



# AgCarolina FARM & COUNTRY

Summer 2024

2023 Photo Contest Winner



AgCarolina  
FARM CREDIT



# AgCarolina FARM & COUNTRY

AgCarolina Farm & Country is published once a year for stockholders, directors and friends of AgCarolina Farm Credit, Agricultural Credit Association.

## PRESIDENT

Evan Kleinhans

## BOARD OF DIRECTORS

Stuart Pierce, Chairman  
Nash Johnson, Vice Chairman  
Derek Potter  
Adrian Locklear  
Paul Drake  
Dr. Blake Brown  
Ruby W. Bullard  
Tony Grant  
Bonnie Hancock  
Michael E. Inman  
Bundy Lane  
Paul M. Maguire  
Audie Murphy  
Morris Murphy  
Jon Pope  
Gary Rouse  
Rodney D. Smith  
Michael (Bo) Stone  
Ellis W. Taylor  
Rob Turner  
Mark A. Wellons

## EDITOR

Janna Bass

## PUBLISHER

AgFirst Farm Credit Bank

## PUBLISHING DIRECTOR

Phillip Higgins

## DESIGN TEAM

Joey Ayer  
Gwen Carroll  
Jessica Deas  
Phereby Derrick

## PRINTER

Professional Printers

Address changes, questions, comments or requests for copies of our financial reports shall be directed to AgCarolina Farm Credit, ACA by writing at 636 Rock Spring Rd. Greenville, NC 27834 or by calling 800-951-3276. Our quarterly financial report can also be obtained on our website at [agcarolina.com](http://agcarolina.com).

## AGCAROLINA FARM CREDIT ONLINE AND MOBILE BANKING

More convenient. Even more secure.  
[agcarolina.com/digital-banking](http://agcarolina.com/digital-banking)



**AgCarolina**  
FARM CREDIT



## *This* ISSUE

President's Message	4
Celebrating Patronage	7
2024 Scholarship Recipients	8
Women in Ag	13
Lumbee Tribe members complete Ag Biz	14
Lancasters - Innovative Young Farmer	16
Try our free AgBudget Calculator	18
AgBiz Info - Start. Farm. Grow.	19



## Fast, Easy Financing

Farm Credit **EXPRESS** provides you with competitive rates, flexible terms, and the conveniences you're looking for in an equipment finance program.

Visit **[farmcreditexpress.com](https://farmcreditexpress.com)** for a list of participating dealerships.



# PRESIDENT'S MESSAGE



***“Thank you for trusting us to be your local agricultural lending partner.”***

*- Evan Kleinhans, President & CEO*

Agriculture is and always will be a volatile industry. In fact, that is why AgCarolina Farm Credit exists. We exist to support rural communities and agriculture with constructive credit and financial services to grow the success of our members, one local relationship at a time. We are your consistent financial partner, who is here to serve you through the ups and downs that our industry faces.

The agricultural sector in North Carolina is facing significant hurdles this year. Much of our state is experiencing drought conditions. Input costs and operating expenses are elevated. Commodity markets and economic conditions are volatile. There is much uncertainty out there. Despite these challenges, our commitment and ability to support our members and local farming communities remains unwavering.

I’m tremendously proud of our local team of men and women who work tirelessly to serve our members and the local communities they live and work in. We are also investing in new technologies and infrastructure to equip our team to deliver a great experience to you as you do business with us. I believe AgCarolina is well equipped to serve the evolving needs of the market and to successfully operate through these volatile times. It is through the close relationships we have earned, and continue to grow, with our members that best positions us to serve. Having a relationship centric model helps us to be proactive and respond quickly to issues as they arise, which is critical for successfully navigating through challenging times.

I am pleased to report that financially your Association remains rock solid. We have taken measures to maintain an extremely strong balance sheet and financial profile. These steps ensure that we can continue to provide the necessary support to our members and the markets we serve. As a cooperative, the members we lend to are also our



owners. Our success is aligned. One of the benefits of being a member of AgCarolina is that as an owner, you receive an equitable portion of the profits we distribute in the form of patronage. In April we achieved a highly successful patronage distribution of \$49 million, which returned approximately 30% of the interest paid by our members and reduced their cost to borrower by roughly 1.75%.

