



such as: “Can I pay my bills?”, “Is a capital investment worth it?”, “Is this the right price?”, or “Should I add a new product line?”

*Making It Happen* consisted of two webinars, two in-person trainings, and optional follow-on one-on-one assistance. An online session was also offered. There were 28 in-person and 12 online participants for a total of 40 producers. They resided in **Massachusetts, New York, Vermont, Connecticut, and Maine**, with additional online participants coming from outside the Northeast. Participants included small and beginning farmers, sustainable and socially disadvantaged producers, and producers of value-added goods. After the training, 74% of respondents reported an increase in understanding of the financial management tools, and 91% reported incorporating at least one tool into their business practices.

This project helped participating farmers understand and strategically implement critical financial management tools in order to increase their operations’ financial strength — and ultimately its long-term viability.

## Making It Happen: Profitability & Success

Many beginning, small, socially disadvantaged, sustainable, and value-added farmers do not successfully use financial management tools to make strategic decisions that will impact their profitability or ability to weather threats. They frequently make decisions that affect their business financially without understanding their choices, how to prioritize needs, or the implications.

In order to address this need for risk management education, a team led by **Dorothy Suput** of **The Carrot Project** developed an outcome-based training called *Making It Happen: Profitability and Success*. The training was designed to help producers understand and incorporate financial management tools into their business practices. The primary objective was to reduce financial risks that threaten farm profitability by building business knowledge and allowing for greater resiliency. The training provided producers with the tools — and the ability to use them — to improve decision-making.

Participants learned and applied financial management tools to their business that helped answer questions



*“There is so much to think about when running your farm. But there are so many resources that can be used and are out there for farmers.”*

- *New England Farmer*





**EXTENSION  
RISK  
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United States  
Department of  
Agriculture

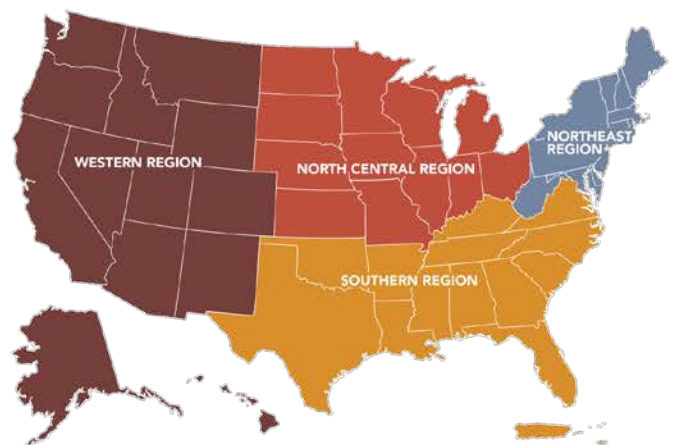
National Institute  
of Food and  
Agriculture

## “Educating America’s farmers and ranchers to manage the unique risks of producing food for the world’s table.”

**Extension Risk Management Education (ERME)** is delivered through four regional centers that provide grant funding and leadership within their regions.

Projects are producer-focused, results-based and encourage public-private partnerships. Funded projects must identify targeted results that will help producers manage risk and then describe how the project will measure those results.

Extension Risk Management Education has funded innovative programs that have generated tangible results for producers in every state. ERME is committed to funding results, providing transparent accountability, and encouraging collaboration. View the accomplishments of all funded projects on our website.  
<http://ExtensionRME.org>



### ERME REGIONAL CENTERS



**NORTH CENTRAL  
EXTENSION  
RISK  
MANAGEMENT  
EDUCATION**

University of Nebraska  
Dept. of Agricultural Economics  
303 Filley Hall  
Lincoln, NE  
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**NORTHEAST  
EXTENSION  
RISK  
MANAGEMENT  
EDUCATION**

University of Delaware  
Dept. of Applied Economics  
and Statistics  
112 Townsend Hall  
Newark, DE  
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NERME.org



**SOUTHERN  
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