



NORTHEAST
EXTENSION
RISK
MANAGEMENT
EDUCATION

USDA National Institute of Food and Agriculture
U.S. DEPARTMENT OF AGRICULTURE

Competitive Grants Applicant Training Webinar

Wednesday, October 4th

1:00 p.m.



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Competitive Grants Applicant Training Webinar

- 2024 Education Grants
- 2024 Producers Underserved by Crop Insurance Grants

Application Deadline: November 16, 2023



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Competitive Grants Applicant Training Webinar

Participants' microphones should be muted.
Please use the chat function to ask questions.



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What will be covered?

- Extension Risk Management Education Overview
- Northeast ERME Overview
- Request for Applications and regional priorities:
 - Education Projects
 - Producers Underserved Crop Insurance Projects
- Evaluation Criteria
- Website Navigation
- Completing the Proposal



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ERME Overview

- Legislative mandate in Agricultural Risk Protection Act of 2000
- Education for producers in the “full range of risk management activities”



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ERME Mission

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

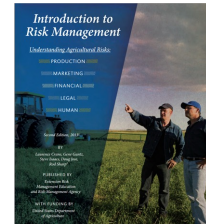


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ERME Risk Categories

- Risk, specifically agricultural risk, falls into 5 categories for the purpose of the ERME program:
 - Production
 - Marketing
 - Financial
 - Legal
 - Human
- ERME funds programs that are designed to **educate** producers about risk management tools and strategies so **they can achieve specified risk management outcomes**.



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Definitions of Risk Categories

Production Risk – Any production-related activity or event with a range of possible outcomes which could limit ag producers' ability to achieve their financial goals is a production risk.

Marketing Risk – Marketing is the part of a farm business that transforms production activities into financial success. Marketing risk is any market related activity or event that leads to the variability of prices ag producers receive for their products or pay for production inputs.

Financial Risk – Financial risk encompasses those risks that threaten the financial health of the business, including: 1) Capital cost and availability; 2) Ability to meet on-time cash flow needs; 3) Ability to maintain and grow equity; and 4) Ability to absorb short-term financial shocks.

Legal Risk – Legal risk involves commitments that have legal implications, such as production activities that fail to take appropriate safety precautions, marketing products which can involve contract laws and human issues dealing with employer/employee rules.

Human Risk – Human risk management is the ability to keep all people who are involved in the business safe, satisfied and productive such as: 1) Human health and well-being; 2) Family and business relationships; 3) Employee management; and 4) Transition planning.



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Aspirational Goals*

Area of Risk	Aspirational Goal
Production Risk	Enhance understanding of yield variability, insurance products, technology, diversification and management systems to control costs and improve farm or ranch income.
Marketing Risk	Improve producer understanding and use of commodity price risk management, product (niche) marketing strategies, differentiated (branding) marketing focus and relationship marketing to enhance farm or ranch viability.
Financial Risk	Grow farmer and rancher capacity to address strategic business planning, production cost management, recordkeeping analysis, asset management and financial planning to enhance cash flow, profitability and financial performance.
Legal Risk	Cultivate farmer and rancher ability to address business organization, contracts, regulatory policies and liability issues to manage businesses' legal risk exposure.
Human Risk	Develop farmer and rancher understanding of employee recruitment, retention and management; internal and external business communication; business transition and farm safety systems to improve business and worker success.

*refer to page 5/6 of the ERME RFA



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What are ERME Proposed Outcomes?

- Measurable and verifiable risk management actions that participants understand, develop, or implement
- Within six to 18 months
- With long-term impacts

Note: Proposed Outcomes replaced the “proposed results” language that was formerly used by ERME, although we still use RVS as the platform to submit applications and for reporting.



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What are Long-Term Impacts?

- Projects that help participants learn, achieve, or apply “best risk management practices”.
- Methods and indicators that measure the use of these practices help document the potential for long-term impact.



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ERME Awards

A grant awarded is **an investment** made by the ERME program to help producers achieve the proposed risk management outcomes.



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ERME Return on Investment

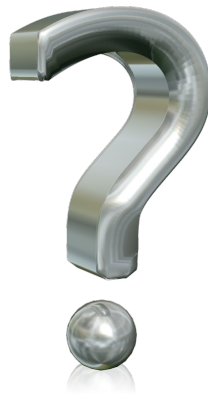
Return on Investment is defined as (documented*) changed behavior or actions taken by participants resulting in increased ability to manage risk.

