

**YOUNG,  
BEGINNING, &  
SMALL PROGRAM**

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2025-2026 Student Board of Directors

# INTRO OF STUDENT BOARD



**Zoey Sneed**  
*Survey Results*



**Kaylee Noll**  
*Social Media*



**Megan Jacobs**  
*Ag Biz Info Website*



**Jessie Ruff**  
*Grow Your Future  
Forum*



**Tera Wistuba**  
*YBS Comparison  
(KS)*



**Chloe Ecord**  
*Programming  
Comparison*



**Jaiden  
Pfannenstiel**  
*Customer App*



**Sarah Jones**  
*Customer App*



**Camden  
Rietcheck**  
*Customer App*



**Ethan  
McPherson**  
*YBS Recs*



**Kassadee  
Dickey**

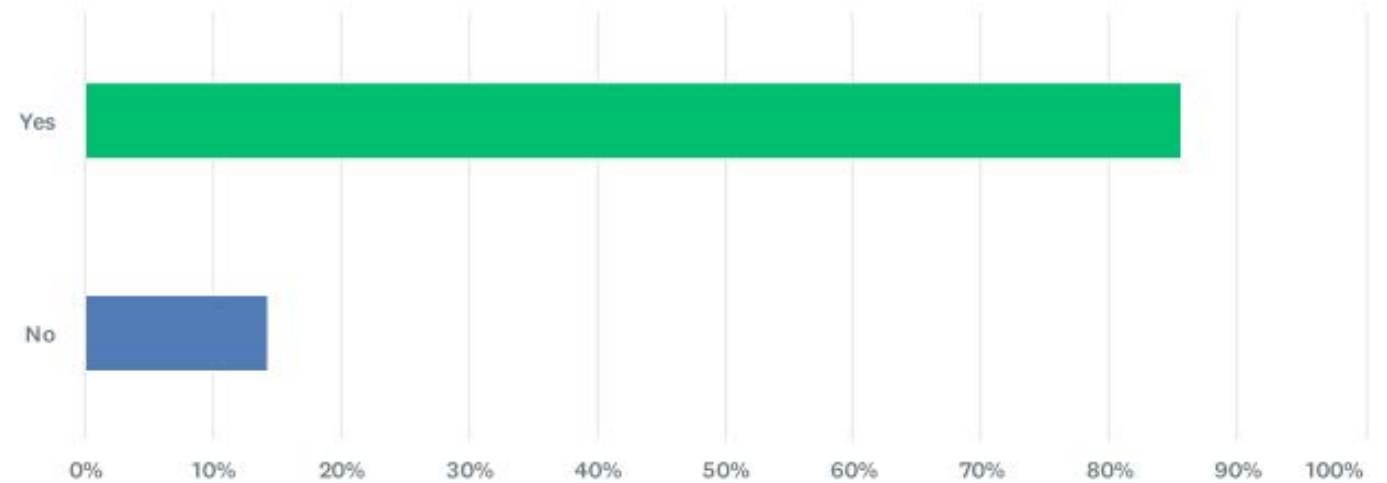


# SURVEY RESULTS

- ❖ 85.71% of respondents said they were interested in attending a networking event for YBS borrowers.

Q3 Would you be interested in attending a resource and networking event with other YBS Borrowers?

