

2027 SRMEC NOFO Applicant Training

**Extension Risk Management Education
(ERME) Program**

**Ronald Rainey
Director**

**Southern Risk Management Education Center
University of Arkansas**

Website: <http://srmec.uada.edu/>

Email: srmec@uada.edu



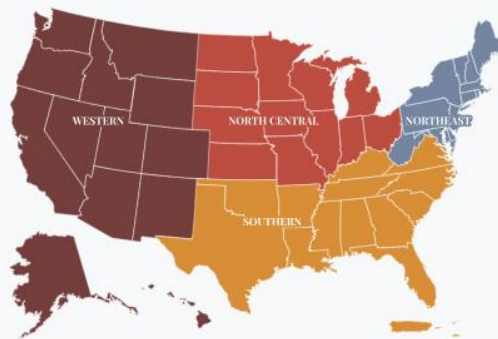
COMPLETED PROJECTS

ALL FUNDED PROJECTS

SUCCESS STORIES

Extension Risk Management Education

"Educating America's farmers and ranchers to manage the unique risks of producing food for the world's table."



Extension Risk Management Education is delivered through four regional centers that provide grant funding and leadership within their regions.

Projects are producer-focused, outcomes-based and encourage public-private partnerships. Funded projects must identify targeted outcomes that will help producers manage risk and then describe how the project will measure those outcomes.

Extension Risk Management Education has funded innovative programs that have generated tangible outcomes for producers in every state. Commitment to funding outcomes, providing transparent accountability, and encouraging collaboration allow you to view the accomplishments of all funded projects on this website.

Western Center

Washington State
University
Extension

(509) 477-2168

westrme.wsu.edu

North Central Center

University of
Nebraska – Lincoln
Extension

(402) 472-1742

www.ncerme.org

Northeast Center

University of
Delaware
Cooperative
Extension

www.nerme.org

Southern Center

University of
Arkansas Division
of Agriculture

(501) 671-2165

srmec.uada.edu

ERME Events & Activities



Extension Risk Management
Education
2024 National Conference
Salt Lake City, UT

[Learn More](#)

ERME Infographic



2022

See how ERME continues to
help farmers manage risks to

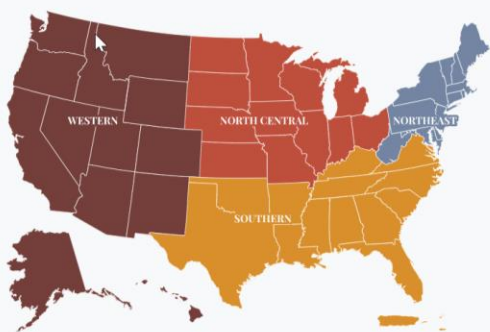
What is Risk Management?

Extension Risk Management Education : Managing risk drives success

(extensionrme.org)

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ERME Events & Activities



Extension Risk Management Education
2021 National Conference
Presentations Now Online

Watch

ERME Infographic



2020

See how ERME continues to help farmers manage risks to increase profitability

What is Risk Management?

ERME National Conference

April 14–16, 2026

Salt Lake City, Utah

Date

April 14-16, 2026

Location

Sheraton Salt Lake City Hotel
150 W 500 S, Salt Lake City, UT 84101

[View Concurrent Session Agenda](#)

The 2026 Extension Risk Management Education National Conference will bring together public and private sector educators, crop insurance agents, lenders, and other agricultural professionals to share ongoing and emerging successful risk management education efforts that target agricultural producers and their families. Conference participants will learn about what is working to help producers effectively manage the financial, production, marketing, legal and human risks associated with their agribusinesses. This conference will be held in-person in Salt Lake City, UT on April 14-16, 2026.

<https://erme.events/>

ERME National Conference

Lodging

Agenda

Registration

About ▼

ERME National Conference 2027

Baltimore, Maryland
April 13–15, 2027



EXTENSION
RISK
MANAGEMENT
EDUCATION



The Southern Risk Management Education Center

Empowering Producers to Manage Risks

The Southern Risk Management Education Center (SRMEC) was established at the University of Arkansas Division of Agriculture in 2009. Funded by the USDA National Institute of Food and Agriculture (NIFA), the SRMEC is one of four regional Extension Risk Management Education Centers located throughout the country.

Our **mission** is to educate farmers and ranchers to manage the unique risks of producing food for the world's table. The Southern Center, in conjunction with the other three regional Centers, conducts the [Extension Risk Management Education Competitive Grants Program](#).

