

<b>Title:</b>	<b>Expanding Agricultural Individual Development Accounts: A Multi-State Collaborative - Asset Building for Beginning Farmers and Ranchers</b>		
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**Program Code:** BFRDP

**Program Name:** Beginning Farmer and Rancher

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{NO DATA ENTERED}

**Co-Project Directors**

{NO DATA ENTERED}

**Departments**

{NO DATA ENTERED}

**Non-Technical Summary**

The project will expand the nation's first agricultural Individual Development Account (IDA) pilot programs to 8 states in order to assist beginning farmers in building an asset base for land purchases and capital expenditures. The project will also develop best practices recommendations based on implementation in four regions of the U.S. Collaborating programs have a base of over 4,000 beginning farmer clients trained in the necessary skills and committed to a future in farming, but who lack the capital to obtain operating equipment or land needed to farm. Asset-based strategies to assist beginning farmers demonstrate the viability of other entry options by delivering a unique package of resources to beginning farmers to facilitate land access and business growth. IDA's have been utilized by a variety of programs to promote micro-enterprise development, homeownership, and higher education over the last seven years. IDA programs typically include: match savings accounts; technical assistance; and business planning and financial literacy training. Demand for IDA's is high in the agricultural community as evidenced by California FarmLink receiving a number of applications that exceeds the group's ability to fund IDA's by a 4 to 1 ratio.

**Accomplishments**

**Major goals of the project**

Participating farmers are required to complete financial training programs - business planning, banking, market development - and develop a savings and business plan before the funds may be withdrawn for asset purchase. The proposed project broadens the opportunities for beginning farmers and ranchers to improve their financial sustainability by training and creating a learning community of organizations who are positioned to offer IDA programs in several states. Key goals include: Goal 1: Build the capacity of eight non-profit organizations in diverse agricultural regions of the U.S. to establish new IDA programs responding to the unique needs of their clients. Through advancing this goal the project will provide eight state programs training, resources, program development materials and mentoring to facilitate the successful feasibility analysis of, program design and launch of new IDA programs. States developing new IDA programs will include: Washington, Michigan, Massachusetts, Iowa, Illinois, Vermont, Minnesota, and Nebraska. Goal 2: Develop and promote tools for project design and monitoring efficacy and outcomes that can be utilized by agricultural IDA programs nationally. Data on regional applications of the farming IDA model will assist emerging ag. IDA programs seeking to local, private and anticipated Beginning Farmer and Rancher IDA Pilot Program funds. This project will undertake key activities relating to each of the priority areas for the Educational Enhancement Proposals: Assess, Develop, and Deliver special Projects for Education, Training and Mentoring of Beginning Farmers and Ranchers. This will include: Establishing an education team with USDA and other experts. Support special projects for training, coordination, and communication networks. Develop curriculum Assist the Standard Beginning Farmer and Rancher Grantees to Enhance Impacts of the Beginning Farmer and Rancher Development Program Meet with new Standard BFRDP Project grantees in future funding cycles, bringing those new grantees within the educational

community for advancing agricultural IDA's Assist Standard BFRDP Project grantees in communicating project results

### What was accomplished under these goals?

Nine non-profit organizations, plus a number of collaborators, participated in this project. All have built and increased capacity working with the tools and resources of the dynamic learning community that was created and thrived throughout the project. Partners were located in the Northeast, the Midwest, and the West. Eight project partners/collaborators had active IDA programs in the final year: Angelic Organics Learning Center; Center for Rural Affairs; Cascade Harvest/Viva Farms; Land Stewardship Project, MLUI/NW MI Council of Governments; Practical Farmers of Iowa; NESFI/The Farm School, and the University of VT Center for Sustainable Agriculture.

The material in the initial training manual served as a base to build an abundance of useful and important tools and resources both from outside and within the project. The manual included resources for starting an IDA program, examples and flyers of existing IDA programs, Assets for Independence (AFI) resources, and evaluation tools and tips. The project coordinator created a shared online group worksite, which partners added to throughout the project as they researched and developed IDA program materials and tools, such as financial education resources and studies of various aspects of IDA projects. Partners participated in bi-monthly conference calls throughout the project, in addition to two in-person training conferences (April 2012 and March 2014). Partners also participated in Corporation for Enterprise Development (CFED) webinars that cover IDA topics including fundraising and partnerships with financial institutions.

**Project Evaluation:** The evaluation team and project partners developed standardized evaluation tools to use with IDA clients from entry to completion of IDA programs. Partners used the tools to track outreach and recruitment efforts, as well as IDA participants' business growth, job creation, and other important data points for economic development. Partners gave feedback about their project design approaches and outcomes, which was collected to provide analyses of applicability to underserved and immigrant farmers. Evaluation tools and practices were shared in the project's product, A Guide to Developing and Operating an Agricultural Individual Development Account (IDA) Program, which is being distributed to organizations throughout the U.S.

