



# Cultivating the next century of agriculture

AgriBank 2015 Giving Report

FARM CREDIT  
**100**  
ESTABLISHED 1916

AgriBank   
FARM CREDIT BANK

AgriBank partners with affiliated Farm Credit Associations and the Farm Credit System to sponsor causes and programs that benefit communities across our 15-state District and the nation.

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## At a Glance—2015 AgriBank Giving

**AgriBank Giving Partnerships** **\$1,550,000**

To support programs that bring innovative solutions to the issues facing agriculture and communities in the 15 states affiliated Farm Credit Associations serve

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**Rural Community Grant Fund** **930,000**

To fund projects in western North Dakota communities impacted by oil and mineral exploration and production

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**Farm Credit National Contributions** **691,550**

To support non-profit organizations that work to improve agriculture today and foster the next generation of agriculture through the Farm Credit Gives program

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**Twin Cities Charitable Giving** **150,000**

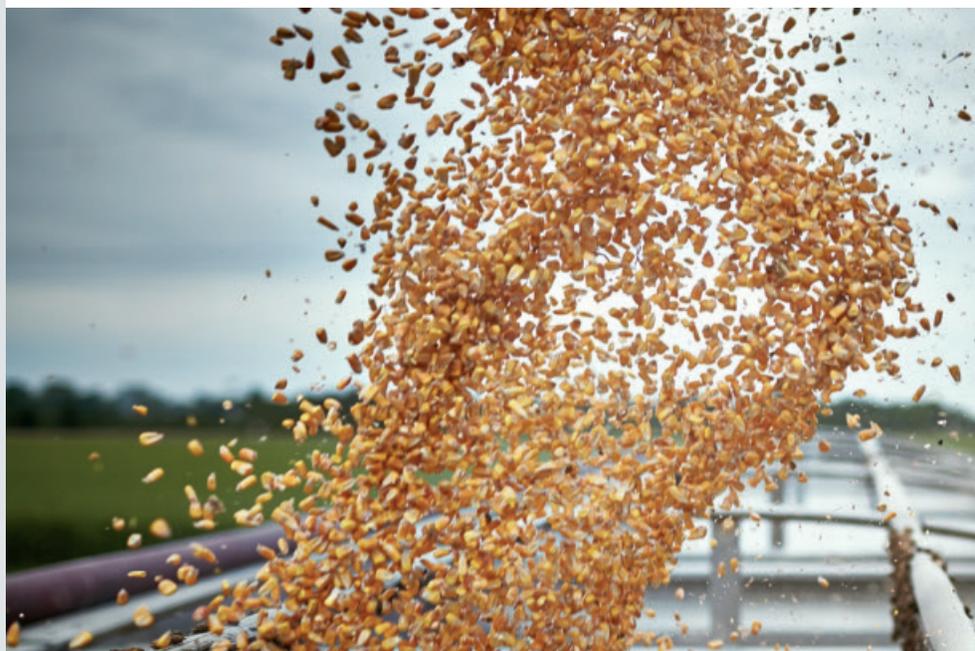
To help charities in the St. Paul-Minneapolis area, where we are based

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**Employee Donation Match** **50,000**

To match employee contributions to causes and programs they support

**TOTAL GRANTS** **\$3,371,550**





# To Our Stakeholders *Cultivating the Next Century of Agriculture*

At AgriBank, we work to fulfill Farm Credit's mission to support rural communities and agriculture. The success of this mission depends on supporting individuals and families, positioning them to succeed for the benefit of future generations. Through the AgriBank giving program, we provide financial support to causes and programs that help those in need at critical stages of life and livelihood.

In 2015, AgriBank contributed nearly \$3.4 million to support worthy causes. This includes partnering with affiliated Farm Credit Associations and the Farm Credit System. We provide grants to:

- Support programs that bring innovative solutions to the issues facing agriculture and communities in the 15 states affiliated Associations serve
- Fund projects in western North Dakota communities impacted by oil and mineral exploration and production
- Support non-profit organizations that work to improve agriculture today and foster the next generation of agriculture through the Farm Credit Gives program
- Help charities in the St. Paul-Minneapolis area, where we are based
- Match employee contributions to causes and programs they support

As we observe the Farm Credit centennial in 2016, we face significant challenges. So do communities, agriculture and others we support. We are confident we will continue to fulfill our mission from our foundation of financial strength, and, with the support of our board, we will maintain the civic-minded investments that help us fulfill our broad mission and be a good neighbor.

