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Cooperative Extension Service

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Twenty years - and counting

KCARD is still going strong helping farmers, ag businesses across Kentucky

By Christy Cassady, Center for Crop Diversification

The Kentucky Center for Agriculture and Rural Development (KCARD) has been helping farmers and new and existing agribusinesses since 2001. Initially known as the Kentucky Center for Cooperative Development, KCARD has evolved over the past 20 years, and while the non-profit still works with cooperatives, it also assists other types of agribusinesses with business planning and much more.

“KCARD changes to meet the needs of farmers and agribusinesses as they change,” said Aleta Botts, executive director of KCARD since 2013. “We have to be responsive to the needs that come in.”

With the onset of COVID-19 in 2020, KCARD evolved to deal with an increase in questions regarding hiring and online marketing, as rural businesses had to adapt quickly to survive. Botts has seen fundamental changes in the labor force, some of which pre-dated COVID, but COVID has accelerated those changes. An evolving labor force is requiring agribusinesses to rethink hiring practices; for example, in some situations, creating two part-time positions rather than

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Coming up

Nov. 1, 4 & 5 - MarketReady Producer Training (virtual), 6 p.m. EDT (Nov.1), 11 a.m. EDT (Nov. 5 & 6). For details and to register, [click here](#), or see **Page 7**.

Nov. 6 - 2021 Kentucky Maple School, (virtual). 9 a.m.-noon EDT. [Click here](#) to register.

Nov. 8, 15, 22, 29 and Dec. 6 - MarketReady Advanced Topic Trainings (virtual), 11:30 a.m. EST. Topics: Packaging & Labeling, Insurance & Communication, Quality Assurance, Logistics & Distribution, and Marketing. [Click here](#) or see **Page 7**.

Nov. 9 - Kentucky Horticulture Council Multi-Peril Crop Insurance webinar, 12:30-1 p.m. EST. [Click here](#) for details and to register. For information on the entire Specialty Crop Insurance Webinar Series, [click here](#).



2001 - Serving Kentucky for Twenty Years - 2021

About KCARD

For details about KCARD's services, visit <https://www.kcard.info>.

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Cooperative Extension Service
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CCD resources update

A new fact sheet, [Root-knot Nematode in Vegetable Cropping Systems](#) (PPFS-VG-28, CCD-FS-22), has been published by the UK Department of Plant Pathology and can also be accessed from the [CCD General Production web page](#). A new crop profile, [Cider Apples in Tennessee: Basic Considerations](#) (CCD-CPA-CP-4), has been developed by the CCD for the Center for Profitable Agriculture in Tennessee. The CCD crop profiles [Organic Blackberries & Raspberries](#) (CCD-CP-12) and [Organic Lettuce & Leafy Greens](#) (CCD-CP-109) have been updated. Look for these and many other resources, including price reports, marketing publica-



tions and crop budgets, on the CCD website at www.uky.edu/ccd.

Continued from Page 1

one more demanding full-time position might help business owners find the employees they need to meet their goals.

Another change Botts has seen during her time at KCARD is an increase in young people starting a farming operation “without generational ties” to farming. KCARD also gets questions from “people wanting to do a mid-life career change, and younger retirees who want to start farming.” A common challenge is getting people good, accurate information so they can “think through what it means to farm,” Botts said. Agriculture has always been a risky business, but people without a farming background often haven’t experienced the financial consequences of drought, or hail storms, or in some cases, even high interest rates. “Anyone coming into farming, we try to make sure they understand those risks,” Botts said.

KCARD is most known for its business planning assistance, and its staff, who work remotely from their home counties around the state, have done hundreds of business plans for different types of businesses. “If you work with one of our staff, you get the collective experience of all of our staff,” Botts said, a significant advantage. A big challenge to writing a business plan, Botts said, is that “a lot of people think that they have to have all the answers before they call KCARD,” and they don’t.

There are others who think they have all the info they need in their head, and they’ve got this. But getting the details on paper, Botts said, gives you something to show investors, lenders and funders. “It’s the only way to communicate your mission and that you’ve thought through things,” she said. KCARD helps clients with business ideas look at the numbers and markets to gauge their potential for success. The KCARD team wants business owners to figure out their goals, and reach those goals.

KCARD’s Agribusiness Grant Facilitation Program helps farmers and businesses navigate the confusing process and language of submitting grant proposals. KCARD helps its clients find grant programs that fit their businesses, and also helps with the application process and managing funding.

KCARD is funded primarily through grants from the Kentucky Agricultural Development Board and the USDA Rural Cooperative Development Program, as well as other funding agencies, which allows it to offer most of its services for free. At the same time, KCARD is on the lookout for opportunities to diversify its revenue stream, and works with partners around the state to secure funding.

