



# Loans for Land, Farms, and Homes

Mark Fox, AgSouth Farm Credit

Dan Rummel, ArborOne Farm Credit



# Personalized financing through relationship lending

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*Farm Credit makes the process of securing money to farm, purchase land or buy a home convenient, personalized and straightforward.*



# Why finance with Farm Credit?

## WE KNOW AGRICULTURE

- Lending staff specialized in farm and land financing
- Understand the cycles of agriculture
- Loans structured to individual needs
- Flexible repayment terms
- Believe in the importance of farming & agribusiness



2/13/2019



# Who can borrow?

1. Farmers
2. ANYONE purchasing land
3. ANYONE buying a home



# Types of Loans

- Farms and Timber
- Agribusiness
- Land Purchase and Refinance
- Home Purchase and Refinance



# Farm Loans

- Farmland
- Operating lines
  - Feed
  - Fertilizer
  - Seed
  - Working Capital
- Equipment
  - New and used
  - Purchase or refinance
- Purchase livestock



2/13/2019



# Agribusiness Loans

- Hauling services for ag products
- Farm services and supply
- Consulting foresters
- Timber harvesters
- Cotton gin
- Peanut sheller
- Equipment service/repair
- Pellet mills
- Storage/custom services for ag products
- Sawmills
- Meat processing



# Leasing Options

*Leasing is an alternative method of obtaining needed equipment and infrastructure without buying the asset.*

## Can lease for:

- Equipment
- Buildings
- Vehicle fleet
- Irrigation

## Advantages:

- 100% financing
- No appraisal fees
- Fixed rates
- Lease payments deductible as operating expense
  - Can help lower taxes



# Land Loans

## Types of Loans:

### – Purchase

- Raw land
- Recreational property
- Homes with acreage
- Lots
- Farmland and Timberland

### – Improvements

- Barns and buildings
- Fencing
- Drainage, irrigation, wells, ponds



# Timber Loans

- Timber acquisition
- Reforestation
- TIMO funding
- Maintenance/harvest



2/13/2019



# AVAILABLE TERMS

- **Up to 30 year terms** on home loans
- **Up to 20 year terms** or amortization on timber land/farm land/recreational property
- **Up to 15 year terms** on residential lots, poultry houses and specialized facilities
- **5 to 7 years** on most equipment
- Repayment schedule can be tailored to meet cash flow generated by property / borrower
- **Operating loans** — Revolving / Non Revolving



# Benefits of Financing

We've been financing farmers for over a century

- Flexible repayment schedules to meet cash flow
- Long term fixed rates
- Down payment as low as 15%
- Experienced staff
- Knowledge of ag industries
- Leasing alternatives
- Share in our profits
  - Patronage Refund Program



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# OTHER SERVICES

- Appraisals
- Crop insurance
- Life insurance
- Farm Credit Express
- “Bond for Title” transactions



# ITEMS/INFO REQUIRED FOR A LOAN APPLICATION

- Purpose and Plan
- Balance Sheet
- Last 2 years' W2s or, if self-employed, last 2 years' tax returns
- Location / Type of all real estate owned
- Loan information for all Liabilities
- Collateral Description



# HOW TO INFLUENCE YOUR LENDER TO MAKE YOUR LOAN?

- Keep good records.
- Reduce the risk to yourself and your lender whenever possible.
- Have a reasonable plan ready for your lender to review.
- Keep your lender informed.
- When you get a loan, use it for the purpose intended.
- Properly structure loan terms.



# LOAN QUALIFICATION

## *WHAT WE LOOK FOR*

- Credit Worthiness
  - 5 C's of Credit
    - Character
    - Conditions
    - Capital
    - Collateral
    - Capacity



2/13/2019



# YOUNG, BEGINNING & SMALL FARMER PROGRAM

**Young borrower** – A farmer, rancher, or producer or harvester of aquatic products who is *age 35 or younger as of the loan transaction date*.

**Beginning borrower** – A farmer, rancher, or producer or harvester of aquatic products who has *10 years or less farming or ranching experience as of the loan transaction date*.

**Small borrower** – A farmer, rancher, or producer or harvester of aquatic products who *normally generates less than \$250,000 in annual gross sales of agricultural or aquatic products*.