We are pleased to provide this report highlighting some of our contributions from the past year. Whether it's supporting youth development or higher education...helping young, beginning and small farmers...fostering diversity...improving access to healthy foods...or simply putting dinner on the table for needy families...AgriBank is committed to planting seeds for the future — **Cultivating the Next Century of Agriculture.**

— May 2016



*L. William York*  
L. William York  
Chief Executive Officer

*Matthew D. Walther*  
Matthew D. Walther  
Chair of the Board



## Developing Youth Planting Seeds Early

**Agriculture can help children of all ages cultivate the skills they will need to prepare for the next century, whatever path they ultimately pursue. An abundance of agricultural education programs offer vibrant learning environments that introduce children to science, technology, engineering and math—as well as leadership.**

School gardens provide an engaging way to provide students with hands-on learning experience. The **Arkansas School Garden of the Year Contest** provides students in grades pre-K through 12 the opportunity to grow produce through containers, greenhouses and/or hoop houses, and raised and in-ground garden bed structures. An agricultural committee judges winners in several categories, including gardens focused on community collaboration, environmental education and nutrition education. AgriBank supports the program in partnership with AgHeritage FCS, Delta and FCS of Western Arkansas.

The **Rockford Middle School-Center for Environmental Studies** in Rockford, Minnesota also has a robust garden program. Its 14 raised garden beds, strawbale garden, grape grove and multiple planting areas give students practical learning experience. With support from AgriBank and AgStar Financial Services, the school is building a greenhouse that will be

completed in 2016. The greenhouse will house vegetable seedlings for the school's outdoor gardens and will provide students with limited winter gardening experience. It also will provide opportunities for teacher- and student-generated projects.

Today's students have opportunities to learn innovative ways to grow food. **Whispering Roots**, an Omaha, Nebraska-based food education nonprofit, teaches aquaponics, which combines aquaculture (raising fish) with hydroponics (growing plants in liquid) to grow food. AgriBank and Farm Credit Services of America team up to fund the program, which allows students to raise seedlings, monitor pH levels, and study the various impacts on the ecosystem from using different fish species. Students build and maintain their classroom aquaponic ecosystems and harvest the produce as donations to local food pantries and homeless shelters, as well as their own afterschool communities.

Agricultural education for youth also happens outside the classroom. AgriBank, CoBank, Farm Credit of Illinois and FCS Financial support the **Saint Louis Science Center's new Agriculture Exhibit, GROW**, funding a series of activity tables and raised planter beds in the exhibit's DIY Farming area. Through interactive displays and hands-on activities, GROW—which will open in summer 2016—will engage visitors in the science and technology behind food production, from farm to fork. It also will highlight the challenges the world faces in developing food production systems capable of feeding an ever-increasing global population.

AgriBank, Farm Credit Mid-America, 1st Farm Credit Services, Farm Credit Illinois and Farm Credit Services of America also support agricultural education at **Fair Oaks Farms**, Fair Oaks, Indiana. This working farm educates the public about agriculture. Farm Credit's gift will create a new education facility that will enable Fair Oaks to expand learning opportunities to more children throughout the region.

# Supporting Higher Education Growing Deeper Roots

**To maintain the nation's leading role in agriculture and meet the growing demands of a hungry world, the United States needs to develop ag professionals with world-class expertise. AgriBank is committed to funding higher education in agriculture, helping students and schools.**

In our home state of Minnesota, AgriBank and AgStar Financial Services sponsor scholarships for students at the **University of Minnesota** through the College of Food, Agricultural and Natural Resource Sciences (CFANS) Alumni Society. CFANS scholarships are awarded to undergraduates based on motivation, persistence and character. Graduate scholarships go to students working toward their master's or doctoral degrees and participating in an approved professional development activity.

The **Minnesota Agricultural Education Leadership Council** enlisted AgriBank's support for a successful pilot internship program. The purpose of the Summer Agricultural Education Internship is to spark an interest in undergraduate agricultural education majors to consider becoming teachers and to provide hands-on teaching experience. The paid, 10-week program includes a week at the Minnesota Association of Agricultural Educators (MAAE) summer conference, affording opportunities for professional development and networking.

