



**COOPERATIVE  
STEWARDSHIP  
REPORT**

25



# CONTENTS



**4**

The Ground, Our Footprint



**6**

Education and Leadership



**8**

*The Next Generation;  
Young, Beginning and Small*



**10**

The Sectors the We Serve



**12**

Our Rural Communities

## MISSION

To support the success of our customer-owners as an engaged partner in agriculture and our rural communities.

## VISION

To be the preferred financial partner to agriculture and our rural communities.

## CORE VALUES

Excellence, Passion, Integrity and Collaboration

## AMBITION STATEMENT

Farm Credit of the Virginias is committed to our mission to serve rural America by being an engaged partner within our rural communities while being the lender of choice to agriculture and those rural communities.

## PURPOSE STATEMENT

At Farm Credit of the Virginias, we champion agriculture and our communities. We are dream makers who support the success of our customers, our communities and our cooperative by providing reliable, consistent credit and trusted resources. We engage as a knowledgeable and preferred financial partner to help agriculture and our communities thrive.

## MESSAGE FROM THE PRESIDENT

On behalf of our board of directors and staff, we are glad to share Farm Credit of the Virginias' 2025 Cooperative Stewardship Report with you. A highlight of the work our Association has done throughout the year to carry out our mission of supporting the success of our customer-owners as an engaged partner in agriculture and our rural communities.

At Farm Credit of the Virginias, we proudly serve agriculture and our rural communities, and that wouldn't be possible without the dedication of our staff and board to our mission, to our customer-owners and to our rural communities.

As a customer-owned cooperative, we are committed to giving back to the communities we call home. One way we do this is through our Charitable Contributions Fund. This fund allows us to invest in the future of agriculture and enhance the quality of life in the rural communities we serve. In 2025, we awarded \$130,000 to organizations that align with our mission through the Charitable Contributions Fund grant program. Additionally, we provided \$43,000 in grants supporting agricultural career development programs at postsecondary education institutions through our Agricultural Career Enhancement grant program, showing our support for developing the next generation of agriculturalists. In total, we invested \$325,000 back into our rural communities through our charitable giving efforts.

At FCV, we realize that young, beginning and small farmers play a critical role in the advancement of agriculture, so we are pleased to support those individuals' efforts through education and specialized loan products. We continue to focus on one of our exclusive member benefits, the Farm Credit Knowledge Center's Member Portal, which is available to our customer-owners, providing a wide range of educational resources on a variety of topics. In addition, we continue to serve these farmers through our loan program geared toward young and beginning producers, better known as FarmLaunch, to serve the needs of those operators more effectively.

Throughout 2025, we had the opportunity to collaborate with fellow agricultural industry partners to advocate for the industry and support farmers across the different commodity groups sectors of agriculture that we serve. By leveraging these partnerships, we were able to serve agriculture and our rural communities through sponsorship and events, discussions, presentations, and volunteering. In 2025, we were able to provide a connection to Rural Well-Being Resources, allowing both our team and our customers-owners and rural communities the opportunity to connect with resources to navigate life's challenges and obstacles. Farm Credit of the Virginias is more than a financial partner; we are here to be champions for agriculture and our communities. We are dream makers who support the success of our customers, our communities and our cooperative by providing reliable, consistent credit and trusted resources.

Thank you for your continued support of YOUR Association, Farm Credit of the Virginias!



Pete Cypret  
Chief Executive Officer





# THE GROUND, OUR FOOTPRINT

Over **12,000 customer owners** across 96 counties within three states: Virginia, West Virginia and Maryland

The **Core of FCV customers are considered small**, with many being young and beginning.

**Commodities** included but are not limited to; agritourism, aquaculture, beef cattle, bees, crops, dairy cattle, equine, floriculture, fruit, hay, horticulture, orchards, poultry, vegetables, vineyards and wineries and much more. Additionally, we serve a wide range of agribusinesses.

We offer **weather, disaster and commodity specific programming**, as well as resources and guides that are updated and provided to customer-owners and rural community members.

