



## MESSAGE FROM THE PRESIDENT

### **LEADER**

is published twice per year for stockholders, directors and friends of Farm Credit of the Virginias.

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Pete Cypret

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Farm Credit of the Virginias furnishes data to credit reporting agencies. The Association's reporting efforts are important for aiding consumers in obtaining credit, assisting businesses in credit approval, providing consumers with timely and accurate personal credit information, reducing fraud and abuse, helping prevent identity theft and minimizing errors in credit reporting. If you have questions regarding this process, please contact our Credit Desk at 540.886.3435 ext. 5278.

#### FINANCIAL REPORTS -

Questions, comments or requests for copies of our financial reports should be directed to Farm Credit of the Virginias, ACA, by writing 102 Industry Way, Staunton, VA 24401 or calling 800.919.3276.

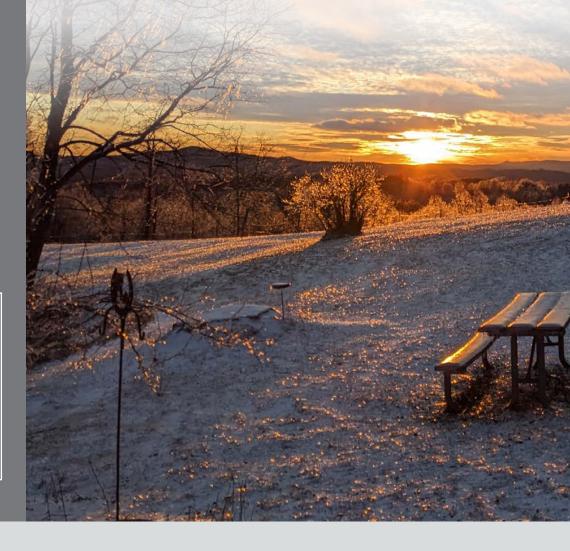
Our annual and quarterly financial reports can also be obtained by visiting our website at FarmCreditofVirginias.com.

Holiday greetings, Farm Credit customerowners! I am thrilled to formally introduce myself in this edition of our *Leader* magazine. My name is Pete Cypret, and it is an honor to serve as your new chief executive officer. I assumed the role on the first of October, but I have served Farm Credit of the Virginias as chief risk officer since June 2019. It has been a pleasure getting to meet and interact with some of you at our customer appreciation events this fall, but I am eager to meet more of you in the new year. Please rest assured that I, along with our capable team and Board of Directors, are dedicated to supporting you, your families and your operations.

Our cooperative remains committed to fulfilling our mission and helping our customerowners navigate an ever-changing economic landscape. We concluded the third quarter of 2025 with a total loan volume of \$2.43 billion and net income of \$29.1 million. Our credit quality remains strong at 96.16% acceptable.

One of our ways our Association stays engaged with our rural communities is through our charitable giving efforts. Our Charitable Contributions Fund enables our cooperative to make investments in the agriculture industry and the communities we serve. We are pleased to share that 16 deserving organizations received grant funding totaling more than \$130,000 in the fourth cycle of the Farm Credit of the Virginias Charitable Contributions Fund (CCF) grant program. This fall, we also invested \$43,000 in the future of agriculture by extending grants to seven post-secondary education institutions in the second funding cycle of our Agricultural Career Enhancement (ACE) grant program. I can't wait to hear about the enduring effects of these grant projects in our rural communities. Learn more about our two grant programs and meet the recipients on page 5.

Customer appreciation event season here at FCV is always a highlight for our team members,



and we are so glad to have the opportunity to visit with many of you at the various events held throughout our footprint. Check out the recap of our 2025 customer appreciation event season on page 4.