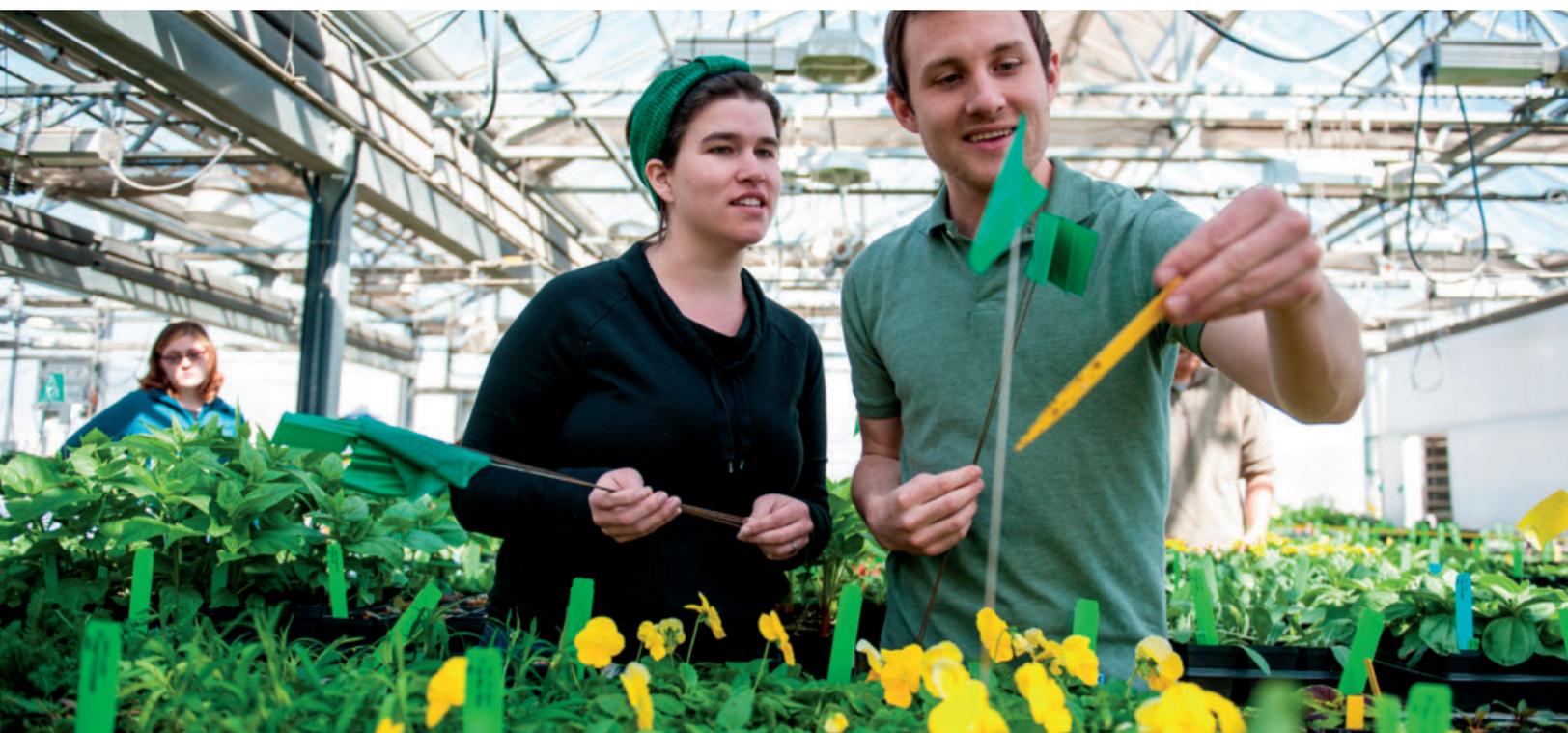
In 2015 AgriBank and other Farm Credit partners made significant contributions to enhance facilities and programs at land-grant universities across our District.

AgriBank, CoBank and Farm Credit Mid-America are helping to fund a new \$60 million Agricultural and Life Sciences Facility at **Purdue University**.