AgCarolina is always striving to make a positive impact in the lives of our members and agricultural community.



In March we hosted our annual Women in Ag event where over one hundred women convened as we celebrated their important contributions to agriculture and offered a time for learning, growth, networking and fellowship. Women are an integral part in agriculture, and we are honored to host an annual event that celebrates their contributions to our industry.



We recently partnered with the Lumbee Tribe to offer educational resources for young, beginning, and small farmers. It is inspiring to see individuals with a hunger for knowledge and passion for agriculture. We are excited to see the bright future that lies ahead for these men and women as they begin or expand upon their local farms.



We offer an annual scholarship program and this year, we are honored to distribute over \$25,000 in scholarships to high school and college students in central, eastern and southeastern North Carolina. These students are the future of our communities and agricultural industries.

We are proud to be able to provide a diverse offering of value added events to our members

and rural communities. We have several value-added events coming up later this year. Please keep in touch, we would love to see you at a future event.

We have the privilege of serving some of the greatest people in the world. We learn and grow as an organization by having the opportunity to serve as a financial partner to thousands of farmers across our territory. I'm continuously amazed by the innovation and resilience that farmers embody and positive contributions they make on society. They deserve to be highlighted and to tell their story. In this edition, meet the Lancasters, a family farm filled with passion and innovation.

Looking ahead, we are optimistic about North Carolina agriculture. It is a great place to farm, live and raise a family. I believe that if we work together as an industry, we have all of the resources we need to grow and thrive. The challenges we face together are nothing new. We have successfully weathered the ups and downs with our members for generations, and we will continue to lean into these challenges and opportunities over time to find constructive ways to add value and serve you.

Thank you for trusting us to be your local agricultural lending partner. We look forward to earning your business in the bright future that lies ahead.

Sincerely,

Evan Kleinhans, President & CEO  
AgCarolina Farm Credit





## SHARED PURPOSE

SERVING AGRICULTURE AND RURAL COMMUNITIES,  
YIELDING A MORE PROSPEROUS FUTURE FOR ALL

## MISSION

PROVIDING CONSTRUCTIVE CREDIT AND FINANCIAL  
SERVICES TO GROW THE SUCCESS OF OUR MEMBERS,  
ONE LOCAL RELATIONSHIP AT A TIME



# AGCAROLINA FARM CREDIT DISTRIBUTED THEIR 2023 PATRONAGE TO MEMBERS

**AgCarolina Farm Credit returned and celebrated a patronage distribution of \$49 million.**

AgCarolina Farm Credit recently celebrated another strong patronage distribution disbursed directly to its members. The all-cash 2023 patronage distributed \$49 million, returning approximately 30% of interest accrued by members in 2023.

"As your local lending cooperative, the member-elected board is passionate about delivering a strong patronage as it reflects the strength and health of the Association. The opportunity to put our profits back in the pockets of our membership in the form of patronage returns, is a valuable benefit of being a part of your local lending cooperative" said CEO of AgCarolina Farm Credit, Evan Kleinhans.

— “

**"By distributing our profits to our members, it reduces the effective cost of borrowing in our agriculture and rural lending cooperative. Our 2023 patronage refund equates to an average interest rate reduction of 1.75% for members and it further proves the distinct financial benefits of doing business with a local lending cooperative."**

In addition, AgCarolina Farm Credit partnered with Barnes Equipment to give away a Kubota RTV520 as part of this year's patronage celebration. Members that participated in local branch celebrations were entered into a drawing to win. Al and Vanessa Murray, members of AgCarolina Farm Credit, were announced the winners.

"As members of AgCarolina Farm Credit, we are thankful and appreciative of their partnership and support of our local farming operation. My loan officer, Eve Honeycutt, and all of the AgCarolina Farm Credit team, are knowledgeable about agriculture and the financial needs of farming operations." includes Al Murray, AgCarolina Member in Greene County, NC.