*“I’m proud to be a part of a team that truly understands the phrase ‘in good times and in bad’, as I was humbled at the outpouring of efforts devoted to those within our agriculture and rural communities who have been devastated by weather events. Farm Credit understands the true needs of their communities and is there to be a financial partner and more,” says FCV team member.*



# EDUCATION AND LEADERSHIP

## Youth Showbox:

Almost 270 entries a between the Virginia State Fair and West Virginia State Fair

## Planning to Succeed Curriculum:

Over 1,500 student users across Virginia, West Virginia and Maryland

## Soft Skills Curriculum:

Almost 19,000 estimated student users nationwide

## Agricultural Career Enhancement Grant:

Agricultural Career Enhancement (ACE) grant program developed in 2024 is to support agricultural career development programs at postsecondary education institutions serving Farm Credit of the Virginias' territory, including those in agricultural sciences, agricultural technology, agricultural education, agribusiness, conservation and more. A total of \$43,000 was awarded to 7 recipients in the Fall of 2025.

*Pete Cypret, Farm Credit of the Virginias' CEO, said, "This grant program is a prime example of how we aim to boost the longevity of the agriculture industry by making investments in these institutions as they work hard to promote agriculture to the next generation. We are glad to be able to support the future of agriculture and serve as an engaged partner in our rural communities"*



*"We were proud to once again present a custom Farm Credit showbox to a youth exhibitor during the annual Sale of Champions at the State Fair of Virginia last weekend. For the past two years, our youth showbox and Spirit of Farm Credit buckles have recognized the dedication, hard work and passion of youth livestock exhibitors."*

*— FCV Team Member*



# THE NEXT GENERATION; YOUNG, BEGINNING AND SMALL

FARM CREDIT  
THE EXPERTS IN RURAL FINANCE



NUTS & BOLTS OF  
BUSINESS TRANSITION

 Dr. David M. Kohl  
Professor Emeritus, Agricultural and Applied Economics  
Member of Academies, Hall of Fame, College of Agriculture & Life Sciences  
Virginia Tech, Blacksburg, VA  
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February 24 & 25, 2025



Over 13 years offering business planning resources and curriculum through multiple business planning programs; AgBiz Basics and the AgBiz Planner Program.

We understand the unique challenges that come with starting a new agricultural endeavor, which is why we developed the FarmLaunch Program. This program is designed to help young and beginning farmers by providing access to financing, educational resources and mentorship.

165 Farm Management Institute participants gathered in 2 locations within the FCV footprint to learn and enhance their understanding of domestic and global economics, business management and farm transition, not to mention networking possibilities with other participants.

Internal and External YBS Advisory Committees in place involving Farm Credit and customer-owners from across the FCV footprint.

*“Farm Management Institute (FMI) is an invaluable resource for any producer to expand their knowledge base, network with other farmers and learn more about Farm Credit of the Virginias and the Knowledge Center. The information that is presented is a great way to explore new ideas for any business, evaluate current strategies and dive deeper into markets and projections. The information shared and time spent together is great for beginning and seasoned agriculturalists alike!”*


*—2025 FMI Participant*

*“Being a part of the internal YBS Advisory team allows me the opportunity to develop, assist with and engage in valuable educational resources that can be of benefit to our YBS customer-owners. I take great pride in the ability to be a part of a team that allows me to have a hand in the development of the much-needed resources/education that our next generation needs.”*

*—FCV Loan Officer*



# THE SECTORS THAT WE SERVE

A man with a full beard and a blue baseball cap stands next to a red tractor. He is wearing a blue denim shirt and dark pants. He is looking off to the right. The tractor is a large, modern model with a large steering wheel and a side mirror. The background is a bright, overcast sky.

*“Farm Credit of the Virginias continuously works to provide awareness and a connection to programs and opportunities that would allow producers the opportunity to learn, develop and potentially enhance their stewardship practices.”*

**Sponsorship** of WV Small Farm Conference, WVU Military Training, Women in Ag Gathering, Country Living Expo, Young Farmer Expos and more.

Since 2004, FCV has **been engaged the Agricultural BMP Loan Program** for the Commonwealth of Virginia, Department of Environmental Quality, and the Virginia Resources Authority; the loan program offers agricultural producers' low-cost options for implementing best management practices to improve water quality by reducing agricultural runoff.