Answered: 7 Skipped: 0



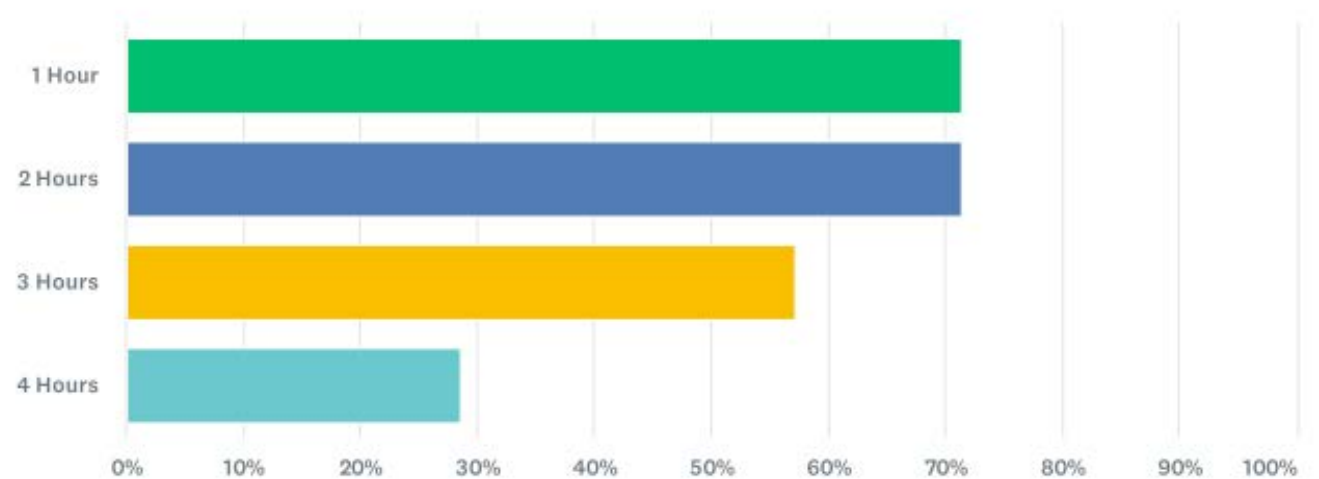
Answer Choices	Percentage	Responses
<span style="color: green;">●</span> Yes	85.71%	6
<span style="color: blue;">●</span> No	14.29%	1
<b>Total</b>		<b>7</b>

# SURVEY RESULTS

- ❖ Most respondents said that they would be willing to travel up to 2 hours to attend an informational or networking type of event.
- ❖ Over **50%** of respondents also showed that they would travel 3 hours for an event.

Q5 How far would you be willing to travel within the state to attend a resource and networking event? (Select all that apply.)

Answered: 7 Skipped: 0



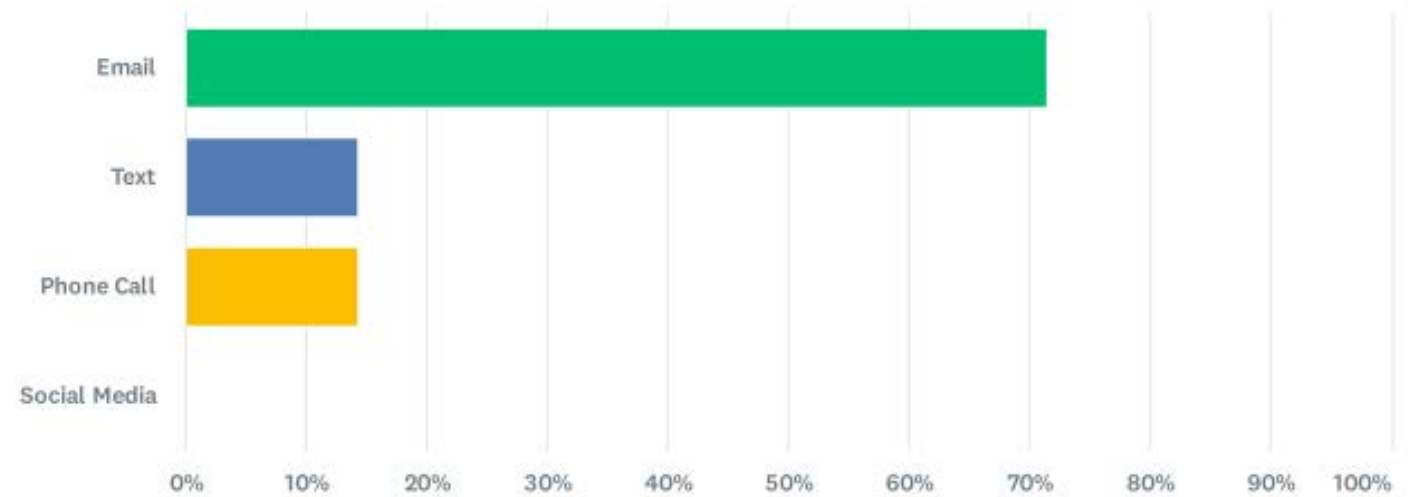
Answer Choices	Percentage	Responses
1 Hour	71.43%	5
2 Hours	71.43%	5
3 Hours	57.14%	4
4 Hours	28.57%	2
<b>Total</b>		<b>16</b>

# SURVEY RESULTS

- ❖ 71.43% of respondents stated that they would prefer communication to be through email.