Al and Vanessa Murray, members of AgCarolina Farm Credit

**"The team at AgCarolina Farm Credit is committed to serving rural communities and passionate about agriculture. That is evident in each interaction with their team and all that they do within the community we live."** - Al Murray

AgCarolina Farm Credit is honored to serve its members, agriculture and rural communities throughout central, eastern and southeastern North Carolina. The commitment to strong patronage returns is one of the many values of partnering with the local lending cooperative.



# AGCAROLINA FARM CREDIT ANNOUNCES 2024 SCHOLARSHIP RECIPIENTS

## FFA & 4-H SCHOLARSHIP

Up to six (6) FFA and 4-H \$1,000 scholarships will be available each year to an active FFA or 4-H student that is a graduating high school senior residing in the counties served by AgCarolina Farm Credit. Additionally, the applicant must be currently active in FFA or 4-H.

Applicant must meet the academic requirement of a minimum 3.0 GPA on an un-weighted scale and maintain a 3.0 GPA on an un-weighted scale to continue to receive the scholarship each year. Additionally, the applicant must be accepted in a college or university program as a full-time undergraduate student.

### 2024 FFA & 4-H SCHOLARSHIP RECIPIENTS

Violet Allen, Bladen Co. – FFA

Emily Pope, Harnett Co. – FFA

Taylor Hall, Sampson Co. – FFA

Luke Morgan, Pasquotank Co. – FFA

Hannah Nixon, Chowan Co. – 4-H

Allyson Hatcher, Duplin Co. – 4-H

## HIGH SCHOOL AT-LARGE SCHOLARSHIP

Up to twelve (12) \$1,000 scholarships will be available each year to a high school senior. Applicant must reside in, or be connected to an agricultural operation in, a county served by AgCarolina Farm Credit and must be the child or grandchild of an AgCarolina Farm Credit member. Applicant must meet the academic requirement of a minimum 3.0 GPA on an un-weighted scale. Additionally, the applicant must be accepted in a college or university program as a full-time undergraduate student.

### 2024 HIGH SCHOOL AT-LARGE RECIPIENTS

Emily Pope, Harnett Co. – Harnett County Branch

Chase Sutton, Lenoir Co. – La Grange Branch

Sheppard Fowler, Pasquotank Co. – Elizabeth City Branch

Oliver Thomas, Johnston Co. – Smithfield Branch

Timothy “Jake” Edmondson, Greene Co. – Greenville Branch

Mackenzie Pope, Sampson Co. – Clinton Branch

Hayden Currin, Harnett Co. – Harnett County Branch

Piper Moore, Sampson Co. – Clinton Branch

McKenzie Williams, Harnett Co. – Harnett County Branch

Nell Morris, Greene Co. – La Grange Branch

Shaun Barkley, Robeson Co. – Lumberton Branch

Allyson Hatcher, Duplin Co. – Kenansville Branch



## NC COMMUNITY COLLEGE

Up to six (6) \$750 scholarships will be available each year to those either about to attend, or currently enrolled within, a North Carolina Community College. The applicant must be a child or grandchild of an AgCarolina member. Applicant must meet the academic requirement of a minimum 3.0 GPA on an un-weighted scale.

### 2024 NC COMMUNITY COLLEGE RECIPIENTS

Michaela Gray, Wayne Co. – La Grange Branch

Molly McLamb, Sampson Co. – Clinton Branch

## HBCU AND HISTORICALLY MINORITY-SERVING INSTITUTIONS

Up to two (2) \$1000 to either a high school senior that has been accepted in, or a current college student within, an HBCU or a Historically Minority-Serving Institution within North Carolina. Applicant must meet the academic requirement of a minimum 3.0 GPA on an un-weighted scale.

### 2024 HBCU RECIPIENT

Corey Scott, Wake Co.

## ADDITIONAL AGCAROLINA SCHOLARSHIPS

Various other scholarships are awarded to students currently enrolled in colleges and universities throughout North Carolina including: North Carolina State University, NC A&T University, North Carolina Agricultural Institute, and University of Mount Olive. The applicant scoring and scholarship selection for the above is conducted within the associated University or program.