Recent News

- [2025 RFA Now Available](#)
- [2024 Annual Report Available Now](#)
- [TAPN Funding Opportunity Announced](#)
- [Biram Named Associate Center Director](#)
- [2024 RFA is now CLOSED](#)
- [SRMEC Annual Report Now Available](#)
- [Fields named associate director of Southern Risk Management Education Center](#)

<https://srmec.uada.edu/>



SOUTHERN
EXTENSION
RISK
MANAGEMENT
EDUCATION

Empowering Producers to Manage Risks



Enhancing
Quality of
Farm Family Life



Providing a
Safe & Secure
Food Supply



Improving
Rural
Prosperity



Strengthening
Economic
Viability

<https://srmec.uada.edu/>



Director

Dr. Ron Rainey

Center Director with over 20 years agricultural economics experience with Extension programming and outreach.

rrainey@uada.edu

(501) 671-2175



Assistant Director

Lawson Connor

Connor currently serves as an assistant professor in the Department of Agricultural Economics and Agribusiness at the University of Arkansas with research and extension appointments in crop production economics.

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(479) 575-2072



Grants/Financial Manager

Erica Barnes Fields

Financial manager responsible for administering grants and managing the financial aspects for the Center. Fields is the primary financial contact for Center grants.

efields@uada.edu

(501) 671-2146



Program Manager

Celise Weems

Weems is an experienced agricultural professional driven to help farmers and ranchers enhance their business operations. She promotes the Center's resources and stakeholder engagement activities across the region. She holds a Master of Economics from the University of Arkansas and an MBA from the University of Arkansas at Little Rock.

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Communications Manager

Jamie Cousins

Cousins holds a BA in Communications from Louisiana Tech University and an MA in Communication Studies from the University of Louisiana at Monroe.

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Administrative Specialist III

Marcia Smith

Smith brings 17 years' experience serving as Administrative Office Manager in the Division of Student Affairs for the University of Central Arkansas. Actively involved in her community and workplace, Smith has held a number of roles including Staff Senator and Advisory and Diversity Board Member.

msmith@uada.edu

(501) 671-2047



Administrative Specialist

Nancy Clark

Nancy retired from Transamerica Insurance after 20 years of service as the Office Manager and Sr. Executive Assistant to the President, COO and CMO. Shortly after retirement she took a position with Family Consumer and Science Dept. at University of Arkansas, Cooperative Executive Service where she worked with the CDC grants and various aspects of family needs in the state. She is currently working in Ag and Econ Business with the Crop Insurance Navigators.

nclark@uada.edu

(501) 671-2094

Extension Risk Management Education Competitive Grants Program 2027 Notice of Funding Opportunity

Application Deadline: November 12, 2026



**SOUTHERN
EXTENSION
RISK
MANAGEMENT
EDUCATION**



National Institute of Food and Agriculture
U.S. DEPARTMENT OF AGRICULTURE



Traditional Risk Projects

1. ... tools to help producers implement financial management strategies, alternative production systems, and/or farm data management.
2. Educate producers to implement marketing risk strategies (commodity, differentiated farm products, etc.).
3. Identify and deliver tools aiding planning for regional/local supply chains (cooperatives, diversification, scale/scaling-up, food safety, distribution, value-added, processing, etc.).
4. strategies that help producers attract, train, retain, and develop an effective agricultural workforce to address human risks.
5. manage production and labor risks during times of natural disaster and health emergencies.

Traditional Risk Projects

6. decision- support tools that manage legal risks (e.g. transition planning, business succession, contracts, business org., labor, liability, regulatory compliance, land tenure, heirs' property, and emerging legal issues).
7. deliver enterprise budgets and decision tools that can be implemented for non-traditional and specialty crops.
8. Aid producers in understanding information and obtaining certifications (e.g. local, grass fed, sustainable, organic, regenerative, etc.) and marketing labels that expand market opportunities.
9. Educate producers on the potential benefits and challenges of using artificial intelligence to address operational risks.

Underutilization of Crop Insurance

1. Business financial literacy focused on recordkeeping, documentation, and taxes appropriate for crop insurance participation, especially small-scale, urban agriculture, organic, and/or specialty crops including direct marketing operations.
2. assisting producers on crop insurance and other programs incl. livestock, whole farm, micro-farm insurance products, noninsured disaster assistance (NAP), cover crop practices, prevented planting, and replant practices.
3. Crop insurance training that addresses transition, succession, estate planning, and heirs' property.
4. Record keeping and/or documentation for livestock (including dairy), pasture, rangeland, and forage policies appropriate for insurance participation.
5. Educating specialty crop growers on available crop insurance options including written agreements. 6. Educating and/or training producers for natural disaster mitigation strategies using crop insurance including hurricane and tropical storm insurance.