Baseline data on the types of farm enterprises, number of jobs, levels of knowledge and activities around business planning, saving, and other important economic literacy and development factors were gathered for all farmer participants; interim and exit evaluations tracked and assessed progress, changes in knowledge and behavior, and impacts and success of the program. Data on impact was compiled. For the four cohorts of farmers who participated in an IDA program for more than one year of this project, the data shows steady and significant growth in knowledge and ability in topics such as financial goal-setting; cash-flow management; business planning; record keeping; saving money over a period of time; business mission and vision; and how an IDA works. Almost all agreed or strongly agreed that 1) A personal savings match (IDA) can serve as a critical investment in my enterprise, 2) Saving over a period of time will help me make informed decisions about where to invest my IDA, and 3) Having a program that helps beginning farmers build assets in the farm business is important. Several participants had increases in income and employees, and most were excited about the opportunity to purchase a valuable asset for the farm with the matched savings program.

**Outcomes:** During the final year the number of project partners with active IDA programs expanded from five to eight; partners conducted outreach and recruitment to over 3,000 beginning farmers and ranchers. Twenty-six beginning farmers and ranchers entered partner IDA programs during the third year of this project, and a total of 147 farmers and ranchers participated in partner IDA programs over the three years combined. All IDA participants received training in financial and business management and completed surveys on the quality and effectiveness of the training, with consistently high ratings. Eight project partners, plus California FarmLink, actively shared a wide variety of resources, knowledge, skills, experience, and lessons learned through the learning community, with tools such as the project website, in-person meetings, regular phone meetings, and telephone and e-mail communications. The comprehensive Guide to Developing and Operating an Agricultural Individual Development Account (IDA) Program was created and published from the partner experiences, and is being widely promoted and disseminated.

Nine partners, including California FarmLink, were trained at the two conferences and in phone meetings in individual data collection and data aggregation with their project participants. Several of the partners with experience in data collection contributed to this process, as did the project evaluation team.

In order to track the shift in partner capacity to recruit, train, and track outcomes for participant beginning farmers and ranchers, project partner organizations and their staff members involved in developing and running their IDA programs provided in-depth baseline data. Organizational information was gathered on a variety of aspects in three key fields for developing and administering IDA programs: status of organizational capacity/feasibility (12 aspects); policies and procedures for IDA administration (9 aspects); and IDA program design (15 aspects). Staff self-assessments gathered information on experience working with farmers and with IDA or other economic development programs, as well as levels of knowledge and experience on 14 IDA program elements and five aspects of IDA program administration and development. The same data points were collected for Years 2 and 3; analysis shows significant development and growth in all aspects of the fields. The three levels for ranking were "completed," "in progress," and "needs info."

Here are some examples of the progress demonstrated by comparing the self-assessments for Year One (baseline) and Year Three:

In the first year, for the item "Understand the components of an Individual Development Account," in the Organizational

Capacity/Feasibility field, three of the nine partners responded as "completed," five responded "in progress," and one responded "needs info." In the final year, seven of the partners responded as "completed," and one partner/collaborator, who had just joined the project in the final year, responded "in progress."

In the first year, for the item "Describe the proposed IDA project," two had "completed," six were "in progress," and one responded "needs info." In the final year, six were "completed," and one was "in progress."

For one of the key Program Design items, "AG IDA program goals and objectives defined," first-year responses were one "completed," five "in progress," and three "needs info." For the final year, five partners reported this item as "completed" and three "in progress."

As the assessments show, each project partner was at a different stage of development, and there were some changes that took place with collaborators of partners who were implementing IDA programs. Capacity of each organization and staff in the establishment and implementation of IDA programs was developed and enhanced through the multi-faceted activities of the project; clear and steady progress was charted for the majority of the elements that are deemed important to successfully delivering IDA programs to beginning farmers and ranchers.

### **What opportunities for training and professional development has the project provided?**

The learning community continued to develop during the final year of the program and created expanded opportunities for learning and sharing. Some project partners recruited new collaborators, who were able to jump-start their IDA programs with the support of the BFRDP EE project and the more experienced partners. Partners from organizations with more IDA experience, as well as those from less experienced ones, reported high value in the learning community and its activities. Telephone conferences were held every two months; during the final year of the project, meetings took place in October 2013, December 2013, February 2014, April 2014, June 2014 and August 2014. Participants found these meetings very effective for skill- and knowledge-sharing, and each meeting provided mentoring for partners, who gave updates on their project, described obstacles, and received feedback and suggestions. Topics included financial education training and curriculum for IDA participants; fundraising for agricultural IDA programs; and IDA program management. The regular phone conferences fostered active sharing to evolve best practices. Partners shared successes and the strategies and activities that made them happen, which were recorded and incorporated into the publication produced by the project. Larger issues in the farmer education and economic development communities were also raised and discussed.