# *Congratulations!*



AgCarolina scholars were recognized in June at a luncheon. Congratulations to all of our AgCarolina Scholars.



# AGCAROLINA FARM CREDIT PHOTO CONTEST

## CONTEST GUIDELINES:

Photos must be taken within AgCarolina Farm Credit's territory. We hope you will continue to amaze us with those picture-perfect moments capturing the country life in North Carolina.

## WHO IS ELIGIBLE?

Members, employees, and friends of AgCarolina Farm Credit are invited to enter our 2025 Calendar Photo Contest. You must be 18 years of age to enter the contest.

## PREFERRED IMAGES:

- Photos must have horizontal orientation.
- Each photo must have an entry form and be submitted via AgCarolina's website.
- Email submissions will not be accepted.
- No more than three (3) entries per individual will be accepted.
- Images that include front view faces will not be included in the photo calendar.

***All images, used or unused, will become the property of AgCarolina Farm Credit. No images will be returned.***

## DEADLINE:

All entries must be received by **August 1st**.

## CASH PRIZES AWARDED:

- 1st Place - \$300
- 2nd Place - \$200
- 3rd Place - \$100

Photos not placing but included in calendar - \$25

Winning entries will be featured in the 2025 AgCarolina Farm Credit Calendar, AgCarolina's social media, and online at [www.agcarolina.com](http://www.agcarolina.com).



2023 COVER IMAGE, FEATURE PHOTO FOR APRIL AND COVER OF THIS PUBLICATION

Susan Claire Hageman  
Jones County



FEATURE PHOTO FOR JUNE

Hannah Naylor  
Sampson County



FEATURE PHOTO FOR OCTOBER

Ian Slade  
Wake County



## TO ENTER:

The entry form can be downloaded from our website at [agcarolina.com](http://agcarolina.com)

If you have any questions, please call 800-951-3276, or inquire by email to [marketing@agcarolina.com](mailto:marketing@agcarolina.com).

**TO SUBMIT AN ENTRY, GO TO AGCAROLINA.COM**





## PULL for YOUTH



*Sporting Clays*

SUPPORTING NORTH CAROLINA FFA AND 4-H

**Friday, October 11, 2024**

**Hunters' Pointe | Washington, NC**

**506 Decoy Dr, Washington, NC 27889**

**9:00 AM Registration | 10:00 AM Shotgun Start**  
Lunch will be provided.

Join AgCarolina Farm Credit for the annual Pull for Youth sporting clays event to raise money for NC 4-H and NC FFA.  
\$100 per shooter. To register, email [marketing@agcarolina.com](mailto:marketing@agcarolina.com).  
Learn more: <https://www.farmcreditofnc.com/events/pull-youth-sporting-clays>

## TRANSITION PLANNING

*With*  
*Jolene Brown*

**Thursday, November 14 | 9:30 AM-2 PM**  
**1151 Falls Rd. Rocky Mount NC 27804**

Dive into transition planning with Jolene Brown and other key advisors to help you plan for the future.  
Lunch will be provided.

**RSVP: Email [marketing@agcarolina.com](mailto:marketing@agcarolina.com)**  
**or to : (472) 208-2832 by October 31**

## ECONOMIC OUTLOOK FORUM

**Friday, December 1 | 10 AM - 2 PM**  
**3114-A Wayne Memorial Drive**  
**Goldsboro, NC 27534**

Featuring ag economist Dr. David Kohl and Dr. Blake Brown, discover the microeconomics of agriculture and a commodity outlook for 2025.  
Lunch will be provided.

**RSVP: Email [marketing@agcarolina.com](mailto:marketing@agcarolina.com)**  
**or to : (472) 208-2832 by November 20**





# PHISHING PROTECTION



Unfortunately, we must stay vigilant against those that would scam us through phishing attacks. Phishing is a fraudulent email or other message sent purporting to be from a reputable company with intentions of getting you to reveal personal information such as passwords or credit card numbers.

