

Annie's Project

State Coordinators

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Introduction

Annie's Project curriculum is divided into six (6) sessions. Completing the sessions in order is recommended, but not always possible due to scheduling conflicts. The earlier you recruit your guest speakers, the easier it will be to plan your sessions.

Fees

The recommended class fee is \$60. This includes the Annie's portfolio and the Social Styles® instrument. After collecting your fees, you will need to send \$5 per participant to Susan Kelly. The \$5 will cover the Social Styles®.

Pre-class Checklist

Below are a few items you will want to have ready for the first day of class. You may have other things to add!

- Nametag
- Annie's Portfolio with Session 1 handouts—you may choose to fill the portfolios with handouts for all the sessions, or just give the participants handouts weekly)
- Photo media release – ask your participants to sign a release that gives you permission to use photos for future media releases, on websites, etc.
- List of contacts (including participants)—provides a way for participants to network with each other and develop relationships.
- Contact Lani McKinney for bookmarks

Session 1

Social Styles® and Women & Money

Session Topics

Introduction

<u>Speaker(s)</u>	<u>Description</u>	<u>Time</u>
Extension Agent	Introduce everyone, tell why they are taking the course, general housekeeping	15 min.

Introduction to Annie's Project

<u>Speaker(s)</u>	<u>Description</u>	<u>Time</u>
Extension Agent	Introduce everyone to Annie's Project. Show the 8 minute video "Annie" which can be purchased for \$5.00 from http://www.extension.iastate.edu/feci/annie/supplies.html	30 min.

Social Styles®

<u>Speaker(s)</u>	<u>Description</u>	<u>Time</u>
Dr. Allen Wysocki, Food and Resource Economics Specialist, University of Florida	Social Style is the world's most effective interpersonal effectiveness model. It's easy-to-understand and apply, which means individuals and organizations can quickly improve productivity simply by understanding the four Social Styles: Driving, Expressive, Amiable, and Analytical.	60 min.

Women & Money

<u>Speaker(s)</u>	<u>Description</u>	<u>Time</u>
Dr. Mike Gutter, Family Financial Management Specialist, University of Florida	Women face unique challenges and issues in family financial management. Their role in family decision making, business management, changes from family to family and over time. Women will discuss common issues in financial management and the women's perspective.	45-60 min.

Group Discussions/Activities (time permitting)

Homework

- Prepare for Session 2: Talk to the participants about the panel discussion in Session 2. Tell them to think of questions that they may have for the panel and bring them to class. (Can use Participant Questions for Attorney Seminar and ask them to send to you in advance of the session so you can share with the attorney)

Resources

- Money and Marriage: A Spending Plan - <http://edis.ifas.ufl.edu/he156>
- Your spending plan - <http://edis.ifas.ufl.ed0u/he713>

Session 2

Financial Risk – Farm Succession and Estate Planning

Session Topics

Review Session 1

<u>Speaker(s)</u>	<u>Description</u>	<u>Time</u>
Extension Agent	Review the topics covered in Session 1. Feel free to do an ice breaker activity of your choice!	15 min.

Grandma's Pie Plate

<u>Speaker(s)</u>	<u>Description</u>	<u>Time</u>
Extension Agent	<p>Conduct a group activity that gets participants thinking about estate planning—who inherits the family farm/business? Break into groups and discuss challenges or issues facing:</p> <ul style="list-style-type: none">• Older, retired couples• Son/daughter taking over operation• Son/daughter not taking over operation• Donating the farm (conservation, public land)• Death or divorce	30 min.

Estate Planning Panel Discussion

<u>Speaker(s)</u>	<u>Description</u>	<u>Time</u>
Suggested: local CPA, financial planner, tax advisor, attorney etc.	This is an opportunity for participants to ask question of local experts. It also begins the process of creating a “community” of experts that the participants can network with. Speak with your panel members prior to the class to let them know what subjects to focus on. Ask your panelists to talk about what they do and how they can fit into your participants planning process. Allow time for questions from the participants (especially those they might have brought with them from their homework.)	90 min.

