FIRM Mission Statement:
To assist farmers, agriculturally related businesses, industries, families, and individuals to improve their lives and achieve their goals through an educational process that applies management, production, and economic knowledge to critical issues, needs, and opportunities.

Affiliations with other Workgroups:
Farm Management, Dairy, Field Crops, & Forages
Certified: NxLevel, Instructor
Certified: Fast Track Presenter/Instructor
Certified: Educator in Agriculture and Applied Sciences

Provides Professional Educational Workshops customized for your business in applied applications of the following software programs:

Program coverage area includes the entire Saginaw Valley counties and State wide Risk Management coverage.

MSU is an affirmative-action, equal-opportunity employer. Michigan State University Extension programs and materials are open to all without regard to race, color, national origin, gender identity, religion, age, height, weight, disability, political beliefs, sexual orientation, marital status, family status or veteran status. 03/12
My main objective is delivering educational information regarding Transferring Assets, Farm Management & Risk Management. In this role, I offer numerous activities which can be customized to work more effectively with client’s needs. Listed in this brochure are programs and issues that I have delivered in that past and continue to be prepared to deliver at this time.

**Farm & Agri-Business Management Assistance Programs:**

- **Landowner Wind Farm & Oil & Gas Leasing Issues:** Indepth understanding of the issues, concerns and pitfalls of leasing farm land under a long term development agreement for a wind farm or oil & gas lease. It is work to get a win-win agreement but it can be done with the right information and tools.

- **Farm Financial Performance ... Where Does My Farm Stand?** - Helping farms create and assess their own financial statements (Cost of Production, balance sheet, income and cash flow statements) and measure profitability and risk capacity. Extensively used by farms that face the challenge of expanding their financial needs through lenders and family business situations. I have experience in the building of budgets and cash-flow projections for the expansion of farm production enterprises.

- **Telfarm Records** – Comprehensive farm record keeping and business analysis system that helps producers manage their cash flow along with income taxes, payroll, and gain a better understanding of the finances of their farm business. Each Telfarm client is invited to take part in an individual interview for the development of their farm, end of year tax management plan and a custom business analysis for there farm business.

- **Business Analysis/ Evaluation System**- This effort provides farms the opportunity to have a detailed up close financial and general production evaluation. Your farm is provided with bench-mark comparisons of their farm to other similar farms across Michigan, with a detailed cost of production analysis of the farm’s major production enterprises. Over 300 farms state wide take advantage of this program.

- **Commodity Marketing/Pricing Tools** - The producer can take part in group sessions that are typically a 2-day workshop, but variations are possible. These sessions can be targeted to specific commodity groups. Focus is given to building a marketing plan using current market outlook and programs that are available in your community.

Individual consultations are offered to farms that are interested in developing a marketing plan of action for their farm.

- **Estate Planning & Business Transfer** - Educational sessions can vary from one hour to three days. This program’s intent is to help family farms and other small business owners learn about estate tax issues and mechanisms for effective asset transfers that take into account individual family values. What type of business structure fits your farm like: Limited Liability Companies, Partnerships, “S” & “C” Corporations. How these business types can aid a multi-owner operation are discussed. Programs offered range from one day to three days in length and are offered in several locations

- **Risk Management** - Specific programs are available for Field Crops and Dairy. These one-day programs incorporate Production, Marketing, and Financial Risk along with Crop Insurance to help producers evaluate their risk exposure. Hands-on experience was gained by focused use of tools to evaluate their farm’s risk position.

- **Farm Business Organization & Structure** - Limited Liability Companies (LLC), Partnerships, “S” & “C” corporations are some of the multi-owner organizational types to consider when building a farm arrangement. Each has its own pros and cons that need to be considered for your own situation.

- **Agriculture Labor Issues** – Tax withholding, payroll requirements and disclosure, I-9, custom versus employee status, unemployment, and a complex host of other state and/or federal regulations highlight this section. Sessions are usually one day or less in length. Additionally, the programs provided more in-depth information that is related to issues with the human resources found in the agriculture industry both on the farm and related businesses.

- **Individual Producer or Business Assistance** - These one-on-one educational efforts cover many topics including but not limited to:
  - Income tax management and assistance in compliance
  - Farm/ Business Plan development
  - Farm Land Preservation -PA116
  - Cost of production & Break-even analysis
  - Estate planning, asset management and taxation issues
  - Business transfer & transition planning
  - Financial projections for enterprise analysis or expansion
  - Accounting management; (Telfarm, Quicken & Quickbooks)
  - Implementation of computer technologies into management
  - Wind Farm Leasing Opportunities for Win – Win Outcome
  - Oil & Gas Leasing for Landowners