*Documented participant actions or behavior changes are reported as outcomes and as success stories.



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Northeast Extension Risk Management Education Center (NERME)

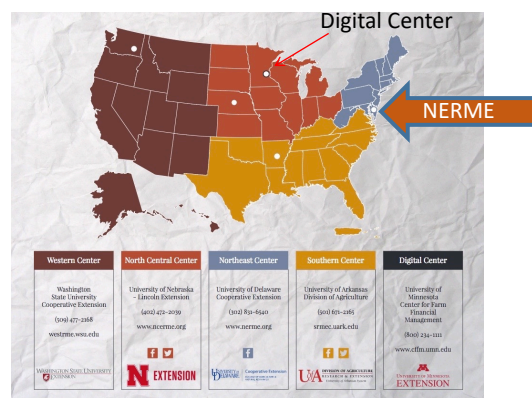
- One of four regional ERME Centers across the U.S.
- University of Delaware, College of Ag & Natural Resources
- Administers a competitive grants program in the 12 states and the District of Columbia
- Supported by funding from USDA National Institute of Food and Agriculture (NIFA).



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Northeast Extension Risk Management Education Center



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Northeast Extension Risk Management Education Center

The Northeast Extension Risk Management Education Center serves 12 states:

Connecticut, Delaware, Maine, Maryland, Massachusetts, New
Hampshire, New Jersey, New York, Pennsylvania, Rhode Island,
Vermont, West Virginia **and** the District of Columbia.



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Northeast Extension Risk Management Education Center

Laurie Wolinski – Director – lgw@udel.edu

Michelle McCullough – Program Coordinator – mmccull@udel.edu

Jill Shilling – Administrative Assistant – jilshill@udel.edu



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Request for Applications



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Request for Applications (3 choices)

2024 Education Applications

- Standard Educational Project Applications - Up to \$75,000
- Exploratory Project Applications - Up to \$10,000

2024 ERME Producers Underserved by Crop Insurance Project
Applications - Up to \$100,000



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Request for Applications

2024 ERME RFA

1) Standard Education Projects: Projects can address any of the five risk areas (up to \$75,000)

- Programs should help participants mitigate potential risk.
- Include emphasis on the Northeast Center regional priorities.



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Request for Applications

2024 ERME RFA

2) Exploratory Projects for planning, capacity building, or piloting efforts (up to \$10,000)

- Intended to support planning, development, or pilot project activities that have a goal of establishing an educational program, delivery plan, and collaborative effort leading to a project and that could be proposed for competitive grant funding in the future.



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Request for Applications

2024 ERME Producers Underserved by Crop Insurance RFA (up to \$100,000)

- Applicants must articulate the primary source(s) of risk faced by their target audience and develop training activities that will help those producers take specific actions that generate measurable outcomes from managing these risks.
- Proposed educational programming should align with one or more of the five areas of risk.



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What does Underserved by Crop Insurance mean?

This program aspires to enhance farm and ranch profitability and economic viability by enabling producers underserved by crop insurance to successfully manage these risks. Proposed educational programming should align with one or more of the five areas of risk. **Key objectives are to help producers who are underserved by crop insurance** understand the risks inherent in their operation, the methods and tools available to mitigate these risks, how to effectively use these methods and tools, and how to manage risk by implementing these methods and tools.



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What does Underserved by Crop Insurance mean?

Applicants must be able to **define the producers** that are underserved by the Federal crop insurance program and **describe why there is a low level of crop insurance participation and availability**; why existing crop insurance products do not provide an effective risk management tool; or why these producer types are not normally reached through typical risk management tools or education offerings.



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Who are producers Underserved by Crop Insurance?

This might include the following producer groups:

1. beginning farmers or ranchers;
2. veteran farmers or ranchers;
3. socially disadvantaged farmers or ranchers*;
4. farmers and ranchers using dairy risk management policies or plans for coverage.

*The USDA defines socially disadvantaged farmers and ranchers (SDFRs) as **those belonging to groups that have been subject to racial or ethnic prejudice**. SDFRs include farmers who are Black or African American, American Indian or Alaska Native, Hispanic or Latino, and Asian or Pacific Islander. For some but not all USDA programs, the SDFR category also includes women. ERME includes women in the definition.