The 123,000-square-foot building will consolidate Department of Animal Sciences students, faculty and staff into a unified complex to better coordinate teaching, research and engagement activities, and provide needed upgrades to teaching, research and meat lab facilities.

In addition, AgriBank is joining Farm Credit Services of America in providing grants to four university agricultural programs:

- **Iowa State University (ISU):** To help sustain the ISU Ag Business Club and further teach, guide and enhance the mentoring of club members
- **South Dakota State University (SDSU):** To help fund a new indoor classroom facility at the SDSU McCrory Gardens for ag student education and training in agronomy, botany, horticulture and plant science
- **University of Nebraska-Lincoln (UNL):** To support the IANR Science Literacy Initiative, in conjunction with the National Center for Agricultural Literacy, for UNL Ag Extension to address and integrate more ag literacy and science, technology, engineering and math (STEM) in K-12 schools in Nebraska
- **University of Wyoming:** To support the Leadership Program within the College of Agriculture by enhancing the student-focused leadership curriculum through a two-year documented plan





# Helping Young, Beginning and Small Farmers

Bolstering Fledgling Talent

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**From securing land and equipment, to purchasing seed and fertilizer, to implementing appropriate risk management practices, getting started in farming takes financial capital and know-how. Farm Credit is committed to helping young, beginning and small farmers—not only by providing reliable, consistent credit and financial services but by supporting programs that help them break down barriers.**

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One of the greatest barriers new farmers face is access to land. AgriBank and AgStar Financial Services fund **Community and Economic Development Associates (CEDA)**, which operates in Iowa, Minnesota and Wisconsin, to support efforts of making farmable land more accessible to emerging crop farmers. CEDA is using the funds to create an online database of farmable public lands that small-scale

producers will be able to search in English, Hmong, Karen, Somali and Spanish. CEDA will also build an inventory of available tools, such as financing and technical assistance, to help secure land and develop farms.

Building savings can be a challenge for young, beginning and small farmers who need capital to invest in their operations. That's why we partner with Badgerland Financial and 1st Farm Credit Services to support the Farm Asset Builder Program, by **Angelic Organics Learning Center**, in Caledonia, Illinois. Program participants make a plan to save a portion of their earned income over the course of one year, and the program matches the savings up to \$1,200. Participants complete educational and financial training, including sharing recordkeeping practices with the program coordinator; formulating and implementing best practices; completing a business plan with three years of financial and cash-flow projections; meeting with a lender; and committing to a savings plan.

Many military service veterans have entered agriculture after returning from

duty. **Homegrown By Heroes (HBH)** is the official branding program for veteran farmers, ranchers, fishermen, and value-added producers of all branches and eras of military service. The HBH logo informs consumers that products donning the logo were produced by military veterans. Producers who certify their products through the program gain membership in the Farmer Veteran Coalition, through which they receive free assistance in areas such as food safety planning, marketing and business development. AgriBank supports the program with other national Farm Credit partners.

AgriBank's base in St. Paul, Minnesota is home to one of the largest communities of Hmong immigrants in America, and we support the **Hmong American Farmers Association (HAFA)**, which operates a 155-acre research and incubator farm just south of St. Paul. HAFA sub-leases the land to its members, who are experienced farming families. HAFA also maintains multiple research and demonstration plots to provide continuing education in sustainable agricultural practices to its member-farmers.



# Fostering Diversity

Creating an Inclusive Industry

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**At Farm Credit, our mission is to support all agriculture. We are committed to fostering diversity — in the field and at the office — because it is critical to our success in fulfilling our mission.**

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AgriBank is a premier sponsor of **The Forum on Workplace Inclusion**. The Forum, held by the University of St. Thomas Opus College of Business, convenes in Minneapolis each year to engage people, advance ideas and ignite change around the topics of diversity, inclusion and equity. It gives participants smart, real-world, transferable tools they can put to use immediately in their organizations to help grow diversity, inclusion and success.

Immigrants and women are among the fastest-growing groups of farmers. AgriBank, AgStar Financial Services and United FCS support the **Annual Immigrant and Minority Farmers Conference**, sponsored by the U.S. Department of Agriculture. This conference, which is free to farmers, supports new and aspiring farmers as well as the contributions they are making to build an adequate supply of local foods, local economic development and healthy communities. The theme of the 2016 Conference, held in January in St. Paul, was, “Inspiring Confidence, Promoting Success.”

