

Fred

Experienced Producer



Pertinent Demographic Information Digital Behaviors and Preferences

Age: 61

Location: Minnesota

- Cover crop farmer with 700 acres of corn and soybeans
- Third generation farmer, inherited 500 acres of farm land from father, bought neighboring farms in 1998 and 2005 to produce oats, rye and winter wheat
- Well-connected with farmer-to-farmer networks
- Works hard to balance conservation ethic with economic viability for his operation
- Never borrowed from outside the family and/or community
- Lives 60 miles from nearest FSA center
- Limited Internet access in parts of the town and farm
- Connected with other farmers through the 4H club
- Visits county fairs
- 3rd generation farmer
- 1st time borrower
- Unknown degree of experience of financial savvy, could be arrange of options
- Limited access to broadband

Tasks, Routines, and Needs Related to the Product/Services we're Building

- Works seven days a week on the field – 7am to sundown, naps in a combine on the field, only stops for the church once a week
- Needs quality fertilizers, pesticides and farming equipment for corn and soybeans to improve crop yield
- Hear as soon as possible from FSA on loan approval or additional paperwork
- Visits the FSA office for acreage routine
- Asks: fine-tune operating support
- Wants to expand and be sustainable

What Outcomes Do They Want to Achieve?

- More profitability through improved yield
- Better cover crop diversity
- Keep the family tradition going but also willing to make changes for the better
- Make family profitable and sustainable for kids to potentially take over
- Help peers adopt cover crops and other soil health practices
- Less trips to FSA field office
- High touch/in-person
- USDA has my back and be a strategic partner
- Easy and Efficient
- Meaningful interactions

Amelia

Beginning Producer



Pertinent Demographic Information Digital Behaviors and Preferences

Age: 42

Location: New Jersey

- Organic vegetable farmer with 20 acres of cucumbers, tomatoes, peppers, cabbage, and fruit
- Markets produce through CSA, farmers markets, and local stores
- Left the military a few years ago. Started farming in 2016 to transition to civilian life.
- Engages with local CSA customers and local eateries on a regular basis to market produce and gain more exposure to the field
- Member of Veteran Farmer Coalition
- Tech savvy, uses social media, smartphones and tablets
- New to FSA – not familiar with most programs
- Lives 25 miles from the nearest FSA Service Center with a loan officer
- Education: 4 year degree, unrelated field

Tasks, Routines, and Needs Related to the Product/Services we're Building

- Need money to buy equipment to expand operations
- Extend farm operations to include fruits
- Uses the Internet for researching new crops
- Learn more about succeeding as a new organic farmer
- Part-time staff, needs help with payroll
- Regulation research for organic certification
- Wants to work with extension services to learn more about soil on her farm
- Connect with new and veterans farmers
- Interested in risk management and crop insurance program

What Outcomes Do They Want to Achieve?

- Add an additional farmers' market
- Double CSA subscription base
- Advance farm through feeding more families fresh, organic produce
- Showcase and promote business online on social media
- Help peers adopt cover crops and other soil health practices
- Achieve a higher performance rating
- Expand operations to grow brand recognition
- Build partnerships with Co-ops and local restaurants
- Engage with veteran community and hire veterans
- Minimize waste and risk to increase profits
- Move away from dependence on lines of credit

Bob

Loan Officer



Pertinent Demographic Information Digital Behaviors and Preferences

Age: 55

Location: Oklahoma

- Family background in farming, always felt the need to give back to the community.
- Working with FSA as Farms Loans Specialist for 5 years now
- Has an Ag Business background
- Fended off commercial offers to stay at FSA; likes the stability
- Uses computers and smartphone
- Motivated to stay because of job satisfaction
- Involved in the community

Tasks, Routines, and Needs Related to the Product/Services we're Building

- Travels miles to from county to county
- Works across all areas of loans and involved with outreach
- Has even more workload because colleagues are leaving to retirement
- Also responsible for training new loan officers
- Has to use online portal to update loan-related information
- Has no connectivity
- Make connections between customers and opportunities
- Attend outreach events

What Outcomes Do They Want to Achieve?

- Greater efficiency in loan application
- Minimize errors on applications
- Have enough time to properly supervise borrowers - meet in person with producers and dedicate more time for special, high-value cases [define special cases?]
- Get potentially delinquent borrowers back on good footing
- Track and follow up with applicants' information and paperwork collected by County Offices.
- Better service to agricultural communities
- Help preserve the farm culture
- Help producers recover from disasters and crisis