

The Minority AgVocate™

DIGITAL MAGAZINE

Resources for You

Learn about
Events, Funding
Opportunities,
and More!

Cultivating a Financial Readiness Mindset

For You and Your
Farm

Investing in the Future

FHF is Launching a
New Financial Literacy
Workshop Series for
College Students

MAY AGRIPRENEUR SPOTLIGHT

RIZPAH BELLARD

Shares How She's Fostering
Community Connections While
Upholding Her Family's Ranching
Legacy

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—HEIRS—**
FOUNDATION

PRIDE · PASSION · PROSPERITY

GROWN IN BLACK SOIL™

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Agricultural Insights

Cultivating A Financial Readiness Mindset For You and Your Farm

Written By: Lori Hylton
FHF Director of Strategic Programming

Farming is a way of life deeply intertwined with cycles of nature and the volatility of markets. Financial uncertainty is a constant companion as a result of erratic weather impacting yields, fluctuating prices, labor shortages, unexpected equipment breakdowns, and a host of other challenges. Uncertainty is part of the terrain. That is why developing a financial **readiness mindset** around your farm and personal finances isn't just good practice—it's essential for navigating the ups and downs inherent to farming while ensuring the

long-term health of your operation and your peace of mind.

So what does a financial readiness mindset mean? It's about shifting from a reactive stance—dealing with problems only as they arise—to a proactive one. It involves anticipating potential challenges and opportunities, understanding your current financial landscape, and consciously building a foundation designed to withstand shocks. It's less about fearing the worst and more about empowering yourself to handle whatever comes your way.

Cultivating a financial readiness mindset is important for everyone, but critical for farmers because of the long lead times needed to make adjustments and pivots. For a farmer, a readiness mindset means looking beyond the current season or market report to proactively prepare for potential downturns and unexpected costs. It's about knowing your numbers, understanding the specific contours of your operation, and structuring your finances to withstand shocks, whether they come from a drought, a dip in prices, or a personal emergency.

What Does Financial Readiness Look Like?

Below are five key components to a strong financial readiness strategy:

1. A Robust Emergency Fund

Go beyond a standard personal emergency fund. Set a goal of developing a separate emergency or contingency fund that covers critical farm operating costs such as loan payments, labor costs, feed, or other essential inputs during lean times. This buffer prevents forced sales of assets or reliance on high-interest debt when cash flow tightens.

2. Detailed Financial Planning & Records

Know your cost of production inside and out. Maintain accurate records and develop realistic cash flow projections and budgets for both the farm operation and your household. This clarity is vital for making informed decisions.

3. Strategic Use of Insurance

Utilize crop insurance effectively to mitigate yield and revenue risks. Ensure adequate liability, property, and equipment insurance, alongside essential health coverage for your family. These are crucial risk management tools.

4. Proactive Debt Management

Understand your debt structure, from operating lines to equipment loans and land mortgages. Have a plan to manage payments, and use profitable periods strategically to pay down debt or build reserves.

5. Exploring Risk Management Tools

Consider diversifying income streams (different crops, livestock, off-farm income), utilizing marketing contracts, and staying informed about relevant government support programs.

Cultivating a financial readiness mindset is important for everyone, but critical for farmers...



Each one of these steps positions you and your farm to respond to threats more quickly. Since you've already done the foundational preparation, you're able to see, discard, and select your actions more quickly, because you have cash reserves in place and identified possible courses of action. When faced with a challenge, preparedness replaces panic, and you're able to pivot quickly.

Having a contingency fund means you can make necessary repairs, service debt payments, and meet your family's needs. Having proper coverage and trusted partners identified means you know where you can turn for help.

If you don't have an emergency fund in place for your family or your farm operation, don't get

overwhelmed. Instead, take the time to think how to get these pieces in place, think through plans for how you might respond to an emergency, and set some savings targets to begin working toward. Start with a one-month target or a half-month target. Most importantly, just start. Ask yourself questions about who in your circle would be the best resource for your farm and your family.

Ultimately, a financial readiness mindset builds resilience for both your farm operation and your family. It provides a framework for managing risks and making thoughtful decisions under pressure quickly, ensuring you're better positioned to weather the storms.



Financial Planning Resources

Here's a curated list of financial planning resources aimed at helping you initiate your journey toward effective emergency financial planning. Please note that this list is not exhaustive and includes suggestions from FHF Financial Health Coaches.