In early November, we joined more than 800 Farm Credit representatives from across the country on Capitol Hill to participate in the Farm Credit Fly-in and Marketplace Reception. Our team members, directors and customer-owners conducted visits with our Congressional delegation and their staff to share the Farm Credit story, discuss the challenges facing rural America and advocate for a strong Farm Bill. With the quick and steep rise of interest rates, volatile markets and high input costs, a strong Farm Bill will be crucial in providing our producers some much-needed predictability and certainty. Learn more about our trip to Washington, D.C. on page 11.

The Farm Credit Knowledge Center continues to work hard to provide our members

with valuable, relevant and timely resources through the online Digital Resource Hub (formerly known as the Member Portal), e-newsletters, as well as both virtual and in-person events and workshops. Earlier this year, the Knowledge Center team added an impressive 16-part Farm Transition Planning Course to the Digital Resource Hub, a crucial topic for families to discuss and one that is always top-of-mind as we look to support the sustainability of agriculture throughout our footprint.

As we turn the page from 2025 to 2026, I wish you and your loved ones a joyful holiday season and a favorable start to the new year. We appreciate your business and look forward to serving as your trusted financial partner for many years to come.

## Holiday Schedule

Offices will be closed on the following days:

#### 2025

December 24 & 25 Christmas Holidays (Wednesday & Thursday)

#### 2026

January 1 New Year's Day (Thursday)

January 19 Martin Luther King, Jr.'s Birthday (Monday)

February 16 Presidents' Day (Monday)

May 25 Memorial Day (Monday)

June 19
Juneteenth (Friday)

July 3
Independence Day Observed (Friday)

September 7 Labor Day (Monday)

October 13
Company-wide Meeting (Tuesday)

November 11 Veterans Day (Wednesday)

November 26 & 27 Thanksgiving (Thursday & Friday)

December 24 & 25 Christmas Holidays (Thursday & Friday)



## **CUSTOMER APPRECIATION EVENTS**

Throughout the year, our branch offices have hosted and sponsored events to thank our customer-owners and engage with our rural communities. We have had the best time visiting with you and your families at our customer appreciation events this year. We appreciate your attendance and continued support of our cooperative!





Our Moorefield and Romney branches kicked off customer appreciation event season in May by hosting customer-owners, business affiliates and friends at Brighton Park to enjoy dinner, homemade ice cream, yard games, door prizes and great company!



Our Orange and Charlottesville teams invited our customerowners and friends to join us at Honah Lee Vineyard in Gordonsville, Va. for a customer appreciation event. Attendees enjoyed a catered meal, door prizes and good company!





The Wytheville branch invited our customer-owners and friends to join us for a customer appreciation event at Rock House Marina. More than 130 guests joined us at Claytor Lake for dinner, door prizes and live music by Morrison & Perkins. It was a wonderful opportunity to connect with some familiar faces and thank our borrowers for their continued support!



Our Chatham and South Boston branches invited our customer-owners and friends to join us at the Riceville Java Truck & Tractor Pull for a customer appreciation event. All proceeds from the event benefited the Riceville Java Fire Department. Guests enjoyed a big lineup of classes, including free admission and giveaways from our team!



## **CCF/ACE GRANT RECIPIENTS**

Farm Credit of the Virginias' Charitable Contributions Fund (CCF) grant program was created in 2022 to provide funding to charitable organizations that promote agriculture within our footprint. The program allows our cooperative to support the growth of agricultural programs, invest in the future of agriculture and enhance the quality of life in the rural communities we serve. In 2025, we were pleased to award 16 deserving organizations more than \$130,000 in grant funding to support their initiatives.