## Q6 How do you prefer regular communication?

Answered: 7 Skipped: 0



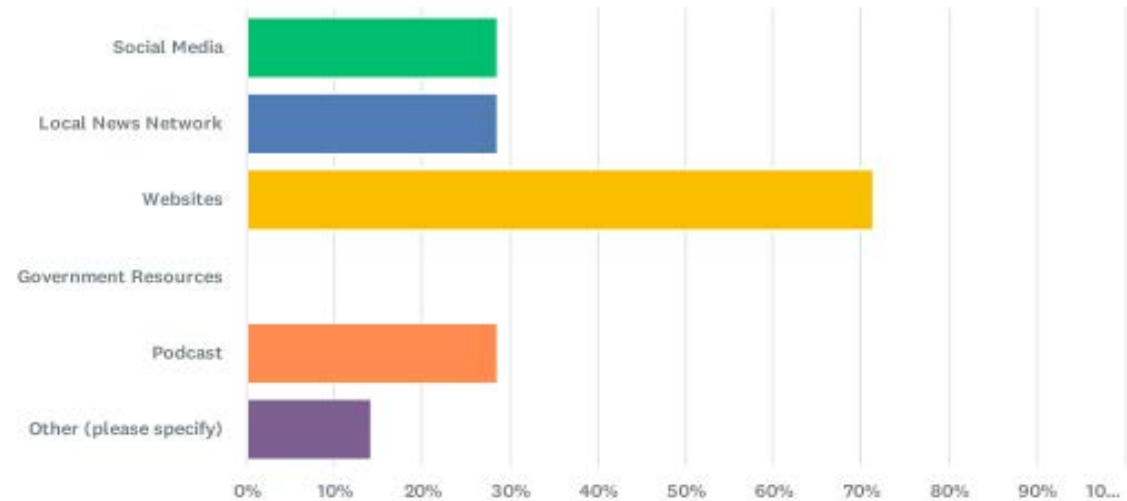
Answer Choices	Percentage	Responses
<span style="color: green;">●</span> Email	71.43%	5
<span style="color: blue;">●</span> Text	14.29%	1
<span style="color: yellow;">●</span> Phone Call	14.29%	1
<span style="color: lightblue;">●</span> Social Media	0%	0
<b>Total</b>		<b>7</b>

# SURVEY RESULTS

- ❖ 71.43% of respondents said that they get most of their news and information from websites.

Q8 How do you consume most of your news and information? (Select all that apply.)

Answered: 7 Skipped: 0



Answer Choices	Percentage	Responses
Social Media	28.57%	2
Local News Network	28.57%	2
Websites	71.43%	5
Government Resources	0%	0
Podcast	28.57%	2
Other (please specify) <a href="#">Show responses</a>	14.29%	1
<b>Total</b>		<b>12</b>

# **EVALUATIONS**

# SOCIAL MEDIA

## Facebook Performance Insights

- ❖ 62.9% of viewers are **women**
- ❖ 37.1% are **men**
- ❖ *Age Breakdown:*
  - **15% of viewers are women between the ages of 35-44.**
  - **10% of viewers are men between the ages of 35-44.**
  - **10% of viewers are women between the ages of 25-34.**
  - **Around 7% of viewers are men between the ages of 25-34.**
  - **LESS THAN 3% of viewers are men AND women between the ages of 18-24**
- ❖ *Location Analysis:*
  - 27.3% of 1,529 followers are within 50 miles from Hays
- ❖ Peak posting time recommended by Facebook: **7:00 PM**
- ❖ Engagement varies seasonally (ex: lower during harvest)
- ❖ **Top Engaging Content Types:**
  - Customer appreciation event highlights
  - Annual calendar contest winning photos
  - Harvest operation visits
  - December Giving campaigns

## Audience

Demograph...