- ✓ [Be Prepared for Financial Emergency](#)
- ✓ [Rural Emergency Preparedness Toolkit](#)
- ✓ [Your Disaster Checklist](#)

Freedmen Heirs Highlights

Investing in the Future

Freedmen Heirs Foundation Launches Financial Literacy Workshop Series for College Students

At Freedmen Heirs Foundation, we believe that strong communities are built by investing in the next generation. That's why we're excited to announce a new financial education workshop series created specifically for college students and young professionals just starting out in their careers.

Let's face it. Navigating personal finances can be overwhelming, especially when you're balancing school, work, and the responsibilities of adulthood. Our goal is to make that journey a little easier by helping young adults build confidence and develop smart money habits early on.

This summer, we're hosting a three-part "lunch and learn" workshop series designed to fit into your busy schedules. Each session will run for approximately one hour, starting at **12pm EST**, and will be held on **June 17, July 15, and July 29**.

Participants will hear directly from financial experts who understand the unique challenges of starting out in today's economy. They'll also have the opportunity to ask questions and get real, actionable advice. Whether you're trying to make sense of student loans, start a savings plan, or just figure out how to budget your paycheck, these sessions are for you.

Registration details will be available soon, and we hope you'll join us as we empower the next generation with the tools to take control of their financial futures.

Not a Student, but Would Still Like to Show Your Support?

If you're not a student or a young professional but know someone who is, consider sharing this article with them to keep them informed about this series. By spreading the word, you can play a crucial role in helping others gain access to valuable financial resources that could positively impact their financial independence.



Agripreneur Spotlight

Rizpah Bellard

Driving Change for the Future of Black and Underserved Farmers and Ranchers

Rizpah Bellard, owner of Nova Farming, is working to create space and opportunity for Black and underserved farmers and ranchers in an industry historically dominated by others. With a rich family history rooted in agriculture, Rizpah continues her family's ranching legacy while using her platform to tackle the systemic barriers encountered today. From land access challenges to fostering agricultural education, Rizpah's story is one of resilience, innovation, and a deep commitment to empowering others.

A Legacy of Agriculture and Overcoming Barriers

Rizpah's family's history in ranching stretches back generations to Arkansas, Louisiana, and Texas, where her paternal side was involved in cattle ranching and horse breeding, and her maternal side worked in cotton fields. Her father, who studied agricultural sciences at Fresno State, raised cattle and worked tirelessly to ensure that agriculture remained a family tradition. Like many Black farmers, Rizpah's father faced discrimination and racism from the USDA, which historically denied loans and support to Black farmers and ranchers, limiting their ability to grow and scale their operations. These systemic barriers made it difficult for families like Rizpah's

to access the same opportunities available to other races. Despite these challenges, Rizpah's family persevered, teaching her and her brothers the value of hard work, stewardship of the land, and the importance of giving back to the community.

"Growing up in agriculture makes you a well-rounded person," Rizpah explains. "You're a steward of the land, of the animals, and of the community. It's about leaving everything better than you found it."



Breaking Barriers and Supporting the Next Generation

Rizpah's journey to owning Nova Farming was not linear. After studying public health at Cornell University and working in anti-sex trafficking in Oakland, she realized in 2018 that her true passion lay in agriculture. "When we were kids, my dad would bring kids from group homes and foster homes to our ranch to learn about livestock and agriculture," Rizpah recalls. Her goal was to create similar opportunities for youth to explore the agricultural world, particularly those from underserved and disadvantaged communities. While working to bring this vision to life, Rizpah faced another significant challenge: land access. The barriers to acquiring land as an underserved rancher are steep, particularly in procuring long-term leases from established landowners.