Another training and professional development component of the learning community continued to be the group website, which housed a rich library of project documents, links, and resources, and served as an event calendar and interactive repository where participants posted questions and answers. Drafts of program development and outreach documents were also posted for discussion and review. Partners and the project coordinator shared material that they generated for their projects, and items they found in their research and work. This resulted in a comprehensive collection of academic studies and reports related to IDAs; business planning and farm finance resources and training materials; CFED resources and webinars; curricula; fundraising resources; and program materials such as applications, agreements, and payment policies. Notes from project meetings were all archived here, as well as contact lists. The strength and professional development of the group was greatly enhanced through this accessible and user-friendly site.

The second in-person training conference took place March 5-7, 2014, providing extensive training and professional development. Workshops and training topics included "What We've Learned So Far"; "Your IDA's Life Beyond BFRIDA: How to continue our IDA programs beyond this grant" in two parts: "Your Organization's Plan," and "Policy"; "Making the Most of BFRIDA: Thoughts and Perspectives on Communicating about this Project"; "Helping Farmers Share Financial Skills, Develop Community, and Network for Professional Development"; "What Does it Mean to be a Financially Successful Farm?"; "Finance Programs for Farmers"; "AFI Funds: The Good and the Bad and What Can We Do?"; and "Discussion: How has Your Knowledge of IDAs Progressed Through this Project?" This conference built upon the regular phone meetings, as well as the first in-person training conference near the beginning of the project, in April 2012.

### **How have the results been disseminated to communities of interest?**

Project partners and project lead, California FarmLink, are distributing the results of this project to organizations and agencies (state and federal) with interest in helping farmers and ranchers build equity in their businesses. The final document from the project, A Guide to Developing and Operating an Agricultural Individual Development Account (IDA) Program, provides an overview of how IDAs work, key insights the project partners learned throughout the process of developing or expanding their own IDA programs, as well as an understanding of how to start an agricultural IDA program from scratch. The document is 160 pages and includes an extensive appendix of resources and documents. A summary document focused on needed policy changes that would help expand and enrich agricultural IDA programs will be shared with key policymakers as well. Project partners created a list of targeted recipients for the Guide, and the project lead created a link to an electronic version of the Guide. All project partners are sending this link to the appropriate nonprofit organizations, local, state, and national government agencies, cooperative extension programs, and other interested parties, including the USDA Farm Service Agency, National Center for Appropriate Technology, Agriculture and Land-Based Training Association (ALBA), Assets for Independence, and the National Young Farmers Coalition. This project is also printing a limited number of hard copies of the Guide for each partner organization that expresses interest.

**What do you plan to do during the next reporting period to accomplish the goals?**

{Nothing to report}

**Participants****Actual FTEs for this Reporting Period**

Role	Faculty and Non-Students	Students within Staffing Roles			Computed Total by Role
		Undergraduate	Graduate	Post-Doctorate	
Scientist	0	0	0	0	0
Professional	0	0	0	0	0
Technical	0	0	0	0	0
Administrative	0	0	0	0	0
Other	4.6	0	0	0	4.6
Computed Total	4.6	0	0	0	4.6

**Target Audience**

Target audience reached by the project was multi-faceted. The target audience of the EE project is the 9 partner organizations and their staff members located in different parts of the U.S. that work to serve beginning farmers and ranchers in a variety of ways. Target audience was also beginning farmers and ranchers who are served by the partner organizations and learned about and/or participated in IDA accounts and programs. Many of these BFR are socially and economically disadvantaged. In this final year, the target audience was also the larger beginning farmer and rancher educational and advocacy community throughout the U.S.; many organizations and groups were the focus of the outreach for the culminating product of this project, A Guide to Developing and Operating an Agricultural Individual Development Account (IDA) Program.