Trends

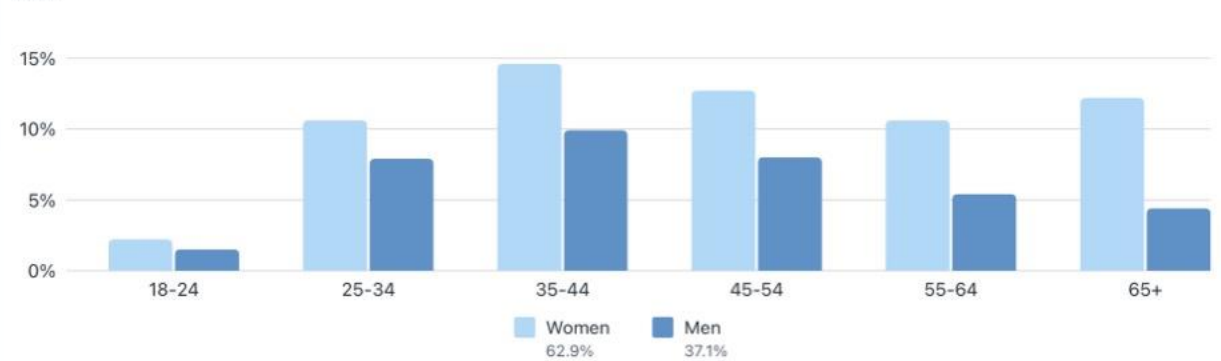
Potential audience

### Followers ⓘ

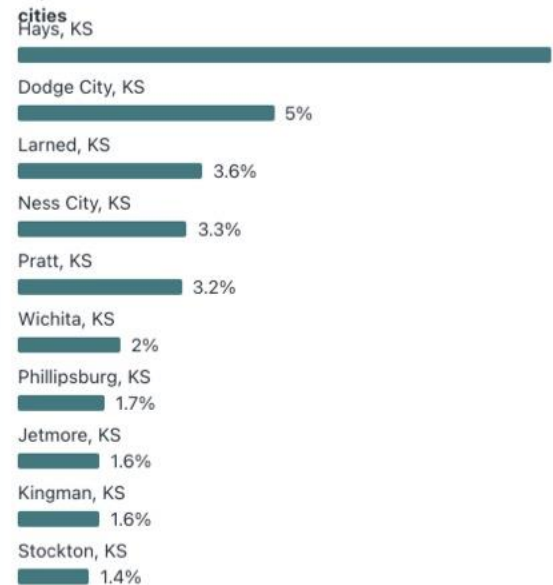
Lifetime

1,529

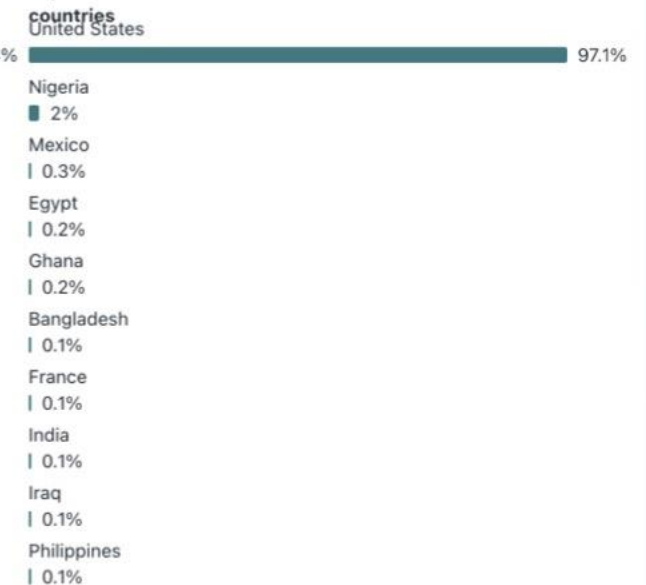
### Age & gender ⓘ



### Top cities



### Top countries



# AG BIZ INFO WEBSITE

## **Strengths**

- Central resource for relevant articles, education opportunities, and financial tools.
- Resources provided are tailored to young, beginning, and small farmers.
- Promotes long-term client success beyond initial loan services.
- Offers diverse learning formats with articles, videos, webinars, and podcasts to enhance understanding and engagement.

## **Weaknesses**

- Only provides broad, nationwide content, not tailored to specific regions.
- Lacks up to date industry trends and market insights for real time decision making.