Underutilization of Crop Insurance

6. Educating and/or training producers for natural disaster mitigation strategies using crop insurance including hurricane and tropical storm insurance.
7. Projects that leverage collaborations among non-profits and community-based organizations (NGOs), government agencies, and Land-Grant Institutions to enhance crop insurance training.
8. Educating producers working with lenders and Crop Insurance Agents to expand access to programs and crop insurance products available in other geographic areas where federal crop insurance isn't available (written agreements and program expansion).
9. Innovative projects that address precision, regenerative, and/or Artificial Intelligence as it relates to crop insurance.
10. Educate producers on the use of crop insurance to help mitigate risk due to financial stress.

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2027 NOFO

- Announced **Sept. 15th, 2026**
- 2 grant pools:
 - Traditional RFA (**\$75,000**)
 - Exploratory projects (**\$10,000**)
 - Producers Underserved by Crop Insurance (**\$100,000**)
- Applicant training (posted online)
- Pay attention to the **Evaluation Criteria** for grant pool
- Grant closes **Nov. 12th**

Source of Risk	Aspirational Goals
Production Risk – Any production-related activity or event with a range of possible outcomes which could limit ag producers' ability to achieve their financial goals is a production risk.	Enhance understanding of yield variability, insurance products, technology, diversification and management systems to control costs and improve farm or ranch income.
Marketing Risk – Marketing is the part of a farm business that transforms production activities into financial success. Marketing risk is any market related activity or event that leads to the variability of prices ag producers receive for their products or pay for production inputs.	Improve producer understanding and use of commodity price risk management, product (niche) marketing strategies, differentiated (branding) marketing focus and relationship marketing to enhance farm or ranch viability.
Financial Risk – Financial risk encompasses those risks that threaten the financial health of the business, including: 1) Capital cost and availability; 2) Ability to meet on-time cash flow needs; 3) Ability to maintain and grow equity; and 4) Ability to absorb short-term financial shocks.	Grow farmer and rancher capacity to address strategic business planning, production cost management, recordkeeping analysis, asset management and financial planning to enhance cash flow, profitability and financial performance.
Legal Risk – Legal risk involves commitments that have legal implications, such as production activities that fail to take appropriate safety precautions, marketing products which can involve contract laws and human issues dealing with employer/employee rules.	Cultivate farmer and rancher ability to address business organization, contracts, regulatory policies and liability issues to manage businesses' legal risk exposure.

Human Risk – Human risk management is the ability to keep all people who are involved in the business safe, satisfied and productive such as: 1) Human health and well-being; 2) Family and business relationships; 3) Employee management; and 4) Transition planning.

Develop farmer and rancher understanding of employee recruitment, retention and management; internal and external business communication; business transition and farm safety systems to improve business and worker success.

Introduction to Risk Management

Understanding Agricultural Risks:

////// PRODUCTION //////////

////// MARKETING //////////

////// FINANCIAL //////////

////// LEGAL //////////

////// HUMAN //////////

Second Edition, 2013¹

BY

*Laurence Crane, Gene Gantz,
Steve Isaacs, Doug Jose,
Rod Sharp²*

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Management Education
and Risk Management Agency*

WITH FUNDING BY

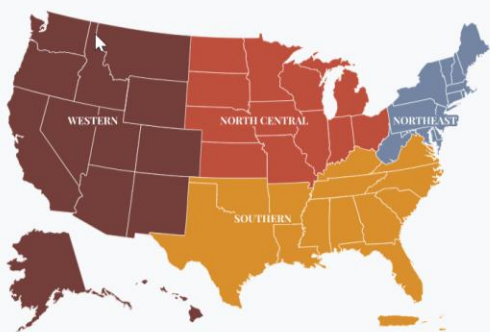
*United States Department
of Agriculture*



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ERME Infographic



2020

See how ERME continues to
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increase profitability

What is Risk Management?