# MICRO LOAN PROGRAM

- Standardized Line of Credit Product for YBSM
- \$100 Origination Fee
- Loan Amounts:
  - 0-3 years (up to \$5000)
  - 3-5 years (up to \$10,000)
  - More than 5 years (up to \$15,000)
- Terms:
  - 3 to 5 years
  - Monthly repayment
  - No annual renewal required
- No FSA Guarantee



# Patronage Refund Program

We return an average of **25% of our profit** to our borrowers annually

For every **\$1** in interest our borrowers pay on their loan, we give them a  back

**Effectively lowers your interest rate by an average of 1 – 1.5%\***

<b>Loan Amount</b>	<b>\$400,000</b>
Annual Interest Rate	6.0%
Loan Period in Years	20
Interest earned 1 year	\$24,000
<b>PATRONAGE REFUND (25% of interest paid)</b>	<b>\$6000</b>



\* Results based on 10-year average refund totals. Past performance not a guarantee of future payouts. Calculations do not account for time value of money or distinguish between returns made in cash and in allocated surplus. Talk to a loan officer for details.



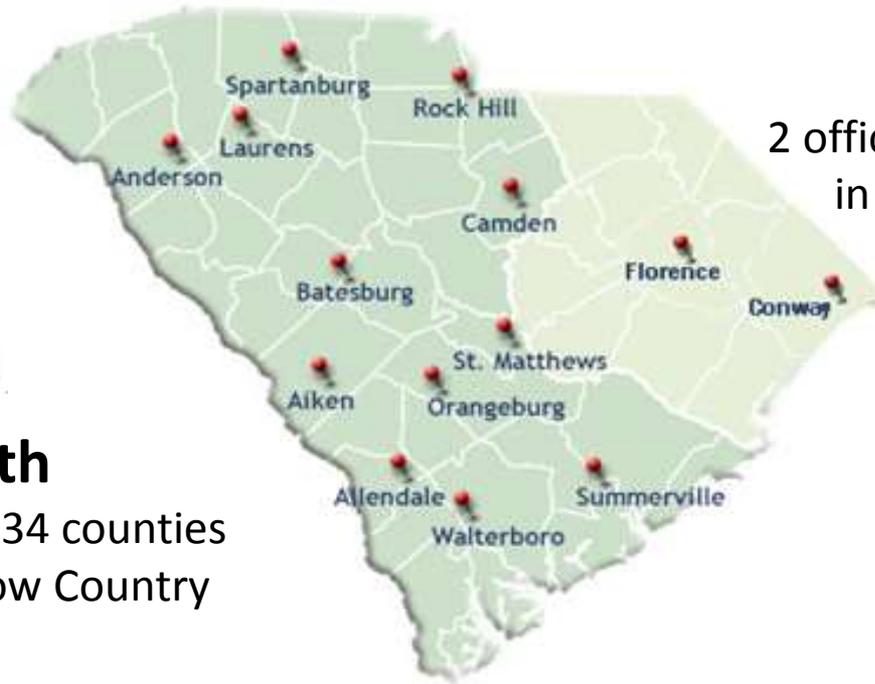
# SC BRANCH LOCATIONS

Serving all 46 counties of South Carolina



**ArborOne**

2 offices serving 12 counties  
in the PeeDee Region



**AgSouth**

12 offices serving 34 counties  
in Upstate and Low Country



# We Thank You

We appreciate your commitment to your family, your farm, your community, and your industry. It is an honor to help support our industry by providing financing for the hands that feed us.



# Thank You

## **AgSouth Farm Credit**

26 S Main Street  
Statesboro, GA 30458

**AgSouthFC.com**

**844.AGSOUTH**

## **ArborOne Farm Credit**

800 Woody Jones Blvd.  
Florence, SC 29501

**ArborOne.com**

**843.662.1527**



2/13/2019



# **2019 Farmer Resource Rodeo**



# AGENDA

- COG – Who we are & what we do?
- EDA's Revolving Loan Fund Program **\$\$ for Agribusiness**
- 35 – Counties across South Carolina
- Program Parameters:
  - ⇒ **Loans from \$50M-\$300M**
  - ⇒ **Fixed Assets e.g. land, buildings, heavy-equipment**
  - ⇒ **Flexible Terms & Conditions**

# Our Mission and How We Work

**Local  
Government  
Efficiency and  
Effectiveness**



- Planning/Zoning Staffing
- Geographic Information Systems
- Rural Transportation Planning/Public Transit Programs
- Regional Initiatives



- Block Grant Management
- Neighborhood Redevelopment, Housing Rehabilitation, and Demolition
- Brownfield Assessment and Remediation



**Collaboration  
and  
communication  
for regional  
prosperity**

- Workforce Investment
- Business Lending
- Energy Initiatives
- Economic Development Grants