# GROW YOUR FUTURE FORUM

## BENEFITS

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- o Good networking opportunity for young borrowers
- o Relevant and practical speakers
- o Exposes YBS borrowers to new ideas and strategies
- o Builds confidence and is motivational
- o "My favorite part was the comradery, visiting the local farm & the express ranch, and making lifelong relationships." -2026 Attendee

## GAPS/ AREAS FOR IMPROVEMENT

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- o Information can be overwhelming
- o Not all content fits every operation
- o Limited hands-on learning
- o Not as easy to get mentorship from people going through what they are experiencing

# STATE PROGRAM COMPARISON BENCHMARKING

	USDA	December 31		
		2025	2024	2023
Young	12.78%	<b>19.77%</b>	17.51%	17.73%
Beginning	31.73%	<b>23.76%</b>	21.31%	21.51%
Small	72.90%	<b>39.20%</b>	42.92%	42.92%

High Plains

	USDA	December 31		
		2025	2024	2023
Young	19.8%	<b>17.2%</b>	18.0%	17.9%
Beginning	37.7%	<b>16.9%</b>	15.3%	16.4%
Small	42.5%	<b>24.0%</b>	25.0%	25.5%

Western KS

	Potential Customers*	Frontier Farm Credit Customers	Market Share**
Young	1,508	220	14.5%
Beginning	3,033	644	21.2%
Small	4,671	2,312	49.4%

Frontier

\* 2022 USDA Census of Agriculture data of farms with debt.

# STATE PROGRAM COMPARISON BENCHMARKING

<i>(dollars in thousands)</i>	<b>New loan activity during 2025</b>			
	Loan Counts	Volume	Percent of Total Loan Counts	Percent of Total Volume
Category				
Young only	27	\$ 33,180	3.3%	3.4%
Young & beginning	58	27,416	7.0%	2.8%
Young & small	9	1,070	1.1%	0.1%
Beginning only	23	18,808	2.8%	1.9%
Beginning & small	45	12,825	5.4%	1.3%
Small only	159	38,260	19.2%	3.9%
Young, beginning & small (YBS)*	52	8,655	6.3%	0.9%
<b>YBS Total</b>	<b>373</b>	<b>\$ 140,214</b>	<b>45.1%</b>	<b>14.3%</b>
Non-YBS	454	839,298	54.9%	85.7%
<b>Total</b>	<b>827</b>	<b>\$ 979,512</b>	<b>100.0%</b>	<b>100.0%</b>

\* The YBS category includes loans made to farmers that meet the criteria for all three categories: young, beginning, and small.

High Plains

<i>(dollars in thousands)</i>	<b>New loan activity during 2025</b>			
	Loan Counts	Volume	Percent of Total Loan Counts	Percent of Total Volume
Category				
Young only	20	\$ 17,063	5.6%	7.1%
Young & beginning	27	10,570	7.6%	4.4%
Young & small	4	138	1.1%	—
Beginning only	6	2,806	1.7%	1.2%
Beginning & small	10	3,124	2.8%	1.3%
Small only	53	7,490	15.0%	3.1%
Young, beginning & small (YBS)*	23	2,425	6.6%	1.0%
<b>YBS Total</b>	<b>143</b>	<b>\$ 43,616</b>	<b>40.4%</b>	<b>18.1%</b>
Non-YBS	211	197,028	59.6%	81.9%
<b>Total</b>	<b>354</b>	<b>\$ 240,644</b>	<b>100.0%</b>	<b>100.0%</b>

\* The YBS category includes loans made to farmers that meet the criteria for all three categories: young, beginning, and small.

Western KS

# KANSAS PROGRAMMING COMPARISON

- High Plains Farm Credit
  - Send a group to the annual Grow Your Future Forum, Great video & strong FAQ on website, Student Board
- Frontier Farm Credit
  - Side X Side Conference, Starting Gate
- American Ag Credit
  - Livestock Project Grant (undergoing changes), Special Loan: Shortened Supply Chain Producers
- Western Farm Credit
  - Not their focus area.

\*\*\*AgBiz info used by 3 out of the 4 Kansas lenders.