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Regional Priorities

Stakeholder Input
Advisory Council Recommendations



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Regional Priorities

The Advisory Council encourages all applicants to consider and determine:

- If there are any special audience needs and/or accessibility concerns that should be addressed related to educational delivery in your application. Will the audience benefit from translation services, modified presentation or handout materials, alternative delivery methods, or other efforts?
- If collaborating with public and non-profit ag service providers will strengthen or otherwise benefit the application outcomes. There are many federal and state programs that farmers can utilize to support their agribusiness and have similar goals. Federal agencies such as USDA FSA, NRCS, and RMA have programs designed to improve farm viability and minimize business risks.



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2024 ERME RFA Regional Priorities (pages 9 and 10 of RFA)

Education programs that build business knowledge and resiliency to mitigate the effects of family emergencies, natural disasters (including extreme weather and climate variability), regulations, economic conditions, and other unpredictable events are priority topics. Specific topics might include:

Climate and Weather Risk	Mental and Physical Health & Wellness and Safety
Leadership for Developing Farm Managers	Labor Management
Marketing	Legal Risk Topics
Financial Literacy and Recordkeeping	Urban Agriculture
Diversification of Agricultural Businesses	



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2024 ERME Producers Underserved by Crop Insurance RFA Regional Priorities (page 11 of RFA)

This ERME funding is specifically designated for the delivery of risk management education to [agricultural producers underserved by crop insurance](#), including producers of specialty crops and diversified operations, and users of dairy risk management policies and programs.

Programs targeted toward beginning producers, socially disadvantaged and specialty crop producers	Educational efforts to increase accurate and effective recordkeeping practices to ensure financial viability and crop protection
Educational efforts to help small farmers understand which policy best fits their operation	Crop Acreage Reporting
Awareness of Risk Management Agency's Pasture, Rangeland, and Forage program for small-scale livestock producers	Diversification of Agricultural Businesses
Education of alternatives to federal crop insurance	Marketing



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Regional Priorities

Longevity of resources developed utilizing grant funds

While ERME funds are not generally used for development of resources, there are situations where that type of activity receives funding, because it has an immediate educational value and use.

If this type of activity is included in the application and some significant portion of the budget is designated for product development, the Advisory Council would encourage applicants to include a statement regarding longevity of the product to be developed and potential for wide application.



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Evaluation Criteria




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Evaluation Criteria				
ERME Educational Application Pages 22 - 23				Underserved Applications Page 23 -24
Proposed Outcomes	40%		40%	Proposed Outcomes
Regional Priorities	10%		10%	Regional Priorities
Outcomes Verification	10%		10%	Outcomes Verification
Producer Demand	15%		20%	Underserved Audience
Team/Organizational Capacity & Collaborators	15%		15%	Team/Organizational Capacity & Collaborators
Review of Past Project, Innovative Approach & Wide Application	10%		5%	Innovative Approach & Wide Application
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Evaluation Criteria	
Proposed Outcomes – 40% Maximum of 12	
<ul style="list-style-type: none"> • Single most important factor in funding decisions • Clear statement of what you “anticipate producers will understand, develop, or implement” • <i>Realistic and attainable</i> estimated producer numbers • Relative level of rigor associated with producer actions • Specific, measurable and verifiable 	
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Evaluation Criteria

A closer look at proposed outcomes

- What is the goal or what will producers achieve as a result of being exposed to this risk management education?
- What is the producer action?
 - Understand, Develop, Implement
 - “Understand” is the weakest action; “Implement” is the strongest action



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Evaluation Criteria

A closer look at proposed outcomes

- What is farm or ranch economic viability?
 - Improved profitability
 - Increased opportunities for equity growth over time
 - Sustainability
- When considering how many proposed outcomes are needed for a good application...*more does not equal better.*
- A change was made this year – there is a maximum number of outcomes – **twelve**



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Evaluation Criteria

A closer look at proposed outcomes

Proposed outcomes are supported by the project steps. Projects steps should not be confused with proposed outcomes. However, the project steps assist project directors toward seeing producers achieve the proposed outcomes.

The screenshot shows the 'Results Verification System' interface. On the left, a sidebar menu lists various project components, with 'Proposed Outcomes' highlighted by a red circle. The main area displays the 'RME for Delaware' project details, including the funder, project title, ID, and mailing address.



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Evaluation Criteria

Examples of well-written proposed outcomes:

Educating Farmers on Avoiding Risks in Farm Labor Law Compliance

- Participants will **understand** risks related to labor law compliance and resources for support in addressing labor law issues. (Estimated number = 100).
- Participants will **develop** an employee handbook. (Estimated number = 30).
- Participants will **implement** at least one identified human resource management strategy to reduce legal and human resource risks. (Estimated number = 60).
- Participants will access one-on-one legal guidance from Legal Food Hub attorneys to develop individualized human resource management plans and address compliance. (**Implement**) (Estimated number = 20).