## South Carolina Councils of Governments

1. Appalachian Council of Governments  
P. O. Box 6668  
Greenville, SC 29606  
(864) 242-9733  
[www.scacog.org](http://www.scacog.org)  
(Anderson, Cherokee, Greenville, Oconee  
Pickens & Spartanburg Counties)
2. Upper Savannah Council of Governments  
P. O. Box 1366  
Greenwood, SC 29648  
(864) 941-8051  
[www.uppersavannah.com](http://www.uppersavannah.com)  
(Abbeville, Edgefield, Greenwood, Laurens,  
McCormick & Saluda Counties)
3. Catawba Regional Council of Governments  
P. O. Box 450  
Rock Hill, SC 29731  
(803) 327-9041  
[www.catawbacog.org](http://www.catawbacog.org)  
(Chester, Lancaster, Union & York Counties)
4. Central Midlands Council of Governments  
236 Stoneridge Drive  
Columbia, SC 29210  
(803) 376-5390  
[www.centralmidlands.org](http://www.centralmidlands.org)  
(Fairfield, Lexington, Newberry &  
Richland Counties)
5. Lower Savannah Council of Governments  
P. O. Box 850  
Aiken, SC 29802  
(803) 649-7981  
[www.lscog.org](http://www.lscog.org)  
(Aiken, Allendale, Bamberg, Barnwell,  
Calhoun & Orangeburg Counties)

### Locations



6. Santee-Lynches Regional Council of Governments  
P. O. Box 1837  
Sumter, SC 29150  
(803) 775-7381  
[www.santee Lynchescog.org](http://www.santee Lynchescog.org)  
(Clarendon, Kershaw, Lee & Sumter Counties)
7. Pee Dee Regional Council of Governments  
P. O. Box 5719  
Florence, SC 29502  
(843) 669-3138  
[www.peedeecog.org](http://www.peedeecog.org)  
(Chesterfield, Darlington, Dillon, Florence,  
Marion & Marlboro Counties)
8. Waccamaw Regional Council of Governments  
1230 Highmarket Street  
Georgetown, SC 29440  
(843) 546-8502  
[www.wrcog.org](http://www.wrcog.org)  
(Georgetown, Horry & Williamsburg Counties)
9. Berkeley-Charleston-Dorchester Council of Governments  
1362 McMillan Drive, Suite 100  
North Charleston, SC 29405  
(843) 529-0400  
[www.bcdcog.com](http://www.bcdcog.com)  
(Berkeley, Charleston & Dorchester Counties)
10. Lowcountry Council of Governments  
P. O. Box 98  
Yemassee, SC 29945  
(843) 726-5536  
[www.lowcountrycog.org](http://www.lowcountrycog.org)  
(Beaufort, Colleton, Hampton & Jasper Counties)



- WHAT'S IN IT FOR YOU?
- HOW CAN CATAWBA REGIONAL ASSIST?

EDA – RLF

Revolving Loan Fund

# Revolving Loan Fund Program

## Catawba Regional

Catawba Regional Development Corporation (CRDC) was formed in 1982 to promote business growth in the region. Three different loan programs are available, including the Revolving Loan Fund Program.

The Revolving Loan Fund Program was started in 1987 with funds from the federal Economic Development Administration and other public sources. These funds have been used by many businesses in the region, creating hundreds of jobs, and leveraging millions of dollars in private investment.

*“ RLF funds combined with bank financing can be a powerful economic development tool. These funds are available to new and expanding businesses for the purpose of increasing the local tax base and creating jobs. ”*

**Creative financing solutions for business & agricultural use in 32 South Carolina counties**

### New: Agri-Business Funding

Eligible uses now include agricultural/farming related fixed asset purchases & working capital



RLF funds from \$50,000 - \$300,000 are available to businesses located in the following counties: **Aiken, Allendale, Bamberg, Barnwell, Beaufort, Calhoun, Chester, Chesterfield, Clarendon, Colleton, Darlington, Dillon, Fairfield, Florence, Hampton, Jasper, Kershaw, Lancaster, Lee, Marion, Marlboro, Orangeburg, Richland, Sumter, Union, and York.** Agri-Business specific: **Anderson, Cherokee, Greenville, Oconee, Pickens, and Spartanburg.** These funds can be used in conjunction with bank financing to fund up to 90% of eligible project costs. A below market interest rate and a negotiable term can significantly lower overall debt service.

