



**HOME FIELD
ADVANTAGE**
ANNUAL GIVING REPORT 2025



HOME FIELD ADVANTAGE

At Capital Farm Credit, we're grounded in the wisdom of those who came before us, always moving confidently towards what's next. Our producers carry traditions shaped by family, community and the land itself, even as we embrace new tools and technologies that continue to open new doors. In 2025, we honored that spirit of progress with purpose — a future built not by leaving our heritage behind, but by letting it guide us toward stronger operations, resilient communities and a legacy worthy of those who farm and ranch in Texas.

Capital Farm Credit is Texas' largest rural lending and financial services cooperative, owned by the very people and operations we do business with. Established in 1916, we've never wavered from our original mission to support rural communities and Texas agriculture. As a cooperative, when you borrow from Capital Farm Credit, you join a group of individuals who care for one another, who celebrate one another's successes and who, at the end of the day, know, together we're better.

PILLARS OF GIVING



YOUTH EDUCATION & DEVELOPMENT

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

\$930,000

TO YOUTH LIVESTOCK PROJECTS

\$398,000

TO 4-H, FFA & OTHER YOUTH PROGRAMS

\$128,000

TO YOUTH SCHOLARSHIPS



FUTURE OF TEXAS AG

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

\$787,000

TO LOCAL PRODUCER & RURAL OUTREACH

\$360,000

TO STATEWIDE PRODUCER & RURAL OUTREACH

\$8,000

TO VETERAN PROGRAMS



COMMUNITY OUTREACH

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

\$9,000

TO LOCAL FARMERS MARKETS

\$30,000

TO DISASTER RELIEF

\$168,000

TO COMMUNITY SUPPORT & DEVELOPMENT

TOTAL GIVING:
\$3,088,000



EMPOWERING FUTURE LEADERS THROUGH YOUTH SCHOLARSHIPS

Each year, Capital Farm Credit proudly invests in the next generation of Texas leaders by awarding scholarships to deserving high school seniors and college students across the state. Since our centennial year in 2016, we've contributed more than half a million dollars in scholarship support, helping over 900 students pursue their educational goals.

"Investing in young people isn't just supporting the future of agriculture, it's strengthening the future of our communities. When we equip students with knowledge, opportunity, and confidence, we empower the next generation of innovators who will carry this industry forward. Their passion and potential remind us that agriculture's greatest asset has always been its people.

-Pat Shields, AgriRoots outreach officer



ADVANCING TEXAS STOCK SHOWS WITH THE TEXAS SHOW PASS

Capital Farm Credit, together with Texas 4-H AgriLife Extension, Texas FFA, and the San Antonio Stock Show & Rodeo, established and introduced Texas Show Pass. A tool created with one goal in mind—making the livestock show experience easier and more accessible for youth exhibitors and teachers across Texas. The program is more than a registration portal. It has modernized and streamlined a way for families to navigate the busy show season with confidence. Texas Show Pass reflects our commitment to supporting youth in agriculture and strengthening the experiences that shape tomorrow's leaders.

"It is an honor to continue initiatives that reflect Capital Farm Credit's commitment to supporting the next generation of agriculture and the cherished tradition of stock shows in Texas," said Joseph Paulraj, Capital Farm Credit chief digital officer. "This project has become an invaluable resource for youth exhibitors, promoting greater participation and fostering a more organized and accessible livestock show experience for all."





FUTURE OF TEXAS AG

INNOVATION AND OPPORTUNITY GROW YOUR AGRIROOTS AWARDS NEW WINNERS

Four outstanding agribusinesses were honored as winners of Capital Farm Credit's 2025 GROW your AgriRoots competition. Winners are selected based on financial character, leadership, community involvement, continuing education and sustainable business practices.

Awards were presented in two categories: the Trailblazer Award category, recognizing farmers, ranchers and agribusiness owner-operators with two to ten years of experience, and the Rising Star Award, designated for eligible applicants with less than two years of experience.



EDUCATING THE INDUSTRY THROUGH SUPPORT OF BEEF CATTLE SHORT COURSE

The Texas A&M Beef Cattle Short Course is recognized nationally and internationally as the largest beef cattle educational program of its kind. It is widely regarded as a premier source for beef cattle education, offering more than 20 concurrent sessions covering animal health, nutrition, reproduction, breeding, genetics, research, marketing, and handling, along with management topics such as business, forage, rangeland, and purebred cattle. Capital Farm Credit has been a long time major sponsor and donor of this annual event. Designed to serve producers at every stage, the program offers valuable insights for both newcomers and seasoned industry professionals.



AGRIROOTS CONFERENCE CONTINUES TO DELIVER VALUE TO TEXAS AG PRODUCERS

Capital Farm Credit hosted its annual AgriRoots Conference in Bryan-College Station, bringing together agricultural producers from across Texas for a day of learning, connection and industry insight. With a lineup of dynamic speakers and respected voices from the ag community, including a keynote from renowned animal behaviorist Temple Grandin, participants gained timely perspectives on key agribusiness topics. Designed for producers of all sizes and experience levels, the conference offered valuable education for both full-time and part-time farmers and ranchers representing every area of agricultural production.

"The drive, curiosity and willingness of young producers to learn, are what keep agriculture moving forward. Supporting their growth isn't just about helping them start strong, it's about giving them the confidence and resources to shape a stronger, more resilient future for all of us."

-Allyson Tjoelker, SVP Mission and YBS Lending



FROM CRISIS TO RECOVERY

The catastrophic, overnight flooding in Kerr County and in the Texas Hill Country impacted members of our CFC Family and communities across central Texas. Flooded locations included areas where Farm Credit affiliated associations operated, causing dozens of casualties and massive property damage. Capital Farm Credit joined the Texas Farm Credit District, in partnership with other entities to commit over \$270,000 to support relief and recovery efforts for those impacted by devastating flooding in Texas.

“At Capital Farm Credit, our main goal has always been to stand with agriculture and rural communities,” said Jeff Norte, CFC president and CEO. “Destruction caused by natural causes are out of our control and often lead us to unexplainable heartbreak. It is during these times that we exist to support agriculture and rural communities. To do our part in building back a better tomorrow.”



FROM HEART TO MARKET

Farmers markets bring colorful produce, freshly prepared foods and other vibrant offerings to communities across Texas. Capital Farm Credit is proud to have supported nine markets last year as part of its 2025 Farmers Market Grant Program. Each of the nine farmers markets received \$1,000 in grant funding. The Association’s outreach program continues to support local Texas agriculture and enhances community access to fresh, locally grown produce.

Capital Farm Credit’s Farmers Market Grant Program was designed to assist Texas markets in improving their infrastructure, expanding their outreach and increasing the availability of fresh food for consumers. By investing in these markets, Capital Farm Credit continues to foster economic growth and sustainability within local communities.





Together we're *better.*



**CAPITAL
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