- ARROW Project Agriculture mental wellness program (Augusta County, Va.)
- Buffalo Gap High School Agriculture Program Improved infrastructure for livestock facility (Augusta County, Va.)
- Cabell County Fair Improved animal pen infrastructure at fairgrounds (Cabell County, W.Va.)
- Capon Bridge Elementary School Outdoor learning and wellness for elementary students through the Junior Growers program (Hampshire County, W.Va.)
- Good Hope Equestrian and Regenerative Farm Hands-on agricultural education for youth, plus free produce distribution (Halifax County, Va.)
- Greene County 4-H Development of a hands-on embryology program for youth (Greene County, Va.)
- Halifax County Farm Bureau Purchase of lifesaving grain bin rescue kits (Halifax County, Va.)
- Lee County Livestock Association Purchase of virtual fencing systems to support local livestock producers (Lee County, Va.)
- Madison County Fair Board Improved animal pen infrastructure at fairgrounds (Madison County, Va.)

- Maryland Agricultural Education Foundation Mobile Science Lab visits at elementary schools, community events and FFA chapters (Allegany and Garrett Counties, Md.)
- Pittsylvania Caswell Youth Livestock Association Hands-on educational program serving 4-H and FFA youth, focusing on showmanship, animal care and agricultural leadership (Pittsylvania County, Va.)
- Valley Career and Technical Center Purchase of wool shredder and pellet machine as part of a sustainability-focused, value-added agriculture project (Augusta County, Va.)
- Virginia Cooperative Extension-Rockingham County Hands-on training for youth and farm workers utilizing a Calf Simulator and Bovine Breeding Simulator (Rockingham County, Va.)
- Virginia Foundation for Agriculture in the Classroom Creation of an interactive tabletop display to showcase STEM concepts and careers in agriculture for use at career days statewide (Virginia)
- Virginia State Dairymen's Association Promotion of bulk milk dispensers in schools to help boost milk consumption and reduce waste (Virginia)
- West Virginia Farm Bureau Foundation Mobile Agriculture Education
   Science Lab visits at elementary schools, plus Summer Agriculture Institute
   for teachers (West Virginia)

This fall, FCV launched the second funding cycle of the Agricultural Career Enhancement (ACE) grant. The goal of the ACE grant program is to support agricultural career development programs at postsecondary education institutions serving FCV's territory, including those in agricultural sciences, agricultural technology, agricultural education, agribusiness, conservation, forestry and more. We were pleased to award seven institutions across our footprint \$43,000 in grant funding to support their agriculture-related programs.

- Blue Ridge Community College Educational Foundation Agricultural Sciences Program (Augusta County, Va.)
- East Coast Horseshoeing School Farrier Program (Henry County, Va.)
- Eastern Workforce Opportunity Regional Center and Services Agribusiness Micro-Credential Program (Hardy County, W.Va.)
- Mountain Gateway Community College Forest Management Technology Program (Alleghany County, Va.)
- Rapp Center for Education Butchery and Meat Processing Workforce Training (Rappahannock County, Va.)
- Virginia Tech (Montgomery County, Va.)
  - » Virginia's Land Use-Value Assessment Program under the Department of Agricultural and Applied Economics
  - » Virginia Governor's School for Agriculture under the Department of Agricultural, Leadership and Community Education

Be on the lookout for more updates from our 2025 grant recipients throughout the year on our social media channels and in our monthly customer-owner e-newsletter! Stay tuned for more information on our grant programs by visiting FarmCreditofVirginias.com/About/Community-Support.

## **DIRECTOR ELECTION RESULTS**

The ballots have been counted, and the following individuals have been elected to serve as members of our Board of Directors:



Seat 6
Donald William Reese
(incumbent)

Mr. Reese owns and operates with his wife, Don and Sara Reese LLC. The diversified vegetable farm consists of two roadside retail markets doing business, as Reese's Farm Fresh Produce in Halifax County, Va. Mr. Reese is an agriculture teacher and FFA advisor at Halifax County High School. He is a member and past board member of the Halifax County Farm Bureau and a past member of Halifax County Cooperative Extension Leadership Council.