*Industrial & agricultural, commercial, service, and retail companies are eligible for RLF funds. Job creation is a key component to the program, with a goal to create one permanent job for every \$65,000 of RLF funds loaned.*

## Application Process

The application process includes submitting:

- Business Plan-for Start Ups
- Projections
- Business Financials/Tax Returns
- Personal Financials/Tax Returns
- Outline of Project Costs

Cash flow, credit history and collateral will be considered in the loan review process.

## Revolving Loan Funds General Guidelines

- Loan amounts from \$50,000 - \$300,000
- Fixed Interest Rate
- Negotiable Terms
- 1.5% Origination Fee
- Legal fees vary
- Job Creation - The goal is to create one job per \$65,000 of RLF Funds
- Uses for Loan Funds include:
  - Land
  - Building Construction
  - Building Expansion
  - Machinery
  - Equipment
  - Working Capital



PO BOX 450  
215 Hampton Street  
Rock Hill, SC 29731

For more information contact:

**Randy Pellisero or Ed Brock**

Phone: (803)327-9041

Fax: (803)327-1912

Email: [rpellisero@catawbacog.org](mailto:rpellisero@catawbacog.org)

[ebrock@catawbacog.org](mailto:ebrock@catawbacog.org)

IS IT TIME TO BUY A **BUILDING**?



868 N Governor Williams Hwy

Darlington, South Carolina

Google, Inc.

Street View - Feb 2008

© 2018 Google



Google

Image capture: Feb 2008



# Herlong Express

490



BLUE POINT

JOHN & KARE  
**25¢**

**\$5.99**

**70¢**  
MILK  
**12¢**  
MILK

**5¢**

**OPEN**

**\$1489**

**GREAT DEAL!**

**REFILL** COFFEE OR DRINK

Assist Aiken, SC Machine Shop with Purchase & Expansion.

Flexibility



IS IT TIME TO BUY **LAND**?





IS IT TIME TO BUY **EQUIPMENT?**



Assist Lancaster, SC Logging Company with  
Equipment Purchase.





# Sources of Capital

## Debt

- Friends and family
- Credit cards
- Personal loans
- Bank financing
- Home equity loans
- SBA loans
- Online marketplace loans

## Equity

- Savings, insurance surrender value
- IRA
- Home equity loans
- Friends and family
- Government grants
- Partners
- Angel investors
- Crowdfunding

**Kickstarter**

**Kabbage**

ORANGEBURG SOUTH CAROLINA  
**SBDC**  
In partnership with SC State

# AGRIBUSI NESS PROGRAM



# CORE AG SERVICES



MARKETING



PLANNING



FUNDING &  
ACCOUNTING

# MARKETING

MARKET RESEARCH

MARKETING PLANS

DIRECT TO CONSUMER

WHOLESALE STRATEGIES

SOCIAL MEDIA

CONTENT MARKETING &

WEBITES



## Kale & Quail

382 North Main Street, Ellendale, SC 29810 (803) 347-1437

### High Quality Quail Eggs

Item Number	Pack Count	Description	Price
KQRC5	8/15	Quail Eggs, fresh 120 CT	\$40.00
KQ12CS	12/15	Quail Eggs, fresh 180 CT	\$60.00
KQ1PK	15	Quail Eggs, fresh 15 CT	\$5.00

#### Our Story

Kale and Quail Farms prides itself in giving great care to our quail so they produce the best eggs. Located in Ellendale, SC.

#### Benefits

High in Vitamins & Minerals  
Potem Rich  
Delicious Delicacy

Delivery or Shipping Available  
Terms C.O.D.

[www.kalequail.com](http://www.kalequail.com)



# PHOTOGRAPHY FOR SMALL BUSINESS PROGRAM

Package of digital photos include:

Exterior

Interior

Staff in Action

Product Shots

Interview with Owner – Video

Use these photos for social media content, website, brochures, and other platforms.



