

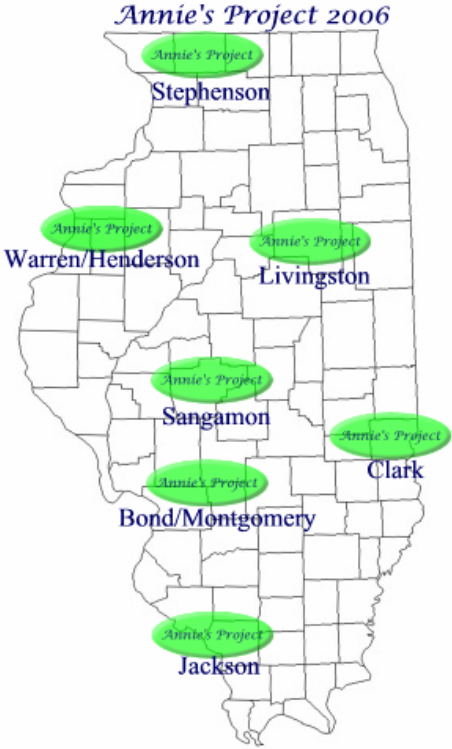


Impact Report

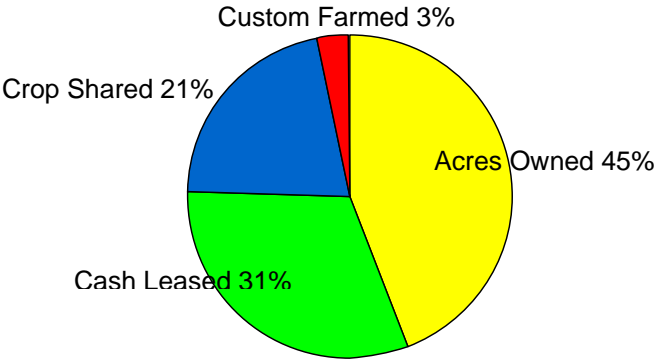
Annie's Project—Education for Farm Women in 2006

Annie's Project—Education for Farm Women continues to increase in attendance and impact. In 2006, (4th year) Annie's Project was offered in 7 locations. Classes were held in February, March, June and July 2006. Sponsors of Annie's Project in 2006 included Farm Credit Services, Illinois Agri-Women, Illinois Farm Bureau, Illinois Risk Management Agency, and University of Illinois Extension.

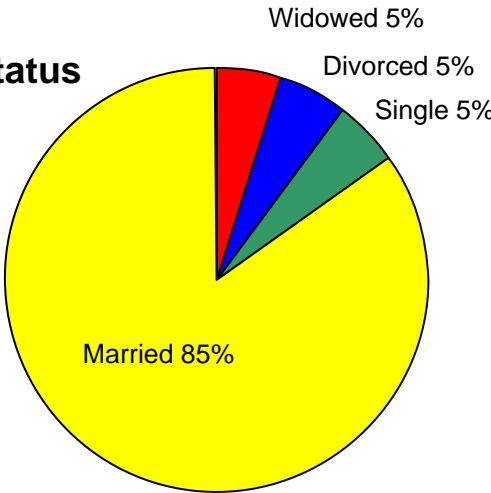
94 women and 4 men graduated from Annie's Project in the seven different locations. The average age of participants was 50 years old (range 16 to 74 years.) Collectively this group represented 1,070 years of farming experience. On average this group farmed 940 acres of which the majority of land was owned.



Control of Farm Land



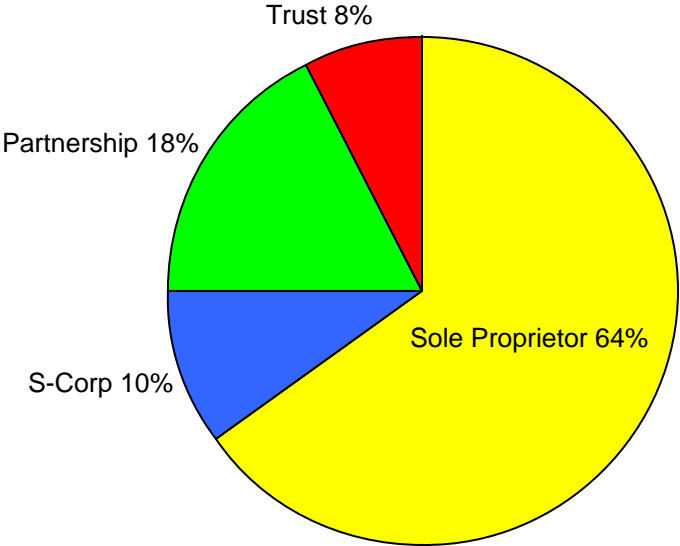
Life Status



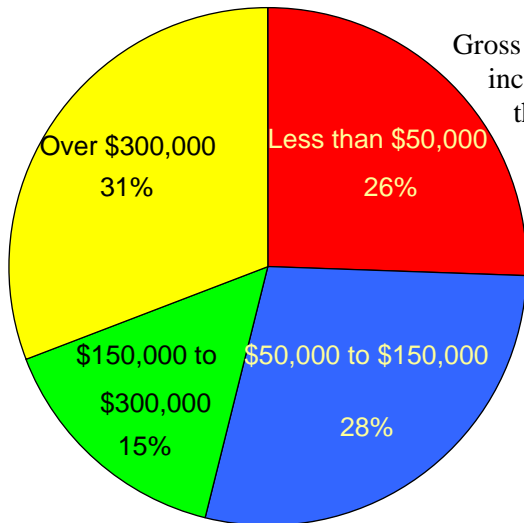
Eighty-five percent of participants were married an average of 24 years.