AgriBank also supports several other programs for women in agriculture:

- **Arkansas Women in Agriculture Annual Conference:** To help fund this educational program for women involved in agriculture in Arkansas and a networking opportunity for Arkansas women involved in agricultural and rural community issues
- **Iowa State University Women in Agriculture Program:** To fund development of an online course on supporting and managing human resources in farm businesses and farm families
- **Women in Agribusiness Summit:** To support this national annual opportunity for women in agribusiness to develop valuable professional skills, network with influential executives, and learn about current industry outlooks and trends in an interactive and innovative forum





# Improving Access to Healthy Foods

Sharing Our Harvest

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**While U.S. farmers help feed the globe, many Americans—both rural and urban—face hunger each day or lack access to fresh food. Through the AgriBank giving program, we help put nutritious food on the table for individuals and families in our own backyard and further afield. We also support efforts for communities to build local food economies.**

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With one in 10 Minnesota households struggling with hunger, it's a shame to allow any food to go to waste. The **Share Fresh Minnesota** produce program works with farmers to provide otherwise unused fruits and vegetables with the six Feeding America food banks that support Minnesota. Then it distributes the locally grown, farm-fresh food to food shelves and other hunger-relief agencies across the state. With support from AgriBank, Share

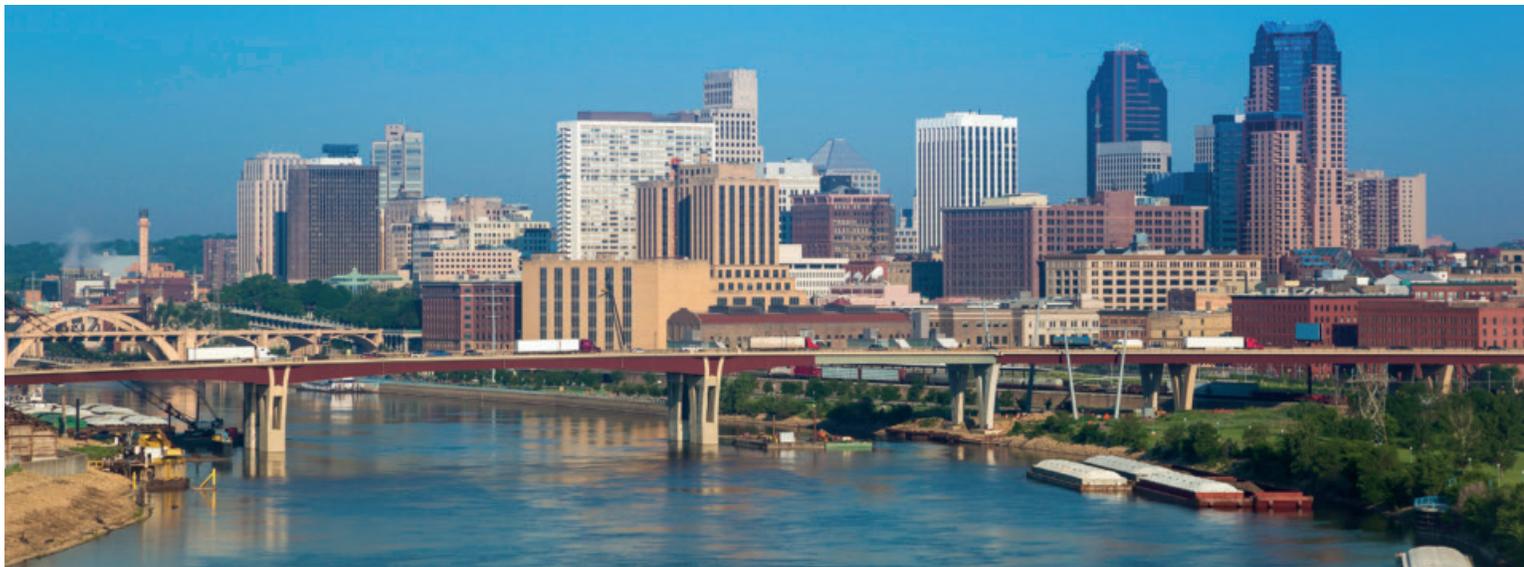
Fresh Minnesota brings nutritious food from farmers to those who are hungry.

