

Tracy Ellingson

From: Hardin, Tarrah M <tarrah.hardin@uky.edu>
Sent: Wednesday, May 31, 2017 12:28 PM
To: Kent Vickre
Subject: 3-1 Tarrah Hardin, NAFBAS Individual Paper Submission
Attachments: Hardin NAFBAS 2017.pdf

Hi Kent,

I have attached my submission for the NAFBAS professional papers. Below is the information you asked for in the call for papers.

- 1) Tarrah Hardin
- 2) Individual enrollment program

Please let me know if you cannot open the PDF file or if you need any additional information.

Best,
Tarrah Hardin

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Tarrah Hardin
Area Farm Management Specialist
University of Kentucky
615 North Mulberry Street, Suite 205
Elizabethtown, KY 42701
Office: (270) 737-4799
Cell: (859) 327-8639
FAX: (270) 763-1225

e-mail: tarrah.hardin@uky.edu

Recruitment Success

Tarrah Hardin

Lincoln Trail Association

Kentucky Farm Business Management

The recruitment success of netting 11 new cooperators in 2016 began three years before that when I first joined Kentucky Farm Business Management. With recruitment the main goal I spent most of my time meeting with local lenders, presenting at Extension meetings guided towards young and beginning farmers and talking to County Extension Agents. While focusing on this other KFBM Specialists also sent leads of potential clients in other Associations that they could not bring on because of workload.

Meeting with local lenders and building a relationship with them across the Lincoln Trail Association has been the main reason for much of my success in 2016. At first most of the meetings were just an introduction of the program and myself. At this time, several lenders heard of the program but really did not know what the program entailed. With each meeting and getting to know my work, the more the lenders started to tell their clients about the program. Not only was face-to-face meetings important but also sending periodic emails and phone calls was just as important. In the emails, I would always remind them that the Association was taking on new cooperators, just to keep them updated. In addition, emails would allow the lenders to save contact information or even forward the email to other lenders within a company. The relationships that I have with all of the lenders took several years to develop into what it is today.

Another key component was the Lincoln Trail Association hold annual meetings with lenders. These meetings bring together different lending institutions that we work with and discuss how the program could better help the lender while better servicing the cooperator. They also share their take on what the lending world is doing and any issues lenders are seeing coming when lending money to farmers in the near future. Knowing what the lenders are thinking and waiting allows me to know how specifically help the clients we have in common. I have had many conversations with lenders about what they are seeing in agriculture lending that I have been able to bring back to my cooperators and help them prepare for what is coming.

Another reason for recruitment success is that lenders know that I will customize the Year-End Lender Packets I send them. I have learned that different lenders like to have different reports added to the normal packet I send out. Not only do lenders like the formal reports but also any additional information using QuickBooks reports. Sending customized reports from QuickBooks is very helpful, especially if the cooperator has a non-farm business that they are waiting information on. However, not only am I customizing reports for lenders but I am also showing my cooperators what the lender wants to see and why. Having transparency with my clients and future clients have shown them that I am not hiding anything from them and that I want all but the best for them.

Some of the referrals that came from the lenders took a lot of time and many phone calls with the farmer before they committed to the program. Before anyone will just open about their business practices and financial situation, trust has to be formed. I met with at least two farmers several times during 2014 and 2015 before then actually joined the program in 2016. This is a prime example of how building trusting relationships with the cooperators takes time and effort. If time were not spent showing cooperators that their data will not be shared or I would just give their lender information without their knowledge, farmers would not join the program. The information that is gathered through this program is very sensitive and private so farmers want confirmation that their information will be handled with the care and attention that it deserves.

One tool that I would take to each lenders meeting would be an example of the record books that each cooperator get the end of the year. I found that when talking about the program it was good to provide a picture as what the result would look like. Some lenders asked for a sample record book just to keep at their office for them to reference when making a pitch to the farmer. The sample record book would also come into play to show farmers that the first year on the program is going to be a lot of work both for them but also for the Specialist. Potential cooperators found it helpful to see what documents is in each packet and how it can make them make better management decisions.

During this time, I was doing many Extension programs geared towards young and beginning farmers that discussed the program and how to keep better records. The meetings allowed me to make contacts with County Extension Agents and to connect with farmers even if they did not have any interest in the program. The purpose of these meetings were to get the word out about KFBM since most of the people that I was presenting to did not know of the program, including the County Agents. I found that some attendees were interested in the program and the Agents were willing to help promote the program where they could.

Collaborations with other Specialists also helped me reach the number I did in 2016. From the beginning, Specialists in other areas have sent me leads on prospective clients when they could not take them on. Not only has this helped increase my cooperator load but I also get to know their Board members and lenders in a different area. Even though the work in other Associations is only one or two cooperators, it gives me the ability to see how agriculture practices can differ from Central Kentucky to Western Kentucky.

2016 brought many new clients to the Lincoln Trail Association of Kentucky Farm Business Management Program. Netting 11 new cooperators took many factors to come together at just the right time. Factors include networking with local lenders, County Extension Agents and assisting other Specialist when their workload could not handle new clients. Even though these tools worked best in the area I work, some modifications may need to happen for these tools be successful in other areas. When setting out to recruit one needs to understand their strengths, area needs and know that it all takes time.