Business Planning, Mission & Vision Statements

<u>Speaker(s)</u>	<u>Description</u>	<u>Time</u>
Extension Agent	Introduce the idea of business planning. Talk about why mission and vision statements are important. Refer to the handout from Building a Sustainable Business: Task 3: Vision, Mission, and Goals.	30-45 min.

Group Discussions/Activities (time permitting)

See Who Will Get Grandma's Pie Plate above.

Resources

- Who Will Get Grandpa's Farm? -- <http://www.extension.purdue.edu/farmtransfer/>. Use this as a resource for the instructor and the participants. The website is included in the participants' resource list.
- Investing for Farm Families - <http://www.extension.org/pages/23204/investing-for-farm-families>
- Ballpark E\$timate - <http://www.choosetosave.org/ballpark/>
- Intestacy Calculator - <http://www.mystatewill.com/states/FL/FLintcalc.htm>
- Legally Secure your Financial Future - <http://www.extension.org/pages/11477/legally-secure-your-financial-future>
- Who Gets Grandma's Pie Plate? - <http://www.yellowpieplate.umn.edu/indexB.html>
- Financing Long Term Care - <http://www.extension.umn.edu/family/financial-security/resources/>
- Building a Sustainable Business - (Mission, Vision and Goals) <http://www.misa.umn.edu/Publications/BuildingaSustainableBusiness>

Homework

Work on drafting a mission statement. Ask participants to be prepared to share their progress with the class. Using Building a Sustainable Business, encourage participants to begin working through the worksheets so that they will have drafted a mission statement for their farm by Session 6.

Encourage participants to be thinking of questions they may have the insurance panel in Session 3.

Session 3

Production Risk

Session Topics

Review Session 2

<u>Speaker(s)</u>	<u>Description</u>	<u>Time</u>
Extension Agent	Review the topics covered in Session 2. Have the participants share their progress on developing a mission statement.	15 min.

Laws for Direct Marketing (local, state, federal)

<u>Speaker(s)</u>	<u>Description</u>	<u>Time</u>
Extension Agent, FDACS representative, USDA representative	Explain the requirements for marketing goods directly to consumers (i.e., farmers markets, road-side stands, u-pick operations). Include: <ul style="list-style-type: none">○ Cottage Rule○ FDACS permits, statutes○ USDA labeling, processing, organic certification	90 min.

Insurance

<u>Speaker(s)</u>	<u>Description</u>	<u>Time</u>
Panel of insurance representatives with specialties in agriculture (recommend 3-4 individuals)	You may ask panelists to give a <i>brief</i> overview of their specialty, but dedicate the majority of the time to allowing the participants to ask questions of the panel.	60 min.

Group Discussions/Activities (time permitting)

If time permits, talk about mission statements. Ask participants to share their progress in working with their family on the mission statement.

Resources

- Food permitting (Florida Department of Agriculture and Consumer Services) - <http://www.freshfromflorida.com/fs/permitrq.html>
- Cottage Law Brochure - <http://www.freshfromflorida.com/fs/>
- USDA labeling - <http://www.fsis.usda.gov/>
- Minimum Construction Standards Checklist
http://www.freshfromflorida.com/fs/min_standards_chklist.pdf

Session 4

Production Risks

Session Topics

Review Session 3

<u>Speaker(s)</u>	<u>Description</u>	<u>Time</u>
Extension Agent	Review the topics covered in Session 3. Continue to check the participants' progress on developing a mission statement.	15 min.

Production Risks

<u>Speaker(s)</u>	<u>Description</u>	<u>Time</u>
Extension Agent	Give a brief overview of production risks.	15 - 20 min.

Soil Surveys

<u>Speaker(s)</u>	<u>Description</u>	<u>Time</u>
NRCS Representative	Show class how to use the online web soil survey. Discuss Equip program and other services provided by NRCS.	30 min.