Although many spam emails and messages get filtered out, some slip through. They often use familiar brands, official logos, and believable stories to trick you. Some stories they might tell:

- Unexpected or suspicious invoice for you to click on.
- Say there's an issue with your account.
- Claim your payment information has an issue.
- Say you're eligible for a government refund.

## Other red flags to look out for:

- Generic greetings like "Hello Dear," or "Hi, Sir/Ma'am".
- A link to update your payment or account information. Legitimate companies may communicate via email or text, but they won't send a link to update your information.
- Email address is off. Often scammers change the email address by a single letter or character. For

example, they may change janedoe@company.com to jane\_doe1@company.com or jane.s.doe@company.com.com. Only one character changed, but that one character could have disastrous results.

- Odd misspellings in the message could also be a tell that it is a scam.
- You don't have an account with the company messaging you.

If you suspect a phishing message, be sure to report and delete the message. Reporting can help fight these scammers. Emails should be forwarded to the Anti-Phishing Working Group at [reportphishing@apwg.org](mailto:reportphishing@apwg.org). Texts should be forwarded to SPAM (7726). You can also report phishing to the FTC (Federal Trade Commission) at <https://reportfraud.ftc.gov/>.

Additional ways to protect yourself from phishing are to be proactive. Use security software and set it to update automatically. You can also protect your cell phone by setting software to update automatically. Two other prudent practices are to back up data on your devices and use multi-factor authentication.

**When in doubt, don't click on any links. Be smart about what you click and take precautions to protect yourself against phishing.**



# WOMEN IN AG— LIVE LEGENDARY

Ladies gathered for a day of fun, camaraderie, and inspiring conversations for the 5th annual Women in Ag Conference in March. Held at the Lone Oak Parkton in Parkton, NC, the day was a chance for AgCarolina to bring together women in the ag industry to recharge, learn, and laugh.



This year's conference had two guest speakers—Kiah Twisselman Burchett (Coach Kiah) and Courtenay DeHoff. Kiah was a California cattle rancher who is now an international motivational speaker. Her mission is to empower people to love and care for themselves more. During the Women in Ag Conference, Kiah spoke to attendees about "Growing Through It" where she focused on growing the good thoughts and to stop watering the weeds. In her presentation, she shared that humans have about 60-70,000 thoughts per day; 90% of those thoughts are repetitive. How much energy is being put into repetitive, negative thoughts?

She also reminded us that often women may hide experiences or struggles in shame. Kiah led a moving "Standing up for your Sister" workshop that reminded attendees that we never know what someone is going through and we must



unite together to support. During Courtenay's speech, there was a focus on "Living Legendary". Courtenay is a Kansas cowgirl turned motivational speaker. Her goal is to build a "supportive community of unstoppable women who fearlessly chase their dreams and leave a lasting impact on the world." Her hashtag #FancyLadyCowgirl started a movement to be unapologetically oneself and celebrate women. She shared that 900 million people feel unfulfilled in their daily lives (Forbes), and she was one of those. Not until Courtenay decided to live boldly and legendary did she find herself. She encouraged women to "make your mess, your message".

The speakers were dynamic and left attendees inspired and reenergized. In addition to taking home encouraging words, the Women in Ag attendees took home local honey, fresh flowers, goat soap, and popular Women in Ag socks!

Around 32.5% of North Carolina farmers are female. Putting on an event, especially for them, is always a highlight for us at AgCarolina Farm Credit. Being able to bring women in the agricultural industry together is so special.

AgCarolina looks forward to hosting the next Women in Ag conference in March 2025.



# AGCAROLINA PARTNERS WITH LUMBEE TRIBE TO OFFER AGBIZ EDUCATIONAL COURSES

The AgBiz program is one that we at AgCarolina believe in. It is an investment in up-and-coming farmers and the future of agriculture. AgBiz is an educational opportunity for individuals to learn better business practices in their agricultural operation and be able to be mentored by Association employees.