# KANSAS PROGRAMMING COMPARISON

## BUSINESS AND FINANCIAL SKILLS DEVELOPMENT

Our education-focused classes and workshops equip producers with essential business and financial skills, enhancing their knowledge and building the confidence needed to succeed as business owners.



### Balance Sheet

Create, update, and interpret balance sheets and cash flow projections to assess and understand the financial health of your business.



### Cash Flow

Break down and analyze the components of your cash flow statement to understand its impact on your business's financial health and decision-making.



### Family Living

Analyze your spending patterns to manage and optimize your family's living expenses for better financial control.



### Transition Planning

Prepare for a successful transition of an operation through succession planning or changes in ownership.



### Business Planning

Develop comprehensive business plans that guide your growth and success.

## Starting Gate Program Details

As a participant in the Starting Gate program, you'll have access to:

- **1:1 coaching sessions** with your Starting Gate team, helping you build a solid financial foundation and equipping you with the skills to succeed.
- **Access to economic, sustainability and agricultural news** from our team of analysts and outside experts dedicated to keeping you informed and ahead of the curve.
- **Customized financial planning** based on your specific needs, opportunities and risks. The result is a tailored, viable and sustainable plan for achieving your goals.
- **Annual financial review meetings** to take stock of your progress, identify areas of improvement for the coming year and work with your Starting Gate team on the next steps to meeting your long-term goals.
- **Education-focused workshops and events** to deepen your knowledge and forge meaningful relationships with peers and industry professionals.

# RECOMMENDATIONS

# OUTREACH

## "QUICK TIP TUESDAY"

A simple social media content idea where HPFC posts **one short, helpful tip every Tuesday** for young and beginning producers.

### Why does it work?

- Earn attention fast
  - Strong visuals (clear text, clean layout, movement) give people a reason to pause.
- Visual content is easier to consume
  - A simple visual + short message makes the content feel effortless to understand.
- Higher engagement = more outreach
  - Better visuals lead to more interaction, which leads to more views.

### Examples:

- “Build your credit before applying—it can improve your loan options.”
- “Keep track of expenses—lenders want to see your financial history.”
- “Start small—growth over time is more sustainable.”

# CUSTOMER APPRECIATION & NIGHT OF NETWORKING

- Objective: Create a structured networking opportunity for YBS members during High Plain Farm Credit's Customer Appreciation Night
  - Develops meaningful connections between YBS members and other HPFC borrowers
  - Allows YBS members to meet their assigned mentor
  - Provides YBS members with resourceful information and advice in a structured format
  - Enhances the overall value of the Customer Appreciation Event

# CUSTOMER APPRECIATION & NIGHT OF NETWORKING

## Event Timeline:

YBS Mentorship Program

Cocktail/Social Hour for all Borrowers

Transition into Customer Appreciation Event

Continued Casual Networking

# SEED TO SUCCESS PROGRAM

- Pairs YBS borrower with a more experienced borrower in the region
- 1 Year Program Starts and Ends at Customer appreciation event
- YBS member does monthly “Financial Literacy” Modules and meets with mentor to discuss

# SEED TO SUCCESS PROGRAM

- Positives
  - Builds Connections for YBS borrower
  - Sets up for long term success
  
- Challenges
  - Time sink for producers and mentors alike
  - Finding volunteers can be challenging

# SOWING SUCCESS

- Virtual resource for producers to achieve financial and production success within their operations.
  - 12 Unique Modules for producers to work through at the producer's own pace, or through the Seed to Success mentorship program
  - Empowering producers to achieve success within their operations and in their personal finances
  - Focused on education and professional development for YBS producers
  - Retaining shareholder loyalty through investing in customer relationships and education

# SOWING SUCCESS MODULE OUTLINE

1. Fundamentals for Financial Literacy and Goal Setting on the Farm
2. Building, Maintaining and Applying a Balance Sheet
3. Cash Flow Statements, Planning and Management
4. Income Statement – Analysis and Application
5. Family Balance, Personal Finances and Risk Management
6. Business Planning and Strategy Development
7. Revenue Generation and Diversification
8. Credit, Lending, and Loan Officer Relations
9. Succession Planning
10. Efficiency and Cost Management Inside the operation
11. Sustainability and Resource Management
12. Review, Benchmarking, and How to Plan For Growth

**QUESTIONS?**