Alternative Enterprises

<u>Speaker(s)</u>	<u>Description</u>	<u>Time</u>
Farmer(s)/Extension Agent	<p>Ask a woman farmer (or male if no women are available) to share her experiences as a small farmer. Depending on your audience, you may ask her to talk about how she chose her operation, what challenges she faces (as they relate to risk management), and other subjects pertinent to your audience.</p> <p>You may choose to divide the time by inviting more than one farmer, or ask an Extension Agent to talk about other alternative enterprises/value-added products.</p>	1 hour

Group Discussions/Activities (time permitting)

Give participants a brief overview of the Marketing Worksheet. Ask them to complete the worksheet before Session 5.

Resources

- Sustainable Agriculture Research and Education Program (SARE) - <http://www.sare.org/>
- Florida Automated Weather Network - <http://fawn.ifas.ufl.edu/>
- Building a Sustainable Business - <http://www.misa.umn.edu/Publications/BuildingaSustainableBusiness/>

Session 5

Marketing and Selling Strategies

Internet access is recommended for this Session.

Session Topics

Review Session 4

<u>Speaker(s)</u>	<u>Description</u>	<u>Time</u>
Extension Agent	Review the topics covered in Session 4.	15 min.

Selling Strategies

<u>Speaker(s)</u>	<u>Description</u>	<u>Time</u>
Dr. Allen Wysocki or graduate student	Participants will learn about the essential components of making a sales presentation. They will learn and practice presenting selling points, handling objections, and asking for customer action.	30-45 min.

Developing a Marketing Plan

<u>Speaker(s)</u>	<u>Description</u>	<u>Time</u>
Dr. Allen Wysocki or graduate student	Participants will understand the basics of SWOT analysis and will practice using this important strategic marketing tool.	30-45 min.

Marketing Strategies and Risks

<u>Speaker(s)</u>	<u>Description</u>	<u>Time</u>
Dr. Allen Wysocki or graduate student	Participants will learn the importance of conducting marketing research, the importance of thinking like customers, and how to segment, target, and position their products' in today's marketplace.	30-45 min.

Ag Plan Introduction

<u>Speaker(s)</u>	<u>Description</u>	<u>Time</u>
Extension Agent	Introduce participants to Ag Plan (https://www.agplan.umn.edu/). Ask them to register before Session 6.	10 min.

Group Discussions/Activities (time permitting)

- Complete marketing worksheets
- Complete worksheets from investing your future
- Register for Ag Plan (<https://www.agplan.umn.edu/>)

Resources

- Local Harvest - <http://www.localharvest.org/>
- MarketMaker - <http://fl.marketmaker.uiuc.edu/>

Session 6

Financial Statements

Internet access is required for this Session.

Session Topics

Review Session 5

<u>Speaker(s)</u>	<u>Description</u>	<u>Time</u>
Extension Agent	Review the topics covered in Session 5.	15 min.

Financial Statements

<u>Speaker(s)</u>	<u>Description</u>	<u>Time</u>
Dr. Michael Gutter or a graduate student	Financial Planning	30 min.

Ag Plan – Business Plan

Extension Agent	Introduce Ag Plan to participants. Discuss the importance of a business plan. If interest in this topic is high, you might consider offering a more intensive business plan class.	30 min.
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Farm Business Recordkeeping

<u>Speaker(s)</u>	<u>Description</u>	<u>Time</u>
Extension Agent	Discuss recordkeeping (i.e., importance, requirements) and introduce participants to recordkeeping tools. Talk about Quickbooks, and Excel for general recordkeeping. A copy of FAST (Farm Analysis Solution Tools) is provided. Talk about other tools available that can be helpful.	15 min.

Evaluation

Ask participants to complete the evaluation forms.

Graduation

Invite past speakers if they are local and can attend. Hand out certificates. Ask participants to share their mission statements as they receive their certificates.

Resources

Questions to Ask When Choosing a Financial Planner -

<http://www.cfp.net/upload/publications/185.pdf>