

Tentative Class Outline

Annie's Project

Annie was a woman who grew up in a small town in Northern Illinois. Her goal was to marry a farmer and she did. Annie spent her lifetime learning how to be an involved business partner with her farm husband. Together they did great things, but it wasn't easy. This is Annie's Project – to take her experiences and share it with women involved in agriculture.

Objectives

Annie's project is designed to empower women in agriculture to manage information and learn about agriculture in a relaxed local network. The target audience is women with a passion for agriculture. Annie's Project is a six-week online experience designed especially for women to help them develop their management and decision-making skills. Annie's Project will help develop an understanding, interpretation, and opportunities in agriculture

Wednesdays starting - February 18 - March , 2026 (NO CLASS Feb 25)

MidShore Maryland (In-person)

Time: 6:00 p.m. to 8:30 p.m.

Location: University of Maryland Extension-Queen Anne's County, 505 Railroad Avenue, Suite 4, Centreville, MD 21617

Virtual Option

Time: 6:30 p.m. to 8:30 p.m.

Location: Online (through Zoom)

Note: reading and project assignments outside of class time about 1 hour per week.

Annie's Project is approved for USDA FSA Borrower training. This includes classroom time and a workbook that will need to be completed. There is an additional \$100 charge for the FSA portion. More information about this is located at <https://go.umd.edu/anniesprojectfsa>.

University programs, activities, and facilities are available to all without regard to race, color, sex, gender identity or expression, sexual orientation, marital status, age, national origin, political affiliation, physical or mental disability, religion, protected veteran status, genetic information, personal appearance, or any other legally protected class.

The cost is \$50 for the series and includes a portfolio, access to an online learning platform and access to all presentations and worksheets, access to financial and legal advice, and support from a variety of community partners.

To register, visit <https://2026anniesproject.eventbrite.com>. For more information on the curriculum and program logistics, please contact Shannon Dill at sdill@umd.edu or Jenny Rhodes jrhodes@umd.edu or visit the website at <https://go.umd.edu/anniesproject>

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PreClass Correspondence

Week 1 - Introduction and Farm Families

February 18, 6:30pm - 8:30pm

- Introductions, Class expectations, Logistics
- **Family Communication and Personalities**, Good communication is especially important in farm families as they make decisions for the business, farm and future. This session will discuss communication strategies as it relates to personalities.
- **Creating a Farm Mission and Goals**, The process of defining a farm's mission and goals is an important step in business planning. Taking time to craft the mission, short term and long term goals will set a path for the business to follow.

NO CLASS FEB 25

Week Two - Farm Laws and Business Planning

March 4, 6:30pm - 8:30pm

- **Agriculture Property Ownership and Business Laws**, We will discuss the different forms of ownership or property titling that impacts the rights of each and every person: Sole Proprietor, Joint Tenancy; Rights of Survivorship. Some issues related to passing on the farm and estate tax will also be investigated.
- **Business Planning - Financial Statements**, Planning is essential to any business, no matter how large or small your inventory, payroll and bank account. Having these plans

mentally is not enough! Taking time to formulate thoughts, evaluate your business, devise a strategy, and anticipate possible problems will help your business be successful.

Week Three - Personal Finance and Farm Programs

March 11, 6:30pm - 8:30pm

- **Personal Finance and Credit** -Household budgets help ensure that you'll have enough money for the things you need and the things you want, while still building your savings for future goals. This session will discuss personal finance, credit, and identity protection.
- **FSA Program and Your Farm** - As a farmer, whether you are just starting out or have many years of experience, there are times when you need to borrow money to start, expand, sustain, or make changes to your business.
- **Utilizing Crop Insurance** - Purchasing a crop insurance policy is one risk management option that farm businesses cannot ignore. This session will focus on available policies, coverage levels and how a policy will work in conjunction with other risk management strategies.

Week Four - Insurance and Farm Finance

March 18, 6:30pm - 8:30pm

- **Understanding your Farm Insurance Policy** - Farming can be a risky business therefore, farms should take measures to protect themselves. This session will focus on insurance topics and policy information regarding liability protection and risk management. It will also suggest points to ponder including off premises and ATV as well as production liability insurance, agri-tourism enterprises and equine operations.
- **Farm Financing 101**, So, you need a loan? Financing portions of your operation may be necessary to start a new venture, expand, or operate day-to-day, but it doesn't have to be overwhelming! Tune in to learn what may be required and what to expect when borrowing funds.

Week Five - Farm Taxes and Estate Planning

March 25, 6:30pm - 8:30pm

- **Tax Considerations for Farm Businesses** - Understanding tax laws is important for every farm business. This session will address farm tax planning and common errors

agriculture operations make. Information from the Farm Tax guide and the personal experience of a CPA will help you understand tax planning for your farm.

- **Farm Estate Planning** An effective estate plan ensures that you and those you care most for will enjoy the security of your assets. This in-depth discussion focuses on “best practices” for preserving your life's holdings, ensuring their efficient transfer to your beneficiaries, and meeting family objectives.

Week Six - Marketing and Recordkeeping

- **Annie's Graduation**
- Course Wrap-Up
- End of Class Evaluation

April 1, 6:30pm - 8:30pm

- **Conservation Planning and Your Farm** - Session will review conservation opportunities and practices ensuring they fit your farm goals.
- **Marketing Strategies** - This session will provide tools and ideas to develop a solid marketing plan for your farming operation. At a time when word of mouth can be just as valuable as a Facebook page, learn how to determine what type of marketing methods and outlets can most benefit your business.