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Evaluation Criteria

These are **NOT** risk management outcomes:

- Producers will attend a workshop on...
- Project will develop a workbook.
- Educators will be trained to deliver the program.
- An end-of-workshop evaluation will be conducted.
- The Final Report will be submitted.



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Evaluation Criteria

Outcomes Verification– 10%

How effective is the plan for evaluating and tracking producer progress toward achieving the proposed outcomes?

- How and when will outcomes be measured?
- How will you verify risk management outcomes were achieved?
- How will you establish & identify indicators for long-term outcomes?



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Evaluation Criteria

Regional Priorities – 10%

Applications will be evaluated on the degree to which proposed outcomes address regional priorities.

Regional Priorities are listed in the RFAs in the following pages:

2023 ERME Educational Application – pages 9 - 10

2023 Underserved Applications – page 10 - 11



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Evaluation Criteria

Producer Demand - 15%

- Document the willingness of producers to participate, utilizing for example:
 - survey results
 - follow-up evaluations from prior workshops
 - benchmark information on participants' knowledge level and attitude
- A statement of risk management needs without any evidence of actual producer demand will *not* meet the requirements of this criterion.

Underserved Audience- 20%

- Applicant must define who the producers are that are underserved by crop insurance.
- Explain why there is a low level of crop insurance participation and availability.
- Explain why existing crop insurance products do not provide an effective risk management tool.
- Describe why these producer types are not normally reached through other risk management tools or educational.



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Evaluation Criteria

Team/Organizational Capacity & Collaborators – 15%

Equal value attributed to team/organization and collaborators

- Skills, knowledge, and experience of team and organization to effectively deliver risk management education projects.
- Evaluate how well-engaged collaborating public or private organizations will increase the likelihood of farmer/rancher participation. Will collaborators increase likelihood of farmer/rancher participation and strengthen the project?



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Evaluation Criteria

Review of Past Projects, Innovative Approach and Wide Application – 10%

- Innovative approaches to develop or deliver training, materials, or tools.
- The ability to build upon or collaborate with at least two previously funded ERME projects *or* alternatively, how it is a unique and innovative project.
- Can the program and techniques be applied elsewhere?
- Can materials and techniques be adapted to other situations?

Innovative Approach and Wide Application – 5%

- The extent to which the project employs innovative approaches to develop or deliver training, materials, or tools;
- How is it a totally unique and innovative project?
- The extent to which the proposed might have wide application, including adapting materials to specialized audiences, marketing a promotions techniques, eliciting high interest in crop insurance strategies with new methodologies.



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Website Navigation

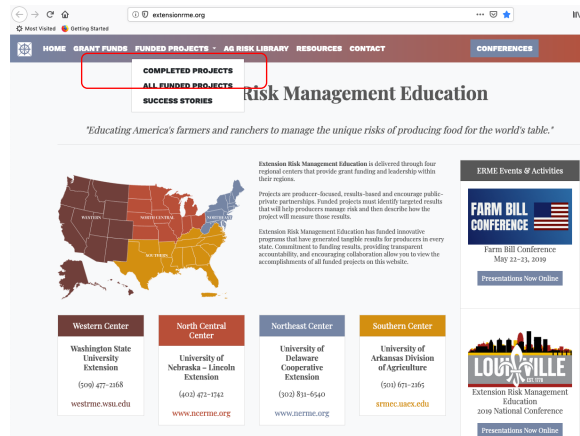


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Review of Past Projects For Education Applications Only

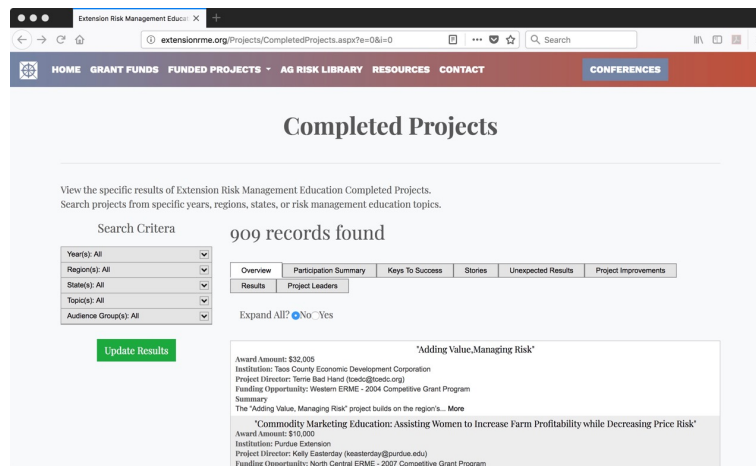
www.extensionme.org



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Review of Past Projects For Education Applications Only



