryland Agricultural Education and Rural Development Assistance Fund
 - University of Maryland Impact Teams
- Sponsorship
 - Business and industry
- In-kind support from
 - The University of Maryland Extension
 - Local sites and facilities
 - Local agencies and businesses that support the agriculture industry

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Other Activities in MidAtlantic

- Annie's Project: Managing for Today and Tomorrow
- Annual Women in Agriculture Conference
- Farm Tours
- Monthly Webinars
- Newsletters, Websites and Social Media

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Annie's Project Nationally

<https://www.anniesproject.org/>

Upcoming Classes



Can't find a class? Please e-mail Claudette Roper at administrator@anniesproject.org or call at 573.719.7303 to request a class or be put on a waiting list.

Annie's Project – Education for Farm Women is a 501(c)(3) nonprofit organization dedicated to providing educational programs (Annie's Projects) designed to strengthen women's roles in the modern farm enterprise. Currently, classes are being taught in 33 states.

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Thank you!

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