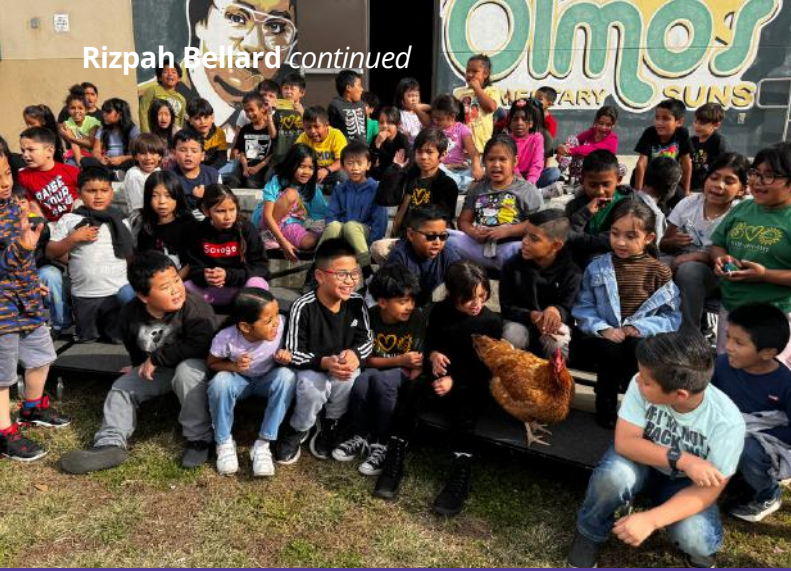
"Without access to land, it's nearly impossible to grow your operation, especially when competing for larger contracts like those from the government." This is a critical issue for Black farmers and ranchers who historically were excluded from land ownership opportunities.

Building a Network of Support and Advocacy

Recognizing the lack of representation of Black and underserved farmers in the livestock sector, Rizpah works tirelessly to mentor those interested in animal husbandry. Rizpah shares that "Many Black farmers are more involved in crops and gardens, but not many are in the livestock business..." Through her mentorship, she's helping others in the community gain the skills and knowledge necessary to navigate the world of raising livestock, where such expertise is often lacking.

Rizpah is also involved in the Agriculture Platform Collective, an initiative in California's Central Valley aimed at supporting small minority-owned farms with access to larger markets and resources. By working alongside Southeast Asian and Spanish-speaking farmers in the area, Rizpah is fostering a collaborative approach to overcoming the barriers many small farmers face.

You're a steward of the land, of the animals, and of the community.



Because of her dedication, Rizpah has become instrumental in helping the Fresno Unified School District implement agricultural education programs, teaching marginalized students about agriculture and inspiring them to pursue careers in the field.

Her work to expand agricultural education extends to K-12 schools, where she brings small livestock into classrooms, allowing students to learn firsthand about livestock care and agricultural practices. This initiative educates young people about where their food is sourced from and serves to bridge the gap between urban youth and rural agricultural careers, opening doors for a new generation to explore farming and ranching.

Innovation and Stewardship: A New Vision for the Future of Agriculture

Rizpah's operation at Nova Farming focuses on raising high-quality beef and providing agricultural education. Her business philosophy is centered around stewardship. "Being a steward means thinking long-term... It's about ensuring that the land and the animals are cared for and the community thrives alongside the farm."

Although Rizpah's operation is grounded in traditional practices, her approach also includes a modern, sustainable outlook. She's GAP-certified, meaning that her herd meets Global Animal Partnership standards, ensuring ethical treatment and care of her animals.

Her commitment to education and empowering others in the future of agriculture is evident, and she hopes that by sharing her knowledge and experience, she can inspire more underserved farmers and ranchers to break down the barriers that have long hindered their success in the agriculture industry.

In addition to her ranching and educational work, Rizpah is committed to increasing representation and access for Black and underserved farmers and ranchers. She advocates for the next generation, encouraging them to pursue education, gain the right skills, and break through barriers.

Her journey is a powerful testament to the strength, resilience, and innovation of Black farmers and ranchers. By tackling the challenges of land access, advocating for greater diversity in the industry, and mentoring the next generation, she is making a lasting impact on agriculture – one that will empower farmers and ranchers for years to come.

Connect with Nova Farming and follow Rizpah's journey below:

Website: www.agnovafarming.com
Instagram: @nova.farming

Upcoming Events

Virtual and In-Person Events

25
MAY



Lexington, KY

Youth and their families are invited to a day filled with activities, interactive demos and FUN! Join Farmer Dereck Oldham and Omega Star Hobby Farm on **Saturday, May 24, 2025**, from 10:00 AM-4:00 PM. Lunch, activities and FUN are included at the 2025 Youth Ag Day.

This event is **FREE** and open to the public. Registration is required for admission. Please register each guest in group. Youth must be chaperoned and under the care of a parent, guardian or adult chaperone with organization/agency/group.