# FARM PLANNING

Farm  
Planning

Food Safety  
Planning for GAP  
and FSMA

Planning to Scale

Succession  
Panning



# SWEET POTATO LEGACY

GAP Food Safety Certification  
Assistance

GAP Grant

Succession Planning

Marketing



# FUNDING & ACCOUNTING

CAPITAL ACCESS  
PROGRAM



RECORD KEEPING  
STRATEGIES



# Palmetto Capital Access Program

The Palmetto Capital Access Program (P-CAP) was developed by the SC State Region SBDC to create a systematic approach to helping small businesses access capital. The program takes into account your current funding readiness and explores the financial landscape to match your funding needs, this might include loans, grants, guarantees, crowd funding and more. P-CAP offers a special training program to assist those in need of additional support.



www.scsbdc.com + 803-536-8445 +  
scstatesbdc@scsu.edu

## Readiness

- Assessment
- Biz Plan Development
- Training

## Finance Strategy

- Learn funding options
- Choose capital sources
- Plan capital strategy

## Loan Packaging

- Organize Documents
- Understanding terms

## Funder Relations

- Pitch Coaching
- Introductions
- Incentives

## Post Loan

- Other Advising needs
- Reporting
- Accounting



# ACE BASIN GROWERS PROJECT

Connecting Growers with Buyers

Preparing for Wholesale Capacity

Value Added approach to marketing

Grants – GAP Certification & Value  
Added

Food Share SC - Orangeburg



Connecting Growers with Buyers

ACE  
Basin Growers

ORANGEBURG SOUTH CAROLINA  
**SBDC**  
In partnership with SC State

**FARM CONSULTING & GRANTS**

Free one-on-one farm consulting :

- ~ Preparing to sell Wholesale
- ~ Connecting Growers with Buyers
- ~ GAP Certification Assistance
- ~ Funding Assistance
- ~ Farm Planning
- ~ Micro-Grants for GAP & Value Added Processes

Contact John Cuttino [jcuttin2@scsu.edu](mailto:jcuttin2@scsu.edu)  
Jim Johnson [jjohns47@scsu.edu](mailto:jjohns47@scsu.edu)  
803-536-8445

[www.acebasingrowers.org](http://www.acebasingrowers.org)  
[www.scsbdc.com](http://www.scsbdc.com)

USDA NIFA  
United States Department of Agriculture  
National Institute of Food and Agriculture

SC STATE UNIVERSITY  
1885

FOUNDED BY  
SBA  
U.S. Small Business Administration

# COLLABORATIONS



# THANK YOU



Email

[jjohns47@scsu.edu](mailto:jjohns47@scsu.edu)

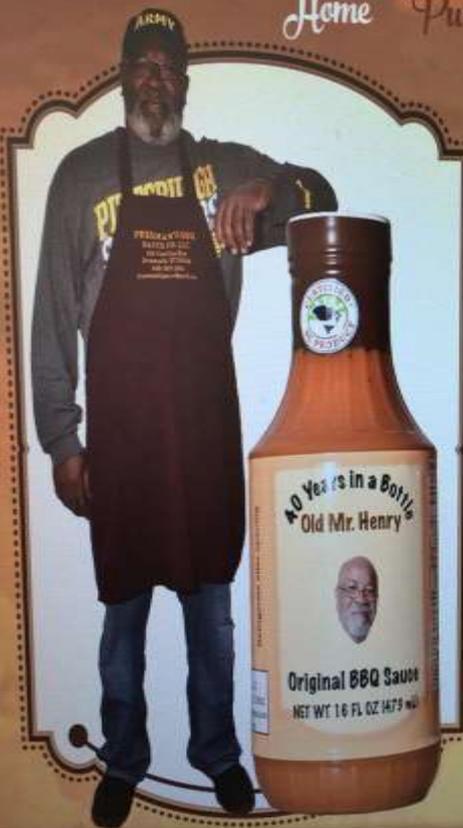
[jcuttin2@scsu.edu](mailto:jcuttin2@scsu.edu)

[www.scsbdc.com](http://www.scsbdc.com)



Heenan's BBQ Sauce Co., LLC

Home Purchase Testimonials Contact



40 Years in a Bottle  
**Old Mr. Henry**  
Original BBQ Sauce

*Great For Grilling and Baking!*

Whether you're grilling ribs, chicken, or even a boston butt, Old Mr. Henry Original BBQ Sauce is sure to give your meat the extra kick it needs. The flavor boost is not limited to the grill. Add Old Mr. Henry when you're baking or pour a little on your fried meats. The flavor will leave you licking your lips.