Food waste was also the subject of a free, one-day event AgriBank sponsored last year in Omaha, Nebraska for **Saving Grace**, an organization that rescues food and puts it in the hands of those who need it. The event focused on teaching people ways they can take action in their personal lives and in their communities to reduce food waste. Celebrity chefs conducted on-stage cooking demonstrations. Food Day member organizations and the EPA provided interactive booths designed to educate visitors about food waste and inspire them to take action at home and in their communities.

In some communities, the lack of access to fresh and affordable food is a problem. A survey of rural Minnesota grocery store owners and operators—conducted with support from AgriBank, AgCountry FCS, AgStar Financial Services and United FCS—looked into these challenges. The survey,

which was designed by the **University of Minnesota Regional Sustainable Development Partnerships (RSDP)**, was initiated to better understand the state of rural grocery stores. Among the more notable findings: 62 percent of respondents intend to own their grocery store for 10 more years or less, and the vast majority do not have a transition plan to help assure the store will continue to operate. These findings will inform efforts to support rural grocery stores and help improve access to healthy and affordable foods in Minnesota.

In Stevens Point, Wisconsin, AgriBank and United FCS funds are helping to install new high-efficiency natural gas heaters as part of the Greenhouse Project by **Central Rivers Farmshed**. Two greenhouses, totaling 7,000-square-feet, were once the site of a garden center but fell into disarray from years of vacancy. Farmshed volunteers restored the structures with an aim of converting them into a production facility for local farmers.





# Strengthening Our Communities

## Meeting Basic Needs

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**AgriBank is committed to supporting the communities where we live and work. That's why we contribute to a variety of non-profit organizations in the St. Paul-Minneapolis metropolitan area.**

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For 2015, AgriBank received the Phelps-Martin Award for Community Service from the Farm Credit Council. Each year, the Council presents the award to a Farm Credit organization based on community impact, employee participation, and originality and creativity. AgriBank's nomination highlighted employee involvement with **Merrick Community Services** and the **Greater Twin Cities United Way**.