<https://agftap.org/>

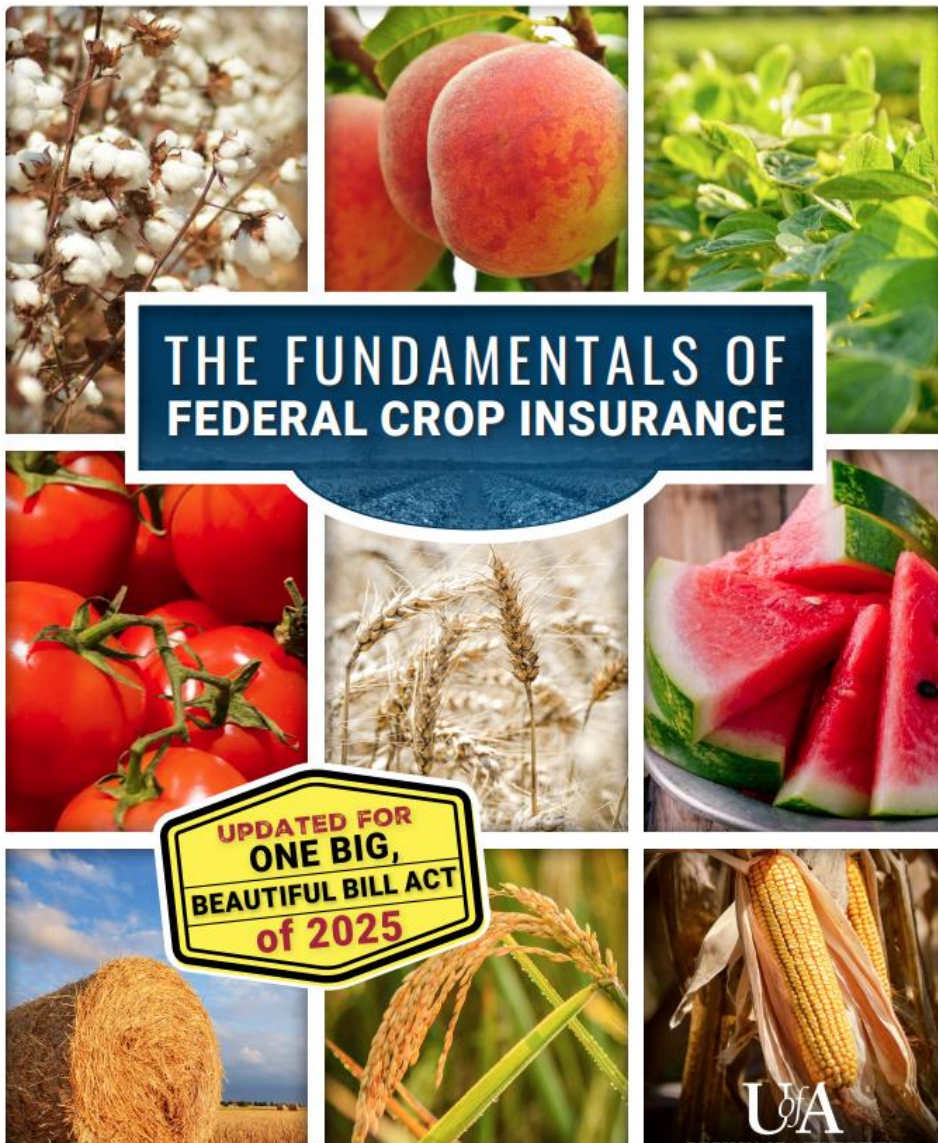
AgFTAP

Agricultural Finance, Tax & Asset Protection



Program seeks to enhance farmer and rancher ability to understand and navigate the farm business tax and asset protection decisions for their operations, as well as the important relationships between federal income taxes and USDA farm programs.

**STRENGTHENING NETWORKS &
EDUCATING AGRICULTURAL
PRODUCERS**



What's Inside:

- A breakdown of the U.S. Crop Insurance Industry structure
- An Overview of the federal crop insurance product types
- OB3 updates to crop insurance safety net

<https://www.uaex.uada.edu/publications/pdf/MP576.pdf>

SRMEC Priorities

Each project should have a plan:

- capturing measurable qualitative and quantitative economic effects
- behavioral changes related to risk management.
- detailed evaluation plans that capture higher level producer impacts (i.e. implement versus understand across the ERME spectrum of producer actions) are ranked relatively higher.

Proposed Results & Producer Actions

- Three levels of producer actions in order of increasing producer engagement:

1. Understand Knowledge
Short Term

2. Develop Actions
Intermediate

3. Implement Conditions
Long Term

Evaluation Measures

If you are uploading a resource to measure what took place because of your project, please check for each resource the (1) type of measurement; (2) time of measurement; and, (3) method of measurement.

