

GOT RISK?

***Don't Gamble the Farm Away
Take Charge of Your Future Today***

Introduction

This curriculum includes written materials, a “how to” process for evaluating risks and developing a management plan, videos, worksheets, powerpoint presentations, and facilitators instructions. The purpose of the curriculum is lead participants through a self-discovery of the many risks that they face and how to manage them from those that are minor nuisance to those that are potentially catastrophic. The specific objectives of the curriculum materials are:

1. Identify the comprehensive set of risks that potentially threaten farm business and family goals.
2. Evaluate the threat of each risk.
3. Develop a blueprint plan for protecting farm business and family goals.

Another primary objective that is optional to the facilitator is the provisions for on-farm follow up and securing specific and documented behavioral change.

The materials can be used in a variety of education settings. One setting is as a stand-alone two hour to half day workshop encompassing the evaluation and management of a variety of risks. A second setting is as a part of a workshop dealing with a specific area of risk. Finally, the materials can be picked out to use in a variety of individual or group settings as needed.

The curriculum is designed to make farm managers more aware of the risks they face and help them help themselves in developing a plan for addressing the risks. The curriculum uses a video as one of the base teaching tools to introduce six broad categories of risk in 8 minute segments. The segments are based on interviews with dairy producers. The categories are:

- Financial
- Human resources
- Environmental
- Financial
- Production
- Price

Teaching Method

The teaching method is experiential and facilitative. This means that the leader of the education event is intended to be a facilitator who will use the materials to help participants to teach themselves about the topic. The intent is that participants will, through a series of worksheets, video clips, small group exercises, etc. teach themselves about the risks they face and develop a plan for how to address the risk.

General Process/Teaching Outline for Teaching Environments Focusing on Just 1-2 of the Risk Categories

The suggested teaching outline below is one process for teaching the curriculum. Facilitators should feel free to follow methods appropriate for the clientele and teaching environment.

1. Warm up Exercise [optional]
 - a. have participants note a specific risk they face and list a set of potential outcomes that could result from nothing to the most catastrophic.
 - b. have participants share their risk with others
 - c. pick 5-6 of the risks and arbitrarily assign a number from 1-6 to each of the potential outcomes listed by the participant.
 - d. now, throw the dice and see what happens!
[NOTE: the point is that if unprotected, you are gambling your farm businesses future!]

2. Powerpoint presentation: What is Risk
3. Pass out the appropriate Risk Assessment worksheet and show one of the six video segments of a category of risk
4. Upon conclusion of the video segment, briefly note some of the negative/undesirable outcomes that could result (as shown on the Risk Assessment Worksheet). Also, note some of the causes/sources of these undesirable outcomes (as shown on the worksheet).
5. Have participants individually record what they believe to be causes/sources of this risk that they face in their operation (column A).
6. Put participants in small groups, and then
 - a. have participants share with each other potential causes/sources of undesirable outcomes giving individuals an opportunity to learn from each other and add to their own list.
 - b. have small groups report back to the large group some of their thoughts and ideas, again giving individuals an opportunity to learn from each other and add to their own list.
7. Powerpoint presentation: What is risk management
8. Have individuals look back through their column A list and begin to prioritize the threat to their operation by completing columns B, C, and D.
 - a. note and explain the scoring instructions
9. Have participants put an "X" by all those causes/sources that have a total score of five or greater.
 - a. when complete, note to the producers that by their own evaluation, these are risk management challenges that they should be addressing now.
10. Have participants begin with the highest scored source and record thoughts for how to address the risk (internally and externally if applicable)
11. Convene the large group and share risk management strategies
12. Individually, have participants pick their top priority source and develop a "Risk Management Plan of Action" worksheet.
 - a. depending on time, pursue the 2nd highest score, etc.
13. Share plans if appropriate.

General Process/Teaching Outline for Teaching Environments Focussing on all Risk Categories

The suggested teaching outline below is one process for teaching the curriculum. Facilitators should feel free to follow methods appropriate for the clientele and teaching environment.

1. Warm up Exercise [optional]
 - a. have participants note a specific risk they face and list a set of potential outcomes that could result from nothing to the most catastrophic.
 - b. have participants share their risk with others
 - c. pick 5-6 of the risks and arbitrarily assign a number from 1-6 to each of the potential outcomes listed by the participant.
 - d. now, throw the dice and see what happens!
[NOTE: the point is that if unprotected, you are gambling your farm businesses future!]
2. Powerpoint presentation: What is Risk
3. Show entire video
4. Split the large group up into small groups and assign each group 1-2 of the overall categories of risk
 - a. briefly note some of the negative/undesirable outcomes that could result (as shown on the Risk Assessment Worksheet). Also, note some of the causes/sources of these undesirable outcomes (as shown on the worksheet).
 - b. have the small groups record what they believe the causes/sources of the negative outcomes are for their category of risk, and have individuals within each group record those causes/sources applicable to them in column A of the Risk Assessment Worksheet
5. Small groups share results back to the large group
 - a. have individuals add to their own list those causes/sources that they believe are applicable to their home farm situation.
6. Powerpoint presentation: What is risk management
7. Have individuals look back through their column A list and begin to prioritize the threat to their operation by completing columns B, C, and D.
 - a. note and explain the scoring instructions
8. Have participants put an "X" by all those causes/sources that have a total score of five or greater.
 - a. when complete, note to the producers that by their own evaluation, these are risk management challenges that they should be addressing now.
9. Have participants begin with the highest scored source and record thoughts for how to address the risk (internally and externally if applicable)
10. Convene the large group and share risk management strategies
11. Individually, have participants pick their top priority source and develop a "Risk Management Plan of Action" worksheet.
 - a. depending on time, pursue the 2nd highest score, etc.
12. Share plans if appropriate.