AgCarolina Farm Credit partnered with the Lumbee Tribe to offer these courses. LeAnn Melivin and her husband not only wanted to ensure the success and sustainability of their farm Magnolia Rose, but wanted to incorporate their Lumbee Tribe heritage into their farm goals. The AgBiz course helped them achieve these aspirations.

"As a proud member of the Lumbee Tribe of North Carolina, my family and I are deeply committed to revitalizing indigenous agricultural practices," said Melvin. "The course equipped me with the tools to effectively merge these traditional practices with modern business strategies, allowing us to preserve our cultural heritage while staying competitive in today's market. This balance is essential for honoring our ancestors and fostering a thriving, sustainable future for our community."

Another participant, Brian Jacobs, operator of Sapling & Flint Farms, had goals of enhancing financial literacy, expanding knowledge on sustainable practices, and improving business planning skills.

“Going into farming is a significant and uncharted step for me. I am looking for ways to provide much-needed products and services to my community while making enough profit to care for my family,”  
*shared Jacobs.*

The courses are designed for young, beginning, and small farmers (YBS) and covers topics in financial management, farm business management, lending, business planning, industry trends, profits, and professionalism. With two opportunities - AgBiz Basics and AgBiz Planner—the courses provide lessons for those that are just starting out (or haven't even started) and those more established.

Jacobs was particularly struck by a section covering the impact of ethical practices on business success. "The discussions around the Pyramid of Leadership and the importance of ethics in business operations were particularly enlightening. Understanding how ethical behavior and a strong value system can influence not only a business's internal culture but also its reputation and success in the market was a significant takeaway," said Jacobs.

For the Melvins, taking the AgBiz course doesn't only benefit their farm, but it also has a positive impact on their community. They hope to promote the cultivation of traditional foods indigenous to the area to pass on to future generations.





“

**“We will host workshops and community events that focus on traditional preserving, cooking, and eating practices, demonstrating the importance of these methods in maintaining our cultural heritage. By integrating the modern business strategies learned in the course with our ancestral knowledge, we aim to create a sustainable model that benefits our community both economically and culturally,”**  
*shared Melvin.*

It is important that YBS farmers are given the knowledge and opportunities to succeed in their endeavors and the AgBiz program offers tools to help farmers thrive. It is exciting to see their dreams, efforts, and passion on the farm.

AUGUST

15

**If you are interested in taking the AgBiz program, be sure to submit an application by August 15.**

**Visit [www.agcarolina.com/resources/educational-opportunities/ag-biz-courses](http://www.agcarolina.com/resources/educational-opportunities/ag-biz-courses) for more information.**



# LANCASTER FARMS: ROOTED IN HERITAGE, GROWING FOR TOMORROW



Since the late 1700's, the Lancaster family has lived and farmed in Wilson County, North Carolina. The Lancaster family understands the value of producing quality food and fiber for the world, while remembering the core values that were set by the many generations before them.

The Lancasters, like all farm families, understand the importance of their role in helping feed the world. While earlier generations of the family began their farming careers by producing tobacco, cotton and grains, the present generations have taken their knowledge and innovation and expanded the family farm by adding peanuts, sweetpotatoes, and produce.

The seventh generation of the Lancaster family includes the Lancaster cousins-Sarah Carraway, Vann Lancaster, Derek Lancaster, and Bryant Lancaster. As the youngest working generation

of the family, each of the cousins has an equal understanding of how important using innovative farming techniques, keeping up with technology, and remembering family values can impact the future of the farm.

Acknowledging their strengths, each of the cousins have stepped into leadership roles within different areas of the farm. Sarah serves as the office manager as she oversees the books, payroll, the H2A program and food safety. Recently, Sarah's sister Julia has joined the family farm to assist Sarah in her daily responsibilities. Bryant manages tobacco production and is known as the "technology guru" as he spends a lot of his time troubleshooting and keeping up with the latest technology. Vann manages the peanuts as well as being the go-to for general farm management. Together, Vann and Bryant





manage the cotton. Derek manages the tobacco during the greenhouse and curing stages while also managing all sweetpotato production from seed to harvest. Recently, the cousins joined together and added a new venture to the farm by building turkey houses.