Type of measurement	Method of measurement (check all that apply):
✓ Direct measure ✓ Indirect measure Direct measures demonstrate participant learning. Learning is observable in the form of actual products such as presentations, portfolios, test results, etc. Indirect measures imply that learning takes place by asking participants' perceptions or attitudes about their learning.	✓ Observation (draft business plan, permit; application) ✓ Peer assessment of product or skill ✓ Self-assessment of a product or skill ✓ Photos, screen capture, video (before/after) ✓ Questionnaire/survey ✓ Interview (individual, group) ✓ Submitted/approved document (application, permit, report) ✓ Test ✓ Testimonial ✓ Logs, records ✓ Other
Time of measurement	
✓ Before participant learning session(s) ✓ During participant learning session(s) ✓ After participant learning session(s)	

***“RESULTS”* SECTION IN RVS**

Results

What Producers Will Learn, Achieve, Apply

Outcome	Topic	Producer action	Est #	Act #	When verified?	How verified?
1. Participants' understanding of the solar industry will increase.	Alternative energy investments	Understand	180	8	March - August 2023	Post-workshop evaluation
2. Participants' understanding of potential environmental, community, and wildlife impacts of entering into a solar lease will increase.	Environmental regulations	Understand	180	10	March - August 2023	Post-workshop evaluation



Photo by Tom Ungerer on Unsplash

RUN A CHECK ON YOUR OUTCOMES

*The results or changes that occur in **participants** as a direct result of a project's activities.*

“SMART” OUTCOMES

- **Specific**
- **Measurable**
- **Achievable**
- **Relevant**
- **Time-Bound**

Who (the target subject) +

Producer action (understand/ develop/ implement)+

What (expected results/ change for participants)

SUMMARY OF COMMON MISTAKES

Combining multiple outcomes

Using website visits/ analytics as outcomes

Outcomes not specific enough

Mistaking activities and outputs for outcomes

Not choosing the right producer action

Using website analytics as a verification method

Using attendance as a verification method



Photo by Daniel Fazio on Unsplash

COMMON MISTAKES

Combining multiple outcomes:

“Producers will understand and implement IPM strategies for pest identification and monitoring.”



“Participants increase their understanding of IPM strategies for pest identification and monitoring.”

“Participants will implement at least one new IPM strategy.”



Photo by Christian Joudrey on Unsplash

COMMON MISTAKES

Mistaking activities and outputs for outcomes:

“Producers continue to work regularly with an instructor on data gathering, financial benchmarking, and cover crop risk management education.”



“Producers work regularly with their instructors on financial benchmarking in order to improve their financial benchmarking practices.”



Photo by Zoe Richardson on Unsplash

Focused on Results/Outcomes

Grant selection, reporting, and management system seeks results:

- increases the probability that the programs we fund will improve the risk management skills of the farmers and ranchers who participate,
- is designed to improve the capacity and quality of the programs we fund,
- increases the opportunities to improve the economic viability of the farm and ranch family participants.



SRMEC Grant Management

- ***SUBMISSION/REPORTING:*** all reporting is conducted online and is submitted through the Results Verification System (RVS)
- ***TOOLS FOR PROJECT DIRECTORS:*** resources to assist with meeting your contractual obligations:
 - Funding acknowledgement requirements
 - Budget Revisions
 - Extension Requests
 - Change of Project Director

RESULTS VERIFICATION SYSTEM

<https://rvs.umn.edu>



Results Verification System

RVS is designed to help organizations:

- ✂ Manage grant programs
- ✓ Submit grant applications
- 🏆 Report accomplishments

💡 Learn more about RVS

Email Address

Password

Sign In

Forgot your password?

Create New Account

About RVS

The **Results Verification System** is an integrated grant application and reporting system designed to facilitate reporting the accomplishments of funded programs.