GET TICKETS

28
29
MAY



Minneapolis, MN

We look forward to attending **Innovation Forum's Future of Food and Beverage USA Forum** in Minneapolis from **May 28-29, 2025!** This two-day business conference will bring together leading brands and key stakeholders to identify the main areas of opportunity and innovation within the food and beverage industry. We will assess how we can collectively drive resilience in next-generation farming.

Would you like to join us? Registration is now open! Use code FH10 for a 10% discount and benefit from the early bird discount! Click below to register.

REGISTER

DATES
VARY

Tentative 2025 NBGC Model Farm Series

Date	Location	Host	Farm Crops
June 5-6, 2025	Vidalia, LA	Nelson Farms	Corn, Cotton, Rice & Soybeans
June 26-27, 2025	Greenville, MS	Smith Farms	Soybeans & Wheat
July 10-11, 2025	Orangeburg, SC	Mahogany Farms	Corn, Cotton & Soybeans
July 31-Aug. 1, 2025	Memphis, TN	KWB Farms	Corn, Soybeans & Yellow field peas
August 21-22, 2025	Altheimer, AR	Haynie Farms	Rice & Soybeans
September 11-12, 2025	Marianna, FL	Gilbert Farms	Cotton & Peanuts

For more information go to: <https://nationalblackgrowerscouncil.com/> or call (202) 641-4037

Logos for sponsors: BAYER, BUNGE, FARM CREDIT, FMC, JOHN DEERE, syngenta, PEPSICO, CORTEVA, Cargill, ADM, BASF, nuveen, NATURAL CAPITAL, GILTRONICS, TRU TERRA, and others.

Various Locations
Across the
Southeast

The National Black Growers Council (NBGC) invites you to participate in their 2025 Model Farm Field Day tours. This Summer series will take you to various farms throughout the Southeast U.S., providing an excellent opportunity to connect with fellow farmers. Attendees can also gain insights into diverse farming practices, techniques, and program updates.

Click the link below to discover more and register for the farm field day nearest you.

LEARN MORE

Upcoming Events

17
JUNE**18**
JUNE**7-10**
SEPT

📍 Virtual Series

Join us this summer for an exciting workshop series focused on financial education! In collaboration with fellow nonprofits, we're offering sessions designed specifically for students and early-career professionals. These workshops aim to instill strong financial habits and equip participants with the tools they need to confidently navigate their professional and personal financial journeys.

Mark your calendars for our first session held on **June 17, 2025** at **12:00 PM EST**. Registration details to follow! We hope to see you there.

📍 Virtual Event

Save the date for **June 18, 2025**, at **12:00 PM EST** for our upcoming Financial Health webinar! We will concentrate on emergency planning and help you cultivate a financial readiness mindset for yourself and your farm.

Details for webinar registration will be available soon. Be sure to subscribe to our email list for updates and information about FHF events.

📍 Lexington, KY

Mark your calendars for the 2nd Annual State of Soil Conference, hosted by Black Soil KY. The conference is scheduled for **September 7-10, 2025**, in Lexington, Kentucky. Registration is currently open and will remain available until August 25, 2025.

Register now to attend this impactful event.

REGISTER

Upcoming Events



New Orleans, LA

NBGC is hosting its 2025 Annual Meeting at the Sheraton Hotel in New Orleans, LA, from **December 9-12, 2025**. This year's meeting features speakers who will share their knowledge around topics about various aspects of row crop production.

Lodging for this event is available and must be booked by **November 6, 2025**, to take advantage of the discounted rate. For more information on this event, click the link below.

[LEARN MORE](#)

Hosting an Upcoming Event?

Are you hosting an agricultural event that promises to inspire and engage?

Share your upcoming event with us for an opportunity to be featured in our digital magazine! Whether it's a groundbreaking conference, a field day, a thought-provoking webinar, or an innovative workshop, we want to spotlight your efforts to bring the agricultural community together.

Join us in cultivating knowledge and connections by submitting your event details today.

[SUBMIT EVENT](#)

Farmer Resources

Reports

Welcome to our Farmer Resources section, designed to provide essential tools and information, including reports, programs, and funding opportunities for farming initiatives. Additionally, explore employment opportunities in various roles within the agriculture sector.