Seat 10
Remington Wallace Perkins

Mr. Perkins and his wife Mary own and operate Perk Farm Organic Dairy. The operation consists of 1400 acres, organic jerseys, commercial beef cows, four poultry houses, an Airbnb, and a compost business in Greenbrier County, W.Va. Mr. Perkins has operated the Farm Credit Dairy Birthing Center at the State Fair of West Virginia for 15 years. He currently serves on Organic Valley's nomination committee. He previously served on Organic Valley's dairy executive committee, cooperative committee, and the state and county committees for the Farm Service Agency.



Seat 12
James Frederick Kinsey

Mr. Kinsey is owner and manager of Kinsey's Oak Front Farms, a purebred Angus beef operation in Taylor County, W.Va. Mr. Kinsey serves on the AgFirst Legislative Action Committee. He serves on the Board of Directors for the West Virginia Cattlemen's Association and on the Wardensville Bull Test Advisory Committee. Mr. Kinsey is also a member of the W.Va. Farm Bureau, W.Va. Angus Association, and the National Cattlemen's Association.



Seat 13
Donna M. Brooke-Alt
(incumbent)

Ms. Brooke-Alt is owner, operator and president of Brookedale Farms LLC, an agritourism operation with greenhouses, event building and goat operation in Mineral County, W.Va. She is also part owner and the bookkeeper for Brookedale Holsteins dairy farm. Ms. Brooke-Alt serves as a director of the Mineral County Farm Bureau, director of the Mineral County Farmland Protection Board, director of the Mineral County Farmland Protection Board, director of the Mineral County Farmland Protection Board, director of the Mineral County Farmly Resource Network Board and treasurer of the Mineral County 4-H/FFA Livestock Association. She is a member of the Potomac State College Ag Advisory Board and the Potomac State College Gerstell Ag



### **CALL TO SERVE**

**Do you want to get more involved** with your local Farm Credit cooperative? Well here's your chance! Each year, Farm Credit of the Virginias (FCV) holds elections for its Board of Directors and Nominating Committee. As you probably noticed, the results of the recent elections are presented in this issue of the *Leader*.

Annually, FCV holds elections for director positions. The Board of Directors is responsible for the oversight and conduct of the Association's affairs. The Board determines the strategic direction for the Association, formulates policies, provides supervision, and promotes the Associations' welfare. Directors serve a four-year term. In 2026, four director seats will be up for election. Potential director candidates will be selected from the following counties:

- Seat 2 Robert McMahon Chambers, Jr., incumbent director: Culpeper, Madison, Orange, Rappahannock, Spotsylvania and Stafford Counties, Va.
- Seat 9 David Wayne Campbell, incumbent director: Buchanan, Dickenson, Lee, Russell, Scott, Washington and Wise Counties, Va.

Also annually, members are elected to serve on the Nominating Committee. This committee is responsible for selecting a slate of candidates for the next year's election. The Nominating Committee that is elected in 2026 will be looking at director candidates for 2027. Nominating Committee members serve a one-year term. In 2026, potential nominating committee candidates will be selected from the following counties:

- Seat 4 Charles Ernest Horn, Jr., incumbent director: Albemarle, Augusta and Nelson Counties, Va.
- Seat 5 Charles Bolivar Leech, IV, incumbent director: Bedford, Botetourt, Roanoke and Rockbridge Counties, Va.
- Seat 11 Caitlin Myra Bailey, incumbent director: Boone, Braxton, Cabell, Calhoun, Clay,
  Doddridge, Gilmer, Jackson, Kanawha, Lewis, Lincoln, Logan, Mason, Mingo, Pleasants,
  Putnam, Ritchie, Roane, Tyler, Wayne, Wirt and Wood Counties, W.Va.

## NOMINATING COMMITTEE

The elected members of the 2026 Nominating Committee are:

#### Seat 2

(Culpeper, Madison, Orange, Rappahannock, Spotsylvania and Stafford Counties, Va.)

Julie A. Hawkins
Michael Warren Coates
John G. Lamb, II (alternate)

#### Seat 9

(Buchanan, Dickenson, Lee, Russell, Scott, Washington and Wise Counties, Va.)