Almost two-thirds of the farms were owned as sole proprietorships.

Business Structure



Annual Gross Farm Income



Gross incomes from farm operations were nearly equal among income categories, with annual gross incomes of over \$300,000 the largest category at 31% of the group. For this group of Annie's, the project coordinator estimates the average gross income to be over \$185,000 per farm.

Annie's Project is named after Annette Fleck (1922-1997), a woman who grew up in a small town in northern Illinois and married a farmer. This program is modeled after her life of learning.

Women enrolled in Annie's Project are schooled in five areas of risk management—production, marketing, financial, legal and human resources. Colors™ continues to indicate the majority of women in Annie's Project are either blue or gold in nature, followed by small groups of green and orange. Generally speaking, blue indicates family centered women who feel with their hearts, while gold personalities are organizers, and think with their heads. Green personalities are information seekers and think things through to their logical ends, while orange personalities are risk takers, and socially centered.

According to the baseline survey, women in this group are concerned about:

- rising input costs and profitability
- business transition and expansion issues
- debt load and taxes
- ability to retire
- impact on families as operations become more competitive

Women work at computers learning how to use the internet and Farm Analysis Solution Tools spreadsheets. Women in the class who are highly skilled computer users are paired with women who are not as familiar with computers.

"I enjoyed trying to get my computer to work with the correct information. I believe I can now work a computer with this program!" –Clark County evaluation--

Another woman wrote on her evaluation: "I plan to purchase a computer to use my disk (FAST CD)."

And "I plan to use the balance sheet spreadsheet, grain marketing spreadsheet, and anything else I can find time for!"

Women with many years of farming experience become mentors to women who are not from farm backgrounds.

"I appreciated everyone's acceptance and help through this program" –Warren Henderson County evaluation--

"I changed by mind about trying to help make more major decisions. I presently do help, but I will become more involved."

Bond/Montgomery Evening Class
March 2006.



Bond/Montgomery County Evening class: (L to R) Amy Tompkins, Connie Kleeman, Diane Bingham, Kathy Niermann, Lori Bollinger, Diane Elam, Tanya Kampwerth, Janice Strotheide, Jackie Gruner, Stephanie Beckert and Kelli Bassett.

Women graduating in Illinois join 2,000 other women from Iowa, Missouri, Wisconsin, Indiana, Nebraska, North Dakota, and Minnesota who have adapted Annie's Project for their states. With growing support from four Risk Management Education Centers and CSREES in Washington D.C., Ruth Hambleton, founder, expects to spend more time in training instructors and facilitators nationwide.

**Annie's Project—Education for Farm Women
Class Syllabus 2006**



- Class #1 Human Resources and Time Management
 - Introduction to course
 - Risk Assessment Survey
 - FAST tools signup
 - Other housekeeping chores
 - Introductory comments (Power Point) 10 minutes
 - Colors™
- Class #2 Women and Money
 - Keeping track of expenses and incomes
 - Business Plans (Use FINPACK® Business Plan Software)
 - In the process of building a business plan women learn:
 - Mission Statements and Goals
 - History and Traditions of Their Farms
 - How Property is Titled; Who Else Is In Their Business?
 - Cash and Crop Share Lease Papers
 - Financial Documentation
 - Balance Sheet
 - Income Statement
 - Cash Flow
 - Doing Business on the internet (E-Gov)

- Class #3 Retirement Planning
Estate Planning
Types of Insurances
Life (Buy Sell agreements for partnerships)
Crop (Explore *farmdoc* for crop insurance information)
Health & Disability
Liability
Farm Policies
- Class #4 Mastering spreadsheets, Using Excel
Using FAST tools to create a balance sheet
Finding breakevens
Lease evaluation
Land purchase evaluation
- Class #5 Managing and Marketing Grain
Developing marketing plans
Grain delivery decisions
Crop storage analysis
Grain inventory management
- Class #6 As decided upon by class



Summary Information:

Who: University of Illinois Extension, Illinois Farm Bureau, Illinois Agri-Women, Farm Credit Services, and Illinois Risk Management Agency. Contact Ruth Hambleton rhamblet@uiuc.edu

What: Annie’s Project—Education for Farm Women; 18 hours of instruction, 6 sessions three hours for each session.

Where: Seven locations around the state, Stephenson, Livingston, Bond/Montgomery, Warren Henderson Mercer, Jackson, Sangamon and Clark Counties.

When: February, March, June and July 2006

Target audience: Farm Women

Attendance: 99 women and 4 men in seven locations

Cost Recovery: Participants pay \$50 registration fee. Estimated cost of total program \$230 per student. Partially covered by \$4,000 partnership agreement number #05IE08310205, *Mitigating Risks on Illinois Livestock and Grain Farms*. Sponsors provided in-kind assistance such as instructor travel and use of travel laptop computer lab.



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