SRMEC Stress Mitigation Workbook

The Southern Risk Management Education Center (SRMEC) has released this workbook to assist farmers and members of the agricultural community in managing the various stressors associated with farming. Click the link below to access this valuable resource.

EXPLORE

May Lending Rates

USDA's Farm Service Agency (FSA) provides loans to agricultural producers to help start or expand their farming operations, purchase equipment and storage structures, or meet cash flow needs. Click below to view this month's interest rates for loans offered through FSA.

EXPLORE

USDA World Agricultural Supply and Demand Estimates (WASDE) Report

The World Agricultural Supply and Demand Estimates (WASDE) report is prepared and released by the World Agricultural Outlook Board (WAOB). This report is released monthly and provides annual forecasts for supply and use of U.S. and world wheat, rice,

coarse grains, oilseeds, and cotton. The report also covers U.S. supply and use of sugar, livestock & meat, poultry, eggs, milk, and dairy products; as well as Mexico's supply and use of sugar. Read May's report by clicking the link below.

VIEW REPORT

USDA National Agricultural Statistics Service (NASS) Crop Production Report

This monthly report contains crop production data for the U.S., including acreage, area harvested, and yield. The report also contains a monthly weather summary, a monthly agricultural summary, and an analysis of precipitation and the degree of departure from the normal precipitation map for the month.

VIEW REPORT

Secretary of Agriculture Briefings on the WASDE and Crop Production Reports

The WASDE and Crop Production briefings can be watched every month beginning at 12:05 pm ET on NASS' YouTube Channel. The briefings are streamed live just moments after the reports are made public.

WATCH NOW

Farmer Resources

Employment Opportunities

[Chief Partnerships Officer](#)

[Director of Brand Partnerships](#)

[Director of Government and Industry Relations](#)

[Head of Impact](#)

[Manager of Government Affairs, Regulatory Policy](#)

[National Farmers Credit Union](#)
[Beginning Farmers Institute](#)

[NASDA NASS Associate Director - Great Lakes/North East](#)

[Program Manager](#)

[Strategic Initiatives Manager or Lead](#)

[Technical Manager](#)

[Urban Forester](#)

[US Industry Affairs Lead](#)

Funding Opportunities



Composting Consortium Grant Program

The Composting Consortium, in partnership with the US Composting Council and the Biodegradable Products Institute, is accepting applications for its grant program. The deadline to apply for this opportunity is **June 13, 2025**. Click below for more information.

[LEARN MORE](#)

USDA Agricultural Market Service

Applications for the United States Department of Agriculture (USDA) Agricultural Marketing Service (AMS) Farmers Market Promotion Program, Local Food Promotion Program, and Regional Food Systems Partnerships are being accepted now through **June 27, 2025**. More information on these opportunities can be found by clicking the adjacent links.

[FARMERS MARKET PROMOTION PROGRAM](#)

[LOCAL FOOD PROMOTION PROGRAM](#)

[REGIONAL FOOD SYSTEMS PARTNERSHIPS](#)

Specialty Crop Block Grant Program

The USDA Agricultural Marketing Service (AMS) is accepting applications for its Specialty Crop Block Grant Program. The deadline to submit applications is **July 7, 2025**. Click below to learn more.

LEARN MORE

Emergency Commodity Assistance Program

The USDA is still accepting applications for its Emergency Commodity Assistance Program (ECAP) for the 2024 crop year. This funding will be awarded through the Farm Service Agency (FSA). Applications are due **August 15, 2025**. Click below to learn more about this opportunity.

LEARN MORE

We Need Your Support

If you would like to make a financial contribution to Freedmen Heirs Foundation, please click the link below. Your generous donation will be instrumental in advancing our mission while positively impacting the Black and underserved agricultural community.

DONATE

Do You Have Resources or Information You Would Like to Share?

We are constantly seeking collaboration with other organizations in the agriculture sector to share events, opportunities, and valuable resources with our readers. If you would like to contribute an article, event, program, funding, or employment opportunity, please reach out to us by clicking the link below. Thank you!

CONTACT US

Nominate an Agripreneur

Help us recognize Agripreneurs who are making an impact!

If you know someone worthy of recognition, please nominate them to be showcased in our digital magazine by filling out the nomination form below or reaching out via email at fhfcomms@freedmenheirs.org. Self nominations are welcome!



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