Just as change has been a part of KCARD’s past, Botts sees a future of change as well. “I think we’re going to continue to evolve to meet the business needs we see,” she said. To coin a hockey phrase, “You have to skate where the puck is going, not where it is now.”

KHC program can help growers with ag water testing

From the Kentucky Horticulture Council

The Kentucky Horticulture Council (KHC) is working with local growers using ponds, wells and other nonmunicipal water sources to irrigate produce crops. The KHC ag water testing program helps produce growers better understand the microbial quality of their surface and ground water sources used for production and post-harvest activities. KHC launched this program in 2019 through a partnership with National Farmers Union's Local Food Safety Collaborative (LFSC). The water requirements for FSMA (the Food Safety Modernization Act) will be in effect starting in 2022 for the largest tier of produce growers and growers should begin sampling now to develop their microbial water quality profiles or MWQPs.



“As part of our program, we will come to the

farm, take the samples, and deliver those to the laboratory for analysis,” says Cindy Finneseth, KHC executive director. “We will also help you manage the test results – organizing the data and calculating the statistical thresholds. If there is a high risk associated with the water source, we can talk through options and help you determine the best management strategy for your operation.” KHC has space for a few more growers interested in participating in the 2021/2022 program.

Growers who participate in the program receive one-on-one sampling training, sample analysis, and individualized interpretation of test results. More information about the program can be found on KHC’s website: <https://kyhortcouncil.org/kentucky-ag-water-testing-pilot/>. If you would like to participate in the program or would like additional information, please send an email to Dani D’Antonio at Dani@kyhortcouncil.org or to info@kyhortcouncil.org.

KHC Small Fruits Initiative offers technical assistance, funding

From the Kentucky Horticulture Council website

The Kentucky Horticulture Council (KHC) began recruiting existing and prospective small fruit crop growers on October 1st for its Small Fruits Initiative. The KHC is partnering with the University of Kentucky to sponsor the initiative, which will provide educational opportunities and resources to current and prospective small fruit crop growers across rural Kentucky. As part of the program growers will receive access to:

On-farm technical assistance including:

- Production planning (open field and/or high tunnel)
- Harvest advice
- Post-harvest handling recommendations
- Marketing advice
- A specialized funding pool to finance establishing or expanding plantings

Complete and submit a [grower profile online](#) or [download to email or mail](#).

Small fruit crops with primary commercial potential in Kentucky are blackberries, blueberries and strawberries. Other small fruit crops that may have commercial potential in Kentucky include elderberries, table grapes, gooseberries and June-bearing raspberries (red and black). Crops not listed here should be discussed with your technical assistance provider.

Program requirements are simply that the grower:

- Farms in a designated rural area, and
- Is interested in growing and selling small fruit crops.

Inputs like plants, fertilizer, mulch and pesticides are qualified expenses in this program as well as services like terracing, bed raising/shaping and harvest labor. Some items for post-harvest handling and to ensure food safety may also be allowed. Growers are approved for up to \$1,250. For additional information about this program, [click here](#).

KSU Small Farmers Conference set for Nov. 16th-18th

From the KSU Land Grant Program Facebook page

Kentucky State University's 23rd Annual Small, Limited-Resource, Minority Farmers Conference will be held Nov. 16th-18th in Frankfort. The theme for the 2021 conference is "Farming and Thriving in Uncertain Times."

The conference provides education on numerous topics related to production, economics, health and land stewardship. It also provides farmers opportunities to see and learn about Kentucky State University and to network with university employees.

The 2021 conference will be an in-person and a virtual conference experience. Registration is available online at <https://bit.ly/KYSUSFC> (in-person) and at <https://bit.ly/SFCVirtual> (virtual).

The in-person conference will offer educational workshops, tours, networking opportunities, keynote speakers, recognition of the Kentucky Small,

Limited-Resource Farmer of the Year, and the Third Thursday Thing. A registration fee of \$75 per person will be charged to in-person attendees. The fee includes a hotel stay for Nov. 16th-18th unless you indicate otherwise on your registration.

**At this time, masks are required indoors at all KSU facilities.

The virtual conference will allow you to take advantage of a portion of the in-person conference, including educational workshops in the Sustainable Agriculture Track, keynote speakers, recognition of the Kentucky Small, Limited-Resource Farmer of the Year, and the Third Thursday Thing.

Registrants have the option to watch the conference live or to have access to the recorded content on YouTube. The virtual conference is FREE. Registration for both the virtual and the in-person conference is REQUIRED. For more information, [click here](#).