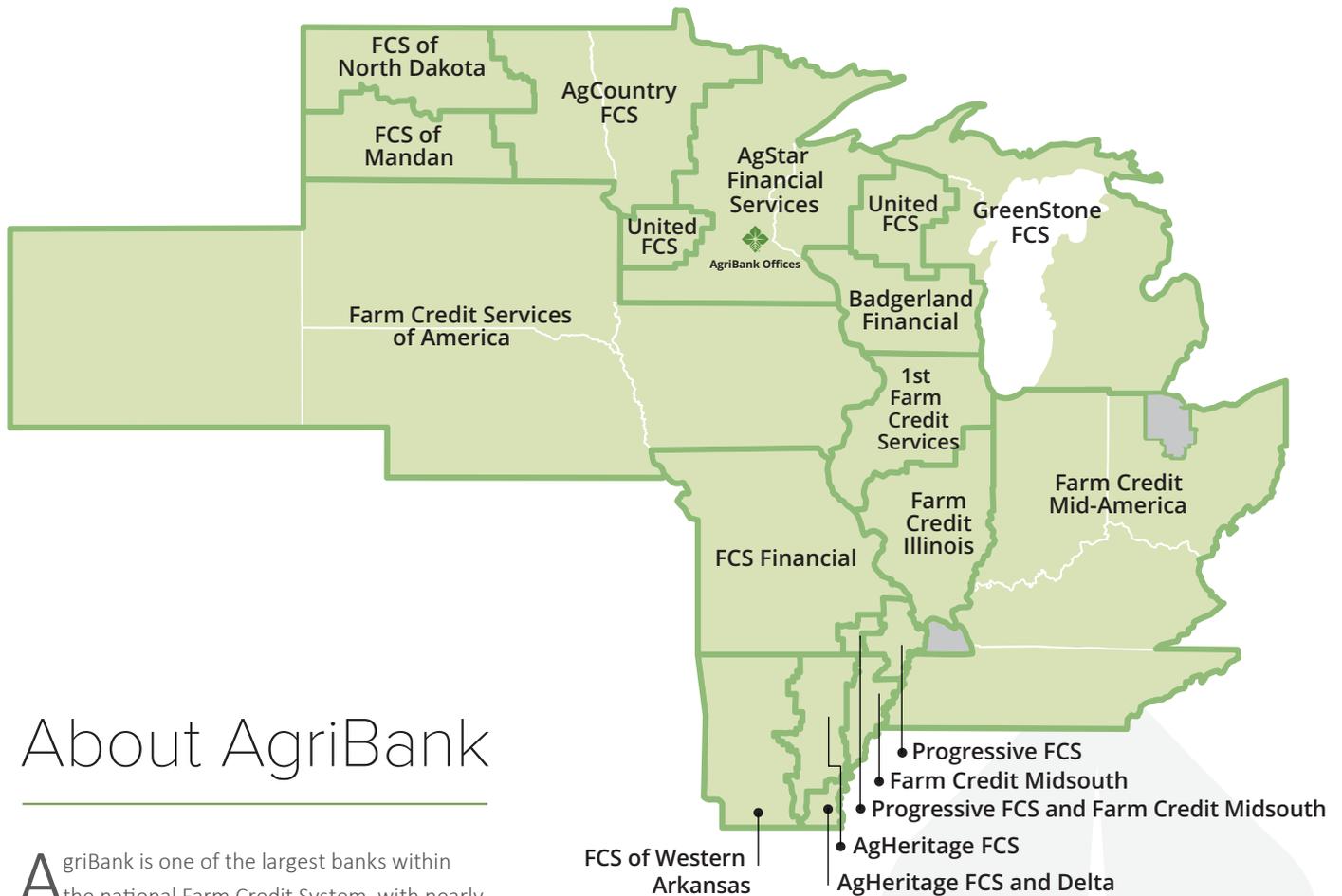
AgriBank is one of the top sponsors of Merrick Community Services. From corporate contributions to employee volunteerism, AgriBank and Merrick have developed a unique partnership to support residents on St. Paul's East Side by empowering individuals, strengthening families and promoting their independence. Examples of our support include employee service on Merrick's board of directors, and drives for food, school supplies and holiday gifts.

AgriBank employees won the Greater Twin Cities United Way award for "Best Campaign Innovation" for an annual fund-raising drive in 2014 and were finalists for "Best Employee Engagement" in 2015. With fewer than 200 employees, AgriBank is a relatively small organization. However, we pack a big punch with strong employee participation in volunteer efforts backed by the support and participation of our executive leaders. In addition to the annual fund-raising drive, AgriBank employees have also supported United Way through "speed-volunteering" on its annual Action Day.

A few blocks from our offices in downtown St. Paul, Catholic Charities of St. Paul and Minneapolis is building a new \$100 million campus that's part of an innovative model to prevent and end homelessness. In our centennial year, AgriBank announced that it would provide \$100,000 toward the project. These funds will help complete a five-story building that will provide dignified emergency shelter and a range of permanent housing options.

Further from our home base, but still in our backyard, the **Rural Community Grant Fund** helps communities impacted by oil development in western North Dakota. The fund was established as a partnership between Farm Credit Services of Mandan and Farm Credit Services of North Dakota – the two largest providers of agricultural loans in western North Dakota—and AgriBank. Through the fund, Farm Credit has invested more than \$2.7 million in western North Dakota communities since 2012. Grants support infrastructure or development initiatives encompassing housing projects, medical facilities, health, safety and environmental programs, and other critical needs.

# AgriBank District Map



## About AgriBank

AgriBank is one of the largest banks within the national Farm Credit System, with nearly \$100 billion in total assets. Under the Farm Credit System's cooperative structure, AgriBank is primarily owned by 17 affiliated Farm Credit Associations. The AgriBank District covers America's Midwest, a 15-state area stretching from Wyoming to Ohio and Minnesota to Arkansas. With about half of the nation's cropland located in the AgriBank District, and nearly 100 years of experience, the Bank and its Association owners have significant expertise in providing financial products and services for rural communities and agriculture. For more information, please visit [www.AgriBank.com](http://www.AgriBank.com).



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