Whitney Nicole McConnell
Charles Ralph Bridwell, Jr.
Charles Keith Beavers (alternate)

If you are interested in serving on either the Board of Directors or the 2027 Nominating Committee, please contact your local branch office or Melissa Driver, Corporate Secretary, at 540.248.0294, ext. 5246, or by email at MDriver@FCVirginias.com.



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For questions, you can reach out to our branch office, call 540-347-3348 or email BSSHelp-Desk@FCVirginias.com.



### FROM VINE TO VISION

How John Noer is Building a Legacy in Virginia Wine Country

In the heart of Augusta County, Virginia, a new spin on an old practice is taking place. At just 30 years old, John Noer is leading a bold and ambitious venture in the Shenandoah Valley, transforming an old farm property into a thriving vineyard and winery operation known as Noer Vineyards.

What makes this operation so unique is the underground cave on the property which houses the production facility. One of only a smattering on the East Coast and the largest in Virginia, Noer Vineyards' wine cave is definitely worth a closer look!

John's journey into viticulture began long before Noer Vineyards was even a concept. As a teenager in Western Loudoun County, he helped his father tend a modest two acres of grapes. After a stint in Arizona working in specialty agriculture, John returned to Virginia to work at Willowcroft Farm Vineyards, Loudoun County's oldest winery. There he gained hands-on experience in the vineyard, cellar and even tasting room, which contributed to the knowledge and confidence John needed to take the leap into his own vineyard project.

In 2018, after visiting 85 properties throughout the Shenandoah Valley, John and his family purchased the parcel of land in Verona, Va. that would become the foundation for their vertically integrated estate winery. They planted their first 25acre block of vines in 2020, and continued adding 25-acre blocks until they reached the 100 acres under vine on the property today. By 2024, Noer Vineyards produced its first vintage in-house, and a second vintage is already underway this year. The goal is to eventually have 200-220 acres under vine, growing about 15 varietals. Currently Noer Vineyards grows 14 grape varietals, including pinot blanc, pinot gris, semillon, sauvignon blanc, chardonnay, viognier, riesling, pinot meunier, pinot noir, merlot, malbec, cabernet franc, petit verdot and cabernet sauvignon. Seven white wines from the 2024 vintage are currently available (with four receiving gold medals

and one silver in the recent Shenandoah Cup), while the reds are still aging in the cellar.

One of the most distinctive features of the winery is its underground cave production facility, a decision driven by both economics and wine quality. With his economist father's guidance, John realized that the cave facility would pay off in 16-17 years, much faster than the steel building he'd originally planned on for production. John explained, "There's no HVAC, lower maintenance and energy costs, plus reduced wine evaporation in barrels." The cave also provides ideal humidity and temperature conditions, making it a smart long-term investment for wine production.

After spending much of his time in production during the first several years of operation, John is now more focused on expanding direct-to-consumer sales, working with wholesalers, building an e-commerce platform and designing a tasting room that will offer guests a full sensory experience: a good meal, a glass of wine and sweeping views of the valley. Tasting room construction is expected to begin this winter, with a grand opening anticipated within two years.

John's approach to business is rooted in practicality and perseverance. "I didn't realize how big the apple was when I took the first bite," he says, reflecting on the scale of the project. "But turning everything into small stepping stones makes it doable." That mindset helped him navigate the uncertainty of launching a vineyard during a global pandemic, as well as ongoing challenges such as finding the right workforce and pest management.

Fortunately, John has built a strong team around him. He employs 10 people, including a



vineyard manager and associate winemaker, and maintains close relationships with his vineyard crew, many of whom he's known for over a decade.

Mentorship has also played a key role in John's growth. Early experiences with his father and at Willowcroft gave him a hands-on education, while more recently, guidance from Luca Paschina, winemaker at Barboursville Vineyards, has helped him scale operations and refine his own winemaking techniques.