**Continuous education and awareness of USDA programing** available to customer-owners and rural communities throughout the FCV footprint provided through the Member Portal resource.

**Over 45 attendees** participated in livestock risk protection education and **Beef Quality Assurance Training**.

*“The [Beef Quality Assurance Training] event was very informative for risk management options available for me to use on my operation.”*

*—BQA/Risk Management participant*

**Past Charitable Contributions Fund grant recipient provided assistance** to over 220 rural and agricultural landowners who implemented conservation practices on their land, including riparian buffers, conservation easements and more.

**Multiple-year partnership with VDACS and Conservation Districts** to provide in person education regarding programs and assistance available for stewardship efforts and financing.

**Dairy Management Institute (DMI)** included **115 participants** between two in-person locations and one livestream.

*“Year by year DMI helps us determine where our weakest parts are, helps us determine if we need to make any changes.”*

*—DMI participant*

**Promotion of Virginia Department of Forestry NextGen program.**

**Partnership with conservation districts** across the footprint to bring awareness to and provide assistance for conservation practices implemented on farms

**Held Transition Planning with 54 attendees** in multiple locations across the FCV footprint. Participants from the transition planning workshops shared that they plan to use the information to begin planning.

*“Transition is a work in progress I appreciate all the tips and education.”*

*—Transition Planning participant*

Customer-Owners and Employees have access to the **Transition Planning Course** located in the Member Portal. The course contains 16 self-paced modules intended to aid in the transition planning process. Module topics include, but are not limited to Farm History, Entity and Organization Charts, Job Descriptions, Balance Sheets, Business and Family Meetings.

# OUR RURAL COMMUNITIES

FCV provided **380 books to over 115 classrooms** across the footprint resulting in the internal team **reading to over 2,300 students** during annual Ag Literacy Week

**Charitable Contribution Fund Grants awarded to 16 recipients totaling more than \$130,000** in funding for non-profits and other charitable organizations that support agriculture and/or the rural communities where FCV conducts business. Initiatives we support include food security, veteran services, youth agriculture involvement, farm safety and more.

Each year FCV hosts an all-employee meeting. This year we made a slight shift and offered **Bridging Connections**. This event allowed team members to visit a customer-owner's operation. Employees spent the day learning more about each other as well as the customers we serve. Individuals shared they felt the event was a great way to serve our mission. In conjunction with the day, FCV **donated \$5,000** to the American Cancer Society to support their mission of improving lives through advocacy, research and patient care.

**Almost 400 hours of logged community service** hours by over 25% of FCV team members.

**Over \$183,000 provided** to support 4-H and FFA across the FCV footprint through events and sponsorships, livestock purchases, t-shirts and more.

FCV customer-owners and employees have access to **multiple rural well-being resources**. TogetherAll is available 24/7 and monitored by licensed and registered mental health professionals. Users have access to a safe, anonymous, peer-to-peer online support community tailored for people in agriculture.

Individuals also have access to Personal Assistance Services (PAS). These services include, but are not limited to family and individual counseling, legal consultation, elder care management, nutrition and health coaching and retirement coaching. There is also on-demand training available for individuals titled, Rural Resilience. This free, private and online program is a tailored curriculum that teaches participants to understand the sources of stress, manage their own stress, learn the warning signs of stress and suicide and identify effective communication strategies. It also connects farmers and ranchers with appropriate mental health and other resources.

Finally, Farm Credit of the Virginias customer-owners and employees have access to additional resources within the Member Portal. The Portal has a Focus on Well-being portal that contains videos, resources guides, tip sheets and additional resources.



*“Our employees visited classrooms last week to read an ag themed story and lead activities to help foster connections between students and agriculture. The Ag in the Classroom book of the year, ‘Outdoor Farm, Indoor Farm’ by Lindsay H. Metcalf, joins two children as they explore the differences between indoor and outdoor farming practices.”*

*—FCV Team Member*



# FARM CREDIT

OF THE VIRGINIAS

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