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Access the Results Verification System through NERME website



Northeast Extension Risk Management Education C



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Access the Results Verification System through NERME website

How to Apply

1. RFA: Download and read the [2024 Northeast ERME RFA](#) thoroughly depending on your plans for submission.
2. Resources: View the [Application Resources](#) which have been developed to help applicants prepare a successful proposal, and which provide a full explanation for every item requested in the application. Applicants are especially encouraged to utilize the Application Tutorial.
3. Registration Information: If you are already registered in the RVS, skip to step 4. To register, use this link to access the [Extension Risk Management Education Results Verification System](#). Select "Create New Account" and complete the form in order to create a new account. A registration confirmation containing a link back into the system will be sent via email. (If you do not receive the confirmation email within 15 minutes, please check your spam folder.) To complete your registration, visit the enclosed link.
4. RVS: Login to RVS using your email address and password, which will take you to the "My Projects" page. To begin a new Application, select "Start New Project Application" to see all available funding opportunities. Click the "Northeast ERME" tab to see all Northeast funding opportunities.
5. Category: Select the appropriate grant category and click "Apply for this Grant".
6. Enter the project information, including: Project Title; Project Director email, Institution Mailing Address, and Financial Contact. You will have the opportunity to edit or update this information once you have created the application.
7. Complete each section in the Table of Contents on the left sidebar and follow the instructions accessible on each page of the application via the question mark (?) icon.

Whenever you wish to continue working on your Proposal, return to the [Extension Risk Management Education Results Verification System](#) and login. Your active projects will be listed on the "My Projects" page. You may edit your proposal by clicking on the pencil icon.

Education and
Underserved



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Application Initiation

Results Verification System

RVS is designed to help organizations:

- ✂ Manage grant programs
- 📄 Submit grant applications
- 🏆 Report accomplishments

[Learn more about RVS](#)

Email Address:

Password:

[Sign In](#)

[Forgot your password?](#)

[Create New Account](#)

Northeast Center:
<http://www.nerme.org/funding/apply-for-funding/>



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Application Initiation

Results Verification System

[Admin Tools](#)

[Start New Project Application](#)

[My Projects](#) [Evaluation Panels](#)

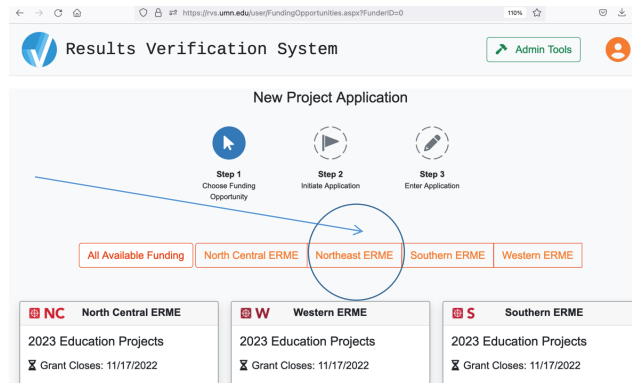
Year	Project	Project Director	Stage	Status	Funder
2023	NERME - TEST	Michelle McCullough	Application	Due 11/17/2022 at 5:00 PM (Eastern)	NE



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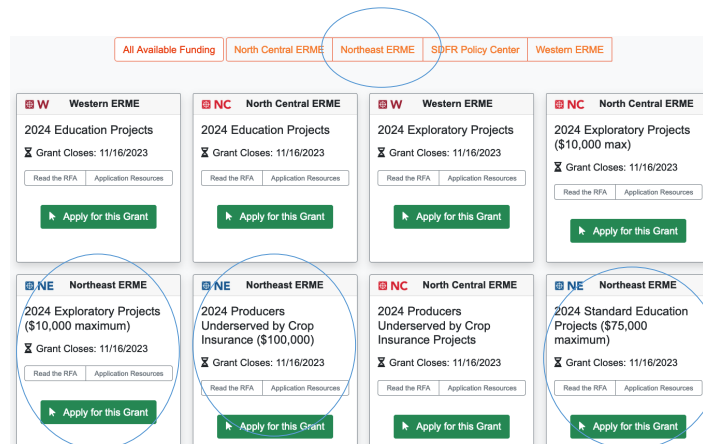
Application Initiation