Financing such an undertaking required the right partner, and for John, that partner was Farm Credit. "They helped us from the beginning on this project," he shared, "from purchasing the initial land parcel to building and home loans."

He appreciates Farm Credit's understanding of agriculture, customer service, cooperative structure and patronage refunds. "It's nice to know the extra money goes back to the people building the business, as opposed to lining a CEO's pocket."

Looking ahead, John is optimistic. The 2025 vintage is shaping up beautifully, and with the tasting room on the horizon, Noer Vineyards is poised to become a destination for wine lovers across the region. For John, the most rewarding part of the journey is seeing the land transformed, watching vines he planted five years ago now yield fruit and knowing that every bottle tells a story of patience, passion and purpose. As he puts it, "This is not a fast turnaround. But those little wins along the way – they're what make it all worth it."

To learn more about Noer Vineyards and view their selection of wines, visit their website: NoerVineyards.com.







## GROWING TOWARD THE FUTURE

A Young Farmer's Vision



In the mountains and river valleys of Hampshire County, West Virginia, a 17-year-old with a passion for sheep, a deep respect for history and stewardship, as well as a vision for the future is learning the ins and outs of managing his own agricultural operation.

Grandin Lewis, a senior at Hampshire High School, is not your average teenager. While many of his peers are navigating the typical rites of passage, Grandin is managing a growing Suffolk sheep operation that he has funded himself over the past six years. His journey began with a loan through Farm Credit's youth loan program, and it has since evolved into a full-fledged enterprise that's earned him national recognition and a seat on the United Junior Suffolk Sheep Association Board.

"I've been around agriculture my whole life," Grandin says. "It's a legacy. I went to my first livestock show when I was just a few months old." That legacy runs deep – his meemaw was a 4-H Club leader for 37 years, his family's flock dates back to 1928 and his father, Isaac Lewis, is a longtime ag educator at Hampshire High. However, Grandin's path is uniquely his own.

What started as a few club lambs for the county fair has grown into a competitive Suffolk breeding program consisting of about 25 sheep. Grandin shows at national events such as the North American International Livestock Exposition in Louisville, Ky.

and the All-American Junior Sheep Show, which will be held in Timonium, Md. in 2026. He's also developed close relationships with prominent sheep producers across the country, including the Russell family of Muncie, Ind., whose mentorship and hospitality have helped shape his goals. "They treat me like family," Grandin shared. "And being out in Indiana made me take a liking to Purdue University, and Purdue works directly with Reproduction Specialties Group (RSG), which is where I hope to work one day." RSG is a pioneer and leading service provider when it comes to breeding, nutrition, animal health and genetics in the sheep industry.

Grandin's operation is more than just a business; it's a mission to encourage other young people to get involved in agriculture. He dreams of producing high-quality lambs that will help other young people succeed in the industry. "I've had people help me along the way," he said. "Now I want to give back. I want to support kids at the county fair, at state fairs, even nationally."

That sense of community is a recurring theme in Grandin's story. Grandin is quick to credit others for his success, whether it's the Auvilles from Mount Sidney, Va., who helped him get started with Suffolks, or the countless families he's met through shows and sales. "Even when we're competing, they're still cheering me on," he reflected. "That's what makes agriculture different." He is also grateful for the support he's received from Farm Credit, since he took out his first loan through the youth loan program in 2021. He appreciates how present Farm Credit is in the community and how active the cooperative is with youth agriculture programs.

Grandin is no stranger to challenges, one of which being the sorrow of losing favorite ewes – animals he had raised and showed, bonded with, and had high hopes for. "It's mentally and physically draining sometimes," he admitted. "But you have to keep your head up. You have to ask yourself every day, 'What can I do to get 1% better?""