Thank You



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SRMEC 2027 NOFO

Budget and Budget Narrative Instructions

Erica Barnes Fields
SRMEC Associate Center Director



National Institute of Food and Agriculture
U.S. DEPARTMENT OF AGRICULTURE



EXTENSION RISK MANAGEMENT EDUCATION

Overview

- Estimated Period of Performance
- Submission and Award Timeline
- Budget Categories
- Allowable Expenses
- Unallowable Expenses



2027 NOFO

Three Program Areas

1. Exploratory Projects – Maximum Award \$10,000

2. Risk Management Education Projects – Maximum Award \$75,000

3. Underutilization of Crop Insurance Projects - Maximum Award \$100,000

2027 NOFO Submission & Award Timeline

Proposal Submissions DUE
by Thursday
November 12, 2026 5pm CST

Award Decisions Announced by
February 12, 2027

Project Period –
April 1, 2027 to September 30, 2028
18-month project period



Budget Categories

- Allowable Expenses
- Unallowable Expenses



Budget Sections A&B



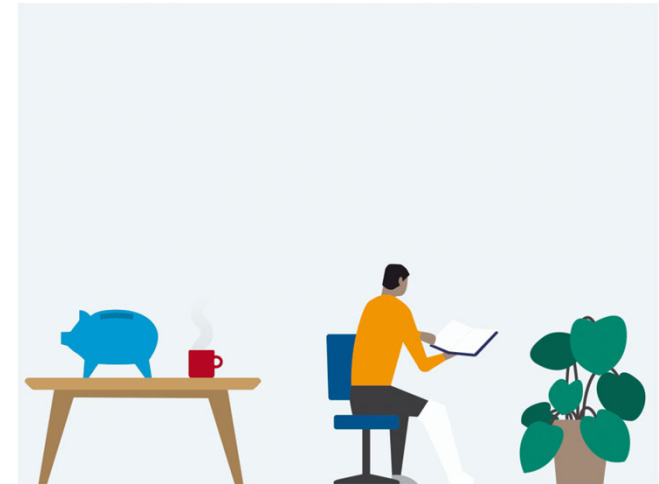
Salaries

- **Base Salary** (all senior/key/other)
 - Number of Work Months Paid from Grant
 - Calendar or academic/summer year
- **Rate of Pay** (Executive Level IV)- maximum pay is \$94.81/hour or \$197,200/year
 - This rate does not include any fringe benefits or overhead expenses.
 - Only persons employed by the recipient organization should be listed in this category.



Salaries: Administrative Staff

- The salaries of administrative and clerical staff should normally be treated as indirect (F&A) costs.
- Direct charging of administrative and clerical staff may be appropriate only if all of the following conditions are met:
 - 1) Administrative or clerical services are integral to a project or activity;
 - 2) Individuals involved can be specifically identified with the project or activity;
 - 3) These costs are explicitly included in the budget or have the prior written approval of SRMEC; and
 - 4) The costs are not also recovered as indirect costs.



Salaries: Student Workers

- Students **can** be paid an hourly wage
- Students **can not** be paid for an assistantship
- This grant **can not** be used to pay a student's tuition.



Salaries: Fringe Benefits



Show the total of allowable fringe benefits in the budget narrative.

Budget Section C: Equipment



Equipment

- The purchase of equipment is **not allowed** under the program.
- Equipment is defined as:
 - equal to or in excess of \$10,000
 - and having a useful life of more than one year



Budget Section D: Travel



Travel

- Use the GSA Domestic Per Diem Rate Schedule
 - Travel and subsistence should be in accordance with organizational policy.
 - Allowances for airfare should not exceed round trip **economy** air accommodations.



Travel, cont.

- Provide the following information when you estimate travel cost:
 - Destination
 - Purpose
 - Number of Travelers
 - Estimated Cost Per Trip



Budget Section F: Other Direct Costs (ODC)



**FACILITY
RENTAL
REQUEST**

ODC: Materials and Supplies

- List project specific estimated costs of materials and supplies, along with an explanation of the costs.
- Materials and Supplies includes:
 - Printing of program materials
 - Software
 - Educational Supplies
 - Field Supplies
 - Office Supplies



ODC: Publication Costs

- Not Allowed under this program
- Publication Costs includes:
 - Costs related to the publishing of articles in scientific or technical journals



ODC: Consultants



ODC: Consultants

- A consultant is someone who renders expert advice in his/her field.
- The consultant should not be affiliated with the performing organization.

The budget narrative should include:

- Consultant's name
- His/her organization
- A breakdown of the amount being charged to the project
 - Including number of days of service, rate of pay per hour, travel, per diem, etc.



ODC: Consultants

Each consultant must provide 2 documents that should be combined into a complete document and uploaded as a PDF in the Project Team or Project Collaborators section of the application:

1. A Signed Letter of Commitment

Scope of Work

- Rate of Pay
- # of hours to be paid
- Travel, etc.