Deadline to apply for agriculture tax exemption number is Jan. 1st

By Jerry Pierce, Kentucky Farm Business Management Program Coordinator

A new Kentucky law requires that farmers apply for an Agriculture Exemption Number to make qualified purchases for the farm exempt from sales tax. The deadline for applying for the new Agriculture Exemption Number for current farmers is January 1st, 2022. The application Form 51A800 is currently available on the Department of Revenue website here: [https://revenue.ky.gov/Forms/51A800%20\(4-21\)_fill-in.pdf](https://revenue.ky.gov/Forms/51A800%20(4-21)_fill-in.pdf).

The application requires verification of agricultural activity. Any one of the following documents may be submitted with the application:

- IRS Schedule F, Profit or Loss from Farming
- IRS Form 4835, Farm Rental Income and Expenses
- Farm Service Agency number
- Other type of verification

Details are [available here](#), or farmers may contact the Division of Sales and Use Tax at 502-564-5170, option 1, or DOR.Webresponsesalestax@ky.gov.

OAK offers virtual, in-person options for 2022 conference

From the Organic Association of Kentucky

Registration is now open for the Organic Association of Kentucky (OAK) 2022 Virtual Conference, set for January 27th-29th. Details about the conference as well as registration information is available at <https://www.oak-ky.org/2022-conference>.

In-person conferences will be smaller, regional events on March 17th-18th in Hopkinsville and April 8th in Burlington. Registration will open separately for in-person events and more information will be available in December 2021. In-person conferences will be held at the Christian County Cooperative Extension Office in Hopkinsville and the Boone County Cooperative Extension Office in Burlington.

The virtual conference offers a three-day event with one-hour sessions running from 11 a.m. to 5:30 p.m. EST.

CCD's Wolff receives CAFE Outstanding Staff Award

By Christy Cassady, Center for Crop Diversification

Brett Wolff, an extension specialist with the University of Kentucky Center for Crop Diversification (CCD) and the UK Department of Agricultural Economics, received the Dr. Lisa P. Collins Outstanding Staff Award in the Executive/Administrative/Managerial/Non-Professional Category on October 1st.

Brett has worked with the CCD since 2015, and also coordinates the USDA Program in Sustainable Agriculture Research and Education (SARE) for Kentucky. A skilled presenter, Brett has spent many days, evenings and weekends traveling Kentucky to help extension agents and growers. When COVID-19 made in-person events impossible, he immediately shifted to virtual trainings



Photo by Steve Patton, UK Ag Communications Services

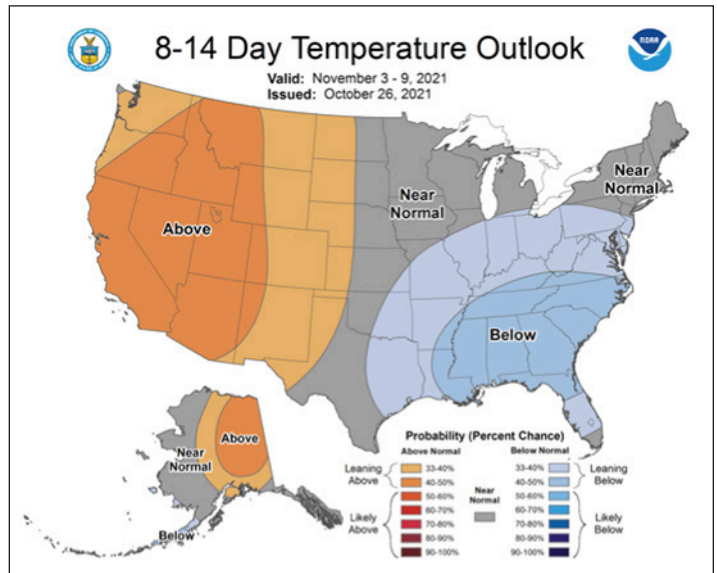
that greatly benefitted growers, agents and partner agriculture agencies. Whether he is offering trainings, developing publications, writing grants, mentoring new extension associates and much more, Brett always does an excellent job. Please join me in congratulating Brett on his award.

Expect early November to be cooler than usual

By Joshua Knight, Sr. Extension Associate, Horticulture

The NOAA's Climate Prediction Center is forecasting an above average chance for cooler than average temperatures for the first week or so of November. This pattern is affecting much of the eastern U.S., including Kentucky. Over the course of November, the longer range forecasts predict an above average chance for higher than normal temperatures for the rest of the month, making for a lot of potential variability as the growing season comes to a close.