# Center for Heirs' Property Preservation

*From Land Divided to Land Sustained*



## **Mission Statement:**

**Protecting heirs' property and promoting its sustainable use for the increased benefit of low-wealth families through education, legal services and forestry technical assistance.**





# Service Area



# Our Service Objectives

Protecting heirs'  
property and  
promoting its  
sustainable use

Prevention

Resolution

Land Utilization

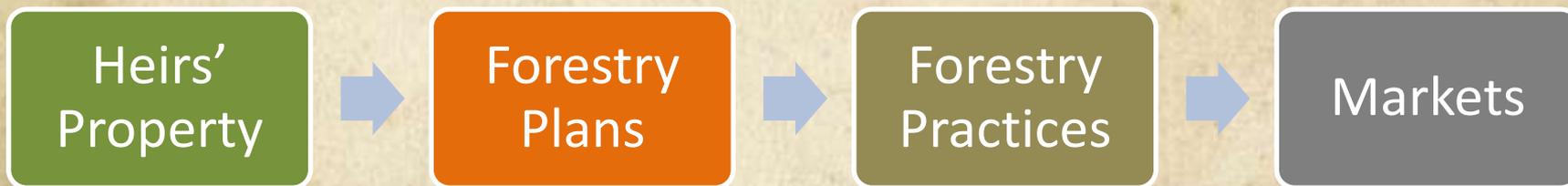


# Education



# Success Measures

Forward Movement for Forest Landowners



# Unlock the potential of your land!





# Timber Production to Build Generational Wealth





# Sustainable Forest Management





# Site Visits and Technical Assistance





# Thank You!

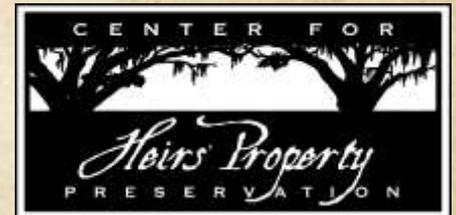
**Jasmine Brown**  
Community Engagement  
Manager

# &

**Trey Bailey**  
Forester II

**Center for Heirs' Property  
Preservation**

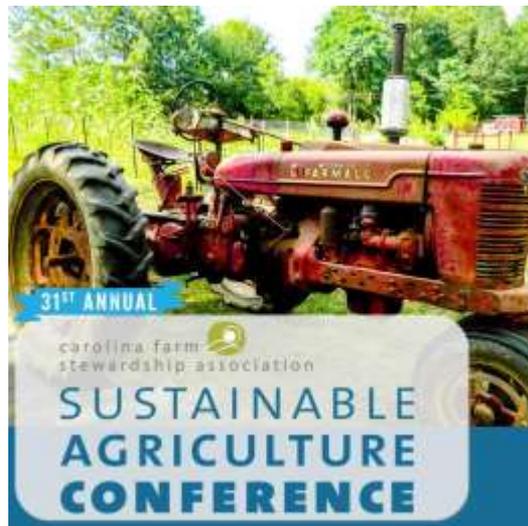
1535 Sam Rittenberg Blvd., Suite D  
Charleston, SC 29407  
(843) 745-7055  
1 (866) 657-2676  
[www.heirsproperty.org](http://www.heirsproperty.org)



# CFSA's MISSION



We help people in the Carolinas grow and eat local, organic food by **advocating** for fair farm and food policies, **building** the systems that organic family farms need to thrive, and **educating** communities about local, organic farming.





# CFSA's VISION

Create a regional food system that is good for consumers, good for farmers and farmworkers, and good for the land.



# CFSA PROGRAMS



**FOOD SYSTEMS:** Provide business development assistance to farmers and businesses looking to supply the local food system.

**EDUCATION:** Host SAC, OCLC, and the Piedmont Farm Tour

**ADVOCACY:** We work to change agriculture laws and regulations to benefit local and organic small and mid-sized farms.



# CFSA PROGRAMS



**FARM SERVICES:** Technical assistance on organic production/ certification, food safety, seasonal high tunnel production, post-harvest handling, and selling into wholesale markets.

**Elma C. Lomax Incubator Farm:** Certified organic incubator farm in Concord, NC. That provides beginning farmers with access to land and equipment to start their own farm business. Onsite organic research program.



# Consulting Services are FREE!!!

- \$25 to become a farmer-member
- \$39/year after year one
- What does it get you:
  - All of our consulting services for FREE
  - Discounts on all of our workshops and classes
  - Access to all of our newsletters, including the Growers Toolbox





# CFSA's Consulting Services: Organic Certification



**Organic Transition:** guidance choosing a certifying agent and record keeping system, Q&A on NOP regulations, and records and application review.

**Conservation Activity Planning (CAP-138):** a farm resource inventory, identification of resource concerns and options to address them, a soil and water quality impact analysis for each option. End product can be used as your Organic Systems Plan.



# CFSA's Consulting Services: Production



**High Tunnel Production:** Help farmers identify best management practices including planting dates, varieties selection, and irrigation, soil fertility and pest management.