2. Abbreviated Resume or Vita no more than 2 pages in length



ODC: Computer Services



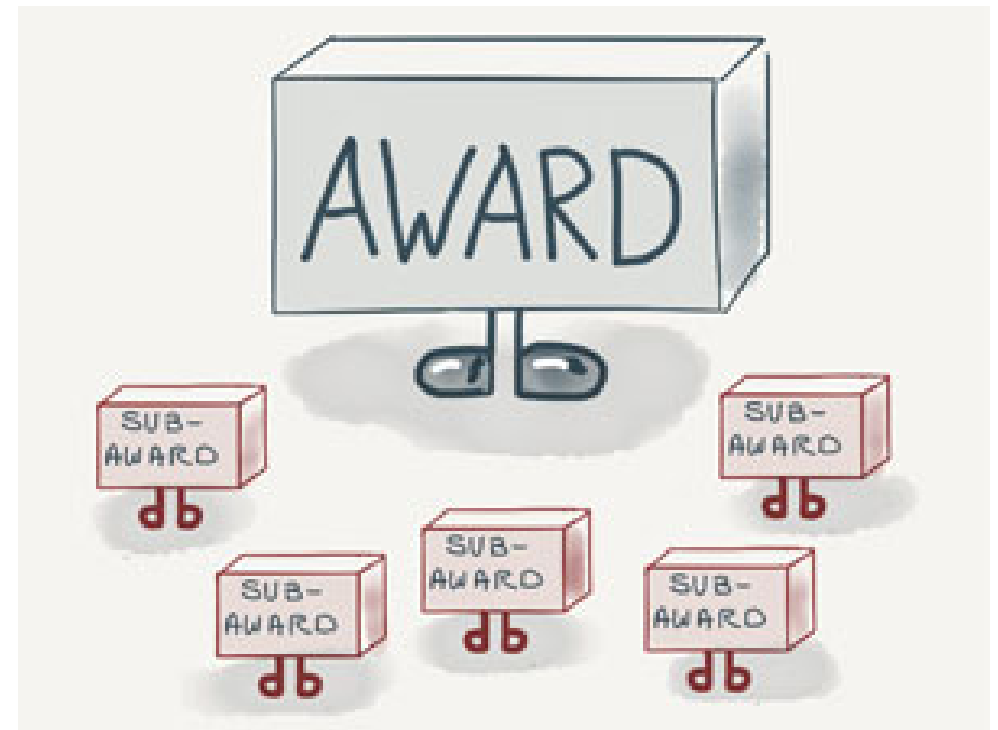
- Computer Services **are not** allowed under the program
- Charges for Internet access may be included in this category.

ODC:

Sub-Awards/Consortium/Contractual Costs

Sub-awards are allowed

Sub-awards must not exceed 49% of the total funds awarded.



ODC: Sub-Awards/Consortium/Contractual Costs, Cont.

- When a portion of the work proposed will be performed by outside sources, include the following in your online submission:
 1. Letter of Commitment signed by the authorizing representative that also includes a clear Scope of Work outlining their portion of the work to be completed,
 2. Separate Budget for their portion of the funding, and
 3. A detailed Budget Narrative supporting their portion of the budget.
- These documents should be combined into a complete document and uploaded as a PDF in the Project Team or Project Collaborators section of the application.



ODC: Conferences/Meetings

Conferences/Meetings costs should be detailed in the budget narrative with the following information:



- Rental charge for facilities
- Rental charge of equipment for the meeting
- Guest Speaker/Trainer Fees
- Honorarium Fees
- Travel at per diem for participants and speakers
- Group snacks dependent upon approval from SRMEC

ODC: Facility Rentals

For Facility Rental, the rental must be located off-site from the organization's main campus.

Provide the following details in the budget narrative:

- Normal monthly rental charge and
- How the rent is pro-rated for the project.



ODC: Equipment Rental

For Equipment Rental provide the following in the budget narrative:

- The type of equipment to be rented;
- The purpose on the project;
- The length of time needed; and,
- The rental rate



Other Direct Costs, cont.

- **Speaker/Trainer Fees**

- Speakers should include the fee and a description of the services they are providing

- **Honorariums Fees**

- Provide information regarding the honorarium amount (rate of pay)
- A brief statement regarding what the person is doing to earn the honorarium.