The precipitation forecasting is less clear. The models predict an above average chance for drier than average conditions in the first week of



November. The picture becomes less certain in the second half of the month, though the southern U.S. (south of the Commonwealth) is strongly predicted to be drier than average.

Deadline to enroll for NAP coming up on November 20th

From the Somerst USDA Service Center

The Noninsured Crop Disaster Assistance Program (NAP) provides financial assistance to producers of noninsurable crops when low yields, loss of inventory, or prevented planting occur due to natural disasters. Enroll for 2022 coverage for the following

crops by November 20th:

Apples, Aronia, Blueberries, Caneberries, Cherries, Chestnuts, Grapes, Jujubes, Nectarines, Pawpaws, Peaches, Pears, Pecans, Persimmons, Plums, Quinces and Rhubarb. For more information, [click here](#).

Sign up by Nov. 12th for EQIP

From the Natural Resources Conservation Service

The USDA-Natural Resources Conservation Service (NRCS) in Kentucky is encouraging land-owners, farmers and producers to visit their local NRCS office now to receive information and apply for conservation technical assistance and possible funding opportunities.

The application process for NRCS's conservation programs is continuous, but funding selections for specific programs are made throughout the year. For the Environmental Quality Incentives Program (EQIP), Kentucky NRCS has announced that applications for assistance received by November 12th, 2021, will be evaluated and considered for funding. This announcement includes Regional Conservation Partnership Program (RCPP) projects that use EQIP funds.

For more information about EQIP or the other programs offered by NRCS, visit us on the web at www.ky.nrcs.usda.gov or contact your local NRCS service center at <http://offices.sc.egov.usda.gov/locator/app>.

Apply now for Pandemic Response and Safety Grant Program

From the USDA Agricultural Marketing Service

USDA is currently accepting applications for the Pandemic Response and Safety (PRS) Grant Program. Applications must be submitted electronically through the grant portal at <https://usda-prs.grantsolutions.gov/usda> by 11:59 p.m. EST on Monday, November 22nd. Approximately \$650 million in funding is available for the PRS grants.

The first step in applying is getting a DUNS number, which can take up to five days. Once you have your DUNS number, the application takes less than 10 minutes. The application, FAQs and information on how to apply is on the [PRS Grant Portal](#).

Small businesses and nonprofits in the following industries can apply for a grant to cover COVID-related expenses such as workplace safety measures, shifting to online sales platforms, transportation, worker housing, and medical costs:

Calling all farmers & agricultural workers!

Researchers at the University of Kentucky invite you to participate in a collaborative research project designed to better understand hip joint health and function in farmers and agricultural workers. The study will be conducted at the UK Human Performance Laboratory and Functional Assessment & Body Composition Laboratory. You may be eligible to participate if you:

- Are between the ages of 18-75;
- Are currently a farmer or agricultural worker; and
- Have no previous lower extremity surgery.

For more information about participating, please contact: Dr. Michael Samaan at (859) 257-2706, or email michael.samaan@uky.edu.

- specialty crop producers
- aquaculture
- apiculture
- specialty crop, meat and other processors
- distributors
- farmers markets

Thanks for reading!

If you know someone who would enjoy our newsletter, or you're not subscribed yet yourself, visit www.uky.edu/ccd/newsletter and click "Subscribe Now." Or call Brett Wolff at 859-218-4384, or Christy Cassady at 859-257-1477. Stay up to date with the Center on Facebook at <https://www.facebook.com/ccduky/>

Christy Cassady

Christy Cassady, Extension Specialist



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MARKETREADY PRODUCER TRAINING

MarketReady educates producers interested in expanding their business and products into wholesale, retail, and restaurant markets.

Visit <https://www.uky.edu/marketready> to register for the virtual training

NOVEMBER 1ST 6PM EST
NOVEMBER 4TH 11 AM EST
NOVEMBER 5TH 11 AM EST
90 MINUTES



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MARKETREADY ADVANCED TOPIC TRAINING

Following our MarketReady Producer Training, we are hosting a five week series on MarketReady Advanced Topics. These are deeper dives into our various Producer Training topics.

Visit <https://www.uky.edu/marketready> to register for the virtual trainings

PACKAGING & LABELING: NOV. 8TH 11:30 AM
INSURANCE & COMMUNICATION: NOV. 15TH 11:30 AM
QUALITY ASSURANCE: NOV. 22ND 11:30 AM
LOGISTICS & DISTRIBUTION: NOV. 29TH 11:30 AM
MARKETING: DEC. 6TH 11:30 AM
90 MINUTES, ALL TIMES ARE EST