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Application Initiation



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Starting the Application

Funding Information

Funder
Northeast Extension Risk Management Education Center

Funding Pool
2023 Standard Education Projects (\$50,000 maximum)

Project Information

Project Title
RME For Delaware

Project Director Information

Project Director Email

Institution Mailing Address

Institution Name

Address

Screenshot



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Starting the Application

Steps for developing your application

NE

Resources **Print**

NERME 2024 Test

Important Information **Save** **< Back** **Next >**

Due on

Application 11/16/2023

System Information

Do not use the "forward" or "back" buttons of your browser. Your data will not be saved unless you use the system navigation.

You may enter your input sequentially, or click on any section on the left menu bar to input your information in the order you choose.

Instructions are available for each section of input by clicking on the question mark button located next to the section name.

Until you submit, you can return and edit it as frequently as you wish.

Funder Contact Information

Northeast Extension Risk Management Education Center
112 Townsend Hall
University of Delaware
Newark, DE 19716-2130
Phone: 302-831-6621
Email: mmccull@udel.edu
Website: http://www.nerme.org

Save **< Back** **Next >**

Use these navigation buttons



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Completing & Submitting the Application

The screenshot shows a web application for managing projects. The left sidebar lists various sections: Audience Emphasis, Producer Demand, Organizational Capacity, Project Team, Project Collaborators, Tools and Curriculum, Review Past Projects, Additional Regions, Budget, Budget Narrative, Required Documents, and Final Checklist. The central area displays 'System Information' with instructions on how to use the system. The right sidebar shows 'Funder Contact Information' for the Northeast Extension Risk Management Education Center. At the bottom, there are buttons for 'Save and Exit', 'Submit', 'Save', 'Back', and 'Next'. The 'Save and Exit' and 'Submit' buttons are circled in orange.



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Application Process

- Deadline: 5:00 PM EST, 11/16/23
- Applications reviewed by Advisory Council
- Notifications announced by 2/9/2024
- Administrative budget review and issue of sub-awards by 4/1/24



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Project Timeline

18 Month Award

- Start date April 1, 2024
- End date September 30, 2025
- Quarterly progress reports & final report
- ***No extensions!!***
- Apply: www.nerme.org



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Resources and Help

Results Verification System (RVS) Resources

In order to save information in the form, you need to first download the document locally or to a network drive. If you edit the information in the browser window in which it appears, your changes will not be saved.

Click the name of the document you wish to download. The form will open in another browser window. You may see a message that says "Please wait..." - you may proceed to download the file. From here, click the download button in the upper, right-hand corner of the screen (down arrow). This will bring up the standard dialog box with your local and network save options. Save the PDF in this location.

Once saved, exit out of the browser window and open the PDF on your machine. From this point on, you should be able to edit and save the file as needed without worrying about browser changes.

How to Apply

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4. RVS: Login to RVS using your email address and password, which will take you to the "My Projects" page. From here, you can view all of your active projects and create new applications. To begin a new application, select "Start New Project Application" to see all available funding opportunities.
5. Category: Select the appropriate grant category and click "Apply for this Grant".
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Whenever you wish to continue working on your Proposal, return to the Extension Risk Management Education Results Verification System and login. Your active projects will be listed on the "My Projects" page. You may edit your removal by clicking on the pencil icon.

Results Verification System

Project Information

Project Overview

Project People

Project Outcomes

Project Outcomes Narrative

Project Steps

Audience Emphasis

Project Demand

Organizational Capacity

Project Team

Project Collaborators

Tools and Curriculum

RME for Delaware

Project Information

Funder

Funding Pool

Project Title

RME for Delaware

Project ID

Institution Mailing Address

Help/Instructions ??



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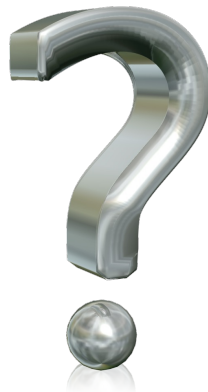
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*This material is based upon work supported by USDA/NIFA
under Award Number 2021-70027-34693.*



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