



# CFC GIVES

ANNUAL GIVING  
REPORT 2024



A close-up, low-angle shot of a person's legs from the knees down, wearing blue denim jeans and brown leather cowboy boots. They are walking on a dirt path. The background is a blurred landscape with trees and a cloudy sky.

## BOOTS ON THE GROUND

At Capital Farm Credit, we are honored to serve one of the most noble professions. Agriculture touches every local community, every household, and every Texan. We understand how important it is to be the hands and feet that help support rural Texas. Giving back isn't something we have to do; it is something we get to do. We find ways to enhance the longevity of the industry that powers our world. We find ways to defend against uncertainty when tragedy strikes. We find ways to inspire the next generation and the future of agriculture production. Each year, our Association joins together to be boots on the ground, serving rural America and the great state of Texas.

Because every hand, every smile, and every hope have impact.

We make a difference together. Because together we're better.

Together we're *better*.™





# MESSAGE FROM THE CEO

When you are given a large platform, you are given a large way to impact. As the largest ag lender in Texas, we have been given a significant opportunity to reach back out to those who reach out to us.

Giving changes things. It molds apprehension and uncertainty into hope and resilience. It encourages those that have more than needed to share with those who need support. There is a rhythm to this. A constant rhythm that unites everyone through a common purpose. We need one another. Tomorrow depends on it.

At Capital Farm Credit, giving back to agriculture and rural Texas is as important to us as rain is to our crops. Strength builds in numbers. Together with our team and membership, we cover a vast area of Texas that grants us many opportunities to give back to our fellow neighbors. We continue to support youth organizations and the next generation of agriculture. We continue to be proactive in a changing environment to support our farmers and ranchers. As long as we are here, we will continue to provide services to Texas agriculture. The year 2024 was no different. We will continue to make positive impact where we can as “boots on the ground” to rural Texas.

**Jeff Norte**  
President & CEO  
Capital Farm Credit

# PILLARS OF GIVING



## YOUTH EDUCATION & DEVELOPMENT

Helping prepare the next generation of agriculture through scholarships, project funding, leadership opportunities and educational resources.

**\$660,000**

**TO YOUTH  
LIVESTOCK  
PROJECTS**

**\$401,000**

**TO 4-H, FFA  
& OTHER AG  
YOUTH PROGRAMS**

**\$128,500**

**TO YOUTH  
SCHOLARSHIPS**



## FUTURE OF AG

Supporting organizations and counterparts within the Texas agriculture industry to promote ag awareness, growth, and available resources for ag producers and partners.

**\$995,500**

**TO LOCAL  
PRODUCER &  
OTHER OUTREACH**

**\$274,000**

**TO STATEWIDE  
PRODUCER &  
OTHER OUTREACH**

**\$15,500**

**TO VETERANS  
PROGRAMS**

**\$2,669,500**

**TOTAL GIVING**



## COMMUNITY OUTREACH

Sustaining and serving the longevity of Texas rural communities during times of need and development.

**\$10,000**

**TO LOCAL  
FARMERS  
MARKETS**

**\$25,000**

**TO WILDFIRE &  
HURRICANE  
RELIEF**

**\$160,000**

**TO COMMUNITY  
SUPPORT**





## YOUTH EDUCATION & DEVELOPMENT

### Scholarships furthering the education of future leaders

Each year Capital Farm Credit commits to awarding deserving high school seniors and college students throughout Texas scholarship funds to aid in furthering their education. Since Capital Farm Credit's centennial year in 2016, the association has given over half a million dollars in student scholarships to more than 800 Texas students.

**"The future of agriculture is dependent on the career ambitions of our young people. When Capital Farm Credit can impact the career paths of the leaders of tomorrow, we do so eagerly and take advantage of every opportunity we can. It is an honor to celebrate in the scholastic achievements of Texas' agriculture students."**

— Phil Peabody, Chief Lending Officer



### CFC Launches Emerging Leaders Institute

Capital Farm Credit's AgriRoots Program grew with the development of the Emerging Leaders Institute, a program created to bridge the gap between ag producers and industry experts to help build successful ag operations. This online course aids in strengthening financial literacy and provides participants with the tools and resources needed to create a successful business plan and build a financial team.

**"Farmers and ranchers have been lifelong learners for generations. Our best avenue of success can sometimes be learning from each other. Emerging Leaders connects agricultural producers from all levels to help enhance their skillset to continue bettering themselves in the ag industry."**

— Stephanie Fryer, Capital Farm Credit AVP Attorney





# FUTURE OF AG

## GROW your AgriRoots Contest

Four outstanding agribusinesses were honored as winners of Capital Farm Credit's 2024 GROW your AgriRoots competition. Winners are selected based on financial character, leadership, community involvement, continuing education and sustainable business practices.

**Awards were given in two categories** – the Award category for farmers, ranchers and agribusiness owner-operators with two to 10 years of experience and the Grant category for eligible applicants with less than two years' experience.

### 2024 Winners:

**KATHERINE JOHNSON AND SHAUN MAIER:**

First-generation ranchers who have expanded their registered Angus seed stock and commercial beef cattle operations. Read more about their story.

**MATT BARATTINO WITH WILD TEXAN FARM:**

A veteran who established a sustainable farm offering pasture-raised chickens, eggs, pork, and lamb in Jourdanton, Texas.

**CAITLIN AND KEVIN BOOK WITH KEVIN BOOK FARMS:**

A dynamic duo farming approximately 1,000 acres of cattle, corn, cotton, and wheat in Central Texas. Read more about their story.

**CHARLIE AGAR WITH CHARLIE BEE COMPANY:**

Beekeeper Charlie Agar manages 400 bee hives in and around the family homestead in Seguin, Texas where he and wife Kaye operate a mom-and-pop bee school, retail store and agritourism site on 15 acres.



## AgriRoots Conference impacts young producers in San Antonio

Capital Farm Credit hosted its annual AgriRoots Conference for agricultural producers in San Antonio, Texas. With an agenda of compelling speakers and presenters from the ag industry, participants were given a front-row seat to hear the latest in agribusiness topics and education. The conference was designed for producers with any size farming operation for both full-time and part-time farmers and ranchers, practicing all types of agricultural production.

**"We are strongly committed to helping establish the next generation of agriculture. And the success of bringing resources to producers, only made us more excited to build on what we created in 2023."**

*-Allyson Tjoelker, SVP Mission and YBS Lending*



**COMMUNITY  
OUTREACH**



## Texas Wildfire relief

No matter large or small, members of our CFC family were impacted in the devastating wildfire outbreak in the Texas Panhandle in March of 2024. When tragedy strikes, we come together to try our best to ease heartache, loss, and destruction. To support agricultural producers and communities stricken by the deadly fires, Capital Farm Credit, along with 10 Texas Farm Credit District lending cooperatives, pledged a combined \$380,000 for fire relief efforts.

## Hurricane relief to our agriculture family

Capital Farm Credit joined the Texas Farm Credit District, in partnership with AgFirst, CoBank, and Farmer Mac, to commit over \$315,000 in relief aid to support those impacted by Hurricane Helene.

**"We exist to support agriculture and rural communities. The devastation faced by those affected by Hurricane Helene was unimaginable. We hope that our contribution made a small difference to those communities as they continue to build back a new normal."**

*-Jeff Norte, CEO*





3902 South Traditions Drive  
College Station, TX 77845  
CapitalFarmCredit.com  
877.944.5500