That mindset extends to his advice for other young people interested in agriculture: be present, work hard, focus on good nutrition and don't be afraid to ask questions or make mistakes. "You're going to lose sometimes," Grandin shared. "But that's just one judge's opinion on one day. You learn, you grow and you keep going."

As Grandin looks ahead, he remains grounded in the values that brought him here, including family,







community and a love for the animals he works with every day. He emphasized the importance of loving what you do, otherwise it's difficult to stay motivated through the challenging times.

Isaac Lewis, Grandin's father and mentor, has watched his son carve out his own path with pride. "Grandin has taken his own steps in this process," he shared. "He's not just following in my footsteps; he's building something new." Isaac, who has taught animal science, animal production and veterinary studies at Hampshire High for over 25 years, has helped transform the school's ag program from modest setup with rabbits in the office to a multibuilding facility with a swine herd, grooming lab and hands-on learning opportunities for students, including an entrepreneurship class in which the students run a fully operational pet grooming business out of the school.

Isaac is especially proud of how the program empowers students to take ownership. "When I can leave for a day and know the animals will be cared for, the shots will be given and the barn will run smoothly – that's when I know we're doing something right," he says.

## CAP NEWS (Congressional Advocacy Program)



Farm Credit of the Virginias lives and breathes our support for agriculture and our rural communities, including through our legislative advocacy at the state and federal level. This November, our directors, customers and team members joined more than eight hundred Farm Credit representatives and customer-owners from across the country in Washington, D.C. for the 2025 Farm Credit Fly-in. Given the impacts of farm programs and the need for a bipartisan Farm Bill 2.0, we hit Capitol Hill to bring the Farm Credit mission to life and garner continued support of our legislative priorities.

The Farm Credit Fly-in kicked off with an opening session with key members of the House & Senate Agriculture Committees and policy updates from the staff of the Farm Credit Council. FCV was front and center by the House

and Senate office buildings, featuring coffee from customer-owner Moo Thru/Moo Brew & Cool Lawn Farms of Remington, Va.

On Capitol Hill, team members and directors conducted visits with our Congressional delegation and their staff, including the offices of Senator Capito (W.Va.), Senator Justice (W.Va.), Senator Warner (Va.), Senator Kaine (Va.), Rep. Cline (Va.), Rep. Griffith (Va.), Rep. McGuire (Va.), Rep. Miller (W.Va.), Rep. Moore (W.Va.), Rep. Vindman (Va.), and Rep. Subramanyam (Va.). In each meeting, we discussed the importance of key priorities for Farm Credit included in the Farm Bill 2.0. These priorities will allow us to better serve agriculture and rural America. Most importantly, our customerowners and directors shared their personal Farm Credit story, bringing our mission to life.

A favorite of the Farm Credit Fly-in is the system-wide Congressional Reception and Marketplace event. Farm Credit invites congressional representatives and their staff to engage with our team and peruse customer-produced products to take home. Our customer-produced offerings ranged from ice cream, fresh fruits and vegetables, pumpkins, mums and more. Farm Credit of the Virginias featured the following customer-owners and their products at the reception:

- Brookedale Farms, LLC (Mineral County, W.Va.)
- Moo Thru & Cool Lawn Farm (Fauquier County, Va.)
- Reese's Farm Fresh Produce & Market (Halifax County, Va.)
- Spring Valley Farm & Market (Hampshire County, W.Va.)





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In the rapidly evolving agriculture industry, you need quick access to reliable information and resources crucial for decision-making and efficiency; however, you may struggle to find credible, comprehensive and up-to-date materials that can assist you with your farming operation.

The Resource Hub addresses this critical gap by giving you an exclusive online library of resources. It offers a tailored collection of articles, videos, worksheets, calculators, budget templates and resource links from trusted sources, providing you with essential tools and reputable information.

#### Benefits of Using the Digital Resource Hub:

Improved productivity and profitability - Access relevant and accurate information so you can make

Maintain a viable operation - Access budget templates and calculators to enhance your financial management.

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