In addition to their roles operating the family farm, each of them serve the local agriculture community on various boards such as the NC Sweetpotato Commission, NC Farm Bureau, Wilson County Cooperative Extension Advisory Council, Wilson County Young Farmers Association, and Wilson County Tobacco Advisory Committee.

Their hard work and dedication to the agricultural community was why Norman Harrell, Wilson County Cooperative Extension Director, nominated them for the Innovative Young Farmer of the Year award. This award is presented by the Farm Credit Associations of North Carolina at the NC Tobacco Farm Life Museum, Breakfast with the Commissioner.



"I believe these four young farmers are truly deserving to be recognized as the Innovative Young Farmer of the Year. They are hardworking and all play critical roles in the operation of Lancaster Farms. They are well on the way in preparing the farm for the eighth generation to return to the farm," added Harrell.

The Lancaster's have been members of AgCarolina Farm Credit for over twenty years. When discussing why they enjoy being members of the cooperative, Sarah said, "It's not always about the business, sometimes it's more about the relationships and people".

“

**While AgCarolina is financially competitive with interest rates, having a loan officer who understands, supports, and cares about our operation is why we borrow from AgCarolina", Sarah added.**

Bryant added, "The relationships, the patronage, and you're dealing with good people, so why not them?" As the family continues to grow and build on what generations before them started, they will always honor their roots and those who have helped them along the way, and that includes AgCarolina Farm Credit.





*Ag Budget Calculator*

# THINKING ABOUT CHANGING YOUR CROP MIX?

## Try our free Ag Budget Calculator

The Ag Budget Calculator is functional for many crops and operations including tobacco, corn, soybeans, cotton, sweet potatoes, specialty crop, turkeys, chicken, and swine.

**To get started, you will need the following information:**

- County or closest county to where you farm
- Expected yield for each crop
- Average land rent
- Futures contracts, if applicable
- List of expenses from Schedule F or other financial statements/records
- Government Assistance Information, optional

**READY TO GET STARTED? CALCULATE YOUR BUDGET!**

[BUDGETCALC.AGCAROLINA.COM](https://BUDGETCALC.AGCAROLINA.COM)





## START. FARM. GROW.

We are thrilled to introduce you to **AgBizInfo.com**.

Whether you're venturing into your first agricultural business or are an established small farmer, AgBizInfo is designed to provide tools, insights, and information to succeed.



AGBIZINFO.COM

### Get Info About AgBizInfo

- ✓ Business Planning
- ✓ Farm Management
- ✓ Infrastructure
- ✓ Financing
- ✓ Marketing
- ✓ Estate & Transition Planning





# Recipe | Sweet Corn off the Cob

We've never met someone who didn't like sweet corn. Sweet corn is a summer staple here in North Carolina. While its homegrown goodness is great just on the cob, it also offers a foundation for creativity. Here's a recipe that by no means should be followed exactly. Think of it as a guideline. Just cook with your heart.

## Ingredients

- 4 fresh sweet corn ears, husks removed
- 3-4 tablespoons butter or olive oil
- Salt and pepper to taste
- 3 cloves garlic, minced
- Herb like basil
- Onion, either green (sliced) or shallot (finely diced)

## Instructions

1. Cut the corn off the cob.
2. Heat either butter or oil in a skillet.
3. Sauté corn, garlic, and onion of choice together until tender (5-6 minutes).
4. Season with salt and pepper and toss in your herb of choice. *We love basil!*
5. Serve warm or chilled.

## Variations

- Use cilantro as your herb and add diced jalapeño with a squeeze of lime juice for a different flavor.
- Add other vegetables from the garden to cooled corn for a fresh salad. We love tomatoes and cucumbers!
- Throw in some cheese to cooled corn. Goat cheese, feta, or cotija are great options.
- Grill your corn on the cob before cutting it off. This will give it a different flavor profile.



### SWEET CORN FACT

99% of corn grown in NC is field corn. Only 1% is sweet corn.