**Products**

Type	Status	Year Published	NIFA Support Acknowledged
Other	Published	2014	YES

**Citation**

The link below is to:

A Guide to Developing and Operating an Agricultural Individual Development Account (IDA) Program:

<http://www.californiafarmlink.org/storage/documents/IDA-Guide-2014.pdf> (or the shortened version is

<http://goo.gl/csLG6N>)

Based on the experience and findings of the Beginning Farmer and Rancher Development Program (BFRDP) Project: Expanding the Agricultural Individual Account (IDA) Model, A Multi-State Collaborative Developing Asset Building for Beginning Farmers and Ranchers

California Farmlink and the BFRDP IDA project partners are pleased to present this extensive guide. It presents the basics of IDAs, which are economic development programs that provide participants with matched savings and financial education, and provides access to the extensive research, work, and experience of the project partners.

The Guide provides useful insights about these types of programs and assists organizations to lay groundwork, avoid pitfalls, and gather resources and ideas for starting, running, or expanding an agricultural IDA program.

**Other Products**

**Product Type**

Evaluation Instruments

**Description**

Standardized evaluation tools were developed with the evaluation team and project participants to utilize with IDA clients from their entry to completion of IDA programs.

Partners used them to track outreach and recruitment efforts, as well as IDA participants' business growth, job creation, and other important data points for economic development. Baseline data on the types of farm enterprises, number of jobs, levels of knowledge and activities around business planning, saving, and other important economic literacy and development factors was gathered for all farmer participants; interim and exit evaluation have been used as appropriate to track and assess progress, and changes in knowledge and behavior, as well as impacts and success of the program for each participant.

**Product Type**

Evaluation Instruments

**Description**

In-depth self-assessment surveys were developed for project partner organizations, and staff members within project organizations who provided IDA services. These surveys were completed to establish baseline data at the beginning of the project in Year 1; a second series of surveys was completed in Year 2, and a final series was completed in Year 3. Data from these surveys was compiled and analyzed. Organizational information was gathered on a variety of aspects in three key fields for developing and administering IDA programs: status of organizational capacity/feasibility (12 aspects); policies and procedures for IDA administration (9 aspects); and IDA program design (15 aspects). Staff self-assessments gathered information on experience working with farmers and with IDA or other economic development programs, as well as levels of knowledge and experience on 14 IDA program elements, and 5 aspects of IDA program administration and development.

**Product Type**

Other

**Description**

One-hour telephone conferences were held every two months; during this final year period six meetings took place to facilitate skill- and knowledge-sharing to evolve best practices.

**Product Type**

Educational Aids or Curricula

**Description**

The group's online work-site housed an extensive library of project documents, links, and resources, and served as an event calendar and interactive repository for participants to post questions and answers, as well as program development and outreach documents for discussion, review, and sharing. Partners and the project coordinators regularly shared material that they generated for their projects, and items that they found in their research and work. The site contains a comprehensive collection of academic studies and reports related to IDAs; business planning and farm finance resources and training materials; CFED resources and webinars; curricula; fundraising resources; and program materials such as applications, agreements, and payment policies.

**Product Type**

Other

**Description**

The second in-person training conference took place March 5-7, 2014. Workshops and training topics included "What We've Learned So Far"; "Your IDA's Life Beyond BFRIDA: How to continue our IDA programs

beyond this grant" in two parts: "Your Organization's Plan," and "Policy"; "Making the Most of BFRIDA: Thoughts and Perspectives on Communicating about this Project"; "Helping Farmers Share Financial Skills, Develop Community, and Network for Professional Development"; "What Does it Mean to be a Financially Successful Farm?"; "Finance Programs for Farmers"; "AFI Funds: The Good and the Bad and What Can We Do?"; and "Discussion: How has Your Knowledge of IDAs Progressed Through this Project."

### **Changes/Problems**

During the final year of this project, three project partners recruited collaborators to administer or start their IDA programs. Michigan Land Use Institute collaborated with the NW Michigan Council of Governments (NWMCOG). NWMCOG was able to shepherd three farmers through their IDA program, which is part of a larger financial support structure for the farmers in their region. The New England Small Farm Institute (NESFI) collaborated with another local farmer training program, The Farm School, to start an IDA program in their region of Massachusetts. While The Farm School only joined the project in early 2014, they recruited five IDA participants by the end of this project. Cascade Harvest Coalition, which had been working closely with Slow Money Northwest to fundraise and start an IDA program, selected Viva Farms, another farmer training program in Washington State, to administer and continue the matched savings program. The learning community continued to thrive through these changes, and the new collaborators expressed gratitude for the support and knowledge shared by other project partners. They also brought fresh perspectives to the work, grounded in their experience working with beginning farmers and ranchers, and the strong platform of knowledge provided by the BFRIDA project. The changes did necessitate adjustments to the evaluation approach, but the project partners have learned that collaborating with other agencies and organizations can be the most effective way to create a successful IDA program. Overall, these changes have been positive for the group as a whole and for the organizations in particular.