## **Good Agricultural Practices (GAP):**

Conduct risk assessments, identify ways to mitigate pathogen risks, review Food Safety Plans, and provide assistance preparing for an audit.

# Building Wholesale Capacity

<https://www.carolinafarmstewards.org/wholesale-capacity-building-and-post-harvest-handling-consulting/>

## **This consulting program will help you:**

- Assess whether or not wholesale is right for you.
- Decide what kind of wholesale is right for you.
- Design postharvest handling strategies to maximize efficiency, food safety, and workflow.
- Understand infrastructure, packaging, labeling, traceability, transporting and basic food safety norms to meet wholesale buyer requirements.



# CFSA Resources

- Seasonal High Tunnel Production: Organic Tomato Guide
- High Tunnel Micro-irrigation Guide
- Infrastructure Toolkit
- GAPs Manual and Videos
- Sample CAP Plan
- Organic Transition Handbook for Produce Farmers
- Organic Enterprise Budgets
- Organic Inputs and pest Control Finders
- Downloadable recordkeeping templates



[www.carolinafarmstewards.org](http://www.carolinafarmstewards.org)

**SOUTH CAROLINA**



**FARM  
BUREAU**

# SCFB Mission Statement



**The mission of SCFB is to promote agricultural interests in the state of South Carolina and to optimize the lives of those involved in agriculture in South Carolina, while being respectful to the needs and concerns of all citizens of this state.**



Ag in the Classroom



Summer Teacher Institute



# Youth Ambassador Program



Washington,  
D.C. Trip



# High School Discussion Meets



# Palmetto Palate



# Women's Leadership Committee



# Ag in the Classroom



# Youth Leadership Conference





# Young Farmer & Rancher Program

**Equine  
Committee  
worked  
hard to  
have  
Equine  
Liability  
Law  
enacted**

## **WARNING**

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UNDER SOUTH CAROLINA LAW, AN EQUINE ACTIVITY SPONSOR OR EQUINE PROFESSIONAL IS NOT LIABLE FOR AN INJURY TO OR THE DEATH OF A PARTICIPANT IN AN EQUINE ACTIVITY RESULTING FROM AN INHERENT RISK OF EQUINE ACTIVITY, PURSUANT TO ARTICLE 7, CHAPTER 9 OF TITLE 47, CODE OF LAWS OF SOUTH CAROLINA, 1976.

KD Equine Product Distributors

(706) 245-7527

# **WARNING**

Under South Carolina law, an agritourism professional is not liable for an injury to or the death of a participant in an agritourism activity resulting from an inherent risk associated with the agritourism activity.

(Chapter 53, Title 46, Code of Laws of South Carolina, 1976)

- **Agritourism and Specialty Crops Members did the same**
- **Both achieved with great cooperation among allied industry**