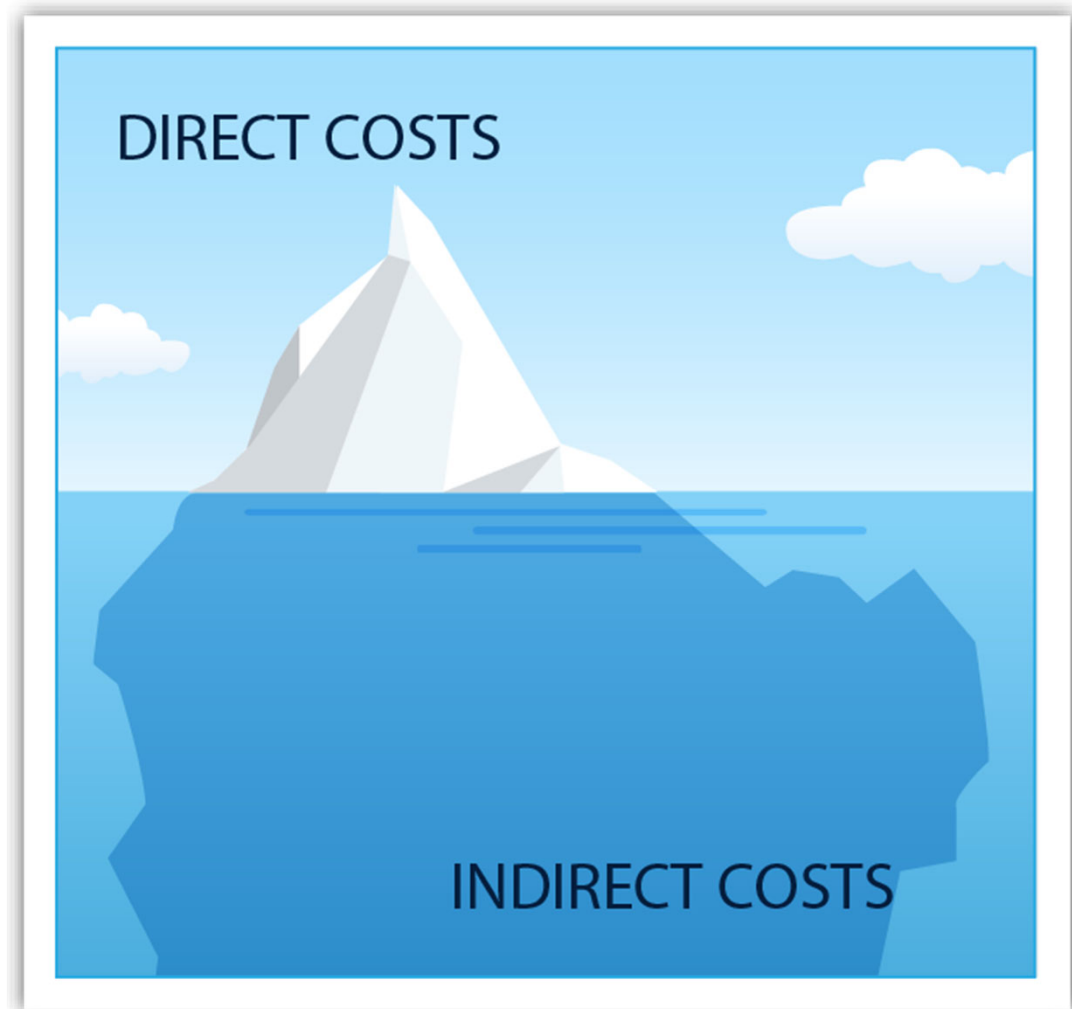


Other Direct Costs

- Communications (mailings, postage, express mail, faxes, and telephone long distance charges)
- Photocopying of materials associated with the program
- Service/Maintenance Contracts
 - Provide details of the type of equipment and the amount of the service contract to be paid from Federal funds.



Budget
Section H:
Indirect
Costs



Indirect costs

- Indirect costs may not exceed the lesser of the institution's official federally negotiated indirect cost rate or 30% of the total Federal funds awarded.
- If the organization does not have a federally negotiated rate an indirect rate of 15% Modified Total Direct Cost (MTDC) will be allowed.
- The budget narrative should identify the percentage rate used when calculating the total indirect costs.



Cost Sharing/Matching

- This program does not allow matching support, that includes in-kind services.



Unallowable Costs

- Alcoholic beverages
- Entertainment Costs
- Promotional Items/Giveaways
- Incentives given to entice participation in program
- Rent for grantee owned facilities
- Award Ceremonies
- Receptions
- Unmanned aircraft systems
- 3-D printers

A complete listing of Unallowable costs can be found in the 2 CFR 200.420-475





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