# SCFB Peanut Committee on site at Birdsong Peanut



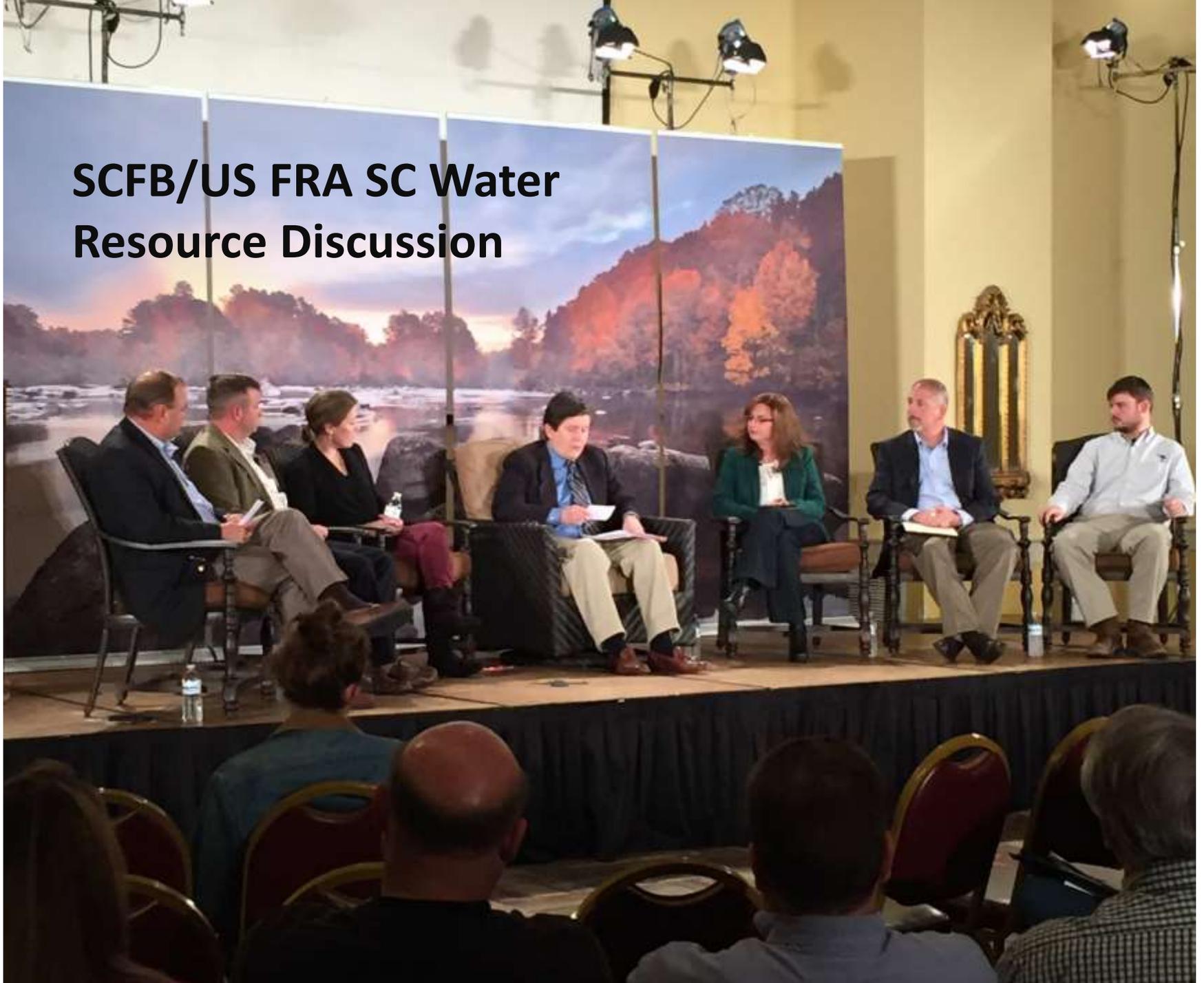


SCFB Apiary Committee Initial Committee Organizational Meeting

**Labor Issues being discussed during Meeting of Producers and Labor, Licensing Division**



# SCFB/US FRA SC Water Resource Discussion





Panel of Legislators during recent SCFB Young Farmer and Rancher Conference

Peterson Brothers spoke and preformed during an SCFB Young Farmers Conference

➤ Facebook Page: "Peterson Farm Bros"

➤ Twitter: @gregpeterson33, @npete16, @kmerle7

➤ YouTube: "Peterson Farm Bros & "Greg Peterson Music"

➤ Instagram: @gregorynorris

**Keep in Contact!**

Mar 2014 Pm

**SCFB Farmer Member testifying before SC  
House Sub-Committee**



## Rally @ State House by membership devastated by Disastrous Flood





**Flooded peanut field – Outcome = No Harvest**



**Recognizing US Representative Jim Clyburn  
for his support**



Collards recognized as SC State Vegetable – Mary Grace Rawl & Governor signing the Bill

**SCFB & Allied Nursery group delivers Poinsettias at State House w Holiday card emphasizing Value of AGRICULTURE to our State**



## Participating in Taste Of SC Event on State House Grounds



## SC Watermelon Queen Participates with tasty watermelon slices





James Cooley Strawberry Hill recognized as 2014 SE Farmer of the Year during Sunbelt Ag Expo – [Strawberry Hill USA](#) Chesnee SC

**Kevin Yon-  
Yon Family Farm**

***Ridge Spring  
2018 SE Farmer  
of The Year***



# On Farm Conversations with Washington Legislators when they are at home

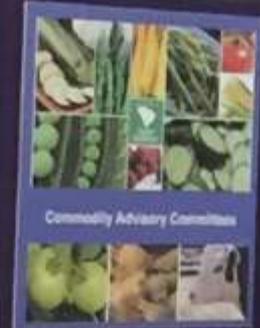


# Media participation in Ag events and Field Days





# 2018 Agribiz Conference/Meeting Florence SC



Farm Bureau tradition and great state of  
Farm Bureau growing safe fo  
Farm Bureau prob  
c





# SCFB Ag Simulator